

RSM Eastern Africa  
Certified Public Accountants

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**{Private and confidential}**

**Our Ref. RSM/2024/90**

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

23 April 2024

RE: REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

### ***Introduction***

We have reviewed the accompanying balance sheet of Bank of India (Tanzania) Limited as of 31 March 2024 and the statement of profit or loss for the period 1 April 2023 to 31 March 2024 and accompanying schedules.

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 of 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 International Standard on Review Engagements 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 would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**THE POWER OF BEING UNDERSTOOD**  
**AUDIT | TAX | CONSULTING**

Partners: Lina Ratansi, Prabhjot Kaur, Kaniz Ladha

RSM Eastern Africa is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm each of which practises in its own right. The RSM network is not itself a separate legal entity of any description in any jurisdiction.

*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 financial position of the Bank as at 31 March 2024 and of its financial performance for the twelve-month period then ended in accordance with the requirements of the Indian Banking Regulation Act, 1949.

Signed by:



RSM Eastern Africa

BANK OF INDIA (TANZANIA) LTD

For Foreign Branches Only

FORM 'A'

BALANCE SHEET AS AT "31/03/2024

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

CAPITAL AND LIABILITIES	Sch No.	AS ON "31/03/2024 (Current Period) (Local Currency)	AS ON "31/03/2023 (Previous Period) (Local Currency)
CAPITAL	1	21,500,000,000.00	21,500,000,000.00
RESERVES & SURPLUS	2	20,706,917,571.25	16,880,252,797.53
DEPOSITS	3	150,538,936,544.08	144,066,883,484.44
BORROWINGS	4	0.00	0.00
OTHER LIABILITIES AND PROVISIONS	5	3,739,140,650.53	3,512,936,322.37
<b>TOTAL :</b>		<b>196,484,994,765.86</b>	<b>185,960,072,604.35</b>
<b>ASSETS</b>			
CASH AND BALANCES WITH CENTRAL	6	12,763,243,637.73	19,108,935,428.43
BALANCES WITH BANKS AND MONEY AT	7	12,243,297,815.40	14,390,171,708.09
INVESTMENTS	8	51,395,863,358.15	50,357,175,012.10
ADVANCES	9	114,025,245,095.89	97,030,565,841.71
FIXED ASSETS	10	862,437,753.88	933,298,916.56
OTHER ASSETS	11	5,194,907,104.81	4,139,925,697.46
<b>TOTAL</b>		<b>196,484,994,765.86</b>	<b>185,960,072,604.35</b>
CONTINGENT LIABILITIES	12	5,173,235,072.48	181,877,759.71
BILLS FOR COLLECTION		508,042,684.57	3,694,692,808.22
		0.00	0.00

(0.00)

B.5017

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.

Date : 23/04/2024

*[Signature]*  
General Manager

*[Signature]*  
Managing Director

Subject to Audit Report of even date



Chartered Accountants  
RSM Eastern Africa



# BANK OF INDIA (TANZANIA) LTD

## SCHEDULE 1 + CAPITAL

	AS ON "31/03/2024 (Current Period) (Local Currency)	AS ON "31/03/2023 (Previous Period) (Local Currency)
I. <b>AUTHORISED</b>	XXXXXXXXXXXX	XXXXXXXXXXXX
21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
II. <b>ISSUED AND SUBSCRIBED</b>		
21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
III. <b>PAID UP CAPITAL</b>		
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		
<b>TOTAL</b>	<b>21,500,000,000.00</b>	<b>21,500,000,000.00</b>

Date 23/04/2024

  
General Manager



Managing Director

  
Chartered Accountant



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 2 + RESERVES & SURPLUS

	AS ON *31/03/2024 (Current Period) (Local Currency)	AS ON *31/03/2023 (Previous Period) (Local Currency)
<b>I. STATUTORY RESERVE</b>		
Opening Balance	1,420,353,232.58	2,130,050,229.90
Additions during the year	2,332,938,689.32	1,297,423,119.53
Deletion during the year	-	2,007,120,118.85
<b>TOTAL I</b>	<b>3,753,291,921.90</b>	<b>1,420,353,232.58</b>
<b>II. CAPITAL RESERVE</b>		
<b>A) REVALUATION RESERVE</b>		
Opening Balance		
Additions during the year		
Less: Depreciation /adjustments on a/c of revaluation		
<b>TOTAL (A)</b>		
<b>B) OTHERS</b>		
<b>(i) Profit on sale of Investments+ Held to Maturity</b>		
Opening Balance		
Additions during the year		
Deductions during the year		
<b>SUB TOTAL (i)</b>		
<b>(ii) Foreign Currency Translation Reserve</b>		
Opening Balance		
Additions during the year		
Deductions during the year		
<b>SUB TOTAL (ii)</b>		
<b>(ii) General Provision</b>		
Opening Balance		
Additions during the year		
Deductions during the year		
<b>SUB TOTAL (iii)</b>		
<b>TOTAL (B)</b>		
<b>TOTAL (II) (A+B)</b>		
<b>III. SHARE PREMIUM</b>		
Opening Balance		
Additions during the year		
Deductions during the year		
<b>TOTAL III</b>		
<b>IV. REVENUE &amp; OTHER RESERVES</b>		
<b>General Reserve</b>		
Opening Balance		
Additions during the year		
Deductions during the year		
<b>SUB TOTAL (i)</b>		
<b>(ii) Other ( specify ) Reserve (Retained Earning)</b>		
Opening Balance	14,758,503,977.43	12,900,737,406.31
Additions during the year	-	1,626,014,313.76
Profit for Previous quarter (Trf to SR)-March	47,764,761.46	231,752,257.36
Deduction during the year	1,618,385,928.05	-
Dividend paid	0.00	-
<b>SUB TOTAL (ii)</b>	<b>13,187,882,810.84</b>	<b>14,758,503,977.43</b>
<b>TOTAL IV</b>	<b>13,187,882,810.84</b>	<b>14,758,503,977.43</b>
Balance in Profit and Loss Account	3,785,742,835.51	701,395,587.53
<b>TOTAL ( I TO V )</b>	<b>20,796,917,571.25</b>	<b>16,880,252,797.53</b>

Date : 23/04/2024

General Manager

Managing Director

Chartered Accountant



RSM Exom Africa

# BANK OF INDIA (TANZANIA) LTD

## SCHEDULE 3 + DEPOSITS

	AS ON "31/03/2024 (Current Period) (Local Currency)	AS ON "31/03/2023 (Previous Period) (Local Currency)
I. Demand Deposits	XXXXXXXXXXXX	XXXXXXXXXXXX
a) Current Deposits	15,505,118,672.13	8,865,383,226.96
b) Call Deposits	-	-
c) Sundry Deposits (Total as per CA 16)	2,987,204,431.50	2,650,900,223.50
d) Overdue Term Deposits (Made less from fixed deposits item III)	XXXXXXXXXXXX	XXXXXXXXXXXX
<b>TOTAL I</b>	<b>18,492,323,103.63</b>	<b>11,516,283,450.46</b>
II. Savings Bank Deposits	11,205,046,042.02	10,071,337,859.84
III. Term Deposits	XXXXXXXXXXXX	XXXXXXXXXXXX
a) Fixed Deposits	120,841,567,398.43	122,479,262,174.14
b) Short Deposits		
c) Certificate of Deposits		
d) Deposits with Notice		
e)		
f)		
g)		
<b>SUB+TOTAL</b>	<b>120,841,567,398.43</b>	<b>122,479,262,174.14</b>
Less : Overdue term deposits added in item I above	XXXXXXXXXXXX	XXXXXXXXXXXX
Sub+Total of term Deposits (Total a to g)	120,841,567,398.43	122,479,262,174.14
<b>TOTAL DEPOSITS (Total of I + II + III)</b>	<b>150,538,936,544.08</b>	<b>144,066,883,484.44</b>
	XXXXXXXXXXXX	XXXXXXXXXXXX
<b>SUPPLEMENTARY INFORMATION</b>		
DEMAND DEPOSITS	18,492,323,103.63	11,516,283,450.46
a) From Banks		
b) From Others	18,492,323,103.63	11,516,283,450.46
SAVINGS BANK DEPOSITS	11,205,046,042.02	10,071,337,859.84
a) From Banks		
b) From Others	11,205,046,042.02	10,071,337,859.84
TERM DEPOSITS	120,841,567,398.43	122,479,262,174.14
a) From Banks	34,561,422,682.41	59,889,387,466.02
b) From Others	86,280,144,716.02	62,589,874,708.12
TOTAL DEPOSITS *	150,538,936,544.08	144,066,883,484.44
a) From Banks	34,561,422,682.41	59,889,387,466.02
b) From Others	115,977,513,861.67	84,177,496,018.42
<b>* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS + TOTAL I + II + III</b>		

