

To,
Central Statutory Auditors
Bank of India

Dear Sir,

This letter is provided in connection with your audit of the consolidated financial statements of Bank of India (hereinafter referred to as "the Bank or Parent") for the year ended March 31, 2020 for the purpose of expressing an opinion on whether the financial statements of the Bank give a true and fair view of its financial position for the year 2019-20 in accordance with generally accepted accounting principles in India. We understand that this letter has been requested by you in terms of SA 600 issued by Institute of Chartered Accountants of India on using the work of Another Auditor.

We confirm receipt of instructions from the Bank requesting us to perform the work on the financial statements of Bank of India (Tanzania) Limited (hereinafter referred to as "the Component") of the Bank for the financial year 2019-20 so that the same are considered for consolidation.

In connection with the work that we will perform on the financial statements of the Component, we understand that we need to draw your attention to those matters arising from our work on the financial statements which we believe you need to be aware of in your audit of the consolidated financial statements of the Bank.

We acknowledge that:

1. The financial statements of the Component will be included in the consolidated financial statements of the Bank.
2. You intend to use our work for the audit of the consolidated financial statements of the Bank and our report on the financial statements of the Component will be relied upon and referred to by you.
3. There were no limitations on the scope of our audit that limits our ability to provide you with any information that you or the Bank has requested.

We confirm that :

The instructions issued by the Parent were clear and there were no ambiguities and we have complied with such instructions.

While auditing the financial statements including various certificates and returns of the Component, we have performed audit procedures that an auditor is required to perform in terms of local regulatory guidelines.

If you need any clarification or further information, we would be happy to provide the same on hearing from you.

Thanking you,
Yours faithfully,



Baker Tilly DGP & Co,
Certified Public Accountants,



Vishwanshu H. Trivedi (TACPA, 1151),
Engagement Partner

Place: Dar Es Salaam

Dated: 15/05/2020

Baker Tilly DGP & Co., trading as Baker Tilly is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities.

Partners:

K. S. Bhattbhatt (Tanzanian)
Kailas K. Bhattbhatt (Tanzanian)
Vishwanshu H. Trivedi (Indian)

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

T: +255 653 222 299, +255 768 222 299

info@bakertilly.co.tz
www.bakertilly.co.tz

To,
The Board of Directors,
Bank of India (Tanzania) Limited
P. O. Box 7581, Dar es Salaam,
Tanzania.

We have reviewed the accompanying interim financial information of Bank of India (Tanzania) Limited which comprises of the Balance Sheet as at 31 March 2020, Statement of Profit and Loss for the year then ended and other explanatory notes. Management is responsible for the preparation and fair presentation of this interim financial information in accordance with Form A and B of the Third Schedule to the Indian Banking Regulation Act, 1949. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements (ISRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not give a true and fair view of the Balance Sheet of the entity as at 31 March 2020, and of its financial performance for the year then ended in accordance with Form A and B of the Third Schedule of the Indian Banking Regulation Act, 1949.

For Baker Tilly DGP & Co.
Certified Public Accountants,



Vishwanshu H. Trivedi
Partner

Place : Dar es Salaam

Dated : 15/05/2020

Baker Tilly DGP & Co., trading as Baker Tilly is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities.

Partners:

K. S. Bhattbhatt (Tanzanian)
Kailas K. Bhattbhatt (Tanzanian)
Vishwanshu H. Trivedi (Indian)

BANK OF INDIA (TANZANIA) LTD

For Foreign Branches Only

FORM 'A'

BALANCE SHEET AS AT "31/03/2020

(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	AS ON
		"31/03/2020 (Current Period) (Local Currency)	"31/03/2019 (Previous Period) (Local Currency)
CAPITAL	1	21,500,000,000.00	21,500,000,000.00
RESERVES & SURPLUS	2	14,151,530,235.90	12,655,117,562.82
DEPOSITS	3	114,245,493,347.30	114,511,855,669.71
BORROWINGS	4	0.00	0.00
OTHER LIABILITIES AND PROVISIONS	5	5,871,641,584.20	2,692,464,032.00
TOTAL :		155,768,665,167.40	151,359,437,264.53
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK	6	13,817,389,978.79	18,543,365,993.23
BALANCES WITH BANKS AND MONEY AT INVESTMENTS	7	9,725,787,754.44	12,051,251,629.00
ADVANCES	8	51,180,505,806.33	44,927,749,290.65
FIXED ASSETS	9	75,258,154,544.05	71,988,104,186.60
OTHER ASSETS	10	709,962,287.31	823,947,276.79
	11	5,076,864,796.48	3,025,018,888.26
TOTAL		155,768,665,167.40	151,359,437,264.53
CONTINGENT LIABILITIES	12	5,454,616,968.25	7,104,176,516.26
BILLS FOR COLLECTION		2,327,324,870.30	1,451,600,663.52
		0.00	0.00

We certify 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, and
- (iii) Physical verification of Bank's fixed asset has been carried out.

Date : 04/05/2020



General Manager

Subject to Audit Report of even date

[Signature]
 Executive Manager
 A/R General



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 1 + CAPITAL

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. AUTHORISED	XXXXXXXXXXXX	XXXXXXXXXXXX
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 4/5/2020

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 2 + RESERVES & SURPLUS

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. STATUTORY RESERVE		
Opening Balance	2,847,121,744.79	3,792,596,789.00
Additions during the year	2,888,119,718.80	-
Deduction during the year	1,959,861,321.72	1,145,475,044.21
TOTAL I	3,575,389,141.87	2,647,121,744.79
II. CAPITAL RESERVE		
A) REVALUATION RESERVE		
Opening Balance		
Additions during the year		
Less: Depreciation/adjustments on etc 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	672,221,886.01	1,703,172,564.57
Additions during the year	49,374,323.23	
Deductions during the year	721,596,209.24	1,030,950,678.56
SUB TOTAL (iii)		672,221,886.01
TOTAL (B)		672,221,886.01
TOTAL (II) (A+B)		672,221,886.01
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	7,408,071,811.30	7,303,704,560.72
Additions during the year	3,991,827,781.74	-
Profit for Previous quarter (1 st to 3 rd -March	590,536,046.47	1,008,822,610.85
Deduction during the year	2,888,218,871.80	474,554,513.27
Dividend paid	387,000,000.00	430,000,000.00
SUB TOTAL (ii)	8,715,216,787.71	7,407,972,658.30
TOTAL IV	8,715,216,787.71	7,407,972,658.30
Balance in Profit and Loss Account		
	1,860,939,326.32	1,927,801,273.72
TOTAL (I TO V)	14,151,530,235.90	12,655,117,562.82

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 3 + DEPOSITS

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. Demand Deposits	xxxxxxxxxxxx	xxxxxxxxxxxx
a) Current Deposits	6,447,669,030.73	7,235,137,388.58
b) Call Deposits	-	-
c) Sundry Deposits (Total as per CA 16)	1,700,264,800.63	1,649,226,153.14
d) Overdue Term Deposits (Made less from fixed deposits item III)		
TOTAL I	8,147,933,831.36	8,884,363,541.72
II. Savings Bank Deposits	9,127,639,284.86	9,793,933,886.34
III. Term Deposits	xxxxxxxxxxxx	xxxxxxxxxxxx
a) Fixed Deposits	96,969,920,231.08	95,833,558,241.65
b) Short Deposits		
c) Certificate of Deposits		
d) Deposits with Notice		
e)		
f)		
g)	96,969,920,231.08	95,833,558,241.65
SUB+TOTAL	96,969,920,231.08	95,833,558,241.65
Less : Overdue term deposits added in Item I above	xxxxxxxxxxxx	xxxxxxxxxxxx
Sub+Total of term Deposits (Total a to g)	96,969,920,231.08	95,833,558,241.65
TOTAL DEPOSITS (Total of I + II + III)	114,245,493,347.30	114,511,855,669.71
	xxxxxxxxxxxx	xxxxxxxxxxxx
SUPPLEMENTARY INFORMATION		
DEMAND DEPOSITS	8,147,933,831.36	8,884,363,541.72
a) From Banks		
b) From Others	8,147,933,831.36	8,884,363,541.72
SAVINGS BANK DEPOSITS	9,127,639,284.86	9,793,933,886.34
a) From Banks		
b) From Others	9,127,639,284.86	10,243,582,988.21
TERM DEPOSITS	96,969,920,231.08	95,833,558,241.65
a) From Banks	45,620,968,997.42	44,397,077,370.40
b) From Others	51,348,951,233.66	51,436,480,871.25
TOTAL DEPOSITS *	114,245,493,347.30	114,511,855,669.71
a) From Banks	45,620,968,997.42	44,397,077,370.40
b) From Others	68,624,524,349.88	70,564,427,401.18
* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS + TOTAL I + II + III		

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 4 + BORROWINGS

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
II. Borrowings outside India (Give details below)	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 : 04/05/2020



General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 5 + OTHER LIABILITIES AND PROVISIONS

