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, 2025	31.03.2025	31.03.2024
PERIOD:			
	FROM - TO CURRENT PERIOD	01.04.2024	31.03.2025
	FROM - TO PREVIOUS PERIOD	01.04.2023	31.03.2024

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(Current Period) (Previous Period)

Chief Manager Chief Executive Chartered Accountant

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
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BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA, HEAD OFFICE

BANK OF INDIA (UGANDA) LTD

For Foreign Branches Only

FORM `A'

BALANCE SHEET AS AT 31ST MARCH, 2025

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

	Sch	AS ON 31.03.2025 (Current Period)	AS ON 31.03.2024 (Previous Period)
CAPITAL AND LIABILITIES	No.	(Local Currency)	(Local Currency)
CAPTIAL	1	150,000,000,000.00	120,000,000,000.00
RESERVES & SURPLUS	2	22,251,720,049.16	20,295,767,488.59
DEPOSITS	3	324,215,920,588.18	308,845,723,163.00
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	27,815,824,398.24	26,080,163,393.51
TOTAL :		524,283,465,035.58	475,221,654,045.10
ASSETS			
CASH AND BALANCES WITH CENTRAL BANK	6	X X X X X X 33,729,815,822.23	X X X X X X 46,400,222,985.74
BALANCES WITH BANKS AND MONEY AT	7	X X X X X X 67,146,774,624.39	X X X X X X 57,742,592,840.59
INVESTMENTS	8	166,590,729,857.00	147,897,218,520.00
ADVANCES	9	233,203,160,002.78	199,300,408,569.42
FIXED ASSETS	10	758,061,622.49	869,949,420.57
OTHER ASSETS	11	22,854,923,106.69	23,011,261,708.78
TOTAL		524,283,465,035.58	475,221,654,045.10
CONTINGENT LIABILITIES	12	6,797,786,971.05	14,507,239,061.00
BILLS FOR COLLECTION		-	-

We cerfity that -

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

(ii) Income/expenditure is recognised as per the procedure devised by the Bank in accordance with the prescribed norms, and

(iii) Physical verification of Bank's fixed asset has been carried out.

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CERTIFIED PUBLIC ACCOUNT
Sign:.....
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Date :

Chief Manager

Chief Executive

Subject to Audit Report of even date

BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA, HEAD OFFICE

Classification: Internal

BANK OF INDIA (UGANDA) LTD

SCHEDULE 1 - CAPITAL

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
I.	AUTHORISED	xxxxxxxxxx	xxxxxxxxxx
	XXXXXXXX Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr) .....each	150,000,000,000.00	120,000,000,000.00
II.	ISSUED AND SUBSCRIBED		
	.....Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr) .....each	150,000,000,000.00	120,000,000,000.00
III.	PAID UP CAPITAL		
	.....Number of Equity Shares (Previous Year xxxxxxxx) Equity Shares of (curr)BWP 50000000 each fully paid-up	150,000,000,000.00	120,000,000,000.00
	Add: Amount of shares forfeited		
	TOTAL	150,000,000,000.00	120,000,000,000.00

Date :

Chief Manager Chief Executive Chartered Accountant

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BANK OF INDIA (UGANDA) LIMITED
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KAMPALA, HEAD

Classification: Internal

BANK OF INDIA (UGANDA) LTD

SCHEDULE 2 - RESERVES & SURPLUS

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (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	13,074,094,570.59	32,228,643,775.94
	Additions during the year	18,526,283,029.66	8,755,561,975.18
	Deductions during the year	13,480,738,996.52	27,910,311,180.53
	SUB TOTAL (i)	18,119,638,603.73	13,074,094,570.59
	ii) Other (specify) Reserve		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
	SUB TOTAL (ii)	-	-
	TOTAL IV	18,119,638,603.73	13,074,094,570.59
V	Balance in Profit and Loss Account	4,132,081,445.43	7,221,672,918.00
	TOTAL (I TO V)	22,251,720,049.16	20,295,767,488.59

Date :

Chief Manager Chief Executive Chartered Accountant

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BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
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BANK OF INDIA (UGANDA) LTD

