Al Rajhi Bank
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Controls Dashboard Report

Governance, Risk & Compliance Management

Executive Summary

This report provides a comprehensive overview of the bank's control management system as of October 05, 2025. Key Metrics:
• Total Controls: 0
• Unmapped Controls: 0
• Pending Preparer: 1,875
• Pending Checker: 12
• Pending Reviewer: 31
• Pending Acceptance: 5

Controls by Department

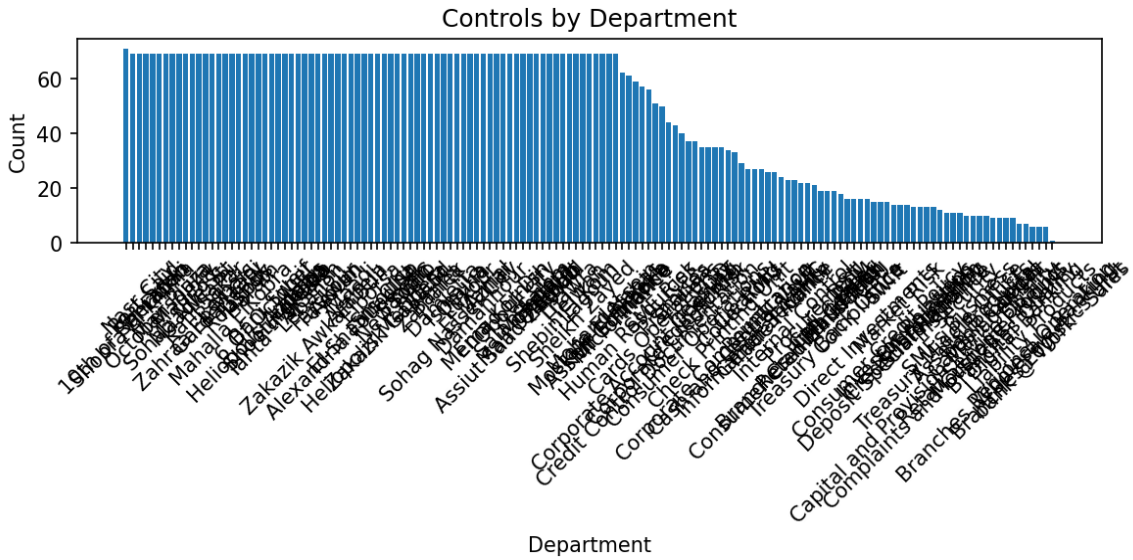
Department	Controls Count
10th of Ramadan	71
Shobra El khima	69
Nasr City	69
Port Said	69
Sheraton	69
October Plaza	69
Dokki	69
Mansoura	69
Sohag Nile St.	69
Madinty	69
Maadi 9 St	69
Zahraa EL Maadi	69
Kafr Sakar	69
Miami	69
Garden City	69
Belbais	69
Mahalla ElKobra	69
Roushdy	69

Fakous	69
Haram	69
Heliopolis Andalos	69
6 Of October	69
Bani Sweif	69
Shooting Club	69
Tanta - AlGeish	69
Hurghada	69
Louran	69
Korba	69
Lebanon	69
Zakazik Awkaff Buil.	69
Farskour	69
Fayoum	69
Aswan	69
Alexandria Fouad St.	69
Maadi	69
Arabela	69
El-Shams Club	69
Elborsa	69
Heliopolis Meryland	69
Smouha	69
Zakazik Galla St.	69
New Cairo	69
Sawah	69
Sodic	69
CFC	69
Opera	69
Zamalek	69
Banha	69
Damietta	69
Sohag Nasser City	69
Ismailia	69
Qeuna	69
Luxour	69
El Manial	69
Damanhour	69
Azhar	69

Menia Kornish	69
Emad El-Din	69
Assiut Saad Zagloul	69
Obour city	69
Salah Salem	69
Mall Of Egypt	69
Mokatam	69
Shobra	69
Qalioub	69
Rehab	69
Shebin El Kom	69
Thawra	69
Helwan	69
Sheikh Zayed	69
Lagoun	69
Mostafa El-Nahas	69
Mohandessein	69
Assiut Gomhoria	69
Kafr El Shiekh	69
Microfinance	62
Human Resources	61
Corporate Account Opening	59
Finance	57
Credit Control Documentation	56
Cards Operations	51
SME Risk	50
Corporate Credit Risk	44
Premises	43
Shariaa	40
Consumer Operations	37
Credit Admin	37
Treasury	35
CFOD	35
Corporate Communication	35
Check Printing Unit	35
IT	34
Cash and Central Vault	33
Collections	29

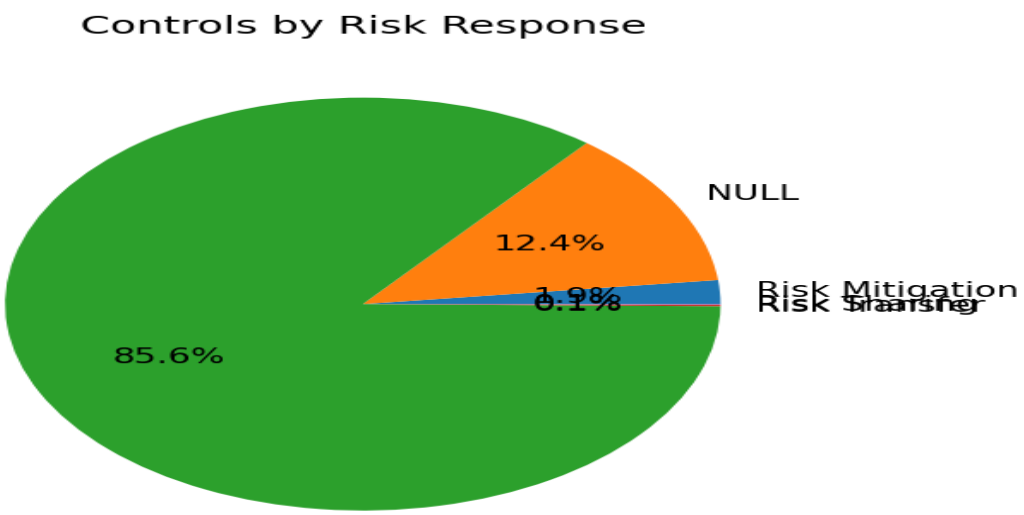
Clearing	27
Information Security	27
RMU	27
Remittance	26
General Admin	26
Trade Finance	24
Consumer Credit Initiation	23
Internal Control	23
Branches HUB Control	22
AMC	22
Procurement	21
Retail Fraud Risk	19
Treasury Back Office	19
Call Center	19
Marketing	18
DSU	16
BCM	16
Compliance	16
Direct Investments	16
CSU	15
Consumer Credit Policy	15
Swift	15
Deposit Special Handling	14
Market Risk	14
Investor Relations	14
Credit Information	13
Capital and Provision Management	13
Organization	13
Sustainability	13
Treasury Middle Office	12
Complaints and Customer Rights	11
Insurance	11
SMEs Business	11
Security	10
Assets Products	10
Retail Service Quality	10
Cards Products	10
bank Capital	9

Mortgage Product	9
Branches Regional Operation	9
Branches Quality	9
Legal	7
Digital Banking	7
Liability Products	6
Branches Logistics Unit	6
Wholesale Banking	6
bank @ Work - Sales	1



Controls by Risk Response

Risk Response	Count
Risk Mitigation	35
NULL	233
None	1611
Risk Transfer	2
Risk Sharing	1



Control Status Overview

Index	Code	Control Name	Preparer	Checker	Reviewer	Acceptance
0249d24e-c0d7-4ebc-9dbe-d15d9da1a68e		8.1 Incident Management 11111	draft	pending	pending	pending
081d785b-c2a1-4ae3-b5ea-5fd6f8405411		5.2.5.k Log Collection	sent	approved	sent	approved
118e0d3c-cead-4148-8c57-218a9bca3cab		why	sent	pending	pending	pending
15fdc795-426e-4a44-9507-e006a1487dbc		test 16-8	N/A	N/A	N/A	N/A
17975269-6a17-4e96-bc4a-31196a329940		1.4.5.e Phishing Awareness	sent	approved	sent	approved
2c3d6cbb-23d9-4c3d-996b-3c0f73cf1e5b		5.2.5.i DNS security	sent	approved	sent	approved
34937741-57c6-41fd-a916-4bd21debd85d		new test	sent	approved	sent	N/A
399b8d76-b84e-4b41-a76d-f32b84c4d2d8		4.2.5.b Data Disposal and Retention	sent	approved	sent	approved
42fa6918-b4a5-426c-b6b1-12a0b676cb65		4.7.4.e Wireless Standards	sent	approved	sent	approved
49482969-15a0-4978-99b9-462e2f3a6502		testOrm	sent	N/A	N/A	approved
4c5111e06-3422-44ab-bc47-92fb3df3b98e		5.2.5.e Application Firewall	sent	approved	sent	approved
4c532274-1055-4043-881d-72657d899d34		1.1.4.d Mission, Vision, and Goals4	sent	pending	N/A	N/A
4f845a31-6565-4007-a20e-c0e9c21ee2df		5.1.4.f Onboarding/Off boarding	sent	approved	sent	approved
4ff0839e-c523-43ea-9e14-e1ed8466e150		5.2.5.g DDoS mitigation	sent	approved	sent	approved
512d6f4e-7f33-4785-8252-bd8f2c1de6a3		4.1.4.a Onboarding/Off boarding	sent	approved	sent	approved
612cf0c4-fbea-4138-86f6-40f263762473		5.2.5.f Multi-Factor Authentication	sent	approved	sent	approved
704e2789-b5b7-4715-8525-c12bde5cd309		4.7.6.a Layer 2/3 Security	sent	approved	sent	approved
71c0284b-6a3c-4262-925b-2960aac0acdb4		1.1.4.d Mission, Vision, and Goals5	sent	pending	N/A	N/A
78c3106f6-4597-4d94-a54d-46278f325fab		5.2.5.j Web application firewall (WAF)	sent	approved	sent	approved
81c920b97-fa20-4854-947c-7d3b62cf32e2		Final	sent	approved	sent	approved
86a215ba-f558-4ff6-be2f-44d8a9a507b3		Control 2	sent	approved	sent	approved

98462	22bbe-30fa-4e8f-bd11-2b85a423e77e	secuirty_test2	sent	N/A	N/A	N/A
ab2c	237af-6e13-4ef7-bcae-4395f41ae32a	5.2.5.c Verbose Logging	sent	approved	sent	approved
ac22	2473-9470-4434-987e-d3b7844286ba	test 1-10	sent	approved	sent	approved
b0bf	222d-b5ec-445e-a295-fd52258597c6	1.1.4.d Mission, Vision, and Goals2	sent	pending	N/A	N/A
bb3	205fd-9066-4ef3-89d2-b6b3fcfe2e39	RCM Test	sent	approved	sent	approved
bbb2	55bfd-e3a8-4d9e-8ad5-36deebb2e2ab	Automated transaction monitoring system with alert security	N/A	N/A	N/A	N/A
28C0001		ز الأصلي ومن يحل محله في حالة غيابه. ل يخصص لعملية التداول يبين اسم الحائ ضرورة وجود سج	sent	N/A	N/A	approved
29C0002		3)Major Risk and Risk mitigates are identified.	sent	N/A	N/A	approved
30C0003		3- Transaction posting is limited in 1 level being subject to close alert revision.	sent	N/A	N/A	approved
31C0004		• Develop, update and monitor unit Service Level Agreement established with stakeholders	sent	N/A	N/A	approved
32C0005		Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications	sent	N/A	N/A	approved
33C0006		يعاد انتهاء الرهون في السجل الخاص بها. ون لتجديدها. 1. يقوم الموظف بتسجيل م هريا لمعرفة مواعيد رفع الحظر علي الرهـ 2. يقوم الموظف بمراجعة السجل شـ	sent	N/A	N/A	approved
34C0007		2-Counting and sorting are dually processed	sent	N/A	N/A	approved
35C0008		6. Access to read-write on the excel sheet is granted only to team leader and unit head	sent	N/A	N/A	approved
36C0009		- Documents data are inputted by maker and reviewed by checker before signing the documentation register - Q&A; is backed up on Bank's server - Available manual documentation register by maker and checker	sent	N/A	N/A	approved
37C0010		3- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
38C0011		3. General Service head review the received report against the approval to ensure all the redeemed points were approved	sent	N/A	N/A	approved
39C0012		* Monthly proof of all issued and O/S certificates versus	sent	N/A	N/A	approved

40C0013		* Reserve file is reviewed independently by Middle Office Dept getting data from CBE RTGS system and Finance Dept .and reconciled with Treasury on daily basis.	sent	N/A	N/A	approved
41C0014		*4 eyes principal is followed where every case would require at least a pre-screener & a credit officer to process a case to ensure all credit program criteria are followed.	sent	N/A	N/A	approved
42C0015		*All process/policies/Credit Programs are in place and approved .	sent	N/A	N/A	approved
43C0016		*As far we start to handle User admin side on registration on system CADC department are divided to two department (reviewing & token custody) and (IB registration department) to avoid conflict in implementation	sent	N/A	N/A	approved
44C0017		*Deferrals level of approvals should be reviewed by maker/checker	sent	N/A	N/A	approved
45C0018		*Dual custody of tokens kept under CADC custody. Inventory is place for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer by cash management implementation team and activation done by conducting site visit from GTB to the customer after customers receive their hard token to ensure segregation of duties	sent	N/A	N/A	approved
46C0019		*first department Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC.	sent	N/A	N/A	approved
47C0020		1 -Exhibit are performed Monthly to control flow for the FCY White Manager Checks	sent	N/A	N/A	approved
48C0021		1-Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
49C0022		2) Profit Calculation and repayment amount as well as tenor must be filled by CFOD	sent	N/A	N/A	approved
50C0023		2. Ensure that SLAs between concerned departments in place	sent	N/A	N/A	approved

51C0024		3. Hold/release is done on maker/checker 4. confirming result	sent	N/A	N/A	approved
52C0025		4) Limits on the size of the Program as well as any other appropriate parameters are identified.	sent	N/A	N/A	approved
53C0026		4-Dual custody designations are updated in time & in place as per process.	sent	N/A	N/A	approved
54C0027		5. Excel sheet in place which is updated upon placing/releasing hold	sent	N/A	N/A	approved
55C0028		6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if claim not paid	sent	N/A	N/A	approved
56C0029		- All Received documents should be updated on Q&A; or CRM	sent	N/A	N/A	approved
57C0030		BO reports extracted on daily basis to ensure correctives for the data fed	sent	N/A	N/A	approved
58C0031		- CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.	sent	N/A	N/A	approved
59C0032		- CAD to check past due report and ensure reporting of nonaccrual clients to CBE.	sent	N/A	N/A	approved
60C0033		- Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
61C0034		- Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
62C0035		check the conflict on the Random sample from daily entered cases to be sent to two different external agency if any .	sent	N/A	N/A	approved

63C0036		Classified exposures (performing) are monitored by business and risk where better and worse classification triggers are set in place and approved periodically as part of classified credit report (CCR) as per Credit policy to ensure proper monitoring. Provisions calculations to be at least quarterly to ensure appropriate allocation.	sent	N/A	N/A	approved
64C0037		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
65C0038		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
66C0039		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
67C0040		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
68C0041		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
69C0042		Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance rules	sent	N/A	N/A	approved
70C0043		created BO report for rims with expired commercial register to identify the number of customers with expired CR to be sent on monthly basis to all concerned departments and CSU to extract it from Iscore	sent	N/A	N/A	approved
71C0044		- Credit files should be kept in fire proof room.	sent	N/A	N/A	approved
72C0045		Customer data are maintained on the system as per the application signed by the customer من يحل محله ن أكتمالها وصحتها بمعرفة مدير الوحدة أو لاء من واقع المستندات التي تم التأكد م تسجيل البيانات الأساسية للعم.	sent	N/A	N/A	approved

73C0046		Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatically according to the issued cards & segregation dispatching done with maker /Checker concept (customer address excluded from cards portfolio) Internet Banking : Receiving customer request to create Internet Banking User & password (done on maker / Checker concept)	sent	N/A	N/A	approved
74C0047		- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents	sent	N/A	N/A	approved
75C0048		- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.	sent	N/A	N/A	approved
76C0049		- Ensure that all processes in place and properly communicated.	sent	N/A	N/A	approved
77C0050		Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
78C0051		- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S	sent	N/A	N/A	approved
79C0052		- Ensure that OPs are calculating Installments , profit , commissions , fees	sent	N/A	N/A	approved
80C0053		- Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	sent	N/A	N/A	approved
81C0054		GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled , Reconciliation is done by a designated staff independent of transaction processing. ,ICU & Finance monthly reviews the GLs reconciliation proofing من نسب التوزيع شتركة بين الوحدات وفروع البنك) والتأكد تم تحميلها على الوحدات (المصروفات الم دقة المراجعة - مراجعة المصروفات التي ي تم بمعرفة موظفي الإدارة الذين يتميزون ب المطابقة الدقيقة التي ت.	sent	N/A	N/A	approved
82C0055		In case if any documents are missing or any information is not captured / wrongly captured, this will be communicated to RM	sent	N/A	N/A	approved

83C0056		- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
84C0057		- Job description should be in place for all staff members to ensure their awareness and accountability for their roles and responsibilities. - Segregation of duties is clearly documented and implemented to ensure indecency of functions.	sent	N/A	N/A	approved
85C0058		Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
86C0059		Matrix is reviewed by maker/checker at CADC	sent	N/A	N/A	approved
87C0060		Monitor internal and external internet banking transactions	sent	N/A	N/A	approved
88C0061		Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads	sent	N/A	N/A	approved
89C0062		- Nostro limits for each bank should be reconciled on daily basis with treasury middle office sheet to ensure that exposure is within approved nostro limit.	sent	N/A	N/A	approved
90C0063		- Original documentation safekeeping is kept in fire proof cabient with dual custody, key register for movment of keys	sent	N/A	N/A	approved
91C0064		Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.	sent	N/A	N/A	approved
92C0065		Random Review before sending to booking	sent	N/A	N/A	approved
93C0066		Release should be as per the approval matrix stated in the Release Process.	sent	N/A	N/A	approved
94C0067		- Releases of credit files should be according to approved process	sent	N/A	N/A	approved
95C0068		- Report 5011 should be sent to CAD & finance to be presented to CBE	sent	N/A	N/A	approved
96C0069		Required investigation to be conducted on the suspicious cases .	sent	N/A	N/A	approved
97C0070		Reviewing BO reports on daily basis to monitor stopped checks for every segment	sent	N/A	N/A	approved

98	C0071		Sample on daily credit for Fraud Negative Listed customers .	sent	N/A	N/A	approved
99	C0072		Sudden visits on selected auto dealers should be conducted .	sent	N/A	N/A	approved
100	C0073		System errors in some contracts that could not change DR profit rate automatically and stopped accrued as well Report have been designed to be sent on weekly basis from IT to CFOD till closing the issue.	sent	N/A	N/A	approved
101	C0074		The other department handling Registration side to implement on the system (System support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.	sent	N/A	N/A	approved
102	C0075		التوقيع مطابق و توقيع المسئول المختص ابقة التوقيعات اينما وجدت باستيفاء خاتم التاكيد على مط	sent	N/A	N/A	approved
103	C0076		تيفاء بيانات الطلب بشكل واضح ودقيق. وظفين الأخرين على ضرورة الاهتمام باسـ . التدريب والتوجيه المستمر للباحثين والم وصحيح من قبل المسئول عن المراجعة لب قد تم استيفائها بشكل واضح ودقيق التأكد من ان جميع بيانات الط	sent	N/A	N/A	approved
104	C0077		منوحة للموظف تتناسب مع طبيعة عمله التأكد من أن الصلاحيات الم	sent	N/A	N/A	approved
105	C0078		بشأن تسلم وتداول المستندات المرقمة. تطبيق الاجراءات الصحيحة والمعتمدة	sent	N/A	N/A	approved
106	C0079		تخص العمل بدون حفظ في نهاية كل يوم. المكتب والتأكد من عدم ترك أي متعلقات تطبيق سياسة نظافة	sent	N/A	N/A	approved
107	C0080		ة إلا بعد الحصول على موافقة من الادارة. قار أنشطتهم في النطاق الجغرافي للوحد ماح للوحدات بقبول طلبات لعملاء لا يقع م عدم السـ	sent	N/A	N/A	approved
108	C0081		التسجيل ومراجعة البيانات بعد تسجيلها. الممنوحة لكل موظف فيما يتعلق بأعمال الفصل التام بين الأختصاصات والصلاحيات على مدير الوحدة التأكد من	sent	N/A	N/A	approved
109	C0082		كات العملاء وتطبيق الاجراءات ذات الصلة. عمل الجرود الدورية على شـ	sent	N/A	N/A	approved
110	C0083		افقات اللازمة من إدارة التمويلات الصغيرة. مل الجديد للعميل بعد الحصول على المو يقع في نطاقها الجغرافي عنوان مقر العـ اطه يتم نقل بيانات العميل للوحدة التي في حالة تغيير العميل لمقر نشـ	sent	N/A	N/A	approved

111	C0084	سداد العميل للمديونية بالوحدة القديمة. ت العميل للوحدة الجديدة يجب التأكد من في حالة نقل بيانا	sent	N/A	N/A	approved
112	C0085	يل واحد في أي وحدة وفي نفس الوقت. لا يسمح النظام بفتح أكثر من حساب لعم	sent	N/A	N/A	approved
113	C0086	يؤثر بشكل كبير على البيانات المدونة به. من خلوها من أي كشط او تحوير أو تعديل مراجعة الإيصالات والتأكد	sent	N/A	N/A	approved
114	C0087	تها على المستندات المقدمة من العميل. الآلي مع البيانات المسجلة يدويا ومطابق عة البيانات المسجلة على نظام الحاسب مراج	sent	N/A	N/A	approved
115	C0088	فيل والذي غالبا ما يكون من أقارب العميل ة اذا تطلب الأمر ذلك لكل من العميل والك فسه من خلال الاتصال التليفوني او الزيار سداد يقوم مدير الوحدة بمتابعة العميل بن مدير الوحدة - في حالة تأخر العميل عن ال عيدها من خلال النسخة المحفوظة طرف سداد الأقساط المستحقة عليهم في موا رفة مدير الوحدة والتأكد من قيام العملاء ب مراجعة المتحصلات اليومية بمع	sent	N/A	N/A	approved
116	C0089	المقدمة من العميل والتاكد من صلاحيتها مراجعة المستندات	sent	N/A	N/A	approved
117	C0090	لسجلات الأخرى في أماكن مناسبة وأمنه فح ذو رقابة ثنائية مع حفظ المستندات وا لمستندات المرقمة - ..الخ في شانون مص نية والكفالة - أظرف المعاملات اليومية - ا الهامة مثل: شيكات العملاء - عقود المديو يتعين حفظ جميع المستندات	sent	N/A	N/A	approved
118	C0091	الملكية ويتم استيفاءة من الإدارة المالية فاكثر بالإضافة الى الجزء الخاص بحقوق يتم اظهار كل مساهم تبلغ نسبتة 2.5 % والمصرين ونسب المساهمة لكل منهما و ر الاجنبى موضح به المساهمين الأجانب يتم اعداد بيان الاستثما	sent	N/A	N/A	approved
119	C0092	محددة ولايوجد اى ملاحظات من المركزى زام باعداد بيانات المركزى في التوقيتات ال يتم الالت	sent	N/A	N/A	approved
120	C0093	عرفة الموظف المختص بمطابقة التوقيعات من مطابقة توقيع العميل على الطلب بم All application are signature يتم التأكد verified by MF officer	sent	N/A	N/A	approved
121	C0094	خلال مبدأ الفصل بين الإعداد والمراجعة. المسجلة على نظام الحاسب الآلي من Data. يتم تسجيل واعتماد جميع البيانات maintenance on the system is done on maker/checker basis as per system requirements	sent	N/A	N/A	approved

122	C0095		جازات وتسجيلها بالسجل المخصص لذلك الحائز الأصلي والحائز الاحتياطي أثناء الا اءات تسليم وتسلم الاختام والمفاتيح بين يتم عمل إجر	sent	N/A	N/A	approved
123	C0096		إنقضاء تاريخ صلاحيتها بشهر على الأقل، يتم مراجعتها قبل	sent	N/A	N/A	approved
124	C0097		يوم التحصيل او ثانى يوم عمل على الاكثر جميع المتحصلات من العملاء فى نفس يجب ان يتم توريد	sent	N/A	N/A	approved
125	C0098		يلها و لا يلتمس اى عذر فى مخالفة ذلك وقيع على جميع الايصالات التى قام بتحص يجب ان يقوم الباحث بالت	sent	N/A	N/A	approved
126	C0099		لاحيات الممنوحة للموظفين كل ربع سنة مراجعة الص	sent	N/A	N/A	approved
127	C0100		Daily batch is reviewed based on maker/checker in addition to 2 senior officers in the unit -Also Currently the release option at Managers leve only , also collateral coverage reviewed on amonthly basis through collateral report	sent	N/A	N/A	approved
128	C0101		Ensure department procedure is updated	sent	N/A	N/A	approved
129	C0102		* Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per approved collateral conditions .	sent	N/A	N/A	approved
130	C0103		* Limits under Wholesale stopped on system in case of Deviaition.	sent	N/A	N/A	approved
131	C0104		* Shortfalls are escalated as per policy requirements.	sent	N/A	N/A	approved
132	C0105		*All new instructions are communicated to the agents.	sent	N/A	N/A	approved
133	C0106		*Deferrals should be reflected in monthly reports including due & upcoming deferrals.	sent	N/A	N/A	approved
134	C0107		*On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the Quality team and The team leaders.	sent	N/A	N/A	approved
135	C0108		*Ongoing awareness sessions are given to the agents.	sent	N/A	N/A	approved
136	C0109		*Only routed availments are checked for proper approvals, yet the un routed availments should be properly monitored through Corporate Ops to ensure closing this gap.	sent	N/A	N/A	approved

137	C0110	*Review that monthly reconciliation with Finance is conducted to verify figures.	sent	N/A	N/A	approved
138	C0111	• Existence of two types of authentication(Keys and Combination Password)	sent	N/A	N/A	approved
139	C0112	• Prepare process identifying all required documentation to open non personal accounts based on the legal entity of the company applying all requirements defined by ID verification of the Egyptian Money Laundering Combating Regulations. processes/process enhancement related to Account Opening area	sent	N/A	N/A	approved
140	C0113	•Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register	sent	N/A	N/A	approved
141	C0114	1- changing the account status to inheritors. 1- حاله الحساب الى متوفى تغيير	sent	N/A	N/A	approved
142	C0115	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation	sent	N/A	N/A	approved
143	C0116	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
144	C0117	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
145	C0118	1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).	sent	N/A	N/A	approved
146	C0119	11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.	sent	N/A	N/A	approved
147	C0120	1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback	sent	N/A	N/A	approved
148	C0121	1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.	sent	N/A	N/A	approved

149	C0122	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
150	C0123	2- Dual control on system and daily batch review	sent	N/A	N/A	approved
151	C0124	2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding & embossing	sent	N/A	N/A	approved
152	C0125	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
153	C0126	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
154	C0127	2- Maker/checker concept is applied manual through reports review	sent	N/A	N/A	approved
155	C0128	2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.	sent	N/A	N/A	approved
156	C0129	2) To ensure that all CCRs are conducted on time and if not extension is properly obtained	sent	N/A	N/A	approved
157	C0130	2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.	sent	N/A	N/A	approved
158	C0131	2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and the date of processing the transaction on system.	sent	N/A	N/A	approved
159	C0132	2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustments must be allowable under policy, FRR should be approved per policy.	sent	N/A	N/A	approved
160	C0133	2. Monitoring document movement to/from stores thru sheet .	sent	N/A	N/A	approved
161	C0134	2. No incoive will be paid unless the asset is coded.	sent	N/A	N/A	approved
162	C0135	2. Processing the hotel invoices on a maker / checker basis.	sent	N/A	N/A	approved

