

Controls Dashboard Report

Governance, Risk & Compliance Management

Unmapped Controls

Control Name	Control Code
<input type="checkbox"/> ضرورة وجود سجل يخصص لعملية التداول يبين اسم الحائز الأصلي ومن يحل محله في حالة غيابه.	C0001
<input type="checkbox"/> 3)Major Risk and Risk mitigates are identified.	C0002
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 1. يقوم الموظف بتسجيل ميعاد انتهاء الرهون في السجل الخاص بها. <input type="checkbox"/> 2. يقوم الموظف بمراجعة السجل شهريا لمعرفة مواعيد رفع الحظر علي الرهون لتجديدها. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	C0006
4) Limits on the size of the Program as well as any other appropriate parameters are identified.	C0025
- Capacity plan should be prepared, taking into consideration annual leaves. <input type="checkbox"/>	C0034
- Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge	C0035
Classified exposures (performing) are monitored by business and risk where deterioration and worse classification triggers a	C0036
Customer data are maintained on the system as per the application signed by the customer لمستندات التي تم التأكد من اكتمالها وصحتها بمعرفة مدير الوحدة أو من يحل محله	C0045
- Ensure that all processes in place and properly communicated. <input type="checkbox"/>	C0049
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	C0054
- Job description should be in place for all staff members to ensure their awareness and accountability for their roles <input type="checkbox"/>	C0057
- Segregation of duties is clearly documented and implemented to ensure independence of functions.	C0058
Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0058
Monthly report for the staff leaves balance as well as 2 consecutive leave statements to be shared to all sector Heads	C0061
التأكد من أن الصلاحيات الممنوحة للموظف تتناسب مع طبيعة عمله	C0077
مراجعة. التدريب والتوجيه المستمر للموظفين الآخرين على ضرورة الاهتمام باستيفاء بيانات الطلب بشكل واضح ودقيق.	C0076

التاكيـ50075	مطابقة التوقيعات اينما وجدت باستيفاء خاتم التوقيع مطابق و توقيع المسئول المختص
C0078	تطبيق الاجراءات الصحيحة والمعتمدة بشأن تسلم وتداول المستندات المرقمة.
60079	تطبيق سياسات المكتب والتأكد من عدم ترك أي متعلقات تخص العمل بدون حفظ في نهاية كل يوم.
60080	مقار أنشطتهم في النطاق الجغرافي للوحدة إلا بعد الحصول على موافقة من الادارة.
60081	مقار أنشطتهم في النطاق الجغرافي للوحدة إلا بعد الحصول على موافقة من الادارة.
C0082	عمل الجرود الدورية على شيكات العملاء وتطبيق الاجراءات ذات الصلة.
60083	العمل الجديد للعميل بعد الحصول على الموافقات اللازمة من إدارة التمويلات الصغيرة.
60084	بيانات العميل للوحدة الجديدة يجب التأكد من سداد العميل للمديونية بالوحدة القديمة.
C0085	لا يسمح النظام بفتح أكثر من حساب لعميل واحد في أي وحدة وفي نفس الوقت.
60086	مراجعة الإيصالات والتأكد من خلوها من أي كشط أو تحوير أو تعديل يؤثر بشكل كبير على البيانات المدونة به.
60087	مراجعة البيانات المسجلة على نظام الحاسب الآلي مع البيانات المسجلة يدويا ومطابقتها على المستندات المقدمة من العميل.
60088	السداد يقوم مدير الوحدة بمتابعة العميل بنفسه من خلال الاتصال التليفوني او الزيا
C0089	مراجعة المستندات المقدمة من العميل والتأكد من صلاحيتها
60090	مراجعة المستندات المرقمة - الخ في شـ مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه
60091	مراجعة المستندات المرقمة - الخ في شـ مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه
60092	مراجعة المستندات المرقمة - الخ في شـ مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه
C0093	يتم التأكد من مطابقة توقيع العميل على الطلب بمعرفة الموظف المختص بمطابقة التوقيعات All application are signature verified by MF officer
60094	يتم تسجيل واعتماد جميع البيانات المسجلة على نظام الحاسب الآلي من خلال مبدأ الفصل بين الإعداد والمراجعة. Data maintenance on the system is done on maker/checker basis as per system requirements
60095	بين الحائز الأصلي والحائز الاحتياطي أثناء الاجازات وتسجيلها بالسجل المخصص لذلك
C0096	يتم مراجعتها قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل،
60097	يجب ان توريد جميع المتحصلات من العملاء فى نفس يوم التحصيل او ثانى يوم عمل على الاكثر
60098	يجب ان يقوم بالتوقيع على جميع الايصالات التى قام بتحصيلها و لا يلمس اى عذر فى مخالفة ذلك
C0099	مراجعة الصلاحيات الممنوحة للموظفين كل ربع سنة
C0115	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to
60119	11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.
60120	2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE
60121	2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and
60122	2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustm
C0138	2. Short list for the approved consultants - contractors - vendors.

<input type="checkbox"/>	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's	C0142
<input type="checkbox"/>	3. Relationship review and returns, pricing and repayment schedule.	C0146
<input type="checkbox"/>	3-SLAs Between all stakeholders defining the timeline to discuss all the technical solution.	C0150
<input type="checkbox"/>	4. Collateral valuation.	C0152
<input type="checkbox"/>	5) Risk reporting is done	C0155
<input type="checkbox"/>	5. Stress testing' discipline is in place for key environmental uncertainties.	C0156
<input type="checkbox"/>	6) Specific documentation standards and variance are specified.	C0157
<input type="checkbox"/>	6. For public sector group, only where support is evidenced by way of the means purpose test, confirm that the tes	C0158
<input type="checkbox"/>	7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particu	C0159
<input type="checkbox"/>	Premises department broadcast the project time frame,MEP,list of needs ,assigned tasks to stakeholders at the start o	C0163
<input type="checkbox"/>	حفظ التعليمات الدوريه حسب تاريخها و اطلاع جميع العاملين عليها <input type="checkbox"/>	C0171
<input type="checkbox"/>	* An approved policy approved by the board or relevant board committee. <input type="checkbox"/> * Monitoring the implementation of the plan on quarterly basis. <input type="checkbox"/> * Quality assurance team verified the implementation of the plan. <input type="checkbox"/>	C0175
<input type="checkbox"/>	* Ensure all procedures/Policies are updated and approved <input type="checkbox"/> * Ensure all functions are communicated by the agreed SLA <input type="checkbox"/>	C0190
<input type="checkbox"/>	* E-Wallet transaction daily / monthly limits support the monitoring <input type="checkbox"/> *The reports reviewed by maker checker <input type="checkbox"/> * Some data obtained from related business owner	C0196
<input type="checkbox"/>	* Perform sample testing on customer account to ensure that the transactions are fired through SAS system according * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired	C0211
<input type="checkbox"/>	*Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, *HR personnel and service manager reviews the clearance check lists and ensure	C0246
<input type="checkbox"/>	*HR payment officer prepare payroll files to be posted on HR Oracle system. <input type="checkbox"/> *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core bank *Payroll register extracted from Oracle system is val	C0251
<input type="checkbox"/>	*The staff accounts transactions are reviewed via maker checker basis <input type="checkbox"/> *AML system will shortly capture the staff transactions	C0261
<input type="checkbox"/>	• Agency staff are trained on TCF principles and Collection process.	C0271
<input type="checkbox"/>	• All Sent / Received e-mails to external collection agencies must be encrypted	C0272

