

Controls Dashboard Report

Comprehensive Analysis Report

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#	Control Name	Department
1	control	4368451f-0dd9-4e8e-986c-c3b0f6a281fb
2	testing control uploaded23	J0176
3	testing control uploaded2	J0176
4	testing control uploaded	J0176
5	best practicies5	J0176
6	safe guard5	J0176
7	new control12345	J0176
8	new control1234	J0176
9	new control123	J0176
10	new control	J0176
11	test 1-10	J0003
12	1.1.4.d Mission, Vision, and Goals8	J0176
13	1.1.4.d Mission, Vision, and Goals5	J0176
14	1.1.4.d Mission, Vision, and Goals4	J0176
15	1.1.4.d Mission, Vision, and Goals3	J0176
16	1.1.4.d Mission, Vision, and Goals2	J0176
17	1.1.4.d Mission, Vision, and Goals test	J0176
18	1.1.4.c test	J0176
19	Control 2	J0176
20	test 16-8	J0002
21	security_test2	J0001

#	Control Name	Department
22	1.1.3 People	J0176
23	5.2.5.k Log Collection	J0176
24	5.2.5.j Web application firewall (WAF)	J0176
25	5.2.5.i DNS security	J0176
26	5.2.5.h Privileged Access Management	J0176
27	5.2.5.g DDoS mitigation	J0176
28	5.2.5.f Multi-Factor Authentication	J0176
29	5.2.5.e Application Firewall	J0176
30	5.2.5.d Endpoint Detection and Response (EDR)	J0176
31	5.2.5.c Verbose Logging	J0176
32	5.1.4.f Onboarding/Off boarding	J0176
33	4.7.6.a Layer 2/3 Security	J0176
34	4.7.4.e Wireless Standards	J0176
35	4.2.5.b Data Disposal and Retention	J0176
36	4.1.4.a Onboarding/Off boarding	J0176
37	1.4.5.e Phishing Awareness	J0176
38	Final	J0001
39	new test	J0001
40	Monitoring customer feedback across all ATMs once they execute a transaction through the ATM	J0061
41	Monitoring customer feedback across all branch touchpoint once they visit the branch. (SMS)	J0061
42	Monitoring customer feedback across the Call Center once they end a call with Call Center Unit	J0061
43	Monitoring customer feedback across the internet banking platform through the link survey that appears in the pop message once they out of the page.	J0061

#	Control Name	Department
44	Monitoring customer feedback across their facebook inquiries being handled by Call Center Unit on monthly basis	J0061
45	Automated transaction monitoring system with alert security	J0004
46	5.2.5.o File Encryption and Integrity Monitoring Technology	J0180
47	5.2.5.n Authorized Use Monitoring Technology	J0180
48	5.2.5.m Resource Monitoring Technology	J0180
49	5.2.5.l Host Firewall Technology	J0180
50	5.2.5.k Encryption at Rest	J0180
51	5.2.5.j Log Collection	J0180
52	5.2.5.i Web application firewall (WAF)	J0180
53	5.2.5.h DNS security	J0180
54	5.2.5.g Privileged Access Management	J0180
55	5.2.5.f DDoS mitigation	J0180
56	5.2.5.e Multi-Factor Authentication	J0180
57	5.2.5.d Application Firewall	J0180
58	5.2.5.c Endpoint Detection and Response (EDR)	J0180
59	5.2.5.b Verbose Logging	J0180
60	5.2.5.a Cloud Access Security Broker (CASB)	J0180
61	5.2.4.f Data Flow/Connectivity Requirements	J0180
62	5.2.4.e Privilege Management	J0180
63	5.2.4.d Hardening	J0180
64	5.2.4.c Geographic Boundary Requirements	J0180
65	5.2.4.b Approved Supply Chain	J0184
66	5.2.4.a Cloud Security Requirements	J0180

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67	5.1.4.f Onboarding/Offboarding	J0174
68	5.1.4.e Security Vetting	J0184
69	5.1.4.d Vendor Compliance and Auditing Program	J0184
70	5.1.4.c Vendor Non-Disclosure Agreement (NDA)	J0182
71	5.1.4.b Supply Chain Assessment	J0184
72	5.1.4.a Approved Vendor Standards	J0184
73	4.9.5.g HVAC Monitoring	J0180
74	4.9.5.f Leak Detection	J0180
75	4.9.5.e Power Protection and Conditioning	J0180
76	4.9.5.d Surveillance	J0180
77	4.9.5.c Physical Tamper Protection	J0180
78	4.9.5.b Fire Detection and Suppression	J0180
79	4.9.5.a Access Monitoring/Logging	J0180
80	4.9.4.e Visitor Management	J0180
81	4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards	J0180
82	4.9.4.c Role-Based Access Control (RBAC)	J0180
83	4.9.4.b Hardening	J0180
84	4.9.4.a Key Control/Management	J0180
85	4.8.5.j Security Incident and Event Monitoring (SIEM)	J0180
86	4.8.5.i Web application firewall (WAF)	J0180
87	4.8.5.h DNS security	J0180
88	4.8.5.g Device Fingerprinting	J0180
89	4.8.5.f Biometric Authentication	J0180
90	4.8.5.e Privileged Access Management	J0180
91	4.8.5.d DDoS Mitigation	J0180

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92	4.8.5.c Multi-Factor Authentication	J0180
93	4.8.5.b Application Firewall	J0180
94	4.8.5.a Fraud Detection/Prevention	J0180
95	4.8.4.j Intersystem Connection Standards	J0180
96	4.8.4.i Payment and Transaction Requirements	J0180
97	4.8.4.h Data Integrity Monitoring	J0180
98	4.8.4.g Data Security	J0180
99	4.8.4.f Online Banking Requirements	J0180
100	4.8.4.e Digital Wallet Requirements	J0180
101	4.8.4.d Data Management	J0180
102	4.8.4.c Mobile Application Standards	J0180
103	4.8.4.b Hardening	J0180
104	4.8.4.a End-User Identity Verification	J0180
105	4.7.6.t Virtual private network	J0180
106	4.7.6.s DNS security	J0180
107	4.7.6.r Network Time Protocol (NTP)	J0180
108	4.7.6.q Wireless Controller/WIDS	J0180
109	4.7.6.p Encryption in Transit	J0180
110	4.7.6.o URL Filter	J0180
111	4.7.6.n Proxy/Reverse Proxy	J0180
112	4.7.6.m Traffic Monitoring and Analysis	J0180
113	4.7.6.l Network Data Loss Prevention (DLP)	J0180
114	4.7.6.k Network Access Control	J0180
115	4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS)	J0180
116	4.7.6.i Monitoring and Log Collection	J0180

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117	4.7.6.h Configuration Management	J0180
118	4.7.6.g Network Management System	J0180
119	4.7.6.f Deep Packet Inspection	J0180
120	4.7.6.e Stateful Packet Filter	J0180
121	4.7.6.d Secure Privileged Access	J0180
122	4.7.6.c Jump Host	J0180
123	4.7.6.b Network Segmentation	J0180
124	4.7.4.d Network Hardening	J0180
125	4.7.4.c Out-of-Band Management	J0180
126	4.7.4.b Change Management	J0180
127	4.7.4.a Telework Standards	J0180
128	4.6.5.r Database activity monitoring	J0180
129	4.6.5.q Sandboxing	J0180
130	4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)	J0180
131	4.6.5.o File Encryption and Integrity Monitoring	J0180
132	4.6.5.n Remote Tracking/Wiping	J0180
133	4.6.5.m Mobile Device Manager (MDM)	J0180
134	4.6.5.l Application Control/Allow-Listing	J0180
135	4.6.5.k Authorized Use Monitoring	J0180
136	4.6.5.j User Behavior Analytics (UBA)	J0180
137	4.6.5.i Resource Monitoring	J0180
138	4.6.5.h Host Data Loss Prevention	J0180
139	4.6.5.g Host Firewall	J0180
140	4.6.5.f Encryption at Rest	J0180
141	4.6.5.e Log Collection	J0180
142	4.6.5.d Compliance Agent	J0180

#	Control Name	Department
143	4.6.5.c Endpoint Detection and Response (EDR)	J0180
144	4.6.5.b Vulnerability Scanner	J0180
145	4.6.5.a Asset Management Agent	J0180
146	4.6.4.e Disposal	J0180
147	4.6.4.d Hardening	J0180
148	4.6.4.c Sourcing	J0187
149	4.6.4.b Gold Image	J0180
150	4.6.4.a Onboarding	J0180
151	4.5.6.g DDoS Mitigation	J0180
152	4.5.6.f Web Application Firewall	J0180
153	4.5.6.e Application Firewall	J0180
154	4.5.6.d Data Integrity and Protection	J0169
155	4.5.6.c Source Code Management	J0180
156	4.5.6.b Test and Development Platform	J0180
157	4.5.6.a Verbose Application Logging	J0180
158	4.5.4.g Application Supply Chain Management	J0180
159	4.5.4.f Software Development Lifecycle (SDLC)	J0168
160	4.5.4.e Application Architecture	J0180
161	4.5.4.d Application Dependencies	J0180
162	4.5.4.c Privilege Management	J0180
163	4.5.4.b Hardening	J0180
164	4.5.4.a Application Security Standards	J0180
165	4.4.5.h Email Encryption/Authentication	J0180
166	4.4.5.g Sandboxing	J0180
167	4.4.5.f Outbound Compliance Filtering	J0180
168	4.4.5.e Email Data Loss Prevention	J0180

#	Control Name	Department
169	4.4.5.d Malware/Spam/Phishing Filtering	J0180
170	4.4.5.c Relay Protection	J0180
171	4.4.5.b Reputation Engine	J0180
172	4.4.5.a Email Logging	J0180
173	4.4.4.c Email Architecture	J0180
174	4.4.4.b Hardening	J0180
175	4.4.4.a Email Standard	J0180
176	4.3.5.c Web Application Scanner	J0180
177	4.3.5.b Vulnerability Management tool	J0180
178	4.3.5.a Patch Management System	J0180
179	4.3.4.c Testing Plan	J0180
180	4.3.4.b Vulnerability Management Program	J0180
181	4.3.4.a Patch Management Program	J0180
182	4.2.5.e Data Storage System	J0176
183	4.2.5.d Secure File Sharing	J0176
184	4.2.5.c Data Integrity Monitoring	J0176
185	4.2.5.b Data Loss Prevention (DLP)	J0176
186	4.2.5.a Brand and Reputation Management	J0183
187	4.2.4.d Reporting Requirements	J0175
188	4.2.4.c Removable Storage Standards	J0176
189	4.2.4.b Cryptographic Standards	J0176
190	4.2.4.a Data Classification	J0180
191	4.1.5.h Public Key Cryptography	J0180
192	4.1.5.g Centralized Access Management	J0180
193	4.1.5.f Service Account Management	J0180
194	4.1.5.e Password Vaulting	J0180

#	Control Name	Department
195	4.1.5.d Session Recording	J0180
196	4.1.5.c Identity & Privileged Access Management tools	J0180
197	4.1.5.b Authentication Logging	J0180
198	4.1.5.a Multi-Factor Authentication	J0180
199	4.1.4.e IAM Standards	J0180
200	4.1.4.d Identity Federation	J0180
201	4.1.4.c Access Compliance	J0180
202	4.1.4.b Hardening	J0180
203	4.1.4.a Onboarding/Offboarding	J0173
204	3.4.5.b Threat Intelligence Platform (TIP)	J0189
205	3.4.5.a Threat Intelligence Feeds	J0189
206	3.4.4.e Operational Integration	J0166
207	3.4.4.d Analysis and Reporting	J0166
208	3.4.4.c Key Intelligence Questions	J0166
209	3.4.4.b Priority Intelligence Requirements	J0166
210	3.4.4.a Cyber Threat Profile	J0176
211	3.3.5.e Security Orchestration, Automation and Response (SOAR)	J0180
212	3.3.5.d EDR Integration	J0180
213	3.3.5.c Correlation Rules and Use Cases	J0180
214	3.3.5.b Centralized Log Management System	J0180
215	3.3.5.a Security Incident and Event Management (SIEM)	J0180
216	3.3.4.h Exercise Schedule	J0175
217	3.3.4.g Threat Hunting	J0180
218	3.3.4.f Playbooks	J0175
219	3.3.4.e Penetration Testing	J0180

#	Control Name	Department
220	3.3.4.d Operational Level Agreements (OLA)	J0180
221	3.3.4.c Log Retention Standard	J0180
222	3.3.4.b Verbose Logging Standard	J0180
223	3.3.4.a 24x7x365 Staffing	J0188
224	3.2.5.b Digital Forensics	J0178
225	3.2.5.a Case Management System	J0175
226	3.2.4.d Incident Response Plan	J0175
227	3.2.4.c Exercise Schedule	J0175
228	3.2.4.b Communications Plan	J0175
229	3.2.4.a Malware Analysis	J0175
230	3.1.5.b Knowledge Management System	J0175
231	3.1.5.a Communications Systems	J0179
232	3.1.4.d Escalation Matrix	J0180
233	3.1.4.c Communications Plan	J0175
234	3.1.4.b Incident Categorization	J0175
235	3.1.4.a Incident Classification	J0175
236	2.4.5.d honeypot	J0175
237	2.4.5.c Isolated Case Management System	J0180
238	2.4.5.b Advanced Forensics	J0180
239	2.4.5.a User Behaviors Analytics (UBA)	J0178
240	2.4.4.c Need-to-Know RBAC	J0176
241	2.4.4.b Employee Risk Profiling	J0173
242	2.4.4.a Legal/HR Collaboration	J0172
243	2.3.5.b Backup System	J0181
244	2.3.5.a High Availability System	J0181
245	2.3.4.g Exercise Schedule	J0163

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246	2.3.4.f Business Impact Analysis (BIA)	J0163
247	2.3.4.e Business Continuity Plan (BCP)	J0181
248	2.3.4.d Disaster Recovery Plan (DRP)	J0181
249	2.3.4.c Recovery Strategy	J0181
250	2.3.4.b Backup and Retention Policy	J0164
251	2.3.4.a Change Management Program	J0161
252	2.2.5.b Asset Management Database	J0181
253	2.2.5.a Configuration Management Database	J0176
254	2.2.4.b Media Handling and Information Asset Classification	J0161
255	2.2.4.a Asset management	J0181
256	2.1.5.a Governance, Risk, and Compliance (GRC) System	J0181
257	2.1.4.d Risk Classification	J0186
258	2.1.4.c Risk Monitoring and Risk Register	J0186
259	2.1.4.b Formal Risk Management Program	J0186
260	2.1.4.a Risk Committee	J0186
261	1.4.5.b Phishing Awareness	J0176
262	1.4.5.a Learning Management System (LMS)	J0176
263	1.4.4.c Metrics	J0001
264	1.4.4.b Role-Based Training Plan	J0176
265	1.4.4.a Formalized Security Awareness Program	J0171
266	1.3.5.a Governance, Risk, and Compliance (GRC) System	J0181
267	1.3.4.d Regulatory Alignment	J0165
268	1.3.4.c Reporting Requirements	J0185
269	1.3.4.b Self-Assessment	J0165

#	Control Name	Department
270	1.3.4.a Audit and Compliance Program	J0177
271	1.2.5.a Policy Management System of Record	J0176
272	1.2.4.c Policy Training and Acceptance	J0176
273	1.2.4.b Critical Policy Coverage	J0176
274	1.2.4.a Policy Management	J0176
275	1.1.4.e Operations and Execution Validation	J0176
276	1.1.4.d Mission, Vision, and Goals	J0170
277	1.1.4.c Documented Strategic Objectives	J0167
278	1.1.4.b Defined Roles and Responsibilities (RACI)	J0176
279	1.1.4.a Leadership Advocacy	J0162
280	Manual reconciliation using the reports sent from the provider as no transactions done through our system	J0080
281	بشكل صحيح على سجل الحضور والانصراف. كل شهر والتأكد من تداول المفاتيح والاختام يقوم مدير الوحدة بمراجعة السجل	J0113
282	الخاص والافراد في راسمال مصرفنا شهريا به نسبة مساهمة المال العام و القطاع باعداد البيان الشهري للبنك المركزي موضحا يقوم الموظف	J0101
283	ذات القيمة لعدم شيوع المسئولية عن حفظ هذه السجلات و المستندات يجب تحديد شخص مسئول	J0113
284	مستوفاه و واضحه (المبلغ التاريخ.....الخ) ان تكون جميع بيانات ايصالات توريد النقيه يجب	J0113
285	مبدأ الرقابة المزدوجة (Maker & Checker) بقوائم الحظر (أفراد وشركات) وتطبيق يجب التأكد من عدم إدراج العميل والكفيل	J0113

