

the best of our knowledge and information

Name.

Design

Head of Finance

Internal Auditor

Sanjib Sarkar

Allen Richard



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

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA

NO.	ITEM/TRANSACTION	CHARGE/FEE		
1.0	Current Accounts	USD	TSHS	
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		f	
	Over 25,000,000 a day	-	free 0.15% of withdrawn	
	Over 25,000,000 a day	-	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	Over 5000 USD withdrawal	0.6% of withdrawn amount	-	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	1.50	1500	
f)	Interim/additional statement per page	1.50 free	1500 free	
g) h)	Periodic scheduled statement Cheque book (50 leaves)	27	42,000	
i)	DishonouredCheque	55	70,000	
j)	Special clearance		70,000	
	Within walking distance 1km	45		
	More than 1km	65	95,000	
k)	Counter cheque	-	-	
I)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-	
m)	Cancelation of bankers cheque/DD	15	20,000	
n)	Cancelation of bankers cheque/DD	15	20,000	
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	- 20/ even the TOD and	20/ 2007 15 - TOD	
	Overdrawn in current account Overdrawn in loan account	2% over the TOD rate	2% over the TOD rate	
	Unarranged overdraft	2% over regular rate 2% over the TOD rate	2% over regular 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	-	
	Current account. (Up to USD 10000)	Free	_	
	(Over USD 10000)	0.6% of deposited amount		
/)	Other (please specify)	0.070 of deposited amount	•	
2.0	Savings Accounts	_	10.000	
a) b)	Saving bank customer ID Card-one time Cash withdrawal per day-Free of charge	2.000	10,000 25,000,000	
D)	upto amount	2,000	25,000,000	
c)	Cash withdrawal charges over USD 2,000	0.25% of withdrawal amount		
	to 5,000 per day			
d)	Cash withdrawal charges over USD 5,000	0.60% of withdrawal amount		
	per day			
e)	Cash withdrawal charges over TZS		0.15% of withdrawal amount	
f)	25,000,000 per day			
1)	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 page	1500per page	
i)	Cheque book charges 25 leaves	15	20,000	
j)	Account closure	25	35,000	
k)	Maintanance of minimum account			
	balance	50	FC 222	
	Without cheque book	50 200	50,000 200,000	
D	With abague book	200	200,000	
	With cheque book			
1)	With cheque book Minimum balance charges (in case of			
1)	With cheque book Minimum balance charges (in case of non maintenance of minimum balance)	4 p.m	900 p.m	
')	With cheque book Minimum balance charges (in case of	4 p.m 15 p.m	900 p.m 3,600 p.m	
3.0	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book	4 p.m 15 p.m	900 p.m 3,600 p.m	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts	15 p.m	3,600 p.m	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per	4 p.m 15 p.m 4 per folio	900 p.m 3,600 p.m 6,000 per folio	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio)	15 p.m 4 per folio	3,600 p.m 6,000 per folio	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount	15 p.m 4 per folio 5,000	3,600 p.m	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000	15 p.m 4 per folio	3,600 p.m 6,000 per folio	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day	15 p.m 4 per folio 5,000	3,600 p.m 6,000 per folio 25,000,000	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00	15 p.m 4 per folio 5,000	3,600 p.m 6,000 per folio 25,000,000	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day	15 p.m 4 per folio 5,000 0.6% of withdrawal amount	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amount	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves	15 p.m 4 per folio 5,000 0.6% of withdrawal amount	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amou	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves Account closure charges	15 p.m 4 per folio 5,000 0.6% of withdrawal amount 27 70	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amoul 42000 85,000	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves Account closure charges Maintenance of minimum account	15 p.m 4 per folio 5,000 0.6% of withdrawal amount	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amoul	
	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves Account closure charges Maintenance of minimum account	15 p.m 4 per folio 5,000 0.6% of withdrawal amount 27 70 500	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amoul 42000 85,000 500,000	
3.0	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves Account closure charges Account closure charges Maintenance of minimum account balance Minimum balance charges	15 p.m 4 per folio 5,000 0.6% of withdrawal amount 27 70	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amoul 42000 85,000	
3.0	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves Account closure charges Maintenance of minimum account balance Minimum balance charges Electronic Banking	15 p.m 4 per folio 5,000 0.6% of withdrawal amount 27 70 500	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amout 42000 85,000 500,000 20,000 p.m	
3.0	With cheque book Minimum balance charges (in case of non maintenance of minimum balance) Without cheque book With cheque book Current Accounts Ledger folio charges per folio (40lines per folio) Cash withdrawal per day-Free of charge up to amount Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over TZS 25.00 Mn per day Cheque book charges 50 leaves Account closure charges Account closure charges Maintenance of minimum account balance Minimum balance charges	15 p.m 4 per folio 5,000 0.6% of withdrawal amount 27 70 500	3,600 p.m 6,000 per folio 25,000,000 - 0.15% of withdrawal amount 42000 85,000 500,000	

