

Al Rajhi Bank  
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# Controls Dashboard Report

Governance, Risk & Compliance Management

## Control Status Overview

Index	Code	Control Name	Preparer	Checker	Reviewer	Acceptance
0249d24e-c0d7-4ebc-9dbe-d15d9da1a69e	1	Incident Management 11111	draft	pending	pending	pending
081d385b-c2a1-4ae3-b5ea-5fd6f8405411		5.2.5.k Log Collection	sent	approved	sent	approved
118e0d3c-cead-4148-8c57-218a9bca3cab		why	sent	pending	pending	pending
15fdc795-426e-4a44-9507-e006a1487dbc		test 16-8	N/A	N/A	N/A	N/A
17975269-6a17-4e96-bc4a-31196a329940		1.4.5.e Phishing Awareness	sent	approved	sent	approved
2c3d5cbb-23d9-4c3d-996b-3c0f73cf1e5b		5.2.5.i DNS security	sent	approved	sent	approved
3493e741-57c6-41fd-a916-4bd21debdb85d		new test	sent	approved	sent	N/A
399be0d76-p84e-4b41-a76d-f32b84c4d2d5		4.2.5.b Data Disposal and Retention	sent	approved	sent	approved
42fa0918-b4a5-426c-b6b1-12a0b676cb65		4.7.4.e Wireless Standards	sent	approved	sent	approved
49482069-15a0-4978-99b9-462e2f3a6502		testOrm	sent	N/A	N/A	approved
4c5111e06-3422-44ab-bc47-92fb3df3b98e		5.2.5.e Application Firewall	sent	approved	sent	approved
4c531274-1055-4043-881d-72657d899dd84		1.1.4.d Mission, Vision, and Goals4	sent	pending	N/A	N/A
4f845a31-5565-4007-a20e-c0e9c21ee2d5		5.1.4.f Onboarding/Off boarding	sent	approved	sent	approved
4ff08139e-c523-43ea-9e14-e1ed8466e150		5.2.5.g DDoS mitigation	sent	approved	sent	approved
512d164e-7f33-4785-8252-bd8f2c1de6a4		4.1.4.a Onboarding/Off boarding	sent	approved	sent	approved
612160c4-fbea-4138-86f6-40f263762452		5.2.5.f Multi-Factor Authentication	sent	approved	sent	approved
704e27089-b5b7-4715-8525-c12bde5cd309		4.7.6.a Layer 2/3 Security	sent	approved	sent	approved
71c0284b-6a3c-4262-925b-2960aac01cd4		1.1.4.d Mission, Vision, and Goals5	sent	pending	N/A	N/A
78c306f6-4597-4d94-a54d-46278f3255a1		5.2.5.a Web application firewall (WAF)	sent	approved	sent	approved
81c91b97-fa20-4854-947c-7d3b62cf32e2		Final	sent	approved	sent	approved
86a315ba-f558-4ff6-be2f-44d8a9a507b3		Control 2	sent	approved	sent	approved
98402be-30fa-4e8f-bd11-2b85a423e77e		securty_test2	sent	N/A	N/A	N/A
ab2057af-6e13-4ef7-bcae-4395f41ae32a		5.2.5.c Verbose Logging	sent	approved	sent	approved
ac220473-9470-4434-987e-d3b7844286ba		test 1-10	sent	approved	sent	approved
b0b7252d-p5ec-445e-a295-fd5225859176		1.1.4.d Mission, Vision, and Goals2	sent	pending	N/A	N/A
bb3005fd-9066-4ef3-89d2-b6b3fcfe2e39		RCM Test	sent	approved	sent	approved

25bdf-e3a8-4d9e-8ad5-36deebb2e2ab	Automated transaction monitoring system with alert security	N/A	N/A	N/A	N/A
28C0001	ز الأصلي ومن يحل محله في حالة غيابه. ل يخصص لعملية التداول يبين اسم الحائ ضرورة وجود سج	sent	N/A	N/A	approved
29C0002	3)Major Risk and Risk mitigates are identified.	sent	N/A	N/A	approved
30C0003	3- Transaction posting is limited in 1 level being subject to close alert revision.	sent	N/A	N/A	approved
31C0004	• Develop, update and monitor unit Service Level Agreement established with stakeholders	sent	N/A	N/A	approved
32C0005	Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications	sent	N/A	N/A	approved
33C0006	يعاد انتهاء الرهون في السجل الخاص بها. ون لتجديدها. 1. يقوم الموظف بتسجيل م هريا لمعرفة مواعيد رفع الحظر علي الره 2. يقوم الموظف بمراجعة السجل ش	sent	N/A	N/A	approved
34C0007	2-Counting and sorting are dually processed	sent	N/A	N/A	approved
35C0008	6. Access to read-write on the excel sheet is granted only to team leader and unit head	sent	N/A	N/A	approved
36C0009	- 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	sent	N/A	N/A	approved
37C0010	3- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
38C0011	3. General Service head review the received report against the approval to ensure all the redeemed points were approved	sent	N/A	N/A	approved
39C0012	* Monthly proof of all issued and O/S certificates versus	sent	N/A	N/A	approved
40C0013	* Reserve file is reviewed independently by Middle Office Dept getting data from CBE RTGS system and Finance Dept .and reconciled with Treasury on daily basis.	sent	N/A	N/A	approved

41C0014		*4 eyes principal is followed where every case would require at least a pre-screener & a credit officer to process a case to ensure all credit program criteria are followed.	sent	N/A	N/A	approved
42C0015		*All process/policies/Credit Programs are in place and approved .	sent	N/A	N/A	approved
43C0016		*As far we start to handle User admin side on registration on system CADC department are divided to two department ( reviewing & token custody ) and ( IB registration department ) to avoid conflict in implementation	sent	N/A	N/A	approved
44C0017		*Deferrals level of approvals should be reviewed by maker/checker	sent	N/A	N/A	approved
45C0018		*Dual custody of tokens kept under CADC custody. Inventory is place for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer by cash management implementation team and activation done by conducting site visit from GTB to the customer after customers receive their hard token to ensure segregation of duties	sent	N/A	N/A	approved
46C0019		*first department Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC.	sent	N/A	N/A	approved
47C0020		1 -Exhibit are performed Monthly to control flow for the FCY White Manager Checks	sent	N/A	N/A	approved
48C0021		1-Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
49C0022		2) Profit Calculation and repayment amount as well as tenor must be filled by CFOD	sent	N/A	N/A	approved
50C0023		2. Ensure that SLAs between concerned departments in place	sent	N/A	N/A	approved
51C0024		3. Hold/release is done on maker/checker 4. confirming result	sent	N/A	N/A	approved
52C0025		4) Limits on the size of the Program as well as any other appropriate parameters are identified.	sent	N/A	N/A	approved

53C0026		4-Dual custody designations are updated in time & in place as per process.	sent	N/A	N/A	approved
54C0027		5. Excel sheet in place which is updated upon placing/releasing hold	sent	N/A	N/A	approved
55C0028		6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if claim not paid	sent	N/A	N/A	approved
56C0029		- All Received documents should be updated on Q&A; or CRM	sent	N/A	N/A	approved
57C0030		BO reports extracted on daily basis to ensure correctives for the data fed	sent	N/A	N/A	approved
58C0031		- CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.	sent	N/A	N/A	approved
59C0032		- CAD to check past due report and ensure reporting of nonaccrual clients to CBE.	sent	N/A	N/A	approved
60C0033		- Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
61C0034		- Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
62C0035		check the conflict on the Random sample from daily entered cases to be sent to two different external agency if any .	sent	N/A	N/A	approved
63C0036		Classified exposures (performing) are monitored by business and risk where better and worse classification triggers are set in place and approved periodically as part of classified credit report (CCR) as per Credit policy to ensure proper monitoring. Provisions calculations to be at least quarterly to ensure appropriate allocation.	sent	N/A	N/A	approved

64C0037		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
65C0038		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
66C0039		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
67C0040		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
68C0041		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
69C0042		Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance rules	sent	N/A	N/A	approved
70C0043		created BO report for rims with expired commercial register to identify the number of customers with expired CR to be sent on monthly basis to all concerned departments and CSU to extract it from Iscore	sent	N/A	N/A	approved
71C0044		- Credit files should be kept in fire proof room.	sent	N/A	N/A	approved
72C0045		Customer data are maintained on the system as per the application signed by the customer من يحل محلها أو بأكملها وصحتها بمعرفة مدير الوحدة أو لاء من واقع المستندات التي تم التأكد من تسجيل البيانات الأساسية للعم.	sent	N/A	N/A	approved
73C0046		Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatically according to the issued cards & segregation dispatching done with maker /Checker concept ( customer address excluded from cards portfolio ) Internet Banking : Receiving customer request to create Internet Banking User & password ( done on maker / Checker concept)	sent	N/A	N/A	approved
74C0047		- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents	sent	N/A	N/A	approved

75C0048	- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.	sent	N/A	N/A	approved
76C0049	- Ensure that all processes in place and properly communicated.	sent	N/A	N/A	approved
77C0050	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
78C0051	- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S	sent	N/A	N/A	approved
79C0052	- Ensure that OPs are calculating Installments , profit , commissions , fees	sent	N/A	N/A	approved
80C0053	- Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	sent	N/A	N/A	approved
81C0054	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 من نسب التوزيع مشتركة بين الوحدات وفروع البنك) والتأكد تم تحميلها على الوحدات (المصرفيات الم دقة المراجعة - مراجعة المصرفيات التي ي تم بمعرفة موظفي الإدارة الذين يتميزون ب المطابقة الدقيقة التي ت	sent	N/A	N/A	approved
82C0055	In case if any documents are missing or any information is not captured / wrongly captured, this will be communicated to RM	sent	N/A	N/A	approved
83C0056	- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
84C0057	- Job description should be in place for all staff members to ensure their awareness and accountability for their roles and responsibilities. - Segregation of duties is clearly documented and implemented to ensure indecency of functions.	sent	N/A	N/A	approved
85C0058	Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
86C0059	Matrix is reviewed by maker/checker at CADC	sent	N/A	N/A	approved

87C0060		Monitor internal and external internet banking transactions	sent	N/A	N/A	approved
88C0061		Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads	sent	N/A	N/A	approved
89C0062		- Nostro limits for each bank should be reconciled on daily basis with treasury middle office sheet to ensure that exposure is within approved nostro limit.	sent	N/A	N/A	approved
90C0063		- Original documentation safekeeping is kept in fire proof cabinet with dual custody, key register for movement of keys	sent	N/A	N/A	approved
91C0064		Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.	sent	N/A	N/A	approved
92C0065		Random Review before sending to booking	sent	N/A	N/A	approved
93C0066		Release should be as per the approval matrix stated in the Release Process.	sent	N/A	N/A	approved
94C0067		- Releases of credit files should be according to approved process	sent	N/A	N/A	approved
95C0068		- Report 5011 should be sent to CAD & finance to be presented to CBE	sent	N/A	N/A	approved
96C0069		Required investigation to be conducted on the suspicious cases .	sent	N/A	N/A	approved
97C0070		Reviewing BO reports on daily basis to monitor stopped checks for every segment	sent	N/A	N/A	approved
98C0071		Sample on daily credit for Fraud Negative Listed customers .	sent	N/A	N/A	approved
99C0072		Sudden visits on selected auto dealers should be conducted .	sent	N/A	N/A	approved
100C0073		System errors in some contracts that could not change DR profit rate automatically and stopped accrued as well Report have been designed to be sent on weekly basis from IT to CFOD till closing the issue.	sent	N/A	N/A	approved

10C0074		The other department handling Registration side to implement on the system ( System support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.	sent	N/A	N/A	approved
10C0075		التوقيع مطابق و توقيع المسئول المختص ايقة التوقيعات اينما وجدت باستيفاء خاتم التاكيد على مط	sent	N/A	N/A	approved
10C0076		تيفاء بيانات الطلب بشكل واضح ودقيق. وظيفين الآخرين على ضرورة الاهتمام باسـ . التدريب والتوجيه المستمر للباحثين والمـ وصحيح من قبل المسئول عن المراجعة لمب قد تم استيفائها بشكل واضح ودقيق التأكد من ان جميع بيانات الط	sent	N/A	N/A	approved
10C0077		منوحة للموظف تتناسب مع طبيعة عمله التأكد من أن الصلاحيات المـ	sent	N/A	N/A	approved
10C0078		بشأن تسلم وتداول المستندات المرقمة. تطبيق الاجراءات الصحيحة والمعتمدة	sent	N/A	N/A	approved
10C0079		تخص العمل بدون حفظ في نهاية كل يوم. المكتب والتأكد من عدم ترك أي متعلقات تطبيق سياسة نظافة	sent	N/A	N/A	approved
10C0080		ة إلا بعد الحصول على موافقة من الادارة. قار أنشطتهم في النطاق الجغرافي للوحد ماح للوحدات بقبول طلبات لعملاء لا يقع م عدم السـ	sent	N/A	N/A	approved
10C0081		التسجيل ومراجعة البيانات بعد تسجيلها. الممنوحة لكل موظف فيما يتعلق بأعمال الفصل التام بين الاختصاصات والصلاحيات على مدير الوحدة التأكيد من	sent	N/A	N/A	approved
10C0082		كات العملاء وتطبيق الاجراءات ذات الصلة. عمل الجرد الدوري على شيـ	sent	N/A	N/A	approved
11C0083		افقات اللازمة من إدارة التمويلات الصغيرة. مل الجديد للعميل بعد الحصول على المو يقع في نطاقها الجغرافي عنوان مقر العاطه يتم نقل بيانات العميل للوحدة التي في حالة تغيير العميل لمقر نشـ	sent	N/A	N/A	approved
11C0084		سداد العميل للمديونية بالوحدة القديمة. ت العميل للوحدة الجديدة يجب التأكيد من في حالة نقل بيانا	sent	N/A	N/A	approved
11C0085		يل واحد في أي وحدة وفي نفس الوقت. لا يسمح النظام بفتح أكثر من حساب لعمـ	sent	N/A	N/A	approved
11C0086		يؤثر بشكل كبير على البيانات المدونة به. من خلوها من أي كشط أو تحوير أو تعديل مراجعة الإيصالات والتأكد	sent	N/A	N/A	approved



114C0087	تها على المستندات المقدمة من العميل. الآلي مع البيانات المسجلة يدويا ومطابق ة البيانات المسجلة على نظام الحاسب مراجـ	sent	N/A	N/A	approved
115C0088	فيل والذي غالبا ما يكون من أقارب العميل ة اذا تطلب الأمر ذلك لكل من العميل والك فسه من خلال الاتصال التليفوني او الزيار سداد يقوم مدير الوحدة بمتابعة العميل بـ مدير الوحدة - في حالة تأخر العميل عن ال عيدها من خلال النسخة المحفوظة طرف سداد الأقساط المستحقة عليهم في موا رفة مدير الوحدة والتأكد من قيام العملاء بـ مراجعة المتحصلات اليومية بمعـ	sent	N/A	N/A	approved
116C0089	المقدمة من العميل والتأكد من صلاحيتها مراجعة المستندات	sent	N/A	N/A	approved
117C0090	لسجلات الأخرى في أماكن مناسبة وأمنه فح ذو رقابة ثنائية مع حفظ المستندات وا لمستندات المرقمة - ..الخ في شانون مص نية والكفالة - أطرف المعاملات اليومية - ا الهامة مثل: شيكات العملاء - عقود المديو يتعين حفظ جميع المستندات	sent	N/A	N/A	approved
118C0091	الملكية ويتم استيفاء من الإدارة المالية فاكثر بالإضافة الى الجزء الخاص بحقوق يتم اظهار كل مساهم تبلغ نسبتة 2.5 % والمصرين ونسب المساهمة لكل منهما و ر الاجنبى موضح به المساهمين الأجانب يتم اعداد بيان الاستثما	sent	N/A	N/A	approved
119C0092	محددة ولايوجد اى ملاحظات من المركزى زام باعداد بيانات المركزى في التوقيات ال يتم الالة	sent	N/A	N/A	approved
120C0093	عرفة الموظف المختص بمطابقة التوقعات من مطابقة توقيع العميل على الطلب بم All application are signature verified by MF officer	sent	N/A	N/A	approved
121C0094	خلال مبدأ الفصل بين الإعداد والمراجعة. المسجلة على نظام الحاسب الآلي من Data. يتم تسجيل واعتماد جميع البيانات maintenance on the system is done on maker/checker basis as per system requirements	sent	N/A	N/A	approved
122C0095	جازات وتسجيلها بالسجل المخصص لذلك الحائز الأصلي والحائز الاحتياطي أثناء الا اءات تسليم وتسلم الاختام والمفاتيح بين يتم عمل إجر	sent	N/A	N/A	approved
123C0096	إنقضاء تاريخ صلاحيتها بشهر على الأقل، يتم مراجعتها قبل	sent	N/A	N/A	approved
124C0097	يوم التحصيل او ثانى يوم عمل على الاكثر جميع المتحصلات من العملاء فى نفس يجب ان يتم توريد	sent	N/A	N/A	approved

1250098		يلها و لا يلتمس اى عذر فى مخالفة ذلك وقيع على جميع الايصالات التى قام بتحص يجب ان يقوم الباحث بالت	sent	N/A	N/A	approved
1260099		لاحيات الممنوحة للموظفين كل ربع سنة مراجعة الم	sent	N/A	N/A	approved
1270100		Daily batch is reviewed based on maker/checker in addition to 2 senior officers in the unit -Also Currently the release option at Managers leve only , also collateral coverage reviewed on amonthly basis through collateral report	sent	N/A	N/A	approved
1280101		Ensure department procedure is updated	sent	N/A	N/A	approved
1290102		* Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per approved collateral conditions .	sent	N/A	N/A	approved
1300103		* Limits under Wholesale stopped on system in case of Deviaition.	sent	N/A	N/A	approved
1310104		* Shortfalls are escalated as per policy requirements.	sent	N/A	N/A	approved
1320105		*All new instructions are communicated to the agents.	sent	N/A	N/A	approved
1330106		*Deferrals should be reflected in monthly reports including due & upcoming deferrals.	sent	N/A	N/A	approved
1340107		*On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the Quality team and The team leaders.	sent	N/A	N/A	approved
1350108		*Ongoing awareness sessions are given to the agents.	sent	N/A	N/A	approved
1360109		*Only routed availments are checked for proper approvals, yet the un routed availments should be properly monitored through Corporate Ops to ensure closing this gap.	sent	N/A	N/A	approved
1370110		*Review that monthly reconciliation with Finance is conducted to verify figures.	sent	N/A	N/A	approved
1380111		• Existence of two types of authentication( Keys and Combination Password )	sent	N/A	N/A	approved

13900112		<ul style="list-style-type: none"> <li>• Prepare process identifying all required documentation to open non personal accounts based on the legal entity of the company applying all requirements defined by ID verification of the Egyptian Money Laundering Combating Regulations. processes/process enhancement related to Account Opening area</li> </ul>	sent	N/A	N/A	approved
14000113		<ul style="list-style-type: none"> <li>•Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register</li> </ul>	sent	N/A	N/A	approved
14100114		1- changing the account status to inheritors. 1- حالة الحساب الى متوفى تغيير	sent	N/A	N/A	approved
14200115		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation	sent	N/A	N/A	approved
14300116		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
14400117		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
14500118		1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).	sent	N/A	N/A	approved
14600119		11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.	sent	N/A	N/A	approved
14700120		1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback	sent	N/A	N/A	approved
14800121		1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.	sent	N/A	N/A	approved
14900122		2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
15000123		2- Dual control on system and daily batch review	sent	N/A	N/A	approved

15100124		2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding & embossing	sent	N/A	N/A	approved
15100125		2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
15100126		2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
15100127		2- Maker/checker concept is applied manual through reports review	sent	N/A	N/A	approved
15100128		2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.	sent	N/A	N/A	approved
15100129		2) To ensure that all CCRs are conducted on time and if not extension is properly obtained	sent	N/A	N/A	approved
15100130		2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.	sent	N/A	N/A	approved
15100131		2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and the date of processing the transaction on system.	sent	N/A	N/A	approved
15100132		2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustments must be allowable under policy, FRR should be approved per policy.	sent	N/A	N/A	approved
16100133		2. Monitoring document movement to/from stores thru sheet .	sent	N/A	N/A	approved
16100134		2. No invoice will be paid unless the asset is coded.	sent	N/A	N/A	approved
16100135		2. Processing the hotel invoices on a maker / checker basis.	sent	N/A	N/A	approved
16100136		2. Receiving report from the vendor on a quarterly basis to review the redeem points	sent	N/A	N/A	approved
16100137		2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.	sent	N/A	N/A	approved
16100138		2. Short list for the approved consultants - contractors - vendors.	sent	N/A	N/A	approved

16C0139	2. Unit head signature is required on the invoice.	sent	N/A	N/A	approved
16C0140	2-Increasing the policy on daily basis from the vendor's side on the expense of ADIB.(if required)	sent	N/A	N/A	approved
16C0141	2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head	sent	N/A	N/A	approved
16C0142	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.	sent	N/A	N/A	approved
17C0143	3- Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.	sent	N/A	N/A	approved
17C0144	3- Monitoring performance and applying penalties for breaches	sent	N/A	N/A	approved
17C0145	3. Logging all the invoices in sheet for monitoring	sent	N/A	N/A	approved
17C0146	3. Relationship review and returns, pricing and repayment schedule.	sent	N/A	N/A	approved
17C0147	3. Review the register to ensure no duplicate.	sent	N/A	N/A	approved
17C0148	3-Additional control point through retail risk monthly sample review	sent	N/A	N/A	approved
17C0149	3-Branch to provide operation with claim required original documentation as per contract with takaful insurance company by maximum 15 days	sent	N/A	N/A	approved
17C0150	3-SLAs Between all stakeholders defining the timeline to discuss all the technical evalution.	sent	N/A	N/A	approved
17C0151	4) Transactional documents must be archived by customer for reference and review and safekept under dual control in a fireproof cabinets	sent	N/A	N/A	approved
17C0152	4. Collateral valuation.	sent	N/A	N/A	approved
18C0153	4. Processing the invoices on original	sent	N/A	N/A	approved
18C0154	4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.	sent	N/A	N/A	approved
18C0155	5) Risk reporting is done	sent	N/A	N/A	approved
18C0156	5. Stress testing' discipline is in place for key environmental uncertainties.	sent	N/A	N/A	approved

18C0157	6) Specific documentation standards and variance are specified.	sent	N/A	N/A	approved
18C0158	6. For public sector group, only where support is evidenced by way of the means & purpose test, confirm that the test has been completed and has been attached as part of the credit review package.	sent	N/A	N/A	approved
18C0159	7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particularly term loans prior to disbursements (30, 60, or 90 day extensions approved), have been resolved and appropriate memos are on file.	sent	N/A	N/A	approved
18C0160	Ensure salaries transferring for companies under STL Scheme Policy training is conducted by the policy managers to all credit initiation team/branches.	sent	N/A	N/A	approved
18C0161	Ensure that BCP in PlaceEnsure that Daily follow between both the branches & the vendors,within communication with Police authority to escort the said vehicles or rest them in the safe parks of the police stations till the coming morning.	sent	N/A	N/A	approved
18C0162	Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's compliance with regulatory limits and report it to CBE and reviewed from Market Head	sent	N/A	N/A	approved
19C0163	Premises department broadcast the project time frame,MEP,list of needs , assigned tasks to stakeholders at the start of each project with a regular following up notifications with each mile stone to make sure of the process progress	sent	N/A	N/A	approved
19C0164	Returned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system	sent	N/A	N/A	approved
19C0165	Returned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed	sent	N/A	N/A	approved
19C0166	Returned Cards 6. Review shredding list against system (card status) by CB unit head and Quality unit	sent	N/A	N/A	approved

19C0167		Returned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.	sent	N/A	N/A	approved
19C0168		TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO senior officer	sent	N/A	N/A	approved
19C0169		TMO head on daily basis review and ensure that all FX & MM deals executed on SunGard are reconciled with Phnx GLS by TMO senior officer	sent	N/A	N/A	approved
19C0170		Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a year including the call tree testing and the BCM plans are updated based on the results. All issues identified are tracked for remediation.	sent	N/A	N/A	approved
19C0171		ب تاريخها و اطلاع جميع العاملين عليها حفظ التعليمات الدورية حسب	sent	N/A	N/A	approved
19C0172		* Valuations are submitted to docs unit by RM with lodging memo	sent	N/A	N/A	approved
20C0173		* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date	sent	N/A	N/A	approved
20C0174		* All Received documents should be updated on Q &A;	sent	N/A	N/A	approved
20C0175		* 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.	sent	N/A	N/A	approved
20C0176		* Any variance in P&L; between TFO and TBO for FX and Fixed Income if not detected and cleared from day 1, it will continue throughout the month	sent	N/A	N/A	approved
20C0177		* BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily basis by AMC officers under advice to Branches in case of missing CUH documents or opened by mistake, and new RIM Class for inheritors Account now on production to change the RIM Class for deceased clients.	sent	N/A	N/A	approved

2050178		* CFOD must ensure that proper approvals in place for availment transactions exceeding their delegated limits having CAD and business on board. As per policy section (2)	sent	N/A	N/A	approved
2060179		* CFOD to ensure proper approval level for availments as per approved policies prior processing.	sent	N/A	N/A	approved
2070180		* Check that report is prepared Monthly.	sent	N/A	N/A	approved
2080181		* Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on portal by Compliance.	sent	N/A	N/A	approved
2090182		* Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.	sent	N/A	N/A	approved
2100183		* Communicating CPs satisfaction letter to all participants in a timely manner.	sent	N/A	N/A	approved
2110184		* Confirmation on receiving /deducting agency fees	sent	N/A	N/A	approved
2120185		* Credit limits maintenance on Ethix is done by maker and checker .	sent	N/A	N/A	approved
2130186		* Customers place their feedback in the app inbox managed by call center.	sent	N/A	N/A	approved
2140187		* Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& ( Minor accounts per Branch ) and reviewed by AMC officer on a daily basis under advice to Branches	sent	N/A	N/A	approved
2150188		* Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor discrepancy which does not need customer signature to be adjusted from AMC.	sent	N/A	N/A	approved
2160189		* Docs are submitted with lodging memo	sent	N/A	N/A	approved
2170190		* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA	sent	N/A	N/A	approved
2180191		* Ensure OD limits (for excesses) reduced to zero.	sent	N/A	N/A	approved