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286	+ تفويض حضور اعضاء مجلس الادارة تفويض للحضور فى حال الشخص الاعتبارى فى حال الحضور بدلا عن مساهم اخر او تجميد ارصدة + توكيل رسمى للحضور للجمعية على ان يقدم المساهم شهادة حضور الجمعية .ويتم حضور المساهمين الذى قاموا بتجميد ارصدتهم بغرض بالارصدة المجمدة وهى خاصة بالمساهمين مساهمين من شركة مصر المقاصة قائمة يتم طلب قائمة	J0101
287	هئية الرقابه المالية بالبنك الاهلى المصرى القوائم المالية ويتم تحويله الى حساب من اجمالى الإيرادات الربع سنوية طبقا لارقام رسم التطوير على أساس 2 في الالف يتم حساب	J0101
288	موظفي الوحدة ولا يقبل صور من العميل. من عدم تزويرها، ويتم تصويرها بمعرفة اصول المستندات من العميل وفحصها والتأكد يتم تقديم	J0113
289	الحكومية المختصة فى حالة إمكان ذلك صحة المستندات من خلال الرجوع للجهات ، بالإضافة إلى العمل على التحقق من من خلال الفحص الدقيق لمستندات الملكية يتم تفادى ذلك	J0108
290	ارصدة + تفويض للحضور عن مساهم اخر على ان يقدم المساهم شهادة تجميد المصرية .ويتم حضور المساهمين للجمعية مستوفاة لهئية الرقابة المالية وهئية البورصة لعقد الجمعية الا بعد تسليم القوائم المالية الجمعية ب21 يوم على الأقل ولايجوز الدعوة مجلس الإدارة والقوائم المالية السنويه قبل قبل شهر من انعقادها ويتم نشر تقرير يتم الدعوة للجمعية	J0101
291	يتم التحديث بشكل دورى	J0101
292	الجهات ذات الصلة (شركة مصر المقاصة) البيانات بكل دقة طبقا للبيانات الواردة من يتم الالتزام باعداد ومراجعة	J0101
293	المصرية و قبل بداية جلسة تداول اليوم الجوهرية قبل التصريح عنها بالصحف الادارة بموافاة البورصة المصرية بالاحداث فور الانتهاء من انعقاد المجلس و تقوم يتم الافصاح	J0101
294	الرقابية بموعد انعقاد الجمعية وفقا للقانون الجمعية بجريدين رسميتين / ابلاغ الجهات للجمعية العامة / يقوم بالاعلان عن عقد يتم اعداد الاجراءات اللازمة	J0101
295	وجود سياسات واضحة ومفهومة ومعتمدة، يتعين	J0113

#	Control Name	Department
296	الخبرة في مجالات التمويل متناهي الصغر. مديري الوحدات والمديرين الاقليميين واصحاب عقد حلقات نقاشية بالوحدات تحت اشرف التدريب العملي داخل الوحدات عن طريق العاملين على كل ما هو جديد عن طريق يتعين تدريب	J0113
297	قد تم الموافقة عليها من الادارات المختصة اقساطها او اعدام المديونيات الخاصة بها ان جميع الحالات التي تم جدولتها او تاجيل يتعين التأكد من	J0113
298	التحصيل أو في يوم العمل التالي على الأكثر من العملاء يتم توريدها في نفس يوم التأكد من أن جميع المبالغ التي تم تحصيلها يتعين	J0113
299	دفع رسم اشتراك سنوي بقيمة 7500 جم النشر السنوي / شركة مصر المقاصة يتم 500 الف جم سنويا + 10000 جم مقابل المصرية يتم سداد رسم قيد سنوي ويبلغ مقابل الخدمات السنويه / هيئة البورصة الرقابة المالية يتم دفع 25000 جم سنوي هيئة	J0101
300	من خلال المراجعة الثنائية (عمل - روجع). الصغيرة أو على شبكة البنك المركزي العملاء سواء على قاعدة بيانات التمويلات مراجعة عملية ربط	J0113
301	المال وكذلك التسلسل التاريخي للمعاملات. للتأكد من صحة نسب توزيع الأرباح ورأس مراجعة عقود التمويلات الموقعة من العميل	J0113
302	جميع الإيصالات المستخدمة قد تم توريدها في دفاتر الباحثين يوميا والتأكد من أن مراجعة الإيصالات غير المستخدمة	J0113
303	الرمزي مع تقرير العملاء فوق حد الاقرار من نظام التمويلات الصغيرة بالرقم مراجعة الإقرارات الشهرية المستخرجة	J0113
304	نهاية كل فترة مالية (31/3 - 30/6 - 30/9) القوائم المالية خلال 45 علي الاكثر من تاريخ انتهاء السنة المالية 31/12 لابد ان ترسل و ذلك في خلال 90 يوم علي الاكثر من تاريخ قبل اعتمادها من الجمعية العامة العادية تقوم الادارة بارسال القوائم السنوية	J0101
305	بداية جلسة تداول اليوم التالي علي الاكثر مناقشة مجلس الادارة للقوائم المالية و قبل الاعمال مقارنة بالفترة السابقة فور انتهاء الحسابات يتم ارسال بيان معتمد باهم نتائج و الدورية التي لم يصدر بشأنها تقرير مراقب في حالة القوائم المالية السنوية	J0101

#	Control Name	Department
306	أحد شركات التحصيل المتعاقد معها البنك القضائية ضد العميل وكفيله وتحويله إلى الودية مع العميل يتم اتخاذ الاجراءات عند استنفاد كافة الاجراءات	J0113
307	لنسختي المفاتيح طوال فترة عمله بالوحدة عدم استلام شخص واحد	J0113
308	أو اعتماد أية معاملات أثناء قيامهم بإجازات. من عدم قيام الزملاء المذكورين بإدخال ومطابقته مع سجل الحضور والانصراف والتأكد في ايام اجازات Makers & Checkers رقم (13) السداد من اختصاصات Checker طباعة تقرير	J0113
309	نسخه ويحتفظ مدير الوحدة بالنسخة الثانية عنها كل باحث من نسختين، ويسلم الباحث والتي تحتوي على العملاء المسئول طباعة اجندات التحصيل الخاصة بالباحثين	J0113
310	من وجود عقود حراسة على تلك المقارات ومقارات منفصلة عن فروع البنك والتأكد وحدات التمويلات الصغيرة التي لها مداخل حصر جميع	J0113
311	الأمر لذلك مع عرض مبررات هذا التعديل. تعديل بنودها إذا تطلب	J0113
312	الفصل بين الاختصاصات (العمل و المراجعة) تطبيق مبدأ	J0113
313	في حالة فقد أو تلف المفاتيح والاختتام تطبيق الاجراءات المعتمدة	J0113
314	من تسجيل الرقم الرمزي بشكل صحيح المراجعة الثنائية من الوحدات للتأكد	J0113
315	مع قطاع الموارد البشرية لمواجهة هذا الخطر التنسيق	J0108
316	الوقت القانوني للرد والرد بشكل صحيح . توخى الدقة والاسراع بالرد لعدم تضيع المختصه بالحجوز بالادارة القانونيه بضرورة صيانه الحسابات – افراد وشركات – والادارة التنبيه على الفروع وأدارة	J0108
317	من المختص طبقا لصلاحياته قبل الصرف. التأكد من اعتماد المصروفات	J0113
318	التمويل ,الاقارات, العقود,الكفاله التضامنيه) استيفاء الدمغه على جميع النماذج (طلب التاكيد على	J0113

#	Control Name	Department
319	<p>بأستيفاء كل من الختم و البصمة الخاصين <input type="checkbox"/> يجيدون القراءة و الكتابة أو العملاء المكفوفين الموظف المختص فى حالة العملاء الذين لا للاسم على الختم المحفوظ التأكد من قيام و مطابقا لمستند تحقيق الشخصية ومطابقا أن يكون الأسم الموجود على الخاتم واضحا منها على نموذج التوقيع بالعميل ، على لليد اليمنى أو اليسرى التى تم أخذ البصمة بالبنك. ويجب أستيفاء بصمة أصبع الأبهام بالعميل. صورته لدى نموذج التوقيع المحفوظ اخلاء مسئولية البنك عن فقد الختم الخاص بنظام العمل، ويتعين ايضا استيفاء ختم اقارب العميل نفسه) كتابة الأقرار الموجود المرافق بصحبه العميل (وبفضل ان يكون من و كذا مراعاة أن يقوم</p>	J0113
320	<p>بالاستعلام الخارجى على تقرير الاستعلام كم يتم التأكد من وجود خاتم الشركة الخاصة و التقارير الائتمانية و الاستعلام الخارجى لاحق لجميع التواريخ المسجلة بالنماذج و يكون تاريخ الموافقة الائتمانية و اللجته يسبق تاريخ الاقرار تواريخ التقارير الائتمانية مذكرة التمويل 0000 الخ) و على ان اقرارات العميل - الايرادات و المصروفات (نماذج استعلام الوحدة- اعرف عميلك طلب التمويل سابق لجميع النماذج الاخرى المسجلة على النماذج على ان يكون تاريخ التأكد من صلاحية التواريخ</p>	J0113
321	<p>فور استلام مصرفنا له وذلك باتباع الاتى :- والتحفظات المختص. الاسراع بتنفيذ الحجز كافة الحجز التى تسلم لهم لموظف الحجز على الفروع وادارة البريد بالاسراع بتسليم الحجز والتحفظات فور استلامها. أ- التنبيه التنبيه على موظف الحجز المختص بتنفيذ ب-</p>	J0108
322	<p>مدير الوحدة لحركة التداول في السجل. اعتماد</p>	J0113
323	<p>استيفاء التوقعيات على عملية التداول فور</p>	J0113
324	<p>While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye</p>	J0025
325	<p>we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks</p>	J0080
326	<p>VPN activiated, alternative locations are ready</p>	J0017
327	<p>Verifying business confirmation on monthly regulatory reports .</p>	J0103
328	<p>Validate printed Pins against customer request Daily system log review versus customers requests</p>	J0150

#	Control Name	Department
329	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	J0152
330	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.	J0152
331	Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers with special charges , notification mail from cash management and RM to be sent to checks processing unit staff to identify new clients having special commission or any updates for clients already enjoying special commission	J0040
332	Updated product catalogue training / Inductions	J0109
333	Updated and complete BCM plan is available with the unit. BCM tool is kept updated.	J0048
334	Update unit process manual when needed	J0079
335	Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff on quarterly basis	J0025
336	undertaking from the customer and NDA from the company should be included in agreement	J0080
337	Transactions doc's are lodged in a fire & theft proof cabinet in ADIB Capital	J0097
338	Transactions are executed in accordance to the CBE circulars under maker and checker control.	J0096
339	Transactions are executed in accordance to the CBE circulars under maker and checker control.	J0026
340	Transactions are executed in accordance to the CBE circulars under maker and checker control.	J0146

#	Control Name	Department
341	Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members	J0082
342	Trade is required to make a monthly proof on monthly bases	J0152
343	There is IT program and project management methodology process & Project review meetings	J0130
344	There is IT committee composed of executive, IT charter policy , IT org chart and job description	J0037
345	There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing access rights according to the sensitivity and criticality of information Ensure that all users (internal, external and temporary) and their activity on IT systems are identifiable.	J0092
346	Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.	None
347	The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the unit is based on the approved capacity plans.	J0055
348	The tests are carried out in compliance with the tests plan based on communication test plan	J0017
349	The Teller implemented the sanction screening required data through SAS system which checked by the Operation Officer or Head Cash for the pending alerts, the business communicated with the branch for calling the customer for providing the support documents.	J0124
350	The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.	None
351	The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds.	None

#	Control Name	Department
352	The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.	None
353	The Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval.	None
354	The Shari'a department should review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective.	None
355	The Sharia department reviews any kind of contract with external parties that is not standard to assure its compliance with Sharia regulations and Sharia Board resolutions.	None
356	The Sharia department has communicated guidelines to concerned parties in the Finance department.	None
357	The Sharia department aids Sharia Audit in preparing Sharia Audit reports on ADIB financial statements upon which the Sharia Board issues its yearly Sharia Testimony regarding ADIB compliance with Sharia Board resolutions and requirements.	None
358	The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively.	J0029
359	The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them to fill the score card and the vendor assessment.	J0132
360	<p>The payable unit in the Finance department shall follow the below:</p> <ul style="list-style-type: none"> -general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts. - A record should be kept and updated with all amounts credited to this GL. 	None

#	Control Name	Department
361	<p>The payable unit in the Finance department shall follow the below:</p> <ul style="list-style-type: none"> -Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1) -Expenses shall not be paid to collection agencies before Sharia Board/ department approval (2/2/2016-1). -Any reversal request must be linked to the amount credited to Charity GL by the same department. -general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts. 	None
362	The Internal Regulations officer uploads the manual / procedures on the portal, the Internal Regulations Head checks the uploaded manual / procedure to ensure that it is the latest version.	J0100
363	The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the Procedure / manual, the Internal regulations head reviews the Procedure / manual, then obtains the process owner's approval. The Procedure / manual is then circulated to the control functions for final review.	J0100
364	The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.	J0029
365	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	J0017
366	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	J0139
367	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	J0139
368	The corrective actions plan determined from previous tests is taken into account	J0017

#	Control Name	Department
369	The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.	None
370	The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.	J0124
371	The bank's personnel and other stakeholders are made aware of potential threats to the bank's information assets and taught how to avoid situations that might put such assets at risk.	J0139
372	The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that can cause a failure at an inopportune time.	J0131
373	test all location manin and backup sites	J0017
374	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	J0147
375	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	J0147
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379	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	J0147

#	Control Name	Department
380	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	J0147
381	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.	J0086
382	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.	J0078
383	Talent Review model is in place and being implemeneted	J0129
384	System performance issues should be reported immediately to IT in order to take required action	J0055
385	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.	J0082
386	Sustainable finance policy as mandated by CBE.	J0144
387	Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.	J0144
388	Stamps are recorded in a register once received, and dispateched same day to the desiganted dept/branch. Then once delivered to the branch/dept., and email is sent to the concerned dept. with the stamp copy on the register. The concerned dept. then confirms that it is the stamp ordered.	J0132
389	SLAs with ADIB-EG departments providing services to ADIB Capital such as finance, Audit, Agency credit control , Operation...etc. should be in place	J0097

#	Control Name	Department
390	SLAs available with all interacting units as applicable.	J0055
391	-SLA Agreements should be reviewed on annual basis to avoid any bottle necks in busienss flow (SLA should govern corproate team relation with other concerned parties as Trade /Clearing/Credit Admin./Credit documentation/Legal)	J0137
392	Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.	J0019
393	Signature circular are distributed to other banks and the I SCORE system is updated.	J0036
394	Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.	None
395	Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.	None
396	Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and generally accepted Shari'a principles as per Sharia Board internal regulation that governs its roles and responsibilities. ADIB Sharia Board issues a fatwa upon studying their previous resolutions to ensure consistency and to meet business needs while maintaining Sharia compliance.	None
397	-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual	J0141
398	Separate GL for each related party and FRU manger is preforming Monthly proofing with related parties finance team of all transactions and balances that approved by FRU head.	J0076
399	Sending all covenants & events of defaults to ADIB Capital / ADIB Risk for review & testing before communicating such to participant banks . Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant bank in timely manner.	J0051

