The business communities had traditionally been an important part of the social structure in the Punjab. In the new political scenario they received considerable recognition and protection from the various new rulers reigning in different parts of the Punjab. These traditional business communities were considered the backbone of the economy of the Punjab which met the demands of the new ruling class for imported luxury goods; of the army for weapons, ammunition and other supplies; of the urban population for food and manufactured goods; and of the rural people for necessities which were not available locally.

The trading activities and the indigenous manufactures were not only produced sufficient surplus to meet the demands of internal consumption but also for export to the interior parts of Hindustan, Afghanistan, Iran and central Asia. The surplus goods were carried from one place to another by petty traders as well as by big merchants belonging to traditional business communities.¹

On the basis of the available studies on the subject it may be possible to tentatively put forth a definition of the term ‘business’ and then of the term ‘community’. Business means the purchase and sale of goods in any attempt to make profit. But the term ‘community’ has been defined as a social group of any size whose members reside in a specific locality, share government and have a common cultural-historical heritage.² Furthermore, communities are usually bounded by multiple interests, including social interdependence among members, common religious values and joint socio-political actions which preserve the community’s

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identity in the event of external threat. Thus, the people belonging to a socio-cultural group which was engaged in trade, commerce and industry at any local or regional or inter-regional level, may be regarded as a business community. In other words, the business communities can be said to have been constituted by those people who were actively engaged in the process of collection and distribution of goods as intermediaries between the producers and consumers.

In the Punjab during the late eighteenth century the business communities were related to different religious, regional and social backgrounds. From later historical British writings we find that the business communities constituted nearly seven percent of the total population of the province. But in the areas of Multan, Derajat and Bahawalpur their proportion was eleven to seventeen percent. Throughout the eastern plains their proportion was broadly uniform though it was more in the areas which included more villages and towns as well as the large cities. In the hills and the sub-mountain tracts their proportion was low, because these tracts included none of the big commercial centres and the daily needs of the people were simple and locally supplied.

In terms of their regional composition, the business communities of late eighteenth century Punjab mainly had three divisions: Punjabis, Shikarpuris and Kashmiris. Among the Punjabis, the Khatris, Bhatias, Aroras, Banias, Suds, Bohras, Mahajans, Bhabras, Khojahs, Parachas, Lubanas and Batras were the best known groups.

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The Khatris claimed Rajput descent.\(^8\) They asserted their caste superiority and feeling proud of the ancient solar (surajvanshi) origin of the Khatris.\(^9\) Their tradition is that those Rajputs who had refused to acknowledge the superiority of Turkish rulers were obliged to leave their homes in ‘Hindistan’ to migrate to the Punjab where they adopted the profession of service, trade, business, shopkeeping, drapery and banking.\(^10\) They considered themselves superior to other communities in the spheres of education and trading.\(^11\) There was hardly a town in the Punjab where Khatris did not have their homes and business.\(^12\)

Earlier, the Mughal authorities tried to consolidate their power in the Punjab through the trading community in the process of absorbing the Khatris into the imperial service. As a consequence, their dependence upon the Khatris increased when the peasants rise in revolt earlier under the leadership of Banda Bahadur and later under the leadership of the various Sikh misaldars. It is probably likely that the interests of the merchants and businessmen were closely tied to the prosperity, peace and stability of the ruling class and the markets they had encouraged.\(^13\)

After the establishment of Sikh rule in the Punjab the Khatris did not enter the service of the Sikh rulers on account of the regard they had for their own honour. As a result, they took the profession of business. When the Sikh rulers realised the imperative need for the effective management of the affairs of the government they called the Khatris with due respect and entrusted all the financial matters to them.

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Gradually, the Khadris came to serve the Sikh rulers with loyalty and devotion as they had served the rulers of the earlier times.\(^{14}\)

The Khadris were also identified by the areas to which they belonged, such as Multani Khadris, Peshawari Khadris and Lahori Khadris. Among the Khadris four sections were considered sacred because of their association with the Sikh Gurus, the Bedis, Sodhis, Trehan and Bhalla.\(^{15}\)

