



Central Bank of the Islamic Republic of Iran

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Association**

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Director General of Inspection, Follow Up and Supervision on Executive Affairs

Introduction

A view of the history of banking in past centuries proves that attracting and keeping the peoples' trust has been the most pivotal objective, and the fundament and pillar of an entity called bank. The central bank was established on August 9, 1960 pursuant to state monetary and bank law approved in 1960 with the main duties of preserving the money value, imposing appropriate monetary and foreign currency policies, supervising on the export and import of money and foreign currency, adjusting monetary and credit system of the country, and supervising banks and credit institutes.

*Assuring performance of legal duties entrusted to the central bank and proceeding toward its lofty objectives entail an efficient internal control process. According to the organizational structure of central bank, **general department of inspection management, special follow up, and supervision on executive affairs** shall be responsible for assessment of interior control system, sustained and efficient supervision on bank units, and safeguarding the rights of citizens and investigating the peoples' complaints. It works as an independent unit under direct supervision of Islamic Republic of Iran Central Bank. This management department consists of the following departments:*

1- Department of internal auditing and inspection

2- Department of special follow up, investigation of complaints and supervising executive affairs.

General department of inspection, special follow up and supervision on the executive affairs plays a crucial role in strengthening the control environment and safeguarding the citizens' rights by using specialized manpower from the said two departments within its main and key duties such as assuring efficient internal control and answering system. With regard to approval of the law of promotion of administrative system health and corruption control and the stipulated requirements in recent years, this management has been exerting more efforts and endeavors to discharge the entrusted duties and proceed toward a competent governance structure and reduce administrative corruption.

Administrative corruption has been the center of much controversy both in academic circles and international communities. A variety of definitions have been provided on the topic of administrative corruption but their general spirits are not much different from each other. In general terms, administrative corruption means using administrative facilities and public resources to secure

*personal interest of managers and office employees. This encompasses that part of activities of employees and officials that will firstly ruin the public interests, and secondly is aimed at benefiting the employee or a third party. Article 1 of **the law of promotion of administrative health and corruption control** enumerates the examples of administrative corruption and defines corruption from legal perspective.*

The harmful impacts of administrative corruption on society and violating social, economic and political rights of citizens is known to all as a global issue in misuse of professional positions. This develops an unhealthy governance structure by creating an environment of mistrust and insecurity. Statesmen have always heeded to fight this unfavorable phenomenon. As the first international body which introduced the topic of competent governance in the late 1980s for the first time, the World Bank states that one of determinants of competent governance is how much the public and governmental power is misused for the benefit of personal interests.

Regarding the importance of the topic some measures were taken to combat administrative corruption within three decades of the Islamic republic of Iran revolution. Meanwhile the 8-article order issued by supreme leader as head of the three powers of the country delineating how to combat corruption is recognized as the charter for control of economic and financial corruption. Corruption control has always been stressed by the supreme leader. His latest statements in this regard (mentioned below) date back to the first meeting of the elect president and members of eleventh cabinet on August 28, 2013.

“Stamanship is a luring position for power and material resources. Watch like a clear sighted eye and a strong and eternal spotlight to keep and safeguard the institution under your management away from the lure of corruption. Corruption acts like an ant. Inhibit corruption, favoritism, bribery, and improvidence to prevent from inspection of your management scope by supervision bodies”.

Through a simple and quick look at the pillars of the statements of supreme leader we can find all aspects of internal controls from prevention, guidance, discovery, and correction. On the other hand, based on macro strategic document, the eleventh cabinet is determined to apply scientific method, and human experience and knowledge and take thorough initiatives (structural correction, cultural activity, and intelligent inspection and supervision) to achieve administrative health. For this purpose Central Bank of the Islamic Republic of Iran has planned initiatives such as creating a specialized committee of administrative health and

corruption control and creating a center to investigate the peoples' complaints, in order to fulfill its solemn responsibility in financial stability of the country and observing citizens' rights.

*In the following the message of **Central Bank's President Dr. Seif** to the 13th conference of Asian Ambodzman (Inspectors) General Assembly is presented. Then a summary of the role, duties, and the mission entrusted by the central bank's department of inspection and internal auditing is provided. Following that, the measures of special follow up department, investigating to the complaints and supervising the executive affairs are provided to respond to the complaints and opinions of people. In the end, the measures of central bank's public relations department in the field of informatics and transparency are explained also.*

We hope that we could do our share in safeguarding the citizens' rights under benevolence of the Almighty.

Director General of Inspection, Follow Up and Supervision on Executive Affairs
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Safe and sound administrative system is one of the deep-rooted wishes of humanities, which is incorporated in the concept of good governance. Good governance comprises issues such as citizenship rights, Transparency, Responsiveness and also anti fraud actions. A safe and sound administrative system, shall efficiently lead the organization toward its objectives. Improving the soundness of administrative system and anti-Corruption actions, are considered as the focal points of good governance.

According to the UNDP, characters of good governance comprise: Rule of Law, Equity, Transparency, Responsiveness, Accountability, Participation, Consensus Orientation, Effectiveness and Efficiency. An independent organization by benefiting from these elements along with the existence of an intelligence and autonomous internal audit unit, will lead to an efficient and transparent entity in which the soundness of the organization is guaranteed and corruption will be disappeared.

In all around the world, ombudsman institutions have been established to examine and investigate the complaints of the citizens against public entities in a non judicial way in order to protect the citizen's rights, and make transparency and responsiveness. Inspection and examining maladministration or violation of rights and investigating citizen's complaints, has a long and distinguished history in Iran and has always been considered by State and Islamic officials. In recent decades, 8 articles decree of the supreme leader, the act of improvement on the health and safety of official system and Anti-Corruption, Iran's membership in United Nations Convention against Corruption, all emphasize on necessity of comprehensive actions to fulfill a safe and sound administrative system and to combat corruption.

Central Bank of Iran, with regard to its position in monetary sector, is responsible for providing macroeconomic stability, economic growth and a stable regulatory environment. Achieving these missions needs central bank to apply 3 main pillars of Good Governance that is: Independence, transparency and responsiveness. On the other hand, responsiveness to Citizens, transparency in management, and providing information to beneficiaries in line with the protection of citizen's rights - as one of the strategic elements of government of counsel and hope - will certainly be vital policies to achieve good governance and to strengthen public confidence to banking system.

