Controls Dashboard Report

Governance, Risk & Compliance Management

Pending Preparer

Control Name	Control Code
ضرورة وجود سجل يخصص لعملية التداول يبين اسم الحائز الأصلي ومن يحل محله في حالة غيابه.	C0001
3)Major Risk and Risk mitigates are identified.	C0002
• Develop, update and monitor unit Service Level Agreement established with Stakeholders	C0004
Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndi	C0005
1. يقوم الموظف بتسجيل ميعاد انتهاء الرهون في السجل الخاص بها. 2. يقوم الموظف بمراجعة السجل شهريا لمعرفة مواعيد رفع الحظر علي الرهون لتجديدها.	C0006
- 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	C0009
3- All job descriptions are reviewed annually and updated with HR	C0010
3. General Service head review the received report against the approval to ensure all the redeemed points were appro	C0011
*As far we start to handle User admin side on registration on system CADC department are divided to two department (reviewing & token custody)&(IB registration department) to	C0016
- All Received documents should be updated on Q&A or CRM	C0029
- CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.	C0031
- CAD to check past due report and ensure reporting of nonaccrual clients to CBE.	C0032
- 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 knowled	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 knowled	C0034
Committees should be in line with the regulatory requirements such as BOD committees, and the committees govern	C0042

Description	Code
- Credit files should be kept in fire proof room.	C0044
Customer data are maintained on the system as per the application signed by the customer تسجيل البيانات الأساسية للعملاء من واقع المستندات التي تم التأكد من أكتمالها وصحتها بمعرفة مدير الوحدة أو من يحل محله	C0045
Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatical... Internet Banking : Receiving customer request to create Internet Banking User & password (done on maker / Checker concept)	C0046
- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents	C0047
- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.	C0048
- Ensure that all processes in place and properly communicated.	C0049
Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	C0050
- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S	C0051
- Ensure that OPs are calculating Installments , profit , commissions , fees	C0052
- Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valic...	C0053
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, مراجعة المصروفات التي يتم تحميلها على الوحدات (المصروفات المشتركة بين الوحدات وفروع البنك) والتأكد من نسب التوزيع	C0054
In case if any documents are missing or any information is not captured / wrongly captured, this will be communicat...	C0055
- Job description should be in place for all staff members to ensure their awareness & accountability for their roles &...	C0056
- Job description should be in place for all staff members to ensure their awareness and accountability for their roles... - Segregation of duties is clearly documented and implemented to ensure independency of functions.	C0057
- Nostro limits for each bank should be reconciled on daily basis with treasury middle office sheet to ensure that expo...	C0062
- Original documentation safekeeping is kept in fire proof cabient with dual custody, key register for movment of key...	C0063
Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Cha...	C0064
- Releases of credit files should be according to approved process	C0067
- Report 5011 should be sent to CAD & finance to be presented to CBE	C0068
يتم التأكد من مطابقة توقيع العميل على الطلب بمعرفة الموظف المختص بمطابقة التوقيعات All application are signature verified by MF officer	C0093
يتم تسجيل واعتماد جميع البيانات المسجلة على نظام الحاسب الآلي من خلال مبدأ الفصل بين الإعداد والمراجعة. Data maintenance on the system is done on maker/checker basis as per system requirements.	C0094
مراجعة الصلاحيات الممنوحة للموظفين كل ربع سنة	C0099

Daily batch is reviewed based on maker/checker in addition to 2 senior officers in the unit -Also Currently the release	C0100
Ensure department procedure is updated	C0101
* Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per appro	C0102
* Limits under Wholesale stopped on system in case of Deviaition.	C0103
* Shortfalls are escalated as per policy requirements.	C0104
*All new instructions are communicated to the agents.	C0105
*Deferrals should be reflected in monthly reports including due & upcoming deferrals.	C0106
*On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the	C0107
*Ongoing awareness sessions are given to the agents.	C0108
*Only routed availments are checked for proper approvals, yet the un routed availments should be properly monitore	C0109
*Review that monthly reconciliation with Finance is conducted to verify figures.	C0110
• Existence of two types of authentication(Keys and Combination Password)	C0111
• Prepare process identifying all required documentation to open non personal accounts based on the legal entity of t	C0112
•Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register	C0113
1- changing the account status to inheritors. تغيير حاله الحساب الى متوفى -1	C0114
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to	C0115
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemer	C0116
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0117

1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).	C0118
11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.	C0119
1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback	C0120
1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issua	C0121
2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth pro	C0122
2- Dual control on system and daily batch review	C0123
2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding &	C0124
2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0125
2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0126
2- Maker/checker concept is applied manual through reports review	C0127
2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.	C0128
2) To ensure that all CCRs are conducted on time and if not extension is properly obtained	C0129
2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CB	C0130
2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and	C0131
2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustm	C0132
2. Monitoring document movement to/from stores thru sheet .	C0133
2. No incoive will be paid unless the asset is coded.	C0134
2. Processing the hotel invoices on a maker / checker basis.	C0135
2. Receiving report from the vendor on a quarterly basis to review the redeem points	C0136

2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.	C0137
2. Short list for the approved consultants - contractors - vendors.	C0138
2. Unit head signature is required on the invoice.	C0139
2-Increasing the policy on daily basis from the vendor's side on the expense of CAD.(if required)	C0140
2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head	C0141
3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's	C0142
3- Maintenance is processed based on customer request received from the branch and signature verified by the desig	C0143
3- Monitoring performance and applying penalties for breaches	C0144
3. Logging all the invoices in sheet for monitoring	C0145
3. Relationship review and returns, pricing and repayment schedule.	C0146
3. Review the register to ensure no duplicate.	C0147
3-Additional control point through retail risk monthly sample review	C0148
3-Branch to provide operation with claim required original documentation as per contract with takaful insurance comp	C0149
3-SLAs Between all stakeholders defining the timeline to discuss all the technical evalution.	C0150
4) Transactional documents must be archived by customer for reference and review and safekept under dual control	C0151
4. Collateral valuation.	C0152
4. Processing the invoices on original	C0153
4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.	C0154
5) Risk reporting is done	C0155

5. Stress testing' discipline is in place for key environmental uncertainties.	C0156
6) Specific documentation standards and variance are specified.	C0157
6. For public sector group, only where support is evidenced by way of the means purpose test, confirm that the tes	C0158
7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particu	C0159
Ensure salaries transferring for companies under STL Scheme Policy training is conducted by the policy managers to all credit initiation team branches.	C0160
Ensure that BCP in PlaceEnsure that Daily follow between both the branches & the vendors,with communication with Police authorit	C0161
Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's complian	C0162
Premises department broadcast the project time frame,MEP,list of needs ,assigned tasks to stakeholders at the start	C0163
Reurned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system	C0164
Reurned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed	C0165
Reurned Cards 6. Review shredding list againest system (card status) by CB unit head and Quality unit	C0166
Reurned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.	C0167
TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO	C0168
TMO head on daily basis review and ensure that all FX & MM deals executed on PhnxGard are reconciled with Phnx Gl	C0169
Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a y	C0170
حفظ التعليمات الدوريه حسب تاريخها و اطلاع جميع العاملين عليها	C0171
* Monthly proof of all issued and O/S certificates versus	C0012
* Valuations are submitted to docs unit by RM with lodging memo	C0172

Description	Code
* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral da	C0173
* All Received documents should be updated on Q &A	C0174
* 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.	C0175
* Any variance in P&L between TFO and TBO for FX and Fixed Income if not detected and cleared from day 1, it will c	C0176
* BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily	C0177
* CFOD must ensure that proper approvals in place for availment transactions exceeding their delegated limits having	C0178
* CFOD to ensure proper approval level for availments as per approved policies prior processing.	C0179
* Check that report is prepared Monthly.	C0180
* Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on p	C0181
* Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.	C0182
* Communicating CPs satisfaction letter to all participants in a timely manner.	C0183
* Confirmation on receiving /deducting agency fees	C0184
* Credit limits maintenance on Ethix is done by maker and checker .	C0185
* Customers place their feedback in the app inbox managed by call center.	C0186
* Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& (Minor accounts per Branch	C0187
* Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor dis	C0188
* Docs are submitted with lodging memo	C0189
* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA	C0190
* Ensure OD limits (for excesses) reduced to zero.	C0191
* Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments	C0192
* Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be	C0193
* Ensure that T.S is circulated to OPS for proper calculation .	C0194
* Ensure that T.S. is circulated to all concerned parties' internally	C0195
* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner	C0196
* Existing BO report extracted to compare processed DC in previous day against daily interface report (Card manager	C0197
* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid	C0198
* Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquires ar	C0199

Description	Code
* FX Sales Officer issue FX board rates on daily basis to branches and FX trade[...] ...date the FX rate sheet on ADIB pa...	C0200
* Highlight in case there is exposure reflected for any bank without an approved limit.	C0201
* In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & acco... * MIS reported to branches network & Escalated to branches network head & CRM on monthly basis	C0202
* Legal drafting for syndication documents as per approved T.S.	C0203
* Legal/risk/shariaa approvals should be obtained on all syndication documents	C0204
* Limits on SunGard is done by maker and reviewed by checker.	C0205
* limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify	C0206
* Limits updated as per drawing power.	C0207
* Market survey to be conducted every 6 months to scan the market and monitor new updates	C0208
* New Client Signature System deployed on production March 2014 enabling segregation between the customer, gua... * RIM To Account Relationship deployed on production to enable opening Separate RIM for Guardian , POA & Minor.	C0209
* Obtain legal & Risk & Shariaa approval on drafted documents	C0210
* Perform sample testing on customer account to ensure that the transactions are fired through SAS system accordin... * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired throug...	C0211
* Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. M...	C0212
* Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / check...	C0213
* Received Docs reviewed & SV obtained and Doc's are registered by Maker / Checker	C0214
* Received Docs reviewed by Maker/ Checker at Docs Unit	C0215
*- Report prepared by maker and checker.	C0216
* Reserve file is reviewed independently by Middle Office Dept getting data from CBE RTGS system and Finance Dept...	C0001
* Review signing powers & signing on behalf of the company is properly checked	C0217
* Review valuation reports in line with policy & CBE guidelines	C0218
* SLAs between concerned departments were approved and communicated to stakeholders	C0219
* Swifts / emails sent to participant banks are reviewed Maker/ Checker	C0220
* Swifts sent to participant banks are reviewed by Maker/ Checker	C0221
* The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory...	C0222
* The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in A...	C0223
* Trading desk manage all FCY cash flow, accomodate for the CBE FCY Reserve requirements and arrange for manag...	C0224
* Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access se...	C0225
* Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, T...	C0226
* Tutorials of IB/MB usage is created on social media , going fwd we sugesst having digital embassdor in branches to...	C0227
*4 eyes principal is followed where every case would require at least a pre-screener & a credit officer to process a cas...	C0014
*All process/policies/Credit Programs are in place and approved .	C0015

Description	Code
*All data/information are logged in the agent knowledge base.	C0228
*All deals should be documented through mails,fax,or recorded landlines	C0229
*Any event of default should be communicated to all participant banks & should be escalated to ADIB Capital team / ...	C0230
*Approved obligors with collateralized facilities are reflected in collateral sheet	C0231
*Back office should review all deals to be matching with Reuters conversation on daily basis before booking on PHO...	C0232
*CAD received updates from legal Dept. and update CBE network with any new legal action.	C0233
*Capacity plan is prepared based on business requirements taking *Measuring the service level to ensure meeting the department KPI's (Threshold 70%).	C0234
*CBE monthly report is automated and data are automatically generated from system. There are some manual inputs...	C0235
*Check data reflected in Non portfolio reports are matching with approved CAs & O/S reflected as per monthly report...	C0236
*Check data reflected in portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	C0237
*Check that all performing names are approved as per CBE legal lending limit regulation.	C0238
*Check that if there is any breach, system should be amended and exception approvals in place.	C0239
*Checks availments under approved and valid limits.	C0240
*Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .	C0241
*combination and keys should be kept in safe have dual custody.	C0242
*committee that would be responsible for decision making and execution of contingency plans.	C0243
*Crop Ops to provide CAD with route transaction to ensure proper level of approval obtained for availments as per po...	C0244
*Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within s...	C0245
*Deferrals level of approvals should be reviewed by maker/checker	C0017
*Dual custody of tokens kept under CADC custody. Inventory is place for token custody. Tokens are sent to authori...	C0018
*Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, ... *HR personnel and service manager reviews the clearance check lists and ensures obtaining the clearances from relev...	C0246
*Ensure saving copy from approved CA is on common area.	C0247
*Ensure that incremental approvals have been obtained.	C0248
*Ensure that the received T.S. is the approved by participant banks.	C0249
*first department Review of documents provided by customer for granting system access. Matrix is reviewed by make...	C0019
*FX Trader monitors all FX deals done on the daily blotter and review it with Treasury Sales Officers after booking the...	C0250
*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 bank... *Payroll register extracted from Oracle system is validated by Head of HR Operations prior processing.	C0251
*issuing Monthly report for Valuation related to Mort F/O ADIB showing the expired due valuation and upcoming...	C0252
*Make sure to abide with clean desk Policy	C0253
*Procedures should clearly define plans and actions to address both short-term & longer term disruptions in funding...	C0254
*Release for any document should be signed by Maker &checker.	C0255

*Report generated daily to review all tansactions	C0256
*Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirment and c	C0257
*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.	C0258
*Shredding confidential data	C0259
*Sign-off Reuters and Dealing System end of day	C0260
*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions	C0261
*Tickler for updating authorities of COs / SCOs in addition to keep valid forms safe room and reported to credit ad	C0262
*Traders may not deal outside their trading room unless operational procedures in place.	C0263
*Traders should abide with all CBE Regulations, through discussing any new regulation with Treasurer and concerned	C0264
*Traders should close deals on recorded phones only	C0265
*Treasurer's approval should be taken in such case and there must be at least traders present . Late deals will be	C0266
*Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury	C0267
*Various elements of the CFP should be tested by Treasurer and ALCO to ensure viability of tests & scenario .	C0268
. 2- Job descriptions in place to ensure segregation of duties is clearly documend and implemented	C0269
. 4- Maintenance report reflecting any change done on the customer profile on CIF is generated daily and reviewed b	C0270
• Agency staff are trained on TCF principles and Collection process.	C0271
• All Sent / Received e-mails to external collection agencies must be encrypted	C0272
• All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reco	C0273
• BO report reviewed by CADC next business day to make sure that no account opened from Branch side	C0274
• Both TFO and TBO recieves requests for TMU deposits from Branches.	C0275
• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	C0276
• Certificate shall be signed by two authorized signatories (two signatories from operation side)	C0277
• Check the availability of the monthly log confirmed reviewing the receipt and payment on the system within 2 b	C0278
• Client Position reflecting blocked funds to be signed by Maker & Checker and be attached to the copy of the cert	C0279
• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a	C0280
• Collections team to adhere to the call script.	C0281
• Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault & Origi	C0282
• Conversation serials are printed on a daily basis by TBO officer and attached r daily bundle and kept under dua	C0283
• Each account granted facility >100k and the bank raised a legal action against the customer should be reported " L	C0284
• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.	C0285
• Each account written off should be reported " written off " to CBE according regulation.	C0286

• 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.	C0287
• 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.	C0288
• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent port	C0289
• Ensure that the tele-calling team prioritizes high-risk accounts.	C0290
• have a checklist which is already approved by the concerned departments reflecting the needed documents (which	C0291
• Head of Branch Logistics Distribution review and approve before circulation. • Final Version of Circulation is reviewed from all concerned parties prior sending.	C0292
• 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	C0293
• Job description are in place and certified for all staff.	C0294
• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	C0295
• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from know	C0296
• KYC data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified	C0297
• Make sure that copy of all issued certificates attached with blocked fund screenshot filled on Box file signed by Ma	C0298
• Maker/Checker concept is applied on this process.	C0299
• Maker/Checker in preparing the collection agencies expenses ,Also an independent department (MIS unit) is review	C0300
• Monitor call recording system outages through samples conducted and state the exact time in which it occur by ma	C0301
• Monitoring and Follow up till tasks closure. • Escalation is prepared in case of any deviation.	C0302
• Monthly flows/targets for each and every bucket are reviewed in line with the actual performance against annual ta	C0303
• Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM.	C0304
• Protected spreadsheet	C0305
• Receipt books which are not yet delivered to the external agencies are kept for proof and on monthly basis an ex	C0306
• Reconnect with a sample of customers that the collection agencies have dealt with. Any issue should be identified a	C0307

