

RWANDA / JUDGMENT

BCR v. Ets RWANDAIS SARL

RCOMA 0092/12/CS

COURT

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BCR v. Ets RWANDAIS SARL

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Text

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BCR v. Ets RWANDAIS SARL [Rwanda URUKIKO RW'IKIRENGA -- RCOMA 0092/12/CS (Mukanyundo, P.J., Rugabirwa na Nyirandabaruta, J.) 29 Mata 2016] Amategeko agenga imiburanishirize y'imanza z'ubucuruze – Gusubirishamo ingingo nshya – Impamvu zituma ikirego gisaba gusubirishamo ingingo nshya cyakirwa mu Rukiko – Ikimenyetso gishya cya kamarampaka cyabonetse nyuma y'icibwa y'urubanza nimwe mu mpamvu zatuma ikirego gisaba gusubirishwamo ingingo nshya cyakirwa mu rukiko iyo ariko cyujuje ibisabwa n'amategeko. Itegeko N18/2004 ryo kuwa 20/06/2004 ryerekeye imiburanishirize y'imanza z'imboneza mubano, iz'ubucuruze, iz'umurimo n'iz'ubutegets, ingingo ya 184. Amategeko agenga imiburanishirize y'imanza z'ubucuruze – Igihe cyo kuregera gusubirishamo urubanza ingingo nshya – Igihe cyo kuregera gusubirishamo urubanza ingingo rwaciwe burundu n'amezi abiri kuva igihe impamvu ituma rusabirwa gusubirwamo ingingo nshya yabonekeye. Itegeko N18/2004 ryo kuwa 20/06/2004 ryerekeye imiburanishirize y'imanza z'imboneza mubano, iz'ubucuruze, iz'umurimo n'iz'ubutegets, ingingo ya 185. Indishyi – Indishyi z'akababaro zishingiye mu gusiragizwa mu manza ntizihabwa nuzisaba iyo uwazatse afite uburenganzira bwo gusubirishamo urubanza ingingo nshya mu gihe yatsinzwe urwo urubanza kuko ari inzira iteganywa n'amategeko.

Incamake y'ikibazo: BCR ubu yabaye I&M Bank Ltd yareze Etablissements Rwandais SARL mu Rukiko Rukuru rw'Ubucuruzi, urukiko rwemeza ko Ets Rwandais ibereyemo BCR umwenda ungana na 33.303.307Frws aho kuba 279.078.350Frws nkuko banki ibivuga maze urukiko rutegeka banki guha Ets Rwandais indishyi, igihembo cy'Avoka hamwe n'amafaranga y'umuhesha w'inkiko. Ku bwibyo, BCR yajuriye mu Rukiko rw'Ikirenga, narwo rwemeza ko ubujurire bwayo nta shingiro bufite. Banki itanga na none ikirego cyo gusubirishamo urubanza ingingo nshya ariko kuko itatanze impamvu zemewe n'amategeko, ikirego k'iryo subirishamo ry'urubanza nticyakiriwe n'urukiko kubera ko umucamanza yagaragaje ko ibimenyetso bigizwe n'amabaruwa BCR yatanze nk'ikimenyetso gishya cya kamarampaka ivuga ko yabonye nyuma y'icibwa ry'urubanza atafatwa nk'ikimenyetso gishya kuko ayo mabaruwa yariho igihe cy'iburanisha. BCR Ltd ivuga ko yajuririye icyemezo cy'ibanzirizasuzuma kubera ko Umucamanza w'ibanzirizasuzuma yanze kwakira ikirego cyayo avuga ko yagitanze ikererewe nukuvuga nyuma y'igihe cy'amezi abiri ateganywa n'itegeko. BCR Ltd ivuga kandi ko urukiko rwirengagije amabwiriza yayo nayo yabonetse nyuma yavugaga ku mishyikirano yabaye hagati ya banki na Ets Rwandais, yerekanaga uburyo banki yasoneye ikanagabanyiriza Ets Rwandais inguzanyo yari ya 560.101.516 Frws kandi bikaba byarakozwe n'inzego zibifitiye ububasha. Ets RW nayo yatanze inzitizi isabo urukiko kutakira ubujurire bwa I&M Bank ivuga ko yajuririye icyemezo cy'ibanzirizasuzuma nyuma y'iminsi 15 yo kujurira iteganywa n'itegeko. I&M BANK isubiza ivuga ko iyo amabwiriza yo gutanga cyangwa kugabanyirizwa inguzanyo yahawe Ets Rwandais aza kuboneka igihe cy'iburanisha ry'urubanza mu mizi, I&M Bank yari kurenganurwa kuko urukiko rwari kubona ko ubwo buryo bwo kwishyura cyangwa uko

