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Credit organizations and their role in the development of enterprises in North Ossetia at the end of XIX - beginning XX century

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The article discusses the activities of credit organizations in North Ossetia as a part of the Terek region in the late XIX-early XX century, their personnel and the role they played in the economic life of the region. Based on the analysis of archival documents and data from the Terek calendars, published since 1891 up to 1915, we were able to determine which credit institutions operated in North Ossetia in the late XIX-early XX century, their membership. On the example of Ossetia and other Partnerships "S.M. Kirakozova and B.G. Oganova", enterprises S.A. Prohanova (pasta factory and bakery), agricultural enterprises of North Ossetia, we determined that expensive loans in the economy has subjected banks industrial, agricultural and commercial enterprises. This led to the oppression of the main economic resource of society — labor and led to the moral degradation of the workers. At the same time, credit institutions Ossetia has played a positive role in its economy, as revealed to the population greater access to credit, as a loan from individuals to the emergence of small credit institutions in Ossetia was over 200%.

Keywords: credit unions, Vladikavkaz branch of the State Bank, Vladikavkaz branch of the Azov-don commercial Bank, Vladikavkaz branch of the Russian-Asian Bank

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