#	Control Name	Department
400	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	J0017
401	Send form 2 to social insurance office on a yearly basis	J0086
402	Revoke and clean undesired RMAs with no business relation as per FI department monthly.	J0146
403	re-visiting capacity plan and to be approved	J0109
404	Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidated P&P; manual that clarifies & includes all the business progress in full details.	None
405	Reviewing international spend transactions on a customer level	J0030
406	Reviewing all Returned checks on daily basis, Scanning for returned checks and dishonor slip took place , Notifying branches with clearing returned/ Trade Bills Mails through report sent to branches on daily basis with confirmation Email and finally reconciling clearing GL to match with CBE GL,	J0039
407	Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)	J0103
408	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.	J0121
409	Review the initiated product and ensure having stakeholders approvals	J0109

#	Control Name	Department
410	review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script - review customer file and welcome calls and meet the customer to investigate if the complaint involved a bank staff. if not he's referred to the company directly to handle his complaint -customer is referred back to the insurance provider HO to raise his concerns	J0080
411	review RTS reasons and report to Business Planning Team to consider in payout calculation	J0004
412	Review profitability per product to ensure the product is profitable	J0133
413	Review of syndication documents as per approved Term sheet by Maker/ Checker	J0051
414	Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.	J0025
415	Review of documents provided by customer for granting system access.	J0025
416	Review of documents provided by customer for activation . documents reviewed by maker/checker at CADC side. (system support maker and checker for activation process as account doesn't activated on system unless checker verified against presented documents)	J0025
417	Review FRMU Users system access	J0079
418	Review compliance with all FRA Rules & Regulations	J0097
419	Review compliance with all CBE Rules & Regulations,, including the following : 1-Financing rules & regulations (CBE section 3&4)	J0078
420	Returned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head	J0150
421	Report the receiving documents from postal department to stakeholder in order to inform the related customer accordingly. Reconcile the existing documents with stakeholders on monthly basis.	J0152

#	Control Name	Department
422	Regularly review exceptional resolutions before their expiration date to get the Shari'a Board decision on either renewal, replacement, or ceasing the execution of this resolution.	None
423	Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement.	J0088
424	Regular updating to the concerned parties with the cancellation or issuance of bank notes / Registered the circulation of the new editions of GBP & collection of old versions to enable stopping their public circulation.	None
425	Regular security testing from external and internal to verify flaws are not accessible or used. No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available server as a load balancer . Servers are highly protected against external cyber attacks Some applications is accessed through Citrix by Internal users.	J0092
426	Regular review of Application Access Control via DB queries and screenshots	J0090
427	Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.	J0146
428	raise a legal action for all customers who met the legal dunning criteria.	J0005
429	Process map is implemented by the Development officer and reviewed by the development team leader. Then circulated to the stakeholders and control functions for final review.	J0064
430	Procedures/Policies in place and updated.	J0137
431	Prepare capacity plan and to be approved	J0022
432	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	J0013
433	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	J0013

#	Control Name	Department
434	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	J0013
435	posting all PDCs received from branches on Daltex without any exceptions, Cancelling Daily log	J0128
436	Physical security risk that the bank's security procedures are complained	J0139
437	Physical and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local ordinances.	J0139
438	Physical access control " existing allowed access for all DC users& Role of each user "	J0104
439	Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0143
440	Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department.	J0146
441	Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department.'• Version Control: approved version of spreadsheets are used.'• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.'• Protected spreadsheet	J0023
442	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet	J0125

#	Control Name	Department
443	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	J0026
444	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	J0096
445	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0008
446	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0151
447	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	None

#	Control Name	Department
448	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0079
449	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0132
450	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0082
451	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0118
452	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0085

#	Control Name	Department
453	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0141
454	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0063
455	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0033
456	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0122
457	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0113

#	Control Name	Department
458	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0025
459	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	None
460	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0048
461	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0055
462	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0056

#	Control Name	Department
463	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0040
464	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0050
465	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	None
466	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0030
467	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0021

#	Control Name	Department
468	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0088
469	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0017
470	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0063
471	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0083
472	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0011

#	Control Name	Department
473	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0148
474	Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. - Protected spreadsheet	J0152
475	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side • Protected spreadsheet	J0135
476	Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of data by a seniority level in the department. Version Control: approved version of spreadsheets are used. Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. Protected spreadsheet	J0059
477	Periodically review to all the used spreadsheets	J0060
478	Periodic market scan highlighting key competitive advantages and market share	J0015
479	PDCs position is updated manually through the central clearing unit second day of delivering checks to branches. Preferable for PDCs to be on automated system to avoid any human errors.	J0034

#	Control Name	Department
480	P&E; prepared a list with full data and inspection reports that were made by the P&E; engineers, where they collected data and copys of contracts from legal. We matched our list with the regional managers, and coordinated it with all involved departments (legal, Admin, Consumer & recovery). After the coordination took place we have shared it on a folder on the bank's system to be accessible to all involved departments.	J0082
481	out source companies not complying to physical & environmental	J0139
482	Ops staff are kept updated with their roles & responsibilities.	J0113
483	Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming احتيايا يقوم مدير العمليات بمراجعة التالي: مرات يوميا والتأكد من عدم تركيب إي أجهزة التأكد من فحص ماكينة الصراف الآلى ثلاث -1	J0124
484	Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1- التأكد من أجهزة الانذار	J0124
485	Ops officer and SPB review the safe lockers register to ensure applying the P&P; and deducting the fees المصاريف من تطبيق السياسات والاجراءات و خصم العملاء بمراجعة سجل خزائن العملاء للتأكد يقوم كلا من مدير العمليات ومدير خدمة	J0124
486	Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. بالتأكد من التالي: الى متوفى يقوم مدير العمليات ومدير الفرع 1- تغيير حاله الحساب	J0124
487	Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	J0045
488	Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The Internal Regulations officer conducts a meeting with the concerned functions to start drafting the Procedure / manual, the Internal Regulations head reviews the Procedure / manual, then obtaining the concerned functions' confirmation and circulated to the control functions for review and approval.	J0100

#	Control Name	Department
489	On monthly basis there is a expiry report issued from Credit documents dept. team including list of Expired financing documents and documents and upcoming expires sent to RM for feedback and action in addition activation stopped on the system on expiry date of documents .	J0052
490	New structure of file server ensure that the access rights are modified by business owner FIM (file integrity monitoring) monitoring of the new shared folders post fact. Old file server is out of information security scope for review or monitoring. IT responsibility to migrate the old shared folder to the new structure.	J0092
491	New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going live.	J0064
492	Network Advanced persistent threat (APT) Solution implemented , (APT) is a well-resourced adversary engaged in sophisticated malicious cyber activity that is targeted and aimed at prolonged network/system intrusion. Threat Intelligence platform that is integrated with all security gateways to prevent malicious actors.	J0092
493	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team members	J0056
494	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams . على الموقع المخصص التي يتم نشرها بمعرفة إدارة الالتزام ينعين الاطلاع على جميع التعليمات	J0113
495	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	J0138
496	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	J0012

#	Control Name	Department
497	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	J0063
498	Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay	J0086
499	Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	J0147
500	Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	J0147
501	Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	J0082
502	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.	J0029
503	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.	J0029
504	Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability	J0061
505	Monitoring of projects plans on regular basis and escalation of any delay.	J0060
506	Monitoring DC/DR facilities/components.	J0104
507	Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop message once they out of the application.	J0061

#	Control Name	Department
508	Market Risk manager Review the daily overnight FX position and ensure adherence the regulatory limits to be reviewed from market risk head	J0115
509	Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions on a weekly basis to Market risk Head for review	J0115
510	Market Risk Manager reports breaches of daily limits (Dealer limits, Intraday, FX Over night position, SE position, FWD and liquidity ratios)to Treasury head, Risk head, Treasury team and CAD team on daily basis to regulate the said breaches through coreective action plan	J0115
511	Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, results and breaches reports to Treasury team, Risk head and Treasurer on weekly basis.	J0115
512	Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and report it to be reviewed from market risk head and then to be sent to finance department	J0115
513	Market Risk manager monitor daily liquidity and reserve ratios report which is being extracted from Finance Dept. & TMO Dept. to ensure that the ratios are in compliance with CBE rules and Checked by Market risk head	J0115
514	Market risk Manager generate reports contain breaches of management limits, EAR, EVE, Liquidity Gap and top depositors limits and communicated to Market Risk Head for final review then send all reports to ALCO committee	J0115
515	Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be sent ALM unit on weekly basis	J0115
516	Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements	J0093

#	Control Name	Department
517	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.	J0001
518	Manual Observation by comparing between the physical checks and the data entered by clearing unit and that any error in data entry is reported to EGITService desk team for rectification by mail with close follow up till receiving correction reply, issue will be finished	J0039
519	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	J0082
520	Making guidelines for the image of ADIB branches to be a reference to all employees in the P&E; department to maintain the same look and feel for renovated and constructed premises of the bank.	J0082
521	Maker checker mechanism should be strictly implemented. A check point must be established and daily reconciliation must be performed. This is consequently resulting into proper provision calculations that should be following IFRS 9 rules	J0138
522	Maker / checker from business Side maker review the case and the price	J0109
523	make sure to distribute masks, or washable Masks ,sanitizers, and gloves	J0017
524	Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.	J0017
525	List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User	J0106
526	IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit team can raise flag to update any IT SOP, accordingly proposed change will be assessed.	J0106

#	Control Name	Department
527	Investment manager communicate with external advisor to prepare studies for fair value	J0141
528	Investment manager & head of investments should review action and process related to liquidation	J0141
529	Inventory is place with for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer through welcome letter accompanied by token. in case of soft token the customer choose password by himself while download application on activation process steps.	J0025
530	Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Compliance - Sharia- info.security)	J0100
531	Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.	J0090
532	insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting from cost center, appraisal fees invoices to be delivered from mortgage support sales coordinators to product team to issue the invoice and to be delivered to account payable team	J0083
533	initiation and updated the liabilities procedures	J0109
534	Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder by Q4 of the year with summary of changes when applicable Follow up with the policy committee to avoid the delay KPIs to measure the effectiveness of the policies will be part of the updated Information security policies	J0126

#	Control Name	Department
535	Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information security training for employees and stakeholders. The budget allocated from Information security ,O/T & marketing budget . Information Security KPIs have been developed Face to face information security workshops, induction to new hires Using induction Sessions , Learning management system (LMS) & Phishing simulator supports raising business users awareness against live forms of phishing trends and other social engineering methods , beside customized short courses for each Department Covers all bank departments to achieve competency	J0091
536	Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening from CADC on maker/checker basis	J0025
537	Implement DAM Database activity monitoring solution to monitor all bank DBs	J0092
538	ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sure the clean desk policy is applied properly.	J0099
539	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	J0090
540	HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via emails and the register is included in the payroll payments on Oracle system and validated by HR staff payment and governmental relations Manager.	J0086
541	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.	J0086

#	Control Name	Department
542	HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and being reviewed by HR staff payment governmental relations Manager.	J0086
543	Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads	J0105
544	Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee	J0024
545	Highlighting any pending issue from either of the related parties on spot & providing the required recommendation	None
546	Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	J0086
547	Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch	J0083
548	Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	J0044
549	Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	J0044
550	Having job description for the existing staff and new hiring	J0118
551	Have a clear research objectives / scope / questions to be answered through	J0061
552	GL owner must fill documented form of Name , nature , mapping of any GL and form must be signed by Financial control head for accuracy and mapping.	J0076

#	Control Name	Department
553	Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS	J0106
554	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 ...	J0152
555	Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each of the new location, making sure of the Legibility and authorization levels of the contractual documents to avoid any possible risk to have difficulties that would delay /suspend the project's progress	J0082
556	full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff	J0082
557	FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU head is reviewing .	J0076
558	FRU Manager is recording the legal provision based on assessment received form legal department , FRU head is reviewing the entries against Legal department study.	J0076
559	FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and submitting	J0076
560	FRU manager is performing reconciliation between output file and portfolio GLs of trail balance and confirming to risk team, ensure to material deviation from stages YTD covering ratios and ask for justifications , if any	J0076
561	FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.	J0076
562	FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.	J0076

#	Control Name	Department
563	FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.	J0076
564	FRU deliverables are in form of pdf which is not editable.	J0076
565	For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : 1. Escrow agreement in place - 2. Highly skilled ITS calibers are hired/retained 3. Close follow up with ITS on all open issues to get the max. support possible "we got letter from the vendor (ITS) to ensure that the application will be supported for next 5 years"	J0105
566	For Head office projects, Working on making a yearly plan. For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and determine the number of branches required to open and also to obtain the necessary approvals from senior management.	J0082
567	For all FCY payments , expenditure control manger is requesting FX rate from treasury team to perform the transactions , while FCY balances are reveled on daily basis by core system.	J0069
568	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	J0013
569	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	J0013
570	Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requested.	None
571	Extracting Daily transaction history reviewed by AP head.	J0013
572	Extract list of terminated users and valdiate related actions	J0106
573	Extract list of services incidnets and check process complaince	J0106
574	Extract list of requests and valdiate related approvals	J0106

#	Control Name	Department
575	Extract list of requests and validate related approvals	J0106
576	Expenditure control Manager is reconciling between the approved MEP (Major Expenditure proposal) and the accounting treatment and AP head is approving .	J0013
577	Expenditure control Manager is reconciling between the approved MEP (Major Expenditure proposal) and the accounting treatment and AP head is approving .	J0013
578	Evacuation plan tested successfully and BCP implemented successfully several times.	J0138
579	Evacuation plan tested successfully and BCP implemented successfully several times تنفيذ خطة الإخلاء عدة مرات بنجاح تم اختبار خطة الإخلاء بنجاح وتم	J0124
580	Evacuation plan tested successfully and BCP implemented successfully several times	J0113
581	Evacuation plan tested successfully and BCP implemented successfully several times	J0046
582	Evacuation plan tested successfully and BCP implemented successfully several times	J0063
583	Evacuation plan tested successfully and BCP implemented successfully several times	J0134
584	Evacuation plan tested successfully and BCP implemented successfully several times	J0021
585	Evacuation plan tested successfully and BCP implemented successfully several times	J0088
586	Evacuation plan tested successfully and BCP implemented successfully several times	J0063
587	Evacuation plan tested successfully and BCP implemented successfully several times	J0063

#	Control Name	Department
588	Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.	J0132
589	Escrow agreement in place to be renew annually	J0103
590	Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exceeded SLA.	J0056
591	ensuring testing quarterly to ensure efficiency of CSU plan	J0059
592	Ensure verification guidelines are followed: Two mandatory questions: full customer name and ID last four digits and 3 obligatory questions (Last payment/transaction r and/or account specific information.(e.g.Last deposit, last transaction, etc.)/ home branch /card limit /card expiry date / phone number	J0089
593	Ensure that the reporting is reported properly to Iscore	J0102
594	Ensure that our signatures record are matched with the received circulars and up to date.	J0145
595	Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank assets.	J0131
596	Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets.	J0131
597	Ensure that Job descriptions are in place and acknowledged by the respective staff	None
598	Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level	J0065
599	Ensure that all users applications are active	J0089
600	Ensure that all system features are working smoothly	J0075
601	Ensure that all functions are prepared by maker and checker ,	J0050

#	Control Name	Department
602	Ensure that all eligible customers are getting charged with the monthly statement fees	J0030
603	Ensure that all processes in place and properly communicated -Ensure properly approved & communicated SLA between concerned departments. - Checker ensure that checkbook is issued on the correct account # & name with the requested number of leafs. - Keeping the checks in fire proof cabinets to avoid financial losses. - Unit Head ensure prompt circulation of all P&P; and related updates to staff to inform them with any updates, in addition that Inhouse trainings are conducting through the printing center.	J0142
604	Ensure that agents performance is recorded in the score card	J0028
605	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.	J0010
606	Ensure proper follow up from MIS Head to submit reports on a timely manner.	J0120
607	Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards .	J0050
608	Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	J0143
609	Ensure evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	J0052
610	Ensure evacuation plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate standards.	None
611	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	J0018

