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TS NS 321, f. 7a

# A GREAT MERCHANT MAKES HIS ACCOUNT WITH HIS BANKER

This account is in the unmistakable handwriting of Abū Zikrī Kohen, a representative of merchants of Old Cairo and prominent India trader.<sup>1</sup> It refers to his dealings with the banker Khiyār b. Nissīm in the year 1134. The Geniza has preserved other items illustrating the financial relations between the two men. In November 1131, the two concluded a partnership (for the duration of one year) in a banking business with Abū Zikrī as senior partner, who alone was entitled to grant loans.<sup>2</sup> There exist also twenty orders of payments, ranging from 1½ through 100 dinars given by Abū Zikrī to Khiyār in the month of Av (July-August) 1140, and one from the following year.<sup>3</sup> At that time, Khiyār had become Abū Zikrī's main banker through whom he conducted his day to day business.

Columns I, and II contain Khiyār's debits, i.e. Abū Zikrī's payments or made for him to him, columns III and IV - his credits. Since the latter naturally consisted mostly in smaller sums, this list was longer and continued on consecutive pages which are lost to us. As far as preserved, the account has to be read in the following order:

I, 11. 1-14 lists Abū Zikrī's first series of payments, which totalled 125 1/6 dinars. Unlike the usual routine, the amount is not indicated here, but appears on column IV, 10, where Khiyār's credits are provisionally summarized as amounting to 96 ½ 1/3 1/8, less 1/144 dinars. The balance of 28 dinars, 5 qirāṭs (specified here as 1/8 dinar plus two q.s), 1/6 and 1/144 d., is listed again in I, 15-16, where it heads the second series of payments by Abū Zikrī. The second total of Khiyār's debits amounts to 102 ½ d. less 1/72, to which a single item of 7 d. is added. Here, a balance was carried over from <sup>the</sup> part of the credit account lost to us, followed by a third series of payments by Abū Zikrī, this time not in cash, as in the two first series, but all in promissory notes drawn on him by Khiyār. Whether Abū Zikrī made these payments for Khiyār in cash or in book transfer is not evident.

All four columns are crossed out by one vertical stroke drawn over each of them. This may denote that all accounts were settled, or that

Insert here  
passage from  
p. 2

they were transferred to "the big book", referred to in other accounts similarly crossed out.

Abū Zikrī mostly writes numbers in words, wherefore one number of his sometimes occupies two lines. For the sake of quick information all numbers are rendered here in numerals.

Our account seems to show that Abū Zikrī, despite his highly honored position in the merchants' community, refrained from making overdrafts. He was also careful not to let his money idle, obviously paying to his banker when he himself received a payment. It must have been customary to make accounts at short intervals, perhaps once a month.

TS ~~Arabic~~ NS 321, f. 7a

I

1	The Elder Khiyār b. Nissā'im	
2	Balance to his debit after all	
3	accounts to the tenth of Sha'bān (5)28 (equivalent to June 6, 1134)	
5-6		75 1/6 d.
7	Dr.	6 1/2 d.
8	Dr.	20 less 5 q.
9	Dr. Through his son-in-law <i>(or: brother)</i>	9 1/6 d.
10	Dr. from me	5 1/8 d.
11-12	Dr. from the elder Abu 'l-Faḍā'il	5 d.
12-13	Dr. from Zikrī	3 d.
14	Dr. from the same	1 d. 10 q.

(The total of 125 1/6 d. is not indicated here, but one line was left for the purpose)

15	28.5 (in Coptic numerals)	
	Balance to his debit	5
16	Dr. from me in gold	28 d. 5 q. 1 dāniq
17	And in silver	17 1/8
18	Dr. gold and silver	11 d.
19	Also in dirhams	20 d. 13 1/4 q.
		1 d.

II

1	Dr. from me in gold	22 d. 2 q.
2	Dr. Note	1 1/2 d.
3	Dr. from my cousin	1 d.

4 (In another, thick pen)	102 $\frac{1}{2}$ $\frac{1}{2}$ d. less 1 h.
5 Dr. Beginning <sup>4</sup> : his note on	7 d.
6 (In small letters. Total)	109 $\frac{2}{3}$ d.
7 ( " " " ) Balance of debt	14 d. 1 q.

8 (In bold letters) Balance <sup>Dr.</sup> <del>on him</del>	14 d. $\frac{1}{6}$ <sup>6</sup>
9 Dr. his note	100 d.
10 Dr. "	66 d. 9 q.
11 " "	36 d.
12 " "	30 d. less $\frac{1}{6}$
13 " "	26 d.

(the rest of the page, about 8 lines, left blank)

III	
1 The Elder Khiyār b. Nissīm <sup>7</sup>	
2 Credit beginning: a note	9 $\frac{1}{8}$ d.
3 Cr. paid to Abu 'l-Munā	1 d.
4 Cr. note to Abu 'l-Munā	4 d.
5 Cr. to our lord <sup>8</sup>	15 d. exactly
6 Cr. note to Joseph	10 d. exactly
7 Cr. price of...	9 $\frac{2}{3}$ $\frac{1}{2}$ d.
8 Cr. to the ḥazzān <sup>9</sup>	17 (q. $\sqrt{64}$ 16)
9 Cr. to the Nezer <sup>10</sup>	1 d.
10 Cr.	19 q.
11 Cr.	23 dirhams
12 Cr. to the ḥazzān	1 d. 7 q.
13 Cr. balance of (the price of) the slave girl <sup>11</sup>	1 d.
14 Cr. to Musallam	7 dirhams
15 Cr. note	1 d.
16 Cr. note	10 d. exactly
17 Cr. price of wheat <sup>11</sup>	140 dirhams
18 Cr. note to B. al-'Abd	3 d.
19 Cr. to al-Qaṣṭallānī	3 $\frac{1}{2}$ d.
20 Cr. price of grapes <sup>11</sup>	5 d. 1 q.