163	C0136	2. Receiving report from the vendor on a quarterly basis to review the redeem points	sent	N/A	N/A	approved
164	C0137	2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.	sent	N/A	N/A	approved
165	C0138	2. Short list for the approved consultants - contractors - vendors.	sent	N/A	N/A	approved
166	C0139	2. Unit head signature is required on the invoice.	sent	N/A	N/A	approved
167	C0140	2-Increasing the policy on daily basis from the vendor's side on the expense of ADIB.(if required)	sent	N/A	N/A	approved
168	C0141	2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head	sent	N/A	N/A	approved
169	C0142	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.	sent	N/A	N/A	approved
170	C0143	3- Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.	sent	N/A	N/A	approved
171	C0144	3- Monitoring performance and applying penalties for breaches	sent	N/A	N/A	approved
172	C0145	3. Logging all the invoices in sheet for monitoring	sent	N/A	N/A	approved
173	C0146	3. Relationship review and returns, pricing and repayment schedule.	sent	N/A	N/A	approved
174	C0147	3. Review the register to ensure no duplicate.	sent	N/A	N/A	approved
175	C0148	3-Additional control point through retail risk monthly sample review	sent	N/A	N/A	approved
176	C0149	3-Branch to provide operation with claim required original documentation as per contract with takaful insurance company by maximum 15 days	sent	N/A	N/A	approved
177	C0150	3-SLAs Between all stakeholders defining the timeline to discuss all the technical evalution.	sent	N/A	N/A	approved
178	C0151	4) Transactional documents must be archived by customer for reference and review and safekept under dual control in a fireproof cabinets	sent	N/A	N/A	approved
179	C0152	4. Collateral valuation.	sent	N/A	N/A	approved
180	C0153	4. Processing the invoices on original	sent	N/A	N/A	approved

181	C0154	4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.	sent	N/A	N/A	approved
182	C0155	5) Risk reporting is done	sent	N/A	N/A	approved
183	C0156	5. Stress testing' discipline is in place for key environmental uncertainties.	sent	N/A	N/A	approved
184	C0157	6) Specific documentation standards and variance are specified.	sent	N/A	N/A	approved
185	C0158	6. For public sector group, only where support is evidenced by way of the means & purpose test, confirm that the test has been completed and has been attached as part of the credit review package.	sent	N/A	N/A	approved
186	C0159	7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particularly term loans prior to disbursements (30, 60, or 90 day extensions approved), have been resolved and appropriate memos are on file.	sent	N/A	N/A	approved
187	C0160	Ensure salaries transferring for companies under STL Scheme Policy training is conducted by the policy managers to all credit initiation team/branches.	sent	N/A	N/A	approved
188	C0161	Ensure that BCP in PlaceEnsure that Daily follow between both the branches & the vendors,within communication with Police authority to escort the said vehicles or rest them in the safe parks of the police stations till the coming morning.	sent	N/A	N/A	approved
189	C0162	Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's compliance with regulatory limits and report it to CBE and reviewed from Market Head	sent	N/A	N/A	approved
190	C0163	Premises department broadcast the project time frame,MEP,list of needs , assigned tasks to stakeholders at the start of each project with a regular following up notifications with each mile stone to make sure of the process progress	sent	N/A	N/A	approved
191	C0164	Reurned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system	sent	N/A	N/A	approved

192	C0165		Reurned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed	sent	N/A	N/A	approved
193	C0166		Reurned Cards 6. Review shredding list againest system (card status) by CB unit head and Quality unit	sent	N/A	N/A	approved
194	C0167		Reurned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.	sent	N/A	N/A	approved
195	C0168		TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO senior officer	sent	N/A	N/A	approved
196	C0169		TMO head on daily basis review and ensure that all FX & MM deals executed on SunGard are reconciled with Phnx GLS by TMO senior officer	sent	N/A	N/A	approved
197	C0170		Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a year including the call tree testing and the BCM plans are updated based on the results. All issues identified are tracked for remediation.	sent	N/A	N/A	approved
198	C0171		ب تاريخها و اطلاع جميع العاملين عليها حفظ التعليمات الدوريه حسـ	sent	N/A	N/A	approved
199	C0172		* Valuations are submitted to docs unit by RM with lodging memo	sent	N/A	N/A	approved
200	C0173		* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date	sent	N/A	N/A	approved
201	C0174		* All Received documents should be updated on Q &A;	sent	N/A	N/A	approved
202	C0175		* An approved policy approved by the board or relevant board committee. * Monitoring the implementation of the plan on quarterly basis. * Quality assurance team verified the implementation of the plan.	sent	N/A	N/A	approved
203	C0176		* Any variance in P&L; between TFO and TBO for FX and Fixed Income if not detected and cleared from day 1, it will continue throughout the month	sent	N/A	N/A	approved

204	C0177		* BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily basis by AMC officers under advice to Branches in case of missing CUH documents or opened by mistake, and new RIM Class for inheritors Account now on production to change the RIM Class for deceased clients.	sent	N/A	N/A	approved
205	C0178		* CFOD must ensure that proper approvals in place for availment transactions exceeding their delegated limits having CAD and business on board. As per policy section (2)	sent	N/A	N/A	approved
206	C0179		* CFOD to ensure proper approval level for availments as per approved policies prior processing.	sent	N/A	N/A	approved
207	C0180		* Check that report is prepared Monthly.	sent	N/A	N/A	approved
208	C0181		* Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on portal by Compliance.	sent	N/A	N/A	approved
209	C0182		* Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.	sent	N/A	N/A	approved
210	C0183		* Communicating CPs satisfaction letter to all participants in a timely manner.	sent	N/A	N/A	approved
211	C0184		* Confirmation on receiving /deducting agency fees	sent	N/A	N/A	approved
212	C0185		* Credit limits maintenance on Ethix is done by maker and checker .	sent	N/A	N/A	approved
213	C0186		* Customers place their feedback in the app inbox managed by call center.	sent	N/A	N/A	approved
214	C0187		* Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& (Minor accounts per Branch) and reviewed by AMC officer on a daily basis under advice to Branches	sent	N/A	N/A	approved
215	C0188		* Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor discrepancy which does not need customer signature to be adjusted from AMC.	sent	N/A	N/A	approved

216	C0189	* Docs are submitted with lodging memo	sent	N/A	N/A	approved
217	C0190	* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA	sent	N/A	N/A	approved
218	C0191	* Ensure OD limits (for excesses) reduced to zero.	sent	N/A	N/A	approved
219	C0192	* Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments	sent	N/A	N/A	approved
220	C0193	* Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be communicated to participant banks	sent	N/A	N/A	approved
221	C0194	* Ensure that T.S is circulated to OPS for proper calculation .	sent	N/A	N/A	approved
222	C0195	* Ensure that T.S. is circulated to all concerned parties' internally	sent	N/A	N/A	approved
223	C0196	* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner	sent	N/A	N/A	approved
224	C0197	* Existing BO report extracted to compare processed DC in previous day against daily interface report (Card management system AS-400) and IT operation confirmation report	sent	N/A	N/A	approved
225	C0198	* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	sent	N/A	N/A	approved
226	C0199	* Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquires are performed by Maker/ Checker.	sent	N/A	N/A	approved
227	C0200	* FX Sales Officer issue FX board rates on daily basis to branches and FX trader update the FX rate sheet on ADIB page on Reuters for CBE tracking and also frequently check changes in the market to adjust price movement	sent	N/A	N/A	approved

228	C0201	* Highlight in case there is exposure reflected for any bank without an approved limit.	sent	N/A	N/A	approved
229	C0202	* In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & account restricted which affect the deduction of monthly installment * MIS reported to branches network & Escalated to branches network head & ORM on monthly basis	sent	N/A	N/A	approved
230	C0203	* Legal drafting for syndication documents as per approved T.S.	sent	N/A	N/A	approved
231	C0204	* Legal/risk/shariaa approvals should be obtained on all syndication documents	sent	N/A	N/A	approved
232	C0205	* Limits on SunGard is done by maker and reviewed by checker.	sent	N/A	N/A	approved
233	C0206	* limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify	sent	N/A	N/A	approved
234	C0207	* Limits updated as per drawing power.	sent	N/A	N/A	approved
235	C0208	* Market survey to be conducted every 6 months to scan the market and monitor new updates	sent	N/A	N/A	approved
236	C0209	* New Client Signature System deployed on production March 2014 enabling segregation between the customer, guardians & POA signatures upload for better search accurate results * RIM To Account Relationship deployed on production to enable opening Separate RIM for Guardian , POA & Minor.	sent	N/A	N/A	approved
237	C0210	* Obtain legal & Risk & Shariaa approval on drafted documents	sent	N/A	N/A	approved
238	C0211	* Perform sample testing on customer account to ensure that the transactions are fired through SAS system according to set scenario/ threshold * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired through SAS system according to set scenario/ threshold	sent	N/A	N/A	approved

239	C0212	* Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. Maker / checker concept is evidenced on Documents check list.	sent	N/A	N/A	approved
240	C0213	* Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / checker.	sent	N/A	N/A	approved
241	C0214	* Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker	sent	N/A	N/A	approved
242	C0215	* Received Docs reviewed by Maker/ Checker at Docs Unit	sent	N/A	N/A	approved
243	C0216	*- Report prepared by maker and checker.	sent	N/A	N/A	approved
244	C0217	* Review signing powers & signing on behalf of the company is properly checked	sent	N/A	N/A	approved
245	C0218	* Review valuation reports in line with policy & CBE guidelines	sent	N/A	N/A	approved
246	C0219	* SLAs between concerned departments were approved and communicated to stakeholders	sent	N/A	N/A	approved
247	C0220	* Swifts / emails sent to participant banks are reviewed Maker/ Checker	sent	N/A	N/A	approved
248	C0221	* Swifts sent to participant banks are reviewed by Maker/ Checker	sent	N/A	N/A	approved
249	C0222	* The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory rules in a way that also does not prejudice Shari'a requirements.	sent	N/A	N/A	approved
250	C0223	* The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in ADIB Egypt to remove the contradiction between Shari'a and the applied and relevant laws.	sent	N/A	N/A	approved
251	C0224	* Trading desk manage all FCY cash flow, accomodate for the CBE FCY Reserve Requirements and arrange for managing liquidity shortage or surplus according to future commitments.	sent	N/A	N/A	approved

252	C0225	* Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access set per trader	sent	N/A	N/A	approved
253	C0226	* Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, Treasury is reponsible to cover such overdrawn balance through borrowing in the interbank market	sent	N/A	N/A	approved
254	C0227	* Tutorials of IB/MB usage is created on social media , going fwd we sugesst having digital embassdor in branches to eductae the customers.	sent	N/A	N/A	approved
255	C0228	*All data/information are logged in the agent knowledge base.	sent	N/A	N/A	approved
256	C0229	*All deals should be documented through mails,fax,or recorded landlines	sent	N/A	N/A	approved
257	C0230	*Any event of default should be communicated to all participant banks & should be escalated to ADIB Capital team / ADIB risk & business first for advising action prior sending to participant banks	sent	N/A	N/A	approved
258	C0231	*Approved obligors with collateralized facilities are reflected in collateral sheet.	sent	N/A	N/A	approved
259	C0232	*Back office should review all deals to be matching with Reuters conversation on a daily basis before booking on PHOENIX ,Middle office must reviewed deals ,	sent	N/A	N/A	approved
260	C0233	*CAD received updates from legal Dept. and update CBE network with any new legal action.	sent	N/A	N/A	approved
261	C0234	*Capacity plan is prepared based on business requirements taking *Measuring the service level to ensure meeting the department KPI's (Threshold 70%).	sent	N/A	N/A	approved
262	C0235	*CBE monthly report is automated and data are automatically generated from system. There are some manual inputs in the report and a CR is prepared to automate the whole report.	sent	N/A	N/A	approved
263	C0236	*Check data reflected in Non portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	sent	N/A	N/A	approved

264	C0237	*Check data reflected in portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	sent	N/A	N/A	approved
265	C0238	*Check that all performing names are approved as per CBE legal lending limit regulation.	sent	N/A	N/A	approved
266	C0239	*Check that if there is any breach, system should be amended and exception approvals in place.	sent	N/A	N/A	approved
267	C0240	*Checks availments under approved and valid limits.	sent	N/A	N/A	approved
268	C0241	*Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .	sent	N/A	N/A	approved
269	C0242	*combination and keys should be kept in safe have dual custody.	sent	N/A	N/A	approved
270	C0243	*committee that would be responsible for decision making and execution of contingency plans.	sent	N/A	N/A	approved
271	C0244	*Crop Ops to provide CAD with route transaction to ensure proper level of approval obtained for availments as per policy.	sent	N/A	N/A	approved
272	C0245	*Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within specific branch & checked against previous proceeded transactions.	sent	N/A	N/A	approved
273	C0246	*Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, Legal,HR operations etc.) for clearances feedback. *HR personnel and service manager reviews the clearance check lists and ensures obtaining the clearances from relevant stakeholders.	sent	N/A	N/A	approved
274	C0247	*Ensure saving copy from approved CA is on common area.	sent	N/A	N/A	approved
275	C0248	*Ensure that incremental approvals have been obtained.	sent	N/A	N/A	approved
276	C0249	*Ensure that the received T.S. is the approved by participant banks.	sent	N/A	N/A	approved

277	C0250	*FX Trader monitors all FX deals done on the daily blotter and review it with Treasury Sales Officers after booking them on FX tracking sheet along with Sunguard.	sent	N/A	N/A	approved
278	C0251	*HR payment officer prepare payroll files to be posted on HR Oracle system. *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core banking system. *Payroll register extracted from Oracle system is validated by Head of HR Operations prior processing.	sent	N/A	N/A	approved
279	C0252	*issuing Monthly report for Valuation related to Mort F/O ADIB showing the expiry due valuation and upcoming	sent	N/A	N/A	approved
280	C0253	*Make sure to abide with clean desk Policy	sent	N/A	N/A	approved
281	C0254	*Procedures should clearly define plans and actions to address both short-term and longer term disruptions in funding sources	sent	N/A	N/A	approved
282	C0255	*Release for any document should be signed by Maker &checker.;	sent	N/A	N/A	approved
283	C0256	*Report generated daily to review all tansactions	sent	N/A	N/A	approved
284	C0257	*Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirment and covering any liquidity commitments.	sent	N/A	N/A	approved
285	C0258	*Sample is monitored to make sure activation/Blocking is done on time during the customer call. *Immediate escalation in case of any problem in blocking.	sent	N/A	N/A	approved
286	C0259	*Shredding confidential data	sent	N/A	N/A	approved
287	C0260	*Sign-off Reuters and Dealing System end of day	sent	N/A	N/A	approved
288	C0261	*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions	sent	N/A	N/A	approved
289	C0262	*Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit admin for circulation.	sent	N/A	N/A	approved

290	C0263		*Traders may not deal outside their trading room unless operational procedures are in place.	sent	N/A	N/A	approved
291	C0264		*Traders should abide with all CBE Regulations, through discussing any new regulation with Treasurer and concerned business units and adding them to dealer desk guide	sent	N/A	N/A	approved
292	C0265		*Traders should close deals on recorded phones only	sent	N/A	N/A	approved
293	C0266		*Treasurer's approval should be taken in such case and there must be at least two traders present . Late deals will be processed and included in all daily position reports.	sent	N/A	N/A	approved
294	C0267		*Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury	sent	N/A	N/A	approved
295	C0268		*Various elements of the CFP should be tested by Treasurer and ALCO to ensure the viability of tests & scenario .	sent	N/A	N/A	approved
296	C0269		. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
297	C0270		. 4- Maintenance report reflecting any change done on the customer profile on CMS is generated daily and reviewed by an independant senior Cards ops unit staff (supervisor)	sent	N/A	N/A	approved
298	C0271		• Agency staff are trained on TCF principles and Collection process.	sent	N/A	N/A	approved
299	C0272		• All Sent / Received e-mails to external collection agencies must be encrypted.	sent	N/A	N/A	approved
300	C0273		• All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reconciliation and audit purpose. Any identified issues are escalated to collections head for appropriate action.	sent	N/A	N/A	approved
301	C0274		• BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side	sent	N/A	N/A	approved
302	C0275		• Both TFO and TBO recieves requests for TMU deposits from Branches.	sent	N/A	N/A	approved

303	C0276		• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	sent	N/A	N/A	approved
304	C0277		• Certificate shall be signed by two authorized signatories (two signatories from operation side)	sent	N/A	N/A	approved
305	C0278		• Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days .	sent	N/A	N/A	approved
306	C0279		• Client Position reflecting blocked funds to be signed by Maker & Checker and to be attached to the copy of the certificate	sent	N/A	N/A	approved
307	C0280		• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR.	sent	N/A	N/A	approved
308	C0281		• Collections team to adhere to the call script.	sent	N/A	N/A	approved
309	C0282		• Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault & Original keys held in Documentation vault locked by dual custody	sent	N/A	N/A	approved
310	C0283		• Conversation serials are printed on a daily basis by TBO officer and attached to our daily bundle and kept under dual custody after cheking by TBO supervisor.	sent	N/A	N/A	approved
311	C0284		• Each account granted facility >100k and the bank raised a legal action against the customer should be reported " Legal action " to CBE according to its regulation.	sent	N/A	N/A	approved
312	C0285		• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.	sent	N/A	N/A	approved
313	C0286		• Each account written off should be reported " written off " to CBE according to its regulation.	sent	N/A	N/A	approved
314	C0287		• Ensure that all CBC accounts that hit 180 DPD are due to be written off. • Ensure that all assets accounts that hit 36+ months are due to be written off.	sent	N/A	N/A	approved

315	C0288	• Ensure that all deceased accounts have been identified and raised to Ops team. • Ensure that all required documents have been sent to Ops team. • Ensure that insurance company settled all claims during the agreed period.	sent	N/A	N/A	approved
316	C0289	• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.	sent	N/A	N/A	approved
317	C0290	• Ensure that the tele-calling team prioritizes high-risk accounts.	sent	N/A	N/A	approved
318	C0291	• have a checklist which is already approved by the concerned departments reflecting the needed documents (which follow the country policy for legal documentation and compliance requirement)noting that before opening any new account maker and checker validate the presented documents against this check list	sent	N/A	N/A	approved
319	C0292	• Head of Branch Logistics Distribution review and approve before circulation. • Final Version of Circulation is reviewed from all concerned parties prior sending.	sent	N/A	N/A	approved
320	C0293	• Hold (No Debit) only placed on the account which missing files * no check book to be issued Updates on clean up progress are reported to BRCC on monthly basis	sent	N/A	N/A	approved
321	C0294	• Job description are in place and certified for all staff.	sent	N/A	N/A	approved
322	C0295	• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	sent	N/A	N/A	approved
323	C0296	• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management process	sent	N/A	N/A	approved
324	C0297	• KYC data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified prior opening the account	sent	N/A	N/A	approved

325	C0298	• Make sure that copy of all issued certificates attached with blocked fund screen shot filled on Box file signed by Maker & Checker & reconcile certificate file with the certificate custody register	sent	N/A	N/A	approved
326	C0299	• Maker/Checker concept is applied on this process.	sent	N/A	N/A	approved
327	C0300	• Maker/Checker in preparing the collection agencies expenses ,Also an independent department (MIS unit) is reviewing the expense claims for the collection agencies	sent	N/A	N/A	approved
328	C0301	• Monitor call recording system outages through samples conducted and state the exact time in which it occur by managers, ensure that all system features are working smoothly. Testing system achieved calls based on managers tickets raised to IT team.	sent	N/A	N/A	approved
329	C0302	• Monitoring and Follow up till tasks closure. • Escalation is prepared in case of any deviation.	sent	N/A	N/A	approved
330	C0303	• Monthly flows/targets for each and every bucket are reviewed in line with the actual performance against annual targets and any amendment if required is communicated to the collections team.	sent	N/A	N/A	approved
331	C0304	• Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM.	sent	N/A	N/A	approved
332	C0305	• Protected spreadsheet	sent	N/A	N/A	approved
333	C0306	• Receipt books which are not yet delivered to the external agencies are kept in fire proof and on monthly basis an exercise is conducted to review and ensure that no one is lost.	sent	N/A	N/A	approved
334	C0307	• Reconnect with a sample of customers that the collection agencies have dealt with. Any issue should be identified and reported to both the Collection Head and the Agency Owner.	sent	N/A	N/A	approved

335	C0308	• Regional Branches Operations visit and monitor all branches as per yearly plan. • Maintain adequate operational control over branches functions. • Train branches operations staff during the visits or through roadshow.	sent	N/A	N/A	approved
336	C0309	• Review of bank certificates monthly by external auditor as per regulations in this regard amounts in hold , maker or checker and team leader and unit head	sent	N/A	N/A	approved
337	C0310	• Review sample of BO reports manually. • Manually assessment of BO access and reports classification. • Maintaining access matrix for all BO Access and reports.	sent	N/A	N/A	approved
338	C0311	• SunGard system provides a daily agenda for all pending deals, TBO officer pass all the pending deals to be reiewed by TBO supervisor.	sent	N/A	N/A	approved
339	C0312	• Supervisor reviews the collector attitude while calling the customer , How can he/she deal with customer, Call efficiency, How can he/she solve any issue raised within the call.	sent	N/A	N/A	approved
340	C0313	• TBO ensures continuity of conversation serial number by the officer and reviewed by the supervisor.	sent	N/A	N/A	approved
341	C0314	• TBO officer ensure that the conversation data is reflected correctly in the deal ticket and reviewed from TBO supervisor, In case of mismatching TBO supervisor informs TFO to amend.	sent	N/A	N/A	approved
342	C0315	• TBO post requested deposits in PHX with the approved rates..	sent	N/A	N/A	approved
343	C0316	• TFO provide rates which should be applied on TMU deposits to TBO.	sent	N/A	N/A	approved
344	C0317	• the certificate register must be reviewed on daily basis and signed from maker and checker level	sent	N/A	N/A	approved
345	C0318	• The full cleanup for Non personal accounts had been finalized by the team since March 2012 by checking all existing file which opened before centralization and update clean up sheet weekly and follow up is done with branches and with senior management	sent	N/A	N/A	approved

346	C0319		• The Supervisor conducts periodic reviews with the respective agency manager on the agency's performance in line with the agreed performance.	sent	N/A	N/A	approved
347	C0320		• The used receipt books should be sent to archiving unit. A memo is prepared for this purpose.	sent	N/A	N/A	approved
348	C0321		• TMO on a daily basis reconile and ensure that all received TMU requests are posted correctly and matched with GLs balances.	sent	N/A	N/A	approved
349	C0322		• Updated collections process manual where all process changes are being properly documented and approved by collections head .	sent	N/A	N/A	approved
350	C0323		• Version Control: approved version of spreadsheets are used.	sent	N/A	N/A	approved
351	C0324		• Weekly review of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assurance is conducted on report reconciliation. • Each delinquent account should be allocated to collector to ensure that all the delinquent customers are contacted by the collection team.	sent	N/A	N/A	approved
352	C0325		• Ensure filling original documents in vault after being reviewed and registered , entry to the vault done by at least 2 authorized employees as per Vault memo	sent	N/A	N/A	approved
353	C0326		1- Daily Mail in logged with details by maker-checker & after reviewing files another cycle of checking at main vault before files archiving. 2- Dual Custody in place for received files / modifications documents	sent	N/A	N/A	approved
354	C0327		1- staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
355	C0328		1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.	sent	N/A	N/A	approved

356	C0329	1- All checks are subject to the manual examination before processing with smooth corporation with other banks dealing with CBE Clearing session	sent	N/A	N/A	approved
357	C0330	1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved and in place	sent	N/A	N/A	approved
358	C0331	1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Remittances directly scanned copies via email.	sent	N/A	N/A	approved
359	C0332	1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis. 1- منفذ ومراجع صري / 50000 جم يتم تنفيذها من خلال مليات المالية التي تتعدى 25000 جنيه م جميع الع	sent	N/A	N/A	approved
360	C0333	1- All transactions are processed as maker/checker as per checklist.	sent	N/A	N/A	approved
361	C0334	1- Approvals as per delegation matrix to be in place prior executing	sent	N/A	N/A	approved
362	C0335	1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.	sent	N/A	N/A	approved
363	C0336	1- Biannual exhibit are performed to ensure keeping checks in maturity properly in separate custody	sent	N/A	N/A	approved
364	C0337	1- BO reports extracted on daily basis to ensure correctness for the data fed	sent	N/A	N/A	approved
365	C0338	1- BO reports extracted on daily basis to ensure correctness for the data fed 2- Manual register are controlled by trade bills supervisor upon sending /receiving TB to court	sent	N/A	N/A	approved
366	C0339	1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- تأكد من فهم الفرع للإجراءات مسئول عن طباعة أي اجراءات جديده لل يكون مدير الفرع	sent	N/A	N/A	approved
367	C0340	1- Calls are Monitored monthly 12 call per Agent, followed by proper Coaching 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	sent	N/A	N/A	approved

368	C0341	1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P; is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
369	C0342	1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal	sent	N/A	N/A	approved
370	C0343	1- Check that Monthly MIS / Risk Analysis Reports including Leading Indicators, Coincident Indicators, Lagging Indicators, Vintage MIS, Segments, Month-on-book performance by products and schemes are regularly tracked and reviewed. - All appropriate reports must exist -The reports should be issued in a timely manner	sent	N/A	N/A	approved
371	C0344	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
372	C0345	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
373	C0346	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
374	C0347	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
375	C0348	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
376	C0349	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
377	C0350	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved

378	C0351	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
379	C0352	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
380	C0353	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
381	C0354	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
382	C0355	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
383	C0356	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
384	C0357	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
385	C0358	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
386	C0359	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
387	C0360	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
388	C0361	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
389	C0362	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved

390	C0363	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
391	C0364	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
392	C0365	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	sent	N/A	N/A	approved
393	C0366	1- Clear updated designations are in place to segregate duties maintained within the unit and custody	sent	N/A	N/A	approved
394	C0367	1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with FCY.	sent	N/A	N/A	approved
395	C0368	1- Collection to notify branches & operations once informed by the deceased customers	sent	N/A	N/A	approved
396	C0369	1- Corporate Communication staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
397	C0370	1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/ADIB Egypt board2 2- Detailed work procedures for every function performed in the department should be in place - Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
398	C0371	1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program	sent	N/A	N/A	approved
399	C0372	1- Customers names are reviewed against names & account number by branches & operations	sent	N/A	N/A	approved
400	C0373	1- Customer's photo should be used for his own account.	sent	N/A	N/A	approved
401	C0374	1- Daily BO Reports (closed loan accounts) review on a daily basis	sent	N/A	N/A	approved
402	C0375	1- Daily monitoring to the tha ACH booking files received from EBC.	sent	N/A	N/A	approved

403	C0376	1- Data is extracted and received from the IT side on email / shared folder.	sent	N/A	N/A	approved
404	C0377	1- Data received from the Credit Admin side on email.	sent	N/A	N/A	approved
405	C0378	1- Data received from the Finance side on email.	sent	N/A	N/A	approved
406	C0379	1- Data received from the Operations (Corporate Finance Ops) side on email.	sent	N/A	N/A	approved
407	C0380	1- Dealing with credible accredited agencies to ensure high quality data	sent	N/A	N/A	approved
408	C0381	1- Designated dual custodians	sent	N/A	N/A	approved
409	C0382	1- Designations of dual custody in place for key registers and access to the main vault	sent	N/A	N/A	approved
410	C0383	1- DSU are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
411	C0384	1- Dual custody in place for all booked assets documentation in the main vault	sent	N/A	N/A	approved
412	C0385	1- Dual custody in place for all issued cash back cards documentation in the main vault	sent	N/A	N/A	approved
413	C0386	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
414	C0387	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
415	C0388	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
416	C0389	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
417	C0390	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
418	C0391	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
419	C0392	1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
420	C0393	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
421	C0394	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

