

## Relationships beyond banking

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

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   | PUBLIC  | CAT   | ION OF FI  | NANCIAL  | STATEN   | ΛΕΝ  
  | NTS   |  |   
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| Issued pursuant  
  | t to regulati  
   
   | ions 7 and  | d 8 c   | of the Banking   | and Financi  | al Institut  | ions   
  | (Disclosu   | vres) Reg  | gulation  
  | s, 2014  |  |
| CONDENSED STATEMENT OF FINANC  
  | CIAL POSITION AS AT 3 <sup>7</sup><br>million shillings)   
   
   | 1st MARCH 2019  | сс  | CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER<br>COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31st MARCH 2019<br>(Amounts in million shillings)  |  |  |  
  | CONDENSED STATEMENT OF CASH FLOW STATEMENT<br>FOR THE QUARTER ENDED 31st March 2019<br>(Amounts in million shillings)   |  |   
  |  |  |
| ``````````````````````````````````````   
  | Current Quarter  
   
   | Previous Quarter  |   | (Anounts   |  | urrent Year Comparative<br>umulative Year (Previous  |  
  |   |  | Current P   
  | revious Current Year Comparative<br>Quarter Cumulative Year  |  |
| A. ASSETS<br>1 Cash  
  | 31-Mar-19  
   
   | 31-Dec-18<br>849  |   |  | (Previous<br>Year)   | Year) Cumulative   |  
  |   |  |   
  | Quarter Cumulative Year<br>(Previous<br>Year)<br>Cumulative  |  |
| 2 Balances with Bank of Tanzania<br>3 Investments in Government securities   
  | 1,512<br>17,032<br>44,928  
   
   | 11,586  |   | Interest Income  | 2018 2,922 3,676   | 2,922 3,676  |  
  |   |  | 31st March De<br>2019 De  
  | 31st<br>cember<br>2018 31st March<br>2019 2018   |  |
| 4 Balances with other banks and financial instituti<br>5 Cheoues and items for clearing  
  |  
   
   |   | 2<br>3<br>4   | Interest Expense<br>Net Interest Income (1 minus 2)<br>Bad Debts Written-Off   | 1,246 1,439<br>1,676 2,237   | 1,246 1,439<br>1,676 2,237   | l:   
  | Cash flow from operating activit<br>Net income(loss)<br>Adjustments for:  | ties:  | 831   
  | 547 831 1,309  |  |
| 6 Inter branch float items<br>7 Bills negotiated   
  | -  
   
   | -   | 5   | Impairment Losses on Loans and Advances<br>Non Interest Income:  | 77 261<br>221 300  | 77 261<br>221 300  |  
  | <ul> <li>Impairment/Amortization</li> <li>Net change in Loans and Adva</li> </ul>   | inces  | 139<br>(1,623)  
  | (644) 139 278<br>(164) (1,623) (3,809)   |  |
| 8 Customers' liabilities for acceptances<br>9 Interbank Loans Receivables  
  | -<br>8,795   
   
   | 4,737   |   | 6.1 Foreign Currency Dealings and Translation Gains/(Lo<br>6.2 Fees and Commissions  | ss) 72 64<br>150 236   | 72 64<br>150 236   |  
  | Gain/loss on Sale of Assets     Net change in Deposits     Net change in Short Term Neg   | otiable Securities   | (5,755)<br>(1,070)  
  | (3)<br>(14,698) (5,755) 4,518<br>6,414 (1,070) 2,648   |  |
| 10 Investments in other securities<br>11 Loans, advances and overdrafts (net of allowan  
  | -  
   
   | -   | 7   | 6.3 Dividend Income<br>6.4 Other Operating Income<br>Non Interest Expenses:  | 989 967  | <br><br>989 967  |  
  | <ul> <li>Net change in Other Liabilities</li> <li>Net change in Other Assets</li> </ul>   | Gable Georges  | 48<br>5,655   
  | (350) 48 (86)<br>1,228 5,655 (754)   |  |
| probable losses)<br>12 Other assets  
  | 2,938  
   
   | 8,593   |   | 7.1 Salaries and Benefits<br>7.2 Fees and Commission   | 458 394  | 458 394  |  
  | <ul> <li>Tax Paid</li> <li>Others (specify)</li> <li>Net cash provided (used) by op</li> </ul>  |  | (240)<br>-<br>(2,016)   
  | (510) (240) (478)<br><br>(8,180) (2,016) 3,625   |  |
| 13         Equity Investments           14         Underwriting accounts   
  | -  
   
   | -   | 8   | 7.3 Other Operating Expenses<br>Operating Income/(Loss)<br>Income Tax Provision  | 531 573<br>831 1,309<br>240 300  | 531 573<br>831 1,309<br>240 300  | 11:  
  | Cash flow from investing activit<br>Dividend Received<br>Purchase of Fixed Assets   | lies:  | - (44)  
  |  |  |
| 15 Property, Plant and Equipment<br>16 TOTAL ASSETS  
  | 837<br>149,858   
   
   | 855<br>155,904  | 9<br>10<br>11   | Net Income/ (Loss) After Income Tax<br>Other Comprehensive Income (itemize)  | 591 1,009<br>  | 240 300<br>591 1,009   |  
  | Proceeds from Sale of Fixed Asse<br>Purchase of Non- Dealing Securit  | ies  | -   
  | 5  |  |
| B. <u>LIABILITIES</u>  
  |  
   
   |   | 12<br>13  | Total comprehensive income/(loss) for the quarter / yo<br>Number of Employees  | 28 30  | 591 1,009<br>28 30   |  
  | Proceeds from Sale of Non-Dealir<br>Others (specify)<br>Net cash provided (used) by inv   |  | (44)  
  |  |  |
| 17 Deposits from other banks and financial instituti<br>18 Customer deposits   
  | ions 44,386<br>68,619  
   
   | 45,050<br>68,764  | 14<br>15  | Basic Earnings Per Share<br>Number of Branches   | 110 188<br>2 2   | 110 188<br>2 2   |  
  | Cash flow from financing activit<br>Repayment of Long-term Debt<br>Proceeds from Issuance of Long   |  |   
  |  |  |
| 19 Cash letters of credit<br>20 Special deposits   
  | - 94   
   
   | 5,040   | (i)   | SELECTED PERFORMANCE INDICATORS<br>Return on Average Total Assets  | 2.21% 2.92%  | 2.21% 2.92%  |  
  | Proceeds from Issuance of Share<br>Payment of Cash Dividends  |  |   
  |  |  |
| 21 Payment orders/transfers payable<br>22 Bankers' cheques and drafts issued   
  | - 43   
   
   | - 44  |   | Return on Average Shareholders' Fund<br>Non Interest Expense to Gross Income   | 6.85% 11.66%<br>31.46% 24.33%  | 6.85% 11.66%<br>31.46% 24.33%<br>5.51% 5.52%   |  
  | Net Change in Other Borrowings<br>Others (specify)<br>Net Cash Provided (used) by Fi  | nancing Activities   |   
  | (645)  |  |
| 23 Accrued taxes and expenses payable<br>24 Acceptances outstanding  
  | 1,876  
   
   | 2,197   | (iv)  | Net Interest Income to Average Earning Assets  | 5.51% 5.52%  | 5.51% 5.52%  | IV:  
  | Cash and Cash Equivalents:<br>Net Increase/ (Decrease) in Cas   | h and Cash Equivalents   | (2,059)   
  | (8,705) (2,059) 2,962  |  |
| 25 Interbranch float items<br>26 Unearned income and other deferred charges  
  | -  
   
