In the last chapter we saw that the Ilayathankudi Nagarathar emerged as a distinct endogamous Saiva Vaisya sub-caste, consisting of the patrilineal groups, each group attached to a temple located in the vicinity of Ilayathankudi, somewhere around the eighth century A.D. In this chapter we shall see that contrary to the vehement propaganda about the regressive effects of Hindu religion and social organization on the rational pursuit of profit, with the Chettiar, their very religious affiliation and their form of social organization seem to have been shaped by their economic interests. It is significant that the social organization of this sub-caste crystallized at a period when the Tamil Country was rocked by a massive wave of Hindu revivalism that had arisen to counter the rising tide of the heterodox faiths of Buddhism and Jainism. Buddhists and Jains had flourished amicably along with Hindu Sects even during the Sangam age. But when Buddhism got catapulted into ascendancy, under the 'Kalabhras', "a rather mysterious and ubiquitous enemy of civilization", who swept over the Tamil Country and ruled it for over the two hundred years following the close of the Sangam age in three hundred A.D., a hectic fury of religious hatred and rivalry
The active propagation of Buddhism by the ruling Kalabhras, who are denounced in the Velvikudi grants of the Pandyas (nineth century) as evil kings (kali-arasar) who uprooted many adhirajas, and confiscated the properties gifted to Gods (temples) and Brahmins, provoked the adherents of Siva and Vishnu to make organized attempts to stall the rising tide of heresy. Hatred of Buddhists and Jains was openly declared. "Challenges to public debate, competitions in the performance of miracles, tests of truth of doctrines by means of ordeals became the order of the day."

The overthrow of the Kalabhras in the late sixth century dealt the final blow to the decline of Buddhism in India. The rise of the Pallavas and Pandyas once again in the Tamil Country accelerated the Hindu revivalist movement. The Saiva Saint poets of this period among whom were the four founder saints of Saiva Siddhanta of the Tamil Country (Appar, Sundarar, Sambandar and Manickavasagar) all actively sought to reconvert the rulers from the heretical faiths. The great Pallava King Mahendravarman I (580-630 A.D.) is reported to have been reclaimed for Saivism by Appar, who had himself been reclaimed from Jainism earlier by his sister. The Pandya King Arikesari Maravarman (670-710 A.D.) is identified with the 'Kun' Pandya of Saiva tradition who was
also reported to have been reconverted to Saivism by
Sambandar.\(^5\) Saivism thrived under the active patronage
of the Tamil rulers. One important consequence of this
fervent Hindu revivalism was the growth in the number and
importance of the temples in the social and economic
life of the people of South India.\(^6\)

Temple worship being an important aspect of Saivism,
the construction and maintenance of temples and Mathas
was considered a very meritorious act for kings and rich
men.\(^7\) The temple building that was started by the
Pallavas most enthusiastically was carried on in the same
spirit throughout the period of Medieval history. The
temples became the most notable recipients of gifts in
land and cash.\(^8\) Individuals also donated land and cash
freely to the temples because it fetched them status as
well as a remission in tax. Thus the temples increasingly
became "the richest landlords, owing properties got by
gifts and also by purchase with surplus funds. The
temples also protected the tenants who cultivated their
lands. They also served as a means of rendering relief
to the poor. They were the principal feeding houses for
the locality; strangers, ascetics; men of learning were
fed sumptuously in the temples and on festive occasions
a large number of poor people were fed.\(^9\)

The temples thus became much more than mere places
of worship. They came to occupy a central role in the
cultural and economic life of the people. Their con-
struction and maintenance afforded employment to a number
of architects, artists, artisans, priests, musicians
and gardeners. The temple precincts housed schools and
hospitals. They also served as village meeting halls.
"The constant flow of endowments in land and cash made
it a landlord and banker, generally more liberal than the
professionals in terms it offered to its tenants and
clients."\(^{10}\)

In the light of the growing importance of the temple
as the most ancient credit institutions of India\(^{11}\) it is
most likely that the decision of the Ilayathankudi
Chettiars to stop migrating further and to make even the
most barren land endowed to them by the Pandya King
their permanent home could have been prompted only by the
greater and newer prospects of money making they saw in
the temples. The details of the nine Nagarthar temples
and their properties should convince us.

I. Ilayathankudi Kovil

This is the earliest of the temples of the Nagarthars,
established in 707 A.D. The deity is called Kailasa
Nathan and his consort Nityakalyani. The temple was
renovated by the Chettiars in 1939 at the cost of Rs.16
lakhs.\(^{12}\) The Pandyas of Madurai handed it over to the
Nattukottai Chettiars for maintenance as their family deity
over 400 years ago. By a High Court Scheme in 1926 the
administration of the temple is in the hands of five trustees, three of whom hold office for five years and the other two are elected annually every Tamil year, from the hereditary Chettiar trustees numbering four.

All the seven sub-groups of this Kovil group have a separate Vinayaka temple with a tank in front. The Chettiar have bought a Siva Kovil and a Perumal Kovil also. A very old Vishnu temple is in ruins and has inscriptions dating Saka 1488. These contain registered gifts of villages and services, sale of lands, fixed rates of taxes, remission of taxes, provisions for lamp and oil in the temple, etc.

The sixty-fifth Sankaracharya of Kanchi breathed his last in 1890 here and a temple for him called Athi-shtanam has been built, where Puja is offered twice a day daily. 13

2. Iraniyoor Kovil

This was the second Kovil to be established in 714 A.D. This is actually a branch of the first Kovil set up by two brothers who set up two Kovils at Iraniyoor and Pillaiyar Patti, and hence are considered as endogamous for marriage purposes. Marriage between these Kovils is prohibited. Several stone inscriptions found here are now in the Department of Archaeology, Tamil Nadu Government. The inscription dated 1501 A.D. Thai month (Jan. 15-Feb. 15) speaks of the permission granted by

