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PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

| CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st MARCH 2019 (Amounts in million shillings) | | CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31st MARCH 2019 (Amounts in million shillings) | | | | | CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st MARCH 2019 (Amounts in million shillings) | | | | | | | | |
|---|---|---|--|-------------------------------------|--|------------------------------|---|---|-----------------------|---------------------|--|-----------------------|---------------------------|---------------|---------------|
| | Current Quarter | Previous Quarter | | Current Quarter | Comparative Quarter | Current Year | Comparative Year (Previous Year) | | Share capital | Share premium | Retained profit | Regulatory reserve | General provision reserve | Others | Total |
| A00570 | 31.03.2019 | 31.12.2018 | | 31.03.2019 | (Previous Year) 31.03.2018 | Cumulative 31.03.2019 | Cumulative 31.03.2018 | Current Quarter (31.03.2019) | | | | | | | |
| ASSETS 1 Cash | 9, 165.40 | 7, 419.76 | 1 Interest Income | 10, 253.02 | 9, 334.16 | 10, 253.02 | 9, 334.16 | | | | | | | | |
| 2 Balances with Bank of | | 35, 003.53 | 2 Interest Expense 3 Net Interest Income (1 minus 2) | (4, 965.66) 5, 287.36 | (4, 578.50) 4, 755.66 | (4, 965.66) 5, 287.36 | (4, 578.50) 4, 755.66 | | 16, 202.00 | 18, 090.23 | 34, 024.36 | 4, 558.86 | 2, 727.74 | 217.70 | 75, 820 |
| Tanzania | | | 4 Bad Debts Written-Off 5 Impairment Losses on Loans and Advances | - 457.96 | (618.03) | 457.96 | - | the quarter (01.01.2019) | | | 1 656 06 | | | | 1 050 |
| 3 Investments in Government | 96, 737.27 | 95, 156.09 | 6 Non Interest Income: | 457.96 2, 662.63 | 2, 261.25 | 2, 662.63 | (618.03) 2, 261.25 | Profit for the the quarter | - | - | 1, 656.96 | - | - | - | 1, 656. |
| securities 4 Balances with other banks | 1, 662,58 | 6, 617.20 | 6.1 Foreign Currency Dealings and Translation Gains/(Loss) | 1, 063.47 | 710.09 | 1, 063.47 | 710.09 | Other Comprehensive Income | - | - | - | - | - | - | - |
| and financial institutions | 1, 002.00 | 0, 017.20 | 6.2 Fees and Commissions | 1, 599.16 | 1, 455.24 | 1, 599.16 | 1, 455.24 | Transactions with owners | - | - | - | - | - | - | - |
| 5 Cheques and items for | 64.50 | 22.90 | 6.3 Dividend Income | - | - | - | - | Dividends Paid | - | - | - | - | - | - | - |
| clearing | | | 6.4 Other Operating Income | - | 95.92 | - | 95.92 | Regulatory Reserve | - | - | (1, 252.61) | - | 1, 252.61 | - | - |
| Inter branch float items Bills negotiated | 1 | 1 | 7 Non Interest Expenses: | (5, 110.00) | (5, 075.28) | (5, 110.00) | (5, 075.28) | General Provision Reserve | - | - | 1, 984.73 | (1, 984.73) | - | | - |
| 8 Customer liabilities for | - | - | 7.1 Salaries and Benefits | (2, 584.97) | (2, 478.63) | (2, 584.97) | (2,478.63) | Others | - | - | - | - | - | - | - |
| acceptances | | | 7.2 Fees and Commission | (354.35) | (381.62) | (354.35) | (381.62) | Balance as at the end of the | 16, 202.00 | 18, 090.23 | 36, 413,44 | 2, 574.12 | 3, 980.35 | 217.70 | 77, 477 |
| 9 Interbank Loans Receivables 10 Investments in other securities | 2, 791.69 | 2, 305.00 | 7.3 Other Operating Expenses | (2, 170.67) | (2, 215.03) | (2, 170.67) | (2, 215.03) | | 10, 202.00 | 10, 030.23 | 30, 413.44 | 2, 374.12 | 3, 300.33 | 211.10 | 11,411 |
