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**THE ROLE OF COURTS IN FACILITATING LOAN
RECOVERY: TANZANIA EXPERIENCE**

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THE ROLE OF COURTS IN FACILITATING LOAN RECOVERY: TANZANIA EXPERIENCE

1.0 INTRODUCTION

When my attention was brought to the topic I am required to present on, my first reaction was two pronged. Firstly, I asked myself, are these bankers putting the Judiciary on carpet using me as a bait? Secondly, am I mandated or sufficiently equipped to speak on behalf of the Judiciary on the issue? It was on second considered reflection that I dropped my otherwise intended decline of the given task and proceeded with a compilation of this paper. I concluded that the bankers are genuinely seeking to share with the courts, first, their experience in handling the various disputes in which banks are involved, and, secondly, to be able to express their views on the courts' endeavour.

Now, for the first quest, I must unreservedly state that a perfect picture would only be gathered by carrying on a court to court (especially Zonal High Court Registries and the Court of Appeal Registry) all round analysis of all cases filed for a particular period, let us say for the past 5 years, so as to know whether they have been finalized and if so, what was the outcome or whether they are still pending. And if the latter, who is the causant. I must confess that circumstances beyond my control and directions could not permit me to conduct a befitting research.

As for the approach of compiling the paper, at first I went into various decided cases and legal provisions. However, as I read and re – read the draft I realized that that was somewhat an academic approach because the bankers do not need to be lectured on the legal provisions as they have sufficient personnel charged with scrutiny of legal matters. I concluded that the Commercial Court experience sufficiently covers the requirements of the topic. I also felt compelled to dispel rumours reaching us informally from here and there that the Commercial Court no longer carries the day as it did

when it started. I thus did away with the said earlier draft and came up with the current version, thanks to the various postponements of the Conference.

2.0 THE COMMERCIAL COURT AS COURT OF CHOICE FOR LOAN RECOVERY & RELATED DISPUTES

2.0.1 As the Commercial Court was established to deal specifically with commercial disputes and as we are now five years old, I am convinced that indeed our experience is more than sufficient a sample on Financial Institutions/ loan recovery relationship/disputes and related, in courts.

2.0.2 Since its inception (1999) over 85% of the cases filed are by Financial Institutions seeking recovery of their loans.

- Over 89.14% thereof have been disposed of.
- Most of those still pending are by few parties who, on their face value, front convincing reasons for adjournments.
- **Annexure A is a schedule of cases filed by Financial Institutions (or cases filed against them) in the Commercial Court between 2000 and 1/3/2005 while Annexure B is a schedule for Arusha Zone for the year 1995 – 2004.**

3.0 WANTING ELEMENTS IN THE RECOVERY PROCESS

3.1 Our experience shows that problems/bottlenecks for loan recoveries in the Commercial Court do not revolve around court's laxity or related but rather on:

- (i) some flaws created during the granting of the loans and in the prosecution of the cases**
- (ii) capitalization of the borrowers/spouses or interested parties on the flaws created, and**

- (iii) **the provisions of the law which seemingly lean in borrowers' favour but unfairly against lenders.**

When it comes to complaints however, there is a tendency of Financial Institutions closing their eyes to the **trio**. They, instead, unreservedly and negatively pounce on the decision of the court and more specifically if it is against them, crying wolf in the process.

In my considered view however, the centre – piece of the problem is the flaws in the granting of the loans although the Financial Institutions seem to overlook this factor and are never amused by negative decisions however the causants they may be.

One very experienced Real Estate Agent, who is also one of the Assessors in the Commercial Court, sarcastically put the lenders' position in what he termed an "*Academic Exercise*" as follows:-

"Should a lender be made by the Court to pay the price or be rewarded for his three mistakes as follows:

One, he chose a bad borrower,

Two, he did not make an agreement about interest and its rate, because he failed to foresee the possibility of default,

Three, he waited too long after default to take the borrower to the Court." (Quoted with the author's approval)

3.2 The following are the Key problems/bottlenecks.

3.2.1 Ignorance of basic procedural steps as source of complaints.

One Plaintiff who seemed to be extraordinarily eager to pocket the sum of money he claimed from a fellow businessman was heard complaining:

"What does this mean! I was told the Commercial Court disposes its cases within 2 weeks. It is now a month since I filed mine. Hearing has not even taken off."

- this party was honest and genuine in his observations on what he believed but was totally ignorant of the procedural aspect.

- the obtaining procedure in civil matters is that once the case is filed and assigned to a judge, summons are duly issued for service upon the Defendant. Procedurally, summons have to be served by Court Brokers but this is now rarely used. A simpler and assured device has now been put into practice. Summons are handed over to the Plaintiff who has to effect service. At the Commercial Court this process takes the maximum of 1½ days. Generally, we issue “*summons to file defence*” and the law provides 21 days within which to act upon service. The Defendant may act any date in between. After 21 days, if the written statement of Defence has been filed, the other party has a right of reply and generally is given a week. When a date for the filing of a reply is given, fixed also is a date for 1st pretrial and scheduling conference.

If the Defendant raises a preliminary objection in his Defence, the 1st pretrial and scheduling conference would not take place. Instead a preliminary objection is heard and decided first. Only after this stage would the matter revert to 1st pretrial and scheduling conference. At that conference if it is ascertained that there is no other pending procedural aspect, a speed track is fixed and so is a mediation date.

Speed tracks are of four types – 10 months, 12 months, 14 months and 24 months. This is the period within which the court thinks the matter would be disposed of. At the Commercial Court the general speed track is one.

Mediation date is agreed upon by both parties and the court. Mediation may take anytime – minutes, hours and even days depending on the cooperation of parties and complexity of the suit. If it succeeds, a consent settlement order is recorded, duly signed by parties, Counsel and the judge as a mediator and it becomes court decree capable of execution as any other decree emanating from full trial. Over 60% of cases before our court get finalized at this stage.

If mediation fails, the file is returned to the judge i/c who reassigns it to another judge for the next step called “*final pretrial and scheduling conference*”. At this conference, parties are asked whether they are totally resigned that the matter cannot settle amicably; if they insist on impasse they are asked whether they wish to have assessor’s assistance and issues are framed (not necessarily on same date) and hearing dates set. Each party then calls witnesses followed by final submissions, if any, and then judgment.

I have detailed the said procedure because:

- (i) generally people have a feeling that a case can terminate within a day of being filed if the court so wishes! That is incorrect. However, what is required and what the court is enjoined to do is to control very well the parties, their Advocates and itself in fixing various schedules. If the court is lax, indeed unnecessary schedules and adjournments would lead to delays not only for months but for years. The Commercial Court has succeeded in this: advocates and parties abhor our stance on this.

The complaints that there are now delays don’t take into consideration that now we are dealing with more complex cases than those that were being filed at the beginning; that some witnesses come from abroad (in some cases) and that nature has its own limitations – for example, you cannot force a sick person to make appearance in court.

- (ii) while appreciating the shortage of judges and a higher workload at some of the High Court Registries i.e. Dar es Salaam Registry where a Judge has over five hundred cases assigned to him/her, strict control of schedules is a necessary tool for reduction of the said workload let alone expeditious disposal of the disputes. It would highly cut down unnecessary,

tactical and notorious preliminary objections and prayers for adjournments let alone the time taken between schedules.

- (iii) there are few generalized complaints levelled on the Commercial Court when in actual fact the cases concerned are before another Registry. It would seem advocates do not tell their clients the truth or clients do not bother to inquire in which registry are their cases filed (we have had three examples recently).

3.2.2 Unpreparedness of officials who are key witnesses.

- : Lack of basic data/particulars.**
- : Confusious documentation (i.e. different contradictory demand letters).**

When it comes to prosecution of a case, parties and their witnesses have to be very keen to the letter with what they wish to prove. They have to be prepared. What we have noted in some cases is that some officials come unprepared. Imagine a witness standing in court and boldly testifying:

“We claim so much from the Defendant being principal sum and interest”, but cannot substantiate!

A witness who cannot separate the two, the principal sum and interest - to show how the interest accumulated! When cornered during cross examination, such witness is thrown off feet by giving contradictory figures. In some instances they tender documents which deplorably contradict each other leaving the court and the audience wondering why produce them in the first place! We are gratified that the practice coming up now is for some lenders to make a thorough compilation of data showing how the interest accumulated month by month. This aids the borrower/guarantor to understand what is at stake. In such a situation he can only raise a question on the rate which is narrower a contentious arena than contending on both interest and computation.

The experience shows that a detailed analysis aids parties to strike a compromise in mediation.

3.2.3 Lack of enlightenment of borrowers on interest rates and operation of overdraft facilities.

During mediation it has unreservedly been established that when parties are pursuing loans/overdrafts they don't pay attention to interest rates and their implications. At that moment they are interested only in acquisition of the principal sum. It is after default that they get shocks of their lives when they note the escalation of the total liability. And lenders concede on failure to enlighten the borrowers on this.

3.2.4 Lack of due scrutiny on the security/collaterals.

: Lack of scrutiny of guarantors.

In some cases securities/collaterals are so incompatible with the facilities extended (being on the very low value level) clearly portraying either lack of physical visit to the site or conspiracy between Lenders and borrowers. These include lack of scrutiny and authentication of those who pose as guarantors. We have had incidents where the so-called guarantors died many years before the borrower (Company) was even incorporated! On same level are instances where borrowers/guarantors acquired plots and constructed houses in their infants' names. The issue then would be the capacity of that infant to contract!

3.2.5 Ignorance of guarantors on the implication of financial facilities (compromised by some payments/promised payments).

