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THE STORY OF KASSIMBAZAR:
SILK MERCHANTS AND COMMERCE IN THE EIGHTEENTH CENTURY

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The Story of Kasimbazar
Silk Merchants and Commerce in the Eighteenth Century

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This article has two aims. It seeks, first, to examine the position of the silk merchants of Kasimbazar in the structure of the silk trade that the European companies, and mainly the English East India Company (henceforth the EIC), carried on in Bengal in the eighteenth century. Second, it attempts to trace the condition of these merchants since the introduction by the EIC of the agency method of procurement of silk at Kasimbazar in 1754.

As regards archival source material, I have relied, in the main, on EIC records, namely the Kasimbazar Factory Records (henceforth KFR) of the G/23 Series, the Home Miscellaneous Series (HMS), and the Bengal Public Consultations (BPC), in the India Office Library and Records, London. The preoccupation with the year 1733 as the starting point of the tables in this article may seem odd when this article claims to talk of the eighteenth century. The reason is that the KFR start systematically with Consultations on a day-to-day basis only from 1733; there are a few entries under 1701 and then a gap until 1733. I have tried to fill in this gap with other material and secondary sources wherever possible.

For the second part of my enquiry information is more scarce. The KFR stop at 1759, I have tried to continue the story mainly from whatever references that have come my way from the HMS, EIC and secondary source material. The second part of this article is therefore more conjectural in nature, and should not be taken as presenting a complete picture of the state of the silk merchants of Kasimbazar in the later decades of the eighteenth century.

As regards the spelling of proper names I have followed the spelling as in the original records. Names such as Habani Charan Dutta have been retained as Bowanny Chundutt as they appear in the records. Footnotes are not
supplied for those references or quotations where the date, month and year are indicated. These refer to Consultations in the Factory Record register, and can be located under the consultation of that date.

The usual admissions of the shortcomings of an almost total dependence on European company records in the absence of indigenous sources apply here, of course.

The protagonist of this story is the silk dadni merchant. The dadni merchant, so called because of his method of paying goods on the basis of an advance or dadan, is seen as the particular type of merchant the structure of local trade brought into being. Seventeenth and eighteenth century Surat, Malabar, and Coromandel merchants who managed to combine both procurement functions with overseas business interests.¹ Bengal merchants were essentially of the stay-at-home variety, with certain notable exceptions.²

There may be certain reasons for this particular characteristic of Bengali merchants. These will be discussed under three heads: 1) the factors impeding long distance trade up to 1576, 2) the formal integration of Bengal into the Mughal economy after that date and the new advantages offered thereby to Bengali merchants, and 3) certain events in south east Asian countries, traditional markets for Bengali goods, which eventually blocked these ports to Bengali merchants.

¹ Prior to the Mughal conquest of Bengal in 1576 the period from the fourteenth to the sixteenth centuries saw approximately 31 sultans/rajas and at least four dynasties ruling in Bengal, whose warring activities resulted in very fluid boundaries on the north eastern and eastern sides of Bengal, (continuous campaigns against the kingdoms of Kamrup, Ahom, Tripura, and Kamta or Cooch Bihar), a protracted warfare with the kingdom
of Crissa on the south west, and an equally disturbed border on the west (fights with Mithila, Jaunpur, and Champa). These factors did not exactly encourage overland trade while the continuous squabbles over Chittagong, the premier port on the eastern side of Bengal, between Bengal, Tripura, and Arakan impeded trade further. By the mid 1540s parts of eastern Bengal and Chittagong were occupied by Arakanese forces, while the Portuguese were well entrenched in Chittagong thanks to Ghiyas-ud-din Mahmud Shah's concessions to them in that area.

Along with the takeover of Chittagong must be noted the rise of the Arakanese port and capital of Arakul which usurped much of the functions of the port of Chittagong, and contributed to the decline of that port. Thus by the mid sixteenth century we detect a westward shift in the commercial activity of Bengal. While Chittagong was under Arakan, Pipli and Satgaon were, towards the end of the sixteenth century, under Mughal control. The silting up of Satgaon and the grant of the right to establish Hugli by Akbar to Pedro Tavares in 1579-1580 may therefore be seen as a move designed to facilitate the trade on the Mughal's eastern frontiers to the benefit of his own subjects.

2) Bengal therefore was drawn into the orbit of the Mughal economy by the seventeenth century. A stable rule and easier communications facilitated trade. Mughal power in its march up to the eastern frontiers of Bengal had captured Chittagong. Bernardin in his monumental work "La Chine et l'Occident" etc. has characterized the Mughal-Arakan-Portuguese piracy as just one element in the great incidence of piracy that manaced the Tropics from the Caribbean to the Far Eastern seas. Now, due to Mughal offensives that menace had been removed. The fall of the maritime state of Arakan therefore contributed in no small way to the liberation of Bengal's commerce.

But the beginning of the seventeenth century saw not so much the domination of Bengal's trade by the Bengalis and other Indian merchants as the control of this trade by the Portuguese in Bengal. However, Arasaratnam cautions us against
assuming that all the trade of Bengal was engrained by the Portuguese, and suggests that what was more likely was that a part of Bengal trade was carried on under Portuguese protection, and traders continued to trade with Portuguese/ports both in India and South East Asia.  

With the expulsion of the Portuguese from Hugli by Mughal forces in 1632 a set back was dealt to Portuguese commerce in Bengal. Hugli, Hipli and Balasore now came out as the major centres of Bengal’s oceanic trade.  

Trade was now centralized in certain ports in Bengal and powerful port administrations came into being. New markets for Bengal products were found; sugar in West Asia, raw silk in Japan, and various food grains and edible oils in deficit areas along the eastern coast of India.  

But native Bengali merchants do not seem to have taken much advantage of these new avenues of trade. This was the period that saw the influx of Gujarati merchant communities into Bengal. The Bengal-Surat trade developed directly in this century, bypassing the Coromandol ports, but this trade was in the hands of Surat merchants and their Bengali agents. With the conquest of Golconda by the Mughals in the 1680s a number of Perso-Arab merchants also probably migrated to Bengal. From the middle of the seventeenth century onwards we also see a substantial portion of trade and shipping in the hands of the Mughal subahdars and their sidekicks in Bengal. As regards the Europeans, from the 1650s the Dutch tried to take over where the Portuguese had left off.  

Things changed in the eighteenth century. The Mughal successor state of Murshid Quli Khan saw the potentialities of trade in the western sector; the shift of capital from Dacca in the east to Mokshadabad in the west signified the culmination of the process of the east to west shift that had started as early as in the mid-sixteenth century. Along with the banker Manickchand, the founder of the House of the Jagat Seths, the Bengal
Mughals dominated the economic and political life of Bengal as a powerful conglomerate of nouaki-financial-courtly interests. It was the first time since the conquest of Bengal by the Mughals that an indigenous court culture came into being in Bengal, centering on Maksudabad renamed Murshidabad, with all its concomitant advantages.

It would have seemed that the unsettled economic and political conditions on the northern Coromandel coast towards the end of the seventeenth century and the decline of Surat due to disturbed conditions in the Yemen and Persia in the eighteenth century would have given an added impetus to Bengal's trade. But whatever advantages there remained to be gained were gained for a while by the ports of the Malabar.

For some reason, as yet unexplained, Mughal shipping withdrew from the Bay; the Bengal Nava'as of eighteenth century Bengal left the seas for the English to take over and demonstrate their superiority over the Dutch in Bengal in the eighteenth century.

As regards trade with south east Asian countries, the state of Bengal was brought into the Mughal orbit at a time when the traditional ports of the Indian merchants in South East Asia were being closed to them one after another.

Soon after the Portuguese conquest of Malacca in 1511 Tome Pires had mentioned merchants from Bengal at Acheh and Passe. Barbosa in the same century had referred to Bengal merchants trading to Malabar, Cambay, Pogy, Tenasserim, Acheh, Ceylon as well as at Malacca where the Portuguese soon to have reversed their earlier policy of hostility to Muslim merchants, and it seems there was in 1599 a settlement of Bengali traders in Acheh.

The reverses of the Portuguese and the subjugation of Arakan gave more impetus to Bengal trade in the 1640s, and we learn that the attempts of
the Dutch to fill in the place vacated by the Portuguese in Bengal were frustrated by a strong combination of Muslim merchants and shipowners based at Hugli. 21

During the same period Pietro della Valle mentioned Bengal merchants trading to the Maldives, 22 by the middle of the seventeenth century Bengal merchants were supplying the Burmese and Thai markets through Mergui and Tenasserim, 23 and towards the end of the century Thomas Browne referred to a substantial shipping and mercantile community at Hugli. 24

The overseas exploits of the Bengal merchants Chintaran, Khanchand and Nathuram at the end of the seventeenth and at the very beginning of the eighteenth century have been brought to light by Sushil Chaudhuri, 25 but a decline seems to have set in Bengal shipping by the 1680s. The subahdars withdrew from trade, the Bengal nawabs made no move to engage in shipping, and Bengal thus lost the princely vessel without gaining a smaller mercantile fleet of her own as in Surat. 26 Bengali merchants had started the practice of freighting various company vessels from the end of the seventeenth century, and it was the Calcutta fleet which took over in the seas where the Subahdari ships had left off. 27

The decline in shipping was partly a reflection of events not only in Bengal itself but of events in South East Asia as well. The seizure of Malacca in 1511 by the Portuguese meant a major rearrangement in the Malay trading world; with subsequent onslaughts its unity broke down from one major international port serving the whole of Asia into a number of small ports such as Pate, Aceh, Johor, Bantam, Brunei, and Madras, each one striving to retrieve the grandeur that had once been Malacca’s. When later in the sixteenth century the Portuguese attempted to woo the Muslim traders back to Malacca, in a way it was too late; new trade lanes had been opened: Mergui, Tenasserim, Patani, Bantam and Aceh had gained in the reshuffle.
Of all the ports in the region it was probably onto Acheh's shoulders that the mantle of Malacca fell in the seventeenth century. A great centre of trade under Iskandar Muda, after his death in 1636 a succession of Acheh's queens attempted vainly to keep Acheh a free port inspite of Dutch opposition in the matter. Therefore the liberating effects on Bengali commerce hoped from the flight of the Portuguese from Bengal in 1632 was nullified to a certain extent by Acheh's fall from prominence after 1636. 28

Dutch conquests in this region in the seventeenth century (Malacca in 1641, Maluocos in 1663, Tidore in 1667, Goa in 1669 and Bantam in 1692-4) 29, meant that Bengal shipping was being dealt a further blow. This was the period that saw the rise of small ports such as Johor, Kedah and Perak; small consolation for the loss of ports such as Malacca, Acheh, and Bantam in the same century. 30

Therefore the second half of the seventeenth century saw a shift in shipping away from the Indonesian and the Malay world and more towards the ports of mainland South East Asia such as those in Burma and Thailand. As far as these areas were concerned Bengali shipping traded with Acheh, Kedah and Johor; Arakan, Pegu, Tenasserim and Ayuthia as well as with the Coromandel and Ceylon; with Malabar and the Maldives. 31

Events on land and sea continued to close markets to the merchants one after another. In the first half of the eighteenth century the English fleet dominated the westward commercial thrust with the produce of Bengal; the East was left relatively open where the Calcutta fleet competed with the Madras fleet, the Dutch, the Portuguese, and the Bengal merchants. 32 The trade to the Maldives seems to have been the only branch that was not dominated by the Europeans. 33

But by the 1740s the old markets of Siam and Eastern Malay were breaking down 34 and when, in the following decade, the thrust of trade changed
again from West to East it was to a new market and for a new merchandise that the VOC and the merchants trading with them turned. 35

The story of the Bengali merchant is thus a classic story of a merchant community that missed the boat, time after time. Or maybe for him, there was no boat to miss. For centuries unstable political conditions, and religiously hostile rulers had taught him to play safe. During the rule of the Sultans commercial privileges and patronage had gone mainly to expatriate Muslims and after them capital intensive commercial undertakings had been increasingly taken over by the Portuenses, the Gujaratis and then the Dutch and the English companies. The Bengali merchant had however one great advantage over his non-Bengali counterpart. Bengal was essentially a large rural land mass unlike areas in Northern and Western India; towns in Bengal were mostly ephemeral in character due to various geo-political factors, and there were few urban craftsmen. Craftsmen and weavers were dispersed over the countryside and it was necessary for the Bengali merchant to go into the interior and take delivery of the goods. 36 Hence the saying that the Bengali merchant never moved out of his house, he earned a fortune merely sitting at home, 37 since the whole world was interested in his goods. The average merchant was probably quite content to leave matters of overseas trade, transportation, and maintaining links with far away markets to others while he devoted himself to riverine trade along the extensive riverine network that blessed his province. The Bengali merchant then was essentially a procurer, a supplier, like his counterpart in the Coromandel port, 38 called by the English a "dadni" merchant.

II

The chief export commodities of Bengal were silk and cotton textiles and it was as the procurer of these items that the dadni merchant came to be known in history. While cotton textiles were produced in many parts of the subcontinent, those of the Coromandel were usually preferred to those
of Bengal as they were generally lower priced and more suitable for export to the Indonesian and Malay worlds as well as to the East Coast of Africa. Bengal cottons, of which the most famous were the muslins produced in the Sonargaon district of Desa, were justly labelled as highly luxurious commodities. They were mostly unsuitable for the European companies to invest in and more geared to supply the aristocratic markets within the subcontinent in the seventeenth and eighteenth centuries.

But silk was a different commodity with a high value all over the world. It was also a commodity eminently suitable for long distance trade, as it had been for centuries in the overland trade of Asia, being both light and easy to transport, as well as being expensive, a combination that had proved financially rewarding for all those who had engaged in it. Bengal silk, indeed, the only silk that was produced in the subcontinent, had until the 1650s been mostly consumed within India, a part exported to Gujarat, where workmen embellished them with magnificent embroideries still found in the museums of western Europe, and a portion exported to the South East Asian markets.

