

دَیْسُو سِرْدِ سِرْدِ سِرْدِ نَوَسُو سِرْدِ

دَیْسُو دَیْسُو دَیْسُو:

[illegible]

[illegible]

وَسِرْهُ خَفِيًّا مَكْرُورًا

وَمِنْهُمْ مَّنْ يَّهْدِي اللَّهُ سَبِيلَهُ وَمِنْهُمْ مَّنْ يَّضَلُّ اللَّهُ سَبِيلَهُ

دَرْ سَمْعِیْ دَرْ قُرْیَیْ دُخُورِیْ دُخُورِیْ دُخُورِیْ:

- [illegible]



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[illegible][illegible]

داسو مروتو قمرسو بری بختو قریسوقاسو ایسوقو ارسو داسو داسو مروتو قمرسو
بربرامو داسو قریسوقاسو.

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[illegible][illegible]

08 3.9 دَرَسَمُو مَرَارَتَرُو مُنَاسَبُو اَنَدِجُ مَوَرَقِي نِي نِمَدَرَسَرُو، اَنَدِجُ سِرَجَرِ

[illegible][illegible][illegible]

[illegible][illegible][illegible]

5.1 جِسْمِ رَسْمِ (ر. اَکْثَرُ / دُخ) حَرْفُ رَسْمِ رَسْمِ رَسْمِ رَسْمِ رَسْمِ رَسْمِ رَسْمِ رَسْمِ رَسْمِ رَسْمِ (A100842)

5.2 بُرْسُ بَرَسٍ اُرْغُو (وَوَحْدَةً / س. وَحَدَّثَ) حَرْفٌ يَكُونُ فِي الْكَلِمَةِ اِنْ شِئْتَ اَنْ تَقْرَأَ بِرِسْمِهِ (A287565)

5.3 ذَرِيرٌ ذَرَّاهُجْ (ي. ذَرَّاهُجْ / ذُرَّاهُ) (حَرْفُ ذَرٍّ مَعْدُومٌ لَمْ يَكُنْ فِي سَبْعَةِ أَلِفٍ سِتْرَةٍ) (A035027)

[illegible][illegible]

د. ډېسېمېر ۲۰۲۲ز، د ۱۴ شېنبېزې ۱۳۸۳ ل. د ۲۰۲۳ز د ۱۸ شېنبېزې ۱۳۸۴ ل. د ۲۰۲۲ز د ۱۸ شېنبېزې ۱۳۸۳ ل. د ۲۰۲۳ز د ۱۴ شېنبېزې ۱۳۸۴ ل. د ۲۰۲۲ز د ۱۸ شېنبېزې ۱۳۸۳ ل. د ۲۰۲۳ز د ۱۴ شېنبېزې ۱۳۸۴ ل.

[illegible][illegible]

[illegible]

8. نَسْرُفَرْدُو دَاسْمَازِ اِبْتِخَوافِ سَمَدِ دَانُو وَبِخَوَدِ دَرَجَانِ، دَاسْمَازِ نَسْرُفَرْدُو فَرْدُو فَرْدِ
 وَبِخَوَدِ دَاسْمَازِ اِبْتِخَوافِ سَمَدِ دَانُو وَبِخَوَدِ دَرَجَانِ، دَاسْمَازِ نَسْرُفَرْدُو فَرْدُو فَرْدِ
 نَسْرُفَرْدُو فَرْدُو فَرْدِ دَاسْمَازِ اِبْتِخَوافِ سَمَدِ دَانُو وَبِخَوَدِ دَرَجَانِ، دَاسْمَازِ نَسْرُفَرْدُو فَرْدُو فَرْدِ
 دَاسْمَازِ اِبْتِخَوافِ سَمَدِ دَانُو وَبِخَوَدِ دَرَجَانِ، دَاسْمَازِ نَسْرُفَرْدُو فَرْدُو فَرْدِ
 دَاسْمَازِ اِبْتِخَوافِ سَمَدِ دَانُو وَبِخَوَدِ دَرَجَانِ، دَاسْمَازِ نَسْرُفَرْدُو فَرْدُو فَرْدِ
 دَاسْمَازِ اِبْتِخَوافِ سَمَدِ دَانُو وَبِخَوَدِ دَرَجَانِ، دَاسْمَازِ نَسْرُفَرْدُو فَرْدُو فَرْدِ

