

# DEPOSIT INSURANCE HANDBOOK FREQUENTLY ASKED QUESTIONS

**DEPOSIT INSURANCE BOARD**  
“Protecting your Deposits”

Prepared by  
DEPOSIT INSURANCE BOARD (DIB)  
2023 Edition



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## 1. INTRODUCTION

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Deposit Insurance Systems are mechanisms intended to protect depositors against loss of their insured deposits in the event of a failure of a bank or financial institution. Owing to importance of the banking sector to the economy, failure of a bank may trigger a systemic crisis in the financial system. Accordingly, deposit insurance systems provide public confidence in financial systems thereby averting the possibility of bank runs. As an Integral part of a financial safety net, deposit insurance contributes to the stability of a country's financial system.

Deposit Insurance was first introduced in the United States in 1933 following the Great Depression. Deposit Insurance Systems have since been established in more than 100 countries.

In many countries the main objective of deposit insurance systems has been to protect small depositors since most of them cannot cost-effectively analyze information on the financial institutions in which they deposit their money.

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## 2. DEPOSIT INSURANCE SYSTEM IN TANZANIA

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The financial sector reforms of the 1990s recognized the importance of having a Deposit Insurance System in the country for the purpose of contributing to financial stability and public confidence in the financial system. Accordingly, the Banking and Financial Institutions Act, 1991 was enacted to allow private and foreign banks and financial institutions to operate under market driven principles. The Act also established the Deposit Insurance System in the country comprising the Deposit Insurance Board (DIB) and the Deposit Insurance Fund (DIF).

The DIB which is responsible for policy formulation, management and control of the DIF, started operations in 1994 as a pay box with extended mandate. Like other deposit insurance institutions in the world, the main objective of DIB is to provide protection to small depositors against risks of losing their deposits arising from failure of banks and financial institutions and thereby maintaining public confidence in the banking and financial system.

Following the repeal of the Banking and Financial Institutions Act, 1991, the DIB continued to operate under the Banking and Financial Institutions Act No. 5 of 2006 which became operational in July 2006.

The DIB is governed by a Board of Directors chaired by the Governor of the Bank of Tanzania (BoT). Its other members include; one representative from the Ministry responsible for finance in the Government of the United Republic, Principal Secretary to the Ministry responsible for finance of the Revolutionary Government of Zanzibar, and, three other members appointed by the Minister of Finance. The institution is headed by a Director and is assisted by two managers namely Corporate Services Manager and Operations Manager.

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## 3. FREQUENTLY ASKED QUESTIONS

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### 3.1 DEPOSIT INSURANCE CONCEPT, FUNCTIONS AND BENEFITS

#### 3.1.1 What is Deposit Insurance?

Deposit Insurance is a mechanism established to protect depositors against loss of their insured deposits in the event of failure of a bank or financial institution.

#### 3.1.2 What are the main functions of the Deposit Insurance Board?

- (i) To assess and collect premium from banks and financial institutions;
- (ii) To manage the Deposit Insurance Fund;
- (iii) To reimburse depositors their insured deposits in case of failure of a bank or financial institution or closure due to non-compliance: and,
- (iv) To conduct liquidation of failed banks or financial institutions once appointed by the Bank of Tanzania.

#### 3.1.3 What are the benefits of deposit insurance to depositors?

Protection of insured deposits in member banks and financial institutions at no cost to the depositors and reimbursement of the insured deposits in case the respective bank or financial institution fails.

#### 3.1.4 What is the benefit of deposit insurance to the financial system?

Deposit insurance promotes public confidence in the financial system by protecting depositors against the loss of their insured deposits and therefore contributes to financial stability.

### 3.1.5 With the deposit insurance system in place, what is the difference between the role of Deposit Insurance Board and that of the Bank of Tanzania?

The BOT is responsible for formulation of monetary policy, ensuring integrity and stability of the financial system. Accordingly, the BOT is charged with the role of regulation and supervision of banks and financial institutions. The Deposit Insurance Board is responsible for protection of insured deposits against loss arising from failure of banks or financial institutions or non-compliance. In the event of failure of a bank or a financial institution, the BOT plays the role of a resolution authority whereas the Deposit Insurance Board complements the resolution role of BOT by reimbursing depositors and ultimately liquidating the failed bank or financial institution when appointed by the BOT.

### 3.1.6 How does DIB contribute to the stability of the financial system?

By protecting depositors against the loss of their insured deposits and making prompt reimbursement of the insured deposits, the DIB promotes public confidence and therefore contributes to the financial stability.

## 3.2 MEMBERSHIPS

### 3.2.1 Which banks and financial institutions are members of the Deposit Insurance Fund?

In accordance with the Banking and Financial Institutions Act, 2006, every bank and financial institution licensed by the Bank of Tanzania to operate in Tanzania Mainland and Zanzibar is a member and contributor to the Deposit Insurance Fund (DIF). The contribution is made in the form of premium paid annually.



### 3.2.2 How do you identify if a bank is a member institution of the Deposit Insurance Fund?

- All banks and deposit taking financial institutions licensed by the Bank of Tanzania to carry out banking business in Tanzania are automatic members of the DIF.
- A list of banks and deposit taking financial institutions can be obtained either by contacting DIB at +255 22 223 5390 or by accessing BoT website at [www.bot.go.tz](http://www.bot.go.tz)

## 3.3 PROTECTED DEPOSITS AND COVERAGE

### 3.3.1 Are deposits in branches and subsidiaries of domestic banks outside Tanzania protected?

Deposits in subsidiaries of domestic banks outside Tanzania are not protected by the Deposit Insurance Board.

### 3.3.2 Does the deposit insurance protection cover all types of deposits?

No. Not all deposits are protected. The following deposits are excluded from protection by DIB as provided under section 39(8) of the Banking and Financial Institutions Act, 2006:

- (i) Interbank deposits.
- (ii) Government deposits, government agency or instrumentality.
- (iii) Deposits of investment company or security firm
- (iv) Deposits of a person who is a “connected person”.

