

Al Rajhi Bank  
King Abdulaziz Road, Riyadh, Saudi Arabia  
Tel: +966 11 402 9000 | Web: www.alrajhibank.com.sa

## Controls Dashboard Report

Governance, Risk & Compliance Management

### Unmapped 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	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
4	C0025	4) Limits on the size of the Program as well as any other appropriate parameters are identified.
5	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.
6	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. Pro
7	C0045	رقة مدير الوحدة أو من يحل محله application signed by the customer تم التأكد من اكتمالها وصحتها يمع سية للعملاء من واقع المستندات التي تسجيل البيانات الأسا
8	C0049	- Ensure that all processes in place and properly communicated.
9	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. , ICU & Finance monthly reviews the GLs reconciliation proofing
10	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.
11	C0058	Job descriptions in place to ensure segregation of duties is clearly documented and implemented
12	C0061	Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads
13	C0077	التأكد من أن الصلاحيات الممنوحة للموظف تتناسب مع طبيعة عمله
14	C0076	الأخرين على ضرورة الاهتمام باستيفاء بيانات الطلب بشكل واضح ودقيق. المسئول عن المراجعة. التدريب والتوجيه المستمر للباحثين والموظفين جميع بيانات الطلب قد تم استيفائها بشكل واضح ودقيق وصحيح من قبل التأكد من أن

15	C0075	يعات اينما وجدت باستيفاء خاتم التوقيع مطابق و توقيع المسئول المختص التأكيد على مطابقة التوف
16	C0078	الاجراءات الصحيحة والمعتمدة بشأن تسلم وتداول المستندات المرقمة. تطبيق
17	C0079	التأكد من عدم ترك أي متعلقات تخص العمل بدون حفظ في نهاية كل يوم. تطبيق سياسة نظافة المكتب و
18	C0080	تهم في النطاق الجغرافي للوحدة إلا بعد الحصول على موافقة من الإدارة. عدم السماح للوحدات بقبول طلبات لعلاء لا يقع مقر انشط
19	C0081	لكل موظف فيما يتعلق بأعمال التسجيل ومراجعة البيانات بعد تسجيلها. مدير الوحدة التأكد من الفصل التام بين الاختصاصات والصلاحيات الممنوحة على
20	C0082	عمل الجرد الدوري على شيكات العملاء وتطبيق الاجراءات ذات الصلة.
21	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
22	C0084	للوحدة الجديدة يجب التأكد من سداد العميل للمديونية بالوحدة القديمة. في حالة نقل بيانات العميل
23	C0085	النظام بفتح أكثر من حساب لعميل واحد في أي وحدة وفي نفس الوقت. لا يسمح
24	C0086	من أي كشط او تحوير أو تعديل يؤثر بشكل كبير على البيانات المدونة به. مراجعة الإيصالات والتأكد من خلوها
25	C0087	البيانات المسجلة يدويا ومطابقتها على المستندات المقدمة من العميل. مراجعة البيانات المسجلة على نظام الحاسب الآلي مع
26	C0088	وم مدير الوحدة بمتابعة العميل بنفسه من خلال الاتصال التليفوني او الزيا نسخة المحفوظة طرف مدير الوحدة - في حالة تأخر العميل عن السداد يق قيام العملاء بسداد الأقساط المستحقة عليهم في مواعيدها من خلال الذ مراجعة المتحصلات اليومية بمعرفة مدير الوحدة والتأكد من
27	C0089	مراجعة المستندات المقدمة من العميل والتأكد من صلاحيتها
28	C0090	بة ثنائية مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه المعاملات اليومية - المستندات المرقمة - الخ في شأنون مصفح ذو رفا المستندات الهامة مثل: شيكات العملاء - عقود المديونية والكفالة - أطرف يتعين حفظ جميع
29	C0091	لإضافة الى الجزء الخاص بحقوق الملكية ويتم استيفاء من الإدارة المالية المساهمة لكل منهما ويتم اظهار كل مساهم تبلغ نسبتة 2.5 % فاكثر با بيان الاستثمار الاجنبي موضح به المساهمين الأجانب والمصريين ونسب يتم اعداد
30	C0092	بيانات المركزى في التوقيات المحددة ولايوجد اى ملاحظات من المركزى يتم الالتزام باعداد
31	C0093	فة توقيع العميل على الطلب بمعرفة الموظف المختص بمطابقة التوقيعات All application are signature verified by MF officer يتم التأكد من مطاب
32	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
33	C0095	صلي والحائز الاحتياطي أثناء الاجازات وتسجيلها بالسجل المخصص لذلك يتم عمل إجراءات تسليم وتسلم الاختتام والمفاتيح بين الحائز الأ
34	C0096	يتم مراجعتها قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل،
35	C0097	تحصلات من العملاء فى نفس يوم التحصيل او ثانى يوم عمل على الاكثر يجب ان يتم توريد جميع الم
36	C0098	جميع الايصالات التى قام بتحصيلها و لا يلتمس اى عذر فى مخالفة ذلك يجب ان يقوم الباحث بالتوقيع على
37	C0099	مراجعة الصلاحيات الممنوحة للموظفين كل ربع سنة

38	C0115	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation
39	C0119	11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.
40	C0130	2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.
41	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.
42	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.
43	C0138	2. Short list for the approved consultants - contractors - vendors.
44	C0142	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.
45	C0146	3. Relationship review and returns, pricing and repayment schedule.
46	C0150	3-SLAs Between all stakeholders defining the timeline to discuss all the technical evaluation.
47	C0152	4. Collateral valuation.
48	C0155	5) Risk reporting is done
49	C0156	5. Stress testing' discipline is in place for key environmental uncertainties.
50	C0157	6) Specific documentation standards and variance are specified.
51	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.
52	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.
53	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
54	C0171	حفظ التعليمات الدورية حسب تاريخها و اطلاع جميع العاملين عليها
55	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.
56	C0190	* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA
57	C0196	* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner
58	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

