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Tilmaanta I

Maareynta Xisaabaha Bankiga Buugga Habraacyada

Tusmada

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1. LIISKA EREYADA LA SOO GAABIYEEY

| | |
|----------|--|
| FMIS | <i>Financial Management Information System/Nidaamka Maareynta Maaliyadda Maamulka/Dadweynaha</i> |
| Wasiirka | Wasiirka Maaliyadda |
| PFM Act | <i>Public Financial Management Act/Xeerka Maareynta Maaliyadda Maamulka/Dadweynaha 2018</i> |
| TSA | <i>Treasury Single Account/Xisaabta Keliya ee Khasnadda</i> |

2. HORDHAC

2.1. Hadafka

2.1.1. Buuggan Habraacyada Maareynta Xisaabaha Bankiga waxaa loo diyaariyey in ay tixraac ahaan u adeegsadaan saraakiisha Dowlad-goboleedka Galmudug ee ku hawlan hawlaha Khasnadda.

2.1.2. Waxaa muhiim ah in cid kasta oo ku lug leh maareynta iyo diiwaangelinta xisaabaha bankiga ee Dowladda ay si joogto ah u heli karaan macluumaad awood u siiya in ay ka soo baxaan mas'uuliyadaha koowaad ayna sidoo kale ku ogaadaan doorka ay ku leeyihiin maareynta hawlaha xisaabaadka bankiga ee Dowlad-goboleedka Galmudug. Shaqaalaha dhammaan wasaaradaha iyo hay'adaha ayaa ay tahay in ay heli karaan macluumaadka si ay u hubiyaan in ay raacaan habraacyada lagu sharxay Buugga. Buuggan ma sharxayo is-waafajinta xisaabaha bankiga.

2.2. Awoodda, qaybinta iyo ilaalinta buugga

2.2.1. Awoodda lagu soo saarayo laguna ilaalinayo buuggan waxaa leh waaxda Khasnadda waxaana loo soo saari doonaa isaga oo ah Tilmaan-bixin la xiriirta Xeer-nidaamiyaha #5. Maareeyayaasha waxaa ay xaq u leeyihiin oo uu waajibna ka saaran yahay in ay si joogto ah dib-u-eegis ugu sameeyaan ayna ku taliyaan wax-ka-beddel lagu sameeyo buugga laakiin waa in aaney fulin ilaa si rasmi ah ay u ansaxiso cidda ku habboon ee awoodda u leh, yacni, Waaxda Khasnadda.

2.2.2. Buuggan habraacyada xisaabaha bankiga ayaa isaga oo daabacan iyo isaga oo fayl kombuyutar ah (oo aan tifaftir lagu sameyn karin) laga heli doonaa Wasaaradda Maaliyadda. Waxaa lagu talinayaa in buugga oo daabacan ay kuwa adeegsanaya ku heli karaan waaxahooda dhexdooda.

2.2.3. Is-beddel kasta oo lagu sameynayo buuggan waa in la calaamadiyaa (*tracked*) loona qoraa si mustaqbalka loo tixraaco. Wax-ka-beddel kasta oo lagu sameynayo mustaqbalka waa in lagu muujiyaa taariikhda la sameeyey wax-ka-beddelka iyada oo sidoo kale lagu qorayo lambarka nuskhada (*version number*) ee buuggan.

2.3 Awoodda Sharciyadda

2.3.1. Marka la diyaarinayo buuggan waxaa la xusayaa Xeerka Maareynta Maaliyadda Maamulka/Dadweynaha/*the Public Finance Management Act 2018*, Xeerka Abuurista Wasaaradda Maaliyadda/*Establishment of the Ministry of Finance Act 2018* iyo Xeer-nidaamiye #5, Maareynta Lacagta Kaashka iyo Arrimaha Bankiyada, waana in lala akhriyaa dokumentiyadan

3. MAS'UULIYADAHHA

3.1. Mas'uuliyadaha Wasiirka

3.1.1. Sida ay dhigeysa *Qaybta 5.1 (h)* ee *Xeerka Abuurista Wasaaradda Maaliyadda / the Establishment of the Ministry of Finance Act 2018*, Wasiirka Maaliyadda ayaa ka ma'suul ka ah

