



were no other clothes, but now they have a cloth. They also do penance between the fires.

The Kathias have a waist-belt of bamboo fibre, to which is suspended the wooden block for the purpose already described. Their name signifies wooden, and is probably given to them on account of this custom.

The Nirmohi carry a *lota* or brass vessel and a little cup, in which they receive alms.

The Nirbāni wear only a piece of string or rope round the waist, to which is attached a small strip of cloth passing through the legs. When begging, they carry a *karwar* or banghy, holding two baskets covered with cloth, and into this they put all their alms. They never remove the cloth, but plunge their hands into the basket at random when they want something to eat. They call the basket Kāmdhenu, the name of the cow which gave inexhaustible wealth. These Bairāgis commonly marry and accumulate property.

The Lasgari are soldiers, as the name denotes.<sup>1</sup> They wear three straight lines of sandalwood up the forehead. It is said that on one occasion the Bairāgis were suddenly attacked by the Gosains when they had only made the white lines of the sect-mark, and they fought as they were. In consequence of this, they have ever since worn three white lines and no red one.

Others say that the Lasgari are a branch of the Digambari Akhāra, and that the Munjia and Kathia are branches of the Kḥāki Akhāra. They give three other Akhāras—Nīralankhī, Mahānirbāni and 'Santokhī—about which nothing is known.

Besides the Akhāras, the Bairāgis are said to have fifty-two Dwāras or doors, and every man must be a member of a Dwāra as well as of a Sampradāya and Akhāra. The Dwāras seem to have no special purpose, but in the case of Bairāgis who marry, they now serve as exogamous sections, so that members of the same Dwāra do not intermarry.

A candidate for initiation has his head shaved, is invested with a necklace of beads of the *tulsi* or basil, and is taught a *mantra* or text relating to Vishnu by his preceptor. The initiation text of the Rāmānandis is said to be *Om Rāmāya*

10. The Dwāras.

11. Initiation, appearance and customs.

<sup>1</sup> From *laskhar*, an army.



*Nāmah*, or *Om*, Salutation to Rāma. *Om* is a very sacred syllable, having much magical power. Thereafter the novice must journey to Dwārka in Gujarāt and have his body branded with hot iron or copper in the shape of Vishnu's four implements : the *chakra* or discus, the *gada* or club, the *shank* or conch-shell and the *padma* or lotus. Sometimes these are not branded but are made daily on the arms with clay. The sect-mark should be made with Gopichandan or the milkmaid's sandalwood. This is supposed to be clay taken from a tank at Dwārka, in which the Gopis or milkmaids who had been Krishna's companions drowned themselves when they heard of his death. But as this can seldom be obtained any suitable whitish clay is used instead. The Bairāgis commonly let their hair grow long, after being shaved at initiation, to imitate the old forest ascetics. If a man makes a pilgrimage on foot to some famous shrine he may have his head shaved there and make an offering of his hair. Others keep their hair long and shave it only at the death of their *guru* or preceptor. They usually wear white clothes, and if a man has a cloth on the upper part of the body it should be folded over the shoulders and knotted at the neck. He also has a *chinta* or small pair of tongs, and, if he can obtain it, the skin of an Indian antelope, on which he will sit while taking his food. The skin of this animal is held to be sacred. Every Bairāgi before he takes his food should dip a sprig of *tulsi* or basil into it to sanctify it, and if he cannot get this he uses his necklace of *tulsi*-beads for the purpose instead. The caste abstain from flesh and liquor, but are addicted to the intoxicating drugs, *gānja* and *bhāṅg* or preparations of Indian hemp. A Hindu on meeting a Bairāgi will greet him with the phrase 'Jai Sītārām,' and the Bairāgi will answer, 'Sītārām.' This word is a conjunction of the names of Rāma and his consort Sīta. When a Bairāgi receives alms he will present to the giver a flower and a sprig of *tulsi*.

A man belonging to any caste except the impure ones can be initiated as a Bairāgi, and the order is to a large extent recruited from the lower castes. Theoretically all members of the order should eat together ; but the Brāhmans and other high castes belonging to it now eat only





Rāmānandi.



Nīmanāndi.



Vallabhachārya.



Mādhavachārya.

MAIN ORDERS.

Bengal.



Bengal.



SECT-MARKS OF THE  
RĀMANUJIS OF SOUTHERN INDIA.



Godevy-sīrāmi.



Bendiwale.



Chaturbhuj.

MINOR SECTS



Sivite Sect.



Sakta Sect.

Kahīrpanthi Sect.

EXAMPLES OF TILAKS OR SECT-MARKS. WORN ON THE FOREHEAD.





among themselves, except on the occasion of a Ghosti or special religious assembly, when all eat in common. As a matter of fact the order is a very mixed assortment of people. Many persons who lost their caste in the famine of 1897 from eating in Government poor-houses, joined the order and obtained a respectable position. Debtors who have become hopelessly involved sometimes find in it a means of escape from their creditors. Women of bad character, who have been expelled from their caste, are also frequently enrolled as female members, and in monasteries live openly with the men. The caste is also responsible for a good deal of crime. Not only is the disguise a very convenient one for thieves and robbers to assume on their travels, but many regular members of the order are criminally disposed. Nevertheless large numbers of Bairāgis are men who have given up their caste and families from a genuine impulse of self-sacrifice, and the desire to lead a religious life.

On account of their sanctity the Bairāgis have a fairly good social position, and respectable Hindu castes will accept cooked food from them. Brāhmans usually, but not always, take water. They act as *gurus* or spiritual guides to the laymen of all castes who can become Bairāgis. They give the Rām and Gopāl Mantras, or the texts of Rāma and Krishna, to their disciples of the three twice-born castes, and the Sheo Mantra or Siva's text to other castes. The last is considered to be of smaller religious efficacy than the others, and is given to the lower castes and members of the higher ones who do not lead a particularly virtuous life. They invest boys with the sacred thread, and make the sect-mark on their foreheads. When they go and visit their disciples they receive presents, but do not ask them to confess their sins nor impose penalties.

If a mendicant Bairāgi keeps a woman it is stated that he is expelled from the community, but this rule does not seem to be enforced in practice. If he is detected in a casual act of sexual intercourse a fine should be imposed, such as feeding two or three hundred Bairāgis. The property of an unmarried Bairāgi descends to a selected *chela* or disciple. The bodies of the dead are usually burnt,

13. Social position and customs.





but those of saints specially famous for their austerities or piety are buried, and salt is put round the body to preserve it. Such men are known as Bhakta.

14. Bairāgi  
monas-  
teries.

The Bairāgis<sup>1</sup> have numerous *maths* or monasteries, scattered over the country and usually attached to temples. The Math comprises a set of huts or chambers for the Mahant or superior and his permanent pupils; a temple and often the Samādhi or tomb of the founder, or of some eminent Mahant; and a Dharmśāla or charitable hostel for the accommodation of wandering members of the order, and of other travellers who are constantly visiting the temple. Ingress and egress are free to all, and, indeed, a restraint on personal liberty seems never to have entered into the conception of any Hindu religious legislator. There are, as a rule, a small number of resident *chelas* or disciples who are scholars and attendants on the superiors, and also out-members who travel over the country and return to the monastery as a headquarters. The monastery has commonly some small endowment in land, and the resident *chelas* go out and beg for alms for their common support. If the Mahant is married the headship may descend in his family; but when he is unmarried his successor is one of his disciples, who is commonly chosen by election at a meeting of the Mahants of neighbouring monasteries. Formerly the Hindu governor of the district would preside at such an election, but it is now, of course, left entirely to the Bairāgis themselves.

15. Mar-  
ried  
Bairāgis.

Large numbers of Bairāgis now marry and have children, and have formed an ordinary caste. The married Bairāgis are held to be inferior to the celibate mendicants, and will take food from them, but the mendicants will not permit the married Bairāgis to eat with them in the *chauka* or place purified for the taking of food. The customs of the married Bairāgis resemble those of ordinary Hindu castes such as the Kurmis. They permit divorce and the remarriage of widows, and burn the dead. Those who have taken to cultivation do not, as a rule, plough with their own hands. Many Bairāgis have acquired property and become

<sup>1</sup> This paragraph is taken from Professor Wilson's *Account of Hindu Sects in the Asiatic Researches*.





landholders, and others have extensive moneylending transactions. Two such men who had acquired possession of extensive tracts of zamīndāri land in Chhattisgarh, in satisfaction of loans made to the Gond zamīndārs, and had been given the zamīndāri status by the Marāthas, were subsequently made Feudatory Chiefs of the Nāndgaon and Chhuikhadan States. These chiefs now marry and the States descend in their families by primogeniture in the ordinary manner. As a rule, the Bairāgi landowners and moneylenders are not found to be particularly good specimens of their class.

**Balāhi.**<sup>1</sup>—A low functional caste of weavers and village watchmen found in the Nimār and Hoshangābād Districts and in Central India. They numbered 52,000 persons in the Central Provinces in 1911, being practically confined to the two Districts already mentioned. The name is a corruption of the Hindi *bulāhi*, one who calls, or a messenger. The Balāhis seem to be an occupational group, probably an offshoot of the large Kori caste of weavers, one of whose subdivisions is shown as Balāhi in the United Provinces. In the Central Provinces they have received accretions from the spinner caste of Katias, themselves probably a branch of the Koris, and from the Mahārs, the great menial caste of Bombay. In Hoshangābād they are known alternatively as Mahār, while in Burhānpur they are called Bunkar or weaver by outsiders. The following story which they tell about themselves also indicates their mixed origin. They say that their ancestors came to Nimār as part of the army of Rāja Mān of Jodhpur, who invaded the country when it was under Muhammadan rule. He was defeated, and his soldiers were captured and ordered to be killed.<sup>2</sup> One of the Balāhis among them won the favour of the Muhammadan general and asked for his own freedom and that of the other Balāhis from among the prisoners. The Musalmān

r. General notice.

<sup>1</sup> This article is based on papers by Mr. Habib Ullah, Pleader, Burhānpur, Mr. W. Bagley, Subdivisional Officer, and Munsh Kanhya Lāl, of the Gazetteer office.

<sup>2</sup> This legend is probably a vague

reminiscence of the historical fact that a Mālwa army was misled by a Gond guide in the Nimār forests and cut up by the local Muhammadan ruler. The well-known Rāja Mān of Jodhpur was, it is believed, never in Nimār.



replied that he would be unable to determine which of the prisoners were really Balāhis. On this the Balāhi, whose name was Ganga Kochla, replied that he had an effective test. He therefore killed a cow, cooked its flesh and invited the prisoners to partake of it. So many of them as consented to eat were considered to be Balāhis and liberated; but many members of other castes thus obtained their freedom, and they and their descendants are now included in the community. The subcastes or endogamous groups distinctly indicate the functional character of the caste, the names given being Nimāri, Gannore, Katia, Kori and Mahār. Of these Katia, Kori and Mahār are the names of distinct castes, Nimāri is a local subdivision indicating those who speak the peculiar dialect of this tract, and the Gannore are no doubt named after the Rājput clan of that name, of whom their ancestors were not improbably the illegitimate offspring. The Nimāri Balāhis are said to rank lower than the rest, as they will eat the flesh of dead cattle which the others refuse to do. They may not take water from the village well, and unless a separate one can be assigned to them, must pay others to draw water for them. Partly no doubt in the hope of escaping from this degraded position, many of the Nimāri group became Christians in the famine of 1897. They are considered to be the oldest residents of Nimār. At marriages the Balāhi receives as his perquisite the leaf-plates used for feasts with the leavings of food upon them; and at funerals he takes the cloth which covers the corpse on its way to the burning-ghāt. In Nimār the Korkus and Balāhis each have a separate burying-ground which is known as Murghāta.<sup>1</sup> The Katias weave the finer kinds of cloth and rank a little higher than the others. In Burhānpur, as already stated, the caste are known as Bunkar, and they are probably identical with the Bunkars of Khāndesh; Bunkar is simply an occupational term meaning a weaver.

2. Marriage.

The caste have the usual system of exogamous groups, some of which are named after villages, while the designations of others are apparently nicknames given to the founder of the clan, as Bagmār, a tiger-killer, Bhagoria, a runaway,

<sup>1</sup> The *ghāt* or river-bank for the disposal of corpses.





and so on. They employ a Brāhman to calculate the horoscopes of a bridal couple and fix the date of their wedding, but if he says the marriage is inauspicious, they merely obtain the permission of the caste *pañchāyat* and celebrate it on a Saturday or Sunday. Apparently, however, they do not consult real Brāhmans, but merely priests of their own caste whom they call Balāhi Brāhmans. These Brāhmans are, nevertheless, said to recite the Satya Nārāyan Katha. They also have *gurus* or spiritual preceptors, being members of the caste who have joined the mendicant orders; and Bhāts or genealogists of their own caste who beg at their weddings. They have the practice of serving for a wife, known as Gharjamai or Lamjhana. When the pauper suitor is finally married at the expense of his wife's father, a marriage-shed is erected for him at the house of some neighbour, but his own family are not invited to the wedding.