21900192		* Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments	sent	N/A	N/A	approved
22000193		* Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be communicated to participant banks	sent	N/A	N/A	approved
22100194		* Ensure that T.S is circulated to OPS for proper calculation .	sent	N/A	N/A	approved
22200195		* Ensure that T.S. is circulated to all concerned parties' internally	sent	N/A	N/A	approved
22300196		* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner	sent	N/A	N/A	approved
22400197		* Existing BO report extracted to compare processed DC in previous day against daily interface report (Card management system AS-400) and IT operation confirmation report	sent	N/A	N/A	approved
22500198		* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	sent	N/A	N/A	approved
22600199		* Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquires are performed by Maker/ Checker.	sent	N/A	N/A	approved
22700200		* FX Sales Officer issue FX board rates on daily basis to branches and FX trader update the FX rate sheet on ADIB page on Reuters for CBE tracking and also frequently check changes in the market to adjust price movement	sent	N/A	N/A	approved
22800201		* Highlight in case there is exposure reflected for any bank without an approved limit.	sent	N/A	N/A	approved

229C0202		* In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & account restricted which affect the deduction of monthly installment * MIS reported to branches network & Escalated to branches network head & ORM on monthly basis	sent	N/A	N/A	approved
230C0203		* Legal drafting for syndication documents as per approved T.S.	sent	N/A	N/A	approved
231C0204		* Legal/risk/shariaa approvals should be obtained on all syndication documents	sent	N/A	N/A	approved
232C0205		* Limits on SunGard is done by maker and reviewed by checker.	sent	N/A	N/A	approved
233C0206		* limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify	sent	N/A	N/A	approved
234C0207		* Limits updated as per drawing power.	sent	N/A	N/A	approved
235C0208		* Market survey to be conducted every 6 months to scan the market and monitor new updates	sent	N/A	N/A	approved
236C0209		* New Client Signature System deployed on production March 2014 enabling segregation between the customer, guardians & POA signatures upload for better search accurate results * RIM To Account Relationship deployed on production to enable opening Separate RIM for Guardian , POA & Minor.	sent	N/A	N/A	approved
237C0210		* Obtain legal & Risk & Shariaa approval on drafted documents	sent	N/A	N/A	approved
238C0211		* Perform sample testing on customer account to ensure that the transactions are fired through SAS system according to set scenario/ threshold * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired through SAS system according to set scenario/ threshold	sent	N/A	N/A	approved
239C0212		* Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. Maker / checker concept is evidenced on Documents check list.	sent	N/A	N/A	approved

2400213		* Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / checker.	sent	N/A	N/A	approved
2410214		* Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker	sent	N/A	N/A	approved
2420215		* Received Docs reviewed by Maker/ Checker at Docs Unit	sent	N/A	N/A	approved
2430216		*- Report prepared by maker and checker.	sent	N/A	N/A	approved
2440217		* Review signing powers & signing on behalf of the company is properly checked	sent	N/A	N/A	approved
2450218		* Review valuation reports in line with policy & CBE guidelines	sent	N/A	N/A	approved
2460219		* SLAs between concerned departments were approved and communicated to stakeholders	sent	N/A	N/A	approved
2470220		* Swifts / emails sent to participant banks are reviewed Maker/ Checker	sent	N/A	N/A	approved
2480221		* Swifts sent to participant banks are reviewed by Maker/ Checker	sent	N/A	N/A	approved
2490222		* The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory rules in a way that also does not prejudice Shari'a requirements.	sent	N/A	N/A	approved
2500223		* The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in ADIB Egypt to remove the contradiction between Shari'a and the applied and relevant laws.	sent	N/A	N/A	approved
2510224		* Trading desk manage all FCY cash flow, accomodate for the CBE FCY Reserve Requirements and arrange for managing liquidity shortage or surplus according to future commitments.	sent	N/A	N/A	approved
2520225		* Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access set per trader	sent	N/A	N/A	approved

2530226		* Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, Treasury is responsible to cover such overdrawn balance through borrowing in the interbank market	sent	N/A	N/A	approved
2540227		* Tutorials of IB/MB usage is created on social media , going fwd we suggest having digital ambassador in branches to educate the customers.	sent	N/A	N/A	approved
2550228		*All data/information are logged in the agent knowledge base.	sent	N/A	N/A	approved
2560229		*All deals should be documented through mails,fax,or recorded landlines	sent	N/A	N/A	approved
2570230		*Any event of default should be communicated to all participant banks & should be escalated to ADIB Capital team / ADIB risk & business first for advising action prior sending to participant banks	sent	N/A	N/A	approved
2580231		*Approved obligors with collateralized facilities are reflected in collateral sheet.	sent	N/A	N/A	approved
2590232		*Back office should review all deals to be matching with Reuters conversation on a daily basis before booking on PHOENIX ,Middle office must reviewed deals ,	sent	N/A	N/A	approved
2600233		*CAD received updates from legal Dept. and update CBE network with any new legal action.	sent	N/A	N/A	approved
2610234		*Capacity plan is prepared based on business requirements taking *Measuring the service level to ensure meeting the department KPI's (Threshold 70%).	sent	N/A	N/A	approved
2620235		*CBE monthly report is automated and data are automatically generated from system. There are some manual inputs in the report and a CR is prepared to automate the whole report.	sent	N/A	N/A	approved
2630236		*Check data reflected in Non portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	sent	N/A	N/A	approved
2640237		*Check data reflected in portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.	sent	N/A	N/A	approved

2650238		*Check that all performing names are approved as per CBE legal lending limit regulation.	sent	N/A	N/A	approved
2650239		*Check that if there is any breach, system should be amended and exception approvals in place.	sent	N/A	N/A	approved
2650240		*Checks availments under approved and valid limits.	sent	N/A	N/A	approved
2650241		*Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .	sent	N/A	N/A	approved
2650242		*combination and keys should be kept in safe have dual custody.	sent	N/A	N/A	approved
2700243		*committee that would be responsible for decision making and execution of contingency plans.	sent	N/A	N/A	approved
2710244		*Crop Ops to provide CAD with route transaction to ensure proper level of approval obtained for availments as per policy.	sent	N/A	N/A	approved
2710245		*Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within specific branch & checked against previous proceeded transactions.	sent	N/A	N/A	approved
2710246		*Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, Legal,HR operations etc.) for clearances feedback. *HR personnel and service manager reviews the clearance check lists and ensures obtaining the clearances from relevant stakeholders.	sent	N/A	N/A	approved
2710247		*Ensure saving copy from approved CA is on common area.	sent	N/A	N/A	approved
2750248		*Ensure that incremental approvals have been obtained.	sent	N/A	N/A	approved
2760249		*Ensure that the received T.S. is the approved by participant banks.	sent	N/A	N/A	approved
2770250		*FX Trader monitors all FX deals done on the daily blotter and review it with Treasury Sales Officers after booking them on FX tracking sheet along with Sunguard.	sent	N/A	N/A	approved

27800251		*HR payment officer prepare payroll files to be posted on HR Oracle system. *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core banking system. *Payroll register extracted from Oracle system is validated by Head of HR Operations prior processing.	sent	N/A	N/A	approved
27900252		*issuing Monthly report for Valuation related to Mort F/O ADIB showing the expiry due valuation and upcoming	sent	N/A	N/A	approved
28000253		*Make sure to abide with clean desk Policy	sent	N/A	N/A	approved
28100254		*Procedures should clearly define plans and actions to address both short-term and longer term disruptions in funding sources	sent	N/A	N/A	approved
28200255		*Release for any document should be signed by Maker & checker.;	sent	N/A	N/A	approved
28300256		*Report generated daily to review all tansactions	sent	N/A	N/A	approved
28400257		*Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirment and covering any liquidity commitments.	sent	N/A	N/A	approved
28500258		*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.	sent	N/A	N/A	approved
28600259		*Shredding confidential data	sent	N/A	N/A	approved
28700260		*Sign-off Reuters and Dealing System end of day	sent	N/A	N/A	approved
28800261		*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions	sent	N/A	N/A	approved
28900262		*Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit admin for circulation.	sent	N/A	N/A	approved
29000263		*Traders may not deal outside their trading room unless operational procedures are in place.	sent	N/A	N/A	approved

2910264		*Traders should abide with all CBE Regulations, through discussing any new regulation with Treasurer and concerned business units and adding them to dealer desk guide	sent	N/A	N/A	approved
2910265		*Traders should close deals on recorded phones only	sent	N/A	N/A	approved
2910266		*Treasurer's approval should be taken in such case and there must be at least two traders present . Late deals will be processed and included in all daily position reports.	sent	N/A	N/A	approved
2910267		*Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury	sent	N/A	N/A	approved
2910268		*Various elements of the CFP should be tested by Treasurer and ALCO to ensure the viability of tests & scenario .	sent	N/A	N/A	approved
2910269		. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
2910270		. 4- Maintenance report reflecting any change done on the customer profile on CMS is generated daily and reviewed by an independant senior Cards ops unit staff (supervisor)	sent	N/A	N/A	approved
2910271		• Agency staff are trained on TCF principles and Collection process.	sent	N/A	N/A	approved
2910272		• All Sent / Received e-mails to external collection agencies must be encrypted.	sent	N/A	N/A	approved
3010273		• All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reconciliation and audit purpose. Any identified issues are escalated to collections head for appropriate action.	sent	N/A	N/A	approved
3010274		• BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side	sent	N/A	N/A	approved
3010275		• Both TFO and TBO recieves requests for TMU deposits from Branches.	sent	N/A	N/A	approved
3010276		• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	sent	N/A	N/A	approved

3040277		<ul style="list-style-type: none"> <li>• Certificate shall be signed by two authorized signatories (two signatories from operation side )</li> </ul>	sent	N/A	N/A	approved
3050278		<ul style="list-style-type: none"> <li>• Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days .</li> </ul>	sent	N/A	N/A	approved
3060279		<ul style="list-style-type: none"> <li>• Client Position reflecting blocked funds to be signed by Maker &amp; Checker and to be attached to the copy of the certificate</li> </ul>	sent	N/A	N/A	approved
3070280		<ul style="list-style-type: none"> <li>• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR.</li> </ul>	sent	N/A	N/A	approved
3080281		<ul style="list-style-type: none"> <li>• Collections team to adhere to the call script.</li> </ul>	sent	N/A	N/A	approved
3090282		<ul style="list-style-type: none"> <li>• Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault &amp; Original keys held in Documentation vault locked by dual custody</li> </ul>	sent	N/A	N/A	approved
3100283		<ul style="list-style-type: none"> <li>• Conversation serials are printed on a daily basis by TBO officer and attached to our daily bundle and kept under dual custody after cheking by TBO supervisor.</li> </ul>	sent	N/A	N/A	approved
3110284		<ul style="list-style-type: none"> <li>• Each account granted facility &gt;100k and the bank raised a legal action against the customer should be reported " Legal action " to CBE according to its regulation.</li> </ul>	sent	N/A	N/A	approved
3120285		<ul style="list-style-type: none"> <li>• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.</li> </ul>	sent	N/A	N/A	approved
3130286		<ul style="list-style-type: none"> <li>• Each account written off should be reported " written off " to CBE according to its regulation.</li> </ul>	sent	N/A	N/A	approved
3140287		<ul style="list-style-type: none"> <li>• Ensure that all CBC accounts that hit 180 DPD are due to be written off.</li> <li>• Ensure that all assets accounts that hit 36+ months are due to be written off.</li> </ul>	sent	N/A	N/A	approved



3150288		<ul style="list-style-type: none"> <li>• Ensure that all deceased accounts have been identified and raised to Ops team.</li> <li>• Ensure that all required documents have been sent to Ops team.</li> <li>• Ensure that insurance company settled all claims during the agreed period.</li> </ul>	sent	N/A	N/A	approved
3160289		<ul style="list-style-type: none"> <li>• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.</li> </ul>	sent	N/A	N/A	approved
3170290		<ul style="list-style-type: none"> <li>• Ensure that the tele-calling team prioritizes high-risk accounts.</li> </ul>	sent	N/A	N/A	approved
3180291		<ul style="list-style-type: none"> <li>• have a checklist which is already approved by the concerned departments reflecting the needed documents (which follow the country policy for legal documentation and compliance requirement )noting that before opening any new account maker and checker validate the presented documents against this check list</li> </ul>	sent	N/A	N/A	approved
3190292		<ul style="list-style-type: none"> <li>• Head of Branch Logistics Distribution review and approve before circulation.</li> <li>• Final Version of Circulation is reviewed from all concerned parties prior sending.</li> </ul>	sent	N/A	N/A	approved
3200293		<ul style="list-style-type: none"> <li>• 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</li> </ul>	sent	N/A	N/A	approved
3210294		<ul style="list-style-type: none"> <li>• Job description are in place and certified for all staff.</li> </ul>	sent	N/A	N/A	approved
3220295		<ul style="list-style-type: none"> <li>• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.</li> </ul>	sent	N/A	N/A	approved
3230296		<ul style="list-style-type: none"> <li>• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management process</li> </ul>	sent	N/A	N/A	approved
3240297		<ul style="list-style-type: none"> <li>• KYC data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified prior opening the account</li> </ul>	sent	N/A	N/A	approved

3250298		<ul style="list-style-type: none"> <li>• Make sure that copy of all issued certificates attached with blocked fund screen shot filled on Box file signed by Maker &amp; Checker &amp; reconcile certificate file with the certificate custody register</li> </ul>	sent	N/A	N/A	approved
3260299		<ul style="list-style-type: none"> <li>• Maker/Checker concept is applied on this process.</li> </ul>	sent	N/A	N/A	approved
3270300		<ul style="list-style-type: none"> <li>• Maker/Checker in preparing the collection agencies expenses ,Also an independent department ( MIS unit ) is reviewing the expense claims for the collection agencies</li> </ul>	sent	N/A	N/A	approved
3280301		<ul style="list-style-type: none"> <li>• Monitor call recording system outages through samples conducted and state the exact time in which it occur by managers, ensure that all system features are working smoothly. Testing system achieved calls based on managers tickets raised to IT team.</li> </ul>	sent	N/A	N/A	approved
3290302		<ul style="list-style-type: none"> <li>• Monitoring and Follow up till tasks closure.</li> <li>• Escalation is prepared in case of any deviation.</li> </ul>	sent	N/A	N/A	approved
3300303		<ul style="list-style-type: none"> <li>• Monthly flows/targets for each and every bucket are reviewed in line with the actual performance against annual targets and any amendment if required is communicated to the collections team.</li> </ul>	sent	N/A	N/A	approved
3310304		<ul style="list-style-type: none"> <li>• Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM.</li> </ul>	sent	N/A	N/A	approved
3320305		<ul style="list-style-type: none"> <li>• Protected spreadsheet</li> </ul>	sent	N/A	N/A	approved
3330306		<ul style="list-style-type: none"> <li>• Receipt books which are not yet delivered to the external agencies are kept in fire proof and on monthly basis an exercise is conducted to review and ensure that no one is lost.</li> </ul>	sent	N/A	N/A	approved
3340307		<ul style="list-style-type: none"> <li>• Reconnect with a sample of customers that the collection agencies have dealt with. Any issue should be identified and reported to both the Collection Head and the Agency Owner.</li> </ul>	sent	N/A	N/A	approved

3350308		<ul style="list-style-type: none"> <li>Regional Branches Operations visit and monitor all branches as per yearly plan.</li> <li>Maintain adequate operational control over branches functions.</li> <li>Train branches operations staff during the visits or through roadshow.</li> </ul>	sent	N/A	N/A	approved
3360309		<ul style="list-style-type: none"> <li>Review of bank certificates monthly by external auditor as per regulations in this regard amounts in hold , maker or checker and team leader and unit head</li> </ul>	sent	N/A	N/A	approved
3370310		<ul style="list-style-type: none"> <li>Review sample of BO reports manually.</li> <li>Manually assessment of BO access and reports classification.</li> <li>Maintaining access matrix for all BO Access and reports.</li> </ul>	sent	N/A	N/A	approved
3380311		<ul style="list-style-type: none"> <li>SunGard system provides a daily agenda for all pending deals, TBO officer pass all the pending deals to be reviewed by TBO supervisor.</li> </ul>	sent	N/A	N/A	approved
3390312		<ul style="list-style-type: none"> <li>Supervisor reviews the collector attitude while calling the customer , How can he/she deal with customer, Call efficiency, How can he/she solve any issue raised within the call.</li> </ul>	sent	N/A	N/A	approved
3400313		<ul style="list-style-type: none"> <li>TBO ensures continuity of conversation serial number by the officer and reviewed by the supervisor.</li> </ul>	sent	N/A	N/A	approved
3410314		<ul style="list-style-type: none"> <li>TBO officer ensure that the conversation data is reflected correctly in the deal ticket and reviewed from TBO supervisor, In case of mismatching TBO supervisor informs TFO to amend.</li> </ul>	sent	N/A	N/A	approved
3420315		<ul style="list-style-type: none"> <li>TBO post requested deposits in PHX with the approved rates..</li> </ul>	sent	N/A	N/A	approved
3430316		<ul style="list-style-type: none"> <li>TFO provide rates which should be applied on TMU deposits to TBO.</li> </ul>	sent	N/A	N/A	approved
3440317		<ul style="list-style-type: none"> <li>the certificate register must be reviewed on daily basis and signed from maker and checker level</li> </ul>	sent	N/A	N/A	approved
3450318		<ul style="list-style-type: none"> <li>The full cleanup for Non personal accounts had been finalized by the team since March 2012 by checking all existing file which opened before centralization and update clean up sheet weekly and follow up is done with branches and with senior management</li> </ul>	sent	N/A	N/A	approved

346C0319		<ul style="list-style-type: none"> <li>• The Supervisor conducts periodic reviews with the respective agency manager on the agency's performance in line with the agreed performance.</li> </ul>	sent	N/A	N/A	approved
347C0320		<ul style="list-style-type: none"> <li>• The used receipt books should be sent to archiving unit. A memo is prepared for this purpose.</li> </ul>	sent	N/A	N/A	approved
348C0321		<ul style="list-style-type: none"> <li>• TMO on a daily basis reconcile and ensure that all received TMU requests are posted correctly and matched with GLs balances.</li> </ul>	sent	N/A	N/A	approved
349C0322		<ul style="list-style-type: none"> <li>• Updated collections process manual where all process changes are being properly documented and approved by collections head .</li> </ul>	sent	N/A	N/A	approved
350C0323		<ul style="list-style-type: none"> <li>• Version Control: approved version of spreadsheets are used.</li> </ul>	sent	N/A	N/A	approved
351C0324		<ul style="list-style-type: none"> <li>• Weekly review of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assurance is conducted on report reconciliation.</li> <li>• Each delinquent account should be allocated to collector to ensure that all the delinquent customers are contacted by the collection team.</li> </ul>	sent	N/A	N/A	approved
352C0325		<ul style="list-style-type: none"> <li>• Ensure filling original documents in vault after being reviewed and registered , entry to the vault done by at least 2 authorized employees as per Vault memo</li> </ul>	sent	N/A	N/A	approved
353C0326		<p>1- Daily Mail in logged with details by maker-checker &amp; after reviewing files another cycle of checking at main vault before files archiving. 2- Dual Custody in place for received files / modifications documents</p>	sent	N/A	N/A	approved
354C0327		<p>1- staff are kept updated with their roles &amp; responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented</p>	sent	N/A	N/A	approved
355C0328		<p>1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.</p>	sent	N/A	N/A	approved

35C0329		1- All checks are subject to the manual examination before processing with smooth corporation with other banks dealing with CBE Clearing session	sent	N/A	N/A	approved
35C0330		1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved and in place	sent	N/A	N/A	approved
35C0331		1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Remittances directly scanned copies via email.	sent	N/A	N/A	approved
35C0332		1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis. 1- منفذ ومراجع صري / 50000 جم يتم تنفيذها من خلال مليات المالية التي تتعدى 25000 جنيه م جميع الع	sent	N/A	N/A	approved
36C0333		1- All transactions are processed as maker/checker as per checklist.	sent	N/A	N/A	approved
36C0334		1- Approvals as per delegation matrix to be in place prior executing	sent	N/A	N/A	approved
36C0335		1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.	sent	N/A	N/A	approved
36C0336		1- Biannual exhibit are performed to ensure keeping checks in maturity properly in separate custody	sent	N/A	N/A	approved
36C0337		1- BO reports extracted on daily basis to ensure correctness for the data fed	sent	N/A	N/A	approved
36C0338		1- BO reports extracted on daily basis to ensure correctness for the data fed 2- Manual register are controlled by trade bills supervisor upon sending /receiving TB to court	sent	N/A	N/A	approved
36C0339		1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- تأكد من فهم الفرع للإجراءات مسئول عن طباعة أي إجراءات جديدة لل يكون مدير الفرع	sent	N/A	N/A	approved
36C0340		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.	sent	N/A	N/A	approved

368C0341		1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P; is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
369C0342		1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal	sent	N/A	N/A	approved
370C0343		1- Check that Monthly MIS / Risk Analysis Reports including Leading Indicators, Coincident Indicators, Lagging Indicators, Vintage MIS, Segments, Month-on-book performance by products and schemes are regularly tracked and reviewed. - All appropriate reports must exist -The reports should be issued in a timely manner	sent	N/A	N/A	approved
371C0344		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
372C0345		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
373C0346		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
374C0347		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
375C0348		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
376C0349		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
377C0350		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved

37800351		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
37900352		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38000353		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38100354		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38200355		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38300356		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38400357		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38500358		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38600359		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38700360		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38800361		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
38900362		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved

3900363		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
3910364		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
3920365		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	sent	N/A	N/A	approved
3930366		1- Clear updated designations are in place to segregate duties maintained within the unit and custody	sent	N/A	N/A	approved
3940367		1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with FCY.	sent	N/A	N/A	approved
3950368		1- Collection to notify branches & operations once informed by the deceased customers	sent	N/A	N/A	approved
3960369		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	sent	N/A	N/A	approved
3970370		1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/ADIB Egypt board 2- Detailed work procedures for every function performed in the department should be in place - Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
3980371		1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program	sent	N/A	N/A	approved
3990372		1- Customers names are reviewed against names & account number by branches & operations	sent	N/A	N/A	approved
4000373		1- Customer's photo should be used for his own account.	sent	N/A	N/A	approved
4010374		1- Daily BO Reports (closed loan accounts) review on a daily basis	sent	N/A	N/A	approved
4020375		1- Daily monitoring to the tha ACH booking files received from EBC.	sent	N/A	N/A	approved



4030376		1- Data is extracted and received from the IT side on email / shared folder.	sent	N/A	N/A	approved
4040377		1- Data received from the Credit Admin side on email.	sent	N/A	N/A	approved
4050378		1- Data received from the Finance side on email.	sent	N/A	N/A	approved
4060379		1- Data received from the Operations (Corporate Finance Ops) side on email.	sent	N/A	N/A	approved
4070380		1- Dealing with credible accredited agencies to ensure high quality data	sent	N/A	N/A	approved
4080381		1- Designated dual custodians	sent	N/A	N/A	approved
4090382		1- Designations of dual custody in place for key registers and access to the main vault	sent	N/A	N/A	approved
4100383		1- DSU are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
4110384		1- Dual custody in place for all booked assets documentation in the main vault	sent	N/A	N/A	approved
4120385		1- Dual custody in place for all issued cash back cards documentation in the main vault	sent	N/A	N/A	approved
4130386		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4140387		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4150388		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4160389		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4170390		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4180391		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4190392		1- Ensure all procedures/Policies are updated and approved	sent	N/A	N/A	approved
4200393		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4210394		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

4220395		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220396		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220397		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220398		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220399		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220400		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220401		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4220402		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4300403		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4300404		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4300405		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4300406		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

43C0407		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
43C0408		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
43C0409		1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. التوقيع على النظام بعد مرور 10 ايام من فتح الحساب واذاف انعدام كارت التوقيع الثاني.	sent	N/A	N/A	approved
43C0410		1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviation authority if found .	sent	N/A	N/A	approved
43C0411		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
43C0412		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
44C0413		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
44C0414		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process 3- SLA in place	sent	N/A	N/A	approved
44C0415		1- Ensure that all functions are processed after maintaining proper approvals/memos	sent	N/A	N/A	approved
44C0416		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved

44400417		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
44500418		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
44600419		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
44700420		1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all procedures are updated	sent	N/A	N/A	approved
44800421		1- Ensure that all functions are processed after maintaining proper approvals/memos.	sent	N/A	N/A	approved
44900422		1- Ensure that all information is updated on knowledge base	sent	N/A	N/A	approved
45000423		1- Ensure that contract & SLA with the service provider are in place	sent	N/A	N/A	approved
45100424		1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the related parties.	sent	N/A	N/A	approved
45200425		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. .	sent	N/A	N/A	approved
45300426		1- Function is under dual control maker/checker review prior processing	sent	N/A	N/A	approved

4540427		1- Getting approval prior sending or receiving any batches.	sent	N/A	N/A	approved
4550428		1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head.	sent	N/A	N/A	approved
4560429		1- GL reconciliation process are currently under enhancement in cooperation with ICU and will be implemented once IT provide us with the required report showing the breakdown of CAD GLs by each customer name and RIM number to allow us to execute the required GLs proof on a monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.	sent	N/A	N/A	approved
4570430		1- GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled (GL accounts under the CFOD custody attached)	sent	N/A	N/A	approved
4580431		1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
4590432		1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities. 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
4600433		1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities	sent	N/A	N/A	approved
4610434		1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
4620435		1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities. 2- segregation of duties is clearly do	sent	N/A	N/A	approved