Date : 23/04/2024

General Manager

Managing Director

Chartered Accountant



*RM Eastern Africa*  
*Kauw*

**BANK OF INDIA (TANZANIA) LTD**

<b>SCHEDULE 4 + BORROWINGS</b>		
	AS ON *31/03/2024 (Current Period) (Local Currency)	AS ON *31/03/2023 (Previous Period) (Local Currency)
II.	Borrowings outside India (Give details below)	-
	XXXXXXXXXX	XXXXXXXXXX
	0.00	0.00
	<b>TOTAL II</b>	

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 : 23/04/2024

*[Signature]*  
General Manager



*RSM Bantem Africa*  
*Kaur*  
Chartered Accountant



**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 5 + OTHER LIABILITIES AND PROVISIONS**

		AS ON "31/03/2024 (Current Period) (Local Currency)	AS ON "31/03/2023 (Previous Period) (Local Currency)
I.	Bills Payable	XXXXXXXXXX	XXXXXXXXXX
	a) Drafts Payable	-	-
	b) Payslips Issued	(11,608,661.41)	24,893,636.07
	TOTAL I	(11,608,661.41)	24,893,636.07
II.	Inter Office Adjustments	XXXXXXXXXX	XXXXXXXXXX
	a) Head Office Account		
	b) Other Branches, if any		
	TOTAL II	-	-
III.	Interest Accrued	-	-
IV.	Others including Provisions	XXXXXXXXXX	XXXXXXXXXX
	a) Sundry Credits	2,002,048,723.97	3,260,505,825.27
	b) Provision for Taxes	-	-
	c) Reserve for Investment		
	d) Reserve for Standard Assets(Loan)	178,600,064.34	-
	e) Reserve for Other Assets	33,967,081.29	34,973,247.01
	f) Reserve for Loan Losses (NPA)	1,536,133,437.15	192,563,609.35
	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 NAROBİ BR.)		
	t) Medium Term Loans II ( only for London Br.)		
	u) Amortisation of Premium		
	v)General Reserve Unallocated(not HO funds)		
	w) Capital ( Tier I) ( For Jersey Br only)		
	x) Deffered Tax Liability		
	y) Other Liabilities		
	z) Treasury trading account	5.19	4.67
	z1)		
	TOTAL IV	3,750,749,311.94	3,488,042,686.30
	TOTAL OF I + II + III + IV	3,739,140,650.53	3,512,936,322.37

Date : 23/04/2024

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 *31/03/2024 (Current Period) (Local Currency)	AS ON *31/03/2023 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	1,564,727,940.00 XXXXXXXXXXXX	2,269,660,406.00 XXXXXXXXXXXX
II.	Balances with Central Bank Monetary Authority of the Country	XXXXXXXXXXXX  XXXXXXXXXXXX	XXXXXXXXXXXX  XXXXXXXXXXXX
	a) In Current Accounts	8,255,006,219.82	10,088,204,083.41
	b) In Other Accounts	2,943,509,477.91	6,751,070,939.02
	Total (a) & (b)	11,198,515,697.73	16,839,275,022.43
	<b>Total I &amp; II</b>	<b>12,763,243,637.73</b>	<b>19,108,935,428.43</b>

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

		AS ON *31/03/2024 (Current Period) (Local Currency)	AS ON *31/03/2023 (Previous Period) (Local Currency)
II.	Outside India	XXXXXXXXXXXX	XXXXXXXXXXXX
	a) In Current Accounts	3,293,797,815.40	3,799,521,708.09
	b) In Other Deposit Accounts		
	c) Money at Call & Short Notice	8,949,500,000.00	10,590,650,000.00
	<b>TOTAL item a, b and c</b>	<b>12,243,297,815.40</b>	<b>14,390,171,708.09</b>

**SCHEDULE 8 + INVESTMENTS**

		AS ON *31/03/2024 (Current Period) (Local Currency)	AS ON *31/03/2023 (Previous Period) (Local Currency)
III.	Investments outside India in	XXXXXXXXXXXX	XXXXXXXXXXXX
	i) Government Securities (including Local Authorities)	51,395,863,358.15	50,357,175,012.10
	ii) Subsidiaries and/or Joint Ventures abroad	XXXXXXXXXXXX	XXXXXXXXXXXX
	iii) Other Investments ( to be specified)		
	<b>TOTAL II</b>	<b>51,395,863,358.15</b>	<b>50,357,175,012.10</b>

Date : 23/04/2024

  
General Manager

  
Managing Director

  
Chartered Accountant



Chartered Accountant  
Africa



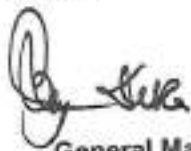
**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 9 + ADVANCES**

		AS ON "31/03/2024 (Current Period) (Local Currency)	AS ON "31/03/2023 (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	53,023,965,564.90	43,567,812,590
	Demand Loan	15,853,267,643.56	5,358,758,887
	Suspense Accounts (Debits of Advance Nature)	-	-
	Import Trust Receipts		
	Export Credit + Advances (FBD)		
	Total II	68,877,233,208.46	48,926,571,476.69
III.	Term Loans	45,148,011,887.43	48,103,994,365.02
	Total + Advances I + II + III	114,025,245,095.89	97,030,565,841.71

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

  
Managing Director

  
Chartered Accountant

Date : 23/04/2024



BANK OF INDIA (TANZANIA) LTD

ANNEXURE TO SCHEDULE 9 - PART A  
(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31/03/2024

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31/03/2024	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 LCs 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%	114,025,245,095.89		0.00		114,025,245,095.89
Total		114,025,245,095.89	0.00	0.00	0.00	114,025,245,095.89

1 # Details to be given in Annexure to Schedule 9 Part B  
2 \* Total should tally with CA19 (Total Assets Classification)

\$ Should tally with item H, column 1 amount outstanding of Annexure B Schedule 9 Part AA (NPA) under Basel 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

Date : 23/04/2024



*[Signature]*  
General Manager



*[Signature]*  
Managing Director



**BANK OF INDIA (TANZANIA) LTD**

**Annexure to Schedule 9 (Part – D)**

**(Special Return for the purpose of segment reporting)**

"31/03/2024

**Details of Assets & Income of Wholesale Advances as on**

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	0.00	0.00	
B	Total	114,025,245,095.89	10,416,387,032.77	1,029,398,592.24
C	% of Wholesale to Total (A/B)	0.00	XXXXXXX	XXXXXXX
D	Yield on Total advances (Int. Earned/Total Advances)	40.15	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'.

*Ray Stel*  
General Manager

*[Signature]*

Managing Director

*Rishi Sankar Jha*  
Chartered Accountant

Date : 23/04/2024



OCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 31/03/2024		ADDITIONS DURING THE PERIOD ENDED 30.09.2022					DEDUCTIONS DURING THE PERIOD ENDED 30.09.2022			GROSS BLOCK CLOSING BALANCE AS ON 31/03/2024 (3 + 4 + 5 + 6 + 7 + 8 + 9)		
		1-Apr-22	2	3	4	5	6	7	8	9	10			
I	PREMISES													
II	FURNITURE & FIXTURES													
A	Furniture, Fixture and Equipments (Item i to vi, xv, xvi, xvii)	862,246,539.13	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	870,609,189.13
B	Electric Fittings and Equipments (Item xii, xiv)													XXXXXX
C	Airconditioning plant etc. and Business machine (Item viii to xi)	317,304,072.36	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	321,988,370.36
D	Motor Cars, Vans and Motor Cycles (Item xxi)													0.00
E	Cycles (Item xv)	1,035,412,315.71	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
F	Data Processing Machines Including Computers (Item xi)	2,302,007,928.19	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	2,498,768,996.19
	TOTAL OF II	2,302,007,928.19	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	2,498,768,996.19
	GRAND TOTAL (I + II)													1,057,742,136.71

\* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH 2023.