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. Bills Payable	xxxxxxxxxxx	xxxxxxxxxxx
a) Drafts Payable	-	-
b) Payslips Issued	27,868,223.05	43,043,722.95
TOTAL I	27,868,223.05	43,043,722.95
II. Inter Office Adjustments	xxxxxxxxxxx	xxxxxxxxxxx
a) Head Office Account		
b) Other Branches, if any		
TOTAL II	-	-
III. Interest Accrued	-	-
IV. Others including Provisions	xxxxxxxxxxx	xxxxxxxxxxx
a) Sundry Credits	3,593,073,103.32	1,334,255,975.10
b) Provision for Taxes	-	-
c) Reserve for Investment		
d) Reserve for Standard Assets	9,882,327.99	-
e) Reserve for Other Assets	8,428,211.11	
f) Reserve for Loan Losses (NPA)	2,232,389,712.78	1,315,164,327.81
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) Deferred Tax Liability		
y) Other Liabilities		
z) Treasury trading account	5.95	6.14
z1)		
TOTAL IV	5,843,773,361.15	2,649,420,309.05
TOTAL OF I + II + III + IV	5,871,641,584.20	2,692,464,032.00

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

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

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. <u>Cash in Hand (Including Foreign Currency Notes)</u>	1,513,048,740.00 xxxxxxxxxxxx	1,511,780,005.82 xxxxxxxxxxxx
II. <u>Balances with Central Bank Monetary Authority of the Country</u>	xxxxxxxxxxxx	xxxxxxxxxxxx
a) In Current Accounts	8,756,168,879.73	15,028,789,345.64
b) In Other Accounts	3,548,172,359.06	2,002,796,641.77
Total (a) & (b)	12,304,341,238.79	17,031,585,987.41
Total I & II	13,817,389,978.79	18,543,365,993.23

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

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
II. <u>Outside India</u>	xxxxxxxxxxxx	xxxxxxxxxxxx
a) In Current Accounts	2,397,787,754.44	3,298,701,629.00
b) In Other Deposit Accounts		
c) Money at Call & Short Notice	7,328,000,000.00	8,752,550,000.00
TOTAL item a, b and c	9,725,787,754.44	12,051,251,629.00

SCHEDULE 8 + INVESTMENTS

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
II. <u>Investments outside India in</u>	xxxxxxxxxxxx	xxxxxxxxxxxx
i) Government Securities (including Local Authorities)	51,180,505,806.33	44,927,749,290.65
	xxxxxxxxxxxx	xxxxxxxxxxxx
ii) Subsidiaries and/or Joint Ventures abroad		
iii) Other Investments (to be specified)		
TOTAL II	51,180,505,806.33	44,927,749,290.65

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 9 + ADVANCES

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. Bills Purchased and Discounted	xxxxxxxxxxx	xxxxxxxxxxx
Cheque Purchased/Bills Purchased/ Negotiated	xxxxxxxxxxx	xxxxxxxxxxx
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	xxxxxxxxxxx	xxxxxxxxxxx
Overdrafts	28,277,315,331.19	21,520,352,405.29
Demand Loan	6,810,335,354.72	7,154,371,227.51
Suspense Accounts (Debits of Advance Nature)	75,857,550.00	55,417,550.00
Import Trust Receipts		
Export Credit + Advances (FBD)		
	Total	II
Term Loans	40,094,846,308.14	43,257,963,003.80
	Total + Advances	I + II + III
	75,258,154,544.05	71,988,104,186.60

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).

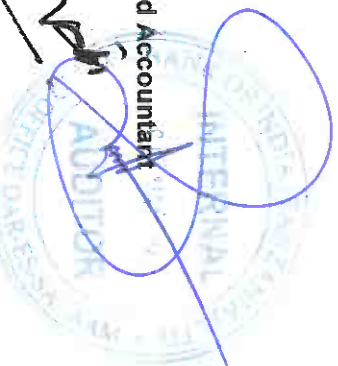
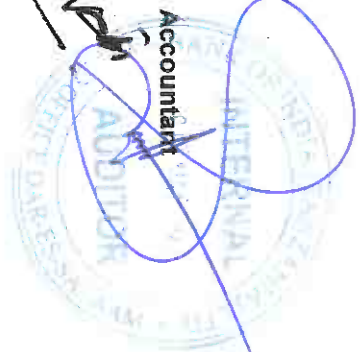
General Manager
Date : 04/05/2020



Managing Director



Chartered Accountant

BANK OF INDIA (TANZANIA) LTD

(Revised September 2009)

ANNEXURE TO SCHEDULE 9 + PART A

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON

"31/03/2020

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON "31/03/2020	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
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 collateralised by deposits of other banks, loans guaranteed by other banks.)	20%					0.00
I) Others	100%	75,258,154,544.05	2,232,389,712.78	368,604,639.53		72,657,160,191.74
Total		75,258,154,544.05	2,232,389,712.78	368,604,639.53	0.00	72,657,160,191.74

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.

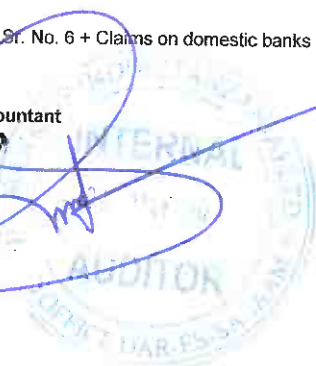
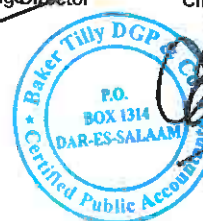
Date : 04/05/2020



General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

(Revised September 2009)

0.00

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

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON

"31/03/2020

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON "31/03/2020	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 collateralised by deposits of other banks, loans guaranteed by other banks.)	0.20					0.00
i) Others	1.00	6,124,614,899.06	2,232,389,712.78	368,604,639.53		3,523,620,546.75
Total		6,124,614,899.06	2,232,389,712.78**	368,604,639.53***	0.00	3,523,620,546.75

* 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)]

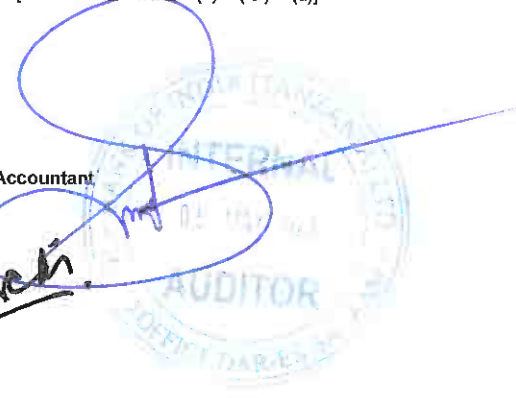
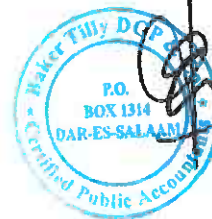
Date : 04/05/2020



General Manager

Managing Director

Chartered Accountant



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

"31/03/2020

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	0.00	0.00	
B	Total	75,258,154,544.05	5,844,375,236.01	614,012,267.26
C	% of Wholesale to Total (A/B)	0.00	xxxxxxx	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)	34.33	xxxxxxx	xxxxxxx
E	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'.

Date : 04/05/2020



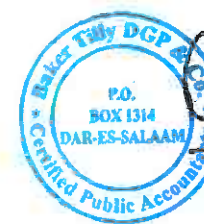
General Manager

[Signature]

Managing Director

[Signature]

Chartered Accountant



[Signature]



BANK OF INDIA (TANZANIA) LTD

Amount in Local Currency

SCHEDULE 10 + FIXED ASSETS AS ON "31/03/2020"

Sheet No. 1

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 1-Apr-19	ADDITIONS DURING THE Half Year ENDED 30.03.2020			DEDUCTIONS DURING THE YEAR ENDED 30.03.2020			GROSS BLOCK CLOSING BALANCE AS ON "31/03/2020 (3 + 4 + 5 + 6 + 7 + 8 + 9)
			PURCHASES	TRANSF FROM BRANCH	DUE TO MOC	SALES/ WRITE + OFF	TRANSF TO BRANCH	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)	732,075,851.33 XXXXXX	30,306,800.00 XXXXXX	XXXXXX	XXXXXX	0.00 XXXXXX	XXXXXX	XXXXXX	762,382,651.33 XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)	160,895,381.35	577,047.00			0.00			161,472,428.35
C	Airconditioning plant etc. and Business machine (item viii to xii)	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)	60,345,000.00	26,700,000.00			0.00			87,045,000.00
E	Cycles (item xvi)	0.00				0.00			0.00
F	Data Processing Machines including Computers (item xi)	535,911,006.65	5,227,400.00			0.00			541,138,406.65
	TOTAL OF II	1,489,227,239.33	62,811,247.00	0.00	0.00	0.00	0.00	0.00	1,552,038,486.33
	GRAND TOTAL (I + II)	1,489,227,239.33	62,811,247.00	0.00	0.00	0.00	0.00	0.00	1,552,038,486.33

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH 2019,

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

NOTE :