Bengal silk came to occupy the central position in the goods sent back to Europe by the carriers of the various European Companies due to certain events in Europe and Central Asia in the seventeenth and eighteenth centuries.

Until the first two decades of the seventeenth century European silk came mainly from Italy and France and Lyons was the premier market of silk in Europe. But the crisis of 1619–22 in the Mediterranean, and the famines ravaging Italy resulted in a progressive price rise of Italian silk from the 1620s, to the extent that it was becoming unprofitable to trade in by 1664. Therefore alternative regions of supply were found; Persia became the principal furnisher of silk to Europe but after 1650 exports of Persian silk diminished considerably, a sign of the political disturbances that would create havoc in that country in the eighteenth century. The Dutch, masters of the eastern seas by this time, toyed with the idea of replacing
Persian with Chinese silk, but a cheaper variety of silk was found in the as yet unexplored silk market of western Bengal, centering on the trading mart of Kassimbazar near Murshidabad, the future capital of eighteenth century Bengal.

The Dutch were the chief foreign dealers in this new commodity that was to dictate the fortunes of the European companies to a very great extent. In the 1620s they sent squadrons to the Bengal coast to explore the suitability of establishing trading posts there. Starting with orders for Bengal silk to the tune of 15000 to 20000 lbs. in the period 1635-40, they moved onto 50000 lbs. in 1650 and 200000 lbs. in 1654, and their demand gradually stabilised around a level of 100000 lbs. a year. Dutch purchases of silk fell in the 1670s and the 1680s; when they revived they were twice as large as English purchases in the same commodity. This was the period when the Dutch redirected their exports of Bengal silk from Japan to Holland; the years 1692-94 saw the largest proportion of Bengal goods in total Dutch exports; Bengal goods accounted for 57.8% of the total Dutch exports to Europe and 37.3% of the total to Japan.

The EBIC however was not far behind. As early as in the 1620s in a bid to reduce their dependence on Surat goods, the commercial mission of Hughes and Parker had attempted to ascertain the commercial value of Bihar and Bengal goods.

The mission was none too successful, most of their recommendations went unheeded by the high command at Surat, but Hughes and Parker made one important discovery. They reported back to their superiors that the best silk came from the environs of Murshidabad, where silk could be bought 20% cheaper than in the rest of India. Their recommendations were not heeded until another thirty years when, in 1658, the English, following the Dutch, installed themselves at Kassimbazar.

* The period 1664-1685 saw a rapid but uneven attempt by the EBIC to invest in this new commodity. From 1680 the court of committees urged the necessity of a policy of growth in investment for Bengal silk on its servants. It was said that the cargo of two or three of the biggest company ships entirely laden with Bengal silk could be sold without impinging on the EBIC's profits. (Chaudhuri, 1978, pp. 347-348).
In 1681, of the total of 230,000 pounds sterling to be invested by the English in Bengal, 140,000 pounds was for Kessimbazar alone. In 1698 Bengal raw silk fetched a peak price in London as the silk crop failed in both Italy and France. From 1700 to 1760 imports of Bengal silk by the EIC were fairly stable. By the 1730s Kessimbazar had become the most important single source of supply to the EIC among the subordinate factories in Bengal. In 1739 the total sum advanced to the dadri merchants at Kessimbazar amounted to Rs.791,750, while that advanced to the merchants at Dacca was Rs.122,526. The decade 1730–1740 saw the EIC finally emerge as the greater trading company as compared to the Dutch; the moment had come for Amsterdam to relinquish its position as the great market for silk in Europe to London, much as Lyons had done a century earlier.

The French Company too was quick to appreciate the advantages of Bengal silk; in a letter written in the 1660s, Bernier was urging the French to concentrate on Bengal silk which, he urged them, would be as good as silks from Lebanon and Syria with a little improvement. Thus by the 1680s all three companies were established in Kessimbazar, the English in Kessimbazar proper, and the Dutch in nearby Kalkapur while the French bought land at Saidabad where the Armenians already had a magnificent garden and villa.

Kessimbazar, the great mart town whose streets never saw the light of the sun, so filled as it was with magnificent buildings, was in an exceptionally advantageous position to enjoy the benefits of commerce. On the one hand it lay at the centre of the silk growing area of Bengal. On the other, it lay at the centre of what was known in the eighteenth century as the triangle or the island formed by the three rivers of the Bhagirathi, the
Pulma and the Jalangi. Bengal was justly renowned for its system of riverine routes, perhaps unequalled elsewhere in the world, and Kessimbazar enjoyed the use of one of the most extensive riverine networks of the province. Last, but perhaps most important, Kessimbazar was situated only a few miles away from the capital of Bengal in the eighteenth century, Murshidabad, and thus was able to enjoy the benefits of proximity to a capital city, access to the Royal Mint, facility in negotiations with the Court, and so on.

Kessimbazar is not mentioned in any historical record anterior to the seventeenth century. Its rise in history was due to the conjunction of certain fortuitous events. Kessimbazar filled the gap that was caused by the silt ing up of the principal port of the western part of Bengal, Sylhet, in the sixteenth century, the decline of Hugli in the seventeenth century and the as yet non emergence of Calcutta as the chief port under the aegis of the East India Company in the eighteenth century. Kessimbazar was therefore in a position to dominate the commerce of Bengal. In time Murshidabad became important as the capital city, but Kessimbazar was its principal port, and the magnitude of its commerce was now attributed to the latter.

In the seventeenth and the eighteenth centuries Kessimbazar experienced an intense commercial activity. It was frequented by merchants of every description from all corners of India and beyond. There were Kashmiri, Gujarati, Persian and Turkish merchants. They owned magnificent houses along the river and stayed in the city to carry on trade in silk.

Kessimbazar and its environs produced a great amount of silk every year. The remark of Tavernier about the output of silk at Kessimbazar, although somewhat exaggerated, is well enough known for us not attempt to repeat it once again (see note 44). Apart from raw silk which may be subdivided into the November Bund (the best), the March, and the June-July Bund (the worst), Kessimbazar also produced a variety of silk known as the Guzerat, as it was much in demand in Guzerat, the Commerically, produced in the area
of Kusarkhali, the Rangpore silk, somewhat more expensive and therefore only sporadically invested in by the European companies (Handy regards this as the same as the Guzerat; this, however, is not borne out by the records as the two varieties are recorded under separate headings in the investment lists of the years they were invested in). Various silk and cotton mixes known as silk piece goods, as well as the more coarse Gurrah and Boosutties, The goods invested in at Kassimbaraz came under the headings of Raw Silk, (RS), Silk Piece Goods (SPG), and Gurrah and Boosutties (GD), the last two usually considered together. These were the items most in demand, especially by the Europeans. It appears that the best quality of Kassimbaraz silk was not so popular at the EHIC's sales and actually fetched a price 30% lower than 2½ grade in London. Apparently the finish needed to be done to the best quality of Kassimbaraz silk in English workshops made these expensive type uncompetitive, and the main demand was therefore for the middle and more coarse range in silks. It was well known that at the time Kassimbaraz's silk production was second only to that of China, in the East Indies, both in terms of amount and of quality.

The merchants frequenting the silk markets of Kassimbaraz, with their hierarchy of sub-agents that they sent into the interior to collect silk for the buyers of the export market, were therefore in an extremely advantageous position to take advantage of the increased trade that began in the 1680s, and which only died out in the 1740s. While trade was good we get indications of persons attempting monopolistic practices: Mughal Subehndas, merchants and shroffs such as Khemchand, Mathuradas, and Sukumand Shah in the later decades of the seventeenth century, and a last effort to control the sale of bendannores (a type of SPG) by the favoured broker of the English at Kassimbaraz, Bally Cotma, in the 1730s.

Matters stabilised themselves: somewhat although the euphoria still continued into the 1700s. As trade in silk continued to be carried on the high prices commanded by certain articles at the end of the seventeenth
century came down, an all powerful banking house established itself in the area and interest rates fell from an average of 15% to a fairly steady 9% throughout the eighteenth century, and as the volume of European trade grew, attempts by the company servants to buy goods from the merchants in exchange for ready money and a part payment in European goods ceased. In the eighteenth century at Kassimbazar business came to be conducted on the basis of an advance paid to the merchant who undertook to supply the required goods at a stipulated time. The foundations of the dadni system were thus laid.

IV

As early as in 1685 the investment lists of the English East India Company’s Factory in Kassimbazar mention the family names of merchants who formed a coterie of the most important silk merchants centering around the dadni or contract system of procurement at Kassimbazar, and which coterie lasted until the dadni system gave way to the agency system for the procurement of silk in 1754. Various members of the families of Cotma, Dutt, Biswass, Surma, Chowdree, Siroar, Coppree, Tagore and Ghosh occur each year in the lists until the 1750s. Of these, the Surmas, Biswases, Dutts, Chowdrees, Ghoshes, Copprees, and Siroars have been traced to the list of 1685. The List of Investment dated December 1685 mentions as many as 18 Sonmas, (Surma: ?) 5 Biswass, 2 Chowdries, 1 Cos, (Ghosh) 1 Copp(ree?), 1 Siroar (Siroar) and 1 Dutt. In 1701 we find a Ghosh, a Surma, and a Cotma supplying raw silk to the English at Kassimbazar. Until 1754 when the dadni system was abolished in favour of the agency system, merchants with these family names dominated the English investment out of the 186 or so merchants named in the English Investment Lists at Kassimbazar.

We do not know if these contract or dadni merchants traded on their own account, what is certain is that although they are referred to in the
English registers as "our merchants" frequently, they were equally furnishers to the French, Dutch and Ostend companies, a position these merchants used to their advantage while bargaining for higher prices with the English. 61 That these merchants traded wherever a profit was to be found is indicated by the English company's (largely unsuccessful) bans as regarded trade with the Danes, the Swedes, and the Portuguese 62 as well as prohibitions on trading with merchants from upper India. 63

What strikes one, on going through the investment lists until 1754, is that there is not one obviously Muslim name featured among those supplying silks to the English at Kassimbazar. It seems likely that Kassimbazar did not number Muslims among its sadri merchants, and that whatever Muslim merchants there were were based with shipping interests in Hugli and later in Calcutta. While Muslim names are absent from the lists we do come across Hindu, but non-Bengali, names such as Cooselchund, Auttunchund, and so on, which lead one to suppose, in the absence of any further data on the subject, that they might belong to people with an up country origin, possibly Marwaris, or Gujaratis, who had settled in large numbers in Bengal in the seventeenth century. The name Suroopchund occurs in the lists, a name similar to that of the grandson of Fatechund, the Marwari banker of Bengal.

Then, there are names which suggest a non Bengali origin, but some of the first names of the persons holding these names suggest their assimilation in the Bengali social milieu. The Cotmas or Katmas, the single most powerful group of merchants associated with the investments of the English Company at Kassimbazar, probably came from outside Bengal. But along with first names such as Beroofe, Boolchund, and Kissanchund, they are also designated by Bengali first names such as Panchue (a common Bengali name) or Sutchy (Sachi).

We may conjecture therefore that by the eighteenth century, if not earlier the Cotmas, a north Indian migrant group connected with weaving, had settled
in Bengal and were well enough known to merit a separate area, Kathnapara, in Saidabad adjacent to Kasimbazar. The assimilation of upcountry merchants into the Bengali milieu is attested to by their genealogy to date as well. The descendants of the famous Jagat Seth family today are identified no less as Bengalis. Many of the names that appear in the investment lists are current in Bengal today: Achanga (Acharya) Biswas (Biswas), Bose, Chowdhury (Chowdhury), Coit (Kayot), Coverga (Kabiraj), Das (Das), De, Dutt, Gortan,戈 (Gosh), Mullick, Poddar (Poddar), Pundit (Pundit), Sen, Siror, Surma (Sharma), Soe (So or Schu), and Tagora. In most cases it is very difficult to seek the caste affiliations of these dadni merchants.

However, sometimes the category of caste affiliation is quite clearly indicated. The names Coppee, Cottee, De, Dass, Gortan, Mullick, Poddar, Pundit and Soe belong, more or less definitely, to trading or artisanal castes. Bose indicates the specifically Bengali caste of Kayastha. Coit, if it is to be regarded as Kayot, refers to a peasant caste. Coverga as in Kabiraj may refer to an artisan caste and Sen to a trading caste, or both may refer to Baidya, the original medical practitioner caste of Bengal. And Achanga, Surma, and Tagora can refer to either Brahman, artisan, or trading castes. The surnames Biswas, Chowdhury and Siror are titles conferred by Muslims, initially connected with the collection of land revenue in Bengal.

Despite cases, as has been already mentioned, these titles were associated with land revenue collection. In the 1720s, the French company used the Chowdhury for their land transactions as French names could not figure on contracts for sale. Thus Dardaneocourt used Nazarun Choudry to buy Boroquinchinpor in 1736. Gorully was bought through one Gyanprasad Choudry who was also the Divan of the French company, and Monipur was bought through Bankshidir Choudry for Rs. 451 on September 13, 1773. The use of persons holding similar surnames for transactions suggests that these persons belonged to the same familial group.
The position of Divan or Broker to a company was an important one, and the various European companies, strangers as they were, incomprehensible surroundings soon adopted the practice of confining these posts to a family which had standing in the local community. The English used the family of Cotme, and the Chandrys continued to be employed in the service of the French.

These families were of course powerful within their own community. Members of these families were usually merchants of position and this could be used by the Europeans in their bargaining with the merchant community, for a broker or chief merchant was usually employed for the hold he exercised over the other merchants. However, it was also advisable not to employ too powerful a person as broker as he could frequently turn out to be a threat to his employers.

The Divan and the merchants the companies dealt with had made their fortunes in the silk trade and they had specialised in the commodity. For generations these men had been born to this business, for as a deputation of these merchants in 1744 told the English at Kassimbazar on being threatened that the Company would deal through other merchants if they were not more complaisant about prices in the future, "(they replied) that we might do as we pleased but they were sure no merchants could contract cheaper than themselves, who had been bred up in the silk business from their childhood, but that they could not give us their labour without some profit," a take-it-or-leave-it attitude which contrasted sharply with their position in later years.