59	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 obtai
60	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 val
61	C0261	*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions
62	C0271	• Agency staff are trained on TCF principles and Collection process.
63	C0272	• All Sent / Received e-mails to external collection agencies must be encrypted.
64	C0273	• All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reconciliation and audit purpose. Any identified issues are escalated to collections head for appropriate action.
65	C0276	• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.
66	C0278	• Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days .
67	C0280	• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR.
68	C0281	• Collections team to adhere to the call script.
69	C0284	• Each account granted facility >100k and the bank raised a legal action against the customer should be reported " Legal action " to CBE according to its regulation.
70	C0285	• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.
71	C0286	• Each account written off should be reported " written off " to CBE according to its regulation.
72	C0287	• Ensure that all CBC accounts that hit 180 DPD are due to be written off. • Ensure that all assets accounts that hit 36+ months are due to be written off.
73	C0288	• Ensure that all deceased accounts have been identified and raised to Ops team. • Ensure that all required documents have been sent to Ops team. • Ensure that insurance company settled all claims during the agreed period.
74	C0289	• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.
75	C0290	• Ensure that the tele-calling team prioritizes high-risk accounts.
76	C0295	• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.
77	C0296	• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management process
78	C0300	• Maker/Checker in preparing the collection agencies expenses , Also an independent department ( MIS unit ) is reviewing the expense claims for the collection agencies

79	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>
80	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>
81	C0305	<ul style="list-style-type: none"> <li>• Protected spreadsheet</li> </ul>
82	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>
83	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>
84	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>
85	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>
86	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>
87	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>
88	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>
89	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>
90	C0323	<ul style="list-style-type: none"> <li>• Version Control: approved version of spreadsheets are used.</li> </ul>
91	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 deli</li> </ul>
92	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>
93	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>
94	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>
95	C0333	<ul style="list-style-type: none"> <li>1- All transactions are processed as maker/checker as per checklist.</li> </ul>
96	C0339	<ul style="list-style-type: none"> <li>1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- للإجراءات كون مدير الفرع مسئول عن طباعة أي إجراءات جديدة للتأكد من فهم الفرع</li> </ul>
97	C0342	<ul style="list-style-type: none"> <li>1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal</li> </ul>

98	C0346	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
99	C0360	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
100	C0362	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
101	C0367	1- COB plan in place. SLA with bank (H.O) to execute payments for bank with FCY.
102	C0370	1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/bank Egypt board2 2- Detailed work procedures for every function performed in the department should be in place
103	C0373	1- Customer's photo should be used for his own account.
104	C0375	1- Daily monitoring to the tha ACH booking files received from EBC.
105	C0381	1- Designated dual custodians
106	C0383	1- DSU are kept updated with their roles & responsibilities.
107	C0389	1- Ensure all procedures/Policies are updated and approved
108	C0390	1- Ensure all procedures/Policies are updated and approved
109	C0391	1- Ensure all procedures/Policies are updated and approved
110	C0392	1- Ensure all procedures/Policies are updated and approved
111	C0402	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
112	C0406	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA
113	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.
114	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 pr
115	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 pr
116	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. .
117	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
118	C0433	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities

119	C0440	1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.
120	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.
121	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
122	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
123	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
124	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.
125	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 repo
126	C0460	1- Regular skills and capabilities development sessions
127	C0461	1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.
128	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.
129	C0463	1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, bank Foundation and Sustainability Departments then a final review and consolidate and approval is done by Head of Sustainability and Sustainable Finance.
130	C0464	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.
131	C0465	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.
132	C0467	1- Review alerts generated by AML solution within the predefined time frame.
133	C0472	1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system
134	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 ba
135	C0476	1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.
136	C0477	1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.
137	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

138	C0483	1) annual trainings plan 2) new projects training
139	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.
140	C0496	1) Capacity plan should be prepared taking into consideration annual leaves.
141	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 a
142	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 a
143	C0507	1) Specify the calling requirements (ticket size, obligor status ...etc.).
144	C0509	1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.
145	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
146	C0513	1. All the grievance cases will be submitted to EG-Tazalomat.
147	C0514	1. All vaults under dual custody as per the delegation matrix.
148	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.
149	C0523	1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. 3. Maker and checker process to limit such risk and no transaction is excu
150	C0529	1. Commitment letter is being signed by each eligibale employee prior starting the course.
151	C0530	1. Components Redundancy (i.e. Dual Power Controllers).
152	C0532	1. Conducting the proofing process by HR Risk and Governance as independent unit
153	C0536	1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.
154	C0537	1. Database is updated with the staff details from the hiring pack
155	C0538	1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.
156	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
157	C0544	1. GLs are being prepared and sent to GL owner for approval. 2. Gl's are being sent to ICD along with the GL breakdown
158	C0546	1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.



159	C0545	1. Having bank guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.
160	C0549	1. Implement comprehensive risk management framework.
161	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. كد في حالة منح العميل أكثر من ان المرابحة لم تك التأ
162	C0551	1. Internal procedures in place defining the roles for all stakeholders.
163	C0553	1. Mift indemnity agreement is signed from the customer.
164	C0555	1. Monitoring of administrative activities through native system and application logs.
165	C0556	1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff
166	C0557	1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;
167	C0559	1. Obtain People & Development head approval
168	C0560	1. Obtain the proper approval from Sharia prior dealing with all campaigns
169	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
170	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
171	C0564	1. Perform monthly check over the projects milestones.
172	C0565	1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team tnotify that prior processing any transaction should be returned to CSU. 2. Workflo alert any duplicated transfers. • Account must be reviewed if transfer has
173	C0566	1. Posting any vacant position on the portal
174	C0567	1. Processing invoices are being done by maker / checker then approved by the unit head.
175	C0568	1. Quarterly review on Portfolio is properly conducted and raised to CRO.
176	C0569	1. Reconcile the received appraisals forms against each sector head counts
177	C0571	1. Register to log all the items in / out and being monitored thru the admin staff.
178	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.
179	C0576	1. Reviewing all contracts to ensure signing appropriate SLAs.
180	C0579	1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)
181	C0580	1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.