SCHEDULE 3 - DEPOSITS

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
I.	Demand Deposits	xxxxxxxxxx	xxxxxxxxx
	a) Current Deposits	43,121,999,570.91	46,184,187,396.19
	b) Call Deposits		
	c) Sundry Deposits (Total as per CA 16)	21,272,874.00	11,206,926.80
	d) Overdue Term Deposits (Made less from fixed deposits item III) xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxx
	TOTAL I	43,143,272,444.91	46,195,394,322.99
II.	Savings Bank Deposits	20,174,292,932.09	22,175,743,749.11
III.	Term Deposits	xxxxxxxxxx	xxxxxxxxx
	a) Fixed Deposits	260,662,775,211.18	240,199,331,090.90
	b) Short Deposits	-	
	c) Certificate of Deposits		
	d) Deposits with Notice		
	e) Recurring Deposits	235,580,000.00	275,254,000.00
	f)		
	g)		
	SUB-TOTAL	260,898,355,211.18	240,474,585,090.90
	Less : Overdue term deposits added in item I above	xxxxxxxxxx	xxxxxxxxx
	Sub-Total of term Deposits (Total a to g)	260,898,355,211.18	240,474,585,090.90
	TOTAL DEPOSITS (Total of I + II + III)	324,215,920,588.18 xxxxxxxxxx	308,845,723,163.00 xxxxxxxxx
SUPPLEMENTARY INFORMATION		xxxxxxxxxx	xxxxxxxxx
	DEMAND DEPOSITS	43,143,272,444.91	46,195,394,322.99
	a) From Banks	-	
	b) From Others	43,143,272,444.91	46,195,394,322.99
	SAVINGS BANK DEPOSITS	20,174,292,932.09	22,175,743,749.11
	a) From Banks	-	
	b) From Others	20,174,292,932.09	22,175,743,749.11
	TERM DEPOSITS	260,898,355,211.18	240,474,585,090.90
	a) From Banks	76,860,000,000.00	52,380,000,000.00
	b) From Others	184,038,355,211.18	188,094,585,090.90
	TOTAL DEPOSITS *	324,215,920,588.18	308,845,723,163.00
	a) From Banks	76,860,000,000.00	52,380,000,000.00
	b) From Others	247,355,920,588.18	256,465,723,163.00

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

Date :

Chief Manager Chief Executive Chartered Accountant

BANK OF INDIA (UGANDA) LIMITED P. O. BOX 7332 KAMPALA KAMPALA, HEAD OFFICE

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BANK OF INDIA (UGANDA) LTD

SCHEDULE 4 - BORROWINGS

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
II.	Borrowings outside India (Give details below)	- xxxxxxxxxx	xxxxxxxxxx
	TOTAL II	-	-

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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BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA, HEAD OFFICE

BANK OF INDIA (UGANDA) LTD

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
I.	Bills Payable	xxxxxxxxxx	xxxxxxxxxx
	a) Drafts Payable		
	b) Payslips Issued	13,832,000.00	13,832,025.00
	TOTAL I	13,832,000.00	13,832,025.00
II.	Inter Office Adjustments	xxxxxxxxxx	xxxxxxxxxx
	a) Head Office Account		
	b) Other Branches, if any		
	TOTAL II	-	-
III.	Interest Accrued	6,982,252,050.45	8,024,473,830.65
IV.	Others including Provisions	xxxxxxxxxx	xxxxxxxxxx
	a) Sundry Credits	11,880,325,244.70	6,883,293,672.36
	b) Provision for Taxes	1,713,034,617.43	1,542,550,825.77
	c) Reserve for Investment		
	d) Reserve for Standard Assets	2,324,896,726.20	2,002,660,559.72
	e) Reserve for Other Assets		
	f) Reserve for Loan Losses (NPA)	568,330,126.63	262,215,594.55
	g) Unremitted Profit (HO FUNDS)		
	h) Legal Earned Reserve (HO FUNDS)		
	i) H. O. Subvention Fund (HO FUNDS)		
	j) HO fund General Resv for Cayman Island (HO FUNDS)		
	k) General Reserve Unallocated (HO FUNDS)		
	l) Retained HOAE (HO FUNDS)		
	m) Assigned Capital at Foreign Branches (HO FUNDS)		
	n) Remittance from HO (only for London br.)		
	o) Reserve for banking risk(only for Paris br.)		
	p) Provision for Country Risk + HO funds for country risk(only for Paris br.)		
	q) Rebate on Bills Discounted		
	r) Liability for SWAP FC		
	s) CAPITAL RESERVE (ONLY FOR NAIROBI BR.)		
	t) Medium Term Loans II (only for London Br.)		
	u) Amortisation of Premium		
	v)General Reserve Unallocated(not HO funds)		
	w) Capital (Tier I) (For Jersey Br only)		
	x) Deffered Tax Liability		
	y) Other Liabilities	663,751,212.00	944,026,299.00
	z) Revaluation profit	-	
	z1) Accumulated Depreciation on Right of Use Asset	3,669,402,420.83	6,407,110,586.46
	TOTAL IV	20,819,740,347.79	18,041,857,537.86
	TOTAL OF I + II + III + IV	27,815,824,398.24	26,080,163,393.51

