

BANK OF INDIA HEAD OFFICE COMPTROLLER'S DEPARTMENT
COMPILATION OF CLOSING RETURNS - FOREIGN BRANCHES

P-1

VER 8.2


NAME OF THE BRANCH :	BANK OF INDIA (UGANDA) LTD	CURRENT	PREVIOUS
STATEMENT DATE:	31ST MARCH, 2023	31.03.2023	31.03.2022
PERIOD:	YEAR ENDED		
	FROM - TO CURRENT PERIOD	01.04.2022	31.03.2023
	FROM - TO PREVIOUS PERIOD	01.04.2021	31.03.2022

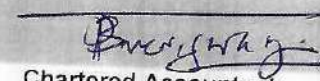
CARE: FOR PRINTING USE LEGAL PAPER (8.5 X 14 Inch.)
PREFERRED PRINTERS: LASER
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ADVISIBLE SCREEN RESOLUTION : 1024 X 768 (For proper Display of Buttons)

(Current Period)

(Previous Period)


Chief Manager


Chief Executive


Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

FORM 'A'

For Foreign Branches Only

BALANCE SHEET AS AT 31ST MARCH, 2023

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

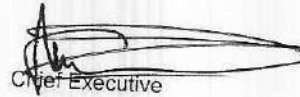
Sch	AS ON	
	31.03.2023 (Current Period)	31.03.2022 (Previous Period)
No.	(Local Currency)	
CAPITAL AND LIABILITIES		
CAPITAL	27,000,000,000.00	27,000,000,000.00
RESERVES & SURPLUS	32,228,843,775.94	31,549,843,707.50
DEPOSITS	289,184,557,876.43	273,362,173,037.10
BORROWINGS	-	28,734,000,000.00
OTHER LIABILITIES AND PROVISIONS	23,342,642,426.27	22,790,586,716.92
TOTAL :	371,756,044,078.64	383,436,603,461.52
ASSETS		
CASH AND BALANCES WITH CENTRAL BANK	X X X X X X 42,355,121,079.64	X X X X X X 48,821,517,298.24
BALANCES WITH BANKS AND MONEY AT	X X X X X X 64,385,062,833.92	X X X X X X 60,996,932,716.75
INVESTMENTS	65,116,418,724.00	67,507,445,062.00
ADVANCES	183,783,348,262.39	193,071,177,663.00
FIXED ASSETS	386,751,347.14	357,501,935.67
OTHER ASSETS	15,729,341,831.55	12,682,028,785.86
TOTAL	371,756,044,078.64	383,436,603,461.52
CONTINGENT LIABILITIES	18,594,659,637.14	19,043,670,577.60
BILLS FOR COLLECTION	-	-

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.

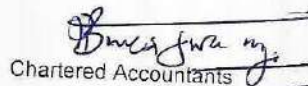
Date :


Chief Manager


Chief Executive

Subject to Audit Report of even date

Date :


Chartered Accountants

Classification: Internal


MKJIM & ASSOCIATES
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P. O. BOX 37365, KAMPALA


BANK OF INDIA (UGANDA) LTD

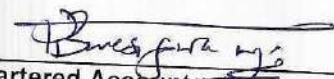
SCHEDULE 1 - CAPITAL

	AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I. AUTHORISED	xxxxxxxxxxx	xxxxxxxxxxx
..... Number of Equity Shares (Previous Year xxxxxxxxx) Equity Shares of (curr) each	27,000,000,000.00	27,000,000,000.00
II. ISSUED AND SUBSCRIBED		
..... Number of Equity Shares (Previous Year xxxxxxxxx) Equity Shares of (curr) each	27,000,000,000.00	27,000,000,000.00
III. PAID UP CAPITAL		
..... Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr) BWP 50000000 each fully paid-up	27,000,000,000.00	27,000,000,000.00
Add: Amount of shares forfeited		
TOTAL	27,000,000,000.00	27,000,000,000.00

Date :