After marriage a girl goes to her husband's house for a few days and returns. The first Diwāli or Akha-tij festival after the wedding must also be passed at the husband's house, but consummation is not effected until the *aina* or *gauna* ceremony is performed on the attainment of puberty. The cost of a wedding is about Rs. 80 to the bridegroom's family and Rs. 20 to the bride's family. A widow is forbidden to marry her late husband's brother or other relatives. At the wedding she is dressed in new clothes, and the foreheads of the couple are marked with cowdung as a sign of purification. They then proceed by night to the husband's village, and the woman waits till morning in some empty building, when she enters her husband's house carrying two water-pots on her head in token of the fertility which she is to bring to it.

Like the Mahārs, the Balāhis must not kill a dog or a cat under pain of expulsion; but it is peculiar that in their case the bear is held equally sacred, this being probably a residue of some totemistic observance. The most binding form of oath which they can use is by any one of these animals. The Balāhis will admit any Hindu into the community except a man of the very lowest castes, and also Gonds and Korkus. The head and face of the neophyte

3. Other customs.





are shaved clean, and he is made to lie on the ground under a string-cot; a number of the Balāhis sit on this and wash themselves, letting the water drip from their bodies on to the man below until he is well drenched; he then gives a feast to the caste-fellows, and is considered to have become a Balāhi. It is reported also that they will receive back into the community Balāhi women who have lived with men of other castes and even with Jains and Muhammadans. They will take food from members of these religions and of any Hindu caste, except the most impure.

1. Origin  
and  
traditions.

**Baliya, Balji, Gurusthulu, Naidu.**—A large trading caste of the Madras Presidency, where they number a million persons. In the Central Provinces 1200 were enumerated in 1911, excluding 1500 Perikis, who though really a sub-caste and not a very exalted one of Baliyas,<sup>1</sup> claim to be a separate caste. They are mainly returned from places where Madras troops have been stationed, as Nāgpur, Jubbulpore and Raipur. The caste are frequently known as Naidu, a corruption of the Telugu word Nāyakdu, a prince or leader. Their ancestors are supposed to have been Nāyaks or kings of Madura, Tanjore and Vijayanagar. The traditional occupation of the caste appears to have been to make bangles and pearl and coral ornaments, and they have still a subcaste called Gāzulu, or a bangle-seller. In Madras they are said to be an offshoot of the great cultivating castes of Kamma and Kāpu and to be a mixed community recruited from these and other Telugu castes. Another proof of their mixed descent may be inferred from the fact that they will admit persons of other castes or the descendants of mixed marriages into the community without much scruple in Madras.<sup>2</sup> The name of Baliya seems also to have been applied to a mixed caste started by Bāsava, the founder of the Lingāyat sect of Sivites, these persons being known in Madras as Linga Baliyas.

2. Mar-  
riage.

The Baliyas have two main divisions, Desa or Kota, and Peta, the Desas or Kotas being those who claim descent from the old Baliya kings, while the Petas are the trading Baliyas, and are further subdivided into groups like the Gāzulu or

<sup>1</sup> *Madras Census Report* (1891), p. 277.

<sup>2</sup> *Ibidem* (1891), p. 226.





bangle-sellers and the Periki or salt-sellers. The subdivisions are not strictly endogamous. Every family has a surname, and exogamous groups or *gotras* also exist, but these have generally been forgotten, and marriages are regulated by the surnames, the only prohibition being that persons of the same surname may not intermarry. Instances of such names are : Singiri, Gūdāri, Jadal, Sangnād and Dāsiri. In fact the rules of exogamy are so loose that an instance is known of an uncle having married his niece. Marriage is usually infant, and the ceremony lasts for five days. On the first day the bride and bridegroom are seated on a yoke in the *pandal* or marriage pavilion, where the relatives and guests assemble. The bridegroom puts a pair of silver rings on the bride's toes and ties the *mangal-sūtram* or flat circular piece of gold round her neck. On the next three days the bridegroom and bride are made to sit on a plank or cot face to face with each other and to throw flowers and play together for two hours in the mornings and evenings. On the fourth day, at dead of night, they are seated on a cot and the jewels and gifts for the bride are presented, and she is then formally handed over to the bridegroom's family. In Madras Mr. Thurston<sup>1</sup> states that on the last day of the marriage ceremony a mock ploughing and sowing rite is held, and during this, the sister of the bridegroom puts a cloth over the basket containing earth, wherein seeds are to be sown by the bridegroom, and will not allow him to go on with the ceremony till she has extracted a promise that his first-born daughter shall marry her son. No bride-price is paid, and the remarriage of widows is forbidden.

The Baliyas bury their dead in a sitting posture. In the Central Provinces they are usually Lingāyats and especially worship Gauri, Siva's wife. Jangams serve them as priests. They usually eat flesh and drink liquor, but in Chānda it is stated that both these practices are forbidden. In the Central Provinces they are mainly cultivators, but some of them still sell bangles and salt. Several of them are in Government service and occupy a fairly high social position.

In Madras a curious connection exists between the Kāpus and Baliyas and the impure Māla caste. It is said

<sup>1</sup> *Ethnographic Notes in Southern India*, p. 16.





that once upon a time the Kāpus and Baliyas were flying from the Muhammadans and came to the northern Pallār river in high flood. They besought the river to go down and let them across, but it demanded the sacrifice of a first-born child. While the Kāpus and Baliyas were hesitating, the Mālas who had followed them boldly sacrificed one of their children. Immediately the river divided before them and they all crossed in safety. Ever since then the Kāpus and Baliyas have respected the Mālas, and the Baliyas formerly even deposited the images of the goddess Gauri, of Ganesha, and of Siva's bull with the Mālas, as the hereditary custodians of their gods.<sup>1</sup>

<sup>1</sup> *Madras Census Report* (1891), p. 277.



## BANIA

### LIST OF PARAGRAPHS

- |  |   |
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| 1. <i>General notice.</i>                                      | 14. <i>Religion: the god Ganpati or Ganesh.</i>         |
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| 12. <i>Polygamy and widow-marriage.</i>                        | 25. <i>The Bania as a landlord.</i>                     |
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### LIST OF SUBORDINATE ARTICLES ON SUBCASTES

- |                                   |                 |
|-----------------------------------|-----------------|
| 1. Agarwāla, Agarwāl.             | 10. Kasarwāni.  |
| 2. Agrahari.                      | 11. Kasaundhan. |
| 3. Ajudhiabāsi, Audhia.           | 12. Khandelwāl. |
| 4. Asāthi.                        | 13. Lād.        |
| 5. Charnāgri, Channāgri, Samaiya. | 14. Lingāyat.   |
| 6. Dhūsar, Bhārgava Dhūsar.       | 15. Maheshri.   |
| 7. Dosar, Dūsra.                  | 16. Nema.       |
| 8. Gahoi.                         | 17. Oswāl.      |
| 9. Golapūrab, Golahre.            | 18. Parwār.     |
|                                   | 19. Srimali.    |
|                                   | 20. Umre.       |

5 Bania, Bāni, Vāni, Mahājan, Seth, Sāhukār.—The occupational caste of bankers, moneylenders and dealers in 1. General notice.



grain, *ghī* (butter), groceries and spices. The name Bania is derived from the Sanskrit *vanij*, a merchant. In western India the Banias are always called *Vānia* or *Vāni*. *Mahājan* literally means a great man, and being applied to successful Banias as an honorific title has now come to signify a banker or moneylender; *Seth* signifies a great merchant or capitalist, and is applied to Banias as an honorific prefix. The words *Sāhu*, *Sao* and *Sāhukār* mean upright or honest, and have also, curiously enough, come to signify a moneylender. The total number of Banias in the Central Provinces in 1911 was about 200,000, or rather over one per cent of the population. Of the above total two-thirds were Hindus and one-third Jains. The caste is fairly distributed over the whole Province, being most numerous in Districts with large towns and a considerable volume of trade.

2. The Banias a true caste: use of the name.

There has been much difference of opinion as to whether the name Bania should be taken to signify a caste, or whether it is merely an occupational term applied to a number of distinct castes. I venture to think it is necessary and scientifically correct to take it as a caste. In Bengal the word *Banian*, a corruption of *Bania*, has probably come to be a general term meaning simply a banker, or person dealing in money. But this does not seem to be the case elsewhere. As a rule the name *Bania* is used only as a caste name for groups who are considered both by themselves and outsiders to belong to the *Bania* caste. It may occasionally be applied to members of other castes, as in the case of certain *Teli*-Banias who have abandoned oil-pressing for shop-keeping, but such instances are very rare; and these *Telis* would probably now assert that they belonged to the *Bania* caste. That the Banias are recognised as a distinct caste by the people is shown by the number of complimentary proverbs and sayings about them, which is far larger than in the case of any other caste.<sup>1</sup> In all these the name *Bania* is used and not that of any subdivision, and this indicates that none of the subdivisions are looked upon as distinctive social groups or castes. Moreover, so far as I am aware, the name *Bania* is applied regularly to all the groups usually classified under the caste, and there is no

<sup>1</sup> See para. 19 below.





*Bemrose, Collo., Derby.*

GROUP OF MĀRWĀRI BANIA WOMEN.





group which objects to the name or whose members refuse to describe themselves by it. This is by no means always the case with other important castes. The Rāthor Telis of Mandla entirely decline to answer to the name of Teli, though they are classified under that caste. In the case of the important Ahīr or grazier caste, those who sell milk instead of grazing cattle are called Gaoli, but remain members of the Ahīr caste. An Ahīr in Chhattisgarh would be called Rāwat and in the Marātha Districts Gowāri, but might still be an Ahīr by caste. The Barai caste of betel-vine growers and sellers is in some localities called Tamboli and not Barai; elsewhere it is known only as Pansāri, though the name Pansāri is correctly an occupational term, and, where it is not applied to the Barais, means a grocer or druggist by profession and not a caste. Bania, on the other hand, over the greater part of India is applied only to persons who acknowledge themselves and are generally recognised by Hindu society to be members of the Bania caste, and there is no other name which is generally applied to any considerable section of such persons. Certain of the more important subcastes of Bania, as the Agarwāla, Oswāl and Parwār, are, it is true, frequently known by the subcaste name. But the caste name is as often as not, or even more often, affixed to it. Agarwāla, or Agarwāla Bania, are names equally applied to designate this subcaste, and similarly with the Oswāls and Parwārs; and even so the subcaste name is only applied for greater accuracy and for compliment, since these are the best subcastes; the Bania's quarter of a town will be called Bania Mahalla, and its residents spoken of as Banias, even though they may be nearly all Agarwāls or Oswāls. Several Rājput clans are similarly spoken of by their clan names, as Rāthor, Panwār, and so on, without the addition of the caste name Rājput. Brāhman subcastes are usually mentioned by their subcaste name for greater accuracy, though in their case too it is usual to add the caste name. And there are subdivisions of other castes, such as the Jaiswār Chamārs and the Somvansi Mehras, who invariably speak of themselves only by their subcaste name, and discard the caste name altogether, being ashamed of it, but are nevertheless held to belong to their parent castes. Thus in the





3. Their distinctive occupation.

matter of common usage Bania conforms in all respects to the requirements of a proper caste name.

The Banias have also a distinct and well-defined traditional occupation,<sup>1</sup> which is followed by many or most members of practically every subcaste so far as has been observed. This occupation has caused the caste as a body to be credited with special mental and moral characteristics in popular estimation, to a greater extent perhaps than any other caste. None of the subcastes are ashamed of their traditional occupation or try to abandon it. It is true that a few subcastes such as the Kasaundhans and Kasarwānis, sellers of metal vessels, apparently had originally a somewhat different profession, though resembling the traditional one; but they too, if they once only sold vessels, now engage largely in the traditional Bania's calling, and deal generally in grain and money. The Banias, no doubt because it is both profitable and respectable, adhere more generally to their traditional occupation than almost any great caste, except the cultivators. Mr. Marten's analysis<sup>2</sup> of the occupations of different castes shows that sixty per cent of the Banias are still engaged in trade; while only nineteen per cent of Brāhmans follow a religious calling; twenty-nine per cent of Ahīrs are graziers, cattle-dealers or milkmen; only nine per cent of Telis are engaged in all branches of industry, including their traditional occupation of oil-pressing; and similarly only twelve per cent of Chamārs work at industrial occupations, including that of curing hides. In respect of occupation therefore the Banias strictly fulfil the definition of a caste.

4. Their distinctive status.

The Banias have also a distinctive social status. They are considered, though perhaps incorrectly, to represent the Vaishyas or third great division of the Aryan twice-born; they rank just below Rājput̃s and perhaps above all other castes except Brāhmans; Brāhmans will take food cooked without water from many Banias and drinking-water from all. Nearly all Banias wear the sacred thread; and the Banias are distinguished by the fact that they abstain more rigorously and generally from all kinds of flesh food than

<sup>1</sup> See commencement of article.

pation Chapter, Subsidiary Table I.