* The Tamil New Year falls on the 14th of April every year.
the Iraniyoor people to the Chettiars to build an 'Amman' Kovil, south of the Badrakali Amman Kovil. This is called as devidanam. The temple was renovated by the Nagarathars at a cost of Rs. 22,75,000 and another Siva Kovil Kumbabishekam was done in 1944 at a cost of Rs. 1,95,000. Nearly two lakhs of rupees have been spent also on building Brahmin quarters and another Neela-Megha Perumal Kovil. A road from Kizhasivapatti to Iraniyoor has also been constructed by the Chettiars at a cost of Rs. 30,000. Silver Vahanam costing Rs. 6,000 has been donated to the temple by Devakottai A.R.M. Al. A. Chettiar and a Silver Kavacham for 'Amman' by Kizhasivapatti N.S. Chokkalinga Chettiar. The temple authorities have in their possession palm leaves which are said to be copies of these. It was renovated by the Chettiars at a cost of Rs. 11,75,000 in 1944.14

The Kovil is near Kizhasivapatti in Tirupattur taluk. The administration of the Kovil was taken over by the Government in 1948 and is not well maintained now. There is a 'Gurukkal', 'Vairavi', 'Pandaram' and a 'Maniakaran'. The temple has 40 acres of agricultural land, 165 acres of black soil and is managed by a Committee of twenty eight appointed by the Government, out of which five are the traditional Chettiar trustees.15

3. Pillaiyar Patti Kovil

This was also established in 714 A.D. by another
branch of Ilayathankudi Chettiar. It is a village about 10 km from Karaikudi. As the name indicates the deity here is Lord Vinayakar. It is richly endowed as Vinayaka was the original deity of the Chettiaras. Murugan took his place in later years. The temple is rock cut and has been renovated three times, the last one being in 1951. More than Rs. 12 lakhs were spent in this. This village is in the Tirupattur taluka about fifteen miles from the town.

Till 1820 it had a high population of Chettiaras and later the epidemics compelled them to migrate to Mithilai Patti and Sevoor. The administration of this temple is with the traditional sixteen families who are divided into eight groups, each group taking charge of the temple annually in rotation. The Chettiaras of this temple are spread over forty-three villages and the number of Pullis belonging to it are belonging to it are 2492. The temple helps to conduct marriages every year. It gives Rs. 2500 for every marriage celebrated in the Kovil.

4. Iluppaikudi Kovil

This was established in 714 A.D. in Iluppaikudi which is on the Karaikudi Mathoor road, about 2 km from Karaikudi railway station. The deity's name is 'Thanthonesan' and the consort is 'Vadivudaiyammai' or 'Saundaranayaki'. It has a Brahmin quarter, cow shed, Vidhuthi (guest house) garden and a tank. The first
renovation was done in 1842 followed by others in 1882, 1901, 1957. The traditional trusteeship lies with the family of the Devakottai AR. L. family.

The 2004 Pullis of the Kovil are spread over thirty-three villages, chiefly in Devakottai, Konapattu, Nachiapuram and Narchandu Patti.

5. Sooraikudi Kovil

It is in a village 2 km from Pallathoor and one km from Kanadukathan. The deity is Desika Nathan and the consort is Aavudainayaki amman. The 1003 Pullis belonging to this are from the Melavattagai, Kizhavattagai and Therkuvattagai divisions of Chettinad. The administration of the Kovil is done by two families chosen annually from the following divisions:

1. Kishasivapatti, Puduvayal, Kandanoor, Vegupatti
2. Karaikudi
3. Nattarasankotta, Patta Mangalam, Pallathoor and Sevoor.

The Kovil has a coconut grove, a well, a Ganesh temple, cow-shed and garden, Viduthi and Brahmin quarters. The village deity 'Muneswaran' is also housed. It was renovated in 1855 and in 1973.

6. Nemam Kovil

This Kovil is in the village called Nemam on the road from Ilayathankudi to Karaikudi. It is an ancient temple said to be built by Raja Raja Chola. The deity

* Vattagai means a region.
is Jayankonda Cholesar and the consort Saundara Nayaki. It was renovated in 1907. The Chettiars of Karaikudi have spent a lot on the temple. There is a Nagara Viduthi, a cowshed garden and a Pillaiyar Kovil. The temple staff is also provided with living quarters, a kitchen and also a school. The total number of Pullis of the Kovil is 848 and they live in twenty villages. The temple owns 500 acres of agricultural land. The administration of the Kovil is with twentyfive Chettiar families who take charge in a group of 5 annually.19

7. Mathoor Kovil

This is also near Karaikudi and a good number of Chettiars belong to this temple. The temple has a fine gopuram, a tank and a Matham. The deity here is called Ainoorieaser and the consort is Perianayaki.

The Trustee is SP. M. Veerappa Chettiar and his son. The temple renovation was done in 1949 at a cost of Rs.16 lakhs.20

8. Vairavan Kovil

The village itself is called by this name as in the case of Pillaiyar Patti Kovil. It is on the road to Karaikudi before Pallaiyar Patti. The deity here is Vanavar and the consort, Vadivudaiya Ammai. The Chettiars of this Kovil belong to three sub-groups. They were also known as the 'Big Group'. The total Pullis of this Kovil are 3811 and they are spread in fifty-six villages. This
was bought by the Nagarathars before 1802. The administra-
tion lies with traditional trustees of 12 families who
take up the administration in twos annually. It is well
endowed and the renovation was done at a cost of Rs. 13
lakhs. The Kovil helps students with books and writing
materials. It has a granary, a garden, a cowshed and a
Pathasala. The Chettiars of each division visit the Kovil
every month. 21

9. Velankudi Kovil

This is the smallest of the Nagar temple. It is
near Kottaiyoor. The deity is known as Kandeeswarar and
the devi is Kamakshi Amman. It has Brahmin quarters, a
garden and a cowshed. It has only thirty-one Pullis and
they are in just four villages. 22

The foregoing detailed account of the nine temples
clearly shows that the reaffirmation of their allegiance
to Saivism in the wake of its rising dominance and their
adoption of the temples (Kovils) as the very basis of their
social organisation are also the promptings of their
wealth seeking motive. The Pandya king had given them one
temple at Ilayathankudi. Keen competition for the office
of the trusteeship of the temple funds among them perhaps
led them to seek more temples for themselves. Reaffirma-
tion of their devotion to Saivism gave them access to
this trusteeship and making the temples the very core of
their social organization by splitting up into seven
temple groups immediately secured for them the administra-
tion rights to seven temples. The fact that they pro-
liperedated into nine instead of seven temple groups only
further establishes the dominance of the economic motive
in spearheading their social organization. Ever since,
the temples have played a very central part in the social
life of the Chettiar. What was prompted by an economic
motive took on strong shades of intense religiosity and
piety because of their constant association. The fact
that this genesis of their faith and association with the
temples is forgotten or not taken cognizance of has given
rise to the wrong impression that their social organiza-
tion is religiously motivated.

