



## **INDIAN MERCHANTS AS DEPICTED IN THE 17TH CENTURY EUROPEAN TRAVELOGUES**

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### **Abstract**

Merchants and mercantile communities have been an important part of the Indian commercial economy since ancient times. Wealthy and resourceful merchants were a characteristic feature of the Indian economy during the Mughal period as well. They easily caught the attention of the foreigners who visited India. In this paper a mild attempt has been made to explore the world of the Indian Bania through the lens of the European sources. The paper not only highlights the commercial aspects and activities of the Bania's and their arithmetic skills for which they were famous throughout the commercial world but also looks at some of the other important aspects of the Bani'a life as well. There is a brief discussion about the philanthropic activities of the Bania's. The paper also provides a concise discussion about the position of the Bania's in the prevailing social structure of India. We also get a sketchy idea about the contemporary European view about the Indian society and economy.

**Keywords:** Bania, Commercial, Economy, European, philanthropic, Traveller

### **Introduction**

From the start of the sixteenth century, a large number of European travellers and adventurers started visiting India as a result of the geographical discoveries and the growing contacts between the east and west. These travel accounts not only provide us crucial information about the socio-political developments of the time but also enlighten us about the Indian economy and the Indian merchants. These accounts give us vital information about some of the important

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aspects of the early modern mercantile world such as the amount of wealth possessed by a merchant, about the fleet of ships, the commercial operations of the merchants and the areas towards which these operations were directed. These travelogues also provide us information about any kind of political role which these merchants performed.

#### **Thomas Herbert:**

One of the earliest European travellers who gave a certain amount of space in his travelogue to the Bania's was Thomas Herbert. He was the part of the English embassy which arrived in Persia in the year 1627-28. During his stay in Persia he met Bania's on several occasions and consequently wrote about them in his account. According to Thomas Herbert of all the mercantile groups of India, Bania's are the most prominent one. As soon as a ship gets ready for making its journey at Swally (Gujarat), the Bania's set up their shops and tents selling different commodities such as Calicoes, porcelain-ware, ebony, ivory, agates etc. (Herbert, 1928, p, 34).<sup>1</sup> The tents of the Bania's appear like a market full of hustle and bustle. The Bania's possess great arithmetic skills and they can easily trap a person by using the sweet and gentlemanly tune (Herbert, pp, 35-6).<sup>2</sup> Bania's along with other merchant communities of India were considered as an important mercantile group in Persia as early as the first quarter of the seventeenth century. When the English traveller Thomas Herbert visited the port of GAMBROON (Bandar Abbass) in 1626-7, he found the Bania's along with other mercantile groups in large number there (Herbert, pp, 42-3).<sup>3</sup> According to Herbert, the Bania's were present in great numbers in Persia and were undertaking extensive commercial operations (Herbert, p, 48).<sup>4</sup>

The English traveller not only provides us information about the mercantile pursuits of the Bania's but also gives us valuable information about their food habits, ways of living etc. Herbert tells us that Bania's are not sociable and usually do not eat the eggs, meat and various other things. The Banai's also don't drink the wine. We are also told that the Bania's survive on a small quantity of food and are not healthy despite having a plenty of wealth and resources (Herbert, p, 48).<sup>5</sup> In a like fashion when Thomas Herbert and his mission were on their way to Isfahan in the year 1628, they were welcomed by a massive crowd two miles off the city. Again the crowd consisted of Bania's in large numbers who were there to welcome the English embassy in Persia (Herbert, pp, 120-21).<sup>6</sup> This point highlights the fact that the Bania's were not simply a mercantile group in Persia but an important group enjoying considerable space and status in the society.

#### **Francisco Pelsaert :**

The Dutch traveller Pelsaert who visited India during the reign of Jahangir also provides us a fascinating account about the Bania's and their commercial activities. According to Pelsaert, in the city of Agra there is a place called Sikandra (not clear whether it is the same Sikandra where

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<sup>1</sup> Thomas Herbert, *Travels in Persia 1627-29*, ed., William Foster, George Routledge & Sons Ltd, London, 1928, p, 34.

<sup>2</sup> *Ibid.*, pp, 35-6.

<sup>3</sup> *Ibid.*, pp, 42-3.

<sup>4</sup> *Ibid.*, p, 48.