<sup>2</sup> *C.P. Census Report* (1911), Occu-

p. 234.





any other caste. Their rules as to diet are exceptionally strict, and are equally observed by the great majority of the subdivisions.

Thus the Banias apparently fulfil the definition of a caste, as consisting of one or more endogamous groups or subcastes with a distinct name applied to them all and to them only, a distinctive occupation and a distinctive social status; and there seems no reason for not considering them a caste. If on the other hand we examine the subcastes of Bania we find that the majority of them have names derived from places,<sup>1</sup> not indicating any separate origin, occupation or status, but only residence in separate tracts. Such divisions are properly termed subcastes, being endogamous only, and in no other way distinctive. No subcaste can be markedly distinguished from the others in respect of occupation or social status, and none apparently can therefore be classified as a separate caste. There are no doubt substantial differences in status between the highest subcastes of Bania, the Agarwāls, Oswāls and Parwārs, and the lower ones, the Kasaundhan, Kasarwāni, Dosar and others. But this difference is not so great as that which separates different groups included in such important castes as Rājput and Bhāt. It is true again that subcastes like the Agarwāls and Oswāls are individually important, but not more so than the Marātha, Khedawāl, Kanaujia and Maithil Brāhmans, or the Sesodia, Rāthor, Panwār and Jādon Rājput. The higher subcastes of Bania themselves recognise a common relationship by taking food cooked without water from each other, which is a very rare custom among subcastes. Some of them are even said to have intermarried. If on the other hand it is argued, not that two or three or more of the important subdivisions should be erected into independent castes, but that Bania is not a caste at all, and that every subcaste should be treated as a separate caste, then such purely local groups as Kanaujia, Jaiswār, Gujarāti, Jaunpuri and others, which are found in forty or fifty other castes, would have to become separate

5. The endogamous divisions of the Banias.

<sup>1</sup> For examples, the subordinate articles on Agarwāl, Oswāl, Maheshri, Khandelwāl, Lād, Agrahari, Ajudhia-

bāsi, and Srimāli may be consulted. The census lists contain numerous other territorial names.





castes; and if in this one case why not in all the other castes where they occur? This would result in the impossible position of having forty or fifty castes of the same name, which recognise no connection of any kind with each other, and make any arrangement or classification of castes altogether impracticable. And in 1911 out of 200,000 Banias in the Central Provinces, 43,000 were returned with no subcaste at all, and it would therefore be impossible to classify these under any other name.

6. The  
Banias  
derived  
from the  
Rājput̄s.

The Banias have been commonly supposed to represent the Vaishyas or third of the four classical castes, both by Hindu society generally and by leading authorities on the subject. It is perhaps this view of their origin which is partly responsible for the tendency to consider them as several castes and not one. But its accuracy is doubtful. The important Bania groups appear to be of Rājput̄ stock. They nearly all come from Rājputāna, Bundelkhand or Gujarāt, that is from the homes of the principal Rājput̄ clans. Several of them have legends of Rājput̄ descent. The Agarwālas say that their first ancestor was a Kshatriya king, who married a Nāga or snake princess; the Nāga race is supposed to have signified the Scythian immigrants, who were snake-worshippers and from whom several clans of Rājput̄s were probably derived. The Agarwālas took their name from the ancient city of Agroha or possibly from Agra. The Oswāls say that their ancestor was the Rājput̄ king of Osnagar in Mārwar, who with his followers was converted by a Jain mendicant. The Nemas state that their ancestors were fourteen young Rājput̄ princes who escaped the vengeance of Parasurāma by abandoning the profession of arms and taking to trade. The Khandelwāls take their name from the town of Khandela in Jaipur State of Rājputāna. The Kasarwānis say they immigrated from Kara Mānikpur in Bundelkhand. The origin of the Umre Banias is not known, but in Gujarāt they are also called Bāgarīa from the Bāgar or wild country of the Dongarpur and Pertābgarh States of Rājputāna, where numbers of them are still settled; the name Bāgarīa would appear to indicate that they are supposed to have immigrated thence into Gujarāt. The Dhūsar Banias ascribe their name to a hill





*Bentrose, Collo., Derby.*

IMAGE OF THE GOD GANPATI CARRIED IN PROCESSION.





called Dhūsi or Dhosi on the border of Alwar State. The Asātis say that their original home was Tikamgarh State in Bundelkhand. The name of the Maheshris is held to be derived from Maheshwar, an ancient town on the Ner-budda, near Indore, which is traditionally supposed to have been the earliest settlement of the Yādava Rājput̃s. The headquarters of the Gahoi Banias is said to have been at Kharagpur in Bundelkhand, though according to their own legend they are of mixed origin. The home of the Srimālīs was the old town of Srimāl, now Bhinmāl in Mārwar. The Palliwāl Banias were from the well-known trading town of Pāli in Mārwar. The Jaiswāl are said to take their name from Jaisalmer State, which was their native country. The above are no doubt only a fraction of the Bania subcastes, but they include nearly all the most important and representative ones, from whom the caste takes its status and character. Of the numerous other groups the bulk have probably been brought into existence through the migration and settlement of sections of the caste in different parts of the country, where they have become endogamous and obtained a fresh name. Other subcastes may be composed of bodies of persons who, having taken to trade and prospered, obtained admission to the Bania caste through the efforts of their Brāhman priests. But a number of mixed groups of the same character are also found among the Brāhmans and Rājput̃s, and their existence does not invalidate arguments derived from a consideration of the representative subcastes. It may be said that not only the Banias, but many of the low castes have legends showing them to be of Rājput̃ descent of the same character as those quoted above ; and since in their case these stories have been adjudged spurious and worthless, no greater importance should be attached to those of the Banias. But it must be remembered that in the case of the Banias the stories are reinforced by the fact that the Bania subcastes certainly come from Rājputāna ; no doubt exists that they are of high caste, and that they must either be derived from Brāhmans or Rājput̃s, or themselves represent some separate foreign group ; but if they are really the descendants of the Vaishyas, the main body of the Aryan immigrants and the third of the four classical





castes, it might be expected that their legends would show some trace of this instead of being unitedly in favour of their Rājput origin.

Colonel Tod gives a catalogue of the eighty-four mercantile tribes, whom he states to be chiefly of Rājput descent.<sup>1</sup> In this list the Agarwāl, Oswāl, Srimāl, Khandelwāl, Palliwāl and Lād subcastes occur; while the Dhākar and Dhūsar subcastes may be represented by the names Dhākarwāl and Dusora in the lists. The other names given by Tod appear to be mainly small territorial groups of Rājputāna. Elsewhere, after speaking of the claims of certain towns in Rājputāna to be centres of trade, Colonel Tod remarks: "These pretensions we may the more readily admit, when we recollect that nine-tenths of the bankers and commercial men of India are natives of Mārudesh,<sup>2</sup> and these chiefly of the Jain faith. The Oswāls, so termed from the town of Osi, near the Luni, estimate one hundred thousand families whose occupation is commerce. All these claim a Rājput descent, a fact entirely unknown to the European inquirer into the peculiarities of Hindu manners."<sup>3</sup>

Similarly, Sir D. Ibbetson states that the Maheshri Banias claim Rājput origin and still have subdivisions bearing Rājput names.<sup>4</sup> Elliot also says that almost all the mercantile tribes of Hindustān are of Rājput descent.<sup>5</sup>

It would appear, then, that the Banias are an offshoot from the Rājputs, who took to commerce and learnt to read and write for the purpose of keeping accounts. The Chārans or bards are another literate caste derived from the Rājputs, and it may be noticed that both the Banias and Chārans or Bhāts have hitherto been content with the knowledge of their own rude Mārwāri dialect and evinced no desire for classical learning or higher English education. Matters are now changing, but this attitude shows that they have hitherto not desired education for itself but merely as an indispensable adjunct to their business.

Being literate, the Banias were not infrequently employed

<sup>1</sup> *Rājasthān*, i. pp. 76, 109.

<sup>3</sup> *Rājasthān*, ii. p. 145.

<sup>2</sup> That is Mārwār. But perhaps the term here is used in the wider sense of Rājputāna.

<sup>4</sup> *Punjab Census Report* (1881), p. 293.

<sup>5</sup> *Supplemental Glossary*, p. 110.





as ministers and treasurers in Rājput states. Forbes says, in an account of an Indian court: "Beside the king stand the warriors of Rājput race or, equally gallant in the field and wiser far in council, the Wānia (Bania) Muntreshwars, already in profession puritans of peace, and not yet drained enough of their fiery Kshatriya blood. . . . It is remarkable that so many of the officers possessing high rank and holding independent commands are represented to have been Wānias."<sup>1</sup> Colonel Tod writes that Nunkurn, the Kachhwāha chief of the Shekhāwat federation, had a minister named Devi Das of the Bania or mercantile caste, and, like thousands of that caste, energetic, shrewd and intelligent.<sup>2</sup> Similarly, Muhāj, the Jādon Bhātti chief of Jaisalmer, by an unhappy choice of a Bania minister, completed the demoralisation of the Bhātti state. This minister was named Sarūp Singh, a Bania of the Jain faith and Mehta family, whose descendants were destined to be the exterminators of the laws and fortunes of the sons of Jaisal.<sup>3</sup> Other instances of the employment of Bania ministers are to be found in Rājput history. Finally, it may be noted that the Banias are by no means the only instance of a mercantile class formed from the Rājputs. The two important trading castes of Khatri and Bhātia are almost certainly of Rājput origin, as is shown in the articles on those castes.

7. Banias employed as ministers in Rājput courts.

The Banias are divided into a large number of endogamous groups or subcastes, of which the most important have been treated in the annexed subordinate articles. The minor subcastes, mainly formed by migration, vary greatly in different provinces. Colonel Tod gave a list of eighty-four in Rājputāna, of which eight or ten only can be identified in the Central Provinces, and of thirty mentioned by Bhattachārya as the most common groups in northern India, about a third are unknown in the Central Provinces. The origin of such subcastes has already been explained. The main subcastes may be classified roughly into groups coming from Rājputāna, Bundelkhand and the United Provinces. The leading Rājputāna groups are the Oswāl, Maheshri, Khandelwāl, Saitwāl, Srimāl and Jaiswāl. These groups are com-

8. Subcastes.

<sup>1</sup> *Rāsmāla*, i. pp. 240, 243.

<sup>2</sup> *Rājasthān*, ii. p. 360.

<sup>3</sup> *Ibid.* ii. p. 240.





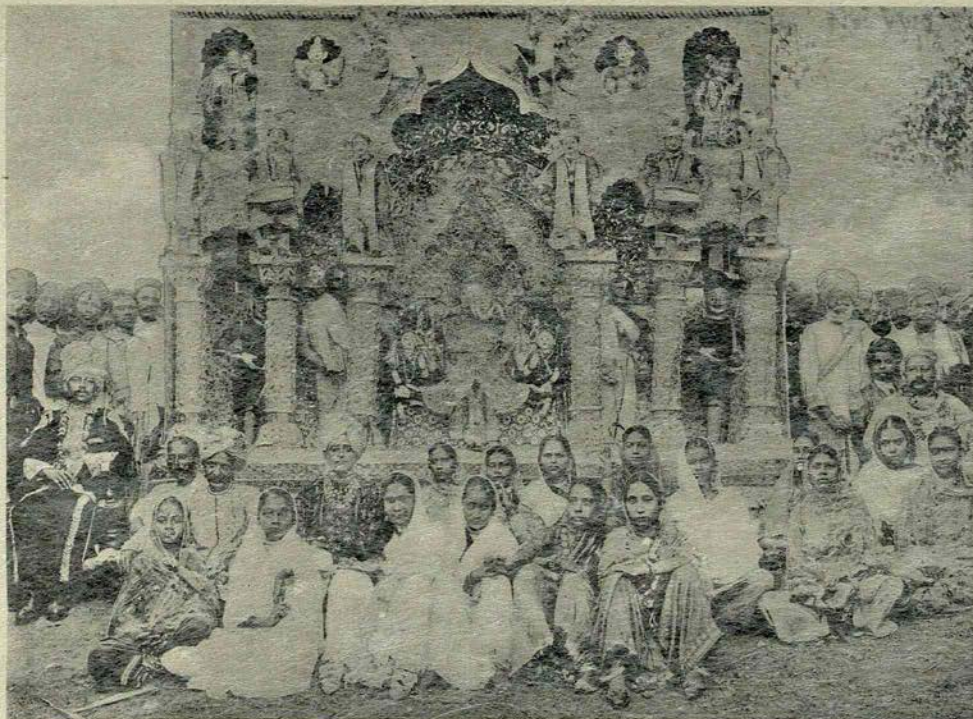
monly known as Mārwāri Bania or simply Mārwāri. The Bundelkhand or Central India subcastes are the Gahoi, Golapūrāb, Asāti, Umre and Parwār;<sup>1</sup> while the Agarwāl, Dhūsar, Agraharī, Ajudhiabāsī and others come from the United Provinces. The Lād subcaste is from Gujarāt, while the Lingāyats originally belonged to the Telugu and Canarese country. Several of the subcastes coming from the same locality will take food cooked without water from each other, and occasionally two subcastes, as the Oswāl and Khandelwāl, even food cooked with water or *katchi*. This practice is seldom found in other good castes. It is probably due to the fact that the rules about food are less strictly observed in Rājputāna.