We hope, by the grace of Allah, central bank in the line with legal responsibilities, put more effective steps on supporting citizen's rights, especially customers of banking system, and also maintaining the public trust in this system.

Vali Allah Seif

Governor of the Central Bank of the Islamic Republic of Iran

Internal Audit & Inspection Department (IIA Dept.)

Central banks need to protect their resources if they are to fulfill their role of ensuring the stability of their national economies and implementing monetary policies. Achieving to these objectives strongly depends on the existence of proper processes of internal control, financial reporting and auditing systems.

IMF Survey has shown that central banks that follow international standards, in this area have more control over their resources, greater credibility, and a more positive influence on their national economies, which promote good governance and help central bank to achieve its missions effectively.

Assessment of central banks of a number of borrowing member countries, revealed that significant vulnerabilities in the control processes used by many of these banks. Based on assessment mentioned above some central banks lack a properly internal audit department that could enable management to address inadequacies of the internal control system is also shown in some central banks. Lack of such an oversight body, undermines the overall control environment of the central bank and will certainly have irrecoverable effects on national economy.

Internal controls in central banks

Internal controls process can be detective in nature, directive or preventive, as by identifying and correcting undesirable events, cause a desirable event to occur or deter those events to occur.

Internal control is a process, affected by central bank's board of directors, management, other personnel, designed to provide reasonable assurance regarding the achievement of objectives. This definition reflects certain key concepts as follow:

- 1. internal control is not a goal, but it's a mean to achieve objectives;*
- 2. these controls related to staff at all level of central bank;*
- 3. it can provide only reasonable assurance, not absolute assurance ;*
- 4. Internal control is a mean to achieve different but overlapping objectives.*

Central bank internal control objectives

Internal controls system is established to ensure that:

- 1- The central bank's resources, comprising human resources, databases, and the reputation of the bank, are adequately protected;*
- 2- Data and financial information, are accurately and reliable published in right time;*

- 3- Senior management, officers, and staff act in compliance with the central bank's policies, standards, plans, procedures, and all relevant laws and regulations;
- 4- assets are employed efficiently and profitably; and finally
- 5- Central bank's plan, programs, goals, and objectives are achieved.

Internal audit department is responsible for assessing adequacy and effectiveness of control systems of central bank. As mentioned above, establishing such an oversight and auditing body help senior management of central banks to recognize adequacy or inadequacy of internal control systems and its proper operation. This is the issue that has been considered by Central bank of Iran at the beginning of the C.B.I. formation in 1960, as the Inspection department has been considered in the organizational structure. Environmental feedbacks from inside and outside of the organization resulted to significant changes over the past 4 decades. Considering internal audit responsibilities as one of the main duties of this department was one of the most important changes.

The mission of I.I.A Dept.

I.I.A. Dept. is responsible for evaluating the adequacy and efficiency of internal controls system, which the main objectives of this department are as follows:

First, to examine if the performance of C.B.I. departments and units are in compliance with laws, regulation and procedures;

Second, to audit financial statements and accounting systems; and

Third, to assess adequacy and efficiency of internal control systems.

Organizational structure

According to organizational structure of central bank, this department is a part of the General Director of internal supervision & audit that is directly accountable to central bank Governor.

Based on a survey by Economic Co-operation and Development (OECD), the head of I.I.A. Dept. should report and be directly responsible to the highest level practicable in the central bank and/or to the board of directors and also should be completely separated from all executive affairs. In these regard I.I.A. Dept. follows professional standards and discussed characters by OECD that provide its independency.

Special Pursuit, Complaints and Executive Affairs Monitoring Department

Throughout the ages, the Statesmen have had challenges on "Combating the corruption, promoting the sound administrative system, evaluating the performance, responding and handling the complaints, and the protection of civil rights". from The Monolith of Hammurabi rule supporting the community and drinking from the cup of hemlock by Socrates could be regarded as symbols of respect for the law until today that various systems have been designed and implemented for this purpose, although these systems have been successful in some respects, but they have not satisfied the expectations of the society. Therefore they have tried to establish a connection between bureaucracy and democracy, in order to provide the opportunity to consider the people demands and to investigate and handle their expectations. Hence, it is necessary to have an appropriate accountable system in order to have democracy.

Supreme Leader's speech , directorate-General intentions based on the significance of the matter led to actions taken in the mentioned areas developed and with the creation of new sectors and projects ,effective solutions applied in the case of practicing to the recommendations of Sympathetic of the revolution and the people. Obviously, creation of an efficient audit, pursuit and complaints system that can satisfy the expectations of the society needs to Organizations and arrangements.

Accordingly, the central Bank of the I.R of Iran Purposefully aggressed to create and strengthen Director- General of Internal Supervision & Audit.

This was happened by the approval of Workforce Planning and administrative reform Commission of the Central Bank dated 10th Khordad 1389 (May 31,2010) and the formal activities of Special Pursuit, Complaints and Executive Affairs Monitoring Department began Along with the appointment of the administrator at 20th Day 1389.

Undoubtedly, the establishment of the Director- General of Internal Supervision & Audit is the basic and effective steps of "Promoting Sound Administrative System and Combating Corruption, the Protection of Civil Rights, transparency, Responding and Respect to the Clients".

The major duties of the Director- General are as follows:

- 1- How to handle the bank's units and office tasks in terms of compliance with laws, rules, regulations and guidelines.*
- 2- Dealing with financial assets, financial systems and bank accounts.*

- 3- *Evaluating the adequacy and effectiveness of internal controls in the bank.*
- 4- *Evaluating the structure of internal controls of the departments and units of the Bank to ensure the adequacy, effectiveness and efficiency of them.*
- 5- *Pursuing the issues referred to by the Governor.*
- 6- *Investigating and Responding to references of the Judiciary, President, General Inspector's Office, Supreme Audit Court, The Ninety Article Commission of the Parliament, the Ministry of Interior And other responsible agencies about the complaints, demands of the people and acceptance of clients.*

Pursuing the issues referred to, complaints and responding to them and also efforts to demands of the people always have had the matters that the statesmen know and understand them as their major obligations. In this regard, any department or organization is mandated a part of his organization to review and respond to the issues raised by the public.