The territorial distribution of the Khadris was fairly well marked. They constituted a large portion of the mercantile class in the central and the northwestern Punjab being more numerous in Jallandhar, Amritsar, Rawalpindi and Lahore divisions. They were less prominent in the southern districts of the western plains and the least on their frontiers.\(^{16}\) Religiously, the Khadris were both Hindus and Sikhs. But the majority of the Khadris were Hindus. The Sikh Gurus, Guru Nanak Dev, Guru Angad Dev, Guru Amar Dass and Guru Ram Das were respectively from the well known Bedi, Trehan, Bhalla and Sodhi sub-castes of the Khadris.\(^{17}\)

Like the Khadris, the Bhatias too, claimed Rajput descent and traditions says that they originally came from Bhatner and Jaisalmer in Rajputana desert.\(^{18}\) They were often supposed to be Khadris and in Jhelum they were said to be from the Khatri divisions of Bari, Bunjari, Dhaighar and Charszatis.\(^{19}\) In Sind they appeared as the leading mercantile element and held the place which Aroras held higher up in the Indus.\(^{20}\) Most of them were engaged in petty shopkeeping. But the Bhatias of Dera Ismail Khan were described as belonging to a widely spread and an

\(^{14}\) J. S. Grewal & Indu Banga (tr. & eds.), *Early Nineteenth Century Punjab*, p. 123.


\(^{19}\) Denzil Ibbetson, *Panjab Castes*, p. 250.

enterprising community.\textsuperscript{21} On the whole, however, they occupied inferior position both in a social and in a mercantile sense. They were considered below the Khatri and perhaps the Arora. Religiously, they were both Hindus and Sikhs and as Hindus they were stricter than other communities of the western Punjab.\textsuperscript{22}

The Bhatias were divided into the following two exogamous groups based on geographical position: the first group consisted of the Kachhis, Halais, Prijas, Kathiawaris and Gujaratis. The second group consisted of Bhatias of Jaisalmer, Sindh, Punjab and the western province.\textsuperscript{23} Some sections of the Bhatias in the Bhawalpur state were the following: Sinwala, Gandhi, Chachre, Wadhoje, Dhatte, Bable, Wanjak, Rarakhe, Challaha, Rille and Wattu.\textsuperscript{24} They were found side by side with Khatri in Sialkot, Gujrat and Shahpur.\textsuperscript{25}

The Aroras were next in importance to the Khatri. Originally they claimed to be Khatri and it has been suggested that like the Multani Khatri and the Lahori Khatri, the Arora could be the Khatri of Aror, the ancient capital of Sindh. However, the Khatri did not admit such a claim.\textsuperscript{26}

The Aroras constituted the leading mercantile caste in the lower reaches of the rivers. Half of the Aroras of the Punjab had lived in the Multan and Derajat areas. They were numerous in Peshawar and Kohat.\textsuperscript{27}

The Aroras were thrifty, active, industrious and enterprising.\textsuperscript{28} In Bahawalpur they were numerous and had the whole of its trade in their hands,
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dealing in every commodity and even selling shoes and vegetables. Some of them were contractors, bankers, sahukars and in the latter capacity, they had acquired considerable amount of land by mortgage or purchase from other cultivators. Dyal Shah Arora and Raman Shah were the two important sahukars of Shahdara in the early nineteen century Punjab. However, their social position was considered inferior to the Khatris. In north-western and the south-western Punjab they were commonly known as Kirar which was derogatory. They were worse branded in the proverbs of the countryside.

The Aroras were divided into two main sections: Northern or Uttardhi and Southern or Dakhna. The Dakhna claimed social superiority and take wives from, but not give their daughters to the other sub-sections. They were the strongest in south-western areas of the Punjab. They were further divided into three sections. Several Arora sub-sections were named after animals and plants. Religiously, they were both Hindus and Sikhs. But the majority of them were Hindus.