<sup>5</sup> *ibid*

<sup>6</sup> *Ibid.*, pp, 120-1.

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Akbar's tomb is located or any other place) where in a large number of merchants mostly Bania's are settled. He also informs us that all the merchandise from the eastern region of the Empire i.e. Allahabad, Bihar and Orissa pass through this area and pay taxes and customs before being sent to the river for transportation and sale (Pelsaert, 1925.p, 4).<sup>7</sup> Through this account we are able to form an idea about the Bania presence in different parts of the Empire and how they acted as formidable competitors for the European companies. The Bania's of Agra maintained their agents in the Deccan region (Golconda) for two important reasons. One was to buy the diamonds and spices and then selling these to the Europeans including the Dutch. The second was to procure sufficient amounts of nutmeg, tin, mace and other goods (Pelsaert, p, 22).<sup>8</sup> As the Dutch were not having any of their agents at Golconda and Burhanpur, Pelsaert feared that the stationing of Bania agents at those places would not only bring the market down at those places but also could stop the sales of the Dutch company (Pelsaert, p, 22).<sup>9</sup>

The best account about the profession of brokerage being under the control and dominance of the Bania's is perhaps provided by Pelsaert. According to him, all the business of the Muslim merchants, nobles and other personal is looked after by the Hindus (Bania's). They are the most trained group in the field of arithmetic's. Being shrewd enough, they are spread across the far off places and deal with all the commodities, except those which involved the sale and killing of living creatures (Pelsaert, p, 78).<sup>10</sup>

Just like the other European travellers, Pelsaert also provides us some interesting details about the social structure, food habits and other aspects of Bania's. Thus we are informed that the Bania's consider the cow or even oxen as sacred and this belief of the Bania's is respected by the king who declares the killing of cow as a crime ( Pelsaert, p, 49).<sup>11</sup> According to Pelsaert, the Bania's sometimes bribed the governor and other provincial officials who forbade the catching of fish for several days and banned every type of animal slaughter for some days including the selling of any type of meat in the market ( Pelsaert, p, 12).<sup>12</sup> Pelsaert like other European travellers also provides us information about the various sects of Bania's and how strictly the rules related to marriage and food habits were followed. There is one similarity among the different sects of Bania's and that is they all respect the Brahmans who are considered the best as per Hinduism( Pelsaert, p, 76).<sup>13</sup> There is also a reference about the prevalence of the practice of *sati* among the Bania's of Agra along with the other upper caste people (Pelsaert, p, 78).<sup>14</sup>

#### **J.B. Tavernier:**

The next European traveller who provides us valuable information about the Bania's is Tavernier. Tavernier was a French gem merchant and traveller who undertook six voyages to India

<sup>7</sup> Francisco Pelsaert, *Remonstrantie*, trans., W. H. Moreland & P. Geyl as *Jahangir's India*, W. Heffer and Sons Ltd. Cambridge, 1925, p, 4.

<sup>8</sup> *Ibid.*,p, 22.

<sup>9</sup> *Ibid.*,

<sup>10</sup> *Ibid.*,p,78.

<sup>11</sup> *Ibid.*,p, 49.

<sup>12</sup> *Ibid.*,

<sup>13</sup> *Ibid.*,p, 76.

<sup>14</sup> *Ibid.*,p, 78.

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and Persia from 1630-1668. As he was himself a merchant he was able to report the different aspects of Bania life with almost near perfection. According to Tavernier the Bania's are the most important mercantile group in India and they are as shrewd and trained in the mercantile affairs as the Jews (Tavernier, 1925, Vol.II, pp, 143-4).<sup>15</sup> Right from the childhood, the Bania's teach their children to give up the odd habits and playing in the streets and train them in the art of arithmetic, accountancy and the related fields. They train the children to such an extent that the children can make big calculations without the use of pen and paper. The children accompany the father on commercial ventures and these are spread across the entire dominion of the Mughal Empire (Tavernier, Vol. II, pp 143-4).<sup>16</sup> As there was some sort of specialisation among the Bania's with one group focusing on brokerage and the other on money exchange, both the aspects are reflected in the contemporary writings including the European accounts.