Chief Manager

Chief Executive

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Classification: Internal

BANK OF INDIA (UGANDA) LTD

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

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	3,083,949,400.00	3,409,727,260.00
		xxxxxxxxxx	xxxxxxxxx
II.	Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxx	xxxxxxxxxx
		xxxxxxxxxx	xxxxxxxxx
	a) In Current Accounts	30,645,866,422.23	42,990,495,725.74
	b) In Other Accounts	-	
	Total (a) & (b)	30,645,866,422.23	42,990,495,725.74
	Total I & II	33,729,815,822.23	46,400,222,985.74

BANK OF INDIA (UGANDA) LIMITED
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SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
II.	Outside India	xxxxxxxxx	xxxxxxxxx
	a) In Current Accounts	7,906,774,624.39	2,302,592,840.59
	b) In Other Deposit Accounts	59,240,000,000.00	55,440,000,000.00
	c) Money at Call & Short Notice		
	TOTAL item a, b and c	67,146,774,624.39	57,742,592,840.59

BANK OF INDIA (UGANDA) LIMITED
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SCHEDULE 8 - INVESTMENTS

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
II.	Investments outside India in	xxxxxxxxxx	xxxxxxxxxx
	i) Government Securities (including Local Authorities)	166,590,729,857.00 xxxxxxxxxx	147,897,218,520.00 xxxxxxxxxx
	ii) Subsidiaries and/or Joint Ventures abroad		
	iii) Other Investments (to be specified)		
	TOTAL II	166,590,729,857.00	147,897,218,520.00

Date :

Chief Manager Chief Executive Chartered Accountant

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BANK OF INDIA (UGANDA) LTD

SCHEDULE 9 - ADVANCES

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
I.	Bills Purchased and Discounted	xxxxxxxxxx	xxxxxxxxxx
	Cheque Purchased/Bills Purchased/ Negotiated		
	Past due Bills Purchased		
	Bills Discounted - (including Medium Term)		
	Past due Bills discounted		
	Bills receivable under L/Cs		
	Unpaid Bills receivable under L/Cs		
	Foreign Bills Purchased/Negotiated		
	Past due Foreign Bills Purchased		
	Total I	-	-
II.	Overdrafts & Loans repayable on demand	xxxxxxxxxx	xxxxxxxxxx
	Loan - (Demand)	466,887,965.45	551,177,960.80
	Overdrafts	92,502,082,298.91	80,544,541,889.18
	Suspense Accounts (Debits of Advance Nature)	-	
	Import Trust Receipts		
	Export Credit - Advances		
	Total II	92,988,970,264.36	81,095,719,849.98
III.	Term Loans	140,214,189,738.42	118,204,688,719.44
	Total - Advances I + II + III	233,203,160,002.78	199,300,408,569.42

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).

Chief Manager

Chief Executive

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Date :

BANK OF INDIA (UGANDA) LIMITED
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Classification: Internal

BANK OF INDIA (UGANDA) LTD

ANNEXURE TO SCHEDULE 9 - PART A

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31ST MARCH, 2025

0.00

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31ST MARCH, 2025	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	5 (1-2-3-4)
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
f) Claims on Public sector undertakings of State Government	100%					0.00
g) Bills Negotiated under LCs 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 comforts of other banks, loans collatensed by deposits of other banks, loans guaranteed by other banks)	20%	$				0.00
i) Others	100%	233,203,160,002.78	2,893,226,852.83	10,546,073.00	0.00	230,299,387,076.95
Total		233,203,160,002.78	2,893,226,852.83 **	10,546,073.00 ***	0.00	230,299,387,076.95

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)+(c)]

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

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

Chief Manager

Chief Executive
0.00

Chartered Accountant
0.00

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BANK OF INDIA (UGANDA) LTD

(Revised September 2009)

0.00

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

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31ST MARCH, 2025

	PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31ST MARCH, 2025	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 NPA secured by physical collateral (In cases where the amount of provisions held is atleast 15% of the outstanding)
			1	2	3	4	5	6
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	
f)	Claims on Public sector undertakings of State Government	100%					0.00	
g)	Bills Negotiated under LCs 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 comforts of other banks, loans collaterised by deposits of other banks, loans guaranteed by other banks)	20%					0.00	
i)	Others	100%	588,204,069.63	568,330,126.53	10,546,073.00		9,327,870.00	
	Total		588,204,069.63	568,330,126.53 **	10,546,073.00 ***	0.00	9,327,870.00	

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

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

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

BANK OF INDIA (UGANDA) LIMITED P. O. BOX 7332 KAMPALA KAMPALA, HEAD OFFICE

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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, 2025**

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	-	-	-
B	Total	233,203,160,002.76	25,882,346,208.40	4,139,279,165.73
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 fulfil 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 entitites and projected turnover in case of new entities.