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

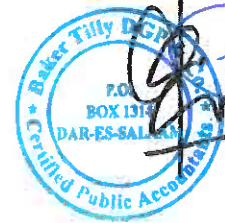
Date : 04/05/2020



[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant



SCHEDULE 10 + FIXED ASSETS ACCUMULATED DEPRECIATION AS ON

31/03/2020

Amount in Local Currency

BLOCK	DESCRIPTION	ACCUMULATED * DEPRECIATION AS ON 01-04-2019	DEPRECIATION			DEPRECIATION			ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON "31/03/2020 (11+12+13+14-15-16-17)	WRITTEN DOWN VALUE(W.D.V.)	
			ADDITIONS DURING THE Half Year ENDED 30.03.2020			DEDUCTIONS DURING THE YEAR ENDED 30.03.2020				AS ON	AS ON
			FROM PROFIT & LOSS ACCOUNT	TRANSFER FROM OTHER BRANCHES	DUE TO MOC	ON SALES/ WRITE + OFF	TRANSFER OTHER BRANCHES	DUE TO MOC		"31/03/2020	"31/03/2019
								(10 - 18)			
		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)	333,941,403.10 XXXXXX	67,041,602.50 XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	400,983,005.60 XXXXXX	361,399,645.73 XXXXXX	145,439,851.40 XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)	24,444,190.54	13,211,353.09			0.00			37,655,543.63	123,816,884.72	243,847,708.67
C	Airconditioning plant etc. and Business machine (item viii to)	0.00 XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	0.00 XXXXXX	0.00 XXXXXX	0.00 XXXXXX
D	Motor Cars, Vans and Motor Cycles (item xii)	13,683,594.33	6,803,941.60			0.00			20,487,535.93	66,557,464.07	28,391,585.24
E	Cycles (item xvi)	0.00				0.00			0.00	0.00	0.00
F	Data Processing Machines including Computers (item xi)	293,210,774.57	89,739,339.29			0.00			382,950,113.86	158,188,292.79	176,406,413.25
	TOTAL II	665,279,962.54	176,796,236.48	0.00	0.00	0.00	0.00	0.00	842,076,199.02	709,962,287.31	594,085,558.56
	TOTAL I + II	665,279,962.54	176,796,236.48	0.00	0.00	0.00	0.00	0.00	842,076,199.02	709,962,287.31	594,085,558.56

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 30TH MARCH, 2017

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 : 04/05/2020



General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 11 + OTHER ASSETS

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. Inter+Office Adjustment (Branch Adjustment)	XXXXXXXXXXXX	XXXXXXXXXXXX
II. Interest Accrued	1,721,448,620.17	1,361,588,217.59
III. Tax paid in advance/tax deducted at source		
IV. Stationery, Stamps and Stamped Documents		
V. Non+Banking assets acquired in satisfaction of claim*		
VI. Others	XXXXXXXXXXXX	XXXXXXXXXXXX
a) Suspense Accounts (Debits) of Other Assets Nature	2,940,402,293.78	1,407,422,981.89
b) Accumulated Loss carried forward a/c	XXXXXXXXXXXX	XXXXXXXXXXXX
c) Swap A/c.		
d) Clearing Adjustments		
e) Currency Position		
f) Trade A/c. (Forex)	(33,897,917.48)	(42,949,118.23)
g) Non+Interest bearing Loans/ Advances to Staff		
h) capital work in process		
i) Deferred Tax Assets **	448,911,800.01	298,956,807.01
j) Security Deposit		
k) Interest		
l) Defered Tax		
m) GST Refundable		
n) Interest Accrued on Term Deposits		
o) Miscellaneous total		
p) Revaluation Diff		
r)		
Total VI	3,355,416,176.31	1,663,430,670.67
Total I to VI	5,076,864,796.48	3,025,018,888.26
	5,070,637,907.86	6,226,888.62

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

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

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



SCHEDULE 12 + CONTINGENT LIABILITIES

	AS ON "31/03/2020 (Current Period) (Local Currency)	AS ON "31/03/2019 (Previous Period) (Local Currency)
I. Claim against the Bank not acknowledged as debts (Details as per attached sheet)	XXXXXXXXXX	XXXXXXXXXX
II. Liability for partly paid investments	XXXXXXXXXX	XXXXXXXXXX
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantee given on behalf of constituents	XXXXXXXXXX	XXXXXXXXXX
a) In India	XXXXXXXXXX	XXXXXXXXXX
b) Outside India	2,482,602,847.85	6,270,179,366.26
V. Acceptances, endorsements and other obligations	XXXXXXXXXX	XXXXXXXXXX
a) Bank's Liability for Credits opened for customers	2,558,842,221.50	833,997,150.00
b) Bank's Liability for confirming credits	XXXXXXXXXX	XXXXXXXXXX
c) Bank's Liability for acceptance A/c. customers	XXXXXXXXXX	XXXXXXXXXX
d) Liabilities for acceptances on behalf of Customers	413,171,898.90	-
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Total of item V	2,972,014,120.40	833,997,150.00
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 VI	5,454,616,968.25	7,104,176,516.26

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

Date : 04/05/2020

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

ANNEXURE TO SCHEDULE 12 + PART A

(Revised March 2008)

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)		AMOUNT OUTSTANDING AS ON 31/03/2020 (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		
	Total [(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	1,472,479,411.90	
	d) Others (Performance Guarantee)	1,010,123,435.95	1,311,597,000.00
	Total [a+b+c+d]	2,482,602,847.85	1,311,597,000.00
V	Acceptances, Endorsement & other obligations		
	a) Bank's liability for credits opened for customers @	2,558,842,221.50	
	b) Bank's Liability for Confirming Credits		
	c) Bank's Liability for Acceptances at/c Customers @	413,171,898.90	
	d) Liability for Acceptances on behalf of customers @		
	Total [(a+b+c+d)]	2,972,014,120.40	
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 than 2 years		
	iv) 2 years & over but less than 3 years		
	v) and so on		
	Total [(i+ii+iii+iv+v)]		
	b) Capital Commitments #		
	c) Others		
	Total [(a+b+c)] i.e. Total Of VI		
	Total [(I to VI)**	5,454,616,968.25	1,311,597,000.00

* 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.

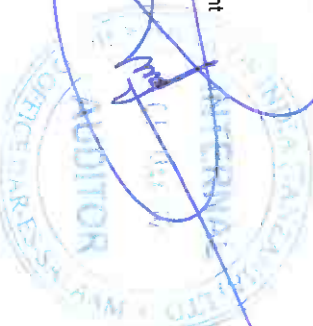
NOTE: TOTALS OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF SCH+12

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



(Revised December 2008)

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

"31/03/2020

Sr. No.	Credit Contingent Items	Client / Obligant	CCF for Contingent	Risk Weight for Obligant	Total Book Exposure	Cash Margin/ Deposits/Provision	Net Exposure (4-5)
		1.00	2.00	3.00	4.00	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	2,972,014,120.40	-	2,972,014,120.40
5	Letters of Credit (Clean)	Govt.	100.00	-			0.00
6	Letters of Credit (Clean)	Banks	100.00	20.00			0.00
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		-	-	2,972,014,120.40	0.00	2,972,014,120.40
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	1,472,479,411.90		1,472,479,411.90
B	Total [under column 4 should tally with item IV(c) of Annexure to Schedule		-	-	1,472,479,411.90	0.00	1,472,479,411.90
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	1,010,123,435.95	769,776,000.00	240,347,435.95
C	Total [under column 4 should tally with item IV(d) of Annexure to Schedule		-	-	1,010,123,435.95	769,776,000.00	240,347,435.95
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
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

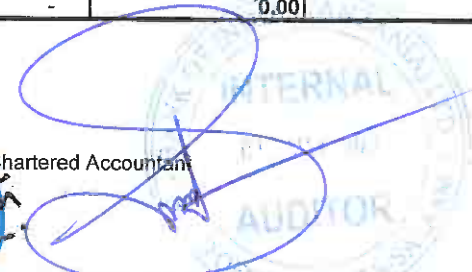
Date : 04/05/2020



General Manager

Managing Director

Chartered Accountant



FORM 'B'
PROFIT & LOSS ACCOUNT FOR THE 4TH QUARTER "31/03/2020"
 From 01/04/19
 To 31/03/2020

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

	4TH QUARTER	
	01/04/19 to 31/03/2020 (Local Currency)	01/04/18 to "31/03/2019 (Local Currency)
I. INCOME		
INTEREST EARNED	12,320,941,131.99	12,801,020,155.83
OTHER INCOME	915,738,108.46	994,839,311.67
LOSS TRANSFERRED	0.00	0.00
TOTAL :	13,236,679,240.45	13,795,859,467.50
II. EXPENDITURE		
INTEREST EXPENDED	5,014,519,974.90	5,295,626,047.46
OPERATING EXPENSES	5,425,690,014.90	5,813,781,692.91
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	935,535,924.33	758,650,453.41
PROFIT TRANSFERRED	1,860,933,326.32	1,927,801,273.72
TOTAL	13,236,679,240.45	13,795,859,467.50
Difference	0.00	0.00