| 11 Loans, advances and over- | 344, 997.76 | 345, 398.23 | 8 Operating Income/(Loss) | 2, 382.03 | 2, 559.66 | 2, 382.03 | 2, 559.66 | | | | | | | | |
| drafts (net of allowances for | | | 9 Income Tax Provision 10 Net Income/ (Loss) After Income Tax | (725.07) 1, 656.96 | (670.00) 1, 889.66 | (725.07) 1, 656.96 | (670.00) 1, 889.66 | Previous Quarter (31.12, 2018) | | | | | | | |
| probable losses) | | | 11 Other Comprehensive Income (itemize) | - | - | - | - | Balance as at the beginning of | 16 202 00 | 17, 995.75 | 34, 389.38 | 2, 723.05 | 2, 665.19 | 217.70 | 74, 193. |
| Other assets Equity Investments | | 13, 914.96 | 12 Total comprehensive income/(loss) for the guarter / year | 1, 656.96 | 1, 889.66 | 1, 656.96 | 1, 889.66 | the quarter (01.10. 2018) | 10, 202.00 | 17, 555.75 | 34, 389.30 | 2, 723.03 | 2,003.13 | 217.70 | 74, 155. |
| Equity Investments Underwriting accounts | 811.00 | 811.00 | 13 Number of Employees 14 Basic Earnings Per Share | 183 0.10 | 176 | 183 0.10 | 176 0.65 | Profit for the quarter | - | - | 1, 342.03 | - | - | - | 1, 342. |
| 15 Property, Plant and Equipment | | 4, 378.43 | 15 Number of Branches | 8 | 0.65 8 | 0.10 | 0.65 | Other Comprehensive Income | - | - | - | - | - | - | - |
| 16 TOTAL ASSETS | 505, 212.30 | 511, 027.10 | SELECTED PERFORMANCE INDICATORS | | | | | Transactions with owners | _ | 94.48 | _ | | - | - | 94.48 |
| LIABILITIES | | | (i) Return on Average Total Assets | 1.31% 8.64% | 1.70% | 1.31% 8.64% | 1.70% | | | | | | | | |
| 17 Deposits from other banks | 45, 117.72 | 36, 312.50 | (ii) Return on Average Shareholders' Fund(iii) Non Interest Expense to Gross Income | 64.28% | 12.40% 72.33% | 64.28% | 12.40% 72.33% | Difficience F and | - | - | - | - | - | - | - |
| and financial institutions | | | (iv) Net Interest Income to Average Earning Assets | 4.55% SED STATEMENT OF CA | 4.69% | 4.55% | 4.69% | Regulatory Reserve | - | - | (1, 835.81) | 1, 835.81 | - | - | - |
| Customer deposits Cash letters of credit | 304, 323.30 | 322, 387.13 | | THE QUARTER ENDED | 31st MARCH 2019 | | | General Provision Reserve | _ | | (62.55) | | 62.55 | | |
| 20 Special deposits | 386.15 | 372.00 | | (Amounts in million | shillings) | 0 | Comparative Year | | - | | 191.32 | | - | - | 191.3 |
| 21 Payment orders/transfers | | _ | | Current Quarter | Previous Quarter | Current Year Cumulative | Cumulative (Previous Year) | | | | | | | | |
| payable Pankaral abaguas and drofts | 947 74 | 252.00 | | 31.03.2019 | 31.12.2018 | 31.03.2019 | 31.03.2018 | Balance as at the end of the | 16, 202.00 | 18, 090.23 | 34, 024.36 | 4, 558.86 | 2, 727.74 | 217.70 | 75, 820 |
| 22 Bankers' cheques and drafts issued | 347.74 | 353.92 | I: Cash flow from operating activities: | | | | | quarter (31.12.2018) | | | | | | | |
| 23 Accrued taxes and expenses | 9, 401.78 | 8, 166.86 | Net income(loss) | 2, 382.03 | 2, 061.06 | 2, 382.03 | 2, 559.66 | | | | | | | | |
| payable | | | Adjustments for: - Impairment/Amortization | 4, 148.99 | 66.47 | 4, 148.99 | 1, 915.60 | | | | | | been used as those a | applicable | |
| Acceptances outstanding | | - | - Net change in Loans and Advances | (3, 184.43) | (1, 171.35) | (3, 184.43) | 4, 694.34 | u | | | I statements (if there explained as per IAS | | uring the quarter, | | |
| 25 Interbranch float items26 Unearned income and other | 2, 343.26 | 2, 444.82 | - Gain/loss on Sale of Assets | (0, 104.40) | (1, 171.33) | (3, 104.43) | 4, 004.04 | | | | | | | | |