: Financial Institutions upstepping collaterals conspiratorially with borrowers without guarantors' knowledge or even if aware, ignorant of implications.

Again, during mediation it has been revealed that shrewd/dishonest borrowers capitalize on some individuals' ignorance and pecuniary

insoundness. They promise them financial assistance provided they become guarantors. They are told wrong amounts intended to be borrowed. They offer them very little money promising to liquidate the liability soonest. Ignorantly, they (guarantors) fall into the trap, put up their properties as collaterals only to have their lives shattered on default by borrower which prompts attachment and sale.

And, again treading on this ignorance and lenders' laxity let alone possible conspiracy between borrowers and lenders, the former are given additional facilities, get the collaterals up –stepped. The ignorant guarantors take no notice of all this and even if they do, they don't understand the implications until there is default and the battle rages for recovery.

3.2.6 Misapplication of loans by borrowers

- side projects
- bribes
- lack of close monitoring by lenders

A good number of borrowers do not apply the facility obtained on the intended activity/project.

- some funds are put in risky side projects where they sink into oblivion.
- some are allegedly used as bribes in securing the loans
- there is lack of close monitoring and advice on the projects by the lenders.

3.2.7 Bottlenecks in executions

- **non-existent or mixed security.**
- **insufficiency of security.**
- **fictitious guarantors.**
- **objections by spouses/interested parties and wanting provisions of the law.**
- **injunctions.**

This is the area where lenders find themselves scratching their all faculties without end. This is hundred fold problematic than hurdles that may be encountered during the trials of the claims.

- Again, non existence of security, mixed or insufficiency of security emanates, as already explained, from lack of due diligence on the lenders' side. It is disheartening to secure a judgment and an order for attachment of the purported security only to find an empty plot or just a "*kibanda*" on site!
- Problems with Guarantors has already been covered under 3.2.4
- Nerve eating hurdles to lenders are the numerous objections by wives. The said wives come up urging that either the property in question is a matrimonial asset in which they contributed or Matrimonial home insisting that they never consented to the disposition. Others, (surprisingly at times including husbands) even go to the extent of urging that residential properties are not attachable in satisfaction of a debt.
 - the husband borrower/guarantor may have two wives: one consented and the other raises dust that she didn't.
 - circumstances however may clearly show that she was aware of the transaction but capitalizes on technical lack of consent.
 - during the objection to attachment the borrower/guarantor husband generally teams up with the wife and declares that he never secured her consent (the way they swear their affidavits, full of merely "*noted*" or "*I adopt her wording*" and their responses in cross examination is more than a telling factor of a concerted bid to save the property). The extent of the

applications should be an eye opener to the lenders when scrutinizing securities and guarantors.

- in the past, unnecessary injunctions by courts were daggers in Lenders' backs. In the Commercial Court they are rarely issued. Where they are issued, are legally justified. Complaints on this in the other registries are on the low ebb.

3.2.8 Arbitrary increase of interest rates by lenders

Treading on general clauses in the Standard Contract forms, lenders (especially in the past) would increase interest rates without giving notice to borrowers. Even an angel would cry wolf in such situation. In certain situations rates were hiked from 26% to 40%! S. 120 of the Land Act (as amended by Act 2/2004) has now barred lenders. In part, it provides:

“A mortgagee shall not vary the rate of interest payable under a mortgage without giving notice of such variation to the mortgagor.”

4.0 PERTINENT LEGAL PROVISIONS AND COURTS' APPROACH

As I stated earlier on, I purposely avoided mentioning cases and specifying legal provisions. However, considering the magnitude of objections in the attachment process let me touch a few.

4.0.1 Arguments that residential properties are not attachable are derived from s. 48 (1)(e) of The Civil Procedure Code which in part provides:

“The following property is liable to attachment and sale in execution of a decree, namely, lands, houses or other buildings,.....

Provided that the following shall not be liable to attachment or sale, namely; -

- (a)

- (b)
- (c)
- (d)
- (e) *any residential house or building, or part of a house or building occupied by the judgment debtor, his wife and dependant children for residential purposes;”*

Lenders can rest be assured that objections fronted on this provision where the borrower/guarantor mortgaged the property is a cry in a wilderness. Courts’ position is that this provision applies in decrees of any other nature but not where the property was put to mortgage procedures. **(Idda Mwakalindile vs NBC, Civil Appeal No. 59/2000 – CAT, Mbeya Registry, unreported)**. Once the property is mortgaged, the otherwise veil of protection provided under s. 48 (1) (e) of The Civil Procedure Code is totally removed.

4.0.2 Spouse’s Consent.

Objectors who orchestrate on this used to rely on s. 59 of The Law of Marriage Act but have added one more weapon. They now capitalize on the provisions of The Land Act, Act No. 4 of 1999.

- The Law recognizes that spouses can individually acquire and own property. S. 60 of The Law of Marriage Act has the following:

“Where during the subsistence of a marriage, any property is acquired

–

- (a) *in the name of the husband or of the wife, there shall be a rebuttable presumption that the property belongs absolutely to that person, to the exclusion of his or her spouse;*
- (b) *in the names of the husband and wife jointly, there shall be a rebuttable presumption that their beneficial interests therein are equal.”*

At the same time, s. 58 provides,

“Subject to the provisions of section 59 and to any agreement to the contrary that the parties may make, a marriage shall not operate to change the ownership of any property to which either the husband or the wife may be entitled or to prevent either the husband or the wife from acquiring, holding and disposing of any property.”

- Spouses can also jointly contribute towards a matrimonial property. This can be material contribution or services/labour rendered.
- There is a deemed spouses interest in a right of occupancy obtained for occupation and use of spouses notwithstanding being in the name of one only, and, labour contribution is also a further element in assessing the interest therein (s. 161 (1) and 161 (2) of The Land Act).
- The law slams in the need of spouses’ consent in disposition of matrimonial homes to protect the “*weak*” spouses and family welfare.
- S. 59 of the Marriage Act provides:

“59. (1) Where any estate or interest in the matrimonial home is owned by the husband or by the wife, he or she shall not, while the marriage subsists and without the consent of the other spouse, alienate it by way of sale, gift, lease, mortgage or otherwise, and the other spouse shall be deemed to have an interest therein capable of being protected by caveat, caution or otherwise under any law for the time being in force relating to the registration of title to land or of deeds.

(2) Where any person alienates his or her estate or interest in the matrimonial home in contravention of subsection

(1), the estate or interest so transferred or created shall be subject to the right of the spouse to continue to reside in the matrimonial home until -

- (a) the marriage is dissolved; or*
- (b) the court on a decree for separation or an order for maintenance otherwise orders,*

unless the person acquiring the estate or interest can satisfy the court that he had no notice of the interest of the other spouse and could not by the exercise of reasonable diligence have become aware of it.”

- S. 114 (1) of The Land Act (as amended by Act 2/2004) has the following:

“A Mortgage of a matrimonial home, including a customary mortgage of a matrimonial home shall be valid only if–

(a) any document or form used in applying for such a mortgage is signed by or there is evidence from the document that it has been assented to by the mortgagor and the spouses or spouses of the mortgagor living in that matrimonial home; or

(b) any document or form used to grant the mortgage is signed by or there is evidence that it has been assented to by the mortgagor and the spouse or spouses living in that matrimonial home.

- (2) For the purpose of subsection (3), it shall be the responsibility of a mortgagee to take reasonable steps to ascertain whether the applicant for a mortgage has a spouse or spouses.”*

And, the term “*Matrimonial home*” also defined under s. 2 (1) of The Law of Marriage Act had its meaning extended to cover pastoral land, under s. 112 (1) of The Land Act (as amended, Act 2/2004) as follows:

“The building or part of a building in which the husband and wife ordinarily reside together and includes –

(a) where a building and its cartilage are occupied residential purposes only, that cartilage and outbuildings thereon...

(b) where a building is on or occupied in conjunction with agricultural land, pastoral land, any land allocated by the husband or the wife, as the case may be, to his or her spouse for her or his exclusive use;”

- Hitherto, courts have been interpreting s.59 liberally, holding generally that so long as the spouses interests are not registered in the Land Register there is no way the lender would, by reasonable diligence, have known of their existence (**Idda case supra**).
- However, with the operation of the Land Act, that interpretation is no longer valid as exposed by s.114 already quoted and s.161. A spouses’ consent must be secured, otherwise the purported disposition by way of a mortgage would be invalid.
- The Land Act has now provided safeguards against laxity by lenders when accepting a matrimonial home as a collateral. Apart from s.

“(3) *Where a spouse who holds land or a dwelling house for a right of occupancy in his or her name alone undertakes a disposition of that land or dwelling house, then-*

*(a) where that disposition is a mortgage, the lender shall be under a duty to make inquiries of the borrower **has or as the case may be(?)**, have consented to that mortgage*

in accordance with the provisions of section 59 of the Law of Marriage Act, 1971; (emphasis mine. I think there are words missing from the underlined part in accordance with the version of the Act at my disposal).