Date : 04/05/2020

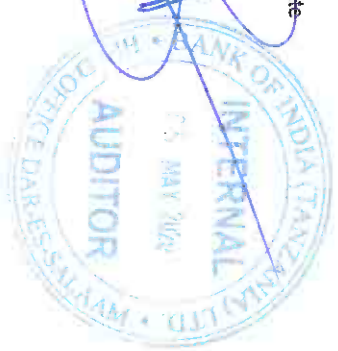


General Manager

[Signature]
 Managing Director

Subject to Audit Report of even date

Chartered Accountants



SCHEDULE 13 - INTEREST EARNED

		4TH QUARTER	
		From 01/04/19	01/04/18
		To 31/03/2020	"31/03/2019
		(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	2,323,412,622.38	1,992,397,268.60
	Term Loans	3,520,962,713.63	3,654,727,970.37
	Export Packing Credits		
	Bills Discounted		
	XXXXXXXX		
	XXXXXXXX		
	Total I	5,844,375,336.01	5,647,125,178.97
II.	Income on Investments Discount/Interest	6,272,817,952.72	6,328,725,169.54
III.	Interest on balance with Central Bank Monetary Authority of Country	xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx
1.	Interest on balance with Central Bank Monetary Authority of Country		
2.	Interest on Call Loans to Bank	203,747,943.26	825,169,807.32
3.	Interest on Deposits with other Banks		
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	203,747,943.26	825,169,807.32
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	Interest received from our own branches -	xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV	0.00	0.00
	Total (I + II + III + IV)	12,320,941,131.99	12,801,020,155.83

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



SCHEDULE 14 - OTHER INCOME

		4TH QUARTER	
		From 01/04/19 To 3/31/2020 (Local Currency)	01/ "31/ (Local C
I.	Commission, Exchange and Brokerage		
	Commission - Foreign	Credits 154,328,509.43	Debits 226,405,633.30
	Commission - on Guarantees	183,299,918.55	98,013,922.86
	Exchange - Foreign	-	0.00
	Brokerage	-	-
	Proposal Processing Charges	276,383,839.28	313,134,818.47
	Rent - Safe Deposits Lockers		
	Total I	614,012,267.26	637,554,374.63
	(Net balance to be extended to) Total I	614,012,267.26	637,554,374.63
II.	Profit on Sale of Investments		
	Less : Loss on sale of Investments		
III.	Profit on revaluation of Investments		
	Less : Loss on revaluation of Investments		
IV.	Profit on sale of Land, Buildings, and Other		
		XXXXXXXXXXXXXXXXXXXX	XXXXXX
	Less : Loss on sale of Land, Buildings, and Other		
V.	Profit on Exchange Transactions		
	Less : Loss on Exchange Transactions	209,324,584.30	
VI.	Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India		
		XXXXXXXXXXXXXXXXXXXX	XXXXXX
VII.	Miscellaneous Income		
	Rent (from property owned by Bank)	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX
	Service Charges - C/D, S/B etc.	88,756,033.75	
	Recoveries in written off Accounts	1,087,300.00	
	Miscellaneous Receipts *	2,557,923.15	
	XXXXXXXXXXXXXXXXXX		XXXXXX
	Total VII	92,401,256.90	
	Total (I to VII)	915,738,108.46	

Note: Details of major items such as safe custody charges, warrants / other handling charges, slae of old news par charges for issuing solvency certificates, issuing duplicate statements of account, signature verificati cheques / cheque return etc. should be given by way of footnote / allonge

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



SCHEDULE 16 - INTEREST EXPENDED

		4TH QUARTER	
		From 01/04/19 To 31/12/2020 (Local Currency)	01/04/18 31/03/2019 (Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Fixed Deposits	3,274,720,424.54	3,483,403,288.28
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits	1,708,510,256.36	1,715,198,269.18
	FCNR Deposits		
	Savings Bank Deposits	31,289,294.00	97,024,490.00
	Current Deposits		
	Others		
	Total	5,014,519,974.90	5,295,626,047.46
II.	Interest on Central Bank Monetary Authority of the country	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
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	0.00	0.00
III.	Others		
	Interest paid on Head Office/Branches balances	XXXXXXXXXXXXXXXXXXXX	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	5,014,519,974.90	5,295,626,047.46
* 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 : 04/05/2020

General Manager

Managing Director

Chartered Accountant



SCHEDULE 16 - OPERATING EXPENSES

	From		To		4TH QUARTER			
	01/04/19 31/03/2020 (Local Currency)		01/04/18 31/03/2019 (Local Currency)		Credits		Debits	
I. Payments to and Provisions for Employees								
Salaries		1,294,678,520.87		1,453,693,909.00				
Provident Fund		95,483,323.85		80,784,208.66				
Medical Aid		10,778,223.48		15,926,381.00				
Less : Credit Salaries				0.00				
Staff Welfare Expenses (Educational)		24,745,600.00		18,317,650.00				
Total I		1,425,685,668.20		1,568,722,148.66				
Rent, Taxes and Lighting								
Rent/Amortization of Right of Use		695,741,604.05		714,093,824.13				
Taxes		1,112,276,823.86		1,547,489,627.59				
Lighting		30,712,353.39		43,397,829.58				
Expenditure on Property Let								
Less : Credit Rent								
Total II		1,838,730,781.30		2,304,981,281.30				
III. Printing and Stationery		21,987,467.59		32,599,204.34				
IV. Advertisement and Publicity		44,627,050.00		54,113,068.00				
V. Depreciation on Bank's Property and Amortiz		350,103,167.16		96,752,216.94				
VII. Directors' fees, allowances & expenses		59,056,267.00		52,605,204.00				
VIII. Auditors' fees and expenses		45,290,664.00		46,397,181.60				
IX. Law Charges								
Postages, Telegrams, Telephones etc.	Credits		Debits	Credits	Debits			
Postage - Inland			0.00		23,200.00			
Postage - Foreign		0.00	2,107,879.09		4,547,232.07			
Telegrams & Telephone - Inland			14,503,581.00		14,496,796.24			
Telegrams - Foreign		0.00	-		0.00			
Stamps - Inland/Foreign		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX			
Sub Total		16,611,460.09	19,067,228.31		19,067,228.31			
X. (Net balance to be extended to) Total IX		16,611,460.09	19,067,228.31		19,067,228.31			
XI. Repairs and Maintenance		7,874,402.00	10,715,479.83		10,715,479.83			
XII. Insurance		375,498,519.55	372,321,179.66		372,321,179.66			
Other Expenditure		XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX			
Business Development Expenses		0.00	0.00		0.00			
Travelling Expenses		48,626,144.12	57,619,682.00		57,619,682.00			
News Papers		2,264,416.94	4,569,300.00		4,569,300.00			
Miscellaneous Charges		1,189,335,006.94	1,193,318,518.27		1,193,318,518.27			
Entertainment Expenses								
Total XII		1,240,225,568.00	1,255,507,500.27		1,255,507,500.27			
Total (I to XII)		5,425,690,014.90	5,813,781,692.91		5,813,781,692.91			

Date : 04/05/2020

General Manager

Mananging Director

Chartered Accountants



ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS
debited to Profit & Loss Account for the Period ended 31-03-2020
i.e. from 01-04-2019 to 31-03-2020

A) (i)	PROVISIONS & CONTINGENCIES	Amount in full (in Local Currency)
1	Provision for Bad / Doubtful debts (NPA)	935,535,924.33
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	
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	0.00
a)	Write Off of Expenses on Renovation of Branch Premises	
b)	Write Off of Software Licence Fee	
c)		
	Sub Total (i)	935,535,924.33
(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)	935,535,924.33
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) *	935,535,924.33

* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2012 to 31-03-2013.

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

Note 4 : Excess provision written back - and not in Schedule 14.

Appropriations include transfer from Profit & Loss a/c to reserves such as Legal earned Reserve, General Reserve and any such items in the nature of unallocated reserves / free reserves.

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



STATEMENT OF GENERAL LEDGER ACCOUNT + SUNDRY DEPOSITS AS ON 31.03.2020

(Amount in Local Currency)

BANK OF INDIA (TANZANIA) LTD
CA 16 (PART I) AS ON
"31/03/2020

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/CAL MONEY ON NEW ISSUE/RIGHT ISSUE OF SHARE 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					0.00	62,649,314.87	62,649,314.87
2	CREDIT BALANCES OF OD A/CS-TZS				23,812,037.55			23,812,037.55
3	CREDIT BALANCES OF OD A/CS-USD				76,549,616.20			76,549,616.20
4	MARGIN ON BG USD		0.00					0.00
5	INTT PAYABLE -TDA		1,537,253,832.01					1,537,253,832.01
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		1,537,253,832.01	0.00	100,361,653.75	0.00	62,649,314.87	1,700,264,800.63

Date : 04/05/2020

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



[Signature]

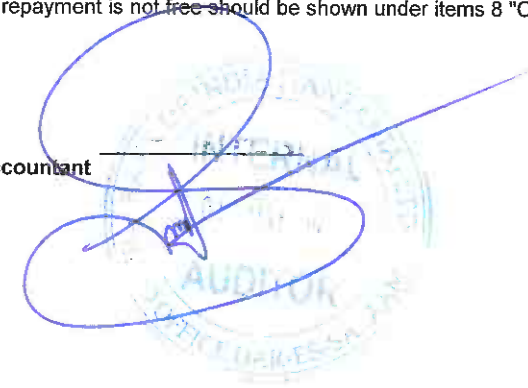
General Manager

[Signature]