182	C0581	1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the checkbook الاصدار دع بمراجعة حركة حساب العميل للتأكد من عدم وجود شيكات مرتدة قبل يقوم مدير خدمة العملاء ومدير الف
183	C0582	1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads
184	C0583	1. System prevents updating the ID# for the ex-employees in creating new joiners
185	C0584	1. The committees decisions are being communicated to the concerned in HR for implementations
186	C0586	1. The invoices are being processed thru maker / checker and approved from the unit head.
187	C0588	1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.
188	C0592	1. Verifying the signitures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.
189	C0594	1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirments and sent for approval
190	C0598	1.All new hires have to answer the relatives question in the application form and sign the relatives declaration
191	C0599	1.Assess bank 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
192	C0600	1.Assess Technical limitation for bank assets(DB, HW, SW, Application...) 2. Information security perform security assessment for all bank assets. 3. Security assessment test before go-live for any project 4. Security approval for any production deploym
193	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 I
194	C0603	1.Obtaining the appropriate approvals prior granting any access to staff.
195	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.
196	C0606	10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.
197	C0607	11) Clean-up/Throughput Requirements is in place.
198	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
199	C0609	12. No signs of weakness that mandates classification.
200	C0610	13) Score sheet must be validated and secured in the CRM.
201	C0611	13. proper credit checking in place
202	C0612	14- Group facilities should be aggregated
203	C0613	1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.

204	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
205	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.
206	C0635	1-HR to notify the departmen by all the resigned/ transferred staff.
207	C0636	1-Initial evaluation for the potential site and prepare report including all the technical issues.
208	C0637	1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. بتوقيعين معتمدين قبل تسليمه للعميل إصدار الشيك المصرفي
209	C0639	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.
210	C0640	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.
211	C0643	1-Review the quarterly profile check report and evidence for action taken.
212	C0647	3- يتم استخدام تلك الدعاوى في صورة دفاع قانوني في القضايا المتداو استعلامات العملاء المرسله للقطاع والمتضمنه بيان بموقف الافلاس دور حدة الاستعلامات و شركة الاستعلام الائتماني ( 2 i score ) يتم مراجعة 1-يتم المتابعة عن طريق الادارات المختصة من خلال و
213	C0648	2- Acquisition finance , Real estate , Brokerage Finance ,... ETC
214	C0649	2- segregation of duties is clearly documented and implemented to ensure indecency of functions
215	C0650	2- segregation of duties is clearly documented and implemented to ensure independency of functions.
216	C0651	2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures
217	C0652	2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.
218	C0655	2- All functions are communicated by the agreed SLA
219	C0657	2- All functions are communicated by the agreed SLA
220	C0658	2- All functions are communicated by the agreed SLA
221	C0659	2- All functions are communicated by the agreed SLA
222	C0664	2- Any changes to the procedures are dually approved and communicated to related stakeholders.
223	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- ويقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الاجراءات يقوم مدير الفرع بتسجيل أي إجراءات جديدة في جدول
224	C0668	2- Branch visits/ Trainings to ensure proper Alerts handling.
225	C0670	2- Canceling the non used checks by the vendor in attendance of the department head.
226	C0671	2- CD is sent to the SLMF department with the updated authorized signatures to be uploaded quarterly or when needed on our bank's Portal to avoid any Fraud Cases.
227	C0673	2- Checklist in place contains the report names with their frequency.

228	C0674	2- Checklist in place contains the report names with their frequency.
229	C0675	2- Checklist in place contains the report names with their frequency.
230	C0676	2- Checklist in place contains the report names with their frequency.
231	C0677	2- Checklist in place contains the report names with their frequency.
232	C0678	2- Clear workflow in place detailing all steps and actions requirements
233	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).
234	C0682	2- Customer's photo should have the customer's account number on the back of the photo.
235	C0684	2- Daily review for the access rights from Daily user activity report.
236	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.
237	C0689	2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.
238	C0690	2- Ensure that no device is installed on the ATM 2- نة الصراف الألى التأكد من عدم تركيب إي جهاز على ماكى
239	C0692	2- Ensure that the signatures are removed from the signature booklet & the I score system.
240	C0695	2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to ACH GL.
241	C0697	2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- ومطابقتها مع ارصدة الاستاذ العام يقوم رئيس الخزينة في نهاية عمل اليوم بمراجعة ارصدة الخزينة
242	C0699	2- IFRS9 IT reports to be reviewed by CAD and TBO.
243	C0700	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented
244	C0702	2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfully
245	C0704	2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- الفرع بمراجعته يومية لحملات الفرع القائمة يقوم مدير العمليات ومدير
246	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- ة المعاملات ولا يوجد مبالغ معلقة اكثر مدير العمليات بمراجعته حساب الاستاذ بصفه يومية للتأكد من صح
247	C0707	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team
248	C0710	2- Quarterly physical count
249	C0713	2- Review all accesses rights with the access matrix as per the delegation access Matrix).
250	C0716	2- Set succussion plan and program.