• 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.	C0308
• Review of bank certificates monthly by external auditor as per regulations in regard amounts in hold , maker o	C0309
• Review sample of BO reports manually. • Manually assessment of BO access and reports classification. • Maintaining access matrix for all BO Access and reports.	C0310
• SunGard system provides a daily agenda for all pending deals, TBO officer pass all the pending deals to be reiewed	C0311
• Supervisor reviews the collector attitude while calling the customer ,How can close the deal with customer, Call efficie	C0312
• TBO ensures continuity of conversation serial number by the officer and reviewd by the supervisor.	C0313
• TBO officer ensure that the conversation data is reflected correctly in the deal ticket and reviewed from TBO super	C0314
• TBO post requested deposits in PHX with the approved rates..	C0315
• TFO provide rates which should be applied on TMU deposits to TBO.	C0316
• the certificate register must be reviewed on daily basis and signed from maker and checker level	C0317
• The full cleanup for Non personal accounts had been finalized by the team since March 2012 by checking all existin	C0318
• The Supervisor conducts periodic reviews with the respective agency manage the agency's performance in line	C0319
• The used receipt books should be sent to archiving unit. A memo is prepared this purpose.	C0320
• TMO on a daily basis reconile and ensure that all received TMU requests are posted correctly and matched with GLs	C0321
• Updated collections process manual where all process changes are being properly documented and approved by co	C0322
• Version Control: approved version of spreadsheets are used.	C0323
• Weekly review of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assu • Each delinquent account should be allocated to collector to ensure that all the delinquent customers are contacted b	C0324
•□ Ensure filling original documents in vault after being reviewed and registered , entry to the vault done by at least	C0325
1- Daily Mail in logged with details by maker-checker & after reviewing files another cycle of checking at main vault b 2- Dual Custody in place for received files / modifications documents	C0326
1- staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0327
1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is a	C0328
1- All checks are subject to the manual examination before processing with smooth corporation with other banks deal	C0329
1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approv	C0330
1- All remittance requests are sent from approved sources (Branches / CSU / Corporate / Syndications Teams) to EG_Re	C0331

Description	Code
1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis. 1- جميع العمليات المالية التي تتعدى 25000 جنيه مصري / 50000 جم يتم تنفيذها من خلال منفذ ومراجع	C0332
1- All transactions are processed as maker/checker as per checklist.	C0333
1- Approvals as per delegation matrix to be in place prior executing	C0334
1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.	C0335
1- Biannual exhibit are performed to ensure keeping checks in maturity properly in separate custody	C0336
1- BO reports extracted on daily basis to ensure correctness for the data fed	C0337
1- BO reports extracted on daily basis to ensure correctness for the data fed	C0338
1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- يكون مدير الفرع مسئول عن طباعة أي اجراءات جديده للتأكد من فهم الفرع للإجراءات	C0339
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.	C0340
1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to stand of the required performance standards	C0341
1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal	C0342
1- Check that Monthly MIS / Risk Analysis Reports including Leading Indicators, Coincident Indicators, Lagging Indica - All appropriate reports must exist -The reports should be issued in a timely manner	C0343
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0344
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0345
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0346
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0347
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0348
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0349
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0350
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0351
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0352
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0353
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0354
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0355
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0356
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0357
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0358
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0359
1- Checklist in place and prepared by the department to consolidate all the recent CBE circulars to ensure implemen	C0360

Control Description	Code
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen...	C0361
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen...	C0362
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen...	C0363
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen...	C0364
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen...	C0365
1- Clear updated designations are in place to segregate duties maintained within unit and custody	C0366
1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with CBC	C0367
1- Collection to notify branches & operations once informed by the deceased customers	C0368
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	C0369
1- Credit program should be properly approved. This credit program should be established by SME's Risk and approv... 2- Detailed work procedures for every function performed in the department should be in place	C0370
1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program	C0371
1- Customers names are reviewed against names & account number by branches & operations	C0372
1- Customer's photo should be used for his own account.	C0373
1- Daily BO Reports (closed loan accounts) review on a daily basis	C0374
1- Daily monitoring to the tha ACH booking files received from EBC.	C0375
1- Data is extracted and received from the IT side on email / shared folder.	C0376
1- Data received from the Credit Admin side on email.	C0377
1- Data received from the Finance side on email.	C0378
1- Data received from the Operations (Corporate Finance Ops) side on email.	C0379
1- Dealing with credible accredited agencies to ensure high quality data	C0380
1- Designated dual custodians	C0381
1- Designations of dual custody in place for key registers and access to the main vault	C0382
1- DSU are kept updated with their roles & responsibilities.	C0383
1- Dual custody in place for all booked assets documentation in the main vault	C0384
1- Dual custody in place for all issued cash back cards documentation in the main vault	C0385
1- Ensure all procedures/Policies are updated and approved	C0386
1- Ensure all procedures/Policies are updated and approved	C0387
1- Ensure all procedures/Policies are updated and approved	C0388
1- Ensure all procedures/Policies are updated and approved	C0389
1- Ensure all procedures/Policies are updated and approved	C0390
1- Ensure all procedures/Policies are updated and approved	C0391
1- Ensure all procedures/Policies are updated and approved	C0392

1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0393
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0394
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0395
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0396
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0405
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0398
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0399
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0400
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0401
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0402
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0403
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0407
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0408
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0404
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0406
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0397
1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. انعدام كارت التوقيع الثاني بعد مرور10 ايام من فتح الحساب واضافة التوقيع على النظام.	C0409
1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviatio	C0410
1- Ensure that all functions are processed after maintaining proper approvals/Limits	C0411
1- Ensure that all functions are processed after maintaining proper approvals/Limits	C0412
1- Ensure that all functions are processed after maintaining proper approvals/Limits	C0413

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 pro 3- SLA in place	C0414
1- Ensure that all functions are processed after maintaining proper approvals/memos	C0415
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 pro	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 pro 3 - Ensure all procedures are updated	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 pro 3 - Ensure all procedures are updated	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 pro 3 - Ensure all procedures are updated	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 pro 3 - Ensure all procedures are updated	C0420
1- Ensure that all functions are processed after maintaining proper approvals/memos.	C0421
1- Ensure that all information is updated on knowledge base	C0422
1- Ensure that contract & SLA with the service provider are in place	C0423
1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the	C0424
1 -Exhibit are performed Monthly to control flow for the FCY White Manager Center	C00020
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. .	C0425
1- Function is under dual control maker/checker review prior processing	C0426
1- Getting approval prior sending or receiving any batches.	C0427
1- GL reconcilation process are properly managed and timely verified and reconciled and signed by the unit head.	C0428
1- GL reconciliation process are currently under enhancement in cooperation with ICU and will be implemented once	C0429
1- GL reconcilliation process (automated and manual) are properly managed and timely verified and reconcilled (GL a	C0430
1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilitie	C0431
1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilitie 2- Segregation of duties is clearly documented and implemented to ensure integrity of functions	C0432
1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles	C0433
1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles	C0434
1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles	C0435

Control Description	Code
1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis 2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the i 3- Ensure daily smooth running of Quantum reports.	C0436
1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk He 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to concerned stakeholders for implementation. 4- For policy amendements, required amendments will be presented to the CRO in order to obtain BOD approval in ca 5- In case of no material change , ALCO is delegated to approve.	C0437
1- Monitoring and Follow up till closure.	C0438
1- Non Financial / financial maintenance on the accounts are being done on a maker / checker 1- الحركات المالية / الغير ماليه تتم على حسابات العملاء من خلال منفذ ومراجع.	C0439
1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Cove	C0440
1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data f	C0441
1- One of the department's staff to send the PDF file through the email for the printed checkbooks to the Mother Bran	C0442
1- Only desginated staff in Cards Ops unit have access to maintenance screen with full seggregation of duties in place	C0443
1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. 1- يقوم مدير العمليات ومدير الفرع بمراجعه شهريه لسجل الهدايا والمخزون بالفروع	C0444
1- Ops officer branch manager ensure having the hold mail under dual custody. 1. يتأكد مدير الفرع العمليات من الاحتفاظ المراسلات بالفرع تحت رقابه ثنائيه	C0445
1- Ops staff are kept updated with their roles & responsibilities.	C0446
1- Ops staff are kept updated with their roles & responsibilities.	C0447
1- Ops staff are kept updated with their roles & responsibilities.	C0448
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	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	C0450
1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of	C0451
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.	C0452

Control Description	Control ID
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.	C0453
1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation &	C0454
1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation &	C0455
1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data t	C0456
1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and publishe	C0457
1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA	C0458
1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD reports are reviewed by checkers to ensure all transactions are processed timely and accurately. 5- In case of system errors shown while processing incoming transactions, Remittance unit hold such transactions till	C0459
1- Regular skills and capabilities development sessons	C0460
1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainabil	C0461
1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head c	C0462
1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, ADIB Foundation	C0463
1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	C0464
1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	C0465
1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.	C0466
1- Review alerts generated by AML solution within the predefined time frame.	C0467
1- Review commissions (normal and special) are posted correctly on the customer level and reconcile with GL	C0468
1- Review insurance company compensation amount	C0469
1- Review received special approvals against approved delegation matrix prior processing	C0470
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	C0471
1- SWIFT messages received from correspondents are uploaded on finical system to be processed through stp syste	C0472
1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pendi	C0473

1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no ou 3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pe 1- فيذ المعاملات عن طريق منفذ و مراجع وتتم المراجعة عن طريق رئيس الخزينة قبل تنفيذ العملية ويتم حفظها في ملف منفصل C0474	
1- To save all the required documents on shared folder such as updated commercial register, BOD resoultion minutes C0475	
1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor. C0476	
1- Vendor representative to ensure that the white checks include all required watermarkes that matches with the CBE C0477	
1- Yearly plan sets.	C0478
لائقة حال تعذر توفير سيارة خاصة 3-9 C0479صور اكثر من محامى فى تلك الامور لضمان اقصى حماية ممكنه لاموال واوراق البنك	
1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	C0480
1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure imple C0481	
1- Ensure all procedures/Policies are updated and approved '2- All functions are communicated by the agreed SLA	C0482
1) annual trainings plan 2) new projects training C0483	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0484	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0485	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0486	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0487	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0488	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0489	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0490	
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head . C0491	

Description	Code
1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proces 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro 3(monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	C0492
1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further save	C0493
1) Business Team to conduct regular visits to their customers.	C0494
1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.	C0495
1) Capacity plan should be prepared taking into consideration annual leaves.	C0496
1) COB Plan is reviewed and updated Annually with COB Team	C0497
1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic	C0498
1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and	C0499
1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and	C0500
1) Ijab & Kobool, withdrawal notice forms must be filled and signed by the authorized signatory who delegated on be	C0501
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	C0502
1) JD is is place in HR and in case new JD is requested, it is updated and sent to them.	C0503
1) Make Sure that the Monthly required Dump files are provided from required departments.	C0504
1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total	C0505
1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses	C0506
1) Specify the calling requirements (ticket size, obligor status ...etc.).	C0507
1. Ensure obtaining the required approvals as per the DOA prior processing	C0508
1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	C0509
1. All Shari'a Board Resolutions should be notified to concerned parties.	C0510
1. All the bank assets are coded.	C0511
1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current s 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entrie 3. Executing the transactions are being done as per the roles and delegation memo 4. Sample review is being done from head of HR Operations for the financial balances on a daily basis	C0512
1. All the grievance cases will be submitted to EG-Tazalomat.	C0513
1. All vaults under dual custody as per the delegation matrix.	C0514

Description	Code
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	C0515
1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensu	C0516
1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scannin	C0517
1. Any updates on customers detailes received from customers are reviewed and updated as per approved process	C0518
1. Approved deferral policy in place	C0519
1. Assigning a focal point in the department to handle invoices & petty cash.	C0520
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 internal banking is used by the customer	C0521
1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were se	C0522
1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. 3. Maker and checker process to limit such risk and no transaction is excuted unless there is the cheker approval. • • The transaction details is logged in daily reference sheet. • Maker and checker process is applied to limit such risk. • Workflow alert for any duplicated transfers. • • Reconciliation between the original received from the customers thru email and received from branch. • 3 Checkpoints; Customer (receiving Swift Alert) – Branch/CSU (Work Flow) – Remittance Unit (processing). • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/marking • Branch to send originals that have avoid duplication stamps/marking directly to CSU without taking any action from • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/marking • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	C0523
1. Case by case is being studied and handled based on the customer outstanding amounts.	C0524
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	C0525
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	C0526

1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having official approval letter from CBE to open any new branch with the new branch code. 5- Customers to be informed officially with the closing date of any branch & the new branch address & date of transfe	C0527
1. Circulate any contract to be approved from the committee.	C0528
1. Commitment letter is being signed by each eligibale employee prior starting the course.	C0529
1. Components Redundancy (i.e. Dual Power Controllers).	C0530
1. Conduct the review for the received inquires from 2 makers and 1 checker.	C0531
1. Conducting the proofing process by HR Risk and Governance as independent unit	C0532
1. Contracts must be reviewed on a frequently basis in order to be renewed on time to avoid any delay or termination	C0533
1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation	C0534
1. CSR projects are reviewed by CSR committee for approval.	C0535
1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure wit	C0536
1. Database is updated with the staff details from the hiring pack	C0537
1. Email is being communicated to the medical service provider for the newly hired staff along with the resigned staf	C0538
1. Ensure all front liners are properly trained on product features and selling process.	C0539
1. Ensure that all processes in place and properly communicated	C0540
1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.	C0541
1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned	C0542
1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity incr 3. Close follow up with ITS on all open issues to get the max. support possible 4. IT management proposed as action plan for Core Banking System replacement, that has been rejected at Board co Added to above 1. Although their financial statement are ok, regular review to be performed by Vendor committee to ensure business 2.Resource challenge is existing now 3.Phoenix is currently working with Sybase 16, G12 with windows 2016 4- Risks that related to changes need contours follow up	C0543
1. GLs are being prepared and sent to GL owner for approval. 2. Gls are being sent to ICD along with the GL breakdown	C0544

1. Having ADIB guidelines for the branch Fascia's and interior design to unify the design for all branches as per the br	C0545
1. having an activity proposal with details for any event and the expected KPIs either financial or brand image relate	C0546
1. Having approvals for any product(s) related news, unit head approval, shariaa.	C0547
1. Hotels rates included in the invoices must comply with contract	C0548
1. Implement comprehensive risk management framework.	C0549
1. In case customer is granted more than one facility, validate prior approving any new facility request that the previo ... مة العملاء بمطابقة تاريخ استلام شيكات المرابحات عن طريق رقم المعاملة مع طلب العميل لإصدار الشيكات وتنفيذه على النظام	C0550
1. Internal procedures in place defining the roles for all stakeholders.	C0551
1. Issuing the bank certificates on a maker checker basis and ensure applying the P&P and CBE regulations.	C0552
1. Mift indemnity agreement is signed from the customer.	C0553
1. Moniter all lines along with their status thru excel sheet indicated their status either active or cancelled.	C0554
1. Monitoring of administrative activities through native system and application logs.	C0555
1. Monthly report is sent to the life insurance service provider to add the new and remove the resigned staff	C0556
1. Monthly visits and inspections made by contractors while coordinating with the Security department and Bran	C0557
1. No cases can be activated unless it is presented to and approved by settlement committee	C0558
1. Obtain People & Development head approval	C0559
1. Obtain the proper approval from Sharia prior dealing with all campaigns	C0560
1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. يقوم مدير العمليات بمراجعة Trial 3 & Trial 2 حسابات الاستاذ بالفرع والتأكد من المطابقة الصحيحة يوميا	C0561
1. Ops officer review the dormant accounts and ensure that the signature is not on the system. 1. يراجع مدير العمليات الحسابات الراكدة للتأكد من عدم ظهور التوقيع على النظام	C0562
1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.	C0563
1. Perform monthly check over the projects milestones.	C0564

