

Controls Dashboard Report

Governance, Risk & Compliance Management

Control Status Overview

Index	Code	Control Name	Preparer	Checker	Reviewer	Acceptance
1	C1603	all credit program criteria are followed	sent	approved	sent	approved
2	C-901	تحديد مستوى الدراسة	N/A	N/A	N/A	N/A
3	C-111	مراجعة وتجديد الموافقات الأكاديمية	N/A	N/A	N/A	N/A
4	C0001	ز الأصلي ومن يحل محله في حالة غيابه. ل يخصص لعملية التداول يبين اسم الحاز ضرورة وجود سج	N/A	N/A	N/A	pending
5	C0002	3)Major Risk and Risk mitigates are identified.	N/A	N/A	N/A	pending
6	C0003	3- Transaction posting is limited in 1 level being subject to close alert revision.	N/A	N/A	N/A	pending
7	C0004	• Develop, update and monitor unit Service Level Agreement established with stakeholders	N/A	N/A	N/A	pending
8	C0005	Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications	N/A	N/A	N/A	pending
9	C0006	يعاد انتهاء الرهون في السجل الخاص بها. ون لتجديدها. 1. يقوم الموظف بتسجيل م هريا لمعرفة مواعيد رفع الحظر علي الره 2. يقوم الموظف بمراجعة السجل ش	N/A	N/A	N/A	pending
10	C0007	2-Counting and sorting are dually processed	N/A	N/A	N/A	pending
11	C0008	6. Access to read-write on the excel sheet is granted only to team leader and unit head	N/A	N/A	N/A	pending
12	C0009	- Documents data are inputted by maker and reviewed by checker before signing the documentation register - Q&A; is backed up on Bank's server - Available manual documentation register by maker and checker	N/A	N/A	N/A	pending

13	C0010	3- All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	pending
14	C0011	3. General Service head review the received report against the approval to ensure all the redeemed points were approved	N/A	N/A	N/A	pending
15	C0012	* Monthly proof of all issued and O/S certificates versus	N/A	N/A	N/A	pending
16	C0013	* Reserve file is reviewed independently by Middle Office Dept getting data from CBE RTGS system and Finance Dept .and reconciled with Treasury on daily basis.	N/A	N/A	N/A	pending
17	C0014	*4 eyes principal is followed where every case would require at least a pre-screener & a credit officer to process a case to ensure all credit program criteria are followed.	N/A	N/A	N/A	pending
18	C0015	*All process/policies/Credit Programs are in place and approved .	N/A	N/A	N/A	pending
19	C0016	*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	N/A	N/A	N/A	pending
20	C0017	*Deferrals level of approvals should be reviewed by maker/checker	N/A	N/A	N/A	pending
21	C0018	*Dual custody of tokens kept under CADC custody. Inventory is place for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabi	N/A	N/A	N/A	pending
22	C0019	*first department Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC.	N/A	N/A	N/A	pending
23	C0020	1 -Exhibit are performed Monthly to control flow for the FCY White Manager Checks	N/A	N/A	N/A	pending
24	C0021	1-Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	pending
25	C0022	2) Profit Calculation and repayment amount as well as tenor must be filled by CFOD	N/A	N/A	N/A	pending

26	C0023	2. Ensure that SLAs between concerned departments in place	N/A	N/A	N/A	pending
27	C0024	3. Hold/release is done on maker/checker 4. confirming result	N/A	N/A	N/A	pending
28	C0025	4) Limits on the size of the Program as well as any other appropriate parameters are identified.	N/A	N/A	N/A	pending
29	C0026	4-Dual custody designations are updated in time & in place as per process.	N/A	N/A	N/A	pending
30	C0027	5. Excel sheet in place which is updated upon placing/releasing hold	N/A	N/A	N/A	pending
31	C0028	6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if claim not paid	N/A	N/A	N/A	pending
32	C0029	- All Received documents should be updated on Q&A; or CRM	N/A	N/A	N/A	pending
33	C0030	BO reports extracted on daily basis to ensure correctives for the data fed	N/A	N/A	N/A	pending
34	C0031	- CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.	N/A	N/A	N/A	pending
35	C0032	- CAD to check past due report and ensure reporting of nonaccrual clients to CBE.	N/A	N/A	N/A	pending
36	C0033	- Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards.	N/A	N/A	N/A	pending
37	C0034	- Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards.	N/A	N/A	N/A	pending
38	C0035	check the conflict on the Random sample from daily entered cases to be sent to two different external agency if any .	N/A	N/A	N/A	pending

39	C0036	Classified exposures (performing) are monitored by business and risk where better and worse classification triggers are set in place and approved periodically as part of classified credit report (CCR) as per Credit policy to ensure proper monitoring. Pro	N/A	N/A	N/A	pending
40	C0037	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	pending
41	C0038	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	pending
42	C0039	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	pending
43	C0040	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	pending
44	C0041	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	pending
45	C0042	Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance rules	N/A	N/A	N/A	pending
46	C0043	created BO report for rims with expired commercial register to identify the number of customers with expired CR to be sent on monthly basis to all concerned departments and CSU to extract it from Iscore	N/A	N/A	N/A	pending
47	C0044	- Credit files should be kept in fire proof room.	N/A	N/A	N/A	pending
48	C0045	Customer data are maintained on the system as per the application signed by the customer من يحل محله من أكتمالها وصحتها بمعرفة مدير الوحدة أو لاء من واقع المستندات التي تم التأكد م تسجيل البيانات الأساسية للعم	N/A	N/A	N/A	pending
49	C0046	Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatically according to the issued cards & segregation dispatching done with maker /Checker concept (customer address excluded from cards port	N/A	N/A	N/A	pending

50	C0047	- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents	N/A	N/A	N/A	pending
51	C0048	- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.	N/A	N/A	N/A	pending
52	C0049	- Ensure that all processes in place and properly communicated.	N/A	N/A	N/A	pending
53	C0050	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
54	C0051	- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S	N/A	N/A	N/A	pending
55	C0052	- Ensure that OPs are calculating Installments , profit , commissions , fees	N/A	N/A	N/A	pending
56	C0053	- Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	N/A	N/A	N/A	pending
57	C0054	GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled , Reconciliation is done by a designated staff independent of transaction processing. ,ICU & Finance monthly reviews the GLs reconciliation proofing	N/A	N/A	N/A	pending
58	C0055	In case if any documents are missing or any information is not captured / wrongly captured, this will be communicated to RM	N/A	N/A	N/A	pending
59	C0056	- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	N/A	N/A	N/A	pending
60	C0057	- Job description should be in place for all staff members to ensure their awareness and accountability for their roles and responsibilities. - Segregation of duties is clearly documented and implemented to ensure indecency of functions.	N/A	N/A	N/A	pending
61	C0058	Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	pending
62	C0059	Matrix is reviewed by maker/checker at CADC	N/A	N/A	N/A	pending

63	C0060	Monitor internal and external internet banking transactions	N/A	N/A	N/A	pending
64	C0061	Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads	N/A	N/A	N/A	pending
65	C0062	- Nostro limits for each bank should be reconciled on daily basis with treasury middle office sheet to ensure that exposure is within approved nostro limit.	N/A	N/A	N/A	pending
66	C0063	- Original documentation safekeeping is kept in fire proof cabinet with dual custody, key register for movement of keys	N/A	N/A	N/A	pending
67	C0064	Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.	N/A	N/A	N/A	pending
68	C0065	Random Review before sending to booking	N/A	N/A	N/A	pending
69	C0066	Release should be as per the approval matrix stated in the Release Process.	N/A	N/A	N/A	pending
70	C0067	- Releases of credit files should be according to approved process	N/A	N/A	N/A	pending
71	C0068	- Report 5011 should be sent to CAD & finance to be presented to CBE	N/A	N/A	N/A	pending
72	C0069	Required investigation to be conducted on the suspicious cases .	N/A	N/A	N/A	pending
73	C0070	Reviewing BO reports on daily basis to monitor stopped checks for every segment	N/A	N/A	N/A	pending
74	C0071	Sample on daily credit for Fraud Negative Listed customers .	N/A	N/A	N/A	pending
75	C0072	Sudden visits on selected auto dealers should be conducted .	N/A	N/A	N/A	pending
76	C0073	System errors in some contracts that could not change DR profit rate automatically and stopped accrued as well Report have been designed to be sent on weekly basis from IT to CFOD till closing the issue.	N/A	N/A	N/A	pending

77	C0074	The other department handling Registration side to implement on the system (System support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker	N/A	N/A	N/A	pending
78	C0075	التوقيع مطابق و توقيع المسئول المختص ايقة التوقيعات اينما وجدت باستيفاء خاتم التاكيد على مط	N/A	N/A	N/A	pending
79	C0076	تيفاء بيانات الطلب بشكل واضح ودقيق. وظيفين الآخرين على ضرورة الاهتمام باس التدريب والتوجيه المستمر للباحثين والم وصحيح من قبل المسئول عن المراجعة لمب قد تم استيفائها بشكل واضح ودقيق التاكيد من ان جميع بيانات الط	N/A	N/A	N/A	pending
80	C0077	منوحة للموظف تتناسب مع طبيعة عمله التاكيد من أن الصلاحيات الم	N/A	N/A	N/A	pending
81	C0078	بشأن تسلم وتداول المستندات المرقمة. تطبيق الاجراءات الصحيحة والمعتمدة	N/A	N/A	N/A	pending
82	C0079	تخص العمل بدون حفظ في نهاية كل يوم. المكتب والتأكد من عدم ترك أي متعلقات تطبيق سياسة نظافة	N/A	N/A	N/A	pending
83	C0080	ة إلا بعد الحصول على موافقة من الادارة. قار أنشطتهم في النطاق الجغرافي للوحد ماح للوحدات بقبول طلبات لعملاء لا يقع م عدم السد	N/A	N/A	N/A	pending
84	C0081	التسجيل ومراجعة البيانات بعد تسجيلها. الممنوحة لكل موظف فيما يتعلق بأعمال الفصل التام بين الاختصاصات والصلاحيات على مدير الوحدة التأكد من	N/A	N/A	N/A	pending
85	C0082	كات العملاء وتطبيق الاجراءات ذات الصلة. عمل الجرد الدورية على شي	N/A	N/A	N/A	pending
86	C0083	افقات اللازمة من إدارة التمويلات الصغيرة. مل الجديد للعميل بعد الحصول على المو يقع في نطاقها الجغرافي عنوان مقر الع اطة يتم نقل بيانات العميل للوحدة التي في حالة تغيير العميل لمقر نشد	N/A	N/A	N/A	pending
87	C0084	سداد العميل للمديونية بالوحدة القديمة. ت العميل للوحدة الجديدة يجب التأكد من في حالة نقل بيانا	N/A	N/A	N/A	pending
88	C0085	يل واحد في أي وحدة وفي نفس الوقت. لا يسمح النظام بفتح أكثر من حساب لعم	N/A	N/A	N/A	pending
89	C0086	يؤثر بشكل كبير على البيانات المدونة به. من خلوها من أي كشط أو تحوير أو تعديل مراجعة الإيصالات والتأكد	N/A	N/A	N/A	pending

90	C0087	تها على المستندات المقدمة من العميل. الآلي مع البيانات المسجلة يدويا ومطابق ة البيانات المسجلة على نظام الحاسب مراجـ	N/A	N/A	N/A	pending
91	C0088	بنفسه من خلال الاتصال التليفوني او الزيا السداد يقوم مدير الوحدة بمتابعة العميل مدير الوحدة - في حالة تأخر العميل عن اعيدها من خلال النسخة المحفوظة طرف بسداد الأقساط المستحقة عليهم في مو عرفة مدير الوحدة والتأكد من قيام العملاء مراجعة المتحصلات اليومية بمـ	N/A	N/A	N/A	pending
92	C0089	المقدمة من العميل والتأكد من صلاحيتها مراجعة المستندات	N/A	N/A	N/A	pending
93	C0090	لسجلات الأخرى في أماكن مناسبة وأمنه فح ذو رقابة ثنائية مع حفظ المستندات وا لمستندات المرقمة - ..الخ في شانون مص نية والكفالة - أطرف المعاملات اليومية - ا الهامة مثل: شيكات العملاء - عقود المديو يتعين حفظ جميع المستندات	N/A	N/A	N/A	pending
94	C0091	الملكية ويتم استيفاء من الإدارة المالية فاكثر بالإضافة الى الجزء الخاص بحقوق يتم اظهار كل مساهم تبلغ نسبة 2.5 % والمصرين ونسب المساهمة لكل منهما و ر الاجنبى موضح به المساهمين الأجانب يتم اعداد بيان الاستثما	N/A	N/A	N/A	pending
95	C0092	محددة ولايوجد اى ملاحظات من المركزى زام باعداد بيانات المركزى في التوقيات ال يتم الالة	N/A	N/A	N/A	pending
96	C0093	عرفة الموظف المختص بمطابقة التوقعات من مطابقة توقيع العميل على الطلب بمـ All application are signature verified by MF officer	N/A	N/A	N/A	pending
97	C0094	خلال مبدأ الفصل بين الإعداد والمراجعة. المسجلة على نظام الحاسب الآلي من Data. يتم تسجيل واعتماد جميع البيانات on maker/checker basis as per system requirements	N/A	N/A	N/A	pending
98	C0095	جازات وتسجيلها بالسجل المخصص لذلك الحائز الأصلي والحائز الاحتياطي أثناء الا اءات تسليم وتسلم الاختام والمفاتيح بين يتم عمل إجر	N/A	N/A	N/A	pending
99	C0096	إنقضاء تاريخ صلاحيتها بشهر على الأقل، يتم مراجعتها قبل	N/A	N/A	N/A	pending
100	C0097	يوم التحصيل او ثانى يوم عمل على الاكثر جميع المتحصلات من العملاء فى نفس يجب ان يتم توريد	N/A	N/A	N/A	pending
101	C0098	يلها و لا يلتمس اى عذر فى مخالفة ذلك وقيع على جميع الايصالات التى قام بتحص يجب ان يقوم الباحث بالتـ	N/A	N/A	N/A	pending

102	C0099	لاحيات الممنوحة للموظفين كل ربع سنة مراجعة المص	N/A	N/A	N/A	pending
103	C0100	Daily batch is reviewed based on maker/checker in addition to 2 senior officers in the unit -Also Currently the release option at Managers leve only , also collateral coverage reviewed on amonthly basis through collateral report	N/A	N/A	N/A	pending
104	C0101	Ensure department procedure is updated	N/A	N/A	N/A	pending
105	C0102	* Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per approved collateral conditions .	N/A	N/A	N/A	pending
106	C0103	* Limits under Wholesale stopped on system in case of Deviaition.	N/A	N/A	N/A	pending
107	C0104	* Shortfalls are escalated as per policy requirements.	N/A	N/A	N/A	pending
108	C0105	*All new instructions are communicated to the agents.	N/A	N/A	N/A	pending
109	C0106	*Deferrals should be reflected in monthly reports including due & upcoming deferrals.	N/A	N/A	N/A	pending
110	C0107	*On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the Quality team and The team leaders.	N/A	N/A	N/A	pending
111	C0108	*Ongoing awareness sessions are given to the agents.	N/A	N/A	N/A	pending
112	C0109	*Only routed availments are checked for proper approvals, yet the un routed availments should be properly monitored through Corporate Ops to ensure closing this gap.	N/A	N/A	N/A	pending
113	C0110	*Review that monthly reconciliation with Finance is conducted to verify figures.	N/A	N/A	N/A	pending
114	C0111	<ul style="list-style-type: none"> Existence of two types of authentication(Keys and Combination Password) 	N/A	N/A	N/A	pending

115	C0112	<ul style="list-style-type: none"> • 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/proces 	N/A	N/A	N/A	pending
116	C0113	<ul style="list-style-type: none"> •Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register 	N/A	N/A	N/A	pending
117	C0114	1- changing the account status to inheritors. 1- حالة الحساب الى متوفى تغيير	N/A	N/A	N/A	pending
118	C0115	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation	N/A	N/A	N/A	pending
119	C0116	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
120	C0117	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
121	C0118	1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).	N/A	N/A	N/A	pending
122	C0119	11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.	N/A	N/A	N/A	pending
123	C0120	1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback	N/A	N/A	N/A	pending
124	C0121	1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.	N/A	N/A	N/A	pending
125	C0122	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	N/A	N/A	N/A	pending
126	C0123	2- Dual control on system and daily batch review	N/A	N/A	N/A	pending

127	C0124	2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding & embossing	N/A	N/A	N/A	pending
128	C0125	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	pending
129	C0126	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	pending
130	C0127	2- Maker/checker concept is applied manual through reports review	N/A	N/A	N/A	pending
131	C0128	2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.	N/A	N/A	N/A	pending
132	C0129	2) To ensure that all CCRs are conducted on time and if not extension is properly obtained	N/A	N/A	N/A	pending
133	C0130	2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.	N/A	N/A	N/A	pending
134	C0131	2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and the date of processing the transaction on system.	N/A	N/A	N/A	pending
135	C0132	2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustments must be allowable under policy, FRR should be approved per policy.	N/A	N/A	N/A	pending
136	C0133	2. Monitoring document movement to/from stores thru sheet .	N/A	N/A	N/A	pending
137	C0134	2. No invoice will be paid unless the asset is coded.	N/A	N/A	N/A	pending
138	C0135	2. Processing the hotel invoices on a maker / checker basis.	N/A	N/A	N/A	pending
139	C0136	2. Receiving report from the vendor on a quarterly basis to review the redeem points	N/A	N/A	N/A	pending
140	C0137	2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.	N/A	N/A	N/A	pending
141	C0138	2. Short list for the approved consultants - contractors - vendors.	N/A	N/A	N/A	pending

142	C0139	2. Unit head signature is required on the invoice.	N/A	N/A	N/A	pending
143	C0140	2-Increasing the policy on daily basis from the vendor's side on the expense of bank.(if required)	N/A	N/A	N/A	pending
144	C0141	2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head	N/A	N/A	N/A	pending
145	C0142	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.	N/A	N/A	N/A	pending
146	C0143	3- Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.	N/A	N/A	N/A	pending
147	C0144	3- Monitoring performance and applying penalties for breaches	N/A	N/A	N/A	pending
148	C0145	3. Logging all the invoices in sheet for monitoring	N/A	N/A	N/A	pending
149	C0146	3. Relationship review and returns, pricing and repayment schedule.	N/A	N/A	N/A	pending
150	C0147	3. Review the register to ensure no duplicate.	N/A	N/A	N/A	pending
151	C0148	3-Additional control point through retail risk monthly sample review	N/A	N/A	N/A	pending
152	C0149	3-Branch to provide operation with claim required original documentation as per contract with takaful insurance company by maximum 15 days	N/A	N/A	N/A	pending
153	C0150	3-SLAs Between all stakeholders defining the timeline to discuss all the technical evalution.	N/A	N/A	N/A	pending
154	C0151	4) Transactional documents must be archived by customer for reference and review and safekept under dual control in a fireproof cabinets	N/A	N/A	N/A	pending
155	C0152	4. Collateral valuation.	N/A	N/A	N/A	pending
156	C0153	4. Processing the invoices on original	N/A	N/A	N/A	pending
157	C0154	4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.	N/A	N/A	N/A	pending
158	C0155	5) Risk reporting is done	N/A	N/A	N/A	pending
159	C0156	5. Stress testing' discipline is in place for key environmental uncertainties.	N/A	N/A	N/A	pending

160	C0157	6) Specific documentation standards and variance are specified.	N/A	N/A	N/A	pending
161	C0158	6. For public sector group, only where support is evidenced by way of the means & purpose test, confirm that the test has been completed and has been attached as part of the credit review package.	N/A	N/A	N/A	pending
162	C0159	7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particularly term loans prior to disbursements (30, 60, or 90 day extensions approved), have been resolved and appropriate memos are on file.	N/A	N/A	N/A	pending
163	C0160	Ensure salaries transferring for companies under STL Scheme Policy training is conducted by the policy managers to all credit initiation team/branches.	N/A	N/A	N/A	pending
164	C0161	Ensure that BCP in PlaceEnsure that Daily follow between both the branches & the vendors,within communication with Police authority to escort the said vehicles or rest them in the safe parks of the police stations till the coming morning.	N/A	N/A	N/A	pending
165	C0162	Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's compliance with regulatory limits and report it to CBE and reviewed from Market Head	N/A	N/A	N/A	pending
166	C0163	Premises department broadcast the project time frame,MEP,list of needs , assigned tasks to stakeholders at the start of each project with a regular following up notifications with each mile stone to make sure of the process progress	N/A	N/A	N/A	pending
167	C0164	Returned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system	N/A	N/A	N/A	pending
168	C0165	Returned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed	N/A	N/A	N/A	pending
169	C0166	Returned Cards 6. Review shredding list against system (card status) by CB unit head and Quality unit	N/A	N/A	N/A	pending

170	C0167	Returned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.	N/A	N/A	N/A	pending
171	C0168	TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO senior officer	N/A	N/A	N/A	pending
172	C0169	TMO head on daily basis review and ensure that all FX & MM deals executed on SunGard are reconciled with Phnx GLS by TMO senior officer	N/A	N/A	N/A	pending
173	C0170	Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a year including the call tree testing and the BCM plans are updated based on the results. All issues identified are tracked for remediation.	N/A	N/A	N/A	pending
174	C0171	ب تاريخها و اطلاع جميع العاملين عليها حفظ التعليمات الدورية حسب	N/A	N/A	N/A	pending
175	C0172	* Valuations are submitted to docs unit by RM with lodging memo	N/A	N/A	N/A	pending
176	C0173	* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date	N/A	N/A	N/A	pending
177	C0174	* All Received documents should be updated on Q &A;	N/A	N/A	N/A	pending
178	C0175	* An approved policy approved by the board or relevant board committee. * Monitoring the implementation of the plan on quarterly basis. * Quality assurance team verified the implementation of the plan.	N/A	N/A	N/A	pending
179	C0176	* Any variance in P&L; between TFO and TBO for FX and Fixed Income if not detected and cleared from day 1, it will continue throughout the month	N/A	N/A	N/A	pending
180	C0177	* BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily basis by AMC officers under advice to Branches in case of missing CUH documents or opened by mistake, and new RIM Class for inheritors Account	N/A	N/A	N/A	pending

