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OSTAVE

Danas svaka banka poseduje službu sefova. Tipski, višedimenzionalni, pravougaoni prostor, nalik fiokama u kome su smeštene kutije, specijalno je ugrađen u posebno namenjenu prostoriju sa visokim sistemom bezbednosti za održavanje i čuvanje dragocenosti i dokumenata. Po pravilu, nalazi se u delu banke koji nije izložen svakodnevnim pogledima komitenata, mada ima, iako znatno ređe, i drugačijih rešenja.

Poslovi sefova razvijali su se vremenom u skladu sa razvojem bankarskih poslova, pa je sasvim opravdano što je u ne tako davnoj prošlosti bilo drugačije. O tome svedoči sačuvana dokumentacija o ostavama (tadašnji naziv za banci poverene važne i vredne stvari) u Arhivu Narodne banke Srbije koja je dostupna kao Period „A“, IV grupa, dosijei 9 i 10.

Ostave su pakovane u razne i različite predmete, kao što su sanduci i sandučići, muške i ženske torbe i kutije raznih dimenzija i od raznorodnog materijala, pakete, dosijea (naziv za fascikle), limene kutije, a bilo je i džakova i „kufera“... Uglavnom su osiguravane od nenadležnog i nasilnog otvaranja višestrukim pečaćenjem posebnim pečatima, kao i katancima gde god je bilo moguće. Bilo je to jedno „šaroliko“ opterećenje za banku jer, iako poslovi ostava nisu bili tipizirani, banka je nastojala da opravda ukazano poverenje, ali i da zaradi nešto novca koji je ostavilac plaćao za uslugu.

U sačuvanoj dokumentaciji nalazi se

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VALUABLES' SAFEKEEPING

Today each bank has a department of safe deposit boxes. Uniform, multi-dimensional, square compartments, much like a set of drawers containing boxes, are purposely embedded into a special-purpose room with high-level security, for keeping and safeguarding of valuables and documents. As a rule, it is located in the section of the bank not directly exposed to everyday glances of the clients, although, in rarer cases, other solutions could be found, too.

Safe deposit operations have developed over time in line with the development of banking operations overall, hence it is quite justifiable that, in not that distant past, the practice was somewhat different. This is evidenced by preserved documentation concerning the so-called "ostave" (the then name for important and valuable items entrusted for safekeeping with the bank), found in the Archives of the National Bank of Serbia, available under the title Period "A", Group IV, Files 9 and 10.

The valuables were packed in various containers, such as cases and caskets, male and female handbags, boxes of all dimensions and varied materials, packages, files (another name for folders), tin boxes, but also sacks and coffers. They were mostly secured against unauthorized and forced opening by means of multiple sealing by special stamps, and, whenever possible, by heavy padlocks. This was a "diverse" burden for the bank, because, even though operations concerning valuables'

potvrda od 8. februara 1896. godine, kojom se potvrđuje da je: „G. Andrejević i Ko. ovd. dao danas ostavu za vreme od šest meseci blagajni Narodne Banke jednu kutiju zatvorenu i zapečaćenu pečatom, koji se stavlja i na ovom listu. U ovoj kutiji po izjavi ostavljača nahode se razne vrednosti u sumi od dinara pet stotina“ itd. Zanimljivo je da je ova ostava produžena devet puta na po šest meseci i 14 puta na godinu dana, zaključno sa 7. februarom 1915. godine, kada je vraćena u stanju u kakvom je i predana na čuvanje!

Čuvani su i važni ključevi pa je jedan revers izdala „Privilegovana Narodna Banka Kraljevine Srbije 20. novembra 1893. godine pod br. 13274: Narodna Banka primila je od Palilulske Zadruga za štednju i kredit rezervne ključeve od njene glavne ručne kase pod pečatom njenim i njenoga blagajnika na čuvanje“. I taj revers je 20. avgusta 1919. godine u Beogradu potvrdio Dobrivoje Bakić, pismom: „Primio sam za Palilulsku zadrugu jedan paket rezervnog ključa“, a nakon obraćanja Palilulske zadruge Narodnoj banci i pozivanja na revers za ostavu od 20. novembra 1893. godine. Dakle, Banka je čuvala rezervne ključeve skoro 26 godina!

