



## Controls Dashboard Report

Governance, Risk & Compliance Management

### Total Controls

Index	Code	Control Name
1	C0001	لعملية التداول يبين اسم الحائز الأصلي ومن يحل محله في حالة غيابه. ضرورة وجود سجل يخصص
2	C0002	3)Major Risk and Risk mitigates are identified.
3	C0004	• Develop, update and monitor unit Service Level Agreement established with stakeholders
4	C0005	Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications
5	C0006	ها. 1. يقوم الموظف بتسجيل ميعاد انتهاء الرهون في السجل الخاص بها. ف بمراجعة السجل شهريا لمعرفة مواعيد رفع الحظر علي الرهون لتجديد 2. يقوم الموظف
6	C0009	- 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
7	C0010	3- All job descriptions are reviewed annually and updated with HR
8	C0011	3. General Service head review the received report against the approval to ensure all the redeemed points were approved
9	C0016	*As far we start to handle User admin side on registration on system CAD/C department are divided to two department ( reviewing & token custody ) and ( IB registration department ) to avoid conflict in implementation
10	C0029	- All Received documents should be updated on Q&A; or CRM
11	C0031	- CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.
12	C0032	- CAD to check past due report and ensure reporting of nonaccrual clients to CBE.
13	C0033	- 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.
14	C0034	- 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.
15	C0042	Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance rules
16	C0044	- Credit files should be kept in fire proof room.

17	C0045	Customer data are maintained on the system as per the application signed by the customer رقة مدير الوحدة أو من يحل محله سية للعملاء من واقع المستندات التي تم التأكد من أكمالها وصحتها بمع تسجيل البيانات الأسا.
18	C0046	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)
19	C0047	- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents
20	C0048	- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.
21	C0049	- Ensure that all processes in place and properly communicated.
22	C0050	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA
23	C0051	- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S
24	C0052	- Ensure that OPs are calculating Installments , profit , commissions , fees
25	C0053	- Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.
26	C0054	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. , وزيع (المصروفات المشتركة بين الوحدات وفروع البنك) والتأكد من نسب الت يتميزون بدقة المراجعة - مراجعة المصروفات التي يتم تحميلها على الوند المطابقة الدقيقة التي تتم بمعرفة موظفي الإدارة الذين
27	C0055	In case if any documents are missing or any information is not captured / wrongly captured, this will be communicated to RM
28	C0056	- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.
29	C0057	- 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.
30	C0062	- 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.
31	C0063	- Original documentation safekeeping is kept in fire proof cabinet with dual custody, key register for movment of keys
32	C0064	Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.
33	C0067	- Releases of credit files should be according to approved process
34	C0068	- Report 5011 should be sent to CAD & finance to be presented to CBE
35	C0093	قة توقيع العميل على الطلب بمعرفة الموظف المختص بمطابقة التوقيعات All application are signature verified by MF officer

36	C0094	لة 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
37	C0099	مراجعة الصلاحيات الممنوحة للموظفين كل ربع سنة
38	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
39	C0101	Ensure department procedure is updated
40	C0102	* Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per approved collateral conditions .
41	C0103	* Limits under Wholesale stopped on system in case of Deviaition.
42	C0104	* Shortfalls are escalated as per policy requirements.
43	C0105	*All new instructions are communicated to the agents.
44	C0106	*Deferrals should be reflected in monthly reports including due & upcoming deferrals.
45	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.
46	C0108	*Ongoing awareness sessions are given to the agents.
47	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.
48	C0110	*Review that monthly reconciliation with Finance is conducted to verify figures.
49	C0111	• Existence of two types of authentication( Keys and Combination Password )
50	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
51	C0113	•Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register
52	C0114	الحساب الى متوفى 1- changing the account status to inheritors. 1- تغيير حاله
53	C0115	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation
54	C0116	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
55	C0117	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
56	C0118	1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).
57	C0119	11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.
58	C0120	1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback

59	C0121	1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.
60	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
61	C0123	2- Dual control on system and daily batch review
62	C0124	2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding & embossing
63	C0125	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented
64	C0126	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented
65	C0127	2- Maker/checker concept is applied manual through reports review
66	C0128	2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.
67	C0129	2) To ensure that all CCRs are conducted on time and if not extension is properly obtained
68	C0130	2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.
69	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.
70	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.
71	C0133	2. Monitoring document movement to/from stores thru sheet .
72	C0134	2. No invoice will be paid unless the asset is coded.
73	C0135	2. Processing the hotel invoices on a maker / checker basis.
74	C0136	2. Receiving report from the vendor on a quarterly basis to review the redeem points
75	C0137	2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.
76	C0138	2. Short list for the approved consultants - contractors - vendors.
77	C0139	2. Unit head signature is required on the invoice.
78	C0140	2-Increasing the policy on daily basis from the vendor's side on the expense of ADIB.(if required)
79	C0141	2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head
80	C0142	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.
81	C0143	3- Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.
82	C0144	3- Monitoring performance and applying penalties for breaches
83	C0145	3. Logging all the invoices in sheet for monitoring
84	C0146	3. Relationship review and returns, pricing and repayment schedule.

85	C0147	3. Review the register to ensure no duplicate.
86	C0148	3-Additional control point through retail risk monthly sample review
87	C0149	3-Branch to provide operation with claim required original documentation as per contract with takaful insurance company by maximum 15 days
88	C0150	3-SLAs Between all stakeholders defining the timeline to discuss all the technical evaluation.
89	C0151	4) Transactional documents must be archived by customer for reference and review and safekept under dual control in a fireproof cabinets
90	C0152	4. Collateral valuation.
91	C0153	4. Processing the invoices on original
92	C0154	4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.
93	C0155	5) Risk reporting is done
94	C0156	5. Stress testing' discipline is in place for key environmental uncertainties.
95	C0157	6) Specific documentation standards and variance are specified.
96	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.
97	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.
98	C0160	Ensure salaries transferring for companies under STL Scheme Policy training is conducted by the policy managers to all credit initiation team/branches.
99	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.
100	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
101	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
102	C0164	Returned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system
103	C0165	Returned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed
104	C0166	Returned Cards 6. Review shredding list against system (card status) by CB unit head and Quality unit
105	C0167	Returned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.
106	C0168	TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO senior officer

107	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
108	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.
109	C0171	حفظ التعليمات الدوريه حسب تاريخها و اطلاع جميع العاملين عليها
110	C0012	* Monthly proof of all issued and O/S certificates versus
111	C0172	* Valuations are submitted to docs unit by RM with lodging memo
112	C0173	* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date
113	C0174	* All Received documents should be updated on Q &A;
114	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.
115	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
116	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.
117	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)
118	C0179	* CFOD to ensure proper approval level for availments as per approved policies prior processing.
119	C0180	* Check that report is prepared Monthly.
120	C0181	* Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on portal by Compliance.
121	C0182	* Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.
122	C0183	* Communicating CPs satisfaction letter to all participants in a timely manner.
123	C0184	* Confirmation on receiving /deducting agency fees
124	C0185	* Credit limits maintenance on Ethix is done by maker and checker .
125	C0186	* Customers place their feedback in the app inbox managed by call center.
126	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
127	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.
128	C0189	* Docs are submitted with lodging memo
129	C0190	* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA



130	C0191	* Ensure OD limits (for excesses) reduced to zero.
131	C0192	* Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments
132	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
133	C0194	* Ensure that T.S is circulated to OPS for proper calculation .
134	C0195	* Ensure that T.S. is circulated to all concerned parties' internally
135	C0196	* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner
136	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
137	C0198	* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.
138	C0199	* Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquires are performed by Maker/ Checker.
139	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
140	C0201	* Highlight in case there is exposure reflected for any bank without an approved limit.
141	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
142	C0203	* Legal drafting for syndication documents as per approved T.S.
143	C0204	* Legal/risk/shariaa approvals should be obtained on all syndication documents
144	C0205	* Limits on SunGard is done by maker and reviewed by checker.
145	C0206	* limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify
146	C0207	* Limits updated as per drawing power.
147	C0208	* Market survey to be conducted every 6 months to scan the market and monitor new updates
148	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.
149	C0210	* Obtain legal & Risk & Shariaa approval on drafted documents
150	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

151	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.
152	C0213	* Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / checker.
153	C0214	* Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker
154	C0215	* Received Docs reviewed by Maker/ Checker at Docs Unit
155	C0216	*- Report prepared by maker and checker.
156	C0013	* 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.
157	C0217	* Review signing powers & signing on behalf of the company is properly checked
158	C0218	* Review valuation reports in line with policy & CBE guidelines
159	C0219	* SLAs between concerned departments were approved and communicated to stakeholders
160	C0220	* Swifts / emails sent to participant banks are reviewed Maker/ Checker
161	C0221	* Swifts sent to participant banks are reviewed by Maker/ Checker
162	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.
163	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.
164	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.
165	C0225	* Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access set per trader
166	C0226	* Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, Treasury is responsible to cover such overdrawn balance through borrowing in the interbank market
167	C0227	* Tutorials of IB/MB usage is created on social media , going fwd we sugesst having digital embassdor in branches to eductae the customers.
168	C0014	*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.
169	C0015	*All process/policies/Credit Programs are in place and approved .
170	C0228	*All data/information are logged in the agent knowledge base.
171	C0229	*All deals should be documented through mails,fax,or recorded landlines
172	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
173	C0231	*Approved obligors with collateralized facilities are reflected in collateral sheet.



174	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 ,
175	C0233	*CAD received updates from legal Dept. and update CBE network with any new legal action.
176	C0234	*Capacity plan is prepared based on business requirements taking *Measuring the service level to ensure meeting the department KPI's (Threshold 70%).
177	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.
178	C0236	*Check data reflected in Non portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.
179	C0237	*Check data reflected in portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.
180	C0238	*Check that all performing names are approved as per CBE legal lending limit regulation.
181	C0239	*Check that if there is any breach, system should be amended and exception approvals in place.
182	C0240	*Checks availments under approved and valid limits.
183	C0241	*Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .
184	C0242	*combination and keys should be kept in safe have dual custody.
185	C0243	*committee that would be responsible for decision making and execution of contingency plans.
186	C0244	*Crop Ops to provide CAD with route transaction to ensure proper level of approval obtained for availments as per policy.
187	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.
188	C0017	*Deferrals level of approvals should be reviewed by maker/checker
189	C0018	*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
190	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.
191	C0247	*Ensure saving copy from approved CA is on common area.
192	C0248	*Ensure that incremental approvals have been obtained.
193	C0249	*Ensure that the received T.S. is the approved by participant banks.
194	C0019	*first department Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC.

195	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.
196	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.
197	C0252	*issuing Monthly report for Valuation related to Mort F/O ADIB showing the expiry due valuation and upcoming
198	C0253	*Make sure to abide with clean desk Policy
199	C0254	*Procedures should clearly define plans and actions to address both short-term and longer term disruptions in funding sources
200	C0255	*Release for any document should be signed by Maker & checker.;
201	C0256	*Report generated daily to review all transactions
202	C0257	*Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirement and covering any liquidity commitments.
203	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.
204	C0259	*Shredding confidential data
205	C0260	*Sign-off Reuters and Dealing System end of day
206	C0261	*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions
207	C0262	*Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit admin for circulation.
208	C0263	*Traders may not deal outside their trading room unless operational procedures are in place.
209	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
210	C0265	*Traders should close deals on recorded phones only
211	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.
212	C0267	*Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury
213	C0268	*Various elements of the CFP should be tested by Treasurer and ALCO to ensure the viability of tests & scenario .
214	C0269	. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented
215	C0270	. 4- Maintenance report reflecting any change done on the customer profile on CMS is generated daily and reviewed by an independent senior Cards ops unit staff (supervisor)
216	C0271	• Agency staff are trained on TCF principles and Collection process.
217	C0272	• All Sent / Received e-mails to external collection agencies must be encrypted.

218	C0273	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
219	C0274	<ul style="list-style-type: none"> <li>• BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side</li> </ul>
220	C0275	<ul style="list-style-type: none"> <li>• Both TFO and TBO receives requests for TMU deposits from Branches.</li> </ul>
221	C0276	<ul style="list-style-type: none"> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> </ul>
222	C0277	<ul style="list-style-type: none"> <li>• Certificate shall be signed by two authorized signatories (two signatories from operation side )</li> </ul>
223	C0278	<ul style="list-style-type: none"> <li>• Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days .</li> </ul>
224	C0279	<ul style="list-style-type: none"> <li>• Client Position reflecting blocked funds to be signed by Maker &amp; Checker and to be attached to the copy of the certificate</li> </ul>
225	C0280	<ul style="list-style-type: none"> <li>• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR.</li> </ul>
226	C0281	<ul style="list-style-type: none"> <li>• Collections team to adhere to the call script.</li> </ul>
227	C0282	<ul style="list-style-type: none"> <li>• Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault &amp; Original keys held in Documentation vault locked by dual custody</li> </ul>
228	C0283	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
229	C0284	<ul style="list-style-type: none"> <li>• Each account granted facility &gt;100k and the bank raised a legal action against the customer should be reported " Legal action " to CBE according to its regulation.</li> </ul>
230	C0285	<ul style="list-style-type: none"> <li>• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.</li> </ul>
231	C0286	<ul style="list-style-type: none"> <li>• Each account written off should be reported " written off " to CBE according to its regulation.</li> </ul>
232	C0287	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
233	C0288	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
234	C0289	<ul style="list-style-type: none"> <li>• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.</li> </ul>
235	C0290	<ul style="list-style-type: none"> <li>• Ensure that the tele-calling team prioritizes high-risk accounts.</li> </ul>
236	C0291	<ul style="list-style-type: none"> <li>• 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</li> </ul>
237	C0292	<ul style="list-style-type: none"> <li>• Head of Branch Logistics Distribution review and approve before circulation. • Final Version of Circulation is reviewed from all concerned parties prior sending.</li> </ul>

238	C0293	<ul style="list-style-type: none"> <li>• Hold (No Debit) only placed on the account which missing files</li> <li>* no check book to be issued Updates on clean up progress are reported to BRCC on monthly basis</li> </ul>
239	C0294	<ul style="list-style-type: none"> <li>• Job description are in place and certified for all staff.</li> </ul>
240	C0295	<ul style="list-style-type: none"> <li>• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.</li> </ul>
241	C0296	<ul style="list-style-type: none"> <li>• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management process</li> </ul>
242	C0297	<ul style="list-style-type: none"> <li>• KYC data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified prior opening the account</li> </ul>
243	C0298	<ul style="list-style-type: none"> <li>• Make sure that copy of all issued certificates attached with blocked fund screen shot filled on Box file signed by Maker &amp; Checker &amp; reconcile certificate file with the certificate custody register</li> </ul>
244	C0299	<ul style="list-style-type: none"> <li>• Maker/Checker concept is applied on this process.</li> </ul>
245	C0300	<ul style="list-style-type: none"> <li>• Maker/Checker in preparing the collection agencies expenses , Also an independent department ( MIS unit ) is reviewing the expense claims for the collection agencies</li> </ul>
246	C0301	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
247	C0302	<ul style="list-style-type: none"> <li>• Monitoring and Follow up till tasks closure. • Escalation is prepared in case of any deviation.</li> </ul>
248	C0303	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
249	C0304	<ul style="list-style-type: none"> <li>• Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM.</li> </ul>
250	C0305	<ul style="list-style-type: none"> <li>• Protected spreadsheet</li> </ul>
251	C0306	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
252	C0307	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
253	C0308	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
254	C0309	<ul style="list-style-type: none"> <li>• 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</li> </ul>
255	C0310	<ul style="list-style-type: none"> <li>• Review sample of BO reports manually. • Manually assessment of BO access and reports classification. • Maintaining access matrix for all BO Access and reports.</li> </ul>
256	C0311	<ul style="list-style-type: none"> <li>• SunGard system provides a daily agenda for all pending deals, TBO officer pass all the pending deals to be reviewed by TBO supervisor.</li> </ul>