181	C0178	* CFOD must ensure that proper approvals in place for availment transactions exceeding their delegated limits having CAD and business on board. As per policy section (2)	N/A	N/A	N/A	pending
182	C0179	* CFOD to ensure proper approval level for availments as per approved policies prior processing.	N/A	N/A	N/A	pending
183	C0180	* Check that report is prepared Monthly.	N/A	N/A	N/A	pending
184	C0181	* Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on portal by Compliance.	N/A	N/A	N/A	pending
185	C0182	* Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.	N/A	N/A	N/A	pending
186	C0183	* Communicating CPs satisfaction letter to all participants in a timely manner.	N/A	N/A	N/A	pending
187	C0184	* Confirmation on receiving /deducting agency fees	N/A	N/A	N/A	pending
188	C0185	* Credit limits maintenance on Ethix is done by maker and checker .	N/A	N/A	N/A	pending
189	C0186	* Customers place their feedback in the app inbox managed by call center.	N/A	N/A	N/A	pending
190	C0187	* Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& (Minor accounts per Branch) and reviewed by AMC officer on a daily basis under advice to Branches	N/A	N/A	N/A	pending
191	C0188	* Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor discrepancy which does not need customer signature to be adjusted from AMC.	N/A	N/A	N/A	pending
192	C0189	* Docs are submitted with lodging memo	N/A	N/A	N/A	pending
193	C0190	* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
194	C0191	* Ensure OD limits (for excesses) reduced to zero.	N/A	N/A	N/A	pending

195	C0192	* Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments	N/A	N/A	N/A	pending
196	C0193	* Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be communicated to participant banks	N/A	N/A	N/A	pending
197	C0194	* Ensure that T.S is circulated to OPS for proper calculation .	N/A	N/A	N/A	pending
198	C0195	* Ensure that T.S. is circulated to all concerned parties' internally	N/A	N/A	N/A	pending
199	C0196	* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner	N/A	N/A	N/A	pending
200	C0197	* Existing BO report extracted to compare processed DC in previous day against daily interface report (Card management system AS-400) and IT operation confirmation report	N/A	N/A	N/A	pending
201	C0198	* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	N/A	N/A	N/A	pending
202	C0199	* Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquiries are performed by Maker/ Checker.	N/A	N/A	N/A	pending
203	C0200	* FX Sales Officer issue FX board rates on daily basis to branches and FX trader update the FX rate sheet on bank page on Reuters for CBE tracking and also frequently check changes in the market to adjust price movement	N/A	N/A	N/A	pending
204	C0201	* Highlight in case there is exposure reflected for any bank without an approved limit.	N/A	N/A	N/A	pending
205	C0202	* In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & account restricted which affect the deduction of monthly installment * MIS reported to branches network & Escalated to branches network head &	N/A	N/A	N/A	pending

206	C0203	* Legal drafting for syndication documents as per approved T.S.	N/A	N/A	N/A	pending
207	C0204	* Legal/risk/shariaa approvals should be obtained on all syndication documents	N/A	N/A	N/A	pending
208	C0205	* Limits on SunGard is done by maker and reviewed by checker.	N/A	N/A	N/A	pending
209	C0206	* limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify	N/A	N/A	N/A	pending
210	C0207	* Limits updated as per drawing power.	N/A	N/A	N/A	pending
211	C0208	* Market survey to be conducted every 6 months to scan the market and monitor new updates	N/A	N/A	N/A	pending
212	C0209	* New Client Signature System deployed on production March 2014 enabling segregation between the customer, guardians & POA signatures upload for better search accurate results * RIM To Account Relationship deployed on production to enable opening Separat	N/A	N/A	N/A	pending
213	C0210	* Obtain legal & Risk & Shariaa approval on drafted documents	N/A	N/A	N/A	pending
214	C0211	* Perform sample testing on customer account to ensure that the transactions are fired through SAS system according to set scenario/ threshold * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired	N/A	N/A	N/A	pending
215	C0212	* Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. Maker / checker concept is evidenced on Documents check list.	N/A	N/A	N/A	pending
216	C0213	* Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / checker.	N/A	N/A	N/A	pending
217	C0214	* Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker	N/A	N/A	N/A	pending
218	C0215	* Received Docs reviewed by Maker/ Checker at Docs Unit	N/A	N/A	N/A	pending
219	C0216	*- Report prepared by maker and checker.	N/A	N/A	N/A	pending

220	C0217	* Review signing powers & signing on behalf of the company is properly checked	N/A	N/A	N/A	pending
221	C0218	* Review valuation reports in line with policy & CBE guidelines	N/A	N/A	N/A	pending
222	C0219	* SLAs between concerned departments were approved and communicated to stakeholders	N/A	N/A	N/A	pending
223	C0220	* Swifts / emails sent to participant banks are reviewed Maker/ Checker	N/A	N/A	N/A	pending
224	C0221	* Swifts sent to participant banks are reviewed by Maker/ Checker	N/A	N/A	N/A	pending
225	C0222	* The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory rules in a way that also does not prejudice Shari'a requirements.	N/A	N/A	N/A	pending
226	C0223	* The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in bank Egypt to remove the contradiction between Shari'a and the applied and relevant laws.	N/A	N/A	N/A	pending
227	C0224	* Trading desk manage all FCY cash flow, accomodate for the CBE FCY Reserve Requirements and arrange for managing liquidity shortage or surplus according to future commitments.	N/A	N/A	N/A	pending
228	C0225	* Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access set per trader	N/A	N/A	N/A	pending
229	C0226	* Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, Treasury is reponsible to cover such overdrawn balance through borrowing in the interbank market	N/A	N/A	N/A	pending
230	C0227	* Tutorials of IB/MB usage is created on social media , going fwd we sugesst having digital embassdor in branches to eductae the customers.	N/A	N/A	N/A	pending
231	C0228	*All data/information are logged in the agent knowledge base.	N/A	N/A	N/A	pending
232	C0229	*All deals should be documented through mails,fax,or recorded landlines	N/A	N/A	N/A	pending

233	C0230	*Any event of default should be communicated to all participant banks & should be escalated to bank Capital team / bank risk & business first for advising action prior sending to participant banks	N/A	N/A	N/A	pending
234	C0231	*Approved obligors with collateralized facilities are reflected in collateral sheet.	N/A	N/A	N/A	pending
235	C0232	*Back office should review all deals to be matching with Reuters conversation on a daily basis before booking on PHOENIX ,Middle office must reviewed deals ,	N/A	N/A	N/A	pending
236	C0233	*CAD received updates from legal Dept. and update CBE network with any new legal action.	N/A	N/A	N/A	pending
237	C0234	*Capacity plan is prepared based on business requirements taking *Measuring the service level to ensure meeting the department KPI's (Threshold 70%).	N/A	N/A	N/A	pending
238	C0235	*CBE monthly report is automated and data are automatically generated from system. There are some manual inputs in the report and a CR is prepared to automate the whole report.	N/A	N/A	N/A	pending
239	C0236	*Check data reflected in Non portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	N/A	N/A	N/A	pending
240	C0237	*Check data reflected in portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	N/A	N/A	N/A	pending
241	C0238	*Check that all performing names are approved as per CBE legal lending limit regulation.	N/A	N/A	N/A	pending
242	C0239	*Check that if there is any breach, system should be amended and exception approvals in place.	N/A	N/A	N/A	pending
243	C0240	*Checks availments under approved and valid limits.	N/A	N/A	N/A	pending
244	C0241	*Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .	N/A	N/A	N/A	pending
245	C0242	*combination and keys should be kept in safe have dual custody.	N/A	N/A	N/A	pending

246	C0243	*committee that would be responsible for decision making and execution of contingency plans.	N/A	N/A	N/A	pending
247	C0244	*Crop Ops to provide CAD with route transaction to ensure proper level of approval obtained for availments as per policy.	N/A	N/A	N/A	pending
248	C0245	*Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within specific branch & checked against previous proceeded transactions.	N/A	N/A	N/A	pending
249	C0246	*Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, Legal,HR operations etc.) for clearances feedback. *HR personnel and service manager reviews the clearance check lists and ensures obtai	N/A	N/A	N/A	pending
250	C0247	*Ensure saving copy from approved CA is on common area.	N/A	N/A	N/A	pending
251	C0248	*Ensure that incremental approvals have been obtained.	N/A	N/A	N/A	pending
252	C0249	*Ensure that the received T.S. is the approved by participant banks.	N/A	N/A	N/A	pending
253	C0250	*FX Trader monitors all FX deals done on the daily blotter and review it with Treasury Sales Officers after booking them on FX tracking sheet along with Sunguard.	N/A	N/A	N/A	pending
254	C0251	*HR payment officer prepare payroll files to be posted on HR Oracle system. *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core banking system. *Payroll register extracted from Oracle system is val	N/A	N/A	N/A	pending
255	C0252	*issuing Monthly report for Valuation related to Mort F/O bank showing the expiry due valuation and upcoming	N/A	N/A	N/A	pending
256	C0253	*Make sure to abide with clean desk Policy	N/A	N/A	N/A	pending
257	C0254	*Procedures should clearly define plans and actions to address both short-term and longer term disruptions in funding sources	N/A	N/A	N/A	pending

258	C0255	*Release for any document should be signed by Maker & checker.;	N/A	N/A	N/A	pending
259	C0256	*Report generated daily to review all transactions	N/A	N/A	N/A	pending
260	C0257	*Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirement and covering any liquidity commitments.	N/A	N/A	N/A	pending
261	C0258	*Sample is monitored to make sure activation/Blocking is done on time during the customer call. *Immediate escalation in case of any problem in blocking.	N/A	N/A	N/A	pending
262	C0259	*Shredding confidential data	N/A	N/A	N/A	pending
263	C0260	*Sign-off Reuters and Dealing System end of day	N/A	N/A	N/A	pending
264	C0261	*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions	N/A	N/A	N/A	pending
265	C0262	*Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit admin for circulation.	N/A	N/A	N/A	pending
266	C0263	*Traders may not deal outside their trading room unless operational procedures are in place.	N/A	N/A	N/A	pending
267	C0264	*Traders should abide with all CBE Regulations, through discussing any new regulation with Treasurer and concerned business units and adding them to dealer desk guide	N/A	N/A	N/A	pending
268	C0265	*Traders should close deals on recorded phones only	N/A	N/A	N/A	pending
269	C0266	*Treasurer's approval should be taken in such case and there must be at least two traders present . Late deals will be processed and included in all daily position reports.	N/A	N/A	N/A	pending
270	C0267	*Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury	N/A	N/A	N/A	pending
271	C0268	*Various elements of the CFP should be tested by Treasurer and ALCO to ensure the viability of tests & scenario .	N/A	N/A	N/A	pending

272	C0269	. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	pending
273	C0270	. 4- Maintenance report reflecting any change done on the customer profile on CMS is generated daily and reviewed by an independant senior Cards ops unit staff (supervisor)	N/A	N/A	N/A	pending
274	C0271	• Agency staff are trained on TCF principles and Collection process.	N/A	N/A	N/A	pending
275	C0272	• All Sent / Received e-mails to external collection agencies must be encrypted.	N/A	N/A	N/A	pending
276	C0273	• All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reconciliation and audit purpose. Any identified issues are escalated to collections head for appropriate action.	N/A	N/A	N/A	pending
277	C0274	• BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side	N/A	N/A	N/A	pending
278	C0275	• Both TFO and TBO receives requests for TMU deposits from Branches.	N/A	N/A	N/A	pending
279	C0276	• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	N/A	N/A	N/A	pending
280	C0277	• Certificate shall be signed by two authorized signatories (two signatories from operation side)	N/A	N/A	N/A	pending
281	C0278	• Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days .	N/A	N/A	N/A	pending
282	C0279	• Client Position reflecting blocked funds to be signed by Maker & Checker and to be attached to the copy of the certificate	N/A	N/A	N/A	pending
283	C0280	• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR.	N/A	N/A	N/A	pending
284	C0281	• Collections team to adhere to the call script.	N/A	N/A	N/A	pending

285	C0282	<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 	N/A	N/A	N/A	pending
286	C0283	<ul style="list-style-type: none"> Conversation serials are printed on a daily basis by TBO officer and attached to our daily bundle and kept under dual custody after cheking by TBO supervisor. 	N/A	N/A	N/A	pending
287	C0284	<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. 	N/A	N/A	N/A	pending
288	C0285	<ul style="list-style-type: none"> Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation. 	N/A	N/A	N/A	pending
289	C0286	<ul style="list-style-type: none"> Each account written off should be reported " written off " to CBE according to its regulation. 	N/A	N/A	N/A	pending
290	C0287	<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. 	N/A	N/A	N/A	pending
291	C0288	<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. 	N/A	N/A	N/A	pending
292	C0289	<ul style="list-style-type: none"> Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio. 	N/A	N/A	N/A	pending
293	C0290	<ul style="list-style-type: none"> Ensure that the tele-calling team prioritizes high-risk accounts. 	N/A	N/A	N/A	pending
294	C0291	<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 v 	N/A	N/A	N/A	pending

295	C0292	<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. 	N/A	N/A	N/A	pending
296	C0293	<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 	N/A	N/A	N/A	pending
297	C0294	<ul style="list-style-type: none"> • Job description are in place and certified for all staff. 	N/A	N/A	N/A	pending
298	C0295	<ul style="list-style-type: none"> • Job descriptions in place to ensure segregation of duties is clearly documented and implemented. 	N/A	N/A	N/A	pending
299	C0296	<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 	N/A	N/A	N/A	pending
300	C0297	<ul style="list-style-type: none"> • KYC data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified prior opening the account 	N/A	N/A	N/A	pending
301	C0298	<ul style="list-style-type: none"> • Make sure that copy of all issued certificates attached with blocked fund screen shot filled on Box file signed by Maker & Checker & reconcile certificate file with the certificate custody register 	N/A	N/A	N/A	pending
302	C0299	<ul style="list-style-type: none"> • Maker/Checker concept is applied on this process. 	N/A	N/A	N/A	pending
303	C0300	<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 	N/A	N/A	N/A	pending
304	C0301	<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. 	N/A	N/A	N/A	pending
305	C0302	<ul style="list-style-type: none"> • Monitoring and Follow up till tasks closure. • Escalation is prepared in case of any deviation. 	N/A	N/A	N/A	pending

306	C0303	<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. 	N/A	N/A	N/A	pending
307	C0304	<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. 	N/A	N/A	N/A	pending
308	C0305	<ul style="list-style-type: none"> Protected spreadsheet 	N/A	N/A	N/A	pending
309	C0306	<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. 	N/A	N/A	N/A	pending
310	C0307	<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. 	N/A	N/A	N/A	pending
311	C0308	<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. 	N/A	N/A	N/A	pending
312	C0309	<ul style="list-style-type: none"> Review of bank certificates monthly by external auditor as per regulations in this regard amounts in hold , maker or checker and team leader and unit head 	N/A	N/A	N/A	pending
313	C0310	<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. 	N/A	N/A	N/A	pending
314	C0311	<ul style="list-style-type: none"> SunGard system provides a daily agenda for all pending deals, TBO officer pass all the pending deals to be reviewed by TBO supervisor. 	N/A	N/A	N/A	pending
315	C0312	<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. 	N/A	N/A	N/A	pending

316	C0313	<ul style="list-style-type: none"> • TBO ensures continuity of conversation serial number by the officer and reviewed by the supervisor. 	N/A	N/A	N/A	pending
317	C0314	<ul style="list-style-type: none"> • TBO officer ensure that the conversation data is reflected correctly in the deal ticket and reviewed from TBO supervisor, In case of mismatching TBO supervisor informs TFO to amend. 	N/A	N/A	N/A	pending
318	C0315	<ul style="list-style-type: none"> • TBO post requested deposits in PHX with the approved rates.. 	N/A	N/A	N/A	pending
319	C0316	<ul style="list-style-type: none"> • TFO provide rates which should be applied on TMU deposits to TBO. 	N/A	N/A	N/A	pending
320	C0317	<ul style="list-style-type: none"> • the certificate register must be reviewed on daily basis and signed from maker and checker level 	N/A	N/A	N/A	pending
321	C0318	<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 manage 	N/A	N/A	N/A	pending
322	C0319	<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. 	N/A	N/A	N/A	pending
323	C0320	<ul style="list-style-type: none"> • The used receipt books should be sent to archiving unit. A memo is prepared for this purpose. 	N/A	N/A	N/A	pending
324	C0321	<ul style="list-style-type: none"> • TMO on a daily basis reconile and ensure that all received TMU requests are posted correctly and matched with GLs balances. 	N/A	N/A	N/A	pending
325	C0322	<ul style="list-style-type: none"> • Updated collections process manual where all process changes are being properly documented and approved by collections head . 	N/A	N/A	N/A	pending
326	C0323	<ul style="list-style-type: none"> • Version Control: approved version of spreadsheets are used. 	N/A	N/A	N/A	pending
327	C0324	<ul style="list-style-type: none"> • Weekly review of reconciliation/inteface report and reconciled accounts are investigated and resolved. Quality assurance is conducted on report reconciliation. • Each delinquent account should be allocated to collector to ensure that all the deli 	N/A	N/A	N/A	pending

328	C0325	<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 	N/A	N/A	N/A	pending
329	C0326	1- Daily Mail in logged with details by maker-checker & after reviewing files another cycle of checking at main vault before files archiving. 2- Dual Custody in place for received files / modifications documents	N/A	N/A	N/A	pending
330	C0327	1- staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	pending
331	C0328	1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.	N/A	N/A	N/A	pending
332	C0329	1- All checks are subject to the manual examination before processing with smooth corporation with other banks dealing with CBE Clearing session	N/A	N/A	N/A	pending
333	C0330	1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved and in place	N/A	N/A	N/A	pending
334	C0331	1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Remittances directly scanned copies via email.	N/A	N/A	N/A	pending
335	C0332	1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis. 1- منفذ ومراجع صري / 50000 جم يتم تنفيذها من خلال مليات المالية التي تتعدى 25000 جنيه م جميع الع	N/A	N/A	N/A	pending
336	C0333	1- All transactions are processed as maker/checker as per checklist.	N/A	N/A	N/A	pending
337	C0334	1- Approvals as per delegation matrix to be in place prior executing	N/A	N/A	N/A	pending
338	C0335	1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.	N/A	N/A	N/A	pending
339	C0336	1- Biannual exhibit are performed to ensure keeping checks in maturity properly in separate custody	N/A	N/A	N/A	pending

340	C0337	1- BO reports extracted on daily basis to ensure correctness for the data fed	N/A	N/A	N/A	pending
341	C0338	1- BO reports extracted on daily basis to ensure correctness for the data fed 2- Manual register are controlled by trade bills supervisor upon sending	N/A	N/A	N/A	pending
342	C0339	1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- تأكد من فهم الفرع للإجراءات 1- مسئول عن طباعة أي إجراءات جديده لل يكون مدير الفرع	N/A	N/A	N/A	pending
343	C0340	1- Calls are Monitored monthly 12 call per Agent, followed by proper Coaching 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	N/A	N/A	N/A	pending
344	C0341	1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P; is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to s	N/A	N/A	N/A	pending
345	C0342	1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal	N/A	N/A	N/A	pending
346	C0343	1- Check that Monthly MIS / Risk Analysis Reports including Leading Indicators, Coincident Indicators, Lagging Indicators, Vintage MIS, Segments, Month-on-book performance by products and schemes are regularly tracked and reviewed. - All appropriate repo	N/A	N/A	N/A	pending
347	C0344	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
348	C0345	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
349	C0346	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending

350	C0347	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
351	C0348	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
352	C0349	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
353	C0350	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
354	C0351	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
355	C0352	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
356	C0353	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
357	C0354	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
358	C0355	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
359	C0356	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
360	C0357	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
361	C0358	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending

362	C0359	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
363	C0360	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
364	C0361	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
365	C0362	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
366	C0363	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
367	C0364	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	pending
368	C0365	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	N/A	N/A	N/A	pending
369	C0366	1- Clear updated designations are in place to segregate duties maintained within the unit and custody	N/A	N/A	N/A	pending
370	C0367	1- COB plan in place. SLA with bank (H.O) to execute payments for bank with FCY.	N/A	N/A	N/A	pending
371	C0368	1- Collection to notify branches & operations once informed by the deceased customers	N/A	N/A	N/A	pending
372	C0369	1- Corporate Communication staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	pending
373	C0370	1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/bank Egypt board2 2- Detailed work procedures for every function performed in the department should be in place	N/A	N/A	N/A	pending

374	C0371	1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program	N/A	N/A	N/A	pending
375	C0372	1- Customers names are reviewed against names & account number by branches & operations	N/A	N/A	N/A	pending
376	C0373	1- Customer's photo should be used for his own account.	N/A	N/A	N/A	pending
377	C0374	1- Daily BO Reports (closed loan accounts) review on a daily basis	N/A	N/A	N/A	pending
378	C0375	1- Daily monitoring to the tha ACH booking files received from EBC.	N/A	N/A	N/A	pending
379	C0376	1- Data is extracted and received from the IT side on email / shared folder.	N/A	N/A	N/A	pending
380	C0377	1- Data received from the Credit Admin side on email.	N/A	N/A	N/A	pending
381	C0378	1- Data received from the Finance side on email.	N/A	N/A	N/A	pending
382	C0379	1- Data received from the Operations (Corporate Finance Ops) side on email.	N/A	N/A	N/A	pending
383	C0380	1- Dealing with credible accredited agencies to ensure high quality data	N/A	N/A	N/A	pending
384	C0381	1- Designated dual custodians	N/A	N/A	N/A	pending
385	C0382	1- Designations of dual custody in place for key registers and access to the main vault	N/A	N/A	N/A	pending
386	C0383	1- DSU are kept updated with their roles & responsibilities.	N/A	N/A	N/A	pending
387	C0384	1- Dual custody in place for all booked assets documentation in the main vault	N/A	N/A	N/A	pending
388	C0385	1- Dual custody in place for all issued cash back cards documentation in the main vault	N/A	N/A	N/A	pending
389	C0386	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending
390	C0387	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending
391	C0388	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending
392	C0389	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending
393	C0390	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending

394	C0391	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending
395	C0392	1- Ensure all procedures/Policies are updated and approved	N/A	N/A	N/A	pending
396	C0393	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
397	C0394	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
398	C0395	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
399	C0396	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
400	C0397	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
401	C0398	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
402	C0399	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
403	C0400	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
404	C0401	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
405	C0402	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
406	C0403	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending

407	C0404	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
408	C0405	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
409	C0406	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
410	C0407	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
411	C0408	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	pending
412	C0409	1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. التوقيع على النظام. بعد مرور 10 ايام من فتح الحساب واضاف انعدام كارت التوقيع الثاني	N/A	N/A	N/A	pending
413	C0410	1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviation authority if found .	N/A	N/A	N/A	pending
414	C0411	1- Ensure that all functions are processed after maintaining proper approvals/memos	N/A	N/A	N/A	pending
415	C0412	1- Ensure that all functions are processed after maintaining proper approvals/memos	N/A	N/A	N/A	pending
416	C0413	1- Ensure that all functions are processed after maintaining proper approvals/memos	N/A	N/A	N/A	pending
417	C0414	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process 3- SLA in place	N/A	N/A	N/A	pending
418	C0415	1- Ensure that all functions are processed after maintaining proper approvals/memos	N/A	N/A	N/A	pending