| deferred charges | , i | | - Net change in Deposits | (18, 049.68) | 2, 076.35 | (18, 049.68) | 3, 201.86 | Name and Title : | | | Signature | | 0 | ate | |
| 27 Other liabilities 28 Borrowings | 2, 332.66 | 1, 737.53 63, 431.45 | - Net change in Short Term Negotiable Securities - Net change in Other Liabilities | (2, 974.11) 997.23 | (5, 336.42) (4, 097.18) | (2, 974.11) 997.23 | (32, 591.37) 696.79 | Baseer Mohammed | | | | | | | |
| 29 TOTAL LIABILITIES | | 435, 206.20 | - Net change in Other Assets | (1, 576.22) | 1, 684.75 | (1, 576.22) | 1, 744.97 | (Chief Executive Officer) | | | (Signed) | | 17.0 | 4.2019 | |
| 30 NET ASSETS/(LIABILITIES) | 77, 477.85 | 75, 820.90 | - Tax Paid | (900.00) | (677.92) | (900.00) | (900.00) | | | | | | | | |
| (16 minus 29) | | | - Others | 417.85 | (345.00) | 417.85 | (104.23) | | | | | | 17.0 | 4.2019 | |
| SHAREHOLDERS' FUNDS | | | Net cash provided (used) by operating activities | (18, 738.33) | (5, 739.25) | (18, 738.33) | (18, 782.38) | (Head of Finance) | | | (Signed) | | 17.0 | 4.2019 | |
| 31 Paid up share capital | 16, 202.00 | 16, 202.00 | II: Cash flow from investing activities: | | | | | | | | | | | | |
| 32 Share premium | 18, 090.23 | 18, 090.23 | Dividend Received | | | | | Aimtonga Adolph (Chief Internal Auditor) | | | (Signed) | | 17.0 | 4.2019 | |
| 33 Capital reserves | 217.70 | 217.70 | | | | | | We, the undersigned directors, attest to | o the faithful repres | entation of the al | | declare that the | statements have bee | n examined by | us and to the |
| 34 Retained earnings | | 27, 826.65 | Purchase of Fixed Assets | (2, 162.62) | (1, 358.62) | (2, 162.62) | (1, 362.30) | of our knowledge and belief, have bee | n prepared in conf | ormance with Inte | ernational Financial F | Reporting Standa | rds and the requirem | | |
| 35 Profit (Loss) account | 1, 656.96 | 6, 197.72 | Proceeds from Sale of Fixed Assets | - | - | - | - | | Inst | titutions Act, 2006 | 6 and they present a | true and fair view | ι. | | |
| 36 Provision Reserve | 6, 554.48 | 7, 286.60 | Purchase of Non- Dealing Securities | - | | | | Name : | | | Signature | | D | ate | |
| 37 Minority Interest | - | - | | | | | | Sarit Shah | | | (Signed) | | 17.0 | 4.2019 | |
| 38 TOTAL SHAREHOLDERS' | 77, 477.85 | 75, 820.9 | Proceeds from Sale of Non-Dealing Securities | - | - | | - | Pratul H. Shah | | | (Signed) | | 47.0 | 4.2019 | |
| FUNDS | | | Others (specify) | - | - | - | | | | | (Signed) | | 17.0 | 4.2019 | |
| 39 Contingent liabilities | | 77, 398.94 | Net cash provided (used) by investing activities | (2, 162.62) | (1, 358.62) | (2, 162.62) | (1, 362.30) | | | | | | | | |
| • | 50, 766.60 | 47, 838.38 | III: Cash flow from financing activities: | | | | | | | | | | | | |
| 10 Non performing loans & | | | Repayment of Long-term Debt | | | | | | | | | | | | |
| 40 Non performing loans & advances | | 16, 708.52 | | | | | | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable | 20, 293.41 | | Proceeds from Issuance of Long Term Debt | (288.96) | (345.00) | (288.96) | 115.20 | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses | 20, 293.41 | _ | | | 94.48 | 0 | 10, 105.00 | | | | | | | | |