### 3.3.3 What specific risks to a bank does DIB cover?

The DIB covers only insured deposits from the risk of loss arising from failure of a bank or financial institution. It does not extend to other risks.

#### 3.3.4 When is a bank deemed closed?

A bank shall be deemed closed upon issuance of the order of closure by the Bank of Tanzania.

#### 3.3.5 When does the DIB reimburse the insured deposits?

Whenever a bank or financial institution is closed on account of insolvency or non-compliance and liquidation is determined as a resolution option, payment of insured deposits of such bank or financial institution shall be made by DIB.

#### 3.3.6 Are deposits of non-residents or Tanzanian residents living outside Tanzania placed with a member bank protected?

Yes. A depositor's nationality or place of residence does not affect the protection status of insured his/her deposits in a domicile bank or financial institution.

#### 3.3.7 Which types of deposits are protected?

The following types of deposits are eligible for protection provided that they do not fall in the category of excluded deposits:

- (i) Savings deposits,
- (ii) Current or demand deposits,
- (iii) Fixed/time deposits.

Note: Such deposits may be denominated in local or foreign currency

#### 3.3.8 Which types of deposit products are not protected?

The following deposits are excluded from protection by DIB under section 39(8) of the Banking and Financial Institutions Act, 2006:

- (i) Interbank deposits
- (ii) Government deposits, government agency or instrumentality.

- (iii) Deposits of investment company or security firm
- (iv) Deposits of a person who is a “connected person”

### 3.3.9 How would depositors know if their deposits are eligible for deposit insurance protection?

Banks and financial institutions are expected to inform depositors whether a deposit product is eligible or not eligible for deposit insurance protection by DIB before they place their funds.

Deposits excluded from protection by DIB are provided under section 39(8) of the Banking and Financial Institutions Act, 2006. The Act is publicly available.

### 3.3.10 What is the deposit insurance protection limit?

Currently, the DIB protects eligible deposits up to TZS 7,500,000 per depositor per member bank.

### 3.3.11 Why is the protection limit TZS 7,500,000?

The primary objective of deposit protection is to cover small depositors. The limit was set based on analysis which revealed that 90% of all deposit accounts are fully covered at that limit. However, the limit is subject to revision to align with the size of the Fund and economic conditions.

### 3.3.12 Can I purchase additional protection if my deposit amount is more than TZS 7,500,000?

No. The Deposit Insurance Board does not provide additional cover to deposits in excess of the set limit.

### 3.3.13 Alex Andrew had 3,500,000/= in his savings account in Mbalamwezi Bank at the time of its closure. Can he collect the maximum amount of TZS 7,500,000/= as reimbursement?

No. He is entitled only to the amount he kept in his account (TZS 3,500,00/=) less any statutory obligations.

### 3.3.14 What if a depositor has several deposit accounts with the same member bank?

All deposit accounts held by the same depositor will be aggregated and the maximum protected amount is TZS 7,500,000.

#### Illustration

Account Holder	Type of Account	Balance (TZS)
Anita Nyitale	Savings	4,000,000
Anita Nyitale	Current	2,200,000
Anita Nyitale	Fixed deposit	1,800,000
	Total deposits	8,000,000
	Amount Insured by DIB	7,500,000

### 3.3.15 What if accounts of a depositor in a member bank have a total balance less than the maximum coverage limit of TZS 7,500,000?

The deposit accounts will be aggregated and the total amount held by the depositor will be reimbursed provided that it does not exceed the maximum protected limit of TZS 7,500,000.

#### Illustration

Account Holder	Type of Account	Amount (TZS)
Abdalla Hemedi	Savings	150,000
Abdalla Hemedi	Current	150,000
Abdalla Hemedi	Fixed deposit	1,000,000
	Total deposits	1,300,000
	Amount Insured by DIB	1,300,000

### 3.3.16 What if a depositor has both foreign currency denominated accounts as well as local currency (Tanzania Shillings) denominated accounts in the same member bank?

For purposes of deposit insurance, if a depositor holds both

foreign currency denominated deposits and Tanzanian Shillings denominated deposits in the same member bank, the total amount of deposits would be aggregated and the depositor would enjoy protection up to TZS 7,500,000.

#### Illustration

Account Holder	Type of Account	Amount (Foreign Currency)	Amount (TZS or TZS equivalent)
Lulu Ibrahim	Savings	USD 100	230,000
Lulu Ibrahim	Current		100,000
Lulu Ibrahim	Fixed deposit		80,000
	Total deposits		410,000
	Amount Insured by DIB		410,000

Assumption: 1 USD (the foreign currency) is equivalent to TZS 2,300

#### 3.3.17 What if a depositor has several deposit accounts with different branches of the same member bank?

All deposit accounts held by the same depositor in different branches of the same member bank will be aggregated and protected up to TZS 7,500,000.

#### Illustration

Account Holder	Type of Account	Branch	Amount (TZS )
Tumaini John	Savings	Dar es Salaam	100,000
Tumaini John	Current	Mlandizi	150,000
Tumaini John	Fixed deposit	Kibaha	1,000,000
	Total deposits as at closure date		1,250,000
	Amount Insured by DIB		1,250,000

### 3.3.18 If I have deposits in several member banks, will all my deposits be aggregated for deposit insurance purposes?

No. Deposits in different member banks are protected separately. The TZS 7,500,000 protection limit is applicable per depositor per member bank.

#### Illustration

Account Holder	Type of Account	Bank	Amount (TZS )	Amount Insured by DIB (TZS)
Mary Mtani	Savings	X	1,400,000	1,400,000
Mary Mtani	Savings	Y	1,300,000	1,300,000
Mary Mtani	Fixed deposit	Z	1,000,000	1,000,000
	Total deposits		3,700,000	
	Total amount Insured by DIB			3,700,000

### 3.3.19 When should the depositor of a closed bank file a claim with DIB?

The depositor of a closed bank should file a claim of the insured deposit within a reasonable time following issuance of a closure order by the Bank of Tanzania and liquidation has been determined to be the resolution option on account of insolvency or non-compliance. Normally the time of filing the claim will be announced together with the notice calling for depositors' claims by DIB.

