BANK OF INDIA (TANZANIA) LTD

For Foreign Branches Only

FORM `A'

BALANCE SHEET AS AT "31/03/2023

(The Balance Sheet has been prepared in conformity with Form `A' of the Third Schedule to the Banking Regulation Act, 1949)

CAPITAL AND LIABILITIES	Sch No.	AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
CAPTIAL	1	21,500,000,000.00	21,500,000,000.00
RESERVES & SURPLUS	2	16,880,252,797.53	16,239,694,902.34
DEPOSITS	3	144,066,883,484.44	136,507,903,016.31
BORROWINGS	4	0.00	0.00
OTHER LIABILITIES AND PROVISIONS	5	3,512,936,322.37	3,949,304,558.63
TOTAL :		185,960,072,604.35	178,196,902,477.28
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK	6	19,108,935,428.43	12,978,648,325.67
BALANCES WITH BANKS AND MONEY AT	7	14,390,171,708.09	29,575,613,149.58
INVESTMENTS	8	50,357,175,012.10	53,288,597,655.47
ADVANCES	9	97,030,565,841.71	76,440,193,527.97
FIXED ASSETS	10	933,298,916.56	1,101,519,855.62
OTHER ASSETS	11	4,139,925,697.46	4,812,329,962.97
TOTAL		185,960,072,604.35	178,196,902,477.28
CONTINGENT LIABILITIES	12	181,877,759.71	6,987,237,081.48
BILLS FOR COLLECTION		3,694,692,808.22	3,481,495,753.78
		0.00	0.00
		(0.00)	-

We cerfity that +

(I) The balance+sheet and schedules/annexures thereto have been prepared in accordance with Accounting Policy mentioned in Schedule 17 of Bank's last year's balance sheet and amendments thereto.

(II) Income/expenditure is recognised as per the procedure devised by the Bank in accordance with the prescribed norms.

Date : 20/04/2023

General Manager

Managing Director

Subject to Audit Report of even date

Chartered Accountants

RSM Eastern Africa

INTERNAL AUDITOR

DAR-ES-SALAAM * BANK OF INDIA (T) LTD. *

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 1 + CAPITAL

		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	AUTHORISED	xxxxxxxxxxx	xxxxxxxxxx
	21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
II.	ISSUED AND SUBSCRIBED		
	21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
III.	PAID UP CAPITAL		
	21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
	Add: Amount of shares forfeited		-
	TOTAL	**21,500,000,000.00**	**21,500,000,000.00**

Date 20/04/2023

General Manager

Managing Director

Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 2 + RESERVES & SURPLUS

		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	STATUTORY RESERVE		
	Opening Balance	2 130 050 229.90	2 570 344,434.63
	Additions during the year	1 297 423 119.53	499 186 844.32
	Deletion during the year	2 007,120 116.85	939 481,049.05
	TOTAL I	1 420 353 232.58	2 130 050 229.90
II.	CAPITAL RESERVE		
	A) REVALUATION RESERVE		
	Opening Balance		
	Additions during the year		
	Less: Depreciation /adjustments on a/c of revaluation		
	TOTAL (A)	-	-
	B) OTHERS		
	I) Profit on sale of Investments+ Held to Maturity		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (I)	-	-
	II) Foreign Currency Translation Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (II)	-	-
	III) General Provision		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	SUB TOTAL (III)	-	-
	TOTAL (B)	-	-
	TOTAL (II) (A+B)	-	-
III.	SHARE PREMIUM		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	TOTAL III	-	-
IV.	REVENUE & OTHER RESERVES		
	General Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (I)		
	II) Other (specify) Reserve (Retained Earning)		
	Opening Balance	12 900 737 406.31	11 158 123 116.03
	Additions during the year	1 626 014 313.76	1 202 367 568.39
	Profit for Previous quarter (Trf to SR)-March	231 752 257.36	540 246 721.89
	Deduction during the year	-	-
	Dividend paid	0.00	-
	SUB TOTAL (II)	14,758,503,977.43	12,900,737,406.31
V-	TOTAL IV	14,758,503,977.43	12,900,737,406.31
	Balance in Profit and Loss Account	701,395,587.53	1,208,907,266.13
	TOTAL (I TO V)	16,880,252,797.53	16,239,694,902.34

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

RSM Eastern Africa

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 3 + DEPOSITS		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	Demand Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Current Deposits	8,865,383,226.96	5,157,810,887.33
	b) Call Deposits	-	-
	c) Sundry Deposits (Total as per CA 16)	2,650,900,223.50	2,089,231,437.33
	d) Overdue Term Deposits (Made less from fixed deposits item III)	xxxxxxxxxxx	xxxxxxxxxxx
	TOTAL I	11,516,283,450.46	7,247,042,324.66
II.	Savings Bank Deposits	10,071,337,859.84	9,676,269,666.50
III.	Term Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Fixed Deposits	122,479,262,174.14	119,584,591,025.15
	b) Short Deposits		
	c) Certificate of Deposits		
	d) Deposits with Notice		
	e)		
	f)		
	g)		
	SUB+TOTAL	122,479,262,174.14	119,584,591,025.15
	Less : Overdue term deposits added in item I above	xxxxxxxxxxx	xxxxxxxxxxx
	Sub+Total of term Deposits (Total a to g)	122,479,262,174.14	119,584,591,025.15
	TOTAL DEPOSITS (Total of I + II + III)	144,066,883,484.44	136,507,903,016.31
		xxxxxxxxxxx	xxxxxxxxxxx
SUPPLEMENTARY INFORMATION		xxxxxxxxxxx	xxxxxxxxxxx
	DEMAND DEPOSITS	11,516,283,450.46	7,247,042,324.66
	a) From Banks		-
	b) From Others	11,516,283,450.46	7,247,042,324.66
	SAVINGS BANK DEPOSITS	10,071,337,859.84	9,676,269,666.50
	a) From Banks	-	-
	b) From Others	10,071,337,859.84	9,676,269,666.50
	TERM DEPOSITS	122,479,262,174.14	119,584,591,025.15
	a) From Banks	59,889,387,466.02	66,682,434,473.59
	b) From Others	62,589,874,708.12	52,902,156,551.56
	TOTAL DEPOSITS *	144,066,883,484.44	136,507,903,016.31
	a) From Banks	59,889,387,466.02	66,682,434,473.59
	b) From Others	84,177,496,018.42	69,825,468,542.72

* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS + TOTAL I + II + III

Date: 20/04/2023

General Manager | Managing Director | Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 4 + BORROWINGS		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
II.	Borrowings outside India (Give details below)	- xxxxxxxxxx	- xxxxxxxxxx
	TOTAL II	0.00	0.00

Secured borrowings included in II above in Local Currency

Note : Inter Branch transactions should not be included in this schedule.
These transactions should be included under "Inter+office adjustments" in Schedule + 5 Item II (b).

DETAILS OF BORROWINGS OUTSIDE INDIA :+

Date : 20/04/2023

General Manager

Managing Director

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

RSM Eastern Africa

Chartered Accountant

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 5 + OTHER LIABILITIES AND PROVISIONS

		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	Bills Payable	xxxxxxxxxx	xxxxxxxxxx
	a) Drafts Payable	-	-
	b) Payslips Issued	24,893,636.07	24,814,428.63
	TOTAL I	24,893,636.07	24,814,428.63
II.	Inter Office Adjustments	xxxxxxxxxx	xxxxxxxxxx
	a) Head Office Account		
	b) Other Branches, if any		
	TOTAL II	-	-
III.	Interest Accrued	-	-
IV.	Others including Provisions	xxxxxxxxxx	xxxxxxxxxx
	a) Sundry Credits	3,260,505,825.27	3,033,600,074.44
	b) Provision for Taxes	-	-
	c) Reserve for Investment		
	d) Reserve for Standard Assets(Loan)		18,636,907.73
	e) Reserve for Other Assets	34,973,247.01	16,893,083.65
	f) Reserve for Loan Losses (NPA)	192,563,609.35	855,360,058.79
	g) Unremitted Profit (HO FUNDS)		
	h) Legal Earned Reserve (HO FUNDS)		
	i) H. O. Subvention Fund (HO FUNDS)		
	j) HO fund General Resv for Cayman Island (HO FUNDS)		
	k) General Reserve Unallocated (HO FUNDS)		
	l) Retained HOAE (HO FUNDS)		
	m) Assigned Capital at Foreign Branches (HO FUNDS)		
	n) Remittance from HO (only for London br.)		
	o) Reserve for banking risk(only for Paris br.)		
	p) Provision for Country Risk + HO funds for country risk(only for Paris br.)		
	q) Rebate on Bills Discounted		
	r) Liability for SWAP FC		
	s) CAPITAL RESERVE (ONLY FOR NAIROBI BR.)		
	t) Medium Term Loans II (only for London Br.)		
	u) Amortisation of Premium		
	v)General Reserve Unallocated(not HO funds)		
	w) Capital (Tier I) (For Jersey Br only)		
	x) Deffered Tax Liability		
	y) Other Liabilities		
	z) Treasury trading account	4.67	5.39
	z1)		
	TOTAL IV	3,488,042,686.30	3,924,490,130.00
	TOTAL OF I + II + III + IV	3,512,936,322.37	3,949,304,558.63

Date : 20/04/2023

General Manager Managing Director Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. OPERATION DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 6 + CASH AND BALANCES WITH CENTRAL BANK MONETARY AUTHORITY OF COUNTRY

		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	2,269,660,406.00 xxxxxxxxxxx	1,982,508,439.00 xxxxxxxxxxx
II.	Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxxx xxxxxxxxxxx	xxxxxxxxxxx xxxxxxxxxxx
	a) In Current Accounts	10,088,204,083.41	9,310,556,200.46
	b) In Other Accounts	6,751,070,939.02	1,685,583,686.21
	Total (a) & (b)	16,839,275,022.43	10,996,139,886.67
	Total I & II	**19,108,935,428.43**	**12,978,648,325.67**

SCHEDULE 7 + BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
II.	Outside India	xxxxxxxxxx	xxxxxxxxxx
	a) In Current Accounts	3,799,521,708.09	1,677,313,149.58
	b) In Other Deposit Accounts		
	c) Money at Call & Short Notice	10,590,650,000.00	27,898,300,000.00
	TOTAL Item a, b and c	**14,390,171,708.09**	**29,575,613,149.58**