The Central Bank of the I. R of Iran has taken this important and solemn responsibility to Special Pursuit, Complaints and Executive Affairs Monitoring Department. In this approach, responding to complaints has been major importance in such a way the tangible and concrete changes that is attributable come into being.

Some of the complaints referred to this office by the Office of the President and senior officials of the government office via electronic communication system (Samed), some of the country's inspection system and a significant number of them sent by the system created in the Central Bank. It is worth noting that the president's center receive a substantial proportion of the complaints and then send to this field.

Connections to the subject, the most popular applications are related to the Central Bank and the banking system of the country. According to this matter, after receipt and required review of the letters, they are sent to the relevant authorities. Efforts to solve the problems of people who are the real owners of the country and give the legal and appropriate responses to them with a positive outlook.

With regard to the aforementioned matters, and in response to the demands of the people, Special Pursuit , Complaints and Executive Affairs Monitoring Department of the Central Bank of the I.R of Iran, with the purpose of pursuing the issues referred to by the Governor and to prepare the required reports to be presented to the Governor with the following virtue:

- 1) Pursuing the certain issues referred to by the Governor and to prepare the required reports to be presented to the Governor*
- 2) Follow the direct specific instructions of the Governor to all departments and units of the Bank and organizations have been cited out of the Bank.*
- 3) Preparing periodic reports and presenting results to the Governor.*
- 4) Follow-up correspondence made with organizations outside the Bank in connection with the duties referred to by the Governor.*
- 5) Communication with the orders of superiors In order to follow Governor's instructions.*
- 6) Review the actions taken by authorities in connection with the Implementation of the Governor's instructions and prepare a report for submission to the Governor.*
- 7) In case of necessary, Collaboration with Inspection and Internal Audi Department*
- 8) Comparative performance evaluation of banks' offices in connection with the execution of the Governor's orders.*
- 9) Investigating the Complaints of the Bank's staff and clients that referred to by the Governor.*
- 10) Identify potential problems and failures and analyze the causes of the problems in about tasks in order to reflect to the Bank's decisions making.*
- 11) Perform other affairs in about tasks and responsibilities*

This was happened by the approval of Workforce Planning and administrative reform Commission of the Central Bank dated 10thKhordad 1389 (May 31, 2010) and its formal activities began Along with the appointment of the administrator at 22nd Day 1389.

The main duty of this office that the Act is intended and have been the establishment Systems of accountability in the field of "transparency, Promoting the sound administrative system, responding and the protection of civil rights" is

the ninth article of the virtue that assigns: Responding to and Investigating the Complaints of the "staff" and "client" that referred to by the Governor is the major tasks of the office.

With due regard to the aforementioned matters and the 10th article of the virtue that assigns:" Identify potential problems and failures and analyze the causes of the problems" The office plans to review the studies on " Promoting the sound administrative system and Combating Corruption " in collaboration with co-chief Executives of Banks, President, General Inspection Organization and other relevant organizations as well as put the categories of "transparency, accountability and the protection of civil rights" at the center of its efforts and activities.

Describing all the examined cases, undoubtedly is not possible within the framework of this report. Therefore we try to present a description of tasks which has been performed and are connected to the principles of "transparency, response to the complainants and protection of the civil rights" summarily as follows:

This department has taken some steps in the performance area which are special in the two following categories:

- A) Interior Performance*
- B) Exterior Performance*

A) Interior Performance:

1. Merit Based Recruitment:

It has been tried to select and recruit compatible and eligible people for the considered positions in the department. Therefore, some of the staff of the department who are majored in economics and banking affairs are appointed in the Special Pursuit Group, and those people who are majored in law and economics are hired in the Handling the Complaints Group and finally those who are employed in the Assessment of Performance Section are majored in management. Accordingly, the staff of the department do their duties in accordance with their knowledge and field of study.

2. Training the Staff:

In order to improve the level of knowledge of the staff and update their information, the Training and Human Resources Studies Department of the Central Bank holds relevant training courses such as: letter of credit, international banking, internal banking, foreign currency concepts, and so on. The aforementioned training courses are held in order to improve the ability of the staff in providing optimum performance, and also to remove the imposed expenses caused by the shortage of expertise of staff regarding accountability.

3. Holding Meetings:

Admitting the strength and also weaknesses in a department, is an indication to the attainment of a success and is considered as an introduction to a reconstruction of the department and finally it leads to removal of the weaknesses and fortifying the strengths. Hence, many meetings have been held in the department so as to present the required strategies and to take the colleagues' views into consideration in order to improve the quality and increase the accountability. Accordingly, all the meetings are held with the presence of all the staff of the department and the approved results are incorporated in the minutes and are handed to the colleagues in the form of instruction of strategies.

4. Supervision and Control:

Supervision means monitoring the ongoing affairs and control means getting certainty about the perfect implementation of the programs. Supervision and control are powerful tools for a manager to lead a team in order to achieve the desired goals. The manager of the department takes benefit of such tools by supervising the activities of the groups while performing their duties, and also controls all the incoming and outgoing letters considering different perspectives including replying to the letters within the specified time limits. In case of any delay in getting the required replies, the necessary reminders will be prepared and transmitted to the relevant authorities.

B) External Performance:

1. Respect to the Clients:

Respect to the clients is the focal point in accountability. Within the interactions with the clients, you must keep modest and humble no matter they have legitimate or illegitimate inquiries. Providing their satisfaction is considered the major criterion of performance assessment of a department. In order to achieve such a goal, you should describe the requirements and barriers of expectations of the client, politely and knowingly. The law can be divided into two parts: the book of law can be defined as silent law, whereas the talking law is the executive authority. In fact, the behavior and the gesture of an employee is defined as the spirit of the law. If it is moderate and polite, the clients will accept it even though not desirable to them.

2) Informing and Transparency:

Spreading out information is the basis of transparency. One thing which should be avoided is excessiveness on the one hand and wastage on the other hand. These two are considered as slippage of transparency and the prepared replied have to be inclusive and exclusive. The range of the replies should not exceed the limits and on the other hand should prevent misuses. As the experts of this department consider themselves as spiritual lawyers of the clients in pursuing their demands, they inform them about the mentioned issues and preparing them with the proper guidelines.