Managing Director



Chartered Accountant



(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(ITP) 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					52,097,795.10					0.00	52,097,795.10	52,097,795.10	0.00
2	Amorofisation of comm on BG											0.00	-	0.00
3	Interest on Saving Bank Account										34,771.38	34,771.38	34,771.38	0.00
4	Adv intt on Treasury Bonds											0.00	-	0.00
5	Accr Interest Borrowing Bank										606,888,815.50	606,888,815.50	606,888,815.50	0.00
6	Withholding tax payable + Tzs									45,116,320.59		45,116,320.59	45,116,320.59	0.00
7	Withholding tax payable + USD									5,310,349.70		5,310,349.70	5,310,349.70	0.00
8	Unrealised intt on adv accounts							368,604,639.53				368,604,639.53	368,604,639.53	368,604,639.53
9	Stamp Duty Payable											0.00	-	0.00
10	Cheques sent for collection										51,067,891.10	51,067,891.10	51,067,891.10	0.00
11	Vat Payable									46,820,088.25		46,820,088.25	46,820,088.25	0.00
12	Misc Items										2,009,614,354.64	2,009,614,354.64	2,009,614,354.64	0.00
13	Consolidation Transaction (Routing A/C)										132,453.60	132,453.60	132,453.60	0.00
14	Sundry credit- PAYE A/C - Payable										269,724.93	269,724.93	269,724.93	0.00
15	Sundry credit- NSSF A/C - Payable										20,115,899.00	20,115,899.00	20,115,899.00	0.00
16	Dividend Payable					387,000,000.00						387,000,000.00	387,000,000.00	0.00
	TOTAL		0.00	0.00	0.00	439,097,795.10	0.00	368,604,639.53	0.00	97,246,758.54	2,688,123,910.15	3,593,073,103.32	3,593,073,103.32	368,604,639.53

NOTE :-

- Item 1 to be shown in Schedule 5 of Form "A" under item III "Interest Accrued".
- Total of item 2 to 9 to be shown in Schedule 5 of Form "A" under item (IV a) Sundry Credits
- 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	368,604,639.53	-
b) ADVANCES TO STAFF	0.00	-
TOTAL	368,604,639.53	-

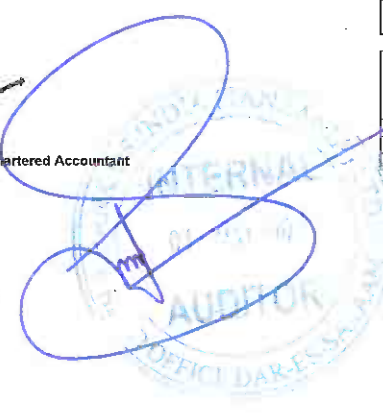
Date : 04/05/2020



General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

CA 16 (PART III) AS ON
31/03/2020

(Amount in Local Currency)

SR NO	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/ 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
1	Receivable NSSF Payment of IBOS		0.00	87,563,152.57		0.00					87,563,152.57	87,563,152.57
2	Law Charges		75,857,550.00								0.00	75,857,550.00
3	Prepaid Expenses					206,359,148.41					206,359,148.41	206,359,148.41
4	Prepaid Insurance					140,125,716.99					140,125,716.99	140,125,716.99
5	Suspense a/c (DR) balances										20,171,539.02	20,171,539.02
6	Salary Advance (House rent)								11,999,448.94		11,999,448.94	11,999,448.94
7	Computer Software Expenses					259,678,040.57					259,678,040.57	259,678,040.57
8	Misc Items									2,211,216,354.78	2,211,216,354.78	2,211,216,354.78
9	Payment for Furniture and Fixture				0.00						0.00	0.00
10	Write Off of Other Losses										0.00	0.00
11	Expenses of S.F/ Decered Accts										0.00	0.00
12	Deferred Tax			0.00						0.00	0.00	0.00
13	VAT Input Account (Debt)										0.00	0.00
	TOTAL		75,857,550.00	87,563,152.57	0.00	606,162,905.97	0.00	0.00	11,999,448.94	3,288,892.50	3,288,892.50	3,288,892.50
	AMOUNT OF PROVISION REQUIRED									2,234,676,786.30	2,940,402,293.78	3,016,259,845.78
											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 a separate sub-item styled "Suspense Accounts (Debits) of Other Assets Nature".

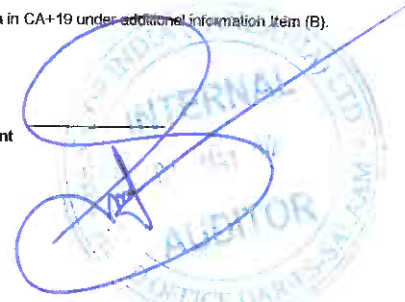
Note 2 :- Total of Amount of Provision required as reported in Column No. 9 should be shown in CA+19 under additional information Item (B).


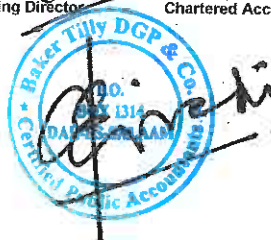
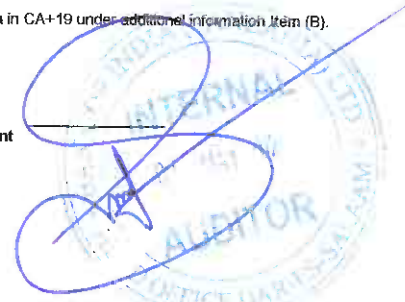
Date : 04/05/2020

0.00


 General Manager


 Managing Director


 Chartered Accountant

BANK OF INDIA (TANZANIA) LTD

CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON

31/03/2020

(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							
ii) SECURED BY TANGIBLE ASSETS				71,670,691,830.98	71,670,691,830.98	96,616,900.34	71,767,308,731.32
ii) COVERED BY GUARANTEES [(a)+(b)+(c)]	0.00	0.00	0.00	1,008,532,058.65	1,008,532,058.65	0.00	1,008,532,058.65
a) BANKS				1,008,532,058.65	1,008,532,058.65	0.00	1,008,532,058.65
b) GOVERNMENT				0.00	0.00	0.00	0.00
c) DICGC / ECGC / CGFSI				0.00	0.00	0.00	0.00
iii) UNSECURED				166,826,935.22	166,826,935.22	73,214,662.75	240,041,597.97
iv) PROVISION REQUIRED [(a)+(b)+(c)+(d)]	0.00	0.00	0.00	2,242,272,040.77	2,242,272,040.77		2,242,272,040.77
a) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	9,882,327.99	9,882,327.99	0.00	9,882,327.99
a1 On Standard Assets (other than a2) under asset code 11				9,384,005.10	9,384,005.10	0.00	9,384,005.10
a2 On Standard Assets identified for 30 days default under asset code 12				498,322.88	498,322.88	0.00	498,322.88
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)	0.00	0.00	0.00	6,889,524.92	6,889,524.92	0.00	6,889,524.92
(b1) On Secured Advances (AC 21)				6,889,524.92	6,889,524.92	0.00	6,889,524.92
(b2) On Unsecured Advances (AC 22)				0.00	0.00	0.00	0.00
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	56,334,950.85	56,334,950.85	0.00	56,334,950.85
c1 on doubtful assets upto 1 year (AC 31)				56,334,950.85	56,334,950.85	0.00	56,334,950.85
c2 on doubtful assets > 1 yr 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)	0.00	0.00	0.00	2,169,165,237.01	2,169,165,237.01	0.00	2,169,165,237.01
TOTAL I * (i + ii + iii + iv)	0.00	0.00	0.00	75,088,322,865.62	75,088,322,865.62	169,831,563.09	75,258,154,428.71

II. ASSET CLASSIFICATION							
a) STANDARD ASSETS (a1+a2)							
a1 Standard assets (other than a2) under asset code 11	0.00	0.00	0.00	68,963,708,081.90	68,963,708,081.90	169,831,563.09	69,133,539,644.99
a2 Standard assets identified for 30 days default under asset code 12				59,989,052,483.70	59,989,052,483.70	169,831,563.09	60,158,884,046.79
b) SUB-STANDARD ASSETS (b1+b2)	0.00	0.00	0.00	8,974,655,598.20	8,974,655,598.20	0.00	8,974,655,598.20
(b1) Secured Advance				137,529,916.85	137,529,916.85	0.00	137,529,916.85
(b2) Unsecured Advance				0.00	0.00	0.00	0.00
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	225,139,843.16	225,139,843.16	0.00	225,139,843.16
c1 Doubtful Assets upto 1 year (AC 31)				225,139,843.16	225,139,843.16	0.00	225,139,843.16
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)	0.00	0.00	0.00	5,761,945,139.05	5,761,945,139.05	0.00	5,761,945,139.05
TOTAL II * (a+b+c+d)	0.00	0.00	0.00	75,088,322,980.96	75,088,322,980.96	169,831,563.09	75,258,154,544.05
	0.00	0.00	0.00	-115.34	-115.34	0.00	-115.34

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

ADDITIONAL INFORMATION item (A)		(Local Currency)
(A) BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :		
(1) BILLS PURCHASED & DISCOUNTED		0.00
(a) INDIAN		0.00
(b) FOREIGN		0.00
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND		1,098,398,008.24
(3) TERM LOANS		1,143,874,032.53
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 Item (iv)		2,242,272,040.77

ADDITIONAL INFORMATION item (B)		
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 16 - PART III)	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
	2,940,401,391.78	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.