#	Control Name	Department
612	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	J0050
613	Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.	J0089
614	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	J0059
615	Ensure all policies and processes are updated, reviewed and approved periodically.	J0029
616	Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.	J0089
617	Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for corporate client accounts mentioned in CBE list dealing with Major Goods not exceeding USD \$30,000.00 per client per day , open limit for Retail clients . All process are handled through Head Office without any Branch input	J0128
618	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	J0137
619	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	J0132
620	Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.	J0080
621	Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and control functions to obtain their approval before submission	J0064

#	Control Name	Department
622	Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by HR staff payment and governmental relations Manager on Oracle system for new joiners/ existing staff based on employees physical files and obtained appropriate approvals.	J0086
623	Employee File Management Process is in place and being applied	J0086
624	Duties are segregated	J0118
625	Dual custody of tokens kept under CAD/C custody.	J0025
626	Dual control is applied by maker and checker on regulatory system	J0033
627	Dual Communication Links from different providers.	J0104
628	Disaster Recovery site readiness	J0104
629	Direct investment officer should follow up and ensure that affiliates profit shares transferred to finance dep. For allocation	J0141
630	Direct investment officer designate BOD members to sector head based on approved criteria and as per law 159 & 125	J0141
631	Direct Debit Account Linkage 1- Dual control through G12 system generated reports review versus customers' requests versus PRIME in addition to system advice per transaction	J0150
632	Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents	J0030
633	Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	J0037
634	Detailed work procedures for every function performed in the department should be in place	J0097

#	Control Name	Department
635	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.	J0078
636	Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.	J0078
637	Department head assigns maker and checker on setup in order to ensure accurate Setup. Weekly post-booking monitoring on maker & checker basis for hurdle compliance to ensure proper escalation of any breaches if any; worth noting that treasury and trade perform pre-booking testing of hurdle compliance prior transaction booking.	J0078
638	database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR	J0067
639	Data Backup and Replication.	J0104
640	Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.	J0062
641	Daily follow up from Regional Ops team with branches until closing all the findings .	J0134
642	Daily core banking system log report review versus card management issuance report	J0150
643	Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant & restriction report)	J0150
644	Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full segregation of duties	J0066
645	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	J0002

#	Control Name	Department
646	Critical IT systems and equipment are protected from damage caused by environmental hazards.	J0131
647	Credit policies & procedures is approved by ADIB board of directors whenever needed and followed by all stakeholders; department heads along with maker & checker to ensure full compliance throughout the credit cycle.	J0078
648	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.	J0078
649	Creating a new routing rule called (to be investigation) so in case of any message the existing routing rules doesn't apply on it will go to this queue and automatically will alert us with pop-up message that there is a message on investigation queue have to check. for NACK (Creating queue with name Delivery notification NAKs any message with flag NAK send it directly to this queue with pop-up notification and send a copy to concern department)	J0146
650	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	J0045
651	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.	J0082
652	Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a compliance.	None
653	contingency plan are performed	J0017
654	contact crisis mangment team in order to make sure that all contact updated in addition send awareness to crisis team	J0017
655	consolidate all the received CBE circulars to ensure implementation	J0109
656	Conduct sufficient fraud awareness training to the eligible population	J0075

#	Control Name	Department
657	Conduct sample review of training certification records and refresher training records based on any policy/product amendments.	None
658	Conduct evacuation plan test periodically and BCP implementation	J0096
659	conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree	J0017
660	conduct annual BCP test in order to test backup data center	J0017
661	Concerned units are closely monitoring the rectification dates with a follow up by ICD with respective units for closing the open items on or before the agreed target dates. An XL file is being prepared to includes the full action plan for control and monitoring purposes.	J0099
662	Complaints escalation matrix is in place and effective	J0066
663	Comparing between physical checks received and the data entered through branch by Clearing unit took place in order to rectify any wrong data by notifying the branch through Email and following up the feedback before EOD	J0039
664	Collections system access is restricted and approved based on the role of the employee.	J0047
665	Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts	None
666	Close monitoring for new staff took place through team leader in order to provide the new comers with good quality of training ,beside the job description and designations letters prepared and signed through staff performing the duties	J0040
667	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 ongoing relation with the client and general practice .	J0057

#	Control Name	Department
668	Clear designations are in place to segregate duties maintained within the unit	J0138
669	Clear designations are in place to segregate duties maintained within the unit	J0113
670	Clear designations are in place to segregate duties maintained within the unit	J0046
671	Classified exposures (performing) are properly monitored and that better and worse classification triggers are in place as per Classification Process For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified) From DPD 91- to 120 ORR 8 From DPD 120- to 180 ORR 9 From DPD 180+ ORR 10 classification is done automatically by CAD once DPD is reached. Classification may also take place when an adverse situation occurs like EW signal or any other negative incident	J0138
672	circulation performed to front liners with approved criteria after head of product approval	J0083
673	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	J0029
674	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	J0144
675	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0143
676	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0135
677	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0031

#	Control Name	Department
678	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0141
679	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0059
680	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0135
681	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0060
682	Checklist in place detailing all the steps needed to launch any new product/program/scheme.	J0133
683	checking card offer applied after issuance	J0004
684	checking & monitoring for the manually process that is performed by business and branches	J0010
685	Check with BCP the evacuation plan for call center	J0116
686	Check whether updated BC plan is available with the unit and reflect latest required data. Check the Testing results to ensure testing was done in the last 12 months at least once.	None
687	Check RPO/RTO for SPOF of critical Services at the DR test "if any"	J0106
688	Check list in place with the list of reports and date to be executed.	J0033

#	Control Name	Department
689	CBS system handle registration side (system support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.Default password is provided to customer through authomatic e-mail sent once checker approved the creation process. and to ensure segregation of duties Tokens are recieved through E Finanace team by conducting site visit to the customer after creation done	J0025
690	CBE requirements and comments are addressed once received within two working days.	None
691	CBE limit reviewed on daily basis	J0134
692	CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are done in accordance to them	J0143
693	Cards Delivery 1- Segregation of cards & PINs delivery couriers	J0150
694	Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied	J0150
695	Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards	J0150
696	Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA	J0150
697	Cards Delivery 2- Printing & dispatching is outsourced through Masreya	J0150
698	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.	J0046
699	Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required knowledge to meet the required performance standards	J0132

#	Control Name	Department
700	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	J0011
701	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	J0083
702	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0138
703	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards . ذلك . الخطة الطاقة الاستيعابية إذا تطلب الأمر من الأهداف في نهاية كل ربع سنة، وتعديل على الأهداف الموضوعة ومراجعة المحقق خطة الطاقة الاستيعابية ومراجعتها سنويا بناء إعداد.	J0113
704	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0066
705	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0063

#	Control Name	Department
706	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0134
707	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0088
708	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0063
709	Capacity plan is prepared based on business assumptions taking into consideration annual leaves	J0063
710	Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.	J0160
711	Business information security to be involved in all related business projects , Information security is part of the CAB so they either obtain info security approval for going live or else many business functions will be blocked such as access management and ISG will be raised against the project and escalated to BRCC & Added in the monthly information security dashboard till closed Information security approval is a must for all projects before going live when rectifying information security requirements	J0007
712	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis	J0085
713	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely basis	J0135

#	Control Name	Department
714	Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly basis to ensure its application.	J0138
715	Branches exceptionally do Sanction screening for all related parties of LCs/LGs/collection documents either in case of issuance or amendment, upon receiving the details from the concerned department via email until centralizing the function under Operations Department or through automated sanction system for all cases handled through swift.	J0152
716	Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. من الاتي: 1. ام لا يقوم مدير الفرع / مدير العمليات بالتأكد من ترك خاليه من أي اوراق سواء كانت ضرورية • بان جميع مكاتب الفرع	J0124
717	Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place الممنوحة مع الوظيفة على المهام الوظيفية وعدم تعارض الصلاحيات منح الصلاحيات المناسبة لموظفي الفرع بناء يقوم مدير الفرع بالتأكد من	J0124
718	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	J0152
719	Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained	J0152
720	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	J0152
721	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	J0152
722	Both the maker & the checker make sure that shipping documents are correctly / timely negotiated	J0152

#	Control Name	Department
723	Both the maker & the checker make sure that shipping documents are timely delivered to the customer	J0152
724	Both the maker & the checker make sure that payments are effected in line of the trade instrument	J0152
725	Both the maker & the checker make sure that payments are correctly / timely effected on related due date	J0152
726	Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	J0152
727	Both the maker & the checker make sure that any trade documents examined in line of its applicable rules	J0152
728	BCP location is aside the department main vault , while all required PC's and scanners are already in place and fully functionalized , FTE 's available in BCP are covering the maker and checker concept and one staff has permanent access to work remotely through VPN	J0025
729	BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity	J0080
730	Based on the ASSET inventory related to ADIB core banking services((database, OS, HW,SW) 1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance and service , else define the outdated or soon to outdate, missing patches, missing specs 2. Ensure to comply with baselines Discover the Outdated Asset	J0103
731	Available customer position on core banking system reveales accuretly direct facilities utilization, while in case indirect facilities position or breakdown is requested, we should revet to LGs/LCs department to provide teh accurate O/S or breakdown as sometime the available on the core banking system is not accurate.	J0035
732	Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet banking.	J0067

#	Control Name	Department
733	ATM depend on the physical security monitoring.	J0094
734	As far we start to handle User admin side on registration adibpay on system CADC department are already divided to two department (reviewing & token custody) and (IB & adibpay registration department) to avoid conflict in implementation The other department handling registration side and implement on system (system support maker and checker as ADIB pay access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.	J0025
735	Approved Treasury Programs; Money Market, FX, Profit Rate Swap 1- Treasury product programs are reviewed and approved by market risk and product approval committee prior implementation 2- Market risk role must be clearly indicated in the product program.	J0115
736	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	None
737	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	J0123
738	Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment for vendor.	J0013
739	AP Manager is performing Monthly aged proofing for all credit balances , then submitting the proofing to proofing unit with supporting documents, in addition to justification for aged items , if any	J0013
740	Any suspicious fraudulent documentations are sent to the FRMU for checking and providing feedback regarding the best practice & prevention controls for financial losses & legal disputes.	J0055
741	Any debiting should be by the availability of balance and by the guidelines of debiting.	None

#	Control Name	Department
742	Any claim should be reported to insurance provider with documents and ensure payment on time	J0080
743	Annual training plan is maintained to enroll the mandatory trainings to all staff	J0129
744	Annual reviews are usually conducted for all credit names that have approved credit facilities in the meantime, frequent updates/reviews are collectively done via investigation, EW & underwriting team as an integral part of the portfolio review/analysis in order to ensure that all requirements are in place ,and any material changes to credit facilities have been identified and approved as per Credit framework guidelines. File requirements may include some of the following items as appropriate: 1) Verify that business strategy, target market and customer segment are identified.	J0143
745	Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs	J0104
746	Annual Assessment of Departments roles and repobonsibilities to align with the Risk Governance Framework.	J0029
747	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.	J0068
748	AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with customer's transaction amount is being sent to AML team to for reviewing the transactions to prevent any suspicious case Restriction of Accounts for clients with aged alerts	J0010
749	AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place restriction (Disallow Debit) on all accounts except CMH & Popup Memo until files received by AMC . Not received NTB files reported weekly to Branches logistics, and monthly to BRCC.	J0150
750	All users requests form presented in accordance to maker/checker basis and normal approval cycle	J0138

#	Control Name	Department
751	All users requests form presented in accordance to maker/checker basis and normal approval cycle	J0063
752	All users requests form presented in accordance to maker/checker basis and normal approval cycle	J0134
753	All users requests form presented in accordance to maker/checker basis and normal approval cycle	J0088
754	All users requests form presented in accordance to maker/checker basis and normal approval cycle	J0063
755	All third party vendors sign a contract that includes clause on the service levels and liability clause in case of breaching that could lead to contract termination	J0055
756	All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls	J0066
757	All stakeholders approvals must be obtained.	J0133
758	All staff is adequately trained on the policy and product requirements and training certification records are kept with the unit. Refresher trainings are conducted based on new product launch or policy changes.	J0055
759	all sales staff shall sign ADIB Code of conduct No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinators) to be deactivated unless permission is adequate matching business need and role; external communication is to be determined to specific domains consequently	J0066
760	All reversal transactions should be performed after obtaining proper approvals .	J0134
761	All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , finance and CEO , in addition to premises head or CIO	J0013

#	Control Name	Department
762	All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Sharia department to ensure that the risk in execution is to an acceptable level from a Sharia perspective.	None
763	All processes relevant to workflow and SLA between concerned departments are in place and properly communicated by department heads to ensure proper handling for business needs.	J0078
764	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	J0080
765	all performed functions under credit control dept. are performed through maker and checker & segregation of duties & independency of functions are adhered to.	J0052
766	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
767	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
768	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013

#	Control Name	Department
769	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
770	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
771	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
772	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
773	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013

#	Control Name	Department
774	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
775	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
776	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
777	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (which includes maximum 5 business days for payment after receiving the invoices) , invoice log , GL allocation and contracts- if any .	J0013
778	All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be valid for 90 days, as per Policy. If the facilities are not availed or transaction not drawn down in that time frame, the facilities/transaction must be re-approved by the original level. Credit Admin and EW Officer responsible to ensure all CAs are approved in the set timeframe, as required. and all extension gaps should be covered	J0143
779	All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.	None

#	Control Name	Department
780	All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.	J0036
781	All job descriptions are reviewed annually and updated with HR	J0113
782	all Invoices to be reviewed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.	J0127
783	All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.	J0066
784	All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .	J0089
785	All customers are screened manually either during the on-boarding process, before opening the account or during the lifecycle of the customer's relationship.	J0010
786	All custody proof cabinet is controlled on daily basis Adding/Sending for CKs /Bills upon reports from BO & GFS Moreover all receivables kept at our custody were checked through Semi annual Exhibit, usual exhibit will take place as Policies and Procedures	J0128
787	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	J0143
788	All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file requirements are in place, and any material changes to credit facilities have been identified and approved as per Credit Facility Approval. File requirements may include some of the following items as appropriate for the unit: 1. Current financials.	J0078
789	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	J0032

#	Control Name	Department
790	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	J0032
791	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	J0032
792	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	J0032
793	All ADIB Capital products and activities should be compliant with sharia	J0097
794	Alco approval on applied rate whenever there is a change in margin	J0083
795	ADIB utilities bills payment over Fawry: 1-Daily reconciliation of GL balance against Fawy reports then advise Remittance to transfer the related amount to each biller	J0150
796	ADIB utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-	J0150
797	ADIB Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry	J0150
798	Adherence to the staff gifts process	J0086
799	According to capitalization policy , All amounts above EGP 5k must be capitalized . On other hand , Expenditure control manager is sending monthly mail for concerned parties to clarify the capitalization stsuts for outstanding projects.	J0013
800	Access are granted subject to proper approvals supported by justification, besides annual review on unit external privilege access.	J0098
801	abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect	J0083

#	Control Name	Department
802	A@W PO start to finalize the physical file with all needed documents and actions like copy from the customer ID with mobile number after adding all the needed signatures for original seen and stamps then send coordinator to proceed with needed sanction then send to fulfillment team to proceed with excel sheet to proceed with account opening request through AMC team and once done send the accounts numbers to the coordinator and fulfillment team again in order to complete the file to be sent to AMC department physically and compare the file with the data related to account opening request to confirm	J0049
803	A tracker is in place with the expired procedure . Every Two years the procedures updated with Owners & Stockholders unless any amendments received from the owner or according to CBE & Control Functions request. Tracker is reviewed in the beginning of each month by the internal regulations head.	J0100
804	9. Latest financials are obtained & analyzed.	J0078
805	9. Extended credit facilities should be sharia compliant.	J0078
806	9) Ensure that the obligors in the program meet the credit program requirements	J0143
807	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.	J0078
808	8. Group facilities are aggregated	J0078
809	8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).	J0078
810	8) The Risk Rating process is identified and its approval status.	J0143
811	7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closure.	J0020