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 2B.

*[Signature]*  
General Manager

*[Signature]*  
Managing Director

*[Signature]*  
Chairman Acoburfiat



Date : 23/04/2024

Sheet No. 2 Amount in Local Currency

BLOCK	DESCRIPTION	DEPRECIATION AS ON 31/03/2024										WRITTEN DOWN VALUE (D.V.)	
		ACCUMULATED *					DEPRECIATION					AS ON	AS ON
		DEPRECIATION AS ON 01-04-2023	FROM PROFIT & LOSS ACCOUNT	TRANSFERS FROM OTHER BRANCHES	DUE TO MOC	ON SALES/ WRITE + OFF	OTHER BRANCHES	TRANSFERS TO MOC	DUE TO MOC	ACCUMULATED DEPRECIATION CLOSING BALANCE AS ON 31/03/2024	31/03/2024	31/03/2023	
		11	12	13	14	15	16	17	18	19	20		
I	PREMISES	0.00	0.00						0.00			0.00	
II	FURNITURE & FIXTURES	467,115,243.25	34,962,708.04						0.00			416,512,163.68	
A	Furniture, Fixture and Equipments (Item i to vii, ix, xvi, xvii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
B	Electric Filtration and Equipments (Item xix, xxi)	148,388,537.16	20,215,022.26						0.00			168,915,739.17	
C	Air conditioning plant etc. and Business machine (Item vii to x)	0.00	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	
D	Motor Cars, Vans and Motor Cycles (Item xi)	49,807,453.52	22,513,242.80						0.00			37,243,968.86	
E	Cycles (Item xii)	0.00							0.00			0.00	
F	Data Processing Machines including Computers (Item x)	724,794,665.50	164,447,689.48						0.00			310,677,450.01	
	TOTAL I	1,399,007,879.63	246,241,262.08						0.00			862,437,733.88	
	TOTAL II	1,399,007,879.63	246,241,262.08						0.00			862,437,733.88	

\* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2023

THE FIGURES REPORTED UNDER TOTAL I (II) IN COLUMN 12 SHOULD TALLY WITH ITEM Y, DEPRECIATION ON BANK'S PROPERTY IN SCHEDULE 16 OF FORM 'B'.

*Bay*  
General Manager

*Jee*  
Managing Director

*www.bankofindia.co.tz*  
Chairman, Board



Note : @  
Date : 23/04/2024

**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 11 + OTHER ASSETS**

		AS ON *31/03/2024 (Current Period) (Local Currency)	AS ON *31/03/2023 (Previous Period) (Local Currency)
I.	Inter+Office Adjustment (Branch Adjustment)	XXXXXXXXXXXX	XXXXXXXXXXXX
II.	Interest Accrued	1,696,744,867.05	1,398,637,669.54
III.	Tax paid in advance/tax deducted at source		
IV.	Stationery, Stamps and Stamped Documents		
V.	Non+Banking assets acquired in satisfaction of claim*	XXXXXXXXXXXX	XXXXXXXXXXXX
VI.	Others	XXXXXXXXXXXX	XXXXXXXXXXXX
	a) Suspense Accounts (Debits) of Other Assets Nature	2,945,470,601.08	2,645,015,407.67
		XXXXXXXXXXXX	XXXXXXXXXXXX
	b) Accumulated Loss carried forward a/c		
	c) Swap A/c.		
	d) Clearing Adjustments	-	
	e) Currency Position		
	f) Trade A/c. (Forex)	60,293,977.57	(7,917,218.44)
	g) Non+Interest bearing Loans/ Advances to Staff		
	h) capital work in process		
	i) Deferred Tax Assets **	492,397,659.11	104,189,838.69
	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	3,498,162,237.76	2,741,288,027.92
	Total I to VI	5,194,907,104.81	4,139,925,697.46

\* 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 : 23/04/2024

General Manager

Managing Director

Chartered Accountant



**BANK OF INDIA (TANZANIA) LTD**

<b>SCHEDULE 12 + CONTINGENT LIABILITIES</b>		
	AS ON "31/03/2024 (Current Period) (Local Currency)	AS ON "31/03/2023 (Previous Period) (Local Currency)
I.	Claim against the Bank not acknowledged as debts (Details as per attached sheet)	XXXXXXXXXX
II.	Liability for partly paid investments	XXXXXXXXXX
III.	Liability on account of outstanding forward exchange contracts	XXXXXXXXXX
IV.	Guarantee given on behalf of constituents	XXXXXXXXXX
	a) In India	
	b) Outside India	41,544,595.71
V.	Acceptances, endorsements and other obligations	XXXXXXXXXX
	a) Bank's Liability for Credits opened for customers	140,333,164.00
	b) Bank's Liability for confirming credits	
	c) Bank's Liability for acceptance A/c customers	
	d) Liabilities for acceptances on behalf of Customers	
	Total of item V	140,333,164.00
VI.	Other items for which the Bank is contingently liable (Give details)	
	a) Interest Rate Swap	
	b) CAPITAL COMMITMENTS #	-
	c) Others	
	Total of item VI	-
	Total of Items I to VI	181,877,759.71

# 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 : 23/04/2024

*[Signature]*

General Manager

*[Signature]*

Managing Director

*RSM Eastern Africa*  
*Karv*

Chartered Accountant





**BANK OF INDIA (TANZANIA) LTD**

**ANNEXURE TO SCHEDULE 12 + PART A**

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)		
	AMOUNT OUTSTANDING AS ON *31/03/2024  (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR+MARKED DEPOSITS AVAILABLE AS SECURITY (Local Currency)
I	Claims against the bank not acknowledge as debt	
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	
	<b>Total [ a+b+c+d+e]</b>	-
IV	Guarantees given on behalf of constituents	
	a) Against counter guarantees of OUR BRANCHES	-
	b) Against counter guarantee of OTHER BANKS of which	
	(Financial Guarantees	-
	i) Others	-
	c) Financial Guarantees	
	d) Others (Performance Guarantee)	1,519,507,241.88
	<b>Total [a+b+c+d]</b>	18,290,254.00
V	Acceptances, Endorsement & other obligations	
	a) Bank's liability for credits opened for customers @	-
	b) Bank's Liability for Confirming Credits	
	c) Bank's Liability for Acceptances a/c Customers @	
	d) Liability for Acceptances on behalf of customers @	3,653,727,830.58
	<b>Total [a+b+c+d]</b>	3,653,727,830.58
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	
	<b>Total [ i+ii+iii+iv+v ]</b>	-
b)	Capital Commitments #	
c)	Others	
	<b>Total [ a+b+c] i.e. Total Of VI</b>	-
	<b>Total I to VI**</b>	5,173,236,072.46
		18,290,254.00