1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team thotify that prior 2. Workflo alert any duplicated transfers. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/marking • Branch to send originals that have avoid duplication stamps/marking directly to CSU without taking any action from • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/marking • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	C0565
1. Posting any vacant position on the portal	C0566
1. Processing invoices are being done by maker / checker then approved by the unit head.	C0567
1. Quarterly review on Portfolio is properly conducted and raised to CRO.	C0568
1. Reconcile the received appraisals forms against each sector head counts	C0569
1. Redeeming the points by the designated staff and obtain the approval from General Admin and Secrutiy head	C0570
1. Register to log all the items in / out and being monitored thru the admin staff.	C0571
1. Review last PO numbers prior issuing new PO to ensure no duplication in PO seirals.	C0572
1. Review periodical logs for system administrator activities. 2. An email security gateway is employed. 3. Email classification mechanisms are used. 4. Data Loss Prevention (DLP) monitoring is implemented. 5. The SOC team monitors email security 24/7. 6. Transport Layer Security (TLS) is enabled. 7. Domain-based Message Authentication, Reporting, and Conformance (DMARC) is enabled. 8. Domain Keys Identified Mail (DKIM) is enabled. 9. Sender Policy Framework (SPF) is enabled. 10. Regular employee awareness training is conducted. 11. Malicious email addresses are blocked using Indicators of Compromise (IOCs).	C0573
1. Review the invoices against the PO and get business owner confirmation prior payment.	C0574
1. Review the invoices against the requests and obtained approvals	C0575
1. Reviewing all contracts to ensure signing appropriate SLAs.	C0576
1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.	C0577
1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia depatment to be aligned on all sponsorship opportunities. 3. Sharia Head is a member of the CSR committee in order to ensure all approved projects are compliant.	C0578
1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality	C0579
1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approv	C0580

Description	Code
1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the che يقوم مدير خدمة العملاء ومدير الفرع بمراجعة حركة حساب العميل للتأكد من عدم وجود شيكات مرتدة قبل الاصدار	C0581
1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads	C0582
1. System prevents updating the ID# for the ex-employees in creating new joiners	C0583
1. The committees decisions are being communicated to the concerned in HR for implmentations	C0584
1. The internal Shari'a audit unit conducts the Shari'a audit according to risk risk-based plan. Shari'a audit started to p	C0585
1. The invoices are being processed thru maker / checker and approved from the unit head.	C0586
1. The Sharia department is currently planning to offer several general and specialized training programs to employee	C0587
1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.	C0588
1. To ensure that financial statements were signed by CFO or delegated head before printing.	C0589
1. To liaise internally in order to check facts & figures as well as the accusation.	C0590
1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts	C0591
1. Verifying the signtures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.	C0592
1. We have authorized bank spokesperson that received Media briefing before going to any interview.	C0593
1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirments and sent fo	C0594
1.1 All new products / renewal of existing products are approved from the appropiate approval level based on the pr	C0595
1.1.3 People	C1869
1.1.4.a Leadership Advocacy	C1601
1.1.4.b Defined Roles and Responsibilities (RACI)	C1602
1.1.4.c Documented Strategic Objectives	C1603
1.1.4.c test	C1875
1.1.4.d Mission, Vision, and Goals	C1604
1.1.4.d Mission, Vision, and Goals test	C1876
1.1.4.d Mission, Vision, and Goals2	C1877
1.1.4.d Mission, Vision, and Goals3	C1878
1.1.4.d Mission, Vision, and Goals4	C1879
1.1.4.d Mission, Vision, and Goals5	C1880
1.1.4.d Mission, Vision, and Goals8	C1881
1.1.4.e Operations and Execution Validation	C1605
1.2 Review the existence of delegation matrix in place and approved by the related parties	C0596
1.2.4.a Policy Management	C1606

1.2.4.b Critical Policy Coverage	C1607
1.2.4.c Policy Training and Acceptance	C1608
1.2.5.a Policy Management System of Record	C1609
1.3 Ensure existence of Products policy Manual	C0597
1.3.4.a Audit and Compliance Program	C1610
1.3.4.b Self-Assessment	C1611
1.3.4.c Reporting Requirements	C1612
1.3.4.d Regulatory Alignment	C1613
1.3.5.a Governance, Risk, and Compliance (GRC) System	C1614
1.4.4.a Formalized Security Awareness Program	C1615
1.4.4.b Role-Based Training Plan	C1616
1.4.4.c Metrics	C1617
1.4.5.a Learning Management System (LMS)	C1618
1.4.5.b Phishing Awareness	C1619
1.4.5.e Phishing Awareness	C1853
1.All new hires have to answer the relatives question in the application form and sign the relatives declaration C0598	
1.Assess ADIB Network architecture and application to identify the SPOF and limitation in license. 2. Monitoring for devices utilization and performance 3.Review the Backup and restoration testing for the critical Services C0599	
1.Assess Technical limitation for ADIB assets(DB, HW, SW, Application…) 2. Information security perform security assessment for all ADIB assets. 3. Security assessment test before go-live for any project 4. Security approval for any production deployment through the Change advisory board meeting C0600	
1.Delegation of authorization in place for any tendering.	C0601
1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each typ 2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, a 3- Rollback action plan added as part from changes 4- Special CAB meetings concept is being applied to handle mega changes and project changes that required details o 5- Fast track support for the mega changes and project , is being used as model to support production deployment af C0602	
1.Obtaining the appropriate approvals prior granting any access to staff. C0603	
1.Other banks disputes: - Receive disputes form service provider (MC/EBC) - Investigate with NIE for outsourced ADIB ATMs - Based on the investigation result either to accept the refund or reject with related doucmnetaion proof presented C1604	
10) Credit Admin responsible to ensure CAs are approved as required, based on deviation and exposure level of appro C0605	
10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking. C0606	
11) Clean-up/Throughput Requirements is in place.	C0607
12) Scoring is done on full year financials; however, starting from midyear interim financials are required to be studie C0608	
12. No signs of weakness that mandates classification.	C0609

Description	Code
13) Score sheet must be validated and secured in the CRM.	C0610
13. proper credit checking in place	C0611
14- Group facilities should be aggregated	C0612
1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily b	C0613
1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities	C0614
1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken withou	C0615
1-All users requests form presented in accordance to maker/checker basis and normal approval cycle	C0616
1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle	C0617
1-Approvals as per delegation matrix to be in place prior processing	C0618
1-Assigned reports are effectively reviewed on maker / checker level	C0619
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 tra b) Ops maker initiates the contract booking but has no financial limit on the system. Also he can't process any disbur	C0620
1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved	C0621
1-Cash is counted by the vendor in the delivering branch to add an external thumb control.	C0622
1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in	C0623
1-Checklist in place to consolidate all the received CBE circulars to ensure implementation	C0624
1-Clear designations are in place to segregate duties maintained within the unit	C0021
1-Daily pending cases report by aging.	C0625
1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked b	C0626
1-Documentation required should be in accordance with the credit policy & should be reviewed through a checker poi	C0627
1-Download file received from FAWRY	C0628
1-Ensre that Job descriptian in place & ensure that team members aware by PO	C0629
1-Ensure keeping the batches in a fire proof cabinet under dual custody..	C0630
1-Evacuation plan tested successfully and BCP implemented successfully several times	C0631
1-Evacuation plan tested successfully and BCP implemented successfully several times	C0632
1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual trans	C0633
1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual trans	C0634
1-HR to notify the depatment by all the resigned/ transferred staff.	C0635
1-Initial evaluation for the potential site and prepare report including all the technical issues.	C0636
1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. اصدار الشيك المصرفي بتوقيعين معتمدين قبل تسليمه للعميل	C0637
1-Monthly review for GL under cards operations unit head	C0638

Description	Code
1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial num	C0639
1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial num	C0640
1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published	C0641
1-review sample the register in weekly basis and check by dep. senior to ensure no violation.	C0642
1-Review the quarterly profile check report and evidence for action taken.	C0643
1-Set visit year plan for branches and MF units.	C0644
1-Signature for the designated employee should be obtained on daily Control sheet with total sum of numbers and an	C0645
1-Sudden snap checks to check the outstanding balances & business process fl	C0646
وخاصة فى حال حضور الخصم بالمحكمة باعتباره وسيلة من وسائل الدفاع القانونية . والتدخل فيه ، وهذا يكفى للعلم والاحاطة	C0647
2- Acquisition finance , Real estate , Brokerage Finance ,... ETC	C0648
2- segregation of duties is clearly documented and implemented to ensure independency of functions	C0649
2- segregation of duties is clearly documented and implemented to ensure independency of functions.	C0650
2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and p	C0651
2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions	C0652
2- All functions are communicated by the agreed SLA	C0653
2- All functions are communicated by the agreed SLA	C0654
2- All functions are communicated by the agreed SLA	C0655
2- All functions are communicated by the agreed SLA	C0656
2- All functions are communicated by the agreed SLA	C0657
2- All functions are communicated by the agreed SLA	C0658
2- All functions are communicated by the agreed SLA	C0659
2- All functions are communicated to branches with their relative group emails cut off time to ensure smooth proc	C0660
2- All functions are communicated to branches with their relative group emails cut off time to ensure smooth proc	C0661
2- All functions are communicated to branches with their relative group emails cut off time to ensure smooth proc	C0662
2- All functions are communicated to branches with their relative group emails cut off time to ensure smooth proc	C0663
2- Any changes to the procedures are dually approved and communicated to related stakeholders.	C0664
2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the i	C0665
2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and unders 2- يقوم مدير الفرع بتسجيل أي اجراءات جديده في جدول ويقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الاجراءات	C0666
2- Branch sends the documents to Corporate Ops unit to review and approve ensuring that the documents are i	C0667
2- Branch visits/ Trainings to ensure proper Alerts handling.	C0668
2- Branches to notify collection & operations once informed by the deceased customers	C0669
2- Canceling the non used checks by the vendor in attendance of the department head.	C0670
2- CD is sent to the SLMF department with the updated authorized signatures uploaded quarterly or when need	C0671
2- Check and verify security matrix covers all functions and that access rights line with functional position of ea	C0672
2- Checklist in place contains the report names with their frequency.	C0673
2- Checklist in place contains the report names with their frequency.	C0674

2- Checklist in place contains the report names with their frequency.	C0675
2- Checklist in place contains the report names with their frequency.	C0676
2- Checklist in place contains the report names with their frequency.	C0677
2- Clear workflow in place detailing all steps and actions requirements	C0678
2- Coaching the cash pool team to ensure clear understanding of written P & P memos.	C0679
2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are proce... C0680	
2- Copy of BOD resolutions should be scanned and fillied.	C0681
2- Customer's photo should have the customer's account number on the back of the photo. C0682	
2- Daily closure cases report.	C0683
2- Daily review for the access rights from Daily user activity report.	C0684
2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email f... C0685	
2- Documentation is safe kept at fire proof vault	C0686
2- Dual control by reviewing the daily batches & reports	C0687
2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is corr... C0688	
2- EG_Remittances rejects any instructions received from any department, entity(external or internal) other than the... C0689	
2- Ensure that no device is installed on the ATM 2- التأكد من عدم تركيب إي جهاز على ماكينة الصراف الألى	C0690
2- Ensure that proper approvals are obtained and in place prior to processing the reversal entries as per the approved... C0691	
2- Ensure that the signatures are removed from the signature booklet & the ICU system. C0692	
2- Escalation is prepared in case of any deviation. C0693	
2- Financial statements of ADIB subsidiaries should be sent to Fianace department C0694	
2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to... C0695	
2- Hand off Email is being sent to archiving with all the sent files and they come back with receiving C0696	
2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- يقوم رئيس الخزينة في نهاية عمل اليوم بمراجعة ارصدة الخزينة ومطابقتها مع ارصدة الاستاذ العام C0697	
2- ICUmonthly reviews the GLs reconciliation proofing	C0698
2- IFRS9 IT reports to be reviewed by CAD and TBO.	C0699
2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented C0700	
2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin. C0701	
2- maker has to download inward remittance report from finical system to make sure that inward remittance are proc... C0702	
2- Maker/checker is applied on the workflow of the process.	C0703
2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- يقوم مدير العمليات ومدير الفرع بمراجعه يوميه لحملات الفرع القائمة	C0704
2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no ou... 2- مدير العمليات بمراجعه حسابات الاستاذ بصفه يوميه للتأكد من صحة المعاملات ولا يوجد مبالغ معلقه اكثر من 15 يوم C0705	
2- Ops staff are kept updated with their roles & responsibilities.	C0706

2- Perform site visits to customers' work premises to cover any queries/ questions raised by Credit/ EW Team	C0707
2- Periodic site visits to assess service quality	C0708
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 check in terms of records values and amo	C0709
2- Quarterly physical count	C0710
2- Reconcilliation is done by a designated staff independent (Finance -Proofing) of transaction processing	C0711
2- Registration on ECR is Controlled by maker & checker basis.	C0712
2- Review all accesses rights with the access matrix as per the delegation access matrix).	C0713
2- Segregation of duties is clearly documented and implemented to ensure independency of functions	C0714
2- Segregation of duties is clearly documented and implemented to ensure independency of functions	C0715
2- Set succussion plan and program.	C0716
2- signature is deleted from the system. تم الغاء التوقيع -2	C0717
2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requir	C0718
2- Swift DR Site also in place as a 2nd backup plan.	C0719
2- The applications are processed as per the agreed and documented TAT.	C0720
2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the ac 2- مخاطبة عملاء الحسابات الراكدة لحثهم على الحضور لتنشيط الحسابات و اثبات نتيجة المتابعة على تقرير الحسابات الراكدة	C0721
2- The custodian signed on the registers. توقيع المفوضين بحفظ العهدة في السجلات -2	C0722
2- The daily report for the non-financial / financial modification are reviewed by the branch operation officer and Bran 2- يتم مراجعة التقرير اليومي للعمليات المالية و الغير ماليه بواسطه مدير الفرع ومدير العمليات وادارة الحفظ المركزي	C0723
2- Update the signature card register with the received signature cards from customer service. 2. تحديث سجل التوقيعات بالكروت المستلمة من خدمه العملاء	C0724
2- Validate settlement amount against the compensation amount	C0725
2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track	C0726
2) Any withdrawal or return of file is monitored through a log managed by CAD Admin.	C0727
2) Contact the department resposible of provided the dump file, to make sure the dump file is provided.	C0728
2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required know	C0729
2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required know	C0730
2) if any noted transaction, the checker will reverse the transaction before submission to the traffic	C0731
2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all	C0732
2) Pre-Screening & Customer Selection Criteria.	C0733
2) Profit Calculation and repayment amount as well as tenor must be filled by CPO2	C0102
2) Provide calling Activity reports for their Calls.	C0734
2) Throughput conditions are monitored by early warning officer on monthly basis	C0735