31 J.S. Grewal & Indu Banga (tr. & eds.), Early Nineteenth Century Punjab, pp. 26 and 123.
32 Denzil Ibbetson, Panjab Castes, p. 250.
33 Gazetteer of the Dera Ghazi Khan District 1883-84, p. 55; Gazetteer of the Montgomery District 1883-84, p. 90.
34 Denzil Ibbetson, Panjab Castes, pp. 250-251.
35 Ibid., p. 252.
36 In the first sub-group were the Glumais, Narula, Mongia, Bajaj and Sikri. In the second were Manchanda and Pasricha. In the third were Kantor, Montak, Tehle, Guruware, Wadhwa and Sethi: H. A. Rose, A Glossary of Castes and Tribes of the Punjab and North-West Frontier Province, Vol. II, p. 18.
37 As Babbar from lion in Montegomery, Gauba-calf, Ghira-dove in Montegomery and Multan, Giddar-Jackal, Ghora-Horse in Dera Ismail Khan, Hansgoose in Montegomery,
The Banias controlled considerable trade in the region to the eastern parts of the Punjab under Sikh rule. The word Bania was derived from the Sanskrit ‘baniya’ which means trader or shopkeeper. As the name implies, they lived solely for and by commerce in the late eighteenth century Punjab. According to Waris Shah, Banias were the big merchants.\(^\text{39}\) It was very rarely indeed that they followed any other profession than the mercantile pursuits.\(^\text{40}\)

The other term for the Bania was ‘Vaishya’ which covered several sections or sub-communities, such as Aggarwals, Oswals, Maheshwaris, Khandelwals, Jaiswals and Poswals.\(^\text{41}\) But Denzil Ibbetson divides them into five sub-sections: Aggarwals, Oswals, Maheshwari, Sarallias, and Dasas.\(^\text{42}\) Of these Aggarwals were by far, the largest in number.\(^\text{43}\) They take their name from Agroha in Hissar district. It was believed to have been constructed by King Agrasen.\(^\text{44}\) The Aggarwals were further divided and had 18 gotras. The Oswals or the south-western sections of the caste traced their origin from Osia or Osnagar, a town of Marwar, and their home was Gujarat and south-western Rajputana. They were generally Jains. The Maheshwaris were numerous in Bikaner. Their relations with the Aggarwals were much closer than with the Oswals. The Sarallias were originally a branch of the Aggarwals, but owing to some dispute they had left Agroha.\(^\text{45}\) Similarly the Dasas

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\(^\text{42}\) Denzil Ibbetson, *Panjab Castes*, p. 244.


\(^\text{45}\) Badlu Ram Gupta, *The Aggarwals*, p. 3.
were originally the Aggarwals but with a passage of time they had separated from the Aggarwals.46

The Banias were confined to the eastern and the southern district of Delhi, Hissar and Ambala division and in the states to the west of the river Jamuna. Their numbers in the Doabs of the Punjab was very small. In the region west of Lahore they were practically unknown.47

The Banias were said to be intelligent, enterprising, industrious and ambitious.48 They carried flourishing business, exercised complete economic domination over the lives of other communities particularly the agricultural classes. The peasantry understandably did not like them.49 They were bankers and moneylenders to villagers and due to which they were perhaps both respected and feared.50 Raman Shah, Shankar Dass and Harsukh Dyal Bania were famous sahukars of Amritsar. They had much influence even among the ruling class.

The Suds were almost wholly mercantile in their pursuits though they occupied an inferior position than the Banias and the Khatris.51 The Suds could be divided into two main sections: the Uchandia (Suds of the hills) and the Newandia (Suds of the plains). The habits and customs of the Suds were influenced by the Banias and the Khatris. The Suds were conducting their trading activities largely in Rawalpindi divisions and in the hills.52 In small numbers they were concentrated in Ludhiana and Hoshiarpur.53 Religiously, they were Hindus and wore the janeo. A few of them were Sikhs.54

46 Denzil Ibbetson, *Panjab Castes*, p. 244.
51 Denzil Ibbetson, *Panjab Castes*, p. 245.
53 *Gazetteer of the Kangra District 1904*, p. 77.
Some of the Bhabras were said to be Oswal Banias. But they appeared to be purely Punjabi caste and had their headquarters in towns of Hoshiarpur, Sialkot and Rawalpindi.\(^55\) In Sirsa, the Sikh immigrants from Patiala were called Oswal Bania and said to be Bhabras. They occupied the same territorial position as Suds. At the solicitation of one Bir Swami the Jallandar Bhabras refused to wear the janeo which separated them from the Banias. Many of the Gurdaspur Bhabras were said to be Oswal and Khandelwal Banias.\(^56\) However, they were not found in many urban centres as traders and shopkeepers.\(^57\) They were mostly Hindus and particularly the Jains.\(^58\)