\* As per D+5 return

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

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

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

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

Date : 23/04/2024

General Manager

Managing Director

Chartered Accountant



**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

31/03/2024

Sr. No.	Credit Contingent	Items	Client / Obligor	CCF for Contingent	Risk Weight for Obligor	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	-	-	0.00
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
<b>A</b>	<b>Total [ under column 4 should tally with item V(a) of Annexure to Schedule</b>			-	-	-	<b>0.00</b>	<b>0.00</b>
1	Guarantees + Financial		Govt.	100.00	-	-	-	0.00
2	Guarantees + Financial		Banks	100.00	20.00	-	-	0.00
3	Guarantees + Financial		ND+ SI +NBFCS	125.00	100.00	-	-	0.00
4	Guarantees + Financial		Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	( i ) Secured by mortgage on commercial real estate			150.00	100.00	-	-	0.00
	( ii ) On behalf of Stock Brokers & Market makers			125.00	150.00	-	-	0.00
	( iii ) Others			100.00	100.00	-	-	0.00
<b>B</b>	<b>Total [ under column 4 should tally with item IV(c) of Annexure to Schedule</b>			-	-	-	<b>0.00</b>	<b>0.00</b>
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	-	-	0.00
<b>C</b>	<b>Total [ under column 4 should tally with item IV(d) of Annexure to Schedule</b>			-	-	-	<b>18,290,254.00</b>	<b>3,035,437,578.58</b>
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
<b>D</b>	<b>Total [ under column 4 should tally with item V(c) of Annexure to Schedule</b>			-	-	-	<b>0.00</b>	<b>1,519,507,241.88</b>
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
<b>E</b>	<b>Total [ under column 4 should tally with item V(d) of Annexure to Schedule 12 (Part A)</b>			-	-	-	<b>0.00</b>	<b>1,519,507,241.88</b>

Date : 23/04/2024



General Manager



Chartered Accountant



**BANK OF INDIA (TANZANIA) LTD**

**FORM 'B'**  
**PROFIT & LOSS ACCOUNT FOR THE**      **0.00**      **"31/03/2024**  
 From      **01/04/2023**  
 To      **31/03/2024**

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

SCHEDULE NO.	0.00	
	01/04/2023 to 31/03/2024 (Local Currency)	01/04/2022 to 31/03/2023 (Local Currency)
<b>I. INCOME</b>		
INTEREST EARNED      13	16,658,099,685.77	14,458,235,931.24
OTHER INCOME      14	4,131,908,770.16	1,120,140,152.51
LOSS TRANSFERRED		0.00
<b>TOTAL :</b>	<b>20,790,008,455.93</b>	<b>15,578,376,083.75</b>
<b>II. EXPENDITURE</b>		
INTEREST EXPENDED      15	8,355,378,987.99	6,064,744,488.19
OPERATING EXPENSES      16	6,697,743,676.38	6,554,432,796.39
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	1,971,142,953.05	2,257,803,211.64
PROFIT TRANSFERRED	3,765,742,838.51	701,395,587.53
<b>TOTAL</b>	<b>20,790,008,455.93</b>	<b>15,578,376,083.75</b>

Difference      0.00      0.00

Date : 23/04/2024

*[Signature]*  
 General Manager

*[Signature]*  
 Managing Director

Subject to Audit Report of even date

Chartered Accountants

*RSM Eastern Africa*



**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 13 - INTEREST EARNED**

		0.00	
		From	01/04/2022
		To	31/03/2023
		(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	4,902,077,529.44	3,986,595,288.22
	Term Loans	5,514,309,503.33	4,616,778,868.47
	Export Packing Credits		
	Bills Discounted		
	XXXXXXXX		
	XXXXXXXX		
	<b>Total I</b>	<b>10,416,387,032.77</b>	<b>8,603,374,156.69</b>
II.	Income on Investments Discount/Interest	5,415,382,747.68	5,264,774,162.65
III.	Interest on balance with Central Bank Monetary Authority of	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
1.	Interest on balance with Central Bank Monetary Authority of Country		
2.	Interest on Call Loans to Bank	826,329,905.32	590,087,611.90
3.	Interest on Deposits with other Banks		
4.	Inter Bank Fund/Interest Rate Swap		
	<b>Total III</b>	<b>826,329,905.32</b>	<b>590,087,611.90</b>
IV.	Others		
	Others Interest/Discount NOT included in I,II,III above		
	<b>Interest received from our own branches -</b>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	<b>Total IV</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total (I + II + III + IV)</b>	<b>16,658,099,685.77</b>	<b>14,458,235,931.24</b>

Date : 23/04/2024

  
General Manager



  
Chartered Accountant



**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 14 - OTHER INCOME**

		0.00			
		From To		01/04/2023 31/03/2023	
		(Local Currency)		(Local Currency)	
I.	Commission, Exchange and Brokerage	Credits	Debits	Credits	Debits
	Commission - Foreign	119,435,024.95		118,937,275.28	
	Commission - on Guarantees	23,459,604.11		13,037,166.22	
	Exchange - Foreign	-		0.00	
	Brokerage	-			
	Proposal Processing Charges	888,503,963.18		556,780,418.80	
	Rent - Safe Deposits Lockers				
	<b>Total I</b>	<b>1,029,388,592.24</b>		<b>688,754,860.30</b>	<b>0.00</b>
	(Net balance to be extended to) Total I		1,029,388,592.24		688,754,860.30
II.	Profit on Sale of Investments				
	Less : Loss on sale of Investments				
III.	Profit on revaluation of Investments				
	Less : Loss on revaluation of Investments		XXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXX	
IV.	Profit on sale of Land, Buildings, and Other		XXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXX	
	Less : Loss on sale of Land, Buildings, and Other				
V.	Profit on Exchange Transactions		479,226,516.59		183,792,308.39
	Less : Loss on Exchange Transactions		XXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXX	
VI.	Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India				
VII.	Miscellaneous Income		XXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXX	
	Rent (from property owned by Bank)				
	Service Charges - C/D, S/B etc.		174,505,610.49		67,944,698.95
	Recoveries in written off Accounts		2,247,092,000.00		71,645,447.42
	Miscellaneous Receipts *		201,686,050.84		68,002,837.45
	XXXXXXXXXXXXXX				XXXXXXXXXXXXXXXXXXXXXX
	<b>Total VII</b>		<b>2,623,283,661.33</b>		<b>247,592,983.82</b>
	<b>Total ( I to VII )</b>		<b>4,131,908,770.16</b>		<b>1,120,140,162.51</b>

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 : 23/04/2024

General Manager

Managing Director

Chartered Accountant

*BSM Eastern Africa*  
*Kaw*



**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 15 - INTEREST EXPENDED**

		0.00	
		From To	
		01/04/2023 31/03/2024 (Local Currency)	01/04/2022 31/03/2023 (Local Currency)
I.	Interest on Deposits	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
	Miscellaneous - Inland		
	Miscellaneous - Foreign		-
	Fixed Deposits	5,062,944,178.37	3,888,160,369.28
	Certificate of Deposits		
	Short Deposits		
	Deposits with Notice/Call Deposits	3,238,991,745.62	2,128,732,042.00
	FCNR Deposits		
	Savings Bank Deposits	53,443,064.00	47,852,076.91
	Current Deposits		
	Others		
	<b>Total I</b>	<b>8,355,378,987.99</b>	<b>6,064,744,488.19</b>
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		
	<b>Total II</b>	<b>0.00</b>	<b>0.00</b>
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		
	<b>Total III</b>	<b>-</b>	<b>-</b>
	<b>Total (I + II + III)</b>	<b>8,355,378,987.99</b>	<b>6,064,744,488.19</b>