251	C0718	2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requirements.
252	C0719	2- Swift DR Site also in place as a 2nd backup plan.
253	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- ننشي كد مدير الفرع من مخاطبة عملاء الحسابات الراكدة لحثهم على الحضور لـ يتأ
254	C0722	2- The custodian signed on the registers. 2- ظ العهدة في السجلات توقيع المفوضين بحف
255	C0724	2- Update the signature card register with the received signature cards from customer service. 2. بالكروت المستلمة من خدمه العملاء. تحديث سجل التوقيعات
256	C0726	2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.
257	C0727	2) Any withdrawal or return of file is monitored through a log managed by CAD team.
258	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.
259	C0733	2) Pre-Screening & Customer Selection Criteria.
260	C0735	2) Throughput conditions are monitored by early warning officer on monthly basis.
261	C0736	2) Throughput conditions are monitored by early warning officer on monthly basis.
262	C0737	2) Track and update Business, Underwriting and EW calls.
263	C0740	2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.
264	C0742	2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • دره الفرع بل مغادره المكاتب بشكل مؤقت اثناء ساعات العمل او بشكل نهائي لمغا اغلاق اجهزه الكمبيوتر ف
265	C0743	2. All the required docs are attached with the invoice along with the PO (original if received from vendor)
266	C0744	2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases
267	C0745	2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals
268	C0746	2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. حة المطابقة قبل الارسال الى ادارة المراجعة الداخلية. يقوم مدير الفرع بالتأكد من ص
269	C0748	2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.
270	C0749	2. Components Clustering (i.e. Dual Servers).
271	C0750	2. Confirmations are being sent to the related committee secretary for implementation
272	C0751	2. Coordination with all stakeholders in designing the branch with the approved guidelines
273	C0753	2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. ر دفتر الشيكات التأكد من موافقه مدير الفرع / او مدير العمليات كبديل على اصدا

274	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.
275	C0757	2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.
276	C0758	2. Escalation to be done for the delay in receiving the forms
277	C0760	2. Highlight delayed items through the project time schedule.
278	C0761	2. HR Lead ensure posting the vacancy on the portal prior external hiring and there is no qualified candidates were applied
279	C0762	2. if having ex-employee case, obtain the required approvals
280	C0763	2. Include penalties when possible to compensate vendor delays or poor quality.
281	C0766	2. Key register is in place to monitor the keys movement.
282	C0767	2. Kick off meeting is held in the beginning of each project to define the timeline for all stakeholders.
283	C0769	2. Matching the confirmation emails with the requests sent through the system from the branches side.
284	C0771	2. Monthly check to the database for the probation period date and contract renewal date
285	C0772	2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product
286	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 له يتأكد مدير العمليات ومدير الفرع من الا-
287	C0774	2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.
288	C0776	2. Preapproved budget for any exceptional project was not included in the yearly budget
289	C0779	2. Quarter review to the granted access to HR staff
290	C0780	2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.
291	C0782	2. Reference check is made from HR Risk & Governance
292	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 لحصم مصروفات رفض الشيك من >
293	C0785	2. Review all SLAs every year with all stakeholders.
294	C0786	2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. إي اجهزة احتيال 2. لفرع للتأكد من ان حارس الفرع قام بفحص الماكينة للتأكد من عدم تركيب مراجعة دفتر احوال ا
295	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.
296	C0789	2. Sending the proofing results to Finance for verification and communicate to HR for any discrepancy
297	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.

298	C0792	2. The proposal is being approved from the segment head (above 100k) then head of marketing and head of consumer banking
299	C0795	2. TNA plan is being prepared by Training team for implementation.
300	C0797	2. Turnover ratios monitored by department and reported to senior management
301	C0802	24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures
302	C0806	2-Checks to be printed with the correct serial. 2. مطابقة مع السجل طباعة الشيك المصرفي بالتسلسل الصحيح عن طريق ال
303	C0816	2-Prepare the Score Card for the site from all stakeholders.
304	C0821	2-The physical verification should include independent member other than the custodian for implementing the control properly.
305	C0822	2-The physical verification should include independent member other than the custodian for implementing the control properly.
306	C0823	2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions
307	C0829	3- All gifts must be kept at fireproof cabinet under dual custody. 3- انون مصفح أو الخزينة تحت الرقابة الثنائية و اثباتها بالسجل المخصص- حفظ الهدايا و الجوائز بشد
308	C0830	3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.
309	C0833	3- All job descriptions are reviewed with HR & semi annually.
310	C0835	3- Another alternatives in place For LCY; ACH and RTGS
311	C0836	3- Branch to keep a copy of the issued check in box file for easy reference. 3. احتفاظ الفرع بنسخه من الشيك
312	C0837	3- Cameras are covering the ATM Area / Operation areas.
313	C0842	3- Fire proof cabinets
314	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.
315	C0845	3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.
316	C0847	3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P; 3- تنفيذها وفقا للسياسات والاجراءات يراجع مدير عمليات الفرع تقارير العمليات المالية للتأكد من
317	C0848	3- password already granted to the authorized persons to enter the restricted area
318	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.
319	C0851	3- Quarterly ECL provision memo is approved by CRO.
320	C0853	3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 3- لتأكد من ان اجمالي المبالغ مطابق مع المعاملات التي لم تنفذ تقوم ادارة التحويلات بمراجعة حساب الاستاذ اخر كل شهر ل
321	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

322	C0856	3- The designated staff verified the customer signature (استلام كروت الصراف اللى-دفاتر الشبكات....الخ) مطابقة توقيع العميل عند
323	C0859	3- Weekly Escalation of the pending Alerts / Ageing Report.
324	C0860	3) All the content including any original approvals are scanned and saved on CRM/risk folder
325	C0861	3) Analyze and take the necessary action.
326	C0862	3) Automation and use of smart solution for developed workflows and applications
327	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
328	C0868	3)on going communication / discssion with business team to discuss and highlight any negative issues.
329	C0869	3)on going communication / discssion with business team to discuss and highlight any negative issues.
330	C0870	3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.
331	C0872	3. All Simplex machines are closed. • لاق او تخزين الة الوقت و التاريخ • اء
332	C0873	3. Apply penalties on service providers in case of any delay
333	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
334	C0877	3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • ل فترة لمراج • رفض من خلال وضع رسالة على حساب العميل والدخول على الحساب ك حالة عدم كفاية رصيد الحساب لخصم العمولة يتم إثبات قيمة مصروفات ال في
335	C0878	3. Branches are requested to check the serials of each requested checkbook before applying on system
336	C0879	3. Checklist containing all the CBE circulars to ensure abiding to all CBE regualtions which are published on the portal by Compliance
337	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.
338	C0882	3. Communication is being sent to the concerned line manager month prior the end of the probation date
339	C0884	3. Define documented reporting sources, owners for the IS risks.
340	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.
341	C0886	3. ensure that target market exceptions are properly approved.
342	C0887	3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management
343	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.