[illegible]

سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰ سجده ۱۰۰

We refer to meeting held with you and attended by representatives of the HR Department on 9th October 2022, relating to an investigation into potential fraudulent accounting transactions highlighted in a special audit report conducted by the internal audit department. During the meeting, we discussed the alleged fraudulent misconduct on your part involving **the intention posting of incorrect entries on the SAP system to falsely show due payments on certain customer accounts as settled.** Further to this meeting, on 10th October 2022 you were asked via email to respond to these allegations of misconduct against you and relevant extracts of the special audit report were shared along with the letter. Having considered the response, we received from you via email on 8th November 202, as well as the surrounding facts and evidence, the investigation has now been concluded.

The investigation report recommends the termination of your employment since it is established that over a period between 2015 and 2018, you have repeatedly posted falsified transactions to incorrect ledgers and deviated from normal practice. It is noted that there is no evidence or report highlighted in the Special Audit about any potential hacking of your account. In your response, you have not provided any evidence that suggests otherwise, and you have not defended the allegations of gross misconduct.

We consider **that your action constitutes willful, gross misconduct warranting summary dismissal under section 23 of the Employment Act. You have acted in clear breach of your duties and obligations under your employment contract and Clause 11.4 (c) and (d) of staff Handbook.** Therefore, your employment with this company is terminated effective 17th November 2022.....’



[illegible]

9. دَاسَوُ مَدَدُفَرُو تَمَدُفَرُو نَسَرُفَرُو دَاسَوُ مَدَدُفَرُو تَمَدُفَرُو نَسَرُفَرُو دَاسَوُ مَدَدُفَرُو تَمَدُفَرُو نَسَرُفَرُو

وَجِبْرِيلُ عَلَيْهِ السَّلَامُ وَجِبْرِيلُ عَلَيْهِ السَّلَامُ.

[illegible]

‘Special Purpose Audit, Falsified IAD-AR/2022/12 Customer Account Settlements’



2021/HC-A/415
 2021/HC-A/415

[illegible][illegible][illegible][illegible]

[illegible][illegible][illegible][illegible]

[illegible]

over a period between دَهِسَوَايَرِ دَهِسَوَايَرِ نَسْرَتِي وَخَمْسُوْجُ قُرْبَرِ وَمَنْدَحْمَرْ سِرْدَقُ قُرْوِسِ .10

2015 and 2018, you have repeatedly posted falsified transactions to incorrect
لە ساڵی ٢٠١٥ و ٢٠١٨، تۆ بە شێوەیەکی خێرا و بێبەربەر، قسەکانی نادرستی لە کتێبخانەی ledgers and deviated from normal practice.

[illegible]

[illegible]

‘Special Purpose Audit, Falsified IAD-AR/2022/12 سەرگەردانلىق قىلىنغان سۈرۈشۈش ۋە تەكشۈرۈش ئىشلىرىنىڭ نەتىجىسىنى كۆرسىتىدىغان رەسمىي ھۆججەت،
Customer Account Settlements’

1. “.....staff of the Finance Division have settled customer accounts from the SAP system while payments from those settlements were not received or deposited into the company’s bank accounts. As such, the shortages in cash had been concealed by debiting (transferring) the respective bill amount to an expense or revenue ledger from the system, resulting in a financial loss to the company amounting MVR966,703.22. These transactions were posted by staff with ID 619 (SAP-User-MW246619) and staff ID 628 (SAP-User-MW250628) amounting to MVR 713,459.81 and MVR253,243.41.....”
2. “...Finance Division had commented on the transactions and confirmed that the transactions had been posted to incorrect ledgers and deviated from normal process. No comments relating to individual transactions posted by the respective staff were provided. Instead, the staff (ID619&628) who had posted the transactions did not provide any justifications for the transactions. Moreover, the staff 619 claims that if these transactions are not genuine someone may have abused his SAP login to post these transactions and that the SAP login may have been compromised. However, considering the audit findings, possibility of passing SAP entries through hacking and unauthorized access is extremely narrow...”
3. “...In normal circumstances, for any customer payment posted to the SAP, the customer account (AR) shall be credited, and “Internet Bank Collections Clearing” / “Direct Debit Collection Clearing” ledger shall be debited and subsequently cleared to the respective Bank account ledger. The common methods of customer payments are through MWSC application, website portal, Company cash desks, and outsourced third-party collectors...”