- (a) Ilaalinta hantida lacagta kaashka ah iyo maareynta xisaabaha bankiga ee Sanduuqa Maaliyadda Mideysan ee Dowlad-goboleedka Galmudug.
- (b) Bixinta oggolaansho hore oo qoraal ah oo uu ku oggolaanayo in xisaab banki loo furo Dowlad-goboleedka Galmudug gudaha ama dibadda Soomaaliya.
- (c) Bixinta oggolaansho hore oo qoraal ah oo uu ku oggolaanayo in xisaab banki laga xiro Dowlad-goboleedka Galmudug gudaha ama dibadda Soomaaliya
- (d) Oggolaado saxiixayaasha xisaab banki.
- (e) Bixinta oggolaansho hore oo qoraal ah oo is-beddello loogu sameyn karo xisaab banki oo kasta oo uu leeyahay dowlad-goboleedka
- (f) Kormeero diiwaangelinta iyo maareynta dhammaan faahfaahinta xisaabaha banki ee Dowlad-goboleedka Galmudug
- (g) Kormeero is-waafajinta dhammaan xisaabaha banki ee Dowlad-goboleedka Galmudug

3.2. Mas'uuliyadaha Khasnadda

3.2.1. Iyaga oo uga amar qaadanaya Wasiirka, ayaa mas'uuliyadaha Khasnaddu waxay yihiin in ay:

- (a) Ka-shaqeeyaan dhammaan codsiyada lagu furo xisaab banki oo uu yeelanayo Dowlad-goboleedka Galmudug
- (b) Ka-shaqeeyaan dhammaan codsiyada lagu xiro xisaab banki oo uu leeyahay Dowlad-goboleedka Galmudug
- (c) Ka shaqeeyso ku abuurista xisaabaha bankiyada ee Dowlad-goboleedka ay gelisana FMIS-ka iyo in ay u qoondeeyaan sumadaha Shaxda Xisaabaadka mid kasta oo ka mid xisaabaha bankiga
- (d) Ka shaqeeyso xiridda xisaab banki ayna ku diiwaangeliso FMIS-ka iyada oo meesha ka saaraysa sumadda loo qoondeeyey ka dib marka la sameeyo is-waafajinta ugu dambeysa
- (e) Saxiixyada loo baahan yahay siiyaan xisaabta bankiga sida uu u oggolaadey Wasiirka Maaliyadda
- (f) Hubinta in baaqiga maaliyadaha ku harsan xisaabta bankiga ee la xirayo loo wareejiyo xisaabta saxda ah ee bankiga ee uu faro sarkaalka ama dooq-bixiyaha ka mas'uulka ah xisaabaha bankiga oo uuna ansaxiyo Wasiirka Maaliyadda
- (g) Is-waafajinta dhammaan xisaabaha bankiga Dowlad-goboleedka Galmudug ee ku jira FMIS-ka
- (h) Ka-shaqeynta dhammaan is-beddellada xisaabta bankiga, iyo in diiwaanka xisaabaha bankiga geliyaan xogta ugu dambeysa ee waafaqsan is-beddellada
- (i) Maamulidda diiwaan lagu qoro xisaabaha bankiga si loo geliyo dhammaan faahfaahinta xisaabaha bankiga ee Dowlad-goboleedka Galmudug, oo ay ka mid yihiin diiwaan la geliyo saxiixayaasha xisaabaha bankiga
- (j) Dib-u-eegis joogto ah ay ku sameeyaan diiwaanka xisaabaha bankiga si loo hubiyo in mar kasta macluumaadka ku jira uu dhammeystiran yahay oo uu waqtiga la socdo

3.3. Mas'uuliyadaha Wasaaradaha iyo Waaxaha

3.3.1. Mas'uuliyadaha Wasaaradaha iyo waaxaha waa:

- (a) In oggolaansho hore ay Wasiirka Maaliyadda uga helaan furidda xisaab banki, iyaga oo soo gudbinaya foomamka lagamamaarmaanka ah ee lagu sheegey Xeer-nidaamiyahan
- (b) In oggolaansho hore ay Wasiirka Maaliyadda uga helaan xiridda xisaab banki, iyaga oo soo gudbinaya foomamka lagamamaarmaanka ah ee lagu sheegey Xeer-nidaamiyahan

- (c) Is-beddel kasta oo la xiriira xisaab banki u soo gudbiyaan Wasiirka si ay u helaan oggolaansho hore.

