originalni naučni rad

UDK 336.71(497.11:560.11)"17/18"

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SARAFI - PRVI BANKARI U SRBIJI

Rezime

Pre nego što je 1860-ih godina u Srbiji započela istorija stranih javnih zajmova i zaduživanja države i činovnika kod tek osnovanih bankarskih institucija, finansijeri kneževskih vlasti i lokalne birokratije bili su sarafi. Kao i u drugim delovima Osmanskog carstva, oni su u Kneževini Srbiji bili među najuticajnijim ličnostima na društvenoj lestvici. Njihov položaj i ugled merili su se kako poverenjem koje im je ukazivala država tako i znatnim materijalnim bogatstvom koje su stekli kao njeni finansijeri. U ovom radu se najpre objašnjavaju razlozi zbog kojih su tokom 18. i u prvoj polovini 19. veka sarafi postali glavni kreditni oslonac Osmanskog carstva, a zatim se analizira aktivnost sarafa u Kneževini Srbiji.

Ključne reči: sarafi, državne finansije, zakup državnih prihoda, Osmansko Carstvo, Kneževina Srbija

JEL klasifikacija: N23, H20, H60

Rad primljen: 26.09.2012.

Odobren za štampu: 02.10.2012.

original scientific paper

UDC 336.71(497.11:560.11)"17/18"

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SARRAFS - THE FIRST BANKERS IN SERBIA

Summary

Long before Serbia of the 1860s emerged, when the history commenced of foreign public lending and borrowing by the state and public servants with the newly established banking institutions, the first financiers servicing Prince's authorities and local bureaucracy were the Ottoman sarrafs. Not unlike their position in the other areas of the Ottoman Empire, they also held the ranks in the Principality of Serbia amongst the most influential personalities on the social ladder. Their status and reputation were measured both by the confidence entrusted in them by the State, and by substantial material wealth that they held as its financiers. This paper examines the reasons why during the 18th and in the first half of the 19th century sarrafs grew to be the main credit-supplying stronghold of the Ottoman Empire, and offers an analysis of the sarraf activities in the Principality of Serbia.

Key words: sarrafs, state finances, tax-farming, Ottoman Empire, Principality of Serbia

JEL Classification: N23, H20, H60

Paper received: 26.09.2012

Approved for publishing: 02.10.2012

Uvod

Osmanska država je vekovima sistematično beležila aktivnosti institucija zakonodavne, sudske i izvršne vlasti, o čemu svedoči bogata sačuvana arhivska građa.[1] Na temelju ove građe, tokom poslednjih nekoliko decenija nastala su epohalna ekonomsko-istorijska dela turskih naučnika, pre svih Halila Inaldžika i Šefketa Pamuka. [H. Inaldžik, 1974, H. Inalcik, 1994; H Inalcik, D. Quataert, eds., 2004; S. Pamuk, 2000; S. Pamuk, 2004; S. Pamuk, 2009]. U ovim delima razjašnjene su, između ostalog, specifičnosti reforme osmanskih državnih finansija do koje je došlo na kraju 17. i tokom 18. veka. Bez ovog razjašnjenja ne bi bilo moguće razumeti značaj finansijskih aktivnosti sarafa - prvih kreditora osmanske države.

Zahvaljujući ekskluzivnoj ulozi koju su tokom 18. i u prvoj polovini 19. veka imali u finansiranju centralnog državnog trezora u Istambulu, sarafi su stekli veliko novčano bogatstvo. Ono im je omogućilo da postanu prvi bankari u Osmanskom Carstvu [E. Boyar, K. Fleet, 273]. O veličini kapitala i finansijskim ativnostima sarafa svedoče sačuvani katastarsko-imovinski registri osmanske države iz tog perioda. U ovim registrima mogu se naći popisi realne i finansijske aktive sarafa: njihove nepokretne imovine i potraživanja od ljudi kojima su pozajmljivali novac. Ovi registri su služili kao relevantan izvor podataka za utvrđivanje činjenica u slučaju eventualnog spora između nekog sarafa i njegovog dužnika ili smrti sarafa odnosno njegovog dužnika. Danas su ovi registri svedočanstvo o kreditnim aktivnostima i imućnosti prvih finansijera osmanske države. Istraživanje o ulozi sarafa u Osmanskom carstvu, koje se bazira na analizi ovih registara, objavljeno 2005. godine, delo je turskog ekonomskiog istoričara Javuza Cezara [Y. Cezar, 2005, 61-76].

U devetnaestovekovnoj Srbiji, sarafi su otvarali dućane u većim trgovačkim središtima, kao što su bili Beograd, Niš i Pirot [D. Milić, 1999, 211]. Pored menjačkih poslova, bavili su se davanjem novca na zajam. Do osnivanja Uprave fondova 1862. godine, oni su bili jedini koji su zadovoljavali potrebe lokalnih vlasti i gradskog stanovništva za kreditom, dok se seosko stanovništvo zaduživalo kod zelenaša [D. Gnjatović, 2010, 48-71]. Uloga sarafa u finansijama Kneževine Srbije do sada nije sveobuhvatno istraživana. Retka su novija dela iz nacionalne ekonomsko socijalne istorije u kojima se govori o njihovoj delatnosti. [M. Kostić, 1994, 121; M. Marinković, 1999, 35, 36]. Da bi se bar u najosnovnijim crtama rasvetlila uloga sarafa kao prvih bankara u Srbiji, i to u kontekstu osmanskih finansija tog vremena, u ovom radu je analizirana građa za istoriju Kraljevine Srbije koju su 1882. i 1884. godine objavili Vukašin i Nikola Petrović [V. Petrović, N. Petrović. I, 1882; II, 1884], istorijski izvori o finansijama obnovljene srpske države, koje je 1901. godine objavio Mita Petrović [M. Petrović, I, 1901], kao i dokumenta Uprave grada Beograda, iz perioda od 1837. do 1867. godine, koje je u vremenu od 2003. do 2005. godine objavio Istorijski arhiv Beograda [*Živeti u Beogradu,* I, 2003; II, 2004; III, 2005].

Esnaf-sarafi i bazrđan-sarafi

Do sredine 18. veka, sarafi su u Osmanskom carstvu bili prvenstveno poznati kao menjači novca. U izvornom značenju na arapskom jeziku, saraf je bllo zanimanje procenitelja kvaliteta kovanog novca koje se prvi put pod tim imenom pominje u Mogulskom Carstvu (1526-1707). Prilikom zamene starog za novi kovani novac, saraf bi ispitivao čistoću monetarnog metala i određivao eventualni diskont [*Encyclopaedia of Islam,* 2007].

Sarafi koje su osmanski vladari angažovali kao menjače novca, pripadali su tradicionalnom gradskom društvenom sloju koji je funkcionisao u okviru esnafskog sistema. Bili su učlanjeni u posebno esnafsko udruženje čije je sedište bilo u Istambulu. Bavili su se menjačkim poslovima po strogo propisanim pravilima. Na čelu esnafskog udruženja sarafa, nalazio se upravnik kojeg je imenovao sultan. Otvaranje sarafije (menjačnice) bez posebne dozvole bilo je zabranjeno. Broj

[1] Arhivska građa za proučavanje ekonomske istorije države Osmanlija sastoji se danas iz kolekcije istorijskih izvora 39 zemalja čije su teritorije bile ikada u sastavu Otomanske imperije, od 1281. do 1924. godine. Okosnicu ovih istorijskih izvora čini Centralni otomanski arhiv u Istambulu koji je u celini otvoren za javnost tek 1989. godine.