| 40 Non performing loans & advances41 Allowances for probable | 20, 293.41 - | - | Proceeds from Issuance of Share Capital | 0.00 | | | | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets SELECTED FINANCIAL CONT | DITION INDIC | | Proceeds from Issuance of Share Capital Payment of Cash Dividends | 0.00 | _ | - | - | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets 52 SELECTED FINANCIAL CONT (i) Shareholders Funds to total | - | - ATORS 14.85% | Payment of Cash Dividends | | | | - | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets SELECTED FINANCIAL CONT (i) Shareholders Funds to total assets | DITION INDIC 15.34% | 14.85% | | 0.00 - 339.35 | 21, 307.55 | - 339.35 | - (1, 120.5) | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets SELECTED FINANCIAL CONIT (i) Shareholders Funds to total assets ii) Non performing loans to total | DITION INDIC | | Payment of Cash Dividends Net Change in Other Borrowings | - 339.35 | - 21, 307.55 | | | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets SELECTED FINANCIAL CONT (i) Shareholders Funds to total assets | DITION INDIC 15.34% | 14.85% | Payment of Cash Dividends Net Change in Other Borrowings Others (specify) | - 339.35 0.00 | - 21, 307.55 191.32 | 0.00 | (637.73) | | | | | | | | |
| Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONE Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits | DITION INDIC 15.34% 13.90% 104.42% | 14.85% 13.21% 99.09% | Payment of Cash Dividends Net Change in Other Borrowings Others (specify) Net Cash Provided (used) by Financing Activities | - 339.35 | - 21, 307.55 | | | | | | | | | | |
| Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONE Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total | DITION INDIC 15.34% 13.90% | 14.85% 13.21% | Payment of Cash Dividends Net Change in Other Borrowings Others (specify) Net Cash Provided (used) by Financing Activities IV: Cash and Cash Equivalents: | - 339.35 0.00 50.39 | - 21, 307.55 191.32 21, 248.34 | 0.00 50.39 | (637.73) 8, 462.02 | | | | | | | | |
| 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets SELECTED FINANCIAL CONIT (i) Shareholders Funds to total assets ii) Non performing loans to total gross loans iii) Gross loans and advances to total deposits Loans and Advances to total assets | DITION INDIC 15.34% 13.90% 104.42% 68.29% | 14.85% 13.21% 99.09% 70.86% | Payment of Cash Dividends Net Change in Other Borrowings Others (specify) Net Cash Provided (used) by Financing Activities IV: Cash and Cash Equivalents: Net Increase/ (Decrease) in Cash and Cash Equivalents | - 339.35 0.00 | - 21, 307.55 191.32 | 0.00 | (637.73) | | | | | | | | |
| Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONE Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total | DITION INDIC 15.34% 13.90% 104.42% | 14.85% 13.21% 99.09% | Payment of Cash Dividends Net Change in Other Borrowings Others (specify) Net Cash Provided (used) by Financing Activities IV: Cash and Cash Equivalents: Net Increase/ (Decrease) in Cash and Cash | - 339.35 0.00 50.39 | - 21, 307.55 191.32 21, 248.34 | 0.00 50.39 | (637.73) 8, 462.02 | | | | | | | | |

BANK'S TARIFF ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

| | s Tariff | |
|---|----------------------|-------------------------|
| ALL CHARGES ARE TAX EXCL | | CHARGES |
| Cheque Services | TZS | |
| 25 Leaves 50 Leaves | 12,500 25, 000.00 | 7.00 14.00 |
| 100 Leaves | | 28.00 |
| | 50, 000.00 | 28.0 |
| Counter cheque Stop Payment - per instruction (Single Con- | 2, 000.00 | 1.00 |
| | 30, 000.00 | 25.0 |
| tinous cheque series) Cash Deposit | | |
| Small Denomination TZS 500 1000 2000 | 500 / 100 notes | N// |