Srpska kraljevska akademija nauka poverila je ostavu hartija od vrednosti na osnovu odluke od 27. aprila 1911. god. (br. 247), a koja je čuvana u guvernerovoj kasi br. NB 11546. Ova institucija je bila povlašćena jer joj je Banka besplatno čuvala ostavu.

Navodimo još jedan izuzetak, ali malo drugačiji. Valjevska štedionica u Kruševcu dobila je pismo od Narodne banke 18. XI 1914. god. br. 1047: „Prema vašem današnjem pismu primili smo od vas predat nam na besplatno čuvanje jedan sanduk zapečaćen pečatom, koji nosi početna slova: Ž. S. I, a u kome se sanduku prema vašem saopštenju nalaze razne vrednosti te štedionice... Ujedno izjavljujemo da Banka ne prima nikakvu odgovornost za slučaj da se ovaj sanduk - na kome

nije naznačena nikakva vrednost - izgubi.“ Ovu informaciju su potpisali Luka Čelović i Marko Stojanović, članovi uprave Banke. Izostavljanje vrednosti ostave je izuzetak, jer je Narodna banka preuzela odgovornost i da nadoknadi navedenu vrednost ostave u slučaju njenog gubitka ili oštećenja.

Na početku Prvog svetskog rata, Privilegovana narodna banka je jedno vreme radila u Kruševcu, a pre potonje evakuacije u Francusku. U tom periodu Narodnoj banci poveravaju svoje ostave veći broj banaka, među kojima su:

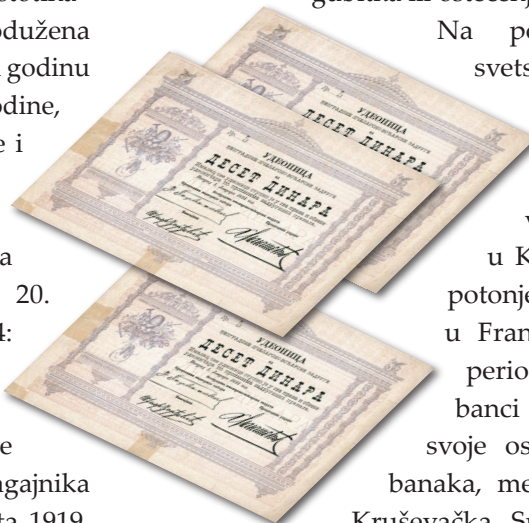
Kruševačka, Srpska kreditna, Smederevska kreditna, Zemaljska,

Industrijska, Trgovačka... Posebno je velika ostava Užičke građanske štedionice, spakovana u četiri džaka i pod br. 649, predana na čuvanje 22. oktobra 1914. godine. Još je jedna neobična ostava registrovana pod br. 937 10. novembra 1914. Tada je Jaseničkoj zadrugi iz Arandjelovca potvrđen prijem „dva sandučeta zapečaćena vašim pečatom i obmotana i ušivena u sargiju“. Iako pomalo „egzotičnog“ izgleda, ušivena u sargiju, ova ostava je neoštećena vraćena ovlašćenom predstavniku Zadruga 21. januara 1920.

I građani su ostavljali na čuvanje Narodnoj banci u Kruševcu. U nizu reversa i pisama nalazi se ostava „dosije zatvoren i zapečaćen pečatom“ u kome su razne vrednosti u sumi od 40.000 dinara. To je bila ostava Katice Gajić, iz Donjeg Milanovca, 29. jula 1915. godine.

Bilo je i drugih korisnika sa mnogo značajnijim vrednostima ostava.

