

अथातः प्रारभ्यते मित्रभेदो नाम प्रथमं तन्त्रम् ।

athAtaH prArabhyate mitrabhedo nAma prathamaM tantram

And now begins the First Technique, by the name of
Mitra-Bheda : which means Breaking up of Friendships

यस्यायम् आदिमः श्लोकः

yasyAyam AdimaH shlokaH

Of which, this is the first shloka...

वर्धमानो महान् स्नेहः सिंहगोवृषयोर्वने ।

vardhamAno mahAn snehaH siMhagovRShayorvane

पिशुनेनातिलुब्धेन जम्बुकेन विनाशितः ॥ १॥

pishunenAtilubdhena jambukena vinAshitaH

A great friendship which was growing between a Lion and a
Bull in a forest, was destroyed by a back-biting and
an extremely greedy jackal!

तद् यथानुश्रूयते ।

tad yathAnushrUyate

Which is heard as follows...

अस्ति दक्षिणात्ये जनपदे महिलारोप्यं नाम नगरम् ।

asti dakShiNAtye janapade mahilAropyaM nAma nagaram

In the land to the south, there is a city by the name of
Mahilaropyam(Maiden's Delight)



तत्र धर्मोपार्जितभूरिविभवो वर्धमानको नाम वणिकपुत्रो बभूव ।

tatra dharmopArjitabhUrivibhavo vardhamAnako nAma vaNikputro babhUva

There lived the son of a merchant, by the name of Vardhamanaka:
which means the one who causes growth, who amassed great
wealth by rightful means.

तस्य कदाचित् रात्रौ शय्यारूढस्य चिन्ता समुत्पन्ना ।

tasya kadAchit rAtrau shayyArUDhasya chintA samutpanna

One night, as he was lying on his bed, an anxious thought appeared
in his mind.

तत् प्रभूतेऽपि वित्ते अर्थोपायाश्चिन्तनीयाः कर्तव्याः च इति ।

tat prabhUtepi vitte arthopAyAshchintanlyAH kartavyAH cha iti

It was that "Even if there is a lot of money, methods of
wealth-creation have to be thought about, and put to practice!"



यत उक्तं च..

yata uktaM cha

नहि तद्विद्यते किञ्चिद्यदर्थेन न सिध्यति ।

nahi tadvidyate kiychidyadarthena na sidhyati

यत्नेन मतिमांस्तस्मादर्थमेकं प्रसाधयेत् ॥ २॥

yatnena matimAMstasmAdarthamekaM prasAdhayet

Since it is said that

There is no such thing, which can not be attained through wealth!

Therefore, a wise man should make an effort, and just obtain wealth.



यस्यार्थास्तस्य मित्राणि यस्यार्थास्तस्य बान्धवाः ।

yasyArthAstasya mitrANi yasyArthAstasya bAndhavAH

यस्यार्थाः स पुमान्लोके यस्यार्थाः स च पण्डितः ॥ ३॥

yasyArthAH sa pumAnloke yasyArthAH sa cha paNDitaH

The one who has wealth, has friends, and has relatives!

The one who is wealthy is considered great in this world, and is considered as a knowledgeable one too!

न सा विद्या न तद्दानं न तच्छिल्पं न सा कला ।

na sA vidyA na taddAnaM na tachchilpaM na sA kaLA

न तत् स्थैर्यं हि धनिनां याचकैर्यन्न गीयते ॥ ४॥

na tat sthairyam hi dhaninAM yAchakairyanna glyate

It is not Knowledge, it is not Charity, it is not Skill and Arts, and it is not the Perseverance of the wealthy, which are not praised by those who beg! (They praise all these qualities of the wealthy!)

इह लोके हि धनिनां परोऽपि स्वजनायते ।

iha loke hi dhaninAM paropi svajanAyate

स्वजनोऽपि दरिद्राणां सर्वदा दुर्जनायते ॥ ५॥

svajanopi daridrANAM sarvada durjanAyate

In this world, even strangers are friendly towards those who are wealthy! And towards those who are poor, even their own people turn against them!