422	C0395		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
423	C0396		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
424	C0397		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
425	C0398		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
426	C0399		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
427	C0400		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
428	C0401		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
429	C0402		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
430	C0403		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
431	C0404		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
432	C0405		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
433	C0406		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

434	C0407		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
435	C0408		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
436	C0409		1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. ة التوقيع على النظام بعد مرور10 ايام من فتح الحساب واضافة انعدام كارت التوقيع الثاني.	sent	N/A	N/A	approved
437	C0410		1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviation authority if found .	sent	N/A	N/A	approved
438	C0411		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
439	C0412		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
440	C0413		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
441	C0414		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process 3- SLA in place	sent	N/A	N/A	approved
442	C0415		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
443	C0416		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved

444	C0417	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
445	C0418	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
446	C0419	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
447	C0420	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
448	C0421	1- Ensure that all functions are processed after maintaining proper approvals/memos.	sent	N/A	N/A	approved
449	C0422	1- Ensure that all information is updated on knowledge base	sent	N/A	N/A	approved
450	C0423	1- Ensure that contract & SLA with the service provider are in place	sent	N/A	N/A	approved
451	C0424	1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the related parties.	sent	N/A	N/A	approved
452	C0425	1- Fraud Officer is responsible to perform random sample to check documents presented to SME risk team to: • Approve new facilities • Renew existing facilities • Approving transactions. .	sent	N/A	N/A	approved
453	C0426	1- Function is under dual control maker/checker review prior processing	sent	N/A	N/A	approved

454	C0427	1- Getting approval prior sending or receiving any batches.	sent	N/A	N/A	approved
455	C0428	1- GL reconcilation process are properly managed and timely verified and reconciled and signed by the unit head.	sent	N/A	N/A	approved
456	C0429	1- GL reconciliation process are currently under enhancement in cooperation with ICU and will be implemented once IT provide us with the required report showing the breakdown of CAD GLs by each customer name and RIM number to allow us to execute the required GLs proof on a monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.	sent	N/A	N/A	approved
457	C0430	1- GL reconcilliation process (automated and manual) are properly managed and timely verified and reconcilled (GL accounts under the CFOD custody attached)	sent	N/A	N/A	approved
458	C0431	1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
459	C0432	1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities. 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
460	C0433	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities	sent	N/A	N/A	approved
461	C0434	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
462	C0435	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities. 2- segregation of duties is clearly do	sent	N/A	N/A	approved

463	C0436	1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis to ensure that GLs/account types are correctly mapped to the ALM system same as the balance sheet. 2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system. 3- Ensure daily smooth running of Quantum reports.	sent	N/A	N/A	approved
464	C0437	1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk Head, Group Treasurer. 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to concerned stakeholders for implementation. 4- For policy amendements, required amendments will be presented to the CRO in order to obtain BOD approval in case of materiality. 5- In case of no material change , ALCO is delegated to approve.	sent	N/A	N/A	approved
465	C0438	1- Monitoring and Follow up till closure.	sent	N/A	N/A	approved
466	C0439	1- Non Financial / financial maintenance on the accounts are being done on a maker / checker 1- ع لى حسابات العملاء من خلال منفذ ومراج الحركات المالية / الغير ماليه تتم ع.	sent	N/A	N/A	approved
467	C0440	1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.	sent	N/A	N/A	approved
468	C0441	1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data from RM before performing ECR on the System	sent	N/A	N/A	approved
469	C0442	1- One of the department's staff to send the PDF file through the email for the printed checkbooks to the Mother Branches to be notified.	sent	N/A	N/A	approved
470	C0443	1- Only desginated staff in Cards Ops unit have access to maintenance screen with full seggregation of duties in place	sent	N/A	N/A	approved

471	C0444		1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. 1- يقوم مدير العمليات ومدير الفرع بمراجعه شهريه لسجل الهدايا والمخزون بالفروع	sent	N/A	N/A	approved
472	C0445		1- Ops officer branch manager ensure having the hold mail under dual custody. 1. يتأكد مدير الفرع العمليات من الاحتفاظ المراسلات بالفرع تحت رقابه ثنائيه	sent	N/A	N/A	approved
473	C0446		1- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
474	C0447		1- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
475	C0448		1- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
476	C0449		1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
477	C0450		1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
478	C0451		1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	sent	N/A	N/A	approved
479	C0452		1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.	sent	N/A	N/A	approved
480	C0453		1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.	sent	N/A	N/A	approved
481	C0454		1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	sent	N/A	N/A	approved

482	C0455		1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	sent	N/A	N/A	approved
483	C0456		1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data to be matched with Daltex report too	sent	N/A	N/A	approved
484	C0457		1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal.	sent	N/A	N/A	approved
485	C0458		1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
486	C0459		1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD reports are reviewed by checkers to ensure all transactions are processed timely and accurately. 5- In case of system errors shown while processing incoming transactions, Remittance unit hold such transactions till reviewing EOD running to ensure that no duplications occured.	sent	N/A	N/A	approved
487	C0460		1- Regular skills and capabilities development sessons	sent	N/A	N/A	approved
488	C0461		1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.	sent	N/A	N/A	approved
489	C0462		1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability and Sustainable Finance.	sent	N/A	N/A	approved

490	C0463	1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, ADIB Foundation and Sustainability Departments then a final review and consolidate and approval is done by Head of Sustainability and Sustainable Finance.	sent	N/A	N/A	approved
491	C0464	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	sent	N/A	N/A	approved
492	C0465	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	sent	N/A	N/A	approved
493	C0466	1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.	sent	N/A	N/A	approved
494	C0467	1- Review alerts generated by AML solution within the predefined time frame.	sent	N/A	N/A	approved
495	C0468	1- Review commissions (normal and special) are posted correctly on the customer level and reconcile with GL 2- Daily reconcile CBE GL against total value of checks 3-Holding commission option for required commission is available if our client account is Zero / insufficient balance except for returned items	sent	N/A	N/A	approved
496	C0469	1- Review insurance company compensation amount	sent	N/A	N/A	approved
497	C0470	1- Review received special approvals against approved delegation matrix prior processing	sent	N/A	N/A	approved
498	C0471	1- Staff are updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	sent	N/A	N/A	approved
499	C0472	1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system	sent	N/A	N/A	approved

500	C0473		1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pending against the set targets and benchmarks. The error rates are also monitored by each staff member and any trends/issues are actioned appropriately.	sent	N/A	N/A	approved
501	C0474		1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior execution and file them in a separate file. 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no outstanding amount more than 15 days. 3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 1- ويتم حفظها في ملف منفصل ن طريق رئيس الخزينة قبل تنفيذ العملية عن طريق منفذ و مراجع وتتم المراجعة ع يتم تنفيذ المعاملات	sent	N/A	N/A	approved
502	C0475		1- To save all the required documents on shared folder such as updated commercial register, BOD resoultion minutes of meetings, financial statements , قرار التاسيس ...etc.	sent	N/A	N/A	approved
503	C0476		1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.	sent	N/A	N/A	approved
504	C0477		1- Vendor representative to ensure that the white checks include all required watermarkes that matches with the CBE requirements.	sent	N/A	N/A	approved
505	C0478		1- Yearly plan sets.	sent	N/A	N/A	approved
506	C0479		اقصى حماية ممكنه لاموال واوراق البنك ور اكثر من محامى فى تلك الامور لضمان ة حال تعذر توفير سيارة خاصة 3- يتم حض المحامين الشخصية ووسيلة انتقال لائق ود اموال سائلة 2- يتم استخدام سيارات يتم استخدام سيارات البنك فى حالة وج -1	sent	N/A	N/A	approved
507	C0480		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

508	C0481	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
509	C0482	1- Ensure all procedures/Policies are updated and approved '2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
510	C0483	1) annual trainings plan 2) new projects training	sent	N/A	N/A	approved
511	C0484	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
512	C0485	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
513	C0486	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved

514	C0487	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
515	C0488	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
516	C0489	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
517	C0490	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved

518	C0491	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
519	C0492	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
520	C0493	1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further saved in a fire proof room.	sent	N/A	N/A	approved
521	C0494	1) Business Team to conduct regular visits to their customers.	sent	N/A	N/A	approved
522	C0495	1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.	sent	N/A	N/A	approved
523	C0496	1) Capacity plan should be prepared taking into consideration annual leaves.	sent	N/A	N/A	approved
524	C0497	1) COB Plan is reviewed and updated Annually with COB Team	sent	N/A	N/A	approved
525	C0498	1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific business.	sent	N/A	N/A	approved

526	C0499	1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its debt. This is conducted through a wide range of reports that are currently being developed manually till the implementation of an EW application that captures all incidents.	sent	N/A	N/A	approved
527	C0500	1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its debt. This is conducted through a wide range of reports that are currently being developed manually till the implementation of an EW application that captures all incidents.	sent	N/A	N/A	approved
528	C0501	1) Ijab & Kobool, withdrawal notice forms must be filled and signed by the authorized signatory who delegated on behalf of the company and ADIB delegated staff i.e. Corporate RM	sent	N/A	N/A	approved
529	C0502	1) In case of discrepancy registration stop till rectification 2) Execution on system is under dual control 3)Daily audit trail system review reports against customer request	sent	N/A	N/A	approved
530	C0503	1) JD is is place in HR and in case new JD is requested, it is updated and sent to them.	sent	N/A	N/A	approved
531	C0504	1) Make Sure that the Monthly required Dump files are provided from required departments.	sent	N/A	N/A	approved
532	C0505	1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the way out scenario and its implementation.	sent	N/A	N/A	approved

533	C0506	1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses	sent	N/A	N/A	approved
534	C0507	1) Specify the calling requirements (ticket size, obligor status …etc.).	sent	N/A	N/A	approved
535	C0508	1. Ensure obtaining the required approvals as per the DOA prior processing	sent	N/A	N/A	approved
536	C0509	1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	sent	N/A	N/A	approved
537	C0510	1. All Shari'a Board Resolutions should be notified to concerned parties.	sent	N/A	N/A	approved
538	C0511	1. All the bank assets are coded.	sent	N/A	N/A	approved
539	C0512	1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current system. 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entries 3. Executing the transactions are being done as per the roles and delegation memo 4. Sample review is being done from head of HR Operations for the financial batches on a daily basis	sent	N/A	N/A	approved
540	C0513	1. All the grievance cases will be submitted to EG-Tazalomat.	sent	N/A	N/A	approved
541	C0514	1. All vaults under dual custody as per the delegation matrix.	sent	N/A	N/A	approved
542	C0515	1. Any posting in the GLs to be approved by the head of corporate communication 2. Monthly proofing is sent to ICD with the GLs breakdown	sent	N/A	N/A	approved
543	C0516	1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensure compliance and avoid any misunderstanding from the clients.	sent	N/A	N/A	approved
544	C0517	1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scanning and Uploading the signatures are being done on a maker / checker basis.	sent	N/A	N/A	approved

545	C0518	1. Any updates on customers detailes received from customers are reviewed and updated as per approved process	sent	N/A	N/A	approved
546	C0519	1. Approved deferral policy in place	sent	N/A	N/A	approved
547	C0520	1. Assigning a focal point in the department to handle invoices & petty cash.	sent	N/A	N/A	approved
548	C0521	1. Audit trails in place for types of e-banking transactions 2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer himself.	sent	N/A	N/A	approved
549	C0522	1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent previously through the system.	sent	N/A	N/A	approved

550	C0523	1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. 3. Maker and checker process to limit such risk and no transaction is excuted unless there is the cheker approval. • Call back to be done with the client on the day of execution. • The transaction details is logged in daily reference sheet. • Maker and checker process is applied to limit such risk. • Workflow alert for any duplicated transfers. • • Reconciliation between the original received from the customers thru email and received from branch. • 3 Checkpoints; Customer (receiving Swift Alert) – Branch/CSU (Work Flow) – Remittance Unit (processing). • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/marking • Branch to send originals that have avoid duplication stamps/marking directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/marking • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	sent	N/A	N/A	approved
551	C0524	1. Case by case is being studied and handled based on the customer outstanding amounts.	sent	N/A	N/A	approved
552	C0525	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist is being sent to dept staff to ensure applying all the regulations	sent	N/A	N/A	approved
553	C0526	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist sent to dept. staff to ensure applying all the regulations	sent	N/A	N/A	approved

554	C0527	1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having official approval letter from CBE to open any new branch with the new branch code. 5- Customers to be informed officially with the closing date of any branch & the new branch address & date of transfer customer accounts.	sent	N/A	N/A	approved
555	C0528	1. Circulate any contract to be approved from the committee.	sent	N/A	N/A	approved
556	C0529	1. Commitment letter is being signed by each eligibale employee prior starting the course.	sent	N/A	N/A	approved
557	C0530	1. Components Redundancy (i.e. Dual Power Controllers).	sent	N/A	N/A	approved
558	C0531	1. Conduct the review for the received inquires from 2 makers and 1 checker.	sent	N/A	N/A	approved
559	C0532	1. Conducting the proofing process by HR Risk and Governance as independent unit	sent	N/A	N/A	approved
560	C0533	1. Contracts must be reviewed on a frequently basis in order to be renewed on time to avoid any delay or termination of the service provided.	sent	N/A	N/A	approved
561	C0534	1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.	sent	N/A	N/A	approved
562	C0535	1. CSR projects are reviewed by CSR committee for approval.	sent	N/A	N/A	approved
563	C0536	1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.	sent	N/A	N/A	approved
564	C0537	1. Database is updated with the staff details from the hiring pack	sent	N/A	N/A	approved
565	C0538	1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.	sent	N/A	N/A	approved

566	C0539	1. Ensure all front liners are properly trained on product features and selling process.	sent	N/A	N/A	approved
567	C0540	1. Ensure that all processes in place and properly communicated	sent	N/A	N/A	approved
568	C0541	1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.	sent	N/A	N/A	approved
569	C0542	1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned departments	sent	N/A	N/A	approved
570	C0543	1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased 3. Close follow up with ITS on all open issues to get the max. support possible 4. IT management proposed as action plan for Core Banking System replacement, that has been rejected at Board committee , however subject ready for discussion once concept approved as cost and business impact are major if decision taken to replace core banking Added to above 1. Although their financial statement are ok, regular review to be performed by Vendor committee to ensure business continuity 2.Resource challenge is existing now 3.Phoenix is currently working with Sybase 16, G12 with windows 2016 4- Risks that related to changes need contours follow up	sent	N/A	N/A	approved
571	C0544	1. GLs are being prepared and sent to GL owner for approval. 2. Gls are being sent to ICD along with the GL breakdown	sent	N/A	N/A	approved
572	C0545	1. Having ADIB guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.	sent	N/A	N/A	approved
573	C0546	1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.	sent	N/A	N/A	approved
574	C0547	1. Having approvals for any product(s) related news, unit head approval, shariaa.	sent	N/A	N/A	approved

575	C0548	1. Hotels rates included in the invoices must comply with contract	sent	N/A	N/A	approved
576	C0549	1. Implement comprehensive risk management framework.	sent	N/A	N/A	approved
577	C0550	1. In case customer is granted more than one facility, validate prior approving any new facility request that the previously initiated Murabha is from the customer own fund to avoid revolving the fund. ه على النظام ة مع طلب العميل لإصدار الشيكات وتنفيذ شيكات المرابحات عن طريق رقم المعامل مدير خدمة العملاء بمطابقة تاريخ استلام سابقة (تدوير النقود) يقوم مدير الفرع أو من ان المرابحة لم تكن نتاج من مرابحات التأكد في حالة منح العميل أكثر	sent	N/A	N/A	approved
578	C0551	1. Internal procedures in place defining the roles for all stakeholders.	sent	N/A	N/A	approved
579	C0552	1. Issuing the bank certificates on a maker checker basis and ensure applying the P&P; and CBE regulations.	sent	N/A	N/A	approved
580	C0553	1. Mift indemnity agreement is signed from the customer.	sent	N/A	N/A	approved
581	C0554	1. Moniter all lines along with their status thru excel sheet indicated their status either active or cancelled.	sent	N/A	N/A	approved
582	C0555	1. Monitoring of administrative activities through native system and application logs.	sent	N/A	N/A	approved
583	C0556	1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff	sent	N/A	N/A	approved
584	C0557	1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	sent	N/A	N/A	approved
585	C0558	1. No cases can be activated unless it is presented to and approved by settlement committee	sent	N/A	N/A	approved
586	C0559	1. Obtain People & Development head approval	sent	N/A	N/A	approved
587	C0560	1. Obtain the proper approval from Sharia prior dealing with all campaigns	sent	N/A	N/A	approved

588	C0561	1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. ومیا تاذ بالفرع والتأكد من المطابقة الصحيحة ي بمراجعة Trial 2 & Trial 3 حسابات الاس يقوم مدير العمليات	sent	N/A	N/A	approved
589	C0562	1. Ops officer review the dormant accounts and ensure that the signature is not on the system. 1. ظام اكدة للتأكد من عدم ظهور التوقيع على الن يراجع مدير العمليات الحسابات الر	sent	N/A	N/A	approved
590	C0563	1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.	sent	N/A	N/A	approved
591	C0564	1. Perform monthly check over the projects milestones.	sent	N/A	N/A	approved
592	C0565	1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team tnotify that prior processing any transaction should be returned to CSU. 2. Workflo alert any duplicated transfers. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/marking • Branch to send originals that have avoid duplication stamps/marking directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/marking • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	sent	N/A	N/A	approved
593	C0566	1. Posting any vacant position on the portal	sent	N/A	N/A	approved
594	C0567	1. Processing invoices are being done by maker / checker then approved by the unit head.	sent	N/A	N/A	approved
595	C0568	1. Quarterly review on Portfolio is properly conducted and raised to CRO.	sent	N/A	N/A	approved
596	C0569	1. Reconcile the received appraisals forms against each sector head counts	sent	N/A	N/A	approved
597	C0570	1. Redeeming the points by the designated staff and obtain the approval from General Admin and Secrutiy head	sent	N/A	N/A	approved

598	C0571	1. Register to log all the items in / out and being monitored thru the admin staff.	sent	N/A	N/A	approved
599	C0572	1. Review last PO numbers prior issuing new PO to ensure no duplication in PO serials.	sent	N/A	N/A	approved
600	C0573	1. Review periodical logs for system administrator activities. 2. An email security gateway is employed. 3. Email classification mechanisms are used. 4. Data Loss Prevention (DLP) monitoring is implemented. 5. The SOC team monitors email security 24/7. 6. Transport Layer Security (TLS) is enabled. 7. Domain-based Message Authentication, Reporting, and Conformance (DMARC) is enabled. 8. Domain Keys Identified Mail (DKIM) is enabled. 9. Sender Policy Framework (SPF) is enabled. 10. Regular employee awareness training is conducted. 11. Malicious email addresses are blocked using Indicators of Compromise (IOCs).	sent	N/A	N/A	approved
601	C0574	1. Review the invoices against the PO and get business owner confirmation prior payment.	sent	N/A	N/A	approved
602	C0575	1. Review the invoices against the requests and obtained approvals	sent	N/A	N/A	approved
603	C0576	1. Reviewing all contracts to ensure signing appropriate SLAs.	sent	N/A	N/A	approved
604	C0577	1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.	sent	N/A	N/A	approved
605	C0578	1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia depatment to be aligned on all sponsorship opportunities. 3. Sharia Head is a member of the CSR committee in order to ensure all approved projects are compliant.	sent	N/A	N/A	approved
606	C0579	1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)	sent	N/A	N/A	approved

607	C0580	1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.	sent	N/A	N/A	approved
608	C0581	1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the checkbook رتدة قبل الاصدار اب العميل للتأكد من عدم وجود شيكات م ة العملاء ومدير الفرع بمراجعة حركة حسـ يقوم مدير خدم	sent	N/A	N/A	approved
609	C0582	1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads	sent	N/A	N/A	approved
610	C0583	1. System prevents updating the ID# for the ex-employees in creating new joiners	sent	N/A	N/A	approved
611	C0584	1. The committees decisions are being communicated to the concerned in HR for implmentations	sent	N/A	N/A	approved
612	C0585	1. The internal Shari'a audit unit conducts the Shari'a audit according to risk risk-based plan. Shari'a audit started to prepare a Shari'a risk appraisal profile for each audited unit prior commencement of field work. Shari'a audit coordinates with the Shari'a department in all Shari'a audit missions and reports of Shari'a audit are submitted to the Shari'a board through the Shari'a department.	sent	N/A	N/A	approved
613	C0586	1. The invoices are being processed thru maker / checker and approved from the unit head.	sent	N/A	N/A	approved
614	C0587	1. The Sharia department is currently planning to offer several general and specialized training programs to employees to fulfill their needs to the required level.	sent	N/A	N/A	approved
615	C0588	1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.	sent	N/A	N/A	approved
616	C0589	1. To ensure that financial statements were signed by CFO or delegated head before printing.	sent	N/A	N/A	approved
617	C0590	1. To liaise internally in order to check facts & figures as well as the accusation.	sent	N/A	N/A	approved

618	C0591	1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts	sent	N/A	N/A	approved
619	C0592	1. Verifying the signtures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.	sent	N/A	N/A	approved
620	C0593	1. We have authorized bank spokesperson that received Media briefing before going to any interview.	sent	N/A	N/A	approved
621	C0594	1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirments and sent for approval	sent	N/A	N/A	approved
622	C0595	1.1 All new products / renewal of existing products are approved from the appropriate approval level based on the product limit.	sent	N/A	N/A	approved
623	C0596	1.2 Review the existence of delegation matrix in place and approved by the related parties	sent	N/A	N/A	approved
624	C0597	1.3 Ensure existence of Products policy Manual	sent	N/A	N/A	approved
625	C0598	1.All new hires have to answer the relatives question in the application form and sign the relatives declaration	sent	N/A	N/A	approved
626	C0599	1.Assess ADIB Network architecture and application to identify the SPOF and limitation in license. 2. Monitoring for devices utilization and performance 3.Review the Backup and restoration testing for the critical Services	sent	N/A	N/A	approved
627	C0600	1.Assess Technical limitation for ADIB assets(DB, HW, SW, Application...) 2. Information security perform security assessment for all ADIB assets. 3. Security assessment test before go-live for any project 4. Security approval for any production deployment through the Change advisory board meeting	sent	N/A	N/A	approved
628	C0601	1.Delegation of authorization in place for any tendering.	sent	N/A	N/A	approved

629	C0602	1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type" 2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, and to collect all lesson learned, that can be taken as reference for similar changes to reduce the production impact 3- Rollback action plan added as part from changes 4- Special CAB meetings concept is being applied to handle mega changes and project changes that required details discussion and actions "if needed and upon recommendation from CAB committee " 5- Fast track support for the mega changes and project , is being used as model to support production deployment after implementation, to make sure to record all related fix's , that handled as catastrophic incidents	sent	N/A	N/A	approved
630	C0603	1.Obtaining the appropriate approvals prior granting any access to staff.	sent	N/A	N/A	approved
631	C0604	1.Other banks disputes: - Receive disputes form service provider (MC/EBC) - Investigate with NIE for outsourced ADIB ATMs - Based on the investigation result either to accept the refund or reject with related doucmnetaion proof presented	sent	N/A	N/A	approved
632	C0605	10) Credit Admin responsible to ensure CAs are approved as required, based on Deviation and exposure level of approval prior to setting the limits on system.	sent	N/A	N/A	approved
633	C0606	10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.	sent	N/A	N/A	approved
634	C0607	11) Clean-up/Throughput Requirements is in place.	sent	N/A	N/A	approved
635	C0608	12) Scoring is done on full year financials; however, starting from midyear interim financials are required to be studied, and next year's financials are requested with a target date that freeze the line if not obtained	sent	N/A	N/A	approved

636	C0609	12. No signs of weakness that mandates classification.	sent	N/A	N/A	approved
637	C0610	13) Score sheet must be validated and secured in the CRM.	sent	N/A	N/A	approved
638	C0611	13. proper credit checking in place	sent	N/A	N/A	approved
639	C0612	14- Group facilities should be aggregated	sent	N/A	N/A	approved
640	C0613	1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.	sent	N/A	N/A	approved
641	C0614	1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities licenses to his scope of work	sent	N/A	N/A	approved
642	C0615	1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken without an approval from the Head.	sent	N/A	N/A	approved
643	C0616	1-All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
644	C0617	1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
645	C0618	1-Approvals as per delegation matrix to be in place prior processing	sent	N/A	N/A	approved
646	C0619	1-Assigned reports are effectively reviewed on maker / checker level	sent	N/A	N/A	approved
647	C0620	1-Booking of a contract in two steps function a) Creating the contract as per Facility type and CA conditions i.e. tenor, profit rate, repayment schedule, required transactional documents, offset accounts, profit calculation methodology i.e. add on profit or accrual basis etc.. b) Ops maker initiates the contract booking but has no financial limit on the system, Also he can't process any disbursement as this requires a financial limit access right on the core banking system.	sent	N/A	N/A	approved

648	C0621	1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
649	C0622	1-Cash is counted by the vendor in the delivering branch to add an external third control.	sent	N/A	N/A	approved
650	C0623	1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place	sent	N/A	N/A	approved
651	C0624	1-Checklist in place to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
652	C0625	1-Daily pending cases report by aging.	sent	N/A	N/A	approved
653	C0626	1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked by an independent person within the Pre-screening team and CIU	sent	N/A	N/A	approved
654	C0627	1-Documentation required should be in accordance with the credit policy & should be reviewed through a checker point prior to releasing of credit approvals.	sent	N/A	N/A	approved
655	C0628	1-Download file received from FAWRY	sent	N/A	N/A	approved
656	C0629	1-Ensre that Job descriptian in place & ensure that team members aware by P & P	sent	N/A	N/A	approved
657	C0630	1-Ensure keeping the batches in a fire proof cabinet under dual custody..	sent	N/A	N/A	approved
658	C0631	1-Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
659	C0632	1-Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved

660	C0633	1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	sent	N/A	N/A	approved
661	C0634	1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	sent	N/A	N/A	approved
662	C0635	1-HR to notify the depatment by all the resigned/ transferred staff.	sent	N/A	N/A	approved
663	C0636	1-Initial evaluation for the potential site and prepare report including all the technical issues.	sent	N/A	N/A	approved
664	C0637	1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. قبل تسليمه للعميل صدار الشيك المصرفي بتوقيعين معتمدين ا	sent	N/A	N/A	approved
665	C0638	1-Monthly review for GL under cards operations unit head	sent	N/A	N/A	approved
666	C0639	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	sent	N/A	N/A	approved
667	C0640	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	sent	N/A	N/A	approved
668	C0641	1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal 2- Any changes to the procedures are dually approved and communicated to related stakeholders	sent	N/A	N/A	approved
669	C0642	1-review sample the register in weekly basis and check by dep. senior to ensure no violation.	sent	N/A	N/A	approved
670	C0643	1-Review the quarterly profile check report and evidence for action taken.	sent	N/A	N/A	approved
671	C0644	1-Set visit year plan for branches and MF units.	sent	N/A	N/A	approved