3) Establishing Accountable Systems:

In compliance with the principles of "combating corruption, promoting sound administrative system, assessing performance, accountability, considering the complaints, protection of the civil rights", three systems and connections have been established in this department in order to meet the requirements and the demands of the clients. These systems deal with: complaints, acknowledgement, inquiries, reports, suggestions and critiques. These systems are as follows:

A) The General Inspection Organization System:

In the early 1389 (2010), the General Inspection Organization established the national system of replying to the complaints and announcements in the Central Bank in order to compile and accelerate the mass complaints and the organized referring of them to the state organizations. The individuals and legal entities that come up with any sort of complaints from banks, financial institutions, Funds and

in general, banking system or those who are suspicious of misdeed, can log in and propound their claims. The proposed issues are collected and enter the banking system in order to be answered properly. Since 1389 (2010) to 20th of Shahrivar 1392 (September 11th 2013) the number of received issues has reached 270 topics and all have been replied and sent to the clients.

B) SAMAD System:

With regard to "the handling the complaints and problems of people" while we aim at solving the problems, the system of electronic interactions between people and government (SEIPG; SAMAD) was implemented and exploited following the several sessions which were held and decisions between the Central Bank and the Presidential agent were made on the 25th Tir 1391 (July 15th 2012). In this system any individuals or legal entities who have any complaints of the Central Bank, banks, financial institutions, Funds and in general from the banking system or are suspicious of misdeed or have any suggestions or criticisms can propose their claims in three different forms with the nature of complaints, inquiries, reports, suggestions or criticisms being either urgent or immediate and ordinary. The three forms are as follows:

- 1. Referring to them in person*
- 2. Using website*
- 3. Dialing the 111 number*

This department will collect the proposed issues and log in to the banking system in order to prepare the proper reply. It should be notified that between the 25th of Tir 1391 (July 15th 2012) and the 20th of Shahrivar 1392 (September 11th 2013), the number of the topics which were received by the system reached nearly two thousand (2000) and they have been replied and sent to the clients.

C) The System of Replying to the Complaints and Interaction with people:

The action which can be regarded as the most outstanding one is establishing and exploiting the system of "replying to the complaints and interaction with people". Based on paragraph 5 of the eighth meeting of the "Perfect Committee of Promoting sound administrative and the combating corruption of the Central Bank" the subject requirements of Act number 25 of this law based on the review and re-engineering systems according to accomplished pursuits in the implementation of the mentioned act was revised and strengthened in the Central

Bank's Information Center. This system contains a large number of complaints and requests about monetary and banking affairs from people around the country. In compliance with the ninety-fourth session of the Executive Committee of information system of the Central Bank and the management pursuit, was determined according to the requirements of executive agencies to establish its own accountability system (Act number 25 of the law of the Promoting Sound Administrative) section entitled " replying to the complaints and interaction with people " is created on the first page of the Information Center database. In this regard, It was decided that the Software Engineering Department in Cooperation and coordination with this office and the Public Relations Department prepare the required mechanisms to publish details and the given topics in the aforementioned systems and adjust it in a way that be provided the possibility access of public relations departments to demands of people to respond them as well as this management to complaints and criticisms.

1- With regard to the creation of the System of Replying to the Complaints and Interaction with people in the information center of the Central Bank. At first the complaints divided into the criminal and civil those complaints are due to the weakness of banking supervisory or affected by the Administrative Violations or their tastes investigated , then for any of them appropriate mechanism that results in a clear response is provided as follows:

The rejected complaint imaged and referred to experts for investigation, they also survey the type of the complaint and determine the competent authority for consideration, then the outcome of the analysis render to Bureau Official under a report to inform and provide appropriate orders.

a) In the first step, the competent is determined for consideration of complaint according to the legal authority. Because sometimes there are complaints that are not in the responsibility filed of the Central Bank or banking system.

In the mentioned matter, while the department describes the issue, declares and presents the competent authority with the legal documents to the clients or the complainant. If they are in the responsibility or jurisdiction field of the Central Bank or the banking system are adopted to examine and prepare an appropriate response and take necessary measures.

Referenced legal documents, including:

- All laws, including the constitution, the country's monetary and banking law, banking law without interest, five-year development plan law and the laws of criminal, civil rights, business, Registration and more.*

- *Cabinet regulations, circulars and guidelines banking system*

b) Determine the type of application and reference should be held accountable. In the process, the requests classified by experts and after identification the nature and source of accountability, an administrative letter through automation will be sent to the relevant departments.

Anyway, the process of investigation of the complaints via administrative hierarchy to achieve the result pursued and proceed by the department.

2- since this system is the fastest way to obtain appropriate response and also issues rendered without any intermediate to the relevant authorities so that between 18th Khordad 1392 and 20th Shahrivar 1392 (September 11th 2013), the number of the topics which were received by the system reached nearly one thousand and two hundreds (1200) and they have been prepared an appropriate response and registered in the system.

It should be notified that because of high speed connection to sending and receiving data, this system has been greatly welcomed by the people. Also to expedite the process to meet the demands and complaints and guidance in the right direction and lead to the desired result of the system, the following guidelines And categories of the requested is listed with the description in the home page:

The System of Replying to the Complaints and Interaction with people:

Dear applicants;

Please note the following points before outline any complaints and requests :

Greetings;

"The Complaints Examination System" is one way of communication of applicants with the Central Bank in the country so that in a short time has managed to find its place. A brief look into the complaints and appeals received and registered in the system shows the problems with this system is shared all over the country; rather pleased and proud that we have been able to set up this system a step closer to you. We are collaborating with empathy and improve the system and increase its efficiency. In order to use the system, please note the following points:

- At first, it is appropriate to reflect the matter to the inspection units of the relevant bank or credit institution. In case of denial, please register your new request in the system, while attaching the establishing documents. This will help expedite the handling of the complaints.*
- The complaints and requests should be concerned only with clear and complete specifications of individual and the full details of the bank or credit institution is required too.*
- The complaints that have been filed in the courts earlier, they will be followed up in the system after the final decision of the court. And just in case the information is reflected in the relevant office.*
- Please, if you find the problem in the following matters , refrain from communicating in order to have enough time to handle faster for others problems.*
- Obviously, if a complaint is filed and requested the following, the bank's reply is the complainant further study of the aforementioned section and act via relevant principles.*

1- The Loan Request:

All the banks under Banking Regulations and Banking Operations without Interest-Free attempt to grant loans from domestic resources and according to current regulations, Decisions regarding payment is in the filed of duties of the

bank's credit fundamentals. Hence, you can request through agent banks, preferably near a bank where your account is concentrated, and follow up. If you need to obtain the approval of the application process of this bank, agent bank itself will take action on this issue.