- Apart from the generally protective provisions in the Act, s.181 disapplies any contradictory legislation thus:

“ 181. On and after the commencement of this Act, notwithstanding any other written law to the contrary, this Act shall apply to all land in Mainland Tanzania and any provisions of any other written law applicable to land which conflict or are inconsistent with any of the provisions of this Act shall to the extent of that conflict or that inconsistency cease to be applicable to land or any matter connected with land in Mainland Tanzania.” (emphasis mine)

- At the same time, s.180, among others, provides,

*“180. (1)
(2)
(3) On and after the commencement of this Act, it shall be the duty of all courts in interpreting and applying this Act and all other laws relating to land in Tanzania to use their best endeavours to create a common law of Tanzania applicable in equal measure to all land and to this end the courts shall apply a purposive interpretation to this Act and shall at all times be guided by the fundamental principles of land policy set out in section 3.”*

5.0 WAY FORWARD

The provisions of The Land Act are yet to be put to test. Lenders should tread carefully armed with the current law at their fingure tips as the Act jealously protects mortgagors. The above said, I have the following tips:

- the allegations that the Commercial Court is no longer delivering as it used to is just a perceived apprehension.
- Parties have to be enlightened by their advocates on the procedural aspects legally obtaining in courts and the registries where their cases are filed.
- Complaints should be specific and not generalised.
- Lenders' officials should get thoroughly prepared for both mediation sessions and trials.
- Lenders should be painstaking in scrutinizing borrowers, guarantors and collaterals.
- Lenders should ascertain which collateral offered is a Matrimonial home and proceed to make due scrutiny and satisfy themselves that the spouses' consent has been secured.
- Lenders should cultivate a culture of close monitoring of the projects funded and give due advice accordingly.
- The current standards contractual documents should be over – hauled. Long, confusious clauses should be avoided. They should be brief to the point, simple, easily understandable regard being had to the level of education and understanding of our people. And, the said standard documents should be both in English and Kiswahili to capture all the clientele in the Country.

- LASTLY, COURTS SHOULD BE MASTERS OF THE PRESCRIBED PROCEDURES, EXERCISING MASTERLY CONTROL ON PARTIES, ADVOCATES AND THEMSELVES, **TARGETING THE VISION THAT JUSTICE DELAYED IS JUSTICE DENIED AND JUSTICE HURRIED IS JUSTICE BURIED.**

6.0 CONCLUSION

Courts, and particularly the Commercial Court, substantially assist in loan recoveries. Complaints leveled against the Commercial Court are generalized and unsupported. While courts should strictly enforce legal procedural requirements, Financial Institutions should clear themselves of flaws and laxity in granting facilities and prosecuting their cases and should be thoroughly versed with the Land Act, Act No. 4/99 as amended by Act 2 of 2004 (the latter became effective on 1/10/2004 vide GN No. 430 of 15/10/2004).

I Submit

YEAR 2000			
CASE NO.	PARTIES	DATE OF FILING	DATE OF JUDGMENT
5/2000	CRDB BANK LTD VS EQUATOR INTERNATIONAL AGENCY LTD & OTHERS	24/2/2000	7/4/2000
7/2000	CRDB BANK LTD VS NBC HOLDING CORPORATION	29/2/2000	
10/2000	CRDB BANK LTD VS JOHN KAGIMBO LWAMBAGAZA	5/4/2000	28/7/2000
11/2000	CRDB BANK LTD VS ARBOGAST MKAHE OISO	5/4/2000	8/6/2000
12/2000	CRDB BANK LTD VS DANTAN ELECTRONICS LTD & ANOTHER	5/4/2000	2/8/2000
23/2000	CRDB BANK LTD VS FM GENERAL MARCHANDISE CO. LTD & ANOTHER	19/6/2000	18/8/2000
47/2000	CRDB BANK LTD VS AMIDU NURU JUMA	19/9/2000	29/9/2000
49/2000	CRDB BANK LTD VS FRANK G. MAGHOMBA t/a FM SPARE PARTS & GARAGE	21/9/2000	2/10/2000
50/200	CRDB BANK LTD VS MAWAMBA ENTERPRISES LTD & ANOTHER	21/9/2000	1/11/2000
51/2000	CRDB BANK LTD VS MALAVA TRANSPORT CO. LTD & OTHERS	21/9/2000	27/10/2000
55/2000	CRDB BANK LTD VS ROSE ATUPELE NGOGO & ANOTHER	10/10/2000	20/10/2000
59/2000	CRDB BANK LTD VS NDALAHWA SOPPI t/a MAGENI GENERAL STORE	13/10/2000	18/10/2000
63/2000	CRDB BANK LTD VS DAMAS JOSEPH	25/10/2000	21/5/2001
64/2000	CRDB BANK LTD VS BETTY KITOMARI	2/11/2000	8/12/2000
65/2000	CRDB BANK LTD VS KHAMSIINI IDDI	2/11/2000	11/1/2001
66/2000	CRDB BANK LTD VS MRS ONESMO N. NDEGI	2/11/2000	28/3/2001
67/2000	CRDB BANK LTD VS GWALUGANO O. MWASABWITE	2/11/2000	10/11/2000
72/2000	CRDB BANK LTD VS MRS M/S GMM CO. LTD & OTHERS	10/11/2000	27/11/2000
81/2000	CRDB BANK LTD VS PENDA GENERAL ENTERPRISES CO. LTD & ANOTHER	7/12/2003	3/1/2001
70/2000	EURAFRICAN BANK (T) LTD VS MOHAMED GULAMHUSSEIN FAZAL KARMALI & ANOTHER	8/11/2000	4/5/2001
39/2000	NBC (1997) LTD VS MEHBOOB KARMALI & ANOTHER	25/8/2000	25/8/2000
73/2000	NBC LTD VS BERNADETTE Z. KARABANI & ANO.	16/11/2000	28/4/2004
88/2000	NBC LTD VS ALLAN MWAIGAGA & ANOTHER	27/12/2000	25/6/2004
25/2000	THE NATIONAL BUREAU DE CHANGE LTD VS TANZANIA PETROLEUM PRODUCTS LTD & OTHERS	3/7/2000	14/8/2000
26/2000	THE NATIONAL BUREAU DE CHANGE LTD VS SMALL HOLDERS TRACTOR CO. (EA) LTD	3/7/2000	8/4/2002

75/2000	THE NATIONAL BUREAU DE CHANGE LTD VS JUSTINE LAMBERT	24/11/2000	19/12/2000
76/2000	THE NATIONAL BUREAU DE CHANGE LTD VS PROFESSIONAL PROMOTIONS & ANOTHER	24/11/2000	19/12/2000
71/2000	THE DELHIS BANK (T) LTD VS KOTRA CO. LTD & ANOTHER	8/11/2000	30/3/2001
54/2000	CROWN FINANCE & LEASING VS LYDIA E. MWASONGWE t/a NEW WOMEN EXCLUSIVE & ANOTHER	4/10/2000	9/10/2000
29/2000	STANBIC FINANCE (T) LTD VS TANGAMANO TRANSPORT SERVICES LTD & ANOTHER	24/7/2000	27/3/2001
42/2000	STANBIC FINANCE (T) LTD VS GIUSEPPE TRAPIA & ANOTHER	31/8/2000	20/10/2000
44/2000	STANBIC FINANCE (T) LTD VS GIUSEPPE TRAPIA & ANOTHER	11/9/2000	15/2/2001
38/2000	AKIBA COMMERCIAL BANK LTD VS MICHAEL MWAIPULE & ANOTHER	17/8/2000	11/9/2000
15/2000	CF UNION BANK LTD VS SUMAYI INVESTMENT INTERNATIONA LTD & ANOTHER	11/5/2000	3/6/2002
14/2000	TANZANIA VENTURE CAPITAL FUND LTD VS IGONGA FARM LTD	11/5/2000	3/11/2000
4/2000	TRUST BANK (T) LTD VS LE – MARSH ENTERPRISES LTD & OTHERS	18/2/2000	9/2/2001
	YEAR 2001		
24/2001	NBC HOLDING CORPORATION VS SUKITA & OTHERS	21/2/2001	13/12/2001
23/2001	NBC HOLDING CORPORATION VS SUKITA (In Receivership)	21/2/2001	25/5/2001
24/2001	NBC HOLDING CORPORATION VS SUKITA & OTHERS		
43/2001	NBC LTD VS JANGWANI GENERAL ENTERPRISES & ANOTHER	15/3/2001	16/11/2001
44/2001	NBC LTD VS NABRO LTD & ANOTHER	16/3/2001	
82/2001	NBC LTD VS PROSE TRADING CO. LTD & ANOTHER	27/4/2001	
83/2001	NBC LTD VS TRADEX INTERN LTD & OTHERS	27/4/2001	17/12/2003
84/2001	NBC LTD VS OMAR A. BA – AMEIR	27/4/2001	6/6/2001
89/2001	NBC LTD VS ACOL LTD & ANOTHER	14/5/2001	25/6/2001
90/2001	NBC LTD VS STEPHEN SANGA & OTHERS	14/5/2001	23/7/2001
112/2001	NBC LTD VS HAMOOD M. HAMOOD	31/5/2001	21/8/2001
115/2001	NBC LTD VS TRISTAR GROUP OK OIL & OTHERS	8/6/2001	27/7/2001
116/2001	NBC LTD VS KALOKOLA MUZAMIL t/a KOLA HOTEL	11/6/2001	
117/2001	NBC LTD VS KALOKOLA MUZAMIL t/a KOLA HOTEL	11/6/2001	