Having secured the exclusive rights to the adminis-
tration of nine temples, the Dhanavaisyas or Nattukottai
Chettiar set about working out a social organisation for
themselves around the temples in a way that was most con-
ducive to their rational pursuit of wealth. The community
ethical code they then evolved further reflects the pre-
dominance of economic interests. The code consisted of
the following rules:

1. To respect father, mother, guru and kula deity,
2. To remain staunch Saivites,
3. To administer with integrity the land and pro-
perties held in trust on behalf of the temples,
   the trusteeship of each of the temples to be
   with the members of the respective Kovils only,
4. Not to engage in agriculture, or trade in horses and perishable commodities,
5. Not to take up service under non-Chettiars,
6. Not to have any business with those who went against the community or state,
7. All disputes between Chettiars to be settled either in the assembly of the Kovil group or at the Mathā.
8. The Chettiar women and men to have separate Mathas for religious instruction (diksha) with women’s guru a Saiva-Vellala at the Matham at Thulavoor, and the men’s at Padarakudi.
9. Marriage between Iraniyoor Kovil group and the Pillaiyar Patti Kovil group forbidden, since the two Kovils have a common descent. Marriages within the same temple group also prohibited for the same reason.
10. Marriages to be announced well in advance to the respective temples of the boy and girl to be married. Arrival of the temple garlands from both the temples on the day of the marriage a must for the solemnization of the marriage. Temple garlands to be withheld for not clearing the temple dues or violating any of the community norms.
11. Adoption to be restricted to within the same
temple group.

12. The territory bounded by the rivers Vellar, Vaigai, and the sea and the Piran Mountains to be their home and the women and family not to have residence outside this. Permanent residence only at Chettinad.\textsuperscript{23}

All these rules so interrelated their residence, occupation, kinship and religion as to promote and preserve the wealth of the community as a whole. The rule forbidding the Chettiars to trade in horses and perishable commodities could well be the expression of the desire of the Chettiars to forget either the stigma of their association with the Paratavars, a pearl fishing community who were also rich traders in horses from the days of the Sangam.\textsuperscript{24} Or it could be the community's effort to distinguish themselves from the Kudirai Chettis (rich traders in horses) that are frequently referred to in the Chola inscriptions of the late ninth century onwards,\textsuperscript{25} for none of the Chettiars we interviewed could give us any explanation for this taboo.

The specific prescription that left the Chettiars with only trade (with the exception of trading in horses and perishable commodities) and the management of temples as their main economic pursuits can be said to have laid the foundation for their emergence as the foremost indigenous banking community of India in Burma, Malaya and
Ceylon from the late nineteenth century onwards. Their money lending operations in Burma and other overseas territories achieved a spectacular success through their Agency System because of the adequate support it received from its social organization and community ethics, in terms of:

1. A constant supply of fluid capital
2. A smooth supply of skilled labour
3. Internal cohesiveness and isolation from the outer society
4. Internal precautions against inefficiency.

The rule prohibiting farming and tilling for the community coupled with the fact of the barrenness of their domicile land impelled them to vigorously pursue trade in the prescribed fields, wherever they could. The taboo on agriculture and farming further prevented the disruption of the funds of the society and helped in the forging of a distinct identity for them as moneylenders, ever since the time they took over the management of temple funds as their primary occupation. This also ensured for them a supply of steady fluid capital, for, partnerships in their moneylending business were all from within the community.

The taboo on paid service under non-Chettiars ensured for them a free supply of skilled labour for their moneylending operations later on in Burma and other coun-
tries. Every Chettiar boy irrespective of the wealth of his family started his career in moneylending as an errand boy in one of their 'kadais' or firms, and learnt the trade until he himself qualified to be a proprietor or an agent managing the firm of another Chettiar proprietor. This was almost a rule until the Second World War, so that there were hardly any Chettiars working as clerks in any non-Chettiar business firm.28

The rules prescribing residence in Chettinad, devotion to Saivism and enforcing the practice of their community tradition helped to nurture and promote the strong sense of sodality among them, one of the qualities they were noted for in all the countries they went to on business. The observation that "the existence of a small alien group with frequent blood relationships and with common economic interests, descent, language, worship and all caste associations and divided in all these points from the population around them was sure to generate a feeling of sodality"29 was as true of the Chettiars overseas as of them in India in respect of sodality.

The image of the Chettiars as a community of religious, honest and frugal people also derived from their close association with the temples. Accumulation of wealth requires frugality and ascetic consumption habits. What would have been called stinginess in a non-Chettiar came to be recognized and noted as the virtue of
simplicity and frugality.

The facts that the Chettiar overseas firms were invariably housed on the ground floor of the Chettiar temple, the simplicity of their working attire which consisted of just a dhoti and a vest, and the donning of the Vibhuti on their forehead, all served only to take the edge off their profit-seeking activity, and made them seem more as this worldly ascetics rather than as shrewd calculating, avaricious moneylenders. The fact that any change in a Chettiar's religious affiliation meant virtual loss of all business for him was just forgotten and instead was seen as his intense devotion to Saivism. In the long run, the fact that their adherence to Saivism and to temple worship had been adopted as a business policy was also forgotten.

Honesty, another hallmark of Chettiar virtues was again acquired by them as sheer necessity. This arose out of their office of trusteeship of their nine temples. Since the management of every one of the nine Nagarathar temples was exclusively in the hands of the respective temple groups, it was impossible for them to be dishonest because of the close scrutiny of the accounts by the members. Even a small breach in honesty while handling the temple funds was not tolerated and the Tamil adage 'Sivan Sothhu Kulanasam' meant misappropriation of Siva's wealth will verily spell the extinction of the family,
applied literally in the Chettiars' case. The inculcation of the virtues that make up the ethics of a rational pursuit of profit was acquired by the Chettiars while they were actually in the pursuit of wealth. These virtues helped them amass wealth during the heydey of their moneylending operations overseas. Their assets soared from Rs. 10 crores in 1886 to Rs. 80 crores in 1930. With the men away on long periods of business, the Chettiar women had to live frugally in Chettinad. Even after the barren Chettinad that was dotted with thatched huts was transformed into a land studded with palatial houses; this habit continued. The Chettiar families continued to live frugally in small huts near the mansions they had erected.