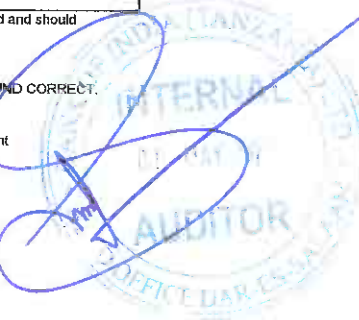
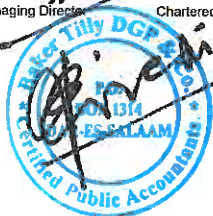
Date : 04/05/2020



General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

CA19 - A

CA-19A

SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON

31/03/2020

(Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION 1	DUE FROM BANKS 2	DUE FROM OTHERS			SUB-TOTAL 6	STAFF 7.00	GRAND TOTAL 8.00
		BILLS PURCHASED DISCOUNTED 3	SYNDICATED LOANS 4	OTHERS 5			
I. ALLOCATION OF ADVANCES							
i) SECURED BY TANGIBLE ASSETS				367,885,243.58	367,885,243.58		367,885,243.58
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				719,395.95	719,395.95		719,395.95
TOTAL - I * (i + ii + iii)	0.00	0.00		368,604,639.53	368,604,639.53	0.00	368,604,639.53
II. ASSET CLASSIFICATION							
a) 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
b) SUB-STANDARD ASSETS (b1 + b2)	0.00	0.00	0.00	7,015,131.39	7,015,131.39	0.00	7,015,131.39
(b1) Secured Advance (AC 21)				7,015,131.39	7,015,131.39		7,015,131.39
(b2) Unsecured Advance (AC 22)							
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
c2 Doubt 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
d) LOSS ASSETS (AC 40)					0.00		0.00
TOTAL - II * [(a) + (b) + (c) + (d)]	0.00	0.00	0.00	361,589,508.14	361,589,508.14	0.00	361,589,508.14
				368,604,639.53	368,604,639.53	0.00	368,604,639.53

III TYPE OF FACILITY

(1) TYPE OF FACILITY	(A) BREAK-UP OF UNREALISED INCOME
(1) BILLS PURCHASED/DISCOUNTED	xxxxxxx
(a) INDIAN	0.00
(b) FOREIGN	0.00
(2) CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	96,683,308.07
(3) TERM LOANS	271,805,992.36
TOTAL	Refer Note 1 -> 368,489,300.43

(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA A/Cs

xxxxxxx
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 CA16 (Part II)

Date : 04/05/2020



General Manager

Managing Director

Chartered Accountant



STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON 31/03/2020
(CA 19B)

SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (SS/DI,D2, D3/L)	EXACT DATE SINCE AC. 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 LMA / AUDITORS	PROVISION REQUIRED AS PER IFRS NORMS	HIGHER OF TWO (12) / (13)	PROVISION HELD	EXCESS SHORTFALL (15) - (14)
1	AK'S LIMITED	OD	750,000,000.00	L	31/10/2017	824,561,110.27	11,825,214.60	812,735,895.67	358,504,830.55	BUILDING	580,634,070.07	580,634,070.07	580,634,070.07	580,634,070.07	-
2	AK'S LIMITED	TL	130,000,000.00	L	31/10/2017	108,102,166.77	4,610,518.17	103,491,638.60	47,000,937.73	BUILDING	72,600,187.30	72,600,187.30	72,600,187.30	72,600,187.30	-
3	AK'S LIMITED	TL	270,000,000.00	L	31/10/2017	193,232,851.07	8,241,310.45	184,991,540.62	84,014,283.07	BUILDING	129,773,001.17	129,773,001.17	129,773,001.17	129,773,001.17	-
4	AK'S LIMITED	TL	400,000,000.00	L	31/10/2017	332,673,761.25	14,188,413.29	318,485,347.96	144,640,765.76	BUILDING	223,419,943.15	223,419,943.15	223,419,943.15	223,419,943.15	-
5	AK'S LIMITED	TL	800,000,000.00	L	31/10/2017	872,239,419.00	36,923,481.00	835,315,938.00	379,234,530.00	BUILDING	586,063,357.49	586,063,357.49	586,063,357.49	586,063,357.49	-
6	AZIZ SADRUDDIN BHALOO	DL	230,370,000.00	L	31/07/2017	192,918,576.80	461,846.70	192,456,730.10	189,684,000.00	APARTMENT	20,371,944.27	20,371,944.27	20,371,944.27	20,371,944.27	-
7	DAVID SIMON MZENA	OD	200,000,000.00	D1	31/08/2019	225,139,843.16	0.00	225,139,843.16	262,000,000.00	BUILDING	56,334,950.85	56,334,950.85	56,334,950.85	56,334,950.85	-
8	F.B.M FASHION COMPANY	TL	128,000,000.00	SS	30/11/2019	128,279,902.38	6,491,081.44	121,788,820.94	180,000,000.00	LAND PROPERTY	5,241,344.57	5,241,344.57	5,241,344.57	5,241,344.57	-
9	GATEWAY FINANCIAL	OD	10,000,000.00	L	1/11/2017	7,880,817.32	0.00	7,880,817.32	12,500,000.00	VEHICLE	3,853,983.06	3,853,983.06	3,853,983.06	3,853,983.06	-
10	GUSTAPH GABRIEL KAPOND	TL	6,206,000.00	L	30/12/2016	3,702,302.11	120,786.11	3,581,516.00	9,000,000.00	VEHICLE	710,516.00	710,516.00	710,516.00	710,516.00	-
11	KARIM HASSAN	TL	5,840,000.00	L	31/12/2019	4,344,004.20	301,990.09	4,042,014.11	0.00	VEHICLE	4,042,014.11	4,042,014.11	4,042,014.11	4,042,014.11	-
12	KARIM HASSAN	TL	10,000,000.00	SS	31/12/2019	5,669,282.47	330,395.61	5,338,886.86	5,148,000.00	VEHICLE	1,150,979.23	1,150,979.23	1,150,979.23	1,150,979.23	-
13	MAMUZUNGU INJECTION	OD	400,000,000.00	L	31/12/2017	485,106,716.57	6,698,459.87	478,408,256.70	445,000,000.00	LAND PROPERTY	191,697,657.17	191,697,657.17	191,697,657.17	191,697,657.17	-
14	MAMUZUNGU INJECTION	TL	70,000,000.00	L	31/12/2017	25,982,165.77	3,447,149.67	22,535,016.10	20,000,000.00	LAND PROPERTY	9,649,146.46	9,649,146.46	9,649,146.46	9,649,146.46	-
15	MAMUZUNGU INJECTION	TL	200,000,000.00	L	31/12/2017	194,435,355.29	25,796,454.98	168,638,900.31	210,000,000.00	LAND PROPERTY	33,337,269.07	33,337,269.07	33,337,269.07	33,337,269.07	-
16	MRISHO HUSSEIN RASHID	DL	2,772,000.00	L	31/07/2018	1,578,923.00	174,205.20	1,404,717.80	0.00	VEHICLE	1,404,717.80	1,404,717.80	1,404,717.80	1,404,717.80	-
17	MRISHO HUSSEIN RASHID	TL	2,456,000.00	L	31/07/2018	1,276,567.98	121,148.54	1,155,419.44	0.00	VEHICLE	1,155,419.44	1,155,419.44	1,155,419.44	1,155,419.44	-
18	MUSSA ALLY SILLA	DL	30,000,000.00	L	31/07/2018	19,762,326.94	3,114,105.00	16,648,221.94	10,000,000.00	LAND PROPERTY	6,689,363.44	6,689,363.44	6,689,363.44	6,689,363.44	-
19	MUSSA ALLY SILLA	DL	448,000,000.00	L	31/07/2018	469,336,095.06	73,777,091.00	395,559,004.06	230,000,000.00	LAND PROPERTY	215,156,829.07	215,156,829.07	215,156,829.07	215,156,829.07	-
20	PONCIAN BENGESI	TL	5,000,000.00	L	31/12/2019	1,770,398.83	122,052.12	1,648,346.71	0.00	VEHICLE	1,648,346.71	1,648,346.71	1,648,346.71	1,648,346.71	-
21	PONCIAN BENGESI	TL	5,000,000.00	SS	31/12/2019	3,580,732.00	193,654.34	3,387,077.66	8,000,000.00	VEHICLE	497,201.12	497,201.12	497,201.12	497,201.12	-
22	SIMBA WINES LIMITED	OD	40,000,000.00	L	28/02/2019	43,614,560.83	0.00	43,614,560.83	84,000,000.00	STOCKS	16,554,234.58	16,554,234.58	16,554,234.58	16,554,234.58	-
23	SWAHILI TRAVEL SERVICES	OD	50,000,000.00	L	31/07/2018	53,703,341.83	0.00	53,703,341.83	80,000,000.00	LAND PROPERTY	9,891,385.03	9,891,385.03	9,891,385.03	9,891,385.03	-
24	SWAHILI TRAVEL SERVICES	TL	50,000,000.00	L	31/07/2018	41,154,598.98	1,633,460.96	39,521,138.02	72,000,000.00	LAND PROPERTY	7,146,839.03	7,146,839.03	7,146,839.03	7,146,839.03	-
25	SWAHILI TRAVEL SERVICES	TL	466,000,000.00	L	31/07/2018	375,821,939.68	37,968,550.89	337,853,388.79	493,000,000.00	LAND PROPERTY	51,988,328.70	51,988,328.70	51,988,328.70	51,988,328.70	-
26	TROPICAL FOODS LIMITED	TL	2,527,800,000.00	L	30/11/2019	1,508,747,149.50	132,063,269.50	1,376,683,880.00	8,600,000,000.00	LAND PROPERTY	1,376,683.88	1,376,799.22	1,376,683.88	1,376,683.88	-
						6,124,614,899.06	368,604,639.53	5,756,010,259.53	11,933,727,347.11		2,232,389,712.78	2,232,389,626.12	2,232,389,712.78	2,232,389,712.78	-

