



BANK OF GHANA
COLLATERAL REGISTRY DEPARTMENT

**SUBMISSION OF MONTHLY SECURED CREDIT RETURNS TO THE
COLLATERAL REGISTRY DEPARTMENT PURSUANT TO SECTION 79 OF THE
BORROWERS AND LENDERS ACT, 2020 (ACT 1052)**

All Banks, SDIs and NBFIs regulated by the Bank of Ghana are required under the Borrowers and Lenders Act, 2020 (Act 1052) to register security interests in assets with the Collateral Registry Department. In furtherance of Section 79 of Act 1052, all Banks, SDIs and NBFIs are also required to submit Secured Credit Returns on all loans granted in a particular month.

MODE OF SENDING SECURED CREDIT RETURNS

1. All Returns on secured credit recorded in a month are to be submitted in the prescribed MS Excel format via email to cr@bog.gov.gh not later than the 10th day of the subsequent month. For example, Secured Credit Returns for the month of August, 2022 should be submitted by September 10, 2022.

2. MS Excel File

Each MS Excel file submitted via email should contain the following:

- a. Name of Institution: The institution name should be written in UPPERCASE letters.
- b. Month – This is the month on which the Secured Credit Returns are being submitted. The month should be written in UPPERCASE letters.
- c. Year – This is the year within which the Secured Credit Returns on secured are being submitted. This should be in the "YYYY" format.

3. Emails

All emails on Secured Credit Returns sent to cr@bog.gov.gh should have the subject (**MONTH-YEAR: SECURED CREDIT RETURNS FOR INSTITUTION-NAME**”).

Example, **AUGUST-2022: SECURED CREDIT RETURNS FOR INSTITUTION NAME**.

4. All Banks, SDIs and NBFIs regulated by the Bank of Ghana are required to provide the Collateral Registry Department with an email address (company email address or individual email address) that would be used for the submission of monthly Secured Credit Returns. A soft copy of the new MS Excel template will also be sent to the email address provided. Institutions are required to inform the Collateral Registry Department of any change with regard to the email address provided.
5. An institution that does not grant any secured loan in a particular month is required to indicate NIL on **only** the first row of under each titled cell of the MS Excel template.
6. All Banks, SDIs and NBFIs are being reminded to continue to comply with the law by registering their security interest in asset(s) pledged as collateral(s) on the Collateral Registry's system accessible via <https://www.collateralregistry.gov.gh> .

Please take note of the above and be guided accordingly.

The Registrar,
Collateral Registry Department,
11th floor, Cedi house Building,
Bank of Ghana.
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