[illegible]

[illegible]

Details of SAP user/customer and contract	Year				Total
	2015	2016	2017	2018	
Staff ID: 619-(SAP USER: MW246619)					
.....					
30029052		11,265.51			11,265.51
30036470		1,846.30			1,846.30
.....					
30011568			25,108.48		25,108.48
.....					
30018030		567.70			567.70
30018031		193.90			193.90
30018032		345.10			345.10
30018033		5,431.60			5,431.60
30018034		1,361.80			1,361.80
30023559		821.10			821.10
30023560		681.10			681.10



30023561		1,433.05			1,433.05
....."					
30037518		507.50			507.50
30037521		450.80			450.80
30037528		2,395.45			2,395.45
30037529		2,036.97			2,036.97
....."					
30004489		35,000	20,000		55,000.00
....."					
30013820		4,114.67			4,114.67
....."					
30020823		1,144.91			1,144.91
....."					
30041121		566.68			566.68
30041122		301.80			301.80
30041123		1,566.80			1,566.80
30041124		1,746.35			1,746.35
30041125		273.80			273.80
30041126		189.80			189.80
30041127		889.80			889.80
....."					
30021072		5,009.97			5,009.97
30027040		6,281.65			6,281.65
....."					
30028532				61,621.95	61,621.95
30046250				183,659.79	183,659.79
....."					
30028602				16,399.84	16,399.84
....."					
30042562				90,680.76	90,680.76
....."					
30016194				42,041.20	42,041.20
....."					
30007646		11,116.96			11,116.96
....."					
30022948				602.51	602.51
....."					
30011152	4,591.13				4,591.13

.....					
30002941		35,248.85			35,248.85
.....					
30018228			20,000.00		20,000.00
.....					
30053805				10,523.25	10,523.25
.....					
30006293				1,403.72	1,403.72
.....					
30001408				104,037.28	104,037.28
Total	4,591.13	132,789.90	65,108.48	510,970.30	713,459.81

10:3 اَرْبَعَةٌ مِّنْ رَّسُلِكَ، وَارْتَسَوْا فِي سَرَادٍ تَحْتِ شَجَرٍ، وَجَعَلْنَاهُمْ نَوْمًا 01 جَعَلْنَاهُمْ 2013 مَرَّةً تَحْتِ شَجَرٍ 31 اَرْبَعَةٌ مِّنْ رَّسُلِكَ 2016 وَارْتَسَوْا

[illegible]

01 جَعْلُ سَوَابِغٍ 2017 رِسْرَ فَوْرِي 31 ۱۰ سَوَابِغِ 2017 وَسَرُ خَرَوُ ۱۱ دَرَرِ ۱۲ دَرَسَوُ ۱۳ سَرِ ۱۴ خَرَجُو

[illegible]

01 قەشقەر 2018 ئۆزبېك ئىستانىمىزنىڭ ئىككىنچى قېتىملىق قىزىقارلىق ھەپتىسىنىڭ ئىككىنچى كۈنى.

[illegible]

[illegible]

“While I was reconciling internet banking clearing GLs in 2017/2018, I have notice that GL have additional transaction which I am not aware of. After checking the internet transactions and collection I have noticed the entry which were not included in our internet banking collection which were entered by Arfau Ahmed. At the time Arfau was not in our department, so I have informed to my supervisor (Mariyam Nazaha) that the GL were not balancing for the month and the entry was entered by Arfau. As I remember, Nazaha has sent an email regarding that matter to Arfau Ahmed/Shahuza(FM) to provide details for that entry. Within that week, Nazaha have informed me that the correction have been made and to clear that GL.”

[illegible]

“During 2018, while doing the GL reconciling for the month my staff came for assistance as they were having trouble reconciling the GL 3700110-Internet banking. Upon checking I found that a transaction had been entered that I could not trace to either the Banking JV or the bank statement. Further checking revealed that the double entry was made as per the usual transaction made by the department. Therefore, I emailed Arfau Ahmed (who had been a former staff of the Credit Control Department and was then working in the Reporting Department) who had entered the transaction requesting him to correct it as we were not able to reconcile the Internet Banking GL due to said transaction. I copied the email it to my then supervisor, Aishath Shahuza Mufeed as well. The next day the entry was reversed and I was able to reconcile the GL.”