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

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

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

Date : 23/04/2024

  
General Manager

  
Managing Director



  
Chartered Accountant



**BANK OF INDIA (TANZANIA) LTD**

**SCHEDULE 16 - OPERATING EXPENSES**

		0.00			
		01/04/2023 31/03/2024 (Local Currency)		01/04/2022 31/03/2023 (Local Currency)	
	From To				
I.	Payments to and Provisions for Employees				
	Salaries	2,505,120,936.61		2,217,208,226.51	
	Provident Fund	189,998,049.35		169,206,543.86	
	Medical Aid	5,459,125.18		28,102,692.00	
	Less : Credit Salaries				
	Staff Welfare Expenses (Educational)	65,188,400.00		37,244,910.00	
II.	Total I	2,765,766,511.14		2,451,762,372.37	
	Rent, Taxes and Lighting				
	Rent/Amortization of Right of Use	566,259,953.20		615,114,815.93	
	Taxes	645,443,454.16		997,528,320.42	
	Lighting	35,602,028.59		34,520,732.74	
	Expenditure on Property Let				
	Less : Credit Rent				
III.	Total II	1,247,205,435.95		1,647,163,869.09	
IV.	Printing and Stationery	38,317,297.84		9,211,350.01	
V.	Advertisement and Publicity	61,462,600.00		60,079,282.00	
VI.	Depreciation on Bank's Property and Amortiza	249,329,199.08		189,599,807.06	
VII.	Directors' fees, allowances & expenses	166,227,595.06		101,759,319.00	
VIII.	Auditors' fees and expenses	73,114,447.34		104,947,485.24	
IX.	Law Charges	113,859,543.20		13,059,000.00	
	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		0.00		0.00
	Postage - Foreign	0.00	12,099,425.52	-	8,038,928.03
	Telegrams & Telephone - Inland		23,991,331.97		17,959,727.01
	Telegrams - Foreign	0.00	-	-	0.00
	Stamps - Inland/Foreign	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
	Sub Total	0.00	36,090,757.49	0.00	25,998,655.04
X.	(Net balance to be extended to) Total IX	36,090,757.49		25,998,655.04	
XI.	Repairs and Maintenance	26,233,296.23		25,932,844.31	
XII.	Insurance	461,413,215.71		436,356,251.02	
	Other Expenditure	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Business Development Expenses	0.00		0.00	
	Travelling Expenses	80,415,986.57		68,593,492.72	
	News Papers	5,771,650.00		4,951,900.00	
	Miscellaneous Charges	1,372,536,140.77		1,415,017,168.53	
	Entertainment Expenses				
	Total XII	1,458,723,777.34		1,488,562,561.25	
	Total (I to XII)	6,697,743,676.38		6,554,432,796.39	

Date : 23/04/2024

  
General Manager

  
Managing Director

  
Chartered Accountants



*ICM Eastern Africa*

**BANK OF INDIA (TANZANIA) LTD**

**Annexure 1 to Form B**

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

		Amount in full (in Local Currency)
<b>A) (i)</b>	<b>PROVISIONS &amp; CONTINGENCIES</b>	
1	Provision for Bad / Doubtful debts (NPA)	1,971,142,953.05
2	Provision for Taxation	-
3	Provision for Standard Assets	-
4	Provision for Investment Depreciation	-
5	Bad debts written off to the debit of P&L A/C	0.00
6	Amount utilised / retained to wipe off brought forward losses	-
7	Other Provisions (Please specify) (Refer Note No. 2)	-
a)	Write Off of Expenses on Renovation of Branch Premises	0.00
b)	Write Off of Software Licence Fee	-
c)		-
	Sub Total (i)	1,971,142,953.05
<b>(ii)</b>	<b>Less: Excess Provisions written back (Please give details)</b>	
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
	<b>TOTAL "A": (i) - (ii)</b>	<b>1,971,142,953.05</b>
<b>B)</b>	<b>APPROPRIATIONS</b>	
1	General Reserve Unallocated	-
2	Legal Earned Reserve	-
3	Provisions for Statutory Reserves, if any (Please give details)	-
	Total "B"	0.00
	<b>TOTAL (A + B) *</b>	<b>1,971,142,953.05</b>

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

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

Note 2: Other Provisions include only those

- 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 not in the nature of reserve.

Note 3: Any excess provision written back to credit of P & L A/c should be reported in A(ii) above

- Excess provision written back - and not in Schedule 14



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**BANK OF INDIA (TANZANIA) LTD**  
**CA 16 ( PART I ) AS ON**  
**31/03/2024**

SR NO	Title of Account	Date of Entry	Refer NOTE 2 MARGIN MONEY/ DEPOSITS HELD AGAINST L/Cs/ GUARANTEES. SECURITY DEPOS. MARGIN FOR ADVANCES/IDA	1	2	3	4	5	6
					APPLICATION/ ALLOTMENT/CALL MONEY ON NEW ISSUE/RIGHT ISSUE OF SHARES DEBENTURES DIVIDENDS ETC.	CREDIT BALANCES OF LOANS, CASH CREDITS ETC. DORMANT & UNCLAIMED ACCOUNTS	DEPOSITS FOR TOKEN, EXCESS CASH RECEIVED, CASH FOUND ON PREMISES, ETC.	OTHER ITEMS	TOTAL
1	MISC ITEMS							24,911,522.32	24,911,522.32
2	CREDIT BALANCES OF OD ACS-TZS					328,523,103.55			328,523,103.55
3	CREDIT BALANCES OF OD ACS-USD					8,199,297.70			8,199,297.70
4	MARGIN ON BG USD								0.00
5	INTT PAYABLE -TDA		2,625,570,507.93						2,625,570,507.93
6									0.00
7									0.00
8									0.00
9									0.00
10									0.00
11									0.00
12									0.00
13									0.00
	<b>TOTAL</b>		<b>2,625,570,507.93</b>	<b>0.00</b>	<b>0.00</b>	<b>336,722,491.25</b>	<b>0.00</b>	<b>24,911,522.32</b>	<b>2,987,204,431.50</b>

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 I)Sundry Credits

*[Signature]*  
 General Manager



*[Signature]*  
 Chartered Accountant



Date : 23/04/2024

SR NO	Title of Account	Date of Entry	PROVISIONS FOR UNDETERMINED DEBITS ETC FOR VARIOUS PURPOSES	GOODWILL	INVESTMENTS	AMOUNT RECEIVED FROM DEBTS & SECURITIES	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT, COLLECTION OF DIRECT/INDIRECT TAXES, SECURITIES, ETC.	OTHER ITEMS	Amount in Local Currency		TOTAL OF COLS 8 & 9
									UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	
1	Prize Ex. which matures								0.00	0.00	0.00
2	Amortisation of term on S/G								0.00	0.00	0.00
3	Interest on Savings Bank Account								43,300.41	43,300.41	0.00
4	Adv. 10% on Treasury Bonds								0.00	0.00	0.00
5	Asset Impaired Provisioning Item								361,868,103.88	361,868,103.88	0.00
6	Provisioning for payables - Tm								30,035,403.81	30,035,403.81	0.00
7	Provisioning for payables - USD								47,287,324.00	47,287,324.00	0.00
8	Provisioning for other accounts								316,051,048.44	316,051,048.44	316,051,048.44
9	Other Debt Payable								0.00	0.00	0.00
10	Provision for collection								6,004,730.47	6,004,730.47	0.00
11	Trade Payable								13,766,638.35	13,766,638.35	0.00
12	Other Items								838,841,876.06	838,841,876.06	0.00
13	Provisioning for payables (W/O)								-191,800.32	-191,800.32	0.00
14	Steady state - PAYE A/C Payable								61,061,413.96	61,061,413.96	0.00
15	Steady state - PAYE A/C Payable								43,883,460.30	43,883,460.30	0.00
16	Other Payables								0.00	0.00	0.00
TOTAL			0.00	0.00	255,311,895.76	0.00	91,04,192.83	3,335,131,205.20	2,062,048,723.97	2,062,048,723.97	318,923,848.44

NOTE :-  
 1. Items 1 to 6 shown in Schedule 5 of Part 'A' under Item 'I' 'Interest Account'  
 2. Total of items 2 to 6 to be shown in Schedule 5 of Part 'A' under Item (IV) 'Sundry Credits'  
 3. Total of items 8 and 7 to tally with total shown in Part C-A-19 A.