One of the important aspects which have been described by Tavernier about the Bania's is the institution of money-changer/ *saraff*. Thus Tavernier informs us that in India a village must be too small if it does not have a moneychanger known as 'cheraf' (*Saraff*) who exchanges money and issues the letters of exchange (*Hundis*) (Tavernier, Vol.I,p, 24).<sup>17</sup> There is also a detailed description about the issuance of the bills of exchange by the *saraffs* and the network of agents which were maintained by them across the different commercial centres of the Empire (Tavernier, Vol. I, p, 30).<sup>18</sup> Similarly the other group i.e. of brokers or *dallals* is also mentioned in the account. According to Tavernier, majority of the brokers were from the Hindu Vaisya group and are generally referred to as 'Bania' by foreigners (Tavernier, Vol. II, p, 144).<sup>19</sup> The broker was the head of the modern type joint family system among the Bania's. He was supposed to look after the business, while at the same time ensuring that the younger members of the family are trained and benefited during the process. After doing the business for a full day, the members would assemble in the evening and would submit their accounts to the head of the family (Tavernier, Vol.II, p, 26).<sup>20</sup>

In fact Tavernier advised his fellow countrymen to select a broker from amongst the idolaters (Bania's) who would be a native of the country, not from the Muslims because all the merchants or brokers with whom a European merchant had to deal with are idolaters (Bania's) (Tavernier, Vol. II, p,144).<sup>21</sup> The brokers were not important because they played a central role in any transaction by bringing the seller and the buyer together rather there was another aspect which strengthened their position. According to Tavernier this new aspect was that the brokers enjoyed a central and strategic position as they were in contact with the artisans as well as the merchants. Further they had advance information about the departure of ships and articles of merchandise which would be saleable in the following/succeeding year (Tavernier, Vol. II, p, 34).<sup>22</sup>

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<sup>15</sup> Jean Baptiste Tavernier, *Travels in India*, 2 Vols. trans., V. Ball, ed. William Crooke, second edition, Vol. II, Oxford University Press, London, 1925, pp, 143-4.

<sup>16</sup> *Ibid.*,

<sup>17</sup> Tavernier, *Travels in India*, Vol. I, p, 24.

<sup>18</sup> *Ibid.*,p, 30.

<sup>19</sup> *Travels in India.*,Vol. II, p, 144.

<sup>20</sup> *Ibid.*, p, 26.

<sup>21</sup> *Ibid.*,, p, 144.

<sup>22</sup> *Ibid.*,p, 34.

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There is also a much interesting account in the travelogue of Tavernier about the skills and efficiency of Bania's with reference to the knowledge about various kinds of precious stones and minerals and about their valuation. Thus Tavernier informs us that there are Bania's who are experts in, checking the weight, quality and colour of various precious stones such as diamonds, rubies, emeralds and pearls. If we believe Tavernier Aurangzeb had constituted a team of three members (two Persian and one Bania member whose name was Nyalchand) (Tavernier, Vol. I, pp, 110-12).<sup>23</sup> The main task which was assigned to this team was to check and examine the precious stones of all those merchants who wanted to sell their stones to the emperor. However Aurangzeb was more fond of gold and silver than the precious stones and consequently the three officials used deceit and fraud in order to force the merchants to sell the stones to them (three officials) at the half or concessional rates and prices( Tavernier, II, PP, 110-12).<sup>24</sup>

#### **Niccolao Manucci:**

Niccolao Manucci provides us another interesting account about the Bania's and their various types of activities. He was a Venetian writer, doctor and traveller, who visited India during the second half of the seventeenth century and spent a large span of his life in India and therefore provides us fascinating information not only about the Bania's but about the Indian people in general. Like the other contemporary sources, Manucci tells us that the Bania's are experts in the field of arithmetic's (as they were great merchants and traders) and can make huge calculations without making any sort of error (Manucci, 1907, I, p, 156).<sup>25</sup> The Bania's who are otherwise very careful and reluctant in answering the questions, give witty and clever replies when one talks or asks about the business and the related aspects (Manucci, I, pp, 143-5, 156).<sup>26</sup>

There is also an interesting account about the philanthropic aspects of the Bania life. Just like the other travellers, Manucci was also awe struck by the kind of charitable work which was undertaken by Bania's. Thus we are told that the Bania's are more generous (in terms of feeding) for animals than for men (Manucci, I, p, 156).<sup>27</sup> The Bania's would reserve a place for the birds in their homes and allow them to make their nests without harming them. We are also informed about the maintenance of a hospital at Cambay by the Bania's for the well-being of the birds. A handsome amount was paid to the doctor who treated the ill birds or those had suffered any injury (Manucci, I, p, 156).<sup>28</sup>