The Chettiar community ethics while it promoted a great internal cohesive among the members of the sub-caste, also provided enough scope for the operation of the individual motive in their economic enterprise. This again we shall see derived from their social organization centering around the nine temples. The entire community of Chettiars is, as we have said earlier, were divided into the nine temple (Kovil) groups. Membership of the temple group is by birth only. The Chettiar girls take on the temple of their husbands after marriage. There is no way of changing one's temple. Of the nine Nagara temples, only three, namely, Ilayathankudi, Mathoor and Vairavan-
patti have seven, seven and three sub-groups respectively. The remaining six temples do not have any sub-
groups. Thus in all we have twenty-three sub-groups, which are actually lineage groups or patrilineal kin
groups. All the members born into the same sub-group are 'Pangalis' (Paternal kinsmen with the first rights and
obligations). All the members of all the sub-groups of a temple are called Perum Pangalis (larger kinsmen).  

Thus only those three temples that have sub-groups have Perum Pangalis. Strictly speaking, marriage between
Pangalis as well as between Perum Pangalis are prohibited just for the same reason as 'Sagotra' marriages are pro-
hibited among other Hindu castes where Gotra is the basis of their kinship organization. Thus a Chettiar male from
one temple group cannot marry a girl from his own temple group. Thus each temple (Kovil) group of the Chettiar
is strictly exogamous except the temple groups belonging to Pillaiyar Patti and Vairavan kovils, since these two
kovils have common descent in the Thiruvetpudaiyar brothers, who first set them up.

Although the membership of a kovil formally is by birth, the real status of an individual member of the
kovil accrues to the Chettiar male only on marriage. This is because of the unique practice of compulsory registra-
tion of all Chettiar male marriages at the respective temple

Traditionally a Hindu marriage has always been a reli-

continued/...
All the nine Nagarathar kovils maintain a marriage register. The register classifies the entries as 'pullis'. A 'pulli' in Tamil means a dot, and in Chettiar parlance a married couple with or without unmarried children. As per the Chettiar community's prescribed norms, no Chettiar marriage can be solemnized without notifying the temples concerned, well in advance, from where the garlands from the bride's and bridegroom's temples would be received on the day of the marriage.

The temples have the right to withhold the sending of the garlands for the marriage for any gross violation of the community rules. The temple garland is thus a symbol of the community consent.

Incidentally, the Pulli System that arises out of the temple-based compulsory registration of all Chettiar male marriages has facilitated the Chettiar community to keep a track of its population, a practice not obtained in many Hindu sub-castes. We have up-to-date records of two Chettiar Census taken, one in 1949 and another more detailed in 1966. The Nattukottai Nagarathar Association in Madras City brought out a Community Census giving details regarding the number of Pullis, temple-wise, their distribution in the seventy-six villages in Chettinad, and an occupational distribution as well.33

* continued.
A third one is in progress according to our in­
formant who is a member of the Committee appointed for
this purpose. The only limitation of this system is that
it can help only "to reckon the trend of growth or decline
and the overall demographic strength of the community in
terms of families alone." For by itself it cannot help
to ascertain the number of unmarried children, or spin­
sters. The knowledge of reckoning of half-Pullis as
elaborated by Chandrasekhar is obviously limited only to
those Chettiars actively connected with the Census taking,
for most of our informants were not aware of this concept
of half-Pulli at all, and also the temple dues were
paid by the widow with her unmarried children as long as
she was alive.

The Pulli System also discourages inter-caste
marriages of one type, the marriage of Chettiar girls with
non-Chettiar boys. Many of our informants were proud to
say that they followed the traditional policy of "kollvom
kodukka mattam", meaning that while they are not averse
to marrying non-Chettiar's girls, they will never think of
marrying their girls to any other than a Nattukottai
Chettiar. For the Chettiar boy can still become a 'Pulli'
even if he marries a non-Chettiar girl and his marriage
will be registered in his temple. But if a Chettiar girl
marries an outsider, then she loses the privilege of
becoming a Pulli. There are quite a few instances of
Chettiar men having American wives, and yet having had their marriages registered at their temples. But till now there has been no case of Chettiar girls marrying outsiders. In their explanation for this, they often refer to the historical marriage of the Chettiar boys who were under the custody of Atmanada Sastry, to Vellala girls in order to be able to coronate the Chola king, when they were residing in Puhar. But when we look into the Chettiar marriage practices especially those concerning their dowry, the serious economic implication involved in marrying their girls to non-Chettiars becomes very explicit.

Yet another practice that makes the Chettiar marriage unique among the traditional marriage of Hindu castes is the signing of the 'Isaikudimane Patrikai' or the marriage contract. Traditionally this used to be written on a dry palmyra leaf called 'olai' with an iron stylus, immediately after the performance of the ritual of 'Thali kattu' or the tying of the mangal sutra. Now-a-days there are printed forms of the contract available in their kovils where only the details have to be filled in by the parties. The contract runs as follows:

"This is written for the marriage celebrated on ______ day between Subramanian, the son of Okkoorudaiyar Arunachalam Chetty Ramanathan Chetty and Valliammai, the daughter of Arumbakoorudaiyar K. Narayanan Chetty at the
village of ______________. The value of jewels given to the
girl is _______ of gold, silver brass and Sridhanam
amounts to ______ Varahan. Money for female servant
________. Sirattu Chakram money ______. Free gifts
of jewels and money worth ________. This Isaikudimana
Patrikai was written by me at ____________.

Signed Ramanathan Chetty

Countersigned: K. Narayanan Chetty.  

This is signed and countersigned by the fathers of both
the bride and bridegroom. In case the fathers are no
more, it is signed by the nearest eldest male relative,
father’s brother, or the eldest son. Two copies of this
are made, one is given to the bride after the marriage
for safe custody and the other is kept with the girl's
parents.