419	C0416	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	N/A	N/A	N/A	pending
420	C0417	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr	N/A	N/A	N/A	pending
421	C0418	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr	N/A	N/A	N/A	pending
422	C0419	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr	N/A	N/A	N/A	pending
423	C0420	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr	N/A	N/A	N/A	pending
424	C0421	1- Ensure that all functions are processed after maintaining proper approvals/memos.	N/A	N/A	N/A	pending
425	C0422	1- Ensure that all information is updated on knowledge base	N/A	N/A	N/A	pending
426	C0423	1- Ensure that contract & SLA with the service provider are in place	N/A	N/A	N/A	pending
427	C0424	1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the related parties.	N/A	N/A	N/A	pending

428	C0425	1- Fraud Officer is responsible to perform random sample to check documents presented to SME risk team to: • Approve new facilities • Renew existing facilities • Approving transactions. .	N/A	N/A	N/A	pending
429	C0426	1- Function is under dual control maker/checker review prior processing	N/A	N/A	N/A	pending
430	C0427	1- Getting approval prior sending or receiving any batches.	N/A	N/A	N/A	pending
431	C0428	1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head.	N/A	N/A	N/A	pending
432	C0429	1- GL reconciliation process are currently under enhancement in cooperation with ICU and will be implemented once IT provide us with the required report showing the breakdown of CAD GLs by each customer name and RIM number to allow us to execute the requi	N/A	N/A	N/A	pending
433	C0430	1- GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled (GL accounts under the CFOD custody attached)	N/A	N/A	N/A	pending
434	C0431	1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities.	N/A	N/A	N/A	pending
435	C0432	1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities. 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	N/A	N/A	N/A	pending
436	C0433	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities	N/A	N/A	N/A	pending
437	C0434	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	N/A	N/A	N/A	pending

438	C0435	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities. 2- segregation of duties is clearly do	N/A	N/A	N/A	pending
439	C0436	1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis to ensure that GLs/account types are correctly mapped to the ALM system same as the balance sheet. 2- Based on the monthly reconciliation	N/A	N/A	N/A	pending
440	C0437	1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk Head, Group Treasurer. 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to conc	N/A	N/A	N/A	pending
441	C0438	1- Monitoring and Follow up till closure.	N/A	N/A	N/A	pending
442	C0439	1- Non Financial / financial maintenance on the accounts are being done on a maker / checker 1- ع لى حسابات العملاء من خلال منفذ ومراج الحركات المالية / الغير ماليه تتم ع	N/A	N/A	N/A	pending
443	C0440	1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.	N/A	N/A	N/A	pending
444	C0441	1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data from RM before performing ECR on the System	N/A	N/A	N/A	pending
445	C0442	1- One of the department's staff to send the PDF file through the email for the printed checkbooks to the Mother Branches to be notified.	N/A	N/A	N/A	pending
446	C0443	1- Only designated staff in Cards Ops unit have access to maintenance screen with full seggregation of duties in place	N/A	N/A	N/A	pending
447	C0444	1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. 1- ه شهرية لسجل الهدايا والمخزون بالفروع يقوم مدير العمليات ومدير الفرع بمراجعة	N/A	N/A	N/A	pending

448	C0445	1- Ops officer branch manager ensure having the hold mail under dual custody. 1. بالفرع تحت رقابه ثنائيه من الفرع العمليات من الاحتفاظ المراسلات يتأكد مدير	N/A	N/A	N/A	pending
449	C0446	1- Ops staff are kept updated with their roles & responsibilities.	N/A	N/A	N/A	pending
450	C0447	1- Ops staff are kept updated with their roles & responsibilities.	N/A	N/A	N/A	pending
451	C0448	1- Ops staff are kept updated with their roles & responsibilities.	N/A	N/A	N/A	pending
452	C0449	1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	refused
453	C0450	1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	refused
454	C0451	1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	N/A	N/A	N/A	refused
455	C0452	1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.	N/A	N/A	N/A	refused
456	C0453	1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.	N/A	N/A	N/A	refused
457	C0454	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	N/A	N/A	N/A	refused
458	C0455	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	N/A	N/A	N/A	refused

459	C0456	1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data to be matched with Daltex report too	N/A	N/A	N/A	refused
460	C0457	1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on bank portal.	N/A	N/A	N/A	refused
461	C0458	1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
462	C0459	1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD repo	N/A	N/A	N/A	refused
463	C0460	1- Regular skills and capabilities development sessions	N/A	N/A	N/A	refused
464	C0461	1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.	N/A	N/A	N/A	refused
465	C0462	1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability and Sustainable Finance.	N/A	N/A	N/A	refused
466	C0463	1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, bank Foundation and Sustainability Departments then a final review and consolidate and approval is done by Head of Sustainability and Sustainable Finance.	N/A	N/A	N/A	refused
467	C0464	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	N/A	N/A	N/A	refused
468	C0465	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	N/A	N/A	N/A	refused
469	C0466	1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.	N/A	N/A	N/A	refused

470	C0467	1- Review alerts generated by AML solution within the predefined time frame.	N/A	N/A	N/A	refused
471	C0468	1- Review commissions (normal and special) are posted correctly on the customer level and reconcile with GL 2- Daily reconcile CBE GL against total value of checks 3-Holding commission option for requir	N/A	N/A	N/A	refused
472	C0469	1- Review insurance company compensation amount	N/A	N/A	N/A	refused
473	C0470	1- Review received special approvals against approved delegation matrix prior processing	N/A	N/A	N/A	refused
474	C0471	1- Staff are updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	N/A	N/A	N/A	refused
475	C0472	1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system	N/A	N/A	N/A	refused
476	C0473	1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pending against the set targets and benchmarks. The error rates are also monitored by each staff member and any trends/issues are actioned app	N/A	N/A	N/A	refused
477	C0474	1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior execution and file them in a separate file. 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are ba	N/A	N/A	N/A	refused
478	C0475	1- To save all the required documents on shared folder such as updated commercial register, BOD resoulution minutes of meetings, قرار التأسيس , ...etc.	N/A	N/A	N/A	refused
479	C0476	1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.	N/A	N/A	N/A	refused

480	C0477	1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.	N/A	N/A	N/A	refused
481	C0478	1- Yearly plan sets.	N/A	N/A	N/A	refused
482	C0479	اقصى حماية ممكنة لاموال واروراق البنك ور اكثر من محامى فى تلك الامور لضمان ة حال تعذر توفير سيارة خاصة 3- يتم حض المحامين الشخصية ووسيلة انتقال لائق ود اموال سائلة 2- يتم استخدام سيارات يتم استخدام سيارات البنك فى حالة وج 1-	N/A	N/A	N/A	refused
483	C0480	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
484	C0481	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	refused
485	C0482	1- Ensure all procedures/Policies are updated and approved '2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
486	C0483	1) annual trainings plan 2) new projects training	N/A	N/A	N/A	refused
487	C0484	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
488	C0485	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
489	C0486	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused

490	C0487	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
491	C0488	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
492	C0489	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
493	C0490	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
494	C0491	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
495	C0492	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc	N/A	N/A	N/A	refused
496	C0493	1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further saved in a fire proof room.	N/A	N/A	N/A	refused

497	C0494	1) Business Team to conduct regular visits to their customers.	N/A	N/A	N/A	refused
498	C0495	1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.	N/A	N/A	N/A	refused
499	C0496	1) Capacity plan should be prepared taking into consideration annual leaves.	N/A	N/A	N/A	refused
500	C0497	1) COB Plan is reviewed and updated Annually with COB Team	N/A	N/A	N/A	refused
501	C0498	1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific business.	N/A	N/A	N/A	refused
502	C0499	1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options a	N/A	N/A	N/A	refused
503	C0500	1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options a	N/A	N/A	N/A	refused
504	C0501	1) Ijab & Kobool, withdrawal notice forms must be filled and signed by the authorized signatory who delegated on behalf of the company and bank delegated staff i.e. Corporate RM	N/A	N/A	N/A	refused
505	C0502	1) In case of discrepancy registration stop till rectification 2) Execution on system is under dual control 3)Daily audit trail system review reports against customer request	N/A	N/A	N/A	refused
506	C0503	1) JD is is place in HR and in case new JD is requested, it is updated and sent to them.	N/A	N/A	N/A	refused
507	C0504	1) Make Sure that the Monthly required Dump files are provided from required departments.	N/A	N/A	N/A	refused

508	C0505	1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the way out scenario and its implementation.	N/A	N/A	N/A	refused
509	C0506	1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses	N/A	N/A	N/A	refused
510	C0507	1) Specify the calling requirements (ticket size, obligor status ...etc.).	N/A	N/A	N/A	refused
511	C0508	1. Ensure obtaining the required approvals as per the DOA prior processing	N/A	N/A	N/A	refused
512	C0509	1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	N/A	N/A	N/A	refused
513	C0510	1. All Shari'a Board Resolutions should be notified to concerned parties.	N/A	N/A	N/A	refused
514	C0511	1. All the bank assets are coded.	N/A	N/A	N/A	refused
515	C0512	1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current system. 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entries 3. Executing	N/A	N/A	N/A	refused
516	C0513	1. All the grievance cases will be submitted to EG-Tazalomat.	N/A	N/A	N/A	refused
517	C0514	1. All vaults under dual custody as per the delegation matrix.	N/A	N/A	N/A	refused
518	C0515	1. Any posting in the GLs to be approved by the head of corporate communication 2. Monthly proofing is sent to ICD with the GLs breakdown	N/A	N/A	N/A	refused
519	C0516	1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensure compliance and avoid any misunderstanding from the clients.	N/A	N/A	N/A	refused

520	C0517	1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scanning and Uploading the signatures are being done on a maker / checker basis.	N/A	N/A	N/A	refused
521	C0518	1. Any updates on customers detailes received from customers are reviewed and updated as per approved process	N/A	N/A	N/A	refused
522	C0519	1. Approved deferral policy in place	N/A	N/A	N/A	refused
523	C0520	1. Assigning a focal point in the department to handle invoices & petty cash.	N/A	N/A	N/A	refused
524	C0521	1. Audit trails in place for types of e-banking transactions 2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer himself.	N/A	N/A	N/A	refused
525	C0522	1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent previously through the system.	N/A	N/A	N/A	refused
526	C0523	1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. 3. Maker and checker process to limit such risk and no transaction is excu	N/A	N/A	N/A	refused
527	C0524	1. Case by case is being studied and handled based on the customer outstanding amounts.	N/A	N/A	N/A	refused
528	C0525	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist is being sent to dept staff to ensure applying all the regulations	N/A	N/A	N/A	refused
529	C0526	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist sent to dept. staff to ensure applying all the regulations	N/A	N/A	N/A	refused

530	C0527	1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having offici	N/A	N/A	N/A	refused
531	C0528	1. Circulate any contract to be approved from the committee.	N/A	N/A	N/A	refused
532	C0529	1. Commitment letter is being signed by each eligibale employee prior starting the course.	N/A	N/A	N/A	refused
533	C0530	1. Components Redundancy (i.e. Dual Power Controllers).	N/A	N/A	N/A	refused
534	C0531	1. Conduct the review for the received inquires from 2 makers and 1 checker.	N/A	N/A	N/A	refused
535	C0532	1. Conducting the proofing process by HR Risk and Governance as independent unit	N/A	N/A	N/A	refused
536	C0533	1. Contracts must be reviewed on a frequently basis in order to be renewed on time to avoid any delay or termination of the service provided.	N/A	N/A	N/A	refused
537	C0534	1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.	N/A	N/A	N/A	refused
538	C0535	1. CSR projects are reviewed by CSR committee for approval.	N/A	N/A	N/A	refused
539	C0536	1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.	N/A	N/A	N/A	refused
540	C0537	1. Database is updated with the staff details from the hiring pack	N/A	N/A	N/A	refused
541	C0538	1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.	N/A	N/A	N/A	refused
542	C0539	1. Ensure all front liners are properly trained on product features and selling process.	N/A	N/A	N/A	refused
543	C0540	1. Ensure that all processes in place and properly communicated	N/A	N/A	N/A	refused

544	C0541	1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.	N/A	N/A	N/A	refused
545	C0542	1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned departments	N/A	N/A	N/A	refused
546	C0543	1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased 3. Close follow up with ITS on all open issues to get the max. support possible 4. IT management	N/A	N/A	N/A	refused
547	C0544	1. GLs are being prepared and sent to GL owner for approval. 2. GIs are being sent to ICD along with the GL breakdown	N/A	N/A	N/A	refused
548	C0545	1. Having bank guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.	N/A	N/A	N/A	refused
549	C0546	1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.	N/A	N/A	N/A	refused
550	C0547	1. Having approvals for any product(s) related news, unit head approval, shariaa.	N/A	N/A	N/A	refused
551	C0548	1. Hotels rates included in the invoices must comply with contract	N/A	N/A	N/A	refused
552	C0549	1. Implement comprehensive risk management framework.	N/A	N/A	N/A	refused
553	C0550	1. In case customer is granted more than one facility, validate prior approving any new facility request that the previously initiated Murabha is from the customer own fund to avoid revolving the fund. مراوحة لم تك التأكد في حالة منح العميل أكثر من ان ال	N/A	N/A	N/A	refused
554	C0551	1. Internal procedures in place defining the roles for all stakeholders.	N/A	N/A	N/A	refused
555	C0552	1. Issuing the bank certificates on a maker checker basis and ensure applying the P&P; and CBE regulations.	N/A	N/A	N/A	refused
556	C0553	1. Mift indemnity agreement is signed from the customer.	N/A	N/A	N/A	refused

557	C0554	1. Monitor all lines along with their status thru excel sheet indicated their status either active or cancelled.	N/A	N/A	N/A	refused
558	C0555	1. Monitoring of administrative activities through native system and application logs.	N/A	N/A	N/A	refused
559	C0556	1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff	N/A	N/A	N/A	refused
560	C0557	1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	N/A	N/A	N/A	refused
561	C0558	1. No cases can be activated unless it is presented to and approved by settlement committee	N/A	N/A	N/A	refused
562	C0559	1. Obtain People & Development head approval	N/A	N/A	N/A	refused
563	C0560	1. Obtain the proper approval from Sharia prior dealing with all campaigns	N/A	N/A	N/A	refused
564	C0561	1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. وميا تاذ بالفرع والتأكد من المطابقة الصحيحة ي بمراجعة Trial 2 & Trial 3 حسابات الاسد يقوم مدير العمليات	N/A	N/A	N/A	refused
565	C0562	1. Ops officer review the dormant accounts and ensure that the signature is not on the system. 1. ظام اكدة للتأكد من عدم ظهور التوقيع على الـ يراجع مدير العمليات الحسابات الـ	N/A	N/A	N/A	refused
566	C0563	1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.	N/A	N/A	N/A	refused
567	C0564	1. Perform monthly check over the projects milestones.	N/A	N/A	N/A	refused
568	C0565	1. Pop up message is downloaded by the CADDC on all the clients that are handled by the CSU team tnotify that prior processing any transaction should be returned to CSU. 2. Workflo alert any duplicated transfers. • Account must be reviewed if transfer has	N/A	N/A	N/A	refused
569	C0566	1. Posting any vacant position on the portal	N/A	N/A	N/A	refused

570	C0567	1. Processing invoices are being done by maker / checker then approved by the unit head.	N/A	N/A	N/A	refused
571	C0568	1. Quarterly review on Portfolio is properly conducted and raised to CRO.	N/A	N/A	N/A	refused
572	C0569	1. Reconcile the received appraisals forms against each sector head counts	N/A	N/A	N/A	refused
573	C0570	1. Redeeming the points by the designated staff and obtain the approval from General Admin and Security head	N/A	N/A	N/A	refused
574	C0571	1. Register to log all the items in / out and being monitored thru the admin staff.	N/A	N/A	N/A	refused
575	C0572	1. Review last PO numbers prior issuing new PO to ensure no duplication in PO serials.	N/A	N/A	N/A	refused
576	C0573	1. Review periodical logs for system administrator activities. 2. An email security gateway is employed. 3. Email classification mechanisms are used. 4. Data Loss Prevention (DLP) monitoring is implemented. 5. The SOC team monitors email security 24/7. 6.	N/A	N/A	N/A	refused
577	C0574	1. Review the invoices against the PO and get business owner confirmation prior payment.	N/A	N/A	N/A	refused
578	C0575	1. Review the invoices against the requests and obtained approvals	N/A	N/A	N/A	refused
579	C0576	1. Reviewing all contracts to ensure signing appropriate SLAs.	N/A	N/A	N/A	refused
580	C0577	1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.	N/A	N/A	N/A	refused
581	C0578	1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia department to be aligned on all sponsorship opportunities. 3. Sharia Head is a member of the CSR committee in order to ensure all app	N/A	N/A	N/A	refused

582	C0579	1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)	N/A	N/A	N/A	refused
583	C0580	1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.	N/A	N/A	N/A	refused
584	C0581	1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the checkbook رتدة قبل الاصدار اب العميل للتأكد من عدم وجود شيكات م ة العملاء ومدير الفرع بمراجعة حركة حسد يقوم مدير خدم	N/A	N/A	N/A	refused
585	C0582	1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads	N/A	N/A	N/A	refused
586	C0583	1. System prevents updating the ID# for the ex-employees in creating new joiners	N/A	N/A	N/A	refused
587	C0584	1. The committees decisions are being communicated to the concerned in HR for implmentations	N/A	N/A	N/A	refused
588	C0585	1. The internal Shari'a audit unit conducts the Shari'a audit according to risk risk-based plan. Shari'a audit started to prepare a Shari'a risk appraisal profile for each audited unit prior commencement of field work. Shari'a audit coordinates with the S	N/A	N/A	N/A	refused
589	C0586	1. The invoices are being processed thru maker / checker and approved from the unit head.	N/A	N/A	N/A	refused
590	C0587	1. The Sharia department is currently planning to offer several general and specialized training programs to employees to fulfill their needs to the required level.	N/A	N/A	N/A	refused
591	C0588	1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.	N/A	N/A	N/A	refused
592	C0589	1. To ensure that financial statements were signed by CFO or delegated head before printing.	N/A	N/A	N/A	refused
593	C0590	1. To liaise internally in order to check facts & figures as well as the accusation.	N/A	N/A	N/A	refused

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

605	C0602	1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type" 2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, and to collect all I	N/A	N/A	N/A	refused
606	C0603	1.Obtaining the appropriate approvals prior granting any access to staff.	N/A	N/A	N/A	refused
607	C0604	1.Other banks disputes: - Receive disputes form service provider (MC/EBC) - Investigate with NIE for outsourced bank ATMs - Based on the investigation result either to accept the refund or reject with related doucmnetaion proof presented	N/A	N/A	N/A	refused
608	C0605	10) Credit Admin responsible to ensure CAs are approved as required, based on Deviation and exposure level of approval prior to setting the limits on system.	N/A	N/A	N/A	refused
609	C0606	10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.	N/A	N/A	N/A	refused
610	C0607	11) Clean-up/Throughput Requirements is in place.	N/A	N/A	N/A	refused
611	C0608	12) Scoring is done on full year financials; however, starting from midyear interim financials are required to be studied, and next year's financials are requested with a target date that freeze the line if not obtained	N/A	N/A	N/A	refused
612	C0609	12. No signs of weakness that mandates classification.	N/A	N/A	N/A	refused
613	C0610	13) Score sheet must be validated and secured in the CRM.	N/A	N/A	N/A	refused
614	C0611	13. proper credit checking in place	N/A	N/A	N/A	refused
615	C0612	14- Group facilities should be aggregated	N/A	N/A	N/A	refused
616	C0613	1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.	N/A	N/A	N/A	refused

617	C0614	1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities licenses to his scope of work	N/A	N/A	N/A	refused
618	C0615	1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken without an approval from the Head.	N/A	N/A	N/A	refused
619	C0616	1-All users requests form presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	refused
620	C0617	1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	refused
621	C0618	1-Approvals as per delegation matrix to be in place prior processing	N/A	N/A	N/A	refused
622	C0619	1-Assigned reports are effectively reviewed on maker / checker level	N/A	N/A	N/A	refused
623	C0620	1-Booking of a contract in two steps function a) Creating the contract as per Facility type and CA conditions i.e. tenor, profit rate, repayment schedule, required transactional documents, offset accounts, profit calculation methodology i.e. add on profi	N/A	N/A	N/A	refused
624	C0621	1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand	N/A	N/A	N/A	refused
625	C0622	1-Cash is counted by the vendor in the delivering branch to add an external third control.	N/A	N/A	N/A	refused
626	C0623	1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place	N/A	N/A	N/A	refused
627	C0624	1-Checklist in place to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	refused
628	C0625	1-Daily pending cases report by aging.	N/A	N/A	N/A	refused

629	C0626	1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked by an independent person within the Pre-screening team and CIU	N/A	N/A	N/A	refused
630	C0627	1-Documentation required should be in accordance with the credit policy & should be reviewed through a checker point prior to releasing of credit approvals.	N/A	N/A	N/A	refused
631	C0628	1-Download file received from FAWRY	N/A	N/A	N/A	refused
632	C0629	1-Ensure that Job description in place & ensure that team members aware by P & P	N/A	N/A	N/A	refused
633	C0630	1-Ensure keeping the batches in a fire proof cabinet under dual custody..	N/A	N/A	N/A	refused
634	C0631	1-Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	refused
635	C0632	1-Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	refused
636	C0633	1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	N/A	N/A	N/A	refused
637	C0634	1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	N/A	N/A	N/A	refused
638	C0635	1-HR to notify the department by all the resigned/ transferred staff.	N/A	N/A	N/A	refused
639	C0636	1-Initial evaluation for the potential site and prepare report including all the technical issues.	N/A	N/A	N/A	refused
640	C0637	1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. قبل تسليمه للعميل صدار الشيك المصرفي بتوقيعين معتمدين	N/A	N/A	N/A	refused
641	C0638	1-Monthly review for GL under cards operations unit head	N/A	N/A	N/A	refused

642	C0639	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	N/A	N/A	N/A	refused
643	C0640	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	N/A	N/A	N/A	refused
644	C0641	1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on bank portal 2- Any changes to the proc	N/A	N/A	N/A	refused
645	C0642	1-review sample the register in weekly basis and check by dep. senior to ensure no violation.	N/A	N/A	N/A	refused
646	C0643	1-Review the quarterly profile check report and evidence for action taken.	N/A	N/A	N/A	refused
647	C0644	1-Set visit year plan for branches and MF units.	N/A	N/A	N/A	refused
648	C0645	1-Signature for the designated employee should be obtained on daily Control sheet with total sum of numbers and amount 2-Adding a new process called COA Transit which control Receiving COA from all bank branches beside other Dept. too 3- More control, we	N/A	N/A	N/A	refused
649	C0646	1-Sudden snap checks to check the outstanding balances & business process run.	N/A	N/A	N/A	refused
650	C0647	فى صورة دفاع قانونى فى القضايا المتداو لاس دوريا 3- يتم استخدام تلك الدعاوى رسلة للقطاع والمتضمنه بيان بموقف الاف i- يتم مراجعة استعلامات العملاء الم و شركة الاستعلام الائتماني (2) score رات المختصة من خلال وحدة الاستعلامات 1-يتم المتابعه عن طريق الادا	N/A	N/A	N/A	refused
651	C0648	2- Acquisition finance , Real estate , Brokerage Finance ,... ETC	N/A	N/A	N/A	refused
652	C0649	2- segregation of duties is clearly documented and implemented to ensure indecency of functions	N/A	N/A	N/A	refused
653	C0650	2- segregation of duties is clearly documented and implemented to ensure independency of functions.	N/A	N/A	N/A	refused
654	C0651	2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures	N/A	N/A	N/A	refused