#### **Jean de Thevenot:**

Yet another travel account which provides us information about the different aspects of Bania life is that of Thevenot. Jean de Thevenot was also a French traveller who reached India in the year 1666. According to Thevenot the Bania's stand at the fourth spot in the four-fold caste system and all of them are merchants and brokers. They are so much efficient in the business that one can hardly do anything without their support (meaning they play a central role in the

<sup>23</sup> *Travels in India*, Vol. I, pp,110-12.

<sup>24</sup> *Ibid.*,

<sup>25</sup> Niccolao Manucci, *Storia Do Mogor or Mughal India 1653-1708*, trans., William Irvine, Vol. I, London, 1907, p, 156.

<sup>26</sup> *Ibid.*,pp, 143-45, 156.

<sup>27</sup> *Ibid.*,

<sup>28</sup> *Ibid.*,

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commercial economy as brokers) (Thevenot, 1949, pp, 77-8).<sup>29</sup> The Bania's earn a good amount of money in the form of commissions and service charges for the services which they provide to merchants and other people. However their main source of the wealth is the business which they undertake themselves. Giving a first-hand account of his experience, Thevenot informs us that whatever I (Thevenot) bought through the agency of the Bania's proved cheaper to me than that which I bought myself (Thevenot, pp, 77-8).<sup>30</sup> Since the Bania's are ready to perform the service for anyone who provides them a good commission and provide those services honestly and with full commitment, everyone has his Bania in India. People trust these Bania's to such an extent that some even entrust their entire business to the Bania's for looking after it. Hence the Banias are the richest merchants in India. (Thevenot, pp, 77-8)<sup>31</sup>

While visiting the city of Surat, Thevenot remarks that the city is inhabited by different groups and categories of people with the Bania's forming the most important group. He particularly talks about Virji Vora (the seventeenth century merchant tycoon of Gujarat) who had turned out to be close friend of Thevenot and whose assets were worth eight million rupees (Thevenot, p, 22) .<sup>32</sup> It is said that when Shivaji attacked and plundered the city of Surat in 1663-4, he looted and took away a large amount of wealth including 22lbs. of pearls and a huge quantity of unweighed precious stock from the house of a Bania (Thevenot, p, 41).<sup>33</sup>

There is also an interesting account about the Bania's and their expertise in the fields of medicine. According to Thevenot, most of the physicians of Mughal Empire belong to the province of Kabul and most of these belong to the Bania caste. The Bania's practising the medicine are trained and skilful in several areas and know the treatment of some life threatening diseases. The most important type of treatment which was used by Bania's was that of burning (Thevenot, p, 81).<sup>34</sup>

There are a good number of references in the travel account of Thevenot about the charitable activities of the Bania's. Thus we are told that in the city of Surat near the English graveyard, there was a well which was constructed and maintained by a Bania for the convenience of travellers and the thirsty people. According to Thevenot the well was constructed in a planned manner having stairs till down the bottom of the well making it easy to fetch water from there (Thevenot, p, 34).<sup>35</sup> Similarly there is another reference about a tank or reservoir in the city which was maintained by a Bania whose name was Gopi for the general public. According to Thevenot, this reservoir used to provide water to the entire city of Surat before the construction of the five major wells which later became the main source of water supply for the city and its inhabitants (Thevenot, p, 35).<sup>36</sup>

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<sup>29</sup> surendrarnath Sen, (ed.), *Travels of Thevenot and Careri, Being the third part of the Travels....*, National Archives of India, 1949, New Delhi, pp, 77-8.

<sup>30</sup> *Ibid.*,

<sup>31</sup> *Ibid.*,

<sup>32</sup> *Ibid.*, p, 22.

<sup>33</sup> *Ibid.*,p, 41.

<sup>34</sup> *Ibid.*,p, 81.

<sup>35</sup> *Ibid.*,p, 34.

<sup>36</sup> *Ibid.*,p, 35.