Description	Code
2) Throughput conditions are monitored by early warning officer on monthly basis	C0736
2) Track and update Business, Underwriting and EW calls.	C0737
2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these	C0738
2. Account maintince are being done on a maker / checker basis	C0739
2. Active Directory (AD) Tier model is strictly enforced to regulate access levels	C0740
2. ADIB Cards disputes : - Receive ADIB clients disputes . - Investigate with the service provider (MC/EBC) - Based on the investigation result either to be accept and refunded or rejected debiting clients with the fees	C0741
2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working ho • اغلاق اجهزه الكمبيوتر قبل مغادره المكاتب بشكل مؤقت اثناء ساعات العمل او بشكل نهائي لمغادره الفرع	C0742
2. All the required docs are attached with the invoice along with the PO (original received from vendor)	C0743
2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	C0744
2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approval	C0745
2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. يقوم مدير الفرع بالتأكد من صحة المطابقة قبل الارسال الى ادارة المراجعة الداخلية	C0746
2. Capacity plan prepared and approved annually	C0747
2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.	C0748
2. Components Clustering (i.e. Dual Servers).	C0749
2. Confirmations are being sent to the related committee secretary for implementation	C0750
2. Coordination with all stakeholders in designing the branch with the approved guidelines	C0751
2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.	C0752
2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. التأكد من موافقه مدير الفرع / او مدير العمليات كبديل على اصدار دفتر الشيكات	C0753
2. Ensure rectifying all comments which were raised by the committee	C0754
2. Ensure that any breaches in portfolio CAPs is reviewed and documented	C0755
2. Ensure that SLAs between concerned departments in place	C0023
2. Ensure that there is an ORR and FRR, and that ORR follows the correct module as per Risk Rating section for all ne	C0256
2. Escalation is being done if the commitment not received within 3 business days after sending the commitment lette	C0757
2. Escalation to be done for the delay in receiving the forms	C0758
2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.	C0759
2. Highlight delayed items throught the project time schedule.	C0760
2. HR Lead ensure posting the vanacy on the portal prior external hiring and there is no quialified candidates were ap	C0761
2. if having ex-employee case, obtain the required approvals	C0762
2. Include penalties when possible to compensate vendor delays or poor quality.	C0763
2. Issuing the PO based on the unit head approval	C0764
2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register d	C0765
2. Key register is in place to monitor the keys movement.	C0766
2. Kick off meeting is held in the begining of each project to define the timeline for all stakeholders.	C0767

2. Make an emphasis on employees to direct clients with pure Sharia inquiries to Sharia department to handle the	C0768
2. Matching the confirmation emails with the requests sent through the system from the branches side.	C0769
2. Memo with the recovery plan is prepared and approved.	C0770
2. Monthly check to the database for the probation period date and contract renewal date	C0771
2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching	C0772
2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address 2. يتأكد مدير العمليات ومدير الفرع الاحتفاظ بالمراسلات لمدة شهر ثم ارسالها للعميل على العنوان المسجل لدى البنك	C0773
2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan	C0774
2. Periodic review of online product catalogue to ensure all info are up to date	C0775
2. Preapproved budget for any exceptional project was not included in the year budget	C0776
2. Print the email and to be signed by the staff members who verified the check	C0777
2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and present documents	C0778
2. Quarter review to the granted access to HR staff	C0779
2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if an	C0780
2. Recording all interviews in case of telephonic interviews	C0781
2. Reference check is made from HR Risk & Governance	C0782
2. Returned checks fees is deducted from the customer account subject to balance sufficiency. • الدخول على نظام الحاسب الآلي لخصم مصروفات رفض الشيك من حساب العميل في حالة سماح الرصيد .	C0783
2. Review all invoices as per the approved price list and quotations.	C0784
2. Review all SLAs every year with all stakholders.	C0785
2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. مراجعة دفتر احوال الفرع للتأكد من ان حارس الفرع قام بفحص الماكينة للتأكد من عدم تركيب إي اجهزة احتيال	C0786
2. Reviewing mockup by financial Department before publishing and letting them sign it.	C0787
2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the reco	C0788
2. Sending the proofing results to Finance for verficiation and communicate to for any discrepancy	C0789
2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.	C0790
2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and	C0791
2. The proposal is being approved from the segment head (above 100k) then of marketing and head of consur	C0792
2. The Sharia Department may assign one or more of its members according to discretionary decision of the Shar	C0793
2. The Sharia department will execute periodic and sudden reviews due to the city of the Sharia market risk.	C0794
2. TNA plan is being prepared by Training team for implementation.	C0795
2. To prepare a response in alignment with top management.	C0796
2. Turnover ratios monitored by department and reported to senior management	C0797
2. Unit head approval is required for any internal communication.	C0798
2. Unit head signature is required on the invoice.	C0799
2. We create internal awareness communication messages directed to staff regarding who the official spokes person(	C0800
2.1.4.a Risk Committee	C1620

2.1.4.b Formal Risk Management Program	C1621
2.1.4.c Risk Monitoring and Risk Register	C1622
2.1.4.d Risk Classification	C1623
2.1.5.a Governance, Risk, and Compliance (GRC) System	C1624
2.2.4.a Asset management	C1625
2.2.4.b Media Handling and Information Asset Classification	C1626
2.2.5.a Configuration Management Database	C1627
2.2.5.b Asset Management Database	C1628
2.3.4.a Change Management Program	C1629
2.3.4.b Backup and Retention Policy	C1630
2.3.4.c Recovery Strategy	C1631
2.3.4.d Disaster Recovery Plan (DRP)	C1632
2.3.4.e Business Continuity Plan (BCP)	C1633
2.3.4.f Business Impact Analysis (BIA)	C1634
2.3.4.g Exercise Schedule	C1635
2.3.5.a High Availability System	C1636
2.3.5.b Backup System	C1637
2.4.4.a Legal/HR Collaboration	C1638
2.4.4.b Employee Risk Profiling	C1639
2.4.4.c Need-to-Know RBAC	C1640
2.4.5.a User Behaviors Analytics (UBA)	C1641
2.4.5.b Advanced Forensics	C1642
2.4.5.c Isolated Case Management System	C1643
2.4.5.d honeypot	C1644
2.Obtaineing all required approvals.	C0801
24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures	C0802
2-All the applications are deduped and checked against the system with regards to - Any existing facility and the payment history - Compliance sanctions check	C0803
2-Check points over spreadsheets..	C0804
2-Check related GL and ensure funds in place before file running	C0805
2-Checks to be printed with the correct serial. طباعه الشيك المصرفي بالتسلسل الصحيح عن طريق المطابقة مع السجل .2	C0806
2-Clear instructions for checking the receipt & testing the cash boxes & seals efficiency.	C0807
2-Counting and sorting are dually processed	C0007
2-Dual control is applied by maker and checker on regulatory system to comply CBE monthly target date	C0808
2-Dual control is applied by maker and checker on regulatory system to comply CBE monthly target date	C0809
2-Dual control is applied by maker and checker on regulatory system to comply CBE monthly target date	C0810

Description	Code
2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	C0811
2-Ensure that Quarterly review of portfolio is conducted by the Policy Managers	C0812
2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.	C0813
2-Immediate action requested from dept. to rectify/close the exception captured from those reports.	C0814
2-Monthly tracking of actual visits Vs. plan	C0815
2-Prepare the Score Card for the site from all stakeholders.	C0816
2-Quarterly tracking of actual visits Vs. plan.	C0817
2-Register in place to log all the received batches under dual custody.	C0818
2-Register in place to log all the send and received batches.	C0819
2-System initiated controls to check data entry and availability of mandatory and critical fields.	C0820
2-The physical verification should include independent member other than the custodian for implementing the control	C0821
2-The physical verification should include independent member other than the custodian for implementing the control	C0822
2-Transferring the following up process getting the task done to the legal and administration departments for rapider	C0823
3 - Ensure all procedures are updated	C0824
3 - Ensure all procedures are updated	C0825
3 - Ensure all procedures are updated	C0826
3 - Ensure all procedures are updated	C0827
3 - Ensure all procedures are updated	C0828
3- All gifts must be kept at fireproof cabinet under dual custody. 3-حفظ الهدايا و الجوائز بشـانون مصفح أو الخزينة تحت الرقابة الثنائية و اثباتها بالسـجل المخصص	C0829
3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control requi	C0830
3- All job descriptions are reviewed annualy and updated with HR	C0831
3- All job descriptions are reviewed annualy and updated with HR	C0832
3- All job descriptions are reviewed with HR & semi annualy.	C0833
3- All the GLs proofing are being sent to Finance monthly	C0834
3- Another alternatives in place For LCY; ACH and RTGS	C0835
3- Branch to keep a copy of the issued check in box file for easy reference. 3. احتفاظ الفرع بنسخه من الشـيك	C0836
3- Cameras are covering the ATM Area / Operation areas.	C0837
3- Check that all New I-score users should be well thought through and signed over Service Desk Self Ticketing by	C0838
3- Daily journal is being printed and reviewed by the CFOD maker/checker as well as 2 senior CFOD officers other tha	C0839
3- Direct investment officer should arranage with ADIB representable on BODs for taken decisions.	C0840
3- Ensure daily smooth running of Quantum reports.	C0841
3- Fire proof cabinets	C0842
3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their a	C0843
3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0844
3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.	C0845

3- new accounts were opened for inheritors. 3- تم فتح حسابات للورثة	C0846
3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P 3- يراجع عمليات الفرع تقارير العمليات المالية للتأكد من تنفيذها وفقا للسياسات والاجراءات	C0847
3- password already granted to the authorized persons to enter the restricted area	C0848
3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EWS	C0849
3- Placing hold on the client account till settlement	C0850
3- Quarterly ECL provision memo is approved by CRO.	C0851
3- Register is kept under the vault custodians responsibilty to register the movement of documentation files	C0852
3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pe 3- تقوم ادارة التحويلات بمراجعة حساب الاستاذ اخر كل شهر للتأكد من ان أجمالي المبالغ مطابق مع المعاملات التي لم تنفذ	C0853
3- review and reconcile the vednor GL to avoid any parked amount	C0854
3- Review of procedures as and when required in case any amendments/changes to the procedures/work flow inord	C0855
3- The designated staff verified the customer signature 3-(كروت الصراف اللي-دفاتر الشبكات....الخ) مطابقة توقيع العميل عند استلام	C0856
3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.	C0857
3- TMO reconcilles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs bala	C0858
3- Transaction posting is limited in 1 level being subject to close alert revision.	C0003
3- Weekly Escalation of the pending Alerts / Ageing Report.	C0859
3) All the content including any original approvals are scanned and saved on CR Desk folder	C0860
3) Analyze and take the necessary action.	C0861
3) Automation and use of smart solution for developed workflows and applications	C0862
3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline repor	C0863
3) Signature verification by maker/checker must be obtained from an independent unit not involved in the processing	C0864
3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to a	C0865
3) the reviewer will do a Completeness check by end of day to ensure that all release / renew transactions are submit	C0866
3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any	C0867
3)on going communication / discssion with business team to discuss and highlight any negative issues.	C0868
3)on going communication / discssion with business team to discuss and highlight any negative issues.	C0869
3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Managen	C0870
3. All contracts are submitted thru maker and apply all the comments were raised by the committee then to be review	C0871
3. All Simplex machines are closed. • اغلاق او تخزين اله الوقت و التاريخ	C0872
3. Apply penalties on service providers in case of any delay	C0873
3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages th	C0874
3. Attach emails when needed to reflect approvals.	C0875

Description	Code
3. Branch Manager or SPB to ensure the following : • That the PO issuance is prior customer receiving the Murbha checks in case customer is requesting Auto Murbha fac • That the step of allocating of goods to the customer is afterward receiving the Murbha checks in case customer is re بالنسبة لمرابحات السيارات خطوة إصدار امر الشراء قبل استلام شيكات المرابحات بالنسبة لمرابحة اليسر خطوة تخصيص البضائع للعميل بعد استلام الشيكات	C0876
3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • فض من خلال وضع رسالة على حساب العميل والدخول على الحساب كل فترة لمراجعة كفاية رصيد الحساب وخصم المصروفات	C0877
3. Branches are requested to check the serials of each requested checkbook before applying on system	C0878
3. Checklist containing all the CBE circulars to ensure abiding to all CBE regualtions which are published on the portal	C0879
3. Classification and Evaluation for all outsource service providers after each project to build up a database to be usef	C0880
3. Collection of customer statements to be able to define and know the exact values that should be claimed and colle	C0881
3. Communication is being sent to the concerned line manager month prior the end of the probation date	C0882
3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolu	C0883
3. Define documented reporting sources, owners for the IS risks.	C0884
3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, where	C0885
3. ensure that target market exceptions are properly approved.	C0886
3. Exit Interviews results are reviewed, analyzed and included in monthly report attrition and communicated with r	C0887
3. Hold/release is done on maker/checker 4. confirming result	C0024
3. Instruction is received from the compnay's mail mentioned in the MIFT.The signature(s) on the instruction match	C0888
3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	C0889
3. Logging all the invoices in sheet for monitoring	C0890
3. Monitoring the approved projects budget as per the planned budget	C0891
3. Ongoing meeting with all stakeholders to ensure applying the roles as per the guidelines.	C0892
3. Ongoing Product Updates awareness emails to all front liners.	C0893
3. Ops officer branch manager ensure the customer request is in place. 3. يتأكد مدير العمليات ومدير الفرع من وجود طلب العميل على حفظ المراسلات بالفرع	C0894
3. Printing non modefication daily Report for CADC user noting that inernal control checking mantinace report for all	C0895
3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.	C0896
3. Releasing the blocked amounts upon receiving the related commercial register a maker checker basis.4. Review	C0897
3. Sanction list is screened from AML to the new vendor	C0898
3. Send email to employees with their apparisals	C0899
3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.	C0900
3. Sudden check in case of face to face interviews	C0901
3. Team leader monitor the deferral and review all the cases and send reminder during month	C0902
3. The employee should not join the training if the commitment letter was not signed	C0903
3. The text is being reviewed by Corporate Communications after Finance review	C0904

3. To respond to the issue in the same publication with the corrective stateme	C0905	to align staff through internal comm
3. We formed a media list covering all the major press members to assist in cr	C0906	ntrol when needed.
3.1 Incident Management 11111	C1854	
3.1.4.a Incident Classification	C1645	
3.1.4.b Incident Categorization	C1646	
3.1.4.c Communications Plan	C1647	
3.1.4.d Escalation Matrix	C1648	
3.1.5.a Communications Systems	C1649	
3.1.5.b Knowledge Management System	C1650	
3.2.4.a Malware Analysis	C1651	
3.2.4.b Communications Plan	C1652	
3.2.4.c Exercise Schedule	C1653	
3.2.4.d Incident Response Plan	C1654	
3.2.5.a Case Management System	C1655	
3.2.5.b Digital Forensics	C1656	
3.3.4.a 24x7x365 Staffing	C1657	
3.3.4.b Verbose Logging Standard	C1658	
3.3.4.c Log Retention Standard	C1659	
3.3.4.d Operational Level Agreements (OLA)	C1660	
3.3.4.e Penetration Testing	C1661	
3.3.4.f Playbooks	C1662	
3.3.4.g Threat Hunting	C1663	
3.3.4.h Exercise Schedule	C1664	
3.3.5.a Security Incident and Event Management (SIEM)	C1665	
3.3.5.b Centralized Log Management System	C1666	
3.3.5.c Correlation Rules and Use Cases	C1667	
3.3.5.d EDR Integration	C1668	
3.3.5.e Security Orchestration, Automation and Response (SOAR)	C1669	
3.4.4.a Cyber Threat Profile	C1670	
3.4.4.b Priority Intelligence Requirements	C1671	
3.4.4.c Key Intelligence Questions	C1672	
3.4.4.d Analysis and Reporting	C1673	
3.4.4.e Operational Integration	C1674	
3.4.5.a Threat Intelligence Feeds	C1675	
3.4.5.b Threat Intelligence Platform (TIP)	C1676	
3.Insure the contract /P.o in place as per the tender decision	C0907	
3-Access to the batches location is authorized to the staff only with access card	C0908	
3-Advancing instructions in obliging both the vendor & the branches to allow the	C0909	ndor for recounting the cash befo