Introduction

The Ottoman Empire had for centuries diligently recorded activities of the institutions of the legislative, judicial and executive powers, as witnessed by an abundant corpus of well preserved archives.[1] On the basis of these archives, during the last several decades, an epochal economic and historical body of works by the Turkish academics has been created, foremost among them being Halil Inalcik and Sevket Pamuk [H. Inalcik, 1974, H. Inalcik, 1994; H. Inalcik, D. Quataert, eds., 2004; S. Pamuk, 2000; S. Pamuk, 2004; S. Pamuk, 2009]. In these works explanation was offered, among others, of the specificity of the Ottoman state financial reform which was conducted from the end of the 17th and during the 18th century. Without such an explanation it would not have been possible to comprehend the significance of the financial activities provided by the sarrafs - the earliest creditors of the Ottoman Empire.

Thanks to the exclusive role that sarrafs enjoyed during the 18th and the first half of the 19th century in financing central state treasury in Istanbul, they amassed an enormous financial wealth. This in turn allowed them to become the prime bankers of the Ottoman Empire [E. Boyar, K. Fleet, 273]. The size of sarrafs capital and their financial activities are best witnessed by the well-preserved cadastre registers records of the Ottoman Empire from those times. The said registers contain records of the real-estate and financial assets owned by sarrafs: their real estate property and receivables claimed from their borrowers. Registers served also as a reliable source of data for purpose of establishing facts in case of eventual disputes between any given sarraf and his debtor, or in cases of demise of a sarraf or his debtor. Today, these registers serve as testimony of crediting activities and wealth that sarrafs - the first financiers of the Ottoman Empire, enjoyed. The study into the role that sarrafs played in the Ottoman Empire based on the analysis of the said registers and published in 2005, is the work of Turkish economist and researcher Yavuz Cezar [Y. Cezar, 2005, 61-76].

In the 19th century Serbia, sarrafs started opening shops in major trading centres, such as Belgrade, Nis, and Pirot [D. Mitic, 1999, 211]. In addition to the foreign exchange dealings, they were also engaged in lending operations. Throughout the time until the Funds Directorate was established in 1862, they were the sole entities available to provide for both the local authorities and urban population in their need for credit facilities, while the rural dwellers had to borrow from the loan-sharks [D. Gnjatovic, 2010, 48-71]. The role of sarrafs in financing Principality of Serbia has not been researched until now in any comprehensive manner. More recent works in the field of national economic and social history are few and far apart when dealing with their activities [M. Kostic, 1994, 121; M. Marinkovic, 1999, 35, 36]. In order to throw the light on at least the basic role that sarrafs played, as the first bankers in Serbia, in the context of the Ottoman finances of those times, this paper offers an analysis of the historical records of the Principality of Serbia, which were published in 1882 and 1884 by Vukasin and Nikola Petrovic [V. Petrovic, N. Petrovic, I, 1882; II, 1884], historical sources on financing of the reinstated Serbian state, published in 1901 by Mita Petrovic [M. Petrovic, i, 1901], and the

1 The archives appropriate for studies of the economic history of the Ottoman Empire consist today of a collection of historical sources from 39 countries with their territories making up the Ottoman Empire, dating from 1281 to 1924. The basic substance of these historical sources is composed of the Central Ottoman Archives in Istanbul, which was fully disclosed to the public as late as the year 1989.

dozvola za bavljenje menjačkim poslom bio je ograničen zato što se radilo o delikatnom javnom zanimanju koje je bilo neposredno vezano za carsku kovnicu novca. Bez ove posebne dozvole, ulazak u profesiju menjača novca bio je moguć samo u slučaju smrti nekog sarafa. Kada bi se tako nešto dogodilo, slobodna dozvola bila bi prodata na licitaciji onome ko bi ponudio najvišu cenu. Međutim, najčešće se događalo da se dozvola ustupi sinu ranije počivšeg sarafa, uz tajni džentlmenski sporazum, da bi se omogućio nastavak porodične poslovne tradicije. Posao sarafa nadgledali su nadzornici čiji je glavni zadatak bio da spreče špekulacije sa novcem.

Prema tvrđenju Javuza Cezara, u osmanskim dokumentima koji potiču iz vremena pre sredine 18. veka, zanimanje sarafa se pominje isključivo pod imenom esnaf-sarafa, dakle, kao člana esnafskog udruženja menjača novca. U dokumentima koji su nastali u drugoj polovini 18. i tokom 19. veka, međutim, pored sarafa koji su se bavili menjačkim poslovima i koji su bili vezani za carsku kovnicu novca, pojavljuju se redovno i sarafi uz čiju profesiju stoji bazrđan, odnosno samostalni trgovac. Osim menjačkim poslovima, bazrđan-sarafi bavili su se aktivnostima pozajmljivanja novca. Pripadali su društvenoj grupi slobodnih trgovaca koji su potpisivali sa osmanskim vlastma pojedinačne ugovore o bavljenju trgovinom. Na osnovu ovih ugovora, mogli su da otvaraju dućane u trgovačkim centrima širom Carstva, uz uslov da redovno vode bazrđan-deftere, odnosno trgovačke knjige. Tako su bazrđan-sarafi bili dužni da u svojim trgovačkim knjigama registruju sve novčane transakcije u koje su bili involvirani. U slučaju spora ili smrti sarafa ili njegovog klijenta, ove trgovačke knjige su služile sudskim i izvršnim vlastima za utvrđivanje relevantnih činjenica o konkretnim dužničko poverilačkim odnosima [Y. Cezar, 2005, 67].

Esnaf-sarafi su u osmanskom društvu imali niži status od bazrđan-sarafa. Dok su esnaf-sarafi bili sitni trgovci čije su aktivnosti bile ograničene tradicionalnim pravilima esnafskog sistema, dotle su bazrđan-sarafi bili u prilici da postanu krupni trgovci jer nisu podlegali zakonima ihtisaba.[2] Povlašćeni položaj slobodnih trgovaca u Osmanskom carstvu Halil Inaldžik je objasnio sledećim rečima.

Oni su u pravom smislu reči bili kapitalisti u društvu Bliskog istoka. Vlast nije imala načina da ih spreči u preduzimanju bilo kakvog poduhvata, kao ni u sticanju bogatstva neograničenih razmera. U stvari, sama država je kod njih podsticala takvu vrstu preduzimljivosti. Najviša rukovodeća klasa - paše, begovi, dvorski zvaničnici i opunomoćenici bogatih verskih zadužbina - svi koji su bili u mogućnosti da stvaraju novčano bogatstvo ulagali su svoj kapital preko ovih trgovaca [H. Inaldžik, 1974, 230].

Uloga bazrđan-sarafa u osmanskim finansijama

Prve banke pojavile su se u Osmanskom carstvu tek u drugoj polovini 19. veka, iako je još vek ranije započela jaka monetizacija osmanske privrede [S. Pamuk, 2000, 159]. Pre pojave bankarskih institucija, ključnu ulogu u prevazilaženju problema nedostatka novca u carskoj državnoj blagajni imali su bazrđan-sarafi. Pre formiranja bankarskih institucija, oni su bili glavni kreditni oslonac osmanskih državnih finansija.

Zamahu kreditne aktivnosti bazrđan-sarafa mnogo je doprinela reforma osmanskog finansijskog sistema, sprovedena u vremenu

[2] Zakoni ihtisaba bio je skup pravnih normi kojima je u Osmanskom carstvu bio sankcionisan javni moral u trgovinskom poslovanju.

documents of the Belgrade City Metropolitan Administration, for the period from 1837 to 1867, which have been published from 2003 to 2005 by the Belgrade Historical Archives [*Living in Belgrade,* I, 2003; II. 2004; III, 2005].

Sarraf-esnafi and Bazirgan Sarrafs

Up to the mid-18th century, sarrafs were primarily recognised in the Ottoman Empire as the money changers. In the original meaning of this word in the Arabic language, sarraf was designated as the occupation of a coined money quality appraiser, which was to be mentioned for the first time in this notion during the Mughal Empire (1526-1707). During the exchange of the old gold or silver coined money for the new, sarraf would examine the purity of the coined money metal structure and would determine any eventual discount [*Encyclopaedia of Islam,* 2007].