4630436		1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis to ensure that GLs/account types are correctly mapped to the ALM system same as the balance sheet. 2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system. 3- Ensure daily smooth running of Quantum reports.	sent	N/A	N/A	approved
4640437		1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk Head, Group Treasurer. 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to concerned stakeholders for implementation. 4- For policy amendements, required amendements will be presented to the CRO in order to obtain BOD approval in case of materiality. 5- In case of no material change , ALCO is delegated to approve.	sent	N/A	N/A	approved
4650438		1- Monitoring and Follow up till closure.	sent	N/A	N/A	approved
4660439		1- Non Financial / financial maintenance on the accounts are being done on a maker / checker 1- ع لى حسابات العملاء من خلال منفذ ومراج الحركات المالية / الغير ماليه تتم ع	sent	N/A	N/A	approved
4670440		1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.	sent	N/A	N/A	approved
4680441		1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data from RM before performing ECR on the System	sent	N/A	N/A	approved
4690442		1- One of the department's staff to send the PDF file through the email for the printed checkbooks to the Mother Branches to be notified.	sent	N/A	N/A	approved
4700443		1- Only desginated staff in Cards Ops unit have access to maintenance screen with full seggregation of duties in place	sent	N/A	N/A	approved

47C0444		1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. 1- ه شهرية لسجل الهدايا والمخزون بالفروع يقوم مدير العمليات ومدير الفرع بمراجعة	sent	N/A	N/A	approved
47C0445		1- Ops officer branch manager ensure having the hold mail under dual custody. 1. بالفرع تحت رقابه ثنائيي م الفرع العمليات من الاحتفاظ المراسلات يتأكد مدير	sent	N/A	N/A	approved
47C0446		1- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
47C0447		1- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
47C0448		1- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
47C0449		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	sent	N/A	N/A	approved
47C0450		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	sent	N/A	N/A	approved
47C0451		1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	sent	N/A	N/A	approved
47C0452		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.	sent	N/A	N/A	approved
48C0453		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.	sent	N/A	N/A	approved
48C0454		1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	sent	N/A	N/A	approved

4820455		1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	sent	N/A	N/A	approved
4830456		1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data to be matched with Daltex report too	sent	N/A	N/A	approved
4840457		1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal.	sent	N/A	N/A	approved
4850458		1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
4860459		1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD reports are reviewed by checkers to ensure all transactions are processed timely and accurately. 5- In case of system errors shown while processing incoming transactions, Remittance unit hold such transactions till reviewing EOD running to ensure that no duplications occurred.	sent	N/A	N/A	approved
4870460		1- Regular skills and capabilities development sessions	sent	N/A	N/A	approved
4880461		1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.	sent	N/A	N/A	approved
4890462		1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability and Sustainable Finance.	sent	N/A	N/A	approved



4900463		1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, ADIB Foundation and Sustainability Departments then a final review and consolidate and approval is done by Head of Sustainability and Sustainable Finance.	sent	N/A	N/A	approved
4910464		1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	sent	N/A	N/A	approved
4920465		1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	sent	N/A	N/A	approved
4930466		1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.	sent	N/A	N/A	approved
4940467		1- Review alerts generated by AML solution within the predefined time frame.	sent	N/A	N/A	approved
4950468		1- Review commissions (normal and special) are posted correctly on the customer level and reconcile with GL 2- Daily reconcile CBE GL against total value of checks 3-Holding commission option for required commission is available if our client account is Zero / insufficient balance except for returned items	sent	N/A	N/A	approved
4960469		1- Review insurance company compensation amount	sent	N/A	N/A	approved
4970470		1- Review received special approvals against approved delegation matrix prior processing	sent	N/A	N/A	approved
4980471		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	sent	N/A	N/A	approved
4990472		1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system	sent	N/A	N/A	approved

5000473		1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pending against the set targets and benchmarks. The error rates are also monitored by each staff member and any trends/issues are actioned appropriately.	sent	N/A	N/A	approved
5000474		1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior execution and file them in a separate file. 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no outstanding amount more than 15 days. 3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 1- ويتم حفظها في ملف منفصل -1 من طريق رئيس الخزينة قبل تنفيذ العملية عن طريق منفذ و مراجع وتتم المراجعة ع يتم تنفيذ المعاملات	sent	N/A	N/A	approved
5000475		1- To save all the required documents on shared folder such as updated commercial register, BOD resolution minutes of meetings, financial statements , قرار التأسيس ...etc.	sent	N/A	N/A	approved
5000476		1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.	sent	N/A	N/A	approved
5000477		1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.	sent	N/A	N/A	approved
5000478		1- Yearly plan sets.	sent	N/A	N/A	approved
5000479		اقصى حماية ممكنة لاموال واروراق البنك و اكثر من محامى فى تلك الامور لضمان ة حال تعذر توفير سيارة خاصة 3- يتم حض المحامين الشخصية ووسيلة انتقال لائق و د اموال سائلة 2- يتم استخدام سيارات 1- يتم استخدام سيارات البنك فى حالة وج	sent	N/A	N/A	approved
5000480		1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

508C0481		1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
509C0482		1- Ensure all procedures/Policies are updated and approved '2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
510C0483		1) annual trainings plan 2) new projects training	sent	N/A	N/A	approved
511C0484		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
512C0485		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
513C0486		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved

5140487		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
5150488		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
5160489		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
5170490		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved

518C0491		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
519C0492		1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior processing 3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	sent	N/A	N/A	approved
520C0493		1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further saved in a fire proof room.	sent	N/A	N/A	approved
521C0494		1) Business Team to conduct regular visits to their customers.	sent	N/A	N/A	approved
522C0495		1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.	sent	N/A	N/A	approved
523C0496		1) Capacity plan should be prepared taking into consideration annual leaves.	sent	N/A	N/A	approved
524C0497		1) COB Plan is reviewed and updated Annually with COB Team	sent	N/A	N/A	approved
525C0498		1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific business.	sent	N/A	N/A	approved

52C0499		1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its debt. This is conducted through a wide range of reports that are currently being developed manually till the implementation of an EW application that captures all incidents.	sent	N/A	N/A	approved
52C0500		1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its debt. This is conducted through a wide range of reports that are currently being developed manually till the implementation of an EW application that captures all incidents.	sent	N/A	N/A	approved
52C0501		1) Ijab & Kobool, withdrawal notice forms must be filled and signed by the authorized signatory who delegated on behalf of the company and ADIB delegated staff i.e. Corporate RM	sent	N/A	N/A	approved
52C0502		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	sent	N/A	N/A	approved
53C0503		1) JD is in place in HR and in case new JD is requested, it is updated and sent to them.	sent	N/A	N/A	approved
53C0504		1) Make Sure that the Monthly required Dump files are provided from required departments.	sent	N/A	N/A	approved
53C0505		1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the way out scenario and its implementation.	sent	N/A	N/A	approved

5330506		1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses	sent	N/A	N/A	approved
5340507		1) Specify the calling requirements (ticket size, obligor status ...etc.).	sent	N/A	N/A	approved
5350508		1. Ensure obtaining the required approvals as per the DOA prior processing	sent	N/A	N/A	approved
5360509		1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	sent	N/A	N/A	approved
5370510		1. All Shari'a Board Resolutions should be notified to concerned parties.	sent	N/A	N/A	approved
5380511		1. All the bank assets are coded.	sent	N/A	N/A	approved
5390512		1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current system. 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entries 3. Executing the transactions are being done as per the roles and delegation memo 4. Sample review is being done from head of HR Operations for the financial batches on a daily basis	sent	N/A	N/A	approved
5400513		1. All the grievance cases will be submitted to EG-Tazalomat.	sent	N/A	N/A	approved
5410514		1. All vaults under dual custody as per the delegation matrix.	sent	N/A	N/A	approved
5420515		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	sent	N/A	N/A	approved
5430516		1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensure compliance and avoid any misunderstanding from the clients.	sent	N/A	N/A	approved
5440517		1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scanning and Uploading the signatures are being done on a maker / checker basis.	sent	N/A	N/A	approved

5450518		1. Any updates on customers details received from customers are reviewed and updated as per approved process	sent	N/A	N/A	approved
5460519		1. Approved deferral policy in place	sent	N/A	N/A	approved
5470520		1. Assigning a focal point in the department to handle invoices & petty cash.	sent	N/A	N/A	approved
5480521		1. Audit trails in place for types of e-banking transactions 2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer himself.	sent	N/A	N/A	approved
5490522		1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent previously through the system.	sent	N/A	N/A	approved



5500523		<p>1. Call back is to be done with the client on the day of execution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is executed twice. 3. Maker and checker process to limit such risk and no transaction is executed unless there is the checker approval. • Call back to be done with the client on the day of execution. • The transaction details is logged in daily reference sheet. • Maker and checker process is applied to limit such risk. • Workflow alert for any duplicated transfers. • • Reconciliation between the original received from the customers thru email and received from branch. • 3 Checkpoints; Customer (receiving Swift Alert) – Branch/CSU (Work Flow) – Remittance Unit (processing). • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies</p>	sent	N/A	N/A	approved
5500524		1. Case by case is being studied and handled based on the customer outstanding amounts.	sent	N/A	N/A	approved
5500525		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	sent	N/A	N/A	approved
5500526		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	sent	N/A	N/A	approved

5540527		1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having official approval letter from CBE to open any new branch with the new branch code. 5- Customers to be informed officially with the closing date of any branch & the new branch address & date of transfer customer accounts.	sent	N/A	N/A	approved
5550528		1. Circulate any contract to be approved from the committee.	sent	N/A	N/A	approved
5560529		1. Commitment letter is being signed by each eligibile employee prior starting the course.	sent	N/A	N/A	approved
5570530		1. Components Redundancy (i.e. Dual Power Controllers).	sent	N/A	N/A	approved
5580531		1. Conduct the review for the received inquires from 2 makers and 1 checker.	sent	N/A	N/A	approved
5590532		1. Conducting the proofing process by HR Risk and Governance as independent unit	sent	N/A	N/A	approved
5600533		1. Contracts must be reviewed on a frequently basis in order to be renewed on time to avoid any delay or termination of the service provided.	sent	N/A	N/A	approved
5610534		1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.	sent	N/A	N/A	approved
5620535		1. CSR projects are reviewed by CSR committee for approval.	sent	N/A	N/A	approved
5630536		1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.	sent	N/A	N/A	approved
5640537		1. Database is updated with the staff details from the hiring pack	sent	N/A	N/A	approved
5650538		1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.	sent	N/A	N/A	approved

5660539		1. Ensure all front liners are properly trained on product features and selling process.	sent	N/A	N/A	approved
5670540		1. Ensure that all processes in place and properly communicated	sent	N/A	N/A	approved
5680541		1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.	sent	N/A	N/A	approved
5690542		1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned departments	sent	N/A	N/A	approved
5700543		1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased 3. Close follow up with ITS on all open issues to get the max. support possible 4. IT management proposed as action plan for Core Banking System replacement, that has been rejected at Board committee , however subject ready for discussion once concept approved as cost and business impact are major if decision taken to replace core banking Added to above 1. Although their financial statement are ok, regular review to be performed by Vendor committee to ensure business continuity 2.Resource challenge is existing now 3.Phoenix is currently working with Sybase 16, G12 with windows 2016 4- Risks that related to changes need contours follow up	sent	N/A	N/A	approved
5710544		1. GLs are being prepared and sent to GL owner for approval. 2. GLs are being sent to ICD along with the GL breakdown	sent	N/A	N/A	approved
5720545		1. Having ADIB guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.	sent	N/A	N/A	approved
5730546		1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.	sent	N/A	N/A	approved
5740547		1. Having approvals for any product(s) related news, unit head approval, shariaa.	sent	N/A	N/A	approved

57C0548		1. Hotels rates included in the invoices must comply with contract	sent	N/A	N/A	approved
57C0549		1. Implement comprehensive risk management framework.	sent	N/A	N/A	approved
57C0550		1. In case customer is granted more than one facility, validate prior approving any new facility request that the previously initiated Murabha is from the customer own fund to avoid revolving the fund. ه على النظام مع طلب العميل لإصدار الشيكات وتنفيذ شيكات المرابحات عن طريق رقم المعامل مدير خدمة العملاء بمطابقة تاريخ استلام سابقة (تدوير النقود) يقوم مدير الفرع أو من ان المرابحة لم تكن نتاج من مرابحات التأكد في حالة منح العميل أكثر	sent	N/A	N/A	approved
57C0551		1. Internal procedures in place defining the roles for all stakeholders.	sent	N/A	N/A	approved
57C0552		1. Issuing the bank certificates on a maker checker basis and ensure applying the P&P; and CBE regulations.	sent	N/A	N/A	approved
58C0553		1. Mift indemnity agreement is signed from the customer.	sent	N/A	N/A	approved
58C0554		1. Monitor all lines along with their status thru excel sheet indicated their status either active or cancelled.	sent	N/A	N/A	approved
58C0555		1. Monitoring of administrative activities through native system and application logs.	sent	N/A	N/A	approved
58C0556		1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff	sent	N/A	N/A	approved
58C0557		1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	sent	N/A	N/A	approved
58C0558		1. No cases can be activated unless it is presented to and approved by settlement committee	sent	N/A	N/A	approved
58C0559		1. Obtain People & Development head approval	sent	N/A	N/A	approved
58C0560		1. Obtain the proper approval from Sharia prior dealing with all campaigns	sent	N/A	N/A	approved

588C0561		1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. وميا تاذ بالفرع والتأكد من المطابقة الصحيحة ي بمراجعة Trial 2 & Trial 3 حسابات الاس يقوم مدير العمليات	sent	N/A	N/A	approved
589C0562		1. Ops officer review the dormant accounts and ensure that the signature is not on the system. 1. ظام اكدة للتأكد من عدم ظهور التوقيع على الـ يراجع مدير العمليات الحسابات الـ	sent	N/A	N/A	approved
590C0563		1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.	sent	N/A	N/A	approved
591C0564		1. Perform monthly check over the projects milestones.	sent	N/A	N/A	approved
592C0565		1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team tnotify that prior processing any transaction should be returned to CSU. 2. Workflo alert any duplicated transfers. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markig • Branch to send originals that have avoid duplication stamps/markig directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markig • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	sent	N/A	N/A	approved
593C0566		1. Posting any vacant position on the portal	sent	N/A	N/A	approved
594C0567		1. Processing invoices are being done by maker / checker then approved by the unit head.	sent	N/A	N/A	approved
595C0568		1. Quarterly review on Portfolio is properly conducted and raised to CRO.	sent	N/A	N/A	approved
596C0569		1. Reconcile the received appraisals forms against each sector head counts	sent	N/A	N/A	approved
597C0570		1. Redeeming the points by the designated staff and obtain the approval from General Admin and Secrutiy head	sent	N/A	N/A	approved

59800571		1. Register to log all the items in / out and being monitored thru the admin staff.	sent	N/A	N/A	approved
59900572		1. Review last PO numbers prior issuing new PO to ensure no duplication in PO serials.	sent	N/A	N/A	approved
60000573		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).	sent	N/A	N/A	approved
60100574		1. Review the invoices against the PO and get business owner confirmation prior payment.	sent	N/A	N/A	approved
60200575		1. Review the invoices against the requests and obtained approvals	sent	N/A	N/A	approved
60300576		1. Reviewing all contracts to ensure signing appropriate SLAs.	sent	N/A	N/A	approved
60400577		1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.	sent	N/A	N/A	approved
60500578		1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia department to be aligned on all sponsorship opportunities. 3. Sharia Head is a member of the CSR committee in order to ensure all approved projects are compliant.	sent	N/A	N/A	approved
60600579		1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)	sent	N/A	N/A	approved

6070580		1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.	sent	N/A	N/A	approved
6080581		1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the checkbook رتدة قبل الاصدار اب العميل للتأكد من عدم وجود شيكات م ة العملاء ومدير الفرع بمراجعة حركة حسد يقوم مدير خدم	sent	N/A	N/A	approved
6090582		1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads	sent	N/A	N/A	approved
6100583		1. System prevents updating the ID# for the ex-employees in creating new joiners	sent	N/A	N/A	approved
6110584		1. The committees decisions are being communicated to the concerned in HR for implmentations	sent	N/A	N/A	approved
6120585		1. The internal Shari'a audit unit conducts the Shari'a audit according to risk risk-based plan. Shari'a audit started to prepare a Shari'a risk appraisal profile for each audited unit prior commencement of field work. Shari'a audit coordinates with the Shari'a department in all Shari'a audit missions and reports of Shari'a audit are submitted to the Shari'a board through the Shari'a department.	sent	N/A	N/A	approved
6130586		1. The invoices are being processed thru maker / checker and approved from the unit head.	sent	N/A	N/A	approved
6140587		1. The Sharia department is currently planning to offer several general and specialized training programs to employees to fulfill their needs to the required level.	sent	N/A	N/A	approved
6150588		1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.	sent	N/A	N/A	approved
6160589		1. To ensure that financial statements were signed by CFO or delegated head before printing.	sent	N/A	N/A	approved
6170590		1. To liaise internally in order to check facts & figures as well as the accusation.	sent	N/A	N/A	approved

61800591		1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts	sent	N/A	N/A	approved
61900592		1. Verifying the signatures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.	sent	N/A	N/A	approved
62000593		1. We have authorized bank spokesperson that received Media briefing before going to any interview.	sent	N/A	N/A	approved
62100594		1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirements and sent for approval	sent	N/A	N/A	approved
62200595		1.1 All new products / renewal of existing products are approved from the appropriate approval level based on the product limit.	sent	N/A	N/A	approved
62300596		1.2 Review the existence of delegation matrix in place and approved by the related parties	sent	N/A	N/A	approved
62400597		1.3 Ensure existence of Products policy Manual	sent	N/A	N/A	approved
62500598		1.All new hires have to answer the relatives question in the application form and sign the relatives declaration	sent	N/A	N/A	approved
62600599		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	sent	N/A	N/A	approved
62700600		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	sent	N/A	N/A	approved
62800601		1.Delegation of authorization in place for any tendering.	sent	N/A	N/A	approved



6290602		1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type" 2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, and to collect all lesson learned, that can be taken as reference for similar changes to reduce the production impact 3- Rollback action plan added as part from changes 4- Special CAB meetings concept is being applied to handle mega changes and project changes that required details discussion and actions "if needed and upon recommendation from CAB committee " 5- Fast track support for the mega changes and project , is being used as model to support production deployment after implementation, to make sure to record all related fix's , that handled as catastrophic incidents	sent	N/A	N/A	approved
6300603		1.Obtaining the appropriate approvals prior granting any access to staff.	sent	N/A	N/A	approved
6310604		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	sent	N/A	N/A	approved
6320605		10) Credit Admin responsible to ensure CAs are approved as required, based on Deviation and exposure level of approval prior to setting the limits on system.	sent	N/A	N/A	approved
6330606		10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.	sent	N/A	N/A	approved
6340607		11) Clean-up/Throughput Requirements is in place.	sent	N/A	N/A	approved
6350608		12) Scoring is done on full year financials; however, starting from midyear interim financials are required to be studied, and next year's financials are requested with a target date that freeze the line if not obtained	sent	N/A	N/A	approved

6300609		12. No signs of weakness that mandates classification.	sent	N/A	N/A	approved
6300610		13) Score sheet must be validated and secured in the CRM.	sent	N/A	N/A	approved
6300611		13. proper credit checking in place	sent	N/A	N/A	approved
6300612		14- Group facilities should be aggregated	sent	N/A	N/A	approved
6400613		1-A daily reprinting report is printed by the vendor and reviewed by the department head and attached with the daily batch.	sent	N/A	N/A	approved
6400614		1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities licenses to his scope of work	sent	N/A	N/A	approved
6400615		1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken without an approval from the Head.	sent	N/A	N/A	approved
6400616		1-All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
6400617		1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
6400618		1-Approvals as per delegation matrix to be in place prior processing	sent	N/A	N/A	approved
6400619		1-Assigned reports are effectively reviewed on maker / checker level	sent	N/A	N/A	approved
6400620		1-Booking of a contract in two steps function a) Creating the contract as per Facility type and CA conditions i.e. tenor, profit rate, repayment schedule, required transactional documents, offset accounts, profit calculation methodology i.e. add on profit or accrual basis etc.. b) Ops maker initiates the contract booking but has no financial limit on the system, Also he can't process any disbursement as this requires a financial limit access right on the core banking system.	sent	N/A	N/A	approved

6480621		1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
6490622		1-Cash is counted by the vendor in the delivering branch to add an external third control.	sent	N/A	N/A	approved
6500623		1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place	sent	N/A	N/A	approved
6510624		1-Checklist in place to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
6520625		1-Daily pending cases report by aging.	sent	N/A	N/A	approved
6530626		1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked by an independent person within the Pre-screening team and CIU	sent	N/A	N/A	approved
6540627		1-Documentation required should be in accordance with the credit policy & should be reviewed through a checker point prior to releasing of credit approvals.	sent	N/A	N/A	approved
6550628		1-Download file received from FAWRY	sent	N/A	N/A	approved
6560629		1-Ensure that Job description in place & ensure that team members aware by P & P	sent	N/A	N/A	approved
6570630		1-Ensure keeping the batches in a fire proof cabinet under dual custody..	sent	N/A	N/A	approved
6580631		1-Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
6590632		1-Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved

6600633		1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	sent	N/A	N/A	approved
6610634		1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures.	sent	N/A	N/A	approved
6620635		1-HR to notify the department by all the resigned/ transferred staff.	sent	N/A	N/A	approved
6630636		1-Initial evaluation for the potential site and prepare report including all the technical issues.	sent	N/A	N/A	approved
6640637		1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. قبل تسليمه للعميل صدار الشيك المصرفي بتوقيعين معتمدين	sent	N/A	N/A	approved
6650638		1-Monthly review for GL under cards operations unit head	sent	N/A	N/A	approved
6660639		1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	sent	N/A	N/A	approved
6670640		1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	sent	N/A	N/A	approved
6680641		1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal 2- Any changes to the procedures are dually approved and communicated to related stakeholders	sent	N/A	N/A	approved
6690642		1-review sample the register in weekly basis and check by dep. senior to ensure no violation.	sent	N/A	N/A	approved
6700643		1-Review the quarterly profile check report and evidence for action taken.	sent	N/A	N/A	approved
6710644		1-Set visit year plan for branches and MF units.	sent	N/A	N/A	approved

6770645		1-Signature for the designated employee should be obtained on daily Control sheet with total sum of numbers and amount 2-Adding a new process called COA Transit which control Receiving COA from all ADIB branches beside other Dept. too 3- More control, we should handling lost CKs to be paid on CK Copy with other banks as usual process for similar cases	sent	N/A	N/A	approved
6770646		1-Sudden snap checks to check the outstanding balances & business process run.	sent	N/A	N/A	approved
6770647		تبارره وسيلة من وسائل الدفاع القانونية . اصة فى حال حضور الخصم بالمحكمة باء دخل فيه ، وهذا يكفى للعلم والاحاطة واوله وبالتالي يتم العلم بذلك الافلاس والت فى صورة دفاع قانونى فى القضايا المتمد فلاس دوريا 3- يتم استخدام تلك الدعاوى لمرسلة للقطاع والمتضمنه بيان بموقف ال ( score -i يتم مراجعة استعلامات العملاء ا تعلامت و شركة الاستعلام الائتماني ( 2 يق الادارات المختصة من خلال وحدة الاسد 1-يتم المتابعه عن طر	sent	N/A	N/A	approved
6770648		2- Acquisition finance , Real estate , Brokerage Finance ,... ETC	sent	N/A	N/A	approved
6770649		2- segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
6770650		2- segregation of duties is clearly documented and implemented to ensure independency of functions.	sent	N/A	N/A	approved
6770651		2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures	sent	N/A	N/A	approved
6770652		2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.	sent	N/A	N/A	approved
6800653		2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
6810654		2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
6820655		2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
6830656		2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
6840657		2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved

6850658	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
6860659	2- All functions are communicated by the agreed SLA	sent	N/A	N/A	approved
6870660	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
6880661	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
6890662	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA	sent	N/A	N/A	approved
6900663	2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA.	sent	N/A	N/A	approved
6910664	2- Any changes to the procedures are dually approved and communicated to related stakeholders.	sent	N/A	N/A	approved
6920665	2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system.	sent	N/A	N/A	approved
6930666	2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding the process. 2- أكد من قراءة وفهم الاجراءات في جدول ويقوم موظفي الفرع بالتوقيع للمدير الفرع بتسجيل أي اجراءات جديدة و يقوم	sent	N/A	N/A	approved
6940667	2- Branch sends the documents to Corporate Ops unit to review and approve after ensuring that the documents are in line with the approved fully	sent	N/A	N/A	approved
6950668	2- Branch visits/ Trainings to ensure proper Alerts handling.	sent	N/A	N/A	approved

6960669		2- Branches to notify collection & operations once informed by the deceased customers	sent	N/A	N/A	approved
6970670		2- Canceling the non used checks by the vendor in attendance of the department head.	sent	N/A	N/A	approved
6980671		2- CD is sent to the SLMF department with the updated authorized signatures to be uploaded quarterly or when needed on our ADIB's Portal to avoid any Fraud Cases.	sent	N/A	N/A	approved
6990672		2- Check and verify security matrix covers all functions and that access rights are in line with functional position of each unit member and evidence for action taken besides Profile access rights for each function should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	sent	N/A	N/A	approved
7000673		2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
7010674		2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
7020675		2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
7030676		2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
7040677		2- Checklist in place contains the report names with their frequency.	sent	N/A	N/A	approved
7050678		2- Clear workflow in place detailing all steps and actions requirements	sent	N/A	N/A	approved
7060679		2- Coaching the cash pool team to ensure clear understanding of written P & P & Memos.	sent	N/A	N/A	approved
7070680		2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are processed (one person is assigned to distribute all transactions to users).	sent	N/A	N/A	approved
7080681		2- Copy of BOD resolutions should be scanned and filled.	sent	N/A	N/A	approved
7090682		2- Customer's photo should have the customer's account number on the back of the photo.	sent	N/A	N/A	approved
7100683		2- Daily closure cases report.	sent	N/A	N/A	approved