9. Hindu  
and Jain  
subcastes:  
divisions  
among  
subcastes.

Another classification may be made of the subcastes according as they are of the Hindu or Jain religion; the important Jain subcastes are the Oswāl, Parwār, Golapūrāb, Saitwāl and Charnāgar, and one or two smaller ones, as the Baghelwāl and Samaiya. The other subcastes are principally Hindu, but many have a Jain minority, and similarly the Jain subcastes return a proportion of Hindus. The difference of religion counts for very little, as practically all the non-Jain Banias are strict Vaishnava Hindus, abstain entirely from any kind of flesh meat, and think it a sin to take animal life; while on their side the Jains employ Brāhmins for certain purposes, worship some of the local Hindu deities, and observe the principal Hindu festivals. The Jain and Hindu sections of a subcaste have consequently, as a rule, no objection to taking food together, and will sometimes intermarry. Several of the important subcastes are subdivided into Bisa and Dasa, or twenty and ten groups. The Bisa or twenty group is of pure descent, or twenty carat, as it were, while the Dasas are considered to have a certain amount of alloy in their family pedigree. They are the offspring of remarried widows, and perhaps occasionally of still more irregular unions. Intermarriage sometimes takes place between the two groups, and families in the Dasa group, by living a respectable life and marrying well, improve their status, and perhaps ultimately get back

<sup>1</sup> The Parwārs probably belonged originally to Rājputāna; see subordinate article.





THE ELEPHANT-HEADED GOD GANPATI.

HIS CONVEYANCE IS A RAT, WHICH CAN BE SEEN AS A LITTLE BLOB BETWEEN HIS FEET.





into the Bisa group. As the Dasas become more respectable they will not admit to their communion newly remarried widows or couples who have married within the prohibited degrees, or otherwise made a *mésalliance*, and hence a third inferior group, called the Pacha or five, is brought into existence to make room for these.

Most subcastes have an elaborate system of exogamy. They are either divided into a large number of sections, or into a few *gotras*, usually twelve, each of which is further split up into subsections. Marriage can then be regulated by forbidding a man to take a wife from the whole of his own section or from the subsection of his mother, grandmothers and even greatgrandmothers. By this means the union of persons within five or more degrees of relationship either through males or females is avoided, and most Baniyas prohibit intermarriage, at any rate nominally, up to five degrees. Such practices as exchanging girls between families or marrying two sisters are, as a rule, prohibited. The *gotras* or main sections appear to be frequently named after Brāhman Rishis or saints, while the subsections have names of a territorial or titular character.

10. Exogamy and rules regulating marriage.

There is generally no recognised custom of paying a bride- or bridegroom-price, but one or two instances of its being done are given in the subordinate articles. On the occasion of betrothal, among some subcastes, the boy's father proceeds to the girl's house and presents her with a *māla* or necklace of gold or silver coins or coral, and a *mundri* or silver ring for the finger. The contract of betrothal is made at the village temple and the caste-fellows sprinkle turmeric and water over the parties. Before the wedding the ceremony of Benaiki is performed; in this the bridegroom, riding on a horse, and the bride on a decorated chair or litter, go round their villages and say farewell to their friends and relations. Sometimes they have a procession in this way round the marriage-shed. Among the Mār-wāri Baniyas a *toran* or string of mango-leaves is stretched above the door of the house on the occasion of a wedding and left there for six months. And a wooden triangle with figures perched on it to represent sparrows is tied over the door. The binding portion of the wedding is the pro-

11. Marriage customs.





cession seven times round the marriage altar or post. In some Jain subcastes the bridegroom stands beside the post and the bride walks seven times round him, while he throws sugar over her head at each turn. After the wedding the couple are made to draw figures out of flour sprinkled on a brass plate in token of the bridegroom's occupation of keeping accounts. It is customary for the bride's family to give *sīdha* or uncooked food sufficient for a day's consumption to every outsider who accompanies the marriage party, while to each member of the caste provisions for two to five days are given. This is in addition to the evening feasts and involves great expense. Sometimes the wedding lasts for eight days, and feasts are given for four days by the bridegroom's party and four days by the bride's. It is said that in some places before a Bania has a wedding he goes before the caste *pañchāyat* and they ask him how many people he is going to invite. If he says five hundred, they prescribe the quantity of the different kinds of provisions which he must supply. Thus they may say forty maunds (3200 lbs.) of sugar and flour, with butter, spices, and other articles in proportion. He says, 'Gentlemen, I am a poor man; make it a little less'; or he says he will give *gur* or cakes of raw cane sugar instead of refined sugar. Then they say, 'No, your social position is too high for *gur*; you must have sugar for all purposes.' The more guests the host invites the higher is his social consideration; and it is said that if he does not maintain this his life is not worth living. Sometimes the exact amount of entertainment to be given at a wedding is fixed, and, if a man cannot afford it at the time he must give the balance of the feasts at any subsequent period when he has money; and if he fails to do this he is put out of caste. The bride's father is often called on to furnish a certain sum for the travelling expenses of the bridegroom's party, and if he does not send this money they do not come. The distinctive feature of a Bania wedding in the northern Districts is that women accompany the marriage procession, and the Banias are the only high caste in which they do this. Hence a high-caste wedding party in which women are present can be recognised to be a Bania's. In the Marātha





Districts women also go, but here this custom obtains among other high castes. The bridegroom's party hire or borrow a house in the bride's village, and here they erect a marriage-shed and go through the preliminary ceremonies of the wedding on the bridegroom's side as if they were at home.

Polygamy is very rare among the Banias, and it is generally the rule that a man must obtain the consent of his first wife before taking a second one. In the absence of this precaution for her happiness, parents will refuse to give him their daughter. The remarriage of widows is nominally prohibited, but frequently occurs, and remarried widows are relegated to the inferior social groups in each subcaste as already described. Divorce is also said to be prohibited, but it is probable that women put away for adultery are allowed to take refuge in such groups instead of being finally expelled.

12. Polygamy and widow-marriage.

The dead are cremated as a rule, and the ashes are thrown into a sacred river or any stream. The bodies of young children and of persons dying from epidemic disease are buried. The period of mourning must be for an odd number of days. On the third day a leaf plate with cooked food is placed on the ground where the body was burnt, and on some subsequent day a feast is given to the caste. Rich Banias will hire people to mourn. Widows and young girls are usually employed, and these come and sit before the house for an hour in the morning and sometimes also in the evening, and covering their heads with their cloths, beat their breasts and make lamentations. Rich men may hire as many as ten mourners for a period of one, two or three months. The Mārwaris, when a girl is born, break an earthen pot to show that they have had a misfortune; but when a boy is born they beat a brass plate in token of their joy.

13. Disposal of the dead and mourning.

Nearly all the Banias are Jains or Vaishnava Hindus. An account of the Jain religion has been given in a separate article, and some notice of the retention of Hindu practices by the Jains is contained in the subordinate article on Parwār Bania. The Vaishnava Banias no less than the Jains are strongly averse to the destruction of animal life, and will not kill any living thing. Their principal deity is the god Ganesh

14. Religion: the god Gan-pati or Ganesb.





or Ganpati, the son of Mahādeo and Pārvati, who is the god of good-luck, wealth and prosperity. Ganesh is represented in sculpture with the head of an elephant and riding on a rat, though the rat is now covered by the body of the god and is scarcely visible. He has a small body like a child's with a fat belly and round plump arms. Perhaps his body signifies that he is figured as a boy, the son of Pārvati or Gauri. In former times grain was the main source of wealth, and from the appearance of Ganesh it can be understood why he is the god of overflowing granaries, and hence of wealth and good fortune. The elephant is a sacred animal among Hindus, and that on which the king rides. To have an elephant was a mark of wealth and distinction among Banias, and the Jains harness the cars of their gods to elephants at their great *rāth* or chariot festival. Gajpati or 'lord of elephants' is a title given to a king; Gajānand or 'elephant-faced' is an epithet of the god Ganesh and a favourite Hindu name. Gajvithi or the track of the elephant is a name of the Milky Way, and indicates that there is believed to be a divine elephant who takes this course through the heavens. The elephant eats so much grain that only a comparatively rich man can afford to keep one; and hence it is easy to understand how the attribute of plenty or of wealth was associated with the divine elephant as his special characteristic. Similarly the rat is connected with overflowing granaries, because when there is much corn in a Hindu house or store-shed there will be many rats; thus a multitude of rats implied a rich household, and so this animal too came to be a symbol of wealth. The Hindus do not now consider the rat sacred, but they have a tenderness for it, especially in the Marātha country. The more bigoted of them objected to rats being poisoned as a means of checking plague, though observation has fully convinced them that rats spread the plague; and in the Bania hospitals, formerly maintained for preserving the lives of animals, a number of rats were usually to be found. The rat, in fact, may now be said to stand to Ganpati in the position of a disreputable poor relation. No attempt is made to deny his existence, but he is kept in the background as far as possible. The god Ganpati is also associated with wealth of grain through his





parentage. He is the offspring of Siva or Mahādeo and his wife Devi or Gauri. Mahādeo is in this case probably taken in his beneficent character of the deified bull; Devi in her most important aspect as the great mother-goddess is the earth, but as mother of Ganesh she is probably imagined in her special form of Gauri, the yellow one, that is, the yellow corn. Gauri is closely associated with Ganesh, and every Hindu bridal couple worship Gauri Ganesh together as an important rite of the wedding. Their conjunction in this manner lends colour to the idea that they are held to be mother and son. In Rājputāna Gauri is worshipped as the corn goddess at the Gangore festival about the time of the vernal equinox, especially by women. The meaning of Gauri, Colonel Tod states, is yellow, emblematic of the ripened harvest, when the votaries of the goddess adore her effigies, in the shape of a matron painted the colour of ripe corn. Here she is seen as Ana-pūrṇa (the corn-goddess), the benefactress of mankind. "The rites commence when the sun enters Aries (the opening of the Hindu year), by a deputation to a spot beyond the city to bring earth for the image of Gauri. A small trench is then excavated in which barley is sown; the ground is irrigated and artificial heat supplied till the grain germinates, when the females join hands and dance round it, invoking the blessings of Gauri on their husbands. The young corn is then taken up, distributed and presented by the females to the men, who wear it in their turbans."<sup>1</sup> Thus if Ganesh is the son of Gauri he is the offspring of the bull and the growing corn; and his genesis from the elephant and the rat show him equally as the god of full granaries, and hence of wealth and good fortune. We can understand therefore how he is the special god of the Banias, who formerly must have dealt almost entirely in grain, as coined money had not come into general use.

At the Diwālī festival the Banias worship Ganpati or Ganesh, in conjunction with Lakshmi, the goddess of wealth. Lakshmi is considered to be the deified cow, and, as such, the other main source of wealth, both as mother of the bull, the tiller of the soil, and the giver of milk from which *ghṛ*

15. Diwālī festival.

<sup>1</sup> *Rājasthān*, i. p. 491.





(clarified butter) is made; this is another staple of the Bania's trade, as well as a luxurious food, of which he is especially fond. At Diwālī all Banias make up their accounts for the year, and obtain the signatures of clients to their balances. They open fresh account-books, which they first worship and adorn with an image of Ganesh, and perhaps an invocation to the god on the front page. A silver rupee is also worshipped as an emblem of Lakshmi, but in some cases an English sovereign, as a more precious coin, has been substituted, and this is placed on the seat of the goddess and reverence paid to it. The Banias and Hindus generally think it requisite to gamble at Diwālī in order to bring good luck during the coming year; all classes indulge in a little speculation at this season.

16. Holi  
festival.

In the month of Phāgun (February), about the time of the Holi, the Mārwarīs make an image of mud naked, calling it Nāthu Rām, who was supposed to be a great Mārwāri. They mock at this and throw mud at it, and beat it with shoes, and have various jests and sports. The men and women are divided into two parties, and throw dirty water and red powder over each other, and the women make whips of cloth and beat the men. After two or three days, they break up the image and throw it away. The Banias, both Jain and Hindu, like to begin the day by going and looking at the god in his temple. This is considered an auspicious omen in the same manner as it is commonly held to be a good omen to see some particular person or class of person the first thing in the morning. Others begin the day by worshipping the sacred *tulsi* or basil.

17. Social  
customs:  
rules about  
food.

The Banias are very strict about food. The majority of them abstain from all kinds of flesh food and alcoholic liquor. The Kasarwānis are reported to eat the flesh of clean animals, and perhaps others of the lower subcastes may also do so, but the Banias are probably stricter than any other caste in their adherence to a vegetable diet. Many of them eschew also onions and garlic as impure food. Banias take the lead in the objection to foreign sugar on account of the stories told of the impure ingredients which it contains, and many of them, until recently, at any





*Bemrose, Callo., Derby.*

MUD IMAGES, MADE BY WORSHIPPERS AT THE  
 HOLI FESTIVAL, AND AFTERWARDS DESTROYED.