4. RAADRAAC

4.1. Sida ay tilmaamayaan Qaybta 29 ee Xeerka Maareynta Maaliyadda Maamulka/Dadweynaha / *the Public Finance Management Act 2018 (PFMA)* iyo *Xeer-nidaamiye #5, Faqradda 3aad*, buuggan waxaa uu tilmaamayaa habraaca lagu furayo, lagu xirayo laguna maarenayo dhammaan xisaabaha Bankiga ee Dowlad-goboleedka Galmudug.

4.2. Xisaabaha Bankiga waxaa laga furi karaa keliya hay'adda maaliyadeed ee Dowladda ee ay ka furan tahay Xisaabta Keliya ee Khasnadda/*the Treasury Single Account (TSA)* haddii uu Wasiirka oggolaado in meel kale laga furo ma ahee. Furidda, xiridda iyo beddelaadda dhammaan xisaabaha bankiga ee Dowlad-goboleedka Galmudug waxaa ay u baahan yihiin oggolaanshaha Wasiirka iyada oo loo gudbinayo foomamka ku habboon ee ku Lifaaqan buuggan. Dhammaan faahfaahinta la xiriirta furidda, xiridda iyo beddelaadda xisaabaha bankiga waa in la gaarsiiyaa Hantidhowrka Guud iyo Waaxda Maareynta Lacagta Kaashka ah.

5. SAXIIXAYAASHA

5.1. Xisaab kasta oo banki oo uu leeyahay Dowlad-goboleedka Galmudug waa in ay yeelataa laba saxiixe. Saxiixaha aasaasiga ah ee Kooxda A & Kooxda B waa in ay mar walba saxiixaan iyada oo saxiixayaasha beddelka ah ay saxiixayaan haddii ay dhacdo in midkood ama labada saxiixe ee aasaasiga ahi aan la heleynin. Marna waa in aaney dhicin in laba (2) saxiixe oo isla koox ka tirsan ay saxiixaan. **Lifaaqa A** ayaa bixinaya tilmaanta faahfaahinta saxiixaha

5.2. Saxiixayaasha dhammaan xisaabaha bankiga ee Dowlad-goboleedka Galmudug waa in ay ka dhex shaqeeyaan Wasaaradda Maaliyadda. Waa in aanu saxiixe xisaab banki ka tirsanaan Wasaarad ama Waax kale marka laga reebo haddii uu baahidiisa uu qoraal ku sheego deeq-bixiye loo furayo xisaabta bankiga waana in marka hore oggolaansho looga helo Wasiirka. Haddii la oggolaado saxiixe ka socda Wasaarad aan ahayn Wasaaradda Maaliyadda, saxiixa labaad ee waajibka ay tahay in uu saxiixo xisaabta waa in uu ka socdaa Wasaaradda Maaliyadda. Siyaasadda lagu oggolaanayo saxiixe ka tirsan Wasaarad aan ahayn Wasaaradda Maaliyadda waa in loo arkaa in tahay mid la adeegsado marmar gaar ah oo keliya. Mar kasta oo laga weecanayo siyaasaddan caadiga ah, Wasiirku waa in uu sababaha si cad ugu sheegaa dokumentiga uu oggolaanshaha ku bixinayo.

5.3. Haddii beddelaad lagu sameynayo saxiixayaasha xisaabaha bankiga ee Dowlad-goboleedka Galmudug, foomka beddelaadda saxiixaha, **Lifaaqa D**, waa in la buuxiyaa loona gudbiyaa Wasiirka si uu u soo ansaxiyo oo si waafaqsanna wax looga beddelo FMIS-ka iyo diiwaanka bankiga.