We then see that the milieu of the dedhi merchants at Kassimbazar was Hindu (in the absence of any evidence to the contrary at present) and of both Bengali ethnicity and of non-Bengali derivation. They belonged largely to the trading and artisanal castes and had linkages with the profession of usury as well as with that of revenue collection. We can now pass on to their activities as traders and suppliers.
The Indian merchant rarely speaks for himself. In the absence of private memoirs and family account books for the most part we have no recourse but to fall back on the consultations and the investment lists of the foreign merchantile companies with whom the companies had transactions. Thus knowledge of the activities of Indian merchants such as we can gather from the company records are of an impressionistic nature and in a way, second hand. Yet even from such inadequate sources mere names become a creature of flesh and blood and we can form an idea of the lives and activities of the merchants of Kasimbazar. But while a name conjures up the image of an actual person it is equally well to keep in mind the fact that sometimes there was no person to match the name. Indian merchants frequently used various fictitious names in trades.

These merchants were not, obviously, primary producers. For generations they had acted as procurers of silk from the often far away villages or surroundings where silk was produced for foreign traders in Bengal and it was this function they performed now for the European trading companies. Acting as contacts between the buyers and the weavers, these silk merchants or dadni merchants as they came to be called, undertook to furnish a certain quantity of specified varieties of textiles the companies demanded for the year’s investment in return for a particular amount advanced on the total price by the company. It was a significant feature of the Bengal trading system that ready goods in large quantities were rarely available as in Surat, and the prices had to be fixed in advance after studying samples brought in by the dadni merchants, an indication that Bengal’s trading system had not become as integrated to the European economy as that of Surat.

After receiving an advance on the total price, which was generally agreed upon after much bargaining, the dadni merchant distributed the money to various pykars working under him who in their turn distributed this to the
weavers scattered all over the Bengal countryside. For, as stated before, as with the absence of ready money goods in Bengal noted above, it was equally a significant feature of the Bengal system and perhaps a cause of the above, that the weavers were not mainly concentrated in the cities as in Surat, but dispersed all over.

After receiving the money the weavers started work. The goods had to be delivered to the warehouses of the company's kathi at a stipulated time of the year (before the return of the ships to Europe), and the merchants were then paid the remainder owed to them. Any deterioration in quality from the sample shown resulted in the price of the finished product being lowered, or at least in an attempt to do so, by the company concerned. This is the idea we get of the procedure followed by the English Company at Kassimbazar, and we have no reason to believe that the Dutch and the French departed from this practice.

The rate of advance was normally fixed at 80%, but availability of funds, disturbed political conditions and so forth meant that the English at Kassimbazar often departed from this norm. The investment lists for raw silk from 1733 to 1750 show that in practice the rate of advance varied between 75% and 85%. In 1738, however, only 59% was advanced for the raw silk of the November Bund. By 1752 the rate of advance had declined to a minimum due to the merchants' financial difficulties and the fear of the English that they might not be able to repay if they failed in the investment.

That the rate of advance depended in reality on matters of expediency, such as the amount of cash in hand, demands of the merchants, late investment in the season and so on is demonstrated by the fact that sometimes, as in 1740, the sums advanced on the November Bund and Commercially varieties rose as high as 94% and 95% respectively.
For the silk piece goods we notice a fluctuation in the rate of advance from 67% to 80% for the bandannas, both ordinary and fine, to 86% and 94% for the silk lungas, rousals. In between lay the plain and striped taffetas with a rate of advance ranging from 69% to 77% and the duppadara from 71% to 77%. High advances were made for the chanderbienes and jamawars, 94% for the former and between 82% to 89% for the latter. The surrie commanded a rate between 70% and 85% and the doesutties from 60% to 70%.

Raw silk and silk piece goods were obviously the most profitable items since the greatest number of merchants contracted for these two varieties. This brings us to the question we often ask ourselves when studying the transactions of these merchants, namely their earning from trade.

Understandably, the records of the foreign companies did not trouble themselves unduly on this point unless this impinged on their own rate of profit. We find however certain indications of the rate of profit of these dadni merchants in their dealings with the English company as laid down in the Kassimbazar consultations.

On July 25, 1737, the Consultations referred to the English Company's General Letter of February 9, 1736, in which it said:

In the division of the Investment among the merchants entered upon the Consultations of 25th July, we observe one man Socknay Sebat had a much larger proportion of fine goods than any other, all the Cossajura Nullmulls and the Cossajura Dooresas being provided by him. These are the fine sorts which you have often represented are profitable articles to the Merchants so that in order to induce them to contract for the full quantity of Gurrhaas, Ronmulls, Photoes and other coarse goods upon reasonable terms, all fine species should be divided among them. You may call to your mind upon recollection that it was a very large part of the charge against the late broker that his relations and Favourites had all the fine goods to themselves, and our Investment was said to suffer greatly through the Discouragements the other Merchants laboured under thereby.
On April 23, 1745, the Consultations re-inforced the point that the coarse goods such as gurhah were less profitable to the merchants.

What then was the actual rate of earning the dadri merchants enjoyed? On April 29, 1744, the Commercly silk was not up to the standard shown in the sample, and the Company decided to send one of its factors to the Commercly siring to investigate the causes for this. On investigating the prices of raw materials the conclusion that the merchants were not gainers at the prices they had contracted for was obviously reached for we find no attempts on the part of the English to lower the price.

As for the Rungpore silk of that year, the merchants insisted on the price of Rs.5.75 per seer allowing for 1.9% brokerage and a 4.2% payment to the company.67 On January 6, 1742, the Consultations noted that one seer of Rungpore, when delivered to the company and sorted for "prizing" cost the merchant approximately Rs.5.70. This sum was evidently correct and the Consultations noted that this agreed with their information.68

For the November Bund it was found that the cost price was Rs.5.40 per seer and that the merchants demanded Rs.5.75 from the English.69 According to the company records therefore we see that the rate of earning of the merchants varied between 1% and 6%.

In reality the rate of earning on the cost price was between 2% and 4%. On April 6, 1737, it was noted that the earning of the merchant was four annas or Rs.0.25 a seer for raw silk and between 1 and 3 annas a piece for the silk piece goods.70 If we keep in mind that forty seers made one maund approximately and that some merchants furnished over two hundred maunds at each investment, we form a rough idea of their earnings.

This led the merchants to act as brokers, not only to the East India Companies, but also to individuals who carried on private trade. Since
the volume of private trade in Bengal from the 1730s was a close rival to that of official company trade, the profits of the dadni merchants, and their role as private banyas to individual company servants should not be under estimated.

By 1733 the Directors in London had realised that this state of affairs had come to stay and decided, according to the Consultations of September 13, 1733, that the company had decided to carry on private trade at Kessimbazar in a joint stock in an effort to check the trend of rising prices so many buyers had occasioned. This joint stock was to come into operation at Kessimbazar from January 1, 1734.

This branch of trade obviously flourished for we find occasional reference to these private brokers or banyas even in the official company books. Harun Bisswass was referred to as Samuel Hillechamp's banyas, Kissore Biswass and Otterman provided goods for Walt Barwell, while in 1737 the name of Huttoo Cotma was raised in connection with fraudulent practices by this patron Barker.

The Cotmas were evidently the most favoured private brokers of Barker, the Chief of the Kessimbazar factory in the 1730s, for as early as in 1733 Hally Cotma and Huttoo Cotma were his banyas. Others were Cody Cooshall, Rogonaut Biswass and Coosalchuri. In 1741 Mirrass, another Company merchant, was referred to as Eyre's private broker.

The Company merchants had another role other than their role as suppliers to the companies; they were buyers of European goods from the factory kuthis, from the sale of which the companies wished to supplement their funds in Bengal. These goods were then sold by the merchants in the interior.

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The term 'banyan' seems to have been used in the KFR to designate a sort of manager of the commercial undertakings of the European in Bengal. His status may not have been as high as that of a 'native' business associate and after 1737 the banyan is generally referred to as an employee. (Yule and Burnell, 1903, pp.63-64). For a definition of the various types of intermediaries associated with European trade in India, see Bhadre, 1937, pp.157-159.
Firearms were in great demand, of course, but European cloth was also sold, mainly broad cloth and woollens. Muttoo Cootma, in 1740, bought woollen manufactures,\(^75\) and in 1741 the Kassimbazar factory sold woollens to Santa Cootma, to Naran, Coolean, Coberdun, and Dogonant, of the Biswaas group of merchants, to Nemo Poddar, Diaramduutt, Cooscluchund, Allumchund, and to Naudeh, Sabruun and Keveleram of the Surna group, as also to Patelschund Jaget Seth and to his grandson Houstobry, all, except the last two, substantial company merchants.\(^76\)

These particular names suggest that some of the merchants involved in transactions with the English company were in an advantageous position among the other Kassimbazar merchants; this is borne out by some of the quoted remarks of the English in the Consultations. Moreover, while the rate of earning accorded to each merchant was the same, the total earnings were obviously not always the same, also noted in the Consultations. Thus sharp inequalities were registered within the category of Kassimbazar merchants in dealing with various commodities and in the volume of trade of the individual merchants, giving rise to the coterie earlier referred to.

VI

As mentioned earlier the greatest concentration of Kassimbazar merchants is registered in furnishing raw silk and silk piece goods to the English company. This is shown in Table 1, which shows also that mussars and doosatties were not so popular, they were invested in only sporadically and in certain years and the number of merchants engaged in furnishing them range from one in 1740 to eight in 1736. Rungpore and March Bund silks were even less popular, the one was often too expensive and the other was frequently of a ghastly quality.
Table 1

The number of Kassimbazar merchants supplying silk textiles to the English Company at Kassimbazar.

_Textiles: RS=raw silk, SPG=silk piece goods, GD=gurraha and Doosutties, MB=March Bund silk, Rg=Runigpore silk. Raw silk, unless otherwise stated, usually refers to the November Bund in the Kassimbazar Factory Records._

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</tbody>
</table>

| Total      | 54  | 51  | 61  | 52  | 57  | 43  | 44  | 44  | 50  | 50  | 28  | 48  | 29  | 32  |

_N.B. The investment of February 1748 of 1747/48 is included in 1748. The investment of January 1749 of 1748/49 is included in that of 1749._
They were rarely contracted for by the Company and the number of merchants engaged in furnishing them was negligible.

We also see from Table 1 that there was no rigid specialisation between the various categories of silk among the merchants. We see that some merchants supplied more than one variety of silk products. Of these combinations, the combination of raw silk with piece goods was obviously the most popular, with raw silk and March Bund coming a close second. The combinations of raw silk and currahs and doosutties and that of silk piece goods with currahs and doosutties being furnished by a single merchant was less popular. There was almost no contracting by a single merchant in the combinations of raw silk and Rungporo silk and of silk piece goods with the March Bund silk.

When we come to combinations of any three types the number of merchants supplying raw silk, silk piece goods as well as currahs and doosutties is more substantial. It is evident that the supplying of these items was cornered by the most prosperous merchants as these items were among the most expensive and the most popular among the textiles invested in by the English at Kassimbazar.

The other combinations of three kinds of goods are not as impressive, and the combinations of four were done by a mere handful of merchants, evidently the most powerful in the coterie.

Table 2 illustrates further the specialisation and diversification among the merchants. The "rank and file" specialised in one and the "safest" commodity, either raw silk or silk piece goods. A certain number specialised in any two commodities, and a handful in any three. When we come to four commodities the number of merchants contracting in them is minimal.

Following the data in this table we can divide the merchants into categories of big, medium, and small partners in trade with the EMIC. The biggest and
Table 2

Number of merchants supplying one or more varieties of textiles: NS, SPG, GD, Ng, MB to the English company at Kaseimbazar.

<table>
<thead>
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<th>Year</th>
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<th>Three varieties</th>
<th>Four varieties</th>
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</table>
Table 3

The average, maximum and minimum sums of money invested by the English at Kasimibazar each year on individual merchants and the proportion maximum to minimum, in thousands of rupees.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Investment</th>
<th>Number of merchants</th>
<th>Average, Maximum, Minimum, Minimum</th>
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<td>(1)</td>
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<tr>
<td>1750</td>
<td>236.93</td>
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<td>7.40</td>
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</table>
the most powerful were a mere handful at the top of the scale while the smallest partners were the most numerous.

The grouping of Indian merchants according to inequality in transactions as shown in tables 1 and 2 is clearly manifest in Table 3 which records the range of disparity in the volume of trade; namely the average, maximum and minimum investments of the English company each year on individual merchants.

From these tables we see that inequalities among the dadni merchants of Kassimbazar and the consequent group formation as big, medium and small partners suggest their vulnerability as a category vis-a-vis the category of foreign merchants. In times of crisis the less powerful merchants, sometimes undermined the solidarity of these merchants vis-a-vis the foreign merchant companies by denouncing the leadership of the big merchants, although in general solidarity among the Kassimbazar merchants was the dominant characteristic and it was strengthened by the partnerships the merchants entered into with each other.

VII

A certain solidarity within a group, is obviously an essential prerequisite when dealing with another group, more so when the latter is more powerful. Just as each East India Company was bound by a common interest, so the merchants of Kassimbazar, both big and small, represented a fairly united front when transacting with the foreign companies, and in the Kassimbazar Factory Records of the English East India Company the merchants were always referred to as a group or body in the Consultations.

It was as a group that the merchants were called in to decide the prices for each type of silk for a particular year with the factory at the time of the investment, and it was as a group normally that the merchants resisted the efforts of the English company to lower the prices. Likewise, the merchants
refused to answer any question the English posed if all the merchants were not present.

However while the merchants normally presented themselves as a group to the English at Kassimbarz competition within the body occasionally made itself felt. This competition usually manifested itself in a clash of interest between the powerful and the less powerful merchants.