	0140 41 46 33		T	0110	0110 11 1
d)	SMS Alert facility -	Minimum SMS Alert	Number of Free		SMS Alert charge
		Charge (to be	on paying SMS	Alert	per SMS beyond
		recovered quarterly	charge		the free SMS (To
		upfront)			be recovered in
	Ladi da cal	HOD 2 00 (HOD -/-)	1st 50 SMS in a	- 04-	monthly basis) USD 0.05 per SMS
	- Individual	USD 3.00 (USD a/c) TZS 5,000 (TZS a/c)	1st 50 SMS in a	a Qtr	TZS 100 per SMS
	- Corporate	USD 10.00 (USD a/c)	1st 150 SMS in	a Otr	USD 0.05 per SMS
	Обърбий	TZS 15,000 (TZS a/c)	100 100 0110 111	u u.	TZS 100 per SMS
e)	Others	_			
5.0	Foreign Exchange Transaction.	-			-
a)	Purchase/sale of TCs transactions over the counter	-		-	
b)	Purchase of foreign Cheque.	_			
c)	Sale/purchase of cash passport.	_			
d)	Telegraphic transfer.				
u_	Remittances Outward(TISS)	10		10,000	
	Other Outward remittances:				10,000
	Other Outward remittances.	A/C holder	Non A/C holder		
	Up to USD 6,000	15	40		
	USD 6001-10,000	30			
	Above USD 10,000	0.35%max U	SD 210		
e)	Telex/SWIFT.	30	00 210		-
f)	Transfer from foreign currency	30			<u>-</u>
1)	denominated account to local current				
	account (within bank and to other bank).				
6.0	Other Charges				
a)	Activation of Dormant Accounts - Per				
a)	Activation				
	- Individuals	3			5,000
	- Corporate	6			12,000
7.0	Personal Loans. Charges				
a)	Processing/Arrangement/Appraisal fee				
i)	Personal loans	1.50%)		1.50%
ii)	Overdrafts	1.50%)		1.50%
iii)	Mortgage finance	1.50% 1.			1.50%
iv)	Asset finance			1.50%	
b)	Unpaid loan instalment	5.00% Over the applicable rate		ate	
c)	Early repayment	2.5% of prepaid loan amount			
d)	Valuation fees	As	per actual charges	s by valu	uer
e)	Others				
i)	Documentation charges	Α	ctuals as per advo		l .
ii)	Document Handling Charges		0.30% of loan ar	mount	
iii)	Inspection Charges		Tshs 30,000 pe		
iv)	Modification charges	0.2	25% on the sancti	oned lim	nit
8.0	Guarantee (Performance/Financial)				
	0	1.35% per quarter or part there of minimum for one quarter			n for one quarter
	Guarantee Commission	1.35% per quarte	er or part there of r	mınımun	
	Guarantee against 100% cash margin		er or part there of r concession on the		
9.0	Guarantee against 100% cash margin Imports	50%	concession on the	e above	rate
9.0	Guarantee against 100% cash margin	50%		e above	rate
9.0	Guarantee against 100% cash margin Imports LC opening charges	50% 1.35% pe	r quarter +SWIFT	e above charges	rate s USD 30
9.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin	50% 1.35% pe 50%	r quarter +SWIFT concession on the	e above charges e above	rate s USD 30 rate
9.0	Guarantee against 100% cash margin Imports LC opening charges	50% 1.35% pe 50%	r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges U	charges e above nt (minim JSD 30	rate s USD 30 rate num USD 60 and
9.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges	1.35% pe 50% Per amendment (maximum USD 325) -	r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges t 100% cash ma	charges e above at (minim JSD 30 rgin)	rate s USD 30 rate num USD 60 and (same for LC agains
9.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amo	r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges t 100% cash ma	charges e above ht (minim JSD 30 rgin) D 30 ma	rate s USD 30 rate num USD 60 and (same for LC agains ximum USD 180
9.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amo 0.60% of Bill amo	r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges t 100% cash ma ount minimum USI ount minimum USI	charges e above tt (minim JSD 30 rgin) D 30 ma D 30 ma	rate s USD 30 rate num USD 60 and (same for LC agains) ximum USD 180 ximum USD 360
9.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amo 0.60% of Bill amo	r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges t 100% cash ma	charges e above tt (minim JSD 30 rgin) D 30 ma D 30 ma	rate s USD 30 rate num USD 60 and (same for LC agains) ximum USD 180 ximum USD 360
	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amo 0.60% of Bill amo	r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges t 100% cash ma ount minimum USI ount minimum USI	charges e above tt (minim JSD 30 rgin) D 30 ma D 30 ma	rate s USD 30 rate num USD 60 and (same for LC agains) ximum USD 180 ximum USD 360
9.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection	50% 1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amm 0.60% of Bill amm 0.30% of	concession on the r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges I 100% cash ma bunt minimum USI bunt minimum USI of Bill amount mini	charges e above at (minim JSD 30 rgin) D 30 ma D 30 ma mum US	rate s USD 30 rate num USD 60 and (same for LC agains ximum USD 180 ximum USD 360 SD 150
	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection Exports Negotiation of Bills under LC	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amc 0.60% of Bill amc 0.30% of	concession on the r quarter +SWIFT concession on the 0.40% of LC mour SWIFT charges I 100% cash ma bunt minimum USE of Bill amount minimum USE count minimum minimum und minimum minimum und minimum minimum minimum minimum minimum minimum minimum minimum minimum min	charges above above to charges above at (minimus JSD 30 rgin) D 30 ma mum US	rate s USD 30 rate num USD 60 and (same for LC again) ximum USD 180 SD 150 ximum USD 360
	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection Exports Negotiation of Bills under LC Confirmation of Export LC	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amc 0.60% of Bill amc 0.30% of	concession on the r quarter +SWIFT concession on the A0% of LC mour +SWIFT charges to 100% cash ma unt minimum USI of Bill amount minimum USI of Bill amount minimum USI or quarter +SWIFT	charges above above to charges above at (minimus JSD 30 rgin) D 30 ma mum US	rate s USD 30 rate num USD 60 and (same for LC again) ximum USD 180 SD 150 ximum USD 360
	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection Exports Negotiation of Bills under LC Confirmation of Export LC LC advising charges	50% 1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amo 0.30% of 0.60% of Bill amo 0.90% pe	concession on the r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges I 100% cash ma bunt minimum USI of Bill amount minimum USI ount minimum USI r quarter +SWIFT USD 150	charges above above above the (minimus JSD 30 rgin) D 30 ma mammum USD 30 ma charges	rate s USD 30 rate num USD 60 and (same for LC agains ximum USD 360
	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection Exports Negotiation of Bills under LC Confirmation of Export LC	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amc 0.60% of Bill amc 0.30% of	concession on the r quarter +SWIFT concession on the 0.40% of LC mour +SWIFT charges I 100% cash ma bunt minimum USI of Bill amount minimum USI ount minimum USI r quarter +SWIFT USD 150	charges above above above the (minimus JSD 30 rgin) D 30 ma mammum USD 30 ma charges	rate s USD 30 rate num USD 60 and (same for LC again: ximum USD 360
10.0	Guarantee against 100% cash margin Imports LC opening charges LC against 100% cash margin LC amendment charges Acceptance of bills under LC Retirement of Bills under LC Inward Bills for collection Exports Negotiation of Bills under LC Confirmation of Export LC LC advising charges	1.35% pe 50% Per amendment (maximum USD 325) - 0.60% of Bill amo 0.60% of Bill amo 0.30% of 0.60% of Bill amo 0.90% pe	concession on the r quarter +SWIFT concession on the 0.40% of LC mour SWIFT concession on the 10.40% of LC mour 10.0% cash ma wort minimum USI of Bill amount minimum USI r quarter +SWIFT USD 150 minimum USD 30	charges above above at (minin JSD 30 rgin) 30 ma 30 ma mum US	rate S USD 30 rate num USD 60 and (same for LC again ximum USD 180 SD 150 ximum USD 360 SD 150 ximum USD 360 s USD 30 mm USD 360

OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)

No.	ITEM/TRANSACTION	USD	TSHS	
1.0	Base or Prime Lending rate	7.00% p.a.	16.00% 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 –	5% p.a. over Regular Rate of Interest		
	payment of interest/ Instalments/ Charges			
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	1.75%	6.50%	
	Over 6 months	2.25%	7.50%	
		Over USD 10,000	Over TZS 10,000,000	
	6 months	2.25%	7.50%	
	Over 6 months	2.75%	8.50%	
	* No interest is payable in case of premature withdrawal o	f fixed deposits		

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

No.	Name	Designation	Signature	Date
1.	Sanjib Sarkar	Managing Director	Signed	06.04.2018
2.	Poncian Katesigwa	Head of Finance	Signed	06.04.2018
3.	Allen Richard	Internal Auditor	Signed	06.04.2018



06.04.2018 06.04.2018!

06.04.2018!

Bank of India (Tanzania) Limited

Relationship beyond banking

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

Head office and Dar es salaam Branch Maktaba Street

P.O. Box 7581, Dar es Salaam, Tanzania Tel: +255 22 2135368 / 69 / 58 / 66

Fax: +255 22 2135363 E-mail: BOI.Tanzania@bankofindia.co.in



Relationship beyond banking

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

> Zanaki Street Branch Zanaki Street

P.O. Box 7581, Dar es Salaam, Tanzania

Tel: +255222111061/62 FAX: +255222135363

E-maikBOI.Zanakibranch@bankofindia.co.in