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kugabanyirizwa umwenda byakozwe mu buriganya kubera ko byakozwe n'umuntu utabifitiye ububasha. Etablissements Rwandais nayo yisobanura ivuga ko inyandiko zivugwa zanditswe na I&MBANK ko zitafatwa nk'ibimenyetso bishya byabonetse nyuma y'icibwa ry'urubanza kuko byari bihari igihe urubanza rwaburanwaga kandi ko n'amabwiriza ya banki nayo yari ahari kuko yakozwe kugirango akoreshwe mu kazi ka buri muni. Bityo Ets Rwandais ikaba isaba ko ibyo bimenyetso bitafatwa nk'ikimenyetso bishya bya kamarampaka byabonetse nyuma y'icibwa ry'urubanza, byaje nyuma yo kugabanyiriza Etablissements Rwandais umwenda. BCR Ltd ivuga ko yajuriye icyemezo cy'ibanzirizasuzuma kuberako umucamanza yemeje yatanze ikirego gisubirishamo urubanza ingingo nshya ikererewe kandi atari byo. Etablissements Rwandais yisobanura ivuga ko impamvu zitangwa na banki nta shingiro zahabwa kuko itagaragaza igihe ibimenyetso ashingiraho asubirishamo urubanza ingingo nshya byabonekeye kugira ngo urukiko rubone aho ruhera rusuzuma iyubahirizwa ry'igihe cy'amezi abiri giteganywa n'itegeko. Etablissements Rwandais ikaba irangiza ivuga ko isaba BCR Ltd kuyiha indishyi z'akababaro n'amafaranga y'igihembo cya Avoka kubwo kuyisiragiza mu manza nayo. BCR Ltd isubiza ivuga ko izo ndishyi nta shingiro zifite. Incamake y'icyemezo: 1. Inyandiko hamwe n'amabwiriza ya banki ntibafatwa nk'ibimenyetso gishya cyashingirwaho mu gusaba ko urubanza rusubirishwamo ingingo nshya iyo igihe cy'iburanisha ry'urubanza mu mizi ariya mabwiriza yari ahari kandi abitswe na Banki ubwayo, kuko uyihagarariye avuga ko yabonetse mu bubiko bwayo.

Bityo ikirego nticyakwakirwa kwakirwa kuko ibimenyetso bigishingiyeho bitujuje ibisabwa n'amategeko.

2. Urukiko ntirwasuzuma niba igihe cy'amezi abiri giteganywa n'amategeko cyo gutangamo ikirego gisaba gusubirishamo ingingo nshya cyubahirije mu gihe ibimenyetso ishingiraho isaba gusubirishamo urubanza ingingo inshya atari bishya, bityo ikirego nticyakirwa.
3. Indishyi z'akababaro ntizahabwa nuzisaba mu gihe uwazatse afite uburenganzira bwo gusubirishamo urubanza ingingo nshya mu gihe yatsinzwe urwo urubanza kuko ari inzira iteganywa n'amategeko. Ubujurire nta shingiro bufite; Ubujurire bwuririye ku bundi bufite ishingiro kuri bimwe; icyemezo cyibanzirizasuzuma ntigihindutse. Amategeko yashingiweho: Itegeko n 18/2004 ryo kuwa 20/06/2004 ryerekeye imiburanishirize y'imanza z'imboneza mubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsi, ingingo ya 184 n'ya 185. Nta manza zifashishijwe.