• All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for recording.	C0273	
• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	C0276	
• Check the availability of the monthly log confirmed reviewing the receipt and payment on the system within 2 business days.	C0278	
• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a series of training sessions.	C0280	
• Collections team to adhere to the call script.	C0281	
• Each account granted facility >100k and the bank raised a legal action against the customer should be reported " Legal action taken " to CBE according to its regulation.	C0284	
• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.	C0285	
• Each account written off should be reported " written off " to CBE according to its regulation.	C0286	
• Ensure that all CBC accounts that hit 180 DPD are due to be written off. <input type="checkbox"/>	C0287	
• Ensure that all assets accounts that hit 36+ months are due to be written off. <input type="checkbox"/>		
• Ensure that all deceased accounts have been identified and raised to Ops team. <input type="checkbox"/>	C0288	
• Ensure that all required documents have been sent to Ops team. <input type="checkbox"/>		
• Ensure that insurance company settled all claims during the agreed period. <input type="checkbox"/>		
• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.	C0289	
• Ensure that the tele-calling team prioritizes high-risk accounts.	C0290	
• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	C0291	
• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from known issues.	C0296	
• Maker/Checker in preparing the collection agencies expenses ,Also an independent department (MIS unit) is reviewing the expenses.	C0300	
• Monitor call recording system outages through samples conducted and state the exact time in which it occur by manager.	C0301	
• Monthly flows/targets for each and every bucket are reviewed in line with the annual performance against annual targets.	C0303	
• Protected spreadsheet	C0305	
• Receipt books which are not yet delivered to the external agencies are kept as proof and on monthly basis an exercise is conducted to ensure the receipt books are delivered.	C0306	
• Reconnect with a sample of customers that the collection agencies have dealt with. Any issue should be identified and reported to the relevant department.	C0307	
• Regional Branches Operations visit and monitor all branches as per yearly plan. <input type="checkbox"/>	C0308	
• Maintain adequate operational control over branches functions. <input type="checkbox"/>		
• Train branches operations staff during the visits or through roadshow. <input type="checkbox"/>		
• Review sample of BO reports manually. <input type="checkbox"/>	C0310	
• Manually assessment of BO access and reports classification. <input type="checkbox"/>		
• Maintaining access matrix for all BO Access and reports. <input type="checkbox"/>		

• Supervisor reviews the collector attitude while calling the customer ,How can he deal with customer, Call efficiency	C0312	
• The Supervisor conducts periodic reviews with the respective agency manager to ensure the agency's performance in line	C0319	
• The used receipt books should be sent to archiving unit. A memo is prepared for this purpose.	C0320	
• Updated collections process manual where all process changes are being properly documented and approved by col	C0322	
• Version Control: approved version of spreadsheets are used.	C0323	
• Weekly review of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assurance		
□		
• Each delinquent account should be allocated to collector to ensure that all the	C0324	
1- staff are kept updated with their roles & responsibilities. □		
2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented □	C0327	
1- All porcedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved	C0330	
1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Re	C0331	
1- All transactions are processed as maker/checker as per checklist.	C0333	
1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. □		
1- يكون مدير الفرع مسئول عن طباعة أي إجراءات جديده للتأكد من فهم الفرع للإجراءات □	C0339	
□		
1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on PMS	C0342	
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implement	C0346	
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implement	C0360	
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implement	C0362	
1- COB plan in place. SLA with bank (H.O) to execute payments for bank with	C0367	
1- Credit program should be properly approved. This credit program should be established by SME's Risk and approval		
2- Detailed work procedures for every function performed in the department should be in place	C0370	
1- Customer's photo should be used for his own account.	C0373	
1- Daily monitoring to the tha ACH booking files received from EBC. □	C0375	
1- Designated dual custodians □	C0381	
1- DSU are kept updated with their roles & responsibilities.	C0383	
1- Ensure all procedures/Policies are updated and approved	C0389	
1- Ensure all procedures/Policies are updated and approved	C0390	
1- Ensure all procedures/Policies are updated and approved □	C0391	
1- Ensure all procedures/Policies are updated and approved □		
□	C0392	
1- Ensure all procedures/Policies are updated and approved □		
2- All functions are communicated by the agreed SLA	C0402	

1- Ensure all procedures/Policies are updated and approved <input type="checkbox"/> 2- All functions are communicated by the agreed SLA <input type="checkbox"/>	C0406	
1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. <input type="checkbox"/> 1. انعدام كارت التوقيع الثاني بعد مرور 10 ايام من فتح الحساب واصافة التوقيع على النظام. <input type="checkbox"/>	C0409	
1- Ensure that all functions are processed after maintaining proper approvals/memos <input type="checkbox"/> 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing <input type="checkbox"/> 3 - Ensure all pr	C0419	
1- Ensure that all functions are processed after maintaining proper approvals/memos <input type="checkbox"/> 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing <input type="checkbox"/> 3 - Ensure all pr	C0420	
1- Fraud Officer is responsible to perform random sample to check documents presented to SME risk team to: <input type="checkbox"/> • Approve new facilities <input type="checkbox"/> • Renew existing facilities <input type="checkbox"/> • Approving transactions. <input type="checkbox"/> <input type="checkbox"/>	C0425	
1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities <input type="checkbox"/> 2- Segregation of duties is clearly documented and implemented to ensure independence of functions <input type="checkbox"/>	C0432	
1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles <input type="checkbox"/>	C0433	
1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage <input type="checkbox"/>	C0440	
1- One of the department's staff to send the PDF file through the email for the prepared checkbooks to the Mother Branch <input type="checkbox"/>	C0442	
1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. <input type="checkbox"/> 1- يقوم مدير العمليات ومدير الفرع بمراجعته شهريه لسجل الهدايا والمخزون بالفروع <input type="checkbox"/>	C0444	
1- Ops officer branch manager ensure having the hold mail under dual custody. <input type="checkbox"/> 1. يتأكد مدير الفرع العمليات من الاحتفاظ المراسلات بالفرع تحت رقابه ثانيه <input type="checkbox"/>	C0445	
1- Ops staff are kept updated with their roles & responsibilities. <input type="checkbox"/> 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented <input type="checkbox"/> 3- All job descriptions are reviewed annually and updated with HR <input type="checkbox"/>	C0450	
1- Periodically review formulas and protection of all used spreadsheets. <input type="checkbox"/> 2- IFRS9 IT reports to be reviewed by CAD and TBO. <input type="checkbox"/> 3- Quarterly ECL provision memo is approved by CRO. <input type="checkbox"/> <input type="checkbox"/>	C0452	
1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. <input type="checkbox"/> 2- Nostro Reconciliation is done daily by ICU Dept. <input type="checkbox"/> 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. <input type="checkbox"/> 4- EOD repo	C0459	
1- Regular skills and capabilities development sessions	C0460	

1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability.	C0461	
1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability.	C0462	
1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, bank Foundation.	C0463	
1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	C0464	<input type="checkbox"/>
1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	C0465	<input type="checkbox"/>
1- Review alerts generated by AML solution within the predefined time frame.	C0467	<input type="checkbox"/>
1- SWIFT messages received from correspondents are uploaded on financial system to be processed through stp system.	C0472	
1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior to execution. 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced.	C0474	
1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor. <input type="checkbox"/> <input type="checkbox"/>	C0476	
1- Vendor representative to ensure that the white checks include all required vendor marks that matches with the CBE.	C0477	
لائقة حال تعذر توفير سيارة خاصة 3- صور اكثر من محامى فى تلك الامور لضمان اقصى حماية ممكنه لاموال واروراق البنك	C0479-3	
1) annual trainings plan <input type="checkbox"/> 2) new projects training <input type="checkbox"/>	C0483	
1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further saved.	C0483	
1) Capacity plan should be prepared taking into consideration annual leaves.	C0496	<input type="checkbox"/>
1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and	C0499	
1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and	C0500	
1) Specify the calling requirements (ticket size, obligor status ...etc.).	C0507	<input type="checkbox"/>
1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	C0509	<input type="checkbox"/>
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	C0512	
1. All the grievance cases will be submitted to EG-Tazalomat.	C0513	<input type="checkbox"/>
1. All vaults under dual custody as per the delegation matrix.	C0514	
1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent.	C0522	
1. Call back is to be done with the client on the day of execution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is executed twice. 3. Maker and checker process to limit such risk and no transaction is executed twice.	C0523	<input type="checkbox"/>