The marriage contract we see is more of a financial
document, giving all the particulars about the dowry given
in cash and kind to the girl by her father at the time
of the marriage. This ensures that the dowry the girl
brings with her is exclusively hers by right. This right
just does not remain as an unspoken convention but is
contained in a written document described above. This
is a striking pointer to the preoccupation or the obsession
of the Chettiar community with wealth, because in no other
Hindu community is this right of the woman to private
property so formally and explicitly recognised. Women
in other Hindu castes including the Brahmins, have, as per the law of Manu, always been economically dependent on the father before their marriage, on the husband after their marriage and on the sons in their widowhood. It is only with recent legislations that this right has been given to the women.

Not only this, but it was also a Chettiar convention that the property of a Chettiar woman was inherited only by her daughters, and in the event of a wife dying issueless, her property went back to her parents and her sisters. Even the brother of the deceased woman had no right to her property. An interesting case of a Chettiar having to move the court to claim his deceased wife's property was narrated by one of our informants. This is why all the vessels given in the dowry are even now inscribed with a whole genealogy of the family initials from the mother's side.

The cash part of the dowry to the girl is called Stridhanam and is a handsome amount of anything above Rs. 35,000. There is a Chettiar conventional unit to express this, a 'Varahan' which is equivalent to Rs. 3,500. So the dowry is spoken of as so many Varahans, say ten Varahans. This amount which is exclusively the girl's used to be invested as a deposit with a Chettiar firm during the heydey of their moneylending business overseas. Now-a-days as gleaned from our questionnaires it is in-
vested as a fixed deposit with a bank. Even now the Chettiar men feel it a great humiliation to use their wives' money. They do so only under very hard constraints.

Marriage occasions yet another source of income for Chettiar women. This is by way of a gift to the mother of the bridegroom from the girl's parents. This is called 'Mamiar Saman'. 'Mamiar' in Tamil means mother-in-law and 'Saman' gift. This is generally in proportion to the Sridhanam given to the girl. By Chettiar convention it would be indicated as (ten, four) varahan, meaning ten varahans to the girl and four to the mother of the bridegroom. Thus it would work out to in this case, ten times Rs. 3,500 for the girl and four times Rs. 3,500 for the girl's mother-in-law, in all Rs. 49,000 cash, a part of the marriage expenditure. This sum also belongs exclusively to the Chettiar women, and is again invested with a firm or a bank.

Thus The Chettiar women or 'achis' as they are known and called have always enjoyed an independent source of income despite the lack of formal general and professional education and training. But we must remember that this was given to them not out of any idealistic notions of respect for individuality irrespective of sex but as a
practical necessity. Their triennial system of banking kept the Chettiar men away from home for three year periods of time, making it necessary for them to allow their wives to run the household. This must have been so even earlier. We have historical evidence of the tremendous boost the internal and external trade the Tamil country received during the Chola Period from the late ninth century onwards. The political unification of the Tamil country specially under the Chola, Raja Raja I (985-1014 A.D.) and the long period of peace that followed in the land accelerated the economic development of the country greatly. Metal industries flourished, jeweller's art reached high perfection as enthusiasm for temple construction also grew. The wealth of the temples also increased with plundered wealth from the conquered countries flowing in, in the form of handsome endowments. Strong merchant organisations or guilds, like the Nanadesis, Manigramams and Ainoorruvar, who were celebrated both for their inland trade and overseas commerce that extended upto the Persian Gulf in the west and upto Indo-China and China in the east came up. The local organisation of merchants in each town was called Nagaram.

Thus the economic independence that was virtually thrust upon the Chettiar 'achis' only aided the perfection of the Agency System of money lending of the Chettiar from the late nineteenth century onwards in Burma and other
oversees countries, the details of which we shall see in a later chapter.

The dowry in kind, the Chettiar girls receive is the greatest highlight of the Chettiar marriage. This consists of all the conceivable articles from brooms to steel almirahs, mattresses and radios, etc. needed for a home for a lifetime and more. It is the number and variety of these things given as dowry that is most striking and has to be seen to be believed. This dowry consists of multiples of tens of brooms, grinding stones, stoves, vessels of different metals, plastic, enamel, aluminium, copper, brass, bronze and silver and also lacquer work from Burma and Malaya. These articles are collected assiduously by the achis from the time a girl is born. The pilgrimages which are undertaken by the achis along with their men become great occasions for purchase of the handicrafts of each of the places they go to, Benaras--Bell metalwares and gold braided Sarees, Calcutta--bronze metal, Burma and Malaya--lacquer articles, Nasik--copper. In some regions of Chettinad, there is a printed list of dowry articles available at the kovil or Nagarathar Sangam. This dowry is literally a collection of a lifetime. The number of mattresses and pillows range from ten to fifty and a special teak wooden cupboards are made to store them. (The dowry offered is large enough to easily set up a big departmental store.)
The evening prior to the marriage the entire dowry is artistically displayed in the bride's house. As our informants told us, today even scooters, electric shavers, fans, air-conditioners form part of the display. The houses in Chettinad are palatial for this very reason. Even the cash gift to the mother-in-law-Mamiar Saman is hung on a string with a guard keeping watch over it! Grains, vegetables and coconuts proportionately as great in quantities are also given. Even here there is a share separately for the mother-in-law also. This event of the marriage is called 'Saman Parappudal' - Display of all the articles of dowry.

The bridegroom's party will have to transport all of this dowry that very night to their house in their village. Failure to do so entails a great loss of respect for the bridegrooms party. Hence lorries will be rushed into service to transport the dowry. The answers to our question about the dowry they received were often as so many truck loads. The aversion of the Chettiar's to give their daughters in marriage to non-Chettiar's is thus easily understandable in virtue of the colossal amount of the dowry involved.

