

# Bank of India (Tanzania ) Itd.

### 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/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	Over 25,000,000 a day	-	0.15% of withdrawn	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	Over 5000 USD withdrawal	0.6% of withdrawn amount		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	i.e.	-	
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	i=	-	
I)	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	-		
••)	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	-	-	
	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	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)			
ν)	Other (please specify)	·	~	

a) S b) C c) C c) C d) C p e) C 2 f) R V V g) M h) Ir i) C j) A k) N V V V V 3.0 C	Savings Accounts Saving bank customer ID Card-one time Dash withdrawal per day-Free of charge u Dash withdrawal per day-Free of charge u Dash withdrawal charges over USD 2,000 Dash withdrawal charges over USD 5,000 Dash withdrawal charges over TZS D00,000 per day D00 pe	7 20 2,00 0,25% of withd 0,80% of withd 550 200 1.5 per 15 22 25 25 250 250 250 250 250 250 250 2	rawal amount rawal amount page	0.15% of	10,000 25,000,000 f withdrawal amount 50,000 200,000 - 500,per page 20,000 35,000	
b) C tc tc c c c c c c c c c c c c c c c c	Jash withdrawal per days-Free of charge u o amount Jash withdrawal charges over USD 2,000 o 5,000 per day Jash withdrawal charges over USD 5,000 per day Jash withdrawal charges over TZS 5,000,000 per day Jash withdrawal charges over TZS 5,000,000 per day Sequined minimum opening balance Without Cheque book Monthly service fee neighbor of the period o	0.25% of withdi 0.60% of withdi 55 20 1.5 per	rawal amount rawal amount page	0.15% of	25,000,000  f withdrawal amount  50,000  200,000  500per page 20,000	
o) tc C C C C C C C C C C C C C C C C C C	o amount  amount  by Cash withdrawal charges over USD 2,000  c 5,000 per day  cash withdrawal charges over USD 5,000  per day  cash withdrawal charges over TZS  cash withdrawal charges over TZS  compared to the compared of the compared over TZS  compared to the compared to the compared over TZS  compared to the compa	0.25% of withdi 0.60% of withdi 55 20 1.5 per	rawal amount rawal amount page	0.15% of	f withdrawal amount 50,000 200,000 - 500per page 20,000	
d) C P P P C S P P P P P P P P P P P P P P	o 5,000 per day  Zahan withdrawal charges over USD 5,000 per day  Zasha withdrawal charges over TZS  5,000,000 per day  Without Charge book  With Cheque book  With Cheque book  With Cheque book  With Cheque book  Audit Charges 25 leaves  Account closure  Maintenance of minimum account  salance  Maintenance of minimum account  salance  With Cheque book  With Charges 25 leaves  Account closure  Maintenance of minimum account  salance  Minimum balance charges (in case of  Minimum balance charges (in case of  maintenance of minimum balance)	0.60% of withdi	rawal amount		50,000 200,000 500per page 20,000	
e) C C 2 2 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1	per day zah withdrawal charges over TZS 55,000,000 per day 55,000,000 per day well common to opening balance with Cheque book with Cheque book worth per common to opening the common the common to opening the common the common to opening the common the common the common the common	55 20i 1.5 per 15 28	page		50,000 200,000 500per page 20,000	
1 2 2 3 5 6 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	25,000,000 per day  **Caquied minimum opening balance  **Without Cheque book  With Cheque book  With Cheque book  Word Cheque book  Without Cheque book  Without Cheque book  With mediance of minimum balance  on maintenance of minimum balance  on maintenance of minimum balance	200 - 1.5 per 15 28 28	page		50,000 200,000 500per page 20,000	
f) R V V V V S O C C L L	Required minimum opening balance Without Cheque book With Cheque book With Cheque book Worthly service fee riterin statement Theque book changes 25 leaves Account dosure Allantenance of minimum account Without oberge book Without oberge book With oberge book On maintenance of minimum balance on maintenance of minimum balance	200 - 1.5 per 15 28 28	page	1!	200,000 - 500per page 20,000	
9) M h) Ir i) C j) A k) N b V V V V V 3.0 C	Without Cheque book With Cheque book Monthly service fee International Cheque book Cheque book charges 25 leaves Account closure Maintenance of minimum account alaince Without cheque book With cheque book Mith cheque book Mith cheque book Mith cheque for of minimum balance of minimum balance on maintenance of minimum balance	200 - 1.5 per 15 28 28	page	1!	200,000 - 500per page 20,000	
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h) Ir i) C j) A k) N b V V V V V V V V V	nterim statement  Cheque book charges 25 leaves Account closure Maintenance of minimum account salance Without cheque book With cheque book With cheque book With cheque book Minimum balance charges (in case of non maintenance of minimum balance)	15 25 50		1!	500per page 20,000	
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j) A k) N b V V I) N n V V	Account closure  Maintenance of minimum account  salance  Without cheque book  With cheque book  Minimum balance charges (in case of non maintenance of minimum balance)	25				
j) A k) N b V V I) N n V V	Account closure  Maintenance of minimum account  salance  Without cheque book  With cheque book  Minimum balance charges (in case of non maintenance of minimum balance)	25				
l) N N n n V V V V V V V V V V V V V V V V	Maintenance of minimum account valance Without cheque book With cheque book Minimum balance charges (in case of non maintenance of minimum balance)	50	1		00,000	
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1) N n V V 3.0 C	With cheque book Minimum balance charges (in case of non maintenance of minimum balance			50.000		
1) N n V V 3.0 C	Minimum balance charges (in case of non maintenance of minimum balance	120		200.000		
3.0 C			200			
3.0 C		4 p.	_	900 p.m		
3.0 C	With cheque book	15 p		_	3,600 p.m	
- L		15 þ	.111		3,000 p.iii	
	Current Accounts					
fr	edger folio charges per folio (40lines per folio)	4 per	4 per folio		6,000 per folio	
- 0	Cash withdrawal per day-Free of charge u o amount	5,00	5,000		25,000,000	
	Cash withdrawal charges over USD 5,000	0.6% of withdr	awal amount	· .		
	per day	0.070 01 1111101	awar amount			
- 15	Cash withdrawal charges over TZS 25.00	_		0.15% of	f withdrawal amount	
	Vin per day			011010		
	Cheque book charges 50 leaves	27			42000	
A	Account closure charges	70			85,000	
	Maintenance of minimum account	50	)		500,000	
	palance					
	Minimum balance charges	15 p	.m		20,000 p.m	
	Electronic Banking					
a) I	Internet banking monthly fee		•			
	nternet transfers					
c) S	SMS banking					
-						
d) :	SMS Alert facility -	Minimum SMS Aler	t Number of Fre	e SMS T	SMS Alert charge	
4)	omo , son laciny -	Charge ( to be	ge ( to be on paying SM		IS Alert per SMS beyond	
		recovered quarterly	overed quarterly charge		the free SMS (To	
			upfront)		be recovered in	
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			monthly basis)	
-	- Individ	u USD 3.00 (USD a/c)	1st 50 SMS in	a Qtr	USD 0.05 per SMS	
	al	TZS 5,000 (TZS a/c)			TZS 100 per SMS	
-	- Corpo	r USD 10.00 (USD a/c	) 1st 150 SMS in	n a Qtr	USD 0.05 per SMS	
	ate	TZS 15,000 (TZS a/c	()		TZS 100 per SMS	
e) C	Others	-			-	
5.0 F	oreign Exchange Transaction.	-		-		
0	Purchase/sale of TCs transactions over the counter	-	-		-	
<ul><li>b) P</li></ul>	Purchase of foreign Cheque.	-				
c) S	Sale/purchase of cash passport.	-		-		
	Felegraphic transfer.					
	Remittances Outward(TISS)	10		10,000		
R	Other Outward remittances:					
R		A/C holder	A/C holder Non A/C holder			
R		15				