1. Commitment letter is being signed by each eligibale employee prior starting the course. <input type="checkbox"/>	C0529	
1. Components Redundancy (i.e. Dual Power Controllers).	C0530	
1. Conducting the proofing process by HR Risk and Governance as independent unit <input type="checkbox"/>	C0532	
1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure with	C0536	
1. Database is updated with the staff details from the hiring pack <input type="checkbox"/>	C0537	
1. Email is being communicated to the medical service provider for the newly hired staff along with the resigned staff	C0538	
1. Escrow agreement in place <input type="checkbox"/> 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity incr 3. Close follow up with ITS on all open issues to get the max. support possible <input type="checkbox"/> 4. IT management	C0543	
1. GLs are being prepared and sent to GL owner for approval. <input type="checkbox"/> 2. Gl's are being sent to ICD along with the GL breakdown	C0544	
1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related	C0546	
1. Having bank guidelines for the branch Fascia's and interior design to unify the design for all branches as per the br	C0545	
1. Implement comprehensive risk management framework. <input type="checkbox"/> <input type="checkbox"/>	C0549	
1. In case customer is granted more than one facility, validate prior approving any new facility request that the previo <input type="checkbox"/> <input type="checkbox"/> التأكد في حالة منح العميل أكثر من ان المراجعة لم تك	C0550	
1. Internal procedures in place defining the roles for all stakeholders.	C0551	
1. Mift indemnity agreement is signed from the customer.	C0553	
1. Monitoring of administrative activities through native system and application logs. <input type="checkbox"/>	C0555	
1. Monthly report is sent to the life insurance service provider to add the new C0556 and remove the resigned staff	C0556	
1. Monthly visits and inspections made by contractors while coordinating with C0557 The Security department and Bran	C0557	
1. Obtain People & Development head approval <input type="checkbox"/>	C0559	
1. Obtain the proper approval from Sharia prior dealing with all campaigns	C0560	
1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis <input type="checkbox"/> <input type="checkbox"/> 1. يقوم مدير العمليات بمراجعة Trial 2 & Trial 3 حسابات الاستاذ بالفرع والتأكد من المطابقة الصحيحة يوميا <input type="checkbox"/> <input type="checkbox"/>	C0561	
1. Ops officer review the dormant accounts and ensure that the signature is not on the system. <input type="checkbox"/> 1. يراجع مدير العمليات الحسابات الراكدة للتأكد من عدم ظهور التوقيع على النظام <input type="checkbox"/> <input type="checkbox"/>	C0562	
1. Perform monthly check over the projects milestones.	C0564	

1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team to notify that prior 2. Workflo alert any duplicated transfers. <input type="checkbox"/> • Account must be reviewed if transfer has	C0565
1. Posting any vacant position on the portal <input type="checkbox"/>	C0566
1. Processing invoices are being done by maker / checker then approved by the unit head.	C0567
1. Quarterly review on Portfolio is properly conducted and raised to CRO. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	C0568
1. Reconcile the received appraisals forms against each sector head counts <input type="checkbox"/>	C0569
1. Register to log all the items in / out and being monitored thru the admin staff. <input type="checkbox"/>	C0571
1. Review periodical logs for system administrator activities. <input type="checkbox"/> 2. An email security gateway is employed. <input type="checkbox"/> 3. Email classification mechanisms are used. <input type="checkbox"/> 4. Data Loss Prevention (DLP) monitoring is implemented. <input type="checkbox"/> 5. The SOC team monitors email security 24/7. <input type="checkbox"/> 6.	C0573
1. Reviewing all contracts to ensure signing appropriate SLAs.	C0576
1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality	C0579
1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approval	C0580
1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the che يقوم مدير خدمة العملاء ومدير الفرع بمراجعة حركة حساب العميل للتأكد من عدم وجود شيكات مرتدة قبل الاصدار <input type="checkbox"/>	C0581
1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads <input type="checkbox"/>	C0582
1. System prevents updating the ID# for the ex-employees in creating new joiners <input type="checkbox"/>	C0583
1. The committees decisions are being communicated to the concerned in HR for implmentations <input type="checkbox"/>	C0584
1. The invoices are being processed thru maker / checker and approved from the unit head. <input type="checkbox"/>	C0586
1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals. <input type="checkbox"/>	C0588
1. Verifying the signtures by two designated staff. <input type="checkbox"/> 2. Matching the signatures as per the signatures uploaded on the system.	C0592
1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirements and sent for	C0594
1. All new hires have to answer the relatives question in the application form and sign the relatives declaration <input type="checkbox"/>	C0598

1.Assess bank Network architecture and application to identify the SPOF and limitation in license. <input type="checkbox"/>	C0599
2. Monitoring for devices utilization and performance <input type="checkbox"/>	
3.Review the Backup and restoration testing for the critical Services	C0600
1.Assess Technical limitation for bank assets(DB, HW, SW, Application...) <input type="checkbox"/>	
2. Information security perform security assessment for all bank assets. <input type="checkbox"/>	
3. Security assessment test before go-live for any project <input type="checkbox"/>	
4. Security approval for any production deploym	C0602
1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type of changes, and ensure that all changes are approved by the CAB process " define workflow of each type of changes, and ensure that all changes are approved by the CAB process "	C0603
2- PIR "post implantation review " is new task added to collect all the issues that may occurred after the implementation of changes	
1.Obtaining the appropriate approvals prior granting any access to staff. <input type="checkbox"/>	
<input type="checkbox"/>	C0605
10) Credit Admin responsible to ensure CAs are approved as required, based on deviation and exposure level of approval	C0606
10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.	C0607
11) Clean-up/Throughput Requirements is in place.	C0608
12) Scoring is done on full year financials; however, starting from midyear interim financials are required to be studied	C0609
12. No signs of weakness that mandates classification.	C0610
13) Score sheet must be validated and secured in the CRM.	C0611
13. proper credit checking in place	C0612
14- Group facilities should be aggregated	C0613
1-A daily reprinting report is printed by the vendor and reviewed by the department head and attached with the daily report	
1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities	C0614
1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken without approval	C0615
1-HR to notify the department by all the resigned/ transferred staff.	C0635
1-Initial evaluation for the potential site and prepare report including all the technical issues.	C0636
1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. <input type="checkbox"/>	
1. اصدار الشيك المصرفي بتوقيعين معتمدين قبل تسليمه للعميل <input type="checkbox"/>	
<input type="checkbox"/>	C0637
1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number	C0639
1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number	C0640
1-Review the quarterly profile check report and evidence for action taken.	C0643
1-Review the quarterly profile check report and evidence for action taken.	C0647
2- Acquisition finance , Real estate , Brokerage Finance ,... ETC	C0648
2- segregation of duties is clearly documented and implemented to ensure independency of functions	C0649
2- segregation of duties is clearly documented and implemented to ensure independency of functions.	C0650
2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliance to bank's policies and procedures	C0651
2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions	C0652
2- All functions are communicated by the agreed SLA	C0655
2- All functions are communicated by the agreed SLA	C0657