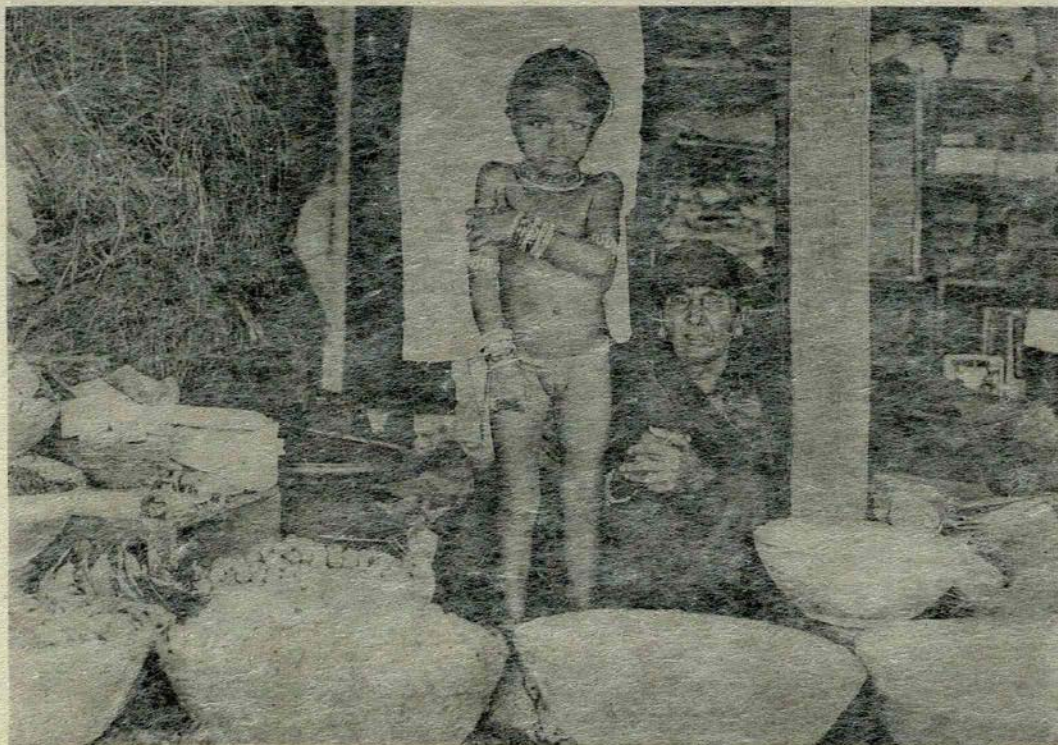
rate, still adhered to Indian sugar. Drugs are not forbidden, but they are not usually addicted to them. Tobacco is forbidden to the Jains, but both they and the Hindus smoke, and their women sometimes chew tobacco. The Bania while he is poor is very abstemious, and it is said that on a day when he has made no money he goes supperless to bed. But when he has accumulated wealth, he develops a fondness for *ghī* or preserved butter, which often causes him to become portly. Otherwise his food remains simple, and as a rule he confined himself until recently to two daily meals, at midday and in the evening; but Banias, like most other classes who can afford it, have now begun to drink tea in the morning. In dress the Bania is also simple, adhering to the orthodox Hindu garb of a long white coat and a loin-cloth. He has not yet adopted the cotton trousers copied from the English fashion. Some Banias in their shops wear only a cloth over their shoulders and another round their waist. The *kardora* or silver waist-belt is a favourite Bania ornament, and though plainly dressed in ordinary life, rich Mārwaris will on special festival occasions wear costly jewels. On his head the Mārwarī wears a small tightly folded turban, often coloured crimson, pink or yellow; a green turban is a sign of mourning and also black, though the latter is seldom seen. The Banias object to taking the life of any animal. They will not castrate cattle even through their servants, but sell the young bulls and buy oxen. In Saugor, a Bania is put out of caste if he keeps buffaloes. It is supposed that good Hindus should not keep buffaloes nor use them for carting or ploughing, because the buffalo is impure, and is the animal on which Yama, the god of death, rides. Thus in his social observances generally the Bania is one of the strictest castes, and this is a reason why his social status is high. Sometimes he is even held superior to the Rājput, as the local Rājputs are often of impure descent and lax in their observance of religious and social restrictions. Though he soon learns the vernacular language of the country where he settles, the Mārwarī usually retains his own native dialect in his account-books, and this makes it more difficult for his customers to understand them.



The Bania has a very distinctive caste character. From early boyhood he is trained to the keeping of accounts and to the view that it is his business in life to make money, and that no transaction should be considered successful or creditable which does not show a profit. As an apprentice, he goes through a severe training in mental arithmetic, so as to enable him to make the most intricate calculations in his head. With this object a boy commits to memory a number of very elaborate tables. For whole numbers he learns by heart the units from one to ten multiplied as high as forty times, and the numbers from eleven to twenty multiplied to twenty times. There are also fractional tables, giving the results of multiplying  $\frac{1}{4}$ ,  $\frac{1}{2}$ ,  $\frac{3}{4}$ ,  $1\frac{1}{4}$ ,  $1\frac{1}{2}$ ,  $2\frac{1}{2}$ , and  $3\frac{1}{2}$  into units from one to one hundred; interest-tables showing the interest due on any sum from one to one thousand rupees for one month, and for a quarter of a month at twelve per cent; tables of the squares of all numbers from one to one hundred, and a set of technical rules for finding the price of a part from the price of the whole.<sup>1</sup> The self-denial and tenacity which enable the Bania without capital to lay the foundations of a business are also remarkable. On first settling in a new locality, a Mārwarī Bania takes service with some shopkeeper, and by dint of the strictest economy puts together a little money. Then the new trader establishes himself in some village and begins to make grain advances to the cultivators on high rates of interest, though occasionally on bad security. He opens a shop and retails grain, pulses, condiments, spices, sugar and flour. From grain he gradually passes to selling cloth and lending money, and being keen and exacting, and having to deal with ignorant and illiterate clients, he acquires wealth; this he invests in purchasing villages, and after a time blossoms out into a big Seth or banker. The Bania can also start a retail business without capital. The way in which he does it is to buy a rupee's worth of stock in a town, and take it out early in the morning to a village, where he sits on the steps of the temple until he has sold it. Up till then he neither eats nor washes his face. He comes back in the evening after

<sup>1</sup> *Bombay Gazetteer, Hindus of Gujarāt*, p. 80.





BANIA'S SHOP.

*Bemrose, Collo., Derby.*





having eaten two or three pice worth of grain, and buys a fresh stock, which he takes out to another village in the morning. Thus he turns over his capital with a profit two or three times a week according to the saying, "If a Bania gets a rupee he will have an income of eight rupees a month," or as another proverb pithily sums up the immigrant Mārwarī's career, 'He comes with a *lota*<sup>1</sup> and goes back with a lakh.' The Bania never writes off debts, even though his debtor may be a pauper, but goes on entering them up year by year in his account-books and taking the debtor's acknowledgment. For he says, '*Purus Pārus*,' or man is like the philosopher's stone, and his fortune may change any day.

The cultivators rarely get fair treatment from the Banias, as the odds are too much against them. They must have money to sow their land, and live while the crops are growing, and the majority who have no capital are at the moneylender's mercy. He is of a different caste, and often of a different country, and has no fellow-feeling towards them, and therefore considers the transaction merely from the business point of view of getting as much profit as possible. The debtors are illiterate, often not even understanding the meaning of figures, or the result of paying compound interest at twenty-five or fifty per cent; they can neither keep accounts themselves nor check their creditor's. Hence they are entirely in his hands, and in the end their villages or land, if saleable, pass to him, and they decline from landlord to tenant, or from tenant to labourer. They have found vent for their feelings in some of the bitterest sayings ever current: 'A man who has a Bania for a friend has no need of an enemy.' 'Borrow from a Bania and you are as good as ruined.' 'The rogue cheats strangers and the Bania cheats his friends.' 'Kick a Bania even if he is dead.' "His heart, we are told, is no bigger than a coriander seed; he goes in like a needle and comes out like a sword; as a neighbour he is as bad as a boil in the armpit. If a Bania is on the other side of a river you should leave your bundle on this side for fear he should steal it. If a Bania is drowning you should not give him your hand; he is sure to have some pecuniary motive for drifting down-stream.

19. Dislike of the cultivators towards him.

<sup>1</sup> The common brass drinking-vessel.



A Bania will start an auction in a desert. If a Bania's son tumbles down he is sure to pick up something. He uses light weights and swears that the scales tip up of themselves; he keeps his accounts in a character that no one but God can read; if you borrow from him your debt mounts up like a refuse-heap or gallops like a horse; if he talks to a customer he debits the conversation in his accounts; and when his own credit is shaky he writes up his transactions on the wall so that they can easily be rubbed out."<sup>1</sup>

20. His  
virtues.

Nevertheless there is a good deal to be said on the other side, and the Bania's faults are probably to a large extent produced by his environment, like other people's. One of the Bania's virtues is that he will lend on security which neither the Government nor the banks would look at, or on none at all. Then he will always wait a long time for his money, especially if the interest is paid. No doubt this is no loss to him, as he keeps his money out at good interest; but it is a great convenience to a client that his debt can be postponed in a bad year, and that he can pay as much as he likes in a good one. The village moneylender is indispensable to its economy when the tenants are like school-boys in that money burns a hole in their pocket; and Sir Denzil Ibbetson states that it is surprising how much reasonableness and honesty there is in his dealings with the people, so long as he can keep his transactions out of a court of justice.<sup>2</sup> Similarly, Sir Reginald Craddock writes: "The village Bania is a much-abused individual, but he is as a rule a quiet, peaceable man, a necessary factor in the village economy. He is generally most forbearing with his clients and customers, and is not the person most responsible for the indebtedness of the ryot. It is the casual moneylender with little or no capital who lives by his wits, or the large firms with shops and agents scattered over the face of the country who work the serious mischief. These latter encourage the people to take loans and discourage repayment until the debt has increased by accumulation of interest to a sum from which the borrower cannot easily free himself."<sup>3</sup>

<sup>1</sup> Sir H. H. Risley's *Peoples of India*, p. 291.  
p. 127, and Appendix I. p. 8.

<sup>2</sup> *Punjab Census Report* (1881), para. 54.

<sup>3</sup> *Nagpur Settlement Report* (1900),





The progress of administration, bringing with it easy and safe transit all over the country; the institution of a complete system of civil justice and the stringent enforcement of contracts through the courts; the introduction of cash coinage as the basis of all transactions; and the grant of proprietary and transferable rights in land, appear to have at the same time enhanced the Bania's prosperity and increased the harshness and rapacity of his dealings. When the moneylender lived in the village he had an interest in the solvency of the tenants who constituted his clientèle and was also amenable to public opinion, even though not of his own caste. For it would clearly be an impossibly unpleasant position for him to meet no one but bitter enemies whenever he set foot outside his house, and to go to bed in nightly fear of being dacoited and murdered by a combination of his next-door neighbours. He therefore probably adopted the motto of live and let live, and conducted his transactions on a basis of custom, like the other traders and artisans who lived among the village community. But with the rise of the large banking-houses whose dealings are conducted through agents over considerable tracts of country, public opinion can no longer act. The agent looks mainly to his principal, and the latter has no interest in or regard for the cultivators of distant villages. He cares only for his profit, and his business is conducted with a single view to that end. He himself has no public opinion to face, as he lives in a town among a community of his caste-fellows, and here absolutely no discredit is attached to grinding the faces of the poor, but on the contrary the honour and consideration accruing to him are in direct proportion to his wealth. The agent may have some compunction, but his first aim is to please his principal, and as he is often a sojourner liable to early transfer he cares little what may be said or thought about him locally.

21. The money-lender changed for the worse.

Again the introduction of the English law of contract and transfer of property, and the increase in the habit of litigation have greatly altered the character of the money-lending business for the worse. The debtor signs a bond sometimes not even knowing the conditions, more often having heard them but without any clear idea of their effect

22. The enforcement of contracts.





or of the consequences to himself, and as readily allows it to be registered. When it comes into court the witnesses, who are the moneylender's creatures, easily prove that it was a genuine and *bona fide* transaction, and the debtor is too ignorant and stupid to be able to show that he did not understand the bargain or that it was unconscionable. In any case the court has little or no power to go behind a properly executed contract without any actual evidence of fraud, and has no option but to decree it in terms of the deed. This evil is likely to be remedied very shortly, as the Government of India have announced a proposal to introduce the recent English Act and allow the courts the discretion to go behind contracts, and to refuse to decree exorbitant interest or other hard bargains. This urgently needed reform will, it may be hoped, greatly improve the character of the civil administration by encouraging the courts to realise that it is their business to do justice between litigants, and not merely to administer the letter of the law ; and at the same time it should have the result, as in England, of quickening the public conscience and that of the money-lenders themselves, which has indeed already been to some extent awakened by other Government measures, including the example set by the Government itself as a creditor.

