

NO ITEM/TRANSACTION

## Bank of India (Tanzania) Ltd.

## Relationships beyond banking

Fully owned subsidiary of Bank of India (Public Sector Bank)

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

## MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NO.	ITEM/TRANSACTION	CHARGE/FEE		
		USD	TSHS	
1.0	Current Accounts			
a)	Required minimum opening balance	500	500,000	
b)	Monthly service fee (breakdown per customer)			
	Folio Charge	4	6,000	
c)	Cheque withdrawal over the counter			
	Up to Tshs 25,000,000 a day	-	free	
	Over 25,000,000 a day	-	0.15% of withdrawn amount	
	Up to 5000 USD a day	free	-	
	Over 5000 USD withdrawal	0.6% of withdrawn amount	-	
d)	Fees per ATM withdrawal	-	-	
e)	ATM mini statement	-	-	
f)	Interim/additional statement per page	1.50	1500	
g)	Periodic scheduled statement	free	free	
h)	Cheque book (50 leaves)	27	42,000	
i)	Dishonoured Cheque	55	70,000	
j)	Special clearance			
	Within walking distance 1km	45	70,000	
	More than 1km	65	95,000	
k)	Counter cheque	-	-	
l)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-	
m)	Cancelation of bankers cheque/DD	15	20,000	
n)				
0)	Stop payment	28	35,000	
p)	Standing order	-	-	
q)	Balance enquiry	free	Free	
r)	Issue of Balance certificate	7	9,000	
s)	New ATM card issuance		-	
t)	ATM card renewal or replacement			
u)	Overdrawn account interest charge		-	
-7	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate	
	Overdrawn in loan account	2% over regular rate	2% over regular rate	
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate	
v)	Interbank transfer		-	
w)	Bill payments through ATM	-	-	
x)	Deposit fee		-	
	Savings Accounts		-	
	(Up to USD 5000)	Free	-	
	(Over USD 5000)	0.6% of deposited amount	-	
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-	
	Current account.	oman ourroncy amount		
	(Up to USD 10000)	Free	-	
	(Over USD 10000)	0.6% of deposited amount		
	Cash deposit charges for small currency USD notes ranging	12% (Min USD 1) of the aggregate of	-	
	from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	small currency amount	-	
y)	Other (please specify)			

CHARGE/FEE

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019 MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

		USD			TSHS	
2.0	Savings Accounts					
a)	Saving bank customer ID Card-one time	7		10,000		
b)	Cash withdrawal per day-Free of charge up to	2.000			25,000,000	
•	amount	2000			23,000,000	
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdrawal amount				
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdray	val amount			
e)	Cash withdrawal charges over TZS 25,000,000 per day			0.10% of	withdrawal amount	
f)	Required minimum opening balance					
	Without Cheque book	50			50,000	
	With Cheque book	200			200,000	
g)	Monthly service fee	-			-	
h)	Interim statement	1.5 per pa	ige		1500per page	
i)	Cheque book charges 25 leaves	15		20,000		
j)	Account closure	25			35,000	
k)	Maintenance of minimum account balance					
	Without cheque book	50			50,000	
	With cheque book	200			200.000	
IN.	· .	200			200,000	
I)	Minimum balance charges (in case of non maintenance of minimum balance )					
	Without cheque book	4 p.m			900 p.m	
	With cheque book	15 p.m			3,600 p.m	
3.0	Current Accounts					
J.U	Ledger folio charges per folio (40lines per folio)	4 per folio		6,000 per folio		
		5.000	10			
	Cash withdrawal per day-Free of charge up to amount	5,000			25,000,000	
	Cash withdrawal charges over USD 5,000 per day			- 0.15% of withdrawal amount		
	Cash withdrawal charges over TZS 25.00 Mn per day					
	Cheque book charges 50 leaves	27			42000	
	Account closure charges	70			85,000	
	Maintenance of minimum account balance	500		500,000 20,000 p.m		
	Minimum balance charges	15 p.m				
4.0	Electronic Banking	10 p.111				
	Internet banking monthly fee					
a) b)	Internet banking monthly lee	-				
c)	SMS banking	-		-		
0)	Owo burning					
d)	SMS Alert facility -	Minimum SMS Alert	Number of Free S	on 2M2	SMS Alert charge pe	
u)	SWS Alert lacility -	Charge ( to be recovered quarterly upfront)	paying SMS Alert		SMS beyond the free SMS (To be recovered	
		USD 3.00 (USD a/c)	4 4 50 01 : - :	0.	in monthly basis)	
	- Individual	TZS 5 000 (TZS a/c)	1st 50 SMS in		USD 0.05 per SMS TZS 100 per SMS	
	- Corporate	USD 10.00 (USD a/c) TZS 15,000 (TZS a/c)	1st 150 SMS in	a Qtr	USD 0.05 per SMS TZS 100 per SMS	
e)	Others	-			-	
5.0						
a)	Foreign Exchange Transaction.  Purchase/sale of TCs transactions over the counter	<u> </u>				
b)	Purchase of foreign Cheque. Sale/purchase of cash passport.	-				
d)	Telegraphic transfer.	10				
	Remittances Outward(TISS) Other Outward remittances:				10,000	
	Oner Outward remittances:	A/C holder	Non A/C holder			
	Up to USD 6,000 USD 6001-10,000	15	40			
	USD 6001-10,000	30	PD 040			
e)	Above USD 10,000 Telex/SWIFT.	0.35%max US 30	SD 210	-		
f)	Transfer from foreign currency denominated account to local current account (within bank and to other hank)					
6.0	Other Charges					
a)	Activation of Dormant Accounts - Per Activation					