2- All functions are communicated by the agreed SLA	C0658	
2- All functions are communicated by the agreed SLA	C0659	
2- Any changes to the procedures are dually approved and communicated to relevant stakeholders.	C0660	
2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding 2- يقوم مدير الفرع بتسجيل إجراءات جديدة في جدول ويقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الإجراءات	C0661	
2- Branch visits/ Trainings to ensure proper Alerts handling.	C0668	
2- Canceling the non used checks by the vendor in attendance of the department head. □	C0670	
2- CD is sent to the SLMF department with the updated authorized signatures	C0671	uploaded quarterly or when need
2- Checklist in place contains the report names with their frequency.	C0673	
2- Checklist in place contains the report names with their frequency.	C0674	
2- Checklist in place contains the report names with their frequency.	C0675	
2- Checklist in place contains the report names with their frequency.	C0676	
2- Checklist in place contains the report names with their frequency.	C0677	
2- Clear workflow in place detailing all steps and actions requirements	C0678	
2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are processed	C0680	
2- Customer's photo should have the customer's account number on the back of the photo.	C0682	
2- Daily review for the access rights from Daily user activity report.	C0684	
2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from	C0685	
2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the	C0689	
2- Ensure that no device is installed on the ATM □ 2- التأكد من عدم تركيب إي جهاز على ماكينة الصراف الألي	C0690	
2- Ensure that the signatures are removed from the signature booklet & the ICS system.	C0692	
2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to	C0695	
2- Head teller ensure that the day is closed balanced for the teller (GL against physical cash) □ 2- يقوم رئيس الخزانة في نهاية عمل اليوم بمراجعة ارصدة الخزينة ومطابقتها مع ارصدة الاستاذ العام	C0697	
2- IFRS9 IT reports to be reviewed by CAD and TBO.	C0699	
2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0700	
2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed	C0702	
2- Ops officer & branch manager conduct a daily review on the branch current campaign □ 2- يقوم مدير العمليات ومدير الفرع بمراجعته يوميته لحملات الفرع القائمة	C0704	
2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no out 2- مدير العمليات بمراجعة حساب الاستاذ بصفه يومية للتأكد من صحة المعاملات ولا يوجد مبالغ معلقة اكثر	C0705	
2- Perform site visits to customers' work premises to cover any queries/ questions raised by Credit/ EW Team	C0707	
2- Quarterly physical count	C0710	
2- Review all accesses rights with the access matrix as per the delegation access matrix).	C0711	
2- Set succussion plan and program.	C0716	
2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank require	C0718	

2- Swift DR Site also in place as a 2nd backup plan.	C0719
2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the account. 2- يتأكد مدير الفرع من مخاطبة عملاء الحسابات الراكدة لتحثهم على الحضور لتنشي	C0721
2- The custodian signed on the registers.□ 2- توقيع المفوضين بحفظ العهدة في السجلات	C0722
2- Update the signature card register with the received signature cards from customer service.□ 2- تحديث سجل التوقيعات بالكروت المستلمة من خدمه العملاء	C0724
2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track □ □	C0726
2) Any withdrawal or return of file is monitored through a log managed by CAD0727.	C0727
2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required know	C0728
2) Pre-Screening & Customer Selection Criteria.	C0733
2) Throughput conditions are monitored by early warning officer on monthly basis	C0735
2) Throughput conditions are monitored by early warning officer on monthly basis	C0736
2) Track and update Business, Underwriting and EW calls.	C0737
2. Active Directory (AD) Tier model is strictly enforced to regulate access level	C0740
2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours • اغلاق اجهزه الكمبيوتر قبل مغادره المكاتب بشكل مؤقت اثناء ساعات العمل او بشكل نهائي لمغادره الفرع	C0742
2. All the required docs are attached with the invoice along with the PO (original received from vendor)	C0743
2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	C0744
2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approval	C0745
2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation.□ 2- proofing & reconciliation. يقوم مدير الفرع بالتأكد من صحة المطابقة قبل ارسال الادارة المراجعة الداخلية	C0746
2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.	C0748
2. Components Clustering (i.e. Dual Servers).	C0749
2. Confirmations are being sent to the related committee secretary for implementation	C0750
2. Coordination with all stakeholders in designing the branch with the approved guidelines	C0751
2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request□ 2- التأكد من موافقه مدير الفرع / او مدير العمليات كبديل على اصدار دفتر الشيكات	C0753
2. Ensure that there is an ORR and FRR, and that ORR follows the correct model as per Risk Rating section for all ne	C0756
2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter	C0757
2. Escalation to be done for the delay in receiving the forms	C0758
2. Highlight delayed items throught the project time schedule.	C0760
2. HR Lead ensure posting the vanacy on the portal prior external hiring and to ensure no quialified candidates were ap	C0761
2. if having ex-employee case, obtain the required approvals	C0762
2. Include penalties when possible to compensate vendor delays or poor quality.□	C0763
2. Key register is in place to monitor the keys movement.	C0766
2. Kick off meeting is held in the begining of each project to define the timeline for all stakeholders.	C0767

2. Matching the confirmation emails with the requests sent through the system from the branches side.□	C0769	
2. Monthly check to the database for the probation period date and contract renewal date	C0771	
2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching	C0772	
2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address 2. يتأكد مدير العمليات ومدير الفرع احتفاظ بالمراسلات لمدة شهر ثم ارسالها للعميل على العنوان المسجل لدى البنك.	C0773	
2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan	C0774	
2. Preapproved budget for any exceptional project was not included in the yearly budget	C0776	
2. Quarter review to the granted access to HR staff	C0779	
2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any	C0780	
2. Reference check is made from HR Risk & Governance	C0782	
2. Returned checks fees is deducted from the customer account subject to balance sufficiency.□ • الدخول على نظام سحب الآلي لخصم مصروفات رفض الشيك من حساب العميل في حالة سماح الرصيد	C0783	
2. Review all SLAs every year with all stakeholders.	C0785	
2. Review the branch security register to ensure the branch security check the ATM after the working hours□ 2. مراجعة دفتر احوال الفروع وأكد من ان حارس الفرع قام بفحص الماكينة للتأكد من عدم تركيب إي اجهزة احتيال	C0786	
2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the record	C0788	
2. Sending the proofing results to Finance for verification and communicate to the branch for any discrepancy	C0789	
2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and	C0791	
2. The proposal is being approved from the segment head (above 100k) then to the head of marketing and head of consumer	C0792	
2. TNA plan is being prepared by Training team for implementation.	C0795	
2. Turnover ratios monitored by department and reported to senior management	C0797	
24x7 Monitoring Weekly report sent to department head□ Implement Data Leakage Prevention (DLP) Measures	C0802	
2-Checks to be printed with the correct serial.□ 2. طباعة الشيك المصرفي بالتسلسل الصحيح عن طريق المطابقة مع السجل	C0806	
2-Prepare the Score Card for the site from all stakeholders.	C0816	
2-The physical verification should include independent member other than the custodian for implementing the control	C0821	
2-The physical verification should include independent member other than the custodian for implementing the control	C0822	
2-Transferring the following up process getting the task done to the legal and administration departments for rapid	C0823	
3- All gifts must be kept at fireproof cabinet under dual custody.□ 3- حفظ الجوائز بشانون مصفح أو الخزينة تحت الرقابة الثنائية و اثباتها بالسجل المخصص	C0829	
3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required	C0830	
3- All job descriptions are reviewed with HR & semi annually.	C0833	
3- Another alternatives in place For LCY; ACH and RTGS	C0835	
3- Branch to keep a copy of the issued check in box file for easy reference. □ 3. احتفاظ الفرع بنسخه ممن الشيك	C0836	
3- Cameras are covering the ATM Area / Operation areas.	C0837	
3- Fire proof cabinets	C0842	
3- In case of staff resignation or internal move, unit head sends a mail to the IT ACCESS GROUP to disable their a	C0843	

3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.□	C0845	
3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P□ 3- عمليات الفرع تقارير العمليات المالية للتأكد من تنفيذها وفقا للسياسات والاجراءات	C0847	
3- password already granted to the authorized persons to enter the restricted area	C0848	
3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EW	C0849	
3- Quarterly ECL provision memo is approved by CRO.	C0851	
3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pe 3- تقوم ادارة التحويلات بمراجعة حسابات استاذ اخر كل شهر للتأكد من ان أجمالي المبالغ مطابق مع المعاملات التي لم تنفذ	C0853	
3- Review of procedures as and when required in case any amendments/change to the procedures/work flow in ord	C0855	
3- The designated staff verified the customer signature□ 3- كروت الصراف اللي-دفاتر الشبكات....الخ) مطابقة توقيع العميل عند استلام-	C0856	
3- Weekly Escalation of the pending Alerts / Ageing Report.	C0859	
3) All the content including any original approvals are scanned and saved on CRO risk folder	C0860	
3) Analyze and take the necessary action.	C0861	
3) Automation and use of smart solution for developed workflows and applications	C0862	
3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report	C0863	
3)on going communication / discssion with business team to discuss and highlight any negative issues.	C0868	
3)on going communication / discssion with business team to discuss and highlight any negative issues.	C0869	
3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Managemen	C0870	
3. All Simplex machines are closed.□ • اغلاق او تخزين اله الوقت و التاريخ	C0872	
3. Apply penalties on service providers in case of any delay	C0873	
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 fac • That the step of allocating of goods to the customer is afterward receiving the	C0876	
3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. □ • إثبات قيمة مصروفات من خلال وضع رسالة على حساب العميل والدخول على الحساب كل فترة لمراج	C0877	
3. Branches are requested to check the serials of each requested checkbook before applying on system	C0878	
3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal	C0879	
3. Classification and Evaluation for all outsource service providers after each project to build up a database to be used	C0880	
3. Communication is being sent to the concerned line manager month prior the end of the probation date	C0882	
3. Define documented reporting sources, owners for the IS risks.	C0884	
3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, where	C0885	
3. ensure that target market exceptions are properly approved.	C0886	
3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with m	C0887	
3. Instruction is received from the compnay's mail mentioned in the MIFT. The signature(s) on the instruction match c	C0888	
3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	C0889	
3. Monitoring the approved projects budget as per the planned budget	C0891	
3. Ongoing meeting with all stakeholders to ensure applying the roles as per the guidelines.	C0892	