| Deposit Denomination less than 50 USD | N/A | 4% |
| Cash Withdrawals | N/A | 47 |
| | TZS 2000/- per | |
| Cash withdrawals upto TZS 1M at counter | transaction | |
| Cash Withdrawals from TZS1M TO TZS100M | Free | |
| Cash Withdrawals TZS100M & above | 0.05% | |
| Casil Williurawais 123100W & above | 0.05% | Cash withdrawal upto |
| U\$D Cash withdrawal - Savings Account | | 5,000/- per day is Free |
| Oabi Cash withurawar - Savings Account | | above that 1% |
| U\$D Cash withdrawal - Current Account | | above mai 1% |
| Monthly Ledger Fees / Maintenance Fees | | 1.2 |
| | | |
| Savings Accounts | Free | Free |
| Current Accounts | 10, 000.00 | FCY 7 |
| Transaction Fees - per entry | 10,000.00 | 1011 |
| Savings Accounts | Free | Free |
| Current Accounts | 400.00 | FY 0.2 |
| Salary handling/Bulky internal transfers charges | 500 / per salary | |
| Statement Charges | ooo / por ouldry | |
| Current account (Monthly statement) | Free | Free |
| | Free | Free |
| Savings account (Quarterly Statement) | | |
| E-statement (Infomail) | Free | Free |
| Interim Statement - current year | 1000 / page | FCY 1 / page |
| Interim Statement - previous year | 1000 / page | FCY 1 / page |
| Non - Maintanance of Minimum Balance | | |
| Saving Account per month | 2, 000.00 | FCY : |
| Current Account per month | 10, 000.00 | FCY |
| Dormant Account Charges | | |
| Current accounts | 10, 000.00 | FCY 5 |
| Savings Accounts | 2, 000.00 | FCY 2 |
| Dormant Accounts - Reactivation Charges | | |
| Current Accounts | 5, 000.00 | FYC 5 |
| Savings accounts | 5, 000.00 | FCY 5 |
| Account Closure Charges | | |
| Current accounts | 40, 000.00 | FCY 20 |
| Savings Accounts | 10, 000.00 | FCY 10 |
| Unpaid Cheque Return Charges | | |
| Check returned by us - per item - Technical | 10, 000.00 | 10.0 |
| reason by customer side | 10, 000.00 | 10.00 |
| Check returned by us - per item - Financial | 50, 000.00 | 30.00 |
| reason by customer side | 50, 000.00 | 30.00 |
| cheque returned by other banks (Inward | 20, 000.00 | 10.00 |
| unpaid) | 20, 000.00 | 10.00 |
| Funds Transfers | | |
| Internal Funds Transfers (Non Mobile Banking) | Free | Free |
| Inward Remmitances | | |
| Incoming Funds Transfers (TISS) | Free | Free |
| Income EFT Local | Free | Free |
| Outward Remmitances | | |
| Outgoing Funds Transfers (TISS/EAPS) | 10, 000.00 | 10.00 |
| | | |
| Outward EFT - External (Single/bulk) | 5,000/- per entry | N// |
| · · · · · · · · · · · · · · · · · · · | | |

| | | 0.1% min FCY 40/- & max |
|---|---------------|-------------------------|
| Outgoing Funds Transfers (TT) | - | FCY 200/- |
| Brisk Transfer | | 20.00 |
| Outgoing funds Transfers Rapidex | - | 6.00 |
| Bulk Disbursement | | |
| Transfers through Bulk disbursement platform | 5,000,00 | |
| (per transaction) | 5, 000.00 | N/A |
| iClick Charges | | |
| Precision Air Flight fare payment | 2,000.00 | N/A |
| Fast jet Flight fare payment | 2,000.00 | N/A |
| ZUKU TV subscription payment | 500.00 | N/A |
| Bank2Wallet (From your Bank account to Wallet | 4 000 00 | |
| account) | 1, 000.00 | N/A |
| Transfers through mobile banking | 1,000.00 | N/A |
| Inquiries through Mobile Banking | 100.00 | N/A |
| Selcom Card funds transfers | 500.00 | N/A |
| Funds Transfer between Selcom managed | 500,00 | N/A |
| banks | 500,00 | N/A |
| Funds Transfer from Bank account to agents | 500.00 | N/A |