257	C0312	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
258	C0313	<ul style="list-style-type: none"> <li>• TBO ensures continuity of conversation serial number by the officer and reviewed by the supervisor.</li> </ul>
259	C0314	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
260	C0315	<ul style="list-style-type: none"> <li>• TBO post requested deposits in PHX with the approved rates..</li> </ul>
261	C0316	<ul style="list-style-type: none"> <li>• TFO provide rates which should be applied on TMU deposits to TBO.</li> </ul>
262	C0317	<ul style="list-style-type: none"> <li>• the certificate register must be reviewed on daily basis and signed from maker and checker level</li> </ul>
263	C0318	<ul style="list-style-type: none"> <li>• 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</li> </ul>
264	C0319	<ul style="list-style-type: none"> <li>• The Supervisor conducts periodic reviews with the respective agency manager on the agency's performance in line with the agreed performance.</li> </ul>
265	C0320	<ul style="list-style-type: none"> <li>• The used receipt books should be sent to archiving unit. A memo is prepared for this purpose.</li> </ul>
266	C0321	<ul style="list-style-type: none"> <li>• TMO on a daily basis reconcile and ensure that all received TMU requests are posted correctly and matched with GLs balances.</li> </ul>
267	C0322	<ul style="list-style-type: none"> <li>• Updated collections process manual where all process changes are being properly documented and approved by collections head .</li> </ul>
268	C0323	<ul style="list-style-type: none"> <li>• Version Control: approved version of spreadsheets are used.</li> </ul>
269	C0324	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
270	C0325	<ul style="list-style-type: none"> <li>• 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</li> </ul>
271	C0326	<ul style="list-style-type: none"> <li>1- Daily Mail in logged with details by maker-checker &amp; after reviewing files another cycle of checking at main vault before files archiving. 2- Dual Custody in place for received files / modifications documents</li> </ul>
272	C0327	<ul style="list-style-type: none"> <li>1- staff are kept updated with their roles &amp; responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented</li> </ul>
273	C0328	<ul style="list-style-type: none"> <li>1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.</li> </ul>
274	C0329	<ul style="list-style-type: none"> <li>1- All checks are subject to the manual examination before processing with smooth corporation with other banks dealing with CBE Clearing session</li> </ul>
275	C0330	<ul style="list-style-type: none"> <li>1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, &amp; Mortgage are properly approved and in place</li> </ul>
276	C0331	<ul style="list-style-type: none"> <li>1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Remittances directly scanned copies via email.</li> </ul>

277	C0332	1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis. 1- يذها من خلال منفذ ومراجع. 1- بيع العمليات المالية التي تتعدى 25000 جنيه مصري / 50000 جم يتم تنف جم
278	C0333	1- All transactions are processed as maker/checker as per checklist.
279	C0334	1- Approvals as per delegation matrix to be in place prior executing
280	C0335	1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.
281	C0336	1- Biannual exhibit are performed to ensure keeping checks in maturity properly in separate custody
282	C0337	1- BO reports extracted on daily basis to ensure correctness for the data fed
283	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
284	C0339	1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- ع للإجراءات - 1- كون مدير الفرع مسئول عن طباعة أي إجراءات جديده للتأكد من فهم الفر ي
285	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.
286	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
287	C0342	1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal
288	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
289	C0344	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
290	C0345	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
291	C0346	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
292	C0347	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
293	C0348	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
294	C0349	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation



295	C0350	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
296	C0351	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
297	C0352	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
298	C0353	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
299	C0354	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
300	C0355	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
301	C0356	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
302	C0357	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
303	C0358	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
304	C0359	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
305	C0360	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
306	C0361	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
307	C0362	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
308	C0363	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
309	C0364	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
310	C0365	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.
311	C0366	1- Clear updated designations are in place to segregate duties maintained within the unit and custody
312	C0367	1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with FCY.
313	C0368	1- Collection to notify branches & operations once informed by the deceased customers

314	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
315	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
316	C0371	1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program
317	C0372	1- Customers names are reviewed against names & account number by branches & operations
318	C0373	1- Customer's photo should be used for his own account.
319	C0374	1- Daily BO Reports (closed loan accounts) review on a daily basis
320	C0375	1- Daily monitoring to the tha ACH booking files received from EBC.
321	C0376	1- Data is extracted and received from the IT side on email / shared folder.
322	C0377	1- Data received from the Credit Admin side on email.
323	C0378	1- Data received from the Finance side on email.
324	C0379	1- Data received from the Operations (Corporate Finance Ops) side on email.
325	C0380	1- Dealing with credible accredited agencies to ensure high quality data
326	C0381	1- Designated dual custodians
327	C0382	1- Designations of dual custody in place for key registers and access to the main vault
328	C0383	1- DSU are kept updated with their roles & responsibilities.
329	C0384	1- Dual custody in place for all booked assets documentation in the main vault
330	C0385	1- Dual custody in place for all issued cash back cards documentation in the main vault
331	C0386	1- Ensure all procedures/Policies are updated and approved
332	C0387	1- Ensure all procedures/Policies are updated and approved
333	C0388	1- Ensure all procedures/Policies are updated and approved
334	C0389	1- Ensure all procedures/Policies are updated and approved
335	C0390	1- Ensure all procedures/Policies are updated and approved
336	C0391	1- Ensure all procedures/Policies are updated and approved
337	C0392	1- Ensure all procedures/Policies are updated and approved
338	C0393	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
339	C0394	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
340	C0395	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
341	C0396	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA

342	C0398	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
343	C0399	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
344	C0400	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
345	C0401	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
346	C0402	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
347	C0403	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
348	C0407	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
349	C0405	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
350	C0406	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
351	C0408	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
352	C0404	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
353	C0397	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
354	C0409	1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. على النظام عدم كارت التوقيع الثاني بعد مرور 10 ايام من فتح الحساب واطافة التوقيع از.
355	C0410	1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviation authority if found .
356	C0411	1- Ensure that all functions are processed after maintaining proper approvals/memos
357	C0412	1- Ensure that all functions are processed after maintaining proper approvals/memos
358	C0413	1- Ensure that all functions are processed after maintaining proper approvals/memos
359	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
360	C0415	1- Ensure that all functions are processed after maintaining proper approvals/memos
361	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
362	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

363	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
364	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
365	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
366	C0421	1- Ensure that all functions are processed after maintaining proper approvals/memos.
367	C0422	1- Ensure that all information is updated on knowledge base
368	C0423	1- Ensure that contract & SLA with the service provider are in place
369	C0424	1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the related parties.
370	C0020	1 -Exhibit are performed Monthly to control flow for the FCY White Manager Checks
371	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. .
372	C0426	1- Function is under dual control maker/checker review prior processing
373	C0427	1- Getting approval prior sending or receiving any batches.
374	C0428	1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head.
375	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.
376	C0430	1- GL reconcillation process (automated and manual) are properly managed and timely verified and reconciled (GL accounts under the CFOD custody attached)
377	C0431	1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities.
378	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
379	C0433	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities
380	C0434	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.

381	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
382	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.
383	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 amendments, 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.
384	C0438	1- Monitoring and Follow up till closure.
385	C0439	1- Non Financial / financial maintenance on the accounts are being done on a maker / checker 1- مراجع ومراجع ت العملاء من خلال منفذ والحركات المالية / الغير ماليه تتم على حسابا
386	C0440	1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.
387	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
388	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.
389	C0443	1- Only designated staff in Cards Ops unit have access to maintenance screen with full seggregation of duties in place
390	C0444	1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. 1- لهدايا والمخزون بالفروع يقوم مدير العمليات ومدير الفرع بمراجعته شهريه لسجل ا
391	C0445	1- Ops officer branch manager ensure having the hold mail under dual custody. 1- عمليات من الاحتفاظ المراسلات بالفرع تحت رقابه ثنائيه يتأكد مدير الفرع الع
392	C0446	1- Ops staff are kept updated with their roles & responsibilities.
393	C0447	1- Ops staff are kept updated with their roles & responsibilities.
394	C0448	1- Ops staff are kept updated with their roles & responsibilities.
395	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
396	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
397	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

398	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.
399	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.
400	C0454	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution
401	C0455	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution
402	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
403	C0457	1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal.
404	C0458	1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA
405	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 occurred.
406	C0460	1- Regular skills and capabilities development sessions
407	C0461	1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.
408	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.
409	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.
410	C0464	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.
411	C0465	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.
412	C0466	1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.
413	C0467	1- Review alerts generated by AML solution within the predefined time frame.
414	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
415	C0469	1- Review insurance company compensation amount



416	C0470	1- Review received special approvals against approved delegation matrix prior processing
417	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
418	C0472	1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system
419	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.
420	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- رئيس الخزينة قبل تنفيذ العملية ويتم حفظها في ملف منفصل يتم تنفيذ المعاملات عن طريق منفذ و مراجع وتتم المراجعة عن طريق
421	C0475	1- To save all the required documents on shared folder such as updated commercial register, BOD resoulution minutes of meetings, financial statements , قرار التأسيس , etc.
422	C0476	1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.
423	C0477	1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.
424	C0478	1- Yearly plan sets.
425	C0479	محامي في تلك الامور لضمان اقصى حماية ممكنه لاموال واروراق البنك ية ووسيلة انتقال لاثقة حال تعذر توفير سيارة خاصة 3- يتم حضور اكثر من في حالة وجود اموال سائلة 2- يتم استخدام سيارات المحامين الشخص 1- يتم استخدام سيارات البنك
426	C0480	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
427	C0481	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
428	C0482	1- Ensure all procedures/Policies are updated and approved ' 2- All functions are communicated by the agreed SLA
429	C0483	1) annual trainings plan 2) new projects training
430	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 .
431	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 .

432	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 .
433	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 .
434	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 .
435	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 .
436	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 .
437	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 .
438	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 .
439	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.
440	C0494	1) Business Team to conduct regular visits to their customers.
441	C0495	1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.
442	C0496	1) Capacity plan should be prepared taking into consideration annual leaves.
443	C0497	1) COB Plan is reviewed and updated Annually with COB Team
444	C0498	1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific business.

445	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.
446	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.
447	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
448	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
449	C0503	1) JD is in place in HR and in case new JD is requested, it is updated and sent to them.
450	C0504	1) Make Sure that the Monthly required Dump files are provided from required departments.
451	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.
452	C0506	1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses
453	C0507	1) Specify the calling requirements (ticket size, obligor status ...etc.).
454	C0508	1. Ensure obtaining the required approvals as per the DOA prior processing
455	C0509	1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.
456	C0510	1. All Shari'a Board Resolutions should be notified to concerned parties.
457	C0511	1. All the bank assets are coded.
458	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
459	C0513	1. All the grievance cases will be submitted to EG-Tazalomat.
460	C0514	1. All vaults under dual custody as per the delegation matrix.
461	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
462	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.

463	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.
464	C0518	1. Any updates on customers details received from customers are reviewed and updated as per approved process
465	C0519	1. Approved deferral policy in place
466	C0520	1. Assigning a focal point in the department to handle invoices & petty cash.
467	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.
468	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.
469	C0523	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 unless there is the checker 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/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies
470	C0524	1. Case by case is being studied and handled based on the customer outstanding amounts.
471	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
472	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
473	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.
474	C0528	1. Circulate any contract to be approved from the committee.
475	C0529	1. Commitment letter is being signed by each eligible employee prior starting the course.
476	C0530	1. Components Redundancy (i.e. Dual Power Controllers).
477	C0531	1. Conduct the review for the received inquiries from 2 makers and 1 checker.

478	C0532	1. Conducting the proofing process by HR Risk and Governance as independent unit
479	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.
480	C0534	1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.
481	C0535	1. CSR projects are reviewed by CSR committee for approval.
482	C0536	1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.
483	C0537	1. Database is updated with the staff details from the hiring pack
484	C0538	1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.
485	C0539	1. Ensure all front liners are properly trained on product features and selling process.
486	C0540	1. Ensure that all processes in place and properly communicated
487	C0541	1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.
488	C0542	1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned departments
489	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
490	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
491	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.
492	C0546	1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.
493	C0547	1. Having approvals for any product(s) related news, unit head approval, shariaa.
494	C0548	1. Hotels rates included in the invoices must comply with contract
495	C0549	1. Implement comprehensive risk management framework.
496	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. ع طلب العميل لإصدار الشيكات وتنفيذه على النظام. لعملاء بمطابقة تاريخ استلام شيكات المراجعات عن طريق رقم المعاملة م ن. نتاج من مراجعات سابقة (تدوير النقود) يقوم مدير الفرع أو مدير خدمة ا التأكد في حالة منح العميل أكثر من أن المراجعة لم تك
497	C0551	1. Internal procedures in place defining the roles for all stakeholders.

498	C0552	1. Issuing the bank certificates on a maker checker basis and ensure applying the P&P; and CBE regulations.
499	C0553	1. Mift indemnity agreement is signed from the customer.
500	C0554	1. Monitor all lines along with their status thru excel sheet indicated their status either active or cancelled.
501	C0555	1. Monitoring of administrative activities through native system and application logs.
502	C0556	1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff
503	C0557	1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;
504	C0558	1. No cases can be activated unless it is presented to and approved by settlement committee
505	C0559	1. Obtain People & Development head approval
506	C0560	1. Obtain the proper approval from Sharia prior dealing with all campaigns
507	C0561	1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. والتأكد من المطابقة الصحيحة يوميا يقوم مدير العمليات بمراجعة Trial 2 & Trial 3 حسابات الاستاذ بالفرع
508	C0562	1. Ops officer review the dormant accounts and ensure that the signature is not on the system. 1. من عدم ظهور التوقيع على النظام. يراجع مدير العمليات الحسابات الراكدة للتأكد
509	C0563	1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.
510	C0564	1. Perform monthly check over the projects milestones.
511	C0565	1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team to notify 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/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies
512	C0566	1. Posting any vacant position on the portal
513	C0567	1. Processing invoices are being done by maker / checker then approved by the unit head.
514	C0568	1. Quarterly review on Portfolio is properly conducted and raised to CRO.
515	C0569	1. Reconcile the received appraisals forms against each sector head counts
516	C0570	1. Redeeming the points by the designated staff and obtain the approval from General Admin and Security head
517	C0571	1. Register to log all the items in / out and being monitored thru the admin staff.
518	C0572	1. Review last PO numbers prior issuing new PO to ensure no duplication in PO serials.