121/2001	NBC LTD VS KIJENGE ANIMAL PRODUCTS LTD & OTHERS	15/6/2001	6/11/2003
125/2001	NBC LTD VS VAGINGA & FAMILY CO. LTD & OTHERS	20/6/2001	22/2/2005
126/2001	NBC LTD VS YAHAYA M. MKUDE	20/6/2001	28/9/2001
127/2001	NBC LTD VS OMEGA BULL DERS CO. LTD & ANOTHER	22/6/2001	17/10/2001
135/2001	NBC LTD VS HOTEL TRAVERTINE LTD & OTHERS	13/7/2001	16/4/2001
137/2001	NBC LTD VS UTEGI TECHNICAL ENTERPRISES (T) LTD & ANOTHER	18/7/2001	6/3/2002
138/2001	NBC LTD VS SALUM M. MBWAVE t/a MBAWE INTERPRISES	18/7/2001	5/9/2001
141/2001	NBC LTD VS UBUNGO PETROL STATION & ANOTHER	20/7/2001	22/10/2004
142/2001	NBC LTD VS DAR AVIATION SERVICE LTD & ANO.	19/7/2001	28/8/2001
143/2001	NBC LTD VS AGRO SERVICE & SUPPLIES & ANOTHER	19/7/2001	31/8/2001
146/2001	NBC LTD VS AMANI B. KOMANYA & ANOTHER	20/7/2001	17/8/2001
149/2001	NBC LTD VS HEBRO ENTERPRISES LTD & ANOTHER	23/7/2001	24/8/2001
150/2001	NBC LTD VS MAWAMBA ENTERPRISES LTD & ANOTHER	23/7/2001	1/11/2002
151/2001	NBC LTD VS ZIPOA TRANSPORT AGENCIES & ANOTHER	23/7/2001	7/8/2001
162/2001	NBC LTD VS ZANZIBAR UNITED TRAVEL & TOURS LTD & ANOTHER	14/8/2001	22/8/2001
164/2001	NBC LTD VS SISCO INTERNATIONAL LTD & ANOTHER	15/8/2001	14/11/2001
203/2001	NBC LTD VS RAI & COMPANY LTD & ANOTHER	14/8/2001	
204/2001	NBC LTD VS CALVIN ITAEL MAIMU	14/9/2001	12/3/2002
105/2001	NBC LTD VS CYPRIAN VAHAYE	24/5/2001	20/3/2002
106/2001	NBC LTD VS SAID BUNDALA SHINENKO	25/5/2001	5/7/2001
107/2001	NBC LTD VS FAUSTINE KIBWENGO	25/5/2001	10/7/2001
108/2001	NBC LTD VS MUHAKABA TRADING CO. LTD & OTHERS	28/5/2001	10/11/2005
109/2001	NBC LTD VS JUMA SAID PAMBA t/a ROCK MODERN BUSINESS	29/5/2001	1/8/2001
112/2001	NBC LTD VS CHARLE SAWALA	31/5/2001	21/8/2001
213/2001	NBC LTD VS ANSELM MANKI	21/9/2001	23/11/2001
214/2001	NBC LTD VS ANAEL DIAZ KIWANGA & ANOTHER		
215/2001	NBC LTD HIGHLANDS SOAP AND ALLIES PRODUCTS LTD	21/9/2001	26/10/2001
216/2001	NBC LTD VS WAGALA INVESTMENT CO. LTD & OTHERS	21/9/2001	14/8/2002

217/2001	NBC LTD VS TANZANIA MORDEN DEGITALS & ANOTHER	21/9/2001	12/3/2002
218/2001	NBC LTD VS MAKWAI MINES PROSPETUS & ANOTHER	21/9/2001	30/9/2003
219/2001	NBC LTD VS GIDEON J. TUMTUFYE t/a GINTU AUTO GARAGE	21/9/2001	15/8/2002
220/2001	NBC LTD VS DICKSON MWAISIBE	21/9/2001	13/10/2001
221/2001	NBC LTD VS LUCAS M. MNEGENA t/a LAMANO GENERAL TRADERS	21/9/2001	7/2/2002
222/2001	NBC LTD VS SEVERINE C. KINDOLE t/a USAMICO TRANSPORT	21/9/2001	20/11/2001
240/2001	NBC LTD VS MATEMA BEACH TRADERS & CO. LTD & ANOTHER	5/10/2001	23/11/2001
244/2001	NBC LTD VS SOMO CONSTRUCTORS LTD	5/10/2001	19/2/2002
242/2001	NBC LTD VS WAZIRI ABDALLAH MKUNGUMA t/a MKUNGUMA FARM GROUP & ANOTHER	5/10/2001	11/3/2002
243/2001	NBC LTD VS MOHAMED H. ESSAK	5/10/2001	31/10/2001
244/2001	NBC LTD VS TARIMO ENTERPRISES CO. LTD & ANOTHER	5/10/2001	19/2/2002
245/2001	NBC LTD VS MUSTAFA KINYALI	9/10/2001	16/11/2001
248/2001	NBC LTD VS GASPAS OLOMY	10/10/2001	23/11/2001
249/2001	NBC LTD VS CHANGBAY LTD & ANOTHER	10/10/2001	25/10/2001
251/2001	NBC LTD VS NYANGA K. MWANYA UGA	12/10/2001	8/3/2002
252/2001	NBC LTD VS PANATLATIC GEOPREGHT LTD & OTHERS	12/10/2001	22/11/2001
253/2001	NBC LTD VS LYOJO & CO. LTD & ANOTHER	12/10/2001	7/8/2002
254/2001	TANZANIA DAESKING CABLE CO. LTD VS NBC LTD	16/10/2001	8/4/2002
275/2001	NBC LTD VS GENERAL CHEMICAL INDUSTRIES LTD & ANOTHER	26/11/2001	21/3/2002
276/2001	NBC LTD VS LATREK CO. LTD & ANOTHER	26/11/2001	16/10/2002
277/2001	NBC LTD VS JOHN R. LELO	26/11/2001	16/1/2002
278/2001	NBC LTD VS MOHAMED S. MOHAMED	26/11/2001	
279/2001	NBC LTD VS PROPERTY DEVELOPMENT AND MANAGEMENT SERVICE & ANOTHER	26/11/2001	2/12/2003
280/2001	NBC LTD VS SHILLAN HOLDING LTD & ANOTHER	26/11/2001	9/4/2003
281/2001	NBC LTD VS GLOBAL MINING LTD & ANOTHER	26/11/2001	11/4/2002
282/2001	NBC LTD VS MTUMA M. TUTENGWE	26/11/2001	12/12/2001
283/2001	NBC LTD VS PAUL K. KITEMA	26/11/2001	8/4/2002
284/2001	NBC LTD VS MAGRETH K. MAKUND t/a TWINOS SHOP	26/11/2001	20/2/2003
7/2001	CRDB BANK LTD VS TIOT	29/1/2001	23/11/2001
12/2001	CRDB BANK LTD VS ODILCO K. TWEVE	7/2/2001	31/5/2001
13/2001	CRDB BANK LTD VS TUMANNE A. KIROGA	7/2/2001	4/4/2001

14/2001	CRDB BANK LTD VS CONTAINER GLOBAL LINES LTDF & OTHERS	7/2/2001	5/4/2001
15/2001	CRDB BANK LTD VS GLOBAL DISTRIBUTION (T) LTD & OTHERS	7/2/2001	21/9/2001
25/2001	CRDB BANK LTD VS LUGURUNI INVESTMENT CO. LTD & ANOTHER	21/2/2001	13/9/2001
31/2001	CRDB BANK LTD VS WAKWETU & CO. LTD & ANOTHER	28/2/2001	25/5/2001
32/2001	CRDB BANK LTD VS KHALID H. HEMED	28/2/2001	8/6/2001
33/2001	CRDB BANK LTD VS EPHATA J. NATAI	28/2/2001	8/3/2001
34/2001	CRDB BANK LTD VS RUKANGA BUTCHERY AND GENERAL SUPPLIES LTD & OTHERS	28/2/2001	2/4/2001
57/2001	CRDB BANK LTD VS A&SD COMPANY LTD & OTHERS	30/3/2001	18/10/2001
63/2001	CRDB BANK LTD VS PASCAL KAKIZIBA	6/4/2001	14/6/2001
64/2001	CRDB BANK LTD VS MWAJAA EDDY CHAMI	6/4/2001	26/11/2001
65/2001	CRDB BANK LTD VS ALOYS S. MAGESA	6/4/2001	
66/2001	JUMA S.T. SAIRE VS FRONT AUCTION MART LTD CRDB BANK LTD	9/4/2001	15/7/2003
69/2001	CRDB BANK LTD VS CELESTINE B. BULIMA	11/4/2001	20/7/2001
70/2001	CRDB BANK LTD VS PATRICK BLAINA t/a GARAF	11/4/2001	15/6/2001
71/2001	CRDB BANK LTD VS AMANI KOMANYA	11/4/2001	15/3/2002
72/2001	CRDB BANK LTD VS MONA CO. LTD & OTHERS	11/4/2001	14/5/2001
73/2001	CRDB BANK LTD VS AFRICRYSTALS & GENERAL REPOURCES & OTHERS	19/4/2001	25/6/2001
74/2001	CRDB BANK LTD VS RASHID OMARI NJENGA	19/4/2001	23/10/2001
75/2001	CRDB BANK LTD VS FIT ENTERPRISES LTD & OTHERS	19/4/2001	30/5/2001
76/2001	CRDB BANK LTD VS JOHN TUMAINI GERALD & ANOTHER	19/4/2001	16/5/2001
78/2001	CRDB BANK LTD VS MARY MNYUNE t/a BOUTIQUE HAIR – DRESSING SALOON & ANOTHER	24/4/2001	28/6/2001
94/2001	CRDB BANK LTD VS SUMAYI INVESTMENT LTD & ANOTHER	18/5/2001	18/9/2001
95/2001	CRDB BANK LTD VS JAMBO CARS ACCESSORIES (T) LTD & ANOTHER	21/5/2001	23/7/2002
96/2001	CRDB BANK LTD VS OMAR A. OMAR & ANOTHER	21/5/2001	2/7/2001
97/2001	CRDB BANK LTD VS TUZO J. MAPANDE & OTHERS	21/5/2001	21/3/2002
98/2001	CRDB BANK LTD CS MHAMAL & CO. (T) LTD & ANOTHER	21/5/2001	17/7/2001
102/2001	CRDB BANK LTD VS NOORAL K.J. DHANANI & ANOTHER	24/5/2001	
119/2001	CRDB BANK LTD VS PETER LYADUO M. KIMAT & ANOTHER	12/6/2001	15/1/2003
139/2001	CRDB BANK LTD VS ABDALLAH SALUM t/a AL JABRY BUS SERVICE & ANOTHER	19/7/2001	29/8/2001
140/2001	CRDB BANK LTD VS MOROGORO SHOPPING CENTRE LTD & OTHERS	19/7/2001	24/10/2001