23. Cash  
coinage  
and the  
rate of  
interest.

Again the free circulation of metal currency and its adoption as a medium for all transactions has hitherto been to the disadvantage of the debtors. Interest on money was probably little in vogue among pastoral peoples, and was looked upon with disfavour, being prohibited by both the Mosaic and Muhammadan codes. The reason was perhaps that in a pastoral community there existed no means of making a profit on a loan by which interest could be paid, and hence the result of usury was that the debtor ultimately became enslaved to his creditor ; and the enslavement of freemen on any considerable scale was against the public interest. With the introduction of agriculture a system of loans on interest became a necessary and useful part of the public economy, as a cultivator could borrow grain to sow land and support himself and his family until the crop ripened, out of which the loan, principal and interest, could be repaid. If, as seems likely, this was the first occasion





for the introduction of the system of loan-giving on a large scale, it would follow that the rate of interest would be based largely on the return yielded by the earth to the seed. Support is afforded to this conjecture by the fact that in the case of grain loans in the Central Provinces the interest on loans of grain of the crops which yield a comparatively small return, such as wheat, is twenty-five to fifty per cent, while in the case of those which yield a large return, such as *juāri* and *kodon*, it is one hundred per cent. These high rates of interest were not of much importance so long as the transaction was in grain. The grain was much less valuable at harvest than at seed time, and in addition the lender had the expense of storing and protecting his stock of grain through the year. It is probable that a rate of twenty-five per cent on grain loans does not yield more than a reasonable profit to the lender. But when in recent times cash came to be substituted for grain it would appear that there was no proportionate reduction in the interest. The borrower would lose by having to sell his grain for the payment of his debt at the most unfavourable rate after harvest, and since the transaction was by a regular deed the lender no longer took any share of the risk of a bad harvest, as it is probable that he was formerly accustomed to do. The rates of interest for cash loans afforded a disproportionate profit to the lender, who was put to no substantial expense in keeping money as he had formerly been in the case of grain. It is thus probable that rates for cash loans were for a considerable period unduly severe in proportion to the risk, and involved unmerited loss to the borrower. This is now being remedied by competition, by Government loans given on a large scale in time of scarcity, and by the introduction of co-operative credit. But it has probably contributed to expedite the transfer of land from the cultivating to the moneylending classes.

Lastly the grant of proprietary and transferable right to land has afforded a new incentive and reward to the successful moneylender. Prior to this measure it is probable that no considerable transfers of land occurred for ordinary debt. The village headman might be ousted for non-payment of revenue, or simply through the greed of some Government

24. Proprietary and transferable rights in land.





official under native rule, and of course the villages were continually pillaged and plundered by their own and hostile armies such as the Pindāris, while the population was periodically decimated by famine. But apart from their losses by famine, war and the badness of the central government, it is probable that the cultivators were held to have a hereditary right to their land, and were not liable to ejectment on the suit of any private person. It is doubtful whether they had any conception of ownership of the land, and it seems likely that they may have thought of it as a god or the property of the god; but the cultivating castes perhaps had a hereditary right to cultivate it, just as the Chamār had a prescriptive right to the hides of the village cattle, the Kalār to the mahua-flowers for making his liquor, the Kumhār to clay for his pots, and the Teli to press the oil-seeds grown in his village. The inferior castes were not allowed to hold land, and it was probably never imagined that the village moneylender should by means of a piece of stamped paper be able to oust the cultivators indebted to him and take their land himself. With the grant of proprietary right to land such as existed in England, and the application of the English law of contract and transfer of property, a new and easy road to wealth was opened to the moneylender, of which he was not slow to take advantage. The Banias have thus ousted numbers of improvident proprietors of the cultivating castes, and many of them have become large landlords. A considerable degree of protection has now been afforded to landowners and cultivators, and the process has been checked, but that it should have proceeded so far is regrettable; and the operation of the law has been responsible for a large amount of unintentional injustice to the cultivating castes and especially to proprietors of aboriginal descent, who on account of their extreme ignorance and improvidence most readily fall a prey to the moneylender.

25. The  
Bania as a  
landlord.

As landlords the Banias were not at first a success. They did not care to spend money in improving their property, and ground their tenants to the utmost. Sir R. Craddock remarks of them:<sup>1</sup> "Great or small they are absolutely unfitted by their natural instincts to be landlords.

<sup>1</sup> *Nāgpur Settlement Report* (1900), para. 54.





Shrewdest of traders, most business-like in the matter of bargains, they are unable to take a broad view of the duties of landlord or to see that rack-renting will not pay in the long run."

Still, under the influence of education, and the growth of moral feeling, as well as the desire to stand well with Government officers and to obtain recognition in the shape of some honour, many of the Mār-wāri proprietors are developing into just and progressive landlords. But from the cultivator's point of view, residence on their estates, which are managed by agents in charge of a number of villages for an absent owner, cannot compare with the system of the small cultivating proprietor resident among tenants of his own caste, and bound to them by ties of sympathy and caste feeling, which produces, as described by Sir R. Craddock, the ideal village.

As a trader the Bania formerly had a high standard of commercial probity. Even though he might show little kindness or honesty in dealing with the poorer class of borrowers, he was respected and absolutely reliable in regard to money. It was not unusual for people to place their money in a rich Bania's hands without interest, even paying him a small sum for safe-keeping. Bankruptcy was considered disgraceful, and was visited with social penalties little less severe than those enforced for breaches of caste rules. There was a firm belief that a merchant's condition in the next world depended on the discharge of all claims against him. And the duty of paying ancestral debts was evaded only in the case of helpless or hopeless poverty. Of late, partly owing to the waning power of caste and religious feeling in the matter, and partly to the knowledge of the bankruptcy laws, the standard of commercial honour has greatly fallen. Since the case of bankruptcy is governed and arranged for by law, the trader thinks that so long as he can keep within the law he has done nothing wrong. A banker, when heavily involved, seldom scruples to become a bankrupt and to keep back money enough to enable him to start afresh, even if he does nothing worse. This, however, is probably a transitory phase, and the same thing has happened in England and America at one stage of commercial development. In time it may be expected that the loss of the old

26. Commercial honesty.





religious and caste feeling will be made good by a new standard of commercial honour enforced by public opinion among merchants generally. The Banias are very good to their own caste, and when a man is ruined will have a general subscription and provide funds to enable him to start afresh in a small way. Beggars are very rare in the caste. Rich Mārwaris are extremely generous in their subscriptions to objects of public utility, but it is said that the small Bania is not very charitably inclined, though he doles out handfuls of grain to beggars with fair liberality. But he has a system by which he exacts from those who deal with him a slight percentage on the price received by them for religious purposes. This is called Deodān or a gift to God, and is supposed to go into some public fund for the construction or maintenance of a temple or similar object. In the absence of proper supervision or audit it is to be feared that the Bania inclines to make use of it for his private charity, thus saving himself expense on that score. The system has been investigated by Mr. Napier, Commissioner of Jubbulpore, with a view to the application of these funds to public improvements.

**Bania, Agarwāla, Agarwāl.**—This is generally considered to be the highest and most important subdivision of the Banias. They numbered about 25,000 persons in the Central Provinces in 1911, being principally found in Jubbulpore and Nāgpur. The name is probably derived from Agroha, a small town in the Hissār District of the Punjab, which was formerly of some commercial importance. Buchanan records that when any firm failed in the city each of the others contributed a brick and five rupees, which formed a stock sufficient for the merchant to recommence trade with advantage. The Agarwālas trace their descent from a Rāja Agar Sen, whose seventeen sons married the seventeen daughters of Bāsuki, the king of the Nāgas or snakes. Elliot considers that the snakes were really the Scythian or barbarian immigrants, the Yueh-chi or Kushāns, from whom several of the Rājput clans as the Tāk, Haihāyas and others, who also have the legend of snake ancestry, were probably derived. Elliot also remarks that Rāja Agar Sen, being a





king, must have been a Kshatriya, and thus according to the legend the Agarwālas would have Rājput ancestry on both sides. Their appearance, Mr. Crooke states, indicates good race and breeding, and would lend colour to the theory of a Rājput origin. Rāja Agar Sen is said to have ruled over both Agra and Agroha, and it seems possible that the name of the Agarwālas may also be connected with Agra, which is a much more important place than Agroha. The country round Agra and Delhi is their home, and the shrine of the tutelary goddess of some of the Agarwālas in the Central Provinces is near Delhi. The memory of the Nāga princess who was their ancestor is still, Sir H. Risley states, held in honour by the Agarwālas, and they say, 'Our mother's house is of the race of the snake.'<sup>1</sup> No Agarwāla, whether Hindu or Jain, will kill or molest a snake, and the Vaishnava Agarwālas of Delhi paint pictures of snakes on either side of the outside doors of their houses, and make offerings of fruit and flowers before them.

In the Central Provinces, like other Bania subcastes, they are divided into the Bīsa and Dasa or twenty and ten subdivisions, which marry among themselves. The Bīsa rank higher than the Dasa, the latter being considered to have some flaw in their pedigree, such as descent from a remarried widow. The Dasas are sometimes said to be the descendants of the maidservants who accompanied the seventeen Nāga or snake princesses on their marriages to the sons of Rāja Agar Sen. A third division has now come into existence in the Central Provinces, known as the Pacha or fives; these are apparently of still more doubtful origin than the Dasas. The divisions tend to be endogamous, but if a man of the Bīsa or Dasa cannot obtain a wife from his own group he will sometimes marry in a lower group.

The Agarwālas are divided into seventeen and a half *gotras* or exogamous sections, which are supposed to be descended from the seventeen sons of Rāja Agar Sen. The extra half *gotra* is accounted for by a legend, but it probably has in reality also something to do with illegitimate descent. Some of the *gotras*, as given by Mr. Crooke, are as a matter of fact named after Brāhmanical saints like those of the

<sup>1</sup> *Tribes and Castes of Bengal*, art. Agarwāla.





Brāhmans ; instances of these are Garga, Gautama, Kaushika, Kasyapa and Vasishtha ; the others appear to be territorial or titular names. The prohibitions on marriage between relations are far-reaching among the Agarwālas. The detailed rules are given in the article on Bania, and the effect is that persons descended from a common ancestor cannot intermarry for five generations. When the wedding procession is about to start the Kumbhār brings his donkey and the bridegroom has to touch it with his foot, or, according to one version, ride upon it. The origin of this custom is obscure, but the people now say that it is meant to emphasise the fact that the bridegroom is going to do a foolish thing. The remarriage of widows is prohibited, and divorce is not recognised. Most of the Agarwālas are Vaishnava by religion, but a few are Jains. Intermarriage between members of the two religions is permitted in some localities, and the wife adopts that of her husband. The Jain Agarwālas observe the Hindu festivals and employ Brāhmans for their ceremonies. In Nimār the caste have some curious taboos. It is said that a married woman may not eat wheat until a child has been born to her, but only juāri ; and if she has no child she may not eat wheat all her life. If a son is born to her she must go to Mahaur, a village near Delhi where the tutelary goddess of the caste has her shrine. This goddess is called Mohna Devi, and she is the deified spirit of a woman who burnt herself with her husband. After this the woman may eat wheat ; but if a second son is born she must stop eating wheat until she has been to the shrine again. But if she has a daughter she may at once and always eat wheat without visiting the shrine. These rules, as well as the veneration of a snake, from which they believe themselves to be descended on the mother's side, may perhaps, as suggested by Sir H. Risley, be a relic of the system of matriarchal descent. It is said that when Rāja Agar Sen or his sons married the Nāga princesses, he obtained permission as a special favour from the goddess Lakshmi that the children should bear their father's name and not their mother's.<sup>1</sup>

In Nimār some Agarwālas worship Goba Pīr, the god of

<sup>1</sup> *Tribes and Castes of Bengal*, art. Agarwāla.





the sweepers. He is represented by a pole some 30 feet long on which are hung a cloth and cocoanuts. The sweepers carry this through the city almost daily during the month of Shrāwan (July), and people offer cocoanuts, tying them on to the pole. Some Agarwālas offer vermilion to the god in token of worship, and a few invite it to the compounds of their houses and keep it there all night for the same purpose. When a feast is given in the caste the Agarwālas do not take their own brass vessels according to the usual practice, but the host gives them little earthen pots to drink from which are afterwards broken, and leaf-plates for their food. The Agarwālas will take food cooked without water (*pakki*) from Oswāl, Maheshri and Khandelwāl Banias. The Agarwālas of the Central Provinces hold some substantial estates in Chhattisgarh; these were obtained at the first settlements during 1860-70, when considerable depression existed, and many of the village headmen were unwilling to accept the revenue assessed on their villages. The more enterprising Banias stepped in and took them, and have profited enormously owing to the increase in the value of land. Akbar's great minister, Todar Mal, who first introduced an assessment of the land-revenue based on the measurement and survey of the land, is said to have been an Agarwāla.