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

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SCH-10: MAIN

0.00

BANK OF INDIA (UGANDA) LTD

SCHEDULE 10 - FIXED ASSETS AS ON 31ST MARCH, 2025

Amount in Local Currency

Sheet No. 1

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 31-03-2024 *	ADDITIONS DURING THE PERIOD ENDED 31.03.2025			DEDUCTIONS DURING THE PERIOD ENDED 31.03.2025			GROSS BLOCK CLOSING BALANCE AS ON 31ST MARCH, 2025 (3+4+5+6-7-8-9)
			PURCHASES	TRANSFERS FROM BRANCHES	DUE TO MOC	SALES/ WRITE - OFF	TRANSFERS TO BRANCHES	DUE TO MOC	
1	2	3	4	5	6	7	8	9	10
I.	PREMISES								-
II.	FURNITURE & FIXTURES								-
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	851,155,664.19	42,145,255.06						893,300,919.25
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (Item xiii, xiv)	2,430,577,522.01	43,618,800.00						2,474,196,322.01
C	Airconditioning plant etc. and Business machine (Item viii to	525,092,044.00	-						525,092,044.00
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (Item xii)	223,000,000.00							223,000,000.00
E	Cycles (Item xvi)								-
F	Data Processing Machines including Computers (Item xi)	2,570,463,620.50	73,750,852.00						2,644,214,472.50
	TOTAL OF II	6,600,288,850.70	159,514,907.06	-	-	0.00	0.00	0.00	6,759,803,757.76
	GRAND TOTAL (I + II)	6,600,288,850.70	159,514,907.06	-	-	0.00	0.00	0.00	6,759,803,757.76

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2024

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

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

Date : _____

BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA HEAD OFFICE

Chief Manager

Chief Executive

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Chartered Accountant
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Classification: Internal

SCHEDULE 10 - FIXED ASSETS ACCUMULATED DEPRECIATION AS ON 31.03.2025

BLOCK	DESCRIPTION	ACCUMULATED * DEPRECIATION AS ON 31-03-2024	DEPRECIATION ADDITIONS DURING THE PERIOD ENDED 31.03.2025			DEPRECIATION DEDUCTIONS DURING THE PERIOD ENDED 31.03.2025		
			FROM PROFIT & LOSS ACCOUNT Refer Note @	TRANSFERS FROM OTHER BRANCHES	DUE TO MOC	ON SALES/ WRITE - OFF	TRANSFERS TO OTHER BRANCHES	DUE TO MOC
		11	12	13	14	15	16	17
I.	PREMISES							
II.	FURNITURE & FIXTURES							
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	571,471,163.80 XXXXXX	45,036,053.32 XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)	2,192,190,847.41	58,531,745.00					
C	Airconditioning plant etc. and Business machine (item viii to	423,331,448.36 XXXXXX	33,107,760.73 XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (item xii)	173,125,000.00	15,750,000.00					
E	Cycles (item xvi)							
F	Data Processing Machines including Computers (item xi)	2,370,220,970.56	117,977,148.09					
	TOTAL II	**5,730,339,430.13**	**271,402,705.14**	-	-	**0.00**	**0.00**	0.00
	TOTAL I + II	**5730339430.13**	**271402705.14**	0.00	0.00	**0.00**	**0.00**	0.00

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2024

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

Date : _____

BANK OF INDIA (UGANDA) LIMITED
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Chief Manager Chief Executive Chartered Accountant

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Signature

Classification: Internal

BANK OF INDIA (UGANDA) LTD

SCHEDULE 11 - OTHER ASSETS

		AS ON 31.03.2025 (Current Period) (Local Currency)	AS ON 31.03.2024 (Previous Period) (Local Currency)
I.	Inter-Office Adjustment (Branch Adjustment)		
II.	Interest Accrued	6,544,551,240.00	6,071,568,828.00
III.	Tax paid in advance/tax deducted at source		
IV.	Stationery,Stamps and Stamped Documents		
V.	Non-Banking assets acquired in satisfaction of claim*		
VI.	Others	xxxxxxxxxx	xxxxxxxxxxx
	a) Suspense Accounts (Debits) of Other Assets Nature	-	
	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	7,519,989.00	4,889,500.00
	h) capital work in process		
	i) Deferred Tax Assets **	402,556,836.29	2,220,605,163.29
	j) Security Deposit	122,454,420.00	122,111,560.00
	k) Interest		
	l) Defered Tax		
	m) GST Refundable		
	n) Interest Accured on Term Deposits		
	o) Miscellaneous total	18,770,400.00	1,398,991,600.00
	p) Prepaid Expenses	1,517,852,124.95	1,166,354,854.19
	q) Net Clear	35,212,542.60	35,982,324.80
	r) Right of Use Assets	14,206,005,553.85	11,990,757,878.50
	Total VI	16,310,371,866.69	16,939,692,880.78
	Total I to V I	22,854,923,106.69	23,011,261,708.78