Chief Manager


Chief Executive


Chartered Accountant

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BANK OF INDIA (UGANDA) LTD

SCHEDULE 2 - RESERVES & SURPLUS

		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I.	STATUTORY RESERVE		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	TOTAL I		
II.	CAPITAL RESERVE		
	A) REVALUATION RESERVE		
	Opening Balance		
	Additions during the year		
	Less: Depreciation /adjustments on a/c of revaluation		
	TOTAL (A)		
	B) OTHERS		
	i) Profit on sale of Investments- Held to Maturity		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (i)		
	ii) Foreign Currency Translation Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (ii)		
	iii) Special Reserve - Currency Swaps		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (iii)		
	TOTAL (B)		
	TOTAL (II) (A+B)		
III.	SHARE PREMIUM		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	TOTAL III		
IV.	REVENUE & OTHER RESERVES		
	i) Revenue Reserve		
	Opening Balance		
	Additions during the year	20,254,733,785.13	20,254,733,785.13
	Deductions during the year	8,519,706,971.57	7,988,586,627.41
	SUB TOTAL (i)	28,774,440,736.70	56,661,850.00
	ii) Other (specify) Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (ii)		
	TOTAL IV	28,774,440,736.70	28,186,658,542.54
V	Balance in Profit and Loss Account	3,454,403,039.24	3,363,185,164.98
	TOTAL (I TO V)	32,228,843,775.94	31,549,843,707.50

Date :


Chief Manager


Chief Executive


Chartered Accountant


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BANK OF INDIA (UGANDA) LTD

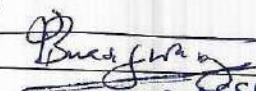
SCHEDULE 3 - DEPOSITS

	AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I. Demand Deposits		
a) Current Deposits	xxxxxxxxxxx	xxxxxxxxxxx
b) Call Deposits	34,736,767,863.38	26,535,138,672.12
c) Sundry Deposits (Total as per CA 16)		
d) Overdue Term Deposits (Made less from fixed deposits item III)	29,213,275.25	30,158,629.76
TOTAL I	xxxxxxxxxxx	xxxxxxxxxxx
II. Savings Bank Deposits	34,765,981,138.63	26,565,297,301.88
III. Term Deposits	28,317,286,388.27	27,794,907,516.37
a) Fixed Deposits	xxxxxxxxxxx	xxxxxxxxxxx
b) Short Deposits	225,227,999,916.28	218,416,620,618.85
c) Certificate of Deposits		
d) Deposits with Notice		
e) Recurring Deposits		
f)	873,290,433.25	585,347,600.00
g)		
SUB-TOTAL	226,101,290,349.53	219,001,968,218.85
Less : Overdue term deposits added in item I above		
Sub-Total of term Deposits (Total a to g)	xxxxxxxxxxx	xxxxxxxxxxx
TOTAL DEPOSITS (Total of I + II + III)	226,101,290,349.53	219,001,968,218.85
	289,184,557,876.43	273,362,173,037.10
SUPPLEMENTARY INFORMATION		
DEMAND DEPOSITS	xxxxxxxxxxx	xxxxxxxxxxx
a) From Banks	34,765,981,138.63	26,565,297,301.88
b) From Others		
SAVINGS BANK DEPOSITS	34,765,981,138.63	26,565,297,301.88
a) From Banks	28,317,286,388.27	27,794,907,516.37
b) From Others	28,317,286,388.27	27,794,907,516.37
TERM DEPOSITS	226,101,290,349.53	219,001,968,218.85
a) From Banks	60,617,836,121.00	59,403,957,234.00
b) From Others	165,483,454,228.53	159,598,010,984.85
TOTAL DEPOSITS *	289,184,557,876.43	273,362,173,037.10
a) From Banks	60,617,836,121.00	59,403,957,234.00
b) From Others	228,566,721,755.43	213,958,215,803.10
* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS - TOTAL I + II + III		

Date :


Chief Manager


Chief Executive


MAGIM & ASSOCIATES
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P. O. BOX 37365, KAMPALA

SCHEDULE 4 - BORROWINGS

		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
II.	Borrowings outside India (Give details below)	-	28,734,000,000.00
	TOTAL II	- xxxxxxxxxxx	xxxxxxxxxxx 28,734,000,000.00

Secured borrowings included in II above in Local Currency

0.00

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).

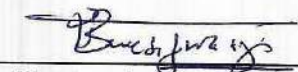
DETAILS OF BORROWINGS OUTSIDE INDIA :-

0.00

Date :


Chief Manager


Chief Executive


Chartered Accountant

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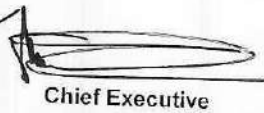
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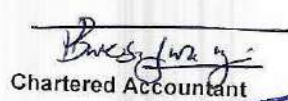
BANK OF INDIA (UGANDA) LTD