*[Signature]*  
 General Manager  
*[Signature]*  
 Chief Accountant



BREAKUP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

DETAILS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME
(i) ADVANCES TO OTHER FINANCIAL INSTITUTIONS	316,051,048.44	-
(ii) ADVANCES TO STAFF	0.00	0.00
TOTAL	316,051,048.44	-

STATEMENT OF GENERAL LEDGER ACCOUNT - SUSPENSE ACCOUNTS (DEBITS) AS AT 31/03/2024

BANK OF INDIA (TANZANIA) LTD  
 CA 16 (PART 111) AS ON  
 31/03/2024

SR NO	Title of Account	Date of Entry	1	2	3	4	5	6	7	8	9	10
			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/BL ACCOUNT	AMOUNTS REMBURSED TO PARTIES CUSTOMERS IN WHOSE ACCOUNTS PAYMENTS WERE DETECTED	FRAUDS, FORGONES 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 10) NOTE 1	REFER	TOTAL (1 TO 8)
	1 Receivable MISSE Payment of BOOS		191,193,033.87		0.00							191,193,033.87
	2 Life Charges								51,611,381.59			51,611,381.59
	3 Prepaid Expenses				24,248,880.45				24,248,880.45			24,248,880.45
	4 Prepaid Insurance				196,050,262.97				196,050,262.97			196,050,262.97
	5 Suspense a/c (H/O) balances							27,330,653.88				27,330,653.88
	6 Salary Advance (Inhouse staff)											
	7 Computer Software Expenses				24,695,881.27							24,695,881.27
	8 Misc Items			0.00								0.00
	9 Payment for Furniture and Fixture											
	10 Adv. Off of Other Losses											
	11 Expenses of B/P/Debitors Accts			0.00								0.00
	12 Deferred Tax											
	13 VAT Input Account (Debit)											
	TOTAL		0.00	191,193,033.87	0.00	344,985,853.79	0.00	27,330,653.88	3,461,991,180.54	3,845,470,601.08		2,945,470,601.08
AMOUNT OF PROVISION REQUIRED												0.00

(Refer Note 2)

5

Note 1 :- Balance of items 2 to 8 to be shown in Form A on Assets side under item V1 "Others" of Schedule 11 "Other Assets" as in a separate sub-item styled "Suspense Accounts (Debit) of Other Assets Nature".

Note 2 :- Total of Amount of Provision required as reported in Column No. 8 should be shown in CA-10 under additional information item (B).

*Bay Akel*  
 General Manager

Chartered Accountant



*RSM PASEGATI Africa*  
 Managing Director

Date : 23/04/2024





BANK OF INDIA (TANZANIA) LTD

CA19 - A

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	PRIMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME OR LOSS					GRAND TOTAL
	1	2	3	4	5	
	ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	BILLS PURCHASED DISCOUNTED	STRAIGHTENED LOANS	OTHERS	GRAND TOTAL
<b>A. ALLOCATION OF ADVANCES</b>						
1	SECURITIES					
2	LOANS TO GOVERNMENTS					
3	OTHERS					
4	CONTESTED					
5	UNSPECIFIED					
	<b>TOTAL - A</b>	3,00	0,00	0,00	316,521,848,44	319,521,848,44
<b>B. ASSET CLASSIFICATION</b>						
1	REMARKS	3,00	0,00	0,00	316,521,848,44	319,521,848,44
2	OTHERS					
	<b>TOTAL - B</b>	3,00	0,00	0,00	316,521,848,44	319,521,848,44

TYPE OF LIABILITY	AMOUNTS OF UNREALISED INCOME	
	1	2
(1) BILLS PURCHASED/DISCOUNTED		0,00
(2) OTHERS		0,00
<b>TOTAL</b>		0,00

NOTE 1 - GRAND TOTAL IN COLUMN 6 SHOULD AGREE WITH GRAND TOTAL AS WELL AS THE AGGREGATE OF AMOUNTS REPORTED IN COLUMNS 2 AND 7 OF THIS STATEMENT.

Date: 23/04/2024

*Signature*  
Managing Director



*Signature*  
Managing Director

TYPE OF LIABILITY	AMOUNTS OF UNREALISED INCOME	
	1	2
(1) BILLS PURCHASED/DISCOUNTED		0,00
(2) OTHERS		0,00
<b>TOTAL</b>		0,00

STATEMENT OF PROBLEM CREDIT (CA 198) AS ON 31/03/2024  
L.C.A. 198.1

Amount in Local Currency

SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORISATION (S.M.O.D) OR A/C. COB. I	EXACT DATE	AGGREGATE BALANCE	INTEREST HELD IN SUSPENSE ACCOUNT	NET BALANCE (7)-(8)-(9A)	REALISABLE VALUE OF SECURITY (RVS)	DESCRIPTIONS OF REALISABLE VALUE OF SECURITY	PROVISION REQUIRED AS PER BANK'S OFFICERS AUDITORS	PROVISION REQUIRED AS PER IFRS NORMS	HIGHER OF TWO (12) OR (13)	PROVISION HELD	EXCESS SHORTFALL (15) - (14)
1	SOUTH FUEL LIMITED	TL	1,200,000,000.00	D	30/03/2023	1,675,893,289.88	140,897,029.11	1,534,996,260.77	1,428,399,216.28	LAND PROPERTIES	877,279,141.95	393,373,149.20	859,270,141.95	657,270,141.95	-
2	SOUTH FUEL LIMITED	TL	652,000,000.00	D	30/03/2023	1,761,827,864.88	87,919,921.29	1,673,907,943.59	1,761,281,797.41	LAND PROPERTIES	393,871,459.00	393,728,000.00	669,811,459.00	668,911,402.00	-
3	AKIRA LOUNGE AND BAR LIMITED	DO	527,900,000.00	L	31/03/2023	808,840,465.43	7,791,787.31	801,048,678.12	95,557,443.14	PROPERTY & DEBE	327,500,000.00	353,852,853.11	327,500,000.00	327,500,000.00	-
4	AKIRA LOUNGE AND BAR LIMITED	TL	2,311,000,000.00	L	31/03/2023	1,152,809,093.74	47,020,339.76	1,105,788,753.98	1,231,393,594.66	PROPERTY & DEBE	2,311,000,000.00	179,553,076.06	2,311,000,000.00	2,311,000,000.00	-
5	HIGH-SPRIT LIMITED	DO	500,287,000.00	L	31/03/2023	322,877,368.09	7,691,026.72	315,186,341.37	543,914,834.16	PROPERTY & DEBE	329,287,000.00	34,696,104.01	329,287,000.00	329,287,000.00	-
6	HIGH-SPRIT LIMITED	TL	1,002,100,000.00	L	31/03/2023	1,387,077,397.33	29,319,904.97	1,357,757,492.36	1,327,718,743.02	PROPERTY & DEBE	1,532,150,000.00	248,276,425.01	1,532,150,000.00	1,532,150,000.00	-
						6,633,489,013.24	349,139,984.16	6,284,349,029.08	8,187,694,500.86		8,473,961,643.00	1,036,133,437.13	5,079,324,543.20	5,079,324,543.20	-

Date: 23/04/2024

*[Signature]*  
Managing Director

*[Signature]*  
Deputy Manager



*[Signature]*  
KSM Besterpraktijk  
Accountant



Amount  
As at  
31.03.2024  
In Local Currency)

Particulars of Advances:-	(a)	(b)	(c) (a)-(b)	(d)	(e-d)
	ADVANCES (AS PER CA-19)	UNREALISED INTEREST (AS PER CA 19A)	GROSS ADVANCES	PROVISION FOR NPA (AS PER SCH. 5)	NET ADVANCES
<b>A.</b>					
(i) Bills Furnished and Discounted	69,703,762,604.26	7,694,006.72	69,716,108,897.54	158,749,638.12	69,557,359,259.42
(ii) Cash Credits, Overdrafts and Loans repayable on demand	45,201,452,102	303,837,939.72	44,962,616,161.91	1,277,384,901.05	43,685,231,260.86
(iii) Term Loans	114,025,240,095.89	316,521,246.44	113,708,724,049.45	1,536,133,437.15	112,172,590,612.30
<b>Total (A)</b>					
<b>B.</b>					
Security wise Break-up of Advances:-					
(i) Secured by tangible asset	112,834,962,707.77	316,521,246.44	112,617,691,661.30	1,536,133,437.15	111,081,428,224.15
(ii) Includes advances against Book Debts					
(iii) Covered by Bank/Government Guarantees	201,247,611.06		201,247,611.06		201,247,611.06
(iv) Unsecured	869,914,777.06		869,914,777.06		869,914,777.06
<b>Total (B)</b>	114,025,240,095.89	316,521,246.44	113,708,724,049.45	1,536,133,437.15	112,172,590,612.30
<b>C.</b>					
Sectoral Classification of Advances:-					
1. Advances in India					
(i) Priority Sector					
(ii) Public Sector					
(iii) Banks					
(iv) Others					
<b>Total (C-I)</b>					
II. Advances outside India					
(i) Due from Banks					
(ii) Due from Others					
(iii) Bills Purchased & Discounted					
(iv) Syndication Loans					
(v) Others					
<b>Total (C-II)</b>	114,025,240,095.89	316,521,246.44	113,708,724,049.45	1,536,133,437.15	112,172,590,612.30
<b>Total (C) i.e. (C-I &amp; C-II)</b>	114,025,240,095.89	316,521,246.44	113,708,724,049.45	1,536,133,437.15	112,172,590,612.30