For the raw silk investment of 1741 the factory faced difficulties in the attempt to lower the prices. Bally Cotma, the most powerful of the Cotma clan and a favourite of the English at Kassimbarz refused when asked aside to contract at the price of Rs.5.25 a sear. Other substantial merchants, Nanu, Cobhun, and Ronaat Bismas of the Bismas family, Naubh and Keveluram of the Surmas, Ram Tagore and Coosalchund also refused when called in separately by the English. However Bimdaus and Nemo Poddar, merchants less powerful than the above, created a schism within the front; when called in separately they agreed to contract at the price offered by the English, namely Rs.5.25/seer.

The matter however was not finished there. On February 20, 1740/41 the English at Kassimbarz agreed to the following resolution:

Agreed that we stay till tomorrow and no longer to ask those merchants again whether or not they will contract at the price we have offered, as we think several of them the best and most substantial merchants and of course the properest to be employed in providing the Honourable Company's Investment.

Obviously the credit rating of Bimdaus and Nemo Poddar was not very good with the Kassimbarz factory and the English were reluctant to alienate their best merchants by contracting separately with Bimdaus and Nemo Poddar.

Ultimately all the merchants agreed to contract at the initial price offered by the English.
That the matter was still not at its end is evident from the Consultation of April 13, 1740/41:

We now sent for the merchants who signed the paper sent hence the 24th and required them to give their reasons for that extraordinary proceeding, to which they reply'd that they had no ill intention in what they did and that their motive for it was their own interest, which as merchants they had a right to pursue by any method that seemed to the Conducing to that End, they said further that what chiefly induced them to sign that agreement was, that as some of them had during the troubles in December bought up some of the Putney, which to the prejudice of the rest they might possibly offer to contract for below the real market price at the time of giving out the damoy, in such case the others who had alipt the opportunity might be disabled from taking any damoy or be great sufferers by it, if they did they likewise said whether or not they had bore hard on the Company in the prices of silk contracted for ..., that what the Dutch and the French had contracted for came out much dearer than ours. These they declared were the only motives for signing said paper which they did to secure themselves from the tricks of each other.

On March 4, 1744, the English were again faced with a firm refusal on the part of the merchants to contract at the price offered. As had happened in 1740/41 this time also two small merchants broke the deadlock by agreeing to contract at the price the English insisted on. The two merchants were Bobun Cotma, a less powerful merchant of the Cotma clan, and Harrybullubdass a small time merchant and moneylender to the English factory at Kassimbazar. The English agreed "as this may be a means to bring other Merchants to our terms."

Evidently the plan succeeded for on March 6, 1744, Doolol and Kevelerem of the Summas, and Ragonaut of the Biswass family agreed to the terms and the other merchants soon followed suit.
Though dissensions and infighting may have been present among the merchants of Kasimibazar, a clear consciousness of their identity as a trading group vis-a-vis the trading body of the English East India Company was present among the dadni merchants of Kasimibazar, as we infer from the various quoted remarks in the Company's Consultations at Kasimibazar. Possibly this was strengthened in certain ways by the manner in which these merchants organized themselves in order to trade with the English factory at Kasimibazar. One of these ways was the formation of partnerships among merchants when furnishing the investment, thus spreading the risks among themselves.

Certain indications in the Investment lists lead us to suppose, first, that these partnerships were not binding contracts upon either of the parties for life as we rarely find the same partnerships being repeated over the years. Second, these temporary partnerships were formed mainly between two merchants with the same family name which leads one to suppose that the partnerships were normally formed on a family or a kinship basis.

In furnishing the raw silk investment partnerships between any two members of the Biswasc and the Dutt families are frequent over the years 1733 to 1750. Partnerships between members of the Cossipore family are observed in the years 1744 and in 1745. Partnerships between the Surmas first appear in 1748. The Surmas seem to be late comers into big time silk business with the EEIC but they consolidated their position and by the time the dadni system was abolished had become very substantial merchants. We find only one instance of a partnership between members of the Tagore family, and this happens in 1743.

There were also certain partnerships which might not have been on a family basis, as no family names were indicated in the Investment lists. In the first case of such names, two names were placed consecutively in place of connecting them by the word "and", which would have made it quite clear that the names belonged to two distinct persons. However this was not the case.
and we find two names written as "Prin Naram Cnoop Naran" etc., which may be taken refer to two different individuals. This assumption is strengthened by the fact that in the Investment List of 1743 we find an entry referring to "Lollichund Annuchund", while Lollichund is entered separately in the Investment List of 1741, and Annuchund figures in "Annuchund Matmull" in 1736 and 1737.

These names were probably not Bengali names, indeed these names suggest that their holders were "up country" merchants. Of this category a definite and durable partnership was that between Allumchund and Gainchund which started from 1748 onwards.

As regards Sanghai silk we have an instance of a partnership between Cooch and Rogonaut of the Biswass family, and in the furnishing of the March Bund silk there are partnerships between members of the Biswass, Dutt, Tagore and the Ghosh families of merchants.

In the investment lists for the silk piece goods we find partnerships among members of the Chowdree and Cappree families. Partnerships between people with non-Bengali names are more frequent in this case. Thus we have a partnership between Kunnaut and Rattunchund and Rattichund in 1733, that between Munderam and Schibran in 1741, and partnerships between Annuchund and Matmull in 1736 and 1737. We also find partnerships occurring between Houtobroy and Suroopchund, the grandsons of Patchichund in the same years. Partnerships are also observable in 1743, 1744, and 1745 between Onoop Haren and Prin Haren, and between Allumchund and Gainchund in 1749 and 1750.

Perhaps the most notable feature in partnerships in silk piece goods procurement is that partnerships are formed between people with different family names. We have partnerships formed between Ramkissen Bobtoo and Jaggurdasdur, Sutchee Burrall and Harris Chowdree, and Morley Poddar and
Sustained in 1749 and in 1750. As regards gurjaks, there is a partnership between Allahshum and Caimshum in furnishing the gurjaks in 1750.

We see therefore that centering around the investments of the foreign companies at Kassimbazar a group of merchants had consolidated and distinguished themselves; and that while a sense of fellowship among them was strong and reinforced by partnerships, schisms were noticeable within the category in terms of the extent and the volume of their trade with the BRIC. The inequalities and the schisms they engendered can now be defined by highlighting the notable merchants of Kassimbazar.

VIII

From the Kassimbazar records of the English company until 1750 we see that some 186 merchants provided the silks needed by the factory at Kassimbazar. In the lists of these merchants we come across surnames which are repeated with different first names. A certain kind of grouping of these merchants on the basis of families or kin groups is thus indicated.

On the other hand there are surnames which are not repeated over the years for different first names. In this case, in the absence of further data, we may assume that these merchants do not belong to any coterie of trading families. The same assumption is forced on us in respect of those merchants whose surnames are not indicated.

The usefulness of this distinction we thus draw among the Indian merchants is illustrated with reference to the notable merchants we can indentify in the context of the volume of trade they carried on with the BRIC. Thus over the years 1733 to 1750, 57 out of some 186, or broadly 31%, merchants are singled out for attention because they provided goods for investment worth double or more than the average investment per merchant in that particular year.

Table 4 provides the names of these 57 merchants as well as the number of times the average investment per merchant they recorded in each year.
Table 4

Merchants scoring double or more over the average achieved by each merchant in the investment total of each year: 1733-1750.

Name of merchant Number of times over the average each year: 1733-1750

( in thousands of rupees )

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3. Puanjue Cotma 3
4. Kissanpersand Biswass 3 4 2
5. Harre Surma 3
6. Ramued Surma 3
7. Puanjue Bussa 2
8. Takoo Biswass 2
9. Sutehy Cotma 3 5 7 6 5 3
10. Sudenard Cotma 3
11. Bridgumbutt 3
12. Mundacoom Surma 3
13. Dewanandutt 2
14. Sirbis Sir 3 2 2
15. Kissan Surma 3
16. Dokoor Sen 3
17. Cooleen Surma 2
18. Gunderan Biswass 2
19. Mainchurnutt 2 3 4 4 3
20. Bissinu Butt 2 3 3
21. Cossemaudutt 2
22. Nguodeh Surma 2
23. Ramnaramutt 3
24. Mennidutt 3
25. Dokoor Saw 2
26. Randebutt 2
27. Odyenrain 4 2 2 2
28. Samsuder 4 4 3 2
29. Jeyrun Bose 3
30. Cheyrun Bose 2
31. Harman Biswass 2 3 4 2
32. Gomiron 2
33. Coosalchund 3 3 2
34. Rawnut Biswass 3 5 3
35. Harrykissen Mullick 2
36. Gosseran 2
37. Beroofe Cotma 4
38. Bowannythurnutt 4 3
39. Surroopchund 3
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<tr>
<td>53.</td>
<td>Bistuncharde</td>
<td>2</td>
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<tr>
<td>54.</td>
<td>Allunbund Gainnund</td>
<td>5</td>
<td>4</td>
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<tr>
<td>55.</td>
<td>Elmo Tagoor</td>
<td>3</td>
<td></td>
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<tr>
<td>56.</td>
<td>Sevapersaud Anchara</td>
<td>2</td>
<td></td>
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<tr>
<td>57.</td>
<td>Harris Choudree</td>
<td>2</td>
<td>3</td>
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<tr>
<td>58.</td>
<td>Jetoo Surma</td>
<td>2</td>
<td>2</td>
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<td></td>
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<tr>
<td>59.</td>
<td>Manick Chund</td>
<td>4</td>
<td></td>
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<tr>
<td>60.</td>
<td>Mainnund</td>
<td>4</td>
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</tr>
<tr>
<td>61.</td>
<td>Suame Mahome Surma</td>
<td>4</td>
<td>4</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>62.</td>
<td>Gutchy Burrell</td>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>63.</td>
<td>Jugall Surma</td>
<td>2</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>64.</td>
<td>Dudit (?) Durrell</td>
<td>2</td>
<td></td>
<td></td>
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</tbody>
</table>

The table shows the following:

1. None of the merchants was associated with the Company's investments all through the years of 1733-1750. Some commenced early and terminated earlier than the others, while some others started later and gradually consolidated themselves, for example the majority of the Dutts, the Surmas, the Choudrees, and the Buralls.

2. The merchants show a marked variation as regards the degree of concentration of investments. They score from 2 to 7 times the average investment in a particular year.

3. Of the 57 merchants, Gutchy Coote in the only one who scores above the average investments for the six years of 1736 to 1741, and his scores are 7, 6, twice 5, and twice 3 times the average.

The merchants with such great scores over the average amount invested may be regarded as the notable merchants of Kasimbazar. Table 5 has been prepared, with reference to Table 4, dealing with merchants whose family names are not repeated or mentioned in the investment lists, and Table 6, again with reference to Table 4, deals with those who can be grouped by their family names.
Table 5

Kerimbar merchants with family names which are not repeated (or mentioned) in the Investment Lists of the English Company, scoring the same or less, or the double or more, the average annual total investment at Kerimbar.

<table>
<thead>
<tr>
<th>Name of merchant</th>
<th>Number of years of investment which correspond to the same or less or the double or more the total average annual investment</th>
<th>Number of times over the average annual investment, double or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>1. Sunder</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>2. Gohar Mawen</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>3. Coosalchund</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>4. Sirbis Sir</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>5. Allunchund Gahnuch</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>6. Harris Chowdree</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>7. Dooban Mahun</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>8. Mainchund</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>9. Dukoor Sen</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>10. Surroopchund</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>11. Pintuchumde</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>12. Lolichund Armunchund*</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>13. Monickchund</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>14. Govindam</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>15. Gossram</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>16. Dukoor Sen</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>17. Harrykissen Mullick</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>18. Primnaran Onopuram</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>19. Sevenpensaaud Aunchung</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

* Lolichund alone in 1741, Lolichund and Armunchund in 1745.
The following points can be made from tables 5 and 6:

1. While for 19 merchants their family or kin grouping cannot be ascertained, it is registered for 38 merchants, or double the number.

2. About the same proportion of merchants who can or cannot be grouped by their family names have been associated with the English company's investments for 1, 3, or 5 years; namely 13 or 68% in Table 5 and 25 or 65% in Table 6. But the proportion of merchants associated with the company's investment for more than five years (and up to 10 out of 15 years during 1733-1750 for which data are available) is marked for those who can be grouped by family names, viz., 8 or 22% against only one for those who cannot be so grouped.

3. Only 2 out of 19 or 21% of the merchants who cannot be grouped by family names score the maximum of 4 or 5 times the average investment per merchant in a year, while the corresponding score from 4 to the maximum of 7 times the average is for 10 out of 38 or 26% of the merchants who can be grouped by family name.

Evidently the merchants who can be grouped by their family names had the most firm association with the English company and were concerned with the largest volume of trade.

As to details we find from Table 5 in relation to Table 4 that the merchant Sansunder (surname unknown) heads the list, scoring the greatest numbers above the averages of the three years 1739, 1740, 1741. The number of merchants scoring higher than the averages for three consecutive years is small; out of 19 merchants only 2 fall into this category. Five merchants supplied silks worth 2 to 5 times the averages for any two years, and the majority scored 2 to 4 times over the average for any one year. The degree of concentration, then, varied from 2 to 5 times the average.

Table 6 is undoubtedly led by Sutcho Cotma, scoring some of the highest number of times the average for the greatest number of years and with a score that varies from 3 to 7 times the average for these years. While the number of merchants scoring above the average for only one year is as high as in Table 5, here the range of concentration varies from 2 to 7 times the average. In the middle stratum lie two merchants scoring above the averages for four
years, four merchants scoring for three years, and another four merchants for two years.

Table 6 shows furthermore that 7 family groups are formed by the notable merchants namely the groups of the Cotnas, the Dutts, the Bagnasses, the Sumnas, the Bosees, the Tagores and the Burvels. Considered groupwise, the merchants belonging to these families received the highest amount of money for the investments. Also, the recurrence of these surnames over the years, as well as the assumption of the control they undoubtedly exercised over the furnishing of the investment, lends one to suppose that a coterie of merchants was gradually forming, centred around the English factory at Kasiimbazar.

