



**Development Bank
of Jamaica Limited**

Becoming an Approved Financial Institution (AFI)

Checklist for new Applicants:

- Copy of license to operate under the Banking Act, Financial Services Commission Act, the Securities Act, Cooperative Societies Act or the Agricultural Credit Board Act.
- Copies of Memorandum and Articles of Association
- Copy of Certificate of Incorporation
- Latest three (3) years audited Financial Statements
- Latest in-house Financial Statements
- Profiles of Directors and Senior Officers
- Shareholding structure of the organization
- Organizational chart or description of the organizational structure
- A statement on the institution's technical capability in terms of appraising and monitoring projects
- A statement on the institution's loan administration/credit policies
- A minimum score of 5/10 under DBJ's CAMEL Borrower Risk Rating System