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**RDF PRE-QUALIFICATION ASSESSMENT FORM**

**SECTION A: BASIC INFORMATION**

**NAME OF INSTITUTION**………………………………………………………………………………………………………………….

**Postal Address** ……………………………………………………….................................................................................

**Locational Address** ……………………………………………………………………………………………………………………….

**E-Mail Address** …………………………………………………………………………………………………………………………….

**Website** ……………………………………………………………………………………………………………………………………….

**Telephone** ……………………………………………………………………………………………………………………………………

**SECTION B: ELIGIBILITY**

Please ensure your institution meets the eligibility criteria listed below before proceeding to complete the loan Application Form. RDF Ghana Ltd takes no responsibility for applicants who complete the loan Application Form without fulfilling the eligibility criteria. Such applications will be rejected. **Completed Form to be attached to loan Application Form. (Company Stamp is required to be applied to the Form).**

Please confirm by ticking that your institution meets the conditions stipulated below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Eligibility Criteria** | **Yes** | **No** | **Details** |
| 1. | Legal registration in Ghana |  |  | N/A |
| 2. | Completed re-registration under the Government’s eRegistration (GeReg) system and accordingly obtained new TIN, TIN Certificate, Registration Number, Certificate of Incorporation and Certificate to Commence Business |  |  | Registration No.: |
| 3. | Applicable and up-to-date licenses as follows:  • Banking license/NBFI license  • Business operating permits for all branches |  |  | Banking license No.: |
| 4. | Met the required minimum paid-up capital as prescribed by the Bank of Ghana   * GHS 400million for Universal Banks * GHS 15million for Savings and Loans Companies * GHS 2million for Microfinance Institutions * GHS 1million for Rural and Community Banks |  |  | Current Stated Capital: |
| 5. | Minimum Capital Adequacy Ratio (CAR) of 10% as prescribed by the Bank of Ghana |  |  | Current CAR: |
| 6. | At least 5% of the portfolio in agribusiness and/or renewable energy |  |  | The ratio of agriculture, agribusiness and/or renewable energy loans to Total Gross Loans: |
| 7. | Rural presence served either through a physical branch network or branchless mechanisms. |  |  |  |
| 8. | Operated in Ghana for at least 5 years |  |  | Date of Incorporation: |
| 9. | Consecutively profitable for the last 3 years |  |  | Average Profit after Tax for the last three years: |
| 10. | Non-performing loans not exceeding 15% |  |  | Current NPL: |
| 11. | Last 3 financial statements present a fair financial position of the institution and no post-audit material issues have taken place. |  |  |  |

I, the undersigned duly authorized representative of the applicant financial institution confirm that my institution fulfils all the conditions stipulated above.

Name ....................................................................... Position.........................................................................

Date.......................................................................... Signature......................................................................