Table 6

Merchants with family names that are repeated in the Investment lists of the Kasiimbazar Factory from 1733 to 1750 with the same or less, or the double or more, the total average annual investment.

<table>
<thead>
<tr>
<th>Name of merchant according to surnames</th>
<th>Number of years of investment corresponding to the same or less, or double or more of the average total annual investment.</th>
<th>Number of times over the annual investment, double or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(1)</td>
</tr>
<tr>
<td>1. Sutchy Cotna</td>
<td></td>
<td></td>
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<tr>
<td>2. Balay Cotna</td>
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<td></td>
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<tr>
<td>3. Beroof Cotna</td>
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<td></td>
</tr>
<tr>
<td>4. Sudamund Cotna</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>5. Bunchua Cotna</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Dobun Cotna</td>
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<td>4</td>
</tr>
<tr>
<td>7. Suroop Cotna</td>
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<td></td>
<td>(1)</td>
<td>(2)</td>
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</tr>
<tr>
<td>8</td>
<td>Mahindary</td>
<td>6</td>
</tr>
<tr>
<td>9</td>
<td>Misinay</td>
<td>4</td>
</tr>
<tr>
<td>10</td>
<td>Parsanapul</td>
<td>4</td>
</tr>
<tr>
<td>11</td>
<td>Neelam</td>
<td>5</td>
</tr>
<tr>
<td>12</td>
<td>Ramnaray</td>
<td>2</td>
</tr>
<tr>
<td>13</td>
<td>Bridgenay</td>
<td>-</td>
</tr>
<tr>
<td>14</td>
<td>Gossaingay</td>
<td>1</td>
</tr>
<tr>
<td>15</td>
<td>Devaray</td>
<td>-</td>
</tr>
<tr>
<td>16</td>
<td>Randosay</td>
<td>-</td>
</tr>
<tr>
<td>17</td>
<td>Naruan Bina</td>
<td>4</td>
</tr>
<tr>
<td>18</td>
<td>Rosonaut Bina</td>
<td>6</td>
</tr>
<tr>
<td>19</td>
<td>Kissenpasa Bina</td>
<td>2</td>
</tr>
<tr>
<td>20</td>
<td>Ogudarra Bina</td>
<td>6</td>
</tr>
<tr>
<td>21</td>
<td>Takoo Bina</td>
<td>2</td>
</tr>
<tr>
<td>22</td>
<td>Maudeb Surna</td>
<td>2</td>
</tr>
<tr>
<td>23</td>
<td>Saome Mahome Surna</td>
<td>-</td>
</tr>
<tr>
<td>24</td>
<td>Doolol Surna</td>
<td>2</td>
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<tr>
<td>25</td>
<td>Harre Surna</td>
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<tr>
<td>26</td>
<td>Ramnade Surna</td>
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<tr>
<td>27</td>
<td>Mundecooor Surna</td>
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<td>28</td>
<td>Kissen Surna</td>
<td>-</td>
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<tr>
<td>29</td>
<td>Coolaran Surna</td>
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</tr>
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<td>30</td>
<td>Jetoo Surna</td>
<td>1</td>
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<tr>
<td>31</td>
<td>Jugull Surna</td>
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</tr>
<tr>
<td>32</td>
<td>Jeyron Biso</td>
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<tr>
<td>33</td>
<td>Cheyron Biso</td>
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<tr>
<td>34</td>
<td>Pahoon Biso</td>
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</table>
Table 6 (Continued)

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<td>1</td>
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<td>3</td>
<td>4</td>
<td>5</td>
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<tr>
<td>35. Mimo Tagore</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>36. Coosal Tagore</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>37. Sutchy Buxnall</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>2/2</td>
</tr>
<tr>
<td>38. Dudit Buxnall</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

IX

We have mentioned before certain surnames which occurred every year in the English investment lists at Kessinbazar. There is a total of approximately fifty surnames that featured in the lists, from the earliest available, in 1685, until 1754. Of these surnames nine draw our attention as they occur every year in the lists from 1735 to 1750. They are Cotna, Dutt, Bisnass, Surin, Chowdroe, Sircar, Coppoe, Tagore and Ghosh. All of these, with the exception of Cotna and Tagore have been traced back to the lists of 1685, and the list of 1701 features a Cotna supplying raw silk at Kessinbazar. Moreover, contracting in any particular year was not restricted to a single member of each of these families. In some years as many as four or five merchants of the same surname took part in the investment.

Along with the consistent occurrence of the nine surnames of Cotna, Dutt, Bisnass, Surin, Chowdroe, Sircar, Coppoe, Tagore and Ghosh, three other surnames, Toppull, Teli, and Basa, feature frequently. But merchants with these surnames always contracted for amounts less than the average annual investment per merchant. They therefore do not belong to the category of merchants described above.
As seen from Table 6 seven surnames occur with more than one first name, denoting merchant who received double or more the average investment per merchant. However from this list of Cotmas, Dutta, Biswas, Surmas, Boses, Tagores, and Burrells, the Boses and the Burrells may be excluded from the coterie or the "favored" category for the following reasons:

These two surnames occur sporadically in the investment lists from 1733 to 1750, the surname Bose occurs only in 1733, 1739, and in 1740, while the surname Burrell features in 1748, 1749, and 1750. Also, despite the fact that three Boses and two Burrells figured in Table 6 as notable merchants, these two surnames do not record more than some four merchants each over the period 1733 to 1750.

On the other hand, we have found that the surnames Chowdree and Sircar feature consistently in the lists from 1733 to 1750, but the members of these two families are associated exclusively with investment in silk piece goods, unlike other surnames occurring in the same consistent manner. The amount invested in silk piece goods alone accounted for a very small portion of the total English investment in silk products at Kessimbazar every year. For this reason, the Chowdrees and the Sircars may not be considered in the elite category of merchants.

Like the two surnames above, the Tagores and the Ghoses (or the Goses), as well as the Coppres occur consistently in the lists from 1733 to 1750, but unlike the former two surnames, members of these three families were both raw silk and silk piece goods merchants and thus attained the status enjoyed by the notable merchants. However, as distinct from the Cotmas, the Dutta, the Biswas and the Surmas, who formed the dominant element in the coterie, the Coppres, Tagores, and Ghoses never reached the position enjoyed by the four both with respect to the proportion of the total annual investment they supplied as well as to their numerical strength.
Therefore the Coppreas, Tagores, and Ghoshes, may be classed as "small" partners in trade with the ENGIC in contrast to the "big four" represented by the Cotmaes, the Dutts, the Bisswasses and the Surmaes. At the same time merchants belonging to these seven families may be regarded as being the favoured ones among the dadni merchants of Kassimbaazar.

Appendix 1 helps reinforce this point and shows us that the big four merchant families of Cotma, Dutt, Bisswa, and Surma supplied from one third to two thirds the total ENGIC investment of silk at Kassimbaazar until 1750. Among these the Cotmaes led the way with the Dutts and the Bisswasses following closely and eventually, from the later forties, leaving the Cotmaes behind. Interestingly, the Surmaes outstripped the other three families in the years 1748-1750 although they had only modestly followed them in earlier years.

The low ranking of the Coppreas, Ghoshes, and Tagores as regards their share in the investments, and as compared to that of the big four, is also clearly seen from Appendix 1.

A greater amount of the portion of the investment allotted seemed to go with the number of members a family group could get into the investment lists. Appendix 2 gives the relative size of the families and shows that the Cotmaes, the Dutts, the Bisswasses, and the Surmaes had the greatest numbers of family members engaged in the family business of supplying silk to foreign merchants, while the most influential among the dadni merchants as formed by the seven families (that is, by adding the Coppreas, the Tagores and the Ghoshes to the "big four") accounted for about half the total number of merchants figuring in the Investment lists of the English at Kassimbaazar until 1750.

The big four comprising the Cotmaes, the Dutts, the Bisswasses, and the Surmaes, is therefore seen to comprise a coterie within a coterie, dominating the investments year after year until the 1750s.
It is therefore all the more surprising that these merchants, and indeed almost all the dadni merchants, vanish overnight from the Factory records from the 1750s onwards. To examine the reasons, such as we can surmise from the data available to us today, it is necessary to go back to the years before the introduction of the Agency System which did away fairly effectively with the Dadni System and the dadni merchants, to the conditions, both political and economic, under which the merchants worked, the ultimate non-success of the Dadni System as an efficient means whereby the English Company could buy cheap in Bengal, and therefore the reasons leading up to the establishment of the agency method of procuring silk.

The two categories of bodies of merchants, the dadni merchants and the English East India Company, each had certain means whereby they ensured a better position vis-à-vis the other. For the dadni merchant it was simply a case of selling his silk at the highest possible price, and being in a position strong enough to see that this price was accepted. In the early days of the companies in Bengal this was possible; trade was brisk and Bengal silk was an item much in demand. The market for buying was not an urban market as in the case of Surat, goods had to be brought in from afar and Bengal in the late seventeenth and the early eighteenth centuries was alien to the companies. Therefore the EICs were dependent on the dadni merchants. Although by the 1730s there were many more European buyers of the goods of the dadni merchants, this was offset by more standardised prices than those that had prevailed in the days of tentative explorations by the Europeans in Bengal.

The English and the other European companies, on the other hand, possessed various ways of dictating terms. There was a certain practice that was followed almost invariably by the English from the time of giving out the investment until the time came for the weighing in of the goods delivered
in by the dadni merchants. The practice started first with the ritual of the bargaining process with either side determined to get the best possible price. Sometimes the merchants acquired, but then played their trump card; they demanded in that case the waiver of the penalty the Company imposed either for late delivery of goods or their inferior quality to the muster (sample) shown at the time of investment. Frequently, the English themselves promised the dadni merchants the use or non-use of this instrument to ensure better prices for themselves.

The second point of contact and conflict came at the time of weighing in/at the warehouse prior to their despatch to Calcutta where the Company ships were anchored, awaiting the arrival of the silks and other textiles. The penalty was sometimes imposed, the merchant pleading desperate circumstances, but at times he preferred to take back his goods and return the advance and find a buyer elsewhere.

The third instrument of control, and also the most practised, was the tacit encouragement of the indebtedness of the dadni merchant. As the merchant was unable to supply the amount he had contracted for he became increasingly indebted to the company which sometimes preferred this state of affairs as this ensured the merchant's compliance in the years to come. It may well have been that with increasing shortfalls in delivery on the part of the merchants and their consequent indebtedness to the company, the company was gradually moving into the place occupied formerly by the traditional moneylenders to whom the ordinary merchant would have recourse in distressed times.

While these means of control may have been more irritants in the past to some of the dadni merchants, as the years progressed into the mid-eighteenth century and they concentrated on supplying the Europeans, and especially the English investors, the dadni merchants had increasingly fewer weapons with which to oppose their new clients who had assumed the status of de facto
Increased dependence on European buyers as well as the political troubles in Northern India, the repeated Maratha raids in Bengal from the 1740s and the consequent diminution of Indian buyers of Bengal silk products meant that the dadri merchants had increasingly few alternatives to supplying the European demand.

Things might have gone on like this, with the dadri merchant becoming increasingly subordinate to English dictates, if a rise in prices and a deterioration in the quality of the goods at Kasimbugh had not occurred simultaneously from the mid 1740s.

The first indication of a rise in prices came in 1739 when Nadir Shah invaded northern India. On the 17th of November 1739 it was noted in the Consultations that the great demand for silk up the country had made prices in Bengal go up. In addition there were disorders expected daily with the accession of Sarfaraz Khan to the throne of Bengal, and the merchants were unwilling to contract for more than half the quantity of silk piece goods demanded by the English factory.

In 1740 the quality of the silk, especially the Guzerat, was so bad that the Council complained to Kasimbugh. The merchants replied that the destruction caused by the contending armies of Sarfaraz Khan and Alivardi Khan had displaced the winders for over two months. The silk had finally been wound off in the rains, resulting in poor quality.

The hope that the accession of Alivardi to the throne would lead to more stable conditions was belied by the Maratha invasions that created havoc in the supply areas from 1741 to 1751. In 1740 and in 1741 silk of an inferior quality was delivered into the warehouse by the merchants. The heavy rains of 1741 destroyed putnoy and silk was consequently more expensive in 1742. In 1744 the merchants demanded increased prices for raw silk and silk piece goods, and did not show much enthusiasm in accepting the gurrah contracts. The pleas of the merchants were apparently valid for they were corroborated in the entry of March 13, 1744 of the factory consultations.
By 1745 the effects of the Maratha ravages were beginning to make themselves felt. It was apprehended that the guruch contracts would suffer that year. In the entry of October 26th of the same year it was noted with alarm that the price of palmy had risen beyond living memory and that it was now almost impossible to procure. The quality therefore suffered greatly.

In 1746 the scarcity and the resultant high cost of palmy continued, due to the Marathas destroying the main areas where this was made, and the situation was further aggravated by the Armenians, the Gujaratis and other merchants buying up the remainder at high prices earlier on in the season. Silk was expensive that year and the merchants reminded the Factory that the late investment would result in poor quality silk.

The silk piece goods were expensive that year and there was an element of uncertainty regarding the guruch and doocatty contracts. It was generally thought that goods would be both expensive and indifferent because of the Maratha plunders and the lateness of the season.

In 1748 the daily apprehension of another Maratha invasion resulted in delay in giving out contracts. Prices were still high, the quality was awful, fears of another attack had forced the silk-winders to leave their homes, there were reports of anarchy and plunder by the troops, money was scarce, the silk winders had to be paid higher wages to get them to work, but the lateness of the season meant that the silk was wound off in unfavourable conditions and the quality suffered. To crown this the scarcity of money had forced the merchants themselves to borrow and many of them were badly in debt to the money lenders themselves.

With the quality of the silk getting progressively worse the Court of Directors sent a reprimand to the Kassimbazar factory hoping that the company servants were buying as cheap as possible and not indulging in any unsavoury practices themselves resulting in the exorbitantly high prices.
By August 11, 1749, the Company's General Letter, sent to the factories by the Court of Directors, found that surmeha were unprofitable items to trade in as their price was still rising.