Notes:

- Figures reported under total of A, B and C, should match with one another.
- Figures reported in Gross Advances should tally with Schedule 9 (Form A) and CA19 Total
- Figures reported in NPA Provisions should tally with Schedule 5 (Form A)
- Figures reported in URI should tally with CA-16/CA 18A

Note: Only Signed by authorized signatory

Name : Ananyam Sarang  
Designation: Managing Director  
Subsidiary : Bank of India (Tanzania) Ltd.  
Date: 23.04.2024



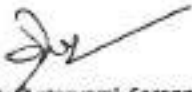
## Disclosure of related party items for the period ended 31.03.2024

Amt in Local Currency

S.No.	Items		Entity Viz. Subsidiaries, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+				
2	Deposits from Bank of India	+	34,519,500,000			34,519,500,000
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		3,238,991,746			3,238,991,746
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		37,758,491,746	-	-	37,758,491,746

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

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

  
 Name : Mr. Antaryami Sarangi  
 Designation : Managing Director  
 Subsidiary : Bank of India(T) Ltd  
 Date : 23/04/2024

RSM Eastern Africa  
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JANUARY TO MARCH, 2024		BANK OF INDIA (TANZANIA) LTD									
		NOTE : Previous day closing rate should be the next days opening rate									
JANUARY		1-Jan-2024	2-Jan-2024	3-Jan-2024	4-Jan-2024	5-Jan-2024	6-Jan-2024	7-Jan-2024	8-Jan-2024	9-Jan-2024	10-Jan-2024
DATE		2505.0000	2505.0000	2501.0000	2505.0000	2504.0000	2504.0000	2504.0000	2504.0000	2504.0000	2504.0000
OPENING RATE		2506.0000	2501.0000	2505.0000	2504.0000	2504.0000	2504.0000	2504.0000	2504.0000	2504.0000	2505.0000
CLOSING RATE		11-Jan-2024	12-Jan-2024	13-Jan-2024	14-Jan-2024	15-Jan-2024	16-Jan-2024	17-Jan-2024	18-Jan-2024	19-Jan-2024	20-Jan-2024
		2504.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000
		2505.0000	2504.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000
		2504.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000	2508.0000
		18-Jan-2024	19-Jan-2024	20-Jan-2024	21-Jan-2024	22-Jan-2024	23-Jan-2024	24-Jan-2024	25-Jan-2024	26-Jan-2024	27-Jan-2024
		2508.0000	2509.0000	2509.0000	2509.0000	2509.0000	2514.0000	2514.0000	2512.0000	2511.0000	2511.0000
		2509.0000	2509.0000	2509.0000	2509.0000	2514.0000	2514.0000	2514.0000	2512.0000	2511.0000	2511.0000
		2511.0000	2511.0000	2513.0000	2517.0000	2517.0000	2517.0000	2517.0000	2517.0000	2517.0000	2517.0000
		2511.0000	2511.0000	2513.0000	2517.0000	2517.0000	2517.0000	2517.0000	2517.0000	2517.0000	2517.0000

RSM Eastern Africa

*Signature*







**BANK OF INDIA (TANZANIA) LTD**  
**Break-up of Investments as on 31.03.2024 for calculation of CRAR**  
**HELD TO MATURITY ( HTM )**

Sr. No	Category	Risk Weight	Book Value (HTM)	Provision (HTM)	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	<b>SLR Investments</b>				
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
	<b>Other Debt Securities</b>		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indra/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	51,395,863,358.15		51,395,863,358.15
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 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
	<b>TOTAL</b>		51,395,863,358.15	0.00	51,395,863,358.15
	Investments in subsidiaries /joint ventures				0.00

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



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*RSM Eastern Africa*



**BANK OF INDIA (TANZANIA) LTD**  
**Break-up of Investments as on 31.03.2024 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]
<b>SLR Investments</b>					
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
<b>Other Debt Securities</b>			XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
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
<b>TOTAL</b>			0.00	0.00	0.00
Investments in subsidiaries /joint ventures					0.00



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

*[Signature]*

*[Signature]*

*RSM Eastern Africa*  
*Kaw*

**BANK OF INDIA (TANZANIA) LTD**  
**Break-up of Investments as on 31.03.2024 for calculation of CRAR**  
**HELD FOR TRADING**

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



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

*[Handwritten signature]*

*[Handwritten signature]*

*NSM Eastern Africa*  
*Rauw*

**BANK OF INDIA (TANZANIA) LTD**  
**Break-up of Investments as on 31.03.2024 for calculation of CRAR**

**SUMMARY**

Sr. No.	Category	Risk Weight	Book Value SUMMARY	Provision SUMMARY	Value net of depreciation
		%	(1)	(2)	(3) (1-2)
<b>SLR Investments</b>					
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
<b>Other Debt Securities</b>					
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Infra/Kisan Vikas Patra and Bonds/Debtures where payment of interest and principal is guaranteed by Central Govt.	0	51,395,863,358.15	0.00	51,395,863,358.15
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20	0.00	0.00	0.00
7	State Government guaranteed other securities which have become NPA.	100	0.00	0.00	0.00
8	Investments in bonds issued by banks	20	0.00	0.00	0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20	0.00	0.00	0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100	0.00	0.00	0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100	0.00	0.00	0.00
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 debtures/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 Debtures' 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
<b>TOTAL * and **</b>			<b>51,395,863,358.15</b>	<b>0.00</b>	<b>51,395,863,358.15</b>
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 IV-d of Schedule 5

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

\*\* Investments in Public Financial Institutions (PFIs) are to be shown under item 17 "All other investments" and not under item 2\*

\*\* Investments in Bonds issued by Banks

  
 General Manager  
 Date: 23/04/2024

  
 Managing Director

  
 Chartered Accountant

*RSM Basim Afrin*  
*Kaur*



Difference between Form - 8 & Summary Total 0.00  
 Difference between Item IV-d of Schedule 5 & Summary Total 0.00

**BANK OF INDIA (TANZANIA) LTD**  
**Break-up of Interest Accrued on Investments as on 31.03.2024**

Sr. No.	Category	Risk Weight	Book Value	Provision	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
1	Interest due/ Accrued on Government Securities / other approved Securities	0.00	3,393,624.83		3,393,624.83
2	Interest due / Accrued on Government Guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	20.00			0.00
3	Interest due / Accrued on State Govt. guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	100.00		0.00	0.00
4	Interest due/Accrued on State Government guaranteed securities which have become NPA	100.00			0.00
5	Interest accrued on investments in bonds issued by / Securities guaranteed by other banks	20.00			0.00
6	Interest accrued – All Others	100.00	160,042.63		160,042.63
	<b>TOTAL *</b>		3,553,667.46	0.00	3,553,667.46

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

  
**General Manager**  
 Date: 23/04/2024

  
**Managing Director**

  
**Chartered Accountant**





## BANK OF INDIA (TANZANIA) LTD

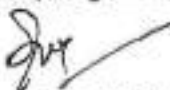
## Report on operation of Subsidiaries for the period ended 31.03.2024