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I.	Bills Payable		
	a) Drafts Payable	xxxxxxxxxx	xxxxxxxxxx
	b) Payslips Issued		
	TOTAL I	26,991,000.00	29,491,000.00
II.	Inter Office Adjustments	26,991,000.00	29,491,000.00
	a) Head Office Account	xxxxxxxxxx	xxxxxxxxxx
	b) Other Branches, if any		
	TOTAL II	-	-
III.	Interest Accrued		
IV.	Others including Provisions	5,463,440,544.35	4,898,910,109.36
	a) Sundry Credits	xxxxxxxxxx	xxxxxxxxxx
	b) Provision for Taxes	6,170,474,953.58	7,379,684,447.88
	c) Reserve for Investment	1,023,625,954.93	1,001,177,817.73
	d) Reserve for Standard Assets		
	e) Reserve for Other Assets	2,009,751,567.13	1,868,662,489.02
	f) Reserve for Loan Losses (NPA)		
	g) Unremitted Profit (HO FUNDS)	3,613,239,721.71	3,805,889,010.93
	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	475,256,041.00	309,130,653.00
	z) Revaluation profit		
	z1) Accumulated Depreciation on Right of Use Asset	4,559,862,643.57	3,497,641,189.00
	TOTAL IV	17,852,210,881.92	17,862,185,607.56
	TOTAL OF I + II + III + IV	23,342,642,426.27	22,790,586,716.92


Chief Manager


Chief Executive


Chartered Accountant

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CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

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

		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	3,274,064,750.00 xxxxxxxxxxx	3,115,690,228.00 xxxxxxxxxxx
II.	Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts	xxxxxxxxxxx	xxxxxxxxxxx
	b) In Other Accounts	39,081,056,329.64	45,705,827,070.24
	Total (a) & (b)	-	-
	Total I & II	39,081,056,329.64 42,355,121,079.64	45,705,827,070.24 48,821,517,298.24

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

		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
II.	Outside India	xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts	23,522,562,833.92	23,627,692,232.56
	b) In Other Deposit Accounts	40,862,500,000.00	37,369,240,484.19
	c) Money at Call & Short Notice		
	TOTAL item a, b and c	64,385,062,833.92	60,996,932,716.75

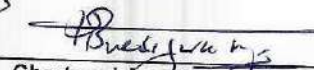
SCHEDULE 8 - INVESTMENTS

		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
II.	Investments outside India in	xxxxxxxxxxx	xxxxxxxxxxx
	i) Government Securities (including Local Authorities)	65,116,418,724.00	67,507,445,062.00
	ii) Subsidiaries and/or Joint Ventures abroad	xxxxxxxxxxx	xxxxxxxxxxx
	iii) Other Investments (to be specified)		
	TOTAL II	65,116,418,724.00	67,507,445,062.00

Date :


Chief Manager


Chief Executive


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BANK OF INDIA (UGANDA) LTD

SCHEDULE 9 - ADVANCES


	AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I. Bills Purchased and Discounted		
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		
Loan - (Demand)	xxxxxxxxxxx	xxxxxxxxxxx
Overdrafts	286,710,358.26	234,752,771.31
Suspense Accounts (Debits of Advance Nature)	68,188,107,167.77	71,258,573,794.36
Import Trust Receipts		
Export Credit - Advances		
Total II		
III. Term Loans	68,474,817,526.03	71,493,326,565.67
Total - Advances I + II + III	115,308,530,736.36	121,577,851,097.33
	183,783,348,262.39	193,071,177,663.00

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).

Date :


Chief Manager


Chief Executive


Chartered Accountant

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P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

ANNEXURE TO SCHEDULE 9 - PART A
(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31ST MARCH, 2023	PROVISION FOR N.P.A.	31ST MARCH, 2023		NET (IF NEGATIVE PUT ZERO)
				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	
		1	2	3	4	5
a) Claims on Central Government.	0%					
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
f) Claims on Public sector undertakings of State Government	100%					0.00
g) Bills Negotiated under L/Cs of our Branches #	100%					0.00
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comfirts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%	\$				0.00
i) Others						0.00
Total	100%	183,783,348,262.39	10,391,977,341.00	160,184,514.43	0.00	173,231,186,406.96
		183,783,348,262.39	10,391,977,341.00	160,184,514.43	0.00	173,231,186,406.96

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)]

S 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).