The Sanskrit
Channel

अर्थेभ्योऽपि हि वृद्धेभ्यः संवृत्तेभ्यस्ततस्ततः ।

arthebhyopi hi vRddhebhyaH saMvRttebhyastatastataH

प्रवर्तन्ते क्रियाः सर्वाः पर्वतेभ्य इवापगाः ॥ ६॥

pravartante kriyAH sarvAH parvatebhya ivApagAH

As wealth grows and starts to accumulate from everywhere,
all of one's tasks start to manifest, as effortlessly as streams flow
from the mountains!

पूज्यते यदपूज्योऽपि यदगम्योऽपि गम्यते ।

pUjyate yadapUjyopi yadagamyopi gamyate

वन्द्यते यदवन्द्योऽपि स प्रभावो धनस्य च ॥ ७॥

vandyate yadavandyopi sa prabhAvo dhanasya cha

Even the one who is not worthy of worship, gets worshipped,
even the unreachable is reached! Even the one who shouldn't be
bowed down to, is bowed down to, and that is the power of wealth!

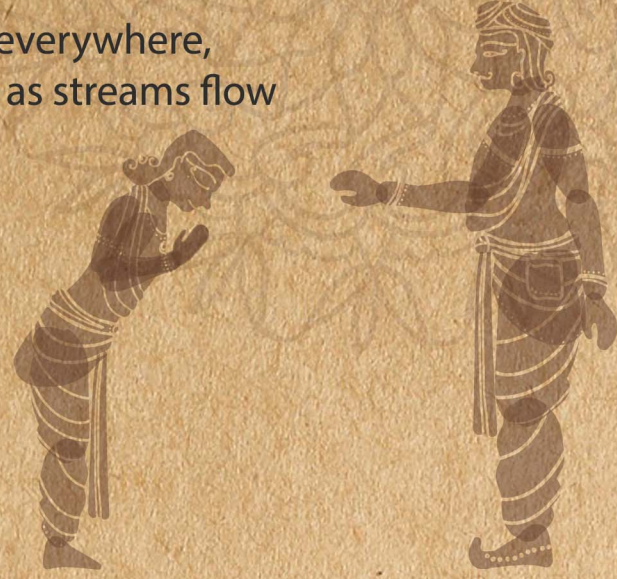
अशनादिन्द्रियाणीव स्युः कार्याण्यखिलान्यपि ।

ashanAdindriyANiIva syuH kAryANYakhilAnyapi

एतस्मात्कारणाद्वित्तं सर्वसाधनमुच्यते ॥ ८॥

etasmAtkAraNAdvittaM sarvasAdhanamuchyate

As one's organs get empowered with food, similarly one's activities
get empowered with wealth! Therefore, wealth is said to be the
means to achieve everything.



अर्थार्थी जीवलोकोऽयं श्मशानमपि सेवते ।
arthArthI jIvalokoyaM shmashAnamapi sevate

त्यक्त्वा जनयितारं स्वं निःस्वं गच्छति दूरतः ॥ ९॥
tyaktvA janayitAraM svaM niHsvaM gachchhati dUrataH

In pursuit of wealth, people in this world are ready to even work at a crematorium. And also there are people who would walk far away from their own parents, if they are impoverished.

गतवयसामपि पुंसां येषामर्था भवन्ति ते तरुणाः ।
gatavayasAmapi puMsAM yeShAmarthA bhavanti te taruNAH

अर्थेन तु ये हीना वृद्धास्ते यौवनेऽपि स्युः ॥ १०॥
arthena tu ye hInA vRddhAste yauvanepi syuH

Even after growing old, those who are wealthy, are still young!
Those who lack wealth, even if they are young, are as good as old!

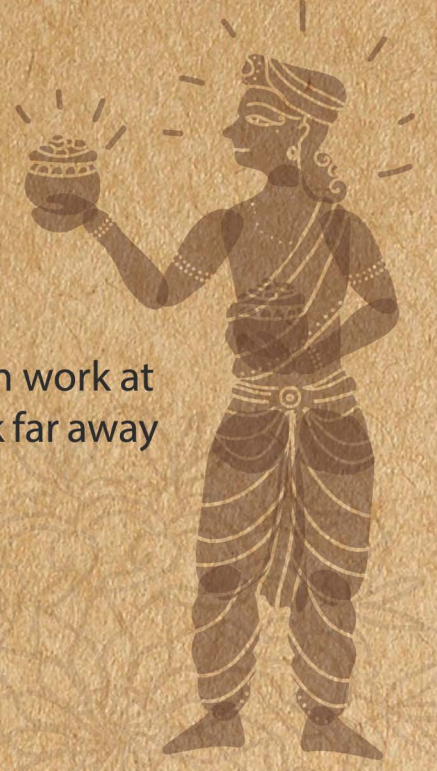
स च अर्थः पुरुषाणां षड्भिरुपायैर्भवति
sa cha arthaH puruShANAM ShaDbhirupAyairbhavati