655	C0652	2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.	N/A	N/A	N/A	refused
656	C0653	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
657	C0654	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
658	C0655	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
659	C0656	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
660	C0657	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
661	C0658	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
662	C0659	2- All functions are communicated by the agreed SLA	N/A	N/A	N/A	refused
663	C0660	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	N/A	N/A	N/A	refused
664	C0661	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	N/A	N/A	N/A	refused
665	C0662	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	N/A	N/A	N/A	refused
666	C0663	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA.	N/A	N/A	N/A	refused
667	C0664	2- Any changes to the procedures are dually approved and communicated to related stakeholders.	N/A	N/A	N/A	refused
668	C0665	2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system.	N/A	N/A	N/A	refused

669	C0666	2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding the process. 2- أكد من قراءة وفهم الاجراءات 2- في جدول ويقوم موظفي الفرع بالتوقيع للتدقيق مدير الفرع بتسجيل أي إجراءات جديدة و يقوم	N/A	N/A	N/A	refused
670	C0667	2- Branch sends the documents to Corporate Ops unit to review and approve after ensuring that the documents are in line with the approved fully	N/A	N/A	N/A	refused
671	C0668	2- Branch visits/ Trainings to ensure proper Alerts handling.	N/A	N/A	N/A	refused
672	C0669	2- Branches to notify collection & operations once informed by the deceased customers	N/A	N/A	N/A	refused
673	C0670	2- Canceling the non used checks by the vendor in attendance of the department head.	N/A	N/A	N/A	refused
674	C0671	2- CD is sent to the SLMF department with the updated authorized signatures to be uploaded quarterly or when needed on our bank's Portal to avoid any Fraud Cases.	N/A	N/A	N/A	refused
675	C0672	2- Check and verify security matrix covers all functions and that access rights are in line with functional position of each unit member and evidence for action taken besides Profile access rights for each function should be well thought through and signe	N/A	N/A	N/A	refused
676	C0673	2- Checklist in place contains the report names with their frequency.	N/A	N/A	N/A	refused
677	C0674	2- Checklist in place contains the report names with their frequency.	N/A	N/A	N/A	refused
678	C0675	2- Checklist in place contains the report names with their frequency.	N/A	N/A	N/A	refused
679	C0676	2- Checklist in place contains the report names with their frequency.	N/A	N/A	N/A	refused
680	C0677	2- Checklist in place contains the report names with their frequency.	N/A	N/A	N/A	refused
681	C0678	2- Clear workflow in place detailing all steps and actions requirements	N/A	N/A	N/A	refused
682	C0679	2- Coaching the cash pool team to ensure clear understanding of written P & P & Memos.	N/A	N/A	N/A	refused

683	C0680	2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are processed (one person is assigned to distribute all transactions to users).	N/A	N/A	N/A	refused
684	C0681	2- Copy of BOD resolutions should be scanned and filled.	N/A	N/A	N/A	refused
685	C0682	2- Customer's photo should have the customer's account number on the back of the photo.	N/A	N/A	N/A	refused
686	C0683	2- Daily closure cases report.	N/A	N/A	N/A	refused
687	C0684	2- Daily review for the access rights from Daily user activity report.	N/A	N/A	N/A	refused
688	C0685	2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from the Branch Manager or the delegated staff.	N/A	N/A	N/A	refused
689	C0686	2- Documentation is safe kept at fire proof vault	N/A	N/A	N/A	refused
690	C0687	2- Dual control by reviewing the daily batches & reports	N/A	N/A	N/A	refused
691	C0688	2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is correct)	N/A	N/A	N/A	refused
692	C0689	2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.	N/A	N/A	N/A	refused
693	C0690	2- Ensure that no device is installed on the ATM 2- لمي ماكينة الصراف الألى التأكد من عدم تركيب إي جهاز ع	N/A	N/A	N/A	refused
694	C0691	2- Ensure that proper approvals are obtained and in place prior to processing the reversal entries as per the approved delegation matrix	N/A	N/A	N/A	refused
695	C0692	2- Ensure that the signatures are removed from the signature booklet & the I score system.	N/A	N/A	N/A	refused
696	C0693	2- Escalation is prepared in case of any deviation.	N/A	N/A	N/A	refused
697	C0694	2- Financial statements of bank subsidiaries should be sent to Fianace department	N/A	N/A	N/A	refused

698	C0695	2- Full review to ACH booking reports to ensure that all transactions received are posted correctly & EOD Balancing to ACH GL.	N/A	N/A	N/A	refused
699	C0696	2- Hand off Email is being sent to archiving with all the sent files and they confirm back with receiving	N/A	N/A	N/A	refused
700	C0697	2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- الاستاذ العام راجعة ارصدة الخزينة ومطابقتها مع ارصدة وم رئيس الخزينة في نهاية عمل اليوم بم يقف	N/A	N/A	N/A	refused
701	C0698	2- ICUmonthly reviews the GLs reconciliation proofing	N/A	N/A	N/A	refused
702	C0699	2- IFRS9 IT reports to be reviewed by CAD and TBO.	N/A	N/A	N/A	refused
703	C0700	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	refused
704	C0701	2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.	N/A	N/A	N/A	refused
705	C0702	2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfully	N/A	N/A	N/A	refused
706	C0703	2- Maker/checker is applied on the workflow of the process.	N/A	N/A	N/A	refused
707	C0704	2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- لات الفرع القائمة العمليات ومدير الفرع بمراجعته يوميه لحم يقوم مدير	N/A	N/A	N/A	refused
708	C0705	2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no outstanding amount more than 15 days. 2- يوجد مبالغ معلقه اكثر بصفه يوميه للتأكد من صحة المعاملات ولا مدير العمليات بمراجعته حساب الاستاذ	N/A	N/A	N/A	refused
709	C0706	2- Ops staff are kept updated with their roles & responsibilities.	N/A	N/A	N/A	refused
710	C0707	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team	N/A	N/A	N/A	refused
711	C0708	2- Periodic site visits to assess service quality	N/A	N/A	N/A	refused

712	C0709	2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file Direct Debit File Run Testing the extracted file from Prime over a UAT environment for sanity checking in terms of records values and amounts prio	N/A	N/A	N/A	refused
713	C0710	2- Quarterly physical count	N/A	N/A	N/A	refused
714	C0711	2- Reconciliation is done by a designated staff independent (Finance -Proofing)of transaction processing	N/A	N/A	N/A	refused
715	C0712	2- Registration on ECR is Controlled by maker & checker basis.	N/A	N/A	N/A	refused
716	C0713	2- Review all accesses rights with the access matrix as per the delegation access Matrix).	N/A	N/A	N/A	refused
717	C0714	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	N/A	N/A	N/A	refused
718	C0715	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	N/A	N/A	N/A	refused
719	C0716	2- Set succussion plan and program.	N/A	N/A	N/A	refused
720	C0717	2- signature is deleted from the system. 2- تم الغاء التوقيع	N/A	N/A	N/A	refused
721	C0718	2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requirements.	N/A	N/A	N/A	refused
722	C0719	2- Swift DR Site also in place as a 2nd backup plan.	N/A	N/A	N/A	refused
723	C0720	2- The applications are processed as per the agreed and documented TAT.	N/A	N/A	N/A	refused
724	C0721	2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the accounts and prove the follow-up result on the dormant account report. 2- على الحضور لتنشيط مخاطبة عملاء الحسابات الراكدة لحثهم يتأكد مدير الفرع من	N/A	N/A	N/A	refused
725	C0722	2- The custodian signed on the registers. 2- يحفظ العهدة في السجلات توقيع المفوضين	N/A	N/A	N/A	refused

726	C0723	2- The daily report for the non-financial / financial modification are reviewed by the branch operation officer and Branch Manager at the branch level and ICD operation HUB at the HO level 2- طه ليومي للعمليات المالية و الغير ماليه بواس يتم مراجعة التقرير ا	N/A	N/A	N/A	refused
727	C0724	2- Update the signature card register with the received signature cards from customer service. 2. دمه العملاء سجل التوقيعات بالكروت المستلمة من > تحديث	N/A	N/A	N/A	refused
728	C0725	2- Validate settlement amount against the compensation amount	N/A	N/A	N/A	refused
729	C0726	2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.	N/A	N/A	N/A	refused
730	C0727	2) Any withdrawal or return of file is monitored through a log managed by CAD team.	N/A	N/A	N/A	refused
731	C0728	2) Contact the department responsible of provided the dump file, to make sure the dump file is provided.	N/A	N/A	N/A	refused
732	C0729	2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	N/A	N/A	N/A	refused
733	C0730	2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	N/A	N/A	N/A	refused
734	C0731	2) if any noted transaction, the checker will reverse the transaction before submission to the traffic	N/A	N/A	N/A	refused
735	C0732	2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all parties including business formally during the monthly high risk review committee	N/A	N/A	N/A	refused
736	C0733	2) Pre-Screening & Customer Selection Criteria.	N/A	N/A	N/A	refused
737	C0734	2) Provide calling Activity reports for their Calls.	N/A	N/A	N/A	refused

738	C0735	2) Throughput conditions are monitored by early warning officer on monthly basis.	N/A	N/A	N/A	refused
739	C0736	2) Throughput conditions are monitored by early warning officer on monthly basis.	N/A	N/A	N/A	refused
740	C0737	2) Track and update Business, Underwriting and EW calls.	N/A	N/A	N/A	refused
741	C0738	2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.	N/A	N/A	N/A	refused
742	C0739	2. Account maintenance are being done on a maker / checker basis	N/A	N/A	N/A	refused
743	C0740	2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.	N/A	N/A	N/A	refused
744	C0741	2. bank Cards disputes : - Receive bank 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	N/A	N/A	N/A	refused
745	C0742	2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • لمغادره الفرع مؤقت اثناء ساعات العمل او بشكل نهائي هذه الكمبيوتر قبل مغادره المكاتب بشكل اغلاق اج	N/A	N/A	N/A	refused
746	C0743	2. All the required docs are attached with the invoice along with the PO (original if received from vendor)	N/A	N/A	N/A	refused
747	C0744	2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	N/A	N/A	N/A	refused
748	C0745	2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals	N/A	N/A	N/A	refused
749	C0746	2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. ادارة المراجعة الداخلية لتأكد من صحة المطابقة قبل الارسال الى يقوم مدير الفرع با	N/A	N/A	N/A	refused

750	C0747	2. Capacity plan prepared and approved annually	N/A	N/A	N/A	refused
751	C0748	2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.	N/A	N/A	N/A	refused
752	C0749	2. Components Clustering (i.e. Dual Servers).	N/A	N/A	N/A	refused
753	C0750	2. Confirmations are being sent to the related committee secretary for implementation	N/A	N/A	N/A	refused
754	C0751	2. Coordination with all stakeholders in designing the branch with the approved guidelines	N/A	N/A	N/A	refused
755	C0752	2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.	N/A	N/A	N/A	refused
756	C0753	2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. يل على اصدار دفتر الشيكات موافقه مدير الفرع / او مدير العمليات كبد التأكد من	N/A	N/A	N/A	refused
757	C0754	2. Ensure rectifying all comments which were raised by the committee	N/A	N/A	N/A	refused
758	C0755	2. Ensure that any breaches in portfolio CAPs is reviewed and documented	N/A	N/A	N/A	refused
759	C0756	2. Ensure that there is an ORR and FRR, and that ORR follows the correct module as per Risk Rating section for all new obligors and that Risk Ratings are reviewed whenever there is a material event.	N/A	N/A	N/A	refused
760	C0757	2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.	N/A	N/A	N/A	refused
761	C0758	2. Escalation to be done for the delay in receiving the forms	N/A	N/A	N/A	refused
762	C0759	2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.	N/A	N/A	N/A	refused
763	C0760	2. Highlight delayed items throught the project time schedule.	N/A	N/A	N/A	refused

764	C0761	2. HR Lead ensure posting the vacancy on the portal prior external hiring and there is no qualified candidates were applied	N/A	N/A	N/A	refused
765	C0762	2. if having ex-employee case, obtain the required approvals	N/A	N/A	N/A	refused
766	C0763	2. Include penalties when possible to compensate vendor delays or poor quality.	N/A	N/A	N/A	refused
767	C0764	2. Issuing the PO based on the unit head approval	N/A	N/A	N/A	refused
768	C0765	2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register on serial.	sent	N/A	N/A	approved
769	C0766	2. Key register is in place to monitor the keys movement.	sent	N/A	N/A	approved
770	C0767	2. Kick off meeting is held in the begining of each project to define the timeline for all stakeholders.	N/A	N/A	N/A	refused
771	C0768	2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally.	sent	N/A	N/A	approved
772	C0769	2. Matching the confirmation emails with the requests sent through the system from the branches side.	N/A	N/A	N/A	refused
773	C0770	2. Memo with the recovery plan is prepared and approved.	sent	N/A	N/A	approved
774	C0771	2. Monthly check to the database for the probation period date and contract renewal date	N/A	N/A	N/A	refused
775	C0772	2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product	draft	pending	pending	pending
776	C0773	2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. 2. سجل لدى البنك شهر ثم ارسالها للعميل على العنوان الم مديرو الفرع من الاحتفاظ بالمراسلات لمدة يتأكد مدير العمليات و	N/A	N/A	N/A	refused
777	C0774	2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.	N/A	N/A	N/A	refused

778	C0775	2. Periodic review of online product catalogue to ensure all info are up to date.	N/A	N/A	N/A	refused
779	C0776	2. Preapproved budget for any exceptional project was not included in the yearly budget	N/A	N/A	N/A	refused
780	C0777	2. Print the email and to be signed by the staff members who verified the checking	N/A	N/A	N/A	refused
781	C0778	2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents	N/A	N/A	N/A	refused
782	C0779	2. Quarter review to the granted access to HR staff	N/A	N/A	N/A	refused
783	C0780	2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.	N/A	N/A	N/A	refused
784	C0781	2. Recording all interviews in case of telephonic interviews	N/A	N/A	N/A	refused
785	C0782	2. Reference check is made from HR Risk & Governance	N/A	N/A	N/A	refused
786	C0783	2. Returned checks fees is deducted from the customer account subject to balance sufficiency. • سماح الرصيد رفض الشيك من حساب العميل في حالة لمى نظام الحاسب الآلي لخصم مصروفات الدخول ع	N/A	N/A	N/A	refused
787	C0784	2. Review all invoices as per the approved price list and quotations.	N/A	N/A	N/A	refused
788	C0785	2. Review all SLAs every year with all stakeholders.	N/A	N/A	N/A	refused
789	C0786	2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. كيب إي اجهزة احتيال رع قام بفحص الماكينة للتأكد من عدم تر دفتر احوال الفرع للتأكد من ان حارس الف مراجعة	N/A	N/A	N/A	refused
790	C0787	2. Reviewing mockup by financial Department before publishing and letting them sign it.	N/A	N/A	N/A	refused

791	C0788	2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the reconciliation Vs previous inventory checks and logs done by a Unit Supervisor/manager or Head.	N/A	N/A	N/A	refused
792	C0789	2. Sending the proofing results to Finance for verification and communicate to HR for any discrepancy	N/A	N/A	N/A	refused
793	C0790	2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.	N/A	N/A	N/A	refused
794	C0791	2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and they were approved and signed based on the delegation matrix.	N/A	N/A	N/A	refused
795	C0792	2. The proposal is being approved from the segment head (above 100k) then head of marketing and head of consumer banking	N/A	N/A	N/A	refused
796	C0793	2. The Sharia Department may assign one or more of its members according to the discretionary decision of the Sharia head to assist in achieving the Sharia audit plan.	N/A	N/A	N/A	refused
797	C0794	2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.	N/A	N/A	N/A	refused
798	C0795	2. TNA plan is being prepared by Training team for implementation.	N/A	N/A	N/A	refused
799	C0796	2. To prepare a response in alignment with top management.	N/A	N/A	N/A	refused
800	C0797	2. Turnover ratios monitored by department and reported to senior management	N/A	N/A	N/A	refused
801	C0798	2. Unit head approval is required for any internal communication.	N/A	N/A	N/A	refused
802	C0799	2. Unit head signature is required on the invoice.	N/A	N/A	N/A	refused
803	C0800	2. We create internal awareness communication messages directed to staff regarding who the official spokes person(s) is and how statements should only go through him/her.	N/A	N/A	N/A	refused

804	C0801	2.Obtaineing all required approvals.	N/A	N/A	N/A	refused
805	C0802	24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures	N/A	N/A	N/A	refused
806	C0803	2-All the applications are deduped and checked against the system with regards to - Any existing facility and the payment history - Compliance sanctions check	N/A	N/A	N/A	refused
807	C0804	2-Check points over spreadsheets..	N/A	N/A	N/A	refused
808	C0805	2-Check related GL and ensure funds in place before file running	N/A	N/A	N/A	refused
809	C0806	2-Checks to be printed with the correct serial. 2. المطابقة مع السجل المصرفي بالتسلسل الصحيح عن طريق طباعه الشيك	N/A	N/A	N/A	refused
810	C0807	2-Clear instructions for checking the receipt & testing the cash boxes & seals efficiency.	N/A	N/A	N/A	refused
811	C0808	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	N/A	N/A	N/A	refused
812	C0809	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	N/A	N/A	N/A	refused
813	C0810	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	N/A	N/A	N/A	refused
814	C0811	2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	N/A	N/A	N/A	refused
815	C0812	2-Ensure that Quarterly review of portfolio is conducted by the Policy Managers.	N/A	N/A	N/A	refused
816	C0813	2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.	N/A	N/A	N/A	refused
817	C0814	2-Immediate action requested from dept. to rectify/close the exception captured from those reports.	N/A	N/A	N/A	refused
818	C0815	2-Monthly tracking of actual visits Vs. plan	N/A	N/A	N/A	refused
819	C0816	2-Prepare the Score Card for the site from all stakeholders.	N/A	N/A	N/A	refused
820	C0817	2-Quarterly tracking of actual visits Vs. plan.	N/A	N/A	N/A	refused

821	C0818	2-Register in place to log all the received batches under dual custody.	N/A	N/A	N/A	refused
822	C0819	2-Register in place to log all the send and received batches.	N/A	N/A	N/A	refused
823	C0820	2-System initiated controls to check data entry and availability of mandatory and critical fields.	N/A	N/A	N/A	refused
824	C0821	2-The physical verification should include independent member other than the custodian for implementing the control properly.	N/A	N/A	N/A	refused
825	C0822	2-The physical verification should include independent member other than the custodian for implementing the control properly.	N/A	N/A	N/A	refused
826	C0823	2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions	N/A	N/A	N/A	refused
827	C0824	3 - Ensure all procedures are updated	N/A	N/A	N/A	refused
828	C0825	3 - Ensure all procedures are updated	N/A	N/A	N/A	refused
829	C0826	3 - Ensure all procedures are updated	N/A	N/A	N/A	refused
830	C0827	3 - Ensure all procedures are updated	N/A	N/A	N/A	refused
831	C0828	3 - Ensure all procedures are updated	N/A	N/A	N/A	refused
832	C0829	3- All gifts must be kept at fireproof cabinet under dual custody. 3-مخصص- نة تحت الرقابة الثنائية و اثباتها بالسجل ال ظ الهدايا و الجوائز بشانون مصفح أو الخزير حف	N/A	N/A	N/A	refused
833	C0830	3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.	N/A	N/A	N/A	refused
834	C0831	3- All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	refused
835	C0832	3- All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	refused
836	C0833	3- All job descriptions are reviewed with HR & semi annually.	N/A	N/A	N/A	refused
837	C0834	3- All the GLs proofing are being sent to Finance monthly	N/A	N/A	N/A	refused
838	C0835	3- Another alternatives in place For LCY; ACH and RTGS	N/A	N/A	N/A	refused

839	C0836	3- Branch to keep a copy of the issued check in box file for easy reference. 3. الفرع بنسخه ممن الشيك احتفاظ	N/A	N/A	N/A	refused
840	C0837	3- Cameras are covering the ATM Area / Operation areas.	N/A	N/A	N/A	refused
841	C0838	3- Check that all New I-score users should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	N/A	N/A	N/A	refused
842	C0839	3- Daily journal is being printed and reviewed by the CFOD maker/checker as well as 2 senior CFOD officers other than the maker/checker.	N/A	N/A	N/A	refused
843	C0840	3- Direct investment officer should arrange with bank representable on BODs for taken decisions.	N/A	N/A	N/A	refused
844	C0841	3- Ensure daily smooth running of Quantum reports.	N/A	N/A	N/A	refused
845	C0842	3- Fire proof cabinets	N/A	N/A	N/A	refused
846	C0843	3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their access rights.	N/A	N/A	N/A	refused
847	C0844	3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	N/A	N/A	N/A	refused
848	C0845	3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.	N/A	N/A	N/A	refused
849	C0846	3- new accounts were opened for inheritors. 3- تم فتح حسابات للورثة	N/A	N/A	N/A	refused
850	C0847	3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P; 3- والاجراءات لمالية للتأكد من تنفيذها وفقا للسياسات يراجع مدير عمليات الفرع تقارير العمليات	N/A	N/A	N/A	refused
851	C0848	3- password already granted to the authorized persons to enter the restricted area	N/A	N/A	N/A	refused
852	C0849	3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EW Team to consider such issues in the due diligent and customer monitoring process.	N/A	N/A	N/A	refused

853	C0850	3- Placing hold on the client account till settlement	N/A	N/A	N/A	refused
854	C0851	3- Quarterly ECL provision memo is approved by CRO.	N/A	N/A	N/A	refused
855	C0852	3- Register is kept under the vault custodians responsibility to register the movement of documentation files	N/A	N/A	N/A	refused
856	C0853	3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 3- لتي لم تنفذ ان اجمالي المبالغ مطابق مع المعاملات اة حساب الاستاذ اخر كل شهر للتأكد من تقوم ادارة التحويلات بمراجعة	N/A	N/A	N/A	refused
857	C0854	3- review and reconcile the vednor GL to avoid any parked amount	N/A	N/A	N/A	refused
858	C0855	3- Review of procedures as and when required in case any amendments/change in to the procedures/work flow inorder to obtain the required approval as per the delegation/approval matrix	N/A	N/A	N/A	refused
859	C0856	3- The designated staff verified the customer signature 3- (میل عند استلام) -دفاتر الشبكات....الخ) مطابقة توقيع الع كروت الصراف اللي	N/A	N/A	N/A	refused
860	C0857	3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.	N/A	N/A	N/A	refused
861	C0858	3- TMO reconciles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs balances	N/A	N/A	N/A	refused
862	C0859	3- Weekly Escalation of the pending Alerts / Ageing Report.	N/A	N/A	N/A	refused
863	C0860	3) All the content including any original approvals are scanned and saved on CRM/risk folder	N/A	N/A	N/A	refused
864	C0861	3) Analyze and take the necessary action.	N/A	N/A	N/A	refused
865	C0862	3) Automation and use of smart solution for developed workflows and applications	N/A	N/A	N/A	refused
866	C0863	3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report is a must to be rebuilt again for better monitoring	N/A	N/A	N/A	refused