6. DIIWAANKA BANKIGA

6.1. Waxaa looga baahan yahay in diiwaan banki ay maareeyaan shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda si ay ugu qoraan dhammaan faahfaahinta xisaabaadka banki ee Dowlad-goboleedka Galmudug. Waxaa uu diiwaanka noqon doonaa fayl kombuyutar (*soft copy*) oo lagu ilaaliyo *password* si loo xaddido cidda wax ka beddeli karta iyo in ay geli karaan keliya shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda ee hawshaa loo igmadey. Faahfaahinta ay tahay in lagu qoro diiwaanka bankiga waa:

- (a) Magaca, cinwaanka iyo laanta bankiga/hay'adda maaliyadeed ee xisaabtu ka furan tahay
 - (b) Magaca sarkaalka ka mas'uulka ah maareynta xisaabta bankiga
 - (c) Magacyada iyo jagada ay hayaan saxiixayaasha loo oggol yahay (iyo munadda saxiixyadooda)
 - (d) Nooca xisaabta iyo nooca maaliyadaha la soo jeedinayo in lagu hayo xisaabaha, sida magaca deeq-bixiyaha
 - (e) Hadafka laga leeyahay xisaabta bankiga
 - (f) Taariikhda la furey xisaabta.
 - (g) Taariikhda la xirayo xisaabta (haddii la garanayo),
-

(h) Sumadda xisaabta loo qoondeeyey xisaabta bankiga ee loogu qoondeeyey FMIS-ka

7. HABRAACYADA

7.1. Furidda Xisaab Banki

7.1.1. Wasaaradaha iyo Hay'adaha ay khuseyso waa in ay codsi qoraal ah oo lagu soo gudbiyo foomka loogu talogaley, **Lifaaqa B**, u soo gudbiyaan Wasiirka Maaliyadda iyaga oo bixinaya sababaha & hadafka loo furayo xisaab banki iyaga oo bixinayana faahfaahinta soo socota:

- (a) Magaca iyo halka uu ku yaallo bankiga xisaabta laga furi rabo;
- (b) Magaca sarkaalka(saraakiisha) ka mas'uulka ah furidda xisaabta;
- (c) Magacyada iyo jagooyinka saxiixayaasha loo oggol yahay (iyo muunadaha saxiixyadooda);
- (d) Nooca xisaabta iyo nooca maaliyadaha la soo jeedinayo in lagu hayo xisaabta, sida, maaliyadda waaxda Khasnadda, deeq-bixiye, Maaliyado Amaano (*Trust funds*);
- (e) Hadafka xisaabta bankiga iyo muddada la soo jeedinayo in loo baahan doono in xisaabtu ay furnaato. (haddii la ogyahay)
- (f) Faahfaahinta kale ee u habboon ee taageereysa furidda xisaabta bankiga

7.1.2. Wasiirku waxaa uu xaq u leeyahay in uu faahfaahin ama macluumaad dheeri ah ka codsado Wasaaradda/Hay'adda ay khuseyo oo uuna dib u dhigo go'aanka lagu furayo xisaabta bankiga ilaa macluumaadka dheeriga ah oo taageeraya furidda xisaabta bankiga laga helayo.

7.1.3. Wasiirku, haddii uu ku qanco sababaha loogu qiil-sameynayo furidda xisaabta bankiga, waa in uu oggolaanshihiisa bixiyo isaga oo saxiixaya foomka

7.1.4. Marka furidda xisaabta bankiga uu oggolaado Wasiirka, Shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda waa in ay bankiga siiyaan amarro qoraal ah oo uu ku farayo xisaabta ayna siiyaan muunadaha saxiixyada saraakiisha loo oggol yahay in ay saxiixaan jeegagga ayna maamulaan xisaabta bankiga. Amarrada waa ay u qornaadaan qaab waraaq ah oo bankiga looga codsanayo in uu furo xisaab, taas oo tixraacaysa faahfaahinta bankiga iyo saxiixyada ku yaalla foomamka la socda. Bankiga waa in laga codsadaa in uu qoraal ku caddeeyo waqtiga xisaabta bankiga la furo, isaga oo bixinaya faahfaahin ku saabsan xisaabta bankiga.