SCHEDULE 8 + INVESTMENTS

		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
II.	Investments outside India in	xxxxxxxxxx	xxxxxxxxxx
	i) Government Securities (Including Local Authorities)	50,357,175,012.10 xxxxxxxxxx	53,288,597,655.47 xxxxxxxxxx
	ii) Subsidiaries and/or Joint Ventures abroad		
	iii) Other Investments (to be specified)		
	TOTAL. II	**50,357,175,012.10**	**53,288,597,655.47**

Date : 20/04/2023

General Manager **Managing Director** **Chartered Accountant**

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

RSM Eastern Africa

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 9 + ADVANCES		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	Bills Purchased and Discounted	xxxxxxxxxx	xxxxxxxxxx
	Cheque Purchased/Bills Purchased/ Negotiated	xxxxxxxxxx	xxxxxxxxxx
	Past due Bills Purchased		
	Bills Discounted + (Including Medium Term)		
	Past due Bills discounted		
	Bills receivable under L/Cs		
	Unpaid Bills receivable under L/Cs		
	Foreign Bills Purchased/Negotiated	-	-
	Past due Foreign Bills Purchased		
	Total I	-	-
II.	Overdrafts & Loans repayable on demand	xxxxxxxxxx	xxxxxxxxxx
	Overdrafts	43,567,812,589.97	28,731,017,575.98
	Demand Loan	5,358,758,886.72	4,803,887,124.16
	Suspense Accounts (Debits of Advance Nature)	-	43,658,750.00
	Import Trust Receipts		
	Export Credit + Advances (FBD)		
	Total II	48,926,571,476.69	33,578,563,450.14
III.	Term Loans	48,103,994,365.02	42,861,630,077.83
	Total + Advances I + II + III	**97,030,565,841.71**	**76,440,193,527.97**

Note: All interest bearing loans and advances granted to staff should be shown in Schedule 9 under respective sub+items such as Loans (Demand), Overdrafts etc.

Note: All non+interest bearing loans and advances granted to staff should be shown in Schedule 11 under item VI + Others k).

General Manager

Date : 20/04/2023

Managing Director

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

Chartered Accountant

KPM Eastern Africa
Kaur

BANK OF INDIA (TANZANIA) LTD

ANNEXURE TO SCHEDULE 9 - PART A

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON "31/03/2023

	PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON "31/03/2023	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO) (1+2+3+4)
			1	2	3	4	5
a)	Claims on Central Government.	0%					0.00
b)	Claims guaranteed by Government of India.	0%					0.00
c)	Claims on State Government	0%					0.00
d)	Claims Guaranteed by State Government	0%					0.00
e)	Claims on Public sector undertakings of Government of India	100%	0.00 0.00				0.00
f)	Claims on Public sector undertakings of State Government	100%	0.00				0.00
g)	Bills Negotiated under L/Cs of our Branches #	100%	0.00	0.00	0.00		0.00
h)	Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collaterised by deposits of other banks, loans guaranteed by other banks.)	20%					0.00
i)	Others	100%	97,030,565,841.71	192,563,609.35	234,626,313.13		96,603,375,919.23
	Total		97,030,565,841.71 *	192,563,609.35 **	234,626,313.13 ***	0.00	96,603,375,919.23

1 # Details to be given in Annexure to Schedule 9 Part B

2 * Total should tally with CA19 (Total Assets Classification)

** Total should tally with total provision as per CA+19.
[Allocation of Advances (iv) (b)+(c)+(d)]

*** Total should tally with total of CA+19A

$ Should tally with item H, column 1 amount outstanding of Annexure to Schedule 9 Part AA (NPA) under Basel I framework plus (Basel II Annexure 1 + Sr. No. 6 + Claims on domestic banks column 4 ledger outstanding plus Sr. No. 7 + Claims on foreign banks column 4 ledger outstanding).

General Manager | Managing Director | Chartered Accountant

RSM Eastern Africa

Date : 20/04/2023

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

0.00

ANNEXURE TO SCHEDULE 9 + PART AA (For NPA Accounts only)

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON "31/03/2023

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON "31/03/2023	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO) (1-2-3-4)
		1	2	3	4	5
a) Claims on Central Government.	0.00					0.00
b) Claims guaranteed by Government of India.	0.00					0.00
c) Claims on State Government	0.00					0.00
d) Claims Guaranteed by State Government	0.00					0.00
e) Claims on Public sector undertakings of Government of India	1.00					0.00
f) Claims on Public sector undertakings of State Government	1.00					0.00
g) Bills Negotiated under L/Cs of our Branches #	1.00					0.00
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collaterised by deposits of other banks, loans guaranteed by other banks.)	0.20					0.00
i) Others	1.00	4,871,313,836.00	192,563,609.35	234,626,313.13		4,444,123,913.52
Total		4,871,313,836.00	192,563,609.35 **	234,626,313.13 ***	0.00	4,444,123,913.52

* Total should tally with CA19
[Assets Classification (b) + (c) + (d)]

** Total should tally with total provision as per CA+19.
[Allocation of Advances (iv) (b)+(c)+(d)]

*** Total should tally with total of CA+19A
[Assets Classification (b) + (c) + (d)]

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

KSM Eastern Africa

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

Annexure to Schedule 9 (Part – D)

(Special Return for the purpose of segment reporting)

Details of Assets & Income of Wholesale Advances as on "31/03/2023

Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
Wholesale Banking	0.00	0.00	
Total	97,030,565,841.71	8,603,374,156.69	688,754,860.30
% of Wholesale to Total (A/B)	0.00	xxxxxxx	xxxxxxx
Yield on Total advances (Int. Earned/Total Advances)	38.31	xxxxxxx	xxxxxxx
Yield on wholesale advances (Int. Earned / Wholesale Advances)	#DIV/0!	xxxxxxx	xxxxxxx

The segments are defined as under :+

Retail Banking would include exposures which fulfil following two criteria :+

Wholesale Banking includes all advances which are not included under 'Retail Banking'.

20/04/2023

General Manager **Managing Director** **Chartered Accountant**

RSM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

BANK OF INDIA (TANZANIA) LTD

Amount in Local Currency

SCHEDULE 10 + FIXED ASSETS AS ON "31/03/2023

Sheet No. 1

BLOCK	DESCRIPTION	*GROSS BLOCK BALANCE AS ON 1-Apr-22	ADDITIONS DURING THE PERIOD ENDED 30.09.2022			DEDUCTIONS DURING THE PERIOD ENDED 30.09.2022			GROSS BLOCK CLOSING BALANCE AS ON "31/03/2023 (3 + 4 + 5 + 6 + 7 + 8 + 9)
			PURCHASES	TRANSFERS FROM BRANCHES	DUE TO MOC	SALES/ WRITE + OFF	TRANSFERS TO BRANCHES	DUE TO MOC	
1	2	3	4	5	6	7	8	9	10
I.	**PREMISES**	0.00							0.00
II.	**FURNITURE & FIXTURES**	0.00							0.00
A	Furniture, Fixture and Equipments (Item I to vii, xv, xvii, xviii	878,603,907.13 XXXXXX	5,021,500.00 XXXXXX	XXXXXX	XXXXXX	0.00 XXXXXX	XXXXXX	XXXXXX	883,625,407.13 XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)	312,641,774.35	4,662,298.00	0.00		0.00			317,304,072.35
C	Airconditioning plant etc. and Business machine (Item viii to	0.00 XXXXXX	0.00 XXXXXX	XXXXXX	XXXXXX	0.00 XXXXXX	XXXXXX	XXXXXX	0.00 XXXXXX
D	Motor Cars, Vans and Motor Cycles (item xii)	87,045,000.00	0.00	0.00		0.00			87,045,000.00
E	Cycles (item xvi)	0.00							0.00
F	Data Processing Machines including Computers (item xi)	1,023,717,246.71	11,695,070.00			0.00			1,035,412,316.71
	TOTAL OF II	2,302,007,928.19	21,378,868.00	0.00	0.00	0.00	0.00	0.00	2,323,386,796.19
	GRAND TOTAL (I + II)	2,302,007,928.19	21,378,868.00	0.00	0.00	0.00	0.00	0.00	2,323,386,796.19

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH 2022,

THE OPENING/CLOSING BALANCES OF GROSS BLOCK MUST AGREE WITH THE BALANCE IN YOUR GENERAL LEDGER A/C FURNITURE & FIXTURES/REGISTER OF FURNITURE & FIXUTRES.

NOTE : For detailed description of Items of Furniture & Fixtures, please Refer to Manual of Instructions, Volume No. 2, Chapter 26.

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

0.00

Sheet No. 2

SCHEDULE 10 + FIXED ASSETS ACCUMULATED DEPRECIATION AS ON "31/03/2023

Amount in Local Currency

BLOCK	DESCRIPTION	ACCUMULATED * DEPRECIATION AS ON 01-04-2022	DEPRECIATION — ADDITIONS DURING THE PERIOD ENDED 30.09.2022: FROM PROFIT & LOSS ACCOUNT (Refer Note @)	TRANSFERS FROM OTHER BRANCHES	DUE TO MOC	DEPRECIATION — DEDUCTIONS DURING THE PERIOD ENDED 30.09.2022: ON SALES/ WRITE + OFF	TRANSFERS TO OTHER BRANCHES	DUE TO MOC	ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON "31/03/2023 (11+12+13+14-15-16-17)	WRITTEN DOWN VALUE(W.D.V.) AS ON "31/03/2023 (10 - 18)	AS ON "31/03/2022
		11	12	13	14	15	16	17	18	19	20
I.	PREMISES	0.00							0.00	0.00	0.00
II.	FURNITURE & FIXTURES	0.00							0.00		
A	Furniture, Fixture and Equipments (Item I to vii, xv, xvii, xviii	444,909,726.96	22,203,516.29						467,113,243.25	416,512,183.88	433,694,180.17
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)	104,434,853.11	43,953,484.07			0.00			148,388,337.18	168,915,735.17	258,206,921.24
C	Airconditioning plant etc. and Business machine (item viii to	0.00							0.00	0.00	0.00
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars: Vans and Motor Cycles (item xii)	42,672,800.13	7,128,633.27			0.00			49,801,433.40	37,243,566.60	44,372,199.87
E	Cycles (item xvi)	0.00							0.00	0.00	0.00
F	Data Processing Machines Including Computers (item xi)	608,470,692.37	116,314,173.43			0.00			724,784,865.80	310,627,450.91	415,246,554.34
	TOTAL II	1,200,488,072.57	189,599,807.06	0.00	0.00	0.00	0.00	0.00	1,390,087,879.63	933,298,916.56	1,101,519,855.62
	TOTAL I + II	1,200,488,072.57	189,599,807.06	0.00	0.00	0.00	0.00	0.00	1,390,087,879.63	933,298,916.56	1,101,519,855.62

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2022

Note : @ THE FIGURES REPORTED UNDER TOTAL I+II IN COLUMN 12 SHOULD TALLY WITH ITEM V. DEPRECIATION ON BANK'S PROPERTY IN SCHEDULE 16 OF FORM 'B'.