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

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

Date :

Chief Manager Chief Executive Chartered Accountant

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BANK OF INDIA (UGANDA) LIMITED
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BANK OF INDIA (UGANDA) LTD

SCHEDULE 12 - CONTINGENT LIABILITIES

		AS ON 31.03.2025 (Current Period)	AS ON 31.03.2024 (Previous Period)
		(Local Currency)	(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	xxxxxxxxxx	xxxxxxxxxx
	a) In India	1,334,935,238.05	1,131,452,000.00
	b) Outside India	744,550,000.00	3,585,297,639.00
V.	Acceptances, endorsements and other obligations	xxxxxxxxxx	xxxxxxxxxx
	a) Bank's Liability for Credits opened for customers	4,718,301,733.00	9,790,489,422.00
	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	4,718,301,733.00	9,790,489,422.00
VI.	Other items for which the Bank is contingently liable (Give details)		
	a) Interest Rate Swap		
	b) CAPITAL COMMITMENTS #		
	c) Others		
	Total of item VI	-	-
	Total of items I to V I	6,797,786,971.05	14,507,239,061.00

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

Date :

Chief Manager | Chief Executive | Chartered Accountant

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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 31.03.2025 (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]	2,079,485,238.05	
V	Acceptances, Endorsement & other obligations	2,079,485,238.05	-
	a) Bank's liability for credits opened for customers @	4,718,301,733.00	
	b) Bank's Liability for Confirming Credits		
	c) Bank's Liability for Acceptances a/c Customers @		
	d) Liability for Acceptances on behalf of customers @		
	Total [a+b+c+d]	4,718,301,733.00	-
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 than 2 years		
	iv) 2 years & over but less than 3 years		
	v) and so on		
	Total [i+ii+iii+iv+v]	-	-
b)	Capital Commitments #		
c)	Others		
	Total [a+b+c] i.e. Total Of VI	-	-
	Total I to VI**	6,797,786,971.05	-
		6,797,786,971.05	

* 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 ON BS.

Date:

Chief Manager | Chief Executive

BANK OF INDIA (UGANDA) LIMITED
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(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, 2025

Sr No.	Credit Contingent Items	Client / Obligant 1	CCF for Contingent 2	Risk Weight for Obligant 3	Total Book Exposure 4	Cash Margin/ Deposits/Provision 5	Net Exposure (4-5) 6
1	Letters of Credit (Documentary)	Govt.	20	0			0.00
2	Letters of Credit (Documentary)	Banks	20	20			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	20			0.00
7	Letters of Credit (Clean)	ND- SI -NBFCs	125	100			0.00
8	Letters of Credit (Clean)	Others	100	100	4,718,301,733.00		4718301733.00
A	**Total [under column 4 should tally with item V(a) of Annexure to Schedule 12 (P**		0	0	4,718,301,733.00	0.00	4718301733.00
1	Guarantees - Financial	Govt.	100	0			0.00
2	Guarantees - Financial	Banks	100	20			0.00
3	Guarantees - Financial	ND- SI -NBFCs	125	100			0.00
4	Guarantees - Financial	Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	(i) Secured by mortgage on commercial real estate		150	100			0.00
	(ii) On behalf of Stock Brokers & Market makers		125	150			0.00
	(iii) Others		100	100			0.00
B	**Total [under column 4 should tally with item IV(c) of Annexure to Schedule 12 (F**		0	0	0.00	0.00	0.00
1	Guarantees - Others	Govt.	50	0	0.00		0.00
2	Guarantees - Others	Banks	50	20			0.00
3	Guarantees - Others	ND- SI -NBFCs	125	100			0.00
4	Guarantees - Others	Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	(i) Secured by mortgage on commercial real estate		150	100			0.00
	(ii) On behalf of Stock Brokers & Market makers		125	150			0.00
	(iii) Others		50	100	2,079,485,238.05		2079485238.05
C	**Total [under column 4 should tally with item IV(d) of Annexure to Schedule 12 (F**		0	0	2,079,485,238.05	0.00	2079485238.05
1	Bank's Liability for Acceptances A/c Customers.	Govt.	100	0			0.00
2	Bank's Liability for Acceptances A/c Customers.	Banks	100	20			0.00
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 (P**		0	0	0.00	0.00	0.00
1	Liabilities for Acceptances on behalf of Customers	Govt.	100	0			0.00
2	Liabilities for Acceptances on behalf of Customers	Banks	100	20			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 A)]**				0.00	0.00	0.00