672	C0645	1-Signature for the designated employee should be obtained on daily Control sheet with total sum of numbers and amount 2-Adding a new process called COA Transit which control Receiving COA from all ADIB branches beside other Dept. too 3- More control, we should handling lost CKs to be paid on CK Copy with other banks as usual process for similar cases	sent	N/A	N/A	approved
673	C0646	1-Sudden snap checks to check the outstanding balances & business process run.	sent	N/A	N/A	approved
674	C0647	تباره وسيلة من وسائل الدفاع القانونية . اصة فى حال حضور الخصم بالمحكمة باع دخل فيه ، وهذا يكفى للعلم والاحاطة وخ اولة وبالتالى يتم العلم بذلك الافلاس والت فى صورة دفاع قانونى فى القضايا المتد فلاس دوريا 3- يتم استخدام تلك الدعاوى لمرسلة للقطاع والمتضمنه بيان بموقف الا (i score -يتم مراجعة استعلامات العملاء ا تعلامت و شركة الاستعلام الائتمانى (2 يق الادارات المختصة من خلال وحدة الاس 1-يتم المتابعه عن طر	sent	N/A	N/A	approved
675	C0648	2- Acquisition finance , Real estate , Brokerage Finance ,... ETC	sent	N/A	N/A	approved
676	C0649	2- segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
677	C0650	2- segregation of duties is clearly documented and implemented to ensure independency of functions.	sent	N/A	N/A	approved
678	C0651	2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures	sent	N/A	N/A	approved
679	C0652	2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.	sent	N/A	N/A	approved
680	C0653	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
681	C0654	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
682	C0655	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
683	C0656	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
684	C0657	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

685	C0658	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
686	C0659	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
687	C0660	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
688	C0661	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
689	C0662	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
690	C0663	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA.	sent	N/A	N/A	approved
691	C0664	2- Any changes to the procedures are dually approved and communicated to related stakeholders.	sent	N/A	N/A	approved
692	C0665	2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system.	sent	N/A	N/A	approved
693	C0666	2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding the process. 2- أكد من قراءة وفهم الاجراءات ي جدول ويقوم موظفي الفرع بالتوقيع للت مدير الفرع بتسجيل أي اجراءات جديده ف يقوم	sent	N/A	N/A	approved
694	C0667	2- Branch sends the documents to Corporate Ops unit to review and approve after ensuring that the documents are in line with the approved fully	sent	N/A	N/A	approved
695	C0668	2- Branch visits/ Trainings to ensure proper Alerts handling.	sent	N/A	N/A	approved

696	C0669	2- Branches to notify collection & operations once informed by the deceased customers	sent	N/A	N/A	approved
697	C0670	2- Canceling the non used checks by the vendor in attendance of the department head.	sent	N/A	N/A	approved
698	C0671	2- CD is sent to the SLMF department with the updated authorized signatures to be uploaded quarterly or when needed on our ADIB's Portal to avoid any Fraud Cases.	sent	N/A	N/A	approved
699	C0672	2- Check and verify security matrix covers all functions and that access rights are in line with functional position of each unit member and evidence for action taken besides Profile access rights for each function should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	sent	N/A	N/A	approved
700	C0673	2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
701	C0674	2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
702	C0675	2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
703	C0676	2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
704	C0677	2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
705	C0678	2- Clear workflow in place detailing all steps and actions requirements	sent	N/A	N/A	approved
706	C0679	2- Coaching the cash pool team to ensure clear understanding of written P & P & Memos.	sent	N/A	N/A	approved
707	C0680	2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are processed (one person is assigned to distribute all transactions to users).	sent	N/A	N/A	approved
708	C0681	2- Copy of BOD resolutions should be scanned and fillied.	sent	N/A	N/A	approved
709	C0682	2- Customer's photo should have the customer's account number on the back of the photo.	sent	N/A	N/A	approved
710	C0683	2- Daily closure cases report.	sent	N/A	N/A	approved

711	C0684		2- Daily review for the access rights from Daily user activity report.	sent	N/A	N/A	approved
712	C0685		2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from the Branch Manager or the delegated staff.	sent	N/A	N/A	approved
713	C0686		2- Documentation is safe kept at fire proof vault	sent	N/A	N/A	approved
714	C0687		2- Dual control by reviewing the daily batches & reports	sent	N/A	N/A	approved
715	C0688		2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is correct)	sent	N/A	N/A	approved
716	C0689		2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.	sent	N/A	N/A	approved
717	C0690		2- Ensure that no device is installed on the ATM 2- لي ماكينة الصراف الألى التأكد من عدم تركيب إي جهاز ع	sent	N/A	N/A	approved
718	C0691		2- Ensure that proper approvals are obtained and in place prior to processing the reversal entries as per the approved delegation matrix	sent	N/A	N/A	approved
719	C0692		2- Ensure that the signatures are removed from the signature booklet & the I score system.	sent	N/A	N/A	approved
720	C0693		2- Escalation is prepared in case of any deviation.	sent	N/A	N/A	approved
721	C0694		2- Financial statements of ADIB subsidiaries should be sent to Fianace department	sent	N/A	N/A	approved
722	C0695		2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to ACH GL.	sent	N/A	N/A	approved
723	C0696		2- Hand off Email is being sent to archiving with all the sent files and they confirm back with receiving	sent	N/A	N/A	approved
724	C0697		2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- الاستاذ العام راجعة ارصدة الخزينة ومطابقتها مع ارصدة وم رئيس الخزينة في نهاية عمل اليوم بم يق	sent	N/A	N/A	approved

725	C0698	2- ICUmonthly reviews the GLs reconciliation proofing	sent	N/A	N/A	approved
726	C0699	2- IFRS9 IT reports to be reviewed by CAD and TBO.	sent	N/A	N/A	approved
727	C0700	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
728	C0701	2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.	sent	N/A	N/A	approved
729	C0702	2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfuly	sent	N/A	N/A	approved
730	C0703	2- Maker/checker is applied on the workflow of the process.	sent	N/A	N/A	approved
731	C0704	2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- لات الفرع القائمة العمليات ومدير الفرع بمراجعه يوميه لحم يقوم مدير	sent	N/A	N/A	approved
732	C0705	2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no outstanding amount more than 15 days. 2- معلقه اكثر من 15 يوم للتأكد من صحة المعاملات ولا يوجد مبالغ لميات بمراجعه حساب الاستاذ بصفه يوميه مدير العم	sent	N/A	N/A	approved
733	C0706	2- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
734	C0707	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team	sent	N/A	N/A	approved
735	C0708	2- Periodic site visits to assess service quality	sent	N/A	N/A	approved
736	C0709	2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file Direct Debit File Run Testing the extracted file from Prime over a UAT environment for sanity checking in terms of records values and amounts prior actual posting run on production	sent	N/A	N/A	approved
737	C0710	2- Quarterly physical count	sent	N/A	N/A	approved
738	C0711	2- Reconcilliation is done by a designated staff independent (Finance -Proofing)of transaction processing	sent	N/A	N/A	approved

739	C0712	2- Registration on ECR is Controlled by maker & checker basis.	sent	N/A	N/A	approved
740	C0713	2- Review all accesses rights with the access matrix as per the delegation access Matrix).	sent	N/A	N/A	approved
741	C0714	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
742	C0715	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
743	C0716	2- Set succussion plan and program.	sent	N/A	N/A	approved
744	C0717	2- signature is deleted from the system. 2- تم الغاء التوقيع	sent	N/A	N/A	approved
745	C0718	2- Spot checks from the checks departments Employees to insure that all markes are available as per the bank requirements.	sent	N/A	N/A	approved
746	C0719	2- Swift DR Site also in place as a 2nd backup plan.	sent	N/A	N/A	approved
747	C0720	2- The applications are processed as per the agreed and documented TAT.	sent	N/A	N/A	approved
748	C0721	2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the accounts and prove the follow-up result on the dormant account report. 2- رير الحسابات الراكدة الحسابات و اثبات نتيجة المتابعة على تق ابات الراكدة لحثهم على الحضور لتنشيط يتأكد مدير الفرع من مخاطبة عملاء الحس	sent	N/A	N/A	approved
749	C0722	2- The custodian signed on the registers. 2- بحفظ العهدة في السجلات توقيع المفوضين	sent	N/A	N/A	approved
750	C0723	2- The daily report for the non-financial / financial modification are reviewed by the branch operation officer and Branch Manager at the branch level and ICD operation HUB at the HO level 2- كزي ير الفرع ومدير العمليات وادارة الحفظ المر للعمليات المالية و الغير ماليه بواسطه مد يتم مراجعة التقرير اليومي	sent	N/A	N/A	approved
751	C0724	2- Update the signature card register with the received signature cards from customer service. 2. دمه العملاء سجل التوقيعات بالكروت المستلمة من خ تحديث	sent	N/A	N/A	approved
752	C0725	2- Validate settlement amount against the compensation amount	sent	N/A	N/A	approved

753	C0726	2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.	sent	N/A	N/A	approved
754	C0727	2) Any withdrawal or return of file is monitored through a log managed by CAD team.	sent	N/A	N/A	approved
755	C0728	2) Contact the department resposible of provided the dump file, to make sure the dump file is provided.	sent	N/A	N/A	approved
756	C0729	2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
757	C0730	2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
758	C0731	2) if any noted transaction, the checker will reverse the transaction before submission to the traffic	sent	N/A	N/A	approved
759	C0732	2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all parties including business formally during the monthly high risk review committee	sent	N/A	N/A	approved
760	C0733	2) Pre-Screening & Customer Selection Criteria.	sent	N/A	N/A	approved
761	C0734	2) Provide calling Activity reports for their Calls.	sent	N/A	N/A	approved
762	C0735	2) Throughput conditions are monitored by early warning officer on monthly basis.	sent	N/A	N/A	approved
763	C0736	2) Throughput conditions are monitored by early warning officer on monthly basis.	sent	N/A	N/A	approved
764	C0737	2) Track and update Business, Underwriting and EW calls.	sent	N/A	N/A	approved
765	C0738	2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.	sent	N/A	N/A	approved
766	C0739	2. Account maintince are being done on a maker / checker basis	sent	N/A	N/A	approved

767	C0740	2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.	sent	N/A	N/A	approved
768	C0741	2. ADIB Cards disputes : - Receive ADIB clients disputes . - Investigate with the service provider (MC/EBC) - Based on the investigation result either to be accept and refunded or rejected and debiting clients with the fees	sent	N/A	N/A	approved
769	C0742	2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • لمغادره الفرع مؤقت اثناء ساعات العمل او بشكل نهائي هزه الكمبيوتر قبل مغادره المكاتب بشكل اغلاق اج	sent	N/A	N/A	approved
770	C0743	2. All the required docs are attached with the invoice along with the PO (original if received from vendor)	sent	N/A	N/A	approved
771	C0744	2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	sent	N/A	N/A	approved
772	C0745	2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals	sent	N/A	N/A	approved
773	C0746	2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. ادارة المراجعة الداخلية لتأكد من صحة المطابقة قبل الارسال الى يقوم مدير الفرع با	sent	N/A	N/A	approved
774	C0747	2. Capacity plan prepared and approved annually	sent	N/A	N/A	approved
775	C0748	2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.	sent	N/A	N/A	approved
776	C0749	2. Components Clustering (i.e. Dual Servers).	sent	N/A	N/A	approved
777	C0750	2. Confirmations are being sent to the related committee secretary for implementation	sent	N/A	N/A	approved
778	C0751	2. Coordination with all stakeholders in designing the branch with the approved guidelines	sent	N/A	N/A	approved

779	C0752		2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.	sent	N/A	N/A	approved
780	C0753		2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. يل على اصدار دفتر الشيكات موافقه مدير الفرع / او مدير العمليات كبد التأكد من	sent	N/A	N/A	approved
781	C0754		2. Ensure rectifying all comments which were raised by the committee	sent	N/A	N/A	approved
782	C0755		2. Ensure that any breaches in portfolio CAPs is reviewed and documented	sent	N/A	N/A	approved
783	C0756		2. Ensure that there is an ORR and FRR, and that ORR follows the correct module as per Risk Rating section for all new obligors and that Risk Ratings are reviewed whenever there is a material event.	sent	N/A	N/A	approved
784	C0757		2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.	sent	N/A	N/A	approved
785	C0758		2. Escalation to be done for the delay in receiving the forms	sent	N/A	N/A	approved
786	C0759		2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.	sent	N/A	N/A	approved
787	C0760		2. Highlight delayed items throught the project time schedule.	sent	N/A	N/A	approved
788	C0761		2. HR Lead ensure posting the vanacy on the portal prior external hiring and there is no quialified candidates were applied	sent	N/A	N/A	approved
789	C0762		2. if having ex-employee case, obtain the required approvals	sent	N/A	N/A	approved
790	C0763		2. Include penalties when possible to compensate vendor delays or poor quality.	sent	N/A	N/A	approved
791	C0764		2. Issuing the PO based on the unit head approval	sent	N/A	N/A	approved
792	C0765		2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register on serial.	sent	N/A	N/A	approved
793	C0766		2. Key register is in place to monitor the keys movement.	sent	N/A	N/A	approved

794	C0767	2. Kick off meeting is held in the begining of each project to define the timeline for all stakeholders.	sent	N/A	N/A	approved
795	C0768	2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally.	sent	N/A	N/A	approved
796	C0769	2. Matching the confirmation emails with the requests sent through the system from the branches side.	sent	N/A	N/A	approved
797	C0770	2. Memo with the recovery plan is prepared and approved.	sent	N/A	N/A	approved
798	C0771	2. Monthly check to the database for the probation period date and contract renewal date	sent	N/A	N/A	approved
799	C0772	2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product	sent	N/A	N/A	approved
800	C0773	2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. 2. سجل لدى البنك شهر ثم ارسالها للعميل على العنوان الم مدير الفرع من الاحتفاظ بالمراسلات لمدة يتأكد مدير العمليات و	sent	N/A	N/A	approved
801	C0774	2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.	sent	N/A	N/A	approved
802	C0775	2. Periodic review of online product catalogue to ensure all info are up to date.	sent	N/A	N/A	approved
803	C0776	2. Preapproved budget for any exceptional project was not included in the yearly budget	sent	N/A	N/A	approved
804	C0777	2. Print the email and to be signed by the staff members who verified the checking	sent	N/A	N/A	approved
805	C0778	2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents	sent	N/A	N/A	approved
806	C0779	2. Quarter review to the granted access to HR staff	sent	N/A	N/A	approved

807	C0780	2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.	sent	N/A	N/A	approved
808	C0781	2. Recording all interviews in case of telephonic interviews	sent	N/A	N/A	approved
809	C0782	2. Reference check is made from HR Risk & Governance	sent	N/A	N/A	approved
810	C0783	2. Returned checks fees is deducted from the customer account subject to balance sufficiency. • سماح الرصيد رفض الشيك من حساب العميل في حالة لمى نظام الحاسب الآلي لخصم مصروفات الدخول ع .	sent	N/A	N/A	approved
811	C0784	2. Review all invoices as per the approved price list and quotations.	sent	N/A	N/A	approved
812	C0785	2. Review all SLAs every year with all stakholders.	sent	N/A	N/A	approved
813	C0786	2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. كيب إي اجهزة احتيال رع قام بفحص الماكينة للتأكد من عدم تر دفتر احوال الفرع للتأكد من ان حارس الف مراجعة	sent	N/A	N/A	approved
814	C0787	2. Reviewing mockup by financial Department before publishing and letting them sign it.	sent	N/A	N/A	approved
815	C0788	2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the reconciliation Vs previous inventory checks and logs done by a Unit Supervisor/manager or Head.	sent	N/A	N/A	approved
816	C0789	2. Sending the proofing results to Finance for verficiation and communicate to HR for any discrepancy	sent	N/A	N/A	approved
817	C0790	2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.	sent	N/A	N/A	approved
818	C0791	2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and they were approved and signed based on the delegation matrix.	sent	N/A	N/A	approved

819	C0792	2. The proposal is being approved from the segment head (above 100k) then head of marketing and head of consumer banking	sent	N/A	N/A	approved
820	C0793	2. The Sharia Department may assign one or more of its members according to the discretionary decision of the Sharia head to assist in achieving the Sharia audit plan.	sent	N/A	N/A	approved
821	C0794	2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.	sent	N/A	N/A	approved
822	C0795	2. TNA plan is being prepared by Training team for implementation.	sent	N/A	N/A	approved
823	C0796	2. To prepare a response in alignment with top management.	sent	N/A	N/A	approved
824	C0797	2. Turnover ratios monitored by department and reported to senior management	sent	N/A	N/A	approved
825	C0798	2. Unit head approval is required for any internal communication.	sent	N/A	N/A	approved
826	C0799	2. Unit head signature is required on the invoice.	sent	N/A	N/A	approved
827	C0800	2. We create internal awareness communication messages directed to staff regarding who the official spokes person(s) is and how statements should only go through him/her.	sent	N/A	N/A	approved
828	C0801	2.Obtaineing all required approvals.	sent	N/A	N/A	approved
829	C0802	24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures	sent	N/A	N/A	approved
830	C0803	2-All the applications are deduped and checked against the system with regards to - Any existing facility and the payment history - Compliance sanctions check	sent	N/A	N/A	approved
831	C0804	2-Check points over spreadsheets..	sent	N/A	N/A	approved
832	C0805	2-Check related GL and ensure funds in place before file running	sent	N/A	N/A	approved
833	C0806	2-Checks to be printed with the correct serial. 2. المطابقة مع السجل المصرفي بالتسلسل الصحيح عن طريق طباعه الشيك	sent	N/A	N/A	approved
834	C0807	2-Clear instructions for checking the receipt & testing the cash boxes & seals efficiency.	sent	N/A	N/A	approved

835	C0808	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
836	C0809	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
837	C0810	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
838	C0811	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
839	C0812	2-Ensure that Quarterly review of portfolio is conducted by the Policy Managers.	sent	N/A	N/A	approved
840	C0813	2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.	sent	N/A	N/A	approved
841	C0814	2-Immediate action requested from dept. to rectify/close the exception captured from those reports.	sent	N/A	N/A	approved
842	C0815	2-Monthly tracking of actual visits Vs. plan	sent	N/A	N/A	approved
843	C0816	2-Prepare the Score Card for the site from all stakeholders.	sent	N/A	N/A	approved
844	C0817	2-Quarterly tracking of actual visits Vs. plan.	sent	N/A	N/A	approved
845	C0818	2-Register in place to log all the received batches under dual custody.	sent	N/A	N/A	approved
846	C0819	2-Register in place to log all the send and received batches.	sent	N/A	N/A	approved
847	C0820	2-System initiated controls to check data entry and availability of mandatory and critical fields.	sent	N/A	N/A	approved
848	C0821	2-The physical verification should include independent member other than the custodian for implementing the control properly.	sent	N/A	N/A	approved
849	C0822	2-The physical verification should include independent member other than the custodian for implementing the control properly.	sent	N/A	N/A	approved
850	C0823	2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions	sent	N/A	N/A	approved
851	C0824	3 - Ensure all procedures are updated	sent	N/A	N/A	approved

852	C0825	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
853	C0826	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
854	C0827	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
855	C0828	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
856	C0829	3- All gifts must be kept at fireproof cabinet under dual custody. 3-مخصص نة تحت الرقابة الثنائية و اثباتها بالسجل ال ظ الهدايا و الجوائز بشانون مصفح أو الخزي حف	sent	N/A	N/A	approved
857	C0830	3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.	sent	N/A	N/A	approved
858	C0831	3- All job descriptions are reviewed annualy and updated with HR	sent	N/A	N/A	approved
859	C0832	3- All job descriptions are reviewed annualy and updated with HR	sent	N/A	N/A	approved
860	C0833	3- All job descriptions are reviewed with HR & semi annualy.	sent	N/A	N/A	approved
861	C0834	3- All the GLs proofing are being sent to Finance monthly	sent	N/A	N/A	approved
862	C0835	3- Another alternatives in place For LCY; ACH and RTGS	sent	N/A	N/A	approved
863	C0836	3- Branch to keep a copy of the issued check in box file for easy reference. 3. الفرع بنسخه منن الشيك احتفاظ	sent	N/A	N/A	approved
864	C0837	3- Cameras are covering the ATM Area / Operation areas.	sent	N/A	N/A	approved
865	C0838	3- Check that all New I-score users should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	sent	N/A	N/A	approved
866	C0839	3- Daily journal is being printed and reviewed by the CFOD maker/checker as well as 2 senior CFOD officers other than the maker/checker.	sent	N/A	N/A	approved
867	C0840	3- Direct investment officer should arranage with ADIB representable on BODs for taken decisions.	sent	N/A	N/A	approved
868	C0841	3- Ensure daily smooth running of Quantum reports.	sent	N/A	N/A	approved
869	C0842	3- Fire proof cabinets	sent	N/A	N/A	approved

870	C0843		3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their access rights.	sent	N/A	N/A	approved
871	C0844		3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
872	C0845		3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.	sent	N/A	N/A	approved
873	C0846		3- new accounts were opened for inheritors. 3- تم فتح حسابات للورثة	sent	N/A	N/A	approved
874	C0847		3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P; 3- والاجراءات المالية للتأكد من تنفيذها وفقا للسياسات يراجع مدير عمليات الفرع تقارير العمليات ا	sent	N/A	N/A	approved
875	C0848		3- password already granted to the authorized persons to enter the restricted area	sent	N/A	N/A	approved
876	C0849		3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EW Team to consider such issues in the due diligent and customer monitoring process.	sent	N/A	N/A	approved
877	C0850		3- Placing hold on the client account till settlement	sent	N/A	N/A	approved
878	C0851		3- Quarterly ECL provision memo is approved by CRO.	sent	N/A	N/A	approved
879	C0852		3- Register is kept under the vault custodians responsibilty to register the movement of documentation files	sent	N/A	N/A	approved
880	C0853		3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 3- لتي لم تنفذ ان أجمالي المبالغ مطابق مع المعاملات ا ة حساب الاستاذ اخر كل شهر للتأكد من تقوم ادارة التحويلات بمراجع	sent	N/A	N/A	approved
881	C0854		3- review and reconcile the vednor GL to avoid any parked amount	sent	N/A	N/A	approved
882	C0855		3- Review of procedures as and when required in case any amendments/change in to the procedures/work flow inorder to obtain the required approval as per the delegation/approval matrix	sent	N/A	N/A	approved

883	C0856	3- The designated staff verified the customer signature 3-ميل عند استلام) -دفاتر الشبكات....الخ) مطابقة توقيع العـ كروت الصراف اللي	sent	N/A	N/A	approved
884	C0857	3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.	sent	N/A	N/A	approved
885	C0858	3- TMO reconcilles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs balances	sent	N/A	N/A	approved
886	C0859	3- Weekly Escalation of the pending Alerts / Ageing Report.	sent	N/A	N/A	approved
887	C0860	3) All the content including any original approvals are scanned and saved on CRM/risk folder	sent	N/A	N/A	approved
888	C0861	3) Analyze and take the necessary action.	sent	N/A	N/A	approved
889	C0862	3) Automation and use of smart solution for developed workflows and applications	sent	N/A	N/A	approved
890	C0863	3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report is a must to be rebuilt again for better monitoring	sent	N/A	N/A	approved
891	C0864	3) Signature verification by maker/checker must be obtained from an independent unit not involved in the processing of the financial transaction and should be done based on an updated Commercial register & Special signing powers requirements mandated by the approved CA must be considered and fullfilled.	sent	N/A	N/A	approved
892	C0865	3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to access the case in a manar that preserve bank's assets.	sent	N/A	N/A	approved
893	C0866	3) the reviewer will do a Completeness check by end of day to ensure that all release / renew transactions are submitted against received documents	sent	N/A	N/A	approved
894	C0867	3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any breaches in that forum (if any)	sent	N/A	N/A	approved

895	C0868		3)on going communication / discssion with business team to discuss and highlight any negative issues.	sent	N/A	N/A	approved
896	C0869		3)on going communication / discssion with business team to discuss and highlight any negative issues.	sent	N/A	N/A	approved
897	C0870		3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.	sent	N/A	N/A	approved
898	C0871		3. All contracts are submitted thru maker and apply all the comments were raised by the committee then to be reviewed by checker(unit head)	sent	N/A	N/A	approved
899	C0872		3. All Simplex machines are closed. • اغلاق او تخزين اله الوقت و التاريخ	sent	N/A	N/A	approved
900	C0873		3. Apply penalties on service providers in case of any delay	sent	N/A	N/A	approved
901	C0874		3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages this function.	sent	N/A	N/A	approved
902	C0875		3. Attach emails when needed to reflect approvals.	sent	N/A	N/A	approved
903	C0876		3. Branch Manager or SPB to ensure the following : • That the PO issuance is prior customer receiving the Murbha checks in case customer is requesting Auto Murbha facility. • That the step of allocating of goods to the customer is afterward receiving the Murbha checks in case customer is requesting LME Murbha facility. اء قبل استلام شيكات المرابحات لمرابحات السيارات خطوة إصدار امر الشر ائع للعميل بعد استلام الشيكات بالنسبة لنسبة لمرابحة اليسر خطوة تخصيص البض با	sent	N/A	N/A	approved
904	C0877		3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • لحساب وخصم المصروفات الحساب كل فترة لمراجعة كفاية رصيد ا رسالة على حساب العميل والدخول على بات قيمة مصروفات الرفض من خلال وضع كفاية رصيد الحساب لخصم العمولة يتم إث في حالة عدم.	sent	N/A	N/A	approved

905	C0878	3. Branches are requested to check the serials of each requested checkbook before applying on system	sent	N/A	N/A	approved
906	C0879	3. Checklist containing all the CBE circulars to ensure abiding to all CBE regualtions which are published on the portal by Compliance	sent	N/A	N/A	approved
907	C0880	3. Classification and Evaluation for all outsource service providers after each project to build up a database to be useful when recommending for new projects, where specification for all used materials are clear in the BOQ.	sent	N/A	N/A	approved
908	C0881	3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected , report printed from IT side	sent	N/A	N/A	approved
909	C0882	3. Communication is being sent to the concerned line manager month prior the end of the probation date	sent	N/A	N/A	approved
910	C0883	3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.	sent	N/A	N/A	approved
911	C0884	3. Define documented reporting sources, owners for the IS risks.	sent	N/A	N/A	approved
912	C0885	3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, whereby the Risk Ratings are to be reviewed whenever there is a material event.	sent	N/A	N/A	approved
913	C0886	3. ensure that target market exceptions are properly approved.	sent	N/A	N/A	approved
914	C0887	3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management	sent	N/A	N/A	approved
915	C0888	3. Instruction is received from the compnay's mail mentioned in the MIFT.The signature(s) on the instruction match one or more of the signature(s) that has been maintained on the core banking signature system.	sent	N/A	N/A	approved
916	C0889	3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	sent	N/A	N/A	approved

917	C0890	3. Logging all the invoices in sheet for monitoring	sent	N/A	N/A	approved
918	C0891	3. Monitoring the approved projects budget as per the planned budget	sent	N/A	N/A	approved
919	C0892	3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.	sent	N/A	N/A	approved
920	C0893	3. Ongoing Product Updates awareness emails to all front liners.	sent	N/A	N/A	approved
921	C0894	3. Ops officer branch manager ensure the customer request is in place. 3. ل على حفظ المراسلات بالفرع العمليات ومدير الفرع من وجود طلب العمي يتأكد مدير	sent	N/A	N/A	approved
922	C0895	3. Printing non modefication daily Report for CADC user noting that inernal control checking mantinace report for all bank staff	sent	N/A	N/A	approved
923	C0896	3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.	sent	N/A	N/A	approved
924	C0897	3. Releasing the blocked amounts upon receiving the related commercial register on a maker checker basis.4. Review of bank certificates monthly by external auditor as per regulations in this regard	sent	N/A	N/A	approved
925	C0898	3. Sanction list is screened from AML to the new vendor	sent	N/A	N/A	approved
926	C0899	3. Send email to employees with their apparisals	sent	N/A	N/A	approved
927	C0900	3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.	sent	N/A	N/A	approved
928	C0901	3. Sudden check in case of face to face interviews	sent	N/A	N/A	approved
929	C0902	3. Team leader monitor the deferral and review all the cases and send reminder during month	sent	N/A	N/A	approved
930	C0903	3. The employee should not join the training if the commitment letter was not signed	sent	N/A	N/A	approved
931	C0904	3. The text is being reviewed by Corporate Communications after Finance review.	sent	N/A	N/A	approved