71C0684		2- Daily review for the access rights from Daily user activity report.	sent	N/A	N/A	approved
71C0685		2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from the Branch Manager or the delegated staff.	sent	N/A	N/A	approved
71C0686		2- Documentation is safe kept at fire proof vault	sent	N/A	N/A	approved
71C0687		2- Dual control by reviewing the daily batches & reports	sent	N/A	N/A	approved
71C0688		2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is correct)	sent	N/A	N/A	approved
71C0689		2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.	sent	N/A	N/A	approved
71C0690		2- Ensure that no device is installed on the ATM 2- لمي ماكينة الصراف الألى التأكد من عدم تركيب إي جهاز ع	sent	N/A	N/A	approved
71C0691		2- Ensure that proper approvals are obtained and in place prior to processing the reversal entries as per the approved delegation matrix	sent	N/A	N/A	approved
71C0692		2- Ensure that the signatures are removed from the signature booklet & the I score system.	sent	N/A	N/A	approved
72C0693		2- Escalation is prepared in case of any deviation.	sent	N/A	N/A	approved
72C0694		2- Financial statements of ADIB subsidiaries should be sent to Fianace department	sent	N/A	N/A	approved
72C0695		2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to ACH GL.	sent	N/A	N/A	approved
72C0696		2- Hand off Email is being sent to archiving with all the sent files and they confirm back with receiving	sent	N/A	N/A	approved
72C0697		2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- الاستاذ العام راجعة ارصدة الخزينة ومطابقتها مع ارصدة وم رئيس الخزينة في نهاية عمل اليوم بم يق	sent	N/A	N/A	approved



7250698	2- ICU monthly reviews the GLs reconciliation proofing	sent	N/A	N/A	approved
7260699	2- IFRS9 IT reports to be reviewed by CAD and TBO.	sent	N/A	N/A	approved
7270700	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
7280701	2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.	sent	N/A	N/A	approved
7290702	2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfully	sent	N/A	N/A	approved
7300703	2- Maker/checker is applied on the workflow of the process.	sent	N/A	N/A	approved
7310704	2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- لات الفرع القائمة العمليات ومدير الفرع بمراجعته يوميه لحم يقوم مدير	sent	N/A	N/A	approved
7320705	2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no outstanding amount more than 15 days. 2- معلقه اكثر من 15 يوم للتأكد من صحة المعاملات ولا يوجد مبالغ لميات بمراجعته حساب الاستاذ بصفه يوميه مدير العم	sent	N/A	N/A	approved
7330706	2- Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
7340707	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team	sent	N/A	N/A	approved
7350708	2- Periodic site visits to assess service quality	sent	N/A	N/A	approved
7360709	2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file Direct Debit File Run Testing the extracted file from Prime over a UAT environment for sanity checking in terms of records values and amounts prior actual posting run on production	sent	N/A	N/A	approved
7370710	2- Quarterly physical count	sent	N/A	N/A	approved
7380711	2- Reconcillation is done by a designated staff independent (Finance -Proofing )of transaction processing	sent	N/A	N/A	approved

739C0712		2- Registration on ECR is Controlled by maker & checker basis.	sent	N/A	N/A	approved
740C0713		2- Review all accesses rights with the access matrix as per the delegation access Matrix).	sent	N/A	N/A	approved
741C0714		2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
742C0715		2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	sent	N/A	N/A	approved
743C0716		2- Set succession plan and program.	sent	N/A	N/A	approved
744C0717		2- signature is deleted from the system. 2- تم الغاء التوقيع	sent	N/A	N/A	approved
745C0718		2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requirements.	sent	N/A	N/A	approved
746C0719		2- Swift DR Site also in place as a 2nd backup plan.	sent	N/A	N/A	approved
747C0720		2- The applications are processed as per the agreed and documented TAT.	sent	N/A	N/A	approved
748C0721		2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the accounts and prove the follow-up result on the dormant account report. 2- رير الحسابات الراكدة الحسابات و اثبات نتيجة المتابعة على تقا ابات الراكدة لحثهم على الحضور لتنشيط يتأكد مدير الفرع من مخاطبة عملاء الحسد	sent	N/A	N/A	approved
749C0722		2- The custodian signed on the registers. 2- يحفظ العهدة في السجلات توقيع المفوضين	sent	N/A	N/A	approved
750C0723		2- The daily report for the non-financial / financial modification are reviewed by the branch operation officer and Branch Manager at the branch level and ICD operation HUB at the HO level 2- كزي ير الفرع ومدير العمليات وادارة الحفظ المر للعمليات المالية و الغير ماليه بواسطه مد يتم مراجعة التقرير اليومي	sent	N/A	N/A	approved
751C0724		2- Update the signature card register with the received signature cards from customer service. 2. دمه العملاء سجل التوقيعات بالكروت المستلمة من > تحديث	sent	N/A	N/A	approved
752C0725		2- Validate settlement amount against the compensation amount	sent	N/A	N/A	approved

7530726		2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.	sent	N/A	N/A	approved
7540727		2) Any withdrawal or return of file is monitored through a log managed by CAD team.	sent	N/A	N/A	approved
7550728		2) Contact the department responsible of provided the dump file, to make sure the dump file is provided.	sent	N/A	N/A	approved
7560729		2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
7570730		2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.	sent	N/A	N/A	approved
7580731		2) if any noted transaction, the checker will reverse the transaction before submission to the traffic	sent	N/A	N/A	approved
7590732		2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all parties including business formally during the monthly high risk review committee	sent	N/A	N/A	approved
7600733		2) Pre-Screening & Customer Selection Criteria.	sent	N/A	N/A	approved
7610734		2) Provide calling Activity reports for their Calls.	sent	N/A	N/A	approved
7620735		2) Throughput conditions are monitored by early warning officer on monthly basis.	sent	N/A	N/A	approved
7630736		2) Throughput conditions are monitored by early warning officer on monthly basis.	sent	N/A	N/A	approved
7640737		2) Track and update Business, Underwriting and EW calls.	sent	N/A	N/A	approved
7650738		2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.	sent	N/A	N/A	approved
7660739		2. Account maintenance are being done on a maker / checker basis	sent	N/A	N/A	approved

76C0740		2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.	sent	N/A	N/A	approved
76C0741		2. ADIB Cards disputes : - Receive ADIB clients disputes . - Investigate with the service provider (MC/EBC) - Based on the investigation result either to be accept and refunded or rejected and debiting clients with the fees	sent	N/A	N/A	approved
76C0742		2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • لمغادره الفرع مؤقت اثناء ساعات العمل او بشكل نهائي هذه الكمبيوتر قبل مغادره المكاتب بشكل اغلاق اذ	sent	N/A	N/A	approved
77C0743		2. All the required docs are attached with the invoice along with the PO (original if received from vendor)	sent	N/A	N/A	approved
77C0744		2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	sent	N/A	N/A	approved
77C0745		2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals	sent	N/A	N/A	approved
77C0746		2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. ادارة المراجعة الداخلية لتأكد من صحة المطابقة قبل الارسال الى يقوم مدير الفرع با	sent	N/A	N/A	approved
77C0747		2. Capacity plan prepared and approved annually	sent	N/A	N/A	approved
77C0748		2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indemnty.	sent	N/A	N/A	approved
77C0749		2. Components Clustering (i.e. Dual Servers).	sent	N/A	N/A	approved
77C0750		2. Confirmations are being sent to the related committee secretary for implementation	sent	N/A	N/A	approved
77C0751		2. Coordination with all stakeholders in designing the branch with the approved guidelines	sent	N/A	N/A	approved

7790752		2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.	sent	N/A	N/A	approved
7800753		2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. يل على اصدار دفتر الشيكات موافقه مدير الفرع / او مدير العمليات كبد التأكد من	sent	N/A	N/A	approved
7810754		2. Ensure rectifying all comments which were raised by the committee	sent	N/A	N/A	approved
7820755		2. Ensure that any breaches in portfolio CAPs is reviewed and documented	sent	N/A	N/A	approved
7830756		2. Ensure that there is an ORR and FRR, and that ORR follows the correct module as per Risk Rating section for all new obligors and that Risk Ratings are reviewed whenever there is a material event.	sent	N/A	N/A	approved
7840757		2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.	sent	N/A	N/A	approved
7850758		2. Escalation to be done for the delay in receiving the forms	sent	N/A	N/A	approved
7860759		2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.	sent	N/A	N/A	approved
7870760		2. Highlight delayed items throught the project time schedule.	sent	N/A	N/A	approved
7880761		2. HR Lead ensure posting the vanacy on the portal prior external hiring and there is no quialified candidates were applied	sent	N/A	N/A	approved
7890762		2. if having ex-employee case, obtain the required approvals	sent	N/A	N/A	approved
7900763		2. Include penalties when possible to compensate vendor delays or poor quality.	sent	N/A	N/A	approved
7910764		2. Issuing the PO based on the unit head approval	sent	N/A	N/A	approved
7920765		2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register on serial.	sent	N/A	N/A	approved
7930766		2. Key register is in place to monitor the keys movement.	sent	N/A	N/A	approved

7940767		2. Kick off meeting is held in the beginning of each project to define the timeline for all stakeholders.	sent	N/A	N/A	approved
7950768		2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally.	sent	N/A	N/A	approved
7960769		2. Matching the confirmation emails with the requests sent through the system from the branches side.	sent	N/A	N/A	approved
7970770		2. Memo with the recovery plan is prepared and approved.	sent	N/A	N/A	approved
7980771		2. Monthly check to the database for the probation period date and contract renewal date	sent	N/A	N/A	approved
7990772		2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product	sent	N/A	N/A	approved
8000773		2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. 2. سجل لدى البنك شهر ثم ارسالها للعميل على العنوان الم مدير الفرع من الاحتفاظ بالمراسلات لمدة يتأكد مدير العمليات و	sent	N/A	N/A	approved
8010774		2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.	sent	N/A	N/A	approved
8020775		2. Periodic review of online product catalogue to ensure all info are up to date.	sent	N/A	N/A	approved
8030776		2. Preapproved budget for any exceptional project was not included in the yearly budget	sent	N/A	N/A	approved
8040777		2. Print the email and to be signed by the staff members who verified the checking	sent	N/A	N/A	approved
8050778		2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents	sent	N/A	N/A	approved
8060779		2. Quarter review to the granted access to HR staff	sent	N/A	N/A	approved

8070780		2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.	sent	N/A	N/A	approved
8070781		2. Recording all interviews in case of telephonic interviews	sent	N/A	N/A	approved
8070782		2. Reference check is made from HR Risk & Governance	sent	N/A	N/A	approved
81070783		2. Returned checks fees is deducted from the customer account subject to balance sufficiency. • سماح الرصيد رفض الشيك من حساب العميل في حالة لى نظام الحاسب الآلي لخصم مصروفات الدخول ع	sent	N/A	N/A	approved
81070784		2. Review all invoices as per the approved price list and quotations.	sent	N/A	N/A	approved
81070785		2. Review all SLAs every year with all stakeholders.	sent	N/A	N/A	approved
81070786		2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. كيب إي اجهزة احتيال رع قام بفحص الماكينة للتأكد من عدم تر دفتر احوال الفرع للتأكد من ان حارس الف مراجعة	sent	N/A	N/A	approved
81070787		2. Reviewing mockup by financial Department before publishing and letting them sign it.	sent	N/A	N/A	approved
81070788		2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the reconciliation Vs previous inventory checks and logs done by a Unit Supervisor/manager or Head.	sent	N/A	N/A	approved
81070789		2. Sending the proofing results to Finance for verification and communicate to HR for any discrepancy	sent	N/A	N/A	approved
81070790		2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.	sent	N/A	N/A	approved
81070791		2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and they were approved and signed based on the delegation matrix.	sent	N/A	N/A	approved

819C0792		2. The proposal is being approved from the segment head ( above 100k) then head of marketing and head of consumer banking	sent	N/A	N/A	approved
820C0793		2. The Sharia Department may assign one or more of its members according to the discretionary decision of the Sharia head to assist in achieving the Sharia audit plan.	sent	N/A	N/A	approved
821C0794		2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.	sent	N/A	N/A	approved
822C0795		2. TNA plan is being prepared by Training team for implementation.	sent	N/A	N/A	approved
823C0796		2. To prepare a response in alignment with top management.	sent	N/A	N/A	approved
824C0797		2. Turnover ratios monitored by department and reported to senior management	sent	N/A	N/A	approved
825C0798		2. Unit head approval is required for any internal communication.	sent	N/A	N/A	approved
826C0799		2. Unit head signature is required on the invoice.	sent	N/A	N/A	approved
827C0800		2. We create internal awareness communication messages directed to staff regarding who the official spokes person(s) is and how statements should only go through him/her.	sent	N/A	N/A	approved
828C0801		2.Obtaineing all required approvals.	sent	N/A	N/A	approved
829C0802		24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures	sent	N/A	N/A	approved
830C0803		2-All the applications are deduped and checked against the system with regards to - Any existing facility and the payment history - Compliance sanctions check	sent	N/A	N/A	approved
831C0804		2-Check points over spreadsheets..	sent	N/A	N/A	approved
832C0805		2-Check related GL and ensure funds in place before file running	sent	N/A	N/A	approved
833C0806		2-Checks to be printed with the correct serial. 2. المطابقة مع السجل المصرفي بالتسلسل الصحيح عن طريق طباعه الشيك	sent	N/A	N/A	approved
834C0807		2-Clear instructions for checking the receipt & testing the cash boxes & seals efficiency.	sent	N/A	N/A	approved



8350808		2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
8360809		2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
8370810		2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
8380811		2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date	sent	N/A	N/A	approved
8390812		2-Ensure that Quarterly review of portfolio is conducted by the Policy Managers.	sent	N/A	N/A	approved
8400813		2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.	sent	N/A	N/A	approved
8410814		2-Immediate action requested from dept. to rectify/close the exception captured from those reports.	sent	N/A	N/A	approved
8420815		2-Monthly tracking of actual visits Vs. plan	sent	N/A	N/A	approved
8430816		2-Prepare the Score Card for the site from all stakeholders.	sent	N/A	N/A	approved
8440817		2-Quarterly tracking of actual visits Vs. plan.	sent	N/A	N/A	approved
8450818		2-Register in place to log all the received batches under dual custody.	sent	N/A	N/A	approved
8460819		2-Register in place to log all the send and received batches.	sent	N/A	N/A	approved
8470820		2-System initiated controls to check data entry and availability of mandatory and critical fields.	sent	N/A	N/A	approved
8480821		2-The physical verification should include independent member other than the custodian for implementing the control properly.	sent	N/A	N/A	approved
8490822		2-The physical verification should include independent member other than the custodian for implementing the control properly.	sent	N/A	N/A	approved
8500823		2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions	sent	N/A	N/A	approved
8510824		3 - Ensure all procedures are updated	sent	N/A	N/A	approved

8520825	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
8530826	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
8540827	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
8550828	3 - Ensure all procedures are updated	sent	N/A	N/A	approved
8560829	3- All gifts must be kept at fireproof cabinet under dual custody. 3- مخصص نة تحت الرقابة الثنائية و اثباتها بالسجل ال ط الهدايا و الجوائز بشانون مصفح أو الخزير حف	sent	N/A	N/A	approved
8570830	3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.	sent	N/A	N/A	approved
8580831	3- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
8590832	3- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
8600833	3- All job descriptions are reviewed with HR & semi annually.	sent	N/A	N/A	approved
8610834	3- All the GLs proofing are being sent to Finance monthly	sent	N/A	N/A	approved
8620835	3- Another alternatives in place For LCY; ACH and RTGS	sent	N/A	N/A	approved
8630836	3- Branch to keep a copy of the issued check in box file for easy reference. 3. الفرع بنسخه ممن الشيك احتفاظ	sent	N/A	N/A	approved
8640837	3- Cameras are covering the ATM Area / Operation areas.	sent	N/A	N/A	approved
8650838	3- Check that all New I-score users should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.	sent	N/A	N/A	approved
8660839	3- Daily journal is being printed and reviewed by the CFOD maker/checker as well as 2 senior CFOD officers other than the maker/checker.	sent	N/A	N/A	approved
8670840	3- Direct investment officer should arrange with ADIB representable on BODs for taken decisions.	sent	N/A	N/A	approved
8680841	3- Ensure daily smooth running of Quantum reports.	sent	N/A	N/A	approved
8690842	3- Fire proof cabinets	sent	N/A	N/A	approved

8700843		3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their access rights.	sent	N/A	N/A	approved
8710844		3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	sent	N/A	N/A	approved
8720845		3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.	sent	N/A	N/A	approved
8730846		3- new accounts were opened for inheritors. 3- تم فتح حسابات للورثة	sent	N/A	N/A	approved
8740847		3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P; 3- والاحراءات 3- لمالية للتأكد من تنفيذها وفقا للسياسات يراجع مدير عمليات الفرع تقارير العمليات ا	sent	N/A	N/A	approved
8750848		3- password already granted to the authorized persons to enter the restricted area	sent	N/A	N/A	approved
8760849		3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EW Team to consider such issues in the due diligent and customer monitoring process.	sent	N/A	N/A	approved
8770850		3- Placing hold on the client account till settlement	sent	N/A	N/A	approved
8780851		3- Quarterly ECL provision memo is approved by CRO.	sent	N/A	N/A	approved
8790852		3- Register is kept under the vault custodians responsibility to register the movement of documentation files	sent	N/A	N/A	approved
8800853		3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 3- لني لم تنفذ 3- ان اجمالي المبالغ مطابق مع المعاملات اة حساب الاستاذ اخر كل شهر للتأكد من تقوم ادارة التحويلات بمراجعة	sent	N/A	N/A	approved
8810854		3- review and reconcile the vednor GL to avoid any parked amount	sent	N/A	N/A	approved
8820855		3- Review of procedures as and when required in case any amendments/change in to the procedures/work flow inorder to obtain the required approval as per the delegation/approval matrix	sent	N/A	N/A	approved

883C0856		3- The designated staff verified the customer signature 3- (میل عند استلام) -دفاتر الشبكات....الخ) مطابقة توقيع الع كروت الصراف اللي	sent	N/A	N/A	approved
884C0857		3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.	sent	N/A	N/A	approved
885C0858		3- TMO reconciles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs balances	sent	N/A	N/A	approved
886C0859		3- Weekly Escalation of the pending Alerts / Ageing Report.	sent	N/A	N/A	approved
887C0860		3) All the content including any original approvals are scanned and saved on CRM/risk folder	sent	N/A	N/A	approved
888C0861		3) Analyze and take the necessary action.	sent	N/A	N/A	approved
889C0862		3) Automation and use of smart solution for developed workflows and applications	sent	N/A	N/A	approved
890C0863		3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report is a must to be rebuilt again for better monitoring	sent	N/A	N/A	approved
891C0864		3) Signature verification by maker/checker must be obtained from an independent unit not involved in the processing of the financial transaction and should be done based on an updated Commercial register & Special signing powers requirements mandated by the approved CA must be considered and fulfilled.	sent	N/A	N/A	approved
892C0865		3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to access the case in a manar that preserve bank's assets.	sent	N/A	N/A	approved
893C0866		3) the reviewer will do a Completeness check by end of day to ensure that all release / renew transactions are submitted against received documents	sent	N/A	N/A	approved
894C0867		3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any breaches in that forum (if any)	sent	N/A	N/A	approved

8950868		3)on going communication / discssion with business team to discuss and highlight any negative issues.	sent	N/A	N/A	approved
8960869		3)on going communication / discssion with business team to discuss and highlight any negative issues.	sent	N/A	N/A	approved
8970870		3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.	sent	N/A	N/A	approved
8980871		3. All contracts are submitted thru maker and apply all the comments were raised by the committee then to be reviewed by checker(unit head)	sent	N/A	N/A	approved
8990872		3. All Simplex machines are closed. • اغلاق او تخزين اله الوقت و التاريخ	sent	N/A	N/A	approved
9000873		3. Apply penalties on service providers in case of any delay	sent	N/A	N/A	approved
9010874		3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages this function.	sent	N/A	N/A	approved
9020875		3. Attach emails when needed to reflect approvals.	sent	N/A	N/A	approved
9030876		3. Branch Manager or SPB to ensure the following : • That the PO issuance is prior customer receiving the Murbha checks in case customer is requesting Auto Murbha facility. • That the step of allocating of goods to the customer is afterward receiving the Murbha checks in case customer is requesting LME Murbha facility. اء قبل استلام شيكات المراجعات لمراجعات السيارات خطوة إصدار امر الشر ائع للعميل بعد استلام الشيكات بالنسبة لنسبة لمراجعة اليسر خطوة تخصيص البض با	sent	N/A	N/A	approved
9040877		3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • لحساب وخضم المصروفات الحساب كل فترة لمراجعة كفاية رصيد ا رسالة على حساب العميل والدخول على بات قيمة مصروفات الرفض من خلال وضع كفاية رصيد الحساب لخضم العمولة يتم إذ في حالة عدم	sent	N/A	N/A	approved

9050878		3. Branches are requested to check the serials of each requested checkbook before applying on system	sent	N/A	N/A	approved
9060879		3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal by Compliance	sent	N/A	N/A	approved
9070880		3. Classification and Evaluation for all outsource service providers after each project to build up a database to be useful when recommending for new projects, where specification for all used materials are clear in the BOQ.	sent	N/A	N/A	approved
9080881		3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected , report printed from IT side	sent	N/A	N/A	approved
9090882		3. Communication is being sent to the concerned line manager month prior the end of the probation date	sent	N/A	N/A	approved
9100883		3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.	sent	N/A	N/A	approved
9110884		3. Define documented reporting sources, owners for the IS risks.	sent	N/A	N/A	approved
9120885		3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, whereby the Risk Ratings are to be reviewed whenever there is a material event.	sent	N/A	N/A	approved
9130886		3. ensure that target market exceptions are properly approved.	sent	N/A	N/A	approved
9140887		3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management	sent	N/A	N/A	approved
9150888		3. Instruction is received from the company's mail mentioned in the MIFT. The signature(s) on the instruction match one or more of the signature(s) that has been maintained on the core banking signature system.	sent	N/A	N/A	approved
9160889		3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	sent	N/A	N/A	approved

9170890		3. Logging all the invoices in sheet for monitoring	sent	N/A	N/A	approved
9180891		3. Monitoring the approved projects budget as per the planned budget	sent	N/A	N/A	approved
9190892		3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.	sent	N/A	N/A	approved
9200893		3. Ongoing Product Updates awareness emails to all front liners.	sent	N/A	N/A	approved
9210894		3. Ops officer branch manager ensure the customer request is in place. 3. ل على حفظ المراسلات بالفرع. 3. العمليات ومدير الفرع من وجود طلب العمي يتأكد مدير	sent	N/A	N/A	approved
9220895		3. Printing non modification daily Report for CADC user noting that internal control checking maintenance report for all bank staff	sent	N/A	N/A	approved
9230896		3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.	sent	N/A	N/A	approved
9240897		3. Releasing the blocked amounts upon receiving the related commercial register on a maker checker basis. 4. Review of bank certificates monthly by external auditor as per regulations in this regard	sent	N/A	N/A	approved
9250898		3. Sanction list is screened from AML to the new vendor	sent	N/A	N/A	approved
9260899		3. Send email to employees with their appraisals	sent	N/A	N/A	approved
9270900		3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.	sent	N/A	N/A	approved
9280901		3. Sudden check in case of face to face interviews	sent	N/A	N/A	approved
9290902		3. Team leader monitor the deferral and review all the cases and send reminder during month	sent	N/A	N/A	approved
9300903		3. The employee should not join the training if the commitment letter was not signed	sent	N/A	N/A	approved
9310904		3. The text is being reviewed by Corporate Communications after Finance review.	sent	N/A	N/A	approved

9330905		3. To respond to the issue in the same publication with the corrective statement. To align staff through internal communications for any clarifications.	sent	N/A	N/A	approved
9330906		3. We formed a media list covering all the major press members to assist in crisis control when needed.	sent	N/A	N/A	approved
9330907		3. Insure the contract / P.o in place as per the tender decision	sent	N/A	N/A	approved
9330908		3-Access to the batches location is authorized to the staff only with access card.	sent	N/A	N/A	approved
9330909		3-Advancing instructions in obliging both the vendor & the branches to allow the vendor for recounting the cash before final receiving to destroy the possibility of any cash overages or shortage.	sent	N/A	N/A	approved
9330910		3-Building standered manual models in spreadsheets.	sent	N/A	N/A	approved
9330911		3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take necessary action	sent	N/A	N/A	approved
9330912		3-Checklist in place including all items/functions/process within the branches and MF units.	sent	N/A	N/A	approved
9400913		3-Credit Checking requirements as per CBE & Policy; guidelines .	sent	N/A	N/A	approved
9410914		3-Ensure all data are mapped correctly on the system .	sent	N/A	N/A	approved
9420915		3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures	sent	N/A	N/A	approved
9430916		3-Ensure that collection approval in place before action	sent	N/A	N/A	approved
9440917		3-Issues captured from reports are effectively reviewed on maker / checker level.	sent	N/A	N/A	approved
9450918		3-Issues captured from reports are effectively reviewed on maker / checker level.	sent	N/A	N/A	approved
9460919		3-maker should handle pending transactions not proceesed by system due to inward issue.	sent	N/A	N/A	approved



94C0920		4- a weekly meeting is set to discuss the new location issues to enhance and improve the process , this meeting including Business - Admin - Premises addition to any other department that may affect the new location progress	sent	N/A	N/A	approved
94C0921		4- Admin. & Secretary follow up.	sent	N/A	N/A	approved
94C0922		4- All instructions must be approved for processing by the designated persons to approve.	sent	N/A	N/A	approved
95C0923		4- All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
95C0924		4- All supporting Docs & approvals are in place before execution.	sent	N/A	N/A	approved
95C0925		4 all transactions processed by maker are approved by checker	sent	N/A	N/A	approved
95C0926		4- Authorized access to the floor using access cards to allow only authorized staff	sent	N/A	N/A	approved
95C0927		4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch designation 4- ع جدول توزيع العهد والمهام المعتمد للفر ادراج مصفحة تحت رقابه ثنائيه بناء على زون النماذج المرقمة والخطابات في وحدة يقوم مدير الفرع بالتأكد من حفظ مخ	sent	N/A	N/A	approved
95C0928		4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal	sent	N/A	N/A	approved
95C0929		4- Enrich the control environment via enhancing the soft and hard controls	sent	N/A	N/A	approved
95C0930		4- Insurance policy margin always exceeds the outstanding amount (add to no1)	sent	N/A	N/A	approved
95C0931		4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock usage with continuity of daily embossing & printing	sent	N/A	N/A	approved
95C0932		4- obtaining legal approval / branch manager . 4- ير الفرع أو الادارة القانونية الحصول على موافقه مد	sent	N/A	N/A	approved
96C0933		4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies	sent	N/A	N/A	approved