21 Cr. to Musallam  
22 Cr. a note

120 dirhams  
4 d. 2 q.

## IV

1 Cr. a note	2 $1/3$ d.
2 " "	1 d. $13\frac{1}{2}$ q.
3 " "	5 dirhams
4 " "	3 dirhams
5 Cr. to me	1 d.
6 Cr. a note	$109\frac{1}{2}$ dirhams
7 Cr. through Musallam	2 d.
8 - <u>9</u> <sub>11</sub> Total	$96\frac{1}{2} 1/3 1/8$ less $1/144$
10 To his debit	$125 1/6$ d.
12 Balance to his debit	28 d. $1/8$ 2 q. $1/144$
13 ((My note on 70 d. He has cashed it ))	
14 Credit against this	15 q.
16 Cr. two notes for 4 payments	
17 of poll tax	6 d. 10 q. 2 h. and 4 dirhams <sup>12</sup>
18 Cr. a note on	$35\frac{1}{2}$ dirhams
19 Cr. paid to me	30 d. yellowish ones <sup>13</sup>
20 Cr. for customs duties	10 q.
21 ((Cr. note to the Rayyis <sup>14</sup>	5 d. Cancelled))
22 Cr. note given to Musallam	10 d. exactly
23 Cr. note	7 q. less 1 dāniq ( $1/144$ d.)
24 Cr.	30 dirhams

## N O T E S

1. See India Book, ch. Va.
2. Ibid., no. 325.
3. Ibid., no. 137 and 229d.
4. See IV, 12 and the Introduction. - The Coptic numerals for 20 and 8 are written in one line and that for 5 a little higher up, but between the two.
5. The Hebrew numerals 17 are written above this line.
6. The slight difference between lines 7 and 8 is to be explained best by the fact that ~~the~~ Abū Zikrī first wrote the number out of his memory, but looked through the account before beginning his new series of entries.
7. The Arabic letter d, followed by a curved stroke appears here, it seems an abbreviation for dāma <sup>t</sup> 'izzuhū, may his honored position be permanent.
8. The Gaon Maṣliḥ, who was the head of the Jews in the Fatimid empire 1127-1139.  
<sup>Manasse</sup>
9. Ḥalfōn b. ~~Manasse~~, who was also the court clerk and received payment for the writing of legal documents.
10. Honorary title, borne at that time by the judge Elī b. Nethanel. A judge, when writing out documents also received a remuneration.
11. The banker did not procure the wheat or the wine, but in the order of payment it was stated for what ~~pay~~ purpose it was made, as is proved by the orders preserved.
12. The dirhams were paid to the officials who collected the poll tax.
13. About the discoloring of the dinars see Med. Soc. I, App. A.
14. The Gaon. See note 8.

Transl. JESHO9

Letters 299-304 India

316a X [MS Box 321 + 7a]

Account in the hand of Abu Zuhayr Kohen  
for ~~the~~ (the) banker Abu i-khayr) Khayr b.  
Nasir dated 10 Sha'ban (5) 28 = May-June  
1134

2. After former account was closed  
new account \* 11. 11. 133

20 payments of Khayr to Abu b. Musa  
Nayyidun on 10/13, 11/13 = 10/13

5 kh. 10/13

125

10/13

14

5

66

36

30

26

1

22

18

19

10

12

13

52

12 8 3 = 23



to S. Lin another single payment is added.

A line drawn here indicates that a balance was carried over from the credit account preserved via it followed then by a third series of payments.

Column I contains Kh. debts i.e. A.Z. payments to him col. III & IV = his credits. Since the latter naturally mostly consisted in smaller sums, these list was continued on pages lost to us.

As far as preserved, the account is a <sup>promissory note</sup>

the same with in cash as in the 2 first series but all <sup>made by</sup> A.Z. for Kh. like the <sup>promissory note</sup> ~~are paid~~ <sup>with stamps</sup> A.Z. in cash or by bank transfer is not evident.

A.Z. mostly writes numbers in words. For the sake of quick orientation, all numbers are needed here in numerals.

G. Th. 1134

75  $\frac{1}{6}$

All 4 columns are crossed out by one vertical stroke drawn over each of them. This may denote that all accounts were settled ~~but also~~ that they ~~accounts~~ are transferred into "the big book", referred to in the acc. primary around on

14  $\frac{1}{6}$   
100 9  
66  
36 100  
30  
26  
270

Box  
TS MS 321 47al  
The photostat in India file

India 316  
מחלקת המודיעין  
מס' 4148

הבדל

אשר כי חתם על דא ע"פ  
זה אחרת כי חתם על דא ע"פ  
ישראל  
ביום 28.12.57  
במס' 4148

עיתות 27

וזה חתם על דא ע"פ

זה חתם על דא ע"פ

זה חתם על דא ע"פ

אשר חתם על דא ע"פ

זה חתם על דא ע"פ

זה חתם על דא ע"פ (67)

זה חתם על דא ע"פ

~~29 May 1957~~  
~~1036~~  
~~1037~~

III  
אשר חתם על דא ע"פ

אשר חתם על דא ע"פ

428  
אשר חתם על דא ע"פ

אשר חתם על דא ע"פ

אשר חתם על דא ע"פ

אשר חתם על דא ע"פ

פנחס הלפרין בן חיה

528 - 1134



~~321 476~~

המחלקה הכלכלית והמסר, לפרויקט של פנאמא וקולומביה  
במסגרת המסר (אין) הכלכלית