### 3.3.20 How long does it take for DIB to settle claims for insured deposits?

Claims for insured deposits are settled within a reasonable short period of time provided that the claim is submitted within the prescribed time and the required documentation is duly completed.

### 3.3.21 What is the meaning of "Claim settlement"?

"Claim settlement" means the actual payment of claims due to the claimants as determined by DIB. However, it is important

for the claimant to ensure correctness and completeness of documentation to minimize delays on payment of the claim.

### 3.4 JOINT ACCOUNTS

#### 3.4.1 Do deposits in joint accounts enjoy separate deposit insurance protection from other individual deposit accounts?

Yes. Deposits in joint accounts are eligible for separate deposit insurance protection provided that:

- the deposit in joint account is an insurable deposit; and
- details of each joint account holder are disclosed on the records of the member bank including the names, addresses and identity card numbers or passport numbers.

The maximum insured amount is TZS 7,500,000 per joint account of the same owners. Balances in joint accounts owned by the same persons in the same bank will be aggregated and the insured amount will not exceed TZS 7,500,000 per joint account holders.

Illustration:

Account Holder	Type of Deposit Account	Amount (TZS)	Insured Amount (TZS )
Daniel and Mary	Joint Savings	500,000	500,000
Daniel and Mary	Joint Current	900,000	900,000
Total Deposits Daniel & Mary Joint Accounts		1,400,000	1,400,000
Total Insured Amount			1,400,000

#### 3.4.2 What if Daniel has one own account and various joint accounts with different persons in the same bank, will he enjoy separate deposit insurance protection?

Daniel will enjoy a separate protection for the account he owns as individual. In addition, joint accounts owned by Daniel with other persons will be considered separately from his individual accounts.

Illustration:

Account Holder	Type of Deposit	Amount (TZS)	Insured (TZS )
Daniel	Individual	500,000	500,000
Daniel and Mary (wife)	Joint (Savings)	1,500,000	1,500,000
Daniel and Mary (wife) and John (Son)	Joint (Savings)	1,400,000	1,400,000
Daniel, Mary (wife) and Joyce (daughter)	Joint (Savings)	1,400,000	1,400,000
Total Insured Amount			4,800,000

There is a total deposit insurance protection of TZS 4,800,000 comprising:

- Coverage of TZS 500,000 for Daniel’s individual account
- Coverage of TZS 1,500,000 for Daniel and Mary (wife) joint accounts
- Coverage of TZS 1,400,000 for Daniel, Mary (wife) and John (son) joint account
- Coverage of TZS 1,400,000 for Daniel, Mary (wife) and Joyce (daughter) joint account.

### 3.5 DEPOSIT ACCOUNTS OF SOLE PROPRIETORSHIP, PARTNERSHIPS AND COMPANIES

#### 3.5.1 What about deposits held by sole proprietorships, partnerships or companies?

Deposits held under sole proprietorships, partnerships or companies enjoy deposit insurance, provided that they do not fall under the category of excluded deposits. As indicated earlier, not



all deposits are protected. The following deposits are excluded from protection by DIB under section 39(8) of the Banking and Financial Institutions Act, 2006:

- (a) Interbank deposits.
- (b) Deposits of the Government, government agency or instrumentality.
- (c) Deposits of investment company or security firm.
- (d) Deposits of a person who is a “connected person”.

The maximum protection for sole proprietorships, partnerships, and company accounts is the same as that of individuals which is currently TZS 7,500,000 per person per bank.

## 3.6 FUNDING

### 3.6.1 What are the main sources of Funds for the Deposit Insurance Fund?

The main sources of Funds are;

- (a) Contributions from member Institutions.
- (b) Investment Income.
- (c) Borrowings.

### 3.6.2 Is the depositor liable to pay insurance premium to DIB?

No. The depositor is not required to pay any premium instead; the bank or financial institution where deposits are maintained pays the insurance premium.

### 3.6.3 How is the Annual Premium Paid by Member Institutions Calculated?

The annual premium is calculated by multiplying the value of 12 months' average deposit liabilities of previous year by 0.15 percent, which is the current prescribed premium rate.

**Annual premium = 12 Months Member Institution's Average Deposit Liabilities of Previous Year \* the Prescribed Premium Rate.**

### 3.6.4 When do member banks and financial institutions pay annual premiums?

The member banks and financial institutions are required to pay annual premiums within 21 days of the date of service of notice.

### 3.6.5 How are premiums paid by member banks utilized?

Premiums paid by member banks are used to build reserves for reimbursing depositors in the event of a member bank/financial institution's failure or closure due to non-compliance. The premiums collected are also used to fund the operations of DIB.

### 3.6.6 How are surplus funds invested?

Surplus funds are invested in Government securities with due attention of maturity profiles to meet liquidity requirements.

## 3.7 PAYMENTS TO DEPOSITORS

### 3.7.1 In what circumstances are payments made to depositors?

Reimbursement to depositors is made in the event of a failure of a member bank or financial institution or following closure due to non-compliance or insolvency. The DIB will reimburse depositors up to the maximum protected amount.

### 3.7.2 How and when will reimbursements be made?

DIB will make public announcements to notify depositors on how and when reimbursement of insured deposits will be made. DIB will also make available communication channels for the general public to find out about the status of their insured deposits.

### 3.7.3 What about the uninsured portion of the deposits?

A depositor is required to file a claim with the liquidator of the closed bank or financial institution to recover any amount in excess of the reimbursable amount.