Date :-

Chief Manager

Chief Executive

BANK OF INDIA (UGANDA) LIMITED ★ KAMPALA, HEAD OFFICE ★ P. O. BOX 7332 KAMPALA

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Chartered Accountants
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Classification: Internal

BANK OF INDIA (UGANDA) LTD

FORM `B'

PROFIT & LOSS ACCOUNT FOR THE **31ST MARCH, 2025**

From **01.04.2024**

To **31.03.2025**

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

	SCHEDULE NO.	01.04.2024 to 31.03.2025 (Local Currency)	01.04.2023 to 31.03.2024 (Local Currency)
I. INCOME			
INTEREST EARNED	13	48,418,391,944.05	42,309,540,431.00
OTHER INCOME	14	4,139,279,165.73	11,055,008,625.00
LOSS TRANSFERRED		-	
TOTAL :		52,557,671,109.78	53,364,549,056.00
II. EXPENDITURE			
INTEREST EXPENDED	15	16,275,090,824.73	15,281,640,686.00
OPERATING EXPENSES	16	21,543,372,464.37	18,210,492,108.00
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)		737,043,206.98	4,214,901,492.00
PROFIT TRANSFERRED		14,002,164,613.70	15,657,514,770.00
TOTAL		52,557,671,109.78	53,364,549,056.00

Difference -

BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA, HEAD OFFICE

Date :

Chief Manager

Chief Executive

Subject to Audit Report of even date

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
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Classification: Internal

BANK OF INDIA (UGANDA) LTD

SCHEDULE 13 - INTEREST EARNED

		From / To	01.04.2024 31.03.2025 (Local Currency)	01.04.2023 31.03.2024 (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		62,615,244.86	90,209,011.00
	Overdrafts		9,714,031,837.00	8,847,147,807.00
	Term Loans		14,105,699,126.54	11,524,933,520.00
	Export Packing Credits			
	Bills Discounted			
	XXXXXXXX		XXXXXXXX	
	XXXXXXXX		XXXXXXXX	
	Total I		23,882,346,208.40	20,462,290,338.00
II.	Income on Investments Discount/Interest		24,529,606,855.00	21,823,852,544.00
III.	Interest on balance with Central Bank Monetary Authority of Country etc		xxxxxxxxxxxxxx	xxxxxxxxxxxxxx
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			
4.	Inter Bank Fund/Interest Rate Swap		6,438,880.65	23,397,549.00
	Total III		6,438,880.65	23,397,549.00
IV.	Others			
	Others Interest/Discount NOT included in I,II,III above			
	Interest received from our own branches -		xxxxxxxxxxxxxx	xxxxxxxxxxxxxx
	(a) Other own Foreign branches			
	(b) Own Indian Branches, if any			
	Total IV		-	-
	Total (I + II + III + IV)		48,418,391,944.05	42,309,540,431.00

Date :

Chief Manager

Chief Executive

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT

Chartered Accountant Sign.....

Tel: 0772 090 242

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BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA, HEAD OFFICE

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BANK OF INDIA (UGANDA) LTD

SCHEDULE 14 - OTHER INCOME

		From To	01.04.2024 31.03.2025 (Local Currency)		01.04.2023 31.03.2024 (Local Currency)	
I.	**Commission, Exchange and Brokerage**		Credits	Debits	Credits	Debits
	Commission - Foreign		368,737,673.93	-	307,927,732.00	
	Commission - on Guarantees		211,406,184.90	-	316,183,185.00	
	Exchange - Foreign					
	Brokerage					
	Proposal Processing Charges		1,384,700,836.73		1,421,873,364.00	
	Rent - Safe Deposits Lockers		-			
	Total I		1,964,844,695.56	-	2,047,984,282.00	-
	(Net balance to be extended to) Total I			1,964,844,695.56		2,047,984,282.00
II.	Profit on Sale of Investments					
	Less : Loss on sale of Investments					
III.	Profit on revaluation of Investments					
	Less : Loss on revaluation of Investments					
			XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
IV.	Profit on sale of Land, Buildings, and Other Assets					
	Less : Loss on sale of Land, Buildings, and Other Assets		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
V.	Profit on Exchange Transactions			849,920,020.00		657,701,662.00
	Less : Loss on Exchange Transactions					
			XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX	
VI.	Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India					
VII	Miscellaneous Income		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent (from property owned by Bank)					
	Service Charges - C/D, S/B etc.			352,452,432.40		375,076,312.00
	Recoveries in written off Accounts					
	Miscellaneous Receipts *			972,062,017.77		7,774,246,369.00
	XXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Total VII			1,324,514,450.17		8,149,322,681.00
	Total (I to VII)			4,139,279,165.73		11,055,008,825.00