Prices were still high in 1749, although the samples themselves were below the standard set.

Until the end of 1753 the silk trade of Kassimbazar was beset by a combination of extraordinarily high prices and a progressively worsening quality from which the surmeha and dosutties were not excepted, consequent harsher pricing of goods at the warehouse, conflicts with the merchants with their refusal to take back the rejected silk, penalties being imposed, and the merchants pleading adverse conditions and indebtedness under which they were forced to labour.

As the quality of silk worsened and the prices rose the Court of Directors in London sent anxious letters to the main factory at Calcutta which in its turn sent them on to the subordinate factory responsible for silk investments, namely, Kassimbazar. The letter of January 23, 1751 by the Hardwick virtually accused the servants at Kassimbazar of malpractices resulting in the falling quality and high price of silk. By August 20, 1752 the Court of Directors feared "that unless some very extraordinary efforts are made by you in future the many abuses so justly complained of as well as to improve the several manufactures and reduce the exorbitant price thereof, that branch of trade that has been the most beneficial to the Company will cease to be a profitable one." In 1753 the Court of Directors noted that surmeha and raw silk were so expensive that the quantity to be invested in must be reduced if they were to sell in London at a profit to the East India Company. The old complaint regarding the uneven winding of the silk and of the practice of twisting the ends together instead of tying them in a knot, as favoured by the English winders was also voiced.
It was against this background of despondency that the crisis of 1754 occurred. On the 4th of February the demands of 72 covids (cubits) were rejected. This rejection came hard upon the rejection of a considerable amount of November Bund silk on the 19th of September of the previous year. The dadni merchants positively refused to take back the silk and refused to contract with the English for that year.\(^{100}\) In the Consultation/\#March 1, 1754 it was reported that the merchants were so dissatisfied with the English that they were petitioning the Durbar for redress.

The English at Kassimbazar made preparations to meet this new crisis. It was decided that if letters to Hakum Beg and Cholam Hussain Khan did not work at the court the chief would have to go to the Durbar personally.\(^{101}\)

The merchants' decision to take matters up to the level of the Court was perhaps an indication of their helplessness in the face of circumstances they were unable to change. Hitherto they had settled whatever differences they had with the English by themselves as a body. Now they had very little space to manoeuvre themselves in. The situation of Davypursaud and Ramkissen Bobboo had possibly brought about to them the utter untonability of their position.

Davypursaud, one of the prominent dadni merchants of the Company, was suspected to be in bad circumstances on the 16th of August 1753.\(^{102}\) In spite of his frantic pleadings to be offered a little more time in which he hoped to make good his debts to the Kassimbazar factory\(^{103}\) by the 7th of September, he was confined to the factory, and word was sent to his security Ramkissen Bobboo to pay up the money owed by Davypursaud.\(^{104}\) On the 12th of September Ramkissen was also arrested\(^{105}\) and word came that he was applying through friends at the Durbar for his release.\(^{106}\) Being Chain Roy’s adopted son Ramkissen’s arrest caused a sensation and solicitations were made to the Nawab by Raja Krittichund and Omad Roy along with several mutsuddis and divans.\(^{107}\) In the face of an imminent threat by the Nawab that he would set
his forces on the Factory if Rakhissan was not released immediately, Kassimbazar decided to let their trusted vakil Kissendeb Fodar handle the affair.

The records do not tell us what came of this affair or of the complaint which the merchants finally made to the Durbar on the 28th of March 1754. Kassimbazar felt that the merchants regarded their threat of being dropped from the dadni very lightly and that "our merchants have given us no very great signs of their valuing our Favour and Protection".\footnote{108}

What seems fairly certain is that no merchant was willing to contract with the English at the prices offered. Attempts to procure through the dadni merchants of the Dutch and the Gujarati merchants failed as the quality of their respective silks was the same as that previously brought in by the Company's own dadni merchants, but their prices were even higher and the terms of the "Dutch" and the Gujarati merchants hard to accept.\footnote{109}

Decisions were taken at Kassimbazar on February 5 and 10, 1754 to buy directly from the aurungs instead of relying on the dadni merchants and Rs. 40,000 was sent to be invested in mutiny.\footnote{110}

Calcutta however was apprehensive at so revolutionary a departure from the usual mode of procurement and urged Kassimbazar to still try to procure from the merchants.\footnote{111} By May 6, 1754 however Calcutta was on the way to changing its mind. Part of the reason was that on the 24th of April Kassimbazar had sent down to Calcutta a muster of Gujarati silk wound off from mutiny at the Kassimbazar factory itself which turned out at 7 annas/seer cheaper than what the merchants asked for and the quality of which was much better.\footnote{112}

It was thus out of a period of intense crisis that the Agency System of procurement was born. That Kassimbazar was still not sure how successful the new system would prove is borne out by their asking the merchants one
last time to lower their prices, the alternative being Kassimbazar pointed out, that they would buy putney directly. The merchants replied that they agreed to provide silk so as to continue in dadni and not with any view to profit, so if the Company did not accept their terms "they are glad to be excused engaging in that business that year". 113

So the dadni merchants were just as reluctant to break from the old practice of procurement as the English at Kassimbazar were. The difference was that the English had an alternative plan to put into operation while the dadni merchants, when they made the break with the established practice, were yet to find out just how definite and permanent that break would prove to be.

By 1756 the Company's new system was well on its way. On the 16th of January it was noted that the Company's "own" Guzerat was good and the November Bund better.

As the merchants could not offer a price acceptable to the Factory for silk it was decided to buy putney directly again and wind it off in the factory. Morley Podar, previously a dadni merchant, undertook the responsibility of supervising the winding off of the silk. 114 The price of putney was still high that year but it was anticipated that the silk would turn out better. 115 Calcutta had changed its tune; the Council now felt that if putney bought directly cost the same as that asked for by the merchants, then Kassimbazar should buy directly as there was less risk in that method. 116 Checking the day books of the merchants Moli Chowdrie and Mando Chowdree Kassimbazar found, as also through independent enquiries, that the November Bund putney was really very expensive that year. 117 Also, Kassimbazar was scared to give advances out to the merchants as most of them were "in mean circumstances", and the complaints of the merchants that they had suffered by the contracts of 1753 and 1754 118 and that the English had brought them to ruin by the dadni system 119 had, Kassimbazar felt, undermined the credibility of the English at Kassimbazar.
On November 19, 1755 therefore the Board at Kassimbazar decided, in the absence of a trustworthy goamatha, to send Mr. Warren Hastings to purchase putney from the surungs. He was to be assisted by a goamatha working under him in case the English presence should raise prices.

In 1756 Kisson Inda Sumna was appointed goamatha for silk piece goods and surrha, in the same year Monickchund and Mising Taggoor were appointed as goamathas to Paddapar and Morley Chattjee (Chatterjee?) was appointed goamatha at Commercolly. Summatoon (Sarat?) was appointed goamatha at Rangpore in 1758. Other ex dahni merchants now providing putney under the new system were Morley Podar, Bescul Taggoor, Goul Cose, Chyton Podar (also providing silk piece goods), Radakissen Sircar (same) Bridgo Coveranje (same), Chand Sircar, Jibbon Dabug, Ramoolol Conjoo, Nemosene, Juddoo Taggoor, Jetoo Taggoor, Beharry Sing, Nhal Shaw, and Bogonnut Biswass. Along with the new system vestiges of the old survived with certain merchants, Allumchund Gaichund, Monickchund, Cossenmut Sumna, Mychund, Radamchun Sumna, Luckicundgose, Nemosene, Rullub Bisswass, Ristumcharndoe, Chyton Podar, Chand Sircar, and Ramoolol Conjoo supplying silk to the Factory. Evidently, under the new regime these merchants were the most favoured among the silk merchants of Kassimbazar.

As regards investment in silk piece goods, these had been done in the old way in 1754, but in 1755 it was decided that Chyton Podar and Cossenmut Sumna should provide the bulk of the silk piece goods investment, as well as Roda Kissen Sircar, a merchant who, Kassimbazar felt, had served the Company well, and more important, had not joined the other merchants in making the complaint to the Durbar in 1754.

Bridgo Coveranje, Rullub Bisswass and Ramsurn Cose also provided silk piece goods, that year.
1756 changed this state of affairs. It was the year the factory decided to manufacture silk piece goods as well and on the 15th of January 1756, Kassimbezar's best Investment policy was described as "winding off the raw silk under our Directions, buying up the Cottah cloth of which the Bandannes and Chhopa Nomulls are made and contracting with three or four of our most substantial merchants for the Taffaities .... is the method we shall pursue". In the Consultations of the same day costs for manufacturing the silk piece goods were worked out and the general consensus was that although the costs were high, the quality was better and the colours were as the Company wanted them.

On the 24th of August Kisseninda Sume was declared gomastha for the silk piece goods and Surma after signing a contract to that effect dated July 20, 1757. He was apparently not very satisfactory for on February 13, 1759 it was decided Bidemut should provide half of the silk piece goods invested in as a check on Kisseninda, and that Chand Sircar be sacked from the Investment as his silks were "expensive and yet inferior".

As regards raw silk the tentative attempts that Kassimbazar had made in supervising the winding as early as in 1753 were streamlined with the arrival of Wilder at Kassimbazar to advise on matters relating to the winding of silk in 1758, and in that same year Marriott was appointed as gomastha to buy putney and supervise the actual winding of silk at the factory's winding room.

With control established over the procurement and the quality of silk the Kassimbazar factory now undertook the regulation of the availability of putney. A resolution was taken that no putney should be found in the houses of the sirdars or the heads of the silk winders after a stipulated amount of days. The agreement that followed was signed by the Dutch as well. The news was to be read out accompanied by drum beats. The Gujarati merchants
who along with the Armenians had been asked to join in signing did not do so. The English went ahead anyway, the terms were announced and all putray had to be delivered up in five days upon pain of confiscation. The English at Kassimbazar had come a long way since their uncertain beginnings in the seventeenth century.

In the Fort William Correspondence dated 1756 there is a letter from the Court of Directors dated January 31, 1755 which says of the steps leading to the Agency System: "The bad circumstances of the generality of the merchants employed in the providing your Investments, their many impositions and non-confidence with their contracts have for a long time been so notorious that other measures were absolutely necessary to be taken. We cannot therefore but look upon their obstinacy and insolence in their treaty with you for the Investment of 1753 as the occasion of one of the luckiest incidents that could have happened to the Company, we mean the laying you under the necessity of making the Investment in a new method, which from your accounts of it and the great advance we have in its very infancy experienced by the superior quality of the goods provided under your New Regulations, has been already a great advantage in point of profit and will, we are satisfied, be productive of much greater if pursued with zeal and vigour and conducted with integrity."

On December 16, 1755 there were indications of recovery in the silk industry in the Kassimbazar region. But the protagonists of the booming silk trade of the 1730s had disappeared. Some, like Morley Podar, Monickchund and Hirsing had chosen the safe way and become salaried servants of the English Company at Kassimbazar, as had those who chose to become goostsins at the various curungs under the new regime. The "best and most substantial merchants" as on February 28, 1741, were Harun Bisswa, Coburdun Bisswa, and Bogonat Bisswa of this family, Munde and Kevelaram Sutra, Ram Tagore, and the mighty Coosalchund. In 1752 the four principal merchants of
Kassimbazar had been described as Kissenmunde, Naudeb Sircar, Harris Chowdree, and Morley Podar. In 1755 Chyton Podar, Allumchund Gainchund, Cosenaut Suma, Monickchund and Hyachund were quoted as substantial merchants. Evidently they, along with the other merchants who continued to be "employed" by the Company under the new system, had made the transition well.

The Cotmas, the most favoured merchants in the 1730s, had apparently realised that the new trading centre of Calcutta and other centres along the Hugli had more to offer and had migrated there by the 1740s and thus escaped the worst of the crash. They were obviously under English protection for in 1750 Hukum Beg sent a letter to Kassimbazar mentioning a complaint against Bally Cotma and asking them to deliver Bally Cotma up to the Court to defend himself. In 1756 horsemen and peons were sent by the Court to Calcutta to demand the effects of the Cotmas; they were turned out by the English and complained at Murshidabad to Hukum Beg. Hukum Beg was restrained from going immediately to the Nawab by his diwan Chowdree (?) who suggested that he might talk to the English at Kassimbazar first.

Kassimbazar, fearing Hukum Beg's anger and realising the gravity of the situation, wrote to Calcutta suggesting the Cotmas should be sent up, as otherwise English business might be stopped. When the Cotmas died intestate there was another conflict with the Court as the Court decided to seize their effects.

In 1752 the Kassimbazar Factory wrote out a description of the state of the dadni merchants owing money to them from 1741 to 1746. It was as follows:

...Coosalchund being called on acknowledges our Demand on him to be just, but says he is entirely ruined. Not to be able to pay any part being reduced to serve as a Gomastha for his maintenance. Regomant (Riawass) being asked of the balance due from him to the Honble Company agreed with his Account. Acknowledging the same, but says he is quite incapacitated to discharge it being...
entirely ruined from the Morattoes entering the Province and plundering the Aurungs where he had very Considerable Effects together with the prodigious Loss sustained by Sir Francis Russell and other misfortunes and that his now reduced to live on the Charity and Benevolence of his friends.

The Bissasas and Kissannpengeud, son to Narran Bissas, Reply that they are in no ways capable to Discharge any part of their Debts. That the Considerable Losses by Sir Francis Russell together with what they have suffered from the Morattoes plundering them of their Money and Goods at the several aurungs and the Oppressions of the Government entirely puts it out of their Power to pay us and that they have before given this Answer in much the same manner to former Chiefs who after Confining them some months believed them again. On finding them totally ruined.

Amunderreem Suma his Servant being summoned says his Master is at Baskpy and entirely ruined being obliged to serve as an under Benish for his Livelihood.

Coleen Bissass his ready to pay part of his debt but cannot possibly discharge the Whole he says that Sir Francis Russell is indebted to him Considerably more than he owes the Honble Company.