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Urubanza I. IMITERERE Y'URUBANZA [1] Uru rubanza rukomoka ku iyishyurwa ry'inguzanyo BCR Ltd ubu isigaye yitwa I&M Bank Ltd yahaye Etablissements Rwandais SARL, maze Urukiko Rukuru rw'Ubucuruzi rwaregawe rwemeza ko kugeza kuwa 04/12/2006, Etablissements Rwandais yari ibereyemo BCR Ltd umwenda ungana na 33.303.307 Frw aho kuba 279.078.350 Frw, rutegeka BCR Ltd guha Etablissements Rwandais SARL 2.000.000 Frw y'indishyi, 500.000 Frw akubiyemo igihembo cya Avoka n'icy'Umuhesha w'inkiko, ikanishyura 80.000 Frw y'umusogongero wa Leta na 34.850 Frw y'amagarama y'urubanza. [2] BCR Ltd yajuririye Urukiko rw'Ikirenga, ruca urubanza n° RCOMA 0089/09/CS kuwa 30/11/2010, rwemeza ko ubwo bujurire nta shingiro bufite, rwemeza kandi ko ubujurire bwuririye ku bundi bwatanze na Etablissements Rwandais SARL bufite ishingiro ku byerekeye gusa amafaranga y'ikurikiranarubanza, rutegeka BCR Ltd kuyishyura 500.000 Frw yiyongera kuri 500.000 Frw yagenwe ku rwego rwa mbere. [3] Kuwa 10/11/2011, BCR Ltd yasubirijeshemo urubanza n° RCOMA 0089/09/CS ingingo nshya, Umucamanza w'ibanzirizasuzuma afata icyemezo n° RCOM 0035/12/Pré-ex/CS cyo ku wa 11/05/2012, yemeza ko BCR Ltd itemerewe isubirishamo ry'urubanza ingingo nshya kuko nta mpamvu zemewe n'amategeko ibitangira. [4] Yasobanuye ko usibye no kuba BCR Ltd yatanze ikirego nyuma y'igihe cy'amezi abiri giteganywa n'Itegeko; yasanze n'amabaruwa BCR Ltd yatanze nk'ikimenyetso gishya cya kamarampaka yabonye nyuma y'icibwa ry'urubanza isubirishamo ingingo nshya, atafatwa nk'ibimenyetso bishya, kuko bigaragara ko aya mabaruwa yariho igihe urubanza rusabwa gusubirishwamo ingingo nshya rwaburanishwaga. [5] BCR Ltd yajuririye icyemezo cy'ibanzirizasuzuma ivuga ko Umucamanza w'ibanzirizasuzuma yanze kwakira ikirego cyayo avuga ko yagitanze ikererewe kandi yaragitanze mu gihe cy'amezi abiri ateganywa n'itegeko. Inenga kandi kuba Urukiko rutaragize icyo ruvuga ku bindi bimenyetso yatanze mu mwanzuro w'inyongera bigizwe n'amabwiriza ya banki mu gutanga inguzanyo, kugabanyirizwa no gusonera imyenda yakozwe na BCR Ltd ku wa 14/03/2006, akaba yarabonetse mu bubiko (archive) bwayo ku wa 28/03/2012, ni ukuvuga nyuma y'icibwa ry'urubanza, aya mabwiriza akaba agaragaza ko imishyikirano yakozwe mu kugabanya umwenda wa 560.101.516 Frw Etablissement

Rwandais yari irimo BCR Ltd yakozwe n'abatabifitiye ububasha, kuko byari mu bubasha bw'Inama Nkuru ya Banki (Committee of loan). [6] Urubanza rwaburanishijwe mu ruhamwe ku wa 29/03/2016, I&M Bank Ltd ihagarariwe na Me RUBASHA Herbert, naho Etablissements Rwandais ihagarariwe na Me NDAGIJIMANA Emmanuel. [7] Etablissements Rwandais yatanze inzitizi yo kutakira ubujurire bwa I&M Bank Ltd, ivuga ko ishobora kuba yarajuririye icyemezo cy'ibanzirizasuzuma nyuma y'iminsi 15 iteganywa n'ingingo ya 6 y'Itegeko Ngenga n° 58/2007 ryo ku wa 16/12/2007, rigena

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imitunganyirize, imikorere n'ububasha by'Urukiko rw'Ikirenga nk'uko ryahinduwe kugeza icyo gihe, kubera ko itagaragaza igihe yakimenyesherejwe. Nyuma y'uko Me RUBASHA Herbert yerekanye inyandiko I&M Bank Ltd yamenyesherejweho icyemezo cy'ibanzirizasuzuma, ababuranyi bombi baje kwemeranya ko I&M Bank Ltd yajuririye icyo cyemezo mu gihe giteganywa n'amategeko. II. IBIBAZO BIGIZE URUBANZA N'ISESENGURA RYABYO A. Kumenya niba ibimenyetso I&M Bank Ltd ishingiraho isaba gusubirishamo urubanza n° RCOMA 0089/09/CS ingingo nshya byujuje ibisabwa n'amategeko