2- Profit and Facilities relief:

Banks sources will be provided from depositors' funds and they are as a lawyer depositors in the use of funds. Therefore, it was never allowed to forgive the profit and to protect the rights of depositors are forced to their collection.

3- Moratorium , re-split Facilities , Impunity of the delay penalties :

With regard to the matter that banks are as 'legal personality' and their facilities provided from funds depositors and they are applying for a loan, they should enforce legal actions to collect demands.

Under the current regulations ; Granting facilities, repayment, Moratorium, , re-split facilities, impunity of the delay penalties are the powers of the board of directors, general managers, branch managers and heads of branches of banks and financial institutions and credit. So they should reflect the request to the relevant authorities in the bank or given financial institution and credit.

4- Provide guarantees:

According to Act number 6 of chapter III of the Regulations Banking Operations without Interest-Free (interest) to identify the bank granting the loan in case of need, Contingent upon obtaining adequate supplies and proper execution of contracts is to protect the profits of the bank. So the acceptance or rejection of the guarantees depends on the identification of the banks and credit institutions.

5- Guarantee responsibility:

in accordance with the contract of the granting facilities and accepting the terms of general clauses of individual accounts, borrowers and guarantors have represented to the bank that demands arising out of this contract supply and Withdraw from the deposit accounts owned by the borrower, warranters and receiver facilities, near each of the branches and units of the bank and other banks and handling the responsibilities of the sponsor and mortgage documents depends on the statute and according to the rules and regulations , the Central Bank cannot be called into the field. Thus the matter should be followed through the courts.

6- Increasing Marriage Loans:

According to Circular No. 141720/90 dated 28th Mordad 1391 of the General Manager Credit of the Central Bank Which has been communicated to all banks operating ,if they have loan resources, should act to granting facilities of incremental marriage loan .

It should be notified that the deadline for application of the marriage loan facility is one year from the date of registration of marriage and the outside requests will not be processed.

7- Internal affairs of the banks and credit institutions :

With regard to the matter that "the Banks and credit institutions are independent legal entity", matters relating to recruitment, transfers, salaries, wages ,and etc are among the internal affairs of the banks and credit institutions and in this regard, there isn't any action of the Central Bank.

8- Travel Currency

It is paid only once a year and \$ 300 to the passengers.

9- Hajj pilgrims and the Holy Shrines Currency:

Hajj and the Holy Shrines pilgrims Currency delivered only after obtaining a visa by the candidate and Dispatching of the pilgrims by Mellat Bank.

10 –Student Currency

Based on taken decisions and the current situation, at present, there is no possibility to pay for the exchange to undergraduate students.

Tejart Banks pay for scholarship and non-scholarship student currency and Saman Banks exclusively non-scholarship student.

11. Sabbatical of University Professors:

fIn accordance with the Act number 60/025 of the Politics and Foreign Policy Dept. , Mellat Bank is responsible for the exchange payment of the sabbatical.

12. The Request for Establishment of Qarzalhasaneh Funds (Lending with no interest institutions):

Since this bank is currently aimed at organizing and dealing with the legally registered finance and credit institutions (including credit cooperatives, Qarzalhasaneh Funds, Leasing companies and foreign currency exchange centers), it will not be possible to deal with the requests of establishing the Qarzalhasaneh Funds.

It's apparent that having the program of organizing such institutions, all the details of such plan will be acknowledged.

13. The request of establishing the Foreign Currency Exchange Centers:

It should be notified that in order to render the request of establishing the foreign currency exchange center, all the applicants have to register their required information through the website of Nbfci.cbi.ir. Then they should apply the code by which they can pursue the registration procedures.

It should be mentioned that only those requests which have been registered in this website could be accepted.

14. The list of Banks, Credit Institutions, Foreign Currency Exchange Centers, and Leasing Companies Licensed by the Central Bank:

In order to gain more information on the authorization of other banks and institutions you can check the website of this bank at www.cbi.ir the part of banking supervision.

15. The Complaints and the Requests Regarding the Performance of Qarzalhasaneh Funds and Finance & Credit Institutions:

These sorts of the complaints can only be dealt with by the Central Bank under the condition providing the aforementioned funds of institutions have already got authorized permission issued by the Central Bank. Otherwise the complaints should be pursued by the legislated authorities.

16. The Guideline on How to remove the check from the Blacklist:

According to the principles of the Central Bank all the activities regarding the removing from the blacklist, will be possible through the branches and subordinate units of the banks as follow:

- 1. Cash Provision: The customer is supposed to deposit the deficit of the cash to his current account. After the beneficiary of the check received the amount, the bank would remove the record of the returned check.*
- 2. Giving the Check: The customer gives the check to the bank and gets the receipt instead.*
- 3. Rendering the Officially Registered Letter of Satisfaction of the /Beneficiary of the Check to the Bank: In the case of losing the check, the beneficiary can come to an agreement with the person who has signed up the check and he/she can acknowledge their terms of consent in the notary public. Then the bank can receive the legally registered letter of consent and consequently can eliminate the adverse record of the check.*
- 4. Transfer of the Amount of Check to a Current Account & Blocking it for the Duration of twenty four (24) months: If the rendering of the check or legal letter of consent of the beneficiary to the bank is not possible, the customer can transfer the amount which is equal to the deficit of his/her cash to his/her current account and consequently ask the bank to block the aforementioned amount of cash in order to be able to pay the returned check until the clear decision will have been made about the returned check or at least until 24 months, providing that the current account has been kept open in the bank and hasn't been blocked by the judiciary authorities. Afterwards, the bank can remove the unclean record of the returned check. Under such circumstances the bank is responsible to let the beneficiary know about it. He/she comes to the bank and receives the cash value amount of the check within the period of 5 working days.*
- 5. Rendering the judiciary verdict concerning the removal of unclean record of the returned check.*

6. *Expiration of the archive period of documents of returned checks.*
- *If the customer doesn't take any practical steps to remove the unclean record of the check will be deleted automatically from the Central Bank website within the passing of seven years since the date of non-paid letter has been certified.*

Explanation 1: The bank has to send the certificate of non-payment terms to the Central Bank website unless the customer take some steps to provide the deficiency of the cash amount in his current account and render the legal letter of consent by the beneficiary.