96C0934		4- Single Obligor , Related parties & shareholders guidelines	sent	N/A	N/A	approved
96C0935		4) All original collaterals/financing docs are saved at the documentation team	sent	N/A	N/A	approved
96C0936		4) branches not allowed to issue release / renewal as per updated procedures and in case of any breach case will be subject to investigation	sent	N/A	N/A	approved
96C0937		4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	sent	N/A	N/A	approved
96C0938		4) Tighten the EW monitoring process.	sent	N/A	N/A	approved
96C0939		4) Tighten the EW monitoring process.	sent	N/A	N/A	approved
96C0940		4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).	sent	N/A	N/A	approved
96C0941		4. All fireproof cabinets and all staff drawers are closed and locked. • لعلق يق وخاصة الادراج السفلية الغير محكمه ا اغلاق الخزائن الحديدية المضادة للحر	sent	N/A	N/A	approved
96C0942		4. Communication is being sent to the concerned line manager months prior the contract renewal	sent	N/A	N/A	approved
97C0943		4. Confirm that CA conditons and covenants for term facilities/revolvers, where applicable, are tracked regularly as per policy and that they are confirmed by the Risk Analysis Unit.	sent	N/A	N/A	approved
97C0944		4. Embed Information Security controls within Business processes.	sent	N/A	N/A	approved
97C0945		4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.	sent	N/A	N/A	approved
97C0946		4. Fields investigations are done to be able to reach the customers.	sent	N/A	N/A	approved
97C0947		4. Handling all the required reservations prior to publishing.	sent	N/A	N/A	approved
97C0948		4. Monitoring sheet for all applications out of Business solution support.	sent	N/A	N/A	approved

97C0949		4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.	sent	N/A	N/A	approved
97C0950		4. Processing the invoices on original PO	sent	N/A	N/A	approved
97C0951		4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number , check amount , check date, beneficiary name , reason of rejection). المعاملات زينة (التيلر) ورئيس الخزينة وفقا لحدود ب الرجوع ويؤشر عليها كل من موظف الخ م الحساب ومبلغ الشيك والمستفيد وسبب المرتدة موضحا التاريخ واسم العميل ورق نات الشيك المرفوض في سجل الشيكات تسجيل بيا	sent	N/A	N/A	approved
97C0952		4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.	sent	N/A	N/A	approved
98C0953		4. Signature is verified by two ADIB staff according to signature verification limits/thresholds.	sent	N/A	N/A	approved
98C0954		4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.	sent	N/A	N/A	approved
98C0955		4. Unit head approval prior to settling.	sent	N/A	N/A	approved
98C0956		4-All incidents found reported to ORM.	sent	N/A	N/A	approved
98C0957		4-All incidents found reported to ORM.	sent	N/A	N/A	approved
98C0958		4-Collection to assign external law office for collecting the required claim documentation in case branches couldn't reach the customers	sent	N/A	N/A	approved
98C0959		4-Ensure to process supplementary cards presented with the primary cards issuance.	sent	N/A	N/A	approved
98C0960		4-Rejection transactions handled with finance team	sent	N/A	N/A	approved
98C0961		4-report ( loan A/C per CY per Br. #049 ) show the contracts booked on the system during specific period of time - Monthly task	sent	N/A	N/A	approved

9890962		4-Snap visit report issued after each visit detailing all findings/discrepancies	sent	N/A	N/A	approved
9900963		4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.	sent	N/A	N/A	approved
9910964		5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. 5- جدول توزيع العهد والمهام المعتمد بالفرع كد من سجل المفوضين بالفرع مطابق مع يقوم مدير العمليات بالتأ	sent	N/A	N/A	approved
9920965		5- All the documents are reviewed against checklist by maker / checker.	sent	N/A	N/A	approved
9930966		5- amount is distributed as per the declaration. 5- لمغ بناء على اعلام الورثة تم توزيع المبد	sent	N/A	N/A	approved
9940967		5 any wrong entry are amended on maker checker basis	sent	N/A	N/A	approved
9950968		5- Card Ops head reviews the daily reports to ensure proper maintenance	sent	N/A	N/A	approved
9960969		5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays	sent	N/A	N/A	approved
9970970		5- Ensure that all process/procedures approved by shariaa	sent	N/A	N/A	approved
9980971		5- Registration sheet for Secured Paper for LGs	sent	N/A	N/A	approved
9990972		5- Remittance department verifies the signature /initials of designated staff.	sent	N/A	N/A	approved
10000973		5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	sent	N/A	N/A	approved
10000974		5. Abiding by the timelines set by regulatory authorities.	sent	N/A	N/A	approved
10020975		5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an excel sheet. نتيجة المتابعة الفرع لاستلام الشيكات المرتدة واثبات ز بابلاغ العملاء بورود الشيكات المرتدة طرف العملاء/ مسئول الحسبات (الشركات) يقوم خدمة	sent	N/A	N/A	approved

10030976		5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.	sent	N/A	N/A	approved
10040977		5. Checkbooks and LG 's are not issued for accounts with opened deferrals	sent	N/A	N/A	approved
10050978		5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.	sent	N/A	N/A	approved
10060979		5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.	sent	N/A	N/A	approved
10070980		5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • المضادة للحريق ت الرقابة الثنائية في الخزائن المصفحة و الاحتفاظ بالعهد و المستندات الأصل تح	sent	N/A	N/A	approved
10080981		5. obtaining the employee signature on the renewal	sent	N/A	N/A	approved
10090982		5. Processing any invoice on original only	sent	N/A	N/A	approved
10100983		5. Quarterly HRR committee includes the CEO & CRO and Head of legal and WBH and CRH where all high risk and loss making names are discussed extensively name by name to agree on the ORR and the action plan for each name	sent	N/A	N/A	approved
10110984		5-Collateral & support considerations,..	sent	N/A	N/A	approved
10120985		5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.	sent	N/A	N/A	approved
10130986		5-operations to reconcile monthly claims list with insurance company & collection	sent	N/A	N/A	approved
10140987		5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.	sent	N/A	N/A	approved
10150988		6- closing the main account. 6- لأصلي تم اغلاق الحساب ا	sent	N/A	N/A	approved

10160989		6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custodian 6- تغيير احد المفوضين بالفرع ل توزيع العهد والمهام كل 3 شهور او عند قوم مدير العمليات بالتأكد من تحديث جدو	sent	N/A	N/A	approved
10170990		6- Retention unit confirmation is obtained prior processing	sent	N/A	N/A	approved
10180991		6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter	sent	N/A	N/A	approved
10190992		6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file. • المندوب الرقم القومي في حال استلام للمفوض / بيع العميل ورافاق صورة ضوئية من بطاقي وسبب الرفض وعمل صحة توقيع على توف لبنكي على صورة ضوئية لكل من الشيك المرتد ويتم اثبات استلام العميل بالتوقيع ا يل او مندوبة المفوض لدى البنك الشيك نة / مدير العمليات المصرفية بتسليم العم .يقوم مدير الخزير	sent	N/A	N/A	approved
10200993		6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business head/ops head to advise and refer case to CEO for action	sent	N/A	N/A	approved
10210994		6. Ensure that repayment schedule and pricing are as per the credit approval.	sent	N/A	N/A	approved
10220995		6. Log the received invoices in a sheet with the unique serial.	sent	N/A	N/A	approved

10260996		6. Officer performing the SV is independent from the officer conducting the call back. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies the original receipts to be escalated (if any) • CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU. • CSU manager are checking frequently the call log system & reporting any missing call to IT.	sent	N/A	N/A	approved
10260997		6. Senior calls are done as per policy including SCOs, Cos in addition to CRO	sent	N/A	N/A	approved
10260998		6. Shredding of all unused or unneeded documents. • التمزيق الجيد ات الغير مستخدمه عن طريق اله الفرع او التخلص من المستند	sent	N/A	N/A	approved
10260999		6-Snap visit report issued after each visit detailing all findings/discrepancies.	sent	N/A	N/A	approved
10261000		6-X-Boarder ,Concentration Limits , Country limits,.. Above is controlled by all stakeholders operating as per the approved credit policy periodically and on case by case to ensure proper adherence to CBE regulations.	sent	N/A	N/A	approved
10261001		7- Ops officer to ensure Handling branch operation registers ( cash registers, returned checks registers, ...) and to ensure that all fields are completed . 7- و مطابقا لنموذج العهدة سجلات الخاصة بالعملية المصرفية وان يك يقوم مدير العمليات بالتأكد من جميع ال	sent	N/A	N/A	approved
10261002		7) An annual review date is specified.	sent	N/A	N/A	approved

10301003		7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex: Foreign currency, Energy, interest expense. worth mentioning that impact is quantified in terms of provisions and presented in Risk Committee	sent	N/A	N/A	approved
10301004		7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perform a formal letter must be addressed to his correspondence address. • لدى البنك ل للعميل على عنوان مراسلاته المسجل العملاء لإصدار خطاب مسجل يعلم الوصو ل بإرسال بريد الكتروني لمسئولي خدمة يك خلال خمسة عشر يوما، يقوم المسئو في حالة عدم قيام العميل باستلام الشد	sent	N/A	N/A	approved
10301005		7. Due to system limitations for search methodology, BO non modification report is being extracted daily from the database to validate the search results and ensure accuracy	sent	N/A	N/A	approved
10301006		7. Review the segment (whether public sector, private, etc...) .	sent	N/A	N/A	approved
10301007		7. Search in the log with the invoice serial to ensure there is no duplicate	sent	N/A	N/A	approved
10301008		7-Collection to reconcile write off recovery GLs against reported claims	sent	N/A	N/A	approved
10301009		7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closure.	sent	N/A	N/A	approved
10301010		8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch 8- م المعتمد للفرع ثنائيه بناء على جدول توزيع العهد والمها لنماذج في وحدة ادراج مصفحة تحت رقابه يقوم مدير الفرع بالتأكد من حفظ مخزون ا	sent	N/A	N/A	approved
10301011		8) The Risk Rating process is identified and its approval status.	sent	N/A	N/A	approved
10301012		8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).	sent	N/A	N/A	approved
10401013		8. Group facilities are aggregated	sent	N/A	N/A	approved



104C1014		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.	sent	N/A	N/A	approved
104C1015		8-Escalation matrix to be followed in case of any delay in providing required claim documentation	sent	N/A	N/A	approved
104C1016		9) Ensure that the obligors in the program meet the credit program requirements	sent	N/A	N/A	approved
104C1017		9. Extended credit facilities should be sharia compliant.	sent	N/A	N/A	approved
104C1018		9. Latest financials are obtained & analyzed.	sent	N/A	N/A	approved
104C1019		A tracker is in place with the expired procedure . Every Two years the procedures updated with Owners & Stockholders unless any amendments received from the owner or according to CBE & Control Functions request. Tracker is reviewed in the beginning of each month by the internal regulations head.	sent	N/A	N/A	approved
104C1020		A@W PO start to finalize the physical file with all needed documents and actions like copy from the customer ID with mobile number after adding all the needed signatures for original seen and stamps then send coordinator to proceed with needed sanction then send to fulfillment team to proceed with excel sheet to proceed with account opening request through AMC team and once done send the accounts numbers to the coordinator and fulfillment team again in order to complete the file to be sent to AMC department physically and compare the file with the data related to account opening request to confirm	sent	N/A	N/A	approved
104C1021		abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect	sent	N/A	N/A	approved
104C1022		Access are granted subject to proper approvals supported by justification, besides annual review on unit external privilage access.	sent	N/A	N/A	approved

10501023		Access rights/Security matrix is reviewed by User Access Team on Quarterly basis & obtaining system reports/audit trails from all systems used by checks processing staff to ensure that such rights matches with the staff job description and the absence of unnecessary/unauthorized access rights , in Quarterly revision	sent	N/A	N/A	approved
10501024		According to capitalization policy , All amounts above EGP 5k must be capitalized . On other hand , Expenditure control manager is sending monthly mail for concerned parties to clarify the capitalization stsuts for outstanding projects.	sent	N/A	N/A	approved
10501025		Accrual Adjusted is authorized and monitored same like the disbursement and settlement as well as all reversals. Moreover all accruals and reversals are being monitored by Officer and senior officer in addition to reconciliation and approved to finance team through the daily journal , also tracked on the dashboard reportin	sent	N/A	N/A	approved
10501026		Adherence to the staff gifts process	sent	N/A	N/A	approved
10501027		ADIB Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry	sent	N/A	N/A	approved
10561028		ADIB utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-	sent	N/A	N/A	approved
10561029		ADIB utilities bills payment over Fawry: 1-Daily reconciliation of GL balance against Fawy reports then advise Remittance to transfer the related amount to each biller	sent	N/A	N/A	approved
10501030		Alco approval on applied rate whenever there is a change in margin	sent	N/A	N/A	approved
10501031		All ADIB Capital products and activities should be compliant with sharia	sent	N/A	N/A	approved
10501032		All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved

10601033		All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved
10601034		All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved
10601035		All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule	sent	N/A	N/A	approved
10601036		All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file requirements are in place, and any material changes to credit facilities have been identified and approved as per Credit Facility Approval. File requirements may include some of the following items as appropriate for the unit: 1. Current financials.	sent	N/A	N/A	approved
10601037		All credit limits are to be reviewed by SME Risk head at least annually to ensure the correct use and eligibility of the credit officer	sent	N/A	N/A	approved
10601038		All custody proof cabinet is controlled on daily basis Adding/Sending for CKs /Bills upon reports from BO & GFS Moreover all receivables kept at our custody were checked through Semi annual Exhibit, usual exhibit will take place as Policies and Procedures	sent	N/A	N/A	approved
10601039		All customers are screened manually either during the on-boarding process, before opening the account or during the lifecycle of the customer's relationship.	sent	N/A	N/A	approved
10601040		All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .	sent	N/A	N/A	approved

10661041		All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.	sent	N/A	N/A	approved
10661042		all Invoices to be reviewed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.	sent	N/A	N/A	approved
10701043		All job descriptions are reviewed annually and updated with HR	sent	N/A	N/A	approved
10701044		All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.	sent	N/A	N/A	approved
10701045		All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.	sent	N/A	N/A	approved
10701046		All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be valid for 90 days, as per Policy. If the facilities are not availed or transaction not drawn down in that time frame, the facilities/transaction must be re-approved by the original level. Credit Admin and EW Officer responsible to ensure all CAs are approved in the set timeframe, as required. and all extension gaps should be covered	sent	N/A	N/A	approved
10701047		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved

10761048		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10761049		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10761050		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10761051		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved

10701052		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10801053		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10801054		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10801055		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved

10861056		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10861057		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10861058		All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( which includes maximum 5 business days for payment after receiving the invoices ) , invoice log , GL allocation and contracts- if any .	sent	N/A	N/A	approved
10861059		all performed functions under credit control dept. are performed through maker and checker & segregation of duties & independency of functions are adhered to.	sent	N/A	N/A	approved
10861060		All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensure CBE compliant - staff awareness , induction training, field visits, customers' and staff feedback	sent	N/A	N/A	approved
10861061		All processes relevant to workflow and SLA between concernd departments are in place and properly communicated by department heads to ensure proper handling for business needs.	sent	N/A	N/A	approved

10801062		All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Sharia department to ensure that the risk in execution is to an acceptable level from a Sharia perspective.	sent	N/A	N/A	approved
10901063		All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , finance and CEO , in addition to premises head or CIO	sent	N/A	N/A	approved
10901064		All reversal transactions should be performed after obtaining proper approvals .	sent	N/A	N/A	approved
10901065		all sales staff shall sign ADIB Code of conduct No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinators) to be deactivated unless permission is adequate matching business need and role; external communication is to be determined to specific domains consequently	sent	N/A	N/A	approved
10901066		All staff is adequately trained on the policy and product requirements and training certification records are kept with the unit. Refresher trainings are conducted based on new product launch or policy changes.	sent	N/A	N/A	approved
10901067		All stakeholders approvals must be obtained.	sent	N/A	N/A	approved
10901068		All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls	sent	N/A	N/A	approved
10901069		All third party vendors sign a contract that includes clause on the service levels and liability clause in case of breaching that could lead to contract termination	sent	N/A	N/A	approved
10901070		All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control on booking, maker and cheker	sent	N/A	N/A	approved
10901071		All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved



10901072		All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
11001073		All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
11001074		All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
11001075		All users requests form presented in accordance to maker/checker basis and normal approval cycle	sent	N/A	N/A	approved
11001076		AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place restriction (Disallow Debit) on all accounts except CMH & Popup Memo until files received by AMC . Not received NTB files reported weekly to Branches logistics, and monthly to BRCC.	sent	N/A	N/A	approved
11001077		AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with customer's transaction amount is being sent to AML team to for reviewing the transactions to prevent any suspicious case Restriction of Accounts for clients with aged alerts	sent	N/A	N/A	approved
11001078		Analyze the bad cases according to the related trigger and handing over the case/cases to Remedial Team on earlier stage on best effort basis.	sent	N/A	N/A	approved
11001079		Annual Assessment of Departments roles and repobonsibilities to align with the Risk Governance Framework.	sent	N/A	N/A	approved
11001080		Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs	sent	N/A	N/A	approved

11081081		Annual reviews are usually conducted for all credit names that have approved credit facilities in the meantime, frequent updates/reviews are collectively done via investigation, EW & underwriting team as an integral part of the portfolio review/analysis in order to ensure that all requirements are in place ,and any material changes to credit facilities have been identified and approved as per Credit framework guidelines. File requirements may include some of the following items as appropriate: 1) Verify that business strategy, target market and customer segment are identified.	sent	N/A	N/A	approved
11091082		Annual training plan is maintained to enroll the mandatory trainings to all staff	sent	N/A	N/A	approved
11101083		Any claim should be reported to insurance provider with documents and ensure payment on time	sent	N/A	N/A	approved
11111084		Any debiting should be by the availability of balance and by the guidelines of debiting.	sent	N/A	N/A	approved
11121085		Any suspicious fraudulent documentations are sent to the FRMU for checking and providing feedback regarding the best practice & prevention controls for financial losses & legal disputes.	sent	N/A	N/A	approved
11131086		AP Manager is performing Monthly aged proofing for all credit balances , then submitting the proofing to proofing unit with supporting documents, in addition to justification for aged items , if any	sent	N/A	N/A	approved
11141087		Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment for vendor.	sent	N/A	N/A	approved
11151088		Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	sent	N/A	N/A	approved
11161089		Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	sent	N/A	N/A	approved

11101090		Approved Treasury Programs; Money Market, FX, Profit Rate Swap 1- Treasury product programs are reviewed and approved by market risk and product approval committee prior implementation 2- Market risk role must be clearly indicated in the product program.	sent	N/A	N/A	approved
11101091		Archiving the hard copy of the report. Matching BO report out put with the data.Confirm report delivery as per no reminders from CBE	sent	N/A	N/A	approved
11101092		As far we start to handle User admin side on registration adibpay on system CADC department are already divided to two department ( reviewing & token custody ) and ( IB & adibpay registration department ) to avoid conflict in implementation The other department handling registration side and implement on system (system support maker and checker as ADIB pay access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.	sent	N/A	N/A	approved
11201093		At the end of the Contingency, a report will be put up by ALCO to the BOD containing analysis of the crisis and lessons for the future for policy considerations of the bank.	sent	N/A	N/A	approved
11201094		ATM depend on the physical security monitoring.	sent	N/A	N/A	approved
11201095		Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet banking.	sent	N/A	N/A	approved
11201096		Available customer position on core banking system reveales accuretly direct facilities utilization, while in case indirect facilities position or breakdown is requested, we should revert to LGs/LCs department to provide teh accurate O/S or breakdown as sometime the available on the core banking system is not accurate.	sent	N/A	N/A	approved

11261097		Based on the ASSET inventory related to ADIB core banking services( (database, OS, HW,SW) 1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance and service , else define the outdated or soon to outdate, missing patches, missing specs 2. Ensure to comply with baselines Discover the Outdated Asset	sent	N/A	N/A	approved
11261098		BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity	sent	N/A	N/A	approved
11261099		BCP location is aside the department main vault , while all required PC's and scanners are already in place and fully functionalized , FTE 's available in BCP are covering the maker and checker concept and one staff has permanent access to work remotely through VPN	sent	N/A	N/A	approved
11261100		Borrowing deals segregated by maturity (agenda) reviewed on a daily basis by TBO supervisor.	sent	N/A	N/A	approved
11261101		Both the maker & the checker make sure that any trade documents examined in line of its applicable rules	sent	N/A	N/A	approved
11261102		Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	sent	N/A	N/A	approved
11301103		Both the maker & the checker make sure that payments are correctly / timely effected on related due date	sent	N/A	N/A	approved
11301104		Both the maker & the checker make sure that payments are effected in line of the trade instrument	sent	N/A	N/A	approved
11301105		Both the maker & the checker make sure that shipping documents are timely delivered to the customer	sent	N/A	N/A	approved
11301106		Both the maker & the checker make sure that shipping documents are correctly / timely negotiated	sent	N/A	N/A	approved

11361107		both the maker & the checker make sure that the approved trade template (which contain all the mandatory fields) is being used otherwise the related approvals was obtained	sent	N/A	N/A	approved
11361108		Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per approval received after being updated on the cor banking	sent	N/A	N/A	approved
11361109		Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained	sent	N/A	N/A	approved
11361110		Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in the Trade instrument & to be limited within its rulings that comply with principles of Islamic Shari'a	sent	N/A	N/A	approved
11361111		Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place الوظيفة يفقية وعدم تعارض الصلاحيات الممنوحة مع سبة لموظفي الفرع بناء على المهام الوظ دير الفرع بالتأكد من منح الصلاحيات المنا يقوم م	sent	N/A	N/A	approved
11361112		Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. دير العمليات بالتأكد من الاتي: . واء كانت ضرورية ام لا يقوم مدير الفرع/ م مكاتب الفرع تترك خاليه من أي اوراق سد • بان جميع	sent	N/A	N/A	approved
11401113		Branches exceptionally do Sanction screening for all related parties of LCs/LGs/collection documents either in case of issuance or amendment, upon receiving the details from the concerned department via email until centralizing the function under Operations Department or through automated sanction system for all cases handled through swift.	sent	N/A	N/A	approved

11401114		Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly basis to ensure its application.	sent	N/A	N/A	approved
11401115		Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely basis	sent	N/A	N/A	approved
11401116		Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis	sent	N/A	N/A	approved
11401117		Business information security to be involved in all related business projects , Information security is part of the CAB so they either obtain info security approval for going live or else many business functions will be blocked such as access management and ISG will be raised against the project and escalated to BRCC & Added in the monthly information security dashboard till closed Information security approval is a must for all projects before going live when rectifying information security requirements	sent	N/A	N/A	approved
11401118		Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.	sent	N/A	N/A	approved
11401119		Capacity plan is prepared based on business assumptions taking into consideration annual leaves	sent	N/A	N/A	approved
11401120		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
11401121		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved

11401122		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
11501123		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
11501124		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved
11501125		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards . لمب الأمر ذلك . ة، وتعديل الخطة الطاقة الإستيعابية إذا تط لمحقق من الأهداف في نهاية كل ربع سن يا بناء على الأهداف الموضوعة ومراجعة ا اد خطة الطاقة الاستيعابية ومراجعتها سنو إعد.	sent	N/A	N/A	approved
11501126		Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards	sent	N/A	N/A	approved

11561127		Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and sent yearly to HR	sent	N/A	N/A	approved
11561128		Capacity plan should be prepared taking into consideration staff annual leaves - Ensure proper communication , guidance & training to all concerned staff members , as to have the required knowledge to meet performance standards	sent	N/A	N/A	approved
11561129		Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required knowledge to meet the required performance standards	sent	N/A	N/A	approved
11561130		Capacity planning exercise is conducted monthly and updated with actual figures of last month and reviewed by collections Head to access capacity for each team to decide moves and working plan for the month.	sent	N/A	N/A	approved
11561131		Cards Delivery 2- Printing & dispatching is outsourced through Masreya	sent	N/A	N/A	approved
11561132		Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA	sent	N/A	N/A	approved
11601133		Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards	sent	N/A	N/A	approved
11601134		Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied	sent	N/A	N/A	approved
11601135		Cards Delivery 1- Segregation of cards & PINs delivery couriers	sent	N/A	N/A	approved
11601136		CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are done in accordance to them	sent	N/A	N/A	approved
11601137		CBE limit reviewed on daily basis	sent	N/A	N/A	approved



11661138		CBE requirements and comments are addressed once received within two working days.	sent	N/A	N/A	approved
11661139		CBS system handle registration side (system support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.Default password is provided to customer through authomatic e-mail sent once checker approved the creation process. and to ensure segregation of duties Tokens are recieved through E Finanace team by conducting site visit to the customer after creation done	sent	N/A	N/A	approved
11671140		Check list in place with the list of reports and date to be executed.	sent	N/A	N/A	approved
11681141		Check RPO/RTO for SPOF of critical Services at the DR test "if any"	sent	N/A	N/A	approved
11691142		Check that all treasury products have proper approved product programs within both CBE regulations and ADIB internal policies	sent	N/A	N/A	approved
11701143		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.	sent	N/A	N/A	approved
11711144		Check with BCP the evacuation plan for call center	sent	N/A	N/A	approved
11721145		checking & monitoring for the manually process that is performed by business and branches	sent	N/A	N/A	approved
11731146		checking card offer applied after issuance	sent	N/A	N/A	approved
11741147		Checklist in place detailing all the steps needed to launch any new product/program/scheme.	sent	N/A	N/A	approved
11751148		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11761149		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved

11701150		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11701151		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11701152		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11801153		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11801154		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
11801155		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	sent	N/A	N/A	approved
11801156		Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	sent	N/A	N/A	approved
11801157		circulation performed to front liners with approved criteria after head of product approval	sent	N/A	N/A	approved
11861158		Classified exposures (performing) are properly monitored and that better and worse classification triggers are in place as per Classification Process For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified) From DPD 91- to 120 ORR 8 From DPD 120- to 180 ORR 9 From DPD 180+ ORR 10 classification is done automatically by CAD once DPD is reached. Classification may also take place when an adverse situation occurs like EW signal or any other negative incident	sent	N/A	N/A	approved
11861159		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved

11871160		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
11881161		Clear designations are in place to segregate duties maintained within the unit	sent	N/A	N/A	approved
11891162		Clients' inquiries received by e-mail , must be sent from the pre designated email address as defined by client in the e-mail and fax/MIFT Indemnity. Clients' inquiries received by phone , must be received by the pre designated person which is judged by the ongoing relation with the client and general practice .	sent	N/A	N/A	approved
11901163		Close monitoring for new staff took place through team leader in order to provide the new comers with good quality of training ,beside the job description and designations letters prepared and signed through staff performing the duties	sent	N/A	N/A	approved
11911164		Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts	sent	N/A	N/A	approved
11921165		Collections system access is restricted and approved based on the role of the employee.	sent	N/A	N/A	approved
11931166		Company database to be double checked by credit initiation managers to make sure abiding by the approved coding criteria	sent	N/A	N/A	approved
11941167		Comparing between physical checks received and the data entered through branch by Clearing unit took place in order to rectify any wrong data by notifying the branch through Email and following up the feedback before EOD	sent	N/A	N/A	approved
11951168		Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks	sent	N/A	N/A	approved
11961169		Complaints escalation matrix is in place and effective	sent	N/A	N/A	approved

11901170		Concerned units are closely monitoring the rectification dates with a follow up by ICD with respective units for closing the open items on or before the agreed target dates. An XL file is being prepared to includes the full action plan for control and monitoring purposes.	sent	N/A	N/A	approved
11901171		conduct annual BCP test in order to test backup data center	sent	N/A	N/A	approved
11901172		conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree	sent	N/A	N/A	approved
12001173		Conduct evacuation plan test periodically and BCP implementation	sent	N/A	N/A	approved
12001174		Conduct sample review of training certification records and refresher training records based on any policy/product amendments.	sent	N/A	N/A	approved
12001175		Conduct sufficient fraud awareness training to the eligible population	sent	N/A	N/A	approved
12001176		consolidate all the received CBE circulars to ensure implementation	sent	N/A	N/A	approved
12001177		contact crisis mangmt team in order to make sure that all contact updated in addition send awareness to crisis team	sent	N/A	N/A	approved
12001178		Contingency funding plan must be prepared within approved parameters .	sent	N/A	N/A	approved
12001179		contingency plan are performed	sent	N/A	N/A	approved
12001180		Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a compliance.	sent	N/A	N/A	approved
12001181		Coordination with the business and top management to know a yearly plan and the expansion plan for the upcoming years to set a proper capacity plan for the department and different divisions.	sent	N/A	N/A	approved
12001182		Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and regulations with all staff members and review regulatory sites	sent	N/A	N/A	approved

12101183		Creating a new routing rule called (to be investigation ) so in case of any message the existing routing rules doesn't apply on it will go to this queue and automatically will alert us with pop-up message that there is a message on investigation queue have to check. for NACK (Creating queue with name Delivery notification NAKs any message with flag NAK send it directly to this queue with pop-up notification and send a copy to concern department)	sent	N/A	N/A	approved
12101184		Credit Control units officers review documentation against CA ,	sent	N/A	N/A	approved
12101185		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.	sent	N/A	N/A	approved
12101186		Credit policies & procedures is approved by ADIB board of directors whenever needed and followed by all stakeholders; department heads along with maker & checker to ensure full compliance throughout the credit cycle.	sent	N/A	N/A	approved
12101187		Critical IT systems and equipment are protected from damage caused by environmental hazards.	sent	N/A	N/A	approved
12161188		CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with it CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM	sent	N/A	N/A	approved
12161189		Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full segregation of duties	sent	N/A	N/A	approved
12101190		Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant & restriction report)	sent	N/A	N/A	approved
12161191		Daily core banking system log report review versus card management issuance report	sent	N/A	N/A	approved

12101192		Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches	sent	N/A	N/A	approved
12201193		Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches	sent	N/A	N/A	approved
12201194		Daily follow up from Regional Ops team with branches until closing all the findings .	sent	N/A	N/A	approved
12201195		Daily recociliation of all related GLS & immediate settlement for any difference.	sent	N/A	N/A	approved
12201196		Daily report generated in order to ensure that all transactions have sms sent to the customer	sent	N/A	N/A	approved
12201197		Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.	sent	N/A	N/A	approved
12261198		Data Backup and Replication.	sent	N/A	N/A	approved
12261199		database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR	sent	N/A	N/A	approved
12201200		Department head assigns maker and checker on setup in order to ensure accurate Setup. Weekly post-booking monitoring on maker & checker basis for hurdle compliance to ensure proper escalation of any breaches if any; worth noting that treasury and trade perform pre-booking testing of hurdle compliance prior transaction booking.	sent	N/A	N/A	approved
12201201		Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.	sent	N/A	N/A	approved
12201202		Department head ensures the below is in place to ensure efficient handling for assigned responsibilities: 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	sent	N/A	N/A	approved
12301203		Detailed work procedures for every function performed in the department should be in place	sent	N/A	N/A	approved

12301204		Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	sent	N/A	N/A	approved
12301205		Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents	sent	N/A	N/A	approved
12301206		Direct Debit Account Linkage 1- Dual control through G12 system generated reports review versus customers' requests versus PRIME in addition to system advice per transaction	sent	N/A	N/A	approved
12301207		Direct investment officer designate BOD members to sector head based on approved criteria and as per law 159 & 125	sent	N/A	N/A	approved
12301208		Direct investment officer should follow up and ensure that affiliates profit shares transferred to finance dep. For allocation	sent	N/A	N/A	approved
12301209		Disaster Recovery site readiness	sent	N/A	N/A	approved
12301210		Documents are drafted as per approved CA by maker and checker on bank standard format and in case having non standard documents legal, Risk and shariaa are obtained	sent	N/A	N/A	approved
12301211		Dual Communication Links from different providers.	sent	N/A	N/A	approved
12301212		Dual control is applied by maker and checker on regulatory system	sent	N/A	N/A	approved
12401213		Dual custody of tokens kept under CADC custody.	sent	N/A	N/A	approved
12401214		Due to the fact this matter is very critical as the client could leave bank and relationship could be terminated, while there are payment dues should be paid (Accumulated profit), accordingly till receiving ITS feedback	sent	N/A	N/A	approved
12401215		Duties are segregated	sent	N/A	N/A	approved
12401216		Employee File Management Process is in place and being applied	sent	N/A	N/A	approved

12461217		Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by HR staff payment and governmental relations Manager on Oracle system for new joiners/ existing staff based on employees physical files and obtained appropriate approvals.	sent	N/A	N/A	approved
12461218		Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and control functions to obtain their approval before submission	sent	N/A	N/A	approved
12461219		Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.	sent	N/A	N/A	approved
12461220		Ensure that the following in place: - New credit facilities are approved according to the credit approval grid.	sent	N/A	N/A	approved
12461221		Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	sent	N/A	N/A	approved
12461222		Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)	sent	N/A	N/A	approved
12501223		Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for corporate client accounts mentioned in CBE list dealing with Major Goods not exceeding USD \$30,000.00 per client per day , open limit for Retail clients . All process are handled through Head Office without any Branch input	sent	N/A	N/A	approved
12501224		Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.	sent	N/A	N/A	approved
12501225		Ensure all policies and processes are updated, reviewed and approved periodically.	sent	N/A	N/A	approved
12501226		Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	sent	N/A	N/A	approved



12561227		Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.	sent	N/A	N/A	approved
12561228		Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
12561229		Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
12561230		Ensure evacuated plan has been tested and implemented successfully & that there is a current Continuity of Business (COB) Plan which follows corporate standards.	sent	N/A	N/A	approved
12561231		Ensure evacuation plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate standards.	sent	N/A	N/A	approved
12561232		Ensure evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
12601233		Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.	sent	N/A	N/A	approved
12601234		Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards .	sent	N/A	N/A	approved
12601235		Ensure proper follow up from MIS Head to submit reports on a timely manner.	sent	N/A	N/A	approved
12601236		Ensure that 100% of the compliance / AML concerned staff , are compliance and AML Trained , also ensure training is provided frequently and not only once to ensure awareness of all updates.	sent	N/A	N/A	approved
12601237		Ensure that agents performance is recorded in the score card	sent	N/A	N/A	approved

12661238		Ensure that all processes in place and properly communicated -Ensure properly approved & communicated SLA between concerned departments. - Checker ensure that checkbook is issued on the correct account # & name with the requested number of leafs. - Keeping the checks in fire proof cabinets to avoid financial losses. - Unit Head ensure prompt circulation of all P&P; and related updates to staff to inform them with any updates, in addition that Inhouse trainings are conducting through the printing center.	sent	N/A	N/A	approved
12661239		Ensure that all eligible customers are getting charged with the monthly statement fees	sent	N/A	N/A	approved
12671240		Ensure that All fraudulent customers to be listed in the fraud negative list	sent	N/A	N/A	approved
12681241		Ensure that all functions are prepared by maker and checker ,	sent	N/A	N/A	approved
12691242		Ensure that all system features are working smoothly	sent	N/A	N/A	approved
12701243		Ensure that all users applications are active	sent	N/A	N/A	approved
12711244		Ensure that Buyout cheques are delivered to the beneficiary and collected. Also Bought out facility is reported closed over I-Score	sent	N/A	N/A	approved
12721245		Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level	sent	N/A	N/A	approved
12731246		Ensure that Job descriptions are in place and acknowledged by the respective staff	sent	N/A	N/A	approved
12741247		Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets.	sent	N/A	N/A	approved
12751248		Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank assets.	sent	N/A	N/A	approved
12761249		Ensure that our signatures record are matched with the received circulars and up to date.	sent	N/A	N/A	approved

12701250		Ensure that the reporting is reported properly to Iscore	sent	N/A	N/A	approved
12701251		Ensure verification guidelines are followed: Two mandatory questions: full customer name and ID last four digits and 3 obligatory questions (Last payment/transaction r and/or account specific information.(e.g.Last deposit, last transaction, etc.)/ home branch /card limit /card expiry date / phone number	sent	N/A	N/A	approved
12701252		ensuring testing quarterly to ensure efficiency of CSU plan	sent	N/A	N/A	approved
12801253		Ensuring that all checks sent through branches are endorsed favor ADIB beside reviewing report of checks received from branches and finally keeping checks copies front and back through check plus application.	sent	N/A	N/A	approved
12801254		Entries Performed from Outward and Inward Clearing team on CBE account with both sessions total amount are reviewed daily from Checks Processing Center Head after printing GLs and CBE account statement after posting entries , matches with the daily reconciling performed for CBE account. Moreover upon CPC Head absence , Head of Payment Services signature should be obtained	sent	N/A	N/A	approved
12801255		Entries Performed from Trade Bills Dept. Maker while posting PDC CKs on client account and wrote amount in the commission field which consider wrong, as the commission in calculating automatically from G12 Checks Processing Center application . in spite of discovering it in the same posting day but the system did not refund the amount as debited from client account due to the Hunting option , alternative solution has been stated and shall be obligate if repeated .	sent	N/A	N/A	approved
12801256		Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exceeded SLA.	sent	N/A	N/A	approved
12801257		Escrow agreement in place to be renew annually	sent	N/A	N/A	approved

12861258	Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.	sent	N/A	N/A	approved
12861259	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12871260	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12881261	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12891262	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12901263	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12901264	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12901265	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12931266	Evacuation plan tested successfully and BCP implemented successfully several times	sent	N/A	N/A	approved
12901267	Evacuation plan tested successfully and BCP implemented successfully several times ة الإخلاء عدة مرات بنجاح م اختبار خطة الإخلاء بنجاح وتم تنفيذ خط	sent	N/A	N/A	approved
12961268	Evacuation plan tested successfully and BCP implemented successfully several times.	sent	N/A	N/A	approved
12961269	Exception reports are properly circulated and escalated as per policy requirements	sent	N/A	N/A	approved
12901270	Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting treatment and AP head is approving .	sent	N/A	N/A	approved
12961271	Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting treatment and AP head is approving .	sent	N/A	N/A	approved

12901272		Extract list of requests and validate related approvals	sent	N/A	N/A	approved
13001273		Extract list of requests and validate related approvals	sent	N/A	N/A	approved
13001274		Extract list of services incidents and check process compliance	sent	N/A	N/A	approved
13001275		Extract list of terminated users and validate related actions	sent	N/A	N/A	approved
13001276		Extracting Daily transaction history reviewed by AP head.	sent	N/A	N/A	approved
13001277		Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requested.	sent	N/A	N/A	approved
13061278		Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	sent	N/A	N/A	approved
13061279		Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.	sent	N/A	N/A	approved
13001280		For all FCY payments , expenditure control manger is requesting FX rate from treasury team to perform the transactions , while FCY balances are reveled on daily basis by core system.	sent	N/A	N/A	approved
13001281		For Head office projects, Working on making a yearly plan. For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and determine the number of branches required to open and also to obtain the necessary approvals from senior management.	sent	N/A	N/A	approved
13001282		For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : 1. Escrow agreement in place - 2. Highly skilled ITS calibers are hired/retained 3. Close follow up with ITS on all open issues to get the max. support possible "we got letter from the vendor (ITS) to ensure that the application will be supported for next 5 years"	sent	N/A	N/A	approved
13101283		FRU deliverables are in form of pdf which is not editable.	sent	N/A	N/A	approved

13101284		FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.	sent	N/A	N/A	approved
13101285		FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.	sent	N/A	N/A	approved
13101286		FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.	sent	N/A	N/A	approved
13101287		FRU manager is performing reconciliation between output file and portfolio GLs of trail balance and confirming to risk team, ensure to material deviation from stages YTD covering ratios and ask for justifications , if any	sent	N/A	N/A	approved
13101288		FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and submitting	sent	N/A	N/A	approved
13101289		FRU Manager is recording the legal provision based on assessment received form legal department , FRU head is reviewing the entries against Legal department study.	sent	N/A	N/A	approved
13101290		FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU head is reviewing .	sent	N/A	N/A	approved
13101291		full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff	sent	N/A	N/A	approved
13101292		Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each of the new location, making sure of the Legibility and authorization levels of the contractual documents to avoid any possible risk to have difficulties that would delay /suspend the project's progress	sent	N/A	N/A	approved
13201293		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 ...	sent	N/A	N/A	approved

13201294		Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS	sent	N/A	N/A	approved
13201295		GL owner must fill documented form of Name , nature , mapping of any GL and form must be signed by Financial control head for accuracy and mapping.	sent	N/A	N/A	approved
13201296		Have a clear research objectives / scope / questions to be answered through	sent	N/A	N/A	approved
13201297		Having job description for the existing staff and new hiring	sent	N/A	N/A	approved
13261298		Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	sent	N/A	N/A	approved
13261299		Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben	sent	N/A	N/A	approved
13201300		Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch	sent	N/A	N/A	approved
13261301		Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	sent	N/A	N/A	approved
13201302		Highlighting any pending issue from either of the related parties on spot & providing the required recommendation	sent	N/A	N/A	approved
13301303		Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee	sent	N/A	N/A	approved
13301304		Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads	sent	N/A	N/A	approved

13301305		HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and being reviewed by HR staff payment governmental relations Manager.	sent	N/A	N/A	approved
13301306		HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment governmental relations Manager on Oracle system to ensure accurate final payment processing.	sent	N/A	N/A	approved
13301307		HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via emails and the register is included in the payroll payments on Oracle system and validated by HR staff payment and governmental relations Manager.	sent	N/A	N/A	approved
13301308		IAM team is controlling the process by 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing approval 2- New Joiners announcement provide from HR side	sent	N/A	N/A	approved
13301309		ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sure the clean desk policy is applied properly.	sent	N/A	N/A	approved
13301310		Implement DAM Database activity monitoring solution to monitor all bank DBs	sent	N/A	N/A	approved
13301311		Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening from CADC on maker/checker basis	sent	N/A	N/A	approved



13301312		Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information security training for employees and stakeholders. The budget allocated from Information security ,O/T & marketing budget . Information Security KPIs have been developed Face to face information security workshops, induction to new hires Using induction Sessions , Learning management system ( LMS ) & Phishing simulator supports raising business users awareness against live forms of phishing trends and other social engineering methods , beside customized short courses for each Department Covers all bank departments to achieve competency	sent	N/A	N/A	approved
13401313		Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder by Q4 of the year with summary of changes when applicable Follow up with the policy committee to avoid the delay KPIs to measure the effectiveness of the policies will be part of the updated Information security policies	sent	N/A	N/A	approved
13401314		initiation and updated the liabilities procedures	sent	N/A	N/A	approved
13401315		insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting from cost center, appraisal fees invoices to be delivered from mortgage support sales coordinators to product team to issue the invoice and to be delivered to account payable team	sent	N/A	N/A	approved
13401316		Insure that reconciliation of GLs and Monthly proof for done and close on monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.	sent	N/A	N/A	approved
13401317		Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.	sent	N/A	N/A	approved

13461318		Internal / External verification is conducted for all the applications as per defined policy and appropriate records maintained. Any negative checks are appropriately highlighted to the Credit Initiation Manager for further action.	sent	N/A	N/A	approved
13461319		Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Compliance - Sharia- info.security)	sent	N/A	N/A	approved
13471320		Inventory is place with for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer through welcome letter accompanied by token. in case of soft token the customer choose password by himself while download application on activation process steps.	sent	N/A	N/A	approved
13481321		Investment manager & head of investments should review action and process related to liquidation	sent	N/A	N/A	approved
13491322		Investment manager communicate with external advisor to prepare studies for fair value	sent	N/A	N/A	approved
13501323		IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit team can raise flag to update any IT SOP, accordingly proposed change will be assessed.	sent	N/A	N/A	approved

13501324		Keeping official manual receipts of the vendor & the branches & the related emails. Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in ADIB premises, but posting the amount on the system to avoid the cash insurance risks. Signing the export receipts of the vendor as per each out going shipment. Check the cash balance existing in ADIB premises with the vendor's officer for several times all over the day long.	sent	N/A	N/A	approved
13501325		Legal Grid to ensure the accuracy and completeness of the documents received.	sent	N/A	N/A	approved
13501326		LG /LC application has been reviewed by a Team Leader or Senior Officer including purpose , and beneficiary according with CA terms and conditions , shariaa and approved line of business as well as limits under dual control , as well as transactional documents	sent	N/A	N/A	approved
13501327		List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User	sent	N/A	N/A	approved
13501328		Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.	sent	N/A	N/A	approved
13501329		make sure to distribute masks, or washable Masks ,sanitizers, and gloves	sent	N/A	N/A	approved
13501330		Maker / checker from business Side maker review the case and the price	sent	N/A	N/A	approved
13501331		Maker and checker (Officer and Senior Officer) concept is being used in said case , treated as an integral part of the MURABAHA booking process , as the maker is feeding the actorial steps while booking and the checker is revieweing said steps before dibursement	sent	N/A	N/A	approved

13501332		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	sent	N/A	N/A	approved
13601333		Making guidelines for the image of ADIB branches to be a reference to all employees in the P&E; department to maintain the same look and feel for renovated and constructed premises of the bank.	sent	N/A	N/A	approved
13601334		Making the electronic archiving project that will insure the presence of all necessary documents that are sent and/or received between P&E; and any other department or Service provide	sent	N/A	N/A	approved
13601335		Manual Observation by comparing between the physical checks and the data entered by clearing unit and that any error in data entry is reported to EGITService desk team for rectification by mail with close follow up till receiving correction reply, issue will be finished	sent	N/A	N/A	approved
13601336		Manual patch management process is in place however Process is not properly enforced Patch management KRI will be added to the process, to highlight the critical and high vulnerabilities.	sent	N/A	N/A	approved
13601337		Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements	sent	N/A	N/A	approved
13661338		Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be sent ALM unit on weekly basis	sent	N/A	N/A	approved
13661339		Market risk Manager generate reports contain breaches of management limits, EAR, EVE, Liquidity Gap and top depositors limits and communicated to Market Risk Head for final review then send all reports to ALCO committee	sent	N/A	N/A	approved

1367	1340	Market Risk manager monitor daily liquidity and reserve ratios report which is being extracted from Finance Dept. & TMO Dept. to ensure that the ratios are in compliance with CBE rules and Checked by Market risk head	sent	N/A	N/A	approved
1368	1341	Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and report it to be reviewed from market risk head and then to be sent to finance department	sent	N/A	N/A	approved
1369	1342	Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, results and breaches reports to Treasury team, Risk head and Treasurer on weekly basis.	sent	N/A	N/A	approved
1370	1343	Market Risk Manager reports breaches of daily limits ( Dealer limits, Intraday, FX Over night position, SE position, FWD and liquidity ratios)to Treasury head, Risk head, Treasury team and CAD team on daily basis to regulate the said breaches through coreective action plan	sent	N/A	N/A	approved
1371	1344	Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions on a weekly basis to Market risk Head for review	sent	N/A	N/A	approved
1372	1345	Market Risk manager Review the daily overnight FX postion and ensure adherence the regulatory limits to be reviewed from market risk head	sent	N/A	N/A	approved
1373	1346	Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop message once they out of the application.	sent	N/A	N/A	approved
1374	1347	Monitoring DC/DR facilities/componen ts.	sent	N/A	N/A	approved
1375	1348	Monitoring of projects plans on regular basis and escalation of any delay.	sent	N/A	N/A	approved

13761349		Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability	sent	N/A	N/A	approved
13771350		Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure that all figures are within the accepted threshold, in case of breaches detected, the breaches then reported to ALCO.	sent	N/A	N/A	approved
13781351		Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches detected, the breaches are reported to ALCO.	sent	N/A	N/A	approved
13791352		Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;	sent	N/A	N/A	approved
13801353		Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	sent	N/A	N/A	approved
13811354		Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA	sent	N/A	N/A	approved
13821355		Monthly Reconciliation for fraud GL .	sent	N/A	N/A	approved
13831356		Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay	sent	N/A	N/A	approved
13841357		Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	sent	N/A	N/A	approved
13851358		Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	sent	N/A	N/A	approved
13861359		Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams	sent	N/A	N/A	approved

1387	1360	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams . رة الالتزام على الموقع المخصص . يع التعليمات التي يتم نشرها بمعرفة إذا ينعين الاطلاع على جم	sent	N/A	N/A	approved
1388	1361	Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team members	sent	N/A	N/A	approved
1389	1362	Network Advanced persistent threat (APT ) Solution implemented , (APT) is a well-resourced adversary engaged in sophisticated malicious cyber activity that is targeted and aimed at prolonged network/system intrusion. Threat Intelligence platform that is integrated with all security gateways to prevent malicious actors.	sent	N/A	N/A	approved
1390	1363	New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going live.	sent	N/A	N/A	approved
1391	1364	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.	sent	N/A	N/A	approved
1392	1365	On monthly basis there is a expiry report issued from Credit documents dept. team including list of Expired financing documents and documents and upcoming expires sent to RM for feedback and action in addition activation stopped on the system on expiry date of documents .	sent	N/A	N/A	approved

13961366		Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The Internal Regulations officer conducts a meeting with the concerned functions to start drafting the Procedure / manual, the Internal Regulations head reviews the Procedure / manual, then obtaining the concerned functions' confirmation and circulated to the control functions for review and approval.	sent	N/A	N/A	approved
13961367		Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	sent	N/A	N/A	approved
13961368		Operation Officer to ensure the following : 1. Customer position is printed , returned check form/template is filled with the reason of rejection and signed by authorized sig. من طريق الفرع / المقاصة : العمليات / مدير الفرع الشيكات المرتدة ات المعتمدة للفرع (رئيس الخزينة / مدير لشيك توضح سبب الرفض وتعتمد بالتوقيع لعميل (وضع عميل) وإعداد حافظة لرفض لأي سبب من الأسباب يتم طباعة مركز ). في حالة ارتداد الشيك	sent	N/A	N/A	approved
13961369		Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. من التالي: يقوم مدير العمليات ومدير الفرع بالتأكد م 1- تغيير حاله الحساب الى متوفى	sent	N/A	N/A	approved
13961370		Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop payment record on system. BM to sign SPC report on quarterly bases. والتأكد من مطابقته على النظام. ر الفرع كل ثلاثة اشهر على التقارير الاليه للفرع و توقيع مدير العمليات شهريا و مدير لايقاف في الفرع مع حساب الاستاذ العام ير الفرع و مدير العمليات بمراجعة طلبات ا يقوم مد	sent	N/A	N/A	approved
13961371		Ops officer and SPB review the safe lockers register to ensure applying the P&P; and deducting the fees اريف طبق السياسات والاجراءات و خصم المص بمراجعة سجل خزائن العملاء للتأكد من كلا من مدير العمليات ومدير خدمة العملاء يقوم	sent	N/A	N/A	approved



13901372		Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1- اجهزة الانذار التأكد من	sent	N/A	N/A	approved
14001373		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 : لفرع يقوم مدير العمليات بالتأكد من الاتي التقارير المستخرجة من النظام لكل عهد ا 1- مطابقة العهد الفعلية مع السجلات و	sent	N/A	N/A	approved
14001374		Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming: مدير العمليات بمراجعة التالي: كد من عدم تركيب إي اجهزة احتيال يقوم ماكينة الصراف الآلى ثلاث مرات يوميا والتأ 1- التأكد من فحص	sent	N/A	N/A	approved
14001375		Ops staff are kept updated with their roles & responsibilities.	sent	N/A	N/A	approved
14001376		Ops team review collateral linkage prior dispursment - Collateral reviewed by CAD on a monthly basis through collateral report	sent	N/A	N/A	approved
14001377		out source companies not complying to physical & environmental	sent	N/A	N/A	approved
14061378		P&E; prepared a list with full data and inspection reports that were made by the P&E; engineers, where they collected data and copys of contracts from legal. We matched our list with the regional managers, and coordinated it with all involved departments (legal, Admin, Consumer & recovery). After the coordination took place we have shared it on a folder on the bank's system to be accessible to all involved departments.	sent	N/A	N/A	approved
14061379		PDCs position is updated manullay through the cenrtal clearing unit second day of delivering checks to branches. Preferrable for PDCs to be on autoimated system to avoid any humman errors.	sent	N/A	N/A	approved
14001380		Periodic market scan highlighting key competitive advantages and market share	sent	N/A	N/A	approved
14061381		Periodically review to all the used spreadsheets	sent	N/A	N/A	approved