1. Kumenya niba ibimenyetso I&M Bank Ltd ishingiraho ari bishya [8] Me RUBASHA Herbert, uburanira I&M Bank Ltd avuga ko hashingiwe ku ngingo ya 184, agace ka gatatu, y'Itegeko n°18/2004 ryo kuwa 20/6/2004 ryerekeye imiburanishirize y'imanza z'imbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsu ryakoreshwaga icyo gihe, asaba ko urubanza n° RCOMA 0089/09/CS rwaciwe kuwa 30/11/2010 rwasubirishwamo ingingo nshya kuko yabonye ibimenyetso bishya bya kamarampaka byatuma rusubirwamo maze ikarenganurwa. [9] Asobanura ko ibyo bimenyetso bigizwe n'ibaruwa yo kuwa 17/10/2005 n'indi yo kuwa 04/12/2006, ndetse n'amabwiriza ya I&M Bank Ltd yo kuwa 14/03/2006 yabonetse mu bubiko (archive) kuwa 28/03/2012, ubwo hakorwaga igikorwa cy'ubugenzuzi n'ubushakashatsi ku kibazo cy'isonerwa ry'umwenda Etablissement Rwandais yari ifitiye BCR Ltd, nyuma bikaza kugaragara ko "Loan Recovery Manager and Head of Credit Risk" bayisoneye umwenda kandi batari bafite uburenganzira n'ububasha bwo gufata icyemezo cyo kugabanya umwenda ungana na 560.101.516 Frw. [10] Akomeza avuga ko asanga iyo aya mabwiriza aboneka igihe cy'uburanisha ry'urubanza mu mizi, urukiko rwari kubona neza ko ubwo buryo bwo kwishyura cyangwa uko kugabanyirizwa umwenda byakozwe mu buriganya kubera ko byakozwe n'abatabifitiye ububasha maze Banki ikarenganurwa, dore ko nka "Head of Recovery" we ntaho avugwa muri ariya mabwiriza ko yatanga cyangwa ngo agabanye umwenda uwo ari wo wose. [11] Me NDAGIJIMANA Emmanuel, uburanira Etablissements Rwandais avuga ko ibaruwa yo kuwa 17/10/2005 atari ikimenyetso gishya cyabonetse nyuma y'icibwa ry'urubanza, kuko yari ihari igihe urubanza rwaburanwaga, ko kandi BCR Ltd ari yo yayandikiye RRA, iyimenyesha ingano y'umwenda Etablissement Rwandais yari iyifitiye mu mwaka wa 2001, uwa 2002 n'uwa 2003, ko rero ntaho ihuriye n'umwenda uburanwa wemejwe mu kwezi kwa Werurwe 2005. Avuga na none ko ibaruwa yo kuwa 4/12/2006 nayo itafatwa nk'ikimenyetso gishya, kuko mu rubanza rusubirishwamo ingingo nshya, mu gika cya 28 n'icya 31, igaragaramo nk'ikimenyetso cy'ishingiro I&M Bank

Ltd yaburanishije (preuve maitresse). [12] Yongeraho ko amabwiriza ya Banki, uhagarariye I &M Bank Ltd avuga ko yakozwe ku wa 14/03/2006, bakaba barayabonye mu bubiko bwa Banki tariki ya 28/03/2012. Asanga 1 Aya mabwiriza bayagejeje mu Bwanditsi bw'Urukiko rw'Ikirenga mu myanzuro y'inyongera, ikirego cyaramaze gutangwa.