The Mahajans too were a Bania sub-caste. The term Mahajan was applied to high class bankers and moneylenders. However, a Bania of Hindustan who lived in the hills could not like to intermarry with the local Mahajans.\(^59\) The Mahajans in the hills were an occupational group rather than a caste as there a Brahman shopkeeper could also be called Mahajan. Major Wace writes, ‘the Brahmans or Mahajans keep shop, cultivate or take service as well as act as a priest’. In Gurdaspur and Sialkot, these Mahajans were also styled as Kirars. Mahajans carried their business in the eastern and southern areas of the Punjab.\(^60\)

The Bohras in the hills were also known as Mahajans. The Bohras of Mandi were Vaishyas. Their chief sub-castes were Ghandor, Mahtichagghlar, Kochru, Degre, Chhotei and Baidu.\(^61\) In the hills, they were the moneylenders and shopkeepers. It is said that in Gurdaspur there was a small class of traders called Bohras who claimed Jat origin and were notorious for making money by marrying


\(^{58}\) *Gazetteer of the Lahore District 1883-84*, p. 66.


\(^{61}\) *Gazetteer of the Mandi States 1904*, p. 28.
their daughters and securing the dowry and then they ran away with both, to begin again. Perhaps because of their business practices they were not much liked in the countryside. By religion, they were both Hindus and Muslims. The Muslim Bohras seemed to be a part of the Khojahs.62

The Khojahs were said to be have been converted to Islam from amongst the Khatris, Aroras and Bhatias in the fifteenth century.63 The word Khojah was really nothing more than the Persian ‘Khwajah’ and meant simply men of wealth and respectability. In the Punjab, it was used in three different senses: for a eunuch, for a scavenger (converted to Islam) and for a Muhammadan trader particularly a Hindu trader converted to Islam. In spite of their conversion to Islam, the Khojahs retained many traces of the Khatri caste’s organization. At Bhera they had many divisions like the Khatris.64 It is said that about 2600 of the Khojahs in Multan and Jhang were of Khatris origin.65 The Khojahs were engaged largely in petty trade as pedlars and hawkers.66 After buying goods they hawked in the villages and sold on credit till harvest time.67 At the beginning of the nineteenth century they were more amorphous and considerably less affluent, but they gradually moved from hawking into trade and thereby into prosperity. Qutab-ud-din and Imam Baksh of Bhera were prominent Khojah sahukars.68

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64 The following sub-sections are said to have existed among the Khojahs at Bhera: Sehgal, Wohra, Sethi, Duggal, Kapur, Rawal, Gurmale, Magun and Mahendru: H. A. Rose, *A Glossary of Castes and Tribes of the Punjab and North-West Frontier Province*, Vol. II, p. 537.
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Like the Khojahs, the Parachas were Muslim traders who converted from amongst the Khatri.\textsuperscript{69} They are said to have derived their name from ‘Parcha’ or ‘cloth’, one of the staples of their trade.\textsuperscript{70} They were enterprising and active businessmen.\textsuperscript{71} They held no land and their business transactions extended to Turkistan and the cities of Central Asia.\textsuperscript{72} They dealt in cloth, silk, indigo and tea.\textsuperscript{73} It was also said that they were originally the Khatri deported by Zaman Shah.\textsuperscript{74} They gave their daughters only to Parachas but occasionally took wives from foreign origin, but not the daughters of the Khojahs.\textsuperscript{75}

The Khojahs and Parchas were found all along the region under hills from Amritsar to Peshawar; they spread southwards in the central and eastern districts of the western plains. Though the Khojahs were not found in the areas of Derajat and Muzaffargarh, they were found throughout the whole of the Salt Range tract; they were numerous in Lahore as well.\textsuperscript{76}

In addition to the well established business communities, there were petty traders, goods carriers, pedlars, hawkers and green grocers, the most important among these being the Lubanas and the Batras.\textsuperscript{77}

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\textsuperscript{70} \textit{Gazetteer of the Attock District 1907}, pp. 94-95.

\textsuperscript{71} \textit{Gazetteer of the Rawalpindi District 1883-84}, p. 191.

\textsuperscript{72} \textit{Gazetteer of the Attock District 1907}, p. 94; \textit{Gazetteer of the Rawalpindi District 1893-94}, p. 104.


\textsuperscript{74} \textit{Gazetteer of the Attock District 1907}, pp. 94.