7.0	Personal Loans. Charges				
a)	Processing/Arrangement/Ap	praisal fee			
i)	Personal loans		1.50%		1.50%
ii)	Overdrafts		1.50%		1.50%
iii)	Mortgage finance		1.50%		1.50%
iv)	Asset finance		1.50%		1.50%
b)	Unpaid loan instalment			Over the applic	
c)	Early repayment		2.5% of prepaid loan amount		
d)	Valuation fees		As per	actual charges	by valuer
e)	Others				
i)	Documentation charges			als as per advoc	
ii)	Document Handling Charges	3	0.	30% of loan am	ount
iii)	Inspection Charges			shs 30,000 per	
iv)	Modification charges		0.25%	on the sanction	ned limit
8.0	Guarantee (Performance/F	inancial)			
	Guarantee Commission		1.35% per quarter or part there of minimum for one quarter		
	Guarantee against 100% cas	sh margin	50% concession on the above rate		above rate
9.0	Imports				
	LC opening charges  LC against 100% cash margin  LC amendment charges  Acceptance of bills under LC  Retirement of Bills under LC		1.35% per quarter +SWIFT charges USD 30 50% concession on the above rate Per amendment 0.40% of LC mount (minimum USD 60 and maximum USD 325) +SWIFT charges USD 30 (same for LC against 100% cash margin) 0.60% of Bill amount minimum USD 30 maximum USD 180 0.60% of Bill amount minimum USD 30 maximum USD 360		
	Inward Bills for collection		0.30% of Bill amount minimum USD 150		num USD 150
10.0	Exports				
	Negotiation of Bills under LC		0.60% of Bill amount minimum USD 30 maximum USD 360		
	Confirmation of Export LC		0.90% per quarter +SWIFT charges USD 30		
	LC advising charges			USD 150	
	Export Bills for collection	0.	0.60% of Bill amount minimum USD 30 maximum USD 360		
No Pena	alties & Other sanctions have b	een imposed by Bank of Tanz	zania (BOT)during the period of	covered by the d	lisclosure
	undersigned have examined the				prrect to the best of our knowledge
and into		esignation	Signature		Date

	Name.	Designation	Signature	Date
1.	Ashwani Kumar Negi	Managing Director	Signed	08.04. 2021
2.	Heriabdiel Ayoh	Head of Finance	Signed	08.04. 2021!
3.	Allen Richard	Internal Auditor	Signed	08.04. 2021!

## OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)

No.	ITEM/TRANSACTION	USD	TSHS		
1.0	Base or Prime Lending rate	7.00% p.a.	14.00% p.a.		
2.0	Maximum Spread above Base or Prime Lending rate	7.00%	7.00%		
4.0	Penal interest				
a)	For Non Compliance of Terms of sanction	3% p.a. over Regular Rate of Interest			
b)	For Overdrawing/ Excess Drawings due to non – payment of interest/ Instalments/ Charges	5% p.a. over Regular Rate of Interest			
5.0	Deposit Rate				
i)	Current Deposit	Nil	Nil		
ii)	Savings Bank Deposit	0.50% p.a.	2.50% p.a.		
iii)	Fixed/Recurring/QIC/MIC deposit	Up to USD 10,000	Up to TZS 10,000,000		
	6 months	2.00%	6.25%		
	Over 6 months	2.50%	7.25%		
		Over USD 10,000	Over TZS 10,000,000		
	6 months	2.50%	6.75%		
	Over 6 months	3.00%	7.75%		
	* No interest is payable in case of premature withdrawal of fixed denosits				

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

No.	Name	Designation	Signature	Date	
1.	Ashwani Kumar Negi	Managing Director	Signed	08.04. 2021!	
2.	Heriabdiel Ayoh	Head of Finance	Signed	0 8.04. 2021!	
3.	Allen Richard	Internal Auditor	Signed	0 8.04. 2021!	