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

[Signature]
Chief Manager

[Signature]
Chief Executive

[Signature]
Chartered Accountant

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P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

(Revised September 2009)

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31ST MARCH, 2023

0.00

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31ST MARCH, 2023	PROVISION FOR N.P.A.	UNREALISED INTEREST/INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO) (1-2-3-4)	Amount of NFA secured by physical collateral (in cases where the amount of provisions held is atleast 15% of the outstanding)
a) Claims on Central Government.	0%						
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	
f) Claims on Public sector undertakings of State Government	100%					0.00	
g) Bills Negotiated under LCOs of our Branches #	100%					0.00	
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comorts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%					0.00	
i) Others	100%	10,391,977,341.00	10,391,977,341.00			0.00	
Total		10,391,977,341.00	10,391,977,341.00		0.00		

* Total should tally with CA19 (Assets Classification (b) + (c) + (e))

** 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))

[Signature]
Chief Manager

Chief Executive

Chartered Accountant

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CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

Annexure to Schedule 9 (Part – D)

(Special Return for the purpose of segment reporting)

Details of Assets & Income of Wholesale Advances as on

31ST MARCH, 2023

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking			
B	Total	183,783,348,262.39	20,596,938,807.00	6,422,390,242.00
C	% of Wholesale to Total (A/B)		xxxxxxx	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)		xxxxxxx	xxxxxxx
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	#DIV/0!	xxxxxxx	xxxxxxx

The segments are defined as under :-

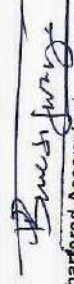
Retail Banking would include exposures which fulfill following two criteria :-

- (i) Exposure – The maximum aggregate exposure upto Rs.5 crores.
- (ii) Total annual turnover is less than Rs.50 crore i.e. the average turnover of the last three years in the case of existing entities and projected turnover in case of new entities.

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


Chief Manager


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SCHEDULE 10 - FIXED ASSETS AS ON 31ST MARCH, 2023

Amount in Local Currency

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 31-03-2022 *	ADDITIONS DURING THE PERIOD ENDED 31.03.2023		DEDUCTIONS DURING THE PERIOD ENDED 31.03.2023		GROSS BLOCK CLOSING BALANCE AS ON 31ST MARCH, 2023 (3 + 4 + 5 + 6 - 7 - 8 - 9)	Sheet No. 1
			PURCHASES	TRANSFERS FROM BRANCHES	SALES/ WRITE - OFF	TRANSFERS TO BRANCHES		
1	PREMISES	3	4	5	6	7	8	9
I	FURNITURE & FIXTURES	583,953,629.00	2,929,635.19	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
II	Furniture, Fixture and Equipments (Item Ho vii, xvii, xviii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
A	Electric Filings and Equipments (item xii, xiv)	2,162,457,154.26	38,041,489.75	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Airconditioning plant etc. and Business machine (item viii to)	417,516,783.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
C	Motor Cars, Vans and Motor Cycles (item xli)	160,000,000.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Data Processing Machines including Computers (item xi)	2,297,103,780.50	164,565,840.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
E	TOTAL OF II	5,621,033,346.76	205,535,964.94	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
F	GRAND TOTAL (I + II)	5,621,033,346.76	205,535,964.94	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2022								

NOTE: THE OPENING/CLOSING BALANCES OF GROSS BLOCK MUST AGREE WITH THE BALANCE IN YOUR GENERAL LEDGER A/C FURNITURE & FIXTURES/REGISTER OF FURNITURE & FIXTURES. For detailed description of items of Furniture & Fixtures, please Refer to Manual of Instructions, Volume No. 2, Chapter 26.

Date: _____

[Signature]
Chief Manager

[Signature]
Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

SCHEDULE 10 - FIXED ASSETS ACCUMULATED DEPRECIATION AS ON 31.03.2023

BLOCK	DESCRIPTION	Amount in Local Currency												
		ACCUMULATED DEPRECIATION AS ON 31-03-2022	DEPRECIATION			DEPRECIATION			DEPRECIATION			ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON 31ST MARCH, 2023	WRITTEN DOWN VALUE (W.D.V.)	
			ADDITIONS DURING THE PERIOD ENDED 31.03.2023 FROM PROFIT & LOSS ACCOUNT	TRANSFERS FROM OTHER BRANCHES	DUE TO MOC	ON SALES/ WRITE-OFF	TRANSFERS TO OTHER BRANCHES	DUE TO MOC	DEDUCTIONS DURING THE PERIOD ENDED 31.03.2023	TRANSFERS TO OTHER BRANCHES	DUE TO MOC		AS ON 31.03.2022	AS ON 31.03.2023
I	PREMISES	11	12	13	14	15	16	17	18	19	20			
II	FURNITURE & FIXTURES													
A	Furniture, Fixture and Equipments (item i to vii, xv, xvii, xviii)	488,597,787.13	31,792,086.54	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	66,501,411.52	XXXXXX	
B	Electric Fittings and Equipments (item xiii, xiv)	2,121,335,306.79	22,404,859.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	56,760,028.22	XXXXXX	
C	Airconditioning plant etc. and Business machine (item viii)	372,937,552.75	19,374,841.17	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	41,123,847.47	XXXXXX	
D	Motor Cars, Vans and Motor Cycles (item xii)	160,000,000.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	28,204,398.08	XXXXXX	
E	Cycles (item xvi)													
F	Data Processing Machines including Computers (item xi)	2,120,688,784.42	105,715,987.76											
	TOTAL II	5,263,531,411.09	178,287,553.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,226,384,752.18	235,284,868.32	
	TOTAL I + II	5,263,531,411.09	178,287,553.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,226,384,752.18	235,284,868.32	
												5,439,818,964.56	388,761,347.14	
												5,439,818,964.56	388,761,347.14	
												176,434,906.08		
												357,501,935.67		
												357,501,935.67		