3-Building standered manual models in spreadsheets.	C0910
3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take neces	C0911
3-Checklist in place including all items/functions/process within the branches and MF units.	C0912
3-Credit Checking requirements as per CBE &Policy guidelines .	C0913
3-Ensure all data are mapped correctly on the system .	C0914
3-Ensure effective review on maker \checker level for all departments activites as per policy and procedures	C0915
3-Ensure that collection approval in place before action	C0916
3-Issues captured from reports are effectively reviewed on maker / checker level	C0917
3-Issues captured from reports are effectively reviewed on maker / checker level	C0918
3-maker should handle pending transactions not proceesed by system due to town issue.	C0919
4- a weekly meeting is set to discusse the new location issues to enhance and improve the process , this meeting incl	C0920
4- Admin. & Secretary follow up.	C0921
4- All instructions must be approved for processing by the designated persons to approve.	C0922
4- All job descriptions are reviewed annually and updated with HR	C0923
4- All supporting Docs & approvals are in place before execution.	C0924
4 all transactions proccsed by maker are approved by checker	C0925
4- Authorized access to the floor using access cards to allow only authorized staff	C0926
4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved bra 4- مخزون النماذج المرقمة والخطابات في الخزنة ادراج مصفحة تحت رقابه ثنائيه بناء على جدول توزيع العهد والمهام المعتمد للفرع	C0927
4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal	C0928
4- Enrich the control environment via enhancing the soft and hard controls	C0929
4- Insurance policy margin always exceeds the outstanding amount (add to note	C0930
4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock us	C0931
4- obtaining legal approval / branch manager . 4- الحصول على موافقه مدير الفرع أو الادارة القانونية	C0932
4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies	C0933
4- Single Obligor , Related parties & shareholders guidelines	C0934
4) All original collaterals/financing docs are saved at the documentation team	C0935
4) branches not allowed to issue release / renewal as per updated procedures in case of any breach case will be	C0936
4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	C0937
4) Limits on the size of the Program as well as any other appropriate parameters be identified.	C0925
4) Tighten the EW monitoring process.	C0938
4) Tighten the EW monitoring process.	C0939
4. Access to classified servers, particularly within the Active Directory structure,channeled through dedicated Privile	C0940
4. All fireproof cabinets and all staff drawers are closed and locked. • اغلاق الخزائن الحديدية المضادة للحريق وخاصة الادراج السفلية الغير محكمه الغلق	C0941
4. Communication is being sent to the concerned line manager months prior the contract renewal	C0942
4. Confirm that CA conditons and covenants for term facilities/revolvers, where applicable, are tracked regularly as pe	C0943
4. Embed Information Security controls within Business processes.	C0944

4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.	C0945
4. Fields investigations are done to be able to reach the customers.	C0946
4. Handling all the required reservations prior to publishing.	C0947
4. Monitoring sheet for all applications out of Business solution support.	C0948
4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised	C0949
4. Processing the invoices on original PO	C0950
4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number حساب ومبلغ الشيك والمستفيد وسلامتوجع ويؤشر عليها كل من موظف الخزينة (التيللر) ورئيس الخزينة وفقا لحدود المعاملات	C0951
4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolu	C0952
4. Signature is verified by two ADIB staff according to signature verification limits/thresholds.	C0953
4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions a	C0954
4. Unit head approval prior to settling.	C0955
4.1.4.a Onboarding/Off boarding	C1855
4.1.4.a Onboarding/Offboarding	C1677
4.1.4.b Hardening	C1678
4.1.4.c Access Compliance	C1679
4.1.4.d Identity Federation	C1680
4.1.4.e IAM Standards	C1681
4.1.5.a Multi-Factor Authentication	C1682
4.1.5.b Authentication Logging	C1683
4.1.5.c Identity & Privileged Access Management tools	C1684
4.1.5.d Session Recording	C1685
4.1.5.e Password Vaulting	C1686
4.1.5.f Service Account Management	C1687
4.1.5.g Centralized Access Management	C1688
4.1.5.h Public Key Cryptography	C1689
4.2.4.a Data Classification	C1690
4.2.4.b Cryptographic Standards	C1691
4.2.4.c Removable Storage Standards	C1692
4.2.4.d Reporting Requirements	C1693
4.2.5.a Brand and Reputation Management	C1694
4.2.5.b Data Disposal and Retention	C1856
4.2.5.b Data Loss Prevention (DLP)	C1695
4.2.5.c Data Integrity Monitoring	C1696
4.2.5.d Secure File Sharing	C1697

4.2.5.e Data Storage System	C1698
4.3.4.a Patch Management Program	C1699
4.3.4.b Vulnerability Management Program	C1700
4.3.4.c Testing Plan	C1701
4.3.5.a Patch Management System	C1702
4.3.5.b Vulnerability Management tool	C1703
4.3.5.c Web Application Scanner	C1704
4.4.4.a Email Standard	C1705
4.4.4.b Hardening	C1706
4.4.4.c Email Architecture	C1707
4.4.5.a Email Logging	C1708
4.4.5.b Reputation Engine	C1709
4.4.5.c Relay Protection	C1710
4.4.5.d Malware/Spam/Phishing Filtering	C1711
4.4.5.e Email Data Loss Prevention	C1712
4.4.5.f Outbound Compliance Filtering	C1713
4.4.5.g Sandboxing	C1714
4.4.5.h Email Encryption/Authentication	C1715
4.5.4.a Application Security Standards	C1716
4.5.4.b Hardening	C1717
4.5.4.c Privilege Management	C1718
4.5.4.d Application Dependencies	C1719
4.5.4.e Application Architecture	C1720
4.5.4.f Software Development Lifecycle (SDLC)	C1721
4.5.4.g Application Supply Chain Management	C1722
4.5.6.a Verbose Application Logging	C1723
4.5.6.b Test and Development Platform	C1724
4.5.6.c Source Code Management	C1725
4.5.6.d Data Integrity and Protection	C1726
4.5.6.e Application Firewall	C1727
4.5.6.f Web Application Firewall	C1728
4.5.6.g DDoS Mitigation	C1729
4.6.4.a Onboarding	C1730
4.6.4.b Gold Image	C1731
4.6.4.c Sourcing	C1732
4.6.4.d Hardening	C1733
4.6.4.e Disposal	C1734
4.6.5.a Asset Management Agent	C1735

4.6.5.b Vulnerability Scanner	C1736
4.6.5.c Endpoint Detection and Response (EDR)	C1737
4.6.5.d Compliance Agent	C1738
4.6.5.e Log Collection	C1739
4.6.5.f Encryption at Rest	C1740
4.6.5.g Host Firewall	C1741
4.6.5.h Host Data Loss Prevention	C1742
4.6.5.i Resource Monitoring	C1743
4.6.5.j User Behavior Analytics (UBA)	C1744
4.6.5.k Authorized Use Monitoring	C1745
4.6.5.l Application Control/Allow-Listing	C1746
4.6.5.m Mobile Device Manager (MDM)	C1747
4.6.5.n Remote Tracking/Wiping	C1748
4.6.5.o File Encryption and Integrity Monitoring	C1749
4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)	C1750
4.6.5.q Sandboxing	C1751
4.6.5.r Database activity monitoring	C1752
4.7.4.a Telework Standards	C1753
4.7.4.b Change Management	C1754
4.7.4.c Out-of-Band Management	C1755
4.7.4.d Network Hardening	C1756
4.7.4.e Wireless Standards	C1857
4.7.6.a Layer 2/3 Security	C1858
4.7.6.b Network Segmentation	C1757
4.7.6.c Jump Host	C1758
4.7.6.d Secure Privileged Access	C1759
4.7.6.e Stateful Packet Filter	C1760
4.7.6.f Deep Packet Inspection	C1761
4.7.6.g Network Management System	C1762
4.7.6.h Configuration Management	C1763
4.7.6.i Monitoring and Log Collection	C1764
4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS)	C1765
4.7.6.k Network Access Control	C1766
4.7.6.l Network Data Loss Prevention (DLP)	C1767
4.7.6.m Traffic Monitoring and Analysis	C1768
4.7.6.n Proxy/Reverse Proxy	C1769
4.7.6.o URL Filter	C1770
4.7.6.p Encryption in Transit	C1771

4.7.6.q Wireless Controller/WIDS	C1772
4.7.6.r Network Time Protocol (NTP)	C1773
4.7.6.s DNS security	C1774
4.7.6.t Virtual private network	C1775
4.8.4.a End-User Identity Verification	C1776
4.8.4.b Hardening	C1777
4.8.4.c Mobile Application Standards	C1778
4.8.4.d Data Management	C1779
4.8.4.e Digital Wallet Requirements	C1780
4.8.4.f Online Banking Requirements	C1781
4.8.4.g Data Security	C1782
4.8.4.h Data Integrity Monitoring	C1783
4.8.4.i Payment and Transaction Requirements	C1784
4.8.4.j Intersystem Connection Standards	C1785
4.8.5.a Fraud Detection/Prevention	C1786
4.8.5.b Application Firewall	C1787
4.8.5.c Multi-Factor Authentication	C1788
4.8.5.d DDoS Mitigation	C1789
4.8.5.e Privileged Access Management	C1790
4.8.5.f Biometric Authentication	C1791
4.8.5.g Device Fingerprinting	C1792
4.8.5.h DNS security	C1793
4.8.5.i Web application firewall (WAF)	C1794
4.8.5.j Security Incident and Event Monitoring (SIEM)	C1795
4.9.4.a Key Control/Management	C1796
4.9.4.b Hardening	C1797
4.9.4.c Role-Based Access Control (RBAC)	C1798
4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards	C1799
4.9.4.e Visitor Management	C1800
4.9.5.a Access Monitoring/Logging	C1801
4.9.5.b Fire Detection and Suppression	C1802
4.9.5.c Physical Tamper Protection	C1803
4.9.5.d Surveillance	C1804
4.9.5.e Power Protection and Conditioning	C1805
4.9.5.f Leak Detection	C1806
4.9.5.g HVAC Monitoring	C1807
4-All incidents found reported to ORM.	C0956
4-All incidents found reported to ORM.	C0957

4-Collection to assign external law office for collecting the required claim documentation in case branches couldn't rea	C0958
4-Dual custody designations are updated in time & in place as per process.	C0026
4-Ensure to process supplementary cards presented with the primary cards issued for.	C0959
4-Rejection transactions handled with finance team	C0960
4-report (loan A/C per CY per Br. #049) show the contracts booked on the system during specific period of time -	C0961
4-Snap visit report issued after each visit detailing all findings/discrepancies	C0962
4-Sudden rotation between ICD branches control team to ensure segregation & integrity of the review.	C0963
5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. 5- يقوم مدير العمليات بالتأكد من سجل المفوضين بالفرع مطابق مع جدول توزيع العهد والمهام المعتمد بالفرع	C0964
5- All the documents are reviewed against checklist by maker / checker.	C0965
5- amount is distributed as per the declaration. 5- تم توزيع المبلغ بناء على اعلام الوراثة	C0966
5 any wrong entry are amended on maker checker basis	C0967
5- Card Ops head reviews the daily reports to ensure proper maintenance	C0968
5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays	C0969
5- Ensure that all process/procedures approved by shariaa	C0970
5- Registeration sheet for Secured Paper for LGs	C0971
5- Remittance department verifies the signature /initials of designated staff.	C0972
5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	C0973
5. Abiding by the timelines set by regulatory authorities.	C0974
5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an مسئولي الحسابات (الشركات) بإبلاغ العملاء بورود الشيكات المرتدة طرف الفرع لاستلام الشيكات المرتدة واثبات نتيجة المتابعة	C0975
5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.	C0976
5. Checkbooks and LG 's are not issued for accounts with opened deferrals	C0977
5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section	C0978
5. Excel sheet in place which is updated upon placing/releasing hold	C0027
5. Infrastructure access is meticulously managed by utilizing jump servers that are Tier model accounts.	C0979
5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designat • الاحتفاظ بالعهد و المستندات الأصل تحت الرقابة الثنائية في الخزائن المصفحة و المضادة للحريق	C0980
5. obtaining the employee signature on the renewal	C0981
5. Processing any invoice on original only	C0982
5. Quarterly HRR committee includes the CEO & CRO and Head of legal and WB and CRH where all high risk and lo	C0983
5.1.4.a Approved Vendor Standards	C1808
5.1.4.b Supply Chain Assessment	C1809
5.1.4.c Vendor Non-Disclosure Agreement (NDA)	C1810
5.1.4.d Vendor Compliance and Auditing Program	C1811
5.1.4.e Security Vetting	C1812
5.1.4.f Onboarding/Off boarding	C1859
5.1.4.f Onboarding/Offboarding	C1813

5.2.4.a Cloud Security Requirements	C1814
5.2.4.b Approved Supply Chain	C1815
5.2.4.c Geographic Boundary Requirements	C1816
5.2.4.d Hardening	C1817
5.2.4.e Privilege Management	C1818
5.2.4.f Data Flow/Connectivity Requirements	C1819
5.2.5.a Cloud Access Security Broker (CASB)	C1820
5.2.5.b Verbose Logging	C1821
5.2.5.c Endpoint Detection and Response (EDR)	C1822
5.2.5.c Verbose Logging	C1860
5.2.5.d Application Firewall	C1823
5.2.5.d Endpoint Detection and Response (EDR)	C1861
5.2.5.e Application Firewall	C1862
5.2.5.e Multi-Factor Authentication	C1824
5.2.5.f DDoS mitigation	C1825
5.2.5.f Multi-Factor Authentication	C1863
5.2.5.g DDoS mitigation	C1864
5.2.5.g Privileged Access Management	C1826
5.2.5.h DNS security	C1827
5.2.5.h Privileged Access Management	C1865
5.2.5.i DNS security	C1866
5.2.5.i Web application firewall (WAF)	C1828
5.2.5.j Log Collection	C1829
5.2.5.j Web application firewall (WAF)	C1867
5.2.5.k Encryption at Rest	C1830
5.2.5.k Log Collection	C1868
5.2.5.l Host Firewall Technology	C1831
5.2.5.m Resource Monitoring Technology	C1832
5.2.5.n Authorized Use Monitoring Technology	C1833
5.2.5.o File Encryption and Integrity Monitoring Technology	C1834
5.2.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS) Technology Mandatory	C1835
5-Collateral & support considerations,.. .	C0984
5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.	C0985
5-operations to reconcile monthly claims list with insurance company & collection	C0986
5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.	C0987
6- closing the main account. 6- تم اغلاق الحساب الأصلي	C0988

Description	Code
6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custod... 6- يقوم مدير العمليات بالفرع من تحديث جدول توزيع العهد والمهام كل 3 شهور او عند تغيير احد المفوضين بالفرع	C0989
6- Retention unit confirmation is obtained prior processing	C0990
6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwrit...	C0991
6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a phys... • الرفض وعمل صحة توقيع على توقيع العميل وارفاق صورة ضوئية من بطاقي الرقم القومي في حال استلام للمفوض / المندوب	C0992
6. Access to read-write on the excel sheet is granted only to team leader and unit head	C0100?
6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business hea...	C0993
6. Ensure that repayment schedule and pricing are as per the credit approval.	C0994
6. Log the received invoices in a sheet with the unique serial.	C0995
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/marking • Branch to send originals that have avoid duplication stamps/marking directly to CSU without taking any action from... • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/marking • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies he original receipts to be escelated (if any) •CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU. •CSU manager are checking frequantly the call log system & reporting any missing call to IT.	C0996
6. Senior calls are done as per policy including SCOs, Cos in addition to CRO	C0997
6. Shredding of all unused or unneeded documents. • التخلص من المستندات الغير مستخدمه عن طريق اله الفرم او التمزيق الجيد	C0998
6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if cla...	C0028
6-Snap visit report issued after each visit detailing all findings/discrepencies.	C0999
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...	C1000
7- Ops officer to ensure Handling branch operation registers (cash registers, returned checks registers, …) and to en... 7- يقوم مدير العمليات بالتأكد من جميع السجلات الخاصة بالعملية المصرفية وان يكون مطابق لنموذج العهدة	C1001
7) An annual review date is specified.	C1002
7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex:	C1003
7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perfprm a formal letter must b... • في حال بريد الكتروني لمسئولي خدمة العملاء إصدار خطاب مسجل بعلم الوصول للعميل على عنوان مراسلاته المسجل لدى البنك	C1004
7. Due to system limitations for search methadology, BO non modfication report being extracted daily from the data...	C1005
7. Review the segment (whether public sector, private, etc…) .	C1006
7. Search in the log with the invoice serial to ensure there is no duplicate	C1007
7-Collection to reconcile write off recovery GLs against reported claims	C1008
7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and f...	C1009
8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved bra... 8- يقوم مدير الفرع بالتأكد من حفظ مخزون النماذج في خزانة ادراج مصفحة تحت رقابه ثنائيه بناء على جدول توزيع العهد والمهام المعتمد للفرع	C1010
8) The Risk Rating process is identified and its approval status.	C1011
8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should s...	C1012