7.1.5. Shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda waa in ay faahfaahinta bankiga ee la soo jeedinayo ay geliyaan diiwaanka bankiga si ay u qoraan in codsiga lagu codsanayo in lagu furo xisaab banki loo gudbiyey bankiga

7.1.6. Marka ay shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda ay ogeysiinta ka helaan bankiga in la furey xisaabta bankiga, shaqaalaha Maareynta Lacagta, ee Khasnadda waa in ay buuxiyaan foomka maamulka Shaxda Xisaabaadka (*Chart of Accounts Maintenance form*) ayna u gudbiyaan Maamulaha Hannaanka Tiknolojiyada Macluumaadka iyo Isgaarsiinta (ICT) oo:

- (a) Ka-shaqeyn doonta in xisaabta bankiga la geliyo FMIS-ka, iyada oo sumadda FMIS-ka ku qoreysa foomka, saxiixaysa oo taariikhdana ku qoreysa foomka. Nuqul ka bixineysa foomka codsiga iyo qoraalka bankigu soo gudbiyey, oo feylasha siinaya Waaxda Khasnadda oo la fayl-gareyneysa foomka maamulka shaxda xisaabaadka
- (b) Foomka asalka ah ee codsiga u gudbineysa shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda.

7.1.7. Unugga Maareynta Lacagta Kaashka ah waxaa uu:

- (a) Ka shaqeynayaa gelinta faahfaahinta xisaabta bankiga ee cusub ee la gelinayaa diiwaanka bankiga
- (b) Nuqulka foomka codsiga¹ iyo qoraalka bankiga ka yimid u gudbinayaa Wasaaradda/Hay'adda ay khuseyso
- (c) Foomka codsiga, **Lifaaqa B** oo uu la socdo qoraalka bankiga gelinayaa galka.

7.2. Xiridda Xisaab Banki

7.2.1. Marka la xaqiijiyo hadafkii loo furey xisaab, sida in uu dhammaadey mashruucii, qofka ay khuseyso xisaabta bankiga waa in uu codsi qoraal ah, **Lifaaqa C** u soo gudbiyaa Wasiirka isaga oo ka codsanaya in uu xiro xisaabta bankiga iyada oo ay codsiyiisa ay la socdaan dokumentiyadan soo socda:

- (a) Bayaankii bankiga (*bank statement*) ee ugu dambeeyey oo muujinaya baaqiga ku harey xisaabta bankiga ee taariikhda la soo jeedinayo in la xiro
- (b) Bayaan Xisaabeed oo waqtiga la socda oo laga sameeyo mashruuca (haddii ay u habboon tahay) loo furey xisaabta bankiga
- (c) Xaqiijin qoraal ah oo laga heley Deeq-bixiyaha ama dhinaca ay khuseyso oo uu ku sheegayo in xisaabta bankiga aan loo sii baahneyn iyo in la xirayo;
- (d) Qoraal lagu xaqiijinayo in dhammaan deymihii dad lagu lahaa la bixiyey iyo in aaney jirin wax dad lagu leeyahay iyo in dhammaan dakhligii la rabey la qaadey. Haddii kale, in la bixiyo liis ay ku qoran yihiin deymaha aan weli la bixin iyo dakhliyada aan weli la qaadin;
- (e) Nuqulka heshiiska lala galey deeq-bixiyaha, haddii uu jiro, si looga ogaado habka looga takhalusayo baaqiga ku harey xisaabta bankiga. (haddii ay u habboon tahay).

7.2.2. Wasiirku waa in uu baaraa codsiga xiridda xisaab banki isaga oo u eegaya dokumentiyada taageeraya codsiga ee lagu sheegey faqradda (1) ee kore waana in uu qaadaa tallaabadan soo socota:

- (a) In uu faahfaahin ama macluumaad dheeri ah ka codsadaa Wasaaradda/Hay'adda/Deeq-bixiyaha ay khuseyso oo uu go'aankiisa lagu xirayo xisaabta bankiga uu dib u dhigo ilaa uu ka helo macluumaad dheeri ah oo taageeraya xiridda xisaabta bankiga
- (b) In uu oggolaado xiridda xisaabta bankiga;

7.2.3. Haddii uu Wasiirku oggolaado xiridda xisaabta bankiga, waxaa uu saxiixayaa foomka waxaana uu dhammaan faahfaahinta u gudbinayaa Waaxda Khasnadda si ay u sameyso is-waafajinta bankiga (*bank reconciliation*) ee ugu dambeysa

