



**PROUD TO BE A NAGARATHAR!**

# Nagarathar Community Stands Out!

- Banking
- Architecture
- Religion
- Education
- Tamil
- Entrepreneurship & Trade
- Cuisine

# Pioneers in Banking

Often hailed as the pioneers of organized banking in India and credited with introducing of double-entry bookkeeping (debit and credit). Nagarathars introduced பற்று (debit), வரவு (credit), செலவு (expenditure), லாபம் (profit), நஷ்டம் (loss) which are all collectively known as ஐந்தொகை (Ainthogai).

David Rudner (Rethinking Markets in Modern India):

Under colonial rule, the Nattukottai Chettiar or Nagarathars organized themselves into a complex, segmentary network of interdependent family merchant-banking firms. Each firm traded individually in commodities trading, money lending, domestic and overseas banking operations, or industrial investment. But beyond this - making possible every other commercial venture in which it engaged - each family firm operated as a commercial bank: taking money on deposit and drafting hundis and other financial instruments for use in the transfer of loanable capital to branch offices and to other banks. As a result, every Nagarathar firm was tied together with all of the others to form a unified banking system, playing a major role in the credit markets of South Asia and the Indian Ocean rim.

Indian Bank established by Mr. Ramasamy Chettiar & V. Krishnaswamy Iyer

Indian Overseas Bank established by M.Ct.M. Chidambaram Chettiar

Bank of Madura (ICICI) established by Karumuthu Thiagarajan Chettiar

Others: Chettinad Mercantile Bank, Bank of Chettinad

United India Insurance

A Paper on Chettiars and free banking:

<https://econfaculty.gmu.edu/pboettke/workshop/Spring2011/Nair.pdf>

# Unique Blended Architecture

Just the entrance to a Chettinad mansion can be an exercise in map-spotting with its doors of solid Burma teak, Belgian mirrors, English floral tiles and Italian black marble columns (“The Hindu”, July 21, 2022). Nagarathars travelled around the world and brought a piece of their travel experience home every time they went abroad - not just to relish it, but to blend it into their culture and architecture!

<https://www.nytimes.com/2017/05/17/t-magazine/india-chettinad-mansions-travel.html?smid=url-share>

<https://www.slideshare.net/faseehun/chettinad-architecture>

<https://www.livspace.com/in/magazine/lifestyle-design-chettinad-house>

<https://tanyamunshi.com/travel/the-glory-of-chettinad/>

<http://www.thebangala.com/architecture/#:~:text=Chettinad%20architecture%20stands%20out%20for,architecture%20and%20various%20European%20styles.>

# Irreplaceable Service to Religion

Nagarathars are deeply religious and are ardent Saivites. They have built temples in every country (and numerous cities) they have lived in, around the world. Every Nagarathar village has a Shiva temple built and/or maintained by Nagarathars, in addition the nine temples that Nagarathars belong to.

Nagarathars spread Hinduism in Asian countries. Even today, one can find temples dedicated to the Hindu deity, Murugan, spread throughout Asia. There are Thandayuthapani temples in 15 locations in Malaysia, two in Singapore, 50 temples in Burma, and two in Ho Chi Minh City. Sri Lanka has three of these temples, as well as the famous Selva Vinayagar Temple (Kandy). There are also temples maintained by Nagarathars in locations across the globe, including North America.

<https://chennainagarathar.tripod.com/Familydeities.html>

The “Kasi Nagara Chatram” was established in 1863 and intricately linked to the Poojas for Viswanathar at Kasi. From the 1820s they have been performing three poojas – 4 am, 11.30 am and 9 pm – and it’s inspiring to note that these Trikala poojas have been performed without a single break for the past 150 years (even when there was a curfew during the Quit India Movement in 1942, they got special permission) – The milk for abishekam and other pooja articles are taken at 10.40 am and 9.30 pm every day chanting “Sambo Shankara” and they have the first right of pooja for these timings (The other two poojas are owned by Nepal Maharaja and Kasi Maharaja).

In India, Nagarathars have been very active participants in the building and upkeep of numerous temples. They have also contributed heavily to various temple services (such as padasaalai, nandavanam, pasu madam). Here is a recent compilation of Nagarathar’s contributions to temples:

<https://drive.google.com/file/d/1vmwPpGhI2htjhud-Qhc-8XBU6ob7ZGsy/view?usp=sharing>

# Lasting Service to Education

To say that Nagarathars have educated millions over a century is an understatement. Nagarathars have not only built schools, colleges and universities, but were the pioneers of educational charity in India.

Some of the institutions Nagarathars founded are:

- Annamalai University (Chidambaram)
- Alagappa University (Karaikudi)
- Alagappa College of Technology (Chennai)
- Thiagaraja University (Madurai)
- Chettinad Hospitals / Medical School
- Hundreds of Elementary, Middle and High Schools and Polytechnic Institutes

# Service to the Tamil Language

Nagarathars have established several Publishing Houses in Tamil Nadu (e.g. Vanathi Padhippakam (Thirunavukkarasu), Manimekalai Pirasuram (Thamizhvanan), Palaniappa Brothers (Palaniappa Chettiar), Senthamizh Pathippagam (AR. Periyannan), Kumudam (S.A.P. Annamalai) etc.

There have been numerous Nagarathar scholars who have written books, prose and poetry over the decades.

Roja Muthiah Research Library: <https://rmrl.in/>

# Glorious Entrepreneurship & Trade

- The Nagarathars were traders of salt, rice initially – and crossed overseas to establish local finance trading and lending, and specialized in gem trading. We get to know that they traded pearls from **the Gulf of Mannar, diamonds from Golconda and Corals**. They were the financial experts to the Chola Monarchs; they were the ones who had the honor of crowning the Chola Kings.
- Nagarathars travelled to Kandy, Colombo in 1805, Penang, Singapore 1824, Moulmein 1852, Rangoon 1854, Mandalay 1885 and later to Medan – Indonesia, Hochimin City (Saigon) Vietnam, Pnompen Cambodia, Vientiane Laos, Southern Thailand, various States in Peninsular Malaysia, established money lending business and subsequently some of them settled there.
- <https://www.deccanchronicle.com/nation/in-other-news/200816/in-search-chettiar-roots.html>
- <https://www.deccanherald.com/content/55347/they-had-won-confidence-britishers.html>
- Business Houses:
  - Chettinad Group
  - Murugappa Group
  - A.V.M. Studios
  - MAC Group
  - Numerous Textile Mills, Sugar Mills and Paper Mills
  - Pharmacy Retail



# Delectable Chettinad Cuisine

The word Chettinad, reminds the numerous mouth watering delicacies that have transcended the boundaries of Tamil Nadu to carve a worldwide following. Generally less garnished with spices, the typical menu resembles the aristocratic way of life of the Chettinad people. (Excerpt from <https://nagaratharworld.wordpress.com/chettinad-cuisine/> )

<https://www.thequint.com/podcast/southern-slurp-chettinad-cuisine-tasty-local-historic-subtle-yet-spicy-chettiar-story#read-more>

<https://timesofindia.indiatimes.com/life-style/food-news/what-is-chettinad-cuisine-and-what-makes-it-so-special/photostory/69041152.cms?picid=69041238>

<https://www.cntraveller.in/story/6-things-you-probably-didnt-know-about-chettinad-cuisine-bombay-canteen-bangala-mumbai-karaikudi/>

<https://uppercrustindia.com/2019/posts/512/chettinad-cuisine-up-close>

# Miscellaneous

Chettiar Wedding Rituals Explained Well:

<https://www.kalyanshastra.com/tamil-chettiar>

Nagarathar Hospitality