**Bania, Agrahari.**<sup>1</sup>—This subcaste numbered nearly 2000 persons in 1911, resident principally in Jubbulpore, Raipur and Bilāspur, and some of the Feudatory States. Mr. Crooke states that they claim partly a Vaishya and partly a Brāhmanical descent, and wear the sacred thread. Like that of the Agarwāla Banias their name has been connected with the cities of Agra and Agroha. There is no doubt that they are closely connected with the Agarwālas, and Mr. Nesfield suggests that the two groups must have been sections of one and the same caste which quarrelled on some trifling matter connected with cooking or eating, and have remained separate ever since. The Agrahari Banias are Hindus, and some of them belong to

<sup>1</sup> The information on this subcaste is taken from Mr. Crooke's article on it in his *Tribes and Castes*.





the Nānakpanthi sect. They are principally dealers in provisions, and they have acquired some discredit as compared with their kinsfolk the Agarwālas, through not secluding their women and allowing them to attend the shop. They also retail various sweet-smelling woods which are used in religious ceremonies, such as aloe-wood and sandalwood, besides a number of medicines and simples. The richer members of the caste are bankers, dealers in grain and pawnbrokers.

**Bania, Ajudhiabāsi, Audhia.**—A subcaste of Bania, whose name signifies a resident of Ajodhia, the old name of Oudh. Outsiders often shorten the name to Audhia, but, as will be seen, the name Audhia is regularly applied to a criminal class, who may have been derived from the Ajudhiabāsi Banias, but are now quite distinct from them. The Ajudhiabāsis numbered nearly 2000 persons in 1911, belonging chiefly to the Jubbulpore, Narsinghpur and Hoshangābād Districts. This total includes any persons who may have returned themselves as Audhia. The Ajudhiabāsis are nearly all Hindus with a small Jain minority. Though Oudh was their original home they are now fairly numerous in Cawnpore and Bundelkhand as well, and it may have been from this last locality that they entered the Central Provinces. Here they form a separate endogamous group and do not marry with their caste-fellows in northern India. They have exogamous sections, and marriage is prohibited within the section and also between first cousins. They permit the remarriage of widows, but are said not to recognise divorce, and to expel from the caste a woman guilty of adultery. It may be doubted, however, whether this is correct. Brāhmans serve as their priests, and they invest boys with the sacred thread either at marriage or at a special ceremony known as Gurmukh. The dead are either buried or burnt; in the case of burial men are laid on the face and women on the back, the body being first rubbed with salt, clarified butter, turmeric and milk. A little earth from the grave is carried away and thrown into a sacred river, and when the dead are burnt the ashes are similarly disposed of.





Their principal deity is the goddess Devi, and at the Dasahra festival they offer a goat to her, the flesh of which is distributed among members of the caste.

The Audhias are a well-known criminal tribe, whose headquarters is in the Fatehpur District. They say that they are Banias, and use the name Ajudhiabāsi in speaking of themselves, and from their customs and criminal methods it seems not unlikely that they may originally have been an offshoot from the Ajudhiabāsi Banias. They are now, however, perfectly distinct from this group, and any confusion between them would be very unjust to the latter. In northern India it is said that the Audhias deal largely in counterfeit coin and false jewellery, and never commit crimes of violence;<sup>1</sup> but in Bombay they have taken to housebreaking, though they usually select an empty house.<sup>2</sup> From their homes in the United Provinces they wander over Central India, the Central Provinces, Bengal and Bombay; they are said to avoid the Punjab and Sind owing to difficulties of working, and they have made it a caste offence to commit any crime in the Ganges-Jumna Doāb, probably because this is their home. It is said also that if any one of them is imprisoned he is put out of caste. They wander about disguised as religious mendicants, Brāhmans or Bairāgis. They carry their bedding tied on their back with a cloth, and a large bag slung over the shoulders which contains food, cooking-vessels and other articles. Sometimes they pretend to be Banias and hawk about sweets and groceries, or one of the gang opens a shop, which serves as a rendezvous and centre for collecting information.<sup>3</sup> In the Districts where they reside they are perfectly well-behaved. They are well-to-do and to all appearance respectable in their habits. Their women are well-dressed with plenty of ornaments on their persons. They have no apparent means of support; they neither cultivate land nor trade; and all that appears on the surface is that most of the men and boys go off after the rains and return at the end of

<sup>1</sup> Mr. Crooke's *Tribes and Castes*, Bombay Presidency, art. Audhia.  
art. Audhia.

<sup>3</sup> Kennedy, *ibidem*.

<sup>2</sup> Kennedy's *Criminal Classes of the*



the cold weather. If asked how they support themselves they reply by begging. Their marriage rules are those of high-caste Hindus. They are divided into two classes, Unch or high and Nich or low, the former being of pure blood, and the latter the descendants of kept women. These are practically endogamous. A man may not have more than two wives. If a girl is detected in immorality before marriage, she is permanently excommunicated, and a married woman can be turned out by her husband on proof of adultery. A bridegroom-price is usually paid, the father of the bride visiting the bridegroom and giving him the money in secret. The dead are burnt, and Brāhmans are duly fed. If a man has died through an accident or from cholera, smallpox, poison or leprosy, the corpse, if available, is at once consigned to the Ganges or other river, and during the course of the next twelve months a Mahābrāhman is paid to make an image of the deceased in gram-flour, which is cremated with the usual rites. As in the case of the Ajudhiabāsi Banias, the tribal deity of the Audhias is the goddess Devi.<sup>1</sup>

**Bania, Asāthi.**—This subcaste numbers about 2500 persons in the Central Provinces, belonging principally to the Damoh and Jubbulpore Districts. They say that their original home was the Tikamgarh State in Bundelkhand. They do not rank very high, and are sometimes said to be the descendants of an Ahīr who became a Bania. The great bulk are Hindus and a small minority Jains. It is told of the Asāthis that they first bury their dead, in accordance presumably with a former practice, and then exhume and burn the bodies; and there is a saying—

*Ārdha jale, ārdha gare  
Jinka nām Asāthi pare,*

or, 'He who is an Asāthi is half buried and half burnt.' But this practice, if it ever really existed, has now been abandoned.

**Bania, Charnāgri, Channāgri, Samaiya.**—The Charnāgris are a small Jain subcaste which numbered about 2500

<sup>1</sup> Mr. Crooke's *Tribes and Castes*, art. Audhia.





persons in 1911, residing principally in the Damoh and Chhīndwāra Districts. They are the followers of one Taran Swāmi, who is said to have lived about five centuries ago. He preached against the worship of the images of the Jain Tirthakārs, and said that this should be abandoned and only the sacred books be revered. The chief sacred place of the sect is Malhārgarh in Gwalior State; here the tomb of their prophet is situated and there is also a large temple in which the Jain scriptures are enshrined. In the month of Phāgun (February) a fair is held here, and Charnāgris dance in the temples, holding lighted lamps in their hands. Nowadays the Charnāgris also visit the ordinary Jain temples when their own are not available. They are practically all derived from Parwār Banias, and formerly would sometimes give their daughters to Parwārs in marriage, but this practice is said to have stopped. Like other Bania subcastes, they are divided into Bīsa and Dasa, or twenty and ten sections, the Dasa being of irregular descent. Intermarriage between the two sections occasionally occurs, and the Dasa will take food from the Bīsa section, but the latter do not reciprocate except at caste feasts.

**Bania, Dhūsar, Bhārgava Dhūsar.**—The origin of this group is much disputed. They are usually classed as a subcaste of Bania, but claim to be Brāhmans. They take their name from a hill called Dhūsi or Dhosi, near Narnaul on the border of Alwar State. The title Bhārgava signifies a descendant of Bhrigu, one of the famous eponymous Rīshis or Brāhmanical saints, to whom Manu confided his institutes, calling him his son. If this was their original name, it would show that they were Brāhmans, but its adoption appears to be somewhat recent. Their claim to be Brāhmans is, however, admitted by many members of that caste, and it is stated that they perform the functions of Brāhmans in their original home in Rājputāna. Mr. Burn wrote of them :<sup>1</sup> " In his book on castes published in 1872 Mr. Sherring does not refer to any claim to kinship with Brāhmans, though in his description of Dhūsar Banias he appears to include the people under consideration. Both

<sup>1</sup> *United Provinces Census Report* (1901), p. 220.





the Dhūsar Bhārgavas and Dhūsar Banias assert that Himu, the capable Vazīr of Muhammad Shāh Suri, belonged to their community, and such a claim by the former is if anything in favour of the view that they are not Brāhmans, since Himu is variously described by Muhammadan writers as a corn-chandler, a weighman and a Bania. Colonel Dow in his history of Hindustān calls him a shopkeeper who was raised by Sher Shāh to be Superintendent of Markets. It is not improbable that Himu's success laid the foundation for a claim to a higher position, but the matter does not admit of absolute proof, and I have therefore accepted the decision of the majority of the caste-committees and considered them as a caste allied to Brāhmans." In the Punjab the Dhūsars appear to be in some places Brāhmans and in others Banias. "They take their food before morning prayer, contrary to the Hindu rule, but of late years they have begun to conform to the orthodox practice. The Brāhman Dhūsar marries with his caste-fellows and the Bania with Banias, avoiding always the same family (*gotra*) or one having the same family deity."<sup>1</sup> From the above accounts it would appear that the Dhūsars may have originally been a class of Brāhmans who took to trade, like the Palliwāl Brāhmans of Mārwar, and have lost their position as Brāhmans and become amalgamated with the Bania caste; or they may have been Banias, who acted as priests to others of the community, and hence claimed to be Brāhmans. The caste is important and influential, and is now making every effort to recover or substantiate its Brāhman status. One writer states that they combine the office aptitude and hard-heartedness to a debtor characteristic of the Bania. The Dhūsars are rigid in the maintenance of the purity of their order and in the performance of Hindu ceremonies and duties, and neither eat meat nor drink any kind of spirit. In Delhi they were distinguished for their talent as singers, and cultivated a peculiar strain or measure, in which they were unsurpassed.<sup>2</sup> In the Central Provinces the Dhūsars are a flourishing body, their leaders being Rai Bahādur Bihāri Lāl Khizānchi of Jubbulpore and Rai Sāhib

<sup>1</sup> Atkinson, *Himalayan Gazetteer*, article Dhūsar.

ii. p. 473, quoted in Mr. Crooke's

<sup>2</sup> Sherring, *Hindu Castes*, i. p. 293.





Seth Sundar Lāl of Betūl. They have founded the Bhārgava bank of Jubbulpore, and shown considerable public spirit; to the latter gentleman's generosity a large part of the success of the recent debt-conciliation proceedings in the Betūl District must be attributed. .

**Bania, Dosar, Dūsra.**<sup>1</sup>—This subcaste numbers about 600 persons. The original name is Dūsra or second, and the Dosar or Dūsra are a section of the Ummar Banias, who were so called because they permit widows to make a second marriage. Their home is the Ganges-Jumna Doāb and Oudh, and in the United Provinces they are classed as an inferior subcaste of the Ummars. Here they say that the Ummars are their elder brothers. In the Central Provinces they are said to be forming three local endogamous groups according as their homes were in the Doāb, Oudh or the Allahābād country; and members of each of these marry among themselves. The Dosars say that they all belong to the Kashyap<sup>2</sup> *gotra* or clan, but for the purpose of marriage they have territorial or titular exogamous sections; instances of these are Gangapāri, a native of Oudh; Sāgarah, a resident of Saugor; Makraha, a seller of *makka* or maize, and Tamākhuha, a tobacco-seller. They pay a bridegroom-price, the full recognised amount of which is Rs. 211, either in cash or brass cooking-vessels. Those who cannot afford this sum give half of it or Rs. 105, and the poorest classes pay anything they can afford. The Dosars are Vaishnava Hindus and employ Sanādhyā Brāhmans as their priests. These Brāhmans will take food without water from their clients, but they are an inferior class and are looked down upon by other Brāhmans. The caste are mainly shop-keepers, and they deal in gold and silver ornaments, as well as grain, tobacco and all kinds of groceries.

**Bania, Gahoi.**<sup>3</sup>—This Hindu subcaste numbered nearly 7000 persons in 1911, belonging principally to the Saugor,

<sup>1</sup> This account is based on a paper furnished by Mr. Jeorākhan Lāl, Deputy Inspector of Schools, Bilāspur.

but the name is perhaps derived from Kachhap, a tortoise.

<sup>3</sup> This article is mainly based on a paper by Mr. Pancham Lāl, Nāib-Tahsildār Sihora.





Jubbulpore and Narsinghpur Districts. Their home is the Bundelkhand country, which these Districts adjoin, and they say that their original headquarters was at Kharagpur in Bundelkhand, whence they have spread over the surrounding country. They tell a curious story of their origin to the effect that once upon a time there was a certain schoolmaster, one Biya Pānde Brāhman, who could foretell the future. One day he was in his school with his boys when he foresaw that there was about to be an earthquake. He immediately warned his boys to get out of the building, and himself led the way. Only twelve of the boys had followed, and the others were still hesitating, when the earthquake began, the school fell in, and they were all buried in the ruins. The schoolmaster formed the boys who had escaped into one caste, calling them Gahoi, which is supposed to mean that which is left or the residue; and he determined that he and his descendants would be the priests of the new caste. At the weddings of the Gahois an image of the schoolmaster is painted on the house wall, and the bridegroom worships it with offerings of butter and flowers. The story indicates clearly that the Gahois are of mixed descent from several castes.