Description	Code
8. Group facilities are aggregated	C1013
8. Review of all obligors with ORRs 7 - 9 excluding PS names ensuring sufficient triggers and follow-up. All the above is done by Risk department periodically ensuring sufficient monitoring and proper decision making.	C1014
8-Escalation matrix to be followed in case of any delay in providing required claim documentation	C1015
9) Ensure that the obligors in the program meet the credit program requirements	C1016
9. Extended credit facilities should be sharia compliant.	C1017
9. Latest financials are obtained & analyzed.	C1018
A tracker is in place with the expired procedure . Every Two years the procedure is updated with Owners & Stockholde	C1019
A@W PO start to finalize the physical file with all needed documents and actions like copy from the customer ID with	C1020
abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect	C1021
Access are granted subject to proper approvals supported by justification, besides annual review on unit external priv	C1022
Access rights/Security matrix is reviewed by User Access Team on Quarterly besis & obtaining system reports/audit t	C1023
According to capitalization policy , All amounts above EGP 5k must be capitalized On other hand , Expenditure contro	C1024
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	C1025
Adherence to the staff gifts process	C1026
ADIB Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry	C1027
ADIB utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-	C1028
ADIB utilities bills payment over Fawry: 1-Daily reconciliation of GL balance against Fawy reports then advise Remittance to transfer the related amount to ea	C1029
Alco approval on applied rate whenever there is a change in margin	C1030
All ADIB Capital products and activities should be compliant with sharia	C1031
All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting	C1032
All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting	C1033
All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting	C1034
All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting	C1035
All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file re File requirements may include some of the following items as appropriate for the unit: 1. Current financials.	C1036
All credit limits are to be reviewed by SME Risk head at least annually to ensure correct use and eligibility of the c	C1037
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 a	C1038
All customers are screened manually either during the on-boarding process, before opening the account or during the	C1039
All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed w	C1040

Description	Code
All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.	C1041
all Invoices to be reviwed by the Department Manager & approved by Head Of Department before sending to the Pay	C1042
All job descriptions are reviewed annualy and updated with HR	C1043
All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as p	C1044
All new banking products, services, and accounts shall be reviewed by the Sharia department prior its launch to custo	C1045
All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be vali	C1046
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1047
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1048
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1049
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1050
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1051
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1052
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1053
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1054
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1055
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1056
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1057
All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager ,	C1058
all performed functions under credit control dept. are performed through maker & checker & segregation of duties	C1059
All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensur - staff awareness , induction training, field visits, customers' and staff feedback	C1060
All processes relevant to workflow and SLA between concernd departments are in place and properly communicated b	C1061
All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Sh	C1062
All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , fi	C1063
All reversal transactions should be performed after obtaining proper approvals	C1064
all sales staff shall sign ADIB Code of conduct No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinators) to be deactivated unless permis	C1065
All staff is adequately trained on the policy and product requirements and training certification records are kept with t	C1066
All stakeholders approvals must be obtained.	C1067
All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls	C1068
All third party vendors sign a contract that includes clause on the service levels, liability clause in case of breachin	C1069
All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control	C1070

All users requests form presented in accordance to maker/checker basis and normal approval cycle	C1071
All users requests form presented in accordance to maker/checker basis and normal approval cycle	C1072
All users requests form presented in accordance to maker/checker basis and normal approval cycle	C1073
All users requests form presented in accordance to maker/checker basis and normal approval cycle	C1074
All users requests form presented in accordance to maker/checker basis and normal approval cycle	C1075
AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place re Not received NTB files reported weekly to Branches logistics, and monthly to BRC	C1076
AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with custom Restriction of Accounts for clients with aged alerts	C1077
Analyze the bad cases according to the related trigger and handing over the cases to Remedial Team on earlier	C1078
Annual Assessment of Departments roles and repobonsiblities to align with the Risk Governance Framework.	C1079
Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs	C1080
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 inte File requirements may include some of the following items as appropriate: 1) Verify that business strategy, target market and customer segment are identified.	C1081
Annual training plan is maintained to enroll the mandatory trainings to all staff	C1082
Any claim should be reported to insurance provider with documents and ensure payment on time	C1083
Any debiting should be by the availability of balance and by the guidelines of debiting.	C1084
Any suspecious fraudlent documentations are sent to the FRMU for checking and providing feedback regarding the be	C1085
AP Manager is performing Monthly aged proofing for all credit balances , then submitting the proofing to proofing un	C1086
Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment f	C1087
Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to	C1088
Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to	C1089
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 imple 2- Market risk role must be clearly indicated in the product program.	C1090
Archiving the hard copy of the report. Matching BO report out put with the data confirm report delivery as per no ren	C1091
As far we start to handle User admin side on registration adibpay on system CADC department are already divided to two department (reviewing & token custody) and (IB & adibpay registratio The other department handling registration side and implement on system (system support maker and checker as AD	C1092
At the end of the Contingency, a report will be put up by ALCO to the BOD containing analysis of the crisis and lesson	C1093

Description	Code
ATM depend on the physical security monitoring.	C1094
Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet	C1095
Automated transaction monitoring system with alerts	C1848
Available customer position on core banking system reveales accuretly direct facilities utilization, while in case indirect	C1096
Based on the ASSET inventory related to ADIB core banking services((database, OS, HW,SW) 1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance 2. Ensure to comply with baselines Discover the Outdated Asset	C1097
BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity	C1098
BCP location is aside the department main vault , while all required PC's and servers are already in place and fully fu	C1099
BO reports extracted on daily basis to ensure correctives for the data fed	C0030
Borrowing deals segragated by matuirty (agenda) reviewed on a daily basis by TBO supervisor.	C1100
Both the maker & the checker make sure that any trade documents examined in line of its applicable rules	C1101
Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	C1102
Both the maker & the checker make sure that payments are correctly / timely effected on related due date	C1103
Both the maker & the checker make sure that payments are effected in line of trade instrument	C1104
Both the maker & the checker make sure that shipping documents are timely delivered to the customer	C1105
Both the maker & the checker make sure that shipping documents are correctly / timely negotiated	C1106
both the maker & the checker make sure that the approved trade template (which contain all the mandatory fields) is	C1107
Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per ap	C1108
Both the maker & the checker make sure that the transaction related commissions correctly applied / collected othe	C1109
Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in	C1110
Branch manager ensure granting the proper access to branch staff based on the job description and the segregation يقوم مدير الفرع بالتأكد من منح الصلاحيات المناسبة لموظفي الفرع بناء على المهام الوظيفية وعدم تعارض الصلاحية الممنوحة مع الوظيفة	C1111
Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. يقوم مدير الفرع/ مدير العمليات بالتأكد من الاتي: • بان جميع مكاتب الفرع تترك خاليه من أي اوراق سواء كانت ضرورية ام لا	C1112
Branches exceptionally do Sanction screening for all related parties of LCs/LGs/collection documents either in case of	C1113
Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly	C1114
Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely	C1115
Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timel	C1116
Business information security to be involved in all related business projects , Information security is part of the CAB s Information security approval is a must for all projects before going live when Certifying information security requirem	C1117

Description	Code
Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.	C1118
Capacity plan is prepared based on business assumptions taking into consideration annual leaves	C1119
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1120
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1121
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1122
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1123
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1124
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1126
Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&	C1125
Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual	C1127
Capacity plan should be prepared taking into consideration staff annual leaves - Ensure proper communication , guidance & training to all concerned staff members , as to have the required kno	C1128
Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required kr	C1129
Capacity planning exercise is conducted monthly and updated with actual figures of last month and reviewed by colle	C1130
Cards Delivery 2- Printing & dispatching is outsourced through Masreya	C1131
Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA	C1132
Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service s	C1133
Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied	C1134
Cards Delivery 1- Segregation of cards & PINs delivery couriers	C1135
CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are c	C1136
CBE limit reviewed on daily basis	C1137
CBE requirements and comments are addressed once received within two working days.	C1138
CBS system handle registeration side (system support maker and checker as access doesn't reflect on system unless	C1139
Check list in place with the list of reports and date to be executed.	C1140
Check RPO/RTO for SPOF of critical Services at the DR test "if any"	C1141
Check that all treasury products have proper approved product programs with both CBE regulations and ADIB intern	C1142
check the conflict on the Random sample from daily entered cases to be sent to a different external agency if any .	C0035
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.	C1143
Check with BCP the evacuation plan for call center	C1144

Description	Code
checking & monitoring for the manually process that is performed by business and branches	C1145
checking card offer applied after issuance	C1146
Checklist in place detailing all the steps needed to launch any new product/program/scheme.	C1147
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1148
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1150
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1151
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1152
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1153
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1154
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1149
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1155
Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementa...	C1156
circulation performed to front liners with approved criteria after head of product approval	C1157
Classified exposures (performing) are properly monitored and that better and worse classification triggers are in plac... For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified) From DPD 91- to 120 ORR 8 From DPD 120- to 180 ORR 9 From DPD 180+ ORR 10 classification is done automatically by CAD once DPD is reached. Classification may also take place when an adverse situation occurs like EW signal or any other negative incident	C1158
Classified exposures (performing) are monitored by business and risk where better and worse classification triggers a...	C0036
Clear designations are in place to segregate duties maintained within the unit	C0037
Clear designations are in place to segregate duties maintained within the unit	C0038
Clear designations are in place to segregate duties maintained within the unit	C0039
Clear designations are in place to segregate duties maintained within the unit	C0040
Clear designations are in place to segregate duties maintained within the unit	C0041
Clear designations are in place to segregate duties maintained within the unit	C1159
Clear designations are in place to segregate duties maintained within the unit	C1160
Clear designations are in place to segregate duties maintained within the unit	C1161
Clients' inquries recived by e-mail ,must be sent from the pre designated email address as defined by client in the e...	C1162
Close monitoring for new staff took place through team leader in order to provide the new comers with good quality o...	C1163
Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts	C1164
Collections system access is restricted and approved based on the role of the employee.	C1165
Company database to be double checked by credit initiation managers to make sure abiding by the approved coding ...	C1166
Comparing between physical checks received and the data entered through branch by Clearing unit took place in ord...	C1167
Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & othe...	C1168
Complaints escalation matrix is in place and effective	C1169
Concerned units are closely monitoring the rectification dates with a follow up by TOD with respective units for closing...	C1170

conducct annual BCP test in order to test backup data center	C1171
conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding	C1172
Conduct evacuation plan test periodically and BCP implementation	C1173
Conduct sample review of training certification records and refresher training records based on any policy/product am	C1174
Conduct sufficient fraud awareness training to the eligible population	C1175
consolidate all the received CBE circulars to ensure implementation	C1176
contact crisis mangment team in order to make sure that all contact updated in addition send awareness to crisis tea	C1177
Contingency funding plan must be prepared within approved parameters .	C1178
contingency plan are performed	C1179
Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a dep	C1180
Control 2	C1874
Coordination with the business and top management to know a yearly plan and the expansion plan for the upcoming	C1181
Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and	C1182
created BO report for rims with expired commercial register to identify the number of customers with expired CR to b	C1043
Creating a new routing rule called (to be investigation) so in case of any message the existing routing rules doesn't a	C1183
Credit Control units officers review documentation against CA ,	C1184
Credit due diligence should be performed and in line with policy requirements: 1. Validate all components of the credit approval package were completed as appropriate.	C1185
Credit policies & procedures is approved by ADIB board of directors whenever needed and followed by all stakeholder	C1186
Critical IT systems and equipment are protected from damage caused by environmental hazards.	C1187
CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM	C1188
Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensu	C1189
Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant &	C1190
Daily core banking system log report review versus card management issuance report	C1191
Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches	C1192
Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches	C1193
Daily follow up from Regional Ops team with branches until closing all the findings .	C1194
Daily recociliation of all related GLS & immediate settlement for any difference	C1195
Daily report generated in order to ensure that all transactions have sms sent to the customer	C1196
Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR	C1197
Data Backup and Replication.	C1198

database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR	C1199
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 b	C1200
Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses	C1201
Department head ensures the below is in place to ensure efficient handling for assigned responsibilities: 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles	C1202
Detailed work procedures for every function performed in the department should be in place	C1203
Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	C1204
Develop a detailed outline of the department manual, including policies, procedures, processes, and related documen	C1205
Direct Debit Account Linkage 1- Dual control through G12 system genrated reports review versus cusotmers requests versus PRIME in addition to s	C1206
Direct investment officer designate BOD members to sector head based on approved critaria and as per law 159 & 12	C1207
Direct investment officer should follow up and ensure that affilates profit sahres transafered to finance dep. For alloca	C1208
Disaster Recovery site readness	C1209
Documents are drafted as per approved CA by maker and checker on bank standard format and incase having non s	C1210
Dual Communication Links from different providers.	C1211
Dual control is applied by maker and checker on regulatory system	C1212
Dual custody of tokens kept under CADC custody.	C1213
Due to the fact this matter is very critical as the client could leave bank and relationship could be terminated , while t	C1214
Duties are segregated	C1215
Employee File Management Process is in place and being applied	C1216
Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by	C1217
Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and con	C1218
Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.	C1219
Ensure that the following in place: - New credit facilities are approved according to the credit approval grid.	C1220
Ensure abiding to the CBE regulations through the daily transactions, under maker checker control (Officer and Tear	C1221
Ensure abiding to the CBE regulations through the daily transactions, under maker checker control (Officer and Tear	C1222
Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for c	C1223
Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.	C1224
Ensure all policies and processes are updated, reviewed and approved periodically.	C1225
Ensure all procedures/Policies are updated and approved	All functions are communicated by the ag C1226
Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.	C1227
Ensure evacuated plan has been tested successfully implemented successfully that there is a current Continuity of	C1228

Description	Code	Additional
Ensure evacuated plan has been tested successfully implemented successfully	C1229	that there is a current Continuity of B
Ensure evacuated plan has been tested and implemented successfully & that	C1230	there is a current Continuity of Busines
Ensure evacuation plan had been tested successfully, implemented successfully	C1231	that there is a current continuity
Ensure evacuation plan has been tested successfully implemented successfully	C1232	that there is a current Continuity of
Ensure Evacuation plan has been tested successfully implemented successfully	C1233	that there is a current Continuity of
Ensure proper communication , guidance & training to all concerned staff members	C1234	, so as to have required knowled
Ensure proper follow up from MIS Head to submit reports on a timely manner	C1235	
Ensure that 100% of the compliance / AML concerned staff , are compliance and	C1236	AML Trained , also ensure training is
Ensure that agents performance is recorded in the score card	C1237	
Ensure that all processes in place and properly communicated -Ensure properly	C1238	approved & communicated SLA
Ensure that all eligible customers are getting charged with the monthly statement fees	C1239	
Ensure that All fraudulent customers to be listed in the fraud negative list	C1240	
Ensure that all functions are prepared by maker and checker ,	C1241	
Ensure that all system features are working smoothly	C1242	
Ensure that all users applications are active	C1243	
Ensure that Buyout cheques are delivered to the beneficiary and collected. Also bought out facility is reported closed	C1244	
Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level	C1245	
Ensure that Job descriptions are in place and acknowledged by the respective Staff	C1246	
Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize dam	C1247	
Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize da	C1248	
Ensure that our signatures record are matched with the received circulars and up to date.	C1249	
Ensure that the reporting is reported properly to Iscore	C1250	
Ensure verification guidelines are followed: Two mandatory questions: full customer name and ID last four digits and 3 obligatory questions (Last payment/tran	C1251	
ensuring testing quarterly to ensure efficiancy of CSU plan	C1252	
Ensuring that all checks sent through branches are endorsed favor ADIB beside reviewing report of checks received f	C1253	
Entries Performed from Outward and Inward Clearing team on CBE account with both sessions total amount are revie	C1254	
Entries Performed from Trade Bills Dept. Maker while posting PDC CKs on client account and wrote amount in the cor	C1255	
Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exc	C1256	
Escrow agreement in place to be renew anually	C1257	
Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.	C1258	
Evacuation plan tested successfully and BCP implemented successfully several tim	C1259	
Evacuation plan tested successfully and BCP implemented successfully several tim	C1260	
Evacuation plan tested successfully and BCP implemented successfully several tim	C1261	
Evacuation plan tested successfully and BCP implemented successfully several tim	C1262	

