



BANK OF ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

December 16, 2003

CB Circular No: 22/2003

**To : All Commercial Banks and
Non Bank-Financial Institutions**

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS

Further to our Circular No. 1/98 dated 21 January 1998, please be informed that the due dates for submission of Prudential Returns for 2004 are as follows: -

Month	Due Date
January	13 February 2004
February	15 March 2004
March	16 April 2004
April	14 May 2004
May	14 June 2004
June	16 July 2004
July	16 August 2004
August	14 September 2004
September	14 October 2004
October	12 November 2004
November	14 December 2004
December	14 January 2005

Please note that a penalty of K100,000 per return per day will be incurred for any delayed submissions or incorrect returns. The penalty will also apply to non-submission of all Prudential Returns on Diskettes.

Denny H Kalyalya (Dr)
DEPUTY GOVERNOR – OPERATIONS

Cc: Governor