The subcaste has twelve *gotras* or sections, and seventy-two *al* or *ānken*, which are subsections of the *gotras*. Several of the *al* names appear to be of a titular or totemistic character, as Mor peacock, Sohanā beautiful, Nagaria a drummer, Pahāria a hillman, Matele the name of a village headman in Bundelkhand, Piparvānia from the pīpal tree, Dadaria a singer. The rule of exogamy is said to be that a man must not marry in his own *gotra* nor in the *al* of his mother or either grandmother.<sup>1</sup> Their weddings are held only at the bride's house, no ceremonies being performed at the bridegroom's; at the ceremony the bridegroom stands in the centre of the shed by the marriage-post and the bride walks seven times round him. At their weddings the Gahois still use the old rupees of the Nāgpur kingdom for presents and payments to menials, and they hoard them up, when they can get them, for this special purpose. The rupee is sacred with the Bania, and this is an instance of the preservation of old accessories for religious ceremonies

<sup>1</sup> Mr. Crooke's *Tribes and Castes*, art. Gahoi.





when they have been superseded in ordinary use. Polygamy is permitted, but is rare. The Gahois employ Bhārgava Brāhmans for their priests, and these are presumably the descendants of the schoolmaster who founded the caste. At the thirteenth-day feast after a death the Brāhmans must be fed first before the members of the caste. On this occasion thirteen brass or earthen vessels are filled with flour, and a piece of money, and presented to thirteen Brāhmans, while the family priest receives a bed and piece of cloth. The priests are said to be greedy, and to raise quarrels over the value of the presents given to them. At the Diwāli festival the Gahois worship the implements of their trade, pen and ink, and their account-books. The Gahois are Vaishnava Hindus, and abstain from all flesh and alcoholic liquor. They trade in grain and groceries, and are bankers and moneylenders. They are considered to be cunning in business, and a proverb says that a Gahoi will deceive even his own father.

**Bania, Golapūrāb, Golahre.**—This Jain subcaste numbers about 6000 persons in the Central Provinces, and belongs mainly to the Saugor, Damoh and Narsinghpur Districts. Its distribution is nearly the same as that of the Gahois, and it is probably also a Bundelkhand group. The Golapūrābs are practically all Digambari Jains with a small Hindu minority. In some localities they intermarry with Parwār Banias who are also Digambari Jains; and they will take food cooked without water from the Nema subcaste who are Hindus. According to one story the Golapūrābs were the offspring of a Pūrābia, that is probably a Bais Rājput, by a kept woman of the Ahīr caste. This fits in very well with the name, as Golak means a bastard, and the termination *pūrāb* would be from Pūrābia; but it is probably the name which has given rise to the story, or at any rate to the supposed descent from a Pūrābia. In the United Provinces a small subcaste of Bania called Golahre exists, belonging to the Jhānsi District, that is the country of the Golapūrābs, and Jain by religion. There is no doubt that this group is the same as the Golapūrābs, and Mr. Crooke derives<sup>1</sup> the

<sup>1</sup> *Tribes and Castes*, art. Golahre.



name from *gola*, a grain-mart, which seems more probable than the derivation suggested above. But it is an interesting fact that there is also a caste of cultivators called Golapūrab in the United Provinces, found only in the Agra District. It is suggested that these people are the illegitimate offspring of Sanādhyā Brāhmans, with whom they appear to be closely connected. From their sept-names, however, which include those of several Rājput clans and also some titular terms of a low-caste type, Mr. Crooke thinks their Brāhmanical origin improbable. It is noticeable that these Golapūrabs though a cultivating caste have, like the Banias, a subcaste called Dasa, comprising persons of irregular descent; they also prohibit the remarriage of widows, and abstain from all flesh and from onions and garlic. Such customs are peculiar in a cultivating caste, and resemble those of Banias. It seems possible that a detailed investigation might give ground for supposing that both the Golahre and Golapūrab subcastes of Banias in the United and Central Provinces respectively are connected with this cultivating caste of Golapūrabs. The latter might have abandoned the Jain religion on taking to cultivation, as a Jain cannot well drive the plough, which involves destruction of animal life; or the Bania section might have adopted Jainism in order to obtain a better social position and differentiate themselves from the cultivators. Unfortunately no detailed information about the Golapūrabs of the Central Provinces is available, from which the probability or otherwise of this hypothesis could be tested.

**Bania, Kasarwāni.**<sup>1</sup>—This Hindu subcaste numbers about 6500 persons in the Central Provinces, who belong mainly to Saugor, Jubbulpore and the three Chhattīsgarh Districts. The name is probably derived from *kānsa*, bell-metal, as these Banias retail brass and bell-metal vessels. The Kasarwānis may therefore not improbably be an occupational group formed from persons who engaged in the trade, and in that case they may be wholly or partly derived from the Kasārs and Tamerās, the castes which work in brass, copper

<sup>1</sup> The above notice is partly based on a paper by Mr. Sant Prasād, school-master, Nāndgaon.





and bell-metal. The Kasarwānis are numerous in Allahābād and Mirzāpur, and they may have come to Chhattīsgarh from Mirzāpur, attracted by the bell-metal industries in Ratanpur and Drūg. In Saugor and also in the United Provinces they say that they came from Kara Mānikpur several generations ago. If the selling of metal vessels was their original calling, many, or the majority of them, have now abandoned it, and deal in grain and groceries, and lend money like other Banias. The Kasarwānis do not observe the same standard of strictness as the good Bania subcastes in their social rules. They eat the flesh of goats, sheep, birds and fish, though they abstain from liquor. They permit the remarriage of widows and divorce; and women who have been divorced can marry again in the caste by the same rite as widows. They also allow the exchange of girls in marriage between two families. They do not as a rule wear the sacred thread. Their priests are Sarwaria Brāhmans, and these Brāhmans and a few Bania subcastes, such as the Agarwālas, Umres and Gahois, can take food cooked without water from them, but other Brāhmans and Rājputs will not take any kind of food. Matches are arranged in the presence of the head of the caste *panchāyat*, who is known as Chaudhri. The parents on each side give their consent, and in pledge of it six pice (farthings) are taken from both of them, mixed together and given to their family priests and barbers, four pice to the priests and two to the barbers. The following is a local derivation of the name; the word *kasar* means more or the increase, and *bhata* means less; and *Hamāra kya kasar bhata?* means 'How does my account stand?' Hence Kasarbāni is one who keeps accounts, that is a Bania.

**Bania, Kasaundhan.**—This subcaste numbers about 5 500 persons in the Central Provinces and is returned principally from the Bilāspur, Raipur and Jubbulpore Districts. The name is derived<sup>1</sup> by Mr. Crooke from *kānsa*, bell-metal, and *dhana*, wealth, and it would appear that the Kasaundhans like the Kasārwanis are an occupational group, made up of shopkeepers who dealt in metal vessels. Like them also the

<sup>1</sup> *Tribes and Castes*, art. Kasaundhan.





Kasaundhans may have originally been constituted from the metal-working castes, and indeed they may be only a local branch of the Kasarwānis, though no information is available which would decide this point. In the United Provinces both the Kasarwānis and Kasaundhans are divided into the Pūrbia or eastern and Pachhaiyān or western subcastes. Dharam Das, the great disciple of Kabīr, who founded the Kabīrpanthī sect in the Central Provinces, was a Kasaundhan Bania, and the Kabīrpanthi Mahants or high-priests of Kawardha are of this caste. It is probable that a good many of the Kasaundhan Banias in Bilāspur and Raipur belong to the Kabīrpanthi sect. The remainder are ordinary Hindus.

**Bania, Khandelwāl.**—This subcaste numbers about 1500 persons in the Central Provinces; they are most numerous in the Hoshangābād and Amraoti Districts, but are scattered all over the Province. They take their name from the town of Khandela in the Jaipur State of Rājputāna, which was formerly the capital of the Shekhāwati federation. There is also a Khandelwāl subcaste of the Brāhman caste, found in the United Provinces.<sup>1</sup> Mr. Bhattachārya says of them:<sup>2</sup> "The Khandelwāl Banias are not inferior to any other division of the caste either in wealth or refinement. There are both Vaishnavites and Jains among them, and the Vaishnavite Khandelwāls wear the sacred thread. The millionaire Seths of Mathura are Khandelwāl Banias."

**Bania, Lād.**—This subcaste numbers about 5000 persons in the Central Provinces, being settled in Nimār, Nāgpur and all the Berār Districts. The Lād Banias came from Gujarāt, and Lād is derived from Lāt-desh, the old name for Gujarāt. Like other Banias they are divided into the Bīsa and Dasa groups or twenties and tens, the Dasa being of irregular descent. Their family priests are Khedāwal Brāhmans, and their caste deity is Ashāpuri of Ashnai, near Petlād. Lād women, especially those of Baroda, are noted for their taste in dress. The Lād Banias are Hindus of the Vallabhachārya

<sup>1</sup> Mr. Crooke's *Tribes and Castes*, art. Khandelwāl.

<sup>2</sup> *Hindu Castes and Sects*, p. 209.





sect, who worship Krishna, and were formerly addicted to sexual indulgence.<sup>1</sup>

**Bania, Lingāyat.**—The Lingāyat Banias number nearly 8000 persons in the Central Provinces, being numerous in Wardha, Nāgpur and all the Berār Districts. A brief account of the Lingāyat sect has been given in a separate article. The Lingāyat Banias form a separate endogamous group, and they do not eat or intermarry either with other Banias or with members of other castes belonging to the Lingāyat sect. But they retain the name and occupation of Banias. They have five subdivisions, Pancham, Dikshāwant, Chilliwant, Takalkar and Kanade. The Pancham or Pancham-sālis are the descendants of the original Brāhman converts to the Lingāyat sect. They are the main body of the community and are initiated by what is known as the eight-fold sacrament or *eshta-varna*. The Dikshāwant, from *diksha* or initiation, are a subdivision of the Panchamsālis, who apparently initiate disciples like the Dikshit Brāhmans. The Takalkar are said to take their name from a forest called Takali, where their first ancestress bore a child to the god Siva. The Kanade are from Canara. The meaning of the term Chilliwant is not known; it is said that a member of this subcaste will throw away his food or water if it is seen by any one who is not a Lingāyat, and they shave the whole head. The above form endogamous subcastes. The Lingāyat Banias also have exogamous groups, the names of which are mainly titular, of a low-caste type. Instances of them are Kaode, from *karwa* a crow, Teli an oil-seller, Thubri a dwarf, Ubadkar an incendiary, Gudkari a sugar-seller and Dhāmankar from Dhāmangaon. They say that the *maths* or exogamous groups are no longer regarded, and that marriage is now prohibited between persons having the same surname. It is stated that if a girl is not married before adolescence she is finally expelled from the caste, but this rule has probably become obsolete. The proposal for marriage comes from either the boy's or girl's party, and sometimes the bridegroom receives a small sum for his travelling expenses, while at other times a bride-

<sup>1</sup> See article Bairāgi for some notice of the sect.



price is paid. At the wedding, rice coloured red is put in the hands of the bridegroom and juāri coloured yellow in those of the bride. The bridegroom places the rice on the bride's head and she lays the juāri at his feet. A dish full of water with a golden ring in it is put between them, and they lay their hands on the ring together under the water and walk five times round a decorative little marriage-shed erected inside the real one. A feast is given, and the bridal couple sit on a little dais and eat out of the same dish. The remarriage of widows is permitted, but the widow may not marry a man belonging to the section either of her first husband or of her father. Divorce is recognised. The Lingāyats bury the dead in a sitting posture with the *lingam* or emblem of Siva, which has never left the dead man during his lifetime, clasped in his right hand. Sometimes a platform is made over the grave with an image of Siva. They do not shave the head in token of mourning. Their principal festival is Shivrātri or Siva's night, when they offer the leaves of the bel tree and ashes to the god. A Lingāyat must never be without the *lingam* or phallic sign of Siva, which is carried slung round the neck in a little case of silver, copper or brass. If he loses it, he must not eat, drink nor smoke until he finds it or obtains another. The Lingāyats do not employ Brāhmins for any purpose, but are served by their own priests, the Jangams,<sup>1</sup> who are recruited both by descent and by initiation from members of the Pancham group. The Lingāyat Banias are practically all immigrants from the Telugu country; they have Telugu names and speak this language in their homes. They deal in grain, cloth, groceries and spices.

**Bania, Maheshri.**—This important subcaste of Banias numbered about 14,000 persons in the Central Provinces in 1911, of whom 8000 belonged to the Berār Districts, and the remainder principally to Hoshangābād, Nimār, Wardha and Nāgpur. The name is said to be derived from Maheshwar, an ancient town on the Nerbudda, near Indore, and one of the earliest Rājput settlements. But some of them say that their original home is in Bikanār, and tell a story to

<sup>1</sup> See separate article on Jangam.