Rum Tagoo he says he is incapable to Discharge his Ballance and that he is a great Sufferor by Sir Francis Russell.

Bissamut and Cosammut being present allledge that their Father and family are totally Ruined from the heavy Losses they have met with from the Morattoes, the Large Debt owing them from Sir Francis Russell and the Government’s oppression that they have a House and Compound made over to the Honble Company which is all they are Worth.

Bistunchurn he offers to pay DM. 2,000 for his Debt on our forgiving the Interest on his Ballance and on our delivering him an Acquittance from any future Debt.

Munderam Bircar who is now a Dutch Dodni Merchant being himself Indisposed Sent his Comasta Dodon Sing to answer in his behalf who says his Master owes nothing on Ballance having transferred his Debt to the Honble Company by Delivering to Sir Francis Russell his Note of hand,
Bridjukissa native to the Honble Company Anno 1746 being called on for his Reckon, acknowledges his Debt of Rs. 1,474-9-9 but adds he is not able to pay it by reason of his being Ruined and at present out of manner of Employment.

Gosseram being dead his Comasta Seabourny appearing says his Master was ruined and his House and effects seized by the Nabob's order after his Death, that the Mornottoes in the Year 1745 and 1746 plundered him at the Aurungze to a considerable amount in silk and silk piece goods designed for the Honble Company. That as there now remains in the Cottage a Small Bale containing different Sortements of piece goods belonging to the said Gosseram his Comasta desires we would sell them at Publick Auction and bring their produce to the Honble Company's credit adding that this his all we can expect for the debt.

Munda appearing before us acknowledges his Reckon of Dhras. 4018-15-9 he says it arrives from Danyey money stoped by Sir Francis Russell and insists on transferring it with the Honble Company. He likewise adds that Sir Francis Russells Estate owes him considerably more.

Rasunchoon his Comasta Loshoon being called acknowledges his Reckon, but says his Master is incapable of paying any part, being ruined from the Mornottoes plundering to a considerable amount at the Aurungze. That his Master and his Son are now Prisoners for Debt at Mundabat at Moureulacarn's Suit.

Obviously, along with the Marathas, Sir Francis was in no small way responsible for the plight of these merchants.

Mohan Bissone went bankrupt, in 1753 it was declared that Ragguonut and Hurrnan Bissone were financially ruined and that Jagaorjoe Achargee, one of the prominent dundhi merchants, was throwing up the service. This was also the year Dadvypurzud was confined for the non payment of debts.

By 1755 there were frequent references to the "mean circumstances of the merchants", and Calcutta asked Kassimbazar to give out very little advance
to minimize the risk of non-payment. On September 22, 1755 the Factory compiled a list of amounts owed to the Company by the various merchants. It ran as follows:

**State of the Merchants' Balances:**

List of Debts contracted by our deputy Merchants in the Years 1753 and 1754

<table>
<thead>
<tr>
<th>Name</th>
<th>Date 1</th>
<th>Date 2</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harris Chowdree</td>
<td>1745</td>
<td>1753</td>
<td>2005-12-3</td>
<td></td>
</tr>
<tr>
<td>Jettoo Surma</td>
<td>1748</td>
<td>1753</td>
<td>575-5</td>
<td></td>
</tr>
<tr>
<td>Davypursaud Gose</td>
<td>1751</td>
<td>1753</td>
<td>8494-13-6</td>
<td></td>
</tr>
<tr>
<td>Narain Surma</td>
<td>1750</td>
<td>1753</td>
<td>3006-14-9</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>These merchants promise (to pay) Expect they will pay their Debts in a few days.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Has made over a house in Calcutta in part Ballance. We shall Endeavour to get the remainder from security.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>We are largely indebted to Sivapur Soud Surma his Security therefore when we pay him we deduct this Ballance.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rs. 14082-13-0</td>
<td></td>
</tr>
<tr>
<td>Chyton Podar</td>
<td>1745</td>
<td>1754</td>
<td>531-15</td>
<td></td>
</tr>
<tr>
<td>Jogram Louchand</td>
<td>1751</td>
<td>1754</td>
<td>829-4-3</td>
<td></td>
</tr>
<tr>
<td>Rudachurn Surma</td>
<td>1753</td>
<td>1754</td>
<td>2212-1-6</td>
<td></td>
</tr>
<tr>
<td>Hojchund Surma</td>
<td>1753</td>
<td>1754</td>
<td>1131-8-0</td>
<td></td>
</tr>
<tr>
<td>Odit Durrall</td>
<td>1746</td>
<td>1754</td>
<td>12058-2-6</td>
<td></td>
</tr>
<tr>
<td>Ransurn Surma</td>
<td>1747</td>
<td>1754</td>
<td>20689-6-3</td>
<td></td>
</tr>
<tr>
<td>Podolochund Surma</td>
<td>1753</td>
<td>1754</td>
<td>8443-3-3</td>
<td></td>
</tr>
<tr>
<td>Lopee Tagoor</td>
<td>1747</td>
<td>1754</td>
<td>3122-12-6</td>
<td></td>
</tr>
<tr>
<td>Coosal Surma</td>
<td>1751</td>
<td>1754</td>
<td>2429-2</td>
<td></td>
</tr>
<tr>
<td>Sam Mohun Surmah</td>
<td>1750</td>
<td>1754</td>
<td>3307-9</td>
<td></td>
</tr>
<tr>
<td>Kirtee Surmah</td>
<td>1754</td>
<td>1754</td>
<td>2606-3-9</td>
<td></td>
</tr>
</tbody>
</table>

The recovery of this Debt is very doubtful.

Not sure.

Kassimbazar expresses apprehensions.

These three merchants expected to pay up.
Cotton Tally from 1745 to 1754 7284- 1-6

Chytton Bridgge Bohan from 1751 to 1754 11004-11-9

Sutchee Burrall from 1747 to 1754 10739- 1-6

Jagooordarur and Boorley Burrall from 1747 to 1754 2614- 5-6

This merchant is under confinement and there is little hope of recovering his Debt. A part has been recovered by selling his house and garden estimated together at 2000 Rupees.

Under confinement, circumstances were as the preceding merchant.

This merchant has been greatly distressed by the Government's People. He has delivered inurras to the amount upwards of 50,000 and the remainder of his Ballance he promises to pay as he collects in the several summonsing him.

We Expect the Payment of his Ballance soon.

Ramsum Surna whose Debt is the largest has been many years a Company Merchant always behaved honestly and his circumstances were never suspected.

Again on November 13, 1756 Kassimbazar made a list of what was owed to the Company by the merchants. This list mentions no names but says that by 1754 the dadni merchants owed the Kassimbazar Factory some 77042-12-3 rupees.

The middlemen, then, had been quite effectively removed. The Court of Directors in their letters of October 10 and December 3, 1755 recognized that the goods sent were cheaper and of a better quality.

From 1769 the dadni system was resumed in Kassimbazar on Bocher's recommendation: Krishna Surma (Kisseninda?), Kandalal Surma (the Mundoolal Surma named in the 1749 Investment List for SPG?), Krishnamachand (Kissenchumudd Cotma of the 1749 List for SPG?), Batidya Math, Ramkrishna (Ramkissen Babbo?), Nanda Madhab, Chnoop Chand, Indra Narayan Dutt, Ram Krishna Das, Jagat Kundy, Krishun Kanto (Nundy?), Bijoyram, Nityananda, Jagurnath Das, and Govin Chowdhree.
were advanced money for silk piece goods.\textsuperscript{141} The Calcutta Council however voted against the dadni system, and by 1771 gomashtaas and pykars were at work, supplying cocoons to Kassimbazar.\textsuperscript{142} The new generation of men who would be the protagonists of the pykari system in the silk filatures of Bengal from the 1770s came from very different backgrounds than those of the dadni merchants who had preceded them.\textsuperscript{143}

During this period the silk trade was thrown open to free merchants. In the 1770s and the 1780s the EIC maintained a vacillating attitude towards methods of procuring silk. In 1773 the contract system was partially resumed in Bengal; in 1774 the Board of Trade was formed to deal in Investments, but the dadni merchants never recovered their former position, and in 1776 the Board observed that there remained hardly any substantial "country" merchants who could supply goods to the EIC.\textsuperscript{144} After 1785 the EIC resumed the exclusive right to trade in silk. Although in 1783 the Directors pointed out to the Governor and Council at Fort William that the price of Bengal silk was exceeding that of Italian silk\textsuperscript{145} it was generally recognised that the English Company's Investment was now procured at a "considerable reduction of the former price."\textsuperscript{146} It was also pointed out that the reduction in prices was possible because of the cessation of the French and Dutch Investment.\textsuperscript{147} None of these documents however mentioned those erstwhile middlemen of the Europeans in pro-Flassey Bengal, the ubiquitous dadni merchants.

We see that the increased trading activity that had started in Kassimbazar in the 1680s and continued into the 1740s had, in a period of some sixty years, completely succeeded in dislocating the dadni merchants from their traditional occupation of supplying silk to buyers. The reasons for this displacement can be seen in the fragile economic base on which the dadni
merchants built their activities; the increased trade at the end of the seventeenth century had resulted in many of the merchants overplaying their hand, and brought into light the difficulties of operating within a single commodity centered export economy. To this must be added the problem of over stretching the credit network; most merchants depended on community credit (each merchant group had at least one or two members in the community who were substantial moneylenders, apart from those merchants who combined both mercantile and moneylending functions), so that if one member of the community fell he had the effect of pulling down the whole community edifice with him. In short, the dependence of the merchants on a single commodity as well as the dependence of the money market on the commercial prospects of this one commodity, and moreover one almost entirely dependant on climatic conditions, meant a very narrow area of activity for these merchants.

Political factors in the region had further aggravated the position of the dadni merchants. A situation of chronic warfare had resulted in weavers and merchants being displaced, being harrassed by demands for financial contributions to the army of Alivardi Khan, and vast areas of agriculture laid waste intentionally by the Marathas and unwittingly by the Nawab's campaigns. The effects of the Maratha depredations on the economy of Bengal are well known to us today, but the chronic troubles that plagued Alivardi's reign (the sporadic Hugha raids in eastern Bengal, continuous fights with zaminds and chiefs, the Bihar insurrections of 1742, 1745, and 1748) must have been in no way less disastrous for inland trade, while in the next decade Ahmad Shah Abdali's campaigns in northern India disturbed the silk trade further. Ultimately, the attempts by the EIC to hold down the price of Bengal silk while simultaneously improving its quality were defeated by the famine of 1769-1770.
Outside Bengal certain other factors undermined the demand for Bengal silk. With growth of trade from Bombay and Madras to China an influx of Chinese silk in these presidencies narrowed the market for Bengal silk. In the seventeenth Century the combined rate of duty and impost on China silk was 43.9.5 d the great pound as against 13.11.5 d on Bengal and Italian silks. This state of things changed in the 1750s; the petition addressed to the English Parliament in 1749 resulted in lowering duties on China silk to the level of those levied on Bengal silks. Increased imports of China silk into England after this date can be from the fact that while in the years 1712 to 1718 roughly 11000 great pounds of China silk were imported into England, the years 1752-60 saw this figure increasing to 1299338 great pounds while the corresponding figure for imports of Bengal silk was 382072 (the year 1757 excepted). This relegation of Bengal silk to a secondary position was obviously due to unstable conditions created in the supply areas. 150

In general the overseas European market for raw Bengal silk contracted, the intensive silk imports of by the various EICs had lessened the novelty of Bengal silk in Europe and in England itself there was stiff competition from the English cotton industry.

This diminished trade can be gathered from the figures below:

Vereker estimated that between 1750 to 1757 between 12,000 to 23,000 maunds of Kassimbazar silk was produced and that this figure had fallen to less than 7,000 maunds since 1765. 151

Figures from the EIC controlled custom house at Surat indicated that the raw silk and silk piece goods sent from Bengal to Surat in the 1730s was of the amount of Rs. 10 lakhs in value; in the 1740s this averaged Rs. 4 lakhs; in the 1750s Rs. 1 lakh; and in 1787 this amounted to Rs. 5931. 152
As regards non-European exports from Murshidabad the figures run as follows.

<table>
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<td>5850</td>
<td>19205411</td>
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</table>

These figures can be contrasted with the figure of Rs.70 lakhs which was the value of raw silk annually exported from the Murshidabad customs house in Alivardi Khan's time without taking into account European exports in the same period.

The Agency System as introduced in 1754 marked therefore the beginnings of a more determined policy on the part of the EIC to bypass the middleman, ascertain prices and, buy on the spot, the genesis of which can be traced to similar attempts by the EIC in the 1730s and the 1740s. Whether the elimination of the middleman was more indicative of the EIC's wish to maintain the cost of investment of raw silk at the same level as of those years before the hike in prices rather than merely a drive for greater profits is not certain. * It might well be, in the absence of any data to the contrary, that the EIC used the complaints about the deteriorating quality of raw silk as an excuse to break the ring formed by the dadni merchants. This was necessary not only to cut out the cost of maintaining the middleman but also to establish a direct contact with the producer and thereby undermine any hold the middleman might have acquired over him.

It would be interesting, to speculate whether the dadni merchants had put all their eggs in one basket, that is supplying silk for Company and private English trade, or whether they had diversified their financial activities.

* That the cost of procurement of raw silk was steadily going up from the 1740s is borne out by Chaudhuri, 1978, Table C.16 pp.533-534
In the economic life of eighteenth century Bengal it seems there were three ways open to these merchants to reinforce their position: two economic and the third non-economic in nature, that of Court patronage and occupation which, while it did not produce great pecuniary benefits, was in another way no less vital to protecting their trade interests.