867	C0864	3) Signature verification by maker/checker must be obtained from an independent unit not involved in the processing of the financial transaction and should be done based on an updated Commercial register & Special signing powers requirements mandated by t	N/A	N/A	N/A	refused
868	C0865	3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to access the case in a manar that preserve bank's assets.	N/A	N/A	N/A	refused
869	C0866	3) the reviewer will do a Completeness check by end of day to ensure that all release / renew transactions are submitted against received documents	N/A	N/A	N/A	refused
870	C0867	3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any breaches in that forum (if any)	N/A	N/A	N/A	refused
871	C0868	3)on going communication / discssion with business team to discuss and highlight any negative issues.	N/A	N/A	N/A	refused
872	C0869	3)on going communication / discssion with business team to discuss and highlight any negative issues.	N/A	N/A	N/A	refused
873	C0870	3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.	N/A	N/A	N/A	refused
874	C0871	3. All contracts are submitted thru maker and apply all the comments were raised by the committee then to be reviewed by checker(unit head)	N/A	N/A	N/A	refused
875	C0872	3. All Simplex machines are closed. • اغلاق او تخزين الة الوقت و التاريخ	N/A	N/A	N/A	refused
876	C0873	3. Apply penalties on service providers in case of any delay	N/A	N/A	N/A	refused
877	C0874	3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages this function.	N/A	N/A	N/A	refused
878	C0875	3. Attach emails when needed to reflect approvals.	N/A	N/A	N/A	refused

879	C0876	3. Branch Manager or SPB to ensure the following : • That the PO issuance is prior customer receiving the Murbha checks in case customer is requesting Auto Murbha facility. • That the step of allocating of goods to the customer is afterward receiving the	N/A	N/A	N/A	refused
880	C0877	3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • الحساب كل فترة لمراج ع رسالة على حساب العميل والدخول على إثبات قيمة مصروفات الرفض من خلال وض م كفاية رصيد الحساب لخصم العمولة يتم في حالة عد	N/A	N/A	N/A	refused
881	C0878	3. Branches are requested to check the serials of each requested checkbook before applying on system	N/A	N/A	N/A	refused
882	C0879	3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal by Compliance	N/A	N/A	N/A	refused
883	C0880	3. Classification and Evaluation for all outsource service providers after each project to build up a database to be useful when recommending for new projects, where specification for all used materials are clear in the BOQ.	N/A	N/A	N/A	refused
884	C0881	3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected , report printed from IT side	N/A	N/A	N/A	refused
885	C0882	3. Communication is being sent to the concerned line manager month prior the end of the probation date	N/A	N/A	N/A	refused
886	C0883	3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.	N/A	N/A	N/A	refused
887	C0884	3. Define documented reporting sources, owners for the IS risks.	N/A	N/A	N/A	refused
888	C0885	3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, whereby the Risk Ratings are to be reviewed whenever there is a material event.	N/A	N/A	N/A	refused

889	C0886	3. ensure that target market exceptions are properly approved.	N/A	N/A	N/A	refused
890	C0887	3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management	N/A	N/A	N/A	refused
891	C0888	3. Instruction is received from the compnay's mail mentioned in the MIFT.The signature(s) on the instruction match one or more of the signature(s) that has been maintained on the core banking signature system.	N/A	N/A	N/A	refused
892	C0889	3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	N/A	N/A	N/A	refused
893	C0890	3. Logging all the invoices in sheet for monitoring	N/A	N/A	N/A	refused
894	C0891	3. Monitoring the approved projects budget as per the planned budget	N/A	N/A	N/A	refused
895	C0892	3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.	N/A	N/A	N/A	refused
896	C0893	3. Ongoing Product Updates awareness emails to all front liners.	N/A	N/A	N/A	refused
897	C0894	3. Ops officer branch manager ensure the customer request is in place. 3. لى على حفظ المراسلات بالفرع العملييات ومدير الفرع من وجود طلب العمي يتأكد مدير	N/A	N/A	N/A	refused
898	C0895	3. Printing non modification daily Report for CADC user noting that inernal control checking mantinace report for all bank staff	N/A	N/A	N/A	refused
899	C0896	3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.	N/A	N/A	N/A	refused
900	C0897	3. Releasing the blocked amounts upon receiving the related commercial register on a maker checker basis.4. Review of bank certificates monthly by external auditor as per regulations in this regard	N/A	N/A	N/A	refused
901	C0898	3. Sanction list is screened from AML to the new vendor	N/A	N/A	N/A	refused
902	C0899	3. Send email to employees with their apparisals	N/A	N/A	N/A	refused

903	C0900	3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.	N/A	N/A	N/A	refused
904	C0901	3. Sudden check in case of face to face interviews	N/A	N/A	N/A	refused
905	C0902	3. Team leader monitor the deferral and review all the cases and send reminder during month	N/A	N/A	N/A	refused
906	C0903	3. The employee should not join the training if the commitment letter was not signed	N/A	N/A	N/A	refused
907	C0904	3. The text is being reviewed by Corporate Communications after Finance review.	N/A	N/A	N/A	refused
908	C0905	3. To respond to the issue in the same publication with the corrective statement. To align staff through internal communications for any clarifications.	N/A	N/A	N/A	refused
909	C0906	3. We formed a media list covering all the major press members to assist in crisis control when needed.	N/A	N/A	N/A	refused
910	C0907	3.Insure the contract /P.o in place as per the tender decision	N/A	N/A	N/A	refused
911	C0908	3-Access to the batches location is authorized to the staff only with access card.	N/A	N/A	N/A	refused
912	C0909	3-Advancing instructions in obliging both the vendor & the branches to allow the vendor for recounting the cash before final receiving to destroy the possibility of any cash overages or shortage.	N/A	N/A	N/A	refused
913	C0910	3-Building standered manual models in spreadsheets.	N/A	N/A	N/A	refused
914	C0911	3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take necessary action	N/A	N/A	N/A	refused
915	C0912	3-Checklist in place including all items/functions/process within the branches and MF units.	N/A	N/A	N/A	refused
916	C0913	3-Credit Checking requirements as per CBE &Policy; guidelines .	N/A	N/A	N/A	refused
917	C0914	3-Ensure all data are mapped correctly on the system .	N/A	N/A	N/A	refused

918	C0915	3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures	N/A	N/A	N/A	refused
919	C0916	3-Ensure that collection approval in place before action	N/A	N/A	N/A	refused
920	C0917	3-Issues captured from reports are effectively reviewed on maker / checker level.	N/A	N/A	N/A	refused
921	C0918	3-Issues captured from reports are effectively reviewed on maker / checker level.	N/A	N/A	N/A	refused
922	C0919	3-maker should handle pending transactions not processed by system due to inward issue.	N/A	N/A	N/A	refused
923	C0920	4- a weekly meeting is set to discuss the new location issues to enhance and improve the process , this meeting including Business - Admin - Premises addition to any other department that may affect the new location progress	N/A	N/A	N/A	refused
924	C0921	4- Admin. & Secretary follow up.	N/A	N/A	N/A	refused
925	C0922	4- All instructions must be approved for processing by the designated persons to approve.	N/A	N/A	N/A	refused
926	C0923	4- All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	refused
927	C0924	4- All supporting Docs & approvals are in place before execution.	N/A	N/A	N/A	refused
928	C0925	4 all transactions processed by maker are approved by checker	N/A	N/A	N/A	refused
929	C0926	4- Authorized access to the floor using access cards to allow only authorized staff	N/A	N/A	N/A	refused
930	C0927	4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch designation 4- ا تحت رقابه ثنائيه بناء على جدول توزيع المرقمة والخطابات في وحدة ادراج مصفح دير الفرع بالتأكد من حفظ مخزون النماذج يقوم م	N/A	N/A	N/A	refused
931	C0928	4- Changes/updates of procedures are cascaded to all stakeholders and published on bank portal	N/A	N/A	N/A	refused
932	C0929	4- Enrich the control environment via enhancing the soft and hard controls	N/A	N/A	N/A	refused

933	C0930	4- Insurance policy margin always exceeds the outstanding amount (add to no1)	N/A	N/A	N/A	refused
934	C0931	4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock usage with continuity of daily embossing & printing	N/A	N/A	N/A	refused
935	C0932	4- obtaining legal approval / branch manager . 4- ير الفرع أو الادارة القانونية الحصول على موافقه مد	N/A	N/A	N/A	refused
936	C0933	4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies	N/A	N/A	N/A	refused
937	C0934	4- Single Obligor , Related parties & shareholders guidelines	N/A	N/A	N/A	refused
938	C0935	4) All original collaterals/financing docs are saved at the documentation team	N/A	N/A	N/A	refused
939	C0936	4) branches not allowed to issue release / renewal as per updated procedures and in case of any breach case will be subject to investigation	N/A	N/A	N/A	refused
940	C0937	4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	N/A	N/A	N/A	refused
941	C0938	4) Tighten the EW monitoring process.	N/A	N/A	N/A	refused
942	C0939	4) Tighten the EW monitoring process.	N/A	N/A	N/A	refused
943	C0940	4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).	N/A	N/A	N/A	refused
944	C0941	4. All fireproof cabinets and all staff drawers are closed and locked. • لعلق يق وخاصة الادراج السفلية الغير محكمه ا اغلاق الخزائن الحديدية المضادة للحر	N/A	N/A	N/A	refused
945	C0942	4. Communication is being sent to the concerned line manager months prior the contract renewal	N/A	N/A	N/A	refused

946	C0943	4. Confirm that CA conditons and covenants for term facilities/revolvers, where applicable, are tracked regularly as per policy and that they are confirmed by the Risk Analysis Unit.	N/A	N/A	N/A	refused
947	C0944	4. Embed Information Security controls within Business processes.	N/A	N/A	N/A	refused
948	C0945	4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.	N/A	N/A	N/A	refused
949	C0946	4. Fields investigations are done to be able to reach the customers.	N/A	N/A	N/A	refused
950	C0947	4. Handling all the required reservations prior to publishing.	N/A	N/A	N/A	refused
951	C0948	4. Monitoring sheet for all applications out of Business solution support.	N/A	N/A	N/A	refused
952	C0949	4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.	N/A	N/A	N/A	refused
953	C0950	4. Processing the invoices on original PO	N/A	N/A	N/A	refused
954	C0951	4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number , check amount , check date, beneficiary name , reason of rejection). لا التاريخ و ارفوض في سجل الشيكات المرتدة موضح تسجيل بيانات الشيك الم	N/A	N/A	N/A	refused
955	C0952	4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.	N/A	N/A	N/A	refused
956	C0953	4. Signature is verified by two bank staff according to signature verification limits/thresholds.	N/A	N/A	N/A	refused
957	C0954	4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.	N/A	N/A	N/A	refused
958	C0955	4. Unit head approval prior to settling.	N/A	N/A	N/A	refused
959	C0956	4-All incidents found reported to ORM.	N/A	N/A	N/A	refused

960	C0957	4-All incidents found reported to ORM.	N/A	N/A	N/A	refused
961	C0958	4-Collection to assign external law office for collecting the required claim documentation in case branches couldn't reach the customers	N/A	N/A	N/A	refused
962	C0959	4-Ensure to process supplementary cards presented with the primary cards issuance.	N/A	N/A	N/A	refused
963	C0960	4-Rejection transactions handled with finance team	N/A	N/A	N/A	refused
964	C0961	4-report (loan A/C per CY per Br. #049) show the contracts booked on the system during specific period of time - Monthly task	N/A	N/A	N/A	refused
965	C0962	4-Snap visit report issued after each visit detailing all findings/discrepancies	N/A	N/A	N/A	refused
966	C0963	4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.	N/A	N/A	N/A	refused
967	C0964	5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. 5- جدول توزيع العهد والمهام المعتمد بالفرع كد من سجل المفوضين بالفرع مطابق مع يقوم مدير العمليات بالتأ	N/A	N/A	N/A	refused
968	C0965	5- All the documents are reviewed against checklist by maker / checker.	N/A	N/A	N/A	refused
969	C0966	5- amount is distributed as per the declaration. 5- لمغ بناء على اعلام الوراثة تم توزيع المبد	N/A	N/A	N/A	refused
970	C0967	5 any wrong entry are amended on maker checker basis	N/A	N/A	N/A	refused
971	C0968	5- Card Ops head reviews the daily reports to ensure proper maintenance	N/A	N/A	N/A	refused
972	C0969	5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays	N/A	N/A	N/A	refused
973	C0970	5- Ensure that all process/procedures approved by shariaa	N/A	N/A	N/A	refused
974	C0971	5- Registration sheet for Secured Paper for LGs	N/A	N/A	N/A	refused
975	C0972	5- Remittance department verifies the signature /initials of designated staff.	N/A	N/A	N/A	refused

976	C0973	5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	N/A	N/A	N/A	refused
977	C0974	5. Abiding by the timelines set by regulatory authorities.	N/A	N/A	N/A	refused
978	C0975	5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an excel sheet. ة واثبات نتى رتدة طرف الفرع لاستلام الشيكات المرتد مشاركات) بإبلاغ العملاء بورود الشيكات الم وم خدمة العملاء/ مسؤولي الحسابات (ال يق	N/A	N/A	N/A	refused
979	C0976	5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.	N/A	N/A	N/A	refused
980	C0977	5. Checkbooks and LG 's are not issued for accounts with opened deferrals	N/A	N/A	N/A	refused
981	C0978	5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.	N/A	N/A	N/A	refused
982	C0979	5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.	N/A	N/A	N/A	refused
983	C0980	5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • المضادة للحريق ت الرقابة الثنائية في الخزائن المصفحة و الاحتفاظ بالعهد و المستندات الأصل تح	N/A	N/A	N/A	refused
984	C0981	5. obtaining the employee signature on the renewal	N/A	N/A	N/A	refused
985	C0982	5. Processing any invoice on original only	N/A	N/A	N/A	refused
986	C0983	5. Quarterly HRR committee includes the CEO & CRO and Head of legal and WBH and CRH where all high risk and loss making names are discussed extensively name by name to agree on the ORR and the action plan for each name	N/A	N/A	N/A	refused
987	C0984	5-Collateral & support considerations,.. .	N/A	N/A	N/A	refused

988	C0985	5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.	N/A	N/A	N/A	refused
989	C0986	5-operations to reconcile monthly claims list with insurance company & collection	N/A	N/A	N/A	refused
990	C0987	5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.	N/A	N/A	N/A	refused
991	C0988	6- closing the main account. 6- لأصلي تم اغلاق الحساب ا	N/A	N/A	N/A	refused
992	C0989	6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custodian 6- تغيير احد المفوضين بالفرع ل توزيع العهد والمهام كل 3 شهور او عند يقوم مدير العمليات بالتأكد من تحديث جدو ي	N/A	N/A	N/A	refused
993	C0990	6- Retention unit confirmation is obtained prior processing	N/A	N/A	N/A	refused
994	C0991	6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter	N/A	N/A	N/A	refused
995	C0992	6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file. • العميل بال • ي البنك الشيك المرتد ويتم اثبات استلام رفية بتسليم العميل او مندوبة المفوض لد يقوم مدير الخزينة / مدير العمليات المص	N/A	N/A	N/A	refused
996	C0993	6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business head/ops head to advise and refer case to CEO for action	N/A	N/A	N/A	refused
997	C0994	6. Ensure that repayment schedule and pricing are as per the credit approval.	N/A	N/A	N/A	refused
998	C0995	6. Log the received invoices in a sheet with the unique serial.	N/A	N/A	N/A	refused
999	C0996	6. Officer performing the SV is independent from the officer conducting the call back. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoi	N/A	N/A	N/A	refused

1000	C0997	6. Senior calls are done as per policy including SCOs, Cos in addition to CRO	N/A	N/A	N/A	refused
1001	C0998	6. Shredding of all unused or unneeded documents. • التمزيق الجيد ات الغير مستخدمه عن طريق اله الفر م او التخلص من المستند	N/A	N/A	N/A	refused
1002	C0999	6-Snap visit report issued after each visit detailing all findings/discrepancies.	N/A	N/A	N/A	refused
1003	C1000	6-X-Boarder ,Concentration Limits , Country limits,... Above is controlled by all stakeholders operating as per the approved credit policy periodically and on case by case to ensure proper adherence to CBE regulations.	N/A	N/A	N/A	refused
1004	C1001	7- Ops officer to ensure Handling branch operation registers (cash registers, returned checks registers, ...) and to ensure that all fields are completed . 7- يكون مطابقا لنموذج اله السجلات الخاصة بالعملية المصرفية وان يقوم مدير العمليات بالتأكد من جميع	N/A	N/A	N/A	refused
1005	C1002	7) An annual review date is specified.	N/A	N/A	N/A	refused
1006	C1003	7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex: Foreign currency, Energy, interest expense. worth mentioning that impact is quantified in terms of provisions and presented in Risk Commi	N/A	N/A	N/A	refused
1007	C1004	7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perform a formal letter must be addressed to his correspondence address. • لكتروني لم ة عشر يوما، يقوم المسئول بإرسال بريد ا قيام العميل باستلام الشيك خلال خمس في حالة عدم	N/A	N/A	N/A	refused
1008	C1005	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	N/A	N/A	N/A	refused
1009	C1006	7. Review the segment (whether public sector, private, etc...) .	N/A	N/A	N/A	refused
1010	C1007	7. Search in the log with the invoice serial to ensure there is no duplicate	N/A	N/A	N/A	refused

1011	C1008	7-Collection to reconcile write off recovery GLs against reported claims	N/A	N/A	N/A	refused
1012	C1009	7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closure.	N/A	N/A	N/A	refused
1013	C1010	8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch 8- مالمعتمد للفرع 8- ثنائيه بناء على جدول توزيع العهد والمها لنماذج في وحدة ادراج مصفحة تحت رقابه يقوم مدير الفرع بالتأكد من حفظ مخزون ا	N/A	N/A	N/A	refused
1014	C1011	8) The Risk Rating process is identified and its approval status.	N/A	N/A	N/A	refused
1015	C1012	8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).	N/A	N/A	N/A	refused
1016	C1013	8. Group facilities are aggregated	N/A	N/A	N/A	refused
1017	C1014	8. Review of all obligors with ORRs 7 - 9 excluding PS names ensuring sufficient triggers and follow-up. All the above is done by Risk department periodically ensuring sufficient monitoring and proper decision making.	N/A	N/A	N/A	refused
1018	C1015	8-Escalation matrix to be followed in case of any delay in providing required claim documentation	N/A	N/A	N/A	refused
1019	C1016	9) Ensure that the obligors in the program meet the credit program requirements	N/A	N/A	N/A	refused
1020	C1017	9. Extended credit facilities should be sharia compliant.	N/A	N/A	N/A	refused
1021	C1018	9. Latest financials are obtained & analyzed.	N/A	N/A	N/A	refused
1022	C1019	A tracker is in place with the expired procedure . Every Two years the procedures updated with Owners & Stockholders unless any amendments received from the owner or according to CBE & Control Functions request. Tracker is reviewed in the beginning of eac	N/A	N/A	N/A	refused

1023	C1020	A@W PO start to finalize the physical file with all needed documents and actions like copy from the customer ID with mobile number after adding all the needed signatures for original seen and stamps then send coordinator to proceed with needed sanction th	N/A	N/A	N/A	refused
1024	C1021	abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect	N/A	N/A	N/A	refused
1025	C1022	Access are granted subject to proper approvals supported by justification, besides annual review on unit external privilage access.	N/A	N/A	N/A	refused
1026	C1023	Access rights/Security matrix is reviewed by User Access Team on Quarterly basis & obtaining system reports/audit trails from all systems used by checks processing staff to ensure that such rights matches with the staff job description and the absence of	N/A	N/A	N/A	refused
1027	C1024	According to capitalization policy , All amounts above EGP 5k must be capitalized . On other hand , Expenditure control manager is sending monthly mail for concerned parties to clarify the capitalization stsuts for outstanding projects.	N/A	N/A	N/A	refused
1028	C1025	Accrual Adjusted is authorized and monitored same like the disbursement and settlement as well as all reversals. Moreover all accruals and reversals are being monitored by Officer and senior officer in addition to reconciliation and approved to finance	N/A	N/A	N/A	N/A
1029	C1026	Adherence to the staff gifts process	N/A	N/A	N/A	N/A
1030	C1027	bank Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry	N/A	N/A	N/A	N/A
1031	C1028	bank utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-	N/A	N/A	N/A	N/A
1032	C1029	bank 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	N/A	N/A	N/A	N/A

1033	C1030	Alco approval on applied rate whenever there is a change in margin	N/A	N/A	N/A	N/A
1034	C1031	All bank Capital products and activities should be compliant with sharia	N/A	N/A	N/A	N/A
1035	C1032	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	N/A	N/A	N/A	N/A
1036	C1033	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	N/A	N/A	N/A	N/A
1037	C1034	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	N/A	N/A	N/A	N/A
1038	C1035	All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	N/A	N/A	N/A	N/A
1039	C1036	All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file requirements are in place, and any material changes to credit facilities have been identified and approved as per Credit Facility App	N/A	N/A	N/A	N/A
1040	C1037	All credit limits are to be reviewed by SME Risk head at least annually to ensure the correct use and eligibility of the credit officer	N/A	N/A	N/A	N/A
1041	C1038	All custody proof cabinet is controlled on daily basis Adding/Sending for CKs /Bills upon reports from BO & GFS Moreover all receivables kept at our custody were checked through Semi annual Exhibit, usual exhibit will take place as Policies and Procedures	N/A	N/A	N/A	N/A

1042	C1039	All customers are screened manually either during the on-boarding process, before opening the account or during the lifecycle of the customer's relationship.	N/A	N/A	N/A	N/A
1043	C1040	All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .	N/A	N/A	N/A	N/A
1044	C1041	All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.	N/A	N/A	N/A	N/A
1045	C1042	all Invoices to be reviewed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.	N/A	N/A	N/A	N/A
1046	C1043	All job descriptions are reviewed annually and updated with HR	N/A	N/A	N/A	N/A
1047	C1044	All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.	N/A	N/A	N/A	N/A
1048	C1045	All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.	N/A	N/A	N/A	N/A
1049	C1046	All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be valid for 90 days, as per Policy. If the facilities are not availed or transaction not drawn down in that time frame, the facilities/transaction	N/A	N/A	N/A	N/A
1050	C1047	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1051	C1048	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A