932	C0905	3. To respond to the issue in the same publication with the corrective statement. To align staff through internal communications for any clarifications.	sent	N/A	N/A	approved
933	C0906	3. We formed a media list covering all the major press members to assist in crisis control when needed.	sent	N/A	N/A	approved
934	C0907	3.Insure the contract /P.o in place as per the tender decision	sent	N/A	N/A	approved
935	C0908	3-Access to the batches location is authorized to the staff only with access card.	sent	N/A	N/A	approved
936	C0909	3-Advancing instructions in obliging both the vendor & the branches to allow the vendor for recounting the cash before final receiving to destroy the possibility of any cash overages or shortage.	sent	N/A	N/A	approved
937	C0910	3-Building standered manual models in spreadsheets.	sent	N/A	N/A	approved
938	C0911	3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take necessary action	sent	N/A	N/A	approved
939	C0912	3-Checklist in place including all items/functions/process within the branches and MF units.	sent	N/A	N/A	approved
940	C0913	3-Credit Checking requirements as per CBE &Policy; guidelines .	sent	N/A	N/A	approved
941	C0914	3-Ensure all data are mapped correctly on the system .	sent	N/A	N/A	approved
942	C0915	3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures	sent	N/A	N/A	approved
943	C0916	3-Ensure that collection approval in place before action	sent	N/A	N/A	approved
944	C0917	3-Issues captured from reports are effectively reviewed on maker / checker level.	sent	N/A	N/A	approved
945	C0918	3-Issues captured from reports are effectively reviewed on maker / checker level.	sent	N/A	N/A	approved
946	C0919	3-maker should handle pending transactions not proceesed by system due to inward issue.	sent	N/A	N/A	approved

947	C0920	4- a weekly meeting is set to discusse the new location issues to enhance and improve the process , this meeting including Business - Admin - Premises addition to any other department that may affect the new location progress	sent	N/A	N/A	approved
948	C0921	4- Admin. & Secretary follow up.	sent	N/A	N/A	approved
949	C0922	4- All instructions must be approved for processing by the designated persons to approve.	sent	N/A	N/A	approved
950	C0923	4- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
951	C0924	4- All supporting Docs & approvals are in place before execution.	sent	N/A	N/A	approved
952	C0925	4 all transactions proccsed by maker are approved by checker	sent	N/A	N/A	approved
953	C0926	4- Authorized access to the floor using access cards to allow only authorized staff	sent	N/A	N/A	approved
954	C0927	4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch designation 4- ع جدول توزيع العهد والمهام المعتمد للفر ادراج مصفحة تحت رقابه ثنائيه بناء على زون النماذج المرقمة والخطابات في وحدة يقوم مدير الفرع بالتأكد من حفظ مخ	sent	N/A	N/A	approved
955	C0928	4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal	sent	N/A	N/A	approved
956	C0929	4- Enrich the control environment via enhancing the soft and hard controls	sent	N/A	N/A	approved
957	C0930	4- Insurance policy margin always exceeds the outstanding amount (add to no1)	sent	N/A	N/A	approved
958	C0931	4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock usage with continuity of daily embossing & printing	sent	N/A	N/A	approved
959	C0932	4- obtaining legal approval / branch manager . 4- ير الفرع أو الادارة القانونية الحصول على موافقه مد	sent	N/A	N/A	approved
960	C0933	4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies	sent	N/A	N/A	approved

961	C0934	4- Single Obligor , Related parties & shareholders guidelines	sent	N/A	N/A	approved
962	C0935	4) All original collaterals/financing docs are saved at the documentation team	sent	N/A	N/A	approved
963	C0936	4) branches not allowed to issue release / renewal as per updated procedures and in case of any breach case will be subject to investigation	sent	N/A	N/A	approved
964	C0937	4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	sent	N/A	N/A	approved
965	C0938	4) Tighten the EW monitoring process.	sent	N/A	N/A	approved
966	C0939	4) Tighten the EW monitoring process.	sent	N/A	N/A	approved
967	C0940	4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).	sent	N/A	N/A	approved
968	C0941	4. All fireproof cabinets and all staff drawers are closed and locked. • لغلق يق وخاصة الادراج السفلية الغير محكمه ا اغلاق الخزائن الحديدية المضادة للحر	sent	N/A	N/A	approved
969	C0942	4. Communication is being sent to the concerned line manager months prior the contract renewal	sent	N/A	N/A	approved
970	C0943	4. Confirm that CA conditons and covenants for term facilities/revolvers, where applicable, are tracked regularly as per policy and that they are confirmed by the Risk Analysis Unit.	sent	N/A	N/A	approved
971	C0944	4. Embed Information Security controls within Business processes.	sent	N/A	N/A	approved
972	C0945	4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.	sent	N/A	N/A	approved
973	C0946	4. Fields investigations are done to be able to reach the customers.	sent	N/A	N/A	approved
974	C0947	4. Handling all the required reservations prior to publishing.	sent	N/A	N/A	approved
975	C0948	4. Monitoring sheet for all applications out of Business solution support.	sent	N/A	N/A	approved

976	C0949	4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.	sent	N/A	N/A	approved
977	C0950	4. Processing the invoices on original PO	sent	N/A	N/A	approved
978	C0951	4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number , check amount , check date, beneficiary name , reason of rejection). المعاملات زينة (التيللر) ورئيس الخزينة وفقا لحدود ب الرجوع ويؤشر عليها كل من موظف الخز م الحساب ومبلغ الشيك والمستفيد وسب المرتدة موضحا التاريخ واسم العميل ورق نات الشيك المرفوض في سجل الشيكات تسجيل بيا	sent	N/A	N/A	approved
979	C0952	4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.	sent	N/A	N/A	approved
980	C0953	4. Signature is verified by two ADIB staff according to signature verification limits/thresholds.	sent	N/A	N/A	approved
981	C0954	4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.	sent	N/A	N/A	approved
982	C0955	4. Unit head approval prior to settling.	sent	N/A	N/A	approved
983	C0956	4-All incidents found reported to ORM.	sent	N/A	N/A	approved
984	C0957	4-All incidents found reported to ORM.	sent	N/A	N/A	approved
985	C0958	4-Collection to assign external law office for collecting the required claim documentation in case branches couldn't reach the customers	sent	N/A	N/A	approved
986	C0959	4-Ensure to process supplementary cards presented with the primary cards issuance.	sent	N/A	N/A	approved
987	C0960	4-Rejection transactions handled with finance team	sent	N/A	N/A	approved
988	C0961	4-report (loan A/C per CY per Br. #049) show the contracts booked on the system during specific period of time - Monthly task	sent	N/A	N/A	approved

989	C0962	4-Snap visit report issued after each visit detailing all findings/discrepancies	sent	N/A	N/A	approved
990	C0963	4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.	sent	N/A	N/A	approved
991	C0964	5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. 5- جدول توزيع العهد والمهام المعتمد بالفرع كد من سجل المفوضين بالفرع مطابق مع يقوم مدير العمليات بالتأ	sent	N/A	N/A	approved
992	C0965	5- All the documents are reviewed against checklist by maker / checker.	sent	N/A	N/A	approved
993	C0966	5- amount is distributed as per the declaration. 5- لغ بناء على اعلام الوراثة تم توزيع المب	sent	N/A	N/A	approved
994	C0967	5 any wrong entry are amended on maker checker basis	sent	N/A	N/A	approved
995	C0968	5- Card Ops head reviews the daily reports to ensure proper maintenance	sent	N/A	N/A	approved
996	C0969	5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays	sent	N/A	N/A	approved
997	C0970	5- Ensure that all process/procedures approved by shariaa	sent	N/A	N/A	approved
998	C0971	5- Registeration sheet for Secured Paper for LGs	sent	N/A	N/A	approved
999	C0972	5- Remittance department verifies the signature /initials of designated staff.	sent	N/A	N/A	approved
1000	C0973	5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	sent	N/A	N/A	approved
1001	C0974	5. Abiding by the timelines set by regulatory authorities.	sent	N/A	N/A	approved
1002	C0975	5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an excel sheet. تيجة المتابعة الفرع لاستلام الشيكات المرتدة واثبات ز بإبلاغ العملاء بورود الشيكات المرتدة طرف العملاء/ مسئولي الحسابات (الشركات) يقوم خدمة.	sent	N/A	N/A	approved

1006	60976		5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.	sent	N/A	N/A	approved
1006	60977		5. Checkbooks and LG 's are not issued for accounts with opened deferrals	sent	N/A	N/A	approved
1006	60978		5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.	sent	N/A	N/A	approved
1006	60979		5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.	sent	N/A	N/A	approved
1007	60980		5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • المضادة للحريق ت الرقابة الثنائية في الخزائن المصفحة و الاحتفاظ بالعهد و المستندات الأصل تح	sent	N/A	N/A	approved
1006	60981		5. obtaining the employee signature on the renewal	sent	N/A	N/A	approved
1006	60982		5. Processing any invoice on original only	sent	N/A	N/A	approved
1010	60983		5. Quarterly HRR committee includes the CEO & CRO and Head of legal and WBH and CRH where all high risk and loss making names are discussed extensivley name by name to agree on the ORR and the action plan for each name	sent	N/A	N/A	approved
1010	60984		5-Collateral & support considerations,.. .	sent	N/A	N/A	approved
1012	60985		5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.	sent	N/A	N/A	approved
1013	60986		5-operations to reconcile monthly claims list with insurance company & collection	sent	N/A	N/A	approved
1014	60987		5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.	sent	N/A	N/A	approved
1015	60988		6- closing the main account. 6- لأصلي تم اغلاق الحساب ا	sent	N/A	N/A	approved

1016	0989	6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custodian 6- تغيير احد المفوضين بالفرع ل توزيع العهد والمهام كل 3 شهور او عند قوم مدير العمليات بالتأكد من تحديث جدو ي	sent	N/A	N/A	approved
1017	0990	6- Retention unit confirmation is obtained prior processing	sent	N/A	N/A	approved
1018	0991	6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter	sent	N/A	N/A	approved
1019	0992	6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file. • المندوب الرقم القومي في حال استلام للمفوض / يع العميل وارفاق صورة ضوئية من بطاقي وسبب الرفض وعمل صحة توقيع على توق لبنكي على صورة ضوئية لكل من الشيك المرتد ويتم اثبات استلام العميل بالتوقيع ا يل او مندوبة المفوض لدى البنك الشيك نة / مدير العمليات المصرفية بتسليم العم .يقوم مدير الخزي	sent	N/A	N/A	approved
1020	0993	6. Any extension of deferral exceeding the approved period as per policy is escelated to legal/compliace/business head/ops head to advise and refer case to CEO for action	sent	N/A	N/A	approved
1021	0994	6. Ensure that repayment schedule and pricing are as per the credit approval.	sent	N/A	N/A	approved
1022	0995	6. Log the received invoices in a sheet with the unique serial.	sent	N/A	N/A	approved

10260996		6. Officer performing the SV is independent from the officer conducting the call back. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/marking • Branch to send originals that have avoid duplication stamps/marking directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/marking • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies he original receipts to be escelated (if any) •CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU. •CSU manager are checking frequantly the call log system & reporting any missing call to IT.	sent	N/A	N/A	approved
10260997		6. Senior calls are done as per policy including SCOs, Cos in addition to CRO	sent	N/A	N/A	approved
10260998		6. Shredding of all unused or unneeded documents. • التمزيق الجيد ات الغير مستخدمه عن طريق اله الفرم او التخلص من المستند	sent	N/A	N/A	approved
10260999		6-Snap visit report issued after each visit detailing all findings/discrepencies.	sent	N/A	N/A	approved
10261000		6-X-Boarder ,Concentration Limits , Country limits,.. Above is controlled by all stakeholders operating as per the approved credit policy periodically and on case by case to ensure proper adherence to CBE regulations.	sent	N/A	N/A	approved
10261001		7- Ops officer to ensure Handling branch operation registers (cash registers, returned checks registers, …) and to ensure that all fields are completed . 7- ون مطابقا لنموذج العهدة سجلات الخاصة بالعملية المصرفية وان يك يقوم مدير العمليات بالتأكد من جميع ال	sent	N/A	N/A	approved
10261002		7) An annual review date is specified.	sent	N/A	N/A	approved

1030	1003	7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex: Foreign currency, Energy, interest expense. worth mentioning that impact is quantified in terms of provisions and presented in Risk Committee	sent	N/A	N/A	approved
1030	1004	7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perfprm a formal letter must be addressed to his correspondence address. • لدى البنك ل للعميل على عنوان مراسلاته المسجل العملاء لإصدار خطاب مسجل بعلم الوصو ل بإرسال بريد الكتروني لمسئولي خدمة يك خلال خمسة عشر يوما، يقوم المسئو في حالة عدم قيام العميل باستلام الش	sent	N/A	N/A	approved
1030	1005	7. Due to system limitations for search methadology, BO non modfication report is being extracted daily from the database to validate the search results and ensure accuracy	sent	N/A	N/A	approved
1030	1006	7. Review the segment (whether public sector, private, etc…) .	sent	N/A	N/A	approved
1030	1007	7. Search in the log with the invoice serial to ensure there is no duplicate	sent	N/A	N/A	approved
1030	1008	7-Collection to reconcile write off recovery GLs against reported claims	sent	N/A	N/A	approved
1030	1009	7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closure.	sent	N/A	N/A	approved
1030	1010	8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branc 8- م المعتمد للفرع ثنائيه بناء على جدول توزيع العهد والمها لنماذج في وحدة ادراج مصفحة تحت رقابه يقوم مدير الفرع بالتأكد من حفظ مخزون ا	sent	N/A	N/A	approved
1030	1011	8) The Risk Rating process is identified and its approval status.	sent	N/A	N/A	approved
1030	1012	8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).	sent	N/A	N/A	approved
1040	1013	8. Group facilities are aggregated	sent	N/A	N/A	approved

1040	10014	8. Review of all obligors with ORRs 7 - 9 excluding PS names ensuring sufficient triggers and follow-up. All the above is done by Risk department periodically ensuring sufficient monitoring and proper decision making.	sent	N/A	N/A	approved
1042	10015	8-Escalation matrix to be followed in case of any delay in providing required claim documentation	sent	N/A	N/A	approved
1043	10016	9) Ensure that the obligors in the program meet the credit program requirements	sent	N/A	N/A	approved
1044	10017	9. Extended credit facilities should be sharia compliant.	sent	N/A	N/A	approved
1045	10018	9. Latest financials are obtained & analyzed.	sent	N/A	N/A	approved
1046	10019	A tracker is in place with the expired procedure . Every Two years the procedures updated with Owners & Stockholders unless any amendments received from the owner or according to CBE & Control Functions request. Tracker is reviewed in the beginning of each month by the internal regulations head.	sent	N/A	N/A	approved
1047	10020	A@W PO start to finalize the physical file with all needed documents and actions like copy from the customer ID with mobile number after adding all the needed signatures for original seen and stamps then send coordinator to proceed with needed sanction then send to fulfillment team to proceed with excel sheet to proceed with account opening request through AMC team and once done send the accounts numbers to the coordinator and fulfillment team again in order to complete the file to be sent to AMC department physically and compare the file with the data related to account opening request to confirm	sent	N/A	N/A	approved
1048	10021	abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect	sent	N/A	N/A	approved
1049	10022	Access are granted subject to proper approvals supported by justification, besides annual review on unit external privilage access.	sent	N/A	N/A	approved

1050	1023	Access rights/Security matrix is reviewed by User Access Team on Quarterly basis & obtaining system reports/audit trails from all systems used by checks processing staff to ensure that such rights matches with the staff job description and the absence of unnecessary/unauthorized access rights , in Quarterly revision	sent	N/A	N/A	approved
1050	1024	According to capitalization policy , All amounts above EGP 5k must be capitalized . On other hand , Expenditure control manager is sending monthly mail for concerned parties to clarify the capitalization stsuts for outstanding projects.	sent	N/A	N/A	approved
1052	1025	Accrual Adjusted is authorized and monitored same like the disbursement and settlement as well as all reversals. Moreover all accruals and reversals are being monitored by Officer and senior officer in addition to reconciliation and approved to finance team through the daily journal , also tracked on the dashboard reportin	sent	N/A	N/A	approved
1053	1026	Adherence to the staff gifts process	sent	N/A	N/A	approved
1054	1027	ADIB Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry	sent	N/A	N/A	approved
1056	1028	ADIB utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-	sent	N/A	N/A	approved
1056	1029	ADIB utilities bills payment over Fawry: 1-Daily reconciliation of GL balance against Fawy reports then advise Remittance to transfer the related amount to each biller	sent	N/A	N/A	approved
1057	1030	Alco approval on applied rate whenever there is a change in margin	sent	N/A	N/A	approved
1058	1031	All ADIB Capital products and activities should be compliant with sharia	sent	N/A	N/A	approved
1059	1032	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved

1060	1033	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved
1060	1034	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved
1060	1035	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved
1060	1036	All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file requirements are in place, and any material changes to credit facilities have been identified and approved as per Credit Facility Approval. File requirements may include some of the following items as appropriate for the unit: 1. Current financials.	sent	N/A	N/A	approved
1060	1037	All credit limits are to be reviewed by SME Risk head at least annually to ensure the correct use and eligibility of the credit officer	sent	N/A	N/A	approved
1060	1038	All custody proof cabinet is controlled on daily basis Adding/Sending for CKs /Bills upon reports from BO & GFS Moreover all receivables kept at our custody were checked through Semi annual Exhibit, usual exhibit will take place as Policies and Procedures	sent	N/A	N/A	approved
1060	1039	All customers are screened manually either during the on-boarding process, before opening the account or during the lifecycle of the customer’s relationship.	sent	N/A	N/A	approved
1060	1040	All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .	sent	N/A	N/A	approved

1068	1041	All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.	sent	N/A	N/A	approved
1069	1042	all Invoices to be reviwed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.	sent	N/A	N/A	approved
1070	1043	All job descriptions are reviewed annualy and updated with HR	sent	N/A	N/A	approved
1070	1044	All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.	sent	N/A	N/A	approved
1070	1045	All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.	sent	N/A	N/A	approved
1070	1046	All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be valid for 90 days, as per Policy. If the facilities are not availed or transaction not drawn down in that time frame, the facilities/transaction must be re-approved by the original level. Credit Admin and EW Officer responsible to ensure all CAs are approved in the set timeframe, as required. and all extension gaps should be covered	sent	N/A	N/A	approved
1070	1047	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved

10761048		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10761049		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10761050		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10761051		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved

1070	01052	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
1080	01053	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
1080	01054	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
1080	01055	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved

10861056		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10861057		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10861058		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10861059		all performed functions under credit control dept. are performed through maker and checker & segregation of duties & independency of functions are adhered to.	sent	N/A	N/A	approved
10861060		All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensure CBE compliant - staff awareness , induction training, field visits, customers' and staff feedback	sent	N/A	N/A	approved
10861061		All processes relevant to workflow and SLA between concernd departments are in place and properly communicated by department heads to ensure proper handling for business needs.	sent	N/A	N/A	approved

1080	1062	All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Sharia department to ensure that the risk in execution is to an acceptable level from a Sharia perspective.	sent	N/A	N/A	approved
1090	1063	All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , finance and CEO , in addition to premises head or CIO	sent	N/A	N/A	approved
1090	1064	All reversal transactions should be performed after obtaining proper approvals .	sent	N/A	N/A	approved
1092	1065	all sales staff shall sign ADIB Code of conduct No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinators) to be deactivated unless permission is adequate matching business need and role; external communication is to be determined to specific domains consequently	sent	N/A	N/A	approved
1096	1066	All staff is adequately trained on the policy and product requirements and training certification records are kept with the unit. Refresher trainings are conducted based on new product launch or policy changes.	sent	N/A	N/A	approved
1096	1067	All stakeholders approvals must be obtained.	sent	N/A	N/A	approved
1096	1068	All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls	sent	N/A	N/A	approved
1096	1069	All third party vendors sign a contract that includes clause on the service levels and liability clause in case of breaching that could lead to contract termination	sent	N/A	N/A	approved
1092	1070	All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control on booking, maker and cheker	sent	N/A	N/A	approved
1096	1071	All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved

1099	1072	All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
1100	1073	All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
1100	1074	All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
1100	1075	All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
1100	1076	AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place restriction (Disallow Debit) on all accounts except CMH & Popup Memo until files received by AMC . Not received NTB files reported weekly to Branches logistics, and monthly to BRCC.	sent	N/A	N/A	approved
1100	1077	AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with customer's transaction amount is being sent to AML team to for reviewing the transactions to prevent any suspicious case Restriction of Accounts for clients with aged alerts	sent	N/A	N/A	approved
1100	1078	Analyze the bad cases according to the related trigger and handing over the case/cases to Remedial Team on earlier stage on best effort basis.	sent	N/A	N/A	approved
1100	1079	Annual Assessment of Departments roles and repobonsiblities to align with the Risk Governance Framework.	sent	N/A	N/A	approved
1100	1080	Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs	sent	N/A	N/A	approved

1106	1081	Annual reviews are usually conducted for all credit names that have approved credit facilities in the meantime, frequent updates/reviews are collectively done via investigation, EW & underwriting team as an integral part of the portfolio review/analysis in order to ensure that all requirements are in place ,and any material changes to credit facilities have been identified and approved as per Credit framework guidelines. File requirements may include some of the following items as appropriate: 1) Verify that business strategy, target market and customer segment are identified.	sent	N/A	N/A	approved
1109	1082	Annual training plan is maintained to enroll the mandatory trainings to all staff	sent	N/A	N/A	approved
1110	1083	Any claim should be reported to insurance provider with documents and ensure payment on time	sent	N/A	N/A	approved
1110	1084	Any debiting should be by the availability of balance and by the guidelines of debiting.	sent	N/A	N/A	approved
1112	1085	Any suspecious fraudlent documentations are sent to the FRMU for checking and providing feedback regarding the best practice & prevention controls for financial losses & legal disputes.	sent	N/A	N/A	approved
1113	1086	AP Manager is performing Monthly aged proofing for all credit balances , then submitting the proofing to proofing unit with supporting documents, in addition to justification for aged items , if any	sent	N/A	N/A	approved
1114	1087	Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment for vendor.	sent	N/A	N/A	approved
1116	1088	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	sent	N/A	N/A	approved
1116	1089	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	sent	N/A	N/A	approved

1117	21090	Approved Treasury Programs; Money Market, FX, Profit Rate Swap 1- Treasury product programs are reviewed and approved by market risk and product approval committee prior implementation 2- Market risk role must be clearly indicated in the product program.	sent	N/A	N/A	approved
1118	21091	Archiving the hard copy of the report. Matching BO report out put with the data.Confirm report delivery as per no reminders from CBE	sent	N/A	N/A	approved
1119	21092	As far we start to handle User admin side on registration adibpay on system CADC department are already divided to two department (reviewing & token custody) and (IB & adibpay registration department) to avoid conflict in implementation The other department handling registration side and implement on system (system support maker and checker as ADIB pay access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.	sent	N/A	N/A	approved
1120	21093	At the end of the Contingency, a report will be put up by ALCO to the BOD containing analysis of the crisis and lessons for the future for policy considerations of the bank.	sent	N/A	N/A	approved
1120	21094	ATM depend on the physical security monitoring.	sent	N/A	N/A	approved
1120	21095	Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet banking.	sent	N/A	N/A	approved
1120	21096	Available customer position on core banking system reveales accuretly direct facilities utilization, while in case indirect facilities position or breakdown is requested, we should revet to LGs/LCs department to provide teh accurate O/S or breakdown as somtime the available on the core banking system is not accurate.	sent	N/A	N/A	approved

11264	11097	Based on the ASSET inventory related to ADIB core banking services((database, OS, HW,SW) 1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance and service , else define the outdated or soon to outdate, missing patches, missing specs 2. Ensure to comply with baselines Discover the Outdated Asset	sent	N/A	N/A	approved
11265	11098	BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity	sent	N/A	N/A	approved
11266	11099	BCP location is aside the department main vault , while all required PC's and scanners are already in place and fully functionalized , FTE 's available in BCP are covering the maker and checker concept and one staff has permanent access to work remotely through VPN	sent	N/A	N/A	approved
11270	11100	Borrowing deals segragated by matuirty (agenda) reviewed on a daily basis by TBO supervisor.	sent	N/A	N/A	approved
11281	11101	Both the maker & the checker make sure that any trade documents examined in line of its applicable rules	sent	N/A	N/A	approved
11291	11102	Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	sent	N/A	N/A	approved
11301	11103	Both the maker & the checker make sure that payments are correctly / timely effected on related due date	sent	N/A	N/A	approved
11311	11104	Both the maker & the checker make sure that payments are effected in line of the trade instrument	sent	N/A	N/A	approved
11321	11105	Both the maker & the checker make sure that shipping documents are timely delivered to the customer	sent	N/A	N/A	approved
11331	11106	Both the maker & the checker make sure that shipping documents are correctly / timely negotiated	sent	N/A	N/A	approved

1136	11107	both the maker & the checker make sure that the approved trade template (which contain all the mandatory fields) is being used otherwise the related approvals was obtained	sent	N/A	N/A	approved
1136	11108	Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per approval received after being updated on the cor banking	sent	N/A	N/A	approved
1136	11109	Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained	sent	N/A	N/A	approved
1137	11110	Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in the Trade instrument & to be limited within its rulings that comply with principles of Islamic Shari'a	sent	N/A	N/A	approved
1136	11111	Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place الوظيفة يفية وعدم تعارض الصلاحية الممنوحة مع سبة لموظفي الفرع بناء على المهام الوظ دير الفرع بالتأكد من منح الصلاحيات المنا يقوم م	sent	N/A	N/A	approved
1136	11112	Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. دير العمليات بالتأكد من الاتي: واء كانت ضرورية ام لا يقوم مدير الفرع/ م مكاتب الفرع تترك خاليه من أي اوراق سـ • بان جميع	sent	N/A	N/A	approved
1140	11113	Branches exceptionally do Sanction screening for all related parties of LCs/LGs/collection documents either in case of issuance or amendment, upon receiving the details from the concerned department via email until centralizing the function under Operations Department or through automated sanction system for all cases handled through swift.	sent	N/A	N/A	approved

1140	11114	Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly basis to ensure its application.	sent	N/A	N/A	approved
1140	11115	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely basis	sent	N/A	N/A	approved
1140	11116	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis	sent	N/A	N/A	approved
1140	11117	Business information security to be involved in all related business projects , Information security is part of the CAB so they either obtain info security approval for going live or else many business functions will be blocked such as access management and ISG will be raised against the project and escalated to BRCC & Added in the monthly information security dashboard till closed Information security approval is a must for all projects before going live when rectifying information security requirements	sent	N/A	N/A	approved
1140	11118	Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.	sent	N/A	N/A	approved
1140	11119	Capacity plan is prepared based on business assumptions taking into consideration annual leaves	sent	N/A	N/A	approved
1140	11120	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
1140	11121	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved

1140	01122	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
1150	01123	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
1150	01124	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
1150	01125	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards . لب الأمر ذلك ة، وتعديل الخطة الطاقة الإستعابية إذا تط لمحقق من الأهداف في نهاية كل ربع سنـ يا بناء على الأهداف الموضوعة ومراجعة ا اد خطة الطاقة الاستعابية ومراجعتها سنو إعد.	sent	N/A	N/A	approved
1150	01126	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved

11561	1127	Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and sent yearly to HR	sent	N/A	N/A	approved
11561	1128	Capacity plan should be prepared taking into consideration staff annual leaves - Ensure proper communication , guidance & training to all concerned staff members , as to have the required knowledge to meet performance standards	sent	N/A	N/A	approved
11561	1129	Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required knowledge to meet the required performance standards	sent	N/A	N/A	approved
11571	1130	Capacity planning exercise is conducted monthly and updated with actual figures of last month and reviewed by collections Head to access capacity for each team to decide moves and working plan for the month.	sent	N/A	N/A	approved
11561	1131	Cards Delivery 2- Printing & dispatching is outsourced through Masreya	sent	N/A	N/A	approved
11501	1132	Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA	sent	N/A	N/A	approved
11601	1133	Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards	sent	N/A	N/A	approved
11601	1134	Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied	sent	N/A	N/A	approved
11621	1135	Cards Delivery 1- Segregation of cards & PINs delivery couriers	sent	N/A	N/A	approved
11601	1136	CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are done in accordance to them	sent	N/A	N/A	approved
11661	1137	CBE limit reviewed on daily basis	sent	N/A	N/A	approved