14101382		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	sent	N/A	N/A	approved
14101383		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	sent	N/A	N/A	approved
14101384		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	sent	N/A	N/A	approved
14101385		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	sent	N/A	N/A	approved

14161386		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	sent	N/A	N/A	approved
14161387		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	sent	N/A	N/A	approved
14161388		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	sent	N/A	N/A	approved
14161389		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	sent	N/A	N/A	approved

14171390		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	sent	N/A	N/A	approved
14181391		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	sent	N/A	N/A	approved
14191392		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	sent	N/A	N/A	approved
14201393		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	sent	N/A	N/A	approved

14201394		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	sent	N/A	N/A	approved
14201395		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	sent	N/A	N/A	approved
14201396		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	sent	N/A	N/A	approved
14201397		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	sent	N/A	N/A	approved

14261398		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	sent	N/A	N/A	approved
14261399		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	sent	N/A	N/A	approved
14261400		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	sent	N/A	N/A	approved
14261401		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	sent	N/A	N/A	approved

14201402		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	sent	N/A	N/A	approved
14301403		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	sent	N/A	N/A	approved
14301404		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	sent	N/A	N/A	approved
14301405		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	sent	N/A	N/A	approved

14381406		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	sent	N/A	N/A	approved
14381407		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	sent	N/A	N/A	approved
14381408		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	sent	N/A	N/A	approved
14381409		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	sent	N/A	N/A	approved



1437	1410	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	sent	N/A	N/A	approved
1438	1411	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	sent	N/A	N/A	approved
1439	1412	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	sent	N/A	N/A	approved
1440	1413	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	sent	N/A	N/A	approved

14401414		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.	sent	N/A	N/A	approved
14401415		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.	sent	N/A	N/A	approved
14401416		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.	sent	N/A	N/A	approved
14401417		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	sent	N/A	N/A	approved
14401418		Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department.	sent	N/A	N/A	approved

14461419		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	sent	N/A	N/A	approved
14471420		Physical access control " existing allowed access for all DC users& Role of each user "	sent	N/A	N/A	approved
14481421		Physical and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local ordinances.	sent	N/A	N/A	approved
14491422		Physical security risk that the bank's security procedures are complained	sent	N/A	N/A	approved
14501423		Post receiving Credit Documentation from the RM on lodging memo ,	sent	N/A	N/A	approved
14511424		posting all PDCs received from branches on Daltex without any exceptions, Cancelling Daily log	sent	N/A	N/A	approved
14521425		Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	sent	N/A	N/A	approved
14531426		Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	sent	N/A	N/A	approved
14541427		Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	sent	N/A	N/A	approved
14551428		Prepare capacity plan and to be approved	sent	N/A	N/A	approved
14561429		Prepare MIS report every month end showing number of deals executed on SUNGARD and % of canceled or amended deals and trend analysis to treasurer and operation head and market risk manager	sent	N/A	N/A	approved
14571430		Procedures/Policies in place and updated.	sent	N/A	N/A	approved

14581431		Process map is implemented by the Development officer and reviewed by the development team leader. Then circulated to the stakeholders and control functions for final review.	sent	N/A	N/A	approved
14581432		raise a legal action for all customers who met the legal dunning criteria.	sent	N/A	N/A	approved
14601433		Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.	sent	N/A	N/A	approved
14601434		Regular review of Application Access Control via DB queries and screenshots	sent	N/A	N/A	approved
14601435		Regular security testing from external and internal to verify flaws are not accessible or used. No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available server as a load balancer . Servers are highly protected against external cyber attacks Some applications is accessed through Citrix by Internal users.	sent	N/A	N/A	approved
14601436		Regular updating to the concerned parties with the cancellation or issuance of bank notes / Registered the circulation of the new editions of GBP & collection of old versions to enable stopping their public circulation.	sent	N/A	N/A	approved
14601437		Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement.	sent	N/A	N/A	approved
14661438		Regularly review exceptional resolutions before their expiration date to get the Shari'a Board decision on either renewal, replacement, or ceasing the execution of this resolution.	sent	N/A	N/A	approved
14661439		Report the receiving documents from postal department to stakeholder in order to inform the related customer accordingly. Reconcile the existing documents with stakeholders on montly basis.	sent	N/A	N/A	approved
14671440		Reurned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head	sent	N/A	N/A	approved

14661441		Reval Rates submitted on core banking system by TBO officer	sent	N/A	N/A	approved
14661442		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	sent	N/A	N/A	approved
14701443		Review compliance with all CBE Rules & Regulations;,, including the following : 1-Financing rules & regulations ( CBE section 3&4)	sent	N/A	N/A	approved
14701444		Review compliance with all FRA Rules & Regulations	sent	N/A	N/A	approved
14701445		Review contingency plan and interview with MRM for confirmation that the following in place -key elements: the " playbook" for addressing liquidity and funding -challenges in crisis situations, triggers, procedures, and roles and responsibilities, communication plan, and key contact list to manage a liquidity event. The CFP should clearly define a crisis	sent	N/A	N/A	approved
14701446		Review FRMU Users system access	sent	N/A	N/A	approved
14701447		Review Funding And Liquidity Plan & check that it must include the following components: Significant MIS/reporting, significant roles and responsibilities including key decision makers and communication plan, overview of liquidity condition , description of Liquidity stress scenarios, information supporting MAR , stress test, requested deviations (if any), requested limits and rationale, and the key metrics -Review that it is approved by ALCO - Review that it is reviewed annually ; or else as requested .	sent	N/A	N/A	approved

14761448		Review of documents provided by customer for activation . documents reviwed by maker/checker at CADC side. (system support maker and checker for activation process as account doesn't activated on system unless checker verified against presented documents )	sent	N/A	N/A	approved
14761449		Review of documents provided by customer for granting system access.	sent	N/A	N/A	approved
14761450		Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.	sent	N/A	N/A	approved
14761451		Review of syndication documents as per approved Term sheet by Maker/Checker	sent	N/A	N/A	approved
14761452		Review profitability per product to ensure the product is profitable	sent	N/A	N/A	approved
14801453		review RTS reasons and report to Business Planning Team to consider in payout calculation	sent	N/A	N/A	approved
14801454		review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script - review customer file and welcome calls and meet the customer to investigate if the compnaint involved a bank staff. if not he's referred to the compnay directly to handle his complaint -customer is referred back to the insurance provider HO to raise his concerns	sent	N/A	N/A	approved
14801455		Review the Daily Cash Back Authorization report sent by MIS team	sent	N/A	N/A	approved
14801456		Review the initiated product and ensure having stakeholders approvals	sent	N/A	N/A	approved
14801457		Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and review mail confirmation that they have all been blocked with correct block code according to their delinquency stage.	sent	N/A	N/A	approved
14861458		Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)	sent	N/A	N/A	approved

14861459		reviewed by TBO senior officer against revaluation rates received from finance officer	sent	N/A	N/A	approved
14871460		Reviewing all Returned checks on daily basis, Scanning for returned checks and dishonor slip took place , Notifying branches with clearing returned/ Trade Bills Mails through report sent to branches on daily basis with confirmation Email and finally reconciling clearing GL to match with CBE GL,	sent	N/A	N/A	approved
14881461		Reviewing international spend transactions on a customer level	sent	N/A	N/A	approved
14891462		Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidated P&P; manual that clarifies & includes all the business progress in full details.	sent	N/A	N/A	approved
14901463		re-visiting capacity plan and to be approved	sent	N/A	N/A	approved
14911464		Revoke and clean undesired RMAs with no business relation as per FI department monthly.	sent	N/A	N/A	approved
14921465		-Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applied in decisioning is accurate.	sent	N/A	N/A	approved
14931466		Sanabel reconciliation to be done by end of each day over the daily requests received from the branches side to ensure processing all the requests.	sent	N/A	N/A	approved
14941467		Send form 2 to social insurance office on a yearly basis	sent	N/A	N/A	approved
14951468		send questioner in order to make sure about OEA bcp plane, their scope during crises mode,...etc in addition provide us evidence of test plan , bcp test, contingance plan.. Etc	sent	N/A	N/A	approved
14961469		Sending all covenants & events of defaults to ADIB Capital / ADIB Risk for review & testing before communicating such to participant banks . Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant bank in timely manner.	sent	N/A	N/A	approved

14901470		Separate GL for each related party and FRU manger is preforming Monthly proofing with related parties finance team of all transactions and balances that approved by FRU head.	sent	N/A	N/A	approved
14981471		-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual	sent	N/A	N/A	approved
14991472		Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and generally accepted Shari'a principles as per Sharia Board internal regulation that governs its roles and responsibilities. ADIB Sharia Board issues a fatwa upon studying their previous resolutions to ensure consistency and to meet business needs while maintaining Sharia compliance.	sent	N/A	N/A	approved
15001473		Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.	sent	N/A	N/A	approved
15001474		Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.	sent	N/A	N/A	approved
15021475		Signature circular are distributed to other banks and the I SCORE system is updated.	sent	N/A	N/A	approved
15031476		Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.	sent	N/A	N/A	approved
15061477		-SLA Agreements should be reviewed on annual basis to avoid any bottle necks in busienss flow (SLA should govern corproate team relation with other concerned parties as Trade /Clearing/Credit Admin./Credit documentation/Legal)	sent	N/A	N/A	approved
15061478		SLAs available with all interacting units as applicable.	sent	N/A	N/A	approved
15061479		SLAs with ADIB-EG departments providing services to ADIB Capital such as finance, Audit, Agency credit control , Operation...etc. should be in place	sent	N/A	N/A	approved



15071480		Stamps are recorded in a register once received, and dispatched same day to the designated dept/branch. Then once delivered to the branch/dept., and email is sent to the concerned dept. with the stamp copy on the register. The concerned dept. then confirms that it is the stamp ordered.	sent	N/A	N/A	approved
15081481		Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.	sent	N/A	N/A	approved
15091482		Sustainable finance policy as mandated by CBE.	sent	N/A	N/A	approved
15101483		System of procedures are made and followed by P&E; department members that insure the easy workflow of action being made, and are in continues update and following instruction being given by the Process improvement department.	sent	N/A	N/A	approved
15111484		System performance issues should be reported immediately to IT in order to take required action	sent	N/A	N/A	approved
15121485		Talent Review model is in place and being implemeneted	sent	N/A	N/A	approved
15131486		Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper renewal in place enclosing business strategy TM/RAC, based on stress testing, performance assessment and monitoring.	sent	N/A	N/A	approved
15141487		Tax calculations are automated on Oracle system. and incase of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of operations.	sent	N/A	N/A	approved
15161488		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved

15161489		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15171490		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15181491		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15191492		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15201493		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15211494		Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval	sent	N/A	N/A	approved
15221495		test all location manin and backup sites	sent	N/A	N/A	approved
15231496		The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that can cause a failure at an inopportune time.	sent	N/A	N/A	approved
15241497		The bank's personnel and other stakeholders are made aware of potential threats to the bank's information assets and taught how to avoid situations that might put such assets at risk.	sent	N/A	N/A	approved
15261498		The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.	sent	N/A	N/A	approved
15261499		The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.	sent	N/A	N/A	approved

15201500		The CFP must be revised annually and updated for funding actions based on stress test results.	sent	N/A	N/A	approved
15201501		the concerned control party in the entity check the report with the limits & address the parties who missed reportation in cooperation with the cash management department	sent	N/A	N/A	approved
15201502		The corrective actions plan determined from previous tests is taken into account	sent	N/A	N/A	approved
15301503		The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	sent	N/A	N/A	approved
15301504		The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.	sent	N/A	N/A	approved
15301505		The essential processes are covered by recovery solutions- in order to restore some of PCs, laptops with in same time in order to calculate the time to determine all machines will take how many hrs	sent	N/A	N/A	approved
15301506		The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.	sent	N/A	N/A	approved
15301507		The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the Procedure / manual, the Internal regulations head reviews the Procedure / manual, then obtains the process owner's approval. The Procedure / manual is then circulated to the control functions for final review.	sent	N/A	N/A	approved
15301508		The Internal Regulations officer uploads the manual / procedures on the portal, the Internal Regulations Head checks the uploaded manual / procedure to ensure that it is the latest version.	sent	N/A	N/A	approved

15361509		<p>The payable unit in the Finance department shall follow the below:</p> <ul style="list-style-type: none"> <li>-Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1)</li> <li>-Expenses shall not be paid to collection agencies before Sharia Board/ department approval (2/2/2016-1).</li> <li>-Any reversal request must be linked to the amount credited to Charity GL by the same department.</li> <li>-general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts.</li> </ul>	sent	N/A	N/A	approved
15371510		<p>The payable unit in the Finance department shall follow the below:</p> <ul style="list-style-type: none"> <li>-general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts.</li> <li>- A record should be kept and updated with all amounts credited to this GL.</li> </ul>	sent	N/A	N/A	approved
15381511		<p>The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them to fill the score card and the vendor assessment.</p>	sent	N/A	N/A	approved
15391512		<p>The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively.</p>	sent	N/A	N/A	approved
15401513		<p>The Sharia department aids Sharia Audit in preparing Sharia Audit reports on ADIB financial statements upon which the Sharia Board issues its yearly Sharia Testimony regarding ADIB compliance with Sharia Board resolutions and requirements.</p>	sent	N/A	N/A	approved
15411514		<p>The Sharia department has communicated guidelines to concerned parties in the Finance department.</p>	sent	N/A	N/A	approved
15421515		<p>The Sharia department reviews any kind of contract with external parties that is not standard to assure its compliance with Sharia regulations and Sharia Board resolutions.</p>	sent	N/A	N/A	approved

15481516		The Shari'a department should review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective.	sent	N/A	N/A	approved
15461517		The Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval.	sent	N/A	N/A	approved
15461518		The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.	sent	N/A	N/A	approved
15461519		The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds.	sent	N/A	N/A	approved
15471520		The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.	sent	N/A	N/A	approved
15481521		The Teller implemented the sanction screening required data through SAS system which checked by the Operation Officer or Head Cash for the pending alerts, the business communicated with the branch for calling the customer for providing the support documents.	sent	N/A	N/A	approved
15491522		The tests are carried out in compliance with the tests plan based on communication test plan	sent	N/A	N/A	approved
15501523		The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the unit is based on the approved capacity plans.	sent	N/A	N/A	approved
15501524		Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.	sent	N/A	N/A	approved
15501525		There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing access rights according to the sensitivity and criticality of information Ensure that all users (internal, external and temporary) and their activity on IT systems are identifiable.	sent	N/A	N/A	approved

15561526		There is IT committee composed of executive, IT charter policy , IT org chart and job description	sent	N/A	N/A	approved
15561527		There is IT program and project management methodology process & Project review meetings	sent	N/A	N/A	approved
15561528		TMO Head Ensure at the end of day 14 that there is no breach	sent	N/A	N/A	approved
15561529		TMO Head ensure on a daily basis that aging of all the pending TXNs within the normal aging range and the aged amounts are justified under logical reason	sent	N/A	N/A	approved
15561530		TMO Officer and Senior Officer on a daily basis ensures on a daily basis that any deal Change/Delete has been reported in currency position or approved from the authorized person	sent	N/A	N/A	approved
15561531		TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts	sent	N/A	N/A	approved
15561532		TMO Officer and Senior Officer on a daily basis ensures that there is sufficient funds in RTGS LOMS based on Treasury deals done & Remittance, clearing e-mails	sent	N/A	N/A	approved
15601533		TMO Officer and Senior Officer on a daily basis ensures that there is no breaches in FX, MM & Exposure limits	sent	N/A	N/A	approved
15601534		Trade is required to make a monthly proof on monthly bases	sent	N/A	N/A	approved
15601535		Trading sheet report is extracted from SunGard and profit is calculated automatically not manually prepared as before	sent	N/A	N/A	approved
15601536		Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members	sent	N/A	N/A	approved
15601537		Transactions are executed in accordance to the CBE circulars under maker and checker control.	sent	N/A	N/A	approved
15661538		Transactions are executed in accordance to the CBE circulars under maker and checker control.	sent	N/A	N/A	approved
15661539		Transactions are executed in accordance to the CBE circulars under maker and checker control.	sent	N/A	N/A	approved

15601540		Transactions doc's are lodged in a fire & theft proof cabinet in ADIB Capital	sent	N/A	N/A	approved
15601541		Treasury back office doesn't book any trade above the trader's limit except with proper approval	sent	N/A	N/A	approved
15601542		Treasury issues FTP rates on monthly basis to finance for correct calculation of NRFF for all business segments	sent	N/A	N/A	approved
15701543		undertaking from the customer and NDA from the company should be included in agreement	sent	N/A	N/A	approved
15701544		Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff on quarterly basis	sent	N/A	N/A	approved
15701545		Update unit process manual when needed	sent	N/A	N/A	approved
15701546		Updated and complete BCM plan is available with the unit. BCM tool is kept updated.	sent	N/A	N/A	approved
15701547		Updated product catalogue training / Inductions	sent	N/A	N/A	approved
15701548		Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers with special charges , notification mail from cash management and RM to be sent to checks processing unit staff to identify new clients having special commission or any updates for clients already enjoying special commission	sent	N/A	N/A	approved
15701549		Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the transaction on a maker / checker bases.	sent	N/A	N/A	approved
15701550		Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it meets all requirements then the transaction is processed on a maker / checker bases also they make sure that the transaction is processed	sent	N/A	N/A	approved
15701551		Validate printed Pins against customer request Daily system log review versus customers requests	sent	N/A	N/A	approved

15701552	Verifying business confirmation on monthly regulatory reports .	sent	N/A	N/A	approved
15801553	VPN activated, alternative locations are ready	sent	N/A	N/A	approved
15801554	we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks	sent	N/A	N/A	approved
15801555	While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye	sent	N/A	N/A	approved
15801556	working on NFS online monitoring system supported by MasterCard	sent	N/A	N/A	approved
15801557	استيفاء التوقيعات على عملية التداول فور	sent	N/A	N/A	approved
15801558	د مدير الوحدة لحركة التداول في السجل. اعتمادا	sent	N/A	N/A	approved
15801559	فور استلام مصرفنا له وذلك باتباع الاتى :- لتحفظات المختص. الاسراع بتنفيذ الحجز الحجوز التى تسلم لهم لموظف الحجوز وا لفروع وادارة البريد بالاسراع بتسليم كافة والتحفظات فور استلامها. أ- التنبيه على ا ى موظف الحجوز المختص بتنفيذ الحجوز ب- التنبيه عل	sent	N/A	N/A	approved
15801560	الاستعلام الخارجى على تقرير الاستعلام تم التأكد من وجود خاتم الشركة الخاصة ب تقارير الائتمانية و الاستعلام الخارجى كم ي حق لجميع التواريخ المسجلة بالنماذج و ال يكون تاريخ الموافقة الائتمانية و اللجنة لا بقى تاريخ الاقرار تواريخ التقارير الائتمانية و مذكرة التمويل 0000 الخ ) و على ان يس ملك اقرارات العميل - الايرادات و المصروفات خرى ( نماذج استعلام الوحدة- اعرف عمي ريخ طلب التمويل سابق لجميع النماذج الا المسجلة على النماذج على ان يكون تا التأكد من صلاحية التواريخ	sent	N/A	N/A	approved
15801561	تيفاء كل من الختم و البصمة الخاصين □ القراءة و الكتابة أو العملاء المكفوفين بأس المختص فى حالة العملاء الذين لا يجيدون الختم المحفوظ التأكد من قيام الموظف ند تحقيق الشخصية ومطابقا للاسم على موجود على الخاتم واضحا و مطابقا لمست التوقيع بالعميل ، على أن يكون الاسم ال رى التى تم أخذ البصمة منها على نموذج اء بصمة أصبع الأبهام لليد اليمنى أو اليس وذج التوقيع المحفوظ بالبنك. ويجب استيف فقد الختم الخاص بالعميل. صورته لدى نم ا استيفاء ختم اخلاء مسئولية البنك عن ة الأقرار الموجود بنظام العمل، ويتعين ايض ضل ان يكون من اقارب العميل نفسه) كتاب رعاة أن يقوم المرافق بصحبه العميل (ويف و كذا م	sent	N/A	N/A	approved



15801562	مويل ,الاقارات, العقود,الكفاله التضامنيه) يفاء الدمغه على جميع النماذج ( طلب الت التاكيد على است	sent	N/A	N/A	approved
15901563	من المختص طبقا لصلاحياته قبل الصرف. التأكد من إعتماد المصروفات	sent	N/A	N/A	approved
15901564	الوقت القانوني للرد والرد بشكل صحيح . ورة توخى الدقة والاسراع بالرد لعدم تضيع ارة المختصه بالحجوز بالادارة القانونيه بضر صيانة الحسابات – افراد وشركات – والاد التنبية على الفروع وأدارة	sent	N/A	N/A	approved
15901565	قطاع الموارد البشرية لمواجهة هذا الخطر التنسيق مع	sent	N/A	N/A	approved
15901566	د من تسجيل الرقم الرمزي بشكل صحيح المراجعة الثنائية من الوحدات للتأكد	sent	N/A	N/A	approved
15901567	دة في حالة فقد أو تلف المفاتيح والاختام تطبيق الاجراءات المعتم	sent	N/A	N/A	approved
15961568	فصل بين الاختصاصات (العمل و المراجعة) تطبيق مبدأ ال	sent	N/A	N/A	approved
15961569	الأمر لذلك مع عرض مبررات هذا التعديل. تعديل بنودها إذا تطلب	sent	N/A	N/A	approved
15901570	من وجود عقود حراسة على تلك المقارات ومقارات منفصلة عن فروع البنك والتأكد وحدات التمويلات الصغيرة التي لها مداخل حصر جميع	sent	N/A	N/A	approved
15961571	خه ويحتفظ مدير الوحدة بالنسخة الثانية ل باحث من نسختين، ويسلم الباحث نس لتي تحتوي على العملاء المسئول عنها ك باعة اجندات التحصيل الخاصة بالباحثين وا ط	sent	N/A	N/A	approved
15901572	اعتماد أية معاملات أثناء قيامهم بإجازات. من عدم قيام الزملاء المذكورين بإدخال أو ابقته مع سجل الحضور والانصراف والتأكد في ايام اجازات Makers & Checkers ومط قم (13) السداد من اختصاصات Checker طباعة تقرير ر	sent	N/A	N/A	approved
16001573	سختي المفاتيح طوال فترة عمله بالوحدة عدم استلام شخص واحد لـ	sent	N/A	N/A	approved
16001574	أحد شركات التحصيل المتعاقد معها البنك القضائية ضد العميل وكفيله وتحويله إلى اءات الودية مع العميل يتم اتخاذ الاجراءات عند استنفاد كافة الاجر	sent	N/A	N/A	approved
16001575	داية جلسة تداول اليوم التالي علي الاكثر شة مجلس الادارة للقوائم المالية و قبل ر مال مقارنة بالفترة السابقة فور انتهاء مناف بات يتم ارسال بيان معتمد باهم نتائج الاع التي لم يصدر بشأنها تقرير مراقب الحسا في حالة القوائم المالية السنوية و الدورية	sent	N/A	N/A	approved

16031576	هـاية كل فترة مالية (30/9 - 30/6 - 31/3) ثم المالية خلال 45 علي الاكثر من تاريخ ر ء السنة المالية 31/12 لابد ان ترسل القوا خلال 90 يوم علي الاكثر من تاريخ انته ادها من الجمعية العامة العادية و ذلك في الادارة بارسال القوائم السنوية قبل اعتم تقوم	sent	N/A	N/A	approved
16031577	م الرمزي مع تقرير العملاء فوق حد الاقرار مخرجة من نظام التمويلات الصغيرة بالرف مراجعة الإقرارات الشهرية المسد	sent	N/A	N/A	approved
16061578	ميع الإيصالات المستخدمة قد تم توريدها في دفاتر الباحثين يوميا والتأكد من أن ج مراجعة الإيصالات غير المستخدمة	sent	N/A	N/A	approved
16061579	ال وكذلك التسلسل التاريخي للمعاملات. أكد من صحة نسب توزيع الأرباح ورأس الم عة عقود التمويلات الموقعة من العميل للذ مراج	sent	N/A	N/A	approved
16071580	من خلال المراجعة الثنائية (عمل - روجع). ت الصغيرة أو على شبكة البنك المركزي العملاء سواء على قاعدة بيانات التمويلا مراجعة عملية ربط	sent	N/A	N/A	approved
16081581	فع رسم اشترك سنوي بقيمة 7500 جم بشر السنوي / شركة مصر المقاصة يتم د الف جم سنويا + 10000 جم مقابل الذ رية يتم سداد رسم قيد سنوي ويبلغ 500 بل الخدمات السنويه / هئية البورصة المص ابة المالية يتم دفع 25000 جم سنوي مقا هئية الرف	sent	N/A	N/A	approved
16091582	صيل أو في يوم العمل التالي على الأكثر من العملاء يتم توريدها في نفس يوم التح كد من أن جميع المبالغ التي تم تحصيلها يتعين التأ	sent	N/A	N/A	approved
16101583	د تم الموافقة عليها من الادارات المختصة اقساطها او اعدام المديونيات الخاصة بها ف جميع الحالات التي تم جدولتها او تاجيل يتعين التأكد من ان	sent	N/A	N/A	approved
16111584	لخبرة في مجالات التمويل متناهي الصغر. ي الوحدات والمديرين الاقليميين واصحاب ا لمقات نقاشية بالوحدات تحت اشرف مدير العملي داخل الوحدات عن طريق عقد ح على كل ما هو جديد عن طريق التدريب يتعين تدريب العاملين	sent	N/A	N/A	approved
16121585	جود سياسات واضحة ومفهومة ومعتمدة، يتعين و	sent	N/A	N/A	approved
16131586	لرقابية بموعد انعقاد الجمعية وفقا للقانون معية بجريدين رسميتين / ابلاغ الجهات ا معية العامة / يقوم بالاعلان عن عقد الج ينم اعداد الاجراءات اللازمة للج	sent	N/A	N/A	approved