Sarrafs, engaged by the Ottoman rulers as their money changers, belonged to the traditional urban social strata which functioned within the framework of the esnafi system. They belonged to the membership of a special esnafi guild that had its seat in Istanbul. They were engaged in money change dealings according to the strictly prescribed rules. The sarraf-esnafi guild was headed by an overseer nominated by the sultan. Any opening of a sarrafia (a money change shop) without a special permit was prohibited. The number of permits for the money change dealings was limited as it was deemed to be a delicate public occupation which was directly linked with the imperial coined money minting operations. Without such a required permit, joining the ranks of money changers was possible only in case of demise of one of the sarrafs. When this would be the case, free permit would be sold at an auction to the highest bidder. What actually did and most often happened in such cases was that the permit would be ceded to the son of the deceased sarraf, with a gentlemen's agreement that allowed for continuation of the family business tradition. Work of sarrafs was monitored by supervisors with the main task to prevent any money speculations.

According to Yavuz Cezar, in the Ottoman documents dated earlier than the mid-18th century, the occupation of sarrafs is mentioned exclusively under the name sarraf-esnafi, hence, only in the capacity of an esnafi money changers guild membership. In the documents originating in the second half of the 18th and during the 19th century, however, in addition to the sarrafs engaged in money change dealings connected with the imperial coined money mint, what also regularly appear are the sarrafs with their profession specified by the term bazirgan, designating an independent merchant. In addition to the money exchange dealings, bazirgan sarrafs were also engaged in the money lending operations. They belonged to the social group of free merchants that were signatories with the Ottoman authorities of an individual contract licensing merchant operations. Under this contract, they were authorised to open shops in trading centres throughout the Empire, provided they would properly keep business records, bazirgan-defters as they were called, or trading account book ledgers. Thus the bazirgan-sarrafs were obliged to record in their trading books all money transactions in which they were involved. In case of any dispute, or demise of either a sarraf or his client, these trading ledgers were to serve judicial and executive authorities in the determination of relevant facts on concrete debtor-creditor relationships [Y. Cezar, 2005, 67].

Sarraf-esnafi in the Ottoman society held a lower status than the bazirgan sarrafs. While the sarraf-esnafi were small-size merchants with their activities limited by the traditional rules of the esnafi system, bazirgan sarrafs were in the position of becoming large-scale traders as they were not subjected to the rules of the ihtisab.[2] Privileged position of the free traders in the Ottoman Empire, Halil Inalcik explained in the following words:

They were, in the true sense of the word, capitalists in the society of the Middle East. The authorities had no way of preventing them in any of their ventures, and neither in amassing wealth

2 Ihtisab rules are a set of legal norms sanctioning in the Ottoman Empire public morality and ethics in trading operations.

od 1695. do 1775. godine. Tada više nije bilo moguće popunjavati državnu kasu plenom od teritorijalnog širenja Carstva. Osnovni cilj sprovedene reforme bio je centralizacija i uvođenje novih oblika fiskalnih prihoda, u cilju njihovog uvećanja. Prvo, sve poljoprivredne dažbine u naturi zamenjene su novčanim. Drugo, upravljanje carskim domenima (mukadama) i spahijskim dobrima (timarima) u svim provincijama Carstva stavljeno je u ingerenciju centralnog državnog trezora; poreski prihodi od ovih imanja postali su predmet davanja u doživotni zakup. Doživotno zakupljeno dobro nazivalo se milićana. Davanje fiskalnih prihoda u zakup bilo je uobičajeno u srednjovekovnim feudalnim državama, pa su ovu praksu upražnjavale i Osmanlije, i to od svojih najranijih dana [S. Pamuk, 2004, 16]. Do pred kraj 17. veka, međutim, pojedini izvori fiskalnih prihoda davani su isključivo u kratkoročni zakup, najviše do tri godine. Od tada, pak, uvodi se praksa doživotnog zakupa, koja je trebalo da obezbedi državnoj kasi stabilne, dugoročne izvore prihoda [S. Pamuk, 2009, 7].

Počev od 1695. godine, potencijalni zakupci milićana takmičili su se na aukcijskim prodajama u Istambulu. Predmet nadmetanja bilo je avansno plaćanje državnom trezoru za zakup prihoda od konkretnog carskog ili spahijskog imanja. Istovremeno, godišnji iznos zakupa, koji se nazivao maćela, bio bi fiksiran pre aukcije. Ovako organizovana nadmetanja redovno su se održavala sve do 1775. godine. Međutim, posle iscrpljujućih ratova sa Rusijom 1768-1774, u velikoj potrebi za novcem, Porta odlučuje da na aukcijsku prodaju ponudi i maćele - već fiksirane godišnje neto prihode od milićane, kao i mnoge druge izvore fiskalnih prihoda. Godišnji neto prihod od određenog poreskog izvora bio bi najpre podeljen na više delova, pa bi svaki ovaj deo koji se nazivao ešam, aukcijski bio prodavan na doživotno uživanje. Na ovim aukcijama, cena ešama dostizala je šest do sedam puta veću vrednost od maćele, koja je bila fiksirana kao početna cena ešama [S. Pamuk, 2000, 190-192]. O značaju ovog inovativnog sistema finansiranja budžeta Osmanskog carstva govori podatak do je već krajem 18. veka oko 50% prihoda centralnog državnog trezora poticalo od davanja različitih poreskih izvora pod dugoročni zakup [B. McGowan, 2004, 713].

Na aukcijskim prodajama različitih izvora fiskalnih prihoda, ključnu ulogu su imali bazrđan-sarafi. Oni su zakupcima obezbeđivali finansijska sredstva za avanasna plaćanja doživotnih zakupa državnih prihoda. Kreditirajući zakupce, sarafi su, posredno, bili kreditori osmanske države. U provincijskim središtima, zakupci fisklanih prihoda centralnog državnog trezora bili su, po pavilu, lokalni vlastodršci. Upravo njima su sarafi odobravali kredite za avansno plaćanje zakupa i bili garanti zakupnih ugovora [D. Stamatopoulos, 2006, 253-273]. Vremenom, centralne osmanske vlasti su počele da u provincijama daju pod doživotni zakup i druge oblike fiskalnih prihoda: poreze, prevozne tekse, carine. Na aukcijskim prodajama ovih zakupa, nadmetajući se u ime i za račun lokalnih čelnika, bazrđan-sarafi su, u krajnjem slučaju, radili u interesu carskog državnog trezora.

Podanicima Osmanskog Carstva muslimanske vere, bilo je zabranjeno da naplaćuju kamatu [D. Veselinov, 2008, 192]. Nasuprot tome, nemuslimanima je na osvojenim teritorijama bilo dopušteno da poštuju sopstvene običaje, pa samim tim i da se bave zanimanjem kreditora.[3] Tako su bazrđan-sarafi u državi Osmanlija bili regrutovani iz redova Jevreja, Jermena, Grka, Srba, Bugara. Nastanjivali su se u gradskim trgovačkim centrima i radili kao samostalni, privatni zajmodavci, pod ugovorom sa državom koji je bio sačinjen po pravilima osmanskog trgovačkog i finansijskog prava. Među njima, Grci su bili najpoznatiji kao finasijeri velikih trgovačkih poslova, a Jevreji i Jermeni kao kreditori države [*Encyclopedia of Ottoman Empire*, 2009, 75]. Vremenom, među bazrđan-sarafima u Istambulu bi se izdvojio jedan koji bi stekao posebno poverenje sultana, dobio zvanje velikog

[3] U Srbiji je postojalo javno zanimanje kreditora još u doba Nemanjića. Tada su se kreditnim poslovima bavili kamatnici. Kamatnik je moglo biti samo svetovno lice, dok je pravoslavnim duhovnicima bilo najstrožije zabranjeno „da daju dinare u kamatu“. Kazna za sveštenika koji bi se bavio kreditnim poslom bila je da se razmonaši i progna sa manastirskog imanja [D. Gnjatović, 2003, 101].