   | -   |   |  | MENT OF CHANGES IN EQU   | ЛТҮ  |  
  | Cash and Cash Equivalents at the<br>Cash and Cash Equivalents at t  |  | 34,685<br>32,626  
  | 43,391 34,685 58,311<br>34,685 32,626 61,273   |  |
| 27 Other liabilities<br>28 Borrowings  
  | 685  
   
   | 360   |   |  | 31st March 2019<br>in million shillings)   |  |  
  |   |  |   
  |  |  |
| 29 TOTAL LIABILITIES<br>30 NET ASSETS/(LIABILITIES)(16 minus 29)   
  | 115,703<br>34,155  
   
   |   |   |  | Share Share Retained Regulatory  | General<br>Provision Others Total  |  
  | ED EXPLANATORY NOTES FOR TH   |  |   
  | een used as those applicable   |  |
| C. <u>SHAREHOLDERS' FUNDS</u>  
  |  
   
   |   | Current Yea   |  |  | Reserve  | to the p   
  | previous year audited financial   | statements   |   
  |  |  |
| 31 Paid up share capital<br>32 Capital reserves  
  | 21,500<br>2,647  
   
   | 21,500<br>1,630   | Balance as<br>Profit for the  | at the beginning of the quarter 01.01.2019<br>a the year   | 21,500 - 9,952 1,630<br>- 591 -  | 1,367 - 34,449<br>591  | Name   
  | and Title   | Signature  | Date  
  |  |  |
| 33 Retained earnings<br>34 Profit (Loss) account   
  | 8,745<br>591   
   
   | 7,606<br>2,346  | Other Comp  | prehensive Income<br>s with owners   | · · · · ·  | · · ·  |  
  | shwani Kumar Negi<br>Iging Director   | Signed   | 04.04.2019  
  |  |  |
| 35 Other capital accounts<br>36 Minority Interest  
  | 672  
   
   | 1,367   | Dividends P<br>Regulatory I   |  | (430)<br>- (1,655) 1,655   | - (430)  |  
  | oncian Katesigwa<br>of Finance  | Signed   | 04.04.2019  
  |  |  |
| 37 TOTAL SHAREHOLDERS' FUNDS   
  | - 34,155   
   
   | - 34,449  | General Pro<br>Loan written   | avision Reserve<br>n off   | 695  | (695) - (638)  |  
  | len Richard   | signed   | 04.04.2017  
  |  |  |
| 38 Contingent liabilities<br>39 Non performing loans & advances  
  | 6,681<br>4,205   
   
   | 5,906<br>4,967  | Others<br>Balance as  | at the end of the quarter year 31.03.2019  | 184<br>21,500 - 9,336 2,647  | 184<br>672 - 34,155  | Intern   
  | nal Auditor   | Signed   | 04.04.2019  
  |  |  |
| 40 Allowances for probable losses<br>41 Other non performing assets  
  | 1,315  
   
   | 1,332   | Previous Ye   | ear 2018   |  |  | have b   
  | e undersigned directors, attest<br>been examined by us and, to th   | e best of our knowledge a  | and belief, have been prepa   
  | ared in conformance with   |  |
| D. SELECTED FINANCIAL CONDITION INDICAT  
  | TORS   
   
   |   | Balance as<br>Profit for the  | at the beginning of the quarter 01.10.2018<br>e quarter  | 21,500 - 9,983 3,584<br>- 37 -   | 1,496 - 36,563   |  
  | ational Financial Reporting Stan<br>resent a true and fair view.  | dards and the requirement  | ts of the Banking and Finan   
  | cial Institutions Act, 2006 and  |  |
| (i) Shareholders Funds to total assets<br>(ii) Non performing loans to total gross loans   
  | 22.79%<br>5.85%  
   
   |   |   | orehensive Income<br>s with owners   |  | · · ·  | Name   
  | 2   | Signature  | Date  
  |  |  |
| (iii) Gross loans and advances to total deposits<br>(iv) Loans and Advances to total assets  
  | 63.51%<br>47.06%   
   
   | 59.93%<br>44.84%  | Dividends P<br>Regulatory I   |  | (202) 202  |  | 1. Mr.   
  | Fredrick Mbala- Director  | Signed   | 04.04.2019  
  |  |  |
| (v) Earning Assets to Total Assets<br>(vi) Deposits Growth   
  | 83.78%   
   
   | 80.48%  | Others  | ovision Reserve  | 134 (5)<br>(2,151)   | (129) (2,151)  | 2. Mr.   
  | S. K Mukherjee - Director   | Signed   | 04.04.2019  
  |  |  |
| (vii) Assets growth  
  | -3.889   
   
   | 6 -9.89%  |   | at the end of the quarter 31.12.2018   | 21,500 - 9,952 1,630   | 1,367 - 34,449   |  
  |   |  |   
  |  |  |
| DISCLOSURES MA   
  | DE UNDER R   
   
   | EGULATION   | N 11 (  | OF BANKING AN  | D FINANCIAL  | INSTITUTIO   | DNS (  
  | DISCLOSL  | JRES) RE   | GULATIO   
  | NS, 2014   |  |
| MINIMUM DISCLO   
  |  
   
   |   |   |  |  |  | 1  
  | Personal loans  | ,  |   
  | · · · · · · · · · · · · · · · · · · ·  |  |
|  
  | SUKE UF U  
   
   |   |   |  | A ZA EU UNUNN  |  | i)   
  |   |  | 1.50%   
  | 1.50%  |  |
| NO. ITEM/TRANSACTION   
  |  
   
   |   |   |  | A ZA HUDUN   | IA ZETU)   | ii)  
  | Overdrafts<br>Mortgage finance  |  | 1.50%<br>1.50%<br>1.50%   
  | 1.50%<br>1.50%<br>1.50%  |  |
| 1 1  
  | CHARGE   
   
   | /FEE  |   | Cash withdrawal per day-Free of charge up to amount  | 2,000  | 1A ZETU)<br>25,000,000   | ii)<br>iii)<br>iv)<br>b)   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment   |  | 1.50%<br>1.50%<br>1.50%<br>5.00% Over the   
  | 1.50%<br>1.50%<br>1.50%<br>e applicable rate   |  |
| 1.0 Current Accounts   
  | USD  
   
   | /FEE<br>TSHS  | b)<br>c)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day   | 2,000<br>0.25% of withdrawal amount  | ,  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment<br>Early repayment<br>Valuation fees  |  | 1.50%<br>1.50%<br>1.50%<br>5.00% Over the<br>2.5% of prepa  
  | 1.50%<br>1.50%<br>1.50%  |  |
| a) Required minimum opening balance<br>b) Monthly service fee (breakdown per customer)   
  | USD 500  
   
   | /FEE  | b)<br>c)<br>d)  | Cash withdrawal per day-Free of charge up<br>to amount.<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>per day.<br>Cash withdrawal charges over TZS  | 2,000  | 25,000,000   | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>i)   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid Ioan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Documentation charges   |  | 1.50%<br>1.50%<br>1.50%<br>5.00% Over the<br>2.5% of prepa<br>As per actual cl<br>Actuals as pe   
  | 1.50%<br>1.50%<br>1.50%<br>applicable rate<br>id loan amount<br>arges by valuer<br>r advocate bill   |  |
| a) Required minimum opening balance<br>b) Monthly service fee (breakdown per customer)<br>Folio Charge<br>c) Cheque withdrawal over the counter  
  | USD  
   