The marriage is solemnised the next day at the bride's house. The practice of the bridegroom tying the 'thali' is only about fifty years old. Traditionally the custom was for an old respected male member of the community
to tie the thali after it was blessed by other elders. From a personal interview with the late Mr. K. Manickavasaga Chettiar, son of the 'textile king' of Madurai the late Karumuthu Thiagaraja Chettiar, this practice was first started by his uncle Mr. Alagappa Chettiar, a great enthusiast for social reforms, during the marriage of his daughter. His family suffered community boycott until it was revoked at the All Nagarathar Koottam in Koviloor in 1920. Many Chettiar rituals issuing from the birth of a child, like the first birthday of the child called 'Pudumai', and other that interfered with their business were done away with, because of Mr. Alagappa Chettiar's persuasion, since the celebrations not only involved expenditure but also the absence of Chettiaras from their place of business. A peculiar custom that was personally noticed in a Chettiar marriage was their greetings. The host welcomes the guest, saying 'please come', (Vanga) and the guest replies 'yes' (Ama). The reverberation of 'vanga', 'ama', was something very striking. Perhaps it denotes their ingenious way of identifying their own members from others. We were also told that usually not all of the Chettiar invitees would accept the lunch or dinner invitations, as a convention. Only the nearest relatives, at the most the 'Pangalis' would be treated for lunch and dinner. The rest would be given light refreshments and coffee. After the marriage, the bride is
taken to her husband's house i.e. father-in-law's house, as is customary with most other Hindu communities.

Vociferous protests are being raised by the younger generation of Chettiars, men and women, against this practice of dowry among the Chettiars. The invariable lament is that many families have been driven to destitution because of this monstrosity of such a dowry system. Every issue of their community monthly Nagara Malar carries at least one reference to the plea for reforms in Chettiar dowry and marriage practices. It is either a poem, or an open-letter to the elder Achis pleading with them to stop demanding such expensive and wasteful dowry, or a letter from an unmarried Chettiar girl lamenting her fate of having to remain unmarried because of the heavy dowry demanded. Pleas in this direction are also made by the Chettiar leaders, industrialists, journalists, writers, etc. Along with this the plea for girls' education is also made. But unfortunately this reform is reducing the one time powerful enterprising Achis to docile graduates whose ideal is the stereotype of the modern Indian girl as projected in our Hindi and Tamil movies: a highly educated girl still idealizing the traditional Sati-Savitri role of a wife, one who subjugates herself completely to her husband irrespective what kind of a man

*Nagar Malar, May 1980.*
he is. It is thus not/progressive change for the Chettiar Achis. All Chettiar girls go to school today. Until 1968 there were only sixty-two Chettiar women graduates. Now they must be more for, the monthly report of marriages in their community journal, Nagara Malar, contains increasing number of graduate brides. Out of our One hundred and twenty-five respondents, only the wives of thirteen reported having no formal schooling, forty reported education up to High School. Forty-nine had finished Middle School. The number of graduates were twenty-three, out of which four were professionally qualified teachers in schools and colleges, and another was employed in a bank.

The Chettiar family organisation shares many features in common with the dominant structural type of the Indian joint family. It is patrilineal in descent, petrilocal in residence, has common worship, and is governed by a rule of inheritance that makes the sons coparceners in the property with the father. That such a family structure should also be geared to encourage the individual motive in economic enterprise derives again from the very ingenious Chettiar custom of the compulsory registration of all male Chettiar marriages and the Pulli system accruing from it. The 'Pulli' mode of reckoning marriages is a virtual admission of the nuclear family as the unit of the Chettiar family organisation. The recognition of the independent status of the newly married couple in the
larger family does not obtain in most other Hindu communities. Every married couple in a Chettiar family is an independent pulli, and is liable to pay the 'Pulli vari' to his kovil. Thus if a Chettiar has five married sons living with him in the same house then the contribution from this house to their kovil will be of five plus one, six 'pulli varis'. Each of the married sons as well as the parent are distinct separate pullis and are liable to pay the levies independently. The contribution is thus not from the family of the father but from the nuclear units making up the household.

The individual identity or separateness of the 'Pullis' in a Chettiar household is maintained consistently in their everyday living practices. Most strikingly different is the Chettiar hearth. Every pulli of the household has a separate kitchen. Thus despite joint residence, living is exclusively separate. The income is not pooled and the expenses are not shared. Instead every Chettiar male on marriage gets an annual allowance of cash and kind like grains and cereals, and cooking is done separately for each of the married son by his wife. Even the mother would not serve the son. This privilege or duty devolves solely on the son's wife. If the couple incurred expenses beyond their allowance, the extra allowance given to them would be treated as debits to the son's account.

This concept of individuality of the nuclear family is institutionalised in the ritual of 'Veruvaithal'.
veru - in Tamil means separate and 'vaitnai' means setting up. Thus the setting up of a new establishment by the newly married couple is a recognised and socially approved custom among the Chettiars. The mother-in-law will give gifts to the bride in the form of gold braided sarees called 'Kandangi Selai' from the amount she received as Marmiar Saman. In some regions of Chettinad, like Devakottai the practice is for the mother-in-law to take back the gifts after a period of a year or more. Many of our respondents said that the mother-in-law would either preserve the gifts for a future 'Veruvaithal' or sell them and convert them back to cash for investment as deposits.

It is this fact of accepting the legitimacy of the individual and the nuclear family as a basis of family organisation that has "continuously nurtured the spirit of individual initiative in economic enterprise" even within the traditional framework. 41

This practice of living separately as nuclear household even under the same roof has also contributed to the growth of a certain amount of impersonalisation in their family relationships. The married son desiring to set up his own home independently is most often an occasion for great emotional strife and tension among the families of non-Chettiar Communities. This is because the relationship in the family are very personal and centralized
there is a high degree of emotional integration. But
in the Chettiar's case from the very young the boys are
taught to be self-reliant and independent and the emo­
tional integration to the family is relatively less. This
was expressed by many of our respondents "the sons are
just pushed away and become strangers soon after marriage.
Our Chettiar world is world of achis and for achis only."

The problem of the maintenance of old parents also
never is most rationally solved. The old parents have been
financially dependent on their sons; even the widowed mother
lived alone. To the question "how do you prevent the
usual quarrels between mother-in-law and daughter-in-law
if they are living in the same house", many answers were
to this effect. "The question does not arise so much with
us Chettiar, because now-a-days we are all forced to
live separately in different cities away from the parents.
We meet only for family occasions. In old days married
sons had separate kitchens in the same house."

In the case of the Chettiar industrialists in Madurai,
the married sons lived in separate buildings within the
same compound. In one case the old father still continued
to live in his own mansion in the compound while two of
his three sons lived in another building, one occupying
the ground floor and the other the first floor. The
third son has a separate bungalow for himself in the same
compound. This is the pattern found among all the Chettiar
industrialists. The same plan is followed in Madras also. The tension between mother-in-law and daughter-in-law that takes hideous proportions in other communities is relatively less among Chettiars. The Chettiar girls do not suffer the physical cruelties inflicted by mothers-in-law that we hear of in other communities. This again derives from the personal wealth a Chettiar achi possesses.