Description	ID	Additional
Evacuation plan tested successfully and BCP implemented successfully several times	C1263	
Evacuation plan tested successfully and BCP implemented successfully several times	C1264	
Evacuation plan tested successfully and BCP implemented successfully several times	C1265	
Evacuation plan tested successfully and BCP implemented successfully several times	C1266	
Evacuation plan tested successfully and BCP implemented successfully several times تم اختبار خطة الإخلاء بنجاح وتم تنفيذ خطة الإخلاء عدة مرات بنجاح	C1267	
Evacuation plan tested successfully and BCP implemented successfully several times.	C1268	
Exception reports are properly circulated and escalated as per policy requirements	C1269	
Expenditure control Manger is reconciling between the approved MEP (Major Expenditure proposal) and the accounti	C1270	and the accounti
Expenditure control Manger is reconciling between the approved MEP (Major Expenditure proposal) and the accounti	C1271	and the accounti
Extract list of requests and valdiate related approvals	C1272	
Extract list of requests and valdiate related approvals	C1273	
Extract list of services incidnets and check process complaince	C1274	
Extract list of terminated users and valdiate related actions	C1275	
Extracting Daily transaction history reviewed by AP head.	C1276	
FFFFFFFFFF	C1849	
FFFFFFFFFF	C1850	
Final	C1847	
Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requ	C1277	to Sharia board quarterly and whenever requ
Fixed assets register is prepared and updated along with depreciation calculation AP manger and reviewed by AP h	C1278	AP manger and reviewed by AP h
Fixed assets register is prepared and updated along with depreciation calculation AP manger and reviewed by AP h	C1279	AP manger and reviewed by AP h
For all FCY payments , expenditure control manger is requesting FX rate from treasury team to perform the transactio	C1280	treasury team to perform the transactio
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	C1281	the beginning of every new year and
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 got letter from the vendor (ITS) t	C1282	got letter from the vendor (ITS) t
FRU deliverables are in form of pdf which is not editable.	C1283	
FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.	C1284	against disclosure checklist.
FRU manager is performing reconciliation between input file and portfolio GLs of trail balance and confirming to ri	C1285	of trail balance and confirming to ri
FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving th	C1286	Balance GLs , FRU head approving th
FRU manager is performing reconciliation between output file and portfolio GLs Trail balance and confirming to risk	C1287	Trail balance and confirming to risk
FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and sul	C1288	template. FRU head is reviewing and sul
FRU Manager is recording the legal provision based on assessment received for legal department , FRU head is revi	C1289	legal department , FRU head is revi
FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU	C1290	position and al related data , FRU
full job descriptions and defined roles and responsibilities are made and regularly advises for P&E staff	C1291	advises for P&E staff
Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each	C1292	to occur on each

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 …	C1293
Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS	C1294
GL owner must fill documented form of Name , nature , mapping of any GL and form must be signed by Financial con	C1295
Have a clear research objectives / scope / questions to be answered through	C1296
Having job description for the existing staff and new hiring	C1297
Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meet operations review the final approved sheet received from com and ben	C1298
Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meet operations review the final approved sheet received from com and ben	C1299
Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch	C1300
Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	C1301
Highlighting any pending issue from either of the related parties on spot & provide the required recommendation	C1302
Hiring documents are uploaded on Taleo after obtaining all the required approval and signing the offer from Head of	C1303
Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resource	C1304
HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system an	C1305
HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment governn	C1306
HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via	C1307
IAM team is controlling the process by 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing app 2- New Joiners announcement provide from HR side	C1308
ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sur	C1309
Implement DAM Database activity monitoring solution to monitor all bank DBs	C1310
Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening fro	C1311

Description	Code
Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information s... Information Security KPIs have been developed Face to face information security workshops, induction to new hires Using induction Sessions , Learning management system (LMS) & Phishing simulator supports raising business users...	C1312
Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder... Follow up with the policy committee to avoid the delay KPIs to measure the effectiveness of the policies will be part of the updated Information security policies	C1313
initiation and updated the liabilities procedures	C1314
insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting	C1315
Insure that reconciliation of GLs and Monthly proof for done and close on monthly basis and confirm on its ownership	C1316
Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.	C1317
Internal / External verification is conducted for all the applications as per defined policy and appropriate records main...	C1318
Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the...	C1319
Inventory is place with for tokens custody. Tokens are sent to authorized customer by courier and excel sheet is rec...	C1320
Investment manager & head of investments should review action and process related to liquidition	C1321
Investment manager communicate with external advisor to prepare studies for fair value	C1322
IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be u... IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit team can raise flag to update any IT SOP, accordingly proposed change will be...	C1323
Job descriptions in place to ensure segregation of duties is clearly documented and implemented	C0058
Keeping official manual receipts of the vendor & the branches & the related emails. Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in ADIB premises, Check the cash balance existing in ADIB premises with the vendor's officer for several times all over the day long.	C1324
Legal Grid to ensure the accuracy and completeness of the documents received	C1325
LG /LC application has been reviewed by a Team Leader or Senior Officer including purpose , and beneficiary accordi...	C1326
List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User	C1327
Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM...	C1328
make sure to distribute masks, or washable Masks ,sanitizers, and gloves	C1329
Maker / checker from business Side maker review the case and the price	C1330
Maker and checker (Officer and Senior Officer) concept is being used in said case, treated as an integral part of the N...	C1331
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	C1332
Making guidelines for the image of ADIB branches to be a reference to all employees in the P&E department to maint...	C1333
Making the electronic archiving project that will insure the presence of all necessary documents that are sent and/or r...	C1334

Description	Code
Manual reconciliation using the reports sent from the provider as no transaction done through our system	C1600
Manual Observation by comparing between the physical checks and the data entered by clearing unit and that any er	C1335
Manual patch management process is in place however Process is not properly enforced Patch management KRI will	C1336
Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requiremen	C1337
Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be	C1338
Market risk Manager generate reports contain breaches of management limits EAR, EVE, Liquidity Gap and top depos	C1339
Market Risk manager monitor daily liquidity and reserve ratios report which is being extracted from Finance Dept. &	C1340
Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and re	C1341
Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, resu	C1342
Market Risk Manager reports breaches of daily limits (Dealer limits, Intraday, over night position, SE position, FW	C1343
Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions	C1344
Market Risk manager Review the daily overnight FX postion and ensure adherence the regulatory limits to be reviewe	C1345
Matrix is reviewed by maker/checker at CADC	C0059
Monitor internal and external internet banking transactions	C0060
Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop messag	C1346
Monitoring DC/DR facilities/components.	C1347
Monitoring of projects plans on regular basis and escalation of any delay.	C1348
Monthly monitoring of Complaints handled by CHU to identify proper root-cause take the right actionability	C1349
Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure th	C1350
Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches	C1351
Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security	C1352
Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calcu	C1353
Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calcu	C1354
Monthly Reconciliation for fraud GL .	C1355
Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads	C0061
Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the	C1356
Monthly review of the compliance updates folder on the portal for department related CBE circulations then ensure	C1357
Monthly review of the compliance updates folder on the portal for department related CBE circulations then ensure	C1358
Monthly review of the compliance updates folder on the portal for department related CBE circulations then ensure	C1359
Monthly review of the compliance updates folder on the portal for department related CBE circulations then ensure	C1360
Monthly review of the compliance updates folder on the portal for department related CBE circulations then ensure	C1361
Network Advanced persistent threat (APT) Solution implemented , (APT) is a well-resourced adversary engaged in sc Threat Intelligence platform that is integrated with all security gateways to prevent malicious actors.	C1362

New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their a	C1363
New structure of file server ensure that the access rights are modified by business owner FIM (file integrity monitoring) monitoring of the new shared folders post fact. Old file server is out of information security scope for review or monitoring. IT responsibility to migrate the old shared folder to the new structure.	C1364
new test	C1846
On monthly basis there is a expiry report issued from Credit documents dept. Including list of Expired financing	C1365
Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The I	C1366
Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	C1367
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 aut الشيكات المرتدة عن طريق الفرع/ المقاصة: ل) وإعداد حافظة لرفض الشيك توضح سبب الرفض وتعتمد بالتوقيعات المعتمدة للفرع (رئيس الخزينة / مدير العمليات / مدير الفرع	C1368
Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. يقوم مدير العمليات ومدير الفرع بالتأكد من التالي: 1- تغيير حاله الحساب الى متوفى	C1369
Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop BM to sign SPC report on quarterly bases. لاستاذ العام للفرع و توقيع مدير العمليات شهريا و مدير الفرع كل ثلاثة اشهر على التقارير الاليه و التأكد من مطابقته على النظام	C1370
Ops officer and SPB review the safe lockers register to ensure applying the P&P and deducting the fees كلا من مدير العمليات ومدير خدمة العملاء بمراجعة سجل خزائن العملاء للتأكد من تطبيق السياسات والاجراءات و خصم المصاريف	C1371
Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1- التأكد من اجهزة الانذار	C1372
Ops officer ensure the below: 1- The physical custody is matched with the register and the extracted reports for all the branch custody. h designation يقوم مدير العمليات بالتأكد من الاتي: 1- مطابقة العهدة الفعلية مع السجلات والتقارير المستخرجة من النظام لكل عهد الفرع	C1373
Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming يقوم مدير العمليات بمراجعة التالي: 1- التأكد من فحص ماكينة الصراف الألى ثلاث مرات يوميا والتأكد من عدم تركيب إي اجهزة احتيال	C1374
Ops staff are kept updated with their roles & responsibilities.	C1375

Description	Code
Ops team review collateral linkage prior dispursment - Collateral reviewed by CAD on a monthly basis through collater...	C1376
out source companies not complying to phyical & environmental	C1377
P&E prepared a list with full data and inspection reports that were made by the P&E engineeers, where they collected...	C1378
PDCs position is updated manullay through the cenrtral clearing unit second day of delivering checks to branches. Preferrable for PDCs to be on autoimated system to avoid any humman errors	C1379
Periodic market scan highlighting key competitive advantages and market share	C1380
Periodically review to all the used spreadsheets	C1381
Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source o...	C1382
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a...	C1383
Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. - Protected spreadsheet	C1384
Periodically review to all the used spreadsheets to include : · Input Control : reconciled with the source of data by a seniority level in the department. · Version Control: approved version of spreadsheets are used. · Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. ·Protected spreadsheet	C1385
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1386
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1387
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1397
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1406
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1408

Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1407
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1393
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1394
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1395
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1396
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1410
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1412
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1413

Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1398
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1399
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1400
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	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 spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1411
Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1409
Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet	C1416
Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	C1414

Description	Code
Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	C1415
Periodically review to all the used spreadsheets to include :'· Input Control : reconciled with the source of data	C1417
Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a s	C1418
Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a s • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	C1419
Physical access control " existing allowed access for all DC users& Role of each user "	C1420
Physical and environmental security within the Bank is effectively managed in accordance with business requirements	C1421
Physical security risk that the bank's security procedures are complained	C1422
Post receiving Credit Documentation from the RM on lodging memo ,	C1423
posting all PDCs received from branches on Daltex without any exceptions, Canceling Daily log	C1424
Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	C1425
Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	C1426
Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	C1427
Prepare capacity plan and to be approved	C1428
Prepare MIS report every month end showing number of deals executed on SUNGARD and % of canceled or amended	C1429
Procedures/Policies in place and updated.	C1430
Process map is implemented by the Development officer and reviewed by the Development team leader. Then circulat	C1431
raise a legal action for all customers who met the legal dunning criteria.	C1432
Random Review before sending to booking	C0065
RCM Test	C1851
Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.	C1433
Regular review of Application Access Control via DB queries and screenshots	C1434
Regular security testing from external and internal to verify flaws are not accessible or used. No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the availa Servers are highly protected against external cyber attacks Some applications is accessed through Citrix by Internal users.	C1435
Regular updating to the concerned parties with the cancellation or issuance of new notes / Registered the circulation	C1436
Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV	C1437
Regularly review exceptional resolutions before their expiration date to get the Shari'a Board decision on either renew	C1438
Release should be as per the approval matrix stated in the Release Process.	C0066
Report the receiving documents from postal department to stakeholder in order to inform the related customer accor Reconcile the existing documents with stakeholders on montly basis.	C1439
Required investigation to be conducted on the suspicious cases .	C0069

Reurned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head	C1440
Reval Rates submitted on core banking system by TBO officer	C1441
Reversal function access is very limited to senior officers & Department management only All reversal are monitored next day by special report run by independent person (ICU) (CFOD Officer) All reversal owner should reply to this report with proper justifications also back value reversals should be accessible only to the unit head and his deputy	C1442
Review compliance with all CBE Rules &Regulations, including the following: 1-Financing rules & regulations (CBE section 3&4)	C1443
Review compliance with all FRA Rules & Regulations	C1444
Review contingency plan and interview with MRM for confirmation that the following in place -key elements: the " pla	C1445
Review FRMU Users system access	C1446
Review Funding And Liquidity Plan & check that it must include the following components: Significant MIS/reporting, s MAR , stress test, requested deviations (if any), requested limits and rationale, and the key metrics -Review that it is approved by ALCO - Review that it is reviewed annually ;or else as requested .	C1447
Review of documents provided by customer for activation . documents reviewed by maker/checker at CADC side. (sys	C1448
Review of documents provided by customer for granting system access.	C1449
Review of documents provided by customer for granting system access. Matrix reviewed by maker/checker at CADC	C1450
Review of syndication documents as per approved Term sheet by Maker/ Checker	C1451
Review profitability per product to ensure the product is profitable	C1452
review RTS reasons and report to Business Planning Team to consider in payout calculation	C1453
review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script - review customer file and welcome calls and meet the customer to investigate if the compnaint involved a bank staff -customer is referred back to the insurance provider HO to raise his concerns	C1454
Review the Daily Cash Back Authorization report sent by MIS team	C1455
Review the initiated product and ensure having stakeholders approvals	C1456
Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and	C1457
Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by ne	C1458
reviewed by TBO senior officer aginst revalution rates recived from finance officer	C1459
Reviewing all Returned checks on daily basis, Scanning for returned checks and dishonor slip took place , Notifying br	C1460
Reviewing BO reports on daily basis to monitor stopped checks for every segment	C0070
Reviewing international spend transactions on a customer level	C1461
Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidat	C1462
re-visiting capacity plan and to be approved	C1463
Revoke and clean undesired RMAs with no business relation as per FI department monthly.	C1464

-Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applie	C1465
Sample on daily credit for Fraud Negative Listed customers .	C0071
Sanabel reconciliation to be done by end of each day over the daily requests received from the branches side to ensu	C1466
secuirty_test2	C1871
Security	C1870
Send form 2 to social insurance office on a yearly basis	C1467
send questioner in order to make sure about OEA bcp plane, their scope during crisies mode,...etc in addtion provid	C1468
Sending all covenants & events of defaults to ADIB Capital / ADIB Risk for review & testing before communicating Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant bank	C1469
Separate GL for each related party and FRU manger is preforming Monthly proofing with related parties finance team	C1470
-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual	C1471
Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and ge	C1472
Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.	C1473
Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected	C1474
Signature circular are distributed to other banks and the I SCORE system is updated.	C1475
Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signature	C1476
-SLA Agreements should be reviewed on annual basis to avoid any bottle necks in busienss flow (SLA should govern c	C1477
SLAs available with all interacting units as applicable.	C1478
SLAs with ADIB-EG departments providing services to ADIB Capital such as finance, Audit, Agency credit control , Ope	C1479
Stamps are recorded in a register once received, and dispateched same day to the desiganted dept/branch. Then onc	C1480
Sudden visits on selected auto dealers should be conducted .	C0072
Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, befo	C1481
Sustainable finance policy as mandated by CBE.	C1482
System errors in some contracts that could not change DR profit rate automatically and stopped accrued as well Rep	C0073
System of procedures are made and followed by P&E department members that ensure the easy workflow of action be	C1483
System performance issues should be reported immediately to IT in order to take required action	C1484
Talent Review model is in place and being implemeneted	C1485
Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper	C1486
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 syste	C1487
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed	C1488
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed	C1489
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed	C1490
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed	C1491
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed	C1492
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed	C1493