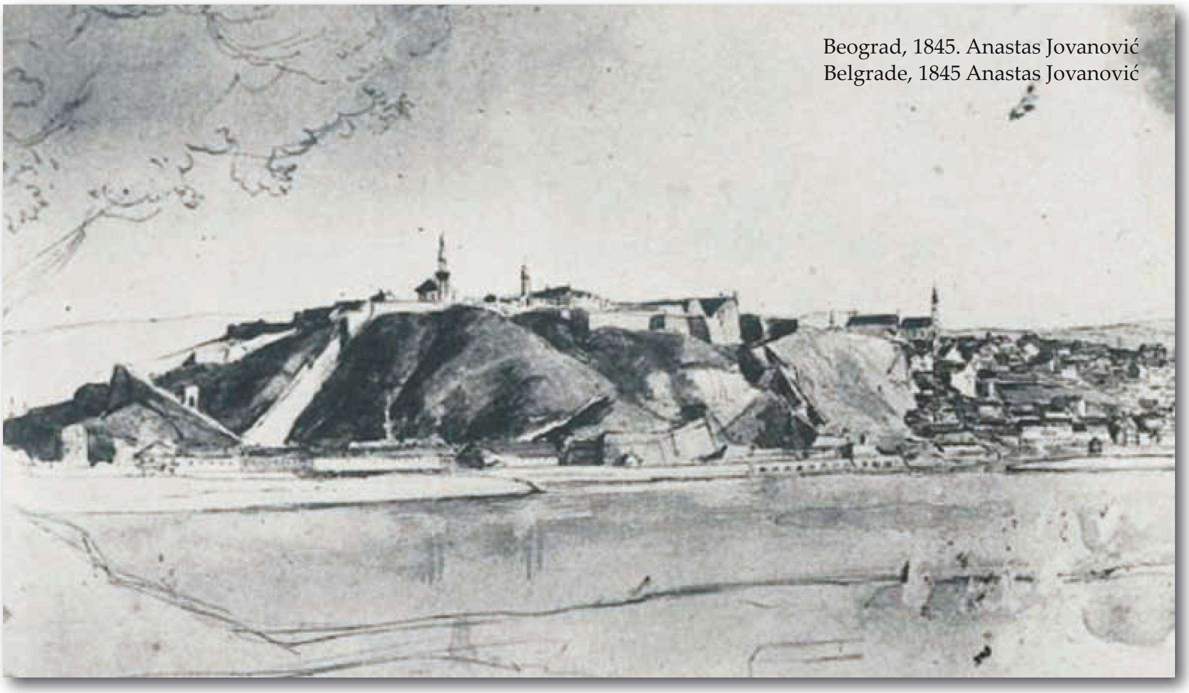
of enormous proportion. Actually, it was the State itself that had encouraged them to embrace such type of entrepreneurship. The highest ruling class - pashas, imperial court officials, and plenipotentiaries of affluent religious endowments - all of those with the opportunity of creating monetary wealth were investing their capital through these traders [H. Inalcik, 1974, 230].

The Role of Bazirgan Sarrafs in the Ottoman finances

The earliest banks to appear in the Ottoman Empire were the ones established as late as the second half of the 19th century, although an entire century earlier strong monetisation of the Ottoman economy had already started to develop [S. Pamuk, 2000, 159]. Prior to the emergence of banking institutions, the key role in bridging problems of shortage in money supply for the imperial state treasury was played by the bazirgan sarrafs. Before the establishment of banking institutions, they were the main crediting pillars of the Ottoman imperial finances.

The impetus to the crediting activities of the bazirgan sarrafs was strongly injected by the reform of the Ottoman financial system, conducted during the period from 1695 to 1775. By that time, it was no longer possible to replenish state treasury and coffers with the bounty seized through the territorial expansion of the Empire. The main task of the implemented reform was centralisation and introduction of new forms of fiscal revenues, intended for their growth. Firstly, all the agricultural dues in kind were replaced by dues in money. Secondly, management of the imperial domains (mukates) and the large landowner fiefdoms (timars) in all the provinces of the Empire were placed under the jurisdiction of the central state treasury; tax revenues from these fiefdoms became subject to a life-long tax-farming rental arrangements. Life-long rented land was called malikane. Malikane system was a customary procedure in the mediaeval feudal states for long-term tax-farming or collection of tenant fees, and this procedure was also practiced by the Ottoman Turks, from their earliest days [S. Pamuk, 2004, 16]. By the end of the 17th century, however, some of the sources of fiscal revenues were leased exclusively in terms of short-term tax-farming, for a period not longer than three years. Thereafter, however, a practice of life-long malikane tax-farming and tenant fee collection was again being introduced aimed at procuring for the state coffers stable and long-term revenue sources [S. Pamuk, 2009, 7].

Starting from 1695, potential malikane tax-farming beneficiaries were competing at the auction sales in Istanbul. The subject of their bidding was an advance tenant fee payment to the state treasury for the right to a tax-farming from a concrete imperial or a landowner's



Beograd, 1845. Anastas Jovanović
Belgrade, 1845 Anastas Jovanović

sarafa i postao sultanov lični bankar. Po ugledu na vladara, imućni predstavnici upravljačke klase u prestonici i provincijskim sedištima angažovali su bazrđan-sarafe da u njihovo ime i za njihov račun obavljaju velike finansijske i trgovačke poslove. Tako je na početku 19. veka svaki bogataš u Osmanskom carstvu već imao „svog“ sarafa [Y. Cezar, 2005, 76].

Sarafi u Kneževini Srbiji

U popisima esnafskih udruženja u Beogradu iz 19. i s počeka 20. veka nema udruženja menjača novca. Međutim, to ne znači da u Srbiji tada nije bilo sarafa. To samo znači, da su trgovci novcem, nastanjeni u trgovačkim centrima Srbije, bili bazrđan-sarafi a ne esnaf-sarafi. Dakle, isključivo su pripadali društvenom sloju slobodnih trgovaca. Ova činjenica upućuje, takođe, na zaključak da su, do osnivanja prvih bankarskih institucija, bazrđan-sarafi u Kneževini Srbiji bili zaduženi ne samo za menjačke već i za kreditne poslove [D. Milić, 1999, 197]. Oni su bili jedini koji su mogli da finansiraju manjak u državnoj blagajni u prvim godinama posle Drugog ustanka, u vreme dok u Kneževini Srbiji nije bilo banaka niti su uzimani državni zajmovi u inostranstvu. Manjak se pojavio 1815, 1816, 1818, 1819. i 1821. godine [M. Petrović, 1901, 508]. Za pokriće ovog manjka, u vremenu od 1815, do 1821, godine „učinjena su u samoj zemlji četiri zajma“, u ukupnom iznosu od 357.624 groša. Otplata ovih zajmova trenutno je pala na teret poreskih obveznika. Naime, zajmovi koji bi bili uzeti u jednom polugođu, već bi u narednom polugođu bili uneti u budžet opšteg rashoda i „sa porezom raspoređeni na narod“ [M. Petrović, 1901, 358, 359].