Date : 20/04/2023

General Manager

Managing Director

RSM Eastern Africa

Chartered Accountant

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 11 + OTHER ASSETS			
		AS ON "31/03/2023 (Current Period) (Local Currency)	AS ON "31/03/2022 (Previous Period) (Local Currency)
I.	Inter+Office Adjustment (Branch Adjustment)	xxxxxxxxxxx	xxxxxxxxxxxx
II.	Interest Accrued	1,398,637,669.54	1,599,760,946.02
III.	Tax paid in advance/tax deducted at source		
IV.	Stationery,Stamps and Stamped Documents		
V.	Non+Banking assets acquired in satisfaction of claim`	xxxxxxxxxxx	xxxxxxxxxxx
VI.	Others	xxxxxxxxxxx	xxxxxxxxxxx
	a) Suspense Accounts (Debits) of Other Assets Nature	2,645,015,407.67	3,160,472,902.84
		xxxxxxxxxxx	xxxxxxxxxxx
	b) Accumulated Loss carried forward a/c		
	c) Swap A/c.		
	d) Clearing Adjustments	-	
	e) Currency Position		
	f) Trade A/c. (Forex)	(7,917,218.44)	(22,022,688.76)
	g) Non+Interest bearing Loans/ Advances to Staff		
	h) capital work in process		
	i) Deferred Tax Assets **	104,189,838.69	74,118,802.87
	j) Security Deposit		
	k) Interest		
	l) Defered Tax		
	m) GST Refundable		
	n) Interest Accured on Term Deposits		
	o) Miscellaneous total		
	p) Revaluation Diff		
	r)		
	Total VI	2,741,288,027.92	3,212,569,016.95
	Total I to V I	4,139,925,697.46	4,812,329,962.97

* Details of Placements (including vostro Rupee balances) with Treasury Branch, Other Indian Branches and Foreign Branches included in above must be given seperately with the name of the Branch and amount. Total should agree with Item I.

** Full details of Deferred Tax Assets / Liability including treatement in books should be given separately.

Date : 20/04/2023

General Manager | Managing Director | Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 12 + CONTINGENT LIABILITIES			
		AS ON "31/03/2023 (Current Period)	AS ON "31/03/2022 (Previous Period)
		(Local Currency)	(Local Currency)
I.	Claim against the Bank not acknowledged as debts (Details as per attached sheet)	xxxxxxxxxx	xxxxxxxxxx
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts	xxxxxxxxxx	xxxxxxxxxx
IV.	Guarantee given on behalf of constituents	xxxxxxxxxx	xxxxxxxxxx
	a) In India		
	b) Outside India	41,544,595.71	6,987,237,081.48
V.	Acceptances, endorsements and other obligations	xxxxxxxxxx	xxxxxxxxxx
	a) Bank's Liability for Credits opened for customers	140,333,164.00 xxxxxxxxxx	- xxxxxxxxxx
	b) Bank's Liability for confirming credits		
	c) Bank's Liability for acceptance A/c.customers	xxxxxxxxxx	xxxxxxxxxx
	d) Liabilities for acceptances on behalf of Customers	- xxxxxxxxxx	- xxxxxxxxxx
	Total of item V	140,333,164.00	-
VI.	Other items for which the Bank is contingently liable (Give details)		
	a) Interest Rate Swap		
	b) CAPITAL COMMITMENTS #		-
	c) Others		
	Total of item VI	-	-
	Total of items I to V I	181,877,759.71	6,987,237,081.48

Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for arrears of Cumulative Dividents, Bills Rediscounted etc. to be included here.

Date : 20/04/2023

General Manager　　Managing Director　　Chartered Accountant

PKM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

ANNEXURE TO SCHEDULE 12 + PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)		AMOUNT OUTSTANDING AS ON "31/03/2023 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR+MARKED DEPOSITS AVAILABLE AS SECURITY (Local Currency)
I	Claims against the bank not acknowledge as debts		
II	Liability for partly paid Investments		
III	Liability on account of outstanding forward exchange contracts with original maturity of:*		
	a) 14 days or less		
	b) 15 days or more but less than 1 year		
	c) 1 year & over but less than 2 years		
	d) 2 years & over but less than 3 years		
	e) And so on		
	T o t a l [a+b+c+d+e]	-	-
IV	Guarantees given on behalf of constituents		
	a) Against counter guarantees of OUR BRANCHES	-	
	b) Against counter guarantee of OTHER BANKS of which		
	i)Financial Guarantees	-	-
	ii) Others	-	-
	c) Financial Guarantees	-	
	d) Others (Performance Guarantee)	41,544,595.71	18,290,254.00
	Total [a+b+c+d]	41,544,595.71	18,290,254.00
V	Acceptances, Endorsement & other obligations		
	a) Bank's liability for credits opened for customers @		-
	b) Bank's Liability for Confirming Credits		
	c) Bank's Liability for Acceptances a/c Customers @		
	d) Liability for Acceptances on behalf of customers @	140,333,164.00	-
	T o t a l [a+b+c+d]	140,333,164.00	-
VI	Other Items for which bank is contingently liable		
a)	Interest rate swap with original maturity of *		
	i) 14 days or Less		
	ii) 15 days or more but less than 1 year		
	iii) 1 year & over but less then 2 years		
	iv) 2 years & over but less then 3 years		
	v) and so on		
	T o t a l [i+ii+iii+iv+v]	-	-
b)	Capital Commitments #		
c)	Others		
	T o t a l [a+b+c] i.e. Total Of VI	-	-
	T o t a l I to VI**	181,877,759.71	18,290,254.00

* As per D+5 return

** Total I to VI should tally with Contingent Liabilities as per Schedule 12

@ Further break+up of these items should be furnished as per Format of " Additional Information for Capital Adequacy Measure+II" (enclosed)

\# Arrears of cumulative dividends, Bills Rediscounted, Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for etc. are to be included here.

NOTE: TOTALS OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF SCH+12

Date : 20/04/2023

General Manager

Managing Director

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

Chartered Accountant

RSM Eastern Africa

Kaur

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

ADDITIONAL INFORMATION FOR CAPITAL ADEQUACY MEASURES - II

(As part of annexure to Schedule 12, Part + A)

Further Break+up of Contingent Credit Exposure As on "31/03/2023

Sr. No.	Credit Contingent Items	Client / Obligant 1.00	CCF for Contingent 2.00	Risk Weight for Obligant 3.00	Total Book Exposure 4.00	Cash Margin/ Deposits/Provision 5	Net Exposure (4-5) 6
1	Letters of Credit (Documentary)	Govt.	20.00	-			0.00
2	Letters of Credit (Documentary)	Banks	20.00	20.00			0.00
3	Letters of Credit (Documentary)	ND+ SI +NBFCs	125.00	100.00			0.00
4	Letters of Credit (Documentary)	Others	20.00	100.00	140,333,164.00	-	140,333,164.00
5	Letters of Credit (Clean)	Govt.	100.00	-			0.00
6	Letters of Credit (Clean)	Banks	100.00	20.00			
7	Letters of Credit (Clean)	ND+ SI +NBFCs	125.00	100.00			0.00
8	Letters of Credit (Clean)	Others	100.00	100.00			0.00
A	**Total [under column 4 should tally with item V(a) of Annexure to Schedule**		-	-	**140,333,164.00**	0.00	**140,333,164.00**
1	Guarantees + Financial	Govt.	100.00	-			0.00
2	Guarantees + Financial	Banks	100.00	20.00			0.00
3	Guarantees + Financial	ND+ SI +NBFCs	125.00	100.00			0.00
4	Guarantees + Financial	Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	(i) Secured by mortgage on commercial real estate		150.00	100.00			0.00
	(ii) On behalf of Stock Brokers & Market makers		125.00	150.00			0.00
	(iii) Others		100.00	100.00	-		0.00
B	**Total [under column 4 should tally with item IV(c) of Annexure to Schedule**		-	-	-	0.00	**0.00**
1	Guarantees + Others	Govt.	50.00	-			0.00
2	Guarantees + Others	Banks	50.00	20.00	-		0.00
3	Guarantees + Others	ND+ SI +NBFCs	125.00	100.00			0.00
4	Guarantees + Others	Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	(i) Secured by mortgage on commercial real estate		150.00	100.00			0.00
	(ii) On behalf of Stock Brokers & Market makers		125.00	150.00			0.00
	(iii) Others		50.00	100.00	36,677,629.71	18,290,254.00	18,387,375.71
C	**Total [under column 4 should tally with item IV(d) of Annexure to Schedule**		-	-	**36,677,629.71**	18,290,254.00	**18,387,375.71**
1	Bank's Liability for Acceptances A/c Customers.	Govt.	100.00	-			0.00
2	Bank's Liability for Acceptances A/c Customers.	Banks	100.00	20.00			0.00
3	Bank's Liability for Acceptances A/c Customers.	ND+ SI +NBFCs	125.00	100.00			0.00
4	Bank's Liability for Acceptances A/c Customers.	Others	100.00	100.00	-	0.00	0.00
D	**Total [under column 4 should tally with item V(c) of Annexure to Schedule**		-	-	-	0.00	0.00
1	Liabilities for Acceptances on behalf of Customers	Govt.	100.00	-			0.00
2	Liabilities for Acceptances on behalf of Customers	Banks	100.00	20.00			0.00
3	Liabilities for Acceptances on behalf of Customers	ND+ SI +NBFCs	125.00	100.00			0.00
4	Liabilities for Acceptances on behalf of Customers	Others	100.00	100.00			0.00
E	**Total [under column 4 should tally with item V(d) of Annexure to Schedule 12 (Part A)]**				-	0.00	**0.00**

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

BANK OF INDIA (TANZANIA) LTD

FORM `B'

PROFIT & LOSS ACCOUNT FOR THE 0.00 "31/03/2023

From 01/04/2022

To 31/03/2023

(The Profit & Loss Account has been prepared in conformity with Form `B' of the third schedule to the Banking Regulation Act, 1949)