\textsuperscript{77} Denzil Ibbetson, \textit{Panjab Castes}, p. 254.}
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The Lubanas were generally called Banjaras. The word ‘Banjara’ was derived from ‘banji’, a trader. Similarly, the term Lubana appeared to be derived from ‘lun’ (salt) and ‘bana’ (trade) and the Lubanas specialized as salt carriers and salt traders. They claimed Rajput origin. The Lubanas were traders of meat, liquor and vegetables and the carriers, pedlars and hawkers. The Banjaras of north-west frontier came annually in the Sutlej-Jamuna division in cold weather with letters of credit on local merchants, and bought up a large number of cattle which they took back again for sale as the summer approached.78 The Muslim Banjaras were entirely pedlars. They adopted agriculture as an additional means of livelihood but not as a substitute for trade.

The Lubanas were numerous in the sub-mountain regions of Kangra as well as in Lahore, Gujranwala, Peshawar, Muzaffargarh and Bahawalpur, all of which had Lubana colonies.79

The Batras were pedlars and were originally to be the low caste Brahmans of Gujrat. Like Banjaras, they used to do trade by hawking and selling cheap ornaments of women. They also pierced the noses and ears of the children purchasing rings. During the late eighteenth and early years of the nineteenth century, they were found in great numbers in towns and places of pilgrimage all over the Punjab.80 The Batras of Hoshiarpur were Sahijdhari Sikhs and the followers of Guru Nanak. The Hindu Batras used to wear janeo and marked tilak on their forehead.

Among the business communities who had association with a particular region were the Kashmiris, the Shikarpuris and the Lohanis.

The Kashmiri merchants formed an important element in the business communities during the late eighteenth century. A series of appalling famines, epidemic and good trading opportunities led to mass migration of Kashmiris from


the valley of Kashmir to the neighbouring areas of Punjab.\(^{81}\) This resulted in the establishment of Kashmiri colonies at places like Akhnoor, Jammu, Bhadarwah, Basohli, Chamba, Gujranwala, Lahore, Ludhiana, Mandi, Pathankot, Poonch, Rajouri, Amritsar, Sialkot, Kangra and Jhelum. Those Kashmiris whose ancestors settled in Jhelum generations ago were landowners but a great number of them were traders.\(^{82}\) Those who settled in the Kangra valley and in Lahore and Amritsar were primarily shawl manufacturers and traders.\(^{83}\)

The Kashmiris, who used to go outside Kashmir for the sake of business, settled there and ran their business successfully in spite of acute local competition.\(^{84}\) Religiously, the Kashmiris were both Muslims and Hindus, particularly Pandits, but in Amritsar and Jhelum, they were mostly Muslims.\(^{85}\)

The Shikarpuris or the inhabitants of Shikarpur in Sindh conducted a prosperous trade not only with the Punjab but also with Afghanistan, Turkistan, Hindustan, Central Asia, Khurasan, Persia and Turkey.\(^{86}\) They had their agents in different trading centres of these countries and were collecting immense profits by trade.\(^{87}\) They were keen to establish commercial relations with new countries and


\(^{82}\) *Gazetteer of the Jhelum District 1883-84*, p. 79.

\(^{83}\) *Gazetteer of the Kangra District 1904*, p. 82; V.N. Datta, *Amritsar: Past and Present*, p. 137.


\(^{85}\) *Gazetteer of the Amritsar District 1883-84*, p. 24; *Gazetteer of the Jhelum District 1883-84*, p. 79.


secured the protection of government of the day by lending it money. They were richer than the other regional trading communities. Ram Das Shikarpuri of Multan controlled most of the trade of Multan. Similarly, Odoh Das, Dwarka Das, Sewak Ram, Shikarpuri merchants were controlling the whole trade of Dera Ghazi Khan.

The Lohanis spoke Persian and did trade with Turkistan, Sindh, Hindustan and the Punjab through caravans of six to seven hundred camels and ponies. They mostly entered Hindustan in October and November and after completing their commercial transactions, returned to Bokhara after April. They used to come to the Punjab through Multan and Ghazni and the whole of the external trade of Multan was in their hands. They carried on a prosperous trade with Central Asia. Sometimes, they were known as Powindah merchants. They had established their branches in different countries which were run by their gumashtas. During the early year of the nineteenth century, Darya Khan Lohani of Multan was an influential merchant. Owing to his influence in the government circles, he used to collect two and half on each load and sometimes he extorted large sum of money from other merchants.