Explanation 2: The bank has to present a complete list including the number and specification of the returned checks with mentioning the date in which the check has been returned, in order to let the customer know about the records of his/her checks/

It should be notified that in order to register and pursue the acknowledgement of the returned checks and the website of loans and also in order to prevent the names similarities, the customer has to announce his/her personal specifications (such as ID card number, Father's name, date of birth and place of issuing).

17. Transaction Report and Contradictory of Bank Cards:(Shaparak & Shetab):

- Customers of banking system can contact the stand of Shetab assistance in the form of following methods in order to register different sorts of occurred contradictions while they are using the e-banking tools. Then they should record the data to the transactions and receive a pursuing code.

A) Via the telephone at the number 29911

B) B) The stand of Shetab supporting under the website at the following address : www.emdadshetab.cbi.ir.

- The holders of credit cards who have faced a problem while they were shopping electronically can also contact the telephone numbers of the stand of Shetab at 22926402-4 and let the experts of this center know about their contradictory cases.

- Those shopkeepers who would accept debit cards instead of cash and encounter problems while they are using their "POS" purchase operation system can get the problem solved via either of the following mentioned methods:

A) Call the companies who support the paying services under the contract:

- 1. Persian pardakht payment*
- 2. Beh payment of Mellat*
- 3. Electronic payment of Pasargad*
- 4. Electronic payment of Saman*
- 5. Payment of Novin Arian*
- 6. Electronic business of Parsian*
- 7. Data basing Sadad*

8. *Sayan card*

9. *Fan Ava card*

10. *Iran Kish credit card*

11. *Electronic Damavand card*

12. *Aria Mabna card.*

B) *Checking the website of Shaparak at the www.shaparak.ir , part under the title of report of the performance of those who accept debit cards or seeing the report of contradictory cases. In either of these sections they can view the recorded data at the Shaparak website via presenting various specification.*

It should be mentioned that in order to be able to track it down, one has to declare the number of debit account, the exact amount of cash which has been paid and the date of the related transactions.

18. The withdrawal amount shouldn't be increased from cash dispensers (ATM machines):

C) *The purpose of the Central Bank to provide tools and facilities of e-banking is to prevent the loss of national resources in printing banknotes and other traditional paying devices and therefore increasing the maximum amount of withdrawal from automatic teller machines (ATM) is contradictory to the wide-scope goals of the Central Bank in the direction of growth and development of e-banking system. Besides, the owners of credit/debit cards of different banks can use the POS systems located in shopping centers and supermarkets in order to pay large amounts of cash.*

19. Employment Terms at the Central Bank:

In compliance with rules and regulations any sort of employments at the Central Bank is reliant on needs recognition of the bank, going through different phases of employment and selection.

The related information will be advertised in daily papers and also the website of the Central Bank.

Statistics of this Management Performance Regarding Handling the Complaints and Criticisms:

1. Complaints received through the website of SAMAD of the presidential unit:

Since 1391.4.25 till the end of the year 1391

<i>Row</i>	<i>Topics</i>	<i>Frequency</i>	<i>Percent</i>
<i>1</i>	<i>All received complaints</i>	<i>1771</i>	<i>%100</i>
<i>2</i>	<i>Finished</i>	<i>1758</i>	<i>%99/2</i>
<i>3</i>	<i>On the ongoing process</i>	<i>13</i>	<i>%8</i>

From the beginning of the year 1392 till 92.6.20

<i>Row</i>	<i>Topics</i>	<i>Frequency</i>	<i>Percent</i>
<i>1</i>	<i>All received complaints</i>	<i>313</i>	<i>%100</i>
<i>2</i>	<i>Finished</i>	<i>270</i>	<i>%86/3</i>
<i>3</i>	<i>On the ongoing process</i>	<i>43</i>	<i>%13/7</i>

2. Complaints received from the website allocated to answering to complaints and mass interactions of the Central Bank:

Since 1392.3.18 till 1392.6.20

<i>Row</i>	<i>Topics</i>	<i>Frequency</i>	<i>Percent</i>
<i>1</i>	<i>All received complaints</i>	<i>1086</i>	<i>%100</i>
<i>2</i>	<i>Finished</i>	<i>656</i>	<i>%61/5</i>
<i>3</i>	<i>On the ongoing process</i>	<i>430</i>	<i>%39/5</i>

3. Complaints received from the National Inspection Organization:

Year 1391

<i>Row</i>	<i>Topics</i>	<i>Frequency</i>	<i>Percent</i>
<i>1</i>	<i>All received complaints</i>	<i>120</i>	<i>%100</i>
<i>2</i>	<i>Finished</i>	<i>101</i>	<i>%84/2</i>
<i>3</i>	<i>On the ongoing process</i>	<i>19</i>	<i>%15/8</i>

Year 1392

<i>Row</i>	<i>Topics</i>	<i>Frequency</i>	<i>Percent</i>
<i>1</i>	<i>All received complaints</i>	<i>33</i>	<i>%100</i>
<i>2</i>	<i>Finished</i>	<i>24</i>	<i>%72/7</i>
<i>3</i>	<i>On the ongoing process</i>	<i>9</i>	<i>%27/3</i>

The total number of received complaints from the websites located at this department:

<i>Row</i>	<i>Topics</i>	<i>Frequency</i>	<i>Percent</i>
<i>1</i>	<i>All received complaints</i>	<i>3323</i>	<i>%100</i>
<i>2</i>	<i>Finished</i>	<i>2809</i>	<i>%84/5</i>
<i>3</i>	<i>On the ongoing process</i>	<i>514</i>	<i>%15/5</i>

Referring to the Department in Person:

In addition to receiving complaints and inquiries from the aforementioned systems, this department has welcomed those clients who have referred to the department in person, in order to increase the level of client satisfaction, the strategy of "tolerance" has been adopted by them.