   | /FEE<br>TSHS<br>500,000<br>6,000  | b)<br>c)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cash withdrawal charges over TZS<br>25,000,000 per day<br>Required minimum opening balance  | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount  | 25,000,000<br>0.15% of withdrawal amount   | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>i)<br>ii)<br>iii)  
  | Overdrafts Mortgage finance Asset finance Unpaid loan instalment Early repayment Valuation fees Octhers Documentation charges Document Handling Charges Inspection Charges  | 3  | 1.50%<br>1.50%<br>5.00% Over the<br>2.5% of prepa<br>As per actual cl<br>Actuals as pe<br>0.30% of li<br>Tshs 30,0  
  | 1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>0.00%<br>1.50%<br>0.00%<br>1.50%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0. |  |
| a) Required minimum opening balance<br>b) Monthly service fee (breakdown per customer)<br>Folio Charge   
  | USD 500  
   
   | /FEE<br>500,000<br>6,000<br>free<br>0.15% of withdrawn  | b)<br>c)<br>d)<br>e)<br>f)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over TZS<br>25,000,000 per day<br>Required minum opening balance<br>Without Cheque book<br>With Cheque book  | 2,000<br>0.25% of withdrawal amount  | 25,000,000   | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>d)<br>e)<br>i)<br>ii)<br>iii)<br>iii)<br>iii)<br>iv)<br>8.0  
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Documentation charges<br>Inspection Charges<br>Modification charges<br>Modification charges   | inancial)  | 1.50%<br>1.50%<br>5.00% Over the<br>2.5% of preparent of the second sec   | 1.50%     1.50%     1.50%     1.50%     1.50%     1.50%     1.50%     applicable rate     dioan amount     arges by valuer     r advocate bill     ban amount     00 per visit     anctioned limit  
  |  |
| a) Required minimum opening balance<br>b) Monthly service fee (breakdown per customer)<br>Folio Charge<br>c) Cheque withdrawal over the counter<br>Up to Tshs 25,000,000 a day   
  | USD  
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free  | b)<br>c)<br>d)<br>e)<br>f)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cash withdrawal charges over UZS<br>25,000,000 per day<br>Required minimum opening balance<br>Without Cheque book   | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>60<br>200<br>1.5 per page<br>15   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>i)<br>ii)<br>iii)<br>iii)<br>iii)<br>iv)<br>8.0  
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Linpaid loan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Documentation charges<br>Document Handling Charges<br>Inspection Charges<br>Modification charges<br>Guarantee (Performance/F<br>Guarantee Commission<br>Guarantee gainst 100% cas  | inancial)  | 1.50%<br>1.50%<br>1.50% Over th<br>2.5% of prepa<br>As per actual cl<br>Actuals as pe<br>0.30% of 1<br>Tshs 30.0<br>0.25% on the<br>35% per quarter or part the   
  | 1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>1.50%<br>0.00%<br>1.50%<br>0.00%<br>1.50%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0. |  |
| a) Required minimum opening balance<br>b) Monthly service fee (breakdown per customer)<br>Folio Charge<br>c) Cheque withdrawal over the counter<br>Up to Tshe 25,000,000 a day<br>Over 25,000,000 a day<br>Up to 5000 USD a day<br>Over 5000 USD withdrawal  
  | USD<br>500<br>4<br>-<br>-  
   
   | /FEE<br>500,000<br>6,000<br>free<br>0.15% of withdrawn  | b)<br>c)<br>d)<br>e)<br>f)<br>h)  | Cash willdrawal per day-Free of charge up<br>to answrit<br>Cash willdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash willdrawal charges over USD 5,000<br>per day<br>Cash willdrawal charges over USD 7,000<br>Required minium opening balance<br>Willbout Chargue book<br>Monthly sarvice free<br>Interim statement<br>Chargue balance<br>Interim statement<br>Charge So Isaves<br>Account closure   | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000  | ii)           iii)           iv)           b)           c)           d)           e)           iii)           iii)           iii)           iii)           iii)           iii)           ov           e           g           e           g           e           g  
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Document Handling Charges<br>Document Handling Charges<br>Inspection Charges<br>Guarantee (Performance/F<br>Guarantee commission  | inancial)  | 1.50%<br>1.50%<br>1.50%<br>5.00% Over the<br>2.5% of prepa<br>As per actual of<br>Actuals as pe<br>0.30% of the<br>1.5% per quarter or part the<br>50% concession   
  | 1.50%     1.50%     1.50%     1.50%     2 applicable rate     di loan amount     arges by valuer     1     arges by valuer     1     ardvocate bill     an amount     00 per visit     sanctioned limit re of minimum for one quarter  |  |
| a)     Required minimum opening balance       b)     Monthly service fee (breakdown per customer)       Folio Charge     Cheque withdrawal over the counter       up to 15s 25,000,000 a day     Over 25,000,000 a day       Up to 5000 USD a day     Over 5000 USD a day       Over 5000 USD withdrawal     Over 5000 Withdrawal       d)     Fees per ATM withdrawal       e)     ATM min is tatement  
  | USD<br>500<br>4<br>-<br>-<br>free<br>0.6% of withdrawn amount<br>-   
   
   | /FEE<br>  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>i)<br>j)  | Cash withdrawal per day-Free of charge up<br>to amount<br>month of the server USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Required minium opening balance<br>Without Cheque book<br>Monthy service fee<br>Monthy service fee<br>Monthy service fee<br>Charge book charges 25 leaves<br>Charge book enges 25 leaves<br>Charge  | 2.000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>50,000  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>ii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>a<br>b)<br>b)<br>b)<br>b)<br>b)<br>b)<br>b)<br>b)<br>b)<br>b)   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment<br>Early repsyment<br>Valuation fees<br>Others<br>Document Handling Charges<br>Inspection Charges<br>Guarantes Charges<br>Guarantes Commission<br>Guarante commission<br>Guarante against 100% cat<br>Imports   | inancial) 1.3<br>sh margin in Per  | 1.50%<br>1.50%<br>5.00% Over tht<br>2.5% of prepa<br>As per actual of<br>Actuals as per<br>0.30% of th<br>Tshs 30,0<br>0.25% on the:<br>35% per quarter -s<br>50% concession<br>1.35% per quarter -S<br>50% concession<br>1.35% per quarter -S   | 1.50%     1.50%  
  1.50%     1  |  |
| a) Required minimum opening balance b) Monthly service fee (breakdown per customer) Folio Charge c) Cheque withdrawal over the counter Up to Tshe 25,000,000 a day Up to 5000 USD a day Up to 5000 USD withdrawal d) Fees per ATM withdrawal e) ATM mini statement f) Interim/additional statement per page g) Periodic scheduled statement  
  | USD<br>500<br>4<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% fowthdrawn<br>amount<br>-<br>-<br>1500<br>free  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>i)<br>j)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over TZS<br>25,000,000 per day pening balance<br>With Charge to the test of the test<br>With Charge to the test<br>Monthy service fee<br>Interim statement<br>Charge book charges 25 leaves<br>Account doeure<br>Maintenance of minimum account<br>balance<br>With charge book<br>With charge book<br>With charge book<br>With charge book   | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per paga<br>15<br>25<br>50<br>200<br>50<br>200   | 25.000,000<br>0.15% of withdrawal amount<br>50.000<br>200,000<br>150,000<br>35,000<br>50,000<br>200,000  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>i)<br>iii)<br>iii)<br>iv)<br>v)<br>8.0   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Linpaid loan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Document Handling Charges<br>Inspection Charges<br>Guarantee Commission<br>Guarantee commission<br>Guarantee commission<br>Guarantee against 100% cast<br>Imports<br>LC opening charges<br>LC against 100% cash marg<br>LC amendment charges   | inancial) 1.3<br>sh margin in Per<br>maximu  | 1.50%     1.50%     1.50%     5.00% Over tht     2.5% of prepa     As per actual of     Actuals as  | 1.50%    
1.50%     1  |  |
| a) Required minimum opening balance b) Monthly service fee (breakdown per customer) Folio Charge c) Cheque withdrawal over the counter Up to Tshe 25,000,000 a day Up to 5000 USD a day Up to 5000 USD withdrawal d) Fees per ATM withdrawal e) ATM mini statement f) Interim/additional statement per page g) Periodic scheduled statement h) Cheque bock (50 leaves) i) Disthorued Cheque  
  | USD<br>500<br>4<br>-<br>-<br>free<br>0.6% of withdrawn amount<br>-<br>1.50   
   