## 3.8 INFORMATION ON DEPOSIT INSURANCE

### 3.8.1 Where can depositors get information on deposit insurance?

The DIB publishes handbooks and brochures which are freely available in English and Swahili languages at the office of the Deposit Insurance Board. Depositors can also get information from DIB's website: [www.dib.go.tz](http://www.dib.go.tz)

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## 4. CONTACT DETAILS

For more information; please contact

Director,  
Deposit Insurance Board,  
Bank of Tanzania Building,  
2 Mirambo Street, 11<sup>th</sup> Floor, North Tower,  
11884 Dar es Salaam,  
P.O. Box 2939, DAR ES SALAAM.

Telephone: +255 22 233 5390

Fax: +255 22 223 4200

Email: [DIB-INFO@bot.go.tz](mailto:DIB-INFO@bot.go.tz)

Website: [www.dib.go.tz](http://www.dib.go.tz)

**DEPOSIT INSURANCE HANDBOOK**  
**MASWALI YANAYOULIZWA**  
**MARA KWA MARA**

Kimetolewa na

BODI YA BIMA YA AMANA

2023 Edition

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## 1. UTANGULIZI

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Mifumo ya Bima ya Amana ni utaratibu unaokusudiwa kuwakinga wenye amana dhidi ya kupotea kwa amana zao katika tukio la kushindwa/kufilisika kwa benki au taasisi ya fedha. Inaleta hali ya kuwa na imani kwa umma/jamii na mifumo ya fedha ambayo inazua uwezekano wa benki kukimbiwa na wateja. Kwa kuzingatia umuhimu wa sekta ya benki katika uchumi, kushindwa/kufilisika kwa benki kunaweza kuchochea mgogoro wa utaratibu/kimfumo katika mfumo wa fedha. Kama sehemu Muhimu ya mfumo wa usalama wa fedha, bima ya amana inachangia katika uthabiti/uimara/utulivu wa mfumo wa fedha.

Bodi ya Bima ya Amana ilianzishwa nchini Marekani mwaka 1933 kufuatia Mdororo Mkubwa wa Kichumi. Kuanzia wakati huo Bima ya Amana imenzishwa katika nchi zaidi ya 100.

Katika nchi nyingi lengo kuu la mfumo wa bima ya amana limekuwa kuwakinga wenye amana wadogo kwani wengi wao hawawezi kuchanganua taarifa kwa ufanisi kuhusu taasisi za fedha ambazo wameweka fedha zao.

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## 2. MFUMO WA BIMA YA AMANA NCHINI TANZANIA

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Mageuzi ya sekta ya fedha katika miaka ya 1990 yametambua umuhimu wa kuwa na Mfumo wa Bima ya Amana nchini kwa lengo la kuchangia katika uimara/uthabiti/utulivu wa kifedha na imani ya umma/jamii kwa mfumo wa fedha. Vilevile, Sheria ya Mabenki na Taasisi za Fedha ya Mwaka 1991 kuruhusu benki na taasisi za fedha binafsi na za kigeni kufanya kazi chini ya misingi inayoongozwa na soko na kuanzisha Mfumo wa Bima ya Amana nchini kulisababisha kuanzishwa kwa Bodi ya Bima ya Amana (DIB) na Mfuko wa Bima ya Amana (DIF).

DIB ambayo ina wajibu wa kutunga sera, kusimamia na kudhibiti DIF, ilianza shughuli zake mwaka 1994 kama kisanduku cha miamala (pay box) lililoongezewa dhamana. Kama ilivyo kwa taasisi nyingine za bima ya amana duniani, lengo kuu la DIB ni kutoa kinga kwa wenye amana wadogo dhidi ya hatari za kupoteza amana zao zinazotokana na kushindwa/kufilisika kwa benki na taasisi za fedha na hivyo kudumisha imani ya umma/jamii kwa mfumo wa benki na fedha.

Kufuatia kubatilishwa/kufutwa kwa Sheria ya Mabenki na Taasisi za Fedha ya Mwaka 1991, DIB imeenelea kufanya kazi chini ya Sheria Na. 5 ya Mabenki na Taasisi za Fedha ya Mwaka 2006 ambayo ilianza kutumika Julai 2006.

DIB inaongozwa na Bodi ya Wakurugenzi chini ya uenyekiti wa Gavana wa Benki Kuu ya Tanzania (BoT). Wajumbe wake wengine wanajumuisha; mwakilishi mmoja kutoka katika Wizara yenye dhamana ya fedha katika Serikali ya Jamhuri ya Muungano, Katibu Mkuu wa Wizara yenye dhamana ya fedha wa Serikali ya Mapinduzi Zanzibar, na, wajumbe wengine watatu wanaoteuliwa na Waziri wa Fedha. Mkuu wa taasisi ni Mkurugenzi na anasaidiwa na mameneja wawili.



## 3. MASWALI YANAYOULIZWA MARA KWA MARA

### 3.1 DHANA YA BIMA YA AMANA, MAJUKUMU NA MANUFAA

#### 3.1.1 Bima ya Amana ni nini?

Bima ya Amana ni utaratibu ulioanzishwa ili kuwalinda wenye amana dhidi ya upotevu wa amana zao katika tukio la kushindwa/kufilisika kwa benki au taasisi ya fedha.

#### 3.1.2 Majukumu makuu ya Bodi ya Bima ya Amana ni yapi?

- (i) Kutathmini na kukusanya malipo ya bima/michango kutoka katika benki na taasisi za fedha,
- (ii) Kuusimamia Mfuko wa Bima ya Amana,
- (iii) Kuwalipa wenye amana amana zao iwapo benki au taasisi ya fedha itashindwa/itafilisika, na,
- (iv) Kufanya ufilisi wa benki au taasisi za fedha zilizoshindwa/zilizofilisika pale ambapo imeteuliwa na Benki Kuu ya Tanzania.