Tako su neka od pisama jasno ukazivala na važnost ostave: „Molim Banku da izvoli primiti na čuvanje razne moje hartije i gotovinu u ukupnom iznosu od Din. 200.000. Ostava je pod pečatom koji nosi početna slova J. K.“



safekeeping were not standardized, the bank strived to justify the trust of its clients, but also to earn some money from the client who gave his items for safekeeping, by charging him for the service.

The preserved documentation contains a confirmation as of February 8th 1896, which confirms that: "Mr Andrejevic & Co. today placed in six-month safekeeping with the cashier of the National Bank one box closed and sealed by a stamp, which is to be found on this document, too. According to the statement of the depositor, the concerned box contains various variables worth five hundred dinars in total", etc. What is interesting is that this "safekeeping" was extended nine times per six months and 14 times per one year, expiring in February 7th 1915, which is when it was returned in the same condition in which it had been given for safekeeping!

Important sets of keys were also safeguarded, hence a receipt issued by The Privileged National Bank of The Kingdom of Serbia as of November 20th 1893, filed under the no. 13274, stating the following: "The National Bank has received from the Palilula Cooperative a set of spare keys for its main manual cash register, sealed by its stamp and the stamp of its cashier, to hereafter store and safeguard". The same receipt was confirmed on August 20th 1919 by Dobrivoje Bakic in his letter, stating: "I have received on behalf of the Palilula Cooperative one package with spare keys", after the Palilula Cooperative addressed the National Bank concerning the safe deposit receipt as of November 20th 1893. In other words, the Bank safeguarded the spare keys for almost 26 years!

The Royal Serbian Academy of Sciences deposited

certain securities, based on the decision as of April 27th 1911 (no. 247) which was safeguarded in the Governor's safe-box no. NB 11546. This institution had a special treatment since the Bank safeguarded its deposited valuables free of charge.

We shall hereby mention another exception, though of a different kind. Valjevo Savings Institute in Kruševac received a letter from the National Bank on November 18th 1914, no. 1047, stating the following: "Forward to your letter from today, we have received a casket you sent to us for free-of-charge safekeeping, bearing the initials Ž. S. I., which casket, according to your statement, contains various valuables in the possession of your Savings Institute [...]. At the same time, we hereby state that the Bank is not to be held liable if the concerned casket – whose worth has not been specified – gets lost." The above notification was signed by Luka Celovic and Marko Stojanovic, members of the Bank's Management. Omission of the deposit's worth is an exception, since the National Bank undertakes the responsibility to compensate the stated value of the safe-deposit in case it is lost or damaged.

After the outbreak of the World War I, the Privileged National Bank was, for a while, located in Kruševac, before its subsequent evacuation to France. In this period, the National Bank was entrusted with the valuables of a large number of banks, including: Kruševačka banka, Serbian Credit Bank, Smederevo Credit Bank, Real-Estate Bank, Industrial Bank,

Trading Bank, etc. A deposit of particularly large value was deposited by Užice Retail Savings Institute, packed in four sacks and, under the registration no. 649, deposited for safekeeping on October 22nd 1914. Another unusual deposit was registered under





u kojoj ostavilac poverava razne vrednosti u iznosu od 10.000 dinara NB u Marselju 22. januara 1919. Skoro istovremeno, Odbor srpskih gospođa u Nici je predao Banci „na čuvanje dva gvozdena sanduka, bez oznacenih vrednosti, zaključana katancima“, a koji su godinu dana kasnije vraćeni vlasnicima, tj. Odboru.

Koliko su materijalno i finansijski bile za poštovanje vrednosti poverene Privilegovanoj narodnoj banci

Zatim ostava Milice Nešić „zatvorena plehana kutija zapečaćena njenim pečatom u kojoj se nalaze razne hartije u iznosu od 200.000 (dvesta hiljada)“. Anastas Pavlović je 10. novembra 1914. godine poverio „na čuvanje jednu zatvorenu kožnu torbu zapečaćenu pečatom koji nosi početna slova T. J. M. sa raznim hartijama od vrednosti i dragocenostima u iznosu od 500.000 (pet stotina hiljada)“, a posle samo pet dana ostavlja još jednu takvu torbu - ostavu - za čiju vrednost navodi 1.000.000 (jedan milion). Zanimljivo je da je obe torbe podigao 24. marta 1919. godine!