   | /FEE<br>  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>h)<br>k)<br>k)<br>l)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000<br>Konthy service fee<br>Interim statement<br>Cheque book charges 25 leaves<br>Account does<br>Maintenance of minimum account<br>balance<br>With cheque book<br>With cheque book<br>Minimum balance charges (in case of<br>Minimum balance of minimum balance)<br>With cheque book<br>Minimum balance charges (in case of<br>Minimum balance charges (in case of<br>Minimum balance charges (in case of<br>Minimum balance book   | 2.000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>50,000  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>i)<br>iii)<br>iii)<br>iv)<br>v.0<br>8.0<br>9.0   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpeid Joan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Document Handling Charges<br>Inspection Charges<br>Guarantee Charges<br>Guarantee Commission<br>Guarantee Aromission<br>Guarantee against 100% cast<br>Imports<br>LC opening charges<br>LC against 100% cash marg<br>LC amendment charges<br>Acceptance of bills under LC   | inancial)<br>sh margin<br>in<br>Per<br>maxim,<br>: 0.6   | 1.50%     1.50%     1.50%     5.00% Over thit     2.5% of prepa     As per actual of     Actuals as pe     0.30% of I     Actuals as pe     0.30% of I     Simour and the second se  | 1.50%     1.50%
    1.50%     1  |  |
| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)         Folio Charge       Cheque withdrawal over the counter         Up to Tshe 25,000,000 a day       Over 25,000,000 a day         Over 50,000 USD withdrawal       Over 5000 USD a day         Up to 5000 USD a day       Over 5000 USD withdrawal         d)       Fees per ATM withdrawal         e)       ATM min istatement         f)       Interim/additional statement per page         g)       Periodic scheduled statement         h)       Cheque         j)       Dishonoured Cheque         j)       Dishonoured Cheque         j)       Special clearance         Within waking distance 1km   
  | USD<br>500<br>4<br>-<br>-<br>free<br>0.6% of withdrawn amount<br>-<br>1.50<br>free<br>27<br>55<br>45   
   