Description	Code
Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed ...	C1404
test 1-10	C1882
test 14-8	C1872
test all location manin and backup sites	C1495
testOrm	C1845
The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that ...	C1496
The bank's personnel and other stakeholders are made aware of potential threats to the bank's information assets an...	C1497
The branch make sure each opening account transaction the customer to fulfill the required KYC data and to be sig...	C1498
The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.	C1499
The CFP must be revised annually and updated for funding actions based on stress test results.	C1500
the concerned control party in the entity check the report with the limits & add01 the parties who missed reportatio...	C1501
The corrective actions plan determined from previous tests is taken into account	C1502
The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthoriz...	C1503
The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthoriz...	C1504
The essential processes are covered by recovery solutions- in order to restore Good of PCs, laptops with in same time...	C1505
The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BI...	C1506
The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the...	C1507
The Internal Regulations officer uploads the manual / procedures on the portal, Internal Regulations Head checks...	C1508
The other department handling Registration side to implement on the system support maker and checker a...	C0974
The payable unit in the Finance department shall follow the below: -Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1) -Expenses shall not be paid to collection agencies before Sharia Board/ department approval (2/2/2016-1). -Any reversal request must be linked to the amount credited to Charity GL by the same department. -general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, i...	C1509
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, i... - A record should be kept and updated with all amounts credited to this GL.	C1510
The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask ther...	C1511
The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CR...	C1512
The Sharia department aids Sharia Audit in preparing Sharia Audit reports on financial statements upon which t...	C1513
The Sharia department has communicated guidelines to concerned parties in the Finance department.	C1514
The Sharia department reviews any kind of contract with external parties that standard to assure its compliance...	C1515
The Shari'a department should review contracts, forms, and the system setup relevant charges, or commissions from...	C1516
The Sharia department will involve other departments such as operation and documentation to control executing tran...	C1517
The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understandin...	C1518
The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure fo...	C1519
The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a...	C1520
The Teller implemented the sanction screening required data through SAS system which checked by the Operation Of... for the pending alerts, the business communicated with the branch for calling the customer for providing the support ...	C1521

Description	Code
The tests are carried out in compliance with the tests plan based on communication test plan	C1522
The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the un	C1523
Then Sharia department sends the Testimony to the finance department, who can deliver it to the CBE.	C1524
There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing Ensure that all users (internal, external and temporary) and their activity on IT systems are identifiable.	C1525
There is IT committee composed of executive, IT charter policy , IT org chart , job description	C1526
There is IT program and project management methodology process & Project review meetings	C1527
TMO Head Ensure at the end of day 14 that there is no breach	C1528
TMO Head ensure on a daily basis that aging of all the pending TXNs within the normal aging range and the aged am	C1529
TMO Officer and Senior Officer on a daily basis ensures on a daily basis that deal Change/Delete has been repor	C1530
TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts	C1531
TMO Officer and Senior Officer on a daily basis ensures that there is sufficient funds in RTGS LOMS based on Treas	C1532
TMO Officer and Senior Officer on a daily basis ensures that there is no breach in FX, MM & Exposure limits	C1533
Trade is required to make a monthly proof on monthly bases	C1534
Trading sheet report is extracted from SunGard and profit is calculated automatically not manually prepared as before	C1535
Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members	C1536
Transactions are executed in accoirdance to the CBE circulars under maker and checker control.	C1537
Transactions are executed in accordance to the CBE circulars under maker and checker control.	C1538
Transactions are executed in accordance to the CBE circulars under maker and checker control.	C1539
Transactions doc's are lodged in a fire & theft proof cabinet in ADIB Capital	C1540
Treasury back office doesn't book any trade above the trader's limit except with proper approval	C1541
Treasury issues FTP rates on monthly basis to finance for correct calculation of NRFF for all business segments	C1542
undertaking from the customer and NDA from the company should be included in agreement	C1543
Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated st	C1544
Update unit process manual when needed	C1545
Updated and complete BCM plan is available with the unit. BCM tool is kept updated.	C1546
Updated product catalogue training / Inductions	C1547
Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers	C1548
Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the	C1549
Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it	C1550
Validate printed Pins against customer request Daily system log review versus customers requests	C1551
Verifying business confirmation on monthly regulatory reports .	C1552
VPN activiated, alternative locations are ready	C1553

Description	Code
we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated t	C1554
While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye	C1555
why	C1843
why	C1844
working on NFS online monitoring system supported by MasterCard	C1556
استيفاء التوقيعات على عملية التداول فور	C1557
اعتماد مدير الوحدة لحركة التدوال في السجل.	C1558
الاسراع بتنفيذ الحجز فور استلام مصرفنا له وذلك باتباع الاتى :- أ- التنبيه على الفروع وادارة البريد بالاسراع بتسليم كافة الحجوز التى تسلم لهم لموظف الحجوز والتحفظات المختص. ب- التنبيه على موظف الحجوز المختص بتنفيذ الحجوز والتحفظات فور استلامها.	C1559
التأكد من إعتماد المصروفات من المختص طبقا لصلاحياته قبل الصرف.	C1563
التأكد من أن الصلاحيات الممنوحة للموظف تتناسب مع طبيعة عمله	C0077
والتقاريرالائتمانيه و الاستعلام الخارجى ... يتم التاكد من وجود خاتم الشركه الخاصه بالاستعلام الخارجى على تقرير الاستعلام ... المراجعة. التدريب والتوجيه المستمر للموظفين والموظفين الأخرين على ضرورة الاهتمام باستيفاء بيانات الطلب بشكل واضح ودقيق.	C0076 / C1560
وظف المختص فى حالة العملاء الذين لا يجيدون القراءة و الكتابة أو العملاء المكفوفين بأستيفاء كل من الختم و البصمة الخاصين ☐ عميل ، على أن يكون الأسم الموجود على الخاتم واضحا و مطابقا لمستند تحقيق الشخصية ومطابقا للاسم على الختم المحفوظ ج التوقيع المحفوظ بالبنك. ويجب أستيفاء بصمة أصبع الأبهام لليد اليمنى أو اليسرى التى تم أخذ البصمة منها على نموذج التوقيع العميل نفسه) كتابة الأقرار الموجودة بملف العمل، ويتعين ايضا استيفاء ختم اخلاء مسئولية البنك عن فقد الختم الخاص بالعميل.	C1561
التاكيد باستيفاء الدمغه على جميع النماذج (طلب التمويل ,الاقرارات, العقود,الكفاله التضامنيه)	C1562
التاكيد بمطابقة التوقيعات اينما وجدت باستيفاء خاتم التوقيع مطابق و توقيع المسئول المختص	C0075
والادارة المختصه بالحجوز بالادارة القانونية بضرورة توخى الدقة والاسراع بالرد لعدم تضيع الوقت القانونى للرد والرد بشكل صحيح .	C1564
التنسيق مع قطاع الموارد البشرية لمواجهة هذا الخطر	C1565
المراجعة الثنائية من الوحدات للتأكد من تسجيل الرقم الرمزي بشكل صحيح	C1566
تطبيق الاجراءات الصحيحة والمعتمدة بشأن تسلم وتداول المستندات المرقمة.	C0078
تطبيق الاجراءات المعتمدة في حالة فقد أو تلف المفاتيح والاختام	C1567
تطبيق سياسة المكتب والتأكد من عدم ترك أي متعلقات تخص العمل بدون حفظ في نهاية كل يوم.	C0079
تطبيق مبدأ الفصل بين الاختصاصات (العمل و المراجعة)	C1568
تعديل بنودها إذا تطلب الأمر لذلك مع عرض مبررات هذا التعديل.	C1569
جميع وحدات التمويلات الصغيرة التي داخل ومقارات منفصلة عن فروع البنك والتأكد من وجود عقود حراسة على تلك المقارات	C1570
ن والتي تحتوي على العملاء المسئول عنها كل باحث من نسختين، ويسلم الباحث نسخه ويحتفظ مدير الوحدة بالنسخة الثانية	C1571
M ومطابقته مع سجل الحضور والانصراف والتأكد من عدم قيام الزملاء المذكورين بإدخال أو اعتماد آية معاملات أثناء قيامهم باجازات.	C1572
عدم استلام شخص واحد لنسختي المفاتيح طوال فترة عمله بالوحدة	C1573
السماح للوحدات بقبول طلبات لعملاء مقار أنشطتهم في النطاق الجغرافي للوحدة إلا بعد الحصول على موافقة من الادارة.	C0080
د من الفصل التام بين الأختصاصات والصلاحيات الممنوحة لكل موظف فيما يتعلق بأعمال التسجيل ومراجعة البيانات بعد تسجيلها.	C0081
عمل الجرود الدورية على شيكات العملاء وتطبيق الاجراءات ذات الصلة.	C0082
الاجراءات الودية مع العميل يتم اتخاذ الاجراءات القضائية ضد العميل وكفيله وتحويله إلى أحد شركات التحصيل المتعاقد معها البنك	C1574
الاعمال مقارنة بالفترة السابقة فور مناقشة مجلس الادارة للقوائم المالية و قبل بداية جلسة تداول اليوم التالي علي الاكثر	C1575

الكود	البيان
C0083	التي يقع في نطاقها الجغرافي عنوان العمل الجديد للعميل بعد الحصول على الموافقات اللازمة من إدارة التمويلات الصغيرة.
C0084	في حالة بيانات العميل للوحدة الجديدة يجب التأكد من سداد العميل للمديونية بالوحدة القديمة.
C0085	لا يسمح النظام بفتح أكثر من حساب واحد لعميل واحد وفي نفس الوقت.
C1576	لابد ان ترسل القوائم المالية خلال 45 علي الاكثر من تاريخ نهاية كل فترة مالية (31/3 - 30/6 - 30/9) قبل اعتمادها من الجمعية العامة العادية و ذلك في خلال 90 يوم علي الاكثر من تاريخ انتهاء السنة المالية 31/12
C1577	مراجعة الإقرارات الشهرية المستخرجة من نظام التمويلات الصغيرة بالرقم الرمزي مع تقرير العملاء فوق حد الاقرار
C1578	مراجعة الإيصالات غير المستخدمة في دفاتر الباحثين يوميا والتأكد من أن جميع الإيصالات المستخدمة قد تم توريدها
C0086	مراجعة الإيصالات للتأكد من خلوها من أي كشط او تحوير أو تعديل يؤثر بشكل كبير على البيانات المدونة به.
C0087	مراجعة البيانات المسجلة على نظام الحاسب الآلي مع البيانات المسجلة يدويا ومطابقتها على المستندات المقدمة من العميل.
C0088	ل بنفسه من خلال الاتصال التليفوني او الزيارة اذا تطلب الأمر ذلك لكل من العميل والكفيل والذي غالبا ما يكون من أقارب العميل
C0089	مراجعة المستندات المقدمة من العميل والتاكد من صلاحيتها
C1579	مراجعة عقود التمويلات الموقعة من العميل للتأكد من صحة نسب توزيع الأرباح ورأس المال وكذلك التسلسل التاريخي للمعاملات.
C1580	ربط العملاء سواء على قاعدة بيانات التمويلات الصغيرة أو على شبكة البنك المركزي من خلال المراجعة الثنائية (عمل - روجع).
C1581	بلغ 500 الف جم سنويا + 10000 جم النشر السنوي / شركة مصر المقاصة يتم دفع رسم اشتراك سنوي بقيمة 7500 جم
C1582	ن التأكد من أن جميع المبالغ التي تم تحصيلها من العملاء يتم توريدها في نفس يوم التحصيل أو في يوم العمل التالي على الأكثر
C1583	ن جميع الحالات التي تم جدولتها او اعادة اقساطها او اعدام المديونيات الخاصة بها قد تم الموافقة عليها من الادارات المختصة
C1584	عقد حلقات نقاشية بالوحدات تحت اشراف مديري الوحدات والمديرين الاقليميين واصحاب الخبرة في مجالات التمويل متناهي الصغر.
C0090	- المستندات المرقمة - ..الخ في شاشة المصفح ذو رقابة ثنائية مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه
C1585	يتعين وجود سياسات واضحة ومفهومة ومعتمدة،
C1586	مة للجمعية العامة / يقوم بالاعلان عن الجمعية بجريدتين رسميتين / ابلاغ الجهات الرقابية بموعد انعقاد الجمعية وفقا للقانون
C0091	هما ويتم اظهار كل مساهم تبلغ نسبته % فاكتر بالإضافة الى الجزء الخاص بحقوق الملكية ويتم استيفاءة من الإدارة المالية
C1587	جلس و تقوم الادارة بموافاة البورصة المصرية بالاحداث الجوهرية قبل التصريح عنها بالصحف المصرية و قبل بداية جلسة تداول اليوم
C0092	التزام باعداد بيانات المركزى في التوقيتات المحددة ولايوجد اى ملاحظات من المركزى
C1588	يتم الالتزام باعداد وتقديم البيانات بكل دقة طبقا للبيانات الواردة من الجهات ذات الصلة (شركة مصر المقاصة)
C1589	يتم التحديث بشكل دوري
C1590	رصة المصرية. ويتم حضور المساهمين الجمعية على ان يقدم المساهم شهادة تجميد ارصدة + تفويض للحضور عن مساهم اخر
C1591	ملكية ، بالإضافة إلى العمل على التحقق من صحة المستندات من خلال الرجوع للجهات الحكومية المختصة فى حالة إمكان ذلك
C1592	يم اصول المستندات من العميل وفحصها للتأكد من عدم تزويرها، ويتم تصويرها بمعرفة موظفي الوحدة ولا يقبل صور من العميل.
C1593	من اجمالى الإيرادات الربع سنوية طبقا لأرقام القوائم المالية ويتم تحويله الى حساب هيئة الرقابه المالية بالبنك الاهلى المصرى
C1594	ضور فى حال الحضور بدلا عن مساهم + او تفويض للحضور فى حال الشخص الاعتبارى + تفويض حضور اعضاء مجلس الادارة
C0095	ل إجراءات تسليم وتسلم الاختام والحائز الأصلي والحائز الاحتياطي أثناء الاجازات وتسجيلها بالسجل المخصص لذلك
C0096	يتم مراجعتها قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل،
C1595	يجب التأكد من عدم إدراج العميل/الكفيل بقوائم الحظر (أفراد وشركات) وتطبيق مبدأ الرقابة المزدوجة (Maker & Checker)
C1596	ان تكون جميع بيانات ايصالات توريد النقديه مستوفاه و واضحة (المبلغ التاريخ.....الخ)
C0097	يجب ان توريد جميع المتحصلات من العملاء فى نفس يوم التحصيل او ثانى يوم عمل على الاكثر
C0098	يجب ان يقوم المحصل بالتوقيع على جميع الايصالات التى قام بتحصيلها و لا يلتمس اى عذر فى مخالفة ذلك

يجب تحديد شخص مسئول عن حفظ هذه السجلات و المستندات ذات القيمه لعدم شيوع المسئوليه	C1597
...ب باعداد البيان الشهري للبنك المركزي موضحا به نسبة مساهمة المال العام و القطاع الخاص والافراد في راسمال مصرفنا شهريا	C1598
يقوم مدير الوحدة بمراجعة السجل كل شهر والتأكد من تداول المفاتيح والاختام بشكل صحيح على سجل الحضور والانصراف.	C1599