344	C0889	3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.
345	C0891	3. Monitoring the approved projects budget as per the planned budget
346	C0892	3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.
347	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
348	C0898	3. Sanction list is screened from AML to the new vendor
349	C0899	3. Send email to employees with their appraisals
350	C0900	3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.
351	C0903	3. The employee should not join the training if the commitment letter was not signed
352	C0913	3-Credit Checking requirements as per CBE &Policy; guidelines .
353	C0919	3-maker should handle pending transactions not processed by system due to inward issue.
354	C0920	4- a weekly meeting is set to discuss 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
355	C0922	4- All instructions must be approved for processing by the designated persons to approve.
356	C0924	4- All supporting Docs & approvals are in place before execution.
357	C0925	4 all transactions processed by maker are approved by checker
358	C0926	4- Authorized access to the floor using access cards to allow only authorized staff
359	C0927	4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch designation 4- إدراج مصفحة تحت رقبته ثنائيه بناء على جدول توزيع ا 4- ومدير الفرع بالتأكد من حفظ مخزون النماذج المرقمة والخطابات في و> يف
360	C0928	4- Changes/updates of procedures are cascaded to all stakeholders and published on bank portal
361	C0929	4- Enrich the control environment via enhancing the soft and hard controls
362	C0934	4- Single Obligor , Related parties & shareholders guidelines
363	C0935	4) All original collaterals/financing docs are saved at the documentation team
364	C0937	4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth
365	C0938	4) Tighten the EW monitoring process.
366	C0939	4) Tighten the EW monitoring process.
367	C0940	4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).
368	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

369	C0942	4. Communication is being sent to the concerned line manager months prior the contract renewal
370	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.
371	C0944	4. Embed Information Security controls within Business processes.
372	C0948	4. Monitoring sheet for all applications out of Business solution support.
373	C0949	4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.
374	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). يخ وا تسجيل بيانات الشيك المرفوض في سجل الشيكات المرتدة موضحا التار
375	C0953	4. Signature is verified by two bank staff according to signature verification limits/thresholds.
376	C0954	4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.
377	C0964	5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. المعتمد بالفرع 5- بالتأكد من سجل المفوضين بالفرع مطابق مع جدول توزيع العهد والمهام يقوم مدير العمليات
378	C0967	5 any wrong entry are amended on maker checker basis
379	C0970	5- Ensure that all process/procedures approved by shariaa
380	C0971	5- Registration sheet for Secured Paper for LGs
381	C0972	5- Remittance department verifies the signature /initials of designated staff.
382	C0973	5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines
383	C0975	5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an excel sheet. بورود الشيكات المرتدة طرف الفرع لاستلام الشيكات المرتدة وأثبتت نتيجته يقوم خدمة العملاء/ مسئول الحسبات (الشركات) بإبلاغ العملاء
384	C0976	5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.
385	C0978	5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.
386	C0979	5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.
387	C0980	5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • ديق مستندات الأصل تحت الرقابة الثنائية في الخزائن المصفحة و المضادة للحريق الاحتفاظ بالعهد و ال
388	C0981	5. obtaining the employee signature on the renewal
389	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
390	C0984	5-Collateral & support considerations,.. .

391	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 6- تحديث جدول توزيع العهد والمهام كل 3 شهور او عند تغيير احد المفوض يقوم مدير العمليات بالتأكد م
392	C0991	6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter
393	C0992	6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file. • بال • ايل او مندوبة المفوض لدى البنك الشيك المرتد ويتم اثبات استلام العميل يقوم مدير الخزينة / مدير العمليات المصرفية بتسليم العم
394	C0994	6. Ensure that repayment schedule and pricing are as per the credit approval.
395	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 avoi
396	C0997	6. Senior calls are done as per policy including SCOs, Cos in addition to CRO
397	C0998	6. Shredding of all unused or unneeded documents. • التمزيق الجيد • التخلص من المستندات الغير مستخدمة عن طريق اله الفرع او
398	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.
399	C1001	7- Ops officer to ensure Handling branch operation registers ( cash registers, returned checks registers, ...) and to ensure that all fields are completed . 7- لية المصرفية وان يكون مطابقا لنموذج العه 7- يقوم مدير العمليات بالتأكد من جميع السجلات الخاصة بالعم
400	C1002	7) An annual review date is specified.
401	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 Commi
402	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. • بإرسال بريد الكتروني لم • دم قيام العميل باستلام الشيك خلال خمسة عشر يوما، يقوم المسئول في حالة ع
403	C1006	7. Review the segment (whether public sector, private, etc...) .
404	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- ادرارج مصفحة تحت رقايله ثنائيه بناء على جدول توزيع العهد والمهام المع يقوم مدير الفرع بالتأكد من حفظ مخزون النماذج في وحد
405	C1011	8) The Risk Rating process is identified and its approval status.
406	C1012	8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).
407	C1013	8. Group facilities are aggregated
408	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.
409	C1016	9) Ensure that the obligors in the program meet the credit program requirements

410	C1017	9. Extended credit facilities should be sharia compliant.
411	C1018	9. Latest financials are obtained & analyzed.
412	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 th
413	C1021	abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect
414	C1026	Adherence to the staff gifts process
415	C1030	Alco approval on applied rate whenever there is a change in margin
416	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 App
417	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
418	C1603	all credit program criteria are followed
419	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.
420	C1041	All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.
421	C1042	all Invoices to be reviwed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.
422	C1043	All job descriptions are reviewed annuallly and updated with HR
423	C1044	All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.
424	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/transactio
425	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
426	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.
427	C1064	All reversal transactions should be performed after obtaining proper approvals .
428	C1065	all sales staff shall sign bank 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 determin
429	C1068	All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls
430	C1073	All users requests form presented in accordance to maker/checker basis and normal approval cycle