U analiziranim objavljenim istorijskim izvorima iz 19. veka pominje se više imena sarafa. U ovom radu se govori o finasijskoj delatnosti samo onih koji su zaslužili epitet prvih bankara u Srbiji. To su bili Konstantin Stojanović, saraf beogradskog vezira i David Hajim, saraf Kneza Miloša.[4]

Konstantin Stojanović, rodom iz Prokuplja,

Knez Miloš Obrenović, 1848.
Moric M. Dafinger, Narodni muzej

Prince Milos Obrenovic, 1848.
Moric M. Dafinger, National Museum

bio je poznat u Kneževini Srbiji kao Kosta Saraf. O njemu je zapisano da je bio “znamenit čovek... koji se bavio trgovinom, saraflukom i davao novac na zajam sigurnim ljudima“ [M. Kostić, 1994, 121]. Kuća u kojoj je živeo u Beogradu, nalazila se na uglu Dubrovačke ulice i protezala do ulice Nikole Spasića.

Kosta Saraf je bio glavni finansijski posrednik između osmanskih vlasti i Kneza Miloša Obrenovića, čovek od najvećeg poverenja beogradskog vezira Marašli-Ali paše a zatim i Abdurahim paše.[5] Finansijsko posredovanje Koste Sarafa između beogradskog vezira i Kneza Miloša odvijalo se preko Narodne kancelarije. Jedan od najvažnijih zadataka knezova koje je Miloš delegirao u Narodnu kancelariju bio da se staraju o redovnom prikupljanju poreza od naroda, na ime carskih i vezirskih prihoda. Ako bi bilo prikupljeno manje novca na ime poreza od utvrđenog iznosa, Narodna kancelarija se obraćala Kosti Sarafu za zajam. Da bi pridobio

4 Pored Davida Hajima i Konstantina Stojanovića, u objavljenim dokumentma Uprave grada Beograda, pominje se 1838. godine saraf Janja [*Živeti u Beogradu*, I, 252], a 1849. godine saraf David Halfon [*Živeti u Beogradu*, II, 545].

5 Posle smrti Marašli-Ali paše 1821. godine, sultan Mahmud II (1808-1839) imenovao je Abdurahim pašu za beogradskog vezira [V. Petrović, N. Petrović, II, 381].

fiefdom. Concurrently, the annual tax-farming amount due to the imperial coffers, which was called macela, would be fixed prior to the bidding. Such organised bidding auctions were held on regular basis up to 1775. However, following the exhausting wars with Russia wedged in the period from 1768 to 1774, and in dire need of money, the Sublime Porte decided to also offer for auction bidding the "macele" - the pre-fixed annual net revenues from malikanes, and also many other sources of fiscal revenues, or tax-farming items. The annual net revenues from the given tax-farming source would be firstly divided into several parts, and then each one of these parts - that was called esham - would be sold at an auction for a life-long tax-farming. At such auctions, the price of an esham could reach even a six-fold or a seven-fold higher value than the macele that was fixed as a starting price for an esham [S. Pamuk, 2000, 190-192]. The significance of this innovative system for financing of the Ottoman Empire budget also is supported by the fact that already by the end of the 18th century some 50% of the entire revenues of the state treasury were replenished from the revenues coming from various taxation sources or the long-term malikane system tax-farming operations [B. McGowan, 2004, 713].

At the auction sales of various tax-farming sources, the key role was played by the bazirgan sarrafs. They were the ones that provided bidders with financial resources for advance payments on the life-long malikane system tax-farming in their bidding. By financing bidders, sarrafs indirectly became themselves creditors of the Ottoman state. In the provincial townships, bidders for the tax-farming collection rights for the central state treasury were, as a rule, local power-structure dignitaries. They were actually the ones that were beneficiaries of credits granted by sarrafs for advance payment of the tax-farming bidding, and sarrafs were the ones guaranteeing the tenant fee and tax-collection contracts [D. Stamatopoulos, 2006, 253-273]. In time, central Ottoman authorities started to grant long-term tenant fees collection in provinces and tax-farming rights on other forms of fiscal revenues: taxes, transport dues, customs duties. At the auction sales of these tax-farming facilities, while bidding in the name and on behalf of the local dignitaries, bazirgan sarrafs were, ultimately, acting in the interest of the imperial state treasury.

The subjects of the Ottoman Empire of the Islamic faith were prohibited from collecting interest accrued [D. Veselinov, 2008, 192]. Conversely, non-Muslim population residing in the conquered territories were allowed the right to uphold and practice their own customs, and hence to engage in the role of creditors.[3] Hence the bazirgan sarrafs in the Ottoman Empire were recruited from the ranks of Jews, Armenians, Greeks, Serbs, and Bulgarians. They were settling in the trading centres and were operating as independent, private lenders, under contract with the State which was drafted after the rules of the Ottoman trading and financial law. Amongst their ranks, Greeks were the best known financiers of major and large-scale trading ventures, while Jews and Armenians were known as creditors of the State [*Encyclopaedia of Ottoman Empire,* 2009, 75]. In time, from amongst the ranks of bazirgan sarrafs in Istanbul there would be one to stand out as the prominent man who had gained especial confidence of the sultan and would be awarded the title of Great Sarraf, thus becoming the personal banker of the sultan. After the fashion of the ruler himself, wealthy members of the ruling class in the capital city and provincial centres would engage bazirgan sarrafs to carry out in their name and on their behalf major scale financial and trading deals. Thus early in the 19th century, every wealthy and prosperous person in the Ottoman Empire had "his own" sarraf to act on his behalf [Y. Cezar, 2005, 76].

[3] In Serbia there was an established occupation of creditors even as early as the Nemanjic Dynasty era. At that time, crediting operations were in the hands of the so-called "kamatniks". "Kamatnik" was allowed to be only a secular person while Orthodox Christian clergy was strictly banned from "giving dinar money for purpose of collecting interest". Penalty that a priest or a monk would be subject to in case he would engage in such a crediting deal was for him to be expelled from the monastic order and run out of the monastery estate [D. Gnjatovic, 2003, 101].

njegovu naklonost, Miloš je insistirao na tome da ovom uticajnom bankaru knezovi Narodne kancelarije ukazuju posebno poštovanje. Na primer, pred Uskrs 1822. godine, Miloš je knezovima Narodne kancelarije napisao: *Kostu, sarafa čestitog vezira, preporučujem da ga pozovete o praznicima svetoga vaskrsenja sebi u konak, počastite ga i proveselite se s njime zajedno.* [V. Petrović, N. Petrović, II, 381].

Finansijsko posredništvo Koste Sarafa između osmanskih vlasti i Kneza Miloša razvilo se naročito kada je Miloš postao jedini zakupac carskih prihoda u Smederevskom Sandžaku. Miloš je uspeo 1826. godine da dobije u doživotni zakup sve carske prihode: carski harač, čibuk (carski porez na sitnu stoku), carske mukade i milićane koje su do tada imale druge zakupce, kao i sve prevozne takse (skelarine) i carine, osim beogradske carine. Ovaj opšti zakup koštao je Miloša 333.500 groša godišnje [M. Petrović, I, 401]. Dugoročni zakup carskih prihoda trajao je sve do 1835. godine, kada je ukinut, jer je umesto različitih vrsta poreza, Kneževina Srbija tada počela da plaća Porti vazalni danak, u godišnjem iznosu od 2.300.000 groša [M. Petrović, I, 341]. Da bi ispregovarao sa osmanskim vlastima ovu poresku reformu, Miloš je ukazom od 13. januara 1834. godine postavio Kostu Sarafa za službenika Narodne Kancelarije „da bude knjažesko-srpski dragoman (tumač, D. G.) pri pregovorima koje bi Knjaz s Čestitim beogradskim vezirom imao“ [*Novine Srbske,* 13. 1. 1834]. Kako je reforma dosezala do centralnog državnog trezora u Istambulu, Miloš je 1835. godine imenovao Kostu Sarafa da bude deo njegove svite na poklonjenju sultanu Mehmedu II. Knez je tada poveo u Istambul Aleksu Simića i Avrama Petronijevića, koji su znali turski jezik, a Kostu Sarafa, koji, po tvrđenju Alekse Simića nije dobro govorio turski, „za one stvari za koje neće da ih mi znamo“ [M. Marinković, 1999, 36].