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Another interesting account about the Bania's and their activities is provided by Ovington who visited India during late 80,s of the seventeenth century. His account mostly focuses on the western coast of India and the port city of Surat. In the context of Surat, Ovington informs us that the streets of city which are too much narrow are occupied by a large number of merchants mostly Bania's. The merchants carry their goods and other stuff on their heads or in their hands and invite the people to buy that stuff from them (Ovington, 1929, p, 130) .<sup>37</sup> The Bania's were treated as the most significant group in the population of Surat and almost all of them were engaged in commercial activities and were spread across the north India.

According to Ovington, most of the wealth of the Bania's is in the form of gold and cash and there is no concept of estate in India. The Bania's adopt a cautious approach in showing off their wealth as the same might be confiscated by the Mughal officials once they come to know it. It was owing to this reason that the Bania's used the darkness of the night and the early morning hours for making any major transactions (Ovington, p, 187).<sup>38</sup> In other words many of the Bania's had made huge fortunes from their commercial activities (Ovington, pp, 164-5)<sup>39</sup> An interesting description about the social-structure of the Bania's and occupational hereditary is also found in the writings of Ovington. According to Ovington the Bania's are divided into various groups or castes with each caste following a set of religious rules and regulations and undertaking a different profession from others (Ovington, p, 165).<sup>40</sup> All have their own religious ceremonies and as a result they do not easily mix with other groups in their religious matters. There is heredity of arts and professions and the son usually follows the footsteps of father in terms of following his profession. In this way the profession is passed on from one generation into another without any information being provided to any stranger ( Ovington, p, 165).<sup>41</sup> We are also told that among the Bania's it was tradition and practice to marry within ones caste or profession. It was not possible say for a merchant to marry a woman from the caste of goldsmiths or vice-versa. The rules and regulations set up had to be followed by all the members of the community (Ovington, p, 165).<sup>42</sup>

There are twenty four sects or castes of Bania's and all of them desist from any sort of inter-caste marriages and inter-dinning. However there is one similarity among these Bania's and that is all of them believe in the concept of transmigration of soul. We are also informed about the veneration of the cow by the Bania's for various reasons (Ovington, pp, 168-9).<sup>43</sup> An interesting piece of information which is provided by Ovington is the maintenance of a hospital for the animals at Surat by the Bania's. All the animals that had come of age and were of no service to their owners or those animals that were having any defect were left for their own by the owners. Even Bania's pleaded some of the people who were bent upon killing their old and useless animals, not to kill those and were given a shelter in the hospital. Was it a hospital or a shelter house? It is not clear. It

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<sup>37</sup> J. Ovington, *A Voyage to Surat in the year 1689*, ed., H. G. Rawlinson, Oxford University Press, London, 1929, p, 130.

<sup>38</sup> *Ibid.*,p, 187.

<sup>39</sup> *Ibid.*,p, 164-5.

<sup>40</sup> *Ibid.*,p, 165

<sup>41</sup> *Ibid.*,

<sup>42</sup> *Ibid.*,

<sup>43</sup> *Ibid.*,pp, 168-9.

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might have something to do with the religious beliefs and practices of the Bania's (Ovington, p, 177).<sup>44</sup>

The Bania's take special care as far as their drinking and cooking and eating habits are concerned. In rare of the rarest cases, the Bania may consume the common water, as in most of the cases he uses the heavenly water which he receives during the monsoons. The water is stored in tanks and cisterns which were constructed for the same purpose and later that water is used throughout the year for drinking purposes (Ovington, p, 183).<sup>45</sup>

### **Conclusion**

This brief discussion about the Bania's and their activities as well as the different facets of their life makes it clear that the European travel accounts constitute an important source material along with the various indigenous sources in understanding and analysing the history of the Mughal India. The travel accounts not only portray the Indian merchants as well versed in the profession of trade and business but also highlight the other aspects of their life such as charitable works. We also come to know through these accounts that the Indian merchants were in no way inferior to the contemporary European merchants. These travel accounts also enlighten us about the socio-cultural practices and traditions of the Indian mercantile class. It would be interesting to explore whether there was any contribution of these travelogues in the construction of late eighteenth and early nineteenth century philosophy of "**Orientalism**". This is an area which needs to be researched more and more in order to draw sound and valid conclusions.

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<sup>44</sup> *Ibid.*,p, 177.

<sup>45</sup> *Ibid.*,p, 183.