7.2.4. Marka la sameeyo is-waafajinta bankiga, Khasnaddu waa in ay dhammaan faahfaahinta u gudbisaa shaqaalaha maareynta lacagta kaashka ah, ee Khasnadda oo soo saaraya amarro ku socda bankiga oo loogu sheegayo in uu xiro xisaabta oo baaqigana (haddii uu u habboon yahay) u soo wareejiyo Xisaabta Keliya ee Khasnadda (TSA) ama xisaabta kale ee uu farey Wasiirka ee lagu sheegey foomka xiridda xisaabta bankiga iyo dokumentiyada taageeraya. Amarradu waa in ay ahaadaan nooc waraaq lagu codsanayo is-beddellada xisaabta bankiga. Bankiga waa in laga codsadaa in uu qoraal ku xaqiijiyo marka is-beddellada lagu sameynayo xisaabta bankiga la sameeyey.

7.2.5. Marka bankiga laga heley qoraal xaqiijinaya in xisaabta la xirey iyo in maaliyadda baaqiga ah ee ku hartey xisaabta bankiga (haddiiba ay jirto) loo wareejiyey sidii la farey, ayaa shaqaalaha maareynta lacagta kaashka ah, ee Khasnadda waxaa ay buuxinayaan foomka maamulka Shaxda Xisaabaadka waxaana ay dhammaan dokumentiyada u gudbinayaan Waaxda Khasnadda oo ka shaqeyneysa in maaliyadaha la wareejiyo iyo in la xiro/shaqada laga joojiyo xisaabta bankiga ee ku jirta FMIS-ka.

¹ Foomka codsiga waxaa uu Waaxda siinayaa sumadda Bisan ee loogu talogaley xisaabta cusub

7.2.6. Khasnadda waa in ay sameysaa is-waafajinta ugu dambeysa (baaqi eber ah) ayna xirtaa sumadda xisaabta la halmaasha ee ku jirta Bisan, ayna qabanqaabisaa in baaqiga xisaabta loo wareejiyo xisaabta bankiga ee loogu talogaley (haddii ay ku habboon tahay). Nuqul ka mid ah bayaanka bankiga (*bank statement*) iyo foomka xiridda ee bankiga ayaa lagu faylgareynayaa foomka maamulka Shaxda Xisaabaadka.

7.2.7. Shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda ayaa wax ka beddelaya diiwaanka, iyaga oo ku qoraya taariikhda la xirey iyo faahfaahinta la xiriirta maaliyadaha baaqiga ah ee la wareejiyey (haddii ay ku habboon tahay).

7.3. Is-beddello Lagu Sameeyo Xisaab Banki

7.3.1. Iyada oo qayb ka ah maamulidda caadiga ah ee xisaabaha bankiga, ayaa Wasaaradaha / Hay'adaha ay waajib ku tahay in ay islamarkiiba Waaxda Khasnadda ku wargeliyaan is-beddellada kasta oo lagu sameeyo xisaabaha bankiga oo ay ka mid yihiin saxiixayaasha la ansaxiyey.

7.3.2. Sarkaalka ka mas'uulka ah ayaa diyaarinaya foomka "*Faahfaahinta Is-beddellada Xisaab Banki*" **Lifaafa D**, isaga oo soo helaya faahfaahinta is-beddellada xisaabta bankiga iyo haddii uu jiro is-beddellada lagu sameeyey saxiixayaasha, saxiixyada saxiixayaasha cusub isaga oo sheegaya sababta keentey is-beddellada waana in ay ka mid ahaadaan:

- (a) Magaca xisaabta bankiga
- (b) Lambarka xisaabta bankiga
- (c) Faahfaahinta is-beddellada la codsadey in lagu sameeyo xisaabta bankiga
- (d) Faahfaahinta is-beddellada, sida saxiixihii hore, saxiixaha cusub isaga oo bixinaya muunadda saxiixa ee saxiixe kasta oo cusub, isaga oo buuxinaya foomka beddelka saxiixaha
- (e) Taariikhda beddelku uu dhaqangelayo