   | /FEE  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>i)<br>j)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over TZS<br>25,000,000 per day<br>Required minimum opening balance<br>Without Cheque book<br>With Cheque book<br>Monthy service fee<br>Interim statement<br>Cheque book charges 26 leaves<br>Account does<br>balance<br>With cheque book<br>With cheque book<br>Current Accounts<br>Ledger folic hurges per folic (40lines per   | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50<br>200<br>4 p.m   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>35,000<br>900 p.m   | ii)<br>iii)<br>iv)<br>b)<br>c)<br>d)<br>e)<br>i)<br>iii)<br>iii)<br>iv)<br>v.0<br>8.0<br>9.0   
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Linpaid Gan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Documentlanding Charges<br>Inspection Charges<br>Modification charges<br>Guarantee (Performance/F<br>Guarantee against 100% cast<br>Imports<br>LC opening charges<br>LC against 100% cash marg<br>LC amendment charges<br>Acceptance of bills under LC  | inancial)<br>sh margin<br>in<br>Per<br>maxim,<br>: 0.6   | 1.50%     1.50%     1.50%     5.00% Over thit     2.5% of prepa     As per actual of     Actuals as pe     0.30% of I     Actuals as pe     0.30% of I     Simour and the second se  | 1.50%    
1.50%     1  |  |
| a) Required minimum opening balance b) Monthly service fee (breakdown per customer) Folio Charge c) Charge withdrawal over the counter Up to Tshs 25.000.000 a day Over 25.000,000 a day Up to 5000 USD a day Over 5000 USD withdrawal d) Fees per ATM withdrawal d) Fees per ATM withdrawal e) ATM mini statement per page 0) Periodic scheduled statement h) Cheque book (50 leaves) i) Dishoncured Cheque j) Special clearance  
  | USD<br>500<br>4<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% of withdrawn<br>amount<br>-<br>-<br>1500<br>free<br>42,000<br>70,000  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>h)<br>k)<br>k)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>Distribution of the second second second<br>Zash withdrawal charges over TZS<br>Z5,000,000 per day<br>Required minum opening balance<br>Without Cheque book<br>Monthy service fee<br>Interim statement<br>Cheque book charges 25 leaves<br>Account dosure<br>Maintenance of minimum account<br>balance<br>With cheque book<br>With cheque book<br>Current Account<br>Ladger folio charges per folio (40lines per<br>folio)   | 2.000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50<br>200<br>4 p.m<br>15 p.m   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>50,000<br>200,000<br>900 p.m<br>3,000 p.m   | ii)<br>iii)<br>iv)<br>b)<br>c)<br>c)<br>d)<br>e)<br>ii)<br>iii)<br>iii)<br>iv)<br>8.0<br>9.0<br>9.0  
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Linpaid loan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Document Handling Charges<br>Inspection Charges<br>Guarante commission<br>Guarante commissi | inancial)<br>bh margin<br>in Per<br>maximu<br>0.6<br>0.6   | 1.50%     1.50%     1.50%     5.00% Over thit     2.5% of prepa     As per actual of     As per actual of     Actuals as per actual of     Actuals as per actual     Actuals as per actual     Actuals as per actual     S0% or the:     50% concession     1.35% per quarter -S     50% concession     1.35% per quarter -S     50% concession     1.35% per quarter -S     50% concession     25% of Bill amount minimu     0.30% of Bill amourt   | 1.50%     1.50% 
   1.50%     1  |  |
| a) Required minimum opening balance b) Monthly service fee (breakdown per customer) Folio Charge c) Cheque withdrawal over the counter Up to Tshe 25,000,000 a day Up to 5000 USD a day Up to 5000 USD withdrawal d) Fees per ATM withdrawal e) ATM mini statement f) Interimiadditional statement per page g) Periodic scheduled statement h) Cheque book (50 leaves) i) Dishonured Cheque j) Special clearance Within walking distance 1km More than 1km   
  | USD 500<br>4<br>   
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% of withdrawn<br>amount<br>-<br>-<br>1500<br>free<br>42,000<br>70,000<br>95,000  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>h)<br>k)<br>k)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over TZS<br>25,000,000 per day<br>Required minimum opening balance<br>With Cheque book<br>Monthy service fee<br>Interim statemed book<br>Month creue book<br>Account doeue book<br>Maintegane book<br>With cheque book<br>Gurrent Accounts<br>Ladger folio charges per folio (40lines per<br>folio)<br>Month cheque book<br>Current Accounts<br>Ladger folio charges per folio (40lines per<br>folio)<br>Cash withdrawal per day-Free of charge up<br>Cash withdrawal charges over USD 5,000<br>per day  | 2.000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50<br>200<br>4 p.m<br>15 p.m<br>4 per folio  | 25,000,000 0.15% of withdrawal amount 50,000 200,000 1500per page 20,000 35,000 35,000 900 p.m 3,600 p.m 6,000 per folio 25,000,000  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>c)<br>d)<br>d)<br>e)<br>e)<br>e)<br>e)<br>e)<br>e)<br>e)<br>e)<br>e)<br>e  
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Linpaid Joan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Document Handling Charges<br>Inspection Charges<br>Courante Commission<br>Guarantee Commission<br>Guarantee commission<br>Guarantee against 100% cast<br>Imports<br>LC opening charges<br>LC against 100% cash marg<br>LC against 100% cash marg<br>LC amendment charges<br>Acceptance of bills under LC<br>Inward Bills or collection<br>Exports<br>Negotiation of Bills under LC<br>Confirmation of Export LC  | inancial)<br>bh margin<br>in Per<br>maximu<br>0.6<br>0.6   | 1.50%     1.50%     1.50%     5.00% Over thit     2.5% of prepa     As per actual of     Actuals as pe     0.30% of l     Actuals as pe     0.30% of l     35% per quarter s     50% concession     50% concession     1.35% per quarter s     50% concession     1.35% per quarter s     50% concession     0.30% of Bill amount minimu     0.30% of Bill amount minimu     0.30% of Bill amount minimu     0.90% per quarter s  
  | 1.50%     1  |  |
| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)         Folio Charge       Cheque withdrawal over the counter         Up to Tshe 25,000,000 a day       Over 25,000,000 a day         Over 50,000 USD withdrawal       Over 5000 USD a day         Up to 5000 USD a day       Over 5000 USD withdrawal         d)       Fees per ATM withdrawal         e)       ATM mini statement         f)       Interim/additional statement per page         g)       Periodic scheduled statement         h)       Cheque         j)       Dishonoured Cheque         j)       Special clearance         Within waking distance 1km         More than 1km         k)       Courter cheque         j)       Invard/Outward cheque collection-USD         m)       Cancelation of bankers cheque/DD   
  | USD 500<br>4<br>   
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% of withdrawn<br>amount<br>-<br>-<br>1500<br>free<br>42,000<br>70,000<br>95,000<br>-   | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>h)<br>k)<br>k)  | Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 2,000<br>to 5,000 per day<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000<br>East withdrawal charges over TZS<br>25,000,000 per day<br>Required minimum opening balance<br>Without Cheque book<br>With Cheque book<br>Monthy service fee<br>Interim statement<br>Cheque book charges 25 leaves<br>Account doeure<br>Maintenance of minimum account<br>balance<br>With cheque book<br>With cheque book<br>Current Account<br>Ledger folic harges per folio (40lines per<br>folio)<br>Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000  | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50<br>200<br>4 p.m<br>15 p.m<br>4 per folio<br>5,000<br>0.6% of withdrawal amount  | 25,000,000 0.15% of withdrawal amount 50,000 200,000 1500per page 20,000 35,000 50,000 900 p.m 3,600 p.m 6,000 per folio 25,000,000 0.15% of withdrawal amount 0.15% of withdrawal amount  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>c)<br>d)<br>e)<br>e)<br>e)<br>ii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>a,0<br>a,0<br>a,0<br>a,0<br>a,0<br>a,0<br>a,0<br>a,0  
  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Linpaid Gan instalment<br>Early repayment<br>Valuation fees<br>Others<br>Documentation charges<br>Documentanding Charges<br>Modification charges<br>Guarantee (Performance/F<br>Guarantee against 100% cast<br>Imports<br>LC opening charges<br>LC against 100% cash marg<br>LC amendment charges<br>Acceptance of bills under LC<br>Inward Bills for collection<br>Exports<br>Negotiation of Bills under LC   | inancial) 1.3<br>sh margin 1.3<br>in Per<br>maxim<br>0.6<br>0.6  | 1.50%     1.50%     1.50%     1.50%     5.00% Over thi     2.5% of prepa     As per actual of     As per actual of     Actuals as per     0.30% of I     Tahs 30.0     0.25% on the:     50% concession     1.35% per quarter <s 0.3%="" 1.35%="" 50%="" 60%="" <s="" amount="" bill="" concession="" minimu="" minimu<="" of="" per="" quarter="" td=""><td>1.50%     1.50%     1.50%     1.50%     1.50%     2 applicable rate     di can amount     1.50%     arges by valuer     radvocate bill     ana amount     00 per visit     sanctioned limit     re of minimum for one quarter     on the above rate     WIFT charges USD 30     on the above rate     WIFT charges USD 30     on the above rate     mount (minimum USD 180     n USD 30 maximum USD 180     n USD 30 maximum USD 360     WIFT charges USD 30     in minum USD 150     m JSD 30 maximum USD 360     WIFT charges USD 30</td></s>  