Date : 04/05/2020



General Manager



Chartered Accountants

INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2019 TO 31.12.2019

**PART A : For Accounts with Fund Based Sanctioned Limit or Fund based outstanding
(whichever is greater) with Rs. 100 lacs and above. Amount in Local Currency**

PARTICULARS		No of Accounts (Total)	Aggregate outstanding as on 31.12.2019 (Fund Based)	Provision required on account of NPV sacrifice.
		1	2	3
1.	STANDARD ACCOUNTS	7.00	17,041,980,467.78	NIL
2.	SUB-STANDARD ACCOUNTS			
3.	DOUBTFUL ACCOUNTS			

PART B : For Accounts with Fund Based Sanctioned Limit or Fund based outstanding below Rs. 100 lacs .

PARTICULARS		No of Accounts (Total)	Aggregate outstanding as on 31.12.2019 (Fund Based)	Provision required on account of NPV sacrifice.
		1	2	3
1.	STANDARD ACCOUNTS			
2.	SUB-STANDARD ACCOUNTS			
3.	DOUBTFUL ACCOUNTS			

Date: 07/01/2020

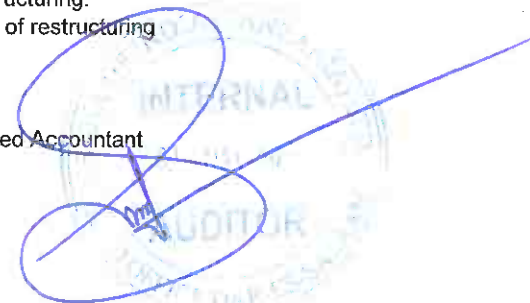
- Note: 1 The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures
iii) Commercial Real Estate Exposures and iv) Loss Assets, which are not eligible for restructuring.
2 Separate communication from HO Credit Monitoring Department is sent for further details of restructuring
done during the quarter 1st April to 31st December 2019



General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

**Break-up of Advances:-
Schedule - 9**

**Amount
As at
31.03.2020
(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	35,163,508,235.91	96,683,308.07	35,066,824,927.84	1,098,398,008.24	35,066,824,927.84
	(iii) Term Loans	40,094,646,308.14	271,921,331.46	39,822,724,976.68	1,143,874,032.53	38,724,326,968.44
	Total (A)	75,258,154,544.05	368,604,639.53	74,889,549,904.52	2,242,272,040.77	72,647,277,863.75
B	Security wise Break-up of Advances:-					
	(i) Secured by tangible assets	74,009,580,887.43	367,885,243.58	73,641,695,643.85	2,234,021,542.71	71,407,674,101.14
	(Includes advances against Book Debts)					0.00
	(ii) Covered by Bank/Government Guarantees	1,008,532,058.65		1,008,532,058.65	0.00	1,008,532,058.65
	(iii) Unsecured	240,041,597.97	719,395.95	239,322,202.02	8,250,498.06	231,071,703.96
	Total (B)	75,258,154,544.05	368,604,639.53	74,889,549,904.52	2,242,272,040.77	72,647,277,863.75
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	75,258,154,544.05	368,604,639.53	74,889,549,904.52	2,242,272,040.77	72,647,277,863.75
	Total (C-II)	75,258,154,544.05	368,604,639.53	74,889,549,904.52	2,242,272,040.77	72,647,277,863.75
	Total (C) i.e. (C-I & C-II)	75,258,154,544.05	368,604,639.53	74,889,549,904.52	2,242,272,040.77	72,647,277,863.75

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 : Ashwani Kumar Negi
Designation : Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 04/05/2020



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 "31/03/2020 4TH QUARTER (Local Currency)
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	xxxxxxx xxxxxxx
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, endorsements 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 : ~~30.03.2019~~ **04.05.2020**

General Manager



Managing Director



Chartered Accountant




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 "31/03/2020

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

Date : ~~10-10-2019~~ 04.05.2020

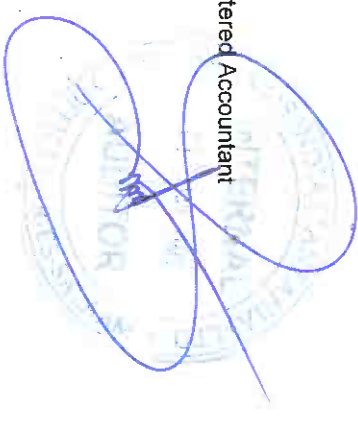
General Manager



Managing Director



Chartered Accountant




~~Chief Manager~~

~~Chief Executive~~

~~Chartered Accountants~~

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 "31/03/2020"

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 : ~~10.10.2019~~ ^{04.05.2020}

General Manager

Managing Director

Chartered Accountant



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 "31/03/2020 (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.	Guarantees 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	xxxxxx	xxxxxxx
	2 CURRENCY INTEREST RATE SWAP		
	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.

Date

14-05-2020
10-10-2019

General Manager

Chief Executive

Chartered Accountants



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 5

From : To :

BANK OF INDIA (TANZANIA) LTD

Additional Information of Schedule 12 Contingent Liabilities item III & VI for the

4TH QUARTER

31/03/2020

OUTSTANDING FORWARD EXCHANGE CONTRACTS

Item III Schedule 12	Merchant Contracts	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
Liability on account of outstanding forward exchange contracts with original maturity of	(A)					
a) 1 Year or less						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
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 : 04.05.2020
~~12.12.2019~~

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD
Break-up of Investments as on 31.03.2020 for calculation of CRAR
HELD TO MATURITY (HTM)

Sr. No	Category	Risk Weight	Book Value (HTM)	Provision (HTM)	Value net of depreciation
SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)	0	(1)	(2)	(3) [1-2]
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					
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	51,188,858,577.91	XXXXX	51,188,858,577.91
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 debtbonds 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 8c 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			51,188,858,577.91	0.00	51,188,858,577.91
Investments in subsidiaries/joint ventures					0.00

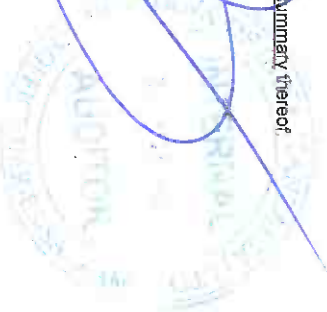
te : 1. Above details should be submitted separately for HTM/AFS/HFI categories along with a summary thereof

General Manager

Managing Director

Chartered Accountant

Date : 04/05/2020



BANK OF INDIA (TANZANIA) LTD
Break-up of Investments as on 31.03.2020 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					
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
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

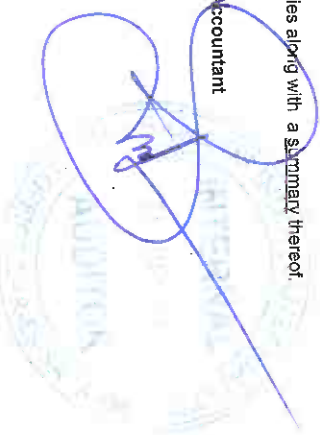
Note : 1. Above details should be submitted separately for HTM/AES/HT categories along with a summary thereof.

Date : 04/05/2020

General Manager

Managing Director

Chartered Accountant



BANK OF INDIA (TANZANIA) LTD
Break-up of Investments as on 31.03.2020 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					
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 debtbonds 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
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

Note : 1. Above details should be submitted separately for LTM/AES/HFT categories along with a summary thereof.

General Manager

Managing Director

Chartered Accountant

Date : 04/05/2020



BANK OF INDIA (TANZANIA) LTD
Break-up of Investments as on 31.03.2020 for calculation of CRAR

SUMMARY

Sl. No.	Category	Risk Weight %	Book Value SUMMARY (1)	Provision SUMMARY (2)	Value net of depreciation SUMMARY (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					
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	51,188,858,577.91	0.00	51,188,858,577.91
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 deb/bonds of other banks PFIs for their Tier-II Capital	100	0.00	0.00	0.00
11	Investment in SIBBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100	0.00	0.00	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	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 **			51,188,858,577.91	0.00	51,188,858,577.91
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 tally with Reserve for Investment' (Item V-d of Schedule 5

Note : 1.