And that wealth is obtained by humans through six methods.

भिक्षया नृपसेवया कृषिकर्मणा विद्योपार्जनेन व्यवहारेण
bhikShayA nRpasevayA kRShikarmaNA vidyopArjanena vyavahAreNa

वणिक्कर्मणा वा ।
vaNikkarmaNA vA

1)Through Begging, 2)Through service to a Ruler, 3)Through Self-Labour(lit. Agriculture), 4)By gaining knowledge, 5)Through loan-lending, and 6)Through Trade.



सर्वेषामपि तेषां वाणिज्येन अतिरस्कृतोऽर्थलाभः स्यात् ।
sarveShAmapi teShAM vANijyena atiraskRtorthalAbhaH syAt

Among all those methods, there is an undeniable opportunity in Trade, to amass wealth.

उक्तं च यतः
uktaM cha yataH

कृता भिक्षानेकैर्वितरति नृपो नोचितम् अहो
kRtA bhikShAnekairvitarati nRpo nochitam aho

कृषिः क्लिष्टा विद्या गुरुविनयवृत्त्याऽतिविषमा ।
kRShiH kliShTA vidyA guruvinayavRttyAtiviShamA

Since it is said that:
Begging is done by too many people, A ruler doesn't pay the right amount! Self-Labour is complicated and hard work, Obedience to a teacher to gain knowledge is tiring!

कुसीदात् दारिद्र्यं परकरगतग्रन्थिशमनात्
kusIdAt dAridryaM parakaragatagraMthishamanAt

न मन्ये वाणिज्यात् किमपि परमं वर्तनम् इह ॥ ११॥
na manye vANijyAt kimapi paramaM vartanam iha

One can become poor through loan-lending when money that went into other's hands is lost forever; I do not think that apart from Trade, there is a better activity that leads to wealth!



उपायानां च सर्वेषाम् उपायः पण्यसङ्ग्रहः ।

upAyAnAM cha sarveShAM upAyaH paNyasaMgrahaH

धनार्थं शस्यते ह्येकः तदन्यः संशयात्मकः ॥ १२॥

dhanArthaM shasyate hyekaH tadanyaH saMshayAtmakaH

Among all the methods to gain wealth, the best is to deal in tradeable goods! That is the only certain way, since the others are too doubtful!



तच्च वाणिज्यं सप्तविधम् अर्थागमाय स्यात् ।

tachcha vANijyaM saptavidham arthAgamAya syAt

And in that, Trade is of seven types, classified based on how wealth is obtained.

तद् यथा गान्धिकव्यवहारः, निक्षेपप्रवेशः, गोष्ठिककर्म,

tad yathA gAMdhikavyavahAraH, nikShepapraveshaH, goShThikakarma,

परिचितग्राहकागमः, मिथ्याक्रयकथनम्, कूटतुलामानम्,

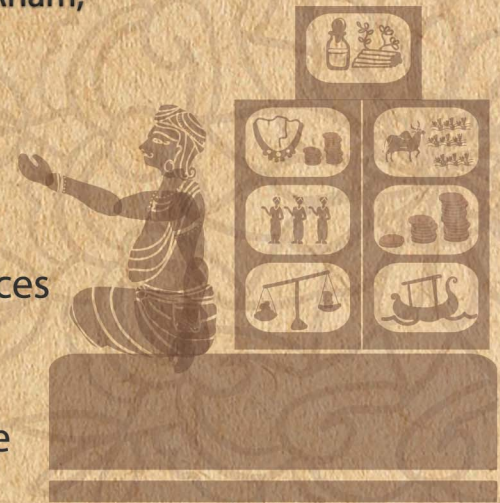
parichitagrAhakAgamaH, mithyAkrayakathanam, kUTatulAMAnam,