155/2001	CRDB BANK LTD VS DEUS MUHERE & ANOTHER	27/7/2001	30/10/2001
160/2001	CRDB BANK LTD VS PASKAL S. KAPULUSU	10/8/2001	13/12/2001
194/2001	CRDB BANK LTD VS TANZANIA AGROINDUSTRIEL LTD	13/9/2001	26/11/2001
195/2001	CRDB BANK LTD VS TANZANIA INDUSTRIAL STUDIES AND CONSULTING ORGANIZATION	13/9/2001	18/10/2001
196/2001	CRDB BANK LTD VS TUJOBE FARM & FOREST PROJECT LTD	13/9/2001	18/9/2001
197/2001	CRDB BANK LTD VS UJAMAA HARDWARE & AUTO – PARTS & LTD	13/9/2001	22/11/2001
198/2001	CRDB BANK LTD VS J & L SHIPPING AGENCIES LTD	13/9/2001	15/3/2001
199/2001	CRDB BANK LTD VS MOHAMED SAID RAHBY t/a M/S JAMHURI SERVICE STATION	13/9/2001	15/11/2001
200/2001	CRDB BANK LTD VS TANGAMANO TRANSPORT SERVICE LTD	13/9/2001	23/11/2001
225/2001	CRDB BANK LTD VS DICKSON Z. NG'AMI t/a PARAMETER AUTO GARAGE & ANOTHER	27/9/2001	16/10/2001
226/2001	CRDB BANK LTD VS BIKELINE ENTERPRISES LTD	27/9/2001	11/12/2001
227/2001	CRDB BANK LTD VS NEEDS COMMUNICATION (T) LTD & ANOTHER	27/9/2001	21/3/2002
228/2001	CRDB BANK LTD VS DEBURAR W. THOMSON t/a ULMETERPRISES & ANOTHER	27/9/2001	14/3/2003
229/2001	CRDB BANK LTD VS AHMED OMARI t/a KIGOCARE GERAL INTERPRISES & ANOTHER	27/9/2001	6/12/2001
237/2001	CRDB BANK LTD VS ELIMANGIA PHAMACETICAL LTD & OTHERS	3/10/2001	21/11/2001
258/2001	CRDB BANK LTD VS ABEL K. SANGA & OTHERS	22/10/2001	25/2/2002
259/2001	CRDB BANK LTD VS BEDA AMULI t/a B.J. AMULI ARCHITECTS	22/10/2001	6/12/2001
274/2001	CRDB BANK LTD VS AMER M. NAAD T/A NAHDI BUILDING CONTRACTORS	21/11/2001	19/12/2001
52/2001	AGRICULTURAL INPUTS TRUST FUND VS NICOLA MHAGAMA & ANOTHER	22/3/2001	30/3/2001
53/2001	THE AGRICULTRAL INPUTS TRUST FUND VS MAKONGORO NYAMOKO	22/3/2001	29/6/2001
54/2001	THE AGRICULTRAL INPUTS TRUST FUND VS MANGARIA M. CHACHA	22/3/2001	7/8/2001
109/2001	THE AGRICULTURAL IMPUTS TRUST FUND VS ALLY MLELA t/a A.C. INVESTMENT & ANOTHER	29/5/2001	1/8/2001
110/2001	THE AGRICULTURAL INPUTS TRUST FUND VS MUHIDIN A.C. IBRAHIM	29/5/2001	23/11/2001
120/2001	THE REGISTERED TRUSTEES OF AGRICULTRUAL INPUTS TRUST FUND	13/6/2001	13/8/2001
165/2001	THE REGISTERED TRUSTEES OF AGRICULTURAL INPUTS TRUST FUND VS STANLEY M. LYAKUNDI & ANOTHER	16/8/2001	5/9/2001
174/2001	THE REGISTERED TRUSTEE OF AGRICULTURAL INPUTS TRUST FUND VS YAKWE A. HASHAM &	27/8/2001	7/9/2001

	ANOTHER		
201/2001	MAZENGO AUTO GARAGE VS AGRICULTURAL INPUTS TRUST FUND	13/9/2001	18/8/2003
223/2001	THE RETISTERED TRUSTEE OF AGRICULTURAL INPUTS TRUST FUND VS SALUM A. OMARI	27/9/2001	18/10/2003
250/2001	THE RETISTERED TRASTEES OF AGRICULTRUAL INPUTS TRUST FUN VS FELIX J. MUSHI t/a CHEMO PHAMACY	12/10/2001	19/11/2001
293/2001	THE REGISTERED TRUSTEES OF AGRICULTRURAL INPUTS TRUST FUND VS PROF. SIMON MBILINYI	13/12/2001	7/12/2004
294/2001	THE REGISTERED TRUSTEES OF AGRICULTRUAL INPUTS TRUST FUND VS PENIEL S. MWAOLA t/a SOSAGRI MEDICAL STORE	13/12/2001	18/1/2002
295/2001	THE REGISTERED TRUSTEE OF AGRICULTURAL INPUTS TRUST FUND VS CHANDE S. MBEGA t/a ZAKIFU ENTERISES	13/12/2003	4/2/2002
296/2001	THE REGISTERED TRUSTEE OF AGRICULTURAL INPUTS TRUST FUND VS SAID FUNDI FARAY	13/12/2001	27/9/2002
297/2001	THE REGISTERED TRUSTEE OF AGRICULTURAL INPUTS TRUST FUND VS ODERIA ONGARA	13/12/2001	22/2/2002
6/2001	CROWN FINANCE & LEASING LTD VS AINNULLAH HIADERALLY & OTHERS	17/1/2001	29/4/2003
27/2001	CROWN FINANCE & LEASING LTD VS HARDWARE & SUNDRIES (ARUSHA) LTD & OTHERS	23/2/2001	4/5/2001
28/2001	CROWN FINANCE & LEASING LTD VS MONAMU BOOKSHOP LTD & OTHERS	23/2/2001	9/5/2002
47/2001	CROWN FINANCE & LEASING LTD VS M/S TWASIGONO ENTERPRISES CO. LTD & OTHERS	20/3/2001	19/10/2001
67/2001	CROWN FINANCE & LEASING CO. LTD VS NAOI TRADERS LTD & ANOTHER	11/4/2001	7/3/2002
80/2001	CROWN FINANCE & LEASING LTD VS MVULA TRANSPORT LTD & ANOTHER	27/4/2001	10/7/2002
154/2001	M/S BATTER WORD LTD VS CROWN FINANCE & LEASING LTD	26/7/2001	28/9/2001
60/2001	THE NATIONAL BUREAU DE CHANGE LTD VS M/S MANA.....RWEHUMBIZA BARONGO	3/4/2001	7/5/2001
167/2001	THE NATIONAL BUREAU DE CHANGE VS THE NBC LTD	17/8/2001	13/5/2004
234/2001	THE NATIONAL BUREAU DE CHANGE VS HUSSEIN JUMA KAPAYA t/a TELE COMMUNICATION & ANOTHER	1/10/2001	19/6/2003
235/2001	THE NATIONAL BUREAU DE CHANGE VS M/S OSTERBAY HOSPITAL CO. LTD & OTHERS	1/10/2001	14/11/2001
236/2001	THE NATIONAL BUREAU DE CHANGE VS TANGANYIKA CHEAP STORES LTD & OTHERS	1/10/2001	20/8/2003
255/2001	THE NATIONAL BUREAU DE CHANGE LTD VE WILSON W. MDYETABU t/a/ SERVO MAGUATE	16/10/2001	27/6/2002
5/2001	STANBIC BANK (T) LTD VS REGINALD JOHN NOLAN	17/1/2001	19/4/2002
105/2001	STANBIC BANK (T) LTD VS ROSELEEN I. KOMBE	24/5/2001	20/3/2002