Of the two former ways one was of course the classic way of dabbling in revenue farming. Unfortunately we do not have any information of merchants in Kassimbazar taking this path after Murshid Quli Khan’s revenue farming experiments in the early eighteenth century; however we have the example of Mathuradas who ruined himself from such practices in the late seventeenth century, of Radhacharan Rysak of Calcutta and his son Bindabun Chander who invested in land in the eighteenth century and we have the classic example of Krishna Kant Nandy who bought his first zamindari in the district of Murshidabad in 1756. 155

The second way of diversification was of course to take to moneylending. We are fortunate in this respect, the EFR contain numerous references to merchants with kinship links with moneylenders as well as to merchants who were substantial moneylenders themselves. In the late seventeenth century Mathuradas of Hugli and Chatusmal and Sukanand Shah of Kassimbazar were powerful moneylenders as well as traders; they lent money to the European Companies at that time; with the establishment of the house of Nanickchand the banker at Murshidabad in the eighteenth century the position of these merchants as bankers was in no way diminished; while the Jagat Seths could be depended upon for large sums their involvement with Court politics often resulted in one European company being deprived of their services in favour of another depending on the prevailing political wind while the merchant-cum-moneylenders could often be counted upon to provide short term loans. In fact the Cotmas, the largest single group on whom the EFRIC was often dependent for credit provided them with a sum amounting to Rs. 501,017
during 1733-1746, in a combination of ten members of that family, six of whom were purely moneylenders and the other four merchants, namely, Sutchy, Chucboo, Prreat, and Huttoo Cotma. 156

Other important moneylenders at Kassimbazar were the Achargees, the Dass, the Pundits, the Tagores, the Butts, the Soprosees, the Sircares, the Poddars, specially Kissan Podar, and the Surnas, none of whose figure in the Investment Lists as dadni merchants themselves, but each of whose kin members were active dadni merchants. 157 The picture in Bengal therefore is different from the picture on the Coromandal coast where the merchants were not so likely to indulge in usurious activities. 158

Lastly we come to the merchants' links with the administration at Murshidabad. Kissan Podar was the diwan of Hukum Beg, the Pachotra Daroga, a powerful man by virtue of his association with his employer Hukum Beg who caused the English no end of trouble. Kissan Podar was held in high esteem by the English; it was recognized he had influential friends at the Court and in the Cash Account of the KFR. For February 1744 the English presented him with a gift on the occasion of his son's marriage. Kissan Podar became the EIC's vakil at the Court in the 1750s and died in the Company's service. Murda Chundree was similarly a diwan of Hukum Beg. Ramkissen Bobboor was the adopted son of Chain Ray and had connections with Raja Krittichand Umad Ray. However these worthies could not save him from being imprisoned by the English as has been shown earlier. The Alamchand of the triumvirate of Alamchand-Haji Ahmad-Patechund at Murshidabad in the 1730s may be the Alamchund mentioned in the KFR as a merchant. We know that members of Patechund's family engaged in trade from the KFR. Myachund was a relative of the Jagat Seths. A relation of the dadni merchant Bocul Tagore kept the personal accounts of Haji Ahmad, and Omichund had valuable connections at Court and Haji Ahmad was his patron.

But with the crisis in Bengal polity in the 1750s court alignments were proving increasingly futile for the merchants. We have in Bengal a situation
analogous to that described for the Coromandel, albeit with very different forces¹⁶³ but it is reasonable to assume, as has been for different parts of coastal India, that the hinterland was breaking down.¹⁶⁴ Whether the hinterland was breaking down on its own momentum or through the European impact is still to be ascertained but it may be more useful to focus on the breakdown in terms of contradictions and disequilibriums within the area under study.
Appendix 1

Important merchant families and their share in the investment in silk goods to the English Company at Kasimbazar : 1733-1750 (% of total investment)

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Total investment in thousands of rupees

| 1336 | 746 | 888 | 777 | 964 | 820 | 724 | 470 | 519 | 1369 | 1595 | 553 | 540 | 51 | 237 |
Members of the most important merchant families supplying silk goods to the English at Kessinbozar from 1733 to 1750 (% of total number of merchants)

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</table>

Total number of merchants: 54 51 61 52 57 43 44 44 50 72 50 28 48 29 32
Notes


2. For the sixteenth century see F. M. H. M. de Almeida, 1944, pp. 82, 142; Duarte Barbosa, 1921, p. 143; for the seventeenth century the activities of Chintaman and Jhemaund in Chaudhuri, 1971, pp. 193, 202-203; see also Chaudhuri, 1971, pp. 86-94. By the eighteenth century it seems that overseas activities of Bengal merchants centred more around the Maldives as described in Ray, 1976a, p. 255.


10. Winius, 1983, p. 96; Arasaratnam, 1987, p. 121. However as late as in 1689 Francois Martin described Chittagong as the "key to the kingdom of Bengal" (Varsharajj, 1965, p. 1213). This does not seem to be borne out by contemporary documents. The French obsession with Chittagong is evidenced as late as in the later half of the eighteenth century when, clashing against the increasing control of the riverine networks by the EIC in western Bengal, they wanted to give up Chandernagore for Chittagong (Thuesaint, 1974-75, p. 164).


19. Pires Tome (see note 2).

20. Barbosa Duarte (see note 2); Raychaudhuri, 1966, p. 208.


27. On the practice of freighting ships by Bengali merchants see Chaudhuri, 1971, p. 207, on the development of the Calcutta Fleet see Marshall, 1976, pp. 63-64.


36. Darrac, Histoire des Etablissements Francais en Asie et Principalement ceux du Bengale, 1537-1822, C. 115, Archives Nationales, Paris on the absence of goods for sale on the spot as in Surat in the seventeenth century; "Le royaume de Bengale est le pays de toute l'Inde qui invite mieux d'y aller faire des etablissements pour faire le negoce mais que pour avoir de la bonne marchandise il faut donner aux ouvriers de l'argent d'avance comme font les anglois et hollandois parce qu'il ne se trouve point de marchands comme a Surat qui ait des magasins remplis des marchandises pour y faire choix". (My emphasis); Extrait de la Lettre par le Sieur Bertrand aux Directeurs de la Compagnie, Pondichery, le 7 avril, 1686, in C. 63, Archives Nationales, Paris and Naqvi, 1972, pp. 134-135 make the same point.


40. For information on the Medtiteranean Crisis of 1619-1622 see Rosano, 1985, pp. 174, 202, 204; see also Cipolla, 1976, pp. 18, 158-159, on epidemics, famines etc, following the crisis.

42. Ibid. p.393.

43. Om Prakash, 1984, as in note 15.

44. Demigny, 1964, p.394; Tavernier who visited Bengal at this time noted that Kasimbaazar produced around 22 000 bales of silk, each bale weighing approximately 100 pounds. The total production may have been around 3.1 million pounds, of which 300 000 to 400 000 were bought by the European companies. The Dutch trade was the greatest among the EICs at this time in Bengal and the V.O.C. bought about one third of the total production, that is about 6 000 to 7 000 bales; they would have liked to have bought more but were outnumbered by Indian and other Asian merchants (Tavernier, 1889). It should be noted that the English always measured raw silk in the great pound of 24 oz, instead of in the normal pound of 160s. (Chaudhuri, 1976, p.472)

45. Om Prakash, 1985, T. 7,3 pp.197-199 as regards the demand for Bengal raw silk in Holland; for the actual amount of raw silk sent to Holland from Bengal see T.7.6, p.218; for the amount of Bengal raw silk sent to Japan see T.5.1 p.126; as regards the share of Bengal goods in total Dutch exports to Europe and Japan see T.3.6 p.80.

46. Master, 1911.


48. Ibid; p.9.


51. This is according to local tradition and appears in Hamilton, 1826.

52. Rowley, 1903; Forster, 1798, Letter 1.

53. Hamilton, 1826.


58. Nandy, 1981, p.30; for silk lungee, see the investment list in the KFR for silk Piece Goods in 1701 mentions the price as being Rs.8.50 a piece; however in the 1670s Master mentioned them as costing Rs.3.50 a piece. By the 1730s the price stayed at Rs.5.75 a piece and continued to remain at this price until 1741. After the effects of the Maratha invasions began to be felt the price rose from Rs.6.12/piece in 1742 to Rs.8.06 in 1748.

59. From 1733 onwards the KFR record interest rates at 9%; however Chaudhuri, 1986-1987, regards 12% as the prevalent rate in the 1730s, pp.138-139; at the end of the seventeenth century rates in Bengal were as high as 15% to 20% (Chaudhuri 1971, p.209); this agrees with Master who recorded that interest rates varied between 15% and 18% in the 1670s in Bengal (Master, 1911). It was certainly in the region of 12% in about 1702 when Luillier visited Bengal (Luillier, MDCCV, p.259).

60. This was the practice in the late seventeenth century Bengal to a great extent (Chaudhuri, 1971, pp.185, 193) where goods were bought by the English on the basis of a half payment in ready-money and a half in European goods; Luillier, MDCCV, mentions the practice of ready money sales at the turn of the eighteenth century; the practice of sometimes forcing Indian merchants to accept European goods as part payment for English orders continued to exist in the Coromandel into the eighteenth century (Arasaratnam, 1986, p.192).

61. K.P.R., Consultation of March 22, 1744.

62. " " June 19, 1733; September 18, 1735; and the Generall Letter of December 13, 1738, entered under the Consultation of August 29, 1739.

63. K.P.R., June 12, 1733.

65. K.P.R., February 28, 1744.


67. K.P.R., Consultation of December 30, 1741.

68. " " " January 6, 1742.

69. " " " January 31, 1742; February 3, 1742.

70. " " " April 6, 1737.

71. " " " December 24, 1733.

72. " " " February 5, 1737.

73. " " " April 6, 1737.

74. " " " May 13, 1741.

75. " " " February 14, 1740.

76. " " " August 20, 1741.

77. " " " February 19, 1740/41.

78. " " " February 21, 1740/41.

79. " " " March 4, 1744.

80. " " " December 4, 1740.

81. " " " January 31, 1742.

82. " " " February 25, 1744; March 22, 1744.
93. K.F.R., Consultation of March 4, 1744.

94. " " " May 15, 1745.

95. " " " April 3, 1746.

96. " " " June 1, 1746.

97. " " " June 13, 1746; the merchants demanded and got an exceptionally high price for the plain taffetaes.

98. K.F.R., Consultation of June 22 and August 12, 1746.

99. " " " January 27, 1748.

100. " " " March 30, 1748.

101. " " " February 23, 1749.

102. " " " 1750: January 20, February 8, 14, June 10, June 23, October 29; 1751: Consultations of February 12, 22, March 7, 31, April 25, May 8, May 11, September 13, 25, December 29; 1752: Consultations of February 20, March 27, April 5, August 20; 1753: Consultations of January 7, March 8, March 19, 23, May 4, June 2, August 5, September 19, November 19, as regards high prices and inferior quality of silk; for more strict sorting at the company warehouse see for 1750: February 8; 1751: December 29, 1752: March 9, 1753: August 5, September 12, 19.


94. " " " September 12, 19, 1753.

95. " " " 1750: January 20, June 23, July 19, December 18; 1752: March 6, March 27, October 1; Chaudhuri, 1978 pp.308-309. This seem to be the general situation not only at Kasiabazar, but the whole of Bengal, at least in the western part, p.311.

96. K.F.R., Consultation of August 9, 1751.
98. " " March 19, 1753.
99. Ibid.

100. K.F.R.: In the Consultation of February 4, 1754 it was noted that
the merchants had not yet decided whether they would contract with
the English as they had been great sufferers by the contracts of
1753; the entry under February 5 said that the merchants "positively
refused" to contract with the English; the same in the entries of
March 4, 18.


102. " the consultation of August 16, 1753 referred to the
suspected circumstances of Davypursaud one of our dadni merchants."

103. K.F.R., undated consultation of September 1753.

104. " Consultation of September 7, 1753.

105. " " September 12, 1753.

106. " " " 19, 1753.

107. " " " 24, 1753.


109. " " " 10, 12, and 25, 1754.

110. " " " February 5, and 10, 1754. It was noted
under the entry of February 10 that if the dadni merchants learnt
that the English were planning to send money directly to the
aurungs they might come down to the ENIC's terms. The merchants
did not do so.

111. K.F.R., Consultation of February 17, 1754.
112. K.F.R., Consultation of April 24, 1754.
113. " " " May 6, 1754.
114. " " " January 27, 1755.
115. " " " February 13, 1755.
116. " " " April 21, 1755.
117. " " " October 24, 1755.
118. " " " March 17, 1755.
119. " " " October 24, 1755.
120. " " " August 24, December 23, and December 30, 1756.

121. K.F.R., Consultations of January 7, 1758.

122. " 1754: Consultations of March 4, April 10; 1755: Consultations of March 26, April 11, April 21, May 9; 1756: Consultations of January 18, March 12.


124. K.F.R., Consultation of May 12, 1755.

125. " " " March 29, 1754.

126. " " " May 23, 1753.

127. " " " March 12, 1758.

128. " " April 26, 1758.

129. " Consultation of April 6, 1758.

130. " " " May 9, 1758.
131. H.O.S 804, EPC, February 25, 1747/48 to December 9, 1761, I.O.L.R.,
London, (henceforth H.O.S 804)


133. " " " November 12, 1752.

134. " " " May 12, 1755.

135. " " " January 29, 1756.


137. " Consultations of September 6 and 23, 1751.

138. " " March 8, 1753, and March 19, 1753.

139. See note 131.

140. H.O.S 804.

141. EPC, RI, Vol. 44, August 14, 1769.


143. See Bhadra, The Role of Rykars in the Silk Industry of Bengal,
1765-1830 (Typed MS) the first part of which has been published,
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145. H.O.S 176(5) Letter of Directors to Governor and Council, Fort
William dated September 10, 1783.

146. H.O.S 176(7) Fort William to Court of Directors April 4, 1783.


148. Datta, 1963, pp.115-117, Bally and Preet Cotma were asked to
contribute money to Alivardi's campaigns against the Marathas.
149. Ibid., pp.159-160, 168-169.


152. Mohsin p.35.

153. Mohsin pp.33-35


157. Ibid., pp.245-248.


161. HMS 804, Fort William dated October, 30, 1752.


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