The respectful clients with the guidelines of security personnel located at the main entrance can go to the secretariat of the buildings of this bank and can prepare their written inquiry. They can wait for the reply to their inquiry after they had handed in their complaint arranged tracking number by the secretariat. This department will receive the incoming complaints, and then will do the required investigation and prepare the proper reply.

Public Relations Department

As an arm and element in “transparency” and “informatics” of organizations, public relation plays a very important role in “protecting citizenship rights”. On the one side it raises peoples’ awareness about their rights while on the other side it increases responding by the authorities of organization.

The importance of effective public relation that could reflect the organizational activities is known to all. This solemn task becomes eminent when the public relation of organizations delineates new objectives.

The space that is illustrated as a result of public thought is a heavy space with the burden of responsibility and among its reasons we can refer to the peoples’ expectations. The studies and experiences prove that if an organization is pioneer in performing duties and activities but its public relation acts weakly, the organization’s attempts and measures will not be seen and this might invalidate the organization and leave it abandoned in society. The public relation of every organization has a variety of numerous duties although the most important ones are communication with the outside and inside environment of the organization; this means that it is the liaison between public thought and organizational performance and communicates the expectations of people to inside of the organization and provides the community with the results. In summary the organizations’ public relation is regarded as it language which has a basic role in adjusting the behavioral components of the organization and society.

Public Relation and Informatics

A very important factor which is effective in the fate of every organization and helps the organization achieve its objectives is the quality of the relationship of the organization with other organizations and public thought.

In fact the more this relationship is effective and permanent it will be more successful in realizing its objectives.

In the contemporary world, the solemn duty of establishing relationship between the organization and its addressees and promoting quality of this relationship is burdened by the public relation. People in the directive area of public relation are always attempting to make use of the techniques and professional specializations to provide the addressees with sufficient information, people and mass media and try to expand and deepen mutual understanding through more active presence in informatics area. The scholars of social and economic sciences have admitted that

advancing any developmental and civil program is in the first step due to having the people involved and gain their sympathy.

With regard to this radical and directional principle and taking into account the position of this bank in macroeconomic decision making, Public relation of the Islamic republic of Iran central bank has focused its attention on awakening and enlightening public though in the earliest possible time in order to comprehensively defend the objectives of this influential organization. To achieve this objective, this bank has designed and implemented programs and initiatives to identify the needs of addressees and provide expertise responses to the needs of people and create mutual understanding with the media people aiming at appropriate informatics.

Also public relation has implemented programs and initiatives to identify the needs of addressees and provide expertise responses to the needs of people and create mutual understanding and enhance convergence among employees of central bank. Among these plans we can refer to “customer reverence”, “observing citizenship rights”, “classification of demands”, “peoples’ needs” and “directing them” toward proper canals that may lead to “response”.

The Most Important Activities of Public Relations Department during 2012:

- ✓ *In order to establish more ties with mass media and quicker dissemination of information and statistics related to central bank, a council was established as press direction and information council at this bank. This council pursuits two objectives of facilitating and expediting communication with mass media and updating the information of central bank’s information database.*
- ✓ *In order to enforce the orders of twenty-year perspective document and the fifth development program law of the country with the topic of reducing dependence on the incomes from oil export, central bank used its legal authorities to operate foreign currency exchange center. With regard to the present bans and foreign currency restrictions, it seemed urgent to eliminate business-type demands and discover real demands in foreign currency market. Thus the center launched its activity on September 22, 2012 with the assistance of other concerned authorities. In order to protect national production within the foreign currency policies framework. Operation of this centre was a turning point for the central bank to protect national production, supply the people’s required goods and cover the foreign currency needs of importers. Therefore attempts were made to establish continuous communication of media for news information and decision of this center through comprehensive and extensive news coverage of the performance of foreign currency exchange*

center and necessary coordination for better presence of the center's spokesman in various radio, television and media programs.

- ✓ *In its 1142nd session of July 17, 2012, the money and credit council authorized permission for issuance of 100 thousand billion Rials of central bank's bonds. Within three stages of supplying bonds into the market, almost 41.5 thousands billion was sold. The calculations show that this measure causes a %5.4-unit shrink of monetary base and %5.6-unit in cash. The public relations of central bank conducted extensive efforts to realize this task through website and media information and advertisement. The promotional activities including 150 adds of 62 seconds in length from radio and television and notice in four dailies in three stages within 12 days attracted the people's trust to purchase bonds.*
- ✓ *Another measure of central bank in 2012 was structuring of unorganized monetary market. The names of banks and credit institutes with permission of central bank are notified regularly through website. The news and notices related to organization of these banks and institutes are being regularly published by public relations for the purpose of people's safety and prevent probable concerns in society. This way the ambiguities and confusion of people about the institutes that hold permission from central bank have been reduced to a remarkable extent.*
- ✓ *Participation in operating and activating "portal of national money correction plan" with the aim of precise, transparent and academic information to the scholars of economy, mass media and the public, and to provide appropriate study and research bed for the researchers and scholars of various economic areas, designing questions and viewpoints and conduct various opinion polls, providing information on the results of opinion polls and presenting related news through the central bank's website, and successful implementation of this project entails attracting public thought and obtaining the approval of society with this project. In this regard, central bank created an internet portal "monetary system correction plan" within a few days after obtaining approval of the generalities of the plan by the cabinet in order to provide information, attract public participation, and answer the questions of people in this regard. This portal provides the clients with much information in relation with various aspects of the plan, including latest news, conducted studies, rules and regulations, and so on. Moreover, the said portal provides an appropriate ground to attract the public opinion about the cases such as how to implement the plan, name the new money unit, and so on. The plan will be implemented in 2014.*

Other Measures

- ✓ *Active participation in the meetings of supreme council of informatics and sustained communication with the cabinet informatics center in order to provide correct and transparent information on various activities of central bank.*
- ✓ *Dissemination of news, information, rules and regulations of various departments of central bank, approvals of money and credit council, and so on in the information center of central bank, in order to allow access by people and raise their awareness, and use of mass media.*
- ✓ *Creating and operating “people communication center” as one of the effective means of central bank’s communication with people with the aim of eliminating submitting the letters by hand and increasing investigating to obstacles.*
- ✓ *Receiving opinions, recommendations and critique of people and the media and sending them to the concerned departments and following up to receive transparent and proper response.*
- ✓ *Allocating a general electronic post to central bank, an email to the president of bank, an email to public relations department in order to receive critiques, suggestions and various viewpoints and send the expertise answer received from various departments of central bank with the aim of solving the peoples’ problems and answering over 5600 application of people.*
- ✓ *Opinion poll and awareness about the peoples’ attitude toward the performance of various departments of bank with the aim of taking effective and practical steps to respect the customers.*
- ✓ *Making a teamwork for protection of national production with presence of director generals and managers of bank and economic elites, and providing information through the website of central bank and presenting them to the mass media.*
- ✓ *Extensive information about the extensive activities of central bank to operate the centers related to electronic banking (Shaparak, Sepam, and*

so on) which leads to the interest of people in using modern technologies and services in the area of electronic banking.