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atafatwa nk'ikimenyetso gishya cya kamarampaka yabonetse nyuma y'icibwa ry'urubanza, kuko ngo niba ari amabwiriza, yakozwe kugira ngo akoreshwe mu kazi buri munsu n'abakozi bayo, ko rero bigaragara ko yari ahari mbere y'icibwa ry'urubanza ku buryo I &M Bank Ltd itavugaga ko ari ikimenyetso gishya, yongeraho ko atari na kamarampaka kuko yaje nyuma yo kugabanyiriza Etablissements Rwandais umwenda. UKO URUKIKO RUBIBONA [13] Ingingo ya 184, agace ka gatatu, y'Itegeko n°18/2004 ryo kuwa 20/6/2004 ryerekeye imiburanishirize y'imanza z'imbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsi ryakoreshwaga ikirego gitangwa iteganyaga ko urubanza rushobora gusubirishwamo ingingo nshya kubera imwe muri izi mpamvu: "Iyo kuva aho urubanza rucirirwa habonetse ibimenyetso bya kamarampaka bigaragaza neza akarengana katewe n'urubanza rusabirwa gusubirwamo"; [14] Ku kibazo kirebana n'ibimenyetso I & M Bank Ltd ishingiraho isaba gusubirishamo urubanza ingingo nshya ivugaga ko ari bishya kuko yabibonye nyuma y'icibwa ry'urubanza n° RCOMA 0089/09/CS rwo kuwa 30/11/2010, ku bijyanye n'inyandiko y'amabwiriza, Urukiko rurasanga igihe cy'uburanisha ry'urubanza mu mizi ariya mabwiriza yari ahari kandi abitswe na Banki ubwayo, kuko uyihagarariye avugaga ko yabonetse mu bubiko bwayo, kuba ubuyobozi bwa Banki butarabayitse neza ngo buyaburanishe kandi ahari, byumvikana ko atafatwa nk'ikimenyetso gishya cyashingirwaho mu gusaba ko urubanza rusubirishwamo ingingo nshya, bityo ikirego kiyashingiyeho kikaba kidashobora kwakirwa kuko kitujuje ibisabwa n'amategeko. [15] Urukiko rusanga kandi amabaruwa yo kuwa 17/10/2005 no kuwa 04/12/2006, nayo atafatwa nk'ikimenyetso gishya cyabonetse nyuma y'icibwa ry'urubanza, kuko bigaragara ko aya mabaruwa yombi yanditswe na BCR Ltd mbere y'uko urubanza mu mizi ruburanishwaga, bikaba bitumvikana ukuntu I &M BANK Ltd ariyo yahindukira ikayaburanisha ivugaga ko itari iyazi kandi yari iyabitse, ibyo Me RUBASHA Herbert avugaga ko I &M BANK Ltd yayamenye nyuma y'icibwa ry'urubanza isubirishamo ingingo nshya, bikaba nta kuri kurimo. Byongeye kandi, nk'uko bigaragara muri kopi y'urubanza n° RCOMA 0089/09/CS rwaciwe kuwa 30/11/2010 (reba igika cya 28 n'icya 31), I &M BANK Ltd yaburanishije ibaruwa yo kuwa 04/12/2006 iyitangaho ikimenyetso cyashingiye mu icibwa ry'urubanza, bityo ariya mabaruwa nayo akaba atujuje ibisabwa kugira ngo ikirego cya I &M BANK cyakirwe kuko atari ikimenyetso gishya.

2. Kumenya niba I &M Bank Ltd yatanze ikirego gisubirishamo urubanza ingingo nshya mu gihe giteganywa n'amategeko [16] Me RUBASHA Herbert uburanira I &M Bank Ltd, avugaga ko icyatumye bajuririra icyemezo cy'ibanzirizasuzuma ari uko Umucamanza wagifashe yemeje ko I &M Bank Ltd yatanze ikirego gisubirishamo urubanza ingingo nshya ikererewe, kandi atari byo kuko ingingo ya 1852 y'Itegeko n° 18/2004 ryo kuwa 20/06/2004 ryerekeye imiburanishirize y'imanza 2 Igihe ntarengwa cyo kuregera gusubirishamo urubanza ingingo nshya rwaciwe burundu ni amezi abiri (2) kuva igihe impamvu ituma urwo rubanza rusabirwa gusubirwamo yabonekeye. icyo gihe ntakibabwaga ku bantu badafite ububasha bwo

kwirengera mu gihe cyose baba batarabubona. [...].