#	Control Name	Department
812	7. Search in the log with the invoice serial to ensure there is no duplicate	J0096
813	7. Review the segment (whether public sector, private, etc...) .	J0078
814	7. Due to system limitations for search methodology, BO non modification report is being extracted daily from the database to validate the search results and ensure accuracy	J0025
815	7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex: Foreign currency, Energy, interest expense. worth mentioning that impact is quantified in terms of provisions and presented in Risk Committee	J0078
816	7) An annual review date is specified.	J0143
817	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.	J0078
818	6-Snap visit report issued after each visit detailing all findings/discrepancies.	J0020
819	6. Shredding of all unused or unneeded documents. • الة الفرمة أو التمزيق الجيد • من المستندات الغير مستخدمه عن طريق التخلص	J0124
820	6. Senior calls are done as per policy including SCOs, Cos in addition to CRO	J0078

#	Control Name	Department
821	6. Officer performing the SV is independent from the officer conducting the call back. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies he original receipts to be escalated (if any) •CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU. •CSU manager are checking frequently the call log system & reporting any missing call to IT.	J0057
822	6. Log the received invoices in a sheet with the unique serial.	J0096
823	6. Ensure that repayment schedule and pricing are as per the credit approval.	J0078
824	6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business head/ops head to advise and refer case to CEO for action	J0077
825	6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter	J0143
826	6- closing the main account. 6- الأصلي تم اغلاق الحساب	J0124
827	5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.	J0099
828	5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.	J0020
829	5-Collateral & support considerations,.. .	J0078
830	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 extensively name by name to agree on the ORR and the action plan for each name	J0078

#	Control Name	Department
831	5. Processing any invoice on original only	J0096
832	5. obtaining the employee signature on the renewal	J0086
833	5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • في الخزائن المصفحة و المضادة للحريق و المستندات الأصل تحت الرقابة الثنائية الاحتفاظ بالعهد	J0124
834	5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.	J0090
835	5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.	J0078
836	5. Checkbooks and LG 's are not issued for accounts with opened deferrals	J0077
837	5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.	J0057
838	5. Abiding by the timelines set by regulatory authorities.	J0096
839	5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	J0143
840	5- Remittance department verifies the signature /initials of designated staff.	J0135
841	5- Registration sheet for Secured Paper for LGs	J0152
842	5- Ensure that all process/procedures approved by shariaa	J0066
843	5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays	J0150
844	5- Card Ops head reviews the daily reports to ensure proper maintenance	J0150
845	5 any wrong entry are amended on maker checker basis	J0135

#	Control Name	Department
846	5- amount is distributed as per the declaration. 5- بناء على اعلام الورثة -5 تم توزيع المبلغ	J0124
847	5- All the documents are reviewed against checklist by maker / checker.	J0150
848	4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.	J0020
849	4-Snap visit report issued after each visit detailing all findings/discrepancies	J0099
850	4-Ensure to process supplementary cards presented with the primary cards issuance.	J0150
851	4-All incidents found reported to ORM.	J0099
852	4-All incidents found reported to ORM.	J0020
853	4. Unit head approval prior to settling.	J0096
854	4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.	J0085
855	4. Signature is verified by two ADIB staff according to signature verification limits/thresholds.	J0057
856	4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.	None
857	4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.	J0078
858	4. Monitoring sheet for all applications out of Business solution support.	J0105
859	4. Handling all the required reservations prior to publishing.	J0096
860	4. Fields investigations are done to be able to reach the customers.	J0138
861	4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.	J0077

#	Control Name	Department
862	4. Embed Information Security controls within Business processes.	J0007
863	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.	J0078
864	4. Communication is being sent to the concerned line manager months prior the contract renewal	J0086
865	4. All fireproof cabinets and all staff drawers are closed and locked. • الغلق للحريق وخاصة الادراج السفلية الغير محكمه اغلاق الخزائن الحديدية المضادة	J0124
866	4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).	J0090
867	4) Tighten the EW monitoring process.	J0068
868	4) Tighten the EW monitoring process.	J0068
869	4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	J0143
870	4) All original collaterals/financing docs are saved at the documentation team	J0143
871	4- Single Obligor , Related parties & shareholders guidelines	J0078
872	4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies	J0025
873	4- obtaining legal approval / branch manager . 4- مدير الفرع أو الادارة القانونية الحصول على موافقه	J0124
874	4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock usage with continuity of daily embossing & printing	J0150
875	4- Enrich the control environment via enhancing the soft and hard controls	J0071

#	Control Name	Department
876	4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal	J0066
877	4- Authorized access to the floor using access cards to allow only authorized staff	J0152
878	4 all transactions proccsed by maker are approved by checker	J0135
879	4- All supporting Docs & approvals are in place before execution.	J0135
880	4- All job descriptions are reviewed annually and updated with HR	J0063
881	4- All instructions must be approved for processing by the designated persons to approve.	J0135
882	4- Admin. & Secretary follow up.	J0141
883	4- a weekly meeting is set to discusse the new location issues to enhance and improve the process , this meeting including Business - Admin - Premises addition to any other department that may affect the new location progress	J0082
884	3-maker should handle pending transactions not proceesed by system due to inward issue.	J0135
885	3-Issues captured from reports are effectively reviewed on maker / checker level.	J0099
886	3-Issues captured from reports are effectively reviewed on maker / checker level.	J0020
887	3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures	J0099
888	3-Ensure all data are mapped correctly on the system .	J0055
889	3-Credit Checking requirements as per CBE &Policy; guidelines .	J0078
890	3-Checklist in place including all items/functions/process within the branches and MF units.	J0020
891	3-Building standered manual models in spreadsheets.	J0088

#	Control Name	Department
892	3-Access to the batches location is authorized to the staff only with access card.	J0088
893	3. We formed a media list covering all the major press members to assist in crisis control when needed.	J0096
894	3. To respond to the issue in the same publication with the corrective statement. To align staff through internal communications for any clarifications.	J0096
895	3. The text is being reviewed by Corporate Communications after Finance review.	J0096
896	3. The employee should not join the training if the commitment letter was not signed	J0129
897	3. Team leader monitor the deferral and review all the cases and send reminder during month	J0077
898	3. Sudden check in case of face to face interviews	J0060
899	3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.	J0090
900	3. Send email to employees with their appraisals	J0024
901	3. Sanction list is screened from AML to the new vendor	J0129
902	3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.	J0096
903	3. Printing non modification daily Report for CADDC user noting that internal control checking maintenance report for all bank staff	J0025
904	3. Ops officer branch manager ensure the customer request is in place. 3. طلب العميل على حفظ المراسلات بالفرع يتأكد مدير العمليات ومدير الفرع من وجود	J0124
905	3. Ongoing Product Updates awareness emails to all front liners.	J0015

#	Control Name	Department
906	3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.	J0082
907	3. Monitoring the approved projects budget as per the planned budget	J0082
908	3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	J0085
909	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.	J0057
910	3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management	J0085
911	3. ensure that target market exceptions are properly approved.	J0078
912	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.	J0078
913	3. Define documented reporting sources, owners for the IS risks.	J0007
914	3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.	None
915	3. Communication is being sent to the concerned line manager month prior the end of the probation date	J0086
916	3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected , report printed from IT side	J0138
917	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.	J0082

#	Control Name	Department
918	3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal by Compliance	J0082
919	3. Branches are requested to check the serials of each requested checkbook before applying on system	J0107
920	3. Attach emails when needed to reflect approvals.	J0096
921	3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages this function.	J0096
922	3. Apply penalties on service providers in case of any delay	J0082
923	3. All Simplex machines are closed. • اغلاق او تخزين الى الوقت و التاريخ	J0124
924	3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.	J0105
925	3)on going communication / discussion with business team to discuss and highlight any negative issues.	J0068
926	3)on going communication / discussion with business team to discuss and highlight any negative issues.	J0068
927	3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any breaches in that forum (if any)	J0138
928	3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to access the case in a manner that preserve bank's assets.	J0138
929	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	J0143
930	3) Automation and use of smart solution for developed workflows and applications	J0143

#	Control Name	Department
931	3) Analyze and take the necessary action.	J0068
932	3) All the content including any original approvals are scanned and saved on CRM/risk folder	J0143
933	3- Weekly Escalation of the pending Alerts / Ageing Report.	J0010
934	3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.	J0055
935	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	J0066
936	3- Register is kept under the vault custodians responsibility to register the movement of documentation files	J0025
937	3- Quarterly ECL provision memo is approved by CRO.	J0029
938	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.	J0071
939	3- password already granted to the authorized persons to enter the restricted area	J0158
940	3- new accounts were opened for inheritors. 3- تم فتح حسابات للورثة	J0124
941	3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.	J0036
942	3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0063
943	3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their access rights.	J0146
944	3- Fire proof cabinets	J0152

#	Control Name	Department
945	3- Ensure daily smooth running of Quantum reports.	J0115
946	3- Direct investment officer should arrange with ADIB representable on BODs for taken decisions.	J0141
947	3- Check that all New I-score users should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	J0055
948	3- Cameras are covering the ATM Area / Operation areas.	J0124
949	3- Another alternatives in place For LCY; ACH and RTGS	J0135
950	3- All the GLs proofing are being sent to Finance monthly	J0150
951	3- All job descriptions are reviewed with HR & semi annually.	J0066
952	3- All job descriptions are reviewed annually and updated with HR	J0138
953	3- All job descriptions are reviewed annually and updated with HR	J0088
954	3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.	J0135
955	3 - Ensure all procedures are updated	J0138
956	3 - Ensure all procedures are updated	J0063
957	3 - Ensure all procedures are updated	J0027
958	3 - Ensure all procedures are updated	J0006
959	3 - Ensure all procedures are updated	J0133
960	2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions	J0082
961	2-The physical verification should include independent member other than the custodian for implementing the control properly.	J0036

#	Control Name	Department
962	2-The physical verification should include independent member other than the custodian for implementing the control properly.	J0036
963	2-System initiated controls to check data entry and availability of mandatory and critical fields.	J0055
964	2-Register in place to log all the send and received batches.	J0088
965	2-Register in place to log all the received batches under dual custody.	J0088
966	2-Quarterly tracking of actual visits Vs. plan.	J0020
967	2-Prepare the Score Card for the site from all stakeholders.	J0082
968	2-Monthly tracking of actual visits Vs. plan	J0099
969	2-Immediate action requested from dept. to rectify/close the exception captured from those reports.	J0099
970	2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.	J0020
971	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	J0033
972	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	J0033
973	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	J0033
974	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	J0033
975	2-Check points over spreadsheets..	J0088
976	24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures	J0090

#	Control Name	Department
977	2. We create internal awareness communication messages directed to staff regarding who the official spokes person(s) is and how statements should only go through him/her.	J0096
978	2. Unit head approval is required for any internal communication.	J0096
979	2. Turnover ratios monitored by department and reported to senior management	J0085
980	2. To prepare a response in alignment with top management.	J0096
981	2. TNA plan is being prepared by Training team for implementation.	J0129
982	2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.	None
983	2. The Sharia Department may assign one or more of its members according to the discretionary decision of the Sharia head to assist in achieving the Sharia audit plan.	None
984	2. The proposal is being approved from the segment head (above 100k) then head of marketing and head of consumer banking	J0119
985	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.	J0117
986	2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.	J0096
987	2. Sending the proofing results to Finance for verification and communicate to HR for any discrepancy	J0136
988	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.	J0117
989	2. Reviewing mockup by financial Department before publishing and letting them sign it.	J0096

#	Control Name	Department
990	2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. احتيال الماكينة للتأكد من عدم تركيب إي أجهزة الفرع للتأكد من ان حارس الفرع قام بفحص مراجعة دفتر احوال	J0124
991	2. Review all SLAs every year with all stakeholders.	J0082
992	2. Review all invoices as per the approved price list and quotations.	J0096
993	2. Reference check is made from HR Risk & Governance	J0129
994	2. Recording all interviews in case of telephonic interviews	J0060
995	2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.	J0078
996	2. Quarter review to the granted access to HR staff	J0136
997	2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents	J0025
998	2. Print the email and to be signed by the staff members who verified the checking	J0025
999	2. Preapproved budget for any exceptional project was not included in the yearly budget	J0082
1000	2. Periodic review of online product catalogue to ensure all info are up to date.	J0015
1001	2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.	J0007
1002	2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. 2. العنوان المسجل لدى البنك 2. لمدة شهر ثم ارسالها للعميل على ومدير الفرع من الاحتفاظ بالمراسلات يتأكد مدير العمليات	J0124

#	Control Name	Department
1003	2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product	J0119
1004	2. Monthly check to the database for the probation period date and contract renewal date	J0086
1005	2. Memo with the recovery plan is prepared and approved.	J0138
1006	2. Matching the confirmation emails with the requests sent through the system from the branches side.	J0107
1007	2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally.	None
1008	2. Kick off meeting is held in the beginning of each project to define the timeline for all stakeholders.	J0082
1009	2. Key register is in place to monitor the keys movement.	J0082
1010	2. Include penalties when possible to compensate vendor delays or poor quality.	J0105
1011	2. if having ex-employee case, obtain the required approvals	J0086
1012	2. HR Lead ensure posting the vacancy on the portal prior external hiring and there is no qualified candidates were applied	J0085
1013	2. Highlight delayed items through the project time schedule.	J0082
1014	2. Escalation to be done for the delay in receiving the forms	J0024
1015	2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.	J0129
1016	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.	J0078

#	Control Name	Department
1017	2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.	J0077
1018	2. Coordination with all stakeholders in designing the branch with the approved guidelines	J0119
1019	2. Confirmations are being sent to the related committee secretary for implementation	J0085
1020	2. Components Clustering (i.e. Dual Servers).	J0104
1021	2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.	J0057
1022	2. Capacity plan prepared and approved annually	J0025
1023	2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. الى ادارة المراجعة الداخلية الفرع بالتأكد من صحة المطابقة قبل الارسال يقوم مدير	J0124
1024	2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals	J0024
1025	2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	J0085
1026	2. All the required docs are attached with the invoice along with the PO (original if received from vendor)	J0082
1027	2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • العمل او بشكل نهائي لمغادره الفرع مغادره المكاتب بشكل مؤقت اثناء ساعات اغلاق اجهزه الكمبيوتر قبل	J0124
1028	2. ADIB Cards disputes : - Receive ADIB clients disputes . - Investigate with the service provider (MC/EBC) - Based on the investigation result either to be accept and refunded or rejected and debiting clients with the fees	J0150

#	Control Name	Department
1029	2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.	J0090
1030	2. Account maintince are being done on a maker / checker basis	J0025
1031	2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.	None
1032	2) Track and update Business, Underwriting and EW calls.	J0068
1033	2) Throughput conditions are monitored by early warning officer on monthly basis.	J0068
1034	2) Throughput conditions are monitored by early warning officer on monthly basis.	J0068
1035	2) Provide calling Activity reports for their Calls.	J0023
1036	2) Pre-Screening & Customer Selection Criteria.	J0143
1037	2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all parties including business formally during the monthly high risk review committee	J0138
1038	2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	J0087
1039	2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	J0143
1040	2) Contact the department resposible of provided the dump file, to make sure the dump file is provided.	J0023
1041	2) Any withdrawal or return of file is monitored through a log managed by CAD team.	J0143