#### 3.1.3 Faida za bima ya amana kwa wenye amana ni zipi?

Kuinga amana katika benki au taasisi wanachama bila gharama yoyote kwa wenye amana na kufanya malipo ya amana iwapo benki au taasisi inayohusika imeshindwa/imefilisika.

#### 3.1.4 Manufa/Faida ya bima ya amana katika mfumo wa fedha ni ipi?

Bima ya amana inakuza imani kwa umma/jamii katika mfumo wa fedha kwa kuwalinda wenye amana dhidi ya upotevu wa amana zao na hivyo kuchangia katika uthabiti/uimara/utulivu wa kifedha.

### 3.1.5 Kunapokuwa na mfumo wa bima ya amana, tofauti ya majukumu kati ya Bodi ya Bima ya Amana na yale ya Benki Kuu ya Tanzania ni ipi?

Benki Kuu ya Tanzania ina wajibu wa kudumisha uthabiti/uimara/utulivu wa mfumo wa fedha. Vilevile, imepewa jukumu la mdhibiti na msimamizi wa benki na taasisi za fedha. Bodi ya Bima ya Amana ina wajibu wa kukinga amana dhidi ya upotevu unaotokana na kushindwa/kufilisika kwa benki au taasisi za fedha. Iwapo benki au taasisi ya fedha imeshindwa/imefilisika, Benki Kuu ya Tanzania inatekeleza wajibu wa mamlaka ya utatuzi/uamuzi ambapo Bodi ya Bima ya Amana inatekeleza wajibu wa utatuzi/uamuzi wa BOT kwa kulipa amana na mwishowe kuifilisi benki au taasisi ya fedha iliyoshindwa/iliyofilisika pale ambapo imeteuliwa na Benki Kuu ya Tanzania.

### 3.1.6 Je, ni kwa jinsi gani DIB inachangia katika uimara/utulivu wa mfumo wa fedha?

Kwa kuwalinda wenye amana dhidi ya upotevu wa amana zao zilizotolewa na kufanya malipo ya haraka ya amana zilizotolewa, DIB inakuza imani na hivyo kuchangia katika uimara wa kifedha.

## 3.2 UANACHAMA

### 3.2.1 Benki na taasisi za fedha zilizo wanachama wa Mfuko wa Bima ya Amana ni zipi?

Kwa mujibu wa Sheria ya Mabenki na Taasisi za Fedha ya Mwaka 2006, kila benki na taasisi ya fedha inayopewa leseni na Benki Kuu ya Tanzania kufanya shughuli zake Tanzania Bara na Zanzibar ni mwanachama na mchangiaji katika Mfuko wa Bima ya Amana (DIF). Mchango hutolewa kwa namna ya bima/ada.

### 3.2.2 Utabaini vipi iwapo/kama benki ni taasisi mwanachama wa Mfuko wa Bima ya Amana?

- Benki na taasisi zote za fedha zinazochukua amana zilizopewa leseni na Benki Kuu ya Tanzania kufanya shughuli za kibenki Tanzania ni wanachama wa moja kwa moja wa DIF.
- Orodha ya benki na taasisi za fedha zinazochukua amana inaweza kupatikana ama kwa kuwasiliana na DIB kwa +255 22 223 5390 au kwa kufungua tovuti ya BoT ya [www.bot.go.tz](http://www.bot.go.tz)

## 3.3 AMANA NA KIASI KINACHOKINGWA

### 3.3.1 Je, amana katika matawi na mawakala/wasaidizi wa benki za ndani na za nje ya Tanzania zinakingwa?

Amana kwa mawakala/wasaidizi wa benki za ndani na nje ya Tanzania hazikingwi na Bodi ya Bima ya Amana.

### 3.3.2 Je, kinga ya bima ya amana inafanyika kwa aina zote za amana?

Hapana. Siyo amana zote zinazokingwa. Amana zifuatazo hazina kinga ya DIB chini ya kifungu cha 39(8) cha Sheria ya Mabenki na Taasisi za Fedha, 2006:

- (i) Amana za benki moja zilizowekezwa benki nyingine,
- (ii) Amana za Serikali, Wakala wa Serikali au Taasisi/chombo cha serikali.
- (iii) Amana za kampuni za rasilimali na kampuni za hisa,
- (iv) Amana za wamiliki wa benki au taasisi ya fedha inayohusika.

### 3.3.3 Je, ni hasara/hatari gani mahususi za benki zinazoshughulikiwa na DIB?

DIB inashughulikia amana zilizo katika hatari ya kupotea kunakosababishwa na kushindwa/kufilisika kwa benki au taasisi ya fedha tu. Haishughulikii hatari nyingine zaidi.

### 3.3.4 Je, ni wakati gani benki itastahili/itapaswa kufungwa?

Benki itastahili/itapaswa kufungwa kufuatia utolewaji wa agizo la kufungwa na Benki Kuu ya Tanzania.

### 3.3.5 Ni wakati gani DIB inafanya malipo ya amana zilizotolewa?

Wakati benki au taasisi ya fedha inapofungwa kutokana na kufilisika au kushindwa kufuata kanuni na ufilisi kuamuliwa kama njia ya utatuzi/uamuzi, malipo ya amana kwa benki au taasisi hiyo ya fedha yatafanywa na DIB.

### 3.3.6 Je, amana za watu ambao si raia au raia wa Tanzania wanaoishi nje ya Tanzania ziko katika benki mwanachama inayokingwa?

Ndiyo. Utaifa wa mwenye amana au mahali anapoishi haviathiri hali/hadhi ya kinga ya amana katika benki au taasisi ya fedha ya makazi/nyumbani.

### 3.3.7 Je, ni aina zipi za amana zinazokingwa?

Aina ya amana zifuatazo zinapaswa kukingwa ili mradi haziingii katika kundi la amana ambazo hazikingikwi:

- (iv) Amana za akiba,
- (v) Amana za hundi au za mahitaji,
- (vi) Amana funge/za muda maalumu.

Angalizo: Amana hizo zinaweza kupangwa katika fedha za ndani au za kigeni.