		0.00	
	SCHEDULE NO.	01/04/2022 to 31/03/2023 (Local Currency)	01/04/2021 to 31/03/2022 (Local Currency)
I. INCOME			
INTEREST EARNED	13	14,458,235,931.24	12,653,344,002.32
OTHER INCOME	14	1,120,140,152.51	1,189,250,002.61
LOSS TRANSFERRED			0.00
TOTAL :		15,578,376,083.75	13,842,594,004.93
II. EXPENDITURE			
INTEREST EXPENDED	15	6,064,744,488.19	4,673,937,008.83
OPERATING EXPENSES	16	6,554,432,796.39	6,477,926,125.04
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)		2,257,803,211.64	1,481,823,604.93
PROFIT TRANSFERRED		701,395,587.53	1,208,907,266.13
TOTAL		15,578,376,083.75	13,842,594,004.93

Difference 0.00 0.00

Date : 20/04/2023

General Manager

Managing Director

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

Subject to Audit Report of even date

RSM Eastern Africa

Chartered Accountants

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 13 - INTEREST EARNED

		0.00	
	From	01/04/2022	01/04/2021
	To	31/03/2023	31/03/2022
		(Local Currency)	(Local Currency)
I.	Interest/Discount on advances/bills	xxxxxxxx	xxxxxxxx
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Miscellaneous Foreign Imports(including Trust Receipts)		
	Miscellaneous Foreign Exports		
	Fixed Loans		
	Overdrafts	3,986,595,288.22	2,427,164,228.25
	Term Loans	4,616,778,868.47	3,810,527,395.97
	Export Packing Credits		
	Bills Discounted	-	-
	XXXXXXXX		
	XXXXXXXX		
	Total I	8,603,374,156.69	6,237,691,624.22
II.	Income on Investments Discount/Interest	5,264,774,162.65	5,621,627,748.49
III.	Interest on balance with Central Bank Monetary Authority of	xxxxxxxxxxxxxx	xxxxxxxxxxxxxx
1.	Interest on balance with Central Bank Monetary Authority of Country		
2.	Interest on Call Loans to Bank	590,087,611.90	794,024,629.61
3.	Interest on Deposits with other Banks		
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	590,087,611.90	794,024,629.61
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	Interest received from our own branches -	xxxxxxxxxxxxxx	xxxxxxxxxxxxxx
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV	0.00	0.00
	Total (I + II + III + IV)	14,458,235,931.24	12,653,344,002.32

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 14 - OTHER INCOME

			0.00		
	From	01/04/2022		01/04/2021	
	To	31/03/2023		31/03/2022	
		(Local Currency)		(Local Currency)	
I.	**Commission, Exchange and Brokerage**	Credits	Debits	Credits	Debits
	Commission - Foreign	116,937,275.28		100,781,743.45	
	Commission - on Guarantees	13,037,166.22		58,069,734.38	
	Exchange - Foreign	-		0.00	
	Brokerage	-			
	Proposal Processing Charges	558,780,418.80		445,336,095.44	
	Rent - Safe Deposits Lockers				
	Total I	688,754,860.30	-	604,187,573.27	0.00
	(Net balance to be extended to) Total I		688,754,860.30		604,187,573.27
II.	Profit on Sale of Investments				
	Less : Loss on sale of Investments				
III.	Pofit on revaluation of Investments				
	Less : Loss on revaluation of Investments				
			XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX
IV.	Profit on sale of Land, Buildings, and Other				
			XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX
	Less : Loss on sale of Land, Buildings, and Other				
V.	Profit on Exchange Transactions		183,792,308.39		153,259,156.19
	Less : Loss on Exchange Transactions				
			XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX
VI.	Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India				
VII.	Miscellaneous Income		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX
	Rent (from property owned by Bank)				
	Service Charges - C/D, S/B etc.		87,944,698.95		100,666,549.41
	Recoveries in written off Accounts		71,645,447.42		300,431,618.64
	Miscellaneous Receipts *		88,002,837.45		30,705,105.10
	XXXXXXXXXXXX				XXXXXXXXXXXXXXXXXXXX
	Total VII		247,592,983.82		431,803,273.15
	Total (I to VII)		1,120,140,152.51		1,189,250,002.61

*

Note: Details of major items such as safe custody charges, warrants / other handling charges, slae of old news papers / obsolete items, charges for issuing solvency certificates, issuing duplicate statements of accoutnt, signature verification, stop-payment of cheques / cheque return etc. should be given by way of footnote / allonge

Date : 20/04/2023

General Manager

Managing Director

RSM Eastern Africa

P. Kaur

Chartered Accountant

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 15 - INTEREST EXPENDED

		0.00	
	From	01/04/2022	01/04/2021
	To	31/03/2023	31/03/2022
		(Local Currency)	(Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		-
	Fixed Deposits	3,888,160,369.28	3,659,281,697.53
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits	2,128,732,042.00	966,960,634.30
	FCNR Deposits		
	Savings Bank Deposits	47,852,076.91	47,694,677.00
	Current Deposits		
	Others		
	Total I	6,064,744,488.19	4,673,937,008.83
II.	Interest on Central Bank Monetary Authority of the country	xxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxx
1.	Interest on Central Bank Monetary Authority of the country		
2.	Borrowings from Other Banks/Branches	-	-
3.	Borrowings from Foreign Banks/Correspondents		
4.	Rediscount charges paid to RBI/Other Banks		
	Total II	0.00	0.00
III.	Others		
	Interest paid on Head Office/Branches balances	xxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
	a) Interest paid to Head Office on H.O. funds if any		
	b) Interest paid to Other own Foreign Branches		
	c) Interest paid to own Indian Branches *		
	d) Interest rate swap		
	Rediscount charges paid to Other Institutions / MTN		
	Total III	-	-
	Total (I + II + III)	6,064,744,488.19	4,673,937,008.83

* Branch-wise details of interest paid (included in above) and interest due but not paid (i.e. included in Provision made)

	Interest paid on Head Office/Branches balances	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	Total	0.00	0.00

	Interest due but NOT paid on	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	Total	0.00	0.00

Date : 20/04/2023

General Manager

Managing Director

RSM Eastern Africa

Chartered Accountant

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 16 - OPERATING EXPENSES

			0.00		
	From To		01/04/2022 31/03/2023 (Local Currency)		01/04/2021 31/03/2022 (Local Currency)
I.	Payments to and Provisions for Employees				
	Salaries		2,217,208,226.51		1,866,476,823.62
	Provident Fund		169,206,543.86		128,418,200.06
	Medical Aid		28,102,692.00		23,080,609.00
	Less : Credit Salaries				
	Staff Welfare Expenses (Educational)		37,244,910.00		40,836,460.00
II.	Total I		2,451,762,372.37		2,058,812,092.68
	Rent, Taxes and Lighting				
	Rent/Amortization of Right of Use		615,114,815.93		784,342,540.07
	Taxes		997,528,320.42		1,057,562,135.89
	Lighting		34,520,732.74		29,584,221.80
	Expenditure on Property Let				
	Less : Credit Rent				
III.	Total II		1,647,163,869.09		1,871,488,897.76
IV.	Printing and Stationery		9,211,350.01		35,287,452.00
V.	Advertisement and Publicity		60,079,282.00		51,328,486.66
VI.	Depreciation on Bank's Property and Amortiz		189,599,807.06		294,317,850.56
VII.	Directors' fees, allowances & expenses		101,759,319.00		83,017,763.00
VIII.	Auditors' fees and expenses		104,947,485.24		115,554,713.35
IX.	Law Charges		13,059,000.00		115,924,000.00
	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		0.00		0.00
	Postage - Foreign	0.00	8,038,928.03	-	4,588,117.36
	Telegrams & Telephone - Inland		17,959,727.01		10,619,331.13
	Telegrams - Foreign	0.00	-	-	0.00
	Stamps - Inland/Foreign				
		XXXXXXXXX	XXXXXXXXX	XXXXXXXXX	XXXXXXXXX
	Sub Total	0.00	25,998,655.04	0.00	15,207,448.49
X.	(Net balance to be extended to) Total IX		25,998,655.04		15,207,448.49
XI.	Repairs and Maintenance		25,932,844.31		20,729,799.81
XII.	Insurance		436,356,251.02		399,065,667.88
	Other Expenditure		XXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXX
	Business Development Expenses		0.00		0.00
	Travelling Expenses		68,593,492.72		74,895,697.61
	News Papers		4,951,900.00		3,345,350.00
	Miscellaneous Charges		1,415,017,168.53		1,338,950,905.24
	Entertainment Expenses				
	Total XII		1,488,562,561.25		1,417,191,952.85
Total (I to XII)			6,554,432,796.39		6,477,926,125.04

Date : 20/04/2023

General Manager

Manannging Director

Chartered Accountants

RSM Eastern Africa

Kaur

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

BANK OF INDIA (TANZANIA) LTD

Annexure 1 to Form B

ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS
debited to Profit & Loss Account for the Period ended 31-03-2023
i.e. from 01-04-2022 to 31-03-2023

		Amount in full (In Local Currency)
A) (I)	**PROVISIONS & CONTINGENCIES**	
1	Provision for Bad / Doubtful debts (NPA)	2,257,803,211.64
2	Provision for Taxation	
3	Provision for Standard Assets	
4	Provision for Investment Depreciation	
5	Bad debts written off to the debit of P&L A/C	0.00
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	
a)	Write Off of Expenses on Renovation of Branch Premises	0.00
b)	Write Off of Software Licence Fee	
c)		
	Sub Total (I)	**2,257,803,211.64**
(II)	**Less: Excess Provisions written back (Please give details)**	
1	Provision written back for Bad / Doubtful debts (NPA)	
2	Provision written back for Taxation	
3	Provision written back for Standard Assets	
4	Provision written back for Investment Depreciation	
5	Bad debts written off to the debit of P&L A/C	
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	
a)		
b)		
c)		
	Sub Total (II)	0.00
	TOTAL "A" : (I) - (II)	2,257,803,211.64
B)	**APPROPRIATIONS**	
1	General Reserve Unallocated	
2	Legal Earned Reserve	
3	Provisions for Statutory Reserves, if any (Please give details)	
	Total "B"	0.00
	TOTAL (A + B) *	**2,257,803,211.64**

* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2021 to 30-06-2021.

Note 1 : The amount of Furniture & Fixtures written off should be reported under Schedule 14 - Item IV Less : Loss on sale of Land, Building & Other Assets.