519	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).
520	C0574	1. Review the invoices against the PO and get business owner confirmation prior payment.
521	C0575	1. Review the invoices against the requests and obtained approvals
522	C0576	1. Reviewing all contracts to ensure signing appropriate SLAs.
523	C0577	1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.
524	C0578	1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia department 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.
525	C0579	1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)
526	C0580	1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.
527	C0581	1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the checkbook الاصدار مع بمراجعة حركة حساب العميل للتأكد من عدم وجود شيكات مرتدة قبل يقوم مدير خدمة العملاء ومدير الف
528	C0582	1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads
529	C0583	1. System prevents updating the ID# for the ex-employees in creating new joiners
530	C0584	1. The committees decisions are being communicated to the concerned in HR for implementations
531	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.
532	C0586	1. The invoices are being processed thru maker / checker and approved from the unit head.
533	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.
534	C0588	1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.
535	C0589	1. To ensure that financial statements were signed by CFO or delegated head before printing.
536	C0590	1. To liaise internally in order to check facts & figures as well as the accusation.

537	C0591	1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts
538	C0592	1. Verifying the signitures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.
539	C0593	1. We have authorized bank spokesperson that received Media briefing before going to any interview.
540	C0594	1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirments and sent for approval
541	C0595	1.1 All new products / renewal of existing products are approved from the appropriate approval level based on the product limit.
542	C1869	1.1.3 People
543	C1601	1.1.4.a Leadership Advocacy
544	C1602	1.1.4.b Defined Roles and Responsibilities (RACI)
545	C1603	1.1.4.c Documented Strategic Objectives
546	C1875	1.1.4.c test
547	C1604	1.1.4.d Mission, Vision, and Goals
548	C1876	1.1.4.d Mission, Vision, and Goals test
549	C1877	1.1.4.d Mission, Vision, and Goals2
550	C1878	1.1.4.d Mission, Vision, and Goals3
551	C1879	1.1.4.d Mission, Vision, and Goals4
552	C1880	1.1.4.d Mission, Vision, and Goals5
553	C1881	1.1.4.d Mission, Vision, and Goals8
554	C1605	1.1.4.e Operations and Execution Validation
555	C0596	1.2 Review the existence of delegation matrix in place and approved by the related parties
556	C1606	1.2.4.a Policy Management
557	C1607	1.2.4.b Critical Policy Coverage
558	C1608	1.2.4.c Policy Training and Acceptance
559	C1609	1.2.5.a Policy Management System of Record
560	C0597	1.3 Ensure existence of Products policy Manual
561	C1610	1.3.4.a Audit and Compliance Program
562	C1611	1.3.4.b Self-Assessment
563	C1612	1.3.4.c Reporting Requirements
564	C1613	1.3.4.d Regulatory Alignment
565	C1614	1.3.5.a Governance, Risk, and Compliance (GRC) System
566	C1615	1.4.4.a Formalized Security Awareness Program
567	C1616	1.4.4.b Role-Based Training Plan
568	C1617	1.4.4.c Metrics
569	C1618	1.4.5.a Learning Management System (LMS)
570	C1619	1.4.5.b Phishing Awareness
571	C1853	1.4.5.e Phishing Awareness

572	C0598	1.All new hires have to answer the relatives question in the application form and sign the relatives declaration
573	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
574	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
575	C0601	1.Delegation of authorization in place for any tendering.
576	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
577	C0603	1.Obtaining the appropriate approvals prior granting any access to staff.
578	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
579	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.
580	C0606	10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.
581	C0607	11) Clean-up/Throughput Requirements is in place.
582	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
583	C0609	12. No signs of weakness that mandates classification.
584	C0610	13) Score sheet must be validated and secured in the CRM.
585	C0611	13. proper credit checking in place
586	C0612	14- Group facilities should be aggregated
587	C0613	1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.
588	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
589	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.

590	C0616	1-All users requests form presented in accordance to maker/checker basis and normal approval cycle
591	C0617	1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle
592	C0618	1-Approvals as per delegation matrix to be in place prior processing
593	C0619	1-Assigned reports are effectively reviewed on maker / checker level
594	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.
595	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
596	C0622	1-Cash is counted by the vendor in the delivering branch to add an external third control.
597	C0623	1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place
598	C0624	1-Checklist in place to consolidate all the received CBE circulars to ensure implementation
599	C0021	1-Clear designations are in place to segregate duties maintained within the unit
600	C0625	1-Daily pending cases report by aging.
601	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
602	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.
603	C0628	1-Download file received from FAWRY
604	C0629	1-Ensre that Job description in place & ensure that team members aware by P & P
605	C0630	1-Ensure keeping the batches in a fire proof cabinet under dual custody..
606	C0631	1-Evacuation plan tested successfully and BCP implemented successfully several times
607	C0632	1-Evacuation plan tested successfully and BCP implemented successfully several times
608	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.
609	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.
610	C0635	1-HR to notify the departmen by all the resigned/ transferred staff.

611	C0636	1-Initial evaluation for the potential site and prepare report including all the technical issues.
612	C0637	1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. ي بتوقيعين معتمدين قبل تسليمه للعميل. إصدار الشيك المصرفي
613	C0638	1-Monthly review for GL under cards operations unit head
614	C0639	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.
615	C0640	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.
616	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
617	C0642	1-review sample the register in weekly basis and check by dep. senior to ensure no violation.
618	C0643	1-Review the quarterly profile check report and evidence for action taken.
619	C0644	1-Set visit year plan for branches and MF units.
620	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
621	C0646	1-Sudden snap checks to check the outstanding balances & business process run.
622	C0647	حال حضور الخصم بالمحكمة باعتباره وسيلة من وسائل الدفاع القانونية . العلم بذلك الافلاس والتدخل فيه ، وهذا يكفي للعلم والاحاطة وخاصة في ام تلك الدعاوى في صورة دفاع قانوني في القضايا المتداولة وبالتالي يتم ملاء المرسله للقطاع والمتضمنه بيان بموقف الافلاس دوريا 3- يتم استخد ت و شركة الاستعلام الائتماني ( 2 score ) -i يتم مراجعة استعلامات الع 1-يتم المتابعة عن طريق الادارات المختصة من خلال وحدة الاستعلام
623	C0648	2- Acquisition finance , Real estate , Brokerage Finance ,... ETC
624	C0649	2- segregation of duties is clearly documented and implemented to ensure indecency of functions
625	C0650	2- segregation of duties is clearly documented and implemented to ensure independency of functions.
626	C0651	2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures
627	C0652	2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.
628	C0653	2- All functions are communicated by the agreed SLA
629	C0654	2- All functions are communicated by the agreed SLA
630	C0655	2- All functions are communicated by the agreed SLA
631	C0656	2- All functions are communicated by the agreed SLA
632	C0657	2- All functions are communicated by the agreed SLA
633	C0658	2- All functions are communicated by the agreed SLA
634	C0659	2- All functions are communicated by the agreed SLA

635	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
636	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
637	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
638	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.
639	C0664	2- Any changes to the procedures are dually approved and communicated to related stakeholders.
640	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.
641	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- يقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الإجراءات. يقوم مدير الفرع بتسجيل أي إجراءات جديدة في جدول
642	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
643	C0668	2- Branch visits/ Trainings to ensure proper Alerts handling.
644	C0669	2- Branches to notify collection & operations once informed by the deceased customers
645	C0670	2- Canceling the non used checks by the vendor in attendance of the department head.
646	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.
647	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.
648	C0673	2- Checklist in place contains the report names with their frequency.
649	C0674	2- Checklist in place contains the report names with their frequency.
650	C0675	2- Checklist in place contains the report names with their frequency.
651	C0676	2- Checklist in place contains the report names with their frequency.
652	C0677	2- Checklist in place contains the report names with their frequency.
653	C0678	2- Clear workflow in place detailing all steps and actions requirements
654	C0679	2- Coaching the cash pool team to ensure clear understanding of written P & P & Memos.
655	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).



656	C0681	2- Copy of BOD resolutions should be scanned and filled.
657	C0682	2- Customer's photo should have the customer's account number on the back of the photo.
658	C0683	2- Daily closure cases report.
659	C0684	2- Daily review for the access rights from Daily user activity report.
660	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.
661	C0686	2- Documentation is safe kept at fire proof vault
662	C0687	2- Dual control by reviewing the daily batches & reports
663	C0688	2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is correct)
664	C0689	2- EG Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.
665	C0690	2- Ensure that no device is installed on the ATM 2- بنّة الصراف الألى 2- التأكد من عدم تركيب إي جهاز على ماكينة
666	C0691	2- Ensure that proper approvals are obtained and in place prior to processing the reversal entries as per the approved delegation matrix
667	C0692	2- Ensure that the signatures are removed from the signature booklet & the I score system.
668	C0693	2- Escalation is prepared in case of any deviation.
669	C0694	2- Financial statements of ADIB subsidiaries should be sent to Fianace department
670	C0695	2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to ACH GL.
671	C0696	2- Hand off Email is being sent to archiving with all the sent files and they confirm back with receiving
672	C0697	2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- ومطابقتها مع ارصدة الاستاذ العام 2- يقوم رئيس الخزينة في نهاية عمل اليوم بمراجعة ارصدة الخزينة
673	C0698	2- ICUmonthly reviews the GLs reconciliation proofing
674	C0699	2- IFRS9 IT reports to be reviewed by CAD and TBO.
675	C0700	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented
676	C0701	2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.
677	C0702	2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfully
678	C0703	2- Maker/checker is applied on the workflow of the process.
679	C0704	2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- الفرع بمراجعته يوميه لحملات الفرع القائمة 2- يقوم مدير العمليات ومدير

680	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- ولا يوجد مبالغ معلقة اكثر من 15 يوم العمليات بمراجعته حساب الاستاذ بصفه يومية للتأكد من صحة المعاملات مدير
681	C0706	2- Ops staff are kept updated with their roles & responsibilities.
682	C0707	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team
683	C0708	2- Periodic site visits to assess service quality
684	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
685	C0710	2- Quarterly physical count
686	C0711	2- Reconciliation is done by a designated staff independent (Finance -Proofing )of transaction processing
687	C0712	2- Registration on ECR is Controlled by maker & checker basis.
688	C0713	2- Review all accesses rights with the access matrix as per the delegation access Matrix).
689	C0714	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions
690	C0715	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions
691	C0716	2- Set succession plan and program.
692	C0717	2- signature is deleted from the system. 2- تم الغاء التوقيع
693	C0718	2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requirements.
694	C0719	2- Swift DR Site also in place as a 2nd backup plan.
695	C0720	2- The applications are processed as per the agreed and documented TAT.
696	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- راکدة الحضور لتنشيط الحسابات و اثبات نتيجة المتابعة على تقرير الحسابات ال يتأكد مدير الفرع من مخاطبة عملاء الحسابات الراكدة لحثهم على
697	C0722	2- The custodian signed on the registers. 2- ظ العهدة في السجلات توقيع المفوضين بحف
698	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- مركزي المالية و الغير ماليه بواسطه مدير الفرع ومدير العمليات وادارة الحفظ الم يتم مراجعة التقرير اليومي للعمليات
699	C0724	2- Update the signature card register with the received signature cards from customer service. 2- بالكروت المستلمة من خدمه العملاء تحديث سجل التوقيعات
700	C0725	2- Validate settlement amount against the compensation amount
701	C0726	2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.
702	C0727	2) Any withdrawal or return of file is monitored through a log managed by CAD team.

703	C0728	2) Contact the department responsible of provided the dump file, to make sure the dump file is provided.
704	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.
705	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.
706	C0731	2) if any noted transaction, the checker will reverse the transaction before submission to the traffic
707	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
708	C0733	2) Pre-Screening & Customer Selection Criteria.
709	C0022	2) Profit Calculation and repayment amount as well as tenor must be filled by CFOD
710	C0734	2) Provide calling Activity reports for their Calls.
711	C0735	2) Throughput conditions are monitored by early warning officer on monthly basis.
712	C0736	2) Throughput conditions are monitored by early warning officer on monthly basis.
713	C0737	2) Track and update Business, Underwriting and EW calls.
714	C0738	2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.
715	C0739	2. Account maintenance are being done on a maker / checker basis
716	C0740	2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.
717	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
718	C0742	2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • الفرع دره مغادره المكاتب بشكل مؤقت اثناء ساعات العمل او بشكل نهائي لمغادره اغلاق اجهزه الكمبيوتر
719	C0743	2. All the required docs are attached with the invoice along with the PO (original if received from vendor)
720	C0744	2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases
721	C0745	2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals
722	C0746	2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. حجة المطابقة قبل الارسال الى ادارة المراجعة الداخلية. يقوم مدير الفرع بالتأكد من ص
723	C0747	2. Capacity plan prepared and approved annually
724	C0748	2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indumenty.
725	C0749	2. Components Clustering (i.e. Dual Servers).
726	C0750	2. Confirmations are being sent to the related committee secretary for implementation

727	C0751	2. Coordination with all stakeholders in designing the branch with the approved guidelines
728	C0752	2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.
729	C0753	2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. دفتر الشيكات التأكد من موافقه مدير الفرع / او مدير العمليات كبديل على اصدا
730	C0754	2. Ensure rectifying all comments which were raised by the committee
731	C0755	2. Ensure that any breaches in portfolio CAPs is reviewed and documented
732	C0023	2. Ensure that SLAs between concerned departments in place
733	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.
734	C0757	2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.
735	C0758	2. Escalation to be done for the delay in receiving the forms
736	C0759	2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.
737	C0760	2. Highlight delayed items throught the project time schedule.
738	C0761	2. HR Lead ensure posting the vanacy on the portal prior external hiring and there is no quailified candidates were applied
739	C0762	2. if having ex-employee case, obtain the required approvals
740	C0763	2. Include penalties when possible to compensate vendor delays or poor quality.
741	C0764	2. Issuing the PO based on the unit head approval
742	C0765	2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register on serial.
743	C0766	2. Key register is in place to monitor the keys movement.
744	C0767	2. Kick off meeting is held in the begining of each project to define the timeline for all stakeholders.
745	C0768	2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally.
746	C0769	2. Matching the confirmation emails with the requests sent through the system from the branches side.
747	C0770	2. Memo with the recovery plan is prepared and approved.
748	C0771	2. Monthly check to the database for the probation period date and contract renewal date
749	C0772	2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product
750	C0773	2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. 2. البنك ي تفاظ بالمراسلات لمدة شهر ثم ارسالها للعميل على العنوان المسجل لد يتأكد مدير العمليات ومدير الفرع من الا<
751	C0774	2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.
752	C0775	2. Periodic review of online product catalogue to ensure all info are up to date.