### 3.3.8 Je, ni aina zipi za bidhaa za amana ambazo hazikingwi?

Amana zifuatazo hazina kinga ya DIB chini ya kifungu cha 39(8) cha Sheria ya Mabenki na Taasisi za Fedha, 2006:

- (i) Amana za benki moja zilizowekezwa benki nyingine,

- (ii) Amana za Serikali, wakala wa Serikali au taasisi ya Serikali
- (iii) Amana za kampuni za rasilimali na kampuni za hisa,
- (iv) Amana za wamiliki wa benki au taasisi ya fedha inayohusika.

### 3.3.9 Je, wenye amana watajuaje iwapo amana zao zinastahili kinga ya bima ya amana?

Benki na taasisi za fedha zinatarajiwa kuwaarifu wenye amana iwapo bidhaa ya amana inastahili au haistahili kinga ya bima ya amana ya DIB kabla hawajaweka fedha zao.

Amana ambazo hazina kinga ya DIB zimeonyeshwa chini ya kifungu cha 39(8) cha Sheria ya Benki na Taasisi za Fedha ya Mwaka 2006. Sheria hii inapatikana kwa ajili ya watu wote.

### 3.3.10 Je, ukomo wa kinga ya bima ya amana ni upi?

Kwa sasa, DIB inakinga amana zinazostahili mpaka SH. 7,500,000 kwa mwenye amana kwa benki mwanachama.

### 3.3.11 Je, kwa nini ukomo wa kinga ni SH.7,500,000?

Lengo la msingi la kinga ya amana ni kushughulikia wenye hisa wadogo. Ukomo uliwekwa kwa kuzingatia uchanganuzi ulioendeshwa ambao ulionyesha kwamba asilimia 90 ya akaunti zote za amana zimeshughulikiwa kikamilifu katika ukomo huo.

### 3.3.12 Je, ninaweza kununua kinga ya ziada iwapo kiwango changu cha amana ni zaidi ya SH. 7,500,000?

Hapana. Bodi ya Bima ya Amana haitoi kinga/bima kwa amana zaidi ya ukomo uliowekwa.

### 3.3.13 Alex Andrew alikuwa na 3,500,000/= katika akaunti yake ya akiba ya Benki ya Mbalamwezi wakati wa kufungwa kwake. Je, anaweza kupata kiasi cha SH. 7,500,000/= kama malipo?

Hapana. Anastahili kupata kiasi alichoweka kwenye akaunti yake tu (SH. 3,500,000/= ) baada ya kukata makato yoyote ya kisheria.

### 3.3.14 Itakuwaje iwapo mwenye amana ana akaunti nyingi za amana katika benki mwanachama ileile/moja?

Akaunti zote za amana za mwenye amana yuleyule zitajumlishwa kwa pamoja na kiasi cha juu kilichokingwa ni SH. 7,500,000.

Kielelezo/Mfano

Mwenye Akaunti	Aina ya Akaunti	Salio (SH.)
Anita Nyitale	Akiba	4,000,000
Anita Nyitale	Hundi	2,200,000
Anita Nyitale	Amana funge	1,800,000
	Jumla ya amana	8,000,000
	Kiasi Kilichotolewa na DIB	7,500,000

### 3.3.15 Itakuwaje iwapo akaunti za mwenye amana katika benki mwanachama zina jumla ya salio ambalo ni chini ya kiwango cha ukomo cha bima/kinga cha SH. 7,500,000?

Akaunti za amana zitajumlishwa/zitaongezwa na kiasi cha jumla cha mwenye amana kitalipwa ili mradi hakizidi ukomo wa juu wa kinga wa SH. 7,500,000.

Kielelezo/Mfano

Mwenye Akaunti	Aina ya Akaunti	Kiasi (SH)
Abdalla Hemedi	Akiba	150,000
Abdalla Hemedi	Hundi	150,000
Abdalla Hemedi	Amana funge	1,000,000
	Jumla ya amana	1,300,000
	Kiasi Kilichotolewa na DIB	1,300,000

**3.3.16 Itakuwaje iwapo mwenye amana ana akaunti za fedha za kigeni na pia akaunti za fedha za ndani (Shilingi za Tanzania) katika benki mwanachama ileile/moja?**

Kwa malengo ya bima ya amana, iwapo mwenye amana ana amana za fedha za kigeni na amana za Shilingi za Tanzania katika benki mwanachama ileile/moja, kiasi cha jumla cha amana kitajumlishwa na mwenye amana atapata kinga mpaka SH. 7,500,000.

Kielelezo/Mfano

Mwenye Akaunti	Aina ya Akaunti	Kiasi (Fedha za Kigeni)	Kiasi (SH au sawa na SH)
Lulu Ibrahim	Akiba	Dola za Marekani 100	230,000
Lulu Ibrahim	Hundi		100,000
Lulu Ibrahim	Amana funge		80,000
	Jumla ya amana		410,000
	Kiasi Kilichotolewa na DIB		410,000

Chukulia/Fikiria/Dhana: Dola 1 ya Marekani (fedha ya kigeni) ni sawa na SH. 2,300.

**3.3.17 Itakuwaje iwapo mwenye amana ana akaunti nyingi za amana na matawi tofauti ya benki mwanachama ileile/moja?**

Akaunti zote za amana za mwenye amana yuleyule/mmoja katika matawi tofauti ya benki mwanachama yuleyule/mmoja zitajumlishwa pamoja na kulingwa mpaka SH. 7,500,000.

Kielelezo/Mfano

Mwenye Akaunti	Aina ya Akaunti	Tawi	Kiasi (SH.)
Tumaini John	Akiba	Dar es Salaam	100,000
Tumaini John	Hundi	Mlandizi	150,000

Tumaini John	Amana funge	Kibaha	1,000,000
	Jumla ya amana katika tarehe ya kufungwa		1,250,000
	Kiasi Kilichotolewa na DIB		1,250,000

**3.3.18** Iwapo nina amana katika benki nyingi wanachama, je, amana zangu zote zitajumlishwa kwa pamoja kwa ajili ya malengo ya bima ya amana?