Note : @

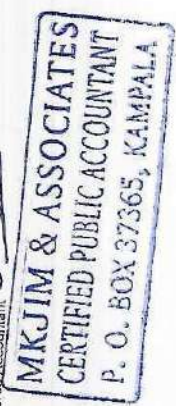
Date :

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

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'.

[Signature]
Chief Executive

[Signature]
Chartered Accountant



BANK OF INDIA (UGANDA) LTD

SCHEDULE 11 - OTHER ASSETS

	AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I. Inter-Office Adjustment (Branch Adjustment)		
II. Interest Accrued		
III. Tax paid in advance/tax deducted at source	2,949,980,604.00	2,769,928,650.00
IV. Stationery, Stamps and Stamped Documents		
V. Non-Banking assets acquired in satisfaction of claim*		
VI. Others		
a) Suspense Accounts (Debits) of Other Assets Nature	xxxxxxxxxxxx	xxxxxxxxxxxx
b) Accumulated Loss carried forward a/c		
c) Swap A/c.		
d) Clearing Adjustments		
e) Currency Position		
f) Trade A/c. (Forex)		
g) Non-Interest bearing Loans/ Advances to Staff		
h) capital work in process	26,009,085.00	5,664,002.00
i) Deferred Tax Assets **		
j) Security Deposit	1,624,258,291.29	359,966,496.29
k) Interest	128,497,925.00	104,016,196.00
l) Defered Tax		
m) GST Refundable		
n) Interest Accrued on Term Deposits		
o) Miscellaneous total		
p) Prepaid Expenses	318,750,403.00	2,900,000.00
q) Net Clear	882,461,846.01	804,533,860.17
r) Right of Use Assets	35,614,937.75	52,860,613.88
	9,763,768,739.50	8,582,158,967.52
Total VI	12,779,361,227.55	9,912,100,135.86
Total I to VI	15,729,341,831.55	12,682,028,785.86


* 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 :


Chief Manager


Chief Executive


Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD


SCHEDULE 12 - CONTINGENT LIABILITIES

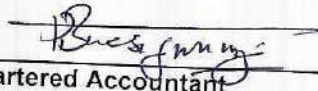
		AS ON 31.03.2023 (Current Period) (Local Currency)	AS ON 31.03.2022 (Previous Period) (Local Currency)
I.	Claim against the Bank not acknowledged as debts (Details as per attached sheet)		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantee given on behalf of constituents		
	a) In India	XXXXXXXXXX	XXXXXXXXXX
	b) Outside India	885,616,453.00	5,110,005,785.00
V.	Acceptances, endorsements and other obligations	10,232,952,050.14	11,627,803,595.60
	a) Bank's Liability for Credits opened for customers	XXXXXXXXXX	XXXXXXXXXX
	b) Bank's Liability for confirming credits	7,476,091,134.00	2,305,861,197.00
	c) Bank's Liability for acceptance A/c. customers		
	d) Liabilities for acceptances on behalf of Customers		
	Total of item V	7,476,091,134.00	2,305,861,197.00
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	18,594,659,637.14	19,043,670,577.60

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

Date :


Chief Manager


Chief Executive


Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

(Revised March 2008)

ANNEXURE TO SCHEDULE 12 - PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)