132/2001	STANBIC BANK (T) LTD VS MAKONGORO NYAMOKO MUJASI		
231/2001	STANBIC BANK (T) LTD VS VICTORIA GINNING CO. LTD	3/7/2001	1/10/2001
16/2001	AKIBA COMMERCIAL BANK LTD VS VERAN TANGO	8/2/2001	9/8/2001
100/2001	STEPL S. CHUWA VS AKIBA COMMERCIAL BANK & ANOTHER	12/5/2001	22/6/2001
101/2001	AKIBA COMMERCIAL BANK VS DEOIREE & YVON & (T) LTD & OTHERS	23/5/2001	28/8/2001
146/2001	AKIBA COMMERCIAL BANK VS TIOT	20/7/2001	17/8/2001
175/2001	TIB LTD VS KARMAL SERVICE STATION LTD & ANOTHER	28/8/2001	12/9/2002
176/2001	TIB LTD VS AVIS RENT CAR EXECUTIVE & ANOTHER	28/8/2001	26/10/2001
177/2001	TIB LTD VS TYRES INTERNATIONAL (EA) LTD & OTHERS	28/8/2001	23/6/2003
179/2001	TIB LTD VS FAZAL KARMALI AND SONS LTD & ANOTHER	28/8/2001	8/5/2002
21/2001	TANZANIA DEVELOPMENT FINANCE CO. LTD VS MOHAMEDRAZA M. HASHAM DEWJI & ANOTHER	20/2/2001	3/4/2001
22/2001	TANZANIA DEVELOPMENT FINANCE CO. LTD VS GULAMALI M. KARA	20/2/2001	4/4/2001
210/2001	TANZANIA DEVELOPMENT FINANCE CO. LTD VS F.K. MOTORS LTD & ANOTHER	19/9/2001	20/5/2003
87/2001	TANZANIA VENTURE CAPITAL FUND LTD VS SONGORO MARINE TRANSPORT LTD. & ANOTHER	3/5/2001	21/9/2001
79/2001	1. AZANIA BANCORP LTD 2. 1 ST ADILI SECURITIES LTD VS GODFREY M. CHAMUNGWANA	24/4/2001	4/4/2002
163/2001	AZANIA BANCORP LTD VS HATIBU M.CO.LTD&ATH	15/8/2001	
300/2001	STANDARD CHARTERED BANK (T) LTD VS. RICHARD ZUBER t/a ZUBER & SONS & ANOTHER	20/12/2001	10/7/2003
261/2001	EXIM BANK (T) LTD VS CITI BANK (T) LTD	24/10/2001	
2/2001	GREENLAND BANK (T) LTD VS FIBA LTD	11/1/2001	28/2/2001

104/2001	TANZANIA POSTAL BANK LTD VS HASSAN S. AHMED t/a STAR BUTCHERY		
	YEAR 2002		
42/2002	CRDB BANK LTD VS ISSA M. KURLY	31/1/2002	15/2/2002
51/2002	CRDB BANK LTD VS SENDAMA MINING CO. LTD & ANOTHER	7/2/2002	1/3/2002
97/2002	CRDB BANK LTD VS MAZRUI COMMISSION AGENT CO. LTD & OTHERS	20/3/2002	27/3/2003
135/2002	CRDB BANK LTD VS CIVTOR C. KAYOMBO t/a KAPECHA INVESTMENT	25/4/2002	2/7/2002
136/2002	CRDB BANK LTD VS MONICA NAKELA	25/4/2002	12/9/2002
164/2002	CRDB BANK LTD VS JUMANNE ABDALLAH & ANO.	30/5/2002	15/1/2004
224/2002	CRDB BANK LTD VS MAJOR GENERAL MWITA MARWA t/a GETOKA ASSOCIETES & ANOTHER	5/8/2002	13/6/2003
225/2002	CRDB BANK LTD VS SALMONS & SONS LTD & ANOTHER	7/8/2002	20/9/2002
229/2002	CRDB BANK LTD VS FRIDOLF A. NKYA	21/8/2002	11/2/2003
286/2002	MANSOOR INDUSTRIES LTD VS CRDB BANK LTD	25/11/2002	3/11/2004
311/2002	LEONARD BUBERWA VS THE MANAGING DIRECTOR CRDB BANK LTD		
21/2002	FINANCE & ENTERPRISES DEV. ASSOCIATED LTD VS USAGATUKWA ENTERP. CO. LTD & ANOTHER	16/1/2002	22/4/2002
22/2002	FINANCE & ENTERPRISES DEV. ASS. LTD VS ZAKI INVESTMENT CO. LTD & ANOTHER	16/1/2002	18/11/2003
23/2002	FINANCE ENTERPRISES DEV. ASS. LTD VS ASIA A. ZAHORO t/a/ ESSAM BAKERY	16/1/2002	5/9/2002
24/2002	FINANCE & ENTERPRISES DEV. ASS. LTD VS MAKWETA GENERAL STORES LTD & ANOTHER	16/1/2002	3/9/2003
25/2002	FINANCE & ENTERPRISES DEV. ASS. LTD VS MAWAMBA ENTERP. & ANOTHER	16/1/2002	29/4/2002
26/2002	FINANCE & ENTERP. DEV. ASS. LTD VS CHANI AUTO GARAGE LTD & ANOTHER	16/1/2002	26/8/2003
53/2002	FINANCE & ENTERP. DEV. ASS. LTD VS ELIBARIKI S. NKYA & ANOTHER	11/2/2002	23/9/2002
54/2002	FINANCE & ENTERP. DEV. ASS. LTD VS GETCA INTERNATIONAL CO. LTD & ANOTHER	12/2/2002	13/9/2002
55/2002	FINANCE ENTERP. DEV. ASS. LTD VS B & S INVESTMENT CO. LTD & OTHERS	12/2/2002	7/5/2002
62/2002	FINANCE ENTERP. DEV. ASS. LTD VS PHARMA MEDIQUP SERVICE LTD & ANOTHER	18/2/2002	24/7/2002
225/2002	TANGAMANO TRANSPORT SERVICE CO. LTD VS AFRICAN BAKING CORPORATION (FORMER ULC TANZANIA LTD)	12/8/2002	9/7/2004

28/2002	AFICAN BAKING CORPORATION (T) LTD (ABCT) VS MANJI CONSTRUCTION LTD & OTHERS	17/1/2002	5/9/2002
289/2002	AFRICAN BANKING CORPORATION (T) LTD VS SUMA CONSTRUCTIONS LTD	28/11/2002	8/4/2004
290/2002	AFRICAN BAKING CORPORATIO (T) LTD VS SONA TRADERS CO. LTD	28/11/2002	27/6/2003
291/2002	AFICAN BANKING CORPORATIO (T) LTD VS LAKE TRANSPORT LTD & OTHERS	28/11/2002	10/7/2003
292/2002	AFRICAN BANKING CORPORATION (T) LTD VS IDDI G. FAZIL	28/11/2002	
256/2002	AKIBA COMMERCIAL BANK LTD VS FALCOM TRADE COMPLEX LTD & ANOTHER	8/10/2002	30/10/2002
266/2002	AKIBA COMMERCIAL BANK LTD VS SUDI A. NATHAN	2/10/2002	23/4/2003
279/2002	AKIBA COMMERCIAL BANK LTD VS CHIKU RASHID KAJENJE t/a CHIKANJE UNIVERSAL TRADERS	13/11/2002	13/2/2003
280/2002	AKIBA COMMERCIAL BANK LTD VS ELIAKU t/a ELA ENVESTMENT CO. & ANOTHER	13/11/2002	29/4/2003
277/2002	AZANIA BANCORP LTD VS BUILDING HARDWARE & ELECTRONICAL SUPPLIES CO. LTD & ANOTHER	1/11/2002	23/7/2004
264/2002	THE DELPHINS BANK (T) LTD VS ASHER AUTOMOBILES LTD & ANOTHER	18/10/2002	2/10/2003
232/2003	LYDIA MWASONGWE t/a/ NOW WOME EXECUTIVE VS CF UNION BANK LTD	26/8/2002	
228/2002	TANZANIA POSTAL BANK VS SAMSON H. LAIZER & OTHERS	20/8/2002	16/9/2002
27/2002	TIB VS M/S ILAMBILA INDUSTRIES LTD & ANOTHER	16/1/2002	21/11/2002
20/2002	STANDARD CHARTERED BANK (T) LTD VS KHURAM I.A. MOHAMED	16/1/2002	11/3/2004
271/2002	THE SAVING AND CREDIT CO-OPERATIVE UNION LEAGUE OF TANZANIA VS THE PRINCIPAL SECRETARY TREASURY MINISTRY OF FINANCE & ANOTHER	28/10/2002	24/1/2003
78/2002	THE SAVING AND CREDITS COOPERATIVE UNION LEAGUE OF TANZANIA (1992) LTD VS EMBASSY HOTEL & ANOTHER	7/3/2002	25/8/2003
108/2002	THE REGISTERED TRUSTEE OF AGRICULTURAL INPUTS TRUST FUND VS SAID RASHID OMARI & ANOTHER	2/4/2002	13/6/2002
75/2002	THE REGISTERED TRUSTEE COMMUNITY DEV. TRUST FUND VS TANZANIA ASS. OF NON GOVERNMENTAL ORGANIZATION	28/2/2002	19/7/2002
129/2002	THE REGISTERED TRUSTEES OF AFTICAN VISION TRUST VS GENERAL TYRE EAST AFRICA LTD	17/4/2002	10/9/2003