މަޢުލޫމާތު ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
ފާޟިލާތް ހުށަހަޅާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
މަޢުލޫމާތު ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
މަޢުލޫމާތު ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
ފާޟިލާތް ހުށަހަޅާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި

10.5 ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން

'Genuine' ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން

10.5.1 ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި 'genuine' ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން

ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި

“...In normal circumstances, for any customer ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
payment posted to the SAP, the customer account (AR) shall be credited, and “Internet
Bank Collections Clearing” / “Direct Debit Collection Clearing” ledger shall be
debits ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި subsequently cleared to the respective Bank account ledger...”

މަޢުލޫމާތު ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
މަޢުލޫމާތު ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި

‘Show cause letter MWSC-B/5/2022/5905 ސަރަޙައްދު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
for allegations of fraudulent misconduct’ ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި

ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި
ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި ބޭނުންކުރާ ފަރާތްތަކުގެ ފަރާތުން، ހުކުމާތު ދާއިރާގެ ސަރުކާރުގެ ގެޒެޓް ގައި



Daily customer payment lists. If it has not been included, these are not genuine transactions and, in this case, I believe someone may have abused my SAP login to post these transactions to frame and harm me.”

[illegible][illegible][illegible]

[illegible][illegible][illegible]

[illegible][illegible][illegible]

[illegible][illegible]

Management Policy

ج۱ سو ۲ هـ س ر ن ا خ م ج د هـ س ر ن ا خ م ج د هـ س ر ن ا خ م ج د

- Password for all systems are subjected to the following rules:
- No passwords are to be spoken, written, e-mailed, hinted at, shared, or in any way known to anyone other than the user involved. This includes supervisors and their assistance.
- No passwords are to be shared in order to “cover” for someone out of the office. Contact IT, and it will gladly create a temporary account if there are resources you need to access.
- Passwords must conform to industry standards and may not include the user’s name, address, date of birth, username, nickname, or any term that could easily be guessed by someone who is familiar with you.
- Passwords may not be displayed or concealed on your workspace....”

[illegible]

[illegible]

11.7 جَرَدُ الرَّحْمَةِ رَأْسُ شَعْرَةٍ مَسْهُومَةٍ 2021/HC-A/415 تَحْتِ سَوْدِيَّةٍ

[illegible][illegible][illegible]

[illegible]

11.8 اِسْمُو هَاسِرْ لَهْدُوسَرْ اِسْرَدَارْ نَسْرَاوَرِ مَحْرَبَجِي مَحْرَبَجِي دَوَسُو مَحْرَبَقُو فَمَحْرَبَقُو نَسْرَقِيو اِسْتَعْمَلَسُو

[illegible]Users & Password Management Policy **دَرسوۂ مَکاتِبِ دَیْنِیَّہ**[illegible]

مجلس شورای اسلامی، تهران، اردیبهشت ۱۳۹۸

‘Investigation Report for special Audit on Falsified **دَرسَمَوَ عَوَرَتَرَوَ نَوسَرَتَرَوَ رَسَرَتَرَوَ**’

Customer Account Settlement'

اَللّٰهُمَّ صَلِّ وَسَلِّمْ عَلٰى سَيِّدِنَا مُحَمَّدٍ وَآلِهِ الطَّيِّبِيْنَ الطَّاهِرِيْنَ

[illegible]

[illegible][illegible]Users & Password Management **مستخدمين وكلمات السر**[illegible]

1. Users & Password Management
 2. Authentication
 3. Authorization
 4. Account Management
 5. Session Management
 6. Logging and Auditing
 7. Security Policies
 8. Incident Response
 9. Compliance
 10. Performance Monitoring
 11. Disaster Recovery
 12. Backup and Restore
 13. Configuration Management
 14. Network Management
 15. System Management
 16. Application Management
 17. Database Management
 18. Hardware Management
 19. Software Management
 20. Documentation

[illegible][illegible]

1. $\text{وَجَّهْتُ وَجْهِيَ لِلدِّينِ مُبْطِغِ قَوْمِهِ وَوَجَّهْتُ وَجْهِيَ لِلدِّينِ مُبْطِغِ قَوْمِهِ}$

[illegible][illegible]

[illegible][illegible]