	AMOUNT OUTSTANDING AS ON 31.03.2023 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY (Local Currency)
I	Claims against the bank not acknowledge as debts	
II	Liability for partly paid Investments	
III	Liability on account of outstanding forward exchange contracts with original maturity of:*	
	a) 14 days or less	
	b) 15 days or more but less than 1 year	
	c) 1 year & over but less than 2 years	
	d) 2 years & over but less than 3 years	
	e) And so on	
	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	
	d) Others	
	Total [a+b+c+d]	11,118,568,503.14
V	Acceptances, Endorsement & other obligations	11,118,568,503.14
	a) Bank's liability for credits opened for customers @	
	b) Bank's Liability for Confirming Credits	7,476,091,134.00
	c) Bank's Liability for Acceptances a/c Customers @	
	d) Liability for Acceptances on behalf of customers @	
	Total [a+b+c+d]	7,476,091,134.00
VI	Other Items for which bank is contingently liable	
a)	Interest rate swap with original maturity of *	
	i) 14 days or Less	
	ii) 15 days or more but less than 1 year	
	iii) 1 year & over but less then 2 years	
	iv) 2 years & over but less then 3 years	
	v) and so on	
	Total [i+ii+iii+iv+v]	
b)	Capital Commitments #	
c)	Others	
	Total [a+b+c] i.e. Total Of VI	
	Total I to VI**	18,594,659,637.14

* 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)

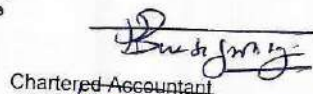
Arrears of cumulative dividends, Bills Rediscounted, Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for etc. are to be included here.

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

Date:


Chief Manager


Chief Executive


Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

(Revised December 2008)

BANK OF INDIA (UGANDA) 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

31ST MARCH, 2023

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	2	3	4	5	6
1	Letters of Credit (Documentary)	Govt.	20	0			0.00
2	Letters of Credit (Documentary)	Banks	20	0			0.00
3	Letters of Credit (Documentary)	ND- SI -NBFCs	125	100			0.00
4	Letters of Credit (Documentary)	Others	20	100			0.00
5	Letters of Credit (Clean)	Govt.	100	0			0.00
6	Letters of Credit (Clean)	Banks	100	0			0.00
7	Letters of Credit (Clean)	ND- SI -NBFCs	125	100			0.00
8	Letters of Credit (Clean)	Others	100	100			0.00
A	Total [under column 4 should tally with item V(a) of Annexure to Schedule 12 (Part A)]				7,476,091,134.00		7,476,091,134.00
1	Guarantees - Financial	Govt.	100	0			7476091134.00
2	Guarantees - Financial	Banks	100	0			7476091134.00
3	Guarantees - Financial	ND- SI -NBFCs	125	100			0.00
4	Guarantees - Financial	Others	100	100			0.00
(i)	Secured by mortgage on commercial real estate		XXXXXX	XXXXXX			XXXXXX
(ii)	On behalf of Stock Brokers & Market makers		150	100			XXXXXX
(iii)	Others		125	150			XXXXXX
B	Total [under column 4 should tally with item IV(c) of Annexure to Schedule 12 (Part B)]						
1	Guarantees - Others	Govt.	50	0			0.00
2	Guarantees - Others	Banks	50	0			0.00
3	Guarantees - Others	ND- SI -NBFCs	125	100			0.00
4	Guarantees - Others	Others	100	100			0.00
(i)	Secured by mortgage on commercial real estate		XXXXXX	XXXXXX			XXXXXX
(ii)	On behalf of Stock Brokers & Market makers		150	100			XXXXXX
(iii)	Others		125	150			XXXXXX
C	Total [under column 4 should tally with item IV(d) of Annexure to Schedule 12 (Part C)]						
1	Bank's Liability for Acceptances A/c Customers	Govt.	100	0			11,118,568,503.14
2	Bank's Liability for Acceptances A/c Customers	Banks	100	0			11,118,568,503.14
3	Bank's Liability for Acceptances A/c Customers	ND- SI -NBFCs	125	100			0.00
4	Bank's Liability for Acceptances A/c Customers	Others	100	100			0.00
D	Total [under column 4 should tally with item V(c) of Annexure to Schedule 12 (Part D)]						
1	Liabilities for Acceptances on behalf of Customers	Govt.	100	0			0.00
2	Liabilities for Acceptances on behalf of Customers	Banks	100	0			0.00
3	Liabilities for Acceptances on behalf of Customers	ND- SI -NBFCs	125	100			0.00
4	Liabilities for Acceptances on behalf of Customers	Others	100	100			0.00
E	Total [under column 4 should tally with item V(d) of Annexure to Schedule 12 (Part E)]						
					0.00	0.00	0.00