431	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 Account
432	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.
433	C1079	Annual Assessment of Departments roles and responsibilities to align with the Risk Governance Framework.
434	C1080	Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs
435	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
436	C1082	Annual training plan is maintained to enroll the mandatory trainings to all staff
437	C1083	Any claim should be reported to insurance provider with documents and ensure payment on time
438	C1088	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.
439	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
440	C1094	ATM depend on the physical security monitoring.
441	C1097	Based on the ASSET inventory related to bank 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 so
442	C1098	BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity
443	C1101	Both the maker & the checker make sure that any trade documents examined in line of its applicable rules
444	C1102	Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.
445	C1103	Both the maker & the checker make sure that payments are correctly / timely effected on related due date
446	C1104	Both the maker & the checker make sure that payments are effected in line of the trade instrument
447	C1105	Both the maker & the checker make sure that shipping documents are timely delivered to the customer
448	C1106	Both the maker & the checker make sure that shipping documents are correctly / timely negotiated
449	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
450	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
451	C1109	Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained

452	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
453	C1111	Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place بناء على المهام الوظيفية وعدم تعارض الصلاحيات الممنوحة مع ال يقوم مدير الفرع بالتأكد من منح الصلاحيات المناسبة لموظفي الفرع
454	C1112	Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. • بان جميع مكاتب الفرع تترك خالية من أي أوراق سواء كانت ضرور يقوم مدير الفرع/ مدير العمليات بالتأكد من الاتي : 1. جميع مكاتب الفرع تكون خالية من أي أوراق سواء كانت ضرورية
455	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 Operati
456	C1115	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis
457	C1116	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis
458	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 a
459	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 o
460	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 o
461	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 o
462	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
463	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
464	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.
465	C1136	CBE instructions and related circulars should be distributed to all concerned staff to ensure that Credit approvals are done in accordance to them
466	C1137	CBE limit reviewed on daily basis
467	C1141	Check RPO/RTO for SPOF of critical Services at the DR test "if any"

468	C1144	Check with BCP the evacuation plan for call center
469	C1145	checking & monitoring for the manually process that is performed by business and branches
470	C1146	checking card offer applied after issuance
471	C1150	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
472	C1152	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
473	C1153	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
474	C1154	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
475	C1149	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation
476	C1155	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.
477	C1156	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.
478	C1157	circulation performed to front liners with approved criteria after head of product approval
479	C1159	Clear designations are in place to segregate duties maintained within the unit
480	C1160	Clear designations are in place to segregate duties maintained within the unit
481	C1162	Clients' inquiries recived by e-mail ,must be sent from the pre designated email address as defined by client in the e-mail and fax/MIFT Indemnity.Clients' inquiries reieved by phone , must be recived by the pre designated person which is judged by the
482	C1165	Collections system access is restricted and approved based on the role of the employee.
483	C1168	Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks
484	C1169	Complaints escalation matrix is in place and effective
485	C1171	conducct annual BCP test in order to test backup data center
486	C1172	conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree
487	C1176	consolidate all the received CBE circulars to ensure implementation
488	C1177	contact crisis mangmt team in order to make sure that all contact updated in addtion send awareness to crisis team
489	C1179	contingency plan are performed
490	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.
491	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
492	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.

493	C1186	Credit policies & procedures is approved by bank board of directors whenever needed and followed by all stakeholders; department heads along with maker & checker to ensure full compliance throughout the credit cycle.
494	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
495	C1189	Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full segregation of duties
496	C1194	Daily follow up from Regional Ops team with branches until closing all the findings .
497	C1198	Data Backup and Replication.
498	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 pe
499	C1201	Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.
500	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.
501	C1204	Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level
502	C1205	Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents
503	C1209	Disaster Recovery site readiness
504	C1211	Dual Communication Links from different providers.
505	C1215	Duties are segregated
506	C1216	Employee File Management Process is in place and being applied
507	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 o
508	C1219	Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.
509	C1225	Ensure all policies and processes are updated, reviewed and approved periodically.
510	C1226	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA
511	C1229	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.
512	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.
513	C1233	Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.



514	C1235	Ensure proper follow up from MIS Head to submit reports on a timely manner.
515	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.
516	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 le
517	C1239	Ensure that all eligible customers are getting charged with the monthly statement fees
518	C1249	Ensure that our signatures record are matched with the received circulars and up to date.
519	C1252	ensuring testing quarterly to ensure efficiancy of CSU plan
520	C1257	Escrow agreement in place to be renew anually
521	C1263	Evacuation plan tested successfully and BCP implemented successfully several times
522	C1265	Evacuation plan tested successfully and BCP implemented successfully several times
523	C1266	Evacuation plan tested successfully and BCP implemented successfully several times
524	C1267	Evacuation plan tested successfully and BCP implemented successfully several times نجاح وتم تنفيذ خطة الإخلاء عدة مرات بنجاح تم اختبار خطة الإخلاء بـ
525	C1272	Extract list of requests and valdiate related approvals
526	C1273	Extract list of requests and valdiate related approvals
527	C1274	Extract list of services incidnets and check process complaince
528	C1275	Extract list of terminated users and valdiate related actions
529	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 necessar
530	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 lett
531	C1291	full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff
532	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
533	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 ...
534	C1294	Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS
535	C1297	Having job description for the existing staff and new hiring

536	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
537	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
538	C1300	Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch
539	C1301	Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities
540	C1302	Highlighting any pending issue from either of the related parties on spot & providing the required recommendation
541	C1303	Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee
542	C1304	Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads
543	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.
544	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.
545	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 M
546	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
547	C1310	Implement DAM Database activity monitoring solution to monitor all bank DBs
548	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 Secur
549	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 e
550	C1314	initiation and updated the liabilities procedures
551	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
552	C1317	Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.