753	C0776	2. Preapproved budget for any exceptional project was not included in the yearly budget
754	C0777	2. Print the email and to be signed by the staff members who verified the checking
755	C0778	2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents
756	C0779	2. Quarter review to the granted access to HR staff
757	C0780	2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.
758	C0781	2. Recording all interviews in case of telephonic interviews
759	C0782	2. Reference check is made from HR Risk & Governance
760	C0783	2. Returned checks fees is deducted from the customer account subject to balance sufficiency. • سباب العميل في حالة سماح الرصيد . الدخول على نظام الحاسب الآلي لخصم مصروفات رفض الشيك من >
761	C0784	2. Review all invoices as per the approved price list and quotations.
762	C0785	2. Review all SLAs every year with all stakeholders.
763	C0786	2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. إي اجهزة احتيال لفرع للتأكد من ان حارس الفرع قام بفحص الماكينة للتأكد من عدم تركيب مراجعة دفتر احوال ا
764	C0787	2. Reviewing mockup by financial Department before publishing and letting them sign it.
765	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.
766	C0789	2. Sending the proofing results to Finance for verification and communicate to HR for any discrepancy
767	C0790	2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.
768	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.
769	C0792	2. The proposal is being approved from the segment head ( above 100k) then head of marketing and head of consumer banking
770	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.
771	C0794	2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.
772	C0795	2. TNA plan is being prepared by Training team for implementation.
773	C0796	2. To prepare a response in alignment with top management.
774	C0797	2. Turnover ratios monitored by department and reported to senior management
775	C0798	2. Unit head approval is required for any internal communication.
776	C0799	2. Unit head signature is required on the invoice.

777	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.
778	C1620	2.1.4.a Risk Committee
779	C1621	2.1.4.b Formal Risk Management Program
780	C1622	2.1.4.c Risk Monitoring and Risk Register
781	C1623	2.1.4.d Risk Classification
782	C1624	2.1.5.a Governance, Risk, and Compliance (GRC) System
783	C1625	2.2.4.a Asset management
784	C1626	2.2.4.b Media Handling and Information Asset Classification
785	C1627	2.2.5.a Configuration Management Database
786	C1628	2.2.5.b Asset Management Database
787	C1629	2.3.4.a Change Management Program
788	C1630	2.3.4.b Backup and Retention Policy
789	C1631	2.3.4.c Recovery Strategy
790	C1632	2.3.4.d Disaster Recovery Plan (DRP)
791	C1633	2.3.4.e Business Continuity Plan (BCP)
792	C1634	2.3.4.f Business Impact Analysis (BIA)
793	C1635	2.3.4.g Exercise Schedule
794	C1636	2.3.5.a High Availability System
795	C1637	2.3.5.b Backup System
796	C1638	2.4.4.a Legal/HR Collaboration
797	C1639	2.4.4.b Employee Risk Profiling
798	C1640	2.4.4.c Need-to-Know RBAC
799	C1641	2.4.5.a User Behaviors Analytics (UBA)
800	C1642	2.4.5.b Advanced Forensics
801	C1643	2.4.5.c Isolated Case Management System
802	C1644	2.4.5.d honeypot
803	C0801	2.Obtaineing all required approvals.
804	C0802	24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures
805	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
806	C0804	2-Check points over spreadsheets..
807	C0805	2-Check related GL and ensure funds in place before file running
808	C0806	2-Checks to be printed with the correct serial. 2. مطابقة مع السجل. طباعة الشيك المصرفي بالتسلسل الصحيح عن طريق ال
809	C0807	2-Clear instructions for checking the receipt & testing the cash boxes & seals efficiency.
810	C0007	2-Counting and sorting are dually processed



811	C0808	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date
812	C0809	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date
813	C0810	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date
814	C0811	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date
815	C0812	2-Ensure that Quarterly review of portfolio is conducted by the Policy Managers.
816	C0813	2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.
817	C0814	2-Immediate action requested from dept. to rectify/close the exception captured from those reports.
818	C0815	2-Monthly tracking of actual visits Vs. plan
819	C0816	2-Prepare the Score Card for the site from all stakeholders.
820	C0817	2-Quarterly tracking of actual visits Vs. plan.
821	C0818	2-Register in place to log all the received batches under dual custody.
822	C0819	2-Register in place to log all the send and received batches.
823	C0820	2-System initiated controls to check data entry and availability of mandatory and critical fields.
824	C0821	2-The physical verification should include independent member other than the custodian for implementing the control properly.
825	C0822	2-The physical verification should include independent member other than the custodian for implementing the control properly.
826	C0823	2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions
827	C0824	3 - Ensure all procedures are updated
828	C0825	3 - Ensure all procedures are updated
829	C0826	3 - Ensure all procedures are updated
830	C0827	3 - Ensure all procedures are updated
831	C0828	3 - Ensure all procedures are updated
832	C0829	3- All gifts must be kept at fireproof cabinet under dual custody. انون مصفح أو الخزينة تحت الرقابة الثنائية و اثباتها بالسجل المخصص-3 حفظ الهدايا و الجوائز بش
833	C0830	3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.
834	C0831	3- All job descriptions are reviewed annualy and updated with HR
835	C0832	3- All job descriptions are reviewed annualy and updated with HR
836	C0833	3- All job descriptions are reviewed with HR & semi annualy.
837	C0834	3- All the GLs proofing are being sent to Finance monthly
838	C0835	3- Another alternatives in place For LCY; ACH and RTGS
839	C0836	3- Branch to keep a copy of the issued check in box file for easy reference. 3. احتفاظ الفرع بنسخه ممن الشيك
840	C0837	3- Cameras are covering the ATM Area / Operation areas.

841	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.
842	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.
843	C0840	3- Direct investment officer should arrange with ADIB representative on BODs for taken decisions.
844	C0841	3- Ensure daily smooth running of Quantum reports.
845	C0842	3- Fire proof cabinets
846	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.
847	C0844	3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented
848	C0845	3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.
849	C0846	3- new accounts were opened for inheritors. 3- فتح حسابات للورثة تم
850	C0847	3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P; 3- تنفيذها وفقا للسياسات والاجراءات 3- يراجع مدير عمليات الفرع تقارير العمليات المالية للتأكد من
851	C0848	3- password already granted to the authorized persons to enter the restricted area
852	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.
853	C0850	3- Placing hold on the client account till settlement
854	C0851	3- Quarterly ECL provision memo is approved by CRO.
855	C0852	3- Register is kept under the vault custodians responsibility to register the movement of documentation files
856	C0853	3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 3- للتأكد من ان اجمالي المبالغ مطابق مع المعاملات التي لم تنفذ 3- تقوم ادارة التحويلات بمراجعة حساب الاستاذ اخر كل شهر ل
857	C0854	3- review and reconcile the vednor GL to avoid any parked amount
858	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
859	C0856	3- The designated staff verified the customer signature 3- استلام كروت الصراف اللي-دفاتر الشبكات....الخ) مطابقة توقيع العميل عند
860	C0857	3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.
861	C0858	3- TMO reconciles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs balances
862	C0003	3- Transaction posting is limited in 1 level being subject to close alert revision.
863	C0859	3- Weekly Escalation of the pending Alerts / Ageing Report.
864	C0860	3) All the content including any original approvals are scanned and saved on CRM/risk folder
865	C0861	3) Analyze and take the necessary action.

866	C0862	3) Automation and use of smart solution for developed workflows and applications
867	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
868	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 fulfilled.
869	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 manner that preserve bank's assets.
870	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
871	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)
872	C0868	3)on going communication / discussion with business team to discuss and highlight any negative issues.
873	C0869	3)on going communication / discussion with business team to discuss and highlight any negative issues.
874	C0870	3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.
875	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)
876	C0872	3. All Simplex machines are closed. • لاق او تخزين الى الوقت و التاريخ اغ
877	C0873	3. Apply penalties on service providers in case of any delay
878	C0874	3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages this function.
879	C0875	3. Attach emails when needed to reflect approvals.
880	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. السيارات خطوة إصدار أمر الشراء قبل استلام شيكات المراهبات ر خطوة تخصيص البضائع للعميل بعد استلام الشيكات بالنسبة لمراهبات بالنسبة لمراهبة اليس
881	C0877	3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • الم مصروفات عميل والدخول على الحساب كل فترة لمراجعة كفاية رصيد الحساب وخص ولة يتم إثبات قيمة مصروفات الرقص من خلال وضع رسالة على حساب ال في حالة عدم كفاية رصيد الحساب لخصم العم
882	C0878	3. Branches are requested to check the serials of each requested checkbook before applying on system
883	C0879	3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal by Compliance

884	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.
885	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
886	C0882	3. Communication is being sent to the concerned line manager month prior the end of the probation date
887	C0883	3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.
888	C0884	3. Define documented reporting sources, owners for the IS risks.
889	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.
890	C0886	3. ensure that target market exceptions are properly approved.
891	C0887	3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management
892	C0024	3. Hold/release is done on maker/checker 4. confirming result
893	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.
894	C0889	3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.
895	C0890	3. Logging all the invoices in sheet for monitoring
896	C0891	3. Monitoring the approved projects budget as per the planned budget
897	C0892	3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.
898	C0893	3. Ongoing Product Updates awareness emails to all front liners.
899	C0894	3. Ops officer branch manager ensure the customer request is in place. 3. ومدير الفرع من وجود طلب العميل على حفظ المراسلات بالفرع 3. يتأكد مدير العمليات
900	C0895	3. Printing non modefication daily Report for CADC user noting that internal control checking mantinace report for all bank staff
901	C0896	3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.
902	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
903	C0898	3. Sanction list is screened from AML to the new vendor
904	C0899	3. Send email to employees with their apparisals
905	C0900	3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.
906	C0901	3. Sudden check in case of face to face interviews
907	C0902	3. Team leader monitor the deferral and review all the cases and send reminder during month

908	C0903	3. The employee should not join the training if the commitment letter was not signed
909	C0904	3. The text is being reviewed by Corporate Communications after Finance review.
910	C0905	3. To respond to the issue in the same publication with the corrective statement. To align staff through internal communications for any clarifications.
911	C0906	3. We formed a media list covering all the major press members to assist in crisis control when needed.
912	C1854	3.1 Incident Management 11111
913	C1645	3.1.4.a Incident Classification
914	C1646	3.1.4.b Incident Categorization
915	C1647	3.1.4.c Communications Plan
916	C1648	3.1.4.d Escalation Matrix
917	C1649	3.1.5.a Communications Systems
918	C1650	3.1.5.b Knowledge Management System
919	C1651	3.2.4.a Malware Analysis
920	C1652	3.2.4.b Communications Plan
921	C1653	3.2.4.c Exercise Schedule
922	C1654	3.2.4.d Incident Response Plan
923	C1655	3.2.5.a Case Management System
924	C1656	3.2.5.b Digital Forensics
925	C1657	3.3.4.a 24x7x365 Staffing
926	C1658	3.3.4.b Verbose Logging Standard
927	C1659	3.3.4.c Log Retention Standard
928	C1660	3.3.4.d Operational Level Agreements (OLA)
929	C1661	3.3.4.e Penetration Testing
930	C1662	3.3.4.f Playbooks
931	C1663	3.3.4.g Threat Hunting
932	C1664	3.3.4.h Exercise Schedule
933	C1665	3.3.5.a Security Incident and Event Management (SIEM)
934	C1666	3.3.5.b Centralized Log Management System
935	C1667	3.3.5.c Correlation Rules and Use Cases
936	C1668	3.3.5.d EDR Integration
937	C1669	3.3.5.e Security Orchestration, Automation and Response (SOAR)
938	C1670	3.4.4.a Cyber Threat Profile
939	C1671	3.4.4.b Priority Intelligence Requirements
940	C1672	3.4.4.c Key Intelligence Questions
941	C1673	3.4.4.d Analysis and Reporting
942	C1674	3.4.4.e Operational Integration

943	C1675	3.4.5.a Threat Intelligence Feeds
944	C1676	3.4.5.b Threat Intelligence Platform (TIP)
945	C0907	3.Insure the contract /P.o in place as per the tender decision
946	C0908	3-Access to the batches location is authorized to the staff only with access card.
947	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.
948	C0910	3-Building standered manual models in spreadsheets.
949	C0911	3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take necessary action
950	C0912	3-Checklist in place including all items/functions/process within the branches and MF units.
951	C0913	3-Credit Checking requirements as per CBE &Policy; guidelines .
952	C0914	3-Ensure all data are mapped correctly on the system .
953	C0915	3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures
954	C0916	3-Ensure that collection approval in place before action
955	C0917	3-Issues captured from reports are effectively reviewed on maker / checker level.
956	C0918	3-Issues captured from reports are effectively reviewed on maker / checker level.
957	C0919	3-maker should handle pending transactions not proceesed by system due to inward issue.
958	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
959	C0921	4- Admin. & Secretary follow up.
960	C0922	4- All instructions must be approved for processing by the designated persons to approve.
961	C0923	4- All job descriptions are reviewed annually and updated with HR
962	C0924	4- All supporting Docs & approvals are in place before execution.
963	C0925	4 all transactions proccsed by maker are approved by checker
964	C0926	4- Authorized access to the floor using access cards to allow only authorized staff
965	C0927	4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch designation 4- ثنائيه بناء على جدول توزيع العهد والمهام المعتمد للفرع 4- فظ مخزون النماذج المرقمة والخطابات في وحدة ادراج مصفحة تحت رقابه يقوم مدير الفرع بالتأكد من >
966	C0928	4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal
967	C0929	4- Enrich the control environment via enhancing the soft and hard controls
968	C0930	4- Insurance policy margin always exceeds the outstanding amount (add to no1)



969	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
970	C0932	4- obtaining legal approval / branch manager . 4- أو الادارة القانونية الحصول على موافقه مدير الفرع
971	C0933	4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies
972	C0934	4- Single Obligor , Related parties & shareholders guidelines
973	C0935	4) All original collaterals/financing docs are saved at the documentation team
974	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
975	C0937	4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth
976	C0025	4) Limits on the size of the Program as well as any other appropriate parameters are identified.
977	C0938	4) Tighten the EW monitoring process.
978	C0939	4) Tighten the EW monitoring process.
979	C0940	4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).
980	C0941	4. All fireproof cabinets and all staff drawers are closed and locked. • ية المضادة للحريق وخاصة الادراج السفلية الغير محكمه الغلق اغلاق الخزائن الحديد
981	C0942	4. Communication is being sent to the concerned line manager months prior the contract renewal
982	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.
983	C0944	4. Embed Information Security controls within Business processes.
984	C0945	4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.
985	C0946	4. Fields investigations are done to be able to reach the customers.
986	C0947	4. Handling all the required reservations prior to publishing.
987	C0948	4. Monitoring sheet for all applications out of Business solution support.
988	C0949	4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.
989	C0950	4. Processing the invoices on original PO
990	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). ملات شر عليها كل من موظف الخزينة (التيلر) ورئيس الخزينة وفقا لحدود المعا واسم العميل ورقم الحساب ومبلغ الشيك والمستفيد وسبب الرجوع ويؤ جيل بيانات الشيك المرفوض في سجل الشيكات المرتدة موضحا التاريخ تسد
991	C0952	4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.