The businessmen in the late eighteenth century Punjab followed two methods by which large amounts of money could be transmitted from one place to another. One was carrying money physically with the help of some transport likes mules, ponies, horses, camels, bullocks, and bullock carts. The other method was the use of hundis or bill of exchange. It was a credit of instrument or bill of exchange which enabled its drawee to transfer money from one place to another. It removed their risks of carrying cash to remote parts of the country for doing business. The hundis


were of two kinds: *darshani*, which was payable on demand on sight and second, was *miyadi hundi*, which was payable after the period stipulated in the *hundi* and recovered from the date of drawing. It appears that the rates of *hundi* were not uniform; it varied from place to place.

The transactions of business communities were conducted through cash as well as exchange of commodities. Cash system was universal in towns and cities while in rural areas barter system was largely followed. Under barter system, cotton clothes, *chintzes* and blankets were brought to the rural area from urban areas and exchanged with agricultural products and raw materials like grain and cotton.

Similarly, the weights and measures in the late eighteenth century Punjab were inherited from the past: *chawals, rattis, mashas, tolas, chattanks, seers, vatti, dhari* and *maund*. The measures which were prevalent were *girahs, gaz* and *kos*.

The Shahjahani *hath* was 17 inches and the Multani *hath* was 1 feet 11 inches; 2 *hath* was equal to one *gaz*.

The moneymakers advanced loans to manufacturers, traders, shopkeepers and agriculturists. According to Fazal Shah, big *sahukars* acted as financiers to the industrial community. It appears that at the time of advancing loans, they kept landed property and ornaments as security. Every year the interest rate was calculated and balance struck and compound interest was charged thereafter. The interest rate on loans was not uniform in the Punjab. The usual interest rate was charged by *sahukars*. On bills of exchange the rate of interest was nearly 6 percent per annum and on ordinary loans to shopkeepers the usual rate was one percent per month or 12 percent per annum. The *sahukars* kept their records in land which was intelligible only to the men of their own class and enabled them to charge more interest. It appears, however, that in the late eighteenth century, moneymaking business was entirely in the hands of the Khatri, Bania, Arora and Mahajan.

Owing to the requirements of the dowry system, men depended on them for loans. Revenue defaulters also sought their help. Since the business in the villages was conducted in kind and payments to the artisan castes were made on half-yearly basis, the remaining grain of the cultivator was probably acquired by their

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97 16 girahs made one gaz: *Home/Political Consultation File*, 25 September 1837, Nos. 90-92; *Hath* was of about 18 inches: Indu Banga, *Agrarian System of the Sikhs*, pp. 9 and 90.


99 *Gazetteer of the Lahore District*, 1883-84, p. 81.

100 It is said that if a *sahukar* tried to charge exorbitant rate of interest, the local *kardars* immediately intervened because they feared that the exploitation by *sahukars* might cause a decline in cultivation resulting in loss in the revenue. Nevertheless, the attitude of the administration was, on the whole, favourable towards *sahukars*: *Foreign/Political Proceedings*, 25 September 1837, Nos. 87-96; *Gazetteer of the Muzzafargarh District 1883-84*, pp. 193-195; *Gazetteer of the Shahpur District 1907-08*, p. 194; J.S. Grewal, ‘Business Communities in the Punjab’, *Journal of Regional History*, Vol. III, Amritsar, 1982, pp. 57-71; Bhagat Singh, ‘Trade and Commerce under Maharaja Ranjit Singh’, Seminar on *Maharaja Ranjit Singh: Society, Economy and Administration*, pp. 1-25 (in typescript).

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sahukars.¹⁰² In theory, the sahukars were expected to help people during emergencies,¹⁰³ but this was hardly true of them in practice. They were notorious as money makers and built huge buildings out of usury.¹⁰⁴ During the 1750s, when these people were the victims of arson and robbery, none came to their rescue in towns and villages because they were the exploiters.¹⁰⁵ On account of unstable conditions there was a tendency among them to move to the safer urban centres.¹⁰⁶ During the reign of the various Sikh and non-Sikh rulers the conditions of peace and stability was beneficial to them and we find Khatri traders was well settled in the markets of distant places in the Punjab.