Baveći se finansijskim poslovima, Kosta Stojanović je stekao veliko materijalno bogatstvo. On je u Beogradu posedovao devet dućana, četiri kuće, tri magaze i kafanu. O tome svedoči spisak njegove zaostavštine, sa procenom njene vrednosti. Ovaj spisak je 7. septembra 1846. godine poslao Sud varoši Beograda Upravi grada Beograda, da bi se pokrenuo ostavinski postupak. (Tabela 1).

Tabela 1. Spisak dobara počivšeg Koste Stojanovića sarafa

Red. br.	Nepokretnosti	Procenjena vrednost u austrijskim dukatima
1.	Dva dućana koje je kupio od Vanlije Nazera	400 dukata
2.	Dva dućana od Ribala na glavnoj čaršiji	200 dukata
3.	Jedan dućan koji je kupio od g. Jevrema na glavnoj čaršiji	800 dukata
4.	Četiri dućana do njegovih kuća na glavnoj čaršiji	1.000 dukata
5.	Kuća u kojoj je obitavao na glavnoj čaršiji	900 dukata
6.	Kuća u Savamali i više magaza; magaza, kafana i furuna	600 dukata
7.	Magaza do iste kuće	200 dukata
8.	Magaza na sredini Savske pijace	350 dukata
9.	Kuća do Limana sa magazama	2.000 dukata
10.	Kuća sa kafanom u jendeku	400 dukata
11.	Bašta kod Vidin Kapije koja je u procesu*	
12.	Kuća u procesu sa Mihajlom Davidovićem*	
	Ukupna procena imovine, bez imovine u procesu	6.850 dukata

* Radilo se o sudskim procesima oduzimanja založene imovine od dužnika Koste Stojnovića koji mu nisu na vreme vratili dug.

Izvor: [*Živeti U Beogradu,* II, 401]

Stekavši veliko bogatstvo, Kosta Saraf je stekao i veliki broj neprijatelja. Okončao je život tako što je ubijen. Ubistvo se dogodilo krajem 1845. godine, kod Grocke, kraj Dunava, kada se na konju vraćao sa puta iz Smedereva [*Živeti U Beogradu,* II, 399, 400]. Ima indicija da ga je ubio Mita Ljotić iz Smedereva, zbog nekog duga [M. Kostić, 121]. Posle ubistva, istraga je konstatovala da su bili ukradeni ključevi od njegove kancelarije, stola i kase, kesa s novcem i pečatom, kao i obligacija na ime G. Florića. Istovremeno, kod ubijenog Koste Sarafa bile su pronađene oblagacije na sledeća imena: H. Karapandžiča, Đ. Tomića i N. Markovića [*Živeti u Beogradu,* II, 401].

Sigurno je da je bankar Konstantin Stojanović svojim finansijskim aktivnostima zadužio grad u kojem je živeo. Posle njegove tragične smrti, jedna ulica kod Varoš-Kapije dobila je ime Saraf-Kostin Sokak. Kasnije će to biti ulica Cara Lazara.

Haim behor David, rodom iz Beograda, bio je sin predsednika jevrejske opštine Izrailja Haima

Sarrafs in the Principality of Serbia

In the records kept by the esnafi guilds in Belgrade from the 19th and the beginning of the 20th century, there are no money changer guilds to be found. However, this does not mean that sarrafs were absent from Serbia at that time. This only indicates that money traders, inhabiting the trading centres of Serbia, were the bazirgan sarrafs, and not the sarraf-esnafi. Hence they exclusively belonged to the social class of free merchants. This is also the fact that leads to the conclusion that, until the establishment of the earliest banking institutions, the bazirgan sarrafis in the Principality of Serbia were engaged not only in the money exchange but also in the crediting activities [D. Milic, 1999, 197]. They were the only ones that could finance deficit in the state treasury during the initial years after the Second Uprising, at the time when in the Principality of Serbia there were no banks, and neither were the state loans borrowed somewhere abroad. Budget deficit appeared in the years 1815, 1816, 1818, 1819, and 1821 [M. Petrovic, 1901, 508]. In order to cover this budget deficit in the period from 1815 to 1821, "in the country itself four loans were taken", in the total amount of 357.624 groschen. Repayment of these loans instantly fell on the shoulders of the tax-payers in the country. Namely, loans that were taken in one semi-annual period, already in the next semi-annual period were entered into the budget of general expenditures, and that as items with the "taxes distributed to the people for repayment" [M. Petrovic, 1901, 358, 359].

In the analyzed published historical sources from the 19th century there is a mention of several sarrafi names. This paper speaks of the financial activities of only those that have earned the title of the first bankers in Serbia. They were Konstantin Stojanovic, sarraf of the Belgrade Vizier, and David Hajm, sarraf of Prince Milos.[4]

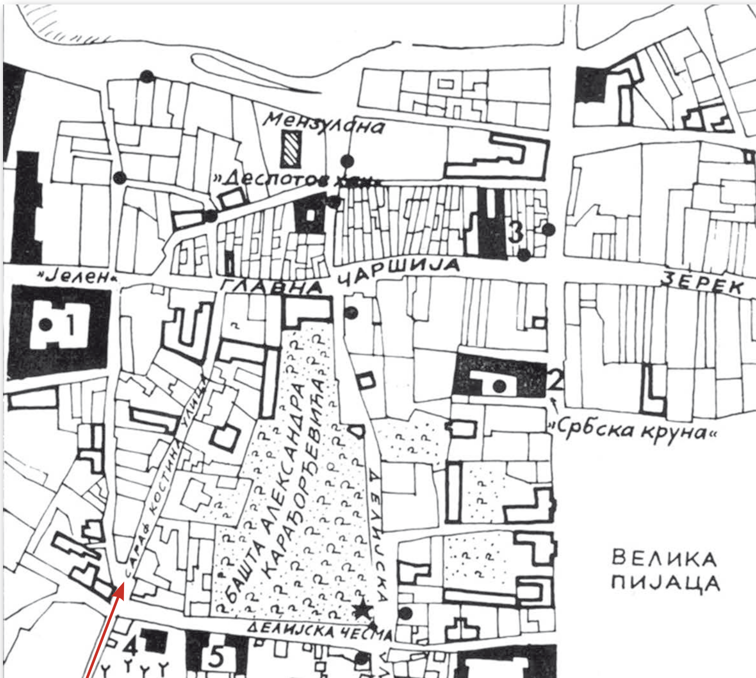
Konstantin Stojanovic, born in Prokuplje, was known in the Principality of Serbia as Kosta Sarraf. It was written about him that he was "a distinguished man… who was engaged in trading, in sarrafi business, and was lending money on loan to reputable and reliable men" [M. Kostic, 1994, 121]. The house in which he lived in Belgrade was located at the corner of Dubrovacka Street and was spreading all the way up to Nikole Spasica Street.

Kosta Sarraf was the main financial intermediary between the Ottoman authorities and Prince Milos Obrenovic, the man of the highest trust of the Belgrade Vizier Marashli-Ali Pasha, to be followed by Abdurahim Pasha.[5] Financial intermediation of Kosta Sarraf between Belgrade Vizier and Prince Milos was taking place through the National Office. One of the most important tasks of the dukes that Milos delegated to the National Office was to care for regular collection of taxes from the people, in the name of imperial and vizierial revenues. If less money would be collected from taxes than the amount designated, National Office would address Kosta Sarraf calling for a loan. In order to gain his good graces, Prince Milos insisted that this influential banker be rendered all due respect by the dukes of the National Office. For example, just before the Easter Holiday in 1822, Prince Milos wrote to the dukes at the National Office: *"We hereby recommend Kosta, sarraf of honourable vizier, to be invited for the holiday season of the Holy Resurrection to your own residence at the palace, and to honour him and rejoice with him, all of you together"* [V. Petrovic, N. Petrovic, II, 381].