Note 2 : Other Provisions include only those
a) for diminution in the value of any assets other than fixed assets,
b) For meeting any claim or liability specifically recognised and earmarked; as such, these do not include general/non-specific allocations as per local laws, if they are in the nature of reserve. For example Provision for Standard Assets is a requirement as per Bank's Policy, Any such provision, if done as per local laws will come under provisions as these are not in the nature of reserve.

Note 3 : Any excess provision written back to credit of P & L A/c should be reported in A(II) above - Excess provision written back - and not in Schedule 14.

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

RSM Eastern Africa

BANK OF INDIA (TANZANIA) LTD
CA 16 (PART I) AS ON
"31/03/2023

STATEMENT OF GENERAL LEDGER ACCOUNT - SUNDRY DEPOSITS AS ON 31.03.2022

(Amount In Local Currency)

SR NO	Title of Account	Date of Entry	Refer NOTE 2 MARGIN MONEY/ DEPOSITS HELD AGAINST L/Cs/ GUARANTEES, SECURITY DEPOS. MARGIN FOR ADVANCES/TDA	APPLICATION/ ALLOTMENT/CALL MONEY ON NEW ISSUE/RIGHT ISSUE OF SHARES DEBENTURES DIVIDENDS ETC.	CREDIT BALANCES OF LOANS, CASH CREDITS ETC. DORMANT & UNCLAIMED ACCOUNTS	DEPOSITS FOR TOKEN, EXCESS CASH RECEIVED, CASH FOUND ON PREMISES ETC.	OTHER ITEMS	TOTAL
			1	2	3	4	5	6
1	MISC ITEMS						286,438,969.37	286,438,969.37
2	CREDIT BALANCES OF OD A/CS-TZS				308,685,541.88			308,685,541.88
3	CREDIT BALANCES OF OD A/CS-USD				98,916,115.30			98,916,115.30
4	MARGIN ON BG USD							0.00
5	INTT PAYABLE -TDA		1,956,859,596.95					1,956,859,596.95
6								0.00
7								0.00
8								0.00
9								0.00
10								0.00
11								0.00
12								0.00
13								0.00
	TOTAL		1,956,859,596.95	0.00	407,601,657.18	0.00	286,438,969.37	2,650,900,223.50

Note : 1 Total of items 1 to 5 to be shown under sub+head "Sundry Deposits" under demand Deposits item No.1(C) of Schedule 3 on liabilities side of form A.

Note : 2 Staff Security deposit margins, deposit etc. where the repayment is not free should be shown under items 8 "Other Items" In CA+16 (Part II)Sundry Credits

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

INTERNAL AUDITOR

CA 19 (PART I I) AS ON "31/03/2023

BANK OF INDIA (TANZANIA) LTD

STATEMENT OF GENERAL LEDGER ACCOUNT + SUNDRY CREDITS AS ON 31/03/2023

(Amount in Local Currency)

SR NO	Title of Account	Date of Entry	PROVISIONS FOR INTEREST ON TERM DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON MEDIUM TERM (SIDBI/ IDBI BILLS)	INCOME RECD. IN ADVANCES SUCH AS GUARANTEE, COMMISSION, RENT ON SAFE DEPOSIT VAULT LOCKERS, ETC.	PROVISION FOR EXPENSES ACCRUED BUT NOT PAID	AMOUNT RECEIVED FROM DICGC & ECGC ETC. IN SETTLEMENT OF DEBTS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT, COLLECTION OF DIRECT/ INDIRECT TAXES CDS(ITF) ETC.	OTHER ITEMS	TOTAL (2 TO 9)	TOTAL (1 TO 9)	TOTAL OF COL 6 & 7
			1	2	3	4	5	6	7	8	9	9	10.00	11
1	Prov for various expenses					122,559,273.48					0.00	122,559,273.48	122,559,273.48	0.00
2	Amorotisation of comm on BG											0.00	-	0.00
3	Interest on Saving Bank Account										37,558.61	37,558.61	37,558.61	0.00
4	Adv Intt on Treasury Bonds											0.00	-	0.00
5	Accr Interest Borrowing Bank										1,169,768,617.28	1,169,768,617.28	1,169,768,617.28	0.00
6	Withholding tax payable + Tzs									66,157,474.13		66,157,474.13	66,157,474.13	0.00
7	Withholding tax payable + USD									35,926,980.88		35,926,980.88	35,926,980.88	0.00
8	Unrealised Intt on adv accounts							234,626,313.13				234,626,313.13	234,626,313.13	234,626,313.13
9	Stamp Duty Payable											0.00	-	0.00
10	Cheques sent for collection										1,621,500.00	1,621,500.00	1,621,500.00	0.00
11	Vat Payable									14,410,191.49		14,410,191.49	14,410,191.49	0.00
12	Misc Items										1,498,592,667.32	1,498,592,667.32	1,498,592,667.32	0.00
13	Consolidation Transaction (Routing A/C)										-192,159.66	-192,159.66	(192,159.66)	0.00
14	Sundry credit- PAYE A/C Payable										58,282,680.95	58,282,680.95	58,282,680.95	0.00
15	Sundry credit- NSSF A/C - Payable										40,614,739.65	40,614,739.65	40,614,739.65	0.00
16	Dividend Payable					0.00						0.00	-	0.00
	TOTAL		0.00	0.00	0.00	122,559,273.48	0.00	234,626,313.13	0.00	116,494,646.50	2,766,825,582.16	3,260,505,825.27	3,260,505,825.27	234,626,313.13

NOTE :-

1. Item 1 to be shown in Schedule 5 of Form "A" under item III "Interest Accrued".
2. Total of item 2 to 9 to be shown in Schedule 5 of Form "A" under item (IV a) Sundry Credits
3. Total of item 6 and 7 to tally with total shown in Form CA+19 A.

BREAK-UP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

DETAILS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
a) ADVANCES TO other than staff	234,626,313.13	-
b) ADVANCES TO STAFF	0.00	-
TOTAL	234,626,313.13	-

Date : 28/04/2023

General Manager

Managing Director

RSM Eastern Africa
Kaur
Chartered Accountant

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

INTERNAL AUDITOR

STATEMENT OF GENERAL LEDGER ACCOUNT - SUSPENSE ACCOUNTS (DEBITS) AS AT 31/03/2023

BANK OF INDIA (TANZANIA) LTD

CA 16 (PART I I I) AS ON
"31/03/2023

(Amount in Local Currency)

Title of Account	Date of Entry	ADVANCES NATURE	ADVANCE PAYMENTS AND AMOUNT RECOVERABLE	PAYMENTS MADE IN RESPECT OF FURNITURE & FIXTURES / AIR CONDITIONERS PENDING FINAL SETTLEMENTS	PREPAID EXPENSES AND EXPENDITURE SUBSEQUENTLY CHARGEABLE TO BRANCHES OR HO P&L ACCOUNT	AMOUNTS REIMBURSED TO PARTIES/ CUSTOMERS IN WHOSE ACCOUNTS FRAUDS WERE DETECTED	FRAUDS, FORGERIES EMBEZZLEMENT AND OTHER TYPE OF LOSSES GIVE DETAILS	ADVANCES GIVEN TO STAFF AS EMPLOYER AND NOT AS BANKER SUCH AS FESTIVAL ADVANCE	OTHER ITEMS	TOTAL (2 TO 8) REFER NOTE 1	TOTAL (1 TO 8)
		1	2	3	4	5	6	7	8	9	10
Receivable NSSF Payment of IBOS		0.00	93,690,318.87		0.00					93,690,318.87	93,690,318.87
Law Charges									44,158,750.00	44,158,750.00	44,158,750.00
Prepaid Expenses					16,373,327.23					16,373,327.23	16,373,327.23
Prepaid Insurance					163,967,561.70					163,967,561.70	163,967,561.70
Suspence a/c (DR) balances									123,367,399.44	123,367,399.44	123,367,399.44
Salary Advance (House rent)								16,473,843.53		16,473,843.53	16,473,843.53
Computer Software Expenses					0.00					0.00	0.00
Misc Items									2,186,984,206.90	2,186,984,206.90	2,186,984,206.90
Payment for Furniture and Fixture				0.00						0.00	0.00
Write Off of Other Losses										0.00	0.00
Expenses of S.F/ Decreed Accts									0.00	0.00	0.00
Deffered Tax			0.00							0.00	0.00
VAT Input Account (Debit)									0.00	0.00	0.00
TOTAL		0.00	93,690,318.87	0.00	180,340,888.93	0.00	0.00	16,473,843.53	2,354,510,356.34	2,645,015,407.67	2,645,015,407.67
UNT OF PROVISION REQUIRED										0.00	0.00

(Refer Note 2)

$

Note 1 :+ Balance of Items 2 to 8 to be shown in Form A on Assets side under Item VI "Others" of Schedule 11 "Other Assets" as as a separate sub+item styled "Suspense Accounts (Debits) of Other Assets Nature".

Note 2 :+ Total of Amount of Provision required as reported in Column No. 9 should be shown in CA+19 under additional information item (B).

