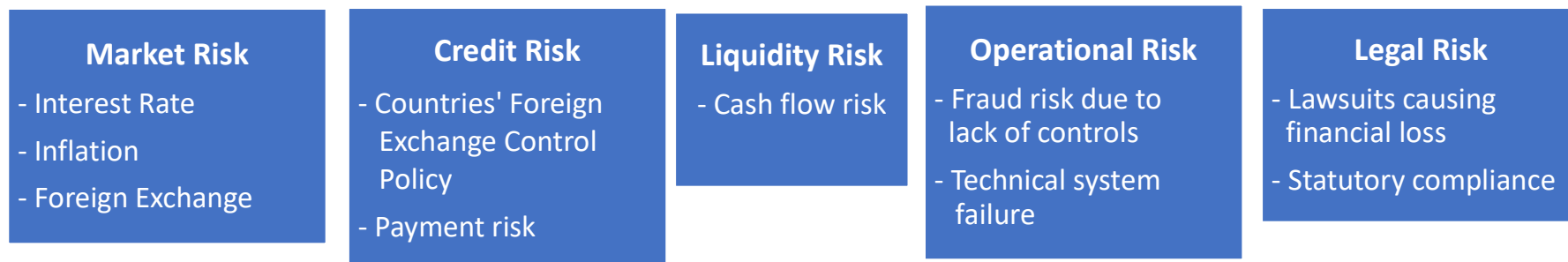


Finance & Accounting Risk and Compliance SOPs

1. Risks Identification:



2. SOPs in place:

- Credit Risk** – 1. Credit Control Policy
2. Blacklisted agent listing

- Liquidity Risk** – 1. Weekly cash flow budgeting

- Operational Risk** –
1. Approval matrix for CMs limits
 2. Sales invoicing cycle
 3. Vendor purchasing policy
 4. Vendor payment cycle
 5. Bank Payment SOP (test amount for above USD 25k, change of bank details etc)
 6. WIP / ACR clearing SOP
 7. GP report format SOP
 8. Creation of new organization records in CW1 SOP
 9. Clean up organization records in CW1
 10. Internal audit program checklist
 11. Approval Bank tokens only hold by Management Team