1052	C1049	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1053	C1050	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1054	C1051	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1055	C1052	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1056	C1053	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1057	C1054	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A

1058	C1055	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1059	C1056	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1060	C1057	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1061	C1058	All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments (whi	N/A	N/A	N/A	N/A
1062	C1059	all performed functions under credit control dept. are performed through maker and checker & segregation of duties & independency of functions are adhered to.	N/A	N/A	N/A	N/A
1063	C1060	All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensure CBE compliant - staff awareness , induction training, field visits, customers' and staff feedback	N/A	N/A	N/A	N/A
1064	C1061	All processes relevant to workflow and SLA between concernd departments are in place and properly communicated by department heads to ensure proper handling for business needs.	N/A	N/A	N/A	N/A

1065	C1062	All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Sharia department to ensure that the risk in execution is to an acceptable level from a Sharia perspective.	N/A	N/A	N/A	N/A
1066	C1063	All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , finance and CEO , in addition to premises head or CIO	N/A	N/A	N/A	N/A
1067	C1064	All reversal transactions should be performed after obtaining proper approvals .	N/A	N/A	N/A	N/A
1068	C1065	all sales staff shall sign bank Code of conduct No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinators) to be deactivated unless permission is adequate matching business need and role; external communication is to be determin	N/A	N/A	N/A	N/A
1069	C1066	All staff is adequately trained on the policy and product requirements and training certification records are kept with the unit. Refresher trainings are conducted based on new product launch or policy changes.	N/A	N/A	N/A	N/A
1070	C1067	All stakeholders approvals must be obtained.	N/A	N/A	N/A	N/A
1071	C1068	All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls	N/A	N/A	N/A	N/A
1072	C1069	All third party vendors sign a contract that includes clause on the service levels and liability clause in case of breaching that could lead to contract termination	N/A	N/A	N/A	N/A
1073	C1070	All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control on booking, maker and cheker	N/A	N/A	N/A	N/A
1074	C1071	All users requests form presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	N/A
1075	C1072	All users requests form presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	N/A

1076	C1073	All users requests form presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	N/A
1077	C1074	All users requests form presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	N/A
1078	C1075	All users requests form presented in accordance to maker/checker basis and normal approval cycle	N/A	N/A	N/A	N/A
1079	C1076	AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place restriction (Disallow Debit) on all accounts except CMH & Popup Memo until files received by AMC . Not received NTB files reported weekly to	N/A	N/A	N/A	N/A
1080	C1077	AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with customer's transaction amount is being sent to AML team to for reviewing the transactions to prevent any suspicious case Restriction of Accoun	N/A	N/A	N/A	N/A
1081	C1078	Analyze the bad cases according to the related trigger and handing over the case/cases to Remedial Team on earlier stage on best effort basis.	N/A	N/A	N/A	N/A
1082	C1079	Annual Assessment of Departments roles and repobonsibilities to align with the Risk Governance Framework.	N/A	N/A	N/A	N/A
1083	C1080	Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs	N/A	N/A	N/A	N/A
1084	C1081	Annual reviews are usually conducted for all credit names that have approved credit facilities in the meantime, frequent updates/reviews are collectively done via investigation, EW & underwriting team as an integral part of the portfolio review/analysis	N/A	N/A	N/A	N/A
1085	C1082	Annual training plan is maintained to enroll the mandatory trainings to all staff	N/A	N/A	N/A	N/A
1086	C1083	Any claim should be reported to insurance provider with documents and ensure payment on time	N/A	N/A	N/A	N/A

1087	C1084	Any debiting should be by the availability of balance and by the guidelines of debiting.	N/A	N/A	N/A	N/A
1088	C1085	Any suspicious fraudulent documentations are sent to the FRMU for checking and providing feedback regarding the best practice & prevention controls for financial losses & legal disputes.	N/A	N/A	N/A	N/A
1089	C1086	AP Manager is performing Monthly aged proofing for all credit balances , then submitting the proofing to proofing unit with supporting documents, in addition to justification for aged items , if any	N/A	N/A	N/A	N/A
1090	C1087	Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment for vendor.	N/A	N/A	N/A	N/A
1091	C1088	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	N/A	N/A	N/A	N/A
1092	C1089	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	N/A	N/A	N/A	N/A
1093	C1090	Approved Treasury Programs; Money Market, FX, Profit Rate Swap 1- Treasury product programs are reviewed and approved by market risk and product approval committee prior implementation 2- Market risk role must be clearly indicated in the product program.	N/A	N/A	N/A	N/A
1094	C1091	Archiving the hard copy of the report. Matching BO report out put with the data.Confirm report delivery as per no reminders from CBE	N/A	N/A	N/A	N/A
1095	C1092	As far we start to handle User admin side on registration bankpay on system CADC department are already divided to two department (reviewing & token custody) and (IB & bankpay registration department) to avoid conflict in implementation The other	N/A	N/A	N/A	N/A
1096	C1093	At the end of the Contingency, a report will be put up by ALCO to the BOD containing analysis of the crisis and lessons for the future for policy considerations of the bank.	N/A	N/A	N/A	N/A

1097	C1094	ATM depend on the physical security monitoring.	N/A	N/A	N/A	N/A
1098	C1095	Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet banking.	N/A	N/A	N/A	N/A
1099	C1096	Available customer position on core banking system reveals accurately direct facilities utilization, while in case indirect facilities position or breakdown is requested, we should revert to LGs/LCs department to provide the accurate O/S or breakdown as so	N/A	N/A	N/A	N/A
1100	C1097	Based on the ASSET inventory related to bank core banking services(database, OS, HW,SW) 1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance and service , else define the outdated or so	N/A	N/A	N/A	N/A
1101	C1098	BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity	N/A	N/A	N/A	N/A
1102	C1099	BCP location is aside the department main vault , while all required PC's and scanners are already in place and fully functionalized , FTE 's available in BCP are covering the maker and checker concept and one staff has permanent access to work remotely t	N/A	N/A	N/A	N/A
1103	C1100	Borrowing deals segregated by maturity (agenda) reviewed on a daily basis by TBO supervisor.	N/A	N/A	N/A	N/A
1104	C1101	Both the maker & the checker make sure that any trade documents examined in line of its applicable rules	N/A	N/A	N/A	N/A
1105	C1102	Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	N/A	N/A	N/A	N/A
1106	C1103	Both the maker & the checker make sure that payments are correctly / timely effected on related due date	N/A	N/A	N/A	N/A
1107	C1104	Both the maker & the checker make sure that payments are effected in line of the trade instrument	N/A	N/A	N/A	N/A

1108	C1105	Both the maker & the checker make sure that shipping documents are timely delivered to the customer	N/A	N/A	N/A	N/A
1109	C1106	Both the maker & the checker make sure that shipping documents are correctly / timely negotiated	N/A	N/A	N/A	N/A
1110	C1107	both the maker & the checker make sure that the approved trade template (which contain all the mandatory fields) is being used otherwise the related approvals was obtained	N/A	N/A	N/A	N/A
1111	C1108	Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per approval received after being updated on the cor banking	N/A	N/A	N/A	N/A
1112	C1109	Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained	N/A	N/A	N/A	N/A
1113	C1110	Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in the Trade instrument & to be limited within its rulings that comply with principles of Islamic Shari'a	N/A	N/A	N/A	N/A
1114	C1111	Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place مع الة مع الة الوظيفية وعدم تعارض الصلاحيات الممنوحة المناسبة لموظفي الفرع بناء على المهام ومدير الفرع بالتأكد من منح الصلاحيات يق	N/A	N/A	N/A	N/A
1115	C1112	Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. دير العمليات بالتأكد من الاتي: 1. وراق سواء كانت ضرور يقوم مدير الفرع/ م ن جميع مكاتب الفرع تترك خاليه من أي ا • با	N/A	N/A	N/A	N/A

1116	C1113	Branches exceptionally do Sanction screening for all related parties of LCs/LGs/collection documents either in case of issuance or amendment, upon receiving the details from the concerned department via email until centralizing the function under Operati	N/A	N/A	N/A	N/A
1117	C1114	Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly basis to ensure its application.	N/A	N/A	N/A	N/A
1118	C1115	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely basis	N/A	N/A	N/A	N/A
1119	C1116	Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis	N/A	N/A	N/A	N/A
1120	C1117	Business information security to be involved in all related business projects , Information security is part of the CAB so they either obtain info security approval for going live or else many business functions will be blocked such as access management a	N/A	N/A	N/A	N/A
1121	C1118	Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.	N/A	N/A	N/A	N/A
1122	C1119	Capacity plan is prepared based on business assumptions taking into consideration annual leaves	N/A	N/A	N/A	N/A
1123	C1120	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A
1124	C1121	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A

1125	C1122	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A
1126	C1123	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A
1127	C1124	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A
1128	C1125	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A
1129	C1126	Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o	N/A	N/A	N/A	N/A
1130	C1127	Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and sent yearly to HR	N/A	N/A	N/A	N/A

1131	C1128	Capacity plan should be prepared taking into consideration staff annual leaves - Ensure proper communication , guidance & training to all concerned staff members , as to have the required knowledge to meet performance standards	N/A	N/A	N/A	N/A
1132	C1129	Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required knowledge to meet the required performance standards	N/A	N/A	N/A	N/A
1133	C1130	Capacity planning exercise is conducted monthly and updated with actual figures of last month and reviewed by collections Head to access capacity for each team to decide moves and working plan for the month.	N/A	N/A	N/A	N/A
1134	C1131	Cards Delivery 2- Printing & dispatching is outsourced through Masreya	N/A	N/A	N/A	N/A
1135	C1132	Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA	N/A	N/A	N/A	N/A
1136	C1133	Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards	N/A	N/A	N/A	N/A
1137	C1134	Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied	N/A	N/A	N/A	N/A
1138	C1135	Cards Delivery 1- Segregation of cards & PINs delivery couriers	N/A	N/A	N/A	N/A
1139	C1136	CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are done in accordance to them	N/A	N/A	N/A	N/A
1140	C1137	CBE limit reviewed on daily basis	N/A	N/A	N/A	N/A
1141	C1138	CBE requirements and comments are addressed once received within two working days.	N/A	N/A	N/A	N/A

1142	C1139	CBS system handle registration side (system support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.Default	N/A	N/A	N/A	N/A
1143	C1140	Check list in place with the list of reports and date to be executed.	N/A	N/A	N/A	N/A
1144	C1141	Check RPO/RTO for SPOF of critical Services at the DR test "if any"	N/A	N/A	N/A	N/A
1145	C1142	Check that all treasury products have proper approved product programs within both CBE regulations and bank internal policies	N/A	N/A	N/A	N/A
1146	C1143	Check whether updated BC plan is available with the unit and reflect latest required data. Check the Testing results to ensure testing was done in the last 12 months at least once.	N/A	N/A	N/A	N/A
1147	C1144	Check with BCP the evacuation plan for call center	N/A	N/A	N/A	N/A
1148	C1145	checking & monitoring for the manually process that is performed by business and branches	N/A	N/A	N/A	N/A
1149	C1146	checking card offer applied after issuance	N/A	N/A	N/A	N/A
1150	C1147	Checklist in place detailing all the steps needed to launch any new product/program/scheme.	N/A	N/A	N/A	N/A
1151	C1148	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1152	C1149	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1153	C1150	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1154	C1151	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A

1155	C1152	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1156	C1153	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1157	C1154	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1158	C1155	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	N/A	N/A	N/A	N/A
1159	C1156	Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	N/A	N/A	N/A	N/A
1160	C1157	circulation performed to front liners with approved criteria after head of product approval	N/A	N/A	N/A	N/A
1161	C1158	Classified exposures (performing) are properly monitored and that better and worse classification triggers are in place as per Classification Process For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified)	N/A	N/A	N/A	N/A
1162	C1159	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	N/A
1163	C1160	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	N/A
1164	C1161	Clear designations are in place to segregate duties maintained within the unit	N/A	N/A	N/A	N/A
1165	C1162	Clients' inquiries received by e-mail , must be sent from the pre designated email address as defined by client in the e-mail and fax/MIFT Indemnity. Clients' inquiries received by phone , must be received by the pre designated person which is judged by the	N/A	N/A	N/A	N/A

1166	C1163	Close monitoring for new staff took place through team leader in order to provide the new comers with good quality of training ,beside the job description and designations letters prepared and signed through staff performing the duties	N/A	N/A	N/A	N/A
1167	C1164	Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts	N/A	N/A	N/A	N/A
1168	C1165	Collections system access is restricted and approved based on the role of the employee.	N/A	N/A	N/A	N/A
1169	C1166	Company database to be double checked by credit initiation managers to make sure abiding by the approved coding criteria	N/A	N/A	N/A	N/A
1170	C1167	Comparing between physical checks received and the data entered through branch by Clearing unit took place in order to rectify any wrong data by notifying the branch through Email and following up the feedback before EOD	N/A	N/A	N/A	N/A
1171	C1168	Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks	N/A	N/A	N/A	N/A
1172	C1169	Complaints escalation matrix is in place and effective	N/A	N/A	N/A	N/A
1173	C1170	Concerned units are closely monitoring the rectification dates with a follow up by ICD with respective units for closing the open items on or before the agreed target dates. An XL file is being prepared to includes the full action plan for control and mon	N/A	N/A	N/A	N/A
1174	C1171	conducct annual BCP test in order to test backup data center	N/A	N/A	N/A	N/A
1175	C1172	conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree	N/A	N/A	N/A	N/A
1176	C1173	Conduct evacuation plan test periodically and BCP implementation	N/A	N/A	N/A	N/A
1177	C1174	Conduct sample review of training certification records and refresher training records based on any policy/product amendments.	N/A	N/A	N/A	N/A

1178	C1175	Conduct sufficient fraud awareness training to the eligible population	N/A	N/A	N/A	N/A
1179	C1176	consolidate all the received CBE circulars to ensure implementation	N/A	N/A	N/A	N/A
1180	C1177	contact crisis mangment team in order to make sure that all contact updated in addtion send awareness to crisis team	N/A	N/A	N/A	N/A
1181	C1178	Contingency funding plan must be prepared within approved parameters .	N/A	N/A	N/A	N/A
1182	C1179	contingency plan are performed	N/A	N/A	N/A	N/A
1183	C1180	Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a compliance.	N/A	N/A	N/A	N/A
1184	C1181	Coordination with the business and top management to know a yearly plan and the expansion plan for the upcoming years to set a proper capacity plan for the department and different divisions.	N/A	N/A	N/A	N/A
1185	C1182	Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and regulations with all staff members and review regulatory sites	N/A	N/A	N/A	N/A
1186	C1183	Creating a new routing rule called (to be investigation) so in case of any message the existing routing rules doesn't apply on it will go to this queue and automatically will alert us with pop-up message that there is a message on investigation queue hav	N/A	N/A	N/A	N/A
1187	C1184	Credit Control units officers review documentation against CA ,	N/A	N/A	N/A	N/A
1188	C1185	Credit due diligence should be performed and in line with policy requirements: 1. Validate all components of the credit approval package were completed as appropriate.	N/A	N/A	N/A	N/A

1189	C1186	Credit policies & procedures is approved by bank board of directors whenever needed and followed by all stakeholders; department heads along with maker & checker to ensure full compliance throughout the credit cycle.	N/A	N/A	N/A	N/A
1190	C1187	Critical IT systems and equipment are protected from damage caused by environmental hazards.	N/A	N/A	N/A	N/A
1191	C1188	CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with it CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM	N/A	N/A	N/A	N/A
1192	C1189	Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full segregation of duties	N/A	N/A	N/A	N/A
1193	C1190	Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant & restriction report)	N/A	N/A	N/A	N/A
1194	C1191	Daily core banking system log report review versus card management issuance report	N/A	N/A	N/A	N/A
1195	C1192	Daily counting & sorting by cash pool team & vendors to all cash delivered from bank branches	N/A	N/A	N/A	N/A
1196	C1193	Daily counting & sorting by cash pool team & vendors to all cash delivered from bank branches	N/A	N/A	N/A	N/A
1197	C1194	Daily follow up from Regional Ops team with branches until closing all the findings .	N/A	N/A	N/A	N/A
1198	C1195	Daily recociliation of all related GLS & immediate settlement for any difference.	N/A	N/A	N/A	N/A
1199	C1196	Daily report generated in order to ensure that all transactions have sms sent to the customer	N/A	N/A	N/A	N/A
1200	C1197	Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.	N/A	N/A	N/A	N/A
1201	C1198	Data Backup and Replication.	N/A	N/A	N/A	N/A

1202	C1199	database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR	N/A	N/A	N/A	N/A
1203	C1200	Department head assigns maker and checker on setup in order to ensure accurate Setup. Weekly post-booking monitoring on maker & checker basis for hurdle compliance to ensure proper escalation of any breaches if any; worth noting that treasury and trade pe	N/A	N/A	N/A	N/A
1204	C1201	Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.	N/A	N/A	N/A	N/A
1205	C1202	Department head ensures the below is in place to ensure efficient handling for assigned responsibilities: 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	N/A	N/A	N/A	N/A
1206	C1203	Detailed work procedures for every function performed in the department should be in place	N/A	N/A	N/A	N/A
1207	C1204	Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	N/A	N/A	N/A	N/A
1208	C1205	Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents	N/A	N/A	N/A	N/A
1209	C1206	Direct Debit Account Linkage 1- Dual control through G12 system generated reports review versus cusotmers' requests versus PRIME in addition to system advice per transaction	N/A	N/A	N/A	N/A
1210	C1207	Direct investment officer designate BOD members to sector head based on approved critaria and as per law 159 & 125	N/A	N/A	N/A	N/A
1211	C1208	Direct investment officer should follow up and ensure that affilates profit sahres transafered to finance dep. For allocation	N/A	N/A	N/A	N/A
1212	C1209	Disaster Recovery site readiness	N/A	N/A	N/A	N/A

1213	C1210	Documents are drafted as per approved CA by maker and checker on bank standard format and incase having non standard documents legal , Risk and shariaa are obtained	N/A	N/A	N/A	N/A
1214	C1211	Dual Communication Links from different providers.	N/A	N/A	N/A	N/A
1215	C1212	Dual control is applied by maker and checker on regulatory system	N/A	N/A	N/A	N/A
1216	C1213	Dual custody of tokens kept under CADC custody.	N/A	N/A	N/A	N/A
1217	C1214	Due to the fact this matter is very critical as the client could leave bank and relationship could be terminated , while there are payment dues should be paid (Accumulated profit) , accordingly till receiving ITS feedback	N/A	N/A	N/A	N/A
1218	C1215	Duties are segregated	N/A	N/A	N/A	N/A
1219	C1216	Employee File Management Process is in place and being applied	N/A	N/A	N/A	N/A
1220	C1217	Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by HR staff payment and governmental relations Manager on Oracle system for new joiners/ existing staff based on employees physical files and o	N/A	N/A	N/A	N/A
1221	C1218	Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and control functions to obtain their approval before submission	N/A	N/A	N/A	N/A
1222	C1219	Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.	N/A	N/A	N/A	N/A
1223	C1220	Ensure that the following in place: - New credit facilities are approved according to the credit approval grid.	N/A	N/A	N/A	N/A
1224	C1221	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	N/A	N/A	N/A	N/A
1225	C1222	Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	N/A	N/A	N/A	N/A

1226	C1223	Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for corporate client accounts mentioned in CBE list dealing with Major Goods not exceeding USD \$30,000.00 per client per day , open limit for Reta	N/A	N/A	N/A	N/A
1227	C1224	Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.	N/A	N/A	N/A	N/A
1228	C1225	Ensure all policies and processes are updated, reviewed and approved periodically.	N/A	N/A	N/A	N/A
1229	C1226	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	N/A	N/A	N/A	N/A
1230	C1227	Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.	N/A	N/A	N/A	N/A
1231	C1228	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	N/A	N/A	N/A	N/A
1232	C1229	Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	N/A	N/A	N/A	N/A
1233	C1230	Ensure evacuated plan has been tested and implemented successfully & that there is a current Continuity of Business (COB) Plan which follows corporate standards.	N/A	N/A	N/A	N/A
1234	C1231	Ensure evacuation plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate standards.	N/A	N/A	N/A	N/A
1235	C1232	Ensure evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	N/A	N/A	N/A	N/A

1236	C1233	Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	N/A	N/A	N/A	N/A
1237	C1234	Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards .	N/A	N/A	N/A	N/A
1238	C1235	Ensure proper follow up from MIS Head to submit reports on a timely manner.	N/A	N/A	N/A	N/A
1239	C1236	Ensure that 100% of the compliance / AML concerned staff , are compliance and AML Trained , also ensure training is provided frequently and not only once to ensure awareness of all updates.	N/A	N/A	N/A	N/A
1240	C1237	Ensure that agents performance is recorded in the score card	N/A	N/A	N/A	N/A
1241	C1238	Ensure that all processes in place and properly communicated -Ensure properly approved & communicated SLA between concerned departments. - Checker ensure that checkbook is issued on the correct account # & name with the requested number of le	N/A	N/A	N/A	N/A
1242	C1239	Ensure that all eligible customers are getting charged with the monthly statement fees	N/A	N/A	N/A	N/A
1243	C1240	Ensure that All fraudulent customers to be listed in the fraud negative list	N/A	N/A	N/A	N/A
1244	C1241	Ensure that all functions are prepared by maker and checker ,	N/A	N/A	N/A	N/A
1245	C1242	Ensure that all system features are working smoothly	N/A	N/A	N/A	N/A
1246	C1243	Ensure that all users applications are active	N/A	N/A	N/A	N/A
1247	C1244	Ensure that Buyout cheques are delivered to the beneficiary and collected. Also Bought out facility is reported closed over I-Score	N/A	N/A	N/A	N/A
1248	C1245	Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level	N/A	N/A	N/A	N/A

1249	C1246	Ensure that Job descriptions are in place and acknowledged by the respective staff	N/A	N/A	N/A	N/A
1250	C1247	Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets.	N/A	N/A	N/A	N/A
1251	C1248	Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank assets.	N/A	N/A	N/A	N/A
1252	C1249	Ensure that our signatures record are matched with the received circulars and up to date.	N/A	N/A	N/A	N/A
1253	C1250	Ensure that the reporting is reported properly to Iscore	N/A	N/A	N/A	N/A
1254	C1251	Ensure verification guidelines are followed: Two mandatory questions: full customer name and ID last four digits and 3 obligatory questions (Last payment/transaction r and/or account specific information.(e.g.Last deposit, last transaction, etc.)/ home	N/A	N/A	N/A	N/A
1255	C1252	ensuring testing quarterly to ensure efficiency of CSU plan	N/A	N/A	N/A	N/A
1256	C1253	Ensuring that all checks sent through branches are endorsed favor bank beside reviewing report of checks received from branches and finally keeping checks copies front and back through check plus application.	N/A	N/A	N/A	N/A
1257	C1254	Entries Performed from Outward and Inward Clearing team on CBE account with both sessions total amount are reviewed daily from Checks Processing Center Head after printing GLs and CBE account statement after posting entries , matches with the daily reconc	N/A	N/A	N/A	N/A
1258	C1255	Entries Performed from Trade Bills Dept. Maker while posting PDC CKs on client account and wrote amount in the commission field which consider wrong, as the commission in calculating automatically from G12 Checks Processing Center application . in spite	N/A	N/A	N/A	N/A

