

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)

3.0 Current Accounts

-1	ITEM/TRANSACTION	CHARGE/FEE		
NO.	ITEM/TRANSACTION	USD	TSHS	
1.0	Current Accounts		*****	
a)	Required minimum opening balance	500	500,000	
b)	Monthly service fee (breakdown per customer)		0.000	
טן	Folio Charge	4	6,000	
c)	Cheque withdrawal over the counter			
C)	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	Over 25,000,000 a day	-	0.15% of withdrawn amount	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-	Over 5000 USD withdrawal	0.6% of withdrawn amount		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	(*)		
	ATM mini statement			
6)	Interim/additional statement per page	1.50	1500	
f)	Periodic scheduled statement	free	free	
g)	Cheque book (50 leaves)	27	42,000	
h) i)	DishonouredCheque	55	70,000	
1)	Special clearance	-		
1)	Within walking distance 1km	45	70,000	
	More than 1km	65	95,000	
13	Counter cheque			
k)		0 60% Min comm. 18 postages		
1)	Inward/Outward cheque collection-USD	USD 90	20.000	
m)	Cancelation of bankers cheque/DD	15	20,000	
n)			05.000	
0)	Stop payment	28	35,000	
p)	Standing order		Free	
g)	Balance enquiry	free		
r)	Issue of Balance certificate	7	9.000	
	New ATM card issuance			
s)	ATM card renewal or replacement			
1)	Overdrawn account interest charge	-		
u)	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate	
_		2% over regular rate	2% over regular rate	
	Overdrawn in loan account	2% over the TOD rate	2% over the TOD rate	
-	Unarranged overdraft Interbank transfer			
v)	Bill payments through ATM	-		
w)				
x) .	Deposit fee			
-	Savings Accounts	Free		
-	(Up to USD 5000)	0.6% of deposited amount		
	(Over USD 5000)	U.U. U.		
	Current account.	Free		
	(Up to USD 10000) (Over USD 10000)	0.6% of deposited amount		
	(C)var (181) 10000)	A-A to al habanien alliegili		

No	ITEM/TRANSACTION	CHARGE/FEE		
NO	TIEM/TRANSACTION	USD	TSHS	
2.0	Savings Accounts		10.000	
a)	Saving bank customer ID Card-one time	7		
b)	Cash withdrawal per day-Free of charge upto amount	2,000	25,000,000	
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 withdrawal amount		
e)	Cash withdrawal charges over TZS 25,000,000 per day		0.15% of withdrawal amoun	
n	Required minimum opening balance	-	50.000	
	Without Cheque book	50		
	With Cheque book	200	200,000	
g)	Monthly service fee		4500	
h)	Interim statement	1,5 per page	1500per page	
1)	Cheque book charges 25 leaves	15	20,000	
i)	Account closure	25	35,000	
k)	Maintanance 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	4 p.m	900 p.m	
	With cheque book	15 p.m	3,600	