| TANESCO Postpaid Electricity Bill payment | 1,000.00 | N/A |
| NHC payments | 1,000.00 | N/A |
| TFDA- Certification application fee payment | 1,000.00 | N/A |
| UTT investor payments | 1,000.00 | N/A |
| DSTV Payments | | |
| 1 - 200,000/- | 1,000.00 | N/A |
| 200,000.01 to 500,000 | 2, 000.00 | N/A |
| 500,000.01 + | 000.00 | N/A |
| Banker's Cheques | | |
| Issuance of Bankers Cheque | 10, 000.00 | 10.00 |
| Cancellation/Repurchase of Banker's Cheque | 10, 000.00 | 10.00 |
| Issuance Foreign draft | | 30.00 |
| Replacement / Cancellation of Foreign Draft | - | 5.00 |
| Indian Rupee Domand Draft (family) | - | 6.00 |
| Standing Instruction | | |
| Registration charges | 5, 000.00 | 5.00 |
| Processing - Internal | 1, 000.00 | 1.00 |
| Processing - External (TISS or TT charges | 5, 000.00 | 5.00 |
| applies along with banks tariff | 1 000 00 | 1.00 |
| Amendment / Stop Standing order instruction | 1,000.00 | 1.00 |
| Unpaid SI / Failure of SI (insuficient fund) Others Certificates | 5, 000.00 | 5.00 |
| Balance confirmaton | 50, 000.00 | 25.00 |
| Audit confirmation | 50, 000.00 | 25.00 |
| Refferance Letter / Status Inquiry | 15, 000.00 | 15.00 |
| Investigation / query per item above 12 months | 30, 000.00 | 15.00 |
| Cards Related Charges (Visa Debit Cards) | 30, 000.00 | 15.00 |
| Annual charges | 2,000.00 | 1.00 |
| Card replacement | 15, 000.00 | 10.00 |
| New pin request (Pin regeneration) | 2,000.00 | 1.00 |
| Cards uncollected and destoyed (after 3months) | 10, 000.00 | 5.00 |
| Cash withdrawal-I&M ATM per withdrawal | 600.00 | USD Equivalent |
| Other bank ATM withdrawal -In Tanzanani | 1, 500.00 | USD Equivalent |
| Safe Deposit Lockers in TZS | 1,000.00 | |
| Oysterbay branch | | |
| Small Size | 100.000/- p/a | |
| Medium size | 150.000/- p/a | |
| Large size | 200.000/- p/a | |
| Extra Large | 250.000/- p/a | |
| Nyerere Branch | p/u | |
| Locker Type D | 300.000/- p/a | |
| | | |
| Locker Type 2D | | |
| Locker Type 2D Locker Type 4D | 600.000/- p/a | |
| Locker Type 2D Locker Type 4D Locker Type B | | |

| Locker Type 2B Locker Type 4B | 500,000/- p/a 800,000/- p/a | | Advising of export LC - r | non customer |
|--|--------------------------------|--|---------------------------|----------------------|
| Locker Type 2B1 | 500,000/- p/a | | · · · | |
| Charges on Alerts | 300,000/- p/a | | Advising amendment to | export L/C - custo |
| Stop payment & Revoke Stop payment | 500.00 | | Advising amendment to | export L/C - non c |
| CAppraisal Fees For Credit Facilities Overdraft (F | 9/A) | | Advising amenament to | |
| imits below TZS 100M | 1% | | Negotiation of export do | cuments under L/C |
| imits from TZS 100M-TZS 500M | 1% | | | |
| imits from TZS 500M-TZS 1,000 | 1% | | | |
| imits from TZS 1,000M and above | 1% | | | |
| L above 5years | 1% | | Export collections | |
| Temporary over draft per quarter | 1% flat | | Export concoucing | |
| Minimum Apparaisal fees | TZS 50,000 OR USD 50 | | | |
| Advances against Deposits | NIL | | Confirmation of export L | /C |
| Ferm Loan (Flat) | | | | |
| imits below TZS 100M | 1% | | | |
| Limits from TZS 100M-TZS 500M | 1% | | Export collection -outsta | Inding beyond due |
| Limits from TZS 500M-TZS 1,000 | 1% | | | |
| Limits from TZS 1,000M and above | 1% | | | |
| Advances | Ec. : | | Transfer of export L/C | |
| Disbarment of Loans | Free out of pocket | | | |
| Recall Notice/Demand for repayment | out of pocket expenses | | Gaurantees | |