Hapana. Amana katika benki tofauti wanachama zinakingwa tofauti. Ukomo wa kinga ya SH.7,500,000 unatumiwa kwa mwenye amana kwa benki mwanachama.

Kielelezo/Mfano

Mwenye Akaunti	Aina ya Akaunti	Tawi	Kiasi (SH.)	Kiasi Kinachotolewa na DIB (SH.)
Mary Mtani	Akiba	X	1,400,000	1,400,000
Mary Mtani	Akiba	Y	1,300,000	1,300,000
Mary Mtani	Amana funge	Z	1,000,000	1,000,000
	Jumla ya amana		3,700,000	
	Kiasi Kilichotolewa na DIB			3,700,000

**3.3.19** Ni wakati gani ambapo mwenye amana ya benki iliyofungwa atawasilisha madai kwa DIB?

Mwenye amana ya benki iliyofungwa atapaswa kuwasilisha madai ya amana ndani ya muda unaotakiwa kufuatia agizo la kufungwa lililotolewa na Benki Kuu ya Tanzania na ufilisi umeamuliwa kuwa chaguo la utatuzi/uamuzi katika akaunti ya anayefilisiwa au aliyefanya kinyume cha kanuni. Kwa kawaida muda wa kuwasilisha madai utatangazwa pamoja na notisi ya kuagiza madai ya mwenye amana.



### 3.3.20 Je, inachukua muda gani kwa DIB kushughulikia Madai kwa amana?

Madai ya amana yanashughulikiwa ndani ya kipindi kifupi ili mrandi madai yanawasilishwa ndani muda ulioonyeshwa na nyaraka zinazotakiwa zimekamilishwa ipasavyo.

### 3.3.21 Maana ya “Ushughulikiaji wa Madai” ni ipi?

“Ushughulikiaji wa madai” inamaanisha malipo halisi ya madai yanayofanywa kwa wanaodai kadri itakavyoamuliwa na DIB. Hata hivyo, ni muhimu kwa mdai kuhakikisha usahihi na ukamilifu wa nyaraka ili kupunguza ucheleweshaji wa malipo.

## 3.4 AKAUNTI ZA PAMOJA

### 3.4.1 Je, amana katika akaunti za pamoja zinapata kinga tofauti ya bima ya amana kutoka katika akaunti nyingine za amana za mtu?

Ndiyo. Amana katika akaunti za pamoja zinastahili kinga tofauti ya bima ya amana ili mradi:

- amana katika akaunti ya pamoja ni amana ya bima;  
na
- maelezo ya kila mmiliki wa akaunti ya pamoja yanaonyeshwa katika kumbukumbu za benki mwanachama ikiwa ni pamoja na majina, anwani na namba za kitambulisho au namba za pasipoti.

Kiasi cha juu kinachotolewa ni SH. 7,500,000 kwa akaunti ya pamoja ya wamiliki walewale. Masalio katika akaunti za pamoja zinazomilikiwa na watu walewale katika benki ileile/moja yatajumlishwa pamoja na kiasi kinachotolewa hakitazidi SH. 7,500,000 kwa wamiliki wa akaunti ya pamoja.

Kielelezo/Mfano:

Mwenye Akaunti	Aina ya Akaunti ya Amana	Kiasi (SH.)	Kiasi Kilichotolewa (SH.)
Daniel na Mary	Akaunti ya Pamoja ya Akiba	500,000	500,000
Daniel na Mary	Akaunti ya Pamoja ya Hundi	900,000	900,000
Jumla ya Amana za Akaunti za Pamoja za Daniel & Mary		1,400,000	1,400,000
Kiasi cha Jumla Kilichotolewa			1,400,000

**3.4.2** Itakuwaje iwapo Daniel ana akaunti yake moja na akaunti za pamoja mbalimbali na watu tofauti katika benki ileile/moja, je, atapata kinga tofauti ya bima ya amana?

Daniel atapata kinga tofauti kwa akaunti anayomiliki kama mtu binafsi. Vilevile, akaunti za pamoja zinazomilikiwa na Daniel na watu wengine zitachukuliwa kuwa tofauti kutoka kwenye akaunti zake binafsi.

Kielelezo/Mfano:

Mwenye Akaunti	Aina ya Amana	Kiasi (Sh)	Kilichotolewa (Sh )
Daniel	Binafsi	500,000	500,000
Daniel na Mary (mke)	Pamoja (Akiba)	1,500,000	1,500,000
Daniel na Mary (mke) na John (mtoto wa kiume)	Pamoja (Akiba)	1,400,000	1,400,000
Daniel, Mary (mke) na Joyce (mtoto wa kike)	Pamoja (Akiba)	1,400,000	1,400,000
Jumla ya Kiasi Kilichotolewa			4,800,000

Kuna jumla ya kinga ya bima ya amana ya SH. 4,800,000 inayojumuisha:

- Kiasi cha SH. 500,000 kwa akaunti binafsi ya Daniel.
- Kiasi cha SH. 1,500,000 kwa akaunti za pamoja za Daniel na Mary (mke).
- Kiasi cha SH. 1,400,000 kwa akaunti ya pamoja ya Daniel, Mary (mke) na John (mtoto wa kiume).
- Kiasi cha SH. 1,400,000 kwa akaunti ya pamoja ya Daniel, Mary (mke) na Joyce (mtoto wa kike).