#	Control Name	Department
1042	2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.	J0036
1043	2- Update the signature card register with the received signature cards from customer service. 2. من خدمه العملاء تحديث سجل التوقيعات بالكروت المستلمة	J0124
1044	2- The applications are processed as per the agreed and documented TAT.	J0055
1045	2- Swift DR Site also in place as a 2nd backup plan.	J0135
1046	2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requirements.	J0036
1047	2- signature is deleted from the system. تم الغاء التوقيع 2-	J0124
1048	2- Set succession plan and program.	J0066
1049	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	J0097
1050	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	None
1051	2- Review all accesses rights with the access matrix as per the delegation access Matrix).	J0158
1052	2- Registration on ECR is Controlled by maker & checker basis.	J0052
1053	2- Quarterly physical count	J0152
1054	2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file Direct Debit File Run Testing the extracted file from Prime over a UAT environment for sanity checking in terms of records values and amounts prior actual posting run on production	J0150
1055	2- Periodic site visits to assess service quality	J0150
1056	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team	J0071

#	Control Name	Department
1057	2- Ops staff are kept updated with their roles & responsibilities.	J0063
1058	2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfully	J0135
1059	2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.	None
1060	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0066
1061	2- IFRS9 IT reports to be reviewed by CAD and TBO.	J0029
1062	2- ICUmonthly reviews the GLs reconciliation proofing	None
1063	2- Hand off Email is being sent to archiving with all the sent files and they confirm back with receiving	J0150
1064	2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to ACH GL.	J0135
1065	2- Financial statements of ADIB subsidiaries should be sent to Fianace department	J0141
1066	2- Escalation is prepared in case of any deviation.	J0088
1067	2- Ensure that the signatures are removed from the signature booklet & the I score system.	J0084
1068	2- Ensure that no device is installed on the ATM 2- جهاز على ماكينة الصراف الألى التأكد من عدم تركيب إي	J0124
1069	2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.	J0135
1070	2- Documentation is safe kept at fire proof vault	J0025

#	Control Name	Department
1071	2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from the Branch Manager or the delegated staff.	J0036
1072	2- Daily closure cases report.	J0056
1073	2- Customer's photo should have the customer's account number on the back of the photo.	J0036
1074	2- Copy of BOD resolutions should be scanned and fillied.	J0141
1075	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).	J0135
1076	2- Coaching the cash pool team to ensure clear understanding of written P & P & Memos.	None
1077	2- Clear workflow in place detailing all steps and actions requirements	J0066
1078	2- Checklist in place contains the report names with their frequency.	J0144
1079	2- Checklist in place contains the report names with their frequency.	J0144
1080	2- Checklist in place contains the report names with their frequency.	J0144
1081	2- Checklist in place contains the report names with their frequency.	J0144
1082	2- Checklist in place contains the report names with their frequency.	J0144
1083	2- Check and verify security matrix covers all functions and that access rights are in line with functional position of each unit member and evidence for action taken besides Profile access rights for each function should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	J0055
1084	2- CD is sent to the SLMF department with the updated authorized signatures to be uploaded quarterly or when needed on our ADIB's Portal to avoid any Fraud Cases.	J0142

#	Control Name	Department
1085	2- Canceling the non used checks by the vendor in attendance of the department head.	J0036
1086	2- Branch visits/ Trainings to ensure proper Alerts handling.	J0010
1087	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- الاجراءات موظفي الفرع بالتوقيع للتأكد من قراءة وفهم بتسجيل أي إجراءات جديدة في جدول ويقوم يقوم مدير الفرع	J0124
1088	2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system.	J0115
1089	2- Any changes to the procedures are dually approved and communicated to related stakeholders.	None
1090	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.	J0006
1091	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	J0138
1092	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	J0027
1093	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	J0133
1094	2- All functions are communicated by the agreed SLA	J0135
1095	2- All functions are communicated by the agreed SLA	J0082
1096	2- All functions are communicated by the agreed SLA	J0136
1097	2- All functions are communicated by the agreed SLA	J0050

#	Control Name	Department
1098	2- All functions are communicated by the agreed SLA	J0030
1099	2- All functions are communicated by the agreed SLA	J0088
1100	2- All functions are communicated by the agreed SLA	J0017
1101	2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.	J0029
1102	2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures	J0146
1103	2- segregation of duties is clearly documented and implemented to ensure independency of functions.	J0078
1104	2- segregation of duties is clearly documented and implemented to ensure indecency of functions	J0084
1105	2- Acquisition finance , Real estate , Brokerage Finance ,... ETC	J0078
1106	باعتباره وسيلة من وسائل الدفاع القانونية . وخاصة فى حال حضور الخصم بالمحكمة والتدخل فيه ، وهذا يكفى للعلم والاحاطة المتداولة وبالتالي يتم العلم بذلك الافلاس الدعاوى فى صورة دفاع قانونى فى القضايا بموقف الافلاس دوريا 3- يتم استخدام تلك العملاء المرسله للقطاع والمتضمنه بيان (2) i score - يتم مراجعة استعلامات الاستعلامات و شركة الاستعلام الائتماني عن طريق الادارات المختصة من خلال وحدة 1-يتم المتابعه	J0108
1107	1-Signature for the designated employee should be obtained on daily Control sheet with total sum of numbers and amount 2-Adding a new process called COA Transit which control Receiving COA from all ADIB branches beside other Dept. too 3- More control, we should handling lost CKs to be paid on CK Copy with other banks as usual process for similar cases	J0039
1108	1-Set visit year plan for branches and MF units.	J0020
1109	1-review sample the register in weekly basis and check by dep. senior to ensure no violation.	None

#	Control Name	Department
1110	1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal 2- Any changes to the procedures are dually approved and communicated to related stakeholders	J0039
1111	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	J0036
1112	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	J0036
1113	1-Monthly review for GL under cards operations unit head	J0150
1114	1-Initial evaluation for the potential site and prepare report including all the technical issues.	J0082
1115	1-HR to notify the departmeny by all the resigned/ transferred staff.	J0084
1116	1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	J0099
1117	1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	J0020
1118	1-Evacuation plan tested successfully and BCP implemented successfully several times	J0063
1119	1-Evacuation plan tested successfully and BCP implemented successfully several times	J0063
1120	1-Ensure keeping the batches in a fire proof cabinet under dual custody..	J0088
1121	1-Ensre that Job description in place & ensure that team members aware by P & P	None

#	Control Name	Department
1122	1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked by an independent person within the Pre-screening team and CIU	J0055
1123	1-Daily pending cases report by aging.	J0056
1124	1-Checklist in place to consolidate all the received CBE circulars to ensure implementation	J0063
1125	1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place	J0157
1126	1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	J0063
1127	1-Assigned reports are effectively reviewed on maker / checker level	J0088
1128	1-Approvals as per delegation matrix to be in place prior processing	J0150
1129	1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle	J0063
1130	1-All users requests form presented in accordance to maker/checker basis and normal approval cycle	J0063
1131	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.	J0158
1132	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	J0082
1133	1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.	J0036
1134	14- Group facilities should be aggregated	J0143

#	Control Name	Department
1135	13. proper credit checking in place	J0078
1136	13) Score sheet must be validated and secured in the CRM.	J0143
1137	12. No signs of weakness that mandates classification.	J0078
1138	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	J0143
1139	11) Clean-up/Throughput Requirements is in place.	J0143
1140	10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.	J0078
1141	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.	J0143
1142	1.Other banks disputes: - Receive disputes form service provider (MC/EBC) - Investigate with NIE for outsourced ADIB ATMs - Based on the investigation result either to accept the refund or reject with related doucmnetaion proof presented	J0150
1143	1.Obtaining the appropriate approvals prior granting any access to staff.	J0136
1144	1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type" 2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, and to collect all lesson learned, that can be taken as reference for similar changes to reduce the production impact 3- Rollback action plan added as part from changes 4- Special CAB meetings concept is being applied to handle mega changes and project changes that required details discussion and actions "if needed and upon recommendation from CAB committee " 5- Fast track support for the mega changes and project , is being used as model to support production deployment after implementation, to make sure to record all related fix's , that handled as catastrophic incidents	J0106

#	Control Name	Department
1145	1.Assess Technical limitation for ADIB assets(DB, HW, SW, Application...) 2. Information security perform security assessment for all ADIB assets. 3. Security assessment test before go-live for any project 4. Security approval for any production deployment through the Change advisory board meeting	J0106
1146	1.Assess ADIB Network architecture and application to identify the SPOF and limitation in license. 2. Monitoring for devices utilization and performance 3.Review the Backup and restoration testing for the critical Services	J0106
1147	1.All new hires have to answer the relatives question in the application form and sign the relatives declaration	J0024
1148	1.3 Ensure existence of Products policy Manual	J0048
1149	1.2 Review the existence of delegation matrix in place and approved by the related parties	J0048
1150	1.1 All new products / renewal of existing products are approved from the appropriate approval level based on the product limit.	J0048
1151	1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirments and sent for approval	J0082
1152	1. We have authorized bank spokesperson that received Media briefing before going to any interview.	J0096
1153	1. Verifying the signitures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.	J0058
1154	1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts	J0096
1155	1. To liaise internally in order to check facts & figures as well as the accusation.	J0096
1156	1. To ensure that financial statements were signed by CFO or delegated head before printing.	J0096

#	Control Name	Department
1157	1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.	J0129
1158	1. The Sharia department is currently planning to offer several general and specialized training programs to employees to fulfill their needs to the required level.	None
1159	1. The invoices are being processed thru maker / checker and approved from the unit head.	J0117
1160	1. The internal Shari'a audit unit conducts the Shari'a audit according to risk risk-based plan. Shari'a audit started to prepare a Shari'a risk appraisal profile for each audited unit prior commencement of field work. Shari'a audit coordinates with the Shari'a department in all Shari'a audit missions and reports of Shari'a audit are submitted to the Shari'a board through the Shari'a department.	None
1161	1. The committees decisions are being communicated to the concerned in HR for implmentations	J0085
1162	1. System prevents updating the ID# for the ex-employees in creating new joiners	J0086
1163	1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads	J0085
1164	1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.	J0082
1165	1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)	J0082
1166	1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia departmet to be aligned on all sponsorship opportunities. 3. Sharia Head is a member of the CSR committee in order to ensure all approved projects are compliant.	J0096

#	Control Name	Department
1167	1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.	None
1168	1. Reviewing all contracts to ensure signing appropriate SLAs.	J0105
1169	1. Review the invoices against the requests and obtained approvals	None
1170	1. Review periodical logs for system administrator activities. 2. An email security gateway is employed. 3. Email classification mechanisms are used. 4. Data Loss Prevention (DLP) monitoring is implemented. 5. The SOC team monitors email security 24/7. 6. Transport Layer Security (TLS) is enabled. 7. Domain-based Message Authentication, Reporting, and Conformance (DMARC) is enabled. 8. Domain Keys Identified Mail (DKIM) is enabled. 9. Sender Policy Framework (SPF) is enabled. 10. Regular employee awareness training is conducted. 11. Malicious email addresses are blocked using Indicators of Compromise (IOCs).	J0090
1171	1. Register to log all the items in / out and being monitored thru the admin staff.	J0117
1172	1. Redeeming the points by the designated staff and obtain the approval from General Admin and Security head	None
1173	1. Reconcile the received appraisals forms against each sector head counts	J0024
1174	1. Quarterly review on Portfolio is properly conducted and raised to CRO.	J0078
1175	1. Processing invoices are being done by maker / checker then approved by the unit head.	J0082
1176	1. Posting any vacant position on the portal	J0085

#	Control Name	Department
1177	1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team to notify that prior processing any transaction should be returned to CSU. 2. Workflow alert any duplicated transfers. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	J0059
1178	1. Perform monthly check over the projects milestones.	J0082
1179	1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.	None
1180	1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. المطابقة الصحيحة يوميا Trial 2 & حسابات الاستاذ بالفرع والتأكد من يقوم مدير العمليات بمراجعة Trial 3	J0124
1181	1. Obtain the proper approval from Sharia prior dealing with all campaigns	J0118
1182	1. Obtain People & Development head approval	J0129
1183	1. No cases can be activated unless it is presented to and approved by settlement committee	J0138
1184	1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	J0082
1185	1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff	J0086
1186	1. Monitoring of administrative activities through native system and application logs.	J0090
1187	1. Monitor all lines along with their status thru excel sheet indicated their status either active or cancelled.	None

#	Control Name	Department
1188	1. Mift indemnity agreement is signed from the customer.	J0057
1189	1. Internal procedures in place defining the roles for all stakeholders.	J0082
1190	1. Implement comprehensive risk management framework.	J0007
1191	1. Hotels rates included in the invoices must comply with contract	None
1192	1. Having approvals for any product(s) related news, unit head approval, shariaa.	J0096
1193	1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.	J0119
1194	1. Having ADIB guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.	J0119
1195	1. GLs are being prepared and sent to GL owner for approval. 2. GLs are being sent to ICD along with the GL breakdown	J0118
1196	1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased 3. Close follow up with ITS on all open issues to get the max. support possible 4. IT management proposed as action plan for Core Banking System replacement, that has been rejected at Board committee , however subject ready for discussion once concept approved as cost and business impact are major if decision taken to replace core banking Added to above 1. Although their financial statement are ok, regular review to be performed by Vendor committee to ensure business continuity 2.Resource challenge is existing now 3.Phoenix is currently working with Sybase 16, G12 with windows 2016 4- Risks that related to changes need contours follow up	J0105
1197	1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned departments	J0060

#	Control Name	Department
1198	1. Ensure that all processes in place and properly communicated	None
1199	1. Ensure all front liners are properly trained on product features and selling process.	J0015
1200	1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.	J0086
1201	1. Database is updated with the staff details from the hiring pack	J0086
1202	1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.	J0149
1203	1. CSR projects are reviewed by CSR committee for approval.	J0096
1204	1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.	None
1205	1. Conducting the proofing process by HR Risk and Governance as independent unit	J0136
1206	1. Conduct the review for the received inquires from 2 makers and 1 checker.	J0025
1207	1. Components Redundancy (i.e. Dual Power Controllers).	J0104
1208	1. Commitment letter is being signed by each eligibale employee prior starting the course.	J0129
1209	1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having official approval letter from CBE to open any new branch with the new branch code. 5- Customers to be informed officially with the closing date of any branch & the new branch address & date of transfer customer accounts.	J0021

#	Control Name	Department
1210	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist sent to dept. staff to ensure applying all the regulations	J0039
1211	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist is being sent to dept staff to ensure applying all the regulations	J0096
1212	1. Case by case is being studied and handled based on the customer outstanding amounts.	J0138
1213	1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. 3. Maker and checker process to limit such risk and no transaction is excuted unless there is the cheker approval. • Call back to be done with the client on the day of execution. • The transaction details is logged in daily reference sheet. • Maker and checker process is applied to limit such risk. • Workflow alert for any duplicated transfers. • • Reconciliation between the original received from the customers thru email and received from branch. • 3 Checkpoints; Customer (receiving Swift Alert) – Branch/CSU (Work Flow) – Remittance Unit (processing). • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markig • Branch to send originals that have avoid duplication stamps/markig directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markig • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	J0059
1214	1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent previously through the system.	J0107
1215	1. Audit trails in place for types of e-banking transactions 2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer himself.	J0067

#	Control Name	Department
1216	1. Assigning a focal point in the department to handle invoices & petty cash.	J0096
1217	1. Approved deferral policy in place	J0077
1218	1. Any updates on customers details received from customers are reviewed and updated as per approved process	J0025
1219	1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scanning and Uploading the signatures are being done on a maker / checker basis.	J0025
1220	1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensure compliance and avoid any misunderstanding from the clients.	None
1221	1. Any posting in the GLs to be approved by the head of corporate communication 2. Monthly proofing is sent to ICD with the GLs breakdown	J0096
1222	1. All vaults under dual custody as per the delegation matrix.	J0082
1223	1. All the grievance cases will be submitted to EG-Tazalomat.	J0085
1224	1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current system. 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entries 3. Executing the transactions are being done as per the roles and delegation memo 4. Sample review is being done from head of HR Operations for the financial batches on a daily basis	J0086
1225	1. All the bank assets are coded.	None
1226	1. All Shari'a Board Resolutions should be notified to concerned parties.	None
1227	1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	J0119
1228	1. Ensure obtaining the required approvals as per the DOA prior processing	None