16161587	ف المصرية و قبل بداية جلسة تداول اليوم لاحداث الجوهرية قبل التصريح عنها بالصحة و تقوم الادارة بموافاة البورصة المصرية با تم الافصاح فور الانتهاء من انعقاد المجلس	sent	N/A	N/A	approved
16161588	لجهات ذات الصلة ( شركة مصر المقاصة ) لبيانات بكل دقة طبقا للبيانات الواردة من ا يتم الالتزام باعداد ومراجعة ا	sent	N/A	N/A	approved
16161589	يتم التحديث بشكل دورى	sent	N/A	N/A	approved
16161590	ارصدة + تفويض للحضور عن مساهم اخر ية على ان يقدم المساهم شهادة تجميد المصرية .ويتم حضور المساهمين للجمع توفاة لهئية الرقابة المالية وهئية البورصة لجمعية الا بعد تسليم القوائم المالية مس ب21 يوم على الأقل ولايجوز الدعوة لعقد ا ارة والقوائم المالية السنوية قبل الجمعية ر من انعقادها ويتم نشر تقرير مجلس الإد يتم الدعوة للجمعية قبل شه	sent	N/A	N/A	approved
16161591	الحكومية المختصة فى حالة إمكان ذلك حة المستندات من خلال الرجوع للجهات بالإضافة إلى العمل على التحقق من ص خلال الفحص الدقيق لمستندات الملكية ، يتم تفادى ذلك من	sent	N/A	N/A	approved
16161592	موظفي الوحدة ولا يقبل صور من العميل. كد من عدم تزويرها، ويتم تصويرها بمعرفة اصول المستندات من العميل وفحصها والتأ يتم تقديم	sent	N/A	N/A	approved
16201593	ئية الرقابة المالية بالبنك الاهلى المصرى القوائم المالية ويتم تحويله الى حساب ه اجمالى الإيرادات الربع سنوية طبقا لارقام م التطوير على أساس 2 في الالف من يتم حساب رسد	sent	N/A	N/A	approved
16201594	ارى + تفويض حضور اعضاء مجلس الادارة او تفويض للحضور فى حال الشخص الاعتبارى ور فى حال الحضور بدلا عن مساهم اخر هادة تجميد ارصدة + توكيل رسمى للحض مين للجمعية على ان يقدم المساهم ش بغرض حضور الجمعية .ويتم حضور المساهم المساهمين الذى قاموا بتجميد ارصدتهم صة قائمة بالارصدة المجمدة وهى خاصة ب ب قائمة مساهمين من شركة مصر المقاف يتم طلا	sent	N/A	N/A	approved
16201595	بدأ الرقابة المزدوجة (Maker & Checker) ل بقوائم الحظر (أفراد وشركات) وتطبيق م يجب التأكد من عدم إدراج العميل والكف	sent	N/A	N/A	approved
16201596	مستوفاه و واضحه (المبلغ التاريخ.....الخ) تكون جميع بيانات ايصالات توريد النقدية يجب ان	sent	N/A	N/A	approved
16201597	تندات ذات قيمه لعدم شيوع المسئوليه مسئول عن حفظ هذه السجلات و المسد يجب تحديد شخص	sent	N/A	N/A	approved

16261598	لخاص والافراد في راسمال مصرفنا شهريا به نسبة مساهمة المال العام و القطاع ا داد البيان الشهري للبنك المركزي موضحا يقوم الموظف باء	sent	N/A	N/A	approved
16261599	كل صحيح على سجل الحضور والانصراف. هر والتأكد من تداول المفاتيح والاختام بشد يقوم مدير الوحدة بمراجعة السجل كل ش	sent	N/A	N/A	approved
16271600	Manual reconciliation using the reports sent from the provider as no transactions done through our system	sent	N/A	N/A	approved
16281601	1.1.4.a Leadership Advocacy	sent	N/A	N/A	approved
16291602	1.1.4.b Defined Roles and Responsibilities (RACI)	sent	N/A	N/A	approved
16301603	1.1.4.c Documented Strategic Objectives	sent	N/A	N/A	approved
16311604	1.1.4.d Mission, Vision, and Goals	sent	N/A	N/A	approved
16321605	1.1.4.e Operations and Execution Validation	sent	N/A	N/A	approved
16331606	1.2.4.a Policy Management	sent	N/A	N/A	approved
16341607	1.2.4.b Critical Policy Coverage	sent	N/A	N/A	approved
16351608	1.2.4.c Policy Training and Acceptance	sent	N/A	N/A	approved
16361609	1.2.5.a Policy Management System of Record	sent	N/A	N/A	approved
16371610	1.3.4.a Audit and Compliance Program	sent	N/A	N/A	approved
16381611	1.3.4.b Self-Assessment	sent	N/A	N/A	approved
16391612	1.3.4.c Reporting Requirements	sent	N/A	N/A	approved
16401613	1.3.4.d Regulatory Alignment	sent	N/A	N/A	approved
16411614	1.3.5.a Governance, Risk, and Compliance (GRC) System	sent	N/A	N/A	approved
16421615	1.4.4.a Formalized Security Awareness Program	sent	N/A	N/A	approved
16431616	1.4.4.b Role-Based Training Plan	sent	N/A	N/A	approved
16441617	1.4.4.c Metrics	draft	pending	pending	pending
16451618	1.4.5.a Learning Management System (LMS)	sent	N/A	N/A	approved
16461619	1.4.5.b Phishing Awareness	sent	N/A	N/A	approved
16471620	2.1.4.a Risk Committee	sent	N/A	N/A	approved
16481621	2.1.4.b Formal Risk Management Program	sent	N/A	N/A	approved
16491622	2.1.4.c Risk Monitoring and Risk Register	sent	N/A	N/A	approved
16501623	2.1.4.d Risk Classification	sent	N/A	N/A	approved

16501624	2.1.5.a Governance, Risk, and Compliance (GRC) System	sent	N/A	N/A	approved
16501625	2.2.4.a Asset management	sent	N/A	N/A	approved
16501626	2.2.4.b Media Handling and Information Asset Classification	sent	N/A	N/A	approved
16501627	2.2.5.a Configuration Management Database	sent	N/A	N/A	approved
16501628	2.2.5.b Asset Management Database	sent	N/A	N/A	approved
16501629	2.3.4.a Change Management Program	sent	N/A	N/A	approved
16501630	2.3.4.b Backup and Retention Policy	sent	N/A	N/A	approved
16501631	2.3.4.c Recovery Strategy	sent	N/A	N/A	approved
16501632	2.3.4.d Disaster Recovery Plan (DRP)	sent	N/A	N/A	approved
16601633	2.3.4.e Business Continuity Plan (BCP)	sent	N/A	N/A	approved
16601634	2.3.4.f Business Impact Analysis (BIA)	sent	N/A	N/A	approved
16601635	2.3.4.g Exercise Schedule	sent	N/A	N/A	approved
16601636	2.3.5.a High Availability System	sent	N/A	N/A	approved
16601637	2.3.5.b Backup System	sent	N/A	N/A	approved
16601638	2.4.4.a Legal/HR Collaboration	sent	N/A	N/A	approved
16601639	2.4.4.b Employee Risk Profiling	sent	N/A	N/A	approved
16601640	2.4.4.c Need-to-Know RBAC	sent	N/A	N/A	approved
16601641	2.4.5.a User Behaviors Analytics (UBA)	sent	N/A	N/A	approved
16601642	2.4.5.b Advanced Forensics	sent	N/A	N/A	approved
16701643	2.4.5.c Isolated Case Management System	sent	N/A	N/A	approved
16701644	2.4.5.d honeypot	sent	N/A	N/A	approved
16701645	3.1.4.a Incident Classification	sent	N/A	N/A	approved
16701646	3.1.4.b Incident Categorization	sent	N/A	N/A	approved
16701647	3.1.4.c Communications Plan	sent	N/A	N/A	approved
16701648	3.1.4.d Escalation Matrix	sent	N/A	N/A	approved
16701649	3.1.5.a Communications Systems	sent	N/A	N/A	approved
16701650	3.1.5.b Knowledge Management System	sent	N/A	N/A	approved
16701651	3.2.4.a Malware Analysis	sent	N/A	N/A	approved
16701652	3.2.4.b Communications Plan	sent	N/A	N/A	approved
16801653	3.2.4.c Exercise Schedule	sent	N/A	N/A	approved
16801654	3.2.4.d Incident Response Plan	sent	N/A	N/A	approved
16801655	3.2.5.a Case Management System	sent	N/A	N/A	approved

16881656	3.2.5.b Digital Forensics	sent	N/A	N/A	approved
16881657	3.3.4.a 24x7x365 Staffing	sent	N/A	N/A	approved
16881658	3.3.4.b Verbose Logging Standard	sent	N/A	N/A	approved
16881659	3.3.4.c Log Retention Standard	sent	N/A	N/A	approved
16881660	3.3.4.d Operational Level Agreements (OLA)	sent	N/A	N/A	approved
16881661	3.3.4.e Penetration Testing	sent	N/A	N/A	approved
16881662	3.3.4.f Playbooks	sent	N/A	N/A	approved
16901663	3.3.4.g Threat Hunting	sent	N/A	N/A	approved
16901664	3.3.4.h Exercise Schedule	sent	N/A	N/A	approved
16901665	3.3.5.a Security Incident and Event Management (SIEM)	sent	N/A	N/A	approved
16901666	3.3.5.b Centralized Log Management System	sent	N/A	N/A	approved
16901667	3.3.5.c Correlation Rules and Use Cases	sent	N/A	N/A	approved
16901668	3.3.5.d EDR Integration	sent	N/A	N/A	approved
16901669	3.3.5.e Security Orchestration, Automation and Response (SOAR)	sent	N/A	N/A	approved
16901670	3.4.4.a Cyber Threat Profile	sent	N/A	N/A	approved
16901671	3.4.4.b Priority Intelligence Requirements	sent	N/A	N/A	approved
16901672	3.4.4.c Key Intelligence Questions	sent	N/A	N/A	approved
17001673	3.4.4.d Analysis and Reporting	sent	N/A	N/A	approved
17001674	3.4.4.e Operational Integration	sent	N/A	N/A	approved
17001675	3.4.5.a Threat Intelligence Feeds	sent	N/A	N/A	approved
17001676	3.4.5.b Threat Intelligence Platform (TIP)	sent	N/A	N/A	approved
17001677	4.1.4.a Onboarding/Offboarding	sent	N/A	N/A	approved
17001678	4.1.4.b Hardening	sent	N/A	N/A	approved
17001679	4.1.4.c Access Compliance	sent	N/A	N/A	approved
17001680	4.1.4.d Identity Federation	sent	N/A	N/A	approved
17001681	4.1.4.e IAM Standards	sent	N/A	N/A	approved
17001682	4.1.5.a Multi-Factor Authentication	sent	N/A	N/A	approved
17101683	4.1.5.b Authentication Logging	sent	N/A	N/A	approved
17101684	4.1.5.c Identity & Privileged Access Management tools	sent	N/A	N/A	approved
17101685	4.1.5.d Session Recording	sent	N/A	N/A	approved
17101686	4.1.5.e Password Vaulting	sent	N/A	N/A	approved
17101687	4.1.5.f Service Account Management	sent	N/A	N/A	approved

17161688	4.1.5.g Centralized Access Management	sent	N/A	N/A	approved
17161689	4.1.5.h Public Key Cryptography	sent	N/A	N/A	approved
17171690	4.2.4.a Data Classification	sent	N/A	N/A	approved
17181691	4.2.4.b Cryptographic Standards	sent	N/A	N/A	approved
17191692	4.2.4.c Removable Storage Standards	sent	N/A	N/A	approved
17201693	4.2.4.d Reporting Requirements	sent	N/A	N/A	approved
17211694	4.2.5.a Brand and Reputation Management	sent	N/A	N/A	approved
17221695	4.2.5.b Data Loss Prevention (DLP)	sent	N/A	N/A	approved
17231696	4.2.5.c Data Integrity Monitoring	sent	N/A	N/A	approved
17241697	4.2.5.d Secure File Sharing	sent	N/A	N/A	approved
17251698	4.2.5.e Data Storage System	sent	N/A	N/A	approved
17261699	4.3.4.a Patch Management Program	sent	N/A	N/A	approved
17271700	4.3.4.b Vulnerability Management Program	sent	N/A	N/A	approved
17281701	4.3.4.c Testing Plan	sent	N/A	N/A	approved
17291702	4.3.5.a Patch Management System	sent	N/A	N/A	approved
17301703	4.3.5.b Vulnerability Management tool	sent	N/A	N/A	approved
17311704	4.3.5.c Web Application Scanner	sent	N/A	N/A	approved
17321705	4.4.4.a Email Standard	sent	N/A	N/A	approved
17331706	4.4.4.b Hardening	sent	N/A	N/A	approved
17341707	4.4.4.c Email Architecture	sent	N/A	N/A	approved
17351708	4.4.5.a Email Logging	sent	N/A	N/A	approved
17361709	4.4.5.b Reputation Engine	sent	N/A	N/A	approved
17371710	4.4.5.c Relay Protection	sent	N/A	N/A	approved
17381711	4.4.5.d Malware/Spam/Phishing Filtering	sent	N/A	N/A	approved
17391712	4.4.5.e Email Data Loss Prevention	sent	N/A	N/A	approved
17401713	4.4.5.f Outbound Compliance Filtering	sent	N/A	N/A	approved
17411714	4.4.5.g Sandboxing	sent	N/A	N/A	approved
17421715	4.4.5.h Email Encryption/Authentication	sent	N/A	N/A	approved
17431716	4.5.4.a Application Security Standards	sent	N/A	N/A	approved
17441717	4.5.4.b Hardening	sent	N/A	N/A	approved
17451718	4.5.4.c Privilege Management	sent	N/A	N/A	approved
17461719	4.5.4.d Application Dependencies	sent	N/A	N/A	approved
17471720	4.5.4.e Application Architecture	sent	N/A	N/A	approved

17481721	4.5.4.f Software Development Lifecycle (SDLC)	sent	N/A	N/A	approved
17491722	4.5.4.g Application Supply Chain Management	sent	N/A	N/A	approved
17501723	4.5.6.a Verbose Application Logging	sent	N/A	N/A	approved
17501724	4.5.6.b Test and Development Platform	sent	N/A	N/A	approved
17501725	4.5.6.c Source Code Management	sent	N/A	N/A	approved
17501726	4.5.6.d Data Integrity and Protection	sent	N/A	N/A	approved
17501727	4.5.6.e Application Firewall	sent	N/A	N/A	approved
17561728	4.5.6.f Web Application Firewall	sent	N/A	N/A	approved
17561729	4.5.6.g DDoS Mitigation	sent	N/A	N/A	approved
17501730	4.6.4.a Onboarding	sent	N/A	N/A	approved
17581731	4.6.4.b Gold Image	sent	N/A	N/A	approved
17501732	4.6.4.c Sourcing	sent	N/A	N/A	approved
17601733	4.6.4.d Hardening	sent	N/A	N/A	approved
17601734	4.6.4.e Disposal	sent	N/A	N/A	approved
17601735	4.6.5.a Asset Management Agent	sent	N/A	N/A	approved
17601736	4.6.5.b Vulnerability Scanner	sent	N/A	N/A	approved
17601737	4.6.5.c Endpoint Detection and Response (EDR)	sent	N/A	N/A	approved
17661738	4.6.5.d Compliance Agent	sent	N/A	N/A	approved
17661739	4.6.5.e Log Collection	sent	N/A	N/A	approved
17601740	4.6.5.f Encryption at Rest	sent	N/A	N/A	approved
17681741	4.6.5.g Host Firewall	sent	N/A	N/A	approved
17601742	4.6.5.h Host Data Loss Prevention	sent	N/A	N/A	approved
17701743	4.6.5.i Resource Monitoring	sent	N/A	N/A	approved
17701744	4.6.5.j User Behavior Analytics (UBA)	sent	N/A	N/A	approved
17701745	4.6.5.k Authorized Use Monitoring	sent	N/A	N/A	approved
17701746	4.6.5.l Application Control/Allow-Listing	sent	N/A	N/A	approved
17701747	4.6.5.m Mobile Device Manager (MDM)	sent	N/A	N/A	approved
17761748	4.6.5.n Remote Tracking/Wiping	sent	N/A	N/A	approved
17761749	4.6.5.o File Encryption and Integrity Monitoring	sent	N/A	N/A	approved
17701750	4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)	sent	N/A	N/A	approved
17781751	4.6.5.q Sandboxing	sent	N/A	N/A	approved
17701752	4.6.5.r Database activity monitoring	sent	N/A	N/A	approved



17801753	4.7.4.a Telework Standards	sent	N/A	N/A	approved
17801754	4.7.4.b Change Management	sent	N/A	N/A	approved
17801755	4.7.4.c Out-of-Band Management	sent	N/A	N/A	approved
17801756	4.7.4.d Network Hardening	sent	N/A	N/A	approved
17801757	4.7.6.b Network Segmentation	sent	N/A	N/A	approved
17801758	4.7.6.c Jump Host	sent	N/A	N/A	approved
17801759	4.7.6.d Secure Privileged Access	sent	N/A	N/A	approved
17801760	4.7.6.e Stateful Packet Filter	sent	N/A	N/A	approved
17801761	4.7.6.f Deep Packet Inspection	sent	N/A	N/A	approved
17801762	4.7.6.g Network Management System	sent	N/A	N/A	approved
17901763	4.7.6.h Configuration Management	sent	N/A	N/A	approved
17901764	4.7.6.i Monitoring and Log Collection	sent	N/A	N/A	approved
17901765	4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS)	sent	N/A	N/A	approved
17901766	4.7.6.k Network Access Control	sent	N/A	N/A	approved
17901767	4.7.6.l Network Data Loss Prevention (DLP)	sent	N/A	N/A	approved
17901768	4.7.6.m Traffic Monitoring and Analysis	sent	N/A	N/A	approved
17901769	4.7.6.n Proxy/Reverse Proxy	sent	N/A	N/A	approved
17901770	4.7.6.o URL Filter	sent	N/A	N/A	approved
17901771	4.7.6.p Encryption in Transit	sent	N/A	N/A	approved
17901772	4.7.6.q Wireless Controller/WIDS	sent	N/A	N/A	approved
18001773	4.7.6.r Network Time Protocol (NTP)	sent	N/A	N/A	approved
18001774	4.7.6.s DNS security	sent	N/A	N/A	approved
18001775	4.7.6.t Virtual private network	sent	N/A	N/A	approved
18001776	4.8.4.a End-User Identity Verification	sent	N/A	N/A	approved
18001777	4.8.4.b Hardening	sent	N/A	N/A	approved
18001778	4.8.4.c Mobile Application Standards	sent	N/A	N/A	approved
18001779	4.8.4.d Data Management	sent	N/A	N/A	approved
18001780	4.8.4.e Digital Wallet Requirements	sent	N/A	N/A	approved
18001781	4.8.4.f Online Banking Requirements	sent	N/A	N/A	approved
18001782	4.8.4.g Data Security	sent	N/A	N/A	approved
18101783	4.8.4.h Data Integrity Monitoring	sent	N/A	N/A	approved
18101784	4.8.4.i Payment and Transaction Requirements	sent	N/A	N/A	approved
18101785	4.8.4.j Intersystem Connection Standards	sent	N/A	N/A	approved
18101786	4.8.5.a Fraud Detection/Prevention	sent	N/A	N/A	approved

18161787	4.8.5.b Application Firewall	sent	N/A	N/A	approved
18161788	4.8.5.c Multi-Factor Authentication	sent	N/A	N/A	approved
18161789	4.8.5.d DDoS Mitigation	sent	N/A	N/A	approved
18161790	4.8.5.e Privileged Access Management	sent	N/A	N/A	approved
18161791	4.8.5.f Biometric Authentication	sent	N/A	N/A	approved
18161792	4.8.5.g Device Fingerprinting	sent	N/A	N/A	approved
18201793	4.8.5.h DNS security	sent	N/A	N/A	approved
18201794	4.8.5.i Web application firewall (WAF)	sent	N/A	N/A	approved
18201795	4.8.5.j Security Incident and Event Monitoring (SIEM)	sent	N/A	N/A	approved
18261796	4.9.4.a Key Control/Management	sent	N/A	N/A	approved
18261797	4.9.4.b Hardening	sent	N/A	N/A	approved
18261798	4.9.4.c Role-Based Access Control (RBAC)	sent	N/A	N/A	approved
18261799	4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards	sent	N/A	N/A	approved
18261800	4.9.4.e Visitor Management	sent	N/A	N/A	approved
18261801	4.9.5.a Access Monitoring/Logging	sent	N/A	N/A	approved
18261802	4.9.5.b Fire Detection and Suppression	sent	N/A	N/A	approved
18301803	4.9.5.c Physical Tamper Protection	sent	N/A	N/A	approved
18301804	4.9.5.d Surveillance	sent	N/A	N/A	approved
18301805	4.9.5.e Power Protection and Conditioning	sent	N/A	N/A	approved
18301806	4.9.5.f Leak Detection	sent	N/A	N/A	approved
18301807	4.9.5.g HVAC Monitoring	sent	N/A	N/A	approved
18361808	5.1.4.a Approved Vendor Standards	sent	N/A	N/A	approved
18361809	5.1.4.b Supply Chain Assessment	sent	N/A	N/A	approved
18361810	5.1.4.c Vendor Non-Disclosure Agreement (NDA)	sent	N/A	N/A	approved
18361811	5.1.4.d Vendor Compliance and Auditing Program	sent	N/A	N/A	approved
18361812	5.1.4.e Security Vetting	sent	N/A	N/A	approved
18401813	5.1.4.f Onboarding/Offboarding	sent	N/A	N/A	approved
18401814	5.2.4.a Cloud Security Requirements	sent	N/A	N/A	approved
18401815	5.2.4.b Approved Supply Chain	sent	N/A	N/A	approved
18401816	5.2.4.c Geographic Boundary Requirements	sent	N/A	N/A	approved
18401817	5.2.4.d Hardening	sent	N/A	N/A	approved
18401818	5.2.4.e Privilege Management	sent	N/A	N/A	approved

18461819		5.2.4.f Data Flow/Connectivity Requirements	sent	N/A	N/A	approved
18471820		5.2.5.a Cloud Access Security Broker (CASB)	sent	N/A	N/A	approved
18481821		5.2.5.b Verbose Logging	sent	N/A	N/A	approved
18491822		5.2.5.c Endpoint Detection and Response (EDR)	sent	N/A	N/A	approved
18501823		5.2.5.d Application Firewall	sent	N/A	N/A	approved
18511824		5.2.5.e Multi-Factor Authentication	sent	N/A	N/A	approved
18521825		5.2.5.f DDoS mitigation	sent	N/A	N/A	approved
18531826		5.2.5.g Privileged Access Management	sent	N/A	N/A	approved
18541827		5.2.5.h DNS security	sent	N/A	N/A	approved
18551828		5.2.5.i Web application firewall (WAF)	sent	N/A	N/A	approved
18561829		5.2.5.j Log Collection	sent	N/A	N/A	approved
18571830		5.2.5.k Encryption at Rest	sent	N/A	N/A	approved
18581831		5.2.5.l Host Firewall Technology	sent	N/A	N/A	approved
18591832		5.2.5.m Resource Monitoring Technology	sent	N/A	N/A	approved
18601833		5.2.5.n Authorized Use Monitoring Technology	sent	N/A	N/A	approved
18611834		5.2.5.o File Encryption and Integrity Monitoring Technology	sent	N/A	N/A	approved
18621835		5.2.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS) Technology Mandatory	sent	pending	pending	approved
18631837		Monitoring customer feedback across their facebook inquiries being handled by Call Center Unit on monthly basis	N/A	N/A	N/A	N/A
18641838		Monitoring customer feedback across the internet banking platform through the link survey that appears in the pop message once they out of the page.	N/A	N/A	N/A	N/A
18651839		Monitoring customer feedback across the Call Center once they end a call with Call Center Unit	N/A	N/A	N/A	N/A
18661840		Monitoring customer feedback across all branch touchpoint once they visit the branch. (SMS)	N/A	N/A	N/A	N/A
18671841		Monitoring customer feedback across all ATMs once they execute a transaction through the ATM	N/A	N/A	N/A	N/A
c6a1962b-429b-4e35-b84c-ee4cf3f67db8		1.1.3 People	sent	approved	sent	approved

cf718592	2ec4-43fa-9af9-4a63	148c7dd3	Security	sent	N/A	N/A	N/A
d6d38707	5934-402c-ab4a-67a6	6ab7ad93	FFFFFFFFFF	sent	N/A	N/A	N/A
dc7e718f	b8da-4c53-adb6-46bc	44ff2b85	1.1.4.d Mission, Vision, and Goals3	sent	pending	N/A	N/A
dd2e8766	b454-4db0-947d-4467	0af82f77	1.1.4.c test	sent	approved	sent	approved
cd91820b	9b45-495b-b047-7be2	40b1127c	test 14-8	draft	pending	pending	pending
df5187de	3bed-4db5-8b4e-3d77	bec3c5bb	FFFFFFFFFF	sent	N/A	N/A	N/A
e1618734	7c4f-4741-97d8-a2bb	412e0413	1.1.4.d Mission, Vision, and Goals test	sent	pending	N/A	N/A
e3f88261	1a81-43c6-a16b-27f8	542259aa	5.2.5.d Endpoint Detection and Response (EDR)	sent	approved	sent	approved
e836877b	20c5-4086-9245-a2ad	02837176	5.2.5.h Privileged Access Management	sent	approved	sent	approved
e9f7e281	a4bd-4ddd-a3b7-fb6f	ad6bb10a	1.1.4.d Mission, Vision, and Goals8	sent	pending	N/A	N/A
ea007940	552d-499f-abd5-00d5	75c1989c	why	sent	approved	sent	approved
ea618501	3ede-4b28-9a10-1fe6	d24d2dc6	testforActionplan2	sent	approved	sent	approved
ed518817	3493-45db-be0a-87fc	1d92eb80	Automated transaction monitoring system with alerts	sent	approved	sent	approved
f9ae882a	7bbc-492d-9831-fd51	c612a0a5	Farah Ehab Test - Pianat	draft	pending	pending	pending