992	C0953	4. Signature is verified by two ADIB staff according to signature verification limits/thresholds.
993	C0954	4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.
994	C0955	4. Unit head approval prior to settling.
995	C1855	4.1.4.a Onboarding/Off boarding
996	C1677	4.1.4.a Onboarding/Offboarding
997	C1678	4.1.4.b Hardening
998	C1679	4.1.4.c Access Compliance
999	C1680	4.1.4.d Identity Federation
1000	C1681	4.1.4.e IAM Standards
1001	C1682	4.1.5.a Multi-Factor Authentication
1002	C1683	4.1.5.b Authentication Logging
1003	C1684	4.1.5.c Identity & Privileged Access Management tools
1004	C1685	4.1.5.d Session Recording
1005	C1686	4.1.5.e Password Vaulting
1006	C1687	4.1.5.f Service Account Management
1007	C1688	4.1.5.g Centralized Access Management
1008	C1689	4.1.5.h Public Key Cryptography
1009	C1690	4.2.4.a Data Classification
1010	C1691	4.2.4.b Cryptographic Standards
1011	C1692	4.2.4.c Removable Storage Standards
1012	C1693	4.2.4.d Reporting Requirements
1013	C1694	4.2.5.a Brand and Reputation Management
1014	C1856	4.2.5.b Data Disposal and Retention
1015	C1695	4.2.5.b Data Loss Prevention (DLP)
1016	C1696	4.2.5.c Data Integrity Monitoring
1017	C1697	4.2.5.d Secure File Sharing
1018	C1698	4.2.5.e Data Storage System
1019	C1699	4.3.4.a Patch Management Program
1020	C1700	4.3.4.b Vulnerability Management Program
1021	C1701	4.3.4.c Testing Plan
1022	C1702	4.3.5.a Patch Management System
1023	C1703	4.3.5.b Vulnerability Management tool
1024	C1704	4.3.5.c Web Application Scanner
1025	C1705	4.4.4.a Email Standard
1026	C1706	4.4.4.b Hardening
1027	C1707	4.4.4.c Email Architecture

1028	C1708	4.4.5.a Email Logging
1029	C1709	4.4.5.b Reputation Engine
1030	C1710	4.4.5.c Relay Protection
1031	C1711	4.4.5.d Malware/Spam/Phishing Filtering
1032	C1712	4.4.5.e Email Data Loss Prevention
1033	C1713	4.4.5.f Outbound Compliance Filtering
1034	C1714	4.4.5.g Sandboxing
1035	C1715	4.4.5.h Email Encryption/Authentication
1036	C1716	4.5.4.a Application Security Standards
1037	C1717	4.5.4.b Hardening
1038	C1718	4.5.4.c Privilege Management
1039	C1719	4.5.4.d Application Dependencies
1040	C1720	4.5.4.e Application Architecture
1041	C1721	4.5.4.f Software Development Lifecycle (SDLC)
1042	C1722	4.5.4.g Application Supply Chain Management
1043	C1723	4.5.6.a Verbose Application Logging
1044	C1724	4.5.6.b Test and Development Platform
1045	C1725	4.5.6.c Source Code Management
1046	C1726	4.5.6.d Data Integrity and Protection
1047	C1727	4.5.6.e Application Firewall
1048	C1728	4.5.6.f Web Application Firewall
1049	C1729	4.5.6.g DDoS Mitigation
1050	C1730	4.6.4.a Onboarding
1051	C1731	4.6.4.b Gold Image
1052	C1732	4.6.4.c Sourcing
1053	C1733	4.6.4.d Hardening
1054	C1734	4.6.4.e Disposal
1055	C1735	4.6.5.a Asset Management Agent
1056	C1736	4.6.5.b Vulnerability Scanner
1057	C1737	4.6.5.c Endpoint Detection and Response (EDR)
1058	C1738	4.6.5.d Compliance Agent
1059	C1739	4.6.5.e Log Collection
1060	C1740	4.6.5.f Encryption at Rest
1061	C1741	4.6.5.g Host Firewall
1062	C1742	4.6.5.h Host Data Loss Prevention
1063	C1743	4.6.5.i Resource Monitoring
1064	C1744	4.6.5.j User Behavior Analytics (UBA)
1065	C1745	4.6.5.k Authorized Use Monitoring

1066	C1746	4.6.5.l Application Control/Allow-Listing
1067	C1747	4.6.5.m Mobile Device Manager (MDM)
1068	C1748	4.6.5.n Remote Tracking/Wiping
1069	C1749	4.6.5.o File Encryption and Integrity Monitoring
1070	C1750	4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)
1071	C1751	4.6.5.q Sandboxing
1072	C1752	4.6.5.r Database activity monitoring
1073	C1753	4.7.4.a Telework Standards
1074	C1754	4.7.4.b Change Management
1075	C1755	4.7.4.c Out-of-Band Management
1076	C1756	4.7.4.d Network Hardening
1077	C1857	4.7.4.e Wireless Standards
1078	C1858	4.7.6.a Layer 2/3 Security
1079	C1757	4.7.6.b Network Segmentation
1080	C1758	4.7.6.c Jump Host
1081	C1759	4.7.6.d Secure Privileged Access
1082	C1760	4.7.6.e Stateful Packet Filter
1083	C1761	4.7.6.f Deep Packet Inspection
1084	C1762	4.7.6.g Network Management System
1085	C1763	4.7.6.h Configuration Management
1086	C1764	4.7.6.i Monitoring and Log Collection
1087	C1765	4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS)
1088	C1766	4.7.6.k Network Access Control
1089	C1767	4.7.6.l Network Data Loss Prevention (DLP)
1090	C1768	4.7.6.m Traffic Monitoring and Analysis
1091	C1769	4.7.6.n Proxy/Reverse Proxy
1092	C1770	4.7.6.o URL Filter
1093	C1771	4.7.6.p Encryption in Transit
1094	C1772	4.7.6.q Wireless Controller/WIDS
1095	C1773	4.7.6.r Network Time Protocol (NTP)
1096	C1774	4.7.6.s DNS security
1097	C1775	4.7.6.t Virtual private network
1098	C1776	4.8.4.a End-User Identity Verification
1099	C1777	4.8.4.b Hardening
1100	C1778	4.8.4.c Mobile Application Standards
1101	C1779	4.8.4.d Data Management
1102	C1780	4.8.4.e Digital Wallet Requirements
1103	C1781	4.8.4.f Online Banking Requirements

1104	C1782	4.8.4.g Data Security
1105	C1783	4.8.4.h Data Integrity Monitoring
1106	C1784	4.8.4.i Payment and Transaction Requirements
1107	C1785	4.8.4.j Intersystem Connection Standards
1108	C1786	4.8.5.a Fraud Detection/Prevention
1109	C1787	4.8.5.b Application Firewall
1110	C1788	4.8.5.c Multi-Factor Authentication
1111	C1789	4.8.5.d DDoS Mitigation
1112	C1790	4.8.5.e Privileged Access Management
1113	C1791	4.8.5.f Biometric Authentication
1114	C1792	4.8.5.g Device Fingerprinting
1115	C1793	4.8.5.h DNS security
1116	C1794	4.8.5.i Web application firewall (WAF)
1117	C1795	4.8.5.j Security Incident and Event Monitoring (SIEM)
1118	C1796	4.9.4.a Key Control/Management
1119	C1797	4.9.4.b Hardening
1120	C1798	4.9.4.c Role-Based Access Control (RBAC)
1121	C1799	4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards
1122	C1800	4.9.4.e Visitor Management
1123	C1801	4.9.5.a Access Monitoring/Logging
1124	C1802	4.9.5.b Fire Detection and Suppression
1125	C1803	4.9.5.c Physical Tamper Protection
1126	C1804	4.9.5.d Surveillance
1127	C1805	4.9.5.e Power Protection and Conditioning
1128	C1806	4.9.5.f Leak Detection
1129	C1807	4.9.5.g HVAC Monitoring
1130	C0956	4-All incidents found reported to ORM.
1131	C0957	4-All incidents found reported to ORM.
1132	C0958	4-Collection to assign external law office for collecting the required claim documentation in case branches couldn't reach the customers
1133	C0026	4-Dual custody designations are updated in time & in place as per process.
1134	C0959	4-Ensure to process supplementary cards presented with the primary cards issuance.
1135	C0960	4-Rejection transactions handled with finance team
1136	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
1137	C0962	4-Snap visit report issued after each visit detailing all findings/discrepancies

1138	C0963	4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.
1139	C0964	5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. 5- المعتمد بالفرع بالتأكد من سجل المفوضين بالفرع مطابق مع جدول توزيع العهد والمهام يقوم مدير العمليات
1140	C0965	5- All the documents are reviewed against checklist by maker / checker.
1141	C0966	5- amount is distributed as per the declaration. 5- على اعلام الورائة تم توزيع المبلغ بناء
1142	C0967	5 any wrong entry are amended on maker checker basis
1143	C0968	5- Card Ops head reviews the daily reports to ensure proper maintenance
1144	C0969	5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays
1145	C0970	5- Ensure that all process/procedures approved by shariaa
1146	C0971	5- Registration sheet for Secured Paper for LGs
1147	C0972	5- Remittance department verifies the signature /initials of designated staff.
1148	C0973	5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines
1149	C0974	5. Abiding by the timelines set by regulatory authorities.
1150	C0975	5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an excel sheet. يكات المرتدة طرف الفرع لاستلام الشيكات المرتدة واثبات نتيجة المتابعة م خدمة العملاء/ مسئولو الحسابات (الشركات) بإبلاغ العملاء بورود الشد يقو.
1151	C0976	5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.
1152	C0977	5. Checkbooks and LG 's are not issued for accounts with opened deferrals
1153	C0978	5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.
1154	C0027	5. Excel sheet in place which is updated upon placing/releasing hold
1155	C0979	5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.
1156	C0980	5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • دريق مستندات الأصل تحت الرقابة الثنائية في الخزائن المصفحة و المضادة للحد الاحتفاظ بالعهد و ال
1157	C0981	5. obtaining the employee signature on the renewal
1158	C0982	5. Processing any invoice on original only
1159	C0983	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
1160	C1808	5.1.4.a Approved Vendor Standards
1161	C1809	5.1.4.b Supply Chain Assessment
1162	C1810	5.1.4.c Vendor Non-Disclosure Agreement (NDA)



1163	C1811	5.1.4.d Vendor Compliance and Auditing Program
1164	C1812	5.1.4.e Security Vetting
1165	C1859	5.1.4.f Onboarding/Off boarding
1166	C1813	5.1.4.f Onboarding/Offboarding
1167	C1814	5.2.4.a Cloud Security Requirements
1168	C1815	5.2.4.b Approved Supply Chain
1169	C1816	5.2.4.c Geographic Boundary Requirements
1170	C1817	5.2.4.d Hardening
1171	C1818	5.2.4.e Privilege Management
1172	C1819	5.2.4.f Data Flow/Connectivity Requirements
1173	C1820	5.2.5.a Cloud Access Security Broker (CASB)
1174	C1821	5.2.5.b Verbose Logging
1175	C1822	5.2.5.c Endpoint Detection and Response (EDR)
1176	C1860	5.2.5.c Verbose Logging
1177	C1823	5.2.5.d Application Firewall
1178	C1861	5.2.5.d Endpoint Detection and Response (EDR)
1179	C1862	5.2.5.e Application Firewall
1180	C1824	5.2.5.e Multi-Factor Authentication
1181	C1825	5.2.5.f DDoS mitigation
1182	C1863	5.2.5.f Multi-Factor Authentication
1183	C1864	5.2.5.g DDoS mitigation
1184	C1826	5.2.5.g Privileged Access Management
1185	C1827	5.2.5.h DNS security
1186	C1865	5.2.5.h Privileged Access Management
1187	C1866	5.2.5.i DNS security
1188	C1828	5.2.5.i Web application firewall (WAF)
1189	C1829	5.2.5.j Log Collection
1190	C1867	5.2.5.j Web application firewall (WAF)
1191	C1830	5.2.5.k Encryption at Rest
1192	C1868	5.2.5.k Log Collection
1193	C1831	5.2.5.l Host Firewall Technology
1194	C1832	5.2.5.m Resource Monitoring Technology
1195	C1833	5.2.5.n Authorized Use Monitoring Technology
1196	C1834	5.2.5.o File Encryption and Integrity Monitoring Technology
1197	C1835	5.2.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS) Technology Mandatory
1198	C0984	5-Collateral & support considerations,.. .
1199	C0985	5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.

1200	C0986	5-operations to reconcile monthly claims list with insurance company & collection
1201	C0987	5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.
1202	C0988	6- closing the main account. 6- تم اغلاق الحساب الأصلي
1203	C0989	6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custodian 6- بين بالفرع ن تحديث جدول توزيع العهد والمهام كل 3 شهور او عند تغيير احد المفوض يقوم مدير العمليات بالتأكد م
1204	C0990	6- Retention unit confirmation is obtained prior processing
1205	C0991	6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter
1206	C0992	6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file. • وب صورة ضوئية من بطاقي الرقم القومي في حال استلام للمفوض / المند ل من الشيك وسبب الرفض وعمل صحة توقيع على توقيع العميل وإرفاق يك المرتد ويتم اثبات استلام العميل بالتوقيع البنكي على صورة ضوئية لك دير العمليات المصرفية بتسليم العميل او مندوبة المفوض لدى البنك الش يقوم مدير الخزينة / م
1207	C0008	6. Access to read-write on the excel sheet is granted only to team leader and unit head
1208	C0993	6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business head/ops head to advise and refer case to CEO for action
1209	C0994	6. Ensure that repayment schedule and pricing are as per the credit approval.
1210	C0995	6. Log the received invoices in a sheet with the unique serial.
1211	C0996	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 avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies he original receipts to be escalated (if any) •CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU. •CSU manager are checking frequently the call log system & reporting any missing call to IT.
1212	C0997	6. Senior calls are done as per policy including SCOs, Cos in addition to CRO
1213	C0998	6. Shredding of all unused or unneeded documents. • التمزيق الجيد التخلص من المستندات الغير مستخدمة عن طريق اله الفرغ او
1214	C0028	6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if claim not paid
1215	C0999	6-Snap visit report issued after each visit detailing all findings/discrepancies.
1216	C1000	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.
1217	C1001	7- Ops officer to ensure Handling branch operation registers ( cash registers, returned checks registers, ...) and to ensure that all fields are completed . 7- المصرفية وان يكون مطابقا لنموذج العهدة - يقوم مدير العمليات بالتأكد من جميع السجلات الخاصة بالعملية

1218	C1002	7) An annual review date is specified.
1219	C1003	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
1220	C1004	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. • لاته المسجل لدى البنك • دمة العملاء لإصدار خطاب مسجل بعلم الوصول للعميل على عنوان مراسد لال خمسة عشر يوما، يقوم المسئول بإرسال بريد الكتروني لمسئولي خ في حالة عدم قيام العميل باستلام الشيك خ
1221	C1005	7. Due to system limitations for search methadology, BO non modification report is being extracted daily from the database to validate the search results and ensure accuracy
1222	C1006	7. Review the segment (whether public sector, private, etc...) .
1223	C1007	7. Search in the log with the invoice serial to ensure there is no duplicate
1224	C1008	7-Collection to reconcile write off recovery GLs against reported claims
1225	C1009	7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closure.
1226	C1010	8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branc 8- تمتد للفرع 8- ادرج مصفحة تحت رقبه ثنائيه بناء على جدول توزيع العهد والمهام المع يقوم مدير الفرع بالتأكد من حفظ مخزون النماذج في وحد
1227	C1011	8) The Risk Rating process is identified and its approval status.
1228	C1012	8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).
1229	C1013	8. Group facilities are aggregated
1230	C1014	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.
1231	C1015	8-Escalation matrix to be followed in case of any delay in providing required claim documentation
1232	C1016	9) Ensure that the obligors in the program meet the credit program requirements
1233	C1017	9. Extended credit facilities should be sharia compliant.
1234	C1018	9. Latest financials are obtained & analyzed.
1235	C1019	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.