0.00

Date : 20/04/2023

General Manager

Managing Director

Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. ★ DAR-ES-SALAAM ★

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON "31/03/2023 (Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	DUE FROM OTHERS			SUB-TOTAL	STAFF	GRAND TOTAL
		BILLS PURCHASED/ DISCOUNTED	SYNDICATED LOANS	OTHERS			
1	2	3	4	5	6	7	8
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS		0.00		95 034 978 700	90,[illegible].61	[illegible]476.51	90 911 847 176.12
ii) COVERED BY GUARANTEES ((a)+(b)+(c))	0.00	0.00	0.00	4 164 921 753.75	4 164 921 753.75	0.00	4 164,921 753.75
a) BANKS				4 164 921 753.75	4 164 921 753.75	0.00	4 164 921 753.75
b) GOVERNMENT				0.00	0.00	0.00	0.00
c) DICGC / ECGC / CGFSI				0.00	0.00	0.00	0.00
iii) UNSECURED				1 260 312 590.71	1,260,312 590.71	500 920 711.78	1 761,233 302.49
iv) PROVISION REQUIRED ((a)+(b)+(c)+(d))	0.00	0.00	0.00	192 563 609.35	192 563 609.35	0.00	192 563 609.35
a) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a1 On Standard Assets(other than a2) under asset code 11				0.00	0.00	0.00	0.00
a2 On Standard Assets identified for 30 days default under asset code 12					0.00	0.00	0.00
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)	0.00	0.00	0.00	74 008 716.33	74,008,716.33	0.00	74 008,716.33
(b1 On Secured Advances (AC 21)				74 008 716.33	74 008 716.33	0.00	74 008 716.33
(b2 On Unsecured Advances (AC 22)					0.00	0.00	0.00
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c1 on doubtful assets upto 1 year (AC 31)				0.00	0.00	0.00	0.00
c2 on doubtful assets > 1 yr upto 3 years (AC 32)					0.00	0.00	0.00
c3 On Doubtful Assets above 3 years (AC 33)					0.00	0.00	0.00
d) LOSS ASSETS (AC 40)				118 554 893.02	118 554 893.02	0.00	118 554 893.02
	0.00	0.00	0.00				
TOTAL I * (i + ii + iii + iv)	0.00	0.00	0.00	95,652,776,653.4238	95,652,776,653.42	1,377,789,188.29	97 030 565 841.71
							0.00
II. ASSET CLASSIFICATION							
a) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	90 919 174 597.07	90,919,174,597.07	1,377,789,188.29	92 296 963 785.36
a1 Standard assets (other than a2) under asset code 11				83 701 875 601.98	83,701,875,601.98	1,377,789,188.29	85 079 664 790.27
a2 Standard assets identified for 30 days default under asset code 12				7 217 298 995.09	7,217,298,995.09	0.00	7 217 298 995.09
b) SUB-STANDARD ASSETS (b1+b2)	0.00	0.00	0.00	4 238 116 120.29	4,238,116,120.29	0.00	4 238 116 120.29
(b1 Secured Advance				4 238 116 120.29	4,238,116,120.29	0.00	4 238 116 120.29
(b2 Unsecured Advance					0.00	0.00	0.00
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c1 Doubtful Assets upto 1 year (AC 31)				0.00	0.00	0.00	0.00
c2 Doubtful Assets above 1 year upto 3 years (AC 32)				0.00	0.00	0.00	0.00
c3 On Doubtful Assets above 3 years (AC 33)				0.00	0.00	0.00	0.00
d) LOSS ASSETS (AC 40)				495 485,936.06	495,485,936.06	0.00	495 485 936.06
TOTAL II * (a+b+c+d)	0.00	0.00	0.00	95,652,776,653.42	95,652,776,653.42	1,377,789,188.29	97 030 565 841.71

* GRAND TOTAL IN COLUMN 8 FOR TOTAL (I) AND TOTAL (II) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE "9".

ADDITIONAL INFORMATION Item (A)

(A' BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :	(Local Currency)
(1) BILLS PURCHASED & DISCOUNTED	0.00
(a) INDIAN	0.00
(b) FOREIGN	0.00
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND	41 245 207.55
(3) TERM LOANS	151 318 402
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 item (iv)	192,563,609.35

ADDITIONAL INFORMATION Item (B)

	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
B) SUSPENSE ACCOUNTS (DEBITS) OF OTHER ASSET NATURE (AMOUNT AS PER ITEM VI OTHERS, SUB ITEM (a) OF SCHE NO. 11 OF FORM A i.e. TOTAL OF COLUMN NO. 2 TO 8 OF CA 15 - PART III)	2,645,015,407.67	0.00

NOTE 1) Figures in Part I - Item iv - b,c and d must represent only the amount considered Bad and Doubtful for which provision is required and should tally with column 14 of CA 19 - B (i.e. Statement of Problem Credits - CA 19 - B)

NOTE 2) Figure in Part II against respective Health Codes must represent the amount "OUTSTANDING IN THE ACCOUNTS".

CERTIFIED THAT ASSET CLASSIFICATION HAS BEEN VERIFIED AND FOUND CORRECT.

General Manager   Managing Director   Chartered Accountant

BANK OF INDIA (T) LTD. OPERATION DAR-ES-SALAAM

RSM Eastern Africa

Kaur

Date :20/04/2023

CA-19A

BANK OF INDIA (TANZANIA) LTD

CA19 - A

SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON: 31/03/2023 (Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	DUE FROM OTHERS: BILLS PURCHASED DISCOUNTED	DUE FROM OTHERS: SYNDICATED LOANS	DUE FROM OTHERS: OTHERS	SUB-TOTAL	STAFF	GRAND TOTAL
1	2	3	4	5	6	7.00	8.00
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS				234,626,313.13	234,626,313.13		234,626,313.13
ii) COVERED BY GUARANTEES [a+b+c]	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) BANKS					0.00		0.00
b) GOVERNMENT					0.00		0.00
c) DICGC / ECGC / CGFSI					0.00		0.00
iii) UNSECURED				0.00	0.00		0.00
TOTAL - I * [i+ii+iii]	0.00	0.00	0.00	234,626,313.13	234,626,313.13	0.00	234,626,313.13
II. ASSET CLASSIFICATION							
i) STANDARD ASSETS [a1 + a2]	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a1 Std Assets [other than a2] under asset code 11					0.00		0.00
a2 Std Assets Identified for 30 days default under asset code 12					0.00		0.00
ii) SUB-STANDARD ASSETS [b1 + b2]	0.00	0.00	0.00	189,119,603.66	189,119,603.66	0.00	189,119,603.66
(b1) Secured Advance (AC 21)				189,119,603.66	189,119,603.66	0.00	189,119,603.66
(b2) Unsecured Advance (AC 22)				0.00	0.00		0.00
iii) DOUBTFUL ASSETS [c1+c2+c3]	0.00	0.00	0.00		0.00	0.00	0.00
c1 Doubtful assets upto 1 year (AC 31)					0.00		0.00
c2 Dobt assets > 1 year upto 3 years (AC 32)					0.00		0.00
c3 On Doubtful Assets above 3 years (AC 33)					0.00		0.00
iv) LOSS ASSETS (AC 40)				45,506,709.47	45,506,709.47		45,506,709.47
TOTAL - II * [(i)+(ii)+(iii)+(iv)]	0.00	0.00	0.00	234,626,313.13	234,626,313.13	0.00	234,626,313.13

III TYPE OF FACILITY	(A) BREAK-UP OF UNREALISED INCOME
	xxxxxxx
(1) BILLS PURCHASED/DISCOUNTED	
(a) INDIAN	0.00
(b) FOREIGN	0.00
(2) CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	13,369,394.00
(3) TERM LOANS	221,256,919.13
TOTAL Refer Note 1 ->	234,626,313.13

(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA A/CS
xxxxxxxx
0.00

NOTE 1 : GRAND TOTAL IN COLUMN 8 SHOULD AGREE WITH EACH OTHER AS WELL AS THE AGGREGATE OF AMOUNT REPORTED IN COLUMNS 6 AND 7 OF CA18 (Part II)

Date :20/04/2023

General Manager

Managing Director

RSM Eastern Africa
Kaur
Chartered Accountant

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD
31/03/2023

STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON 31/03/2023

Amount in Local Currency

(CA 19B)		3	4	5	6	7	8	9	10	11	12	13	14	15	16
SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (SS/D1/D2/D3/L)	EXACT DATE SINCE A/C. IS NPA	AGGREGATE BALANCE	INTEREST HELD IN SUSPENSE ACCOUNT	NET BALANCE (7) - (8)+(8A)	REALISABLE VALUE OF SECURITY (RVS)	DESCRIPTIONS OF REALISABLE VALUE OF SECURITY	PROVISION REQUIRED AS PER BANK OF TANZANIA AUDITORS	PROVISION REQUIRED AS PER IFRS NORMS	HIGHER OF TWO (12) / (13)	PROVISION HELD	EXCESS SHORTFALL (15) - (14)
1	AMANI WILLY MWIDETE	TL	9,300,000.00	L	31/10/2021	178,985.64	-	178,985.64	0.00		178,985.64	178,985.64	178,985.64	178,985.64	-
2	PAN OCEANIC INSURANCE BROKERS	TL	446,000,000.00	L	31/10/2021	495,306,950.42	45,506,709.47	449,800,240.95	718,000,000.00	LAND PROPERTY	495,306,950.42	118,784,938.39	495,306,950.42	495,306,950.42	-
3	AKIRA LOUNGE AND BAR LIMITED	TL	2,311,000,000.00	SS	31/03/2023	2,136,701,899.24	102,078,094.83	2,034,623,804.41	3,852,037,930.77	PROPERTY & DEBE	406,924,720.88	37,188,484.90	406,924,720.88	406,924,720.88	-
4	AKIRA LOUNGE AND BAR LIMITED	OD	327,990,000.00	SS	31/03/2023	334,158,108.46	7,755,206.09	326,402,902.37	617,962,069.23	PROPERTY & DEBE	65,280,780.47	6,107,861.13	65,280,780.47	65,280,780.47	-
5	HIGH SPIRIT LIMITED	OD	320,287,000.00	SS	31/03/2023	323,823,562.29	3,223,550.89	320,600,011.40	1,019,369,364.74	PROPERTY & DEBE	64,120,002.28	5,918,844.90	64,120,002.28	64,120,002.28	-
6	HIGH SPIRIT LIMITED	TL	1,502,150,000.00	SS	31/03/2023	1,443,428,183.30	78,062,751.85	1,367,365,431.45	4,347,630,635.26	PROPERTY & DEBE	273,473,086.29	26,381,418.38	273,473,086.29	273,473,086.29	-
						[illegible]	236,626,313.13	4,498,972,176.22	10,555,000,000.00		1,305,284,525.98	192,563,509.28	1,305,284,525.98	1,305,284,525.98	

Date :20/04/2023

4,049,002,040.02

General Manager

Managing Director

Chartered Accountants

RSM Eastern Africa

BANK OF INDIA (T) LTD. OPERATION DAR-ES-SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

Break-up of Advances:-
Schedule - 9

Amount
As at
31.03.2023
(In Local Currency)