	Ledger folio charges per folio (40lines per folio)		per folio	6,000 per folio
	Cash withdrawal per day-Free of charge up to	-	5.000	25,000,000
		10000	THE STATE OF THE S	
	Cash withdrawal charges over USD 5,000 per	0.6% of withdrawal amount		
	Cash withdrawai charges over 000 0,000 ps.	0.070 01 1111		
	day T70 25 00 Mc par			0.15% of withdrawal amo
	Cash withdrawal charges over TZS 25.00 Mn per			
	day	27		42000
	Cheque book charges 50 leaves		21	72000
	CHAPTER CONTROL OF THE CONTROL OF TH		70	85.000
	Account closure charges	-		500,000 20,000 p.m
	Maintenance of minimum account balance		500	
	Minimum balance charges	1	5 p.m	
	Minimum balance charges			
4.0	Electronic Banking			-
a)	Internet banking monthly fee	-		-
b)	Internet transfers		_	
c)	SMS banking			
-				
d)	SMS Alert facility - Quarterly - Upfront			
0)	- Individuals		1.50	2,500
	- Corporates	_	6	12,000
	- Corporates	_		
e)	Others	1	-	
13		1		
5.0	Foreign Exchange Transaction.			
a)	Purchase/sale of TCs transactions over the		2	
4)				
	counter			Market Street Committee on the Committee of the Committee
b)	Purchase of foreign Cheque.	-		- 16
c)	Sale/purchase of cash passport.			*
d)	Telegraphic transfer			10,000
	Remittarices Outward(TISS)		10	10,000
	Other Outward remittances:			~
_	Oute: Outstand reminant root.	A/C holder	Non A/C holder	4.
		15	40	
	Up to USD 6,000	10	30	-
	USD 6001-10,000			-
	Above USD 10,000	0.35%m	ax USD 210	
n i	Telex/SWIFT.		30	-
e)	Transfer from foreign currency denominated			
1)	Transfer from foreign contently denominated			
	account to local current account (within bank and			
	to other bank).	-		
6.0	Other Charges			
	Other Charges Activation of Dormant Accounts - Per Activation			
6.0 a)	Other Charges Activation of Dormant Accounts - Per Activation		3	5,000
	Other Charges Activation of Dormant Accounts - Per Activation - Individuals			5,000 12,000
a)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate		3 6	
	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges			
a)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee		6	12,000
a) 0 8)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges		50%	12,000
a) 0 a) i)	Other Charges Activation of Dormant Accounts - Per Activation Individuals - Corporate Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal Loans	1.	50%	12,000 1.50% 1.50%
a) 0 8) i)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate - Personal Leans, Charges - Processing/Arrangement/Appraisal fee - Personal Ioans - Overdrafts - Overdrafts - Overdrafts	1.	50%	12,000 1.50% 1.50% 1.50%
a) 0 e) i) ii)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal loans Overdrafts Mortgage finance	1.	50% 50% 50%	12,000 1.50% 1.50%
a) 0 8) i) ii) ii) v)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee Personal loans Overdrafts Mortgage finance Asset finance	1.	50% 50% 50% 50%	12,000 1.50% 1.50% 1.50% 1.50%
a) 0 8) i) ii) ii) v)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal loans Overdrafts Mortgage finance Asset finance Unpaid loan installment	1.	50% 50% 50% 50% 50% 5.00% Over the a	1.50% 1.50% 1.50% 1.50% 1.50%
a) 0 e) i) ii) v) b)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal loans Overdrafts Mortgage finance Asset finance Unpaid loan installment	1.	50% 50% 50% 50% 5.00% Over the a 2.5% of prepaid	12,000 1.50% 1.50% 1.50% 1.50% 1.60% pplicable rate loan amount
a) 0 a) ii) iii) v) b)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Personal Icans, Charges Personal Icans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment	1.	50% 50% 50% 50% 50% 5.00% Over the a	12,000 1.50% 1.50% 1.50% 1.50% 1.60% pplicable rate loan amount
a) i) ii) ii) o) o)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal Ioans Overdrafts Mortgage finance Asset finance Unpaid loan instalment Early repsyment Valuation fees	1.	6 50% 50% 50% 50% 5 00% Over the a 2.5% of prepaid As per actual char	12,000 1.50% 1.50% 1.50% 1.50% 1.50% elementary and the second of
a) i) ii) ii) o) o) o) o)	Other Charges Activation of Dormant Accounts - Per Activation Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee Personal loans Overdrafts Mortgage finance Asset finance Unpeid loan installment Early repeyment Valuation fees Others	1.	6 50% 50% 50% 50% 5 00% Over the a 2.5% of prepaid As per actual char	12,000 1.50% 1.50% 1.50% 1.50% 1.50% elementary and the second of
a) i) ii) ii) v) b) j)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal Ioans Overdrafts Mortgage finance Asset finance Unpaid loan instalment Early repsyment Valuation fees Others Documentation charges	1.	50% 50% 50% 50% 50% 5 00% Over the a 2.5% of prepaid As per actual char	12,000 1.50% 1.50% 1.50% 1.50% 1.50% 1.50% pplicable rate loan amount grees by valuer