*

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 / allonge

Date :

Chief Manager

Chief Executive

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SCHEDULE 15 - INTEREST EXPENDED

		From To	01.04.2024 31.03.2025 (Local Currency)	01.04.2023 31.03.2024 (Local Currency)
I.	Interest on Deposits		XXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXX
	Miscellaneous - Inland		-	
	Miscellaneous - Foreign			
	Fixed Deposits		15,518,725,134.00	14,900,871,794.00
	Certificate of Deposits			
	Short Deposits		-	
	Deposits with Notice/Call Deposits			
	FCNR Deposits			
	Savings Bank Deposits		183,711,291.00	184,060,339.00
	Current Deposits		364,331,451.73	38,768,582.00
	Others		208,322,948.00	157,939,971.00
	Total I		16,275,090,824.73	15,281,640,686.00
II.	Interest on Central Bank Monetary Authority of the country		xxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxx
1.	Interest on Central Bank Monetary Authority of the country			
2.	Borrowings from Other Banks/Branches		-	
3.	Borrowings from Foreign Banks/Correspondents			
4.	Rediscount charges paid to RBI/Other Banks			
	Total II		-	-
III.	Others			
	Interest paid on Head Office/Branches balances		xxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxx
	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)		16,275,090,824.73	15,281,640,686.00

* 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

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BANK OF INDIA (UGANDA) LTD

SCHEDULE 16 - OPERATING EXPENSES

	From / To	01.04.2024 31.03.2025 (Local Currency)		01.04.2023 31.03.2024 (Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXX	
	Salaries	3,447,428,541.00		2,821,948,267.00	
	Provident Fund	274,569,364.65		342,851,854.00	
	Medical Aid	204,235,103.00		552,034,561.00	
	Less : Credit Salaries				
	Total I	3,926,233,009.65		3,716,834,682.00	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXX	
	Rent	-			
	Taxes	8,472,338,525.00		7,392,102,219.00	
	Lighting	158,389,100.00		127,207,996.00	
	Expenditure on Property Let				
	Less : Credit Rent				
	Total II	8,630,727,625.00		7,519,310,215.00	
III.	Printing and Stationery	133,398,173.00		212,807,952.00	
IV.	Advertisement and Publicity	52,513,640.00		34,610,000.00	
V	Depreciation on Bank's Property	1,627,399,486.51		1,717,943,742.00	
VI.	Directors' fees, allowances & expenses	137,097,288.28		120,347,668.00	
VII.	Auditors' fees and expenses	141,237,633.00		274,877,541.00	
VIII.	Law Charges	755,485,010.00		754,489,477.00	
IX.	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		78,000.00		
	Postage - Foreign		11,215,468.00		7,739,936.00
	Telegrams & Telephone - Inland	-	2,752,876,553.94		1,428,760,015.00
	Telegrams - Foreign	-			
	Stamps - Inland/Foreign				
	Sub Total	XXXXXXXXX	XXXXXXXXX	XXXXXXXXX	XXXXXXXXX
	(Net balance to be extended to) Total IX	-	2,764,171,021.94	-	1,436,499,951.00
X.	Repairs and Maintenance	2,764,171,021.94		1,436,499,951.00	
XI.	Insurance	45,318,930.00		44,350,900.00	
XII.	Other Expenditure	286,752,124.00		599,756,728.00	
	Business Development Expenses	XXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXX	
	Staff Welfare Expenses (Educational)	44,340,984.00		45,358,931.00	
	Travelling Expenses	206,458,981.00		130,730,990.00	
	News Papers	147,205,139.29		112,262,535.00	
*	Miscellaneous Charges	5,994,049.00		12,154,115.00	
	Entertainment Expenses	2,639,039,370.70		1,478,163,281.00	
	Total XII	-			
	Total (I to XII)	3,043,038,523.99		1,778,669,852.00	
		21,543,372,464.37		8,210,492,108.00	

* Details as per separate sheet enclosed

Date :

Chief Manager

Chief Executive

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Sign.....
Chartered Accountants
Tel: 0772 090 242
Email: jim@mkjimassociates.com

BANK OF INDIA (UGANDA) LIMITED
P. O. BOX 7332 KAMPALA
KAMPALA, HEAD OFFICE

Classification: Internal

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 31.03.2025
i.e. from 01.04.2024 to 31.03.2025