  | 1.50%     1.50%     1.50%     1.50%     1.50%     2 applicable rate     di can amount     1.50%     arges by valuer     radvocate bill     ana amount     00 per visit     sanctioned limit     re of minimum for one quarter     on the above rate     WIFT charges USD 30     on the above rate     WIFT charges USD 30     on the above rate     mount (minimum USD 180     n USD 30 maximum USD 180     n USD 30 maximum USD 360     WIFT charges USD 30     in minum USD 150     m JSD 30 maximum USD 360     WIFT charges USD 30   |  |
| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)<br>Folic Charge         c)       Cheque withdrawal over the counter         Up to 15he 25,000,000 a day         Over 25,000,000 a day         Over 5000 USD a day         Over 5000 USD withdrawal         d)       Fees per ATM withdrawal         e)       ATM min statement         f)       Interim/additional statement per page         g)       Periodic scheduled statement         h)       Cheque book (50 eaves)         i)       Dishonoured Cheque         j)       Special clearance         Within walking distance 1km       More than 1km         k)       Counter cheque         i)       Invard/Outward cheque collection-USD         m)       Cancelation of bankers cheque/DD         n)       Stop payment   
  | USD 500  
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% of withdrawn<br>amount<br>-<br>-<br>1500<br>free<br>42,000<br>70,000<br>95,000<br>-<br>-<br>-<br>20,000<br>35,000   | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>h)<br>k)<br>k)  | Cash wildrawal per day-Free of charge up<br>to answin<br>Cash wildrawal charges over USD 2,000<br>to 5,000 per day<br>Cash wildrawal charges over USD 5,000<br>per day<br>Cash wildrawal charges over USD 5,000<br>per day<br>Cash wildrawal charges over USD 5,000<br>Min Cheque book<br>Wildraw Cheque book<br>Wildraw Cheque book<br>Wildraw Cheque book<br>Cheque book Andreas 25 haves<br>Account dosure<br>Datate book<br>Wildraw Cheque book<br>Current Accounts<br>Ladger folio charges 26 haves<br>Cash wildrawal charges over USD 5,000<br>per day<br>Cash wildrawal charges over USD 5,000<br>per day<br>Cash wildrawal charges over USD 5,000<br>per day<br>Cash wildrawal charges over USD 5,000   | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>50<br>200<br>4 p.m<br>15 p.m<br>4 per folio<br>5,000<br>0.6% of withdrawal amount<br>27<br>70  | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>35,000<br>900 p.m<br>3,600 p.m<br>3,600 p.m<br>0,000 per folio<br>25,000,000<br>0.15% of withdrawal amount<br>42000<br>85,000   | ii)<br>iii)<br>iii)<br>b)<br>c)<br>d)<br>d)<br>e)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>e)<br>c)<br>d)<br>d)<br>d)<br>d)<br>d)<br>d)<br>d)<br>d)<br>d)<br>d  
   | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment<br>Early repsyment<br>Valuation fees<br>Document Handling Charges<br>Inspection Charges<br>Bocament Handling Charges<br>Inspection Charges<br>Guarantee Commission<br>Guarantee Guits (Commander<br>LC appendig Commission<br>Camendment charges<br>LC amendment charges<br>Acceptance of bills under LC<br>Inward Bills for collection<br>Export Bills for collection<br>LC advising charges<br>Export Bills for collection<br>alties & Other sanctions have   | inancial) inancial) ish margin in Per maxim 0.6 0.6 0.6 0.60% 0.60 | 1.50%<br>1.50%<br>1.50%<br>5.00% Over thi<br>2.5% of prepa<br>As per actual of<br>Actuals as per<br>0.30% of I<br>Tahs 30.0<br>0.25% on the:<br>35% per quarter or part the<br>50% concession<br>1.35% per quarter -S<br>50% concession<br>1.35% per quarter -S<br>50% concession<br>1.35% per quarter -S<br>50% concession<br>1.35% per quarter -S<br>50% concession<br>1.35% of Bill amount minimum<br>0.30% of Bill amount minimum<br>0.90% per quarter -S<br>100% concession<br>100% concession<br>1.55% per quarter -S<br>50% of Bill amount minimum<br>0.90% per quarter -S<br>1.55% per quarter -         | 1.50%     1.50%     1.50%     1.50%     2 applicable rate     4 applicable rate     4 applicable rate     1.50%     1.50%     2 applicable rate     1.50%   
 1.50%     1.5  |  |
| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)<br>Folio Charge         c)       Cheque withdrawal over the counter         Up to Tshe 25,000,000 a day         Over 25,000,000 a day         Up to 5000 USD a day         Over 5000 USD withdrawal         e)       ATM mini statement         1)       Interimiadditional statement per page         2)       Periodic scheduled statement         1)       Distonuerd Cheque         3)       Special clearance         Within walking distance 1km         More than 1km         Courter cheque         1)       Interver cheque         1)       Interver cheque         1)       Special clearance         Within walking distance 1km         More than 1km         Counter cheque         1)       Intward/Outward cheque collection-USD         m)       Cancelation of bankers cheque/DD         n)       Standing order         q)       Balance enquiry   | USD<br>500<br>4<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% of withdrawn<br>amount<br>-<br>-<br>1500<br>free<br>42,000<br>70,000<br>95,000<br>-<br>-<br>20,000<br>35,000<br>-<br>Free   | b)<br>c)<br>d)<br>e)<br>f)<br>f)<br>h)<br>h)<br>h)<br>h)<br>h)<br>a)<br>b)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h                                   | Cash withdrawal per day-Free of charge up<br>to amount<br>of 5.000 per day<br>Cash withdrawal charges over USD 2,000<br>or 5.000 per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Required minimum opening balance<br>Without Cheque book<br>Monthly service fee<br>thirm statemate book<br>Monthly service fee<br>thirm statemate book<br>Monthly service fee<br>thirm statemate book<br>Minimum balance charges 25 leaves<br>Admintense of minimum account<br>balance<br>Without cheque book<br>With cheque book<br>With cheque book<br>With cheque book<br>Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cheque book charges 50 leaves<br>Account closure charges 50<br>Account closure charges 50<br>Maintensance of minimum account<br>Minimum balance book  | 2.000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>1.5<br>50<br>200<br>4 p.m<br>15 p.m<br>4 per folio<br>5,000<br>0.6% of withdrawal amount<br>27   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>50,000<br>900 p.m<br>3,600 p.m<br>6,000 per folio<br>25,000,000<br>0.15% of withdrawal amount<br>42000  | ii)<br>iii)<br>iv)<br>b)<br>c)<br>c)<br>d)<br>e)<br>i)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>c)<br>c)<br>d)<br>d)<br>s.0<br>s.0<br>s.0<br>s.0<br>s.0<br>s.0<br>s.0<br>s.0  | Overdrafts<br>Mortgage finance<br>Asset finance<br>Unpaid loan instalment<br>Early repayment<br>Valuation fees<br>Document Handling Charges<br>Inspection Charges<br>Outrante Charges<br>Guarantee Commission<br>Guarantee Guarantee<br>Copping charges<br>LC against 100% cash marg<br>LC against 100  | inancial) inancial) in h margin in Per maxim 0.6 0.6 0.6 0.60% been imposed by Bank or the above information a ation.  | 1.50%<br>1.50%<br>1.50%<br>5.00% Over the<br>2.5% of prepa<br>As per actual of<br>Actuals as per<br>0.20% of prepa<br>As per actual of<br>Actuals as per<br>0.25% on the<br>50% concession<br>1.35% per quarter -S<br>50% of Bill amount minimum<br>0.30% of Bill amount minimum<br>0.30% of Bill amount minimum<br>0.30% of Bill amount minimum<br>0.50% per quarter -S<br>0.50% per quarter -S<br>0.50% of Bill amount minimum<br>0.50% per quarter -S<br>0.50% of Bill amount minimum<br>0.50% per quarter -S<br>0.50% of Bill amount minimum US<br>0.50% of Bill am   | 1.50%     1.50%     1.50%     1.50%     1.50%     1.50%     2.applicable rate     di can amount     1.50%     arges by valuer     radvocate bill     ana amount     00 per visit     sanctioned limit     re of minimum for one quarter     on the above rate     WIFT charges USD 30     on the above rate     wum USD 180     n USD 30 maximum USD 180     n USD 30 maximum USD 360     WIFT charges USD 30     150     D 30 maximum USD 360     aperiod covered by the disclosure     information is true and correct to  |  |
| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)         Folio Charge       Cheque withdrawal over the counter         Up to Tshe 25,000,000 a day       Over 25,000,000 a day         Over 50,000 USD a day       Over 5000 USD a day         Over 5000 USD a day       Over 5000 USD a day         I)       The set 25,000,000 a day         Over 5000 USD a day       Over 5000 USD a day         I)       Fees per ATM withdrawal         e)       ATM mini statement         f)       Interim/additional statement per page         j)       Dishonoured Cheque         j)       Dishonoured Cheque         j)       Dishonoured Cheque         j)       Invard/Outward cheque collection-USD         m)       Cancelation of bankers cheque/DD         n)       Stop payment         p)       Standing order         q)       Balance enquiry         r)       Islanding use of Balance certificate   
  | USD<br>500<br>4<br>-   
   