A	Particulars of Advances:-	ADVANCES AS PER CA 19	UNREALISED INTEREST AS PER CA 19A	GROSS ADVANCES	PROVISION FOR NPA (SCH -5)	NET ADVANCES
		(a)	(b)	(a-b)=c	(d)	c-d=e
	(i) Bills Purchased and Discounted					
	(ii) Cash Credits, Overdrafts and Loans repayable on demand	48,926,571,476.69	13,369,394.00	48,913,202,082.69	41,248,207.55	48,871,953,875.14
	(iii) Term Loans	48,103,994,365.02	221,256,919.13	47,882,737,445.89	151,315,402.00	47,731,422,043.89
	Total (A)	97,030,565,841.71	234,626,313.13	96,795,939,528.58	192,563,609.55	96,603,375,919.03
B	Security wise Break-up of Advances:-					
	(i) Secured by tangible assets	91,104,410,785.47	234,626,313.13	90,869,784,472.34	192,563,609.55	90,677,220,862.79
	(Includes advances against Book Debts)					0.00
	(ii) Covered by Bank/Government Guarantees	4,164,921,753.75	0.00	4,164,921,753.75	0.00	4,164,921,753.75
	(iii) Unsecured	1,761,233,302.49	0.00	1,761,233,302.49		1,761,233,302.49
	(iv) Provision Required		0.00	0.00	0.00	0.00
	Total (B)	97,030,565,841.71	234,626,313.13	96,795,939,528.58	192,563,609.55	96,603,375,919.03
						0.000
C	Sectoral Classification of Advances:-					
	I. Advances in India					
	(i) Priority Sector					0.00
	(ii) Public Sector					0.00
	(iii) Banks					0.00
	(iv) Others					0.00
	Total (C-I)	0.00	0.00	0.00		0.00
	II. Advances outside India					
	(i) Due from Banks					0.00
	(ii) Due from Others					0.00
	(a) Bills Purchased & Discounted					0.00
	(b) Syndication Loans					0.00
	(c) Others	97,030,565,841.71	234,626,313.13	96,795,939,528.58	192,563,609.55	96,603,375,919.03
	Total (C-II)	97,030,565,841.71	234,626,313.13	96,795,939,528.58	192,563,609.55	96,603,375,919.03
	Total (C) i.e. (C-I & C-II)	97,030,565,841.71	234,626,313.13	96,795,939,528.58	192,563,609.55	96,603,375,919.03

Notes:
Figures reported under total of A, B and C, should match with one another.
1. Figures reported in Gross Advances should tally with Schedule 9 (Form A) and CA19 Total
2. Figures reported in NPA Provisions should tally with Schedule 5 (Form A)
3. Figures reported in URI should tally with CA-16/CA 19A

Note: Duly Signed by authorised signatory

Name : Antaryami Sarangi
Designation : Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 20/04/2023

BANK OF INDIA (T) LTD. OPERATION DAR-ES-SALAAM

RSM Eastern Africa

BANK OF INDIA (TANZANIA) LTD

Disclosure of related party items for the priod ended 31.03.2023

Amt in Local Currency

S.No.	Items		Entity Viz. Subsidiaries, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+				
2	Deposits from Bank of India	+	59,854,900,000			59,854,900,000
3	Deposit placed with Bank of India	+				
4	Advances	+				
5	Investments	+				
6	Lending in Call/Notice/Term Money	+				
7	Borrowings in Call/Notice/Term Money	+				
8	Sale of Government Securities/Treasury bills					
9	Purchase of Government Securities/ Treasury bills					
10	Foreign Currency Lending	+				
11	Line of Credit	+				
12	Non Funded Commitments	+				
13	Leasing / HP arrangement availed	+				
14	Leasing / HP arrangement provided	+				
15	Purchase of Fixed Assets					
16	Sale of Fixed Assets					
17	Interest Paid		2,128,732,042			2,128,732,042
18	Interest Received					
19	Dividend Received					
20	Dividend Paid					
21	Rendering of Services	#				
22	Receiving of Services (Mngt Rem)	#				
23	Management Contracts					
24	Amount due to the Entity					
25	Amount due from the Entity					
26	Purchase of NPA					
	Total		61,983,632,042	-	-	61,983,632,042

(+) The outstanding at the year end and maximum during the year to be disclosed
(#) Not for services like remittance facilities / locker facilities

Name : Mr. Antaryami Sarangi
Designation : Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 19/04/2023

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

RSM Eastern Africa

AUDITOR

JANUARY TO MARCH, 2023

BANK OF INDIA (TANZANIA) LTD

NOTE : Previous day closing rate should be the next days opening rate

JANUARY								
DATE	1-Jan-2023	2-Jan-2023	3-Jan-2023	4-Jan-2023	5-Jan-2023	6-Jan-2023	7-Jan-2023	8-Jan-2023
OPENING RATE	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
CLOSING RATE	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
9-Jan-2023	10-Jan-2023	11-Jan-2023	12-Jan-2023	13-Jan-2023	14-Jan-2023	15-Jan-2023	16-Jan-2023	17-Jan-2023
2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
18-Jan-2023	19-Jan-2023	20-Jan-2023	21-Jan-2023	22-Jan-2023	23-Jan-2023	24-Jan-2023	25-Jan-2023	26-Jan-2023
2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
27-Jan-2023	28-Jan-2023	29-Jan-2023	30-Jan-2023	31-Jan-2023				
2309.0000	2309.0000	2309.0000	2309.0000	2309.0000				
2309.0000	2309.0000	2309.0000	2309.0000	2309.0000				
FEBRUARY								
DATE	1-Feb-2023	2-Feb-2023	3-Feb-2023	4-Feb-2023	5-Feb-2023	6-Feb-2023	7-Feb-2023	8-Feb-2023
OPENING RATE	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
CLOSING RATE	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000	2309.0000
9-Feb-2023	10-Feb-2023	11-Feb-2023	12-Feb-2023	13-Feb-2023	14-Feb-2023	15-Feb-2023	16-Feb-2023	17-Feb-2023
2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000
2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000
18-Feb-2023	19-Feb-2023	20-Feb-2023	21-Feb-2023	22-Feb-2023	23-Feb-2023	24-Feb-2023	25-Feb-2023	26-Feb-2023
2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000
2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000
27-Feb-2023	28-Feb-2023							
2310.0000	2310.0000							
2310.0000	2310.0000							

BANK OF INDIA (T) LTD. ★ DAR-ES-SALAAM ★

RSM Eastern Africa

MARCH								
DATE	1-Mar-2023	2-Mar-2023	3-Mar-2023	4-Mar-2023	5-Mar-2023	6-Mar-2023	7-Mar-2023	8-Mar-2023
OPENING RATE	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000
CLOSING RATE	2310.0000	2310.0000	2305.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000
9-Mar-2023	10-Mar-2023	11-Mar-2023	12-Mar-2023	13-Mar-2023	14-Mar-2023	15-Mar-2023	16-Mar-2023	17-Mar-2023
2310.0000	2310.0000	2306.0000	2310.0000	2310.0000	2310.0000	2311.0000	2311.0000	2311.0000
2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2310.0000	2311.0000	2311.0000	2311.0000
18-Mar-2023	19-Mar-2023	20-Mar-2023	21-Mar-2023	22-Mar-2023	23-Mar-2023	24-Mar-2023	25-Mar-2023	26-Mar-2023
2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000
2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000	2311.0000
27-Mar-2023	28-Mar-2023	29-Mar-2023	30-Mar-2023					
2311.0000	2311.0000	2311.0000	2311.0000					
2311.0000	2311.0000	2311.0000	2311.0000					

Name : Mr.Antaryami Sarangi
Designation : Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 18-04-2023

BANK OF INDIA (T) LTD. ★ DAR-ES-SALAAM ★

RSM Eastern Africa

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

Break-up of Investments as on 31.03.2023 for calculation of CRAR

AVAILABLE FOR SALE

Sr. No.	Category	Risk Weight	Book Value AFS	Provision AFS	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	SLR Investments				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00

BANK OF INDIA (T) LTD. ★ DAR-ES-SALAAM ★

RSM Eastern Africa

13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares,convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	**Foreign Investments**	100			0.00
19	**Other participations (OP)**	100			0.00
	TOTAL		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

: 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

General Manager **Managing Director** **Chartered Accountant**

RSM Eastern Africa

Date :20/04/2023

BANK OF INDIA (T) LTD. ★ DAR-ES-SALAAM ★

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

Break-up of Investments as on 31.03.2023 for calculation of CRAR

HELD FOR TRADING

Sr. No.	Category	Risk Weight	Book Value HFT	Provision HFT	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	SLR Investments				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00

RSM Eastern Africa

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

INTERNAL AUDITOR

12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares,convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	**Foreign Investments**	100			0.00
19	**Other participations (OP)**	100			0.00
	TOTAL		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

: 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

RSM Eastern Africa

General Manager **Managing Director** **Chartered Accountant**

Date :20/04/2023

BANK OF INDIA (T) LTD. DAR ES SALAAM

INTERNAL AUDITOR

BANK OF INDIA (TANZANIA) LTD

Break-up of Investments as on 31.03.2023 for calculation of CRAR

SUMMARY

Sr. No.	Category	Risk Weight	Book Value SUMMARY	Provision SUMMARY	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	SLR Investments				
1	Investments in Government securities (including special securities and pledge securities)	0	0.00	0.00	0.00
2	Investments in other approved securities guaranteed by Central/State Government	0	0.00	0.00	0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20	0.00	0.00	0.00
4	Recapitalisation Bonds	0	0.00	0.00	0.00
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	50,357,175,012.10	0.00	50,357,175,012.10
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20	0.00	0.00	0.00
7	State Government guaranteed other securities which have become NPA.	100	0.00	0.00	0.00
8	Investments in bonds issued by banks	20	0.00	0.00	0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20	0.00	0.00	0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100	0.00	0.00	0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100	0.00	0.00	0.00

INTERNAL AUDITOR

BANK OF INDIA (T) LTD. * DAR-ES-SALAAM *

KSM Eastern Africa

12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75	0.00	0.00	0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150	0.00	0.00	0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50	0.00	0.00	0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100	0.00	0.00	0.00
16	Direct Investments in equity shares,convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150	0.00	0.00	0.00
17	All other investments	100	0.00	0.00	0.00
18	**Foreign Investments**	100	0.00	0.00	0.00
19	**Other participations (OP)**	100	0.00	0.00	0.00
	TOTAL * and **		50,357,175,012.10	0.00	50,357,175,012.10
	Investments in subsidiaries /joint ventures		0.00	0.00	0.00

* Total of Book Value of investment should tally with total of Schedule 8

** Total of Provisions should taly with "Reserve for Investment" (item IV-d of Schedule 5

: 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

\## Investments in Public Financial Institutions(PFIs) are to be shown inder Item 17 ' All other investments' and not under Item 8 ' Investments in Bonds issued by Banks