1236	C1020	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
1237	C1021	abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect
1238	C1022	Access are granted subject to proper approvals supported by justification, besides annual review on unit external privilage access.
1239	C1023	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
1240	C1024	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.
1241	C1025	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
1242	C1026	Adherence to the staff gifts process
1243	C1027	ADIB Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry
1244	C1028	ADIB utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-
1245	C1029	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
1246	C1030	Alco approval on applied rate whenever there is a change in margin
1247	C1031	All ADIB Capital products and activities should be compliant with sharia
1248	C1032	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
1249	C1033	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
1250	C1034	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
1251	C1035	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

1252	C1036	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.
1253	C1037	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
1254	C1038	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
1255	C1039	All customers are screened manually either during the on-boarding process, before opening the account or during the lifecycle of the customer's relationship.
1256	C1040	All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .
1257	C1041	All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.
1258	C1042	all Invoices to be reviewed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.
1259	C1043	All job descriptions are reviewed annually and updated with HR
1260	C1044	All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.
1261	C1045	All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.
1262	C1046	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
1263	C1047	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 .
1264	C1048	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 .
1265	C1049	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 .

1266	C1050	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 .
1267	C1051	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 .
1268	C1052	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 .
1269	C1053	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 .
1270	C1054	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 .
1271	C1055	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 .
1272	C1056	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 .
1273	C1057	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 .
1274	C1058	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 .



1275	C1059	all performed functions under credit control dept. are performed through maker and checker & segregation of duties & independency of functions are adhered to.
1276	C1060	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
1277	C1061	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.
1278	C1062	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.
1279	C1063	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
1280	C1064	All reversal transactions should be performed after obtaining proper approvals .
1281	C1065	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
1282	C1066	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.
1283	C1067	All stakeholders approvals must be obtained.
1284	C1068	All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls
1285	C1069	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
1286	C1070	All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control on booking, maker and cheker
1287	C1071	All users requests form presented in accordance to maker/checker basis and normal approval cycle
1288	C1072	All users requests form presented in accordance to maker/checker basis and normal approval cycle
1289	C1073	All users requests form presented in accordance to maker/checker basis and normal approval cycle
1290	C1074	All users requests form presented in accordance to maker/checker basis and normal approval cycle
1291	C1075	All users requests form presented in accordance to maker/checker basis and normal approval cycle
1292	C1076	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.

1293	C1077	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
1294	C1078	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.
1295	C1079	Annual Assessment of Departments roles and repobonsibilities to align with the Risk Governance Framework.
1296	C1080	Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs
1297	C1081	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.
1298	C1082	Annual training plan is maintained to enroll the mandatory trainings to all staff
1299	C1083	Any claim should be reported to insurance provider with documents and ensure payment on time
1300	C1084	Any debiting should be by the availability of balance and by the guidelines of debiting.
1301	C1085	Any suspicious fraudulent documentations are sent to the FRMU for checking and providing feedback regarding the best practice & prevention controls for financial losses & legal disputes.
1302	C1086	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
1303	C1087	Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment for vendor.
1304	C1088	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.
1305	C1089	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.
1306	C1090	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.
1307	C1091	Archiving the hard copy of the report. Matching BO report out put with the data.Confirm report delivery as per no reminders from CBE

1308	C1092	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.
1309	C1093	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.
1310	C1094	ATM depend on the physical security monitoring.
1311	C1095	Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet banking.
1312	C1836	Automated transaction monitoring system with alert security
1313	C1848	Automated transaction monitoring system with alerts
1314	C1096	Available customer position on core banking system reveals accurately direct facilities utilization, while in case indirect facilities position or breakdown is requested, we should revert to LGs/LCs department to provide the accurate O/S or breakdown as sometime the available on the core banking system is not accurate.
1315	C1097	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
1316	C1098	BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity
1317	C1099	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
1318	C0030	BO reports extracted on daily basis to ensure correctives for the data fed
1319	C1100	Borrowing deals segregated by maturity (agenda) reviewed on a daily basis by TBO supervisor.
1320	C1101	Both the maker & the checker make sure that any trade documents examined in line of its applicable rules
1321	C1102	Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.
1322	C1103	Both the maker & the checker make sure that payments are correctly / timely effected on related due date
1323	C1104	Both the maker & the checker make sure that payments are effected in line of the trade instrument
1324	C1105	Both the maker & the checker make sure that shipping documents are timely delivered to the customer
1325	C1106	Both the maker & the checker make sure that shipping documents are correctly / timely negotiated
1326	C1107	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

1327	C1108	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
1328	C1109	Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained
1329	C1110	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
1330	C1111	Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place على المهام الوظيفية وعدم تعارض الصلاحيات الممنوحة مع الوظيفة يقوم مدير الفرع بالتأكد من منح الصلاحيات المناسبة لموظفي الفرع بناء
1331	C1112	Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. لا يقوم مدير الفرع/ مدير العمليات بالتأكد من الاتي : • بأن جميع مكاتب الفرع تترك خاليه من اي اوراق سواء كانت ضرورية ام
1332	C1113	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.
1333	C1114	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.
1334	C1115	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely basis
1335	C1116	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis
1336	C1117	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
1337	C1118	Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.
1338	C1119	Capacity plan is prepared based on business assumptions taking into consideration annual leaves
1339	C1120	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
1340	C1121	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
1341	C1122	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

1342	C1123	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
1343	C1124	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
1344	C1126	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
1345	C1125	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 . إذا تطلب الأمر ذلك . تعدّل الخطة الطاقة الإستيعابية قّق من الأهداف في نهاية كل ربع سنة، وتعديل الخطة الطاقة الإستيعابية ة الاستيعابية ومراجعتها سنوياً بناءً على الأهداف الموضوعة ومراجعة المد إعداد خطة الطاقة
1346	C1127	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
1347	C1128	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
1348	C1129	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
1349	C1130	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.
1350	C1131	Cards Delivery 2- Printing & dispatching is outsourced through Masreya
1351	C1132	Cards Delivery 3- Qulaity unit monitoring the outsourced services peromance in accordance to SLA
1352	C1133	Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards
1353	C1134	Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied
1354	C1135	Cards Delivery 1- Segregation of cards & PINs delivery couriers
1355	C1136	CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are done in accordance to them
1356	C1137	CBE limit reviewed on daily basis
1357	C1138	CBE requirements and comments are addressed once received within two working days.

1358	C1139	CBS system handle registration 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 automatic 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
1359	C1140	Check list in place with the list of reports and date to be executed.
1360	C1141	Check RPO/RTO for SPOF of critical Services at the DR test "if any"
1361	C1142	Check that all treasury products have proper approved product programs within both CBE regulations and ADIB internal policies
1362	C0035	check the conflict on the Random sample from daily entered cases to be sent to two different external agency if any .
1363	C1143	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.
1364	C1144	Check with BCP the evacuation plan for call center
1365	C1145	checking & monitoring for the manually process that is performed by business and branches
1366	C1146	checking card offer applied after issuance
1367	C1147	Checklist in place detailing all the steps needed to launch any new product/program/scheme.
1368	C1148	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1369	C1150	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1370	C1151	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1371	C1152	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1372	C1153	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1373	C1154	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1374	C1149	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
1375	C1155	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.
1376	C1156	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.
1377	C1157	circulation performed to front liners with approved criteria after head of product approval
1378	C1158	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



1379	C0036	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.
1380	C0037	Clear designations are in place to segregate duties maintained within the unit
1381	C0038	Clear designations are in place to segregate duties maintained within the unit
1382	C0039	Clear designations are in place to segregate duties maintained within the unit
1383	C0040	Clear designations are in place to segregate duties maintained within the unit
1384	C0041	Clear designations are in place to segregate duties maintained within the unit
1385	C1159	Clear designations are in place to segregate duties maintained within the unit
1386	C1160	Clear designations are in place to segregate duties maintained within the unit
1387	C1161	Clear designations are in place to segregate duties maintained within the unit
1388	C1162	Clients' inquiries received 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' inquiries received by phone , must be received by the pre designated person which is judged by the ongoing relation with the client and general practice .
1389	C1163	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
1390	C1164	Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts
1391	C1165	Collections system access is restricted and approved based on the role of the employee.
1392	C1166	Company database to be double checked by credit initiation managers to make sure abiding by the approved coding criteria
1393	C1167	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
1394	C1168	Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks
1395	C1169	Complaints escalation matrix is in place and effective
1396	C1170	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.
1397	C1171	conduct annual BCP test in order to test backup data center
1398	C1172	conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree
1399	C1173	Conduct evacuation plan test periodically and BCP implementation

1400	C1174	Conduct sample review of training certification records and refresher training records based on any policy/product amendments.
1401	C1175	Conduct sufficient fraud awareness training to the eligible population
1402	C1176	consolidate all the received CBE circulars to ensure implementation
1403	C1177	contact crisis mangment team in order to make sure that all contact updated in addition send awareness to crisis team
1404	C1178	Contingency funding plan must be prepared within approved parameters .
1405	C1179	contingency plan are performed
1406	C1180	Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a compliance.
1407	C1874	Control 2
1408	C1181	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.
1409	C1182	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
1410	C0043	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
1411	C1183	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)
1412	C1184	Credit Control units officers review documentation against CA ,
1413	C1185	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.
1414	C1186	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.
1415	C1187	Critical IT systems and equipment are protected from damage caused by environmental hazards.
1416	C1188	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
1417	C1189	Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full seggregation of duties
1418	C1190	Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant & restriction report)
1419	C1191	Daily core banking system log report review versus card management issuance report

1420	C1192	Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches
1421	C1193	Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches
1422	C1194	Daily follow up from Regional Ops team with branches until closing all the findings .
1423	C1195	Daily recociliation of all related GLS & immediate settlement for any difference.
1424	C1196	Daily report generated in order to ensure that all transactions have sms sent to the customer
1425	C1197	Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.
1426	C1198	Data Backup and Replication.
1427	C1199	database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR
1428	C1200	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.
1429	C1201	Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.
1430	C1202	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.
1431	C1203	Detailed work procedures for every function performed in the department should be in place
1432	C1204	Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level
1433	C1205	Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents
1434	C1206	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
1435	C1207	Direct investment officer designate BOD members to sector head based on approved critaria and as per law 159 & 125
1436	C1208	Direct investment officer should follow up and ensure that affilates profit sahres transafered to finance dep. For allocation
1437	C1209	Disaster Recovery site readiness
1438	C1210	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
1439	C1211	Dual Communication Links from different providers.
1440	C1212	Dual control is applied by maker and checker on regulatory system
1441	C1213	Dual custody of tokens kept under CADDC custody.
1442	C1214	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

1443	C1215	Duties are segregated
1444	C1216	Employee File Management Process is in place and being applied
1445	C1217	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.
1446	C1218	Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and control functions to obtain their approval before submission
1447	C1219	Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.
1448	C1220	Ensure that the following in place: - New credit facilities are approved according to the credit approval grid.
1449	C1221	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)
1450	C1222	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)
1451	C1223	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
1452	C1224	Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.
1453	C1225	Ensure all policies and processes are updated, reviewed and approved periodically.
1454	C1226	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA
1455	C1227	Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.
1456	C1228	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.
1457	C1229	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.
1458	C1230	Ensure evacuated plan has been tested and implemented successfully & that there is a current Continuity of Business (COB) Plan which follows corporate standards.
1459	C1231	Ensure evacuation plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate standards.
1460	C1232	Ensure evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.
1461	C1233	Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.
1462	C1234	Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards .

1463	C1235	Ensure proper follow up from MIS Head to submit reports on a timely manner.
1464	C1236	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.
1465	C1237	Ensure that agents performance is recorded in the score card
1466	C1238	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.
1467	C1239	Ensure that all eligible customers are getting charged with the monthly statement fees
1468	C1240	Ensure that All fraudulent customers to be listed in the fraud negative list
1469	C1241	Ensure that all functions are prepared by maker and checker ,
1470	C1242	Ensure that all system features are working smoothly
1471	C1243	Ensure that all users applications are active
1472	C1244	Ensure that Buyout cheques are delivered to the beneficiary and collected. Also Bought out facility is reported closed over I-Score
1473	C1245	Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level
1474	C1246	Ensure that Job descriptions are in place and acknowledged by the respective staff
1475	C1247	Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets.
1476	C1248	Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank assets.
1477	C1249	Ensure that our signatures record are matched with the received circulars and up to date.
1478	C1250	Ensure that the reporting is reported properly to Iscore
1479	C1251	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
1480	C1252	ensuring testing quarterly to ensure efficiancy of CSU plan
1481	C1253	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.
1482	C1254	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

1483	C1255	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 .
1484	C1256	Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exceeded SLA.
1485	C1257	Escrow agreement in place to be renew anually
1486	C1258	Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.
1487	C1259	Evacuation plan tested successfully and BCP implemented successfully several times
1488	C1260	Evacuation plan tested successfully and BCP implemented successfully several times
1489	C1261	Evacuation plan tested successfully and BCP implemented successfully several times
1490	C1262	Evacuation plan tested successfully and BCP implemented successfully several times
1491	C1263	Evacuation plan tested successfully and BCP implemented successfully several times
1492	C1264	Evacuation plan tested successfully and BCP implemented successfully several times
1493	C1265	Evacuation plan tested successfully and BCP implemented successfully several times
1494	C1266	Evacuation plan tested successfully and BCP implemented successfully several times
1495	C1267	Evacuation plan tested successfully and BCP implemented successfully several times بنجاح وتم تنفيذ خطة الإخلاء عدة مرات بنجاح تم اختبار خطة الإخلاء بـ
1496	C1268	Evacuation plan tested successfully and BCP implemented successfully several times.
1497	C1269	Exception reports are properly circulated and escalated as per policy requirements
1498	C1270	Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting treatment and AP head is approving .
1499	C1271	Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting treatment and AP head is approving .
1500	C1272	Extract list of requests and valdiate related approvals
1501	C1273	Extract list of requests and valdiate related approvals
1502	C1274	Extract list of services incidnets and check process complaince
1503	C1275	Extract list of terminated users and valdiate related actions
1504	C1276	Extracting Daily transaction history reviewed by AP head.
1505	C1849	FFFFFFFF
1506	C1850	FFFFFFFF
1507	C1847	Final



1508	C1277	Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requested.
1509	C1278	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.
1510	C1279	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.
1511	C1280	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.
1512	C1281	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.
1513	C1282	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"
1514	C1283	FRU deliverables are in form of pdf which is not editable.
1515	C1284	FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.
1516	C1285	FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.
1517	C1286	FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.
1518	C1287	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
1519	C1288	FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and submitting
1520	C1289	FRU Manager is recording the legal provision based on assessment received form legal department , FRU head is reviewing the entries against Legal department study.
1521	C1290	FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU head is reviewing .
1522	C1291	full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff
1523	C1292	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
1524	C1293	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 ...
1525	C1294	Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS
1526	C1295	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.

