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

NO.	ITEM/TRANSACTION	CHARGE	FFF
NO.		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		,
-1	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	Over 25,000,000 a day	-	0.15% of withdrawn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	Over 5000 USD withdrawal	0.6% of withdrawn amount	-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
i)	Special clearance		
"	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
1)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages	
"	inward/Outward cheque conection-00D	USD 90	-
m)	Cancelation of bankers cheque/DD	15	20.000
n)		10	20,000
0)	Stop payment	28	35,000
p)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9.000
/	New ATM card issuance	-	9,000
s)		-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge	-	-
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in Ioan account	2% over regular rate 2% over the TOD rate	2% over regular rate 2% over the TOD rate
)	Unarranged overdraft Interbank transfer	2% over the TOD rate	2% over the TOD rate
v)	Bill payments through ATM	-	-
w)	Deposit fee	-	
x)	Savings Accounts	-	-
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes	0.0% of deposited amount	-
	ranging from USD 1 to USD 20, irrespective of	12% (Min USD 1) of the	-
	amount deposited (i.e. both below and above USD	aggregate of small currency	
	5000)	amount	
	Current account.		
	(Up to USD 10000)	Free	-
	(Over USD 10000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes	12% (Min USD 1) of the	-
	ranging from USD 1 to USD 20, irrespective of	aggregate of small currency	
	amount deposited (i.e. both below and above USD	amount	
	5000)		
	Other (alares and if)		

C

b)	Cash withdrawal per day-Free of charge up	2,000			25,000,000
c)	to amount Cash withdrawal charges over USD 2,000	0.25% of withdra	wal amount		
d)	to 5,000 per day Cash withdrawal charges over USD 5,000	0.60% of withdra	wal amount		
e)	per day Cash withdrawal charges over TZS			0.15%	of withdrawal amount
6	25,000,000 per day				
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 p	age		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
I)	Minimum balance charges (in case of non maintenance of minimum balance)				
	Without cheque book With cheque book	4 p.m			900 p.m
		15 p.n	1		3,600 p.m
3.0	Current Accounts				
_	Ledger folio charges per folio (40lines per folio)	4 per fo	lio		6,000 per folio
	Cash withdrawal per day-Free of charge up to amount	5,000			25,000,000
	Cash withdrawal charges over USD 5,000 per day	0.6% of withdraw	val amount		-
	Cash withdrawal charges over TZS 25.00			0.15%	of withdrawal amount
	Mn per day Cheque book charges 50 leaves	27		42000	
	Account closure charges	70			85,000
	Maintenance of minimum account	500			500,000
	balance				
	Minimum balance charges	15 p.m	n		20,000 p.m
4.0	Electronic Banking	-			-
a) b)	Internet banking monthly fee Internet transfers	-			-
c)	SMS banking	-			-
.,	<u> </u>				
d)	SMS Alert facility -	Minimum SMS Alert	Number of Fre	e SMS	SMS Alert charge
u)	Civilo / licit lacinty	Charge (to be	on paying SMS		per SMS beyond
		recovered quarterly	charge		the free SMS (To
		upfront)	-		be recovered in
	,		1st 50 SMS in	- 01-	monthly basis)
	- Individual	USD 3.00 (USD a/c) TZS 5,000 (TZS a/c)	1st 50 SMS in	a Qtr	USD 0.05 per SMS TZS 100 per SMS
	- Corporate	USD 10.00 (USD a/c)	1st 150 SMS in	a Qtr	USD 0.05 per SMS
		TZS 15,000 (TZS a/c)			TZS 100 per SMS
e)	Others	-			-
	Factor Factor Transmission				
5.0	Foreign Exchange Transaction. Purchase/sale of TCs transactions over the				
a)	counter	-			-
b)	Purchase of foreign Cheque.	-			-
c)	Sale/purchase of cash passport.	-			-
d)	Telegraphic transfer.		-		
	Remittances Outward(TISS)	10			10,000
	Other Outward remittances:	A/O holder	Nee A/O Fall		
	Up to USD 6,000	A/C holder 15	Non A/C holder 40		
	USD 6001-10,000	30	40		
	Above USD 10,000	0.35%max U	SD 210		
e)	Telex/SWIFT.	30			-
f)	Transfer from foreign currency			1	
	denominated account to local current				
	account (within bank and to other bank). Other Charges				
0.0	Lupor ("bargoe			1	
6.0	Activation of Dormant Accounts Dev				
6.0 a)	Activation of Dormant Accounts - Per				
	Activation of Dormant Accounts - Per Activation - Individuals	3			5,000
	Activation of Dormant Accounts - Per Activation	3			5,000 12,000

a) Processing/Arrangement/Appraisal fee i) Personal loans 1.50% ii) Overdrafts 1.50% iii) Mortgage finance 1.50% iv) Asset finance 1.50% iv) Asset finance 1.50% iv) Asset finance 1.50% iv) Jauation fees 1.50% c) Early repayment 2.5% of prepaid loan amount d) Valuation fees As per actual charges by valuer e) Others 0.30% of loan amount i) Document Handling Charges 0.30% of loan amount ii) Document Handling Charges 0.25% on the sonctioned limit ii) Document Handling Charges 0.25% on the sonctioned limit guarantee (Performance/Financial) 1.35% per quarter or part there of minimum for one quarter Guarantee commission 1.35% per quarter +SWIFT charges USD 30 LC against 100% cash margin 50% concession on the above rate LC against 100% cash margin 50% concession on the above rate LC against 100% cash margin 1.00% cash margin) Acceptance of bills under LC 0.60% of Bill a	7.0	Personal Loans. Charge	2				
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iv) Asset finance 1.50% 1.50% 1.50% iv) Ungate dam instalment 5.00% Over applicable rate 2.5% of prepaid loan amount iv) Valuation fees Actuals as per advocate bill 0.00% iv) Documentation charges 0.30% of loan amount 0.00% per visit iv) Document Handing Charges 0.35% of ness amount 0.15% concession on the advocate bill iv) Document Reading Charges 0.25% on the sanctioned limit 0.000 per visit Guarantee (Performance/Financial) 1.5% per quarter or part there of minimum for one quarter 6.0% concession on the advocate bill 0.0 Imports 1.35% per quarter or part there of minimum USD 60 and maximum USD 60 and maximum USD 320 + SWIFT charges USD 30 (same for LC agains 100% cash margin 100% cash mar							
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9.0 Imports Imports LC opening charges 1.35% per quarter + SWIFT charges USD 30 LC against 100% cash margin S0% concession on the above rate LC amendment charges Per amendment 0.40% of LC mount (minimum USD 80 a) (same for LC against 100%, cash margin) Acceptance of bills under LC 0.60% of Bill amount minimum USD 30 maximum USD 30 10.0 Exports 0.60% of Bill amount minimum USD 30 maximum USD 30 10.0 Exports USD 150 10.0 Exports USD 150 10.0 Exports USD 150 10.0 Export Bills for collection 0.60% of Bill amount minimum USD 30 maximum USD 300 10.0 Export Bills for collection 0.60% of Bill amount minimum USD 30 maximum USD 300 10.0 Export Bills for collection 0.60% of Bill amount minimum USD 30 maximum USD 300 10.1 Kase and correct to the best of our knowledge and information and hereby declare that the information is true and correct to the best of our knowledge and information 11. Ashwani Kumar Negi Managing Director Signed 08.07.2019 2. Poncian Katesigwa Head of Finance <th></th> <th></th> <th>ash margin</th> <th>- · ·</th> <th></th> <th></th> <th></th>			ash margin	- · ·			
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Image: Comparison of the second sec		LC amendment charges	-				
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