Financial intermediation of Kosta Sarraf between the Ottoman authorities and Prince Milos was especially highly developed when Milos became the sole tax-farmer and collector of the imperial revenues for the area of Smederevo Sanjak. Prince Milos succeeded, in 1826, in obtaining all the long-term imperial tax-farming privileges: imperial harach tax, cibouk (imperial tax on small cattle), imperial mukates and malikanes which were up to then

[4] In addition to David Hajim and Konstantin Stojanovic, in the documents published of the City of Belgrade Metropolitan Administration, there is also a mention in 1838 of the sarraf Janja [*Living in Belgrade,* i, 252], and in 1849 of sarraf Davic Halfon [*Living in Belgrade,* II, 545].

[5] After the demise of Marashli-Ali Pasha in 1821, Sultan Mahmud II (1808-1839) nominated Abdurahim Pasha for the Belgrade Vizier [V. Perovic, N. Petrovic, II, 381].



Saraf Kostina ulica (mapa koju je priredio Željko Škalamera na osnovu plana Emilijana Josimovića: ulica Nikole Spasića ne postoji na mapi, Delijska je Knez Mihajlova a Glavna čaršija je Dubrovačka / Kralja Petra).

Sarraf Kostina Street (a map drawn by Željko Škalamera based on the blueprints of Emilijan Josimović: Nikole Spasića Street does not exist on the map, Delijska Street is today's Knez Mihajlova Street, and Glavna čaršija is Dubrovačka / Kralja Petra Street).

[I. Šlang, 2006, 71]. Bio je čuven kao vezirov gradski liferant oružja i zajmodavac, a u tajnosti je bio Milošev saraf. Imao je kuću i menjačnicu u centru grada, pored gostionice „Grčka Kraljica“. Prema tvrđenju Mite Petrovića, njega je Miloš od milošte prozvao Daviče, pa je tako postao poznat kao Haim Davičo [M. Petrović, I, 341]. Kao zajmodavac, pominje se još 1816. godine, kada je Miloš morao da mu isplati dug Petra Nikolajevića Molera, prvog predsednika Narodne kancelarije, ustanovljene 1815. godine.[6] Iza Petra Molera, koji je bio pogubljen krajem aprila 1816. godine, jer je, navodno, proneverio državni novac, ostao je i dug Haimu Daviču od 787 groša [M. Petrović, I, 913].

Ime Haima Daviča se redovno pojavljuje u blagajničkim knjigama Kneževine Srbije, od 1815. do 1835. godine. „Njemu je narodna blagajna, vrlo često, u svakom polugođu po nekoliko puta, izdavala kad veću kad manju sumu novaca na račun beogradskog vezira ili na račun dobavljenih narodnih potreba“ [M. Petrović, I, 913].

Kao svom ličnom bankaru, Knez Miloš je Haimu Daviču poveravao najdiskretnije poslove. Davičo je rukovodio tajnim liferacijama pušaka i sabalja „za koje je raspolagao velikim sumama novaca; dopisivao se s knezom. Toliko je bio diskretan da niko nije znao pravi njegov odnos prema knezu i veziru turskom“ [I. Šlang, 2006, 72]. Prema tvrđenju Mite Petrovića, Haim Davičo je dvadeset godina uspevao da od osmanskih vlasti krije svoje finansijske i trgovaačke poslove koje je tajno obavljao s Knezom Milošem. O ovim poslovima nisu znali ni Marašli Ali paša, ni Abdurahim paša, niti Vedžid paša koji je 1829. godine došao na mesto Abdurahim paše. O tajnim finansijskim vezama Miloša i Daviča Osmanlije će saznati tek za vreme Jusuf paše, beogradskog vezira koji je 1835. godine zamenio Vedžid pašu. Jusuf paša je imao puno poverenje u Haima Daviča i nije krio da namerava da ukloni Miloša. Kada je Davičo o tome obavestio Miloša i tako mu spasao život, bojeći

Haim Davičo

6 Zadatak Narodne kancelarije bio je da posreduje između beogradskog vezira i Kneza Miloša u suđenjima Srbima za veće krivice, da se stara o obezbeđenju hrane i potrošne robe za vezira i njegovu svitu, kao i o razrezivanju i prikupljanju carskih i vezirskih dažbina. Beogradsko sedište Narodne kancelarije bila je ustanovljeno odmah posle Drugog ustanka 1815. godine, a kragujevačko 1821. godine [V. Petrovic, N. Petrovic, 1882, 108-170]

held by some other tax-farming collectors, as well as all the transport taxes (ferry toll), and customs duties, except for the Belgrade customs dues. This was the general hold on tax-farming for which Prince Milos had to pay 333,500 groschen annually [M. Petrovic, i, 401]. Long-term malikane system of imperial tax-farming lasted all through to 1835 when it was abolished, as instead of various different taxes Principality of Serbia started paying then the vassal tax to the Sublime Porte, in an annual amount of 2,300,000 groschen [M. Petrovic, i, 341]. In order to be able to negotiate with the Ottoman authorities this tax reform, Prince Milos, in his Decree of 13 January 1834, appointed Kosta Sarraf as an official of the National Office, "to serve as a Princely-Serbian dragoman (interpreter, D.G.) in the negotiations that the Prince would have with the Honourable Belgrade Vizier" [*Novine Srbske,* 13.1.1834]. As the reform was reaching up to the central state treasury in Istanbul, Prince Milos, in 1835, nominated Kosta Sarraf for a member of his entourage on a visit to render homage to the Sultan Mehmet II. Prince Milos brought also with him to Istanbul Aleksa Simic and Avram Petronijevic, who were well conversant in the Turkish language, and not Kosta Sarraf, who had after the allegations of Aleksa Simic, poor command of the Turkish language, "for those things that he does not want us to have any knowledge about" [M. Marinkovic, 1999, 36].

In dealing with financial business, Kosta Stojanovic amassed an enormous material wealth. He was the proprietor in Belgrade of nine shops, four residential buildings, three warehouses, and a coffee shop. This is also witnessed by the list of his testamentary legacy, with an estimate of its value. This list was on 7 September 1846 submitted by the Court of the City of Belgrade to the City of Belgrade Metropolitan Administration for purpose of initiating a probate procedure. (Table 1)

Table 1 The list of property owned by the deceased Kosta Stojanovic, sarraf

Item No.	Real estate property	Estimated value in Austrian ducats
1.	Two shops which he bought from Vanlija Nazer	400 ducats
2.	Two shops from Ribal at the main city square	200 ducats
3.	One shop which he bought from Mr. Jevrem at the main city square	800 ducats
4.	Four shops next to his home buildings at the main city square	1.000 ducats
5.	Residential building where he lived at the main city square	900 ducats
6.	House at Savamala with several warehouses, coffee shops and furnaces	600 ducats
7.	Warehouse next to the above stated house	200 ducats
8.	Warehouse in the centre of the Sava Market place	350 ducats
9.	House next to Liman with warehouses	2.000 ducats
10.	House with the coffee shop in the ditch	400 ducats
11.	Garden place at Vidin Gate now in court process*	
12.	House in court process with Mihajlo Davidovic*	
	Total estimated real estate property, without the property in court procedure	6.850 ducats

* They were court proceedings for the seizure of mortgaged real estate property from the obligors of Kosta Stojanovic, who have not serviced their debt in due time.