1527	C1296	Have a clear research objectives / scope / questions to be answered through
1528	C1297	Having job description for the existing staff and new hiring
1529	C1298	Head of Human resources 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
1530	C1299	Head of Human resources 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
1531	C1300	Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch
1532	C1301	Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities
1533	C1302	Highlighting any pending issue from either of the related parties on spot & providing the required recommendation
1534	C1303	Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee
1535	C1304	Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads
1536	C1305	HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and being reviewed by HR staff payment governmental relations Manager.
1537	C1306	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.
1538	C1307	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.
1539	C1308	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
1540	C1309	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.
1541	C1310	Implement DAM Database activity monitoring solution to monitor all bank DBs
1542	C1311	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

1543	C1312	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
1544	C1313	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
1545	C1314	initiation and updated the liabilities procedures
1546	C1315	insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting from cost center, appraisal fees invoices to be delivered from mortgage support sales coordinators to product team to issue the invoice and to be delivered to account payable team
1547	C1316	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.
1548	C1317	Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.
1549	C1318	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.
1550	C1319	Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Compliance - Sharia- info.security)
1551	C1320	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.
1552	C1321	Investment manager & head of investments should review action and process related to liquidation
1553	C1322	Investment manager communicate with external advisor to prepare studies for fair value
1554	C1323	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.
1555	C0058	Job descriptions in place to ensure segregation of duties is clearly documented and implemented

1556	C1324	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.
1557	C1325	Legal Grid to ensure the accuracy and completeness of the documents received.
1558	C1326	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
1559	C1327	List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User
1560	C1328	Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.
1561	C1329	make sure to distribute masks, or washable Masks ,sanitizers, and gloves
1562	C1330	Maker / checker from business Side maker review the case and the price
1563	C1331	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
1564	C1332	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
1565	C1333	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.
1566	C1334	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
1567	C1600	Manual reconciliation using the reports sent from the provider as no transactions done through our system
1568	C1335	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
1569	C1336	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.
1570	C1337	Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements
1571	C1338	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

1572	C1339	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
1573	C1340	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
1574	C1341	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
1575	C1342	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.
1576	C1343	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
1577	C1344	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
1578	C1345	Market Risk manager Review the daily overnight FX postion and ensure adherence the regulatory limits to be reviewed from market risk head
1579	C0059	Matrix is reviewed by maker/checker at CADC
1580	C0060	Monitor internal and external internet banking transactions
1581	C1841	Monitoring customer feedback across all ATMs once they execute a transcation through the ATM
1582	C1840	Monitoring customer feedback across all branch touchpoint once they visit the branch. (SMS)
1583	C1839	Monitoring customer feedback across the Call Center once they end a call with Call Center Unit
1584	C1838	Monitoring customer feedback across the internet banking platform through the link survey that appears in the pop message once they out of the page.
1585	C1346	Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop message once they out of the application.
1586	C1837	Monitoring customer feedback across their facebook inquiries being handled by Call Center Unit on monthly basis
1587	C1347	Monitoring DC/DR facilities/components.
1588	C1348	Monitoring of projects plans on regular basis and escalation of any delay.
1589	C1349	Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability
1590	C1350	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.
1591	C1351	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.

1592	C1352	Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;
1593	C1353	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
1594	C1354	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
1595	C1355	Monthly Reconciliation for fraud GL .
1596	C0061	Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads
1597	C1356	Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay
1598	C1357	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams
1599	C1358	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams
1600	C1359	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams
1601	C1360	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams . رہا بمعرفة إدارة الالتزام على الموقع المخصص . ينعين الاطلاع على جميع التعليمات التي يتم نشر
1602	C1361	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team members
1603	C1362	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.
1604	C1363	New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going live.
1605	C1364	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.
1606	C1846	new test
1607	C1365	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 .



1608	C1366	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.
1609	C1367	Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations
1610	C1368	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. دة عن طريق الفرع/ المقاصة: . مدير العمليات / مدير الفرع الشيكات المرة معتمدة للفرع (رئيس الخزينة / رئيس الشيكات المرة (ميل) وإعداد حافظة لرفض الشيك توضح سبب الرفض وتعتمد بالتوقيعات الالة ارتداد الشيك لأي سبب من الأسباب يتم طباعة مركز العميل (وضع ع • في >).
1611	C1369	Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. ير العمليات ومدير الفرع بالتأكد من التالي: 1- تغيير حالة الحساب الى متوفى يقوم مد
1612	C1370	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. النظام مدير الفرع كل ثلاثة اشهر على التقارير الالية و التأكد من مطابقته على في الفرع مع حساب الاستاذ العام للفرع و توقيع مدير العمليات شهريا و يقوم مدير الفرع و مدير العمليات بمراجعة طلبات الايقاف
1613	C1371	Ops officer and SPB review the safe lockers register to ensure applying the P&P; and deducting the fees الاجراءات و خصم المصاريف دمة العملاء بمراجعة سجل خزائن العملاء للتأكد من تطبيق السياسات و يقوم كلا من مدير العمليات ومدير ذ
1614	C1372	Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine التأكد من اجهزة الانذار 1-
1615	C1373	Ops officer ensure the below: 1- The physical custody is matched with the register and the extracted reports for all the branch custody. عهد الفرع يقوم مدير العمليات بالتأكد من الاتي: h designation . مطابقة العهدة الفعلية مع السجلات والتقارير المستخرجة من النظام لكل 1-
1616	C1374	Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming. اجهزة التالي: اجهزة احتيال يقوم مدير العمليات بمراجعات يوميا والتأكد من عدم تركيب إي اجهزة احتيال 1- التأكد من فحص ماكينة الصراف الألى ثلاث م
1617	C1375	Ops staff are kept updated with their roles & responsibilities.
1618	C1376	Ops team review collateral linkage prior disbursement - Collateral reviewed by CAD on a monthly basis through collateral report
1619	C1377	out source companies not complying to physical & environmental
1620	C1378	P&E; prepared a list with full data and inspection reports that were made by the P&E; engineers, 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 accessible to all involved departments.
1621	C1379	PDCs position is updated manullay through the cenrtal clearing unit second day of delivering checks to branches. Preferable for PDCs to be on autoimated system to avoid any humman errors.
1622	C1380	Periodic market scan highlighting key competitive advantages and market share
1623	C1381	Periodically review to all the used spreadsheets

1624	C1382	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
1625	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 spreadsheet formulas to be tested and any changes to be approved from Finance side • Protected spreadsheet
1626	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. - Protected spreadsheet
1627	C1385	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
1628	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet
1629	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet
1630	C1397	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
1631	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet
1632	C1408	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
1633	C1410	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

1634	C1412	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
1635	C1413	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
1636	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet
1637	C1393	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
1638	C1394	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
1639	C1395	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
1640	C1396	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
1641	C1398	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
1642	C1399	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
1643	C1400	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

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1654	C1411	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
1655	C1409	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
1656	C1416	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
1657	C1414	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.
1658	C1415	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.
1659	C1417	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
1660	C1418	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department.
1661	C1419	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
1662	C1420	Physical access control " existing allowed access for all DC users& Role of each user "
1663	C1421	Physical and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local ordinances.
1664	C1422	Physical security risk that the bank's security procedures are complained
1665	C1423	Post receiving Credit Documentation from the RM on lodging memo ,
1666	C1424	posting all PDCs received from branches on Daltex without any exceptions, Cancelling Daily log
1667	C1425	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.

1668	C1426	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.
1669	C1427	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.
1670	C1428	Prepare capacity plan and to be approved
1671	C1429	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
1672	C1430	Procedures/Policies in place and updated.
1673	C1431	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.
1674	C1432	raise a legal action for all customers who met the legal dunning criteria.
1675	C0065	Random Review before sending to booking
1676	C1851	RCM Test
1677	C1433	Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.
1678	C1434	Regular review of Application Access Control via DB queries and screenshots
1679	C1435	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.
1680	C1436	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.
1681	C1437	Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement.
1682	C1438	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.
1683	C0066	Release should be as per the approval matrix stated in the Release Process.
1684	C1439	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.
1685	C0069	Required investigation to be conducted on the suspicious cases .
1686	C1440	Reurned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head
1687	C1441	Reval Rates submitted on core banking system by TBO officer
1688	C1442	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



1689	C1443	Review compliance with all CBE Rules & Regulations;, including the following : 1-Financing rules & regulations ( CBE section 3&4)
1690	C1444	Review compliance with all FRA Rules & Regulations
1691	C1445	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
1692	C1446	Review FRMU Users system access
1693	C1447	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 .
1694	C1448	Review of documents provided by customer for activation . documents reviewed 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 )
1695	C1449	Review of documents provided by customer for granting system access.
1696	C1450	Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.
1697	C1451	Review of syndication documents as per approved Term sheet by Maker/ Checker
1698	C1452	Review profitability per product to ensure the product is profitable
1699	C1453	review RTS reasons and report to Business Planning Team to consider in payout calculation
1700	C1454	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 complaint involved a bank staff. if not he's referred to the company directly to handle his complaint -customer is referred back to the insurance provider HO to raise his concerns
1701	C1455	Review the Daily Cash Back Authorization report sent by MIS team
1702	C1456	Review the initiated product and ensure having stakeholders approvals
1703	C1457	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.
1704	C1458	Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)
1705	C1459	reviewed by TBO senior officer against revaluation rates recived from finance officer
1706	C1460	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,
1707	C0070	Reviewing BO reports on daily basis to monitor stopped checks for every segment

1708	C1461	Reviewing international spend transactions on a customer level
1709	C1462	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.
1710	C1463	re-visiting capacity plan and to be approved
1711	C1464	Revoke and clean undesired RMAs with no business relation as per FI department monthly.
1712	C1465	-Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applied in decisioning is accurate.
1713	C0071	Sample on daily credit for Fraud Negative Listed customers .
1714	C1466	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.
1715	C1871	securty_test2
1716	C1870	Security
1717	C1467	Send form 2 to social insurance office on a yearly basis
1718	C1468	send questioner in order to make sure about OEA bcp plane, their scope during crises mode,...etc in addition provide us evidence of test plan , bcp test, contingency plan.. Etc
1719	C1469	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.
1720	C1470	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.
1721	C1471	-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual
1722	C1472	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.
1723	C1473	Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.
1724	C1474	Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.
1725	C1475	Signature circular are distributed to other banks and the I SCORE system is updated.
1726	C1476	Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.
1727	C1477	-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)
1728	C1478	SLAs available with all interacting units as applicable.

1729	C1479	SLAs with ADIB-EG departments providing services to ADIB Capital such as finance, Audit, Agency credit control , Operation...etc. should be in place
1730	C1480	Stamps are recorded in a register once received, and dispatched same day to the designated 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.
1731	C0072	Sudden visits on selected auto dealers should be conducted .
1732	C1481	Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.
1733	C1482	Sustainable finance policy as mandated by CBE.
1734	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.
1735	C1483	System of procedures are made and followed by P&E; department members that insure the easy workflow of action being made, and are in continuous update and following instruction being given by the Process improvement department.
1736	C1484	System performance issues should be reported immediately to IT in order to take required action
1737	C1485	Talent Review model is in place and being implemented
1738	C1486	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.
1739	C1487	Tax calculations are automated on Oracle system. and in case of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of operations.
1740	C1488	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
1741	C1489	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
1742	C1490	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
1743	C1491	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
1744	C1492	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
1745	C1493	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
1746	C1494	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
1747	C1882	test 1-10
1748	C1872	test 14-8

1749	C1873	test 16-8
1750	C1495	test all location main and backup sites
1751	C1845	testOrm
1752	C1496	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.
1753	C1497	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.
1754	C1498	The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.
1755	C1499	The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.
1756	C1500	The CFP must be revised annually and updated for funding actions based on stress test results.
1757	C1501	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
1758	C1502	The corrective actions plan determined from previous tests is taken into account
1759	C1503	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.
1760	C1504	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.
1761	C1505	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
1762	C1506	The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.
1763	C1507	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.
1764	C1508	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.
1765	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.
1766	C1509	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.

1767	C1510	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.
1768	C1511	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.
1769	C1512	The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively.
1770	C1513	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.
1771	C1514	The Sharia department has communicated guidelines to concerned parties in the Finance department.
1772	C1515	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.
1773	C1516	The Shari'a department should review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective.
1774	C1517	The Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval.
1775	C1518	The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.
1776	C1519	The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds.
1777	C1520	The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.
1778	C1521	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.
1779	C1522	The tests are carried out in compliance with the tests plan based on communication test plan
1780	C1523	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.
1781	C1524	Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.
1782	C1525	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.
1783	C1526	There is IT committee composed of executive, IT charter policy , IT org chart and job description
1784	C1527	There is IT program and project management methodology process & Project review meetings
1785	C1528	TMO Head Ensure at the end of day 14 that there is no breach

1786	C1529	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
1787	C1530	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
1788	C1531	TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts
1789	C1532	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
1790	C1533	TMO Officer and Senior Officer on a daily basis ensures that there is no breaches in FX, MM & Exposure limits
1791	C1534	Trade is required to make a monthly proof on monthly bases
1792	C1535	Trading sheet report is extracted from SunGard and profit is calculated automatically not manually prepared as before
1793	C1536	Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members
1794	C1537	Transactions are executed in accordance to the CBE circulars under maker and checker control.
1795	C1538	Transactions are executed in accordance to the CBE circulars under maker and checker control.
1796	C1539	Transactions are executed in accordance to the CBE circulars under maker and checker control.
1797	C1540	Transactions doc's are lodged in a fire & theft proof cabinet in ADIB Capital
1798	C1541	Treasury back office doesn't book any trade above the trader's limit except with proper approval
1799	C1542	Treasury issues FTP rates on monthly basis to finance for correct calculation of NRFF for all business segments
1800	C1543	undertaking from the customer and NDA from the company should be included in agreement
1801	C1544	Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff on quarterly basis
1802	C1545	Update unit process manual when needed
1803	C1546	Updated and complete BCM plan is available with the unit. BCM tool is kept updated.
1804	C1547	Updated product catalogue training / Inductions
1805	C1548	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
1806	C1549	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.
1807	C1550	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



