



د افغانستان بانک

آمریت عمومی نظارت بانکی
د بانکي څارنې لوی آمریت

شماره: RSL.....

تاریخ: ۱۴۰۱/۱۲/۲۹

به ریاست محترم بانک ها!

موضوع: تعدیل معیارات برای سمت های کلیدی

با تقدیم احترامات فایقه،

به تعقیب متحدالامال شماره 12704 مؤرخ 1398/12/29 خویش چنین مینگاریم:

بدینوسیله به اطلاع تمامی بانکهای مجوز کشور رسانیده میشود که معیارات برای اشخاصیکه در سمت های کلیدی توسط بانک ها به این اداره جهت اخذ مصاحبه و کسب منظوری معرفی میگردد، حسب تصویب شماره 127 مؤرخ 1399/12/24 شورای محترم عالی د افغانستان بانک تعدیل و ضم مکتوب هذا به شما ارسال است.

بناءً هدایت داده میشود تا حسب معیارات تعدیل شده، اشخاص واجد شرایط را برای سمت های کلیدی جهت مصاحبه و کسب منظوری به این اداره معرفی نمائید.

با احترام

احمد احمدی

سرپرست ریاست کل د افغانستان بانک

ضمیمه: 4 ورق

کاپی به:

ریاست محترم اتحادیه بانکهای افغانستان

آمریت محترم بانکداری و خدمات مالی اسلامی

Criteria for banks' key positions

The key positions in banks include the chairman and the members of supervisory board, the chairman and members of audit committee, the Chief Executive Officer and members of board of management, Chief Internal Audit, Chief Risk Officer, and Chief Compliance Officer which are being introduced and approved by DAB.

The requirements and qualifications needed for key positions are as below:

No	Position	Education	Experience	Certifications/Remarks
1	Supervisory Board Members	Shall have at least a bachelor degree in one of the following fields: - Economics; - Finance; - Accounting; - Business; - Law Or ACCA membership	Supervisory board members shall have at least: I. Five years of senior management experience in banking, business administration, economics, policy, law and supervision of financial institutions; or II. Seven years of teaching experience in higher educational institutions in the above-mentioned fields. The supervisory board should be at least composed of members with extensive experience in banking, accounting, and legal fields. If the members of the supervisory board also serve as members of the internal audit committee, then at least one of the members must have five years of experience in the internal audit of banks or any reputable financial institution.	The working tenure of Chairman and members of supervisory board of a bank can be extended for only one consecutive period.
2	Audit Committee member	Shall have at least a bachelor degree in one of the following fields: - Economics; - Finance; - Accounting; - Business; - Law Or ACCA membership	Shall have at least: - Five years of internal audit experience in banking; or - Six years of audit experience in a reputable financial institution.	At least one of the audit committee members shall have one of the professional certifications (CIA, ACCA, and CFA) or any other relevant international accredited certification effective from dated 01/01/1401



3	Chief Executive Officer	Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership	Shall have at least: ▪ Seven years of banking experience in senior management positions (Chief level).	
4	Deputy-Chief Executive Officer	Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership	Shall have at least: ▪ Seven years of banking experience in senior management positions; or ▪ Eight years of relevant work experience in other financial institutions.	
5	Chief Operation Officer	Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership	Shall have at least: ▪ Six years of banking experience at the managerial level; or ▪ Four years of experience in banking operations; or ▪ Eight years of relevant work experience in other financial institutions.	
6	Chief Finance Officer	Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business	Shall have at least: ▪ Five years of managerial work experience in banking finance; or ▪ Seven years of relevant work experience in other financial institutions.	Shall have one of the professional certifications (ACCA, CPA, and CPA) or any other relevant international accredited certification effective from dated 01/01/1402



7	Chief Credit Officer	Or ACCA membership Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business ▪ Law	Shall have at least: ▪ Five years of managerial work experience in bank credit; or ▪ Eight years of relevant work experience in other financial institutions.	Shall have one of the professional Certification (FRM, PRM) or any other relevant international accredited certification effective from dated 01/01/1402.
8	Chief Compliance Officer	Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business ▪ Law	Shall have at least: ▪ Five years of managerial work experience in compliance of banks; or ▪ Seven years of relevant work experience in other financial institutions.	Shall have ACAMs Certification or any other relevant international accredited certification.
9	Chief Risk Officer	Or ACCA membership Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business	Shall have at least: ▪ Five years of managerial work experience in risk management of banks; or ▪ Seven years of relevant work experience in other financial institutions.	Shall have one of the professional Certification (CFA, PRM, and FRM) or any other relevant international accredited certification effective from dated 01/01/1402.
10	Chief Internal Auditor	Or ACCA membership Shall have at least a bachelor degree in one of the following fields:	Shall have at least: ▪ Five years of managerial work experience in internal audit of banks; or	Shall have CIA certification or any other relevant international accreditation.



	▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership	▪ Seven years of relevant work experience in other financial institutions.	accredited certification effective from dated 01/01/1401.
Other key positions as deemed necessary by supervisory board to be included in board of management of the bank after to DAB's approval	Shall have at least a bachelor degree in one of the following fields: ▪ Economics; ▪ Finance; ▪ Accounting; ▪ Business Or ACCA membership	Shall have at least: ▪ Five years of managerial work experience in the related fields; or ▪ Seven years of relevant work experience in other financial institutions.	Relevant professional certifications for such positions are preferred.