1259	C1256	Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exceeded SLA.	N/A	N/A	N/A	N/A
1260	C1257	Escrow agreement in place to be renew annually	N/A	N/A	N/A	N/A
1261	C1258	Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.	N/A	N/A	N/A	N/A
1262	C1259	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1263	C1260	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1264	C1261	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1265	C1262	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1266	C1263	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1267	C1264	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1268	C1265	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1269	C1266	Evacuation plan tested successfully and BCP implemented successfully several times	N/A	N/A	N/A	N/A
1270	C1267	Evacuation plan tested successfully and BCP implemented successfully several times ة الإخلاء عدة مرات بنجاح وتم تنفيذ خطة الإخلاء بنجاح	N/A	N/A	N/A	N/A
1271	C1268	Evacuation plan tested successfully and BCP implemented successfully several times.	N/A	N/A	N/A	N/A
1272	C1269	Exception reports are properly circulated and escalated as per policy requirements	N/A	N/A	N/A	N/A

1273	C1270	Expenditure control Manger is reconciling between the approved MEP (Major Expenditure proposal) and the accounting treatment and AP head is approving .	N/A	N/A	N/A	N/A
1274	C1271	Expenditure control Manger is reconciling between the approved MEP (Major Expenditure proposal) and the accounting treatment and AP head is approving .	N/A	N/A	N/A	N/A
1275	C1272	Extract list of requests and valdiate related approvals	N/A	N/A	N/A	N/A
1276	C1273	Extract list of requests and valdiate related approvals	N/A	N/A	N/A	N/A
1277	C1274	Extract list of services incidnets and check process complaince	N/A	N/A	N/A	N/A
1278	C1275	Extract list of terminated users and valdiate related actions	N/A	N/A	N/A	N/A
1279	C1276	Extracting Daily transaction history reviewed by AP head.	N/A	N/A	N/A	N/A
1280	C1277	Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requested.	N/A	N/A	N/A	N/A
1281	C1278	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	N/A	N/A	N/A	N/A
1282	C1279	Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	N/A	N/A	N/A	N/A
1283	C1280	For all FCY payments , expenditure control manger is requesting FX rate from treasury team to perform the transactions , while FCY balances are reveled on daily basis by core system.	N/A	N/A	N/A	N/A
1284	C1281	For Head office projects, Working on making a yearly plan. For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and determine the number of branches required to open and also to obtain the necessar	N/A	N/A	N/A	N/A

1285	C1282	For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : 1. Escrow agreement in place - 2. Highly skilled ITS calibers are hired/retained 3. Close follow up with ITS on all open issues to get the max. support possible "we got lett	N/A	N/A	N/A	N/A
1286	C1283	FRU deliverables are in form of pdf which is not editable.	N/A	N/A	N/A	N/A
1287	C1284	FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.	N/A	N/A	N/A	N/A
1288	C1285	FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.	N/A	N/A	N/A	N/A
1289	C1286	FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.	N/A	N/A	N/A	N/A
1290	C1287	FRU manager is performing reconciliation between output file and portfolio GLs of trail balance and confirming to risk team, ensure to material deviation from stages YTD covering ratios and ask for justifications , if any	N/A	N/A	N/A	N/A
1291	C1288	FRU Manager is preparing bank Group Pack mapped against approved pack template. FRU head is reviewing and submitting	N/A	N/A	N/A	N/A
1292	C1289	FRU Manager is recording the legal provision based on assessment received form legal department , FRU head is reviewing the entries against Legal department study.	N/A	N/A	N/A	N/A
1293	C1290	FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU head is reviewing .	N/A	N/A	N/A	N/A
1294	C1291	full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff	N/A	N/A	N/A	N/A

1295	C1292	Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each of the new location, making sure of the Legibility and authorization levels of the contractual documents to avoid any possible risk to	N/A	N/A	N/A	N/A
1296	C1293	Generate regular report from TW Close all expired LCs & LGs in case there is no pending action on it like: - Business consent - Legal advise - Customer consent - Limit issue - Pending Documents - Etc ...	N/A	N/A	N/A	N/A
1297	C1294	Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS	N/A	N/A	N/A	N/A
1298	C1295	GL owner must fill documented form of Name , nature , mapping of any GL and form must be signed by Financial control head for accuracy and mapping.	N/A	N/A	N/A	N/A
1299	C1296	Have a clear research objectives / scope / questions to be answered through	N/A	N/A	N/A	N/A
1300	C1297	Having job description for the existing staff and new hiring	N/A	N/A	N/A	N/A
1301	C1298	Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	N/A	N/A	N/A	N/A
1302	C1299	Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	N/A	N/A	N/A	N/A
1303	C1300	Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch	N/A	N/A	N/A	N/A
1304	C1301	Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	N/A	N/A	N/A	N/A

1305	C1302	Highlighting any pending issue from either of the related parties on spot & providing the required recommendation	N/A	N/A	N/A	N/A
1306	C1303	Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee	N/A	N/A	N/A	N/A
1307	C1304	Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads	N/A	N/A	N/A	N/A
1308	C1305	HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and being reviewed by HR staff payment governmental relations Manager.	N/A	N/A	N/A	N/A
1309	C1306	HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment governmental relations Manager on Oracle system to ensure accurate final payment processing.	N/A	N/A	N/A	N/A
1310	C1307	HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via emails and the register is included in the payroll payments on Oracle system and validated by HR staff payment and governmental relations M	N/A	N/A	N/A	N/A
1311	C1308	IAM team is controlling the process by 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing approval 2- New Joiners announcement provide from HR side	N/A	N/A	N/A	N/A
1312	C1309	ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sure the clean desk policy is applied properly.	N/A	N/A	N/A	N/A
1313	C1310	Implement DAM Database activity monitoring solution to monitor all bank DBs	N/A	N/A	N/A	N/A
1314	C1311	Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening from CADC on maker/checker basis	N/A	N/A	N/A	N/A

1315	C1312	Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information security training for employees and stakeholders. The budget allocated from Information security ,O/T & marketing budget . Information Secur	N/A	N/A	N/A	N/A
1316	C1313	Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder by Q4 of the year with summary of changes when applicable Follow up with the policy committee to avoid the delay KPIs to measure the e	N/A	N/A	N/A	N/A
1317	C1314	initiation and updated the liabilities procedures	N/A	N/A	N/A	N/A
1318	C1315	insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting from cost center, appraisal fees invoices to be delivered from mortgage support sales coordinators to product team to issue the invoice and to	N/A	N/A	N/A	N/A
1319	C1316	Insure that reconciliation of GLs and Monthly proof for done and close on monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.	N/A	N/A	N/A	N/A
1320	C1317	Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.	N/A	N/A	N/A	N/A
1321	C1318	Internal / External verification is conducted for all the applications as per defined policy and appropriate records maintained. Any negative checks are appropriately highlighted to the Credit Initiation Manager for further action.	N/A	N/A	N/A	N/A
1322	C1319	Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Compliance - Sharia- info.security)	N/A	N/A	N/A	N/A

1323	C1320	Inventory is place with for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer	N/A	N/A	N/A	N/A
1324	C1321	Investment manager & head of investments should review action and process related to liquidation	N/A	N/A	N/A	N/A
1325	C1322	Investment manager communicate with external advisor to prepare studies for fair value	N/A	N/A	N/A	N/A
1326	C1323	IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit te	N/A	N/A	N/A	N/A
1327	C1324	Keeping official manual receipts of the vendor & the branches & the related emails. Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in bank premises, but posting the amount on the system to avoid the cas	N/A	N/A	N/A	N/A
1328	C1325	Legal Grid to ensure the accuracy and completeness of the documents received.	N/A	N/A	N/A	N/A
1329	C1326	LG /LC application has been reviewed by a Team Leader or Senior Officer including purpose , and beneficiary according with CA terms and conditions , shariaa and approved line of business as well as limits under dual control , as well as transactional doc	N/A	N/A	N/A	N/A
1330	C1327	List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User	N/A	N/A	N/A	N/A
1331	C1328	Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.	N/A	N/A	N/A	N/A
1332	C1329	make sure to distribute masks, or washable Masks ,sanitizers, and gloves	N/A	N/A	N/A	N/A

1333	C1330	Maker / checker from business Side maker review the case and the price	N/A	N/A	N/A	N/A
1334	C1331	Maker and checker (Officer and Senior Officer) concept is being used in said case , treated as an integral part of the MURABAHA booking process , as the maker is feeding the actorial steps while booking and the checker is revieweing said steps before dibu	N/A	N/A	N/A	N/A
1335	C1332	Maker checker mechanism should be strictly implemented. A check point must be established and daily reconciliation must be performed. This is consequently resulting into proper provision calculations that should be following IFRS 9 rules	N/A	N/A	N/A	N/A
1336	C1333	Making guidelines for the image of bank branches to be a reference to all employees in the P&E; department to maintain the same look and feel for renovated and constructed premises of the bank.	N/A	N/A	N/A	N/A
1337	C1334	Making the electronic archiving project that will insure the presence of all necessary documents that are sent and/or received between P&E; and any other department or Service provide	N/A	N/A	N/A	N/A
1338	C1335	Manual Observation by comparing between the physical checks and the data entered by clearing unit and that any error in data entry is reported to EGITService desk team for rectification by mail with close follow up till receiving correction reply, issue w	N/A	N/A	N/A	N/A
1339	C1336	Manual patch management process is in place however Process is not properly enforced Patch management KRI will be added to the process, to highlight the critical and high vulnerabilities.	N/A	N/A	N/A	N/A
1340	C1337	Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements	N/A	N/A	N/A	N/A

1341	C1338	Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be sent ALM unit on weekly basis	N/A	N/A	N/A	N/A
1342	C1339	Market risk Manager generate reports contain breaches of management limits, EAR, EVE, Liquidity Gap and top depositors limits and communicated to Market Risk Head for final review then send all reports to ALCO committee	N/A	N/A	N/A	N/A
1343	C1340	Market Risk manager monitor daily liquidity and reserve ratios report which is being extracted from Finance Dept. & TMO Dept. to ensure that the ratios are in compliance with CBE rules and Checked by Market risk head	N/A	N/A	N/A	N/A
1344	C1341	Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and report it to be reviewed from market risk head and then to be sent to finance department	N/A	N/A	N/A	N/A
1345	C1342	Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, results and breaches reports to Treasury team, Risk head and Treasurer on weekly basis.	N/A	N/A	N/A	N/A
1346	C1343	Market Risk Manager reports breaches of daily limits (Dealer limits, Intraday, FX Over night position, SE position, FWD and liquidity ratios)to Treasury head, Risk head, Treasury team and CAD team on daily basis to regulate the said breaches through cor	N/A	N/A	N/A	N/A
1347	C1344	Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions on a weekly basis to Market risk Head for review	N/A	N/A	N/A	N/A
1348	C1345	Market Risk manager Review the daily overnight FX postion and ensure adherence the regulatory limits to be reviewed from market risk head	N/A	N/A	N/A	N/A

1349	C1346	Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop message once they out of the application.	N/A	N/A	N/A	N/A
1350	C1347	Monitoring DC/DR facilities/components.	N/A	N/A	N/A	N/A
1351	C1348	Monitoring of projects plans on regular basis and escalation of any delay.	N/A	N/A	N/A	N/A
1352	C1349	Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability	N/A	N/A	N/A	N/A
1353	C1350	Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure that all figures are within the accepted threshold, in case of breaches detected, the breaches then reported to ALCO.	N/A	N/A	N/A	N/A
1354	C1351	Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches detected, the breaches are reported to ALCO.	N/A	N/A	N/A	N/A
1355	C1352	Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	N/A	N/A	N/A	N/A
1356	C1353	Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	N/A	N/A	N/A	N/A
1357	C1354	Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	N/A	N/A	N/A	N/A
1358	C1355	Monthly Reconciliation for fraud GL .	N/A	N/A	N/A	N/A
1359	C1356	Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay	N/A	N/A	N/A	N/A
1360	C1357	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	N/A	N/A	N/A	N/A

1361	C1358	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	N/A	N/A	N/A	N/A
1362	C1359	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	N/A	N/A	N/A	N/A
1363	C1360	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams . رلة الالتزام على الموقع المخصص . يع التعليمات التي يتم نشرها بمعرفة إذا ينعين الاطلاع على جم	N/A	N/A	N/A	N/A
1364	C1361	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team members	N/A	N/A	N/A	N/A
1365	C1362	Network Advanced persistent threat (APT) Solution implemented , (APT) is a well-resourced adversary engaged in sophisticated malicious cyber activity that is targeted and aimed at prolonged network/system intrusion. Threat Intelligence platform that is i	N/A	N/A	N/A	N/A
1366	C1363	New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going live.	N/A	N/A	N/A	N/A
1367	C1364	New structure of file server ensure that the access rights are modified by business owner FIM (file integrity monitoring) monitoring of the new shared folders post fact. Old file server is out of information security scope for review or monitoring. IT re	N/A	N/A	N/A	N/A
1368	C1365	On monthly basis there is a expiry report issued from Credit documents dept. team including list of Expired financing documents and documents and upcoming expires sent to RM for feedback and action in addition activation stopped on the system on expiry da	N/A	N/A	N/A	N/A

1369	C1366	Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The Internal Regulations officer conducts a meeting with the concerned functions to start drafting the Procedure / manual, the Internal Regulati	N/A	N/A	N/A	N/A
1370	C1367	Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	N/A	N/A	N/A	N/A
1371	C1368	Operation Officer to ensure the following : 1. Customer position is printed , returned check form/template is filled with the reason of rejection and signed by authorized sig. ن طريق الفرع/ المقاصة: يك لأي سبب من الأ الشيكات المرتدة ع • في حالة ارتداد الشد	N/A	N/A	N/A	N/A
1372	C1369	Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. ن التالي: يقوم مدير العمليات ومدير الفرع بالتأكد م 1- تغيير حاله الحساب الى متوفى	N/A	N/A	N/A	N/A
1373	C1370	Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop payment record on system. BM to sign SPC report on quarterly bases. الايقاف في الفرع مع حساب ال دير الفرع و مدير العمليات بمراجعة طلبات يقوم م	N/A	N/A	N/A	N/A
1374	C1371	Ops officer and SPB review the safe lockers register to ensure applying the P&P; and deducting the fees اريف تطبيق السياسات والاجراءات و خصم المص بمراجعة سجل خزائن العملاء للتأكد من كلا من مدير العمليات ومدير خدمة العملاء يقوم	N/A	N/A	N/A	N/A
1375	C1372	Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1- اجهزة الانذار التأكد من	N/A	N/A	N/A	N/A
1376	C1373	Ops officer ensure the below: 1- The physical custody is matched with the register and the extracted reports for all the branch custody. h designation : ام ل يقوم مدير العمليات بالتأكد من الاتي ع السجلات والتقارير المستخرجة من النط 1- مطابقة العهدة الفعلية م	N/A	N/A	N/A	N/A

1377	C1374	Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming مدير العمليات بمراجعة التالي: كد من عدم تركيب إي أجهزة احتيال يقوم ماكينة الصراف الآلي ثلاث مرات يوميا والتأكد من فحص 1- التأكد من فحص	N/A	N/A	N/A	N/A
1378	C1375	Ops staff are kept updated with their roles & responsibilities.	N/A	N/A	N/A	N/A
1379	C1376	Ops team review collateral linkage prior dispensment - Collateral reviewed by CAD on a monthly basis through collateral report	N/A	N/A	N/A	N/A
1380	C1377	out source companies not complying to physical & environmental	N/A	N/A	N/A	N/A
1381	C1378	P&E; prepared a list with full data and inspection reports that were made by the P&E; engineers, where they collected data and copys of contracts from legal. We matched our list with the regional managers, and coordinated it with all involved departments (N/A	N/A	N/A	N/A
1382	C1379	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.	N/A	N/A	N/A	N/A
1383	C1380	Periodic market scan highlighting key competitive advantages and market share	N/A	N/A	N/A	N/A
1384	C1381	Periodically review to all the used spreadsheets	N/A	N/A	N/A	N/A
1385	C1382	Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of data by a seniority level in the department.	N/A	N/A	N/A	N/A
1386	C1383	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheet	N/A	N/A	N/A	N/A

1387	C1384	Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1388	C1385	Periodically review to all the used spreadsheets to include : · Input Control : reconciled with the source of data by a seniority level in the department. · Version Control: approved version of spreadsheets are used. · Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1389	C1386	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1390	C1387	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1391	C1388	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1392	C1389	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A

1393	C1390	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1394	C1391	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1395	C1392	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1396	C1393	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1397	C1394	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1398	C1395	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A

1399	C1396	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1400	C1397	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1401	C1398	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1402	C1399	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1403	C1400	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1404	C1401	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A

1405	C1402	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1406	C1403	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1407	C1404	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1408	C1405	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1409	C1406	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1410	C1407	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A

1411	C1408	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1412	C1409	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1413	C1410	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1414	C1411	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1415	C1412	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A
1416	C1413	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee	N/A	N/A	N/A	N/A

1417	C1414	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreads	N/A	N/A	N/A	N/A
1418	C1415	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreads	N/A	N/A	N/A	N/A
1419	C1416	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreads	N/A	N/A	N/A	N/A
1420	C1417	Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of data by a seniority level in the department.' Version Control: approved version of spreadsheets are used.' Calculation	N/A	N/A	N/A	N/A
1421	C1418	Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department.	N/A	N/A	N/A	N/A
1422	C1419	Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet	N/A	N/A	N/A	N/A
1423	C1420	Physical access control " existing allowed access for all DC users& Role of each user "	N/A	N/A	N/A	N/A
1424	C1421	Physical and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local ordinances.	N/A	N/A	N/A	N/A

1425	C1422	Physical security risk that the bank's security procedures are complained	N/A	N/A	N/A	N/A
1426	C1423	Post receiving Credit Documentation from the RM on lodging memo ,	N/A	N/A	N/A	N/A
1427	C1424	posting all PDCs received from branches on Daltex without any exceptions, Cancelling Daily log	N/A	N/A	N/A	N/A
1428	C1425	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	N/A	N/A	N/A	N/A
1429	C1426	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	N/A	N/A	N/A	N/A
1430	C1427	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	N/A	N/A	N/A	N/A
1431	C1428	Prepare capacity plan and to be approved	N/A	N/A	N/A	N/A
1432	C1429	Prepare MIS report every month end showing number of deals executed on SUNGARD and % of canceled or amended deals and trend analysis to treasurer and operation head and market risk manager	N/A	N/A	N/A	N/A
1433	C1430	Procedures/Policies in place and updated.	N/A	N/A	N/A	N/A
1434	C1431	Process map is implemented by the Development officer and reviewed by the development team leader. Then circulated to the stakeholders and control functions for final review.	N/A	N/A	N/A	N/A
1435	C1432	raise a legal action for all customers who met the legal dunning criteria.	N/A	N/A	N/A	N/A
1436	C1433	Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.	N/A	N/A	N/A	N/A
1437	C1434	Regular review of Application Access Control via DB queries and screenshots	N/A	N/A	N/A	N/A

1438	C1435	Regular security testing from external and internal to verify flaws are not accessible or used. No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available server as a load balancer . Servers	N/A	N/A	N/A	N/A
1439	C1436	Regular updating to the concerned parties with the cancellation or issuance of bank notes / Registered the circulation of the new editions of GBP & collection of old versions to enable stopping their public circulation.	N/A	N/A	N/A	N/A
1440	C1437	Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement.	N/A	N/A	N/A	N/A
1441	C1438	Regularly review exceptional resolutions before their expiration date to get the Shari'a Board decision on either renewal, replacement, or ceasing the execution of this resolution.	N/A	N/A	N/A	N/A
1442	C1439	Report the receiving documents from postal department to stakeholder in order to inform the related customer accordingly. Reconcile the existing documents with stakeholders on montly basis.	N/A	N/A	N/A	N/A
1443	C1440	Reurned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head	N/A	N/A	N/A	N/A
1444	C1441	Reval Rates submitted on core banking system by TBO officer	N/A	N/A	N/A	N/A
1445	C1442	Reversal function access is very limited to senior officers & Department management only All reversal are monitored next day by special report run by independent person (ICU) (CFOD Officer) All reversal owner should reply to this report with proper jus	N/A	N/A	N/A	N/A
1446	C1443	Review compliance with all CBE Rules & Regulations;, including the following : 1-Financing rules & regulations (CBE section 3&4)	N/A	N/A	N/A	N/A
1447	C1444	Review compliance with all FRA Rules & Regulations	N/A	N/A	N/A	N/A

1448	C1445	Review contingency plan and interview with MRM for confirmation that the following in place -key elements: the " playbook" for addressing liquidity and funding -challenges in crisis situations, triggers, procedures, and roles and responsibilities, commun	N/A	N/A	N/A	N/A
1449	C1446	Review FRMU Users system access	N/A	N/A	N/A	N/A
1450	C1447	Review Funding And Liquidity Plan & check that it must include the following components: Significant MIS/reporting, significant roles and responsibilities including key decision makers and communication plan, overview of liquidity condition , description	N/A	N/A	N/A	N/A
1451	C1448	Review of documents provided by customer for activation . documents reviwed by maker/checker at CADC side. (system support maker and checker for activation process as account doesn't activated on system unless checker verified against presented document	N/A	N/A	N/A	N/A
1452	C1449	Review of documents provided by customer for granting system access.	N/A	N/A	N/A	N/A
1453	C1450	Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.	N/A	N/A	N/A	N/A
1454	C1451	Review of syndication documents as per approved Term sheet by Maker/ Checker	N/A	N/A	N/A	N/A
1455	C1452	Review profitability per product to ensure the product is profitable	N/A	N/A	N/A	N/A
1456	C1453	review RTS reasons and report to Business Planning Team to consider in payout calculation	N/A	N/A	N/A	N/A
1457	C1454	review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script - review customer file and welcome calls and meet the customer to investigate if the compnaint involved a bank staff. if not he's referred to the co	N/A	N/A	N/A	N/A
1458	C1455	Review the Daily Cash Back Authorization report sent by MIS team	N/A	N/A	N/A	N/A