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z'imbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsi, ryakurikizwaga icyo gihe, yateganyaga ko kuva hakimara kuboneka ingingo nshya, igihe ntarengwa cyo gusubirishamo urubanza ingingo nshya ari amezi abiri, kandi ikaba itarayarengeje nyuma yo kubona ibyo bimenyetso bishya, kuko batanze ikirego kuwa 05/10/2011. Abajijwe itariki Banki yaboneyeho biriya bimenyetso, asubiza ko atayibuka neza, ko ariko bishoboka ko ari mu kwezi kwa 09/2011. [17] Me NDAGIJIMANA Emmanuel uhagarariye Etablissements Rwandais, avuga ko impamvu zitangwa n'uburanira I&M Bank Ltd nta shingiro zahabwa, kuko atagaragaza igihe ibimenyetso ashingiraho asubirishamo urubanza ingingo nshya byabonekeye kugira ngo Urukiko rubone aho ruhera rusuzuma iyubahirizwa ry'igihe cy'amezi abiri giteganywa n'itegeko. UKO URUKIKO RUBIBONA [18] Ku birebana n'ibihe byo gutanga ikirego gisaba gusubirishamo urubanza ingingo nshya, ingingo ya 185, igika cya mbere, y'Itegeko n° 18/2004 ryo ku wa 20/06/2004 ryavuzwe haruguru iteganya ko " Igihe cyo kuregera gusubirishamo urubanza ingingo nshya rwaciwe burundu ni amezi abiri (2) kuva igihe impamvu ituma rusabirwa gusubirwamo yabonekeye. [19] Urukiko rurasanga bitakiri ngombwa gusuzuma niba I&M Bank Ltd yarubahirije igihe cy'amezi abiri cyo gutangamo ikirego gisubirishamo urubanza ingingo nshya giteganywa n'ingingo ya 185 y'Itegeko rimaze kuvugwa haruguru, mu gihe Urukiko rwasanze ibimenyetso I&M Bank Ltd ishingiraho isaba gusubirishamo urubanza ingingo inshya atari bishya, bityo ikirego cyayo kikaba kitagomba kwakirwa nk'uko byemejwe n'Umucamanza w'ibanzirizasuzuma. B. Ku birebana n'ubujurire bwuririye ku bundi bwatanzwe na Etablissement Rwandais [20] Me NDAGIJIMANA Emmanuel, uburanira Etablissements Rwandais, avuga ko bashingiye ku ngingo ya 2583 y'Igitabo cya gatatu cy'urwunge rw'amategeko mbonezamubano (CCLIII) no ku ngingo ya 204 y'amabwiriza ya Perezida w'Urukiko rw'Ikirenga, asaba ko &M Bank Ltd iyiha 5.000.000 Frw y'indishyi z'akababaro kubera kuyisiragiza mu manza aho gushyira mu bikorwa icyemezo cy'Urukiko rw'Ikirenga cyafashwe ku wa 30/11/2010, n'andi 2.000.000 Frw y'igihembo cya Avoka. [21] Me RUBASHA Herbert, uburanira I &M Bank Ltd avuga ko izo ndishyi nta shingiro zifite, ariko ko abirekeye ubushishozi bw'Urukiko. UKO URUKIKO RUBIBONA 3 Igikorwa cyose cy'umuntu cyangirije undi gitegeka nyirugukora ikosa rigikomokaho kuriha ibyangiritse. 4 Iyo ikirego kitakiriwe ku mpamvu iyo ariyo yose, uwarezwe cyangwa uwagobokeshejwe ku gahato bashobora guhabwa indishyi zijyanye n'ibyo batakaje n'ibyo bavukijwe mu ikurikirana ry'urwo rubanza iyo bazisabye.

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[22] Urukiko rurasanga I &M Bank Ltd itaha Etablissements Rwandais indishyi z'akababaro isaba kuko ifite uburenganzira bwo gusaba ko urubanza yatsinzwe rusubirishwamo ingingo nshya bitewe nuko iyi nzira iteganywa n'amategeko. Kuba ariko itsinzwe, igomba kwishyura Etablissements Rwandais ibyo yatanze kuri Avoka wayiburaniye uru rubanza, mu bushishozi bw'Urukiko, ikaba igenewe 500.000 Frw y'igihembo cya Avoka kuko ayo isaba nta bimenyetso iyagaragariza. IIII. ICYEMEZO CY'URUKIKO [23] Rwemeje ko ubujurire bwa I&M

Bank Ltd ku cyemezo cy'ibanzirizasuzuma, nta shingiro bufite. [24] Rwemeje ko ubujurire bwuririye ku bundi bwatanzwe na Etablissements Rwandais bufite ishingiro kuri bimwe. [25] Rwemeje ko icyemezo cy'ibanzirizasuzuma n° RCOM 0035/12/Pré-ex/CS kidahindutse. [26] Rutegetse I&M Bank Ltd guha Etablissement Rwandais 500.000 Frw akubiyemo ay'ikurikiranarubanza n'igihembo cya Avoka. [27] Rutegetse ko ingwate y'amagarama yatanze ihwanye n'ibyakoze muri uru rubanza.

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