#	Control Name	Department
1229	1) Specify the calling requirements (ticket size, obligor status ...etc.).	J0068
1230	1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the way out scenario and its implementation.	J0138
1231	1) Make Sure that the Monthly required Dump files are provided from required departments.	J0023
1232	1) JD is in place in HR and in case new JD is requested, it is updated and sent to them.	J0087
1233	1) In case of discrepancy registration stop till rectification 2) Execution on system is under dual control 3) Daily audit trail system review reports against customer request	J0067
1234	1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its debt. This is conducted through a wide range of reports that are currently being developed manually till the implementation of an EW application that captures all incidents.	J0068
1235	1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its debt. This is conducted through a wide range of reports that are currently being developed manually till the implementation of an EW application that captures all incidents.	J0068
1236	1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific business.	J0138

#	Control Name	Department
1237	1) COB Plan is reviewed and updated Annually with COB Team	J0041
1238	1) Capacity plan should be prepared taking into consideration annual leaves.	J0143
1239	1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.	J0087
1240	1) Business Team to conduct regular visits to their customers.	J0023
1241	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.	J0143
1242	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1243	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1244	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076

#	Control Name	Department
1245	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1246	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1247	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1248	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1249	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076

#	Control Name	Department
1250	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1251	1) annual trainings plan 2) new projects training	J0038
1252	1- Ensure all procedures/Policies are updated and approved '2- All functions are communicated by the agreed SLA	J0023
1253	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0023
1254	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0148
1255	اقصى حماية ممكنه لاموال واروراق البنك حضور اكثر من محامى فى تلك الامور لضمان لائقة حال تعذر توفير سيارة خاصة 3- يتم سيارات المحامين الشخصية ووسيلة انتقال فى حالة وجود اموال سائلة 2- يتم استخدام 1- يتم استخدام سيارات البنك	J0108
1256	1- Yearly plan sets.	J0099
1257	1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.	J0036
1258	1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.	J0036
1259	1- To save all the required documents on shared folder such as updated commercial register, BOD resoulution minutes of meetings, financial statements , قرار التأسيس , etc.	J0141

#	Control Name	Department
1260	1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pending against the set targets and benchmarks. The error rates are also monitored by each staff member and any trends/issues are actioned appropriately.	J0055
1261	1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system	J0135
1262	1- Staff are updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	J0063
1263	1- Review received special approvals against approved delegation matrix prior processing	J0003
1264	1- Review alerts generated by AML solution within the predefined time frame.	J0010
1265	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	J0144
1266	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	J0144
1267	1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, ADIB Foundation and Sustainability Departments then a final review and consolidate and approval is done by Head of Sustainability and Sustainable Finance.	J0144
1268	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.	J0144
1269	1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.	J0144
1270	1- Regular skills and capabilities development sessions	J0066

#	Control Name	Department
1271	1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD reports are reviewed by checkers to ensure all transactions are processed timely and accurately. 5- In case of system errors shown while processing incoming transactions, Remittance unit hold such transactions till reviewing EOD running to ensure that no duplications occurred.	J0135
1272	1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA	J0096
1273	1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal.	J0146
1274	1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data to be matched with Daltex report too	J0128
1275	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	J0156
1276	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	J0003
1277	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.	J0137
1278	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.	J0029
1279	1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	J0063

#	Control Name	Department
1280	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	J0134
1281	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	J0021
1282	1- Ops staff are kept updated with their roles & responsibilities.	J0063
1283	1- Ops staff are kept updated with their roles & responsibilities.	J0138
1284	1- Ops staff are kept updated with their roles & responsibilities.	J0088
1285	1- Ops officer branch manager ensure having the hold mail under dual custody. المراسلات بالفرع تحت رقابه ثنائيه. يتأكد مدير الفرع العمليات من الاحتفاظ	J0124
1286	1- Only designated staff in Cards Ops unit have access to maintenance screen with full segregation of duties in place	J0150
1287	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.	J0036
1288	1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data from RM before performing ECR on the System	J0052
1289	1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.	J0029
1290	1- Monitoring and Follow up till closure.	J0088

#	Control Name	Department
1291	1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk Head, Group Treasurer. 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to concerned stakeholders for implementation. 4- For policy amendements, required amendements will be presented to the CRO in order to obtain BOD approval in case of materiality. 5- In case of no material change , ALCO is delegated to approve.	J0115
1292	1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis to ensure that GLs/account types are correctly mapped to the ALM system same as the balance sheet. 2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system. 3- Ensure daily smooth running of Quantum reports.	J0115
1293	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities. 2- segregation of duties is clearly do	J0050
1294	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	None
1295	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities	J0084
1296	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	J0143
1297	1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities.	J0097

#	Control Name	Department
1298	1- GL reconciliation process are currently under enhancement in cooperation with ICU and will be implemented once IT provide us with the required report showing the breakdown of CAD GLs by each customer name and RIM number to allow us to execute the required GLs proof on a monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.	J0138
1299	1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head.	None
1300	1- Getting approval prior sending or receiving any batches.	J0088
1301	1- Function is under dual control maker/checker review prior processing	J0003
1302	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. .	J0071
1303	1- Ensure that contract & SLA with the service provider are in place	J0150
1304	1- Ensure that all information is updated on knowledge base	J0027
1305	1- Ensure that all functions are processed after maintaining proper approvals/memos.	J0006
1306	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	J0083
1307	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	J0134

#	Control Name	Department
1308	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	J0021
1309	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	J0063
1310	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	J0063
1311	1- Ensure that all functions are processed after maintaining proper approvals/memos	J0133
1312	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process 3- SLA in place	J0063
1313	1- Ensure that all functions are processed after maintaining proper approvals/memos	J0138
1314	1- Ensure that all functions are processed after maintaining proper approvals/memos	J0096
1315	1- Ensure that all functions are processed after maintaining proper approvals/memos	J0063
1316	1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviation authority if found .	J0055
1317	1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. وإضافة التوقيع على النظام الثاني بعد مرور 10 أيام من فتح الحساب. إندام كارت التوقيع	J0124

#	Control Name	Department
1318	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	None
1319	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0151
1320	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0152
1321	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0079
1322	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0132
1323	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0125
1324	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0118
1325	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0033
1326	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0113
1327	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0025
1328	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0048
1329	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0054
1330	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0056
1331	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0040

#	Control Name	Department
1332	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	None
1333	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0021
1334	1- Ensure all procedures/Policies are updated and approved	J0136
1335	1- Ensure all procedures/Policies are updated and approved	J0030
1336	1- Ensure all procedures/Policies are updated and approved	J0135
1337	1- Ensure all procedures/Policies are updated and approved	J0082
1338	1- Ensure all procedures/Policies are updated and approved	J0050
1339	1- Ensure all procedures/Policies are updated and approved	J0088
1340	1- Ensure all procedures/Policies are updated and approved	J0017
1341	1- Dual custody in place for all issued cash back cards documentation in the main vault	J0150
1342	1- Dual custody in place for all booked assets documentation in the main vault	J0014
1343	1- DSU are kept updated with their roles & responsibilities.	J0066
1344	1- Designations of dual custody in place for key registers and access to the main vault	J0025
1345	1- Designated dual custodians	J0152
1346	1- Dealing with credible accredited agencies to ensure high quality data	J0060
1347	1- Data received from the Operations (Corporate Finance Ops) side on email.	J0033
1348	1- Data received from the Finance side on email.	J0033
1349	1- Data received from the Credit Admin side on email.	J0033

#	Control Name	Department
1350	1- Data is extracted and received from the IT side on email / shared folder.	J0033
1351	1- Daily monitoring to the tha ACH booking files received from EBC.	J0135
1352	1- Customer's photo should be used for his own account.	J0036
1353	1- Customers names are reviewed against names & account number by branches & operations	J0156
1354	1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/ADIB Egypt board 2- Detailed work procedures for every function performed in the department should be in place - Ensure all procedures/Policies are updated and approved	J0143
1355	1- Corporate Communication staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0096
1356	1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with FCY.	J0135
1357	1- Clear updated designations are in place to segregate duties maintained within the unit and custody	J0063
1358	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	J0125
1359	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0008
1360	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0151
1361	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0152

#	Control Name	Department
1362	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0079
1363	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0118
1364	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0033
1365	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0122
1366	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0113
1367	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0025
1368	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0048
1369	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0056
1370	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0050
1371	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	None
1372	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0021
1373	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0088

#	Control Name	Department
1374	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0017
1375	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0063
1376	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0148
1377	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0082
1378	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0055
1379	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0040
1380	1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal	J0142
1381	1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P; is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to stand of their required performance standards	J0063
1382	1- Calls are Monitored monthly 12 call per Agent, followed by proper Coaching 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	J0056
1383	1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. جديده للتأكد من فهم الفرع للإجراءات مدير الفرع مسئول عن طباعة أي إجراءات يكون	J0124

#	Control Name	Department
1384	1- BO reports extracted on daily basis to ensure correctness for the data fed 2- Manual register are controlled by trade bills supervisor upon sending /receiving TB to court	J0128
1385	1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.	J0141
1386	1- All transactions are processed as maker/checker as per checklist.	J0135
1387	1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Remittances directly scanned copies via email.	J0135
1388	1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved and in place	J0066
1389	1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.	J0146
1390	1- staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0083
1391	1- Daily Mail in logged with details by maker-checker & after reviewing files another cycle of checking at main vault before files archiving. 2- Dual Custody in place for received files / modifications documents	J0150
1392	<ul style="list-style-type: none"> • Ensure filling original documents in vault after being reviewed and registered , entry to the vault done by at least 2 authorized employees as per Vault memo 	J0052
1393	<ul style="list-style-type: none"> • Weekly review of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assurance is conducted on report reconciliation. • Each delinquent account should be allocated to collector to ensure that all the delinquent customers are contacted by the collection team. 	J0042
1394	<ul style="list-style-type: none"> • Version Control: approved version of spreadsheets are used. 	J0146

#	Control Name	Department
1395	<ul style="list-style-type: none"> Updated collections process manual where all process changes are being properly documented and approved by collections head . 	J0046
1396	<ul style="list-style-type: none"> The used receipt books should be sent to archiving unit. A memo is prepared for this purpose. 	J0005
1397	<ul style="list-style-type: none"> The Supervisor conducts periodic reviews with the respective agency manager on the agency's performance in line with the agreed performance. 	J0005
1398	<ul style="list-style-type: none"> The full cleanup for Non personal accounts had been finalized by the team since March 2012 by checking all existing file which opened before centralization and update clean up sheet weekly and follow up is done with branches and with senior management 	J0025
1399	<ul style="list-style-type: none"> 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. 	J0043
1400	<ul style="list-style-type: none"> Review sample of BO reports manually. Manually assessment of BO access and reports classification. Maintaining access matrix for all BO Access and reports. 	J0092
1401	<ul style="list-style-type: none"> 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. 	J0134
1402	<ul style="list-style-type: none"> 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. 	J0005
1403	<ul style="list-style-type: none"> 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. 	J0005
1404	<ul style="list-style-type: none"> Protected spreadsheet 	J0146
1405	<ul style="list-style-type: none"> Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM. 	J0025

#	Control Name	Department
1406	<ul style="list-style-type: none"> 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. 	J0046
1407	<ul style="list-style-type: none"> Monitoring and Follow up till tasks closure. Escalation is prepared in case of any deviation. 	J0110
1408	<ul style="list-style-type: none"> 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. 	J0043
1409	<ul style="list-style-type: none"> Maker/Checker in preparing the collection agencies expenses ,Also an independent department (MIS unit) is reviewing the expense claims for the collection agencies 	J0081
1410	<ul style="list-style-type: none"> KYC data are verified and validated by CADDC any discrepancy on KYC data case should refer to business to rectified prior opening the account 	J0114
1411	<ul style="list-style-type: none"> KB in place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management process 	J0105
1412	<ul style="list-style-type: none"> Job descriptions in place to ensure segregation of duties is clearly documented and implemented. 	J0146
1413	<ul style="list-style-type: none"> Job description are in place and certified for all staff. 	J0146
1414	<ul style="list-style-type: none"> Hold (No Debit) only placed on the account which missing files * no check book to be issued Updates on clean up progress are reported to BRCC on monthly basis 	J0025
1415	<ul style="list-style-type: none"> Head of Branch Logistics Distribution review and approve before circulation. Final Version of Circulation is reviewed from all concerned parties prior sending. 	J0111

#	Control Name	Department
1416	<ul style="list-style-type: none"> • have a checklist which is already approved by the concerned departments reflecting the needed documents (which follow the country policy for legal documentation and compliance requirement)noting that before opening any new account maker and checker validate the presented documents against this check list 	J0114
1417	<ul style="list-style-type: none"> • Ensure that the tele-calling team prioritizes high-risk accounts. 	J0043
1418	<ul style="list-style-type: none"> • Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio. 	J0043
1419	<ul style="list-style-type: none"> • 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. 	J0005
1420	<ul style="list-style-type: none"> • 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. 	J0005
1421	<ul style="list-style-type: none"> • Each account written off should be reported " written off " to CBE according to its regulation. 	J0042
1422	<ul style="list-style-type: none"> • Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation. 	J0042
1423	<ul style="list-style-type: none"> • 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. 	J0042
1424	<ul style="list-style-type: none"> • Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault & Original keys held in Documentation vault locked by dual custody 	J0052
1425	<ul style="list-style-type: none"> • Collections team to adhere to the call script. 	J0043
1426	<ul style="list-style-type: none"> • Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR. 	J0046

#	Control Name	Department
1427	<ul style="list-style-type: none"> Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days . 	J0005
1428	<ul style="list-style-type: none"> Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 	J0146
1429	<ul style="list-style-type: none"> BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side 	J0114
1430	<ul style="list-style-type: none"> 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. 	J0005
1431	<ul style="list-style-type: none"> All Sent / Received e-mails to external collection agencies must be encrypted. 	J0005
1432	<ul style="list-style-type: none"> Agency staff are trained on TCF principles and Collection process. 	J0005
1433	. 4- Maintenance report reflecting any change done on the customer profile on CMS is generated daily and reviewed by an independant senior Cards ops unit staff (supervisor)	J0150
1434	. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0138
1435	*Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit admin for circulation.	J0052
1436	*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions	J0010
1437	*Sample is monitored to make sure activation/Blocking is done on time during the customer call. *Immediate escalation in case of any problem in blocking.	J0089
1438	*Release for any document should be signed by Maker & checker.;	J0052
1439	*issuing Monthly report for Valuation related to Mort F/O ADIB showing the expiry due valuation and upcoming	J0052

#	Control Name	Department
1440	*HR payment officer prepare payroll files to be posted on HR Oracle system. *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core banking system. *Payroll register extracted from Oracle system is validated by Head of HR Operations prior processing.	J0086
1441	*Ensure that the received T.S. is the approved by participant banks.	J0051
1442	*Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, Legal,HR operations etc.) for clearances feedback. *HR personnel and service manager reviews the clearance check lists and ensures obtaining the clearances from relevant stakeholders.	J0086
1443	*Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within specific branch & checked against previous proceeded transactions.	J0150
1444	*combination and keys should be kept in safe have dual custody.	J0050
1445	*Capacity plan is prepared based on business requirements taking *Measuring the service level to ensure meeting the department KPI's (Threshold 70%).	J0159
1446	*Any event of default should be communicated to all participant banks & should be escalated to ADIB Capital team / ADIB risk & business first for advising action prior sending to participant banks	J0051
1447	*All data/information are logged in the agent knowledge base.	J0089
1448	* Tutorials of IB/MB usage is created on social media , going fwd we sugesst having digital embassdor in branches to eductae the customers.	J0067
1449	* The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in ADIB Egypt to remove the contradiction between Shari'a and the applied and relevant laws.	None