1808	C1551	Validate printed Pins against customer request Daily system log review versus customers requests
1809	C1552	Verifying business confirmation on monthly regulatory reports .
1810	C1553	VPN activated, alternative locations are ready
1811	C1554	we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks
1812	C1555	While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye
1813	C1843	why
1814	C1844	why
1815	C1556	working on NFS online monitoring system supported by MasterCard
1816	C1557	استيفاء التوقيعات على عملية التداول فور
1817	C1558	اعتماد مدير الوحدة لحركة التداول في السجل.
1818	C1559	المختص. الاسراع بتنفيذ الحجز فور استلام مصرفنا له وذلك باتباع الاتى :- الاسراع بتسليم كافة الحجز التى تسلم لهم لموظف الحجز والتحفظات نفيد الحجز والتحفظات فور استلامها. أ- التنبيه على الفروع وإدارة البريد ب ب- التنبيه على موظف الحجز المختص بـ
1819	C1563	التأكد من إعتقاد المصروفات من المختص طبقا لصلاحياته قبل الصرف.
1820	C0077	التأكد من أن الصلاحيات الممنوحة للموظف تتناسب مع طبيعة عمله
1821	C0076	الأخرين على ضرورة الاهتمام باستيفاء بيانات الطلب بشكل واضح ودقيق. المستول عن المراجعة. التدريب والتوجيه المستمر للباحثين والموظفين جميع بيانات الطلب قد تم استيفائها بشكل واضح ودقيق وصحيح من قبل التأكد من أن
1822	C1560	من وجود خاتم الشركة الخاصة بالاستعلام الخارجى على تقرير الاستعلام المسجله بالنماذج و التقارير الائتمانيه و الاستعلام الخارجى كم يتم التأكد ر الائتمانيه و يكون تاريخ الموافقة الائتمانيه و اللجنة لاحق لجميع التواريخ فات مذكرة التمويل 0000 الخ ) و على ان يسبق تاريخ الاقرار تواريخ التقارير ( نماذج استعلام الوحدة- اعرف عميلك اقرارات العميل - الايرادات و المصرو النماذج على ان يكون تاريخ طلب التمويل سابق لجميع النماذج الاخرى التأكد من صلاحية التواريخ المسجله على
1823	C1561	الكتابة أو العملاء المكفوفين بأستيفاء كل من الختم و البصمة الخاصين □ أكد من قيام الموظف المختص فى حالة العملاء الذين لا يجيدون القراءة و مطابقا لمستند تحقيق الشخصية ومطابقا للاسم على الختم المحفوظ الت وذج التوقيع بالعميل ، على أن يكون الاسم الموجود على الخاتم واضحا و ة اصبع الأبهام لليد اليمنى أو اليسرى التى تم أخذ البصمة منها على نم بالعميل. صورته لدى نموذج التوقيع المحفوظ بالبنك. ويجب استيفاء بصم مل، ويتعين ايضا استيفاء ختم اخلاء مسئولية البنك عن فقد الختم الخاص (ويفضل ان يكون من اقارب العميل نفسه) كتابة الأقرار الموجود بنظام الع و كذا مراعاة ان يقوم المرافق بصحبه العميل
1824	C1562	ه على جميع النماذج ( طلب التمويل ,الاقرارات, العقود,الكفاله التضامنيه) التاكيد على استيفاء الدمغ
1825	C0075	يعات اينما وجدت باستيفاء خاتم التوقيع مطابق و توقيع المسئول المختص التاكيد على مطابقة التوف
1826	C1564	الدقة والاسراع بالرد لعدم تضيع الوقت القانونى للرد والرد بشكل صحيح . افراد وشركات - والادارة المختصة بالحجز بالادارة القانونيه بضرورة توخى التنبيه على الفروع وإدارة صيانه الحسابات -
1827	C1565	التنسيق مع قطاع الموارد البشرية لمواجهة هذا الخطر
1828	C1566	راجعة الثنائية من الوحدات للتأكد من تسجيل الرقم الرمزي بشكل صحيح الم
1829	C0078	الاجراءات الصحيحة والمعتمدة بشأن تسلم وتداول المستندات المرقمة. تطبيق

1830	C1567	تطبيق الاجراءات المعتمدة في حالة فقد أو تلف المفاتيح والاختام
1831	C0079	التأكد من عدم ترك أي متعلقات تخص العمل بدون حفظ في نهاية كل يوم. تطبيق سياسة نظافة المكتب و
1832	C1568	تطبيق مبدأ الفصل بين الاختصاصات (العمل و المراجعة)
1833	C1569	تعديل بنودها إذا تطلب الأمر لذلك مع عرض مبررات هذا التعديل.
1834	C1570	منفصلة عن فروع البنك والتأكد من وجود عقود حراسة على تلك المقارات حصر جميع وحدات التمويلات الصغيرة التي لها مداخل ومقارات
1835	C1571	من نسختين، وبسلم الباحث نسخه ويحتفظ مدير الوحدة بالنسخة الثانية يل الخاصة بالباحثين والتي تحتوي على العملاء المسئول عنها كل باحث طباعة اجندات التحص
1836	C1572	قيام الزملاء المذكورين بإدخال أو اعتماد أية معاملات أثناء قيامهم بإجازات. Makers & مطابقتها مع سجل الحضور والانصراف والتأكد من عدم تقرير رقم (13) السداد من اختصاصات Checker في أيام إجازات Checkers طباعة و
1837	C1573	عدم استلام شخص واحد لنسختي المفاتيح طوال فترة عمله بالوحدة
1838	C0080	تهم في النطاق الجغرافي للوحدة إلا بعد الحصول على موافقة من الإدارة. عدم السماح للوحدات بقبول طلبات لعملاء لا يقع مقر أنشط
1839	C0081	لكل موظف فيما يتعلق بأعمال التسجيل ومراجعة البيانات بعد تسجيلها. مدير الوحدة التأكد من الفصل التام بين الاختصاصات والصلاحيات الممنوحة على
1840	C0082	عمل الجرود الدورية على شيكات العملاء وتطبيق الاجراءات ذات الصلة.
1841	C1574	ضد العميل وكفيله وتحويله إلى أحد شركات التحصيل المتعاقد معها البنك ند استنفاد كافة الاجراءات الودية مع العميل يتم اتخاذ الاجراءات القضائية ع
1842	C1575	الادارة للقوائم المالية و قبل بداية جلسة تداول اليوم التالي علي الاكثر تمت باهم نتائج الاعمال مقارنة بالفترة السابقة فور انتهاء مناقشة مجلس و الدورية التي لم يصدر بشأنها تقرير مراقب الحسابات يتم ارسال بيان مع في حالة القوائم المالية السنوية
1843	C0083	د للعميل بعد الحصول على الموافقات اللازمة من إدارة التمويلات الصغيرة. نات العميل للوحدة التي يقع في نطاقها الجغرافي عنوان مقر العمل الجدي في حالة تغيير العميل لمقر نشاطه يتم نقل بيا
1844	C0084	للوحة الجديدة يجب التأكد من سداد العميل للمديونية بالوحدة القديمة. في حالة نقل بيانات العميل
1845	C0085	النظام بفتح أكثر من حساب لعميل واحد في أي وحدة وفي نفس الوقت. لا يسمح
1846	C1576	خلال 45 علي الاكثر من تاريخ نهاية كل فترة مالية (31/3 - 30/6 - 30/9) الاكثر من تاريخ انتهاء السنة المالية 31/12 لابد ان ترسل القوائم المالية ية قبل اعتمادها من الجمعية العامة العادية و ذلك في خلال 90 يوم علي تقوم الادارة بارسال القوائم السنو
1847	C1577	من نظام التمويلات الصغيرة بالرقم الرمزي مع تقرير العملاء فوق حد الاقرار مراجعة الإقرارات الشهرية المستخرجة
1848	C1578	ر الباحثين يوميا والتأكد من أن جميع الإيصالات المستخدمة قد تم توريدها مراجعة الإيصالات غير المستخدمة في دفاتر
1849	C0086	من أي كشط او تحوير أو تعديل يؤثر بشكل كبير على البيانات المدونة به. مراجعة الإيصالات والتأكد من خلوها
1850	C0087	البيانات المسجلة يدويا ومطابقتها على المستندات المقدمة من العميل. مراجعة البيانات المسجلة على نظام الحاسب الالكى مع
1851	C0088	الأمر ذلك لكل من العميل والكفيل والذي غالبا ما يكون من أقارب العميل مدة بمتابعة العميل بنفسه من خلال الاتصال التليفوني او الزيارة اذا تطلب وطة طرفي مدير الوحدة - في حالة تأخر العميل عن السداد يقوم مدير الوحد بسداد الأقساط المستحقة عليهم في مواعيدها من خلال النسخة المحف مراجعة المتحصلات اليومية بمعرفة مدير الوحدة والتأكد من قيام العملاء
1852	C0089	مراجعة المستندات المقدمة من العميل والتأكد من صلاحيتها

1853	C1579	حجة نسب توزيع الأرباح ورأس المال وكذلك التسلسل التاريخي للمعاملات، مراجعة عقود التمويلات الموقعة من العميل للتأكد من ص
1854	C1580	ة أو على شبكة البنك المركزي من خلال المراجعة الثنائية (عمل - روجع)، مراجعة عملية ربط العملاء سواء على قاعدة بيانات التمويلات الصغير
1855	C1581	نوي / شركة مصر المقاصة يتم دفع رسم اشتراك سنوي بقيمة 7500 جم سم قيد سنوي ويبلغ 500 ألف جم سنويا + 10000 جم مقابل النشر السنو جم سنوي مقابل الخدمات السنويه / هيئة البورصة المصرية يتم سداد ر هيئة الرقابة المالية يتم دفع 25000
1856	C1582	ء يتم توريدها في نفس يوم التحصيل أو في يوم العمل التالي على الأكثر يتعين التأكد من أن جميع المبالغ التي تم تحصيلها من العملاء
1857	C1583	او اعدام المديونيات الخاصة بها قد تم الموافقة عليها من الادارات المختصة يتعين التأكد من ان جميع الحالات التي تم جدولتها او تاجيل اقساطها
1858	C1584	والمديرين الاقليميين واصحاب الخبرة في مجالات التمويل متناهي الصغر. دات عن طريق عقد حلقات نقاشية بالوحدات تحت اشرف مديري الوحدات تدريب العاملين على كل ما هو جديد عن طريق التدريب العملي داخل الوح يتعين ت
1859	C0090	بة ثنائية مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه المعاملات اليومية - المستندات المرقمة - ..الخ في شانون مصفح ذو رفا المستندات الهامة مثل: شيكات العملاء - عقود المديونية والكفالة - اطرف يتعين حفظ جميع
1860	C1585	يتعين وجود سياسات واضحة ومفهومة ومعتمدة،
1861	C1586	يدين رسميتين / ابلاغ الجهات الرقابية بموعد انعقاد الجمعية وفقا للقانون اد الاجراءات اللازمة للجمعية العامة / يقوم بالاعلان عن عقد الجمعية بجر يتم اعد
1862	C0091	لإضافة الى الجزء الخاص بحقوق الملكية ويتم استيفاءة من الإدارة المالية المساهمة لكل منهما ويتم اظهار كل مساهم تبلغ نسبته 2.5 % فاكثر با بيان الاستثمار الاجنبي موضح به المساهمين الاجانب والمصريين ونسب يتم اعداد
1863	C1587	وهربية قبل التصريح عنها بالصحف المصرية و قبل بداية جلسة تداول اليوم اء من انعقاد المجلس و تقوم الادارة بموافاة البورصة المصرية بالاحداث الج يتم الافصاح فور الانته
1864	C0092	بيانات المركزى في التوقيتات المحددة ولايوجد اى ملاحظات من المركزى يتم الالتزام باعداد
1865	C1588	دقة طبقا للبيانات الواردة من الجهات ذات الصلة ( شركة مصر المقاصة ) يتم الالتزام باعداد ومراجعة البيانات بكل
1866	C1589	يتم التحديث بشكل دورى
1867	C1590	يقدم المساهم شهادة تجميد ارصدة + تفويض للحضور عن مساهم اخر المالية وهيئة البورصة المصرية .ويتم حضور المساهمين للجمعية على ان الدعوة لعقد الجمعية الا بعد تسليم القوائم المالية مستوفاة لهئية الرقابة الإدارة والقوائم المالية السنويه قبل الجمعية ب21 يوم على الأقل ولايجوز يتم الدعوة للجمعية قبل شهر من انعقادها ويتم نشر تقرير مجلس
1868	C1591	ستندات من خلال الرجوع للجهات الحكومية المختصة فى حالة إمكان ذلك قيق لمستندات الملكية ، بالإضافة إلى العمل على التحقق من صحة الم يتم تفادى ذلك من خلال الفحص الد
1869	C1592	م تزويرها، ويتم تصويرها بمعرفة موظفي الوحدة ولا يقبل صور من العميل. يتم تقديم اصول المستندات من العميل وفحصها والتأكد من عد
1870	C1593	مالية ويتم تحويله الى حساب هيئة الرقابة المالية بالبنك الاهلى المصرى اس 2 في الالف من اجمالى الإيرادات الربع سنوية طبقا لارقام القوائم ال يتم حساب رسم التطوير على أس
1871	C1594	للحضور فى حال الشخص الاعتبارى + تفويض حضور اعضاء مجلس الادارة توكيل رسمى للحضور فى حال الحضور بدلا عن مساهم اخر او تفويض ور المساهمين للجمعية على ان يقدم المساهم شهادة تجميد ارصدة + بالمساهمين الذى قاموا بتجميد ارصدتهم بغرض حضور الجمعية .ويتم حض مساهمين من شركة مصر المقاصة قائمة بالارصدة المجمدة وهى خاصة يتم طلب قائمة

1872	C0095	صلي والحائز الاحتياطي أثناء الاجازات وتسجيلها بالسجل المخصص لذلك يتم عمل إجراءات تسليم وتسلم الاختام والمفاتيح بين الحائز الأ
1873	C0096	يتم مراجعتها قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل،
1874	C1595	لحظر (أفراد وشركات) وتطبيق مبدأ الرقابة المزدوجة (Maker & Checker) يجب التأكد من عدم إدراج العميل والكفيل بقوائم ا
1875	C1596	يع بيانات ايصالات توريد النقديه مستوفاه و واضحه (المبلغ التاريخ.....الخ) يجب ان تكون جم
1876	C0097	تحصلات من العملاء فى نفس يوم التحصيل او ثانى يوم عمل على الاكثر يجب ان يتم توريد جميع الم
1877	C0098	جميع الايصالات التى قام بتحصيلها و لا يلتمس اى عذر فى مخالفة ذلك يجب ان يقوم الباحث بالتوقيع على
1878	C1597	عن حفظ هذه السجلات و المستندات ذات القيمة لعدم شيوع المسئوليه يجب تحديد شخص مسئول
1879	C1598	مساهمة المال العام و القطاع الخاص والافراد في راسمال مصرفنا شهريا يقوم الموظف باعداد البيان الشهري للبنك المركزي موضحا به نسبة
1880	C1599	من تداول المفاتيح والاختام بشكل صحيح على سجل الحضور والانصراف. يقوم مدير الوحدة بمراجعة السجل كل شهر والتأكد