



BANK OF ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

January 06, 2006

CB Circular No : 01/2006

To : All Commercial Banks and Non-Bank Financial Institutions

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS AND BANK CHARGES FOR PERSONAL CURRENT ACCOUNTS AND OTHER GENERAL SERVICES

Further to our Circular No. 1/98 dated 21 January 1998, please be informed that the due dates for submission of Prudential Returns for 2006 are as follows: -

Month	Due Date
January	14 February 2006
February	15 March 2006
March	18 April 2006
April	15 May 2006
May	14 June 2006
June	18 July 2006
July	15 August 2006
August	14 September 2006
September	13 October 2006
October	14 November 2006
November	14 December 2006
December	15 January 2007

The Prudential Returns should be submitted through the Risk Analysis Automation System of the Bank Supervision Application. A penalty of K 100,000 per return per day will be charged for any delayed submissions or incorrect returns.

Commercial Banks are also hereby informed that the submission and publication of Bank charges for personal current accounts and other general services will be done on a quarterly basis with effect from 1st January 2006. The submission dates for the respective quarters will be as follows:

Quarter	Due Date
1 st Quarter	18 th April 2006
2 nd Quarter	18 th July 2006
3 rd Quarter	13 th October 2006
4 th Quarter	15 th January 2007

However, the submission date for the schedules as at 31 December 2005 is 16 January 2006.

A penalty of K 100,000 per return per day will be charged for any delayed submissions as is the case with the Prudential Returns.



Denny H Kalyalya (Dr)
DEPUTY GOVERNOR – OPERATIONS

Cc: Governor