1459	C1456	Review the initiated product and ensure having stakeholders approvals	N/A	N/A	N/A	N/A
1460	C1457	Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and review mail confirmation that they have all been blocked with correct block code according to their delinquency stage.	N/A	N/A	N/A	N/A
1461	C1458	Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)	N/A	N/A	N/A	N/A
1462	C1459	reviewed by TBO senior officer against revaluation rates recived from finance officer	N/A	N/A	N/A	N/A
1463	C1460	Reviewing all Returned checks on daily basis, Scanning for returned checks and dishonor slip took place , Notifying branches with clearing returned/ Trade Bills Mails through report sent to branches on daily basis with confirmation Email and finally recon	N/A	N/A	N/A	N/A
1464	C1461	Reviewing international spend transactions on a customer level	N/A	N/A	N/A	N/A
1465	C1462	Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidated P&P; manual that clarifies & includes all the business progress in full details.	N/A	N/A	N/A	N/A
1466	C1463	re-visiting capacity plan and to be approved	N/A	N/A	N/A	N/A
1467	C1464	Revoke and clean undesired RMAs with no business relation as per FI department monthly.	N/A	N/A	N/A	N/A
1468	C1465	-Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applied in decisioning is accurate.	N/A	N/A	N/A	N/A
1469	C1466	Sanabel reconciliation to be done by end of each day over the daily requests received from the branches side to ensure processing all the requests.	N/A	N/A	N/A	N/A
1470	C1467	Send form 2 to social insurance office on a yearly basis	N/A	N/A	N/A	N/A

1471	C1468	send questioner in order to make sure about OEA bcp plane, their scope during crises mode,...etc in addition provide us evidence of test plan , bcp test, contingance plan.. Etc	N/A	N/A	N/A	N/A
1472	C1469	Sending all covenants & events of defaults to bank Capital / bank Risk for review & testing before communicating such to participant banks . Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant b	N/A	N/A	N/A	N/A
1473	C1470	Separate GL for each related party and FRU manger is preforming Monthly proofing with related parties finance team of all transactions and balances that approved by FRU head.	N/A	N/A	N/A	N/A
1474	C1471	-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual	N/A	N/A	N/A	N/A
1475	C1472	Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and generally accepted Shari'a principles as per Sharia Board internal regulation that governs its roles and responsibilities. bank Sharia Board	N/A	N/A	N/A	N/A
1476	C1473	Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.	N/A	N/A	N/A	N/A
1477	C1474	Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.	N/A	N/A	N/A	N/A
1478	C1475	Signature circular are distributed to other banks and the I SCORE system is updated.	N/A	N/A	N/A	N/A
1479	C1476	Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.	N/A	N/A	N/A	N/A

1480	C1477	-SLA Agreements should be reviewed on annual basis to avoid any bottle necks in busienss flow (SLA should govern corproate team relation with other concerned parties as Trade /Clearing/Credit Admin./Credit documentation/Legal)	N/A	N/A	N/A	N/A
1481	C1478	SLAs available with all interacting units as applicable.	N/A	N/A	N/A	N/A
1482	C1479	SLAs with bank-EG departments providing services to bank Capital such as finance, Audit, Agency credit control , Operation...etc. should be in place	N/A	N/A	N/A	N/A
1483	C1480	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 confir	N/A	N/A	N/A	N/A
1484	C1481	Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.	N/A	N/A	N/A	N/A
1485	C1482	Sustainable finance policy as mandated by CBE.	N/A	N/A	N/A	N/A
1486	C1483	System of procedures are made and followed by P&E; department members that insure the easy workflow of action being made, and are in continues update and following instruction being given by the Process improvement department.	N/A	N/A	N/A	N/A
1487	C1484	System performance issues should be reported immediately to IT in order to take required action	N/A	N/A	N/A	N/A
1488	C1485	Talent Review model is in place and being implemeneted	N/A	N/A	N/A	N/A
1489	C1486	Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper renewal in place enclosing business strategy TM/RAC, based on stress testing, performance assessment and monitoring.	N/A	N/A	N/A	N/A

1490	C1487	Tax calculations are automated on Oracle system. and incase of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of operations.	N/A	N/A	N/A	N/A
1491	C1488	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1492	C1489	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1493	C1490	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1494	C1491	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1495	C1492	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1496	C1493	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1497	C1494	Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	N/A	N/A	N/A	N/A
1498	C1495	test all location manin and backup sites	N/A	N/A	N/A	N/A
1499	C1496	The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that can cause a failure at an inopportune time.	N/A	N/A	N/A	N/A

1500	C1497	The bank's personnel and other stakeholders are made aware of potential threats to the bank's information assets and taught how to avoid situations that might put such assets at risk.	N/A	N/A	N/A	N/A
1501	C1498	The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.	N/A	N/A	N/A	N/A
1502	C1499	The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.	N/A	N/A	N/A	N/A
1503	C1500	The CFP must be revised annually and updated for funding actions based on stress test results.	N/A	N/A	N/A	N/A
1504	C1501	the concerned control party in the entity check the report with the limits & address the parties who missed reportation in cooperation with the cash management department	N/A	N/A	N/A	N/A
1505	C1502	The corrective actions plan determined from previous tests is taken into account	N/A	N/A	N/A	N/A
1506	C1503	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	N/A	N/A	N/A	N/A
1507	C1504	The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	N/A	N/A	N/A	N/A
1508	C1505	The essential processes are covered by recovery solutions- in order to restore some of PCs, laptops with in same time in order to calculate the time to determine all machines will take how many hrs	N/A	N/A	N/A	N/A
1509	C1506	The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.	N/A	N/A	N/A	N/A

1510	C1507	The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the Procedure / manual, the Internal regulations head reviews the Procedure / manual, then obtains the process owner's approval. The Proced	N/A	N/A	N/A	N/A
1511	C1508	The Internal Regulations officer uploads the manual / procedures on the portal, the Internal Regulations Head checks the uploaded manual / procedure to ensure that it is the latest version.	N/A	N/A	N/A	N/A
1512	C1509	The payable unit in the Finance department shall follow the below: -Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1) -Expenses shall not be paid to collection agencies before Sharia Board/ departmen	N/A	N/A	N/A	N/A
1513	C1510	The payable unit in the Finance department shall follow the below: -general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts. - A record should be kept and upd	N/A	N/A	N/A	N/A
1514	C1511	The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them to fill the score card and the vendor assessment.	N/A	N/A	N/A	N/A
1515	C1512	The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively.	N/A	N/A	N/A	N/A
1516	C1513	The Sharia department aids Sharia Audit in preparing Sharia Audit reports on bank financial statements upon which the Sharia Board issues its yearly Sharia Testimony regarding bank compliance with Sharia Board resolutions and requirements.	N/A	N/A	N/A	N/A
1517	C1514	The Sharia department has communicated guidelines to concerned parties in the Finance department.	N/A	N/A	N/A	N/A

1518	C1515	The Sharia department reviews any kind of contract with external parties that is not standard to assure its compliance with Sharia regulations and Sharia Board resolutions.	N/A	N/A	N/A	N/A
1519	C1516	The Shari'a department should review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective.	N/A	N/A	N/A	N/A
1520	C1517	The Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval.	N/A	N/A	N/A	N/A
1521	C1518	The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.	N/A	N/A	N/A	N/A
1522	C1519	The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds.	N/A	N/A	N/A	N/A
1523	C1520	The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.	N/A	N/A	N/A	N/A
1524	C1521	The Teller implemented the sanction screening required data through SAS system which checked by the Operation Officer or Head Cash for the pending alerts, the business communicated with the branch for calling the customer for providing the support docume	N/A	N/A	N/A	N/A
1525	C1522	The tests are carried out in compliance with the tests plan based on communication test plan	N/A	N/A	N/A	N/A
1526	C1523	The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the unit is based on the approved capacity plans.	N/A	N/A	N/A	N/A
1527	C1524	Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.	N/A	N/A	N/A	N/A

1528	C1525	There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing access rights according to the sensitivity and criticality of information Ensure that all users (internal, external and temporary) and th	N/A	N/A	N/A	N/A
1529	C1526	There is IT committee composed of executive, IT charter policy , IT org chart and job description	N/A	N/A	N/A	N/A
1530	C1527	There is IT program and project management methodology process & Project review meetings	N/A	N/A	N/A	N/A
1531	C1528	TMO Head Ensure at the end of day 14 that there is no breach	N/A	N/A	N/A	N/A
1532	C1529	TMO Head ensure on a daily basis that aging of all the pending TXNs within the normal aging range and the aged amounts are justified under logical reason	N/A	N/A	N/A	N/A
1533	C1530	TMO Officer and Senior Officer on a daily basis ensures on a daily basis that any deal Change/Delete has been reported in currency position or approved from the authorized person	N/A	N/A	N/A	N/A
1534	C1531	TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts	N/A	N/A	N/A	N/A
1535	C1532	TMO Officer and Senior Officer on a daily basis ensures that there is sufficient funds in RTGS LOMS based on Treasury deals done & Remittance, clearing e-mails	N/A	N/A	N/A	N/A
1536	C1533	TMO Officer and Senior Officer on a daily basis ensures that there is no breaches in FX, MM & Exposure limits	N/A	N/A	N/A	N/A
1537	C1534	Trade is required to make a monthly proof on monthly bases	N/A	N/A	N/A	N/A
1538	C1535	Trading sheet report is extracted from SunGard and profit is calculated automatically not manually prepared as before	N/A	N/A	N/A	N/A
1539	C1536	Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members	N/A	N/A	N/A	N/A
1540	C1537	Transactions are executed in accordance to the CBE circulars under maker and checker control.	N/A	N/A	N/A	N/A

1541	C1538	Transactions are executed in accordance to the CBE circulars under maker and checker control.	N/A	N/A	N/A	N/A
1542	C1539	Transactions are executed in accordance to the CBE circulars under maker and checker control.	N/A	N/A	N/A	N/A
1543	C1540	Transactions doc's are lodged in a fire & theft proof cabinet in bank Capital	N/A	N/A	N/A	N/A
1544	C1541	Treasury back office doesn't book any trade above the trader's limit except with proper approval	N/A	N/A	N/A	N/A
1545	C1542	Treasury issues FTP rates on monthly basis to finance for correct calculation of NRFF for all business segments	N/A	N/A	N/A	N/A
1546	C1543	undertaking from the customer and NDA from the company should be included in agreement	N/A	N/A	N/A	N/A
1547	C1544	Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff on quarterly basis	N/A	N/A	N/A	N/A
1548	C1545	Update unit process manual when needed	N/A	N/A	N/A	N/A
1549	C1546	Updated and complete BCM plan is available with the unit. BCM tool is kept updated.	N/A	N/A	N/A	N/A
1550	C1547	Updated product catalogue training / Inductions	N/A	N/A	N/A	N/A
1551	C1548	Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers with special charges , notification mail from cash management and RM to be sent to checks processing unit staff to identify new clients h	N/A	N/A	N/A	N/A
1552	C1549	Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the transaction on a maker / checker bases.	N/A	N/A	N/A	N/A

1553	C1550	Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it meets all requirements then the transaction is processed on a maker / checker bases also they make sure that the transaction is processed	N/A	N/A	N/A	N/A
1554	C1551	Validate printed Pins against customer request Daily system log review versus customers requests	N/A	N/A	N/A	N/A
1555	C1552	Verifying business confirmation on monthly regulatory reports .	N/A	N/A	N/A	N/A
1556	C1553	VPN activated, alternative locations are ready	N/A	N/A	N/A	N/A
1557	C1554	we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks	N/A	N/A	N/A	N/A
1558	C1555	While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye	N/A	N/A	N/A	N/A
1559	C1556	working on NFS online monitoring system supported by MasterCard	N/A	N/A	N/A	N/A
1560	C1557	استيفاء التوقيعات على عملية التداول فور	N/A	N/A	N/A	N/A
1561	C1558	د مدير الوحدة لحركة التداول في السجل. اعتمادا	N/A	N/A	N/A	N/A
1562	C1559	فور استلام مصرفنا له وذلك باتباع الاتى :- لتحفظات المختص. الاسراع بتنفيذ الحجز الحجوز التى تسلم لهم لموظف الحجوز وا لفروع وادارة البريد بالاسراع بتسليم كافة والتحفظات فور استلامها. أ- التنبيه على ا ى موظف الحجوز المختص بتنفيذ الحجوز ب- التنبيه عل	N/A	N/A	N/A	N/A
1563	C1560	سبق تاريخ الاقرار تواريخ التقارير الائتمانية ات مذكرة التمويل 0000 الخ) و على ان ي مهلك اقرارات العميل - الايرادات و المصروف الاخري (نماذج استعلام الوحدة- اعرف ع تاريخ طلب التمويل سابق لجميع النماذج ريخ المسجله على النماذج على ان يكون التأكد من صلاحية التوا	N/A	N/A	N/A	N/A
1564	C1561	تيفاء كل من الختم و البصمة الخاصين □ القراءة و الكتابة أو العملاء المكفوفين بأس المختص فى حالة العملاء الذين لا يجيدون الختم المحفوظ التأكد من قيام الموظف ند تحقيق الشخصية ومطابقا للاسم على موجود على الخاتم واضحا و مطابقا لمست بالعمل ، على أن يكون الأسم ال	N/A	N/A	N/A	N/A

1565	C1562	مويل ,الاقارات, العقود,الكفاله التضامنيه) يفاء الدمغه على جميع النماذج (طلب الت التاكيد على است	N/A	N/A	N/A	N/A
1566	C1563	من المختص طبقا لصلاحياته قبل الصرف. التأكد من اعتماد المصروفات	N/A	N/A	N/A	N/A
1567	C1564	الوقت القانوني للرد والرد بشكل صحيح . ورة توخى الدقة والاسراع بالرد لعدم تضيع ارة المختصه بالحجوز بالادارة القانونيه بضر صيانة الحسابات – افراد وشركات – والاد التنبية على الفروع وأدارة	N/A	N/A	N/A	N/A
1568	C1565	قطاع الموارد البشرية لمواجهة هذا الخطر التنسيق مع	N/A	N/A	N/A	N/A
1569	C1566	د من تسجيل الرقم الرمزي بشكل صحيح المراجعة الثنائية من الوحدات للتأكد	N/A	N/A	N/A	N/A
1570	C1567	دة في حالة فقد أو تلف المفاتيح والاختتام تطبيق الاجراءات المعتم	N/A	N/A	N/A	N/A
1571	C1568	فصل بين الاختصاصات (العمل و المراجعة) تطبيق مبدأ ال	N/A	N/A	N/A	N/A
1572	C1569	الأمر لذلك مع عرض مبررات هذا التعديل. تعديل بنودها إذا تطلب	N/A	N/A	N/A	N/A
1573	C1570	من وجود عقود حراسة على تلك المقارات ومقارات منفصلة عن فروع البنك والتأكد وحدات التمويلات الصغيرة التي لها مداخل حصر جميع	N/A	N/A	N/A	N/A
1574	C1571	خه ويحتفظ مدير الوحدة بالنسخة الثانية ل باحث من نسختين، ويسلم الباحث نس لتي تحتوي على العملاء المسئول عنها ك باعة اجندات التحصيل الخاصة بالباحثين وا ط	N/A	N/A	N/A	N/A
1575	C1572	اعتماد أية معاملات أثناء قيامهم بإجازات. من عدم قيام الزملاء المذكورين بإدخال أو ابقته مع سجل الحضور والانصراف والتأكد في ايام اجازات Makers & Checkers ومط قم (13) السداد من اختصاصات Checker طباعة تقرير ر	N/A	N/A	N/A	N/A
1576	C1573	سختي المفاتيح طوال فترة عمله بالوحدة عدم استلام شخص واحد لـ	N/A	N/A	N/A	N/A
1577	C1574	أحد شركات التحصيل المتعاقد معها البنك القضائية ضد العميل وكفيله وتحويله إلى اءات الودية مع العميل يتم اتخاذ الاجراءات عند استنفاد كافة الاجر	N/A	N/A	N/A	N/A
1578	C1575	داية جلسة تداول اليوم التالي علي الاكثر شة مجلس الادارة للقوائم المالية و قبل ر مال مقارنة بالفترة السابقة فور انتهاء مناف بات يتم ارسال بيان معتمد باهم نتائج الاع التي لم يصدر بشأنها تقرير مراقب الحسا في حالة القوائم المالية السنوية و الدورية	N/A	N/A	N/A	N/A

1579	C1576	نهاية كل فترة مالية (31/3 - 30/6 - 30/9) ثم المالية خلال 45 علي الاكثر من تاريخ السنة المالية 31/12 لابد ان ترسل القوا خلال 90 يوم علي الاكثر من تاريخ انته ادها من الجمعية العامة العادية و ذلك في الادارة بارسال القوائم السنوية قبل اعتم تقوم	N/A	N/A	N/A	N/A
1580	C1577	م الرمزي مع تقرير العملاء فوق حد الاقرار مخرجة من نظام التمويلات الصغيرة بالرف مراجعة الإقرارات الشهرية المسد	N/A	N/A	N/A	N/A
1581	C1578	ميع الإيصالات المستخدمة قد تم توريدها في دفاتر الباحثين يوميا والتأكد من أن ج مراجعة الإيصالات غير المستخدمة	N/A	N/A	N/A	N/A
1582	C1579	ال وكذلك التسلسل التاريخي للمعاملات. أكد من صحة نسب توزيع الأرباح ورأس الم عة عقود التمويلات الموقعة من العميل للذ مراج	N/A	N/A	N/A	N/A
1583	C1580	من خلال المراجعة الثنائية (عمل - روجع). ت الصغيرة أو على شبكة البنك المركزي العملاء سواء على قاعدة بيانات التمويلا مراجعة عملية ربط	N/A	N/A	N/A	N/A
1584	C1581	فع رسم اشترك سنوي بقيمة 7500 جم بشر السنوي / شركة مصر المقاصة يتم د الف جم سنويا + 10000 جم مقابل الذ رية يتم سداد رسم قيد سنوي ويبلغ 500 بل الخدمات السنويه / هئية البورصة المص ابة المالية يتم دفع 25000 جم سنوي مقا هئية الرف	N/A	N/A	N/A	N/A
1585	C1582	صيل أو في يوم العمل التالي على الأكثر من العملاء يتم توريدها في نفس يوم التح كد من أن جميع المبالغ التي تم تحصيلها يتعين التأ	N/A	N/A	N/A	N/A
1586	C1583	د تم الموافقة عليها من الادارات المختصة اقساطها او اعدام المديونيات الخاصة بها ف جميع الحالات التي تم جدولتها او تاجيل يتعين التأكد من ان	N/A	N/A	N/A	N/A
1587	C1584	لخبرة في مجالات التمويل متناهي الصغر. ي الوحدات والمديرين الاقليميين واصحاب ا لمقات نقاشية بالوحدات تحت اشرف مدير العملي داخل الوحدات عن طريق عقد ح على كل ما هو جديد عن طريق التدريب يتعين تدريب العاملين	N/A	N/A	N/A	N/A
1588	C1585	جود سياسات واضحة ومفهومة ومعتمدة، يتعين و	N/A	N/A	N/A	N/A
1589	C1586	لرقابية بموعد انعقاد الجمعية وفقا للقانون معية بجريدين رسميتين / ابلاغ الجهات ا معية العامة / يقوم بالاعلان عن عقد الج يتم اعداد الاجراءات اللازمة للج	N/A	N/A	N/A	N/A

1590	C1587	ف المصرية و قبل بداية جلسة تداول اليوم لاجداث الجوهريه قبل التصريح عنها بالصحة و تقوم الادارة بموافاة البورصة المصرية با تم الافصاح فور الانتهاء من انعقاد المجلس	N/A	N/A	N/A	N/A
1591	C1588	لجهات ذات الصلة (شركة مصر المقاصة) لبيانات بكل دقة طبقا للبيانات الواردة من ا يتم الالتزام باعداد ومراجعة ا	N/A	N/A	N/A	N/A
1592	C1589	يتم التحديث بشكل دورى	N/A	N/A	N/A	N/A
1593	C1590	رصة المصرية .ويتم حضور المساهمين لل مستوفاة لهئية الرقابة المالية وهئية البو قد الجمعية الا بعد تسليم القوائم المالية ية ب21 يوم على الأقل ولايجوز الدعوة لع الإدارة والقوائم المالية السنويه قبل الجمع هر من انعقادها ويتم نشر تقرير مجلس يتم الدعوة للجمعية قبل شذ	N/A	N/A	N/A	N/A
1594	C1591	الحكومية المختصة فى حالة إمكان ذلك حة المستندات من خلال الرجوع للجهات بالإضافة إلى العمل على التحقق من ص خلال الفحص الدقيق لمستندات الملكية ، يتم تفادى ذلك من	N/A	N/A	N/A	N/A
1595	C1592	موظفي الوحدة ولا يقبل صور من العميل. كد من عدم تزويرها، ويتم تصويرها بمعرفة اصول المستندات من العميل وفحصها والتأ يتم تقديم	N/A	N/A	N/A	N/A
1596	C1593	ئية الرقابه المالية بالبنك الاهلى المصرى القوائم المالية ويتم تحويله الى حساب ه اجمالى الإيرادات الربع سنوية طبقا لارقام م التطوير على أساس 2 في الالف من يتم حساب رسد	N/A	N/A	N/A	N/A
1597	C1594	ى حال الحضور بدلا عن مساهم اخر او ت ة تجميد ارصدة + توكيل رسمى للحضور ف للجمعية على ان يقدم المساهم شهاد حضور الجمعية .ويتم حضور المساهمين اهمين الذى قاموا بتجميد ارصدتهم بغرض ثمة بالارصدة المجمدة وهى خاصة بالمس مة مساهمين من شركة مصر المقاصة قا يتم طلب قاز	N/A	N/A	N/A	N/A
1598	C1595	بدأ الرقابة المزدوجة (Maker & Checker) ل بقوائم الحظر (أفراد وشركات) وتطبيق م يجب التأكد من عدم إدراج العميل والكف	N/A	N/A	N/A	N/A
1599	C1596	مستوفاه و واضحه (المبلغ التاريخ.....الخ) تكون جميع بيانات ايصالات توريد النقدية يجب ان	N/A	N/A	N/A	N/A
1600	C1597	تندات ذات قيمه لعدم شيوع المسئوليه مسئول عن حفظ هذه السجلات و المسد يجب تحديد شخص	N/A	N/A	N/A	N/A
1601	C1598	لخاص والافراد في راسمال مصرفنا شهريا به نسبة مساهمة المال العام و القطاع ا داد البيان الشهري للبنك المركزي موضعا يقوم الموظف باع	N/A	N/A	N/A	N/A

1602	C1599	كل صحيح على سجل الحضور والانصراف. هر والتأكد من تداول المفاتيح والاختام بشد يقوم مدير الوحدة بمراجعة السجل كل ش	N/A	N/A	N/A	N/A
1603	C1600	Manual reconciliation using the reports sent from the provider as no transactions done through our system	N/A	N/A	N/A	N/A
1604	C-654321	تقييم البرامج التعليمية	N/A	N/A	N/A	N/A
1605	C1602	MFA	N/A	N/A	N/A	N/A
1606	C-123	تحديد معايير التعليمdd	N/A	N/A	N/A	N/A