1166	1138	CBE requirements and comments are addressed once received within two working days.	sent	N/A	N/A	approved
1166	1139	CBS system handle registeration side (system support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.Default password is provided to customer through authomatic e-mail sent once checker approved the creation process. and to ensure segregation of duties Tokens are recieved through E Finanace team by conducting site visit to the customer after creation done	sent	N/A	N/A	approved
1167	1140	Check list in place with the list of reports and date to be executed.	sent	N/A	N/A	approved
1168	1141	Check RPO/RTO for SPOF of critical Services at the DR test "if any"	sent	N/A	N/A	approved
1169	1142	Check that all treasury products have proper approved product programs within both CBE regulations and ADIB internal policies	sent	N/A	N/A	approved
1170	1143	Check whether updated BC plan is available with the unit and reflect latest required data. Check the Testing results to ensure testing was done in the last 12 months at least once.	sent	N/A	N/A	approved
1170	1144	Check with BCP the evacuation plan for call center	sent	N/A	N/A	approved
1170	1145	checking & monitoring for the manually process that is performed by business and branches	sent	N/A	N/A	approved
1170	1146	checking card offer applied after issuance	sent	N/A	N/A	approved
1176	1147	Checklist in place detailing all the steps needed to launch any new product/program/scheme.	sent	N/A	N/A	approved
1176	1148	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
1176	1149	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved

11770	11150	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11761	11151	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11770	11152	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11800	11153	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11800	11154	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11820	11155	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	sent	N/A	N/A	approved
11861	11156	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	sent	N/A	N/A	approved
11864	11157	circulation performed to front liners with approved criteria after head of product approval	sent	N/A	N/A	approved
11865	11158	Classified exposures (performing) are properly monitored and that better and worse classification triggers are in place as per Classification Process For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified) From DPD 91- to 120 ORR 8 From DPD 120- to 180 ORR 9 From DPD 180+ ORR 10 classification is done automatically by CAD once DPD is reached. Classification may also take place when an adverse situation occurs like EW signal or any other negative incident	sent	N/A	N/A	approved
11861	11159	Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved

1187	1160	Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
1188	1161	Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
1189	1162	Clients' inquries recived by e-mail , must be sent from the pre designated email address as defined by client in the e-mail and fax/MIFT Indemnity.Clients' inquries reieved by phone , must be recived by the pre designated person which is judged by the ongoing relation with the client and general practice .	sent	N/A	N/A	approved
1190	1163	Close monitoring for new staff took place through team leader in order to provide the new comers with good quality of training ,beside the job description and designations letters prepared and signed through staff performing the duties	sent	N/A	N/A	approved
1190	1164	Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts	sent	N/A	N/A	approved
1192	1165	Collections system access is restricted and approved based on the role of the employee.	sent	N/A	N/A	approved
1193	1166	Company database to be double checked by credit initiation managers to make sure abiding by the approved coding criteria	sent	N/A	N/A	approved
1194	1167	Comparing between physical checks received and the data entered through branch by Clearing unit took place in order to rectify any wrong data by notifying the branch through Email and following up the feedback before EOD	sent	N/A	N/A	approved
1196	1168	Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks	sent	N/A	N/A	approved
1196	1169	Complaints escalation matrix is in place and effective	sent	N/A	N/A	approved

1197	1170	Concerned units are closely monitoring the rectification dates with a follow up by ICD with respective units for closing the open items on or before the agreed target dates. An XL file is being prepared to includes the full action plan for control and monitoring purposes.	sent	N/A	N/A	approved
1198	1171	conducct annual BCP test in order to test backup data center	sent	N/A	N/A	approved
1199	1172	conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree	sent	N/A	N/A	approved
1200	1173	Conduct evacuation plan test periodically and BCP implementation	sent	N/A	N/A	approved
1200	1174	Conduct sample review of training certification records and refresher training records based on any policy/product amendments.	sent	N/A	N/A	approved
1200	1175	Conduct sufficient fraud awareness training to the eligible population	sent	N/A	N/A	approved
1200	1176	consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
1200	1177	contact crisis mangment team in order to make sure that all contact updated in addtion send awareness to crisis team	sent	N/A	N/A	approved
1200	1178	Contingency funding plan must be prepared within approved parameters .	sent	N/A	N/A	approved
1200	1179	contingency plan are performed	sent	N/A	N/A	approved
1200	1180	Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a compliance.	sent	N/A	N/A	approved
1200	1181	Coordination with the business and top management to know a yearly plan and the expansion plan for the upcoming years to set a proper capacity plan for the department and different divisions.	sent	N/A	N/A	approved
1200	1182	Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and regulations with all staff members and review regulatory sites	sent	N/A	N/A	approved

1210	11183	Creating a new routing rule called (to be investigation) so in case of any message the existing routing rules doesn't apply on it will go to this queue and automatically will alert us with pop-up message that there is a message on investigation queue have to check. for NACK (Creating queue with name Delivery notification NAKs any message with flag NAK send it directly to this queue with pop-up notification and send a copy to concern department)	sent	N/A	N/A	approved
1210	11184	Credit Control units officers review documentation against CA ,	sent	N/A	N/A	approved
1210	11185	Credit due diligence should be performed and in line with policy requirements: 1. Validate all components of the credit approval package were completed as appropriate.	sent	N/A	N/A	approved
1216	11186	Credit policies & procedures is approved by ADIB board of directors whenever needed and followed by all stakeholders; department heads along with maker & checker to ensure full compliance throughout the credit cycle.	sent	N/A	N/A	approved
1216	11187	Critical IT systems and equipment are protected from damage caused by environmental hazards.	sent	N/A	N/A	approved
1216	11188	CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with it CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM	sent	N/A	N/A	approved
1216	11189	Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full seggregation of duties	sent	N/A	N/A	approved
1210	11190	Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant & restriction report)	sent	N/A	N/A	approved
1216	11191	Daily core banking system log report review versus card management issuance report	sent	N/A	N/A	approved

1210	11192	Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches	sent	N/A	N/A	approved
1220	11193	Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches	sent	N/A	N/A	approved
1220	11194	Daily follow up from Regional Ops team with branches until closing all the findings .	sent	N/A	N/A	approved
1220	11195	Daily recociliation of all related GLS & immediate settlement for any difference.	sent	N/A	N/A	approved
1220	11196	Daily report generated in order to ensure that all transactions have sms sent to the customer	sent	N/A	N/A	approved
1220	11197	Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.	sent	N/A	N/A	approved
1220	11198	Data Backup and Replication.	sent	N/A	N/A	approved
1220	11199	database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR	sent	N/A	N/A	approved
1220	11200	Department head assigns maker and checker on setup in order to ensure accurate Setup. Weekly post-booking monitoring on maker & checker basis for hurdle compliance to ensure proper escalation of any breaches if any; worth noting that treasury and trade perform pre-booking testing of hurdle compliance prior transaction booking.	sent	N/A	N/A	approved
1220	11201	Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.	sent	N/A	N/A	approved
1220	11202	Department head ensures the below is in place to ensure efficient handling for assigned responsibilities: 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
1230	11203	Detailed work procedures for every function performed in the department should be in place	sent	N/A	N/A	approved

1230	1204	Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	sent	N/A	N/A	approved
1230	1205	Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents	sent	N/A	N/A	approved
1230	1206	Direct Debit Account Linkage 1- Dual control through G12 system genrated reports review versus cusotmers' requests versus PRIME in addition to system advice per transaction	sent	N/A	N/A	approved
1236	1207	Direct investment officer designate BOD members to sector head based on approved critaria and as per law 159 & 125	sent	N/A	N/A	approved
1236	1208	Direct investment officer should follow up and ensure that affilates profit sahres transafered to finance dep. For allocation	sent	N/A	N/A	approved
1236	1209	Disaster Recovery site readness	sent	N/A	N/A	approved
1230	1210	Documents are drafted as per approved CA by maker and checker on bank standard format and incase having non standard documents legal , Risk and shariaa are obtained	sent	N/A	N/A	approved
1236	1211	Dual Communication Links from different providers.	sent	N/A	N/A	approved
1230	1212	Dual control is applied by maker and checker on regulatory system	sent	N/A	N/A	approved
1240	1213	Dual custody of tokens kept under CADC custody.	sent	N/A	N/A	approved
1240	1214	Due to the fact this matter is very critical as the client could leave bank and relationship could be terminated , while there are payment dues should be paid (Accumulated profit) , accordingly till receiving ITS feedback	sent	N/A	N/A	approved
1240	1215	Duties are segregated	sent	N/A	N/A	approved
1240	1216	Employee File Management Process is in place and being applied	sent	N/A	N/A	approved

1246	61217	Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by HR staff payment and governmental relations Manager on Oracle system for new joiners/ existing staff based on employees physical files and obtained appropriate approvals.	sent	N/A	N/A	approved
1246	61218	Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and control functions to obtain their approval before submission	sent	N/A	N/A	approved
1246	61219	Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.	sent	N/A	N/A	approved
1247	71220	Ensure that the following in place: - New credit facilities are approved according to the credit approval grid.	sent	N/A	N/A	approved
1248	81221	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	sent	N/A	N/A	approved
1249	91222	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	sent	N/A	N/A	approved
1250	01223	Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for corporate client accounts mentioned in CBE list dealing with Major Goods not exceeding USD $30,000.00 per client per day , open limit for Retail clients . All process are handled through Head Office without any Branch input	sent	N/A	N/A	approved
1250	11224	Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.	sent	N/A	N/A	approved
1250	21225	Ensure all policies and processes are updated, reviewed and approved periodically.	sent	N/A	N/A	approved
1250	31226	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

1256	1227	Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.	sent	N/A	N/A	approved
1256	1228	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
1256	1229	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
1257	1230	Ensure evacuated plan has been tested and implemented successfully & that there is a current Continuity of Business (COB) Plan which follows corporate standards.	sent	N/A	N/A	approved
1258	1231	Ensure evacuation plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate standards.	sent	N/A	N/A	approved
1259	1232	Ensure evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
1260	1233	Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
1260	1234	Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards .	sent	N/A	N/A	approved
1262	1235	Ensure proper follow up from MIS Head to submit reports on a timely manner.	sent	N/A	N/A	approved
1263	1236	Ensure that 100% of the compliance / AML concerned staff , are compliance and AML Trained , also ensure training is provided frequently and not only once to ensure awareness of all updates.	sent	N/A	N/A	approved
1264	1237	Ensure that agents performance is recorded in the score card	sent	N/A	N/A	approved

1266	1238	Ensure that all processes in place and properly communicated -Ensure properly approved & communicated SLA between concerned departments. - Checker ensure that checkbook is issued on the correct account # & name with the requested number of leafs. - Keeping the checks in fire proof cabinets to avoid financial losses. - Unit Head ensure prompt circulation of all P&P; and related updates to staff to inform them with any updates, in addition that Inhouse trainings are conducting through the printing center.	sent	N/A	N/A	approved
1266	1239	Ensure that all eligible customers are getting charged with the monthly statement fees	sent	N/A	N/A	approved
1267	1240	Ensure that All fraudulent customers to be listed in the fraud negative list	sent	N/A	N/A	approved
1268	1241	Ensure that all functions are prepared by maker and checker ,	sent	N/A	N/A	approved
1269	1242	Ensure that all system features are working smoothly	sent	N/A	N/A	approved
1270	1243	Ensure that all users applications are active	sent	N/A	N/A	approved
1270	1244	Ensure that Buyout cheques are delivered to the beneficiary and collected. Also Bought out facility is reported closed over I-Score	sent	N/A	N/A	approved
1272	1245	Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level	sent	N/A	N/A	approved
1273	1246	Ensure that Job descriptions are in place and acknowledged by the respective staff	sent	N/A	N/A	approved
1274	1247	Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets.	sent	N/A	N/A	approved
1276	1248	Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank assets.	sent	N/A	N/A	approved
1276	1249	Ensure that our signatures record are matched with the received circulars and up to date.	sent	N/A	N/A	approved

1270	1250	Ensure that the reporting is reported properly to Iscore	sent	N/A	N/A	approved
1276	1251	Ensure verification guidelines are followed: Two mandatory questions: full customer name and ID last four digits and 3 obligatory questions (Last payment/transaction r and/or account specific information.(e.g.Last deposit, last transaction, etc.)/ home branch /card limit /card expiry date / phone number	sent	N/A	N/A	approved
1270	1252	ensuring testing quarterly to ensure efficiancy of CSU plan	sent	N/A	N/A	approved
1280	1253	Ensuring that all checks sent through branches are endorsed favor ADIB beside reviewing report of checks received from branches and finally keeping checks copies front and back through check plus application.	sent	N/A	N/A	approved
1280	1254	Entries Performed from Outward and Inward Clearing team on CBE account with both sessions total amount are reviewed daily from Checks Processing Center Head after printing GLs and CBE account statement after posting entries , matches with the daily reconciling performed for CBE account. Moreover upon CPC Head absence , Head of Payment Services signature should be obtained	sent	N/A	N/A	approved
1280	1255	Entries Performed from Trade Bills Dept. Maker while posting PDC CKs on client account and wrote amount in the commission field which consider wrong, as the commission in calculating automatically from G12 Checks Processing Center application . in spite of discovering it in the same posting day but the system did not refund the amount as debited from client account due to the Hunting option , alternative solution has been stated and shall be obligate if repeated .	sent	N/A	N/A	approved
1280	1256	Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exceeded SLA.	sent	N/A	N/A	approved
1280	1257	Escrow agreement in place to be renew anually	sent	N/A	N/A	approved

1286	1258	Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.	sent	N/A	N/A	approved
1286	1259	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1287	1260	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1288	1261	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1289	1262	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1290	1263	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1290	1264	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1292	1265	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1293	1266	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
1294	1267	Evacuation plan tested successfully and BCP implemented successfully several times ة الإخلاء عدة مرات بنجاح م اختبار خطة الإخلاء بنجاح وتم تنفيذ خط ت	sent	N/A	N/A	approved
1295	1268	Evacuation plan tested successfully and BCP implemented successfully several times.	sent	N/A	N/A	approved
1296	1269	Exception reports are properly circulated and escalated as per policy requirements	sent	N/A	N/A	approved
1297	1270	Expenditure control Manger is reconciling between the approved MEP (Major Expenditure proposal) and the accounting treatment and AP head is approving .	sent	N/A	N/A	approved
1298	1271	Expenditure control Manger is reconciling between the approved MEP (Major Expenditure proposal) and the accounting treatment and AP head is approving .	sent	N/A	N/A	approved

1290	1272	Extract list of requests and valdiate related approvals	sent	N/A	N/A	approved
1300	1273	Extract list of requests and valdiate related approvals	sent	N/A	N/A	approved
1300	1274	Extract list of services incidnets and check process complaince	sent	N/A	N/A	approved
1300	1275	Extract list of terminated users and valdiate related actions	sent	N/A	N/A	approved
1300	1276	Extracting Daily transaction history reviewed by AP head.	sent	N/A	N/A	approved
1300	1277	Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requested.	sent	N/A	N/A	approved
1300	1278	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	sent	N/A	N/A	approved
1300	1279	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	sent	N/A	N/A	approved
1300	1280	For all FCY payments , expenditure control manger is requesting FX rate from treasury team to perform the transactions , while FCY balances are reveled on daily basis by core system.	sent	N/A	N/A	approved
1300	1281	For Head office projects, Working on making a yearly plan. For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and determine the number of branches required to open and also to obtain the necessary approvals from senior management.	sent	N/A	N/A	approved
1300	1282	For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : 1. Escrow agreement in place - 2. Highly skilled ITS calibers are hired/retained 3. Close follow up with ITS on all open issues to get the max. support possible "we got letter from the vendor (ITS) to ensure that the application will be supported for next 5 years"	sent	N/A	N/A	approved
1310	1283	FRU deliverables are in form of pdf which is not editable.	sent	N/A	N/A	approved

1310	1284	FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.	sent	N/A	N/A	approved
1310	1285	FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.	sent	N/A	N/A	approved
1310	1286	FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.	sent	N/A	N/A	approved
1310	1287	FRU manager is performing reconciliation between output file and portfolio GLs of trail balance and confirming to risk team, ensure to material deviation from stages YTD covering ratios and ask for justifications , if any	sent	N/A	N/A	approved
1310	1288	FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and submitting	sent	N/A	N/A	approved
1310	1289	FRU Manager is recording the legal provision based on assessment received form legal department , FRU head is reviewing the entries against Legal department study.	sent	N/A	N/A	approved
1310	1290	FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU head is reviewing .	sent	N/A	N/A	approved
1310	1291	full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff	sent	N/A	N/A	approved
1310	1292	Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each of the new location, making sure of the Legibility and authorization levels of the contractual documents to avoid any possible risk to have difficulties that would delay /suspend the project's progress	sent	N/A	N/A	approved
1320	1293	Generate regular report from TW Close all expired LCs & LGs in case there is no pending action on it like: - Business consent - Legal advise - Customer consent - Limit issue - Pending Documents - Etc …	sent	N/A	N/A	approved

1320	1294	Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS	sent	N/A	N/A	approved
1320	1295	GL owner must fill documented form of Name , nature , mapping of any GL and form must be signed by Financial control head for accuracy and mapping.	sent	N/A	N/A	approved
1326	1296	Have a clear research objectives / scope / questions to be answered through	sent	N/A	N/A	approved
1326	1297	Having job description for the existing staff and new hiring	sent	N/A	N/A	approved
1326	1298	Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	sent	N/A	N/A	approved
1326	1299	Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	sent	N/A	N/A	approved
1320	1300	Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch	sent	N/A	N/A	approved
1326	1301	Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	sent	N/A	N/A	approved
1320	1302	Highlighting any pending issue from either of the related parties on spot & providing the required recommendation	sent	N/A	N/A	approved
1330	1303	Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee	sent	N/A	N/A	approved
1330	1304	Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads	sent	N/A	N/A	approved

13302	1305	HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and being reviewed by HR staff payment governmental relations Manager.	sent	N/A	N/A	approved
13306	1306	HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment governmental relations Manager on Oracle system to ensure accurate final payment processing.	sent	N/A	N/A	approved
13306	1307	HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via emails and the register is included in the payroll payments on Oracle system and validated by HR staff payment and governmental relations Manager.	sent	N/A	N/A	approved
13306	1308	IAM team is controlling the process by 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing approval 2- New Joiners announcement provide from HR side	sent	N/A	N/A	approved
13306	1309	ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sure the clean desk policy is applied properly.	sent	N/A	N/A	approved
13302	1310	Implement DAM Database activity monitoring solution to monitor all bank DBs	sent	N/A	N/A	approved
13306	1311	Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening from CADC on maker/checker basis	sent	N/A	N/A	approved

1330	01312	Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information security training for employees and stakeholders. The budget allocated from Information security ,O/T & marketing budget . Information Security KPIs have been developed Face to face information security workshops, induction to new hires Using induction Sessions , Learning management system (LMS) & Phishing simulator supports raising business users awareness against live forms of phishing trends and other social engineering methods , beside customized short courses for each Department Covers all bank departments to achieve competency	sent	N/A	N/A	approved
1340	01313	Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder by Q4 of the year with summary of changes when applicable Follow up with the policy committee to avoid the delay KPIs to measure the effectiveness of the policies will be part of the updated Information security policies	sent	N/A	N/A	approved
1340	01314	initiation and updated the liabilities procedures	sent	N/A	N/A	approved
1340	01315	insurance invoices is reviewed and performed by operations team , mortgage product team only to aprove deducting from cost center, appraisal fees invoices to be delivered from mortgage support sales cordinators to product team to issue the invoice and to be delivered to account payable team	sent	N/A	N/A	approved
1340	01316	Insure that reconciliation of GLs and Monthly proof for done and close on monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.	sent	N/A	N/A	approved
1340	01317	Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.	sent	N/A	N/A	approved

1346	1318	Internal / External verification is conducted for all the applications as per defined policy and appropriate records maintained. Any negative checks are appropriately highlighted to the Credit Initiation Manager for further action.	sent	N/A	N/A	approved
1346	1319	Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Compliance - Sharia- info.security)	sent	N/A	N/A	approved
1347	1320	Inventory is place with for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer through welcome letter accompanied by token. in case of soft token the customer choose password by himself while download application on activation process steps.	sent	N/A	N/A	approved
1348	1321	Investment manager & head of investments should review action and process related to liquidition	sent	N/A	N/A	approved
1349	1322	Investment manager communicate with external advisor to prepare studies for fair value	sent	N/A	N/A	approved
1350	1323	IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit team can raise flag to update any IT SOP, accordingly proposed change will be assessed.	sent	N/A	N/A	approved

1350	1324	Keeping official manual receipts of the vendor & the branches & the related emails. Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in ADIB premises, but posting the amount on the system to avoid the cash insurance risks.Signing the export receipts of the vendor as per each out going shipment. Check the cash balance existing in ADIB premises with the vendor's officer for several times all over the day long.	sent	N/A	N/A	approved
1350	1325	Legal Grid to ensure the accuracy and completeness of the documents received.	sent	N/A	N/A	approved
1350	1326	LG /LC application has been reviewed by a Team Leader or Senior Officer including purpose , and beneficiary according with CA terms and conditions , shariaa and approved line of business as well as limits under dual control , as well as transactional documents	sent	N/A	N/A	approved
1350	1327	List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User	sent	N/A	N/A	approved
1350	1328	Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.	sent	N/A	N/A	approved
1350	1329	make sure to distribute masks, or washable Masks ,sanitizers, and gloves	sent	N/A	N/A	approved
1350	1330	Maker / checker from business Side maker review the case and the price	sent	N/A	N/A	approved
1350	1331	Maker and checker (Officer and Senior Officer) concept is being used in said case , treated as an integral part of the MURABAHA booking process , as the maker is feeding the actorial steps while booking and the checker is revieweing said steps before dibursement	sent	N/A	N/A	approved

1350	1332	Maker checker mechanism should be strictly implemented. A check point must be established and daily reconciliation must be performed. This is consequently resulting into proper provision calculations that should be following IFRS 9 rules	sent	N/A	N/A	approved
1360	1333	Making guidelines for the image of ADIB branches to be a reference to all employees in the P&E; department to maintain the same look and feel for renovated and constructed premises of the bank.	sent	N/A	N/A	approved
1360	1334	Making the electronic archiving project that will insure the presence of all necessary documents that are sent and/or received between P&E; and any other department or Service provide	sent	N/A	N/A	approved
1360	1335	Manual Observation by comparing between the physical checks and the data entered by clearing unit and that any error in data entry is reported to EGITService desk team for rectification by mail with close follow up till receiving correction reply, issue will be finished	sent	N/A	N/A	approved
1360	1336	Manual patch management process is in place however Process is not properly enforced Patch management KRI will be added to the process, to highlight the critical and high vulnerabilities.	sent	N/A	N/A	approved
1360	1337	Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements	sent	N/A	N/A	approved
1366	1338	Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be sent ALM unit on weekly basis	sent	N/A	N/A	approved
1366	1339	Market risk Manager generate reports contain breaches of management limits, EAR, EVE, Liquidity Gap and top depositors limits and communicated to Market Risk Head for final review then send all reports to ALCO committee	sent	N/A	N/A	approved

1367	1340	Market Risk manager monitor daily liquidity and reserve ratios report which is being extracted from Finance Dept. & TMO Dept. to ensure that the ratios are in compliance with CBE rules and Checked by Market risk head	sent	N/A	N/A	approved
1368	1341	Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and report it to be reviewed from market risk head and then to be sent to finance department	sent	N/A	N/A	approved
1369	1342	Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, results and breaches reports to Treasury team, Risk head and Treasurer on weekly basis.	sent	N/A	N/A	approved
1370	1343	Market Risk Manager reports breaches of daily limits (Dealer limits, Intraday, FX Over night position, SE position, FWD and liquidity ratios)to Treasury head, Risk head, Treasury team and CAD team on daily basis to regulate the said breaches through coreective action plan	sent	N/A	N/A	approved
1371	1344	Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions on a weekly basis to Market risk Head for review	sent	N/A	N/A	approved
1372	1345	Market Risk manager Review the daily overnight FX postion and ensure adherence the regulatory limits to be reviewed from market risk head	sent	N/A	N/A	approved
1373	1346	Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop message once they out of the application.	sent	N/A	N/A	approved
1374	1347	Monitoring DC/DR facilities/components.	sent	N/A	N/A	approved
1375	1348	Monitoring of projects plans on regular basis and escalation of any delay.	sent	N/A	N/A	approved

1376	1349	Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability	sent	N/A	N/A	approved
1377	1350	Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure that all figures are within the accepted threshold, in case of breaches detected, the breaches then reported to ALCO.	sent	N/A	N/A	approved
1378	1351	Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches detected, the breaches are reported to ALCO.	sent	N/A	N/A	approved
1379	1352	Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	sent	N/A	N/A	approved
1380	1353	Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	sent	N/A	N/A	approved
1381	1354	Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	sent	N/A	N/A	approved
1382	1355	Monthly Reconciliation for fraud GL .	sent	N/A	N/A	approved
1383	1356	Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay	sent	N/A	N/A	approved
1384	1357	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	sent	N/A	N/A	approved
1385	1358	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	sent	N/A	N/A	approved
1386	1359	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	sent	N/A	N/A	approved

1387	1360	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams . رة الالتزام على الموقع المخصص يع التعليمات التي يتم نشرها بمعرفة إدا ينعين الاطلاع على جم	sent	N/A	N/A	approved
1388	1361	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team members	sent	N/A	N/A	approved
1389	1362	Network Advanced persistent threat (APT) Solution implemented , (APT) is a well-resourced adversary engaged in sophisticated malicious cyber activity that is targeted and aimed at prolonged network/system intrusion. Threat Intelligence platform that is integrated with all security gateways to prevent malicious actors.	sent	N/A	N/A	approved
1390	1363	New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going live.	sent	N/A	N/A	approved
1391	1364	New structure of file server ensure that the access rights are modified by business owner FIM (file integrity monitoring) monitoring of the new shared folders post fact. Old file server is out of information security scope for review or monitoring. IT responsibility to migrate the old shared folder to the new structure.	sent	N/A	N/A	approved
1392	1365	On monthly basis there is a expiry report issued from Credit documents dept. team including list of Expired financing documents and documents and upcoming expires sent to RM for feedback and action in addition activation stopped on the system on expiry date of documents .	sent	N/A	N/A	approved

13961366		Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The Internal Regulations officer conducts a meeting with the concerned functions to start drafting the Procedure / manual, the Internal Regulations head reviews the Procedure / manual, then obtaining the concerned functions' confirmation and circulated to the control functions for review and approval.	sent	N/A	N/A	approved
13961367		Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	sent	N/A	N/A	approved
13961368		Operation Officer to ensure the following : 1. Customer position is printed , returned check form/template is filled with the reason of rejection and signed by authorized sig. ن طريق الفرع/ المقاصة: العمليات / مدير الفرع الشيكات المرتدة ع ات المعتمدة للفرع (رئيس الخزينة / مدير لشيك توضح سبب الرفض وتعتمد بالتوقيع لعميل (وضع عميل) وإعداد حافظة لرفض ا لأي سبب من الأسباب يتم طباعة مركز ا .(• في حالة ارتداد الشيك	sent	N/A	N/A	approved
13961369		Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. ن التالي: يقوم مدير العمليات ومدير الفرع بالتأكد م 1- تغيير حاله الحساب الى متوفى	sent	N/A	N/A	approved
13961370		Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop payment record on system. BM to sign SPC report on quarterly bases. و التأكد من مطابقته على النظام ر الفرع كل ثلاثة اشهر على التقارير الاليه للفرع و توقيع مدير العمليات شهريا و مدي لايقاف في الفرع مع حساب الاستاذ العام ير الفرع و مدير العمليات بمراجعة طلبات ا يقوم مد	sent	N/A	N/A	approved
13961371		Ops officer and SPB review the safe lockers register to ensure applying the P&P; and deducting the fees اريف طبيق السياسات والاجراءات و خصم المص بمراجعة سجل خزائن العملاء للتأكد من ت كلا من مدير العمليات ومدير خدمة العملاء يقوم	sent	N/A	N/A	approved