U dokumentaciji o radu Narodne banke u Marselju sačuvani su dokazi o tome da su i tamo obavljani poslovi ostave. U jednom pismu Narodne banke potvrđen je prijem „jedne ručne torbe, zapečaćene pečatom pod znakom M. S.“

Kraljevine Srbije, najbolje će ilustrovati jedan primer. Desilo se da je jedan ostavilac preminuo u vreme trajanja ostave, pa je ona postala predmet sudske procedure za utvrđivanje nasledstva. Otvorena je po odluci suda i popisani su svi predmeti. Na spisku ih je 54. Počev od 605 primeraka raznih hartija od vrednosti, navedene su tri štedne knjižice, četiri obligacije, dve polise osiguranja, dve tapije na kuće i zemljište, sve u velikim novčanim iznosima, i na kraju atraktivniji i lepši predmeti od zlata: igle za kravatu, ženski sat, muški lanac, brezletne, krst, dugmad, minduše, prstenje; od bisera: broševi, minduše; od brilijanata: prstenje, broševi, igle, i jedna srebrna burmutica.

the no. 937, on November 10th 1914. It was at that time that Jasenička Cooperative from Arandjelovac was confirmed the receipt of “two caskets sealed with your stamp and wrapped and sewn into burlap”. Despite its somewhat “exotic” appearance, being sewn in burlap, this deposit was returned intact to the authorized representative of the Cooperative on January 21st 1920.

The citizens themselves placed their valuable items in safekeeping with the National Bank in Kruševac. Among the numerous receipts and letters, there is a deposited “file closed and sealed with a stamp” containing various valuables of 40,000 dinars total worth. This was a safe-deposit of Katica Gajic, from Donji Milanovac, as of July 29th 1915. There were other beneficiaries, too, whose deposits were of even larger values. Thus certain letters clearly indicated the significance of the deposit: “I hereby kindly ask the Bank to accept my various securities and cash in total amount of 200,000 dinars for safekeeping.” The deposit was sealed with a stamp bearing the initials J.K. Likewise, the deposit by Milica Nesic: “a closed, tin box sealed with her stamp, containing various securities in the amount of 200,000 (two hundred thousand) dinars”. On November 10th 1914, Anastas Pavlovic entrusted the Bank with one closed leather bag sealed with a stamp bearing the initials T.J.M., containing various securities and valuables in total amount of 500,000 (five hundred thousand) dinars, and only after five days with another such bag – safe-deposit – whose worth is stated

at 1,000,000 (one million) dinars. Interestingly enough, he retrieved both bags on March 24th 1919!

The documentation about the activities of the National Bank in Marseille has preserved the evidence that safekeeping operations were conducted even there. One letter of the National Bank confirms the receipt of “one handbag, sealed with a stamp bearing the initials M.S”, in which the depositor, on January 22nd 1919, in Marseille, entrusted various valuables in the amount of 10,000 dinars. Almost at the same time, the Committee of Serbian Ladies in Nice entrusted the Bank with “two iron cases, with no specified value, secured by padlocks”, which were a year later returned to their owner, i.e. the Committee.

How respectable, in material and financial terms, the values deposited at the Privileged National Bank of the Kingdom of Serbia were, will be best illustrated by the following example. It happened that one depositor passed away while his safe-deposit was still active, hence it became the subject of a court inheritance proceeding. The deposit was opened according to the court decision and all items found were registered. There were 54 of them in total. In addition to 605 samples of different securities, the list also included three savings booklets, four obligations, two insurance policies, two title-deeds for houses and land, all denominated in large amounts, and finally, the most striking and beautiful items made of gold: tie-clips, a female watch, a male chain, bracelets, a cross, buttons, earrings, rings; pearl brooches and earrings; diamond rings, brooches, pins and one silver powder-box.