a) i) ii) ii) o) o) o) o)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Overdrafts - Mortgage finance - Mortgage finance - Unpeid loan installment - Early repeyment - Valuation fees - Others - Documentation charges - Document Handling Charges	1.	50% 50% 50% 50% 5.00% Over the a 2.5% of prepaid As per actual char Actuals as per e 0.30% of loar	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% 1,00
a) i) ii) ii) o) o) o) o)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Personal Leans, Charges Processing/Arrangement/Appraisal fee Personal Ioans Overdrafts Mortgage finance Asset finance Unpaid loan instalment Early repsyment Valuation fees Others Documentation charges Document Handling Charges Inspection Charges	1.	50% 50% 50% 50% 50% 0 yer the a 2.5% of prepaid As per actual cha Actuals as per e 0.30% of loar Tabs 30,000	12,000 1,50% 1,50
a) 0 0 0 i) iii) iii) b) cc) d) iii)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpeid loan installment - Early repeyment - Valuation fees - Others - Document Handling Charges - Inspection Charges - Inspectio	1.	50% 50% 50% 50% 5.00% Over the a 2.5% of prepaid As per actual char Actuals as per e 0.30% of loar	12,000 1,50% 1,50
a) 0 8) ii) iii) v) b) 11 iii) v)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpeid loan installment - Early repeyment - Valuation fees - Others - Document Handling Charges - Inspection Charges - Inspectio	1. 1. 1.	50% 50% 50% 50% 5.00% Over the a 2.5% of prepaid As per actual cha- Actuals as per e 0.30% of loan Tahs 30,000	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% loan amount rgse by valuer sdvocate bill a amount per valit coloned limit
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a) 0 8) ii) iii) v) b) 11 iii) v)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Overdrafts - Mortgage finance - Mortgage finance - Unpeid loan installment - Early repewent - Valuation fees - Others - Documentation charges - Documentation charges - Inspection Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee (Cormission	1.35% per qu	50% 50% 50% 50% 50% Over the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30.0% of loar Tahs 30.00 or the sar uarter or part there	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% pplicable rate loan amount rges by valuer advocate bill n amount per visit of minimum for one quarter
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate - Personal Loans, Charges - Processing/Arrangement/Appraisal fee - Personal loans - Overchafts - Horigage finance - Asset finance - Unpaid loan instalment - Early repsyment - Valuation fees - Others - Document Harnfilling Charges - Inspection Charges - Document Harnfilling Charges - Modification charges - Modification charges - Guarantee (Performance/Financial) - Guarantee Commission - Guara	1.35% per qu	50% 50% 50% 50% 5.00% Over the a 2.5% of prepaid As per actual cha- Actuals as per e 0.30% of loan Tahs 30,000	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% pplicable rate loan amount ges by valuer advocate bill n amount per visit of minimum for one quarter
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Overdrafts - Mortgage finance - Mortgage finance - Unpeid loan installment - Early repewent - Valuation fees - Others - Documentation charges - Documentation charges - Inspection Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee (Cormission	1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 or of prepaid As per actual char Actuals as per e 0.30% of loar Tahs 30,000 0.25% of the sax	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% loan amount gree by valuer advocate bill n amount per visit of minimum for one quarter the above rate
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Leans, Charges Personal Icans, Charges Personal Icans - Corporate Personal Icans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Inspection Charges - Unspection Charges - Unspect	1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 or of prepaid As per actual char Actuals as per e 0.30% of loar Tahs 30,000 0.25% of the sax	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% pplicable rate loan amount rges by valuer advocate bill n amount per visit of minimum for one quarter
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan Instalment - Early repsyment - Valuation fees - Others - Document Marnifling Charges - Inspection Charges - Modification charges - Modification charges - Guarantee Performance/Financial) - Guarantee Commission - Guarantee Commission - Guarantee Commission - Imports - LC opening charges	1.35% per qu	6 50% 50% 50% 50% 50% 5 00% Over the a 5 00% Over the a 2 5% of prepaid As per actual cha Actuals as per c 0 30% of loar Tahs 30,000 0 25% on the sas auter or part there	12,000 1.50% 1.50% 1.50% 1.50% 1.50% 1.50% 1.60% 1.som ioan amount gree by valuer dvocate bill amount per visit nctioned limit of minimum for one quarter the above rate FT charges USD 30