#	Control Name	Department
1450	* The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory rules in a way that also does not prejudice Shari'a requirements.	None
1451	* Swifts sent to participant banks are reviewed by Maker/ Checker	J0051
1452	* Swifts / emails sent to participant banks are reviewed Maker/ Checker	J0051
1453	* SLAs between concerned departments were approved and communicated to stakeholders	J0052
1454	* Review valuation reports in line with policy & CBE guidelines	J0052
1455	* Review signing powers & signing on behalf of the company is properly checked	J0051
1456	* Received Docs reviewed by Maker/ Checker at Docs Unit	J0052
1457	* Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker	J0051
1458	* Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. Maker / checker concept is evidenced on Documents check list.	J0150
1459	* Perform sample testing on customer account to ensure that the transactions are fired through SAS system according to set scenario/ threshold * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired through SAS system according to set scenario/ threshold	J0010
1460	* Obtain legal & Risk & Shariaa approval on drafted documents	J0051
1461	* New Client Signature System deployed on production March 2014 enabling segregation between the customer, guardians & POA signatures upload for better search accurate results * RIM To Account Relationship deployed on production to enable opening Separate RIM for Guardian , POA & Minor.	J0150

#	Control Name	Department
1462	* Market survey to be conducted every 6 months to scan the market and monitor new updates	J0067
1463	* Legal/risk/shariaa approvals should be obtained on all syndication documents	J0051
1464	* Legal drafting for syndication documents as per approved T.S.	J0051
1465	* In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & account restricted which affect the deduction of monthly installment * MIS reported to branches network & Escalated to branches network head & ORM on monthly basis	J0150
1466	* Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquires are performed by Maker/ Checker.	J0051
1467	* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	J0051
1468	* Existing BO report extracted to compare processed DC in previous day against daily interface report (Card management system AS-400) and IT operation confirmation report	J0150
1469	* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner	J0010
1470	* Ensure that T.S. is circulated to all concerned parties' internally	J0051
1471	* Ensure that T.S is circulated to OPS for proper calculation .	J0051
1472	* Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be communicated to participant banks	J0051
1473	* Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments	J0008

#	Control Name	Department
1474	* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA	J0045
1475	* Docs are submitted with lodging memo	J0051
1476	* Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor discrepancy which does not need customer signature to be adjusted from AMC.	J0150
1477	* Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& (Minor accounts per Branch) and reviewed by AMC officer on a daily basis under advice to Branches	J0150
1478	* Customers place their feedback in the app inbox managed by call center.	J0067
1479	* Confirmation on receiving /deducting agency fees	J0051
1480	* Communicating CPs satisfaction letter to all participants in a timely manner.	J0051
1481	* BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily basis by AMC officers under advice to Branches in case of missing CUH documents or opened by mistake, and new RIM Class for inheritors Account now on production to change the RIM Class for deceased clients.	J0150
1482	* 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.	J0011
1483	* All Received documents should be updated on Q &A;	J0051
1484	* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date	J0052
1485	* Valuations are submitted to docs unit by RM with lodging memo	J0052

#	Control Name	Department
1486	حسب تاريخها و اطلاع جميع العاملين عليها حفظ التعليمات الدورية	J0113
1487	Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a year including the call tree testing and the BCM plans are updated based on the results. All issues identified are tracked for remediation.	J0055
1488	Returned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.	J0150
1489	Returned Cards 6. Review shredding list against system (card status) by CB unit head and Quality unit	J0150
1490	Returned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed	J0150
1491	Returned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system	J0150
1492	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	J0082
1493	Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's compliance with regulatory limits and report it to CBE and reviewed from Market Head	J0115
1494	Ensure that BCP in Place Ensure that Daily follow between both the branches & the vendors, within communication with Police authority to escort the said vehicles or rest them in the safe parks of the police stations till the coming morning.	None
1495	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.	J0078

#	Control Name	Department
1496	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.	J0078
1497	6) Specific documentation standards and variance are specified.	J0143
1498	5. Stress testing' discipline is in place for key environmental uncertainties.	J0078
1499	5) Risk reporting is done	J0143
1500	4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.	None
1501	4. Processing the invoices on original	None
1502	4. Collateral valuation.	J0078
1503	3-SLAs Between all stakeholders defining the timeline to discuss all the technical evalution.	J0082
1504	3-Additional control point through retail risk monthly sample review	J0150
1505	3. Review the register to ensure no duplicate.	None
1506	3. Relationship review and returns, pricing and repayment schedule.	J0078
1507	3. Logging all the invoices in sheet for monitoring	None
1508	3- Monitoring performance and applying penalties for breaches	J0150
1509	3- Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.	J0150
1510	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.	J0135
1511	2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head	J0150

#	Control Name	Department
1512	2. Unit head signature is required on the invoice.	None
1513	2. Short list for the approved consultants - contractors - vendors.	J0082
1514	2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.	J0138
1515	2. Receiving report from the vendor on a quarterly basis to review the redeem points	None
1516	2. Processing the hotel invoices on a maker / checker basis.	None
1517	2. No invoice will be paid unless the asset is coded.	None
1518	2. Monitoring document movement to/from stores thru sheet .	None
1519	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.	J0078
1520	2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.	J0082
1521	2) To ensure that all CCRs are conducted on time and if not extension is properly obtained	J0138
1522	2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.	J0150
1523	2- Maker/checker concept is applied manual through reports review	J0150
1524	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0063
1525	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0088
1526	2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding & embossing	J0150

#	Control Name	Department
1527	2- Dual control on system and daily batch review	J0150
1528	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	J0063
1529	1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.	J0150
1530	1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback	J0003
1531	11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.	J0078
1532	1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).	J0021
1533	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0141
1534	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	None
1535	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation	J0085
1536	1- changing the account status to inheritors. 1- حاله الحساب الى متوفى تغيير	J0124
1537	•Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register	J0052
1538	• Prepare process identifying all required documentation to open non personal accounts based on the legal entity of the company applying all requirements defined by ID verification of the Egyptian Money Laundering Combating Regulations. processes/process enhancement related to Account Opening area	J0025

#	Control Name	Department
1539	<ul style="list-style-type: none"> Existence of two types of authentication(Keys and Combination Password) 	J0052
1540	*Ongoing awareness sessions are given to the agents.	J0089
1541	*On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the Quality team and The team leaders.	J0089
1542	*Deferrals should be reflected in monthly reports including due & upcoming deferrals.	J0052
1543	*All new instructions are communicated to the agents.	J0089
1544	Ensure department procedure is updated	J0056
1545	الصلاحيات الممنوحة للموظفين كل ربع سنة مراجعة	J0113
1546	و لا يلتزم أى عذر فى مخالفة ذلك على جميع الايصالات التى قام بتحصيلها يجب ان يقوم الباحث بالتوقيع	J0113
1547	يوم التحصيل او ثانى يوم عمل على الاكثر توريد جميع المتحصلات من العملاء فى نفس يجب ان يتم	J0113
1548	قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل، يتم مراجعتها	J0113
1549	الاجازات وتسجيلها بالسجل المخصص لذلك بين الحائز الأصلي والحائز الاحتياطي أثناء إجراءات تسليم وتسليم الاختام والمفاتيح يتم عمل	J0113
1550	من خلال مبدأ الفصل بين الإعداد والمراجعة. البيانات المسجلة على نظام الحاسب الآلي Data. يتم تسجيل واعتماد جميع maintenance on the system is done on maker/checker basis as per system requirements	J0113
1551	بمعرفة الموظف المختص بمطابقة التوقيعات التأكد من مطابقة توقيع العميل على الطلب All application are signature verified by MF officer	J0113
1552	المحددة ولايوجد أى ملاحظات من المركزى الالتزام باعداد بيانات المركزى في التوقيعات يتم	J0101

#	Control Name	Department
1553	الملكية ويتم استيفاء من الإدارة المالية % فاكتر بالإضافة الى الجزء الخاص بحقوق ويتم اظهار كل مساهم تبلغ نسبتة 2.5 والمصريين ونسب المساهمة لكل منهما الاجنبي موضح به المساهمين الأجانب يتم اعداد بيان الاستثمار	J0101
1554	والسجلات الأخرى في أماكن مناسبة وأمنه مصفح ذو رقابة ثنائية مع حفظ المستندات - المستندات المرقمة - ..الخ في شانون المديونية والكفالة - أطرف المعاملات اليومية الهامة مثل: شيكات العملاء - عقود يتعين حفظ جميع المستندات	J0113
1555	المقدمة من العميل والتأكد من صلاحيتها مراجعة المستندات	J0113
1556	والذي غالبا ما يكون من أقارب العميل اذا تطلب الأمر ذلك لكل من العميل والكفيل بنفسه من خلال الاتصال التليفوني او الزيارة عن السداد يقوم مدير الوحدة بمتابعة العميل طرف مدير الوحدة - في حالة تأخر العميل في مواعيدها من خلال النسخة المحفوظة العملاء بسداد الأقساط المستحقة عليهم اليومية بمعرفة مدير الوحدة والتأكد من قيام مراجعة المتحصلات	J0113
1557	على المستندات المقدمة من العميل. الآكي مع البيانات المسجلة يدويا ومطابقتها البيانات المسجلة على نظام الحاسب مراجعة	J0113
1558	يؤثر بشكل كبير على البيانات المدونة به. من خلوها من أي كشط أو تحوير أو تعديل مراجعة الإيصالات والتأكد	J0113
1559	لعميل واحد في أي وحدة وفي نفس الوقت. لا يسمح النظام بفتح أكثر من حساب	J0113
1560	من سداد العميل للمديونية بالوحدة القديمة. بيانات العميل للوحدة الجديدة يجب التأكد في حالة نقل	J0113
1561	اللازمة من إدارة التمويلات الصغيرة. الجديد للعميل بعد الحصول على الموافقات يقع في نطاقها الجغرافي عنوان مقر العمل نشاطه يتم نقل بيانات العميل للوحدة التي في حالة تغيير العميل لمقر	J0113
1562	شيكات العملاء وتطبيق الاجراءات ذات الصلة. عمل الجرود الدورية على	J0113
1563	التسجيل ومراجعة البيانات بعد تسجيلها. الممنوحة لكل موظف فيما يتعلق بأعمال من الفصل التام بين الاختصاصات والصلاحيات على مدير الوحدة التأكد	J0113

#	Control Name	Department
1564	إلا بعد الحصول على موافقة من الإدارة. مقار أنشطتهم في النطاق الجغرافي للوحدة السماح للوحدات بقبول طلبات لعملاء لا يقع عدم	J0113
1565	تخص العمل بدون حفظ في نهاية كل يوم. المكتب والتأكد من عدم ترك أي متعلقات تطبيق سياسة نظافة	J0113
1566	بشأن تسلم وتداول المستندات المرقمة. تطبيق الاجراءات الصحيحة والمعتمدة	J0113
1567	الممنوحة للموظف تتناسب مع طبيعة عمله التأكد من أن الصلاحيات	J0113
1568	باستيفاء بيانات الطلب بشكل واضح ودقيق. والموظفين الآخرين على ضرورة الاهتمام التدريب والتوجيه المستمر للباحثين وصحيح من قبل المسئول عن المراجعة. الطلب قد تم استيفائها بشكل واضح ودقيق التأكد من ان جميع بيانات	J0113
1569	التوقيع مطابق و توقيع المسئول المختص مطابقة التوقيعات اينما وجدت باستيفاء خاتم التاكيذ على	J0113
1570	The other department handling Registration side to implement on the system (System support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.	J0025
1571	- Report 5011 should be sent to CAD & finance to be presented to CBE	J0141
1572	Release should be as per the approval matrix stated in the Release Process.	J0052
1573	Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.	None
1574	- Original documentation safekeeping is kept in fire proof cabinet with dual custody, key register for movment of keys	J0050
1575	Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads	J0086
1576	Monitor internal and external internet banking transactions	J0073

#	Control Name	Department
1577	Matrix is reviewed by maker/checker at CADC	J0025
1578	Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0113
1579	- 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.	None
1580	- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	J0052
1581	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 وفروع البنك) والتأكد من نسب التوزيع الوحدات (المصروفات المشتركة بين الوحدات - مراجعة المصروفات التي يتم تحميلها على موظفي الإدارة الذين يتميزون بدقة المراجعة المطابقة الدقيقة التي تتم بمعرفة	J0113
1582	- Ensure that OPs are calculating Installments , profit , commissions , fees	J0051
1583	- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S	J0051
1584	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	J0026
1585	- Ensure that all processes in place and properly communicated.	J0101
1586	- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.	J0051
1587	- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents	J0052

#	Control Name	Department
1588	Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatically according to the issued cards & segregation dispatching done with maker /Checker concept (customer address excluded from cards portfolio) Internet Banking : Receiving customer request to create Internet Banking User & password (done on maker / Checker concept)	J0150
1589	Customer data are maintained on the system as per the application signed by the customer مدير الوحدة أو من يحل محله التي تم التأكد من اكتمالها وصحتها بمعرفة الأساسية للعملاء من واقع المستندات، تسجيل البيانات.	J0113
1590	created BO report for rims with expired commercial register to identify the number of customers with expired CR to be sent on monthly basis to all concerned departments and CSU to extract it from Iscore	J0114
1591	Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance rules	J0097
1592	Clear designations are in place to segregate duties maintained within the unit	J0096
1593	Clear designations are in place to segregate duties maintained within the unit	J0063
1594	Clear designations are in place to segregate duties maintained within the unit	J0021
1595	Clear designations are in place to segregate duties maintained within the unit	J0088
1596	Clear designations are in place to segregate duties maintained within the unit	J0063
1597	Classified exposures (performing) are monitored by business and risk where better and worse classification triggers are set in place and approved periodically as part of classified credit report (CCR) as per Credit policy to ensure proper monitoring. Provisions calculations to be at least quarterly to ensure appropriate allocation.	J0078

#	Control Name	Department
1598	<ul style="list-style-type: none"> - 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. 	J0080
1599	<ul style="list-style-type: none"> - 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. 	J0141
1600	5. Excel sheet in place which is updated upon placing/releasing hold	J0025
1601	4) Limits on the size of the Program as well as any other appropriate parameters are identified.	J0143
1602	3. Hold/release is done on maker/checker 4. confirming result	J0025
1603	2. Ensure that SLAs between concerned departments in place	None
1604	1-Clear designations are in place to segregate duties maintained within the unit	J0063
1605	*first department Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC.	J0025
1606	<p>*Dual custody of tokens kept under CADC custody. Inventory is place for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets.</p> <p>Default password is provided to customer by cash management implementation team and activation done by conducting site visit from GTB to the customer after customers receive their hard token to ensure segregation of duties</p>	J0025
1607	*Deferrals level of approvals should be reviewed by maker/checker	J0052

#	Control Name	Department
1608	*As far we start to handle User admin side on registration on system CADC department are divided to two department (reviewing & token custody) and (IB registration department) to avoid conflict in implementation	J0025
1609	*All process/policies/Credit Programs are in place and approved .	J0052
1610	3. General Service head review the received report against the approval to ensure all the redeemed points were approved	None
1611	3- All job descriptions are reviewed annually and updated with HR	J0063
1612	- Documents data are inputted by maker and reviewed by checker before signing the documentation register - Q&A; is backed up on Bank's server - Available manual documentation register by maker and checker	J0052
1613	6. Access to read-write on the excel sheet is granted only to team leader and unit head	J0025
1614	ميعاد انتهاء الرهون في السجل الخاص بها. الرهون لتجديدها. 1. يقوم الموظف بتسجيل شهريا لمعرفة مواعيد رفع الحظر علي 2. يقوم الموظف بمراجعة السجل	J0108
1615	Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications	None
1616	• Develop, update and monitor unit Service Level Agreement established with stakeholders	J0025
1617	3)Major Risk and Risk mitigates are identified.	J0143
1618	الأصلي ومن يحل محله في حالة غيابه. يخصص لعملية التداول يبين اسم الحائز ضرورة وجود سجل	J0113