1/2002	NBC LTD VS AJALI R. AKIBAR t/a STATO BUSINESS CO.	7/1/2002	1/10/2003
2/2002	NBC LTD VS SINANI BUILDING CONTRACTORS LTD & ANOTHER	7/1/2002	9/9/2002
3/2002	NBC LTD VS PROF. THA DEO L. MALIYAMKO t/a SKY INTERLOCATION SCHOOL	7/1/2002	19/2/2002
4/2002	NBC LTD VS TANZANIA EYELETS LTD & OTHERS	7/1/2002	7/5/2004
5/2002	NBC LTD VS NARCO NAIBALA LUKUMAR	7/1/2002	24/7/2003
6/2002	NBC LTD VS KHAMIS MACHARO KHAMIS @ ALI MACHARO KAMIS	7/1/2002	15/4/2002
7/2002	NBC LTD VS NDEGE INVESTMENT LTD & ANOTHER	7/1/2002	8/4/2002
8/2002	NBC LTD VS RASHID GENERAL STORES CO. LTD & ANOTHER	7/1/2002	10/4/2002
9/2002	NBC LTD VS REHEMA GATTI OMARI t/a MBUSIRO MANUFACTURES & ANOTHER	7/1/2002	30/4/2002
10/2002	NBC LTD VS EPHRAIM A. MWANTEMBO t/a ITEMBER ENTERPRISES	7/1/2002	5/2/2002
11/2002	NBC LTD VS CONSTANTINE MTINDI	7/1/2002	11/3/2003
12/2002	NBC LTD VS HUSSEIN KANGESA	7/1/2002	28/2/2002
13/2002	NBC LTD VS BABU TAMIRA & ANOTHER	7/1/2002	13/2/2002
14/2002	NBC LTD VS B & E INVESTMENT LTD & ANOTHER	7/1/2002	30/1/2004
15/2002	NBC LTD VS ALLY Y. MWAKIMWAGILE t/a AMA TESTAURANT & ANOTHER	7/1/2002	18/4/2002
16/2002	NBC LTD VS NEW CENTURY CONSTRUCTION CO. LTD & ANOTHER	7/1/2002	8/9/2003
17/2002	NBC LTD VS M/S SIX JAYS TANZANIA LTD & OTHERS	7/1/2002	23/1/2002
43/2002	NBC LTD VS KASSIM K. ABDALLAH	1/2/2003	
44/2002	NBC LTD VS ELIAKUNDA MSHANA	1/2/2002	
45/2002	NBC LTD VS JACK TRADING CO. LTD & ANOTHER	1/2/2002	
60/2002	NBC LTD VS EMED J. PERA	1/2/2002	
61/2002	NBC LTD VS LIVALIKO MULTBUSINESS INTER LTD & OTHERS	18/2/2002	3/4/2002
65/2002	NBC LTD VS MBUGI ENTER (T) LTD & OTHERS	19/2/2002	7/5/2002
111/2002	NBC LTD VS SAM W. HEMED & ANOTHER	3/4/2002	18/9/2003
112/2002	NBC LTD VS MATHIAS MUSHUTI	3/4/2002	31/7/2002
113/2002	NBC LTD VS YAKOBO MUSHI	3/4/2002	28/5/2003
114/2002	NBC LTD VS WAKULIMA ENGINEERING CO. LTD & OTHERS	3/4/2002	13/12/2004
115/2002	NBC LTD VS ABRAHAM SHOGHOLO	3/4/2002	27/2/2004
116/2002	NBC LTD VS OBBY A. MBULLO	3/4/2002	25/6/2002
117/2002	NBC LTD VS DANIEL A. MUSHI	3/4/2002	3/12/2004
118/2002	NBC LTD VS GABSON (T) LTD & ANOTHER	3/4/2002	31/5/2002
119/2002	NBC LTD VS MBACE Z. KIDUMBO & ANOTHER	3/4/2002	31/7/2002
120/2002	NBC LTD VS SHITELo MOTORS LTD & ANOTHER	3/4/2002	21/10/2002
132/2002	NBAA LTD VS NBC LTD	23/4/2002	23/9/2003
171/2002	NBC LTD VS SYLVESTER L.B. HILDA	4/6/2002	31/10/2003
172/2002	NBC LTD VS BAHARI MOTORS CO LTD	4/6/2002	12/2/2004

173/2002	NBC LTD VS SAID KARUMBA t/a KARUMBA TIBER WORKS	4/6/2002	23/8/2002
174/2002	NBC LTD VS RICHARD M. NDOSSA & ANOTHER	4/6/2002	10/10/2002
175/2002	NBC LTD VS SIMPLISKS F.K. ISSAKA	4/6/2002	29/11/2002
176/2002	NBC LTD VS EDITH MASULA CO. LTD & OTHERS	4/6/2002	8/10/2003
189/2002	NBC LTD VS NURU J. LIMO t/a INU FOOD & VEGETABLE SUPPLY	21/6/2002	5/8/2002
190/2002	NBC LTD VS EPHATA J. KITALI	21/6/2002	11/9/2002
191/2002	NBC LTD VS PAUL A. MALLYA t/a MALLYA HARDWARE AUTO PARTS	21/6/2002	21/9/2004
192/2002	NBC LTD VS OBED I. MUNISI	21/6/2002	1/11/2002
193/2002	NBC LTD VS ABEL MOUGO & ONOTHER	21/6/2002	11/12/2002
194/2002	NBC LTS VS NYANDA CONSTRUCTION CO. LTD & ANOTHER	21/6/2002	2/2/2005
195/2002	NBC LTD VS WEREMERI E. MCHAKE & OTHERS	21/6/2002	16/11/2004
198/2002	NBC LTD VS UNIVERSAL ELECTRONICS AND HARDWARE LTD & OTHERS	28/6/2002	10/12/2004
216/2002	NBC LTD VS A & SD COMPANY & ANOTHER	2/8/2002	25/9/2002
217/2002	NBC LTD VS CYPRIAN TWEVE & ANOTHER	2/8/2002	
218/2002	NBC LTD VS SELEMANI MACHUMU	2/8/2002	11/3/2003
219/2002	NBC LTD VS EXAUD M. SANGA t/a SANGA STORES	2/8/2002	3/9/2002
220/2002	NBC LTD VS M/S SAHARA TRADING CO. LTD & ANOTHER	2/8/2002	1/4/2003
221/2002	NBC LTD VS MUSTAPHA I. SIGH & ANOTHER	2/8/2002	18/7/2003
240/2002	NBC LTD VS RUNGWE PRINTER & STATIONARIES & ANOTHER	16/9/2002	7/8/2003
260/200	NBC LTD VS EMPIRE ULANDA LTD & ANOTHER	17/10/2002	26/2/2004
261/2002	NBC LTD VS NJETA CO. LTD & OTHERS	17/10/2002	18/11/2002
261/2002	NBC LTD VS AMBYELISYE MINGA	17/10/2002	19/11/2002
283/2002	NBC LTD VS MARK AD INTERNATIONAL (T) LTD & OTHERS	19/11/2002	15/1/2003
284/2002	NBC LTD VS KONJE MULT TRADERS COL LTD & ANOTHER	19/11/2002	15/1/2003
293/2002	NBC LTD VS MILO CONSTRUCTION CO. LTD	28/11/2002	
294/2002	NBC LTD VS MAKALI CONTRACTORS LTD & OTHERS	28/11/2002	27/4/2004
304/2002	NBC LTD VS KISWELE SALT WORKS (T) LTD & OTHERS	13/12/2002	
18/2002	STABNIC BANK (T) LTD VS MAWAMBA ENTERPRISES LTD & OTHERS	8/1/2002	12/12/2003

19/2002	STANBIC BANK (T) LTD VS HUSSEIN M. KITAMBI & OTHERS	14/1/2002	6/6/2002
57/2002	STANBIC BANK (T) LTD VS ROCK BEACH HOTEL LTD	13/2/2002	23/6/2003
148/2002	STANBIC BANK (T) LTD VS COMMUNITY DEVELOPMENT CORPORATION LTD	8/5/2002	10/11/2004
149/2002	STANBIC BANK (T) LTD SAID K. TILAKELA & ANOTHER	8/5/2002	14/6/2003
188/2002	STANBIC BANK (T) LTD VS NOOR MOHAMED A. OSMAN	21/6/2002	11/9/2002
199/2002	STANBIC BANK (T) LTD VS UNYANGALA ENTERPRISE LTD & OTHERS	2/7/2002	23/9/2002
259/2002	STANBIC BANK (T) LTD VS MONASON LTD & OTHERS	10/10/20002	7/3/2003
302/2002	STANBIC BANK (T) LTD VS SHILLAM HOLDING LTD & ANOTHER	10/10/2002	12/8/2003
302/2002	STANBIC BANK (T) LTD VS FRANK MKALIMOTO KIWANGA & ANOTHER	13/12/2002	
305/2002	STANBIC BANK (T) LTD VS ROSEMARY MWASUKE & ANOTHER	13/12/2002	22/7/2004
306/2002	STANBIC BANK (T) LTD VS RAYMONDI MUSHI	13/12/2002	11/9/2003
307/2002	STANBIC BANK (T) LTD VS HSK INTER TRADE CO. LTD & OTHERS	13/12/2002	9/6/2004
49/2002	ISABELLA JOHN VS SILVESTER M. CHEYO & OTHERS		
63/2002	EXIM BANK (T) LTD VS MGELA TRADING CO. LTD & OTHER		
	YEAR 2003		
20/2003	NBC LTD VS MARY NYIGU & ANOTHER	27/1/2003	8/9/2004
21/2003	NBC LTD VS MOSES M. MBUA t/a AMBASSODOR ENTERPRISES & ANOTHER	27/1/2003	13/2/2004
22/2003	NBC LTD VS MAJESTIC THEATRES CO. LTD & ANOTHER	27/1/2003	5/6/2003
44/2003	NBC LTD VS JANIL SOMALYA & ANOTHER	24/3/2003	24/1/2005
59/2003	NBC LTD VS DESIREE & YVONNE (T) LTD & OTHERS	2/6/2003	
72/2003	NBC LTD VS BIBITI OIL LTD & OTHERS	9/7/2003	25/6/2004
82/2003	NBC LTD VS IKO HOTEL LTD & OTHERS	7/8/2003	3/9/2003
17/2003	AKIBA COMMERCIAL BANK LTD VS LAUD CARE LTD & ANOTHER	23/1/2003	24/2/2003
18/2003	AKIBA COMMERCIAL BANK LTD VS THE NETWORK OF TECHNICAL PUBLICATIONS IN AFRICA & OTHERS	23/1/2003	6/6/2003
28/2003	AKIBA COMMERCIAL BANK LTD VS TANGERM CONSTRUCTION CO. LTD & OTHERS	7/2/2003	28/3/2003
52/2003	SEFARMS COL LTD VS AKIBA COMMERCIAL BANK LTD OTHERS	6/5/2003	19/8/2003
9/2003	THE BOARD OF TRUSTEES PARASTATAL PENSION	16/1/2003	20/10/2003