اِنَّا نَسُودُ سُبُوْحًا اِنَّا اَسْمُوْهُ فَوْجٌ قَزِيْزٌ اِمْرًا عَظِيْمًا اِنَّا نَسُودُ سُبُوْحًا اِنَّا اَسْمُوْهُ فَوْجٌ قَزِيْزٌ اِمْرًا عَظِيْمًا اِنَّا نَسُودُ سُبُوْحًا اِنَّا اَسْمُوْهُ فَوْجٌ قَزِيْزٌ اِمْرًا عَظِيْمًا

اَلْحَمْدُ لِلّٰهِ الَّذِي هَدَانَا لِهٰذَا وَمَا كُنَّا لَهٗۤ اَنۡ نَّشْكُرَ ۝ 23 وَنَسْتَغْفِرُكَ (ر) اَللّٰهُمَّ صَلِّ وَسَلِّمْ عَلٰى نَبِيِّنَا مُحَمَّدٍ

”جَوَّارَتُكُمُ (۱) كَالْبَحْرِ زَائِرًا فَتَزِدُونَ فِي عَمَلِكُمْ وَمِنْ أَصْحَابِ الْمَدِينَةِ مَن يُتَبَخَّرُ بِكُمْ يَكْفُرُ الْإِنْسَانُ بِالْإِنْسَانِ فِي الْبُخْرِ“

٥٢٠

عزیز میر!

(2) زائر سمرقند قوتلار قوش.

وَبَشِّرِ الصَّالِحِينَ الَّذِينَ إِذَا أُتُوا بِآيَاتِنَا إِذَا ذُكِّرُوا بِهَا خَرُّوا سُجَّدًا وَسَبَّحُوا بِحَمْدِ رَبِّهِمْ وَهُمْ لَا يَسْتَكْبِرُونَ

٢٣ مَسْرُورٌ (ر) رِ (ر) زِي هَرَسِرَاسِرَ قَرِوْ قَحَرَ سَوَّهَرِ اَمِصَاوَرِ هُوَفُوسِرِ

(٢٠١٤/سـ ا- ٢٧) سـ ر

دستچین و. زبانی و خوشتر و ترترتر ترترتر (خوشتر) ترترتر ترترتر

سَرْدَسَرْدِي مَوْدُ مَحَبَّتِ 32 اَحِب 33 وَسَر سَرْدِي مَوْدُ هَا سَرْدِي مَوْدُ مَوْدُ وَسَر



[illegible][illegible](ii) $\frac{1}{2} \frac{d}{dt} \left(\frac{1}{2} \dot{\theta}^2 \right) = \frac{1}{2} \dot{\theta} \ddot{\theta}$ [illegible]

و جہت سرسرو.

12.3 Users & Password Management Policy ١٢.٣ بەڕێوەبەری بەکارهێنەر و پاسۆڵە



[illegible]

[illegible]

101. $\sum_{i=1}^n p_i = 1$ (Balance of probabilities) $\sum_{i=1}^n p_i = 1$ (Balance of probabilities)

[illegible]

(procedural fairness) دښمنان ته په پرمختلونکي توګه خبرې کول، د ټولنیزو او سیاسي بدلونونو په اړه یې خبرتیا ورکول، د ټولنیزو او سیاسي بدلونونو په اړه یې خبرتیا ورکول.



[illegible]

1. دواړه کورنۍ د دوو زامنو لخوا ساتل شوې، چې دوی په خپلو کورونو کې ژوند کوي.

دواړه کورنۍ د دوو زامنو لخوا ساتل شوې، چې دوی په خپلو کورونو کې ژوند کوي.

[illegible][illegible][illegible][illegible]

[illegible]

‘Investigation Report for Special Audit 2022 **موسسہ رازداری کی طرف سے 2022 کی خصوصی تحقیقاتی رپورٹ**
2022 کی طرف سے 2022 کی خصوصی تحقیقاتی رپورٹ on Falsified Customer Account Settlement’

[illegible][illegible][illegible]

دَیْرَسَوَدِی سِرَسَوَدِی:

[illegible]

[illegible][illegible]

2023 04 04

ح د ا س و ه خ ي ر س ر د

د. محمد رفیع

فَوَيْلٌ لِلَّذِينَ كَفَرُوا مِنْ عَذَابِ اللَّهِ الَّذِي هُوَ عَظِيمٌ