Source: [*Living in Belgrade,* II, 401]

While amassing enormous wealth, Kosta Sarraf also gained a large number of enemies. He ended his life by being killed. Assassination happened by the end of 1845, near Grocka, by the Danube River, when he was returning on horseback from his travel to Smederevo [*Living in Belgrade,* II, 399, 400]. There are indications that he was killed by Mita Ljotic, from Smederevo town, because of some debt dispute [M. Kostic, 121]. After the assassination, investigation established that the keys to his office were stolen, keys to his cash-register, money pouch and his seal, and also obligation notes with the beneficiary G. Floric. At the same time, papers found with the deceased Kosta Sarraf were the obligations entitled to the following names: H. Karapandzic, Dj. Tomic, and N. Markovic [*Living in Belgrade,* II, 401].

It is certain that the banker Konstantin Stojanovic, through his financial activities, rendered great service to the city in which he lived. After his tragic death, one of the streets near Varos Kapija was given the name of Sarraf-Kosta Street, later to be renamed into Prince se turske odmazde, bio je prinuđen da pobegne iz Beograda u Zemun, pa u Beč. U Beogad će se vratiti tek 1859. godine, u vreme druge vlade Kneza Miloša, „kao već sedi i iznemogli starac“ [M. Petrović, 1901, 535-537]

Zaključak

Izum davanja fiskalnih prihoda pod doživotni zakup bio je pragmatičan odgovor osmanskih vlasti na hronični manjak u državnoj blagajni u 18. i 19. veku. Ispostaviće se da će to biti relativno efikasan način da se obezbedi oko polovine prihoda centralnog državnog trezora u Istambulu. Ovog inovativnog poduhvata, međutim, ne bi bilo da sarafi nisu bili spremni da lokalnim vlastodršcima, koji su po pravilu bili zakupci, obezbede zajmove za avansno plaćanje zakupa. Spremnost sarafa da daju zajmove bila je proporcionalna dobiti koju su imali od ove finansijske operacije. Prema istraživanjima savremenih turskih istoričara, trećina avansnog plaćanja slivala se u džepove sarafa. Tako je stvorena neraskidiva dužničko poverilačka finansijska veza između centralnog državnog trezora u Istambulu, sarafa i lokalnih vlasti u provincijama Osmanskog carstva. U Kneževini Srbiji, u ovakvim finansijskim operacijama, između osmanskih vlasti i Kneza Miloša posredovaće sarafi Kosta Stojanović i Haim Davičo. Ova veza će trajato onoliko dugo koliko su to interesi Porte zahtevali. Sa poreskom autonomijom, izvojevanom 1834. godine, institucija dugoročnog zakupa carskih prihoda je ukinuta u Kneževini Srbiji. Od tog trenutka, lokalni sarafi gube pozicije finansijera zakupaca prihoda centralnog državnog trezora, a samim tim i svojevrsnu zaštitu koju su im ukazivali beogradski veziri. Posle Haima Daviča, koji se sklonio u Beč 1838. godine i Koste Stojanovića, koji je bio ubijen 1845. godine, sarafi u Srbiji nisu više učestvovali u velikim državnim finansijskim poduhvatima. Pozajmljivali su novac privatnim licima i bavili se menjačkim poslovima.

Beograd, 1849. Milivoje Nenadović
Belgrade, 1849 Milivoje Nenadović

Lazar Street.

Haim Behor David, born in Belgrade, was the son of the president of the Jewish Community, Israel Haim [I. Slang, 2006, 71]. He was famous for being the Vizier's main supplier of armament and creditor, but also on the clandestine side, he was Prince Milos's sarraf. He had his residential building and the money exchange office in the town centre, near the restaurant "Greek Queen". According to the saying of Mita Petrovic, he was called by Prince Milos, by the nickname Davice - Little David, so he soon became known as Haim Davico [M. Petrovic, i, 341]. He is mentioned in his role of creditor as early as 1816, when Prince Milos was forced to repay him the debt incurred by Petar Nikolajevic Moler, the first president of the National Office, established in 1815,[6] Petar Moler, who was executed by the end of April 1816, for having allegedly embezzled the money from the state coffers, left the debt owed by him to Haim Davico in the amount of 787 groschen [M. Petrovic, i, 913].

The name of Haim Davico regularly appears in the cash ledgers of the Principality of Serbia, from 1815 to 1835. "The national treasury was sending him, very often, and in regular semi-annual periods, a smaller or a larger amount of money for the account of the Belgrade Vizier, or for the account of the supplied national necessities" [M. Petrovic, I, 913].

Prince Milos entrusted Haim Davico, as his personal banker, with the most discreet of dealings. Davico was managing clandestine supplies of guns and swords "for which he had large sums available; he was corresponding with the Prince. He was such a discreet man that no one knew of his real attitude towards the Prince and the Turkish Vizier" [I. Slang, 2006, 72]. According to the allegations of Mita Petrovic, Haim Davico, over a twenty-year period, succeeded in concealing from the Ottoman authorities his financial and trading clandestine dealings with Prince Milos. No one had knowledge of such operations, not Marshali Ali Pasha, nor Abdurahim Pasha, and neither Vegid Pasha who came in 1829 to replace Abdurahim Pasha. Clandestine financial liaisons between Prince Milos and Davico were to be discovered by the Ottoman Turks only during the time of Jusuf Pasha, Belgrade Vizier, who replaced Vegid Pasha in 1835. Jusuf Pasha had full confidence in Haim Davico and did not try to hide his intention of eliminating Prince Milos. When Davico informed Prince Milos to that effect and thus saved his life, in fear of Turkish retribution, he was forced to escape from Belgrade to Zemun, and onwards to Vienna. He was to return to Belgrade only as late as 1859, during the time of second rule of Prince Milos, "when he was already a grey-haired and weary old man" [M. Petrovic, 1901, 535-537].

Conclusion

The novelty of ceding rights to collection of fiscal revenues in the form of life-lomg tax-farming was a pragmatic response of the Ottoman authorities to a chronic deficit in the state coffers in the 18th and the 19th century. It will prove itself to be a rather efficient way of securing almost one half of the total revenues for the central state treasury in Istanbul. This innovative venture, however, would not have been feasible without the presence of sarrafs who were ready to secure for the local power-structure dignitaries, who were as a rule holders of the tax-farming rights, loans for advance payment on the tax-farming rights. Readiness of sarrafs to grant loans was proportionate to the gains that they made from this financial operation. According to the research conducted by the contemporary Turkish historians, one third of such an advance payment made would be flowing back into the pockets of sarrafs. This has created an unbreakable debtor-creditor financial bond between the central state treasury in Istanbul, sarrafs, and the local

6 Duty of the National Office was to mediate between the Belgrade Vizier and Prince Milos in the law suits against Serbs for major crimes, to care for provisions of foodstuffs and consumer goods for the Vizier and his entourage, and deal in setting up and collection of imperial and vizirial taxes and dues. Belgrade seat of the National Office was established immediately after the Second Uprising, in the year 1815, and the Kragujevac headquarters were set up in the year 1821 [V. Petrovic, N. Petrovic, 1882, 108-170].

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authorities in the provinces of the Ottoman Empire. In the Principality of Serbia, in such financial operations, intermediary between the Ottoman rule and Prince Milos were the sarrafs Kosta Stojanovic and Haim Davico. This bond was to last for as long as the interests of Sublime Porte so required. With the taxation autonomy, won in 1834, the institute of long-term malikane tax-farming system of imperial revenues was suspended in the Principality of Serbia. From that time on, local sarrafs were to lose their privileged position of financiers to the holders of rights on the tax-farming collection for the central state treasury, and thus they also lost a special protection that they enjoyed from the Belgrade Viziers. After the time of Haim Davico, who took refuge in Vienna in 1828, and Kosta Stojanovic, who was assassinated in 1845, sarrafs in Serbia had no part to play in the major state financial ventures. They were only lending money to private persons and were engaged in the money exchange dealings.