	FUND VS QUICK TRAVEL & TOURS LTD		
10/2003	THE BOARD OF TRUSTEES PARASTATAL PENSION FUND VS VET 0 CARE LTD	16/1/2003	5/5/2003
53/2003	THE BOARD OF TRUSTEES PARASTATAL PENSION FUND VS MAUL-AD PR INTERNATIONAL (T) LTD	6/5/2003	19/6/2003
8/2003	TANZANIA POSTAL BANK VS MANYWANGA GENERAL ENTERPRISES	16/1/2003	18/3/2003
25/2003	TANZANIA POSTAL BANK VS RICHARD CHANGULA & OTHERS	3/2/2003	25/8/2003
67/2003	CRDB BANK LTD VS AUGUSTINE G. NG'ITU	17/6/2003	30/6/2003
80/2003	CRDB BANK LTD VS TANGA HARDWARE & AUTO PARTS LTD & OTHERS	5/8/2003	15/10/2003
37/2003	EXIM BANK (T) LTD VS 1. SALES PRINT CO. LTD 2. ABDALLAH S. HASSAN	3/3/2003	9/7/2003
27/2003	HAJI A. UKWAJU t/a WAJENZI ENTERPRISES VS THE NATIONAL MICRO FINANCE BANK LTD LAKE ZONE OFFICE & ANOTHER	6/2/2003	5/9/2003
1/2003	STANBIC BANK (T) LTD VS BETTY RICHARD OMAR	7/1/2003	23/10/2003
83/2003	MUSOMA DIARY LTD (under receivership) & OTHERS VS EASTERN AND SOUTHERN AFRICAN TRADE AND DEVELOPMENT BANK (PTA) BANK & OTHERS	11/8/2003	
58/2003	TANZANIA INVESTMENT BANK LTD & ANOTHER VS DR. ABEL NKINI	28/5/2003	17/11/2003
	YEAR 2004		
8/2004	NBC LTD VS MATUNDA BUILDING CONSTRUCTORS & 5 OTHERS	19/2/2004	
14/2004	EURAFRICAN BANK (T) LTD VS GLOBAL GENERAL MERCHANDISE (T) LTD & ANOTHER	15/3/2004	3/1/2005
15/2004	EURAFRICAN BANK (T) LTD VS SONIC CORPORATION LTD & 2 OTHERS	15/3/2004	3/1/2005
16/2004	EURAFRICAN BANK (T) LTD VS AL – NOOR TAJADIN HABIB NANJI	15/3/2004	11/6/2004
17/2004	EURAFRICAN BANK (T) LTD VS RUBY REFRIGERATION AND ELECTRICAL SUPPLIES & ANOTHER	15/3/2004	4/1/2005
21/2004	THE NATIONAL BUREAU DE CHANGE VS EAST AFRICAN LONE LTD & 5 OTHERS	27/4/2004	23/6/2004
30/2004	SHINYANGA REGION COOPERATIVE UNION (1984) LIMITED N.B.C. LTD	18/6/2004	
37/2004	NBC LTD VS J.W. LADWA 1977 LTD & OTHERS	30/7/2004	7/12/2004
38/2004	EDY COMPUTERS (T) LTD VS TANZANIA INVESTMENT BANK	3/8/2004	30/9/2004
44/2004	SAVING & FINANCE COMMERCIAL BANK LTD VS MINAZ KANJI & OTHERS	9/9/2004	
59/2004	PAUL & ASSOCIATES LTD VS NBC LTD	28/10/2004	26/1/2005
60/2004	EXIM BANK (T) LTD VS UNIAFRICO LTD & OTHERS	29/10/2004	
63/2004	HABIB AFRICAN BANK VS ZAINAB GRAIN MILLERS	1/11/2004	

	LTD & ANOTHER		
73/2004	TWIGA BANCORP LTD VS SONGORO MARINE TRANSPORT LTD & ANOTHER	25/11/2004	
	YEAR 2005		
1/2005	STANBIC BANK (T) LTD VS M/S AMEIRS INTERNATIONAL TRAVEL & TOURS LTD & OTHERS	13/1/2005	
3/2005	BATA SHOE COMPANY (T) LTD VS STANDARD CHARTERED BANK & ANOTHER	24/1/2005	

Annexure B

CASE NO.	NAME OF THE PARTIES	DATE OF FILING	DATE OF JUDGMENT
1/95	ATOZ Versus National Bank of Commerce	19/1/1995	3/2/1998
21/95	S. K. Jeim Bank Versus Holga Oskrsen	28/4/1995	3/12/1996
31/95	Cornelus L. Molel Versus The National Bank of Commerce	15/8/1995	11/9/1995
36/95	Charles Mususa Msoffee Versus National Bank of Commerce	12/1995	11/4/1996
40/95	Justo Msechu & Sons Versus National Bank of Commerce	14/9/1995	24/12/1996
43/95	Hassan Mkumbwa Versus National Bank of Commerce	25/9/1995	7/4/2001
44/95	National Bank of Commerce Versus Njile S. Ndaki & Royal Sumayi	26/9/1995	6/11/1995
45/95	Vicky Justo Mushi Versus National Bank of Commerce	27/9/1995	12/8/1996
47/95	Umoja Electrical Engineering Co-operative Society Versus National Bank of Commerce	31/10/1995	26/8/1996
51/95	Khalid Salim Mfangano Versus National Bank of Commerce	10/10/1995	16/2/1998

54/95	Rhodice Simon Mushi Versus National Bank of Commerce	23/10/1995	26/7/1996
57/95	National Bank of Commerce Versus Kentaz Mining Company Limited	7/11/1995	19/2/1996
66/1995	Afro Multi Purpose Products Limited Versus National Bank of Commerce	1/12/1995	23/9/1999
68/95	M/s Hassan Mkumbwa t/a Yero Transport Service Versus National Bank of Commerce	7/12/1995	3/8/2000
17/96	Dan O'bange Iko Versus National Bank of Commerce	11/3/1996	10/12/1998
19/96	The National Bank of Commerce Versus Baraka Moses Kilongola Ismail Iddi Mshana	13/3/1996	8/2/1999
21/96	Mbasha Investment Limited Versus National Bank of Commerce	2/4/1996	18/11/1996
32/96	Valerian Kweka Versus National Bank of Commerce/6	1/10/2001
69/95	Loshilary Loewo Mollel Versus NBC Monduli Branch	14/12/1995	15/12/1995
6/96	National Bank of Commerce Versus Mohamed Raza Halifa Suleman	29/1/1996	15/7/1996
7/96	National Bank of Commerce Versus Flying IBIS (T) Limited	19/2/1976	23/9/1996

11/96	Ndenengo D. Lekashingo Versus National Bank of Commerce	20/2/1996	8/6/1998
5/97	Yoginder Kumaar Uchora Bondeni Seeds Limited Versus National Bank of Commerce	3/2/1997	26/2/1998
14/97	Inter..... Versus Maya (India) Limited The Bank of Tanzania Societe Generale de surveillance S.S.....India limited	17/3/1997	26/5/1997
19/97	Silas H. B. Changuru M/s Food Manufactures and Suppliers Limited Versus The National Bank of Commerce	15/4/1997	9/3/1998
22/97	Ally Katabazi Ramadhani Versus The National Bank of Commerce	30/4/1997	
28/97	Dan O'bange Suzue dan Nko Versus National Bank of commerce	2/6/1997	30/3/1998
30/97	Auto Diesel Works limited Versus 1. The National Bank of Commerce 2. Betty Kaura (The Legal Representative of Alin Mohamed) 3. Sajan Deceased Mohamed Hussein Sajan	2/6/1997	30/3/1998
36/97	M/s Afro Multipurpose Products Limited Versus National Bank of Commerce	2/7/1997	8/10/1999
59/97	Kitunda Engineering Company Limited Versus National Bank of Commerce	9/9/1997	26/2/2002
61/97	Renada Mineral Co-operative Limited Versus National Bank of Commerce	12/9/1997	13/12/1999

12/98	Silas H. B. Changuru Messis Food Manufactures Suppliers Tanzania Limited Versus NBC Holding Corporation	13/3/1998	Pending
29/98	Afro Crafts & Genitures Limited Versus National bank of Commerce (1997) Limited	6/8/1998	Pending
18/99	Moses Kempton Versus CRDB 1996 Limited R. M. Auction Mart & Court Brokers Francis Kimaro	20/5/1999	27/4/2001
52/99	Renalda Minerals Corporation Versus National bank of Commerce	30/12/1999	5/8/2004
18/2000	Adili Bancorp Limited Versus Reodulas Limited	25/4/2000	18/6/2003
19/2001	Zainabu Mohamedi Kiacho Versus CRDB 1996 Limited Mohamed Kiacho Jumbe	7/5/2001	26/3/2002
43/2001	Moses Kamptoni Versus CRDB Limited	17/10/2001	23/6/2003
1/2003	Arusha Hospital Medical & Industries Service Versus CRDB Bank Limited Dr. A. Msuya	-	20/8/2004

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