1390	1372	Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1- اجهزة الانذار التأكد من	sent	N/A	N/A	approved
1400	1373	Ops officer ensure the below: 1- The physical custody is matched with the register and the extracted reports for all the branch custody. h designation : لفرع يقوم مدير العمليات بالتأكد من الاتي التقارير المستخرجة من النظام لكل عهد ا 1- مطابقة العهدة الفعلية مع السجلات و	sent	N/A	N/A	approved
1400	1374	Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming: مدير العمليات بمراجعة التالي كد من عدم تركيب إي اجهزة احتيال يقوم ماكينة الصراف الألى ثلاث مرات يوميا والتأ 1- التأكد من فحص	sent	N/A	N/A	approved
1400	1375	Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
1400	1376	Ops team review collateral linkage prior dispursment - Collateral reviewed by CAD on a monthly basis through collateral report	sent	N/A	N/A	approved
1400	1377	out source companies not complying to phyical & environmental	sent	N/A	N/A	approved
1400	1378	P&E; prepared a list with full data and inspection reports that were made by the P&E; engineeers, where they collected data and copys of contracts from legal. We matched our list with the regional managers, and coordinated it with all involved departments (legal, Admin, Consumer & recovery). After the coordination took place we have shared it on a folder on the bank's system to be accessable to all involved departments.	sent	N/A	N/A	approved
1400	1379	PDCs position is updated manullay through the cenrtral clearing unit second day of delivering checks to branches. Preferrable for PDCs to be on autoimated system to avoid any humman errors.	sent	N/A	N/A	approved
1400	1380	Periodic market scan highlighting key competitive advantages and market share	sent	N/A	N/A	approved
1400	1381	Periodically review to all the used spreadsheets	sent	N/A	N/A	approved

1400	01382	Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of data by a seniority level in the department. Version Control: approved version of spreadsheets are used. Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. Protected spreadsheet	sent	N/A	N/A	approved
1410	01383	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side • Protected spreadsheet	sent	N/A	N/A	approved
1410	01384	Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. - Protected spreadsheet	sent	N/A	N/A	approved
1410	01385	Periodically review to all the used spreadsheets to include : · Input Control : reconciled with the source of data by a seniority level in the department. · Version Control: approved version of spreadsheets are used. · Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. ·Protected spreadsheet	sent	N/A	N/A	approved

1416	61386	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1416	61387	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1416	61388	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1416	61389	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

1410	1390	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1416	1391	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1410	1392	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1420	1393	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

1420	01394	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1420	01395	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1420	01396	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1420	01397	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

14261398		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14261399		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14271400		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14261401		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

1420	01402	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1430	01403	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1430	01404	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1430	01405	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

14361406		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14361407		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14361408		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14361409		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

1437	014	10	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1438	014	11	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1439	014	12	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
1440	014	13	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved

1440	1414	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	sent	N/A	N/A	approved
1440	1415	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	sent	N/A	N/A	approved
1440	1416	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet	sent	N/A	N/A	approved
1440	1417	Periodically review to all the used spreadsheets to include :'· Input Control : reconciled with the source of data by a seniority level in the department.'· Version Control: approved version of spreadsheets are used.'· Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.'· Protected spreadsheet	sent	N/A	N/A	approved
1440	1418	Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department.	sent	N/A	N/A	approved

14461419		Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	sent	N/A	N/A	approved
14470420		Physical access control " existing allowed access for all DC users& Role of each user "	sent	N/A	N/A	approved
14481421		Physical and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local ordinances.	sent	N/A	N/A	approved
14401422		Physical security risk that the bank's security procedures are complained	sent	N/A	N/A	approved
14501423		Post receiving Credit Documentation from the RM on lodging memo ,	sent	N/A	N/A	approved
14501424		posting all PDCs received from branches on Daltex without any exceptions, Cancelling Daily log	sent	N/A	N/A	approved
14521425		Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	sent	N/A	N/A	approved
14531426		Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	sent	N/A	N/A	approved
14541427		Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	sent	N/A	N/A	approved
14561428		Prepare capacity plan and to be approved	sent	N/A	N/A	approved
14561429		Prepare MIS report every month end showing number of deals executed on SUNGARD and % of canceled or amended deals and trend analysis to treasurer and operation head and market risk manager	sent	N/A	N/A	approved
14521430		Procedures/Policies in place and updated.	sent	N/A	N/A	approved

1458	14331	Process map is implemented by the Development officer and reviewed by the development team leader. Then circulated to the stakeholders and control functions for final review.	sent	N/A	N/A	approved
1459	14332	raise a legal action for all customers who met the legal dunning criteria.	sent	N/A	N/A	approved
1460	14333	Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.	sent	N/A	N/A	approved
1460	14334	Regular review of Application Access Control via DB queries and screenshots	sent	N/A	N/A	approved
1460	14335	Regular security testing from external and internal to verify flaws are not accessible or used. No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available server as a load balancer . Servers are highly protected against external cyber attacks Some applications is accessed through Citrix by Internal users.	sent	N/A	N/A	approved
1460	14336	Regular updating to the concerned parties with the cancellation or issuance of bank notes / Registered the circulation of the new editions of GBP & collection of old versions to enable stopping their public circulation.	sent	N/A	N/A	approved
1460	14337	Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement.	sent	N/A	N/A	approved
1460	14338	Regularly review exceptional resolutions before their expiration date to get the Shari'a Board decision on either renewal, replacement, or ceasing the execution of this resolution.	sent	N/A	N/A	approved
1460	14339	Report the receiving documents from postal department to stakeholder in order to inform the related customer accordingly. Reconcile the existing documents with stakeholders on montly basis.	sent	N/A	N/A	approved
1460	14340	Reurned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head	sent	N/A	N/A	approved

1466	61441	Reval Rates submitted on core banking system by TBO officer	sent	N/A	N/A	approved
1466	61442	Reversal function access is very limited to senior officers & Department management only All reversal are monitored next day by special report run by independent person (ICU) (CFOD Officer) All reversal owner should reply to this report with proper justifications also back value reversals should be accessible only to the unit head and his deputy	sent	N/A	N/A	approved
1470	61443	Review compliance with all CBE Rules &Regulations;, including the following : 1-Financing rules & regulations (CBE section 3&4)	sent	N/A	N/A	approved
1470	61444	Review compliance with all FRA Rules & Regulations	sent	N/A	N/A	approved
1470	61445	Review contingency plan and interview with MRM for confirmation that the following in place -key elements: the " playbook" for addressing liquidity and funding -challenges in crisis situations, triggers, procedures, and roles and responsibilities, communication plan, and key contact list to manage a liquidity event. The CFP should clearly define a crisis	sent	N/A	N/A	approved
1470	61446	Review FRMU Users system access	sent	N/A	N/A	approved
1470	61447	Review Funding And Liquidity Plan & check that it must include the following components: Significant MIS/reporting, significant roles and responsibilities including key decision makers and communication plan, overview of liquidity condition , description of Liquidity stress scenarios, information supporting MAR , stress test, requested deviations (if any), requested limits and rationale, and the key metrics -Review that it is approved by ALCO - Review that it is reviewed annually ; or else as requested .	sent	N/A	N/A	approved

1476	1448	Review of documents provided by customer for activation . documents reviwed by maker/checker at CADC side. (system support maker and checker for activation process as account doesn't activated on system unless checker verified against presented documents)	sent	N/A	N/A	approved
1476	1449	Review of documents provided by customer for granting system access.	sent	N/A	N/A	approved
1470	1450	Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.	sent	N/A	N/A	approved
1476	1451	Review of syndication documents as per approved Term sheet by Maker/ Checker	sent	N/A	N/A	approved
1470	1452	Review profitability per product to ensure the product is profitable	sent	N/A	N/A	approved
1480	1453	review RTS reasons and report to Business Planning Team to consider in payout calculation	sent	N/A	N/A	approved
1480	1454	review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script - review customer file and welcome calls and meet the customer to investigate if the compnaint involved a bank staff. if not he's referred to the compnay directly to handle his complaint -customer is referred back to the insurance provider HO to raise his concerns	sent	N/A	N/A	approved
1480	1455	Review the Daily Cash Back Authorization report sent by MIS team	sent	N/A	N/A	approved
1480	1456	Review the initiated product and ensure having stakeholders approvals	sent	N/A	N/A	approved
1480	1457	Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and review mail confirmation that they have all been blocked with correct block code according to their delinquency stage.	sent	N/A	N/A	approved
1486	1458	Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)	sent	N/A	N/A	approved

1486	1459	reviewed by TBO senior officer aginst revalution rates recived from finance officer	sent	N/A	N/A	approved
1487	1460	Reviewing all Returned checks on daily basis, Scanning for returned checks and dishonor slip took place , Notifying branches with clearing returned/ Trade Bills Mails through report sent to branches on daily basis with confirmation Email and finally reconciling clearing GL to match with CBE GL,	sent	N/A	N/A	approved
1488	1461	Reviewing international spend transactions on a customer level	sent	N/A	N/A	approved
1489	1462	Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidated P&P; manual that clarifies & includes all the business progress in full details.	sent	N/A	N/A	approved
1490	1463	re-visiting capacity plan and to be approved	sent	N/A	N/A	approved
1490	1464	Revoke and clean undesired RMAs with no business relation as per FI department monthly.	sent	N/A	N/A	approved
1492	1465	-Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applied in decisioning is accurate.	sent	N/A	N/A	approved
1493	1466	Sanabel reconciliation to be done by end of each day over the daily requests received from the branches side to ensure processing all the requests.	sent	N/A	N/A	approved
1494	1467	Send form 2 to social insurance office on a yearly basis	sent	N/A	N/A	approved
1496	1468	send questioner in order to make sure about OEA bcp plane, their scope durining crisies mode,…etc in addtion provide us evidence of test plan , bcp test, contingance plan.. Etc	sent	N/A	N/A	approved
1496	1469	Sending all covenants & events of defaults to ADIB Capital / ADIB Risk for review & testing before communicating such to participant banks . Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant bank in timely manner.	sent	N/A	N/A	approved

1497	1470	Separate GL for each related party and FRU manger is preforming Monthly proofing with related parties finance team of all transactions and balances that approved by FRU head.	sent	N/A	N/A	approved
1498	1471	-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual	sent	N/A	N/A	approved
1499	1472	Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and generally accepted Shari'a principles as per Sharia Board internal regulation that governs its roles and responsibilities. ADIB Sharia Board issues a fatwa upon studying their previous resolutions to ensure consistency and to meet business needs while maintaining Sharia compliance.	sent	N/A	N/A	approved
1500	1473	Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.	sent	N/A	N/A	approved
1500	1474	Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.	sent	N/A	N/A	approved
1502	1475	Signature circular are distributed to other banks and the I SCORE system is updated.	sent	N/A	N/A	approved
1503	1476	Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.	sent	N/A	N/A	approved
1504	1477	-SLA Agreements should be reviewed on annual basis to avoid any bottle necks in busienss flow (SLA should govern corproate team relation with other concerned parties as Trade /Clearing/Credit Admin./Credit documentation/Legal)	sent	N/A	N/A	approved
1505	1478	SLAs available with all interacting units as applicable.	sent	N/A	N/A	approved
1506	1479	SLAs with ADIB-EG departments providing services to ADIB Capital such as finance, Audit, Agency credit control , Operation…etc. should be in place	sent	N/A	N/A	approved

1507	21480	Stamps are recorded in a register once received, and dispateched same day to the desiganted dept/branch. Then once delivered to the branch/dept., and email is sent to the concerned dept. with the stamp copy on the register. The concerned dept. then confirms that it is the stamp ordered.	sent	N/A	N/A	approved
1508	21481	Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.	sent	N/A	N/A	approved
1509	21482	Sustainable finance policy as mandated by CBE.	sent	N/A	N/A	approved
1510	21483	System of procedures are made and followed by P&E; department members that insure the easy workflow of action being made, and are in continues update and following instruction being given by the Process improvement department.	sent	N/A	N/A	approved
1510	21484	System performance issues should be reported immediately to IT in order to take required action	sent	N/A	N/A	approved
1512	21485	Talent Review model is in place and being implemeneted	sent	N/A	N/A	approved
1513	21486	Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper renewal in place enclosing business strategy TM/RAC, based on stress testing, performance assessment and monitoring.	sent	N/A	N/A	approved
1516	21487	Tax calculations are automated on Oracle system. and incase of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of operations.	sent	N/A	N/A	approved
1516	21488	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved

15161489		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15171490		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15181491		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15191492		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15201493		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15201494		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15221495		test all location manin and backup sites	sent	N/A	N/A	approved
15231496		The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that can cause a failure at an inopportune time.	sent	N/A	N/A	approved
15241497		The bank's personnel and other stakeholders are made aware of potential threats to the bank’s information assets and taught how to avoid situations that might put such assets at risk.	sent	N/A	N/A	approved
15251498		The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.	sent	N/A	N/A	approved
15261499		The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.	sent	N/A	N/A	approved

1520	21500	The CFP must be revised annually and updated for funding actions based on stress test results.	sent	N/A	N/A	approved
1526	21501	the concerned control party in the entity check the report with the limits & address the parties who missed reportation in cooperation with the cash management department	sent	N/A	N/A	approved
1526	21502	The corrective actions plan determined from previous tests is taken into account	sent	N/A	N/A	approved
1530	21503	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	sent	N/A	N/A	approved
1530	21504	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	sent	N/A	N/A	approved
1532	21505	The essential processes are covered by recovery solutions- in order to restore some of PCs, laptops with in same time in order to calculate the time to determine all machines will take how many hrs	sent	N/A	N/A	approved
1536	21506	The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.	sent	N/A	N/A	approved
1536	21507	The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the Procedure / manual, the Internal regulations head reviews the Procedure / manual, then obtains the process owner's approval. The Procedure / manual is then circulated to the control functions for final review.	sent	N/A	N/A	approved
1536	21508	The Internal Regulations officer uploads the manual / procedures on the portal, the Internal Regulations Head checks the uploaded manual / procedure to ensure that it is the latest version.	sent	N/A	N/A	approved

153615	09	The payable unit in the Finance department shall follow the below: -Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1) -Expenses shall not be paid to collection agencies before Sharia Board/ department approval (2/2/2016-1). -Any reversal request must be linked to the amount credited to Charity GL by the same department. -general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts.	sent	N/A	N/A	approved
153615	10	The payable unit in the Finance department shall follow the below: -general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts. - A record should be kept and updated with all amounts credited to this GL.	sent	N/A	N/A	approved
153615	11	The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them to fill the score card and the vendor assessment.	sent	N/A	N/A	approved
153615	12	The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively.	sent	N/A	N/A	approved
154015	13	The Sharia department aids Sharia Audit in preparing Sharia Audit reports on ADIB financial statements upon which the Sharia Board issues its yearly Sharia Testimony regarding ADIB compliance with Sharia Board resolutions and requirements.	sent	N/A	N/A	approved
154015	14	The Sharia department has communicated guidelines to concerned parties in the Finance department.	sent	N/A	N/A	approved
154015	15	The Sharia department reviews any kind of contract with external parties that is not standard to assure its compliance with Sharia regulations and Sharia Board resolutions.	sent	N/A	N/A	approved

1546	1516	The Shari'a department should review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective.	sent	N/A	N/A	approved
1546	1517	The Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval.	sent	N/A	N/A	approved
1546	1518	The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.	sent	N/A	N/A	approved
1546	1519	The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds.	sent	N/A	N/A	approved
1547	1520	The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.	sent	N/A	N/A	approved
1548	1521	The Teller implemented the sanction screening required data through SAS system which checked by the Operation Officer or Head Cash for the pending alerts, the business communicated with the branch for calling the customer for providing the support documents.	sent	N/A	N/A	approved
1549	1522	The tests are carried out in compliance with the tests plan based on communication test plan	sent	N/A	N/A	approved
1550	1523	The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the unit is based on the approved capacity plans.	sent	N/A	N/A	approved
1550	1524	Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.	sent	N/A	N/A	approved
1552	1525	There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing access rights according to the sensitivity and criticality of information Ensure that all users (internal, external and temporary) and their activity on IT systems are identifiable.	sent	N/A	N/A	approved

15561526		There is IT committee composed of executive, IT charter policy , IT org chart and job description	sent	N/A	N/A	approved
15561527		There is IT program and project management methodology process & Project review meetings	sent	N/A	N/A	approved
15561528		TMO Head Ensure at the end of day 14 that there is no breach	sent	N/A	N/A	approved
15561529		TMO Head ensure on a daily basis that aging of all the pending TXNs within the normal aging range and the aged amounts are justified under logical reason	sent	N/A	N/A	approved
15561530		TMO Officer and Senior Officer on a daily basis ensures on a daily basis that any deal Change/Delete has been reported in currency position or approved from the authorized person	sent	N/A	N/A	approved
15561531		TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts	sent	N/A	N/A	approved
15561532		TMO Officer and Senior Officer on a daily basis ensures that there is sufficient funds in RTGS LOMS based on Treasury deals done & Remittance, clearing e-mails	sent	N/A	N/A	approved
15561533		TMO Officer and Senior Officer on a daily basis ensures that there is no breaches in FX, MM & Exposure limits	sent	N/A	N/A	approved
15561534		Trade is required to make a monthly proof on monthly bases	sent	N/A	N/A	approved
15561535		Trading sheet report is extracted from SunGard and profit is calculated automatically not manually prepared as before	sent	N/A	N/A	approved
15561536		Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members	sent	N/A	N/A	approved
15561537		Transactions are executed in accoirdance to the CBE circulars under maker and checker control.	sent	N/A	N/A	approved
15561538		Transactions are executed in accordance to the CBE circulars under maker and checker control.	sent	N/A	N/A	approved
15561539		Transactions are executed in accordance to the CBE circulars under maker and checker control.	sent	N/A	N/A	approved

1560	1540	Transactions doc's are lodged in a fire & theft proof cabinet in ADIB Capital	sent	N/A	N/A	approved
1560	1541	Treasury back office doesn't book any trade above the trader's limit except with proper approval	sent	N/A	N/A	approved
1560	1542	Treasury issues FTP rates on monthly basis to finance for correct calculation of NRFF for all business segments	sent	N/A	N/A	approved
1570	1543	undertaking from the customer and NDA from the company should be included in agreement	sent	N/A	N/A	approved
1570	1544	Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff on quarterly basis	sent	N/A	N/A	approved
1570	1545	Update unit process manual when needed	sent	N/A	N/A	approved
1570	1546	Updated and complete BCM plan is available with the unit. BCM tool is kept updated.	sent	N/A	N/A	approved
1570	1547	Updated product catalogue training / Inductions	sent	N/A	N/A	approved
1570	1548	Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers with special charges , notification mail from cash management and RM to be sent to checks processing unit staff to identify new clients having special commission or any updates for clients already enjoying special commission	sent	N/A	N/A	approved
1570	1549	Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the transaction on a maker / checker bases.	sent	N/A	N/A	approved
1570	1550	Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it meets all requirements then the transaction is processed on a maker / checker bases also they make sure that the transaction is processed	sent	N/A	N/A	approved
1570	1551	Validate printed Pins against customer request Daily system log review versus customers requests	sent	N/A	N/A	approved

1570	01552	Verifying business confirmation on monthly regulatory reports .	sent	N/A	N/A	approved
1580	01553	VPN activiated, alternative locations are ready	sent	N/A	N/A	approved
1580	01554	we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks	sent	N/A	N/A	approved
1580	01555	While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye	sent	N/A	N/A	approved
1580	01556	working on NFS online monitoring system supported by MasterCard	sent	N/A	N/A	approved
1580	01557	استيفاء التوقيعات على عملية التداول فور	sent	N/A	N/A	approved
1580	01558	د مدير الوحدة لحركة التدوال في السجل. اعتما	sent	N/A	N/A	approved
1580	01559	فور استلام مصرفنا له وذلك باتباع الاتى :- لتحفظات المختص. الاسراع بتنفيذ الحجز الحجوز التى تسلم لهم لموظف الحجوز وا لفروع وادارة البريد بالاسراع بتسليم كافة والتحفظات فور استلامها. أ- التنبيه على ا ى موظف الحجوز المختص بتنفيذ الحجوز ب- التنبيه عل	sent	N/A	N/A	approved
1580	01560	الاستعلام الخارجى على تقرير الاستعلام تم التاكد من وجود خاتم الشركه الخاصه ب تقاريرالائتمانيه و الاستعلام الخارجى كم ي حق لجميع التواريخ المسجله بالنماذج و ال يكون تاريخ الموافقة الائتمانيه و اللجنه لا بق تاريخ الاقرار تواريخ التقارير الائتمانيه و مذكرة التمويل 0000 الخ) و على ان يس لك اقرارات العميل - الايرادات و المصروفات خرى (نماذج استعلام الوحدة- اعرف عمي ريخ طلب التمويل سابق لجميع النماذج الا المسجله على النماذج على ان يكون تا التاكد من صلاحية التواريخ	sent	N/A	N/A	approved
1580	01561	تيفاء كل من الختم و البصمة الخاصين □ القراءة و الكتابة أو العملاء المكفوفين بأس المختص فى حالة العملاء الذين لا يجيدون الختم المحفوظ التاكد من قيام الموظف ند تحقيق الشخصية ومطابقا للاسم على موجود على الخاتم واضحا و مطابقا لمست التوقيع بالعميل ، على أن يكون الأسم ال رى التى تم أخذ البصمة منها على نموذج اء بصمة أصبع الأبهام لليد اليمنى أو اليس وذج التوقيع المحفوظ بالبنك. ويجب أستيف فقد الختم الخاص بالعميل. صورته لدى نم ا استيفاء ختم اخلاء مسئولية البنك عن ة الأقرار الموجود بنظام العمل، ويتعين ايض ضل ان يكون من اقارب العميل نفسه) كتاب راعاة أن يقوم المرافق بصحبه العميل (ويف و كذا م	sent	N/A	N/A	approved

1580	1562	مويل ,الاقرارات, العقود,الكفاله التضامنيه) يفاء الدمغه على جميع النماذج (طلب الت التاكيد على است	sent	N/A	N/A	approved
1590	1563	من المختص طبقا لصلاحياته قبل الصرف. التأكد من إعتماد المصروفات	sent	N/A	N/A	approved
1590	1564	الوقت القانونى للرد والرد بشكل صحيح . ورة توخى الدقة والاسراع بالرد لعدم تضيع ارة المختصه بالحجوز بالادارة القانونيه بضر صيانه الحسابات – افراد وشركات – والاد التنبيه على الفروع وأدارة	sent	N/A	N/A	approved
1590	1565	قطاع الموارد البشرية لمواجهة هذا الخطر التنسيق مع	sent	N/A	N/A	approved
1590	1566	د من تسجيل الرقم الرمزي بشكل صحيح المراجعة الثنائية من الوحدات للتأك	sent	N/A	N/A	approved
1590	1567	دة في حالة فقد أو تلف المفاتيح والاختام تطبيق الاجراءات المعتم	sent	N/A	N/A	approved
1590	1568	فصل بين الاختصاصات (العمل و المراجعة) ـتطبيق مبدأ ال	sent	N/A	N/A	approved
1590	1569	الأمر لذلك مع عرض مبررات هذا التعديل. تعديل بنودها إذا تطلب	sent	N/A	N/A	approved
1590	1570	من وجود عقود حراسة على تلك المقارات ومقارات منفصلة عن فروع البنك والتأكد وحدات التمويلات الصغيرة التي لها مداخل حصر جميع	sent	N/A	N/A	approved
1590	1571	خه ويحتفظ مدير الوحدة بالنسخة الثانية ل باحث من نسختين، ويسلم الباحث نسـ لتي تحتوي على العملاء المسئول عنها ك باعة اجندات التحصيل الخاصة بالباحثين وا ط	sent	N/A	N/A	approved
1590	1572	اعتماد آية معاملات أثناء قيامهم باجازات. من عدم قيام الزملاء المذكورين بإدخال أو ابقته مع سجل الحضور والانصراف والتأكد في ايام اجازات Makers & Checkers ومط قم (13) السداد من اختصاصات Checker طباعة تقرير ر	sent	N/A	N/A	approved
1600	1573	سختي المفاتيح طوال فترة عمله بالوحدة عدم استلام شخص واحد لـ	sent	N/A	N/A	approved
1600	1574	أحد شركات التحصيل المتعاقد معها البنك القضائية ضد العميل وكفيله وتحويله إلى اءات الودية مع العميل يتم اتخاذ الاجراءات عند استنفاذ كافة الاجر	sent	N/A	N/A	approved
1600	1575	داية جلسة تداول اليوم التالي علي الاكثر شة مجلس الادارة للقوائم المالية و قبل بـ مال مقارنة بالفترة السابقة فور انتهاء مناق بات يتم ارسال بيان معتمد باهم نتائج الاعـ التي لم يصدر بشأنها تقرير مراقب الحسا في حالة القوائم المالية السنوية و الدورية	sent	N/A	N/A	approved

1606	1576	هاية كل فترة مالية (31/3 - 30/6 - 30/9) ئم المالية خلال 45 علي الاكثر من تاريخ ن ء السنة المالية 31/12 لابد ان ترسل القوا خلال 90 يوم علي الاكثر من تاريخ انتها ادها من الجمعية العامة العادية و ذلك في الادارة بارسال القوائم السنوية قبل اعتم تقوم	sent	N/A	N/A	approved
1606	1577	م الرمزي مع تقرير العملاء فوق حد الاقرار تخرجة من نظام التمويلات الصغيرة بالرق مراجعة الإقرارات الشهرية المس	sent	N/A	N/A	approved
1606	1578	ميع الإيصالات المستخدمة قد تم توريدها في دفاتر الباحثين يوميا والتأكد من أن ج مراجعة الإيصالات غير المستخدمة	sent	N/A	N/A	approved
1606	1579	ال وكذلك التسلسل التاريخي للمعاملات. أكد من صحة نسب توزيع الأرباح ورأس الم عة عقود التمويلات الموقعة من العميل للن مراج	sent	N/A	N/A	approved
1607	1580	من خلال المراجعة الثنائية (عمل - روجع). ت الصغيرة أو على شبكة البنك المركزي العملاء سواء على قاعدة بيانات التمويلا مراجعة عملية ربط	sent	N/A	N/A	approved
1608	1581	فع رسم اشتراك سنوي بقيمة 7500 جم شر السنوي / شركة مصر المقاصة يتم د الف جم سنويا + 10000 جم مقابل الن رية يتم سداد رسم قيد سنوي ويبلغ 500 بل الخدمات السنويه / هئية البورصة المص ابة المالية يتم دفع 25000 جم سنوي مقا هئية الرق	sent	N/A	N/A	approved
1609	1582	صيل أو في يوم العمل التالي على الأكثر من العملاء يتم توريدها في نفس يوم التح كد من أن جميع المبالغ التي تم تحصيلها يتعين التأ	sent	N/A	N/A	approved
1610	1583	د تم الموافقة عليها من الادارات المختصة اقساطها او اعدام المديونيات الخاصة بها ق جميع الحالات التي تم جدولتها او تاجيل يتعين التأكد من ان	sent	N/A	N/A	approved
1610	1584	لخبرة في مجالات التمويل متناهي الصغر. ي الوحدات والمديرين الاقليمين واصحاب ا لقات نقاشية بالوحدات تحت اشرف مدير العملي داخل الوحدات عن طريق عقد ح على كل ما هو جديد عن طريق التدريب يتعين تدريب العاملين	sent	N/A	N/A	approved
1610	1585	جود سياسات واضحة ومفهومة ومعتمدة، يتعين و	sent	N/A	N/A	approved
1610	1586	لرقابية بموعد انعقاد الجمعية وفقا للقانون معية بجريدتين رسميتين / ابلاغ الجهات ا معية العامة / يقوم بالاعلان عن عقد الج يتم اعداد الاجراءات اللازمة للج	sent	N/A	N/A	approved