3. Ops officer branch manager ensure the customer request is in place.□ 3. يتأكد مدير العمليات ومدير الفرع من وجود طلب العميل على حفظ المراسلات بالفرع.	C0894	
3. Sanction list is screened from AML to the new vendor	C0898	
3. Send email to employees with their appraisals	C0899	
3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.	C0900	
3. The employee should not join the training if the commitment letter was not signed	C0903	
3-Credit Checking requirements as per CBE &Policy guidelines .	C0913	
3-maker should handle pending transactions not processed by system due to credit issue.	C0919	
4- a weekly meeting is set to discuss the new location issues to enhance and improve the process , this meeting includes	C0920	
4- All instructions must be approved for processing by the designated persons to approve.	C0922	
4- All supporting Docs & approvals are in place before execution.	C0924	
4 all transactions processed by maker are approved by checker	C0925	
4- Authorized access to the floor using access cards to allow only authorized staff	C0926	
4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch 4- من حفظ مخزون المرفقة والخطابات في وحدة ادراج مصفحة تحت رقابه ثنائي بناء على جدول توزيع ا	C0927	
4- Changes/updates of procedures are cascaded to all stakeholders and published on bank portal	C0928	
4- Enrich the control environment via enhancing the soft and hard controls	C0929	
4- Single Obligor , Related parties & shareholders guidelines	C0934	
4) All original collaterals/financing docs are saved at the documentation team	C0935	
4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	C0937	
4) Tighten the EW monitoring process.	C0938	
4) Tighten the EW monitoring process.	C0939	
4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privileged	C0940	
4. All fireproof cabinets and all staff drawers are closed and locked.□ • إغلاق الخزائن الحديدية المضادة للحريق وخاصة الادراج السفلية الغير محكمة الغلق	C0941	
4. Communication is being sent to the concerned line manager months prior to the contract renewal	C0942	
4. Confirm that CA conditions and covenants for term facilities/revolvers, where applicable, are tracked regularly as per	C0943	
4. Embed Information Security controls within Business processes.	C0944	
4. Monitoring sheet for all applications out of Business solution support.□	C0948	
4. Portfolio concentration limits should be in place and adhered to, and that any variation in portfolio hurdles is raised	C0949	
4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number) تسجيل بيانات الشيك المرفوض في سجل الشيكات المرتدة موضحا التاريخ و	C0951	
4. Signature is verified by two bank staff according to signature verification limits/thresholds.	C0953	
4. The committee decisions will be communicated to the grievances and follow up to take the necessary actions as	C0956	
5 Ops officer ensure that the branch custody registers are matching with the approved branch designation.□ 5- يقوم مدير العمليات بالفرع مطابق مع جدول توزيع العهد والمهام المعتمد بالفرع	C0964	
5 any wrong entry are amended on maker checker basis	C0967	
5- Ensure that all process/procedures approved by shariaa	C0970	
5- Registration sheet for Secured Paper for LGs	C0971	

5- Remittance department verifies the signature /initials of designated staff.	C0972	
5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	C0973	
5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an	C0975	ة العملاء/ مسئول الحسابات (الشركاء) بإبلاغ العملاء بورود الشيكات المرتدة طرف الفرع لاستلام الشيكات المرتدة واثبات نتى
5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.	C0976	
5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section	C0978	
5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.	C0979	
5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation	C0980	الاحتفاظ بالوثائق والمستندات الأصل تحت الرقابة الثنائية في الخزائن المصفحة و المضادة للحريق
5. obtaining the employee signature on the renewal	C0981	
5. Quarterly HRR committee includes the CEO & CRO and Head of legal and	C0983	and CRH where all high risk and lo
5-Collateral & support considerations,...	C0984	
6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custod	C0989	يقوم مدير العمليات بالتأكد من تحديث جدول توزيع العهد والمهام كل 3 شهور او عند تغيير احد المفوضين بالفرع
6) Checklist for essential docs that must be included in the file are signed by	C0991	risk analyst and senior underwrit
6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a phys	C0992	مدير الخزينة / مدير العمليات المصرفية
6. Ensure that repayment schedule and pricing are as per the credit approval.	C0994	
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/markings□ • Branch to send originals that have avoi	C0996	
6. Senior calls are done as per policy including SCOs, Cos in addition to CRO	C0997	
6. Shredding of all unused or unneeded documents.□ • التخلص من المستندات الغير مستخدمة عن طريق اله الفرغ او التمزيق الجيد	C0998	
6-X-Boarder ,Concentration Limits , Country limits,..□ Above is controlled by all stakeholders operating as per the approved credit policy	C1000	periodically and on case by case to
7- Ops officer to ensure Handling branch operation registers (cash registers, returned checks registers, ...) and to en	C1001	يقوم مدير العمليات بالتأكد من جميع السجلات الخاصة بالعملية المصرفية وان يكون مطابقا لنموذج العه
7) An annual review date is specified.	C1002	
7. RPR and Stress test are done on quarterly basis and all stressors are based	C1003	the current economic situation ex:
7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perfrm a formal letter must b	C1004	في حالة عدم قيام العميل باستلام الشيك خلال خمسة عشر يوما، يقوم المسئول بإرسال بريد الكتروني لم
7. Review the segment (whether public sector, private, etc...) .	C1006	
8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved bra	C1010	مع حفظ المخزون النماذج في خزانة آمنة تحت رقابة ثنائية بناء على جدول توزيع العهد والمهام المعتمد للفرع
8) The Risk Rating process is identified and its approval status.	C1011	
8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should	C1012	
8. Group facilities are aggregated	C1013	
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 moni	C1014	and proper decision making.

