



PRANJE NOVCA, PARALELNI NOVAC I KORUPTIVNA TRANZICIJA

MONEY LAUNDERING, MONEY AND PARALLEL CORRUPTIVE TRANSITION

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REZIME

"Pranje novca" nije nov fenomen, jer egzistira paralelno sa postojanjem tzv. crnog tržišta, odnosno sive ekonomije. U nacionalnoj privredi, sivo tržište oslanja se na švercovane robe i na ilegalnu trgovinu sredstvima plaćanja, što je posledica poremećaja ponuda i tražnje roba, usluga, novca i deviza. Tu su izuzetno značajna ilegalna sredstva plaćanja, koja su stečena na neregularan način, koja funkcionišu mimo zvaničnih monetarnih tokova i koja se ne registruju na računima kod banaka. Doduše, u državi, koja ne može da zadovolji tražnju sektora stanovništva za devizama, građani se automatski okreću alternativnom tržištu, koje je relativno dobro snabdeveno stranim sredstvima plaćanja. To tržište, međutim, nema dozvolu za rad od strane zvaničnih institucija. No, i banke, koje se bave finansijskim transakcijama, upadaju u klopku deficita u sredstvima za plaćanje i, zbog toga, pribegavaju špekulativnim metodama radi pribavljanja deviza, za kojima inače vlada visoka tražnja (tzv. devizna glad). Tome često pribegavaju i preduzeća, koja nabavljaju devize preko dilera na crnom tržištu ili preko banaka posredstvom šticunga.

Ključne reči: pranje novca, paralelni novac, koruptivni novac, tranzicija, liberalizam i globalizam, makroekonomska politika.

SUMMARY

"Money laundering" is not a new phenomenon, as it exists in parallel with the existence of so-called black market, or underground economy. In the national economy, the gray market relies on smuggled goods and illegal trade payments as a result of disturbances

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of supply and demand of goods, services, money and foreign exchange. There are very significant illegal payments, which were acquired on irregular way, that do not operate under official monetary flows and that are not recorded in the accounts at banks. However, in a country which can not meet the demand of the retail sector to foreign currencies, citizens are automatically directed to an alternative market, which is relatively well supplied with foreign currencies. This market, however, does not have permission to work from the official institutions. However, the banks engaged in financial transactions fall into the trap of deficit in funds for payment and, therefore, resort to speculative methods in order to obtain foreign currency, which, as a rule, are highly demand (so-called "foreign famine"). Companies often resort thereto and purchase foreign currency through a dealer on the black market or through banks through the agio.

Key word: money laundering, parallel money, corrupt money, transition, liberalism and globalization, macroeconomic policy.