1616	1587	ف المصرية و قبل بداية جلسة تداول اليوم لاحداث الجوهرية قبل التصريح عنها بالصح و تقوم الادارة بموافاة البورصة المصرية با تم الافصاح فور الانتهاء من انعقاد المجلس ي	sent	N/A	N/A	approved
1616	1588	لجهات ذات الصلة (شركة مصر المقاصة) لبيانات بكل دقة طبقا للبيانات الواردة من ا يتم الالتزام باعداد ومراجعة ا	sent	N/A	N/A	approved
1616	1589	يتم التحديث بشكل دورى	sent	N/A	N/A	approved
1617	1590	ارصدة + تفويض للحضور عن مساهم اخر ية على ان يقدم المساهم شهادة تجميد المصرية .ويتم حضور المساهمين للجمع توفاة لهئية الرقابة المالية وهئية البورصة لجمعية الا بعد تسليم القوائم المالية مس ب21 يوم على الأقل ولايجوز الدعوة لعقد ا ارة والقوائم المالية السنويه قبل الجمعية ر من انعقادها ويتم نشر تقرير مجلس الإد يتم الدعوة للجمعية قبل شه	sent	N/A	N/A	approved
1616	1591	الحكومية المختصة فى حالة إمكان ذلك حة المستندات من خلال الرجوع للجهات بالإضافة إلى العمل على التحقق من ص خلال الفحص الدقيق لمستندات الملكية ، يتم تفادى ذلك من	sent	N/A	N/A	approved
1616	1592	موظفي الوحدة ولا يقبل صور من العميل. كد من عدم تزويرها، ويتم تصويرها بمعرفة اصول المستندات من العميل وفحصها والتأ يتم تقديم	sent	N/A	N/A	approved
1620	1593	ئية الرقابه المالية بالبنك الاهلى المصرى القوائم المالية ويتم تحويله الى حساب ه اجمالى الإيرادات الربع سنوية طبقا لارقام م التطوير على أساس 2 في الالف من يتم حساب رسـ	sent	N/A	N/A	approved
1620	1594	ارى + تفويض حضور اعضاء مجلس الادارة او تفويض للحضور فى حال الشخص الاعتب ور فى حال الحضور بدلا عن مساهم اخر هادة تجميد ارصدة + توكيل رسمى للحض مين للجمعية على ان يقدم المساهم شه بغرض حضور الجمعية .ويتم حضور المساه المساهمين الذى قاموا بتجميد ارصدتهم صة قائمة بالارصدة المجمدة وهى خاصة ب ب قائمة مساهمين من شركة مصر المقا يتم طل	sent	N/A	N/A	approved
1620	1595	بدأ الرقابة المزدوجة (Maker & Checker) ل بقوائم الحظر (أفراد وشركات) وتطبيق م يجب التأكد من عدم إدراج العميل والكفي	sent	N/A	N/A	approved
1620	1596	مستوفاه و واضحه (المبلغ التاريخ.....الخ) تكون جميع بيانات ايصالات توريد النقديه يجب ان	sent	N/A	N/A	approved
1620	1597	تندات ذات القيمه لعدم شيوع المسئوليه مسئول عن حفظ هذه السجلات و المسـ يجب تحديد شخص	sent	N/A	N/A	approved

1626	1598	لخاص والافراد في راسمال مصرفنا شهريا به نسبة مساهمة المال العام و القطاع ا داد البيان الشهري للبنك المركزي موضحا يقوم الموظف باع	sent	N/A	N/A	approved
1626	1599	كل صحيح على سجل الحضور والانصراف. هر والتأكد من تداول المفاتيح والاختام بشـ يقوم مدير الوحدة بمراجعة السجل كل شـ	sent	N/A	N/A	approved
1627	1600	Manual reconciliation using the reports sent from the provider as no transactions done through our system	sent	N/A	N/A	approved
1628	1601	1.1.4.a Leadership Advocacy	sent	N/A	N/A	approved
1629	1602	1.1.4.b Defined Roles and Responsibilities (RACI)	sent	N/A	N/A	approved
1630	1603	1.1.4.c Documented Strategic Objectives	sent	N/A	N/A	approved
1630	1604	1.1.4.d Mission, Vision, and Goals	sent	N/A	N/A	approved
1632	1605	1.1.4.e Operations and Execution Validation	sent	N/A	N/A	approved
1633	1606	1.2.4.a Policy Management	sent	N/A	N/A	approved
1634	1607	1.2.4.b Critical Policy Coverage	sent	N/A	N/A	approved
1636	1608	1.2.4.c Policy Training and Acceptance	sent	N/A	N/A	approved
1636	1609	1.2.5.a Policy Management System of Record	sent	N/A	N/A	approved
1637	1610	1.3.4.a Audit and Compliance Program	sent	N/A	N/A	approved
1638	1611	1.3.4.b Self-Assessment	sent	N/A	N/A	approved
1639	1612	1.3.4.c Reporting Requirements	sent	N/A	N/A	approved
1640	1613	1.3.4.d Regulatory Alignment	sent	N/A	N/A	approved
1640	1614	1.3.5.a Governance, Risk, and Compliance (GRC) System	sent	N/A	N/A	approved
1642	1615	1.4.4.a Formalized Security Awareness Program	sent	N/A	N/A	approved
1643	1616	1.4.4.b Role-Based Training Plan	sent	N/A	N/A	approved
1644	1617	1.4.4.c Metrics	draft	pending	pending	pending
1646	1618	1.4.5.a Learning Management System (LMS)	sent	N/A	N/A	approved
1646	1619	1.4.5.b Phishing Awareness	sent	N/A	N/A	approved
1647	1620	2.1.4.a Risk Committee	sent	N/A	N/A	approved
1648	1621	2.1.4.b Formal Risk Management Program	sent	N/A	N/A	approved
1649	1622	2.1.4.c Risk Monitoring and Risk Register	sent	N/A	N/A	approved
1650	1623	2.1.4.d Risk Classification	sent	N/A	N/A	approved

1650	1624	2.1.5.a Governance, Risk, and Compliance (GRC) System	sent	N/A	N/A	approved
1652	1625	2.2.4.a Asset management	sent	N/A	N/A	approved
1653	1626	2.2.4.b Media Handling and Information Asset Classification	sent	N/A	N/A	approved
1654	1627	2.2.5.a Configuration Management Database	sent	N/A	N/A	approved
1655	1628	2.2.5.b Asset Management Database	sent	N/A	N/A	approved
1656	1629	2.3.4.a Change Management Program	sent	N/A	N/A	approved
1657	1630	2.3.4.b Backup and Retention Policy	sent	N/A	N/A	approved
1658	1631	2.3.4.c Recovery Strategy	sent	N/A	N/A	approved
1659	1632	2.3.4.d Disaster Recovery Plan (DRP)	sent	N/A	N/A	approved
1660	1633	2.3.4.e Business Continuity Plan (BCP)	sent	N/A	N/A	approved
1661	1634	2.3.4.f Business Impact Analysis (BIA)	sent	N/A	N/A	approved
1662	1635	2.3.4.g Exercise Schedule	sent	N/A	N/A	approved
1663	1636	2.3.5.a High Availability System	sent	N/A	N/A	approved
1664	1637	2.3.5.b Backup System	sent	N/A	N/A	approved
1665	1638	2.4.4.a Legal/HR Collaboration	sent	N/A	N/A	approved
1666	1639	2.4.4.b Employee Risk Profiling	sent	N/A	N/A	approved
1667	1640	2.4.4.c Need-to-Know RBAC	sent	N/A	N/A	approved
1668	1641	2.4.5.a User Behaviors Analytics (UBA)	sent	N/A	N/A	approved
1669	1642	2.4.5.b Advanced Forensics	sent	N/A	N/A	approved
1670	1643	2.4.5.c Isolated Case Management System	sent	N/A	N/A	approved
1671	1644	2.4.5.d honeypot	sent	N/A	N/A	approved
1672	1645	3.1.4.a Incident Classification	sent	N/A	N/A	approved
1673	1646	3.1.4.b Incident Categorization	sent	N/A	N/A	approved
1674	1647	3.1.4.c Communications Plan	sent	N/A	N/A	approved
1675	1648	3.1.4.d Escalation Matrix	sent	N/A	N/A	approved
1676	1649	3.1.5.a Communications Systems	sent	N/A	N/A	approved
1677	1650	3.1.5.b Knowledge Management System	sent	N/A	N/A	approved
1678	1651	3.2.4.a Malware Analysis	sent	N/A	N/A	approved
1679	1652	3.2.4.b Communications Plan	sent	N/A	N/A	approved
1680	1653	3.2.4.c Exercise Schedule	sent	N/A	N/A	approved
1681	1654	3.2.4.d Incident Response Plan	sent	N/A	N/A	approved
1682	1655	3.2.5.a Case Management System	sent	N/A	N/A	approved

1683	1656	3.2.5.b Digital Forensics	sent	N/A	N/A	approved
1684	1657	3.3.4.a 24x7x365 Staffing	sent	N/A	N/A	approved
1685	1658	3.3.4.b Verbose Logging Standard	sent	N/A	N/A	approved
1686	1659	3.3.4.c Log Retention Standard	sent	N/A	N/A	approved
1687	1660	3.3.4.d Operational Level Agreements (OLA)	sent	N/A	N/A	approved
1688	1661	3.3.4.e Penetration Testing	sent	N/A	N/A	approved
1689	1662	3.3.4.f Playbooks	sent	N/A	N/A	approved
1690	1663	3.3.4.g Threat Hunting	sent	N/A	N/A	approved
1691	1664	3.3.4.h Exercise Schedule	sent	N/A	N/A	approved
1692	1665	3.3.5.a Security Incident and Event Management (SIEM)	sent	N/A	N/A	approved
1693	1666	3.3.5.b Centralized Log Management System	sent	N/A	N/A	approved
1694	1667	3.3.5.c Correlation Rules and Use Cases	sent	N/A	N/A	approved
1695	1668	3.3.5.d EDR Integration	sent	N/A	N/A	approved
1696	1669	3.3.5.e Security Orchestration, Automation and Response (SOAR)	sent	N/A	N/A	approved
1697	1670	3.4.4.a Cyber Threat Profile	sent	N/A	N/A	approved
1698	1671	3.4.4.b Priority Intelligence Requirements	sent	N/A	N/A	approved
1699	1672	3.4.4.c Key Intelligence Questions	sent	N/A	N/A	approved
1700	1673	3.4.4.d Analysis and Reporting	sent	N/A	N/A	approved
1701	1674	3.4.4.e Operational Integration	sent	N/A	N/A	approved
1702	1675	3.4.5.a Threat Intelligence Feeds	sent	N/A	N/A	approved
1703	1676	3.4.5.b Threat Intelligence Platform (TIP)	sent	N/A	N/A	approved
1704	1677	4.1.4.a Onboarding/Offboarding	sent	N/A	N/A	approved
1705	1678	4.1.4.b Hardening	sent	N/A	N/A	approved
1706	1679	4.1.4.c Access Compliance	sent	N/A	N/A	approved
1707	1680	4.1.4.d Identity Federation	sent	N/A	N/A	approved
1708	1681	4.1.4.e IAM Standards	sent	N/A	N/A	approved
1709	1682	4.1.5.a Multi-Factor Authentication	sent	N/A	N/A	approved
1710	1683	4.1.5.b Authentication Logging	sent	N/A	N/A	approved
1711	1684	4.1.5.c Identity & Privileged Access Management tools	sent	N/A	N/A	approved
1712	1685	4.1.5.d Session Recording	sent	N/A	N/A	approved
1713	1686	4.1.5.e Password Vaulting	sent	N/A	N/A	approved
1714	1687	4.1.5.f Service Account Management	sent	N/A	N/A	approved

1716	1688	4.1.5.g Centralized Access Management	sent	N/A	N/A	approved
1716	1689	4.1.5.h Public Key Cryptography	sent	N/A	N/A	approved
1717	1690	4.2.4.a Data Classification	sent	N/A	N/A	approved
1718	1691	4.2.4.b Cryptographic Standards	sent	N/A	N/A	approved
1719	1692	4.2.4.c Removable Storage Standards	sent	N/A	N/A	approved
1720	1693	4.2.4.d Reporting Requirements	sent	N/A	N/A	approved
1720	1694	4.2.5.a Brand and Reputation Management	sent	N/A	N/A	approved
1722	1695	4.2.5.b Data Loss Prevention (DLP)	sent	N/A	N/A	approved
1723	1696	4.2.5.c Data Integrity Monitoring	sent	N/A	N/A	approved
1724	1697	4.2.5.d Secure File Sharing	sent	N/A	N/A	approved
1725	1698	4.2.5.e Data Storage System	sent	N/A	N/A	approved
1726	1699	4.3.4.a Patch Management Program	sent	N/A	N/A	approved
1727	1700	4.3.4.b Vulnerability Management Program	sent	N/A	N/A	approved
1728	1701	4.3.4.c Testing Plan	sent	N/A	N/A	approved
1729	1702	4.3.5.a Patch Management System	sent	N/A	N/A	approved
1730	1703	4.3.5.b Vulnerability Management tool	sent	N/A	N/A	approved
1730	1704	4.3.5.c Web Application Scanner	sent	N/A	N/A	approved
1732	1705	4.4.4.a Email Standard	sent	N/A	N/A	approved
1733	1706	4.4.4.b Hardening	sent	N/A	N/A	approved
1734	1707	4.4.4.c Email Architecture	sent	N/A	N/A	approved
1735	1708	4.4.5.a Email Logging	sent	N/A	N/A	approved
1736	1709	4.4.5.b Reputation Engine	sent	N/A	N/A	approved
1737	1710	4.4.5.c Relay Protection	sent	N/A	N/A	approved
1738	1711	4.4.5.d Malware/Spam/Phishing Filtering	sent	N/A	N/A	approved
1739	1712	4.4.5.e Email Data Loss Prevention	sent	N/A	N/A	approved
1740	1713	4.4.5.f Outbound Compliance Filtering	sent	N/A	N/A	approved
1740	1714	4.4.5.g Sandboxing	sent	N/A	N/A	approved
1742	1715	4.4.5.h Email Encryption/Authentication	sent	N/A	N/A	approved
1743	1716	4.5.4.a Application Security Standards	sent	N/A	N/A	approved
1744	1717	4.5.4.b Hardening	sent	N/A	N/A	approved
1745	1718	4.5.4.c Privilege Management	sent	N/A	N/A	approved
1746	1719	4.5.4.d Application Dependencies	sent	N/A	N/A	approved
1747	1720	4.5.4.e Application Architecture	sent	N/A	N/A	approved

1748	1721	4.5.4.f Software Development Lifecycle (SDLC)	sent	N/A	N/A	approved
1749	1722	4.5.4.g Application Supply Chain Management	sent	N/A	N/A	approved
1750	1723	4.5.6.a Verbose Application Logging	sent	N/A	N/A	approved
1750	1724	4.5.6.b Test and Development Platform	sent	N/A	N/A	approved
1752	1725	4.5.6.c Source Code Management	sent	N/A	N/A	approved
1753	1726	4.5.6.d Data Integrity and Protection	sent	N/A	N/A	approved
1754	1727	4.5.6.e Application Firewall	sent	N/A	N/A	approved
1756	1728	4.5.6.f Web Application Firewall	sent	N/A	N/A	approved
1756	1729	4.5.6.g DDoS Mitigation	sent	N/A	N/A	approved
1757	1730	4.6.4.a Onboarding	sent	N/A	N/A	approved
1758	1731	4.6.4.b Gold Image	sent	N/A	N/A	approved
1759	1732	4.6.4.c Sourcing	sent	N/A	N/A	approved
1760	1733	4.6.4.d Hardening	sent	N/A	N/A	approved
1760	1734	4.6.4.e Disposal	sent	N/A	N/A	approved
1762	1735	4.6.5.a Asset Management Agent	sent	N/A	N/A	approved
1763	1736	4.6.5.b Vulnerability Scanner	sent	N/A	N/A	approved
1764	1737	4.6.5.c Endpoint Detection and Response (EDR)	sent	N/A	N/A	approved
1765	1738	4.6.5.d Compliance Agent	sent	N/A	N/A	approved
1766	1739	4.6.5.e Log Collection	sent	N/A	N/A	approved
1767	1740	4.6.5.f Encryption at Rest	sent	N/A	N/A	approved
1768	1741	4.6.5.g Host Firewall	sent	N/A	N/A	approved
1769	1742	4.6.5.h Host Data Loss Prevention	sent	N/A	N/A	approved
1770	1743	4.6.5.i Resource Monitoring	sent	N/A	N/A	approved
1770	1744	4.6.5.j User Behavior Analytics (UBA)	sent	N/A	N/A	approved
1772	1745	4.6.5.k Authorized Use Monitoring	sent	N/A	N/A	approved
1773	1746	4.6.5.l Application Control/Allow-Listing	sent	N/A	N/A	approved
1774	1747	4.6.5.m Mobile Device Manager (MDM)	sent	N/A	N/A	approved
1776	1748	4.6.5.n Remote Tracking/Wiping	sent	N/A	N/A	approved
1776	1749	4.6.5.o File Encryption and Integrity Monitoring	sent	N/A	N/A	approved
1777	1750	4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)	sent	N/A	N/A	approved
1778	1751	4.6.5.q Sandboxing	sent	N/A	N/A	approved
1779	1752	4.6.5.r Database activity monitoring	sent	N/A	N/A	approved

1780	1753	4.7.4.a Telework Standards	sent	N/A	N/A	approved
1780	1754	4.7.4.b Change Management	sent	N/A	N/A	approved
1780	1755	4.7.4.c Out-of-Band Management	sent	N/A	N/A	approved
1780	1756	4.7.4.d Network Hardening	sent	N/A	N/A	approved
1780	1757	4.7.6.b Network Segmentation	sent	N/A	N/A	approved
1780	1758	4.7.6.c Jump Host	sent	N/A	N/A	approved
1780	1759	4.7.6.d Secure Privileged Access	sent	N/A	N/A	approved
1780	1760	4.7.6.e Stateful Packet Filter	sent	N/A	N/A	approved
1780	1761	4.7.6.f Deep Packet Inspection	sent	N/A	N/A	approved
1780	1762	4.7.6.g Network Management System	sent	N/A	N/A	approved
1790	1763	4.7.6.h Configuration Management	sent	N/A	N/A	approved
1790	1764	4.7.6.i Monitoring and Log Collection	sent	N/A	N/A	approved
1790	1765	4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS)	sent	N/A	N/A	approved
1790	1766	4.7.6.k Network Access Control	sent	N/A	N/A	approved
1790	1767	4.7.6.l Network Data Loss Prevention (DLP)	sent	N/A	N/A	approved
1790	1768	4.7.6.m Traffic Monitoring and Analysis	sent	N/A	N/A	approved
1790	1769	4.7.6.n Proxy/Reverse Proxy	sent	N/A	N/A	approved
1790	1770	4.7.6.o URL Filter	sent	N/A	N/A	approved
1790	1771	4.7.6.p Encryption in Transit	sent	N/A	N/A	approved
1790	1772	4.7.6.q Wireless Controller/WIDS	sent	N/A	N/A	approved
1800	1773	4.7.6.r Network Time Protocol (NTP)	sent	N/A	N/A	approved
1800	1774	4.7.6.s DNS security	sent	N/A	N/A	approved
1800	1775	4.7.6.t Virtual private network	sent	N/A	N/A	approved
1800	1776	4.8.4.a End-User Identity Verification	sent	N/A	N/A	approved
1800	1777	4.8.4.b Hardening	sent	N/A	N/A	approved
1800	1778	4.8.4.c Mobile Application Standards	sent	N/A	N/A	approved
1800	1779	4.8.4.d Data Management	sent	N/A	N/A	approved
1800	1780	4.8.4.e Digital Wallet Requirements	sent	N/A	N/A	approved
1800	1781	4.8.4.f Online Banking Requirements	sent	N/A	N/A	approved
1800	1782	4.8.4.g Data Security	sent	N/A	N/A	approved
1810	1783	4.8.4.h Data Integrity Monitoring	sent	N/A	N/A	approved
1810	1784	4.8.4.i Payment and Transaction Requirements	sent	N/A	N/A	approved
1810	1785	4.8.4.j Intersystem Connection Standards	sent	N/A	N/A	approved
1810	1786	4.8.5.a Fraud Detection/Prevention	sent	N/A	N/A	approved

1816	1787	4.8.5.b Application Firewall	sent	N/A	N/A	approved
1816	1788	4.8.5.c Multi-Factor Authentication	sent	N/A	N/A	approved
1816	1789	4.8.5.d DDoS Mitigation	sent	N/A	N/A	approved
1817	1790	4.8.5.e Privileged Access Management	sent	N/A	N/A	approved
1816	1791	4.8.5.f Biometric Authentication	sent	N/A	N/A	approved
1810	1792	4.8.5.g Device Fingerprinting	sent	N/A	N/A	approved
1820	1793	4.8.5.h DNS security	sent	N/A	N/A	approved
1820	1794	4.8.5.i Web application firewall (WAF)	sent	N/A	N/A	approved
1822	1795	4.8.5.j Security Incident and Event Monitoring (SIEM)	sent	N/A	N/A	approved
1826	1796	4.9.4.a Key Control/Management	sent	N/A	N/A	approved
1826	1797	4.9.4.b Hardening	sent	N/A	N/A	approved
1826	1798	4.9.4.c Role-Based Access Control (RBAC)	sent	N/A	N/A	approved
1826	1799	4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards	sent	N/A	N/A	approved
1827	1800	4.9.4.e Visitor Management	sent	N/A	N/A	approved
1826	1801	4.9.5.a Access Monitoring/Logging	sent	N/A	N/A	approved
1829	1802	4.9.5.b Fire Detection and Suppression	sent	N/A	N/A	approved
1830	1803	4.9.5.c Physical Tamper Protection	sent	N/A	N/A	approved
1830	1804	4.9.5.d Surveillance	sent	N/A	N/A	approved
1832	1805	4.9.5.e Power Protection and Conditioning	sent	N/A	N/A	approved
1836	1806	4.9.5.f Leak Detection	sent	N/A	N/A	approved
1836	1807	4.9.5.g HVAC Monitoring	sent	N/A	N/A	approved
1836	1808	5.1.4.a Approved Vendor Standards	sent	N/A	N/A	approved
1836	1809	5.1.4.b Supply Chain Assessment	sent	N/A	N/A	approved
1837	1810	5.1.4.c Vendor Non-Disclosure Agreement (NDA)	sent	N/A	N/A	approved
1838	1811	5.1.4.d Vendor Compliance and Auditing Program	sent	N/A	N/A	approved
1839	1812	5.1.4.e Security Vetting	sent	N/A	N/A	approved
1840	1813	5.1.4.f Onboarding/Offboarding	sent	N/A	N/A	approved
1840	1814	5.2.4.a Cloud Security Requirements	sent	N/A	N/A	approved
1842	1815	5.2.4.b Approved Supply Chain	sent	N/A	N/A	approved
1843	1816	5.2.4.c Geographic Boundary Requirements	sent	N/A	N/A	approved
1844	1817	5.2.4.d Hardening	sent	N/A	N/A	approved
1845	1818	5.2.4.e Privilege Management	sent	N/A	N/A	approved

1846	1819	5.2.4.f Data Flow/Connectivity Requirements	sent	N/A	N/A	approved
1847	1820	5.2.5.a Cloud Access Security Broker (CASB)	sent	N/A	N/A	approved
1848	1821	5.2.5.b Verbose Logging	sent	N/A	N/A	approved
1849	1822	5.2.5.c Endpoint Detection and Response (EDR)	sent	N/A	N/A	approved
1850	1823	5.2.5.d Application Firewall	sent	N/A	N/A	approved
1851	1824	5.2.5.e Multi-Factor Authentication	sent	N/A	N/A	approved
1852	1825	5.2.5.f DDoS mitigation	sent	N/A	N/A	approved
1853	1826	5.2.5.g Privileged Access Management	sent	N/A	N/A	approved
1854	1827	5.2.5.h DNS security	sent	N/A	N/A	approved
1855	1828	5.2.5.i Web application firewall (WAF)	sent	N/A	N/A	approved
1856	1829	5.2.5.j Log Collection	sent	N/A	N/A	approved
1857	1830	5.2.5.k Encryption at Rest	sent	N/A	N/A	approved
1858	1831	5.2.5.l Host Firewall Technology	sent	N/A	N/A	approved
1859	1832	5.2.5.m Resource Monitoring Technology	sent	N/A	N/A	approved
1860	1833	5.2.5.n Authorized Use Monitoring Technology	sent	N/A	N/A	approved
1861	1834	5.2.5.o File Encryption and Integrity Monitoring Technology	sent	N/A	N/A	approved
1862	1835	5.2.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS) Technology Mandatory	sent	pending	pending	approved
1863	1837	Monitoring customer feedback across their facebook inquiries being handled by Call Center Unit on monthly basis	N/A	N/A	N/A	N/A
1864	1838	Monitoring customer feedback across the internet banking platform through the link survey that appears in the pop message once they out of the page.	N/A	N/A	N/A	N/A
1865	1839	Monitoring customer feedback across the Call Center once they end a call with Call Center Unit	N/A	N/A	N/A	N/A
1866	1840	Monitoring customer feedback across all branch touchpoint once they visit the branch. (SMS)	N/A	N/A	N/A	N/A
1867	1841	Monitoring customer feedback across all ATMs once they execute a transcation through the ATM	N/A	N/A	N/A	N/A
c6a1	1868	cb-429b-4e35-b84c-ee4cf3f67db8 1.1.3 People	sent	approved	sent	approved

cf2b6527-2ec4-43fa-9af9-4a63148c7dd3	Security	sent	N/A	N/A	N/A
d6d3870-5934-402c-ab4a-67ab6ab7ad93	FFFFFFFFFF	sent	N/A	N/A	N/A
dc7e718f-b8da-4c53-adb6-46bc44ff2385	1.1.4.d Mission, Vision, and Goals3	sent	pending	N/A	N/A
dd2a3576-b454-4db0-947d-44670af82f77	1.1.4.c test	sent	approved	sent	approved
dd9b2bc-9b45-495b-b047-7be240b1127c	test 14-8	draft	pending	pending	pending
df5c5ade-3bed-4db5-8b4e-3d77bec3c5bb	FFFFFFFFFF	sent	N/A	N/A	N/A
e16b2594-7c4f-4741-97d8-a2bb412e05b3	1.1.4.d Mission, Vision, and Goals test	sent	pending	N/A	N/A
e3f8876-1a81-43c6-a16b-27f8542259aa	5.2.5.d Endpoint Detection and Response (EDR)	sent	approved	sent	approved
e836847b-20c5-4086-9245-a2ad02837176	5.2.5.h Privileged Access Management	sent	approved	sent	approved
e9f7e281-a4bd-4ddd-a3b7-fb6fad6bb0a6	1.1.4.d Mission, Vision, and Goals8	sent	pending	N/A	N/A
ea0b079-552d-499f-abd5-00d575c1989c	why	sent	approved	sent	approved
ea6b521-3ede-4b28-9a10-1fe6d24d2dc6	testforActionplan2	sent	approved	sent	approved
ed5b817-3493-45db-be0a-87fc1d92eb80	Automated transaction monitoring system with alerts	sent	approved	sent	approved
f9a1e82a-7bbc-492d-9831-fd51c612a0a5	Farah Ehab Test - Pianat	draft	pending	pending	pending