Date :-

[Signature]
Chief Manager

[Signature]
Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

From **01.04.2022**

To **31.03.2023**


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

SCHEDULE NO.	YEAR ENDED	
	01.04.2022 to 31.03.2023 (Local Currency)	01.04.2021 to 31.03.2022 (Local Currency)
I. INCOME		
INTEREST EARNED 13	31,041,850,982.00	30,400,213,466.54
OTHER INCOME 14	6,422,390,242.00	3,939,253,668.52
LOSS TRANSFERRED	-	
TOTAL :	37,464,241,224.00	34,339,467,135.06
II. EXPENDITURE		
INTEREST EXPENDED 15	11,828,716,781.00	11,346,932,496.12
OPERATING EXPENSES 16	10,688,773,311.00	9,792,796,858.00
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	10,117,653,462.00	3,271,757,686.69
PROFIT TRANSFERRED	4,829,097,670.00	9,927,980,094.25
TOTAL	37,464,241,224.00	34,339,467,135.06

Difference -

Date :


Chief Manager


Chief Executive

Subject to Audit Report of even date

Chartered Accountants


MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

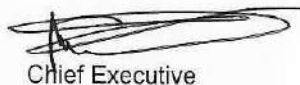
BANK OF INDIA (UGANDA) LTD

SCHEDULE 13 - INTEREST EARNED

		YEAR ENDED	
		From To	
		01.04.2022 31.03.2023 (Local Currency)	01.04.2021 31.03.2022 (Local Currency)
I.	Interest/Discount on advances/bills	xxxxxxx	xxxxxxx
	Miscellaneous - Inland	-	
	Miscellaneous - Foreign		
	Miscellaneous Foreign Imports(including Trust Receipts)		
	Miscellaneous Foreign Exports		
	Fixed Loans	112,327,393.00	153,286,592.28
	Overdrafts	7,466,607,015.00	7,503,490,664.26
	Term Loans	13,018,004,399.00	13,376,165,859.00
	Export Packing Credits		
	Bills Discounted		
	XXXXXXXX	XXXXXXXX	
	XXXXXXXX	XXXXXXXX	
	Total I	20,596,938,807.00	21,032,943,115.54
II.	Income on Investments Discount/Interest	10,432,600,043.00	7,475,441,082.00
III.	Interest on balance with Central Bank Monetary Authority of Country etc	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
1.	Interest on balance with Central Bank Monetary Authority of Country		
2.	Interest on Call Loans to Bank		
3.	Interest on Deposits with other Banks	12,312,132.00	1,891,829,269.00
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	12,312,132.00	1,891,829,269.00
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	Interest received from our own branches -	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV	-	-
	Total (I + II + III + IV)	31,041,850,982.00	30,400,213,466.54

Date :


Chief Manager


Chief Executive


Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

SCHEDULE 14 - OTHER INCOME

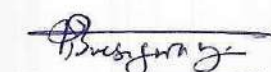
	From To	YEAR ENDED			
		01.04.2022 31.03.2023 (Local Currency)		01.04.2021 31.03.2022 (Local Currency)	
		Credits	Debits	Credits	Debits
I. Commission, Exchange and Brokerage					
Commission - Foreign		295,727,700.00	-	159,914,591.09	
Commission - on Guarantees		306,730,544.00	-	449,648,753.00	
Exchange - Foreign					
Brokerage					
Proposal Processing Charges		1,689,908,567.00		1,932,024,778.43	
Rent - Safe Deposits Lockers					
Total I		2,292,366,811.00	-	2,541,588,122.52	-
(Net balance to be extended to) Total I			2,292,366,811.00		2,541,588,122.52
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 Assets		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
Less : Loss on sale of Land, Buildings, and Other Assets		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
V. Profit on Exchange Transactions			739,101,997.00		695,390,360.00
Less : Loss on Exchange Transactions					
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
VI. Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India					
VII. Miscellaneous Income		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
Rent (from property owned by Bank)					
Service Charges - C/D, S/B etc.			372,586,003.00		450,920,877.00
Recoveries in written off Accounts					
Miscellaneous Receipts *		3,018,335,431.00			251,354,309.00
XXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
Total VII		3,390,921,434.00		702,275,186.00	
Total (I to VII)		6,422,390,242.00		3,939,253,668.52	

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

Date :