The houses of Chettiars in Chettinad are remarkably suited in their structure and construction to accommodate their unique form of family organisation. They are massive structures made of the finest teak brought from Burma and a special plaster called Chettinad plaster, that gives a marble gloss and finish to the walls and pillars.

The barren region of Chettinad is studded with numerous palatial houses which cost on an average Rs. 100,000 each to build. In Devakottah alone there are many such houses. The total investment in houses and jewels is estimated at about Rs. 14 crores.\textsuperscript{43} Such houses sprang up during the days of the period of their historic affluence that started from the late nineteenth century onwards. While the size and grandeur of the houses changed their structure essentially catered to the structural needs of their family organization. The Chettiar mansions illustrate visibly the unique family organisation of the Chettiars. Every Chettiar house has an imposing

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entrance with elaborately carved wooden doors and panels. On either side of the entrance are two huge raised platforms called 'Thinnai'. The door opens into a massive pillared hall. The walls and the pillars all plastered with the special Chettinad plaster that gives a marble effect to the surface and most suited for the tropical climate and they reflect light better. This hall is strictly the men's quarters in the region around Devakottah. The hall opens out into a rectangular open space lined with two or three rooms on either side. These rooms are very large and often have just one ventilator. These are the rooms where the dowries, the daughter-in-law bring are stored, and also it is here that the dowry for the daughters are collected. One courtyard leads out into another rectangular hall for the ladies. This hall has a side entrance also and this is called 'Valaivu'. The hall leads to a set of kitchens one for each married son. Usually there are about four kitchens. The same structure is repeated on the first floor. The massive pillars are usually covered with chintz or coarse matting. This part of the house is not in use ordinarily. They are used only on family occasions. Ordinarily the family lives in the backyard in a small hut using only clay pots and pans.

Such a system was most suited to the manner of their economic activity. During the heyday of their moneylending
activity, from the latter half of the nineteenth century to the first half of the twentieth century the business was conducted by paid 'agents' who were most often men from their own community. The owners called principals or proprietors stayed mostly in Chettinad making only periodical visits overseas. The woman generally followed the prescribed community norm and stayed in Chettinad. According to Somalay, the Chettiar historian and journalist, fifty per cent of the Chettiar men stayed in Chettinad while the other fifty in overseas during the pre-war days. Thus here was a community occupying a definite territory and living on the income earned by their agents abroad. The proprietors who formed only a small group became a rentier class since their business did not call for much personal attention by the principals. The agents were trustworthy being of their own community and the business having been routinised to a great extent did not need a close watch as trading or manufacturing would require. The Chettiars in Chettinad devoted their time to building palatial houses, renovating and maintaining temples in Chettinad and other important shrines all over India at a great cost. Thurston gives an extensive account of their temple renovation remarking that "The amount spent within the last thirty years alone amounts to a crore of rupees." The law and order ensuing from the British colonial rule benefitted their financial interests even
more. With the result that the Chettiars soon started acquiring the traits of the newly rich conspicuous consumption, ostentatious living, seeking titles from the British Government. While in their personal lives thrift and frugality remained, they were generous hosts and were noted for their hospitality. Marriage became an occasion for display of wealth. Many of the leading families took to English education, had European 'nannies' to look after their children. There was also a craze for the British titles. However, though the community as a whole was rated high for its wealth, there was in reality no equitable distribution of wealth within the community itself. The majority of the Chettiars sought employment as paid agents under the small group of rich proprietor class of Chettiars. The cleft between the very rich and the not-so-rich Chettiars grew as the wealth of the community grew. The power of the proprietors over the agents was quite absolute. No agent could go home after the expiry of the contract without personally calling on the boss with all the things he had brought from the foreign countries, and submitting a strict account of their assets and the liabilities during their period of office. During the leave period he could not do moneylending business on his own. The relationship between the proprietors and the agents became feudal despite the prevalence spirit of individual enterprise, because of the unequal
advantages the proprietors enjoyed.

Before we conclude this chapter we shall describe the administration of their nine temples and the traditional manner of settling disputes among the Chettiars. Every Nagar temple is usually managed by two families in annual rotation from a committee of eight to sixteen families. Usually these families are traditional trustees. The temples are maintained from contributions from members. These are both compulsory and voluntary. As said earlier, every Chettiar on becoming a pulli of the kovil after his marriage, is liable to pay two levies to the temple 'pulli vari' and 'Asti vari'. From the answers of our respondents we find that these are now very nominal but yet paid. They range from Rs. 1 to Rs. 1.25 a year and a few measures of rice. Lapses in this payment lead to debit entries in the temple accounts with interest chargeable. The temple garlands for the marriage may be withheld until all the duties with interest are cleared. The temples also ask for contribution for special occasions like kumbha-abhisheka to purchase properties for public cause. It is either a uniform amount from each pulli, or is proportionate to their wealth. Here wealth is defined as net excess of assets over liabilities. The evaluation is done voluntarily by the head of each of the family generally, but it is not uncommon for a committee to be appointed to estimate the wealth by secret ballot.
Families whose wealth is below the fixed minimum are exempted.

Overseas Chettiar firms had two principal forms of compulsory contribution for temples and charity called 'Magamai'. Every Chettiar firm was required to pay a percentage of their profits to the temple. These were of two kinds, one consisting of gifts to the temple and another one set for private charity, the temple expenses like the payment to the staff are met from these collections. The payments are fixed according to the business done. In Burma there was one rate for loans and another for property taken over for debt. The rates were something like annas 14 (85 paise) per Rs. 1000 loans and annas 9 (55 paise) per Rs. 1000 for property, the value of the property being reckoned always as the principal money outstanding of the debt. Re.1 per Rs. 1000 was the maximum. The second form of 'Magamai' was derived by a sort of a cess upon certain kinds of business done. At the end of each year, each Chettiar business strikes a balance of the sums remitted by it to each other shop and the sums received by it from other shops and a rate like quarter of an anna per Rs. 100 is levied upon the net balance received. This is paid by the receiver to the other and is used as private charity fund. In addition to these regular contributions special collections were made as when it was done in May 1930 by the Rangoon Chettiars to raise a
fund for the victims of Pegu earthquake and their gift to the Rangoon University, and the Kanbe School. The Rangoon temple was maintained by the four oldest firms.