9) Ensure that the obligors in the program meet the credit program requirements	C1016	
9. Extended credit facilities should be sharia compliant.	C1017	
9. Latest financials are obtained & analyzed.	C1018	
A@W PO start to finalize the physical file with all needed documents and actions	C1019	copy from the customer ID with
abid to all CBE circulations received from compliance e.g coridor rate change, DBP, etc	C1020	
Adherence to the staff gifts process	C1026	
Alco approval on applied rate whenever there is a change in margin	C1030	
All credit files and all credit facilities are reviewed and updated at least once	C1036	12 months to ensure that all file re
All credit limits are to be reviewed by SME Risk head at least annually to ensure	C1037	correct use and eligibility of the c
all credit program criteria are followed	C1603	
All customers are screened manually either during the on-boarding process, be	C1039	fore opening the account or during the
All DSU users' access permissions on the system (s) is inquiry only.□ Users' access permissions are to be reviewed Semiannually.	C1041	
all Invoices to be reviwed by the Department Manager & approved by Head	C1042	Department before sending to the Pay
All job descriptions are reviewed annuall and updated with HR	C1043	
All New Authorized Signatories that added to the Signature Booklet have to be	C1044	approved by the approved Matrix as p
All new, interim and annual renewals should be approved as per program re	C1046	quirements . Credit approvals will be vali
All procedures and contracts are reviewed by Compliance unit and signoff is	C1060	obtained prior to implementing to ensur
- staff awareness , induction training, field visits, customers' and staff feedba	C1060	
All processes relevant to workflow and SLA between concernd departments are	C1061	in place and properly communicated b
All reversal transactions should be performed after obtaining proper approvals	C1064	
all sales staff shall sign bank Code of conduct□ No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordi	C1065	ators) to be deactivated unless permis
All telesales calls are recorded□ Monthly quality check by telesales head & Team leaders is conducted on the	C1068	recorded calls
All users requests form presented in accordance to maker/checker basis and	C1073	approval cycle
AML open the pending alerts to ensure there is no suspicious related to the	C1077	transactions & regular report with custom
Restriction of Accoun	C1077	
Analyze the bad cases according to the related trigger and handing over the	C1078	cases to Remedial Team on earlier
Annual Assessment of Departments roles and repobonsibilities to align with the	C1079	RO Governance Framework.
Annual DR Test 8. Ensure availability of support contracts and appropriate SLA	C1080	
Annual reviews are usually conducted for all credit names that have approved	C1081	credit facilities □
in the meantime, frequent updates/reviews are collectively done via investiga	C1081	tor, BW & underwriting team as an inte
Annual training plan is maintained to enroll the mandatory trainings to all staff	C1082	
Any claim should be reported to insurance provider with documents and ensure	C1083	payment on time
Approved designations should be in place . □ Proper segregation of duties & independency of functions should be adhered	C1088	to
Archiving the hard copy of the report. Matching BO report out put with the	C1091	data confirm report delivery as per no ren
ATM depend on the physical security monitoring.□	C1094	

Based on the ASSET inventory related to bank core banking services(database, OS, HW,SW) <input type="checkbox"/>	C1097	
1. Each team assess the Asset against its roadmap, patching, specs to ensure delivery of the expected performance	C1098	
BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity	C1100	
Both the maker & the checker make sure that any trade documents examined in line of its applicable rules	C1101	
Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	C1102	
Both the maker & the checker make sure that payments are correctly / timely effected on related due date	C1103	
Both the maker & the checker make sure that payments are effected in line of the trade instrument	C1104	
Both the maker & the checker make sure that shipping documents are timely delivered to the customer	C1105	
Both the maker & the checker make sure that shipping documents are correctly / timely negotiated	C1106	
both the maker & the checker make sure that the approved trade template (word) contain all the mandatory fields) is	C1107	
Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per ap	C1108	
Both the maker & the checker make sure that the transaction related commission is correctly applied / collected other	C1109	
Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in	C1110	
Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties مدير الفرع بالتأكد من منح الصلاحيات المناسبة لموظفي الفرع بناء على المهام الوظيفية وعدم تعارض الصلاحيات الممنوحة مع ال	C1111	
Branch Manager/ Operation Officer to ensure the following : <input type="checkbox"/> 1. All offices are clear and free from any documents / forms and customer requests. <input type="checkbox"/> <input type="checkbox"/> يقوم مدير الفرع/ مدير العمليات بالتأكد من الاتي: • بان جميع مكاتب الفرع تترك خاليه من أي اوراق سواء كانت ضرور	C1112	
Branches exceptionally do Sanction screening for all related parties of LCs/LCs/Collection documents either in case of	C1113	
Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely	C1115	
Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timel	C1116	
Business information security to be involved in all related business projects , Information security is part of the CAB s	C1117	
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1122	
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1124	
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1125	
Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual	C1127	
Capacity plan should be prepared taking into consideration staff annual leaves <input type="checkbox"/> - Ensure proper communication , guidance & training to all concerned staff members , as to have the required kno	C1128	
Capacity planning exercise is conducted monthly and updated with actual figures last month and reviewed by colle	C1130	
CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are c	C1136	
CBE limit reviewed on daily basis	C1137	
Check RPO/RTO for SPOF of critical Services at the DR test "if any"	C1141	
Check with BCP the evacuation plan for call center	C1144	
checking & monitoring for the manually process that is performed by business branches	C1145	
checking card offer applied after issuance	C1146	
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa	C1158	
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa	C1158	

Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	C1153	
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Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	C1157	
circulation performed to front liners with approved criteria after head of product approval	C1157	
Clear designations are in place to segregate duties maintained within the unit	C1159	
Clear designations are in place to segregate duties maintained within the unit	C1160	
Clients' inquiries received by e-mail, must be sent from the pre-designated email address as defined by client in the e-mail	C1162	
Collections system access is restricted and approved based on the role of the employee.	C1165	
Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks	C1168	
Complaints escalation matrix is in place and effective	C1169	
conduct annual BCP test in order to test backup data center	C1171	
conduct call tree test for coordinator and backup coordinator in addition send information email to Seniors regarding test	C1172	
consolidate all the received CBE circulars to ensure implementation	C1176	
contact crisis management team in order to make sure that all contact updated in addition send awareness to crisis team	C1177	
contingency plan are performed	C1179	
Coordination with the business and top management to know a yearly plan and expansion plan for the upcoming year	C1181	
Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and regulations	C1182	
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.	C1185	
Credit policies & procedures is approved by bank board of directors whenever needed and followed by all stakeholders	C1186	
CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM	C1188	
Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensure	C1189	
Daily follow up from Regional Ops team with branches until closing all the findings . <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	C1194	
Data Backup and Replication.	C1198	
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 ensure proper escalation of any block	C1200	
Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses	C1201	
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	C1202	
Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	C1204	
Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents	C1205	

Disaster Recovery site readiness	C1209	
Dual Communication Links from different providers.	C1211	
Duties are segregated	C1215	
Employee File Management Process is in place and being applied	C1216	
Employees salaries and bank account details are updated by HR operations office and details sheets are checked by	C1217	
Ensure that all processes in place and properly communicated. <input type="checkbox"/> <input type="checkbox"/> - Ensure properly approved and communicated SLA between concerned departments.	C1219	
Ensure all policies and processes are updated, reviewed and approved periodically. <input type="checkbox"/>	C1225	
Ensure all procedures/Policies are updated and approved	C1226	ACF1226
Ensure evacuated plan has been tested successfully implemented successfully	C1228	ACF1228
Ensure evacuation plan had been tested successfully, implemented successfully	C1231	ACF1231
Ensure Evacuation plan has been tested successfully implemented successfully	C1232	ACF1232
Ensure proper follow up from MIS Head to submit reports on a timely manner	C1235	
Ensure that 100% of the compliance / AML concerned staff , are compliance and AML Trained , also ensure training is	C1238	ACF1238
Ensure that all processes in place and properly communicated -Ensure properly approved & communicated SLA	C1238	
Ensure that all eligible customers are getting charged with the monthly statement	C1239	
Ensure that our signatures record are matched with the received circulars and up to date.	C1240	
ensuring testing quarterly to ensure efficiency of CSU plan	C1252	
Escrow agreement in place to be renew annually	C1257	
Evacuation plan tested successfully and BCP implemented successfully several times	C1263	
Evacuation plan tested successfully and BCP implemented successfully several times	C1265	
Evacuation plan tested successfully and BCP implemented successfully several times	C1266	
Evacuation plan tested successfully and BCP implemented successfully several times <input type="checkbox"/> تم اختبار خطة الإخلاء بنجاح وتم تنفيذ خطة الإخلاء عدة مرات بنجاح	C1267	
Extract list of requests and valdiate related approvals	C1272	
Extract list of requests and valdiate related approvals	C1273	
Extract list of services incidnets and check process complainece	C1274	
Extract list of terminated users and valdiate related actions	C1275	
For Head office projects, Working on making a yearly plan. <input type="checkbox"/> For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and c	C1281	
For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : <input type="checkbox"/> 1. Escrow agreement in place - <input type="checkbox"/> 2. Highly skilled ITS calibers are hired/retained <input type="checkbox"/> 3. Close follow up with ITS on all open issues to get the max. support possible	C1282	ACF1282
full job descriptions and defined roles and responsibilities are made and regulary revises for P&E staff	C1291	
Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each	C1292	