देशान्तरात् भाण्डानयनं च इति ।

deshAMtarAt bhAMDAnayanaM cha iti

Those are

- 1)Trade in Fragrances and other Consumable Substances
- 2)Pawn Broking
- 3)Cattle rearing and related products
- 4)Approaching regular customers for recurring Service
- 5)Inflating the Prices
- 6)Using Faulty Scales (Providing Less Value for Money) and
- 7)Importing Goods from Far Away places



उक्तं च
uktaM cha

पण्यानां गान्धिकं पण्यं किम् अन्यैः काञ्चनादिभिः ।
paNyAnAM gAMdhikaM paNyaM kim anyaiH kAychanAdibhiH

यत्रैकेन च यत् क्रीतं तच्छतेन प्रदीयते ॥ १३॥
yatraikena cha yat kritaM tachchhatena pradlyate

It is said that:
Among all the tradable Goods, fragrances are the best. Since when it is sold once, it reaches a hundred others on its own!

निक्षेपे पतिते हर्म्ये श्रेष्ठी स्तौति स्वदेवताम् ।
nikShepe patite harmye shreShThI stauti svadevatAm

निक्षेपी म्रियते तुभ्यं प्रदास्याम्युपयाचितम् ॥ १४॥
nikShepi mriyate tubhyaM pradAsyAmyupayAchitam

A Pawn Broker, prays to one's deity, that if the customer dies and doesn't reclaim the pawned goods, then one shall offer unto the deity what was received!

गोष्ठिककर्मनियुक्तः श्रेष्ठी चिन्तयति चेतसा हृष्टः ।
goShThikakarmaniyuktaH shreShThI chiMtayati chetasA hRShTaH

वसुधा वसुसम्पूर्णा मयाद्य लब्धा किम् अन्येन ॥ १५॥
vasudha vasusaMpUrNA mayAdya labdhA kim anyena

A merchant involved in cattle-rearing becomes content in his mind, that 'Today, I have found rich land, full of nourishment! What else is required!'



परिचितमागच्छन्तं ग्राहकम् उत्कण्ठया विलोक्यासौ ।
parichitamAgachchhaMtaM grAhakam utkaMThayA vilokyAsau

हृष्यति तद्धनलब्धो यद्वत् पुत्रेण जातेन ॥ १६॥
hRShyati taddhanalabdho yadvat putreNa jAtena

Looking at a familiar recurring customer anxiously, that merchant,
after receiving money, feels as happy as he had a child of his own!

अन्यं च
anyaM cha

पूर्णापूर्णे माने परिचितजनवञ्चनं तथा नित्यम् ।
pUrNApUrNe mAne parichitajanavaychanaM tathA nityam

मिथ्याक्रयस्य कथनं प्रकृतिरियं स्यात् किरातानाम् ॥ १७॥
mithyAkrayasya kathanaM prakRtiriyam syAt kirAtAnAm

And then, Making a profit through improper units of measure, by
cheating regular customers, and setting false prices, is the nature
of those who are savage!

द्विगुणं त्रिगुणं वित्तं भाण्डक्रयविचक्षणाः ।
dviguNaM triguNaM vittaM bhAMDakrayavichakShaNAH

प्राप्नुवन्त्युद्यमाल्लोका दूरदेशान्तरं गताः ॥ १८॥
prApnuvaMtyudyamAlloka dUradeshAMtaraM gatAH

Two-fold and Three-fold profits are obtained for their goods, by
those who take high risks and go to great efforts in bringing goods
from far-away places!



इत्येवं सम्प्रधार्य मथुरागामीनि भाण्डानि आदाय
ityevaM saMpradhArya mathurAgAmIIni bhAMDAni AdAya

शुभायां तिथौ गुरुजनानुज्ञातः सुरथाधिरूढः प्रस्थितः ।
shubhAyAM tithau gurujanAnujyAtaH surathAdhirUDhaH prasthitaH

Thinking thus, in his own mind, Vardhamanaka took the Goods that are to go to Mathura, and on an auspicious day, after taking the blessings of his Gurus, set forth on a nice chariot.