553	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 te
554	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 bank premises, but posting the amount on the system to avoid the cas
555	C1327	List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User
556	C1328	Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.
557	C1329	make sure to distribute masks, or washable Masks ,sanitizers, and gloves
558	C1330	Maker / checker from business Side maker review the case and the price
559	C1333	Making guidelines for the image of bank 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.
560	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
561	C1600	Manual reconciliation using the reports sent from the provider as no transactions done through our system
562	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.
563	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
564	C1347	Monitoring DC/DR facilities/components.
565	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.
566	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.
567	C1352	Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;
568	C1356	Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay
569	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 نشد
570	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 i

571	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 re
572	C1367	Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations
573	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: . في حالة ارتداد الشيك لأي سبب من ألا الشيكات المرة •
574	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. اب ال قوم مدير الفرع و مدير العمليات بمراجعة طلبات الايقاف في الفرع مع حسد
575	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 خ
576	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-
577	C1373	Ops officer ensure the below: 1- The physical custody is matched with the register and the extracted reports for all the branch custody. النظام ل يقوم مدير العمليات بالتأكد من الاتي: h designation 1- مطابقة العهدة الفعلية مع السجلات والتقارير المستخرجة من
578	C1374	Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming اجمة التالي: رات يوميا والتأكد من عدم تركيب إي اجهزة احتيال يقوم مدير العمليات بممر 1- التأكد من فحص ماكينة الصراف الآلي ثلاث م
579	C1375	Ops staff are kept updated with their roles & responsibilities.
580	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 (
581	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.
582	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 spreadshee
583	C1384	Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadshee
584	C1386	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee
585	C1387	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee

586	C1392	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee
587	C1406	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee
588	C1407	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee
589	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 spreadshee
590	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.
591	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
592	C1420	Physical access control " existing allowed access for all DC users& Role of each user "
593	C1428	Prepare capacity plan and to be approved
594	C1432	raise a legal action for all customers who met the legal dunning criteria.
595	C1434	Regular review of Application Access Control via DB queries and screenshots
596	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
597	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.
598	C1443	Review compliance with all CBE Rules & Regulations;, including the following : 1-Financing rules & regulations ( CBE section 3&4)
599	C1453	review RTS reasons and report to Business Planning Team to consider in payout calculation
600	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 compnaint involved a bank staff. if not he's referred to the co
601	C1456	Review the initiated product and ensure having stakeholders approvals
602	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.
603	C1458	Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)
604	C1461	Reviewing international spend transactions on a customer level

605	C1463	re-visiting capacity plan and to be approved
606	C1467	Send form 2 to social insurance office on a yearly basis
607	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, contingance plan.. Etc
608	C1475	Signature circular are distributed to other banks and the I SCORE system is updated.
609	C1476	Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.
610	C1481	Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.
611	C1482	Sustainable finance policy as mandated by CBE.
612	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 continues update and following instruction being given by the Process improvement department.
613	C1485	Talent Review model is in place and being implemeneted
614	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.
615	C1487	Tax calculations are automated on Oracle system. and incase of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of operations.
616	C1495	test all location manin and backup sites
617	C1498	The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.
618	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
619	C1502	The corrective actions plan determined from previous tests is taken into account
620	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
621	C1506	The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.
622	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.
623	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 docume
624	C1522	The tests are carried out in compliance with the tests plan based on communication test plan

625	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 th
626	C1526	There is IT committee composed of executive, IT charter policy , IT org chart and job description
627	C1527	There is IT program and project management methodology process & Project review meetings
628	C1534	Trade is required to make a monthly proof on monthly bases
629	C1536	Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members
630	C1543	undertaking from the customer and NDA from the company should be included in agreement
631	C1547	Updated product catalogue training / Inductions
632	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.
633	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
634	C1552	Verifying business confirmation on monthly regulatory reports .
635	C1553	VPN activated, alternative locations are ready
636	C1554	we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks
637	C1557	استيفاء التوقيعات على عملية التداول فور
638	C1558	اعتماد مدير الوحدة لحركة التداول في السجل.
639	C1559	المختص. الاسراع بتنفيذ الحجز فور استلام مصرفنا له وذلك باتباع الاتي :- الاسراع بتسليم كافة الحجز التي تسلم لهم لموظف الحجز والتحفظات نفذ الحجز والتحفظات فور استلامها. أ- التنبيه على الفروع وإدارة البريد ب- التنبيه على موظف الحجز المختص بـ
640	C1563	التأكد من اعتماد المصروفات من المختص طبقا لصلاحياته قبل الصرف.
641	C1560	التمويل 0000 الخ ) و على ان يسبق تاريخ الاقرار تواريخ التقارير الائتمانية تعلم الوحدة- اعرف عميلك اقرارات العميل - الابرادات و المصروفات مذكرة لى ان يكون تاريخ طلب التمويل سابق لجميع النماذج الأخرى ( نماذج اس التأكد من صلاحية التواريخ المسجلة على النماذج ء
642	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 بالعميل ، على أن يكون الاسم الموجود على الخاتم واضحا و
643	C1562	ه على جميع النماذج ( طلب التمويل ,الاقارات, العقود,الكفاله التضامنيه) التأكيد على استيفاء الدفعة
644	C1564	الدقة والاسراع بالرد لعدم تضيع الوقت القانوني للرد والرشد بشكل صحيح . افراد وشركات – والادارة المختصة بالحجز بالادارة القانونية بضرورة توخى التنبيه على الفروع وإدارة صيانة الحسابات –
645	C1565	التنسيق مع قطاع الموارد البشرية لمواجهة هذا الخطر
646	C1566	رابعة الثنائية من الوحدات للتأكد من تسجيل الرقم الرمزي بشكل صحيح الم
647	C-901	تحديد مستوى الدراسة
648	C-123	تحديد معايير التعليم