Chief Manager


Chief Executive


Chartered Accountants

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365 AMPALA


BANK OF INDIA (UGANDA) LTD

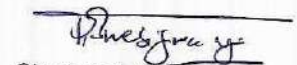
SCHEDULE 15 - INTEREST EXPENDED

	From To	YEAR ENDED	
		01.04.2022 31.03.2023 (Local Currency)	01.04.2021 31.03.2022 (Local Currency)
I. Interest on Deposits		XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
Miscellaneous - Inland			
Miscellaneous - Foreign		-	
Fixed Deposits			
Certificate of Deposits		11,413,287,409.00	10,973,272,413.00
Short Deposits			
Deposits with Notice/Call Deposits		-	
FCNR Deposits			
Savings Bank Deposits			
Current Deposits		168,886,611.00	166,083,387.00
Others		38,405,728.00	21,177,098.00
Total I		208,137,033.00	186,399,598.12
II. Interest on Central Bank Monetary Authority of the country		11,828,716,781.00	11,346,932,496.12
1. Interest on Central Bank Monetary Authority of the country		XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
2. Borrowings from Other Banks/Branches			
3. Borrowings from Foreign Banks/Correspondents		-	
4. Rediscount charges paid to RBI/Other Banks			
Total II			
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 III			
Total (I + II + III)		11,828,716,781.00	11,346,932,496.12
* 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	-	-
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 :


Chief Manager


Chief Executive


Chartered Accountants

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPALA

BANK OF INDIA (UGANDA) LTD

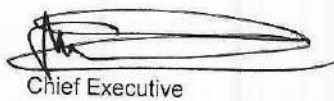
SCHEDULE 16 - OPERATING EXPENSES

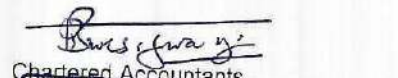
	From To	YEAR ENDED			
		01.04.2022 31.03.2023 (Local Currency)		01.04.2021 31.03.2022 (Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Salaries				
	Provident Fund	2,648,221,468.00		2,244,656,599.00	
	Medical Aid	150,931,997.00		233,723,001.00	
	Less : Credit Salaries	117,913,728.00		106,778,533.00	
	Total I	2,917,067,193.00		2,585,158,133.00	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent				
	Taxes	-		-	
	Lighting	2,493,022,601.00		2,597,503,453.00	
	Expenditure on Property Let	99,406,940.00		88,649,500.00	
	Less : Credit Rent				
	Total II	2,592,429,541.00		2,686,152,953.00	
III.	Printing and Stationery	112,567,519.00		145,967,480.00	
IV.	Advertisement and Publicity	92,854,265.00		31,359,900.00	
V.	Depreciation on Bank's Property	1,474,413,261.00		1,075,581,256.00	
VI.	Directors' fees, allowances & expenses	58,404,425.00		42,330,086.00	
VII.	Auditors' fees and expenses	114,670,080.00		134,182,967.00	
VIII.	Law Charges	13,860,600.00		29,554,000.00	
IX.	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland				
	Postage - Foreign				
	Telegrams & Telephone - Inland		8,197,746.00		2,947,359.00
	Telegrams - Foreign		986,604,449.00		803,748,293.00
	Stamps - Inland/Foreign				
		XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX
	Sub Total		994,802,195.00		806,695,652.00
	(Net balance to be extended to) Total IX		994,802,195.00		806,695,652.00
	X.	Repairs and Maintenance	72,634,401.00		32,876,755.00
XI.	Insurance	625,182,128.00		482,256,041.00	
XII.	Other Expenditure	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Business Development Expenses	41,285,400.00		30,621,560.00	
	Staff Welfare Expenses (Educational)	112,673,276.00		116,496,447.00	
	Travelling Expenses	132,530,920.00		72,037,084.00	
	News Papers	5,617,874.00		4,924,000.00	
	* Miscellaneous Charges	1,327,780,233.00		1,516,602,544.00	
	Entertainment Expenses				
	Total XII	1,619,887,703.00		1,740,681,635.00	
	Total (I to XII)	10,688,773,311.00		9,792,796,858.00	

* Details as per separate sheet enclosed

Date :


Chief Manager


Chief Executive


Chartered Accountants
MKJIM & ASSOCIATE'S
CERTIFIED PUBLIC ACCOUNTANT
P. O. BOX 37365, KAMPAL

BANK OF INDIA (UGANDA) LTD

Annexure 1 to Form B

ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS
debited to Profit & Loss Account for the period ended 31.03.2023
i.e. from 01.04.2022 to 31.03.2023

		Amount in full (in Local Currency)
A) (i)	PROVISIONS & CONTINGENCIES	
1	Provision for Bad / Doubtful debts (NPA)	
2	Provision for Taxation	10,044,451,622.00
3	Provision for Standard Assets	-
4	Provision for Investment Depreciation	73,201,840.00
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 (i)	10,117,653,462.00
(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)	-
	TOTAL "A" : (i) - (ii)	10,117,653,462.00
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) *	10117653462.00

* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01.04.2022 to 31.03.2023

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

- for diminution in the value of any assets other than fixed assets,
- 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 in the nature of reserve.

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

Note 4 : 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