### **3.5 AKAUNTI ZA AMANA ZA MFANYABIASHARA, UBIA NA KAMPUNI**

#### **3.5.1 Vipi kuhusu amana zinazomilikiwa na mfanyabiasha, ubia au kampuni?**

Amana zinazomilikiwa na mfanyabiashara, ubia au kampuni zinapata bima ya amana, ili mradi haziingii chini ya kundi la amana zisizo na kinga. Kama ilivyoonyeshwa mwanzoni, siyo amana zote zinazokingwa. Amana zifuatazo hazina kinga ya DIB chini ya kifungu cha 39(8) cha Sheria ya Mabenki na Taasisi za Fedha (2006):

- (i) Amana za benki moja zilizowekezwa benki nyingine,
- (ii) Amana za Serikali,
- (iii) Amana za kampuni za rasilimali na kampuni za hisa,
- (iv) Amana za wamiliki wa benki au taasisi ya fedha inayohusika.

Kiasi cha juu cha kinga kwa akaunti za mfanyabiashara, ubia na kampuni ni sawa na kile cha watu binafsi ambacho kwa sasa ni SH. 7,500,000 kwa mtu kwa benki.

## 3.6 UWEZESHAJI WA KIFEDHA

### 3.6.1 Vyanzo vya fedha vya Mfuko wa Bima ya Amana ni vipi?

Mfuko wa Bima ya Amana unawezeshwa na michango/ada/bima za mwaka zinazolipwa na taasisi wanachama.

### 3.6.2 Je, mwenye amana anapaswa kulipa bima/mchango/ada kwa DIB?

Hapana. Mwenye amana hapaswi kulipa bima/mchango/ada yoyote badala yake; benki au taasisi ya fedha ambako amana ziko ndiyo inayolipa bima/mchango/ada.

### 3.6.3 Je, Bima/Mchango/Ada ya Mwaka Inayolipwa na Taasisi Wanachama Inakotolewaje?

Bima ya mwaka inakotolewa kwa kuzidisha wastani wa dhima ya amana wa miezi 12 ya mwaka uliopita mara asilimia 0.15, ambayo ni kiwango cha bima/mchango/ada kilichoonyeshwa kwa sasa.

**Bima/Mchango/Ada ya mwaka = Wastani wa Dhima ya Amana wa Miezi 12 ya Mwaka Uliopita X Kiwango cha Bima/Mchango/Ada Kilichoonyeshwa.**

### 3.6.4 Je, ni wakati gani benki na taasisi za fedha wanachama zinalipa bima/mchango/ada ya mwaka?

Benki na taasisi za fedha wanachama zinapaswa kulipa bima/mchango/ada ya mwaka ndani ya siku 21 baada ya kupokea notisi kutoka DIB.

### 3.6.5 Je, bima zinazolipwa benki wanachama zinatumikaje?

Bima zinazolipwa na benki wanachama zinatumika kuongeza akiba kwa ajili ya malipo ya amana katika tukio ambapo benki/taasisi ya fedha mwanachama imeshindwa/imefilisika au kufungiwa kutokana na kushindwa kufuata kanuni. Pia, bima/mchango/ada iliyokusanywa inatumika kugharamia uendeshaji wa DIB.

### 3.6.6 Je, fedha za ziada zinawekezwa vipi?

Fedha za ziada zinawekezwa katika amana za Serikali kwa kuzingatia uivaji wake ili kukidhi mahitaji ya kifedha.

## 3.7 MALIPO KWA WENYE AMANA

### 3.7.1 Je, ni katika mazingira gani malipo yanafanywa kwa wenye amana?

Malipo kwa wenye amana yanafanywa katika tukio la kushindwa/ kufilisika kwa benki au taasisi ya fedha mwanachama au kufuatia kufungiwa kutoka na kukiuka kanuni. DIB itawalipa wenye amana mpaka kiasi cha juu cha kinga.

### 3.7.2 Je, ni kwa namna gani na ni wakati gani malipo yanafanywa kwa wenye amana?

DIB itatoa matangazo kwa umma kuwafahamisha wenye amana namna na wakati ambapo malipo ya amana yatafanyika. Pia DIB itakuwa na njia za mawasiliano kwa umma kwa ujumla kujua hali ya amana zao.

### 3.7.3 Vipi kuhusu sehemu ya amana ambayo haikutolewa?

Wenye amana wanapaswa kuwasilisha madai kwa mfilisi wa benki au taasisi ya fedha iliyofungwa ili kurejesha kiasi chochote zaidi ya kiasi kinacholipwa.

## 3.8 TAARIFA KUHUSU BIMA YA AMANA

### 3.8.1 Je, wenye amana watapata wapi taarifa kuhusu bima ya amana?

DIB inachapisha vijitabu na vipeperushi kwa lugha za Kiingereza na Kiswahili ambavyo vinapatikana bila ya malipo/bure katika ofisi ya Bodi ya Bima ya Amana. Tovuti: [www.dib.go.tz](http://www.dib.go.tz)

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## 4. MAELEZO YA MAWASILIANO

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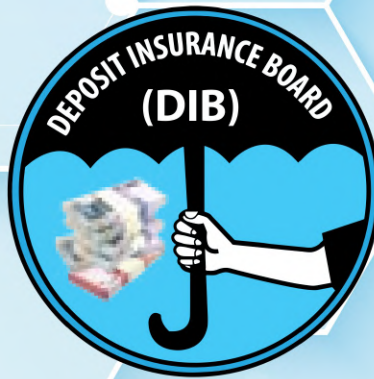
Kwa maelezo zaidi tafadhali wasiliana na:

Mkurugenzi,  
Bodi ya Bima ya Amana,  
Jengo la Benki Kuu ya Tanzania,  
2 Mtaa wa Mirambo, Ghorofa 11, Mnara wa Kaskazini,  
11884 Dar es Salaam,  
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Simu: +255 22 233 5390  
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Barua pepe: DIB-INFO@bot.go.tz

Tovuti: [www.dib.go.tz](http://www.dib.go.tz)





# DEPOSIT INSURANCE HANDBOOK MASWALI YANAYOULIZWA MARA KWA MARA

**BODI YA BIMA YA AMANA**  
**"Tunakinga amana yako"**