   | /FEE<br>TSHS<br>500,000<br>6,000<br>free<br>0.15% of withdrawn<br>amount<br>-<br>-<br>1500<br>free<br>42,000<br>70,000<br>70,000<br>-<br>-<br>20,000<br>-<br>-<br>20,000<br>-   | b)<br>c)<br>d)<br>e)<br>f)<br>f)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h)<br>h   | Cash withdrawal per day-Free of charge up<br>to amount<br>of 5.000 per day<br>Cash withdrawal charges over USD 2,000<br>per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cash withdrawal charges over USD 5,000<br>Mitim Cheque book<br>Monthy service fee<br>Monthy service fee<br>Monthy service fee<br>Charge book<br>Monthy service fee<br>Maintenance of minimum account<br>balance<br>Charge book<br>With cheque book<br>With cheque book<br>With cheque book<br>With cheque book<br>Carrent Seconts<br>Ladger folio charges 25 leaves<br>Carrent Accounts<br>Ladger folio charges per folio (40lines per<br>folio)<br>Cash withdrawal charges over USD 5,000<br>Cash withdrawal charges over USD 5,000<br>Cheque book charges 50 leaves<br>Account closure charges<br>Account closure charges<br>Account folio charges per folio (40lines per<br>folio)<br>Cash withdrawal charges over USD 5,000<br>Cheque book charges 50 leaves<br>Account closure charges<br>Maintenance of minimum account<br>Minimum balance charges<br>Electronic Banking<br>Interret Banking monthy fee   | 2,000<br>0.25% of withdrawal amount<br>0.60% of withdrawal amount<br>50<br>200<br>1.5 per page<br>15<br>25<br>60<br>200<br>4 p.m<br>4 per folio<br>5,000<br>0.6% of withdrawal amount<br>27<br>70<br>500   | 25,000,000<br>0.15% of withdrawal amount<br>50,000<br>200,000<br>1500per page<br>20,000<br>35,000<br>900 p.m<br>3,600 p.m<br>3,600 p.m<br>0.15% of withdrawal amount<br>42000<br>85,000<br>500,000   |
ii)<br>iii)<br>iii)<br>b<br>b<br>c<br>c<br>d<br>d<br>e<br>i)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)<br>iii)  | Overdrafts Mortgage finance Asset finance Unpeid loan instalment Early repsyment Valuation fees Others Document Handling Charges Inspection Charges Guarante Commission Guarante commission Guarante commission Guarante commission Guarante commission Carante against 100% cast Imports LC apening charges LC against 100% cash marg LC anendment charges Carante of Bills under LC Inward Bills for collection Exports Negotiation of Bills under LC Confirmation of Export LC Confirmation of Export LC Confirmation of Export S at 6 our knowledge and inform Name.  | inancial) inancial) in 1.3 ih margin in Per maxim 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6  
   | 1.50%     1.50%     1.50%     1.50%     5.0% Over thi     2.5% of prepa     As per actual 0     Adapter actua  | 1.50%     1.50%     1.50%     1.50%     2 applicable rate     4 applicable rate     4 applicable rate     1.50%     1.50%     2 applicable rate     1.50%     1.5  |  |
| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)<br>Folio Charge         c)       Cheque withdrawal over the counter         Up to 158 - 25,000,000 a day         Over 25,000,000 a day         Up to 5500 USD a day         Over 5000 USD withdrawal         d)       Fees per ATM withdrawal         e)       ATM min statement         f)       Interim/additional statement per page         g)       Periodic scheduled statement         h)       Cheque book (50 leaves)         i)       Dishonoured Cheque         j)       Special clearance         Within walking distance 1km         More than 1km         k)       Counter cheque         i)       Invard/Outward cheque collection-USD         m)       Cancelation of bankers cheque/DD         n)       Stop payment         y)       Balance enquiry         r)       Issue of Balance certificate         s)       New ATM card insusuance         t)       ATM card renewal or replacement   
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| a)       Required minimum opening balance         b)       Monthly service fee (breakdown per customer)<br>Folio Charge         c)       Cheque withdrawal over the counter         Up to Tshe 25,000,000 a day         Over 25,000,000 a day         Up to 5000 USD a day         Over 5000 USD withdrawal         e)       ATM mini statement         f)       Interim/additional statement per page         g)       Periodic scheduled statement         h)       Dischoured Cheque         j)       Special clearance         Within walking distance 1km         More than 1km         Courter cheque         i)       Intward/Outward cheque collection-USD         m)       Cancelation of bankers cheque/DD         n)       Stop payment         j)       Stating order         q)       Balance enquiry         r)       Stating order         j)       Radic enewal or replacement         u)       Overdrawn account interest charge         Overdrawn in current account       Overdrawn in current account  
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  | USD<br>500<br>4<br>-<br><br>free<br>0.6% of withdrawn amount<br><br><br><br><br><br><br>   
   