General Manager **Managing Director** **Chartered Accountant**

KPM Eastern Africa

Date :20/04/2023

Difference between Form - 8 & Summary Total 0.00

Difference between Item IV-d of Schedule 5 & Summary Total 0.00

BANK OF INDIA (TANZANIA) LTD

Break-up of Interest Accrued on Investments as on 31.03.2023

Sr. No.	Category	Risk Weight	Book Value	Provision	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
1	Interest due/ Accrued on Government Securities / other approved Securities	0.00	1,136,539,244.71		1,136,539,244.71
2	Interest due / Accrued on Government Guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	20.00			0.00
3	Interest due / Accrued on State Govt. guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	100.00		0.00	0.00
4	Interest due/Accrued on State Government guaranteed securities which have become NPA	100.00			0.00
5	Interest accrued on investments in bonds issued by / Securities guaranteed by other banks	20.00			0.00
6	Interest accrued – All Others	100.00	122,544,879.54		122,544,879.54
	TOTAL *		1,259,084,124.25	0.00	1,259,084,124.25

* should tally with the total amount of interest on Investments included in Interest Accrued [Item II of Schedule 11]

General Manager
Date :20/04/2023

Managing Director

Chartered Accountant

RSM Eastern Africa

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

INTERNAL AUDITOR

FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D

BANK OF INDIA (TANZANIA) LTD

SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY

	INTER-BRANCH TRANSACTION NATURE ONLY	AS ON "31/03/2023 0.00 (Local Currency)
		xxxxxxx xxxxxxx
III.	Liability on account of outstanding forward exchange contracts in respect of Inter-Branch transaction nature only (Branch-wise details should be attached as per format enclosed) - Annexure D1	
IV.	Guarantees given on behalf of Constituents in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached as per format enclosed) - Annexure D2	xxxxxxx xxxxxxx
	a) In India	
	b) Outside India	
V.	Acceptances, endorrsements and other obligations in respect of Inter-branch	xxxxxxx xxxxxxx
	a) Bank's Liability for Credits opened for Customers	
	b) Bank's Liability for confirming Credits	
	c) Bank's Liabilities for Acceptances A/c. Customers	
	d) Liabilities for acceptances on behalf of Customers	
	Total of Item V	0.00
VI.	Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxxx xxxxxxx
	a) Interest Rate Swap (IRS)	
	b) Currency Interest Rate Swap	
	c) Others	
	Total of VI	0.00
	Total III to VI	0.00

Date : 20.04.2023

General Manager

Managing Director

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

Chartered Accountant

RSM Eastern Africa

FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 1

BANK OF INDIA (TANZANIA) LTD

BREAK-UP OF ITEM III SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY

RE : STATEMENT OF FOREX FORWARD EXCHANGE CONTRACTS IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY AS ON "31/03/2023

SR NO.	NAME OF THE BRANCH	DATE OF ORIGINAL CONTRACT	PURCHASE OR SALE	MATURITY DATE	CURRENCY AMOUNT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
	TOTAL				0.00

General Manager

Managing Director

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

Chartered Accountant

RSM Eastern Africa

Date : 20.04.2023

Chief Manager

Chief Executive

Chartered Accountants

AUDITOR

FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 2

BANK OF INDIA (TANZANIA) LTD

BREAK-UP OF ITEM IV SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY

RE : STATEMENT OF GUARANTEES GIVEN ON BEHALF OF CONSTITUENTS IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY i.e. ON THE BASIS OF COUNTER GUARANTEES FROM OUR BRANCHES AS ON "31/03/2023

SR. NO.	NAME OF THE BRANCH	GUARANTEE ORIGINATING DATE	DUE DATE	NAME OF THE ACCOUNT	CURRENCY AMOUNT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
		TOTAL			0.00

Date : 20.04.2023

General Manager

Managing Director

RSM Eastern Africa
Kaur
Chartered Accountant

BANK OF INDIA (T) LTD.
DAR-ES-SALAAM

INTERNAL
AUDITOR

ALL POSITION MAINTAINING BRANCHES ANNEXURE D3

BANK OF INDIA (TANZANIA) LTD

SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY PART A

A)	OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES) IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY	AMOUNT OUTSTANDING AS ON "31/03/2023 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY
III.	Liability on account of outstanding forward exchange contracts with original maturity of contracts of Inter-Branch Transaction nature only (Branch-wise details should be attached)		xxxxxxx
	a) 14 days or less		
	b) 15 days or more upto 1 year		
	c) Above 1 year & over upto 2 years		
	d) Above 2 years & over upto 5 years		
	e) Above 5 years		
IV.	Gurantees given on behalf of Constituents supported by guarantees/letter of comfort of our Branches i.e. Inter-Branch Transaction Nature only (Branch-wise details should be attached)		
	a) Against counter guarantees of our Branch		
	b) Financial Guarantees		
	c) Others		
V.	Acceptances, endorsements and Other Obligations in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxx	xxxxxxx
	a) Bank's Liability for Credits opened for Customers		
	b) Bank's Liability for confirming credits		
	c) Bank's Liabilities for Acceptances A/c. Customers		
	d) Liabilities for acceptance on behalf of Customers		
	Total of Item V	0.00	0.00
VI.	Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxx	xxxxxxx
1	**INTEREST RATE SWAP (IRS)**	xxxxxx	xxxxxxx
	a) 1 year or less		
	b)Above 1 year & upto 5 years		
	c) Above 5 years		
2	**CURRENCY INTEREST RATE SWAP**	xxxxxx	xxxxxxx
	a) 1 year or less		
	b)Above 1 year & upto 5 years		
	c) Above 5 years		
3	Other		
	Total of VI	0.00	0.00
	**** Total III to VI**	0.00	0.00

Note : TOTAL OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF ANNEXURE D IN RESPECT OF INTER BRANCH TRANSACTION NATURE ONLY.

** Total III to VI should tally with Contingent Liabilities as per ANNEXURE D of inter-branch transaction nature only.

McEastern Kaur

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

ANNEXURE D 5

From :

BANK OF INDIA (TANZANIA) LTD

To :

Additional Information of Schedule 12 Contingent Liabilities item III & VI for the 0.00 *31/03/2023

OUTSTANDING FORWARD EXCHANGE CONTRACTS

	Item III Schedule 12 Liability on account of outstanding forward exchange contracts with original maturity of	Merchant Contracts (A)	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts (B)	Inter-Bank Cross Currency Contracts (C)	Other Inter-Bank Contracts (D)	Total A+B+C+D
							0.00
a)	1 Year or less						0.00
							0.00
b)	Over 1 years upto 5 years						0.00
c)	Over 5 years						0.00
	TOTAL III	0.00	0.00	0.00	0.00	0.00	0.00

INTEREST RATE **SWAP** CONTRACTS & DERIVATIVES CONTRACTS IF ANY

	Item VI Schedule 12 Interest Rate Swap Contracts and other derivatives contracts if any.	Merchant Contracts (A)	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts (B)	Inter-Bank Cross Currency Contracts (C)	Other Inter-Bank Contracts (D)	Total A+B+C+D
							0.00
a)	1 year or less						0.00
b)	Over 1 year upto 5 years						0.00
							0.00
							0.00
							0.00
							0.00
							0.00
c)	Over 5 years						0.00
	TOTAL IV	0.00	0.00	0.00	0.00	0.00	0.00

Note:

1.00 Treasury Branch issues FCNR Contracts at notional rate. Such contracts should be given separately as a foot note and should not be reported under Merchant Contracts.

* 2 Total III Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item III in Form 'A'.

** 3 Total VI Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item VI under Interest Rate Swap in Form 'A'.

Date : 20.04.2023

General Manager* Managing Director Chartered Accountant

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

RSM Eastern Africa

INTERNAL AUDITOR

INR/TZS

BANK OF INDIA (TANZANIA) LTD

Report on operation of Subsidiaries for the period ended 31.03.2023

Particulars	(In Local Currency) Amount in TZS' Mn
SELECT FINANCIAL PARAMETERS	
Balance Sheet Footings (Total Assets)	185,960
Capital Funds*	37,446
Minimum Capital Prescribed by Regulators (if any)	15,000
Minimum Capital adequacy prescribed by regulators (%)	14.50%
Capital Adequacy ratio (Actual) (%)	30.76%
Notional Capital Funds **	21,500
Risk-Weighted Assets **	121,747
Notional Capital Adequacy Ratio ** (%)	17.66%
Capital & Reserves as in the Balance Sheet	38,332
Total Deposits	144,067
Total Borrowings (INCLUDES DEPOSITS)	0.00
Profit before Tax	1,209
Profit after Tax/Return	701
Surplus / (loss) on Profit & Loss A/c. carried forward	701
Return on Assets	0.38
Return on Equity	1.87
Total Dividends paid (Declared & set aside to be paid after A.G.M)	0.00
Loans and advances-Gross	97,031
Non Performing loans - Gross	4,407
Provisions held against Non Performing Loans	2,258
Total Investments Book Value	50,357
Total Investment market value	50,357
Non Performing Investments	0.00
Provisions held against Non Performing Investments	0.00
Provision required against non-performing investments	0.00
Contingent Liabilities / Off Balance Sheet Exposures	182
REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
LARGE EXPOSURES AND OWNERSHIP DETAILS	
Large Credits (Substantial Exposures exceeding 10% of Capital funds)	
No. of counterparties	6
Aggregate Exposures (Amount)	27,445
Aggregate Exposures (% of capital)	73.29%
OWNERSHIP SUMMARY	
Investment in Capital by Parent Bank (Amount)	21,500
% of shares held by Parent Bank	100.00%
% of Total Capital held by Parent Bank (incl. Tier II Capital)	100.00%

* As defined by regulators of subsidiaries and / associates / Joint Ventures
** Calculated as per extant DBOD guidelines

Authorised Reporting Officials

Name : **Antaryami Sarangi**
Designation: Managing Director
Subsidiary : Bank of India(T) Ltd
Date : **20-04-2023**

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

SM Eastern Africa

BANK OF INDIA (TANZANIA) LTD

Major component of Consolidated Deferred Tax Assets & Liabilities As on 31.03.2023

Sr. No.	Particulars	Local Currency
	Deferred Tax Assets	
i)	On account of timimng differences towards provisions (Carry forward Loss)	104,189,838.69
ii)	Others	
	Total Deferred Tax Assets (A)	**104,189,838.69**
	Deferred Tax Liabilities	
i)	On account of the timing difference between book	-
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Dererred Tax Liabilities	
	Total Deferred Tax Liabilities (B)	-
	Net Deferred Tax Assets / (Liabilities) (A-B)	**104,189,838.69**

Note: Duly Signed by authorised signatory

Name : Mr. Antaryami Sarangi
Designation :Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 20/04/2023

BANK OF INDIA (T) LTD. DAR-ES-SALAAM

GM Eastern Africa

P. Kaur

INTERNAL AUDITOR