The traditional way of settling disputes among Chettiars was by a communal meeting. This was conducted either at a temple or the Matham. The communal meetings differed according to the extent and magnitude of the dispute. If the dispute was confined to members of just one kovil it was called a 'Vaguppu Koottam'--'Vagappu' meaning one class, 'koottam'--meeting. If it involved inter kovil groups it was held in the 'Matham' and so called Madhathu Vayil Koottam.

If the dispute or problem in question affected an entire region it was called Vattagai Koottam. There were five Vattagais. If it was an all Chettiar problem then a meeting of all the Chettiars of all the nine temples called Nagara Koottam was convened. There was a Akila Dhana Vaniga Maha Nadu held on 14-11-1936 at Koviloor under the leadership of M.R.M.M. Meyappa Chettiar. This was a meeting of Chettiars of all the nine temples. Another was convened on 25-2-1942 at Koviloor. We have also a record of a regional Koottam--Karaikudi Nagarathu Koottam on 29-6-1949.

Nagara Viduthis are typical Chettiar institutions. It is a community guest house found in all the important places. For example all the nine villages where the nine
Nagara temples have a Viduthi each. These are attached to the temple and are established and maintained by the respective Kovil groups. The Kovil group Kottams are held here. In some places women have their own Viduthis. Chettiar pilgrims to these temples also lodge here. The Viduthi accounts are maintained separately.

Viduthis have been built by Chettiar in all the pilgrim centres. These are built out of the funds collected from the Chettiar communities of that place or from all the Chettiars. There are many cases of individual families supporting the same, the famous being Chatram Somasundaram Chettiar of the ARAR family of Devakottai. The Viduthis are also called chatrams. A Nattukottai Nagarathar Chatram was set up in 1862 at Kasi (Varanasi) by the Calcutta Nattukottai Chettiar Association. The Calcutta Nagarathar Association set up chatrams in Gaya, Prayag, Tharakeswaram and other places also. The administration of these passed on to the Rangoon Nattukottai Chettiar in 1925 and from 1934 it has been under the purview of a Managing Society. These serve as guest houses for all Chettiar. These chatrams have properties also, the income from which is utilised to run them.

There are Nagarathar Viduthis in port towns like Calcutta, Madras, Tuticorin, Rangoon, and Colombo. These are set up by the funds collected from the business firms operating in the respective cities. The Burma
Chettiars set up the Rangoon Nagara Viduthi at the Coral Merchant Street in Madras. The Nagara Vidhuthi in Tuticorin was set up by the Chettiars doing business in Ceylon. The Nagara Vidhuthi in Nagapattam (Nagapatnam) was set up by the Chettiars who had business in Malaya and Singapore. These Vidhuthis are exclusively for men, for they are essentially for business purposes. These act as travel agents for the Chettiars. They keep stationery materials and printed stationery for safe landing. The Vidhuthis act also as storages and vaults.

The Vidhuthi has an investment account with its trustees. A nominal rent is collected from the users and is called the daily Magamai. It is not uniform for all Vidhuthis. A convention that was quite strictly followed till 1940 was for all incoming Chettiars to register themselves first here and then go to another place of their choice to stay. So the Magamai will also be collected from those who do not actually stay there.

The leading Chettiar family then was that of the Zamindar of Devakottah (Devakottai) A.L.A.R. Arunachalam Chettiar. It may be remembered that Devakottai was the Centre of Chettinad containing many of the leading families. Before their entry into Burma they were in Calcutta, as early as 1800, operating export trade in rice and other grains from Calcutta to Burma and Ceylon. There were 120 firms all located in 40 Canning Street of which more than
half of them belonged to Devakottai. A.L.A.R. Arunachalam was the Chairman of the all Nagarathar Koottam in 1920. His brother Zamindar A.L.A.R. Vellaiyan Chettiar was equally wellknown for his charity works. He has spent lakhs of rupees on the Siva temple at Mayuram in Tanjavoor district. He had extensive moneylending business in Calcutta, Burma, Ceylon, Malaya, Indo-China and was a leader of the community before the rise of Sir M.A. Annamalai Chettiar as the Raja of Chettinad. A.L.A.R. family was the first to enter industry in India. During the period 1870-1900 they along with a family from Travancore set up the Malabar Spinning and Weaving Co., Ltd. at Calicut. The Managing Agency came in the hands of A.L.A.R. Somasundaram until his death. Mr. Sathappa Chettiar, his son continued it after him. There were also pioneers in Sugar (1895) and rice mill industry. The family tradition is carried on by the A.L.A.R. Somanathan Chettiar who is a learned scholar and is interested in the Tamil Sai Movement

Even more famous was the A.L.A.R. family of Devakottah (Devakottam). It is known as the 'Erati Ana Runa' because of their initials two AR. The most famous member of the family was Chetram Somasundaram

* Ana Runa: The first two syllable of the Tamil name Arunachalam.
Chettiar who died in the early twenties. The term Chatram got attached to his name because of the large number of Chatrams or free feeding places he supported in all the sacred shrines of the former Madras State.

ARAR family also had extensive business in Calcutta, Burma, Malaya and Ceylon. They also entered the Sugar Industry along with ALAR family.

Other wellknown families of this period are SPN Shanmugam Chettiar, Muthu Karuppan Chettiar, R.M.A.R.A. Venkatachala Chettiar and ML Mn Ramanatha Chettiar.

T.S. Nagappa Chettiar and his son Muthiah Chettiar of Ramachandrapuram who was bestowed the title of Dharma Bhooshanam, M.S.N. Meyappa Chettiar of Karaikudi who contributed to providing urban facilities to Karaikudi town and KVLRM Dr. Alagappa Chettiar of Kottaiyoor. Dr. Alagappa Chettiar was a barrister and wellknown for his munificent gifts. He was called in Tamil 'Kodai Vallal' - King of gifts. He established the Alagappa College of Technology and an Arts College at Karaikudi. He endowed sufficient funds to the Madras University which opened the Alagappa College of Technology in Guindy, Madras.
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