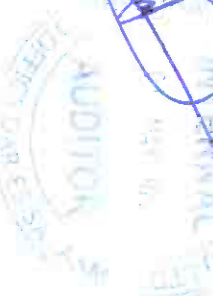
Above details should be submitted separately for HTM/AFS/HFI categories along with a summary thereof.

General Manager

[Signature]
 Managing Director

Chartered Accountant

Date : 04/05/2020



BANK OF INDIA (TANZANIA) LTD
Break-up of Interest Accrued on Investments as on 31.03.2020

Sr. No.	Category	Risk Weight %	Book Value (1)	Provision (2)	Value net of depreciation (3) [1-2]
1	Interest due/ Accrued on Government Securities / other approved Securities	0.00	1,437,819,362.37		1,437,819,362.37
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	167,647,075.70		0.00
6	Interest accrued -- All Others	100.00	167,647,075.70		167,647,075.70
	TOTAL *		1,605,466,438.07	0.00	1,605,466,438.07

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

Date : 04/05/2020

General Manager

Managing Director


Chartered Accountant



BANK OF INDIA (TANZANIA) LTD
Major component of Consolidated Deferred Tax Assets & Liabilities
31.03.2020

Sr. No.	Particulars	Local Currency
	Deferred Tax Assets	
i)	On account of timing differences towards provisions (Carry forward Loss)	448,911,800.01
ii)	Others	
	Total Deferred Tax Assets (A)	448,911,800.01
	Deferred Tax Liabilities	
i)	On account of the timing difference between book depreciation and Income Tax depreciation	
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)	448,911,800.01

Note: Duly Signed by authorised signatory

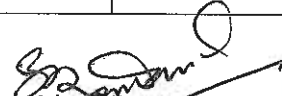

Name : Ashwani Kumar Negi
Designation: Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 04-05-2020



	JANUARY TO MARCH, 2020		BANK OF INDIA (TANZANIA) LTD						
JANUARY			NOTE : Previous day closing rate should be the next days opening rate						
DATE	1-Jan-2020	2-Jan-2020	3-Jan-2020	4-Jan-2020	5-Jan-2020	6-Jan-2020	7-Jan-2020	8-Jan-2020	
OPENING RATE	0.0000	0.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000	
CLOSING RATE	0.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000	2289.0000	
	9-Jan-2020	10-Jan-2020	11-Jan-2020	12-Jan-2020	13-Jan-2020	14-Jan-2020	15-Jan-2020	16-Jan-2020	
	2289.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000	2289.0000	
	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000	2289.0000	2289.0000	
	18-Jan-2020	19-Jan-2020	20-Jan-2020	21-Jan-2020	22-Jan-2020	23-Jan-2020	24-Jan-2020	25-Jan-2020	
	2289.0000	0.0000	0.0000	2289.0000	2288.0000	2288.0000	2289.0000	2289.0000	
	0.0000	0.0000	2289.0000	2288.0000	2288.0000	2289.0000	2289.0000	0.0000	
	27-Jan-2020	28-Jan-2020	29-Jan-2020	30-Jan-2020	31-Jan-2020				
	0.0000	2289.0000	2289.0000	2289.0000	2289.0000				
	2289.0000	2289.0000	2289.0000	2289.0000	2289.0000				
FEBRUARY									
DATE	1-Feb-2020	2-Feb-2020	3-Feb-2020	4-Feb-2020	5-Feb-2020	6-Feb-2020	7-Feb-2020	8-Feb-2020	
OPENING RATE	2289.0000	0.0000	0.0000	2289.0000	2289.0000	2289.0000	2290.0000	2289.0000	
CLOSING RATE	0.0000	0.0000	2289.0000	2289.0000	2289.0000	2290.0000	2289.0000	0.0000	
	9-Feb-2020	10-Feb-2020	11-Feb-2020	12-Feb-2020	13-Feb-2020	14-Feb-2020	15-Feb-2020	16-Feb-2020	
	0.0000	0.0000	2290.0000	2290.0000	2290.0000	2290.0000	2290.0000	0.0000	
	0.0000	2290.0000	2290.0000	2290.0000	2290.0000	2290.0000	0.0000	0.0000	
	18-Feb-2020	19-Feb-2020	20-Feb-2020	21-Feb-2020	22-Feb-2020	23-Feb-2020	24-Feb-2020	25-Feb-2020	
	2290.0000	2290.0000	2290.0000	2290.0000	2290.0000	0.0000	0.0000	2290.0000	
								2290.0000	



2290.0000	2290.0000	2290.0000	2290.0000	0.0000	0.0000	2290.0000	2290.0000	2289.0000
27-Feb-2020	28-Feb-2020	29-Feb-2020						
2289.0000	2289.0000	2289.0000						
2289.0000	2289.0000	0.0000						
MARCH								
DATE	1-Mar-2020	2-Mar-2020	3-Mar-2020	4-Mar-2020	5-Mar-2020	6-Mar-2020	7-Mar-2020	8-Mar-2020
OPENING RATE	0.0000	0.0000	2289.0000	2289.0000	2289.0000	2289.0000	2289.0000	0.0000
CLOSING RATE	0.0000	2289.0000	2289.0000	2289.0000	2289.0000	2289.0000	0.0000	0.0000
9-Mar-2020	10-Mar-2020	11-Mar-2020	12-Mar-2020	13-Mar-2020	14-Mar-2020	15-Mar-2020	16-Mar-2020	17-Mar-2020
0.0000	2289.0000	2289.0000	2289.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000
2289.0000	2289.0000	2289.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000
18-Mar-2020	19-Mar-2020	20-Mar-2020	21-Mar-2020	22-Mar-2020	23-Mar-2020	24-Mar-2020	25-Mar-2020	26-Mar-2020
2289.0000	2289.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000	2289.0000
2289.0000	2289.0000	2289.0000	0.0000	0.0000	2289.0000	2289.0000	2289.0000	2289.0000
27-Mar-2020	28-Mar-2020	29-Mar-2020	30-Mar-2020	31-Mar-2020				
2289.0000	2290.0000	0.0000	0.0000	2290.0000				
2290.0000	0.0000	0.0000	2290.0000	2290.0000				


 Name : Ashwani Kumar Negi
 Designation: Managing Director
 Subsidiary : Bank of India(T) Ltd
 Date : 04-05-2020



Disclosure of related party items for the period ended 31.03.2020

Amt in Local Currency

S.No.	Items		Entity Viz. Subsidiarie, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+				
2	Deposits from Bank of India	+	45,551,100,000			45,551,100,000
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					
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		45,551,100,000			45,551,100,000

(+) The outstanding at the year end and maximum during the year to be disclosed

(#) Not for services like remittance facilities / locker facilities

(@) Whole time Directors of the Board and CEOs of the Branches of entities

Name : *Ashwani Kumar Negi*
 Designation: *Managing Director*
 Subsidiary : Bank of India(T) Ltd
 Date : 04-05-2020



BANK OF INDIA (TANZANIA) LTD
Report on operation of Subsidiaries for the period ended 31.03.2020

Particulars	(In Local Currency) Amount in TZS' Mn
Part A	
SELECT FINANCIAL PARAMETERS	
Balance Sheet Footings (Total Assets)	154,984
Capital Funds*	34,725
Minimum Capital Prescribed by Regulators (if any)	15,000
Minimum Capital adequacy prescribed by regulators (%)	14.50%
Capital Adequacy ratio (Actual) (%)	41.61%
Notional Capital Funds **	21,500
Risk-Weighted Assets **	83,452
Notional Capital Adequacy Ratio ** (%)	25.76
Capital & Reserves as in the Balance Sheet	35,652
Total Deposits	114,245
Total Borrowings (INCLUDES DEPOSITS)	
Profit before Tax	2,665
Profit after Tax/Return	1,861
Surplus / (loss) on Profit & loss A/c. carried forward	1,861
Return on Assets	1.20
Return on Equity	5.36
Total Dividends paid (Declared & set aside to be paid after A.G.M)	387.00
Loans and advances-Gross	75,182
Non Performing loans - Gross	6,125
Provisions held against Non Performing Loans	2,251
Total Investments Book Value	51,189
Total Investment market value	51,189
Non Performing Investments	0
Provisions held against Non Performing Investments	0
Provision required against non-performing investments	0
Contingent Liabilities / Off Balance Sheet Exposures	5,455
REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
PART B	
LARGE EXPOSURES AND OWNERSHIP DETAILS	
Large Credits (Substantial Exposures exceeding 10% of Capital funds)	
No. of counterparties	11
Aggregate Exposures (Amount)	44,905
Aggregate Exposures (% of capital)	129.32
OWNERSHIP SUMMARY	
Investment In Capital by Parent Bank (Amount)	21,500
% of shares held by Parent Bank	100%
% of Total Capital held by Parent Bank (Incl. Tier II Capital)	100%

* As defined by regulators of subsidiaries and / associates / Joint Ventures

** Calculated as per extant DBOD guidelines

Authorised Reporting Officials

(Signature)

Name : Ashwani Kumar Negi
 Designation: Managing Director
 Subsidiary : Bank of India(T) Ltd
 Date : 04-05-2020