Particulars	(In Local Currency)
	Amount in TZS' Mn
<b>SELECT FINANCIAL PARAMETERS</b>	
Balance Sheet Footings (Total Assets)	196,485
Capital Funds*	21,500
Minimum Capital Prescribed by Regulators (If any)	15,000
Minimum Capital adequacy prescribed by regulators (%)	14.50%
Capital Adequacy ratio (Actual) (%)	30.65%
Notional Capital Funds **	21,500
Risk-Weighted Assets **	121,631
Notional Capital Adequacy Ratio ** (%)	17.68%
Capital & Reserves as in the Balance Sheet	42,207
Total Deposits	150,539
Total Borrowings (INCLUDES DEPOSITS)	34,520
Profit before Tax	1,017
Profit after Tax/Return	3,766
Surplus / (loss) on Profit & Loss A/c. carried forward	2,568
Return on Assets	0.53
Return on Equity	2.23
Total Dividends paid (Declared & set aside to be paid after A.G.M)	0.00
Loans and advances-Gross	114,179
Non Performing loans - Gross	6,605
Provisions held against Non Performing Loans	1,536
Total Investments Book Value	51,396
Total Investment market value	51,396
Non Performing Investments	0.00
Provisions held against Non Performing Investments	0.00
Provision required against non-performing investments	0.00
Contingent Liabilities / Off Balance Sheet Exposures	5,173
<b>REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY</b>	
<b>LARGE EXPOSURES AND OWNERSHIP DETAILS</b>	
Large Credits (Substantial Exposures exceeding 10% of Capital funds)	62,969
No. of counterparties	14
Aggregate Exposures (Amount)	62,969
Aggregate Exposures ( % of capital )	149%
<b>OWNERSHIP SUMMARY</b>	
Investment in Capital by Parent Bank (Amount)	21,500
% of shares held by Parent Bank	100.00%
% of Total Capital held by Parent Bank (incl. Tier II Capital)	100.00%

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

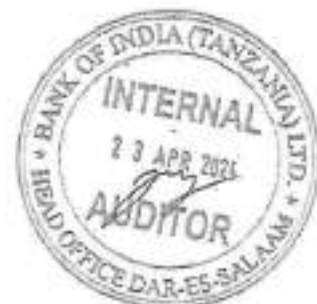
\*\* Calculated as per extant DBOD guidelines

Authorised Reporting Officials



Name : Antaryami Sarangi  
 Designation: Managing Director  
 Subsidiary : Bank of India(T) Ltd  
 Date : 23-04-2024



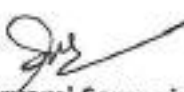


**BANK OF INDIA (TANZANIA) LTD**

**Major component of Consolidated Deferred Tax Assets & Liabilities As on 31.03.2024**

Sr. No.	Particulars	Local Currency
	<b>Deferred Tax Assets</b>	
i)	On account of timing differences towards provisions (Carry forward Loss)	492,397,659.11
ii)	Others	
	<b>Total Deferred Tax Assets (A)</b>	<b>492,397,659.11</b>
	<b>Deferred Tax Liabilities</b>	
i)	On account of the timing difference between book	-
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Dererred Tax Liabilities	
	<b>Total Deferred Tax Liabilities (B)</b>	<b>-</b>
	<b>Net Deferred Tax Assets / (Liabilities) (A-B)</b>	<b>492,397,659.11</b>

**Note: Duly Signed by authorised signatory**

  
**Name : Mr. Antaryami Sarangi**  
**Designation : Managing Director**  
**Subsidiary : Bank of India(T) Ltd**  
**Date : 23/04/2024**

*RSM Eastern Africa*



**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 *31/03/2024 0.00 (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
	a) In India	XXXXXXX
	b) Outside India	
V.	Acceptances, endorsements and other obligations in respect of Inter-branch	XXXXXXX
	a) Bank's Liability for Credits opened for Customers	XXXXXXX
	b) Bank's Liability for confirming Credits	
	c) Bank's Liabilities for Acceptances A/c. Customers	
	d) Liabilities for acceptances on behalf of Customers	
	<b>Total of item V</b>	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
	a) Interest Rate Swap (IRS)	XXXXXXX
	b) Currency Interest Rate Swap	
	c) Others	
	<b>Total of VI</b>	0.00
	<b>Total III to VI</b>	0.00

Date : 23.04.2024

  
General Manager

  
Managing Director

  
RSM Eastern Africa  
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 \*31/03/2024

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					
<b>TOTAL</b>					0.00

  
General Manager

  
Managing Director

  
Chartered Accountant

Date : 23.04.2024

Chief Manager

Chief Executive

Chartered Accountants



ANNEXURE D.5

From: To:

BANK OF INDIA (TANZANIA) LTD

Additional information of Schedule 12 Contingent Liabilities Item III & VI for the 0.00 73160320004

OUTSTANDING FORWARD EXCHANGE CONTRACTS

Item III Schedule 12	Merchant Contracts	Cash Margin/ Deposit / Earnmarked	Inter-Branch Contracts	Inter-Bank Cross Currency Contracts	Other	Total
	( A )	( B )	( C )	( D )	( E )	A+B+C+D
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	Merchant Contracts	Cash Margin/ Deposit / Earnmarked	Inter-Branch Contracts	Inter-Bank Cross Currency Contracts	Other	Total
	( A )	( B )	( C )	( D )	( E )	A+B+C+D
a) 1 year or less						0.00
b) Over 1 year upto 5 years						0.00
c) Over 5 years						0.00
TOTAL IV	0.00	0.00	0.00	0.00	0.00	0.00

NOTE:  
 1.05 Treasury Branch Issues FCNR Contracts at notional rate. Such contracts should be given separately as a list 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: 23.04.2024

General Manager  
 Managing Director  
 Chartered Accountant

SMR Safest Africa  
 www.smr.com



# BANK OF INDIA (TANZANIA) LTD

Worksheet for Statement of Changes (SOA)-Mar 2024

Type of Asset (NPA)	Total Outstanding	Unrealised Interest	Net Advance	Provision made as per IFRS-9 Guidelines	Provision required as per RBI	Net Difference
<b>Sub Standard</b>						
Secured						
Unsecured			0		0	0
<b>Doubtful</b>						
Upto 1 Year	6,605,458,013.24	316,521,046.44	6,288,936,966.80	1,536,133,437.15	1,572,234,241.70	36,100,804.55
1 year to 3 years	6,605,458,013.24	316,521,046.44	6,288,936,966.80	1,536,133,437.15	1,572,234,241.70	36,100,804.55
More than 3 years						
<b>Loss</b>					0.00	0.00
<b>Total</b>	<b>6,605,458,013.24</b>	<b>316,521,046.44</b>	<b>6,288,936,966.80</b>	<b>1,536,133,437.15</b>	<b>1,572,234,241.70</b>	<b>36,100,804.55</b>
					Profit-Mar 2024	3,765,742,839
					Adjusted P/L	3,729,642,034



*(Handwritten Signature)*

Name : Mr Antarymai Sarangi  
 Designation: Managing Director  
 Subsidiary : Bank of India(T) Ltd  
 Date : 23.04.2024

RSM Rajarajmouli & Co  
 Chartered Accountants



## Bank of India (Tanzania) Limited

### Statement of Adjustments to Profit/Loss Account for the year ended 31<sup>st</sup> Mar 2024 (To conform to the Accounting Policies of Bank of India)

(TZ Shilling)

<b>Net Profit/(Loss) as per Profit &amp; Loss Account</b>	<b>3,765,742,838.51</b>
Add/(Less): Impact on P&L due to difference in Investment value (Reason to be specified along with reference to your accounting policy number)	*
Add/(Less): Impact on P&L due to difference in Unchanged Interest policy (Reason to be specified along with reference to your accounting policy number )	-
Add/(Less): Other impact on P&L (if any) (Reason to be specified along with reference to your accounting policy number ) \$	<b>(36,100,804.55)</b>
<b>Adjusted Profit/(Loss)</b>	<b>3,729,642,033.96</b>

\*Investments are maintained at book value.

\$ The provisions as per RBI norms is TSH 1,572,234,241.70 which is more than the provisions as per prevailing local (IFRS-9) norms, i.e., TSH 36,100,804.55



Note: Annexure of detailed calculation (excel sheet) is attached separately

  
Managing Director  
Date: 23.04.2024



  
Statutory Auditor