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate - Personal Loans. Charges - Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Documentation charges - Documentation charges - Documentation charges - Unpaid Commission - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee C	1.35% per q	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	12,000 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% 1,50% Individual of the second of th
a) 0 8) iii) iii) b) c) d) ii) ii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Processing/Arrangement/Appraisal fee Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan Instalment - Early repsyment - Valuation fees - Others - Document Marnifling Charges - Inspection Charges - Modification charges - Modification charges - Guarantee Performance/Financial) - Guarantee Commission - Guarantee Commission - Guarantee Commission - Imports - LC opening charges	1.35% per qu 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 60% 60% 60% 60% 60% 60% 60% 60% 60% 6	12,000 1,50% 1,50
a) 0 8) iii) iii) b) c) d) ii) ii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate - Personal Loans. Charges - Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Documentation charges - Documentation charges - Documentation charges - Unpaid Commission - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee C	1.35% per qu 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 60% 60 per edual char As per edual char Actuals as per s 0,30% of loar Tahs 30,000 60,25% on the sar sarter or part there 0% concession on in per quarter + SW 0% concession on et 0,40% of LC and et 0,50% 60,50	12,000 1,50% 1,50
a) 0 8) iii) iii) b) c) d) ii) ii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate - Personal Loans. Charges - Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Documentation charges - Documentation charges - Documentation charges - Unpaid Commission - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee C	1.35% per quality	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 yeer the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30,00% 0.25% on the as usarter or part there 0.00% concession on per quarter + SWI 00% concession on per qu	12,000 1,50% 1,50
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate - Personal Loans, Charges - Processing/Arrangement/Appraisal fee - Personal Ioans - Coverdrafts - Overdrafts - Mortgage finance - Asset finance - Unpaid loan instalment - Early repsympt - Valuation fees - Others - Document Handling Charges - Inspection Charges - Modification charges - Modification charges - Guarantee Gommission - Guarantee Commission - Guarantee Commission - Lo opening charges - Lo gasinst 100% cash margin - LC against 100% cash margin - LC against 100% cash margin - LC amendment charges - LC against 100% cash margin - LC amendment charges	1.35% per quality	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 yeer the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30,00% 0.25% on the as usarter or part there 0.00% concession on per quarter + SWI 00% concession on per qu	12,000 1,50% 1,50
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Ioans - Charges Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Documentation charges - Document Handling Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee	1.35% per quality 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 Ver the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30,00% 6 2.5% on the as usarter or part there 0.50% concession on per quarter +SWI 50% concession on 0.325) +SWIFT on 0.325)	12,000 1,50% 1,50
a) 0 8) ii) iii) v) c) 1 iii)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Coverdrafts - Mortgage finance - Asset finance - Unpeid loan instalment - Early repeyment - Valuation fees - Others - Document Handling Charges - Document Handling Charges - Inspection Charges - Modification charges - Loanges - Modification charges - Loanges	1.35% per quality 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 Ver the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30,00% 6 2.5% on the as usarter or part there 0.50% concession on per quarter +SWI 50% concession on 0.325) +SWIFT on 0.325)	12,000 1,50% 1,50