		Amount in full (in Local Currency)
A) (i)	**PROVISIONS & CONTINGENCIES**	
1	Provision for Bad / Doubtful debts (NPA)	315,871,974.08
2	Provision for Taxation	-
3	Provision for Standard Assets	421,171,232.90
4	Provision for Investment Depreciation	-
5	Bad debts written off to the debit of P&L A/C	-
6	Amount utilised / retained to wipe off brought forward losses	-
7	Other Provisions (Please specify) (Refer Note No. 2)	-
a)		
b)		
c)		
	Sub Total (i)	737,043,206.98
(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)	737,043,206.98
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) *	737043206.98

* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01.04.2024 to 31.03.2025

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

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

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

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.

Date : Chief Manager Chief Executive Chartered Accountant

BANK OF INDIA (UGANDA) LIMITED ★ KAMPALA, HEAD OFFICE ★ P. O. BOX 7332 KAMPALA

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Sign:.....
Tel: 0772 090 242
Email: jim@mkjimassociates.com

Classification: Internal

MKJIM & ASSOCIATES
Certified Public Accountant

MKA

16th April 2025

To,

Central Statutory Auditors

Bank of India

Dear Sir,

This letter is provided in connection with your audit of the consolidated financial statements of Bank of India (hereinafter referred to as "the Bank or Parent") for Quarter ended March 31st, 2025 for the purpose of expressing an opinion on whether the financial statements of the Bank give a true and fair view of the its financial position for the year 2024-2025 in accordance with generally accepted accounting principles in India. We understand that this letter has been requested by you in terms of SA 600 issued by Institute of Chartered Accountants of India on using the work of Another Auditor.

We confirm receipt of instructions from the Bank requesting us to perform the work on the financial statements of Bank of India Uganda Limited (hereinafter referred to as "the Component") of the Bank for the financial year 2024-2025 so that the same are considered for consolidation.

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

We acknowledge that:

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

We confirm that :

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

2. While auditing the financial statements including various certificates and returns of the Component, we have performed audit procedures that an auditor is required to perform in terms of guidance note on audit of Bank issued by Institue of Chartered Accountants of India.

The exception /reservation in respect of the above confirmations are as under:

This Report should be used by statutory Auditors of Bank of India

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

Thanking you,

Yours faithfully,

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Sign:.....
Tel: 0772 090 242
Email: jim@mkjimassociates.com

MKJIM & ASSOCIATES (AF0251

CERTIFIED PUBLIC ACCOUNTANT

MWESIGWA JIM KARUGAMBA

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Sign:.....
Tel: 0772 090 242
Email: jim@mkjimassociates.com

We have reviewed the accompanying special purpose financial statements of bank of India Limited which comprise of the statement of financial position as 31st March 2025 and the statement of Profit and loss together with the supporting schedules that include other explanatory information attached.

Responsibility of the Directors

Directors of the Company are responsible for the preparation of this special purpose financial statements that give true and fair views and for such internal controls as directors determine which are necessary to enable the preparation of the special purpose financial Statements that are free from material misstatement whether due to fraud or error

Responsibility of Auditor Our responsibility is to express a conclusion on the accompanying Financial Statements. We conducted our review in accordance with international Standard on review Engagements (SRE) 2400. Engagements to review Financial Statements. The standard requires us to conclude whether anything has come to our attention that causes us to believe that the financial reporting Statements, taken as a whole are not prepared in all material respects in accordance with the applicable financial reporting framework. This standard also requires us to comply with relevant ethical requirements. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity.

We do not express an audit opinion on these Financial Statement as the procedure to review are less than those to perform an audit in accordance with international standards on auditing.

Conclusion: Nothing has come to our attention that causes us to believe that special purpose financial statements do not give a true and fair view of the financial position of the entity as at 31st March 2025 and of its financial performance for the year ended. We have received all the relevant information and documents which we based on our conclusion of true and fair view of the Financial Position as of 31st March 2025.

Restriction on the distribution or use:

This report is solely to the Bank directors as a body, help provide an independent review of the special purpose financial Statement of Bank of India (Uganda) Limited for consolidation with the financial statements of Bank of India main office and should not be used for any other purpose. Our scope of review does not consist of a full audit of the special purpose financial statements and therefore we do not express an opinion.

MKJIM & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANT
Sign:.....
Tel: 0772 090 242
Email: jim@mkjimassociates.com

CPA JIM MWESIGWA KARUGAMBA

PARTNER

MKJIM & ASSOCIATES CERTIFIED PUBLIC ACCOUNTANT