   | FEE         TSHS           500,000         6,000           free         0.15% of withdrawn amount           -         -           1500         free           42,000         70,000           70,000         95,000           -         -           -         -           20,000         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -  | b)<br>c)<br>d)<br>e)<br>f)<br>h)<br>b)<br>k)<br>k)<br>c)<br>d)<br>b)<br>c)<br>d)<br>c)<br>d)<br>c)<br>c)<br>c)<br>c)<br>c)<br>c)<br>c)<br>c)<br>c)<br>c                 | Cash withdrawal per day-Free of charge up<br>to amount<br>of 5.000 per day<br>Cash withdrawal charges over USD 2,000<br>per day<br>Cash withdrawal charges over USD 5,000<br>per day<br>Required minimum opening balance<br>Required minimum opening balance<br>Without Cheque book<br>Monthy service fee<br>Interim statemate<br>Maintenance of minimum account<br>Maintenance of minimum account<br>Minimum balance charges to leaves<br>Account dosume book<br>With cheque book<br>With cheque book<br>With cheque book<br>With cheque book<br>With cheque book<br>Cash withdrawal per day-Free of charge up<br>to amount<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cheque book charges folio (40lines per<br>folio)<br>Cash withdrawal charges over USD 5,000<br>per day<br>Cheque book charges folio ver TZS 25.00<br>Min per day<br>Cheque book charges folio ver TZS 25.00<br>Min per day<br>Cheque book charges foliaves<br>Account doaure charges<br>Maintenance of minimum account<br>balance<br>Minimum balance charges<br>Maintenance of minimum account<br>balance<br>Minimum balance charges<br>SMS Alert facility -   | 2.000 0.25% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 50 200 1.5 per page 1.5 50 200 4 p.m 4 per folio 5.000 0.6% of withdrawal amount 27 70 500 15.000 1 | 25,000,000  25,000,000  0.15% of withdrawal amount  50,000  200,000  1500per page 20,000  35,000  50,000  50,000  50,000  0.15% of withdrawal amount  42000  85,000  900 p.m  | ii)         iii)           iii)         iv)           b)         b)           c)         c)           iii)         iii)   
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a) Required minimum opening balance     b) Monthly service fee (breakdown per customer)     Folio Charge     c) Cheque withdrawal over the counter     Up to 158 25,000,000 a day     Over 25,000,000 a day     Over 25,000,000 a day     Over 5000 USD a day     Over 5000 USD a day     Over 5000 USD withdrawal     d) Fees per ATM withdrawal     e) ATM mini statement     f) Interimadictional statement per page     g) Periodic scheduled statement     h) Cheque book (50 earves)     i) Dishonoured Cheque     j) Special clearance     Within walking distance 1km     More than 1km     Kore the counter cheque     i) Invard/Outward cheque collection-USD     m) Cancelation of bankers cheque/DD     n)     dealer enquiry     i Issue of Balance certificate     s) New ATM card insuance     Overdrawn in current account     Overdrawn in current account     Overdrawn in current account     Overdrawn in ourgen taccount     Overdrawn in ourgen taccount     Overdrawn in USD 1 to USD 20, irrespective of     amount deposite (i, e. both below and above USD     5000)     Cash deposit charges for small currency USD notes     ranging from USD 1 to USD 20, irrespective of     amount deposite (i, e. both below and above USD     5000)     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)     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)     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)     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)     Cover dasea seach)	USD           500           4           -           free           0.6% of withdrawn amount           -           1.50           free           27           55           45           65           -           0.6% Min comm. 18 postages           USD 90           15           28           -           2% over the TOD rate           - </td <td>FEE         TSHS           500,000         6,000           6,000         free           0.15% of withdrawn amount         -           -         -           1500         free           42,000         70,000           96,000         -           -         -           20,000         -           -         -           20,000         -           -         -           20,000         -           -         -           2% over the TOD rate         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -      &lt;</td> <td>b) c) d) f) f) f) b) c) f) f) f) b) c) c) c) c) c) c) c) c) c) c</td> <td>Cash withdrawal per day-Free of charge up to amount on 5.000 per day Cash withdrawal charges over USD 2,000 per day Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 http://with.charge.book With Cheque book Unit Cheque book Data Services Account dosure Account dosure Minout dosure of hininum account balance Without cheque book With cheque book With cheque book With cheque book Cash withdrawal per day-Free of charge up be amount Cash withdrawal charges over USD 5,000 Cash withdrawal charges over USD 5,000 Cash withdrawal charges over USD 5,000 Cash withdrawal charges over USD 5,000 Minout dosure charges Cash withdrawal charges over USD 5,000 Minout dosure charges Account dosure charges Acco</td> <td>2.000 0.25% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 0.7 15.p.m 4.per folio 5.000 0.6% of withdrawal amount 27 70 500 0.15 p.m 5.000 0.5% of withdrawal amount 15.25 0.0125 p.m 5.25 0.012</td> <td>25,000,000</td> <td>ii)         iii)           iii)         iii)           iv)         b)           c)         cl           d)         cl           iii)         iii)           iii)         iii)           iii)         iii)           iii)         iii)           iii)         iii)           iv)         iv)           8.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           10.0         0.0           11.         2.0           12.0         1.0           10         10           10         10           10         10           10         10           10         10           10         10           10         10           10</td> <td>Overdrafts Wortgage finance Asset finance Linpad Joan instalment Early repayment Valuation fees Orthers Document Handling Charges Inspection Charges Courante Cormission Guarantee commission Guarantee commission Guarantee commission Caurantee against 100% cas Imports LC against 100% cash marg LC apainst 100% cash marg LC apainst 100% cash marg Capaning charges LC against 100% cash marg Capaning charges LC against 100% cash marg Capaning charges Capaning Ca</td> <td>inancial) inancial) in in Pei in Pei maximu in Pei maximu in 0.66%</td> <td>1.50%     1.50%     1.50%     1.50%     5.00% Over tht     2.5% of prepa     As per actual of     Actuals as per actual of     S0% concession     1.35% per quarter -S     5% concession     1.35% of Bill amount minimum     0.30% of Bill amount minimum     S0% of Bill amount     S0% of Bill amount     S0% of Bill amount     S0% of Bill amo</td> <td>1.50%     1</td>	FEE         TSHS           500,000         6,000           6,000         free           0.15% of withdrawn amount         -           -         -           1500         free           42,000         70,000           96,000         -           -         -           20,000         -           -         -           20,000         -           -         -           20,000         -           -         -           2% over the TOD rate         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -      <	b) c) d) f) f) f) b) c) f) f) f) b) c) c) c) c) c) c) c) c) c) c	Cash withdrawal per day-Free of charge up to amount on 5.000 per day Cash withdrawal charges over USD 2,000 per day Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 http://with.charge.book With Cheque book Unit Cheque book Data Services Account dosure Account dosure Minout dosure of hininum account balance Without cheque book With cheque book With cheque book With cheque book Cash withdrawal per day-Free of charge up be amount Cash withdrawal charges over USD 5,000 Cash withdrawal charges over USD 5,000 Cash withdrawal charges over USD 5,000 Cash withdrawal charges over USD 5,000 Minout dosure charges Cash withdrawal charges over USD 5,000 Minout dosure charges Account dosure charges Acco	2.000 0.25% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 0.60% of withdrawal amount 0.7 15.p.m 4.per folio 5.000 0.6% of withdrawal amount 27 70 500 0.15 p.m 5.000 0.5% of withdrawal amount 15.25 0.0125 p.m 5.25 0.012	25,000,000	ii)         iii)           iii)         iii)           iv)         b)           c)         cl           d)         cl           iii)         iii)           iii)         iii)           iii)         iii)           iii)         iii)           iii)         iii)           iv)         iv)           8.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           9.0         9.0           10.0         0.0           11.         2.0           12.0         1.0           10         10           10         10           10         10           10         10           10         10           10         10           10         10           10	Overdrafts Wortgage finance Asset finance Linpad Joan instalment Early repayment Valuation fees Orthers Document Handling Charges Inspection Charges Courante Cormission Guarantee commission Guarantee commission Guarantee commission Caurantee against 100% cas Imports LC against 100% cash marg LC apainst 100% cash marg LC apainst 100% cash marg Capaning charges LC against 100% cash marg Capaning charges LC against 100% cash marg Capaning charges Capaning Ca	inancial) inancial) in in Pei in Pei maximu in Pei maximu in 0.66%	1.50%     1.50%     1.50%     1.50%     5.00% Over tht     2.5% of prepa     As per actual of     Actuals as per actual of     S0% concession     1.35% per quarter -S     5% concession     1.35% of Bill amount minimum     0.30% of Bill amount minimum     S0% of Bill amount     S0% of Bill amount     S0% of Bill amount     S0% of Bill amo	1.50%     1	
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          -           -           -           -           2% over the TOD rate           2% over the TOD rate           -	FEE         TSHS           500,000         6,000           6,000         free           0.15% of withdrawn amount         -           -         -           1500         free           42,000         70,000           96,000         -           -         -           20,000         -           -         -           20,000         -           -         -           20,000         -           -         -           -         -           2% over the TOD rate         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -      <	b) c) d) f) f) f) h) h) h) h) h) h) h) h) h) h	Cash withdrawal per day-Free of charge up to answint Cash withdrawal charges over USD 2,000 to 5,000 per day Cash withdrawal charges over USD 2,000 per day Monthly services fee Interim statement Cheque book Anarges 25 leaves Account closure Maintenance of minimum balance ) Without cheque book With cheque book With cheque book With cheque book With cheque book Current Accounts Ladger folio charges per folio (40lines per folia withdrawal per day-Free of charge up to amount Cash withdrawal ger day-Free of charge up to amount Cash withdrawal darges over USD 5,000 per day Cheque book charges 50 leaves Account closure charges Account closure charges Account closure charges Account closure charges Maintenance of minimum secount balance Electronic fanking Inferrent banking monthy fee Internet banking monthy fee Internet banking monthy fee Internet banking monthy fee Internet banking charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 per day Cash withdrawal charges over USD 5,000 Min per day Conserver the counts SMS Alert facility - 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