a) 0 8) iii) iii) b) c) d) ii) ii)	Other Charges Activation of Dormant Accounts - Per Activation Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Ioans - Charges Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Documentation charges - Document Handling Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee	1.35% per quality 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 yeer the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30.0% 6 2.5% on the as usarter or part there 0.00% concession on 6 per quarter + SWI 00% concession on 6 per quarter +	12,000 1,50% 1,50
a) 0 e) i) ii)	Other Charges Activation of Dorment Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Coverdrafts - Mortgage finance - Asset finance - Unpeid loan instalment - Early repeyment - Valuation fees - Others - Document Handling Charges - Document Handling Charges - Inspection Charges - Modification charges - Loanges - Modification charges - Loanges	1.35% per quality 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 6 Ver the a 2.5% of prepaid Actuals as per e 0.30% of loar Tahs 30,00% 6 2.5% on the as usarter or part there 0.50% concession on per quarter +SWI 50% concession on 0.325) +SWIFT on 0.325)	12,000 1,50% 1,50
a) 0 e) i) iii) iii) v) b) c) iii) iii) v) o o o o o o o o o o o o o	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Lasset finance - Lasset finance - Unpeid loan instalment - Early repsyment - Valuation fees - Others - Documentation charges - Document Handling Charges - Inspection Charges - Inspection Charges - Unseed Commission - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee (Derformance/Financial) - Guarantee Commission - Gu	1.35% per quality 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	12,000 1,50% 1,50
a) 0 8) iii) iii) b) c) d) ii) ii)	Other Charges Activation of Dorment Accounts - Per Activation Activation of Dorment Accounts - Per Activation - Individuals - Corporate - Personal Loans, Charges - Personal Icans - Corporate - Personal Icans - Corporate - Personal Icans - Overdrafts - Mortgage finance - Masset finance - Unpaid loan installment - Early repeyment - Valuation fees - Document Handling Charges - Document Handling Charges - Inspection Charges - Document Handling Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee (Dermission - Guarantee (Dermission - Guarantee Commission - Guarantee Commission - Courantee Courantee - Coura	1.35% per quality 1.35% per qu	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	12,000 1,50% 1,50
a) 0 0 0 0 0 0 0 0 0 0 0 0 0	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Loans - Corporate Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Asset finance - Leafy repewent - Valuation fees - Unpeid loan instalment - Leafy repewent - Valuation fees - Document Handling Charges - Inspection Charges - Inspection Charges - Inspection Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee (Demormission - Guarantee Commission - Guarantee (Performance/Financial) - Cuarantee (Performance/Financial) - Cu	1.35% per qu 1.35% per qu 1.35% per qu 5.00% of Bill 0.60% of Bill 0.60% of Bill	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	12,000 1,50% 1,50
a) 0 0 0 0 0 0 0 0 0 0 0 0 0	Other Charges Activation of Dormant Accounts - Per Activation - Individuals - Corporate Personal Loans, Charges Personal Loans, Charges Personal Loans - Corporate Personal Ioans - Corporate Personal Ioans - Corporate Personal Ioans - Overdrafts - Mortgage finance - Asset finance - Asset finance - Leafy repewent - Valuation fees - Unpeid loan instalment - Leafy repewent - Valuation fees - Document Handling Charges - Inspection Charges - Inspection Charges - Inspection Charges - Inspection Charges - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee (Performance/Financial) - Guarantee Commission - Guarantee (Demormission - Guarantee Commission - Guarantee (Performance/Financial) - Cuarantee (Performance/Financial) - Cu	1.35% per qu 1.35% per qu 1.35% per qu 5.00% of Bill 0.60% of Bill 0.60% of Bill	6 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	12,000 1,50% 1,50
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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 – payment of interest/ Instalments/ Charges	5% p.a. over Re	5% p.a. over Regular Rate of Interest		
5.0	Deposit Rate		1.00		
i)	Current Deposit	Nil	Nil		
(ii	Savings Bank Deposit	0.50% p.a.	2.50% p.a.		
ii)	Fixed/Recurring/QIC/MIC deposit	Up to USD 10,000	Up to TZS 10,000,00		
mj	Over 3 months to 6 months	2.5%	10.75%		
_	Over 6 months	2.75%	11.25%		
	Office of filologic	Over USD 10,000	Over TZS 10,000,000		
	Over 3 months to 6 months	3.00%	11.75%		
	Over 6 months	3.25%	12.25%		
	* No interest is payable in case of premature withdrawal of fixed deposits				



Assist Head of Finance

Mr. Poncian Katesigwa

18,01,2017

UNITED REPUBLIC OF TANZANIA AND INDIA
BEST WISHES ON CELEBRATING

68th REPUBLIC DAY OF INDIA. ON 26th JANUARY 2017.