| | out of pocket | | | |
| Discharge of Mortgage Demands | expenses | | Guarantees/SBLC-issua | nce |
| Letter of credit issuance-sight/usuance | | er quarter or part thereof inimum of usd300+swift | | |
| | | charges of usd100 | Guarantees/-amendmen | t- extension of exp |
| Letter of credit ammendment-extension | 1%p | er quarter or part thereof | | |
| | with a m | inimum of usd200+swift | | |
| | | charges of usd50 | | |
| Letter of credit ammendment-other than extension | usd 50 | +swift charges of usd 50 | Guarantees-amendment | other than extensi |
| LC documents-acceptance commision | | er quarter or part thereof | Advising of guarantees | |
| | with a m | iinimum of usd300+swift | Advising of guarantees | |
| | | charges of usd100 | Cancellation of guarante | e |
| Lc cancellation | | Nill | Collection of FCY chequ | es |
| Avalisation/co acceptance of import collection | minir | num 1% with a minimum | | |
| | | of usd 150 | Discounting of FCY chec | |
| Import collections | 0.1 | 25% with a minim of usd | Discounting of 1 OT clied | 1000 |
| Import colections | | | | |
| | 75 | +swift charges of usd 50 | | |
| Import collection-outstanding beyond due date | | sd 50 per quarter or part | Debt registration BOT (D | RN) |
| import concorron outstanding beyond due date | u | thereof | | |
| | | uieleoi | We, the undersigned hav | |
| Issue of delivery order | | usd 25 | information is true and c | orrect to the best o |
| Exports Charges | | | Name | Designation |
| Advising of export LC - customer | | usd 100 per LC | Mr. Baseeer Mohamme | ed Chief Execu |
| and a substance and and a substance | | | | |

| Advising amendment to exp | ort L/C - customer | usd 40 | | | | |
|---|-------------------------|--|--|--|--|--|
| Advising amendment to exp | ort L/C - non customer | USD 40 | | | | |
| Negotiation of export docum | nents under L/C | 0.25% with a minimum of U\$D 75 + handling charges of U\$D 50+ interest as per agreement. | | | | |
| Export collections | | 0.25% with a minimum of usd 75+courier charges of usd 75 | | | | |
| Confirmation of export L/C | | minimum 1%with a minimum of usd 150 | | | | |
| Export collection -outstandir | ng beyond due date | usd 50 per quarter or part thereof | | | | |
| Transfer of export L/C | | usd 100 per transfer | | | | |
| Gaurantees | | | | | | |
| Guarantees/SBLC-issuance | | 1%per quarter or part thereof with a minim of tzs 100000 per quarter+correspondent bank charges | | | | |
| Guarantees/-amendment- ex | xtension of expiry date | 1%per quarter or part thereof with a minim of tzs 100000 per quarter+correspondent bank charges | | | | |
| Guarantees-amendment oth | er than extension date | tzs 50000+correspondent bank charges | | | | |
| Advising of guarantees | | usd 75 | | | | |
| Cancellation of guarantee | | nil | | | | |
| Collection of FCY cheques | | 3% with a minim. Of usd 20+postal/courier charges | | | | |
| Discounting of FCY cheques | 3 | 3%with a minim. Of usd 20+postal/courier charges+agreement | | | | |
| Debt registration BOT (DRN) | | USD 200 | | | | |
| We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information. | | | | | | |
| Name | Designation | Signature | | | | |
| Mr. Baseeer Mohammed | Chief Executive Officer | | | | | |
| Mr. Donald Mate | Head of Operations | | | | | |

usd 100 per LC

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