649	C1567	تطبيق الاجراءات المعتمدة في حالة فقد أو تلف المفاتيح والاختتام
650	C1568	تطبيق مبدأ الفصل بين الاختصاصات (العمل و المراجعة)
651	C1569	تعديل بنودها إذا تطلب الأمر لذلك مع عرض مبررات هذا التعديل.
652	C-654321	تقييم البرامج التعليمية
653	C1570	منفصلة عن فروع البنك والتأكد من وجود عقود حراسة على تلك المقارنات حصر جميع وحدات التمويلات الصغيرة التي لها مداخل ومقارنات
654	C1571	من نسختين، ويسلم الباحث نسخته ويحتفظ مدير الوحدة بالنسخة الثانية يل الخاصة بالباحثين والتي تحتوي على العملاء المسئول عنها كل باحث طباعة اجندات التحص
655	C1572	قيام الزملاء المذكورين بإدخال أو اعتماد أية معاملات أثناء قيامهم بإجازات. Makers & Checkers ومطابقته مع سجل الحضور والانصراف والتأكد من عدم قريب رقم (13) السداد من اختصاصات Checker في أيام إجازات طباعة ت
656	C1573	عدم استلام شخص واحد لنسختي المفاتيح طوال فترة عمله بالوحدة
657	C1574	ضد العميل وكفيله وتحويله إلى أحد شركات التحصيل المتعاقد معها البنك ند استنفاد كافة الإجراءات الودية مع العميل يتم اتخاذ الإجراءات القضائية ع
658	C1575	الادارة للقوائم المالية و قبل بداية جلسة تداول اليوم التالي علي الاكثر تمد 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
659	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 لايد أن ترسل القوائم المالية ية قبل اعتمادها من الجمعية العامة العادية و ذلك في خلال 90 يوم علي تقوم الادارة بارسال القوائم السنو
660	C1577	من نظام التمويلات الصغيرة بالرقم الرمزي مع تقرير العملاء فوق حد الاقرار مراجعة الإفراجات الشهرية المستخرجة
661	C1578	ر الباحثين يوميا والتأكد من أن جميع الإيصالات المستخدمة قد تم توريدها مراجعة الإيصالات غير المستخدمة في دفاتر
662	C1579	حة نسب توزيع الأرباح ورأس المال وكذلك التسلسل التاريخي للمعاملات. مراجعة عقود التمويلات الموقعة من العميل للتأكد من ص
663	C1580	ة أو على شبكة البنك المركزي من خلال المراجعة الثنائية (عمل - روجع). مراجعة عملية ربط العملاء سواء على قاعدة بيانات التمويلات الصغير
664	C-111	مراجعة وتجديد الموافقات الأكاديمية
665	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 السد جم سنوي مقابل الخدمات السنوية / هيئة البورصة المصرية يتم سداد ر هيئة الرقابة المالية يتم دفع 25000
666	C1582	يتم توريدها في نفس يوم التحصيل أو في يوم العمل التالي على الأكثر يتعين التأكد من أن جميع المبالغ التي تم تحصيلها من العملاء
667	C1583	او اعدام المديونيات الخاصة بها قد تم الموافقة عليها من الادارات المختصة يتعين التأكد من أن جميع الحالات التي تم جدولتها او تأجيل اقساطها
668	C1584	والمديرين الاقليميين واصحاب الخبرة في مجالات التمويل متناهي الصغر. دات عن طريق عقد حلقات نقاشية بالوحدات تحت اشراف مديري الوحدات درب العاملين على كل ما هو جديد عن طريق التدريب العملي داخل الوحد يتعين ت
669	C1585	يتعين وجود سياسات واضحة ومفهومة ومعتمدة،
670	C1586	يدين رسميتين / ابلاغ الجهات الرقابية بموعد انعقاد الجمعية وفقا للقانون اد الاجراءات اللازمة للجمعية العامة / يقوم بالاعلان عن عقد الجمعية بجر يتم أعد
671	C1587	وهية 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



672	C1588	دقة طبقا للبيانات الواردة من الجهات ذات الصلة ( شركة مصر المقاصة ) يتم الالتزام باعداد ومراجعة البيانات بكل
673	C1589	يتم التحديث بشكل دورى
674	C1590	ة لهئية الرقابة المالية وهئية البورصة المصرية .ويتم حضور المساهمين لل الأقل ولايجوز الدعوة لعقد الجمعية الا بعد تسليم القوائم المالية مستوفا تقرير مجلس الإدارة والقوائم المالية السنويه قبل الجمعية ب21 يوم على يتم الدعوة للجمعية قبل شهر من انعقادها ويتم نشر
675	C1591	مستندات 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
676	C1592	م تزويرها، ويتم تصويرها بمعرفة موظفي الوحدة ولا يقبل صور من العميل. يتم تقديم اصول المستندات من العميل وفحصها والتأكد من عد
677	C1593	مالية ويتم تحويله الى حساب هئية الرقابة المالية بالبنك الاهلى المصرى اس 2 في الألف من اجمالى الإيرادات الربع سنوية طبقا لارقام القوائم ال يتم حساب رسم التطوير على أس
678	C1594	صدة + توكيل رسمى للحضور فى حال الحضور بدلا عن مساهم اخر او ت يتم حضور المساهمين للجمعية على ان يقدم المساهم شهادة تجميد ار خاصة بالمساهمين الذى قاموا بتجميد ارصدتهم بغرض حضور الجمعية .و قائمة مساهمين من شركة مصر المقاصة قائمة بالارصدة المجمدة وهى يتم طلب
679	C1595	لحظر (أفراد وشركات) وتطبيق مبدأ الرقابة المزدوجة (Maker & Checker) يجب التأكد من عدم إدراج العميل والكفيل بقوائم ا
680	C1596	يع بيانات ايصالات توريد النقيده مستوفاه و واضحه (المبلغ التاريخ.....الخ) يجب أن تكون جم
681	C1597	عن حفظ هذه السجلات و المستندات ذات القيمة لعدم شيوع المسئوليه يجب تحديد شخص مسئول
682	C1598	مساهمة المال العام و القطاع الخاص والافراد في راسمال مصرفنا شهريا يقوم الموظف باعداد البيان الشهري للبنك المركزي موضحا به نسبة
683	C1599	من تداول المفاتيح والاختام بشكل صحيح على سجل الحضور والانصراف. يقوم مدير الوحدة بمراجعة السجل كل شهر والتأكد