7.3.3. Wasaaradda / Hay'adda ayaa foomka iyo dokumentiyada kale ee kaabaya u soo gudbineysa Wasiirka, oo marka uu helo ay tahay in uu dib-u-eegis ku sameeyo codsiga waxaana uu faahfaahin ama macluumaad dheeri ah ka codsan karaa Wasaaradda/Hay'adda ay khuseyso waxaana uu dib u dhigi karaa go'aanka uu ku ansaxinayo is-beddellada ilaa macluumaadka dheeriga ah laga helayo

7.3.4. Haddii uu ku qanco sababaha lagu saleeyey beddelaadda lagu sameynayo xisaabta bankiga, waa in uu oggolaanshihiisa bixiyaa isaga oo saxiixaya foomka

7.3.5. Marka is-beddelaadda xisaabta bankiga uu oggolaado Wasiirka, shaqaalaha Maareynta Lacagta Kaashka ah, ee Khasnadda waa in ay soo saaraan amarro qoraal ah oo bankiga faraya in uu beddelaadaha hirgeliyo. Amarrada waa in ay ahaadaan qaab waraaq ah oo lagu codsanayo is-beddellada lagu sameynayo xisaabta bankiga. Waa in bankiga laga codsadaa in uu qoraal ku soo xaqiijiyo marka beddelaadaha lagu sameeyo xisaabta bankiga

7.3.6. Marka bankiga laga helo qoraalka uu ku sheegayo in is-beddellada lagu sameeyey xisaabta bankiga, shaqaalaha Maareynta Lacagta Kaashka, ee Khasnadda waa in ay wax ka beddelaan diiwaanka Bankiga oo ay geliyaan faahfaahinta is-beddellada lagu sameeyey xisaabta bankiga.

8. DIB-U-EEGISTA IYO WAX-KA-BEDDELKA SANADLAHA AH

8.1. Bisha Disembar sanad walba, Unugga Maareynta Lacagta Caddaanka ah ayaa dib-u-eegis ku sameyn doona diiwaanka bankiga iyo dhammaan xisaabaha banki ee dowladda. Dib-u-eegista waxaa ay koobeysaa arrimahan muhiimka ah ee soo socda:

- (a) Baahida loo sii qabo xisaabta bankiga
- (b) Ka xaqiijinayaa sarkaalka mas'uulka ka ah xisaabta bankiga in dhammaan saxiixayaasha oggolaanshaha haysta ee yaalla diiwaanka ay sax yihiin
- (c) In ay dad ku filan yihiin kantaroolka iyo maamulka xisaabta bankiga.
- (d) In sumad FMIS loo qoondeeyey
- (e) Codsii sanadle ah oo bankiyada looga codsanayo in ay xaqiijiyaan in magaca iyo lambarka xisaabta ee dhammaan xisaabaha bankiga ee ku diiwaangashan magaca Dowlad-goboleedka Konfur-Galbeed

8.2. Waaxuhu/Wasaaraduhu/Hay'aduhu waa in ay 7 maalmood kaga soo jawaabaan codsiyada looga codsanayo macluumaad kasta oo loogu baahan yahay in la sameeyo dib-u-eegista.

LIFAAQA A- NOOCYADA SAXIIXAYAASHA

Kooxda A

| MAGACA SARKAALKA | NOOCA SAXIIXAHA | MAGACA JAGADA | SAXIIXA |
|------------------|-----------------|---------------|---------|
| 1. | Aasaasi | | |
| 2. | Beddel | | |

Kooxda B

| MAGACA SARKAALKA | NOOCA SAXIIXAHA | MAGACA JAGADA | SAXIIXA |
|------------------|-----------------|---------------|---------|
| | Aasaasi | | |
| 2. 2. | Beddel | | |

Wasiirka Wasaaradda Maaliyadda & Hor. Dhaqaalaha

Siciid Siyaad Shirwac



LIFAAQA B – FURIDDA XISAAB BANKI



Annexure B
Opening of a bank ac

LIFAAQA C – XIRIDDA XISAAB BANKI



Annexure C - Closing
of a bank acct.docx

LIFAAQA D – IS-BEDDELLADA XISAAB BANKI



Annakura D change
to bank account.docx