7.0	Personal Loans. Ch	arges					
a)	Processing/Arrangen	nent/Appraisal 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%			
b)	Unpaid loan instalme	nt		5.00% Over t			
c)	Early repayment		2.5% of prepaid loan amount				
d)	Valuation fees		As per actual charges by valuer			es by valuer	
e)	Others						
i)	Documentation charge			Actuals as	per adv	r advocate bill	
ii)	Document Handling	Charges		0.30% of loan amount			
iii)	Inspection Charges			Tshs 30,000 per visit			
iv)	Modification charges			0.25% on the sanctioned limit			
8.0	Guarantee (Performance/Financial)						
	Guarantee Commission			1.35% per quarter or part there of minimum for one quarter			
	Guarantee against 100% cash margin			50% concession on the above rate			
9.0	Imports						
	LC opening charges			1.35% per quarter +SWIFT charges USD 30			
	LC against 100% cash margin		50% concession on the above rate				
	LC amendment charges			Per amendment 0.40% of LC mount (minimum USD 60 and			
			maximum USD 325) +SWIFT charges USD 30 (same for LC again				
				100% c	cash ma	argin)	
	Acceptance of bills under LC		0.60% of Bill amount minimum USD 30 maximum USD 180				
	Retirement of Bills under LC			0.60% of Bill amount minimum USD 30 maximum USD 360			
	Inward Bills for collection			0.30% of Bill amo	unt mir	nimum USD 150	
10.0	Exports						
10.0	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		0.60% of Bill amount minimum USD 30 maximum USD 360				
No Pe	nalties & ∩ther canctin	no have heen imposed	hy Ron	of Tanzania (BOT)during	the ner	iod covered by the disclosu	
						rmation is true and correct	
the be	st of our knowledge an	d information.	miduoi	i end noroby decidle that i	inc inic	amenon is use and contect	
	Name.	Designation		Signature		Date	
1.	Ashwani Kumar Negi	Managing Director		Signed		20.04.2020	
2.	Heriabdiel Ayoh	Head of Finance		Signed		20.04.2020	
	t	1					
3.	Allen Richard	Internal Auditor		Signed		20.04.2020	

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Over 6 months

No interest is payable in case of premature withdrawal of fixed deposits

No interest spayable in case of premature withdrawal of fixed deposits

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	20.04.2020
2.	Heriabdiel Ayoh	Head of Finance	Signed	20.04.2020
3.	Allen Richard	Internal Auditor	Signed	20.04.2020