Generate regular report from TW <input type="checkbox"/> Close all expired LCs & LGs in case there is no pending action on it like: <input type="checkbox"/> - Business consent <input type="checkbox"/> - Legal advise <input type="checkbox"/> - Customer consent <input type="checkbox"/> - Limit issue <input type="checkbox"/> - Pending Documents <input type="checkbox"/> - Etc ...	C1293	
Get backup schedule and restore frequency of below services <input type="checkbox"/> • PHX <input type="checkbox"/> • FP <input type="checkbox"/> • G12 <input type="checkbox"/> • IBS <input type="checkbox"/> • SWIFT <input type="checkbox"/> • SUNGARD <input type="checkbox"/> • BO <input type="checkbox"/> • TRADWINDS <input type="checkbox"/>	C1294	
Having job description for the existing staff and new hiring	C1297	
Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting operations review the final approved sheet received from com and ben <input type="checkbox"/>	C1298	
Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting operations review the final approved sheet received from com and ben <input type="checkbox"/>	C1299	
Head Of product approval before circulating to front liners to launch any new product/program/scheme . <input type="checkbox"/> Risk approval before the launch	C1300	
Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	C1301	
Highlighting any pending issue from either of the related parties on spot & providing the required recommendation	C1302	
Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of	C1303	
Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resource	C1304	
HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and	C1305	
HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment govern	C1306	
HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via	C1307	
IAM team is controlling the process by <input type="checkbox"/> 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing app 2- New Joiners announcement provide from HR side <input type="checkbox"/>	C1308	
Implement DAM Database activity monitoring solution to monitor all bank DBs <input type="checkbox"/>	C1310	
Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information s Information Secur	C1312	
Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder Follow up with the policy committee to avoid the delay <input type="checkbox"/> KPIs to measure the e	C1313	
initiation and updated the liabilities procedures	C1314	

insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting	C1315
Integrate and Monitor Application Logs with SIEM <input type="checkbox"/> Manual review of application audit logs reports done by IAM team for non-Integrated services.	C1317
IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be IT Process – auto renewed without expiry date , unless there is change need to be updated <input type="checkbox"/> Operational risk, compliance and Audit te	C1323
Keeping official manual receipts of the vendor & the branches & the related emails. <input type="checkbox"/> Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in bank premises, I	C1324
List of Users who can implement changes to the production environment <input type="checkbox"/> indicate the User ID, name and designation of the User <input type="checkbox"/>	C1327
Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM	C1328
make sure to distribute masks, or washable Masks ,sanitizers, and gloves	C1329
Maker / checker from business Side <input type="checkbox"/> maker review the case and the price	C1330
Making guidelines for the image of bank branches to be a reference to all employees in the P&E department to maintain	C1333
Making the electronic archiving project that will insure the presence of all necessary documents that are sent and/or r	C1334
Manual reconciliation using the reports sent from the provider as no transactions done through our system	C1336
Manual patch management process is in place however Process is not properly enforced Patch management KRI will I	C1336
Manual review and monitor for firewall configuration changes. <input type="checkbox"/> Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements <input type="checkbox"/> <input type="checkbox"/>	C1337
Monitoring DC/DR facilities/components.	C1347
Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure the	C1350
Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches o	C1351
Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security	C1352
Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the	C1356
Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure	C1358
Network Advanced persistent threat (APT) Solution implemented , (APT) is a well-resourced adversary engaged in so	C1362
New structure of file server ensure that the access rights are modified by business owner <input type="checkbox"/> FIM (file integrity monitoring) monitoring of the new shared folders post fact. <input type="checkbox"/> Old file server is out of information security scope for review or monitoring. <input type="checkbox"/> IT re	C1364
Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	C1367
Operation Officer to ensure the following : <input type="checkbox"/> 1. Customer position is printed , returned check form/template is filled with the reason of rejection and signed by aut <input type="checkbox"/> الشيكات المرتدة عن طريق الفرع/ المقاصة: • في حالة ارتداد الشيك لأي سبب من الأ	C1368

Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop BM to sign SPC report on quarterly bases.□ يقوم مدير الفرع و مدير العمليات بمراجعة طلبات الايقاف في الفرع مع حساب ال	C1370	
Ops officer and SPB review the safe lockers register to ensure applying the P&P and deducting the fees□ مراجعة سجل خزائن العملاء للتأكد من تطبيق السياسات والاجراءات و خصم المصاريف كلا من مدير العمليات ومدير خدمة العملاء	C1371	
Ops officer ensure that the branch security update the branch security register with the below:□ 1- Alarm system / ATM machine□ التأكد من اجهزة الانذار	C1372	
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□ يقوم مدير العمليات بالتأكد من الاتي: 1- مطابقة العهدة الفعلية مع السجلات والتقارير المستخرجة من النظام ل	C1373	
Ops officer should ensure the below;□ 1- Checking the ATM machine if there is any device is installed for skimming □ □ يقوم مدير العمليات بمراجعة التالي: 1- التأكد من فحص ماكينة الصراف الألى ثلاث مرات يوميا والتأكد من عدم تركيب إي اجهزة احتيال	C1374	
Ops staff are kept updated with their roles & responsibilities. □	C1375	
P&E prepared a list with full data and inspection reports that were made by the P&E engineers, where they collected	C1378	
Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of	C1382	
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a	C1383	
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 spreadshee	C1384	
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 spreadshee	C1386	
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 spreadshee	C1387	
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 spreadshee	C1392	
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 spreadshee	C1406	
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 spreadshee	C1407	

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 spreadshee	C1408
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a s	C1418
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a s • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet	C1419
Physical access control " existing allowed access for all DC users& Role of each	C1420
Prepare capacity plan and to be approved	C1428
raise a legal action for all customers who met the legal dunning criteria.	C1432
Regular review of Application Access Control via DB queries and screenshots	C1434
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 Servers	C1435
Report the receiving documents from postal department to stakeholder in order to inform the related customer account Reconcile the existing documents with stakeholders on montly basis.	C1439
Review compliance with all CBE Rules & Regulations, including the following : 1-Financing rules & regulations (CBE section 3&4) □	C1443
review RTS reasons and report to Business Planning Team to consider in payout calculation	C1453
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 the complaint involved a bank staff	C1454
Review the initiated product and ensure having stakeholders approvals	C1456
Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and	C1457
Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by ne	C1458
Reviewing international spend transactions on a customer level	C1461
re-visiting capacity plan and to be approved	C1463
Send form 2 to social insurance office on a yearly basis	C1467
send questioner in order to make sure about OEA bcp plane, their scope during crises mode,...etc in addition provide	C1468
Signature circular are distributed to other banks and the I SCORE system is updated.	C1475
Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signature	C1476
Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before	C1481
Sustainable finance policy as mandated by CBE.	C1482
System of procedures are made and followed by P&E department members that ensure the easy workflow of action b	C1483
Talent Review model is in place and being implemeneted	C1485

Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper m	C1486	
Tax calculations are automated on Oracle system. <input type="checkbox"/> and incase of change in parameters, it should be processed from the vendor and assessed from HR Information system	C1487	
test all location main and backup sites	C1495	
The branch make sure each opening account transaction the customer to fulfil the required KYC data and to be sig	C1498	
the concerned control party in the entity check the report with the limits & add the parties who missed reportatio	C1501	
The corrective actions plan determined from previous tests is taken into account	C1502	
The essential processes are covered by recovery solutions- in order to restore 50% of PCs, laptops with in same time	C1505	
The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BR	C1506	
The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CR	C1512	
The Teller implemented the sanction screening required data through SAS system which checked by the Operation Of	C1521	
for the pending alerts, the business communicated with the branch for calling customer for providing the support	C1522	
The tests are carried out in compliance with the tests plan based on communication test plan	C1522	
There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing	C1525	
Ensure that all users (internal, external and temporary) and th	C1525	
There is IT committee composed of executive, IT charter policy , IT org chart	C1526	
There is IT program and project management methodology process & Project review meetings	C1527	
Trade is required to make a monthly proof on monthly bases	C1534	
Training plan is to be prepared and sent yearly to HR to have the training quality plan for team members	C1536	
undertaking from the customer and NDA from the company should be included in agreement	C1543	
Updated product catalogue <input type="checkbox"/> training / Inductions <input type="checkbox"/>	C1547	
Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the	C1549	
Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it	C1550	
Verifying business confirmation on monthly regulatory reports . <input type="checkbox"/>	C1552	
VPN activated, alternative locations are ready	C1553	
we hired a multinational brokerage firm that revisited all our insurance policies and identified the gaps and mitigated t	C1554	
استيفاء التوقيعات على عملية التداول فور	C1557	
اعتماد مدير الوحدة لحركة التداول في السجل.	C1558	
□ الاسراع بتنفيذ الحجز فور استلام مصرفنا له وذلك باتباع الاتى :- أ- التنبيه على الفروع وإدارة البريد بالاسراع بتسليم كافة الحجز التى تسلم لهم لموظف الحجز والتحفظات المختص. ب- التنبيه على موظف الحجز المختص بتنفيذ الحجز والتحفظات فور استلامها.	C1559	
التأكد من اعتماد المصروفات من المختص طبقا لصلاحياته قبل الصرف.	C1563	
المصروفات مذكورة التمويل 0000 الخ) و على ان يسبق تاريخ الاقرار تواريخ التقارير الائتمانية	C1569	
□ حالة العملاء الذين لا يجيدون القراءة و الكتابة أو العملاء المكفوفين باستيفاء كل من الختم و البصمة الخاصين <input type="checkbox"/> معمل ، على أن يكون الأسم الموجود على الخاتم واضحا و مطابقا لمستند تحقيق الشخصية ومطابقا للاسم على الختم المحفوظ	C1561	
التاكيد على استيفاء الدفعة على جميع النماذج (طلب التمويل , الاقرارات , العقود , الكفاله التضامنيه)	C1562	

بالحجوز بالادارة الفوائد	C1564	ضرورة توخى الدقة والاسراع بالرد لعدم تضيع الوقت القانونى للرد والرد بشكل صحيح .
	C1565	التنسيق مع قطاع الموارد البشرية لمواجهة هذا الخطر
	C1566	المراجعة الثنائية من الوحدات للتأكد من تسجيل الرقم الرمزي بشكل صحيح
	C-901	تحديد مستوى الدراسة
	C-123	تحديد معايير التعليم
	C1567	تطبيق الاجراءات المعتمدة في حالة فقد أو تلف المفاتيح والاختتام
	C1568	تطبيق مبدأ الفصل بين الاختصاصات (العمل و المراجعة)
	C1569	تعديل بنودها إذا تطلب الأمر لذلك مع عرض مبررات هذا التعديل.
	C-654321	تقييم البرامج التعليمية
جميع وحدات التمويل الصغيرة التي	C1570	حل ومقارنات منفصلة عن فروع البنك والتأكد من وجود عقود حراسة على تلك المقارنات
ن والتي تحتوي على العملاء المسئول عنها	C1571	كل باحث من نسختين، ويسلم الباحث نسخه ويحتفظ مدير الوحدة بالنسخة الثانية
M ومطابقته مع سجل الحضور والانصراف	C1572	أكد من عدم قيام الزملاء المذكورين بإدخال أو اعتماد أية معاملات أثناء قيامهم باجازات.
	C1573	عدم استلام شخص واحد لنسختي المفاتيح طوال فترة عمله بالوحدة
الاجراءات الودية مع العميل يتم اتخاذ	C1574	ات القضاية ضد العميل وكفيله وتحويله إلى أحد شركات التحصيل المتعاقد معها البنك
الاعمال مقارنة بالفترة السابقة فور	C1575	مناقشة مجلس الادارة للقوائم المالية و قبل بداية جلسة تداول اليوم التالي علي الاكثر
	C1576	لا بد ان ترسل القوائم المالية خلال 45 علي الاكثر من تاريخ نهاية كل فترة مالية (31/3 - 30/6 - 30/9)
القوائم السنوية قبل اعتمادها من الجمعية	C1576	العامه العادية و ذلك في خلال 90 يوم علي الاكثر من تاريخ انتهاء السنة المالية 31/12
	C1577	مراجعة الإقرارات الشهرية المستخرجة من نظام التمويلات الصغيرة بالرقم الرمزي مع تقرير العملاء فوق حد الاقرار
مراجعة الإيصالات غير	C1578	عدم في دفاتر الباحثين يوميا والتأكد من أن جميع الإيصالات المستخدمة قد تم توريدها
مراجعة عقود التمويلات الموقعة من	C1579	التأكد من صحة نسب توزيع الأرباح ورأس المال وكذلك التسلسل التاريخي للمعاملات.
ية ربط العملاء سواء على قاعدة بيانات	C1580	التمويلات الصغيرة أو على شبكة البنك المركزي من خلال المراجعة الثنائية (عمل - روجع).
	C-111	مراجعة وتجديد الموافقات الأكاديمية
بلغ 500 الف جم سنويا + 10000 جم	C1581	النشر السنوي / شركة مصر المقاصة يتم دفع رسم اشتراك سنوي بقيمة 7500 جم
ن التأكد من أن جميع المبالغ التي تم تحصيلها	C1582	من العملاء يتم توريدها في نفس يوم التحصيل أو في يوم العمل التالي على الأكثر
ن ان جميع الحالات التي تم جدولتها	C1583	اقساطها او اعدام المديونيات الخاصة بها قد تم الموافقة عليها من الادارات المختصة
عقد حلقات نقاشية بالوحدات تحت اشراف	C1584	مديري الوحدات والمديرين الاقليميين واصحاب الخبرة في مجالات التمويل متناهي الصغر.
	C1585	يتعين وجود سياسات واضحة ومفهومة ومعتمدة،
مة للجمعية العامة / يقوم بالاعلان عن	C1586	الجمعية بجريديتين رسميتين / ابلاغ الجهات الرقابية بموعد انعقاد الجمعية وفقا للقانون
جلس و تقوم الادارة بموافاة البورصة	C1587	بمواقيت الاحداث الجوهرية قبل التصريح عنها بالصحف المصرية و قبل بداية جلسة تداول اليوم
يتم الالتزام باعداد و	C1588	البيانات بكل دقة طبقا للبيانات الواردة من الجهات ذات الصلة (شركة مصر المقاصة)
	C1589	يتم التحديث بشكل دورى
عوة لعقد الجمعية الا بعد تسليم	C1590	القوائم المالية مستوفاة لهئية الرقابة المالية وهئية البورصة المصرية .ويتم حضور المساهمين لل
ملكية ، بالإضافة إلى العمل على	C1591	التأكد من صحة المستندات من خلال الرجوع للجهات الحكومية المختصة فى حالة إمكان ذلك
يم اصول المستندات من العميل	C1592	والتأكد من عدم تزويرها، ويتم تصويرها بمعرفة موظفي الوحدة ولا يقبل صور من العميل.
من اجمالى الإيرادات الربع سنوية	C1593	تقوم القوائم المالية ويتم تحويله الى حساب هئية الرقابه المالية بالبنك الاهلى المصرى

ممين للجمعية على ان يقدم المساهمة	C1594	تجميد ارصدة + توكيل رسمي للحضور فى حال الحضور بدلا عن مساهم اخر او ت
يجب التأكد من عدم إدراج العم	C1595	الكفيل بقوائم الحظر (أفراد وشركات) وتطبيق مبدأ الرقابة المزدوجة (Maker & Checker)
	C1596	ان تكون جميع بيانات ايصالات توريد التقديه مستوفاه و واضحه (المبلغ التاريخ.....الخ)
	C1597	□ يجب تحديد شخص مسئول عن حفظ هذه السجلات و المستندات ذات القيمة لعدم شيوع المسئوليه
ب باعداد البيان الشهري للبنك المركز	C1598	بها به نسبة مساهمة المال العام و القطاع الخاص والافراد في راسمال مصرفنا شهريا
يقوم مدير الوحدة بمراجعة السج	C1599	شهر والتأكد من تداول المفاتيح والاختام بشكل صحيح على سجل الحضور والانصراف.