- ✓ News coverage, press meetings, conferences and seminars of the central bank per month and per annum.
- ✓ Interaction with the country's bank network in the form of selected committee of public relations managers of governmental and non-governmental banks and credit institutes in order to increase coherence in the country's bank network.
- ✓ And so on.

Pursuant to articles 2 and 11 of the law of free dissemination and access to information approved 2009, the Central bank's public relations stipulates that:

Article 2: All Iranians are entitled to access to public information unless where prohibited by law. Using public information or dissemination such information shall be subject to the concerned rules and regulations.

Article 11: An approval or decision that creates a public right or duty shall not be classified under government confidential matters and their dissemination shall be mandatory.

Therefore public relations is always present beside the bank's expertise body to reflect the approvals, decisions and activities of legal authorities and provide the people with the approvals, news, and precise information about the most important economic decisions through official sources. Public relations will also receive the opinions, critiques, and suggestions of respectable citizens in order to facilitate the monetary and bank activities and affairs throughout the society.

The Most Important Syllabus and Access Ways to the Required Responses and Guidelines in this bank are as follows:

- 1- Many students and graduates of economics and banking, and various people are interested in receiving information about central bank, its history and scope of duties and authorities. This information is easily communicated with the customers through the central bank's website in a classified form in order to "safeguard the citizenship rights" and "transparency".

- 2- Pursuant to the monetary and bank law approved in July 1972, the Islamic Republic of Iran central bank is recognized as the government's banker to adjust the country's monetary and bank system. The function of central bank and the decisions adopted by the authorities of this bank are directly and indirectly effective in the life of people. Therefore for the purpose of informatics and clarification of information and quick access of addresses, central bank provides the public with required information in the news and events section of this website. This information includes: the latest changes of credit institutes with permission of central bank, the changes related to the conditions and regulations concerning opening interest free funds, the conditions and regulations of obtaining marriage loan, the latest changes related to foreign currency including currency rate, student currency rate, traveler currency, as well as economic news, Iranian national accounts, time series information bank, and so on.
- 3- Whereas most clients get confused when referring to organizations to file petition, send requests, and receive their responses, necessary strategies have been adopted to minimize these confusions in the central bank. A special department called public people relations department in the public relation department of this bank answers to the questions of customers in the best way to prevent from wasting the citizens' time.

People Relations Department

“People relations” is the most important activities of public relation. In today's world where speed is a must it is the most priority of every organization to attract the clients because awareness of the people's opinion will result in providing more favorable services and thus enhancing their consent.

We could state doubtlessly that if the public relation of an organization fails to satisfy its clients, its valuable activities in other areas will be ignored.

“People relations department” of public relations department is recognized as the bank's communication with people as it avails to the people relations center, interactive voice response, specialized email, receiving letters by hand, and so on. Upon making decisions by bank in various monetary, bank, economic, foreign currency, credit, and supervision issues, this department directly communicates with various people. The bank's portal is the first thing that becomes aware of the people's opinions and approaches.

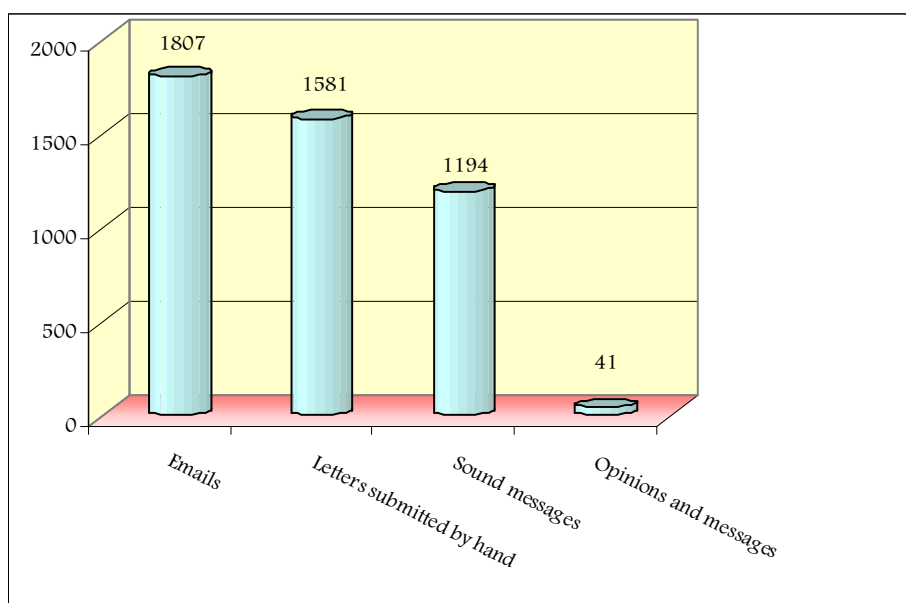
The 2012 performance report of people communications department indicates that this department made its utmost effort to create a constructive interaction between the people and various departments of bank and received the issues and problems of people in the form of “emails”, “letters submitted by hand”, “voice messages” and viewpoints of bank employees through “opinions and views” section of intranet network. These are then referred to the concerned experts and authorities to answer them and eliminate ambiguities. Responses are provided to the applicants and beneficiaries upon being received.

Table of the Volume of Performed Activities by the order of Emails, People, Sound Messages, and Views and Opinions:

No.	Topic	Sent to departments	Answers received from departments	In the process of investigation by departments
1	Emails	1807	1484	323
2	Letters submitted by hand	1581	1136	445
3	Sound messages	1194	785	409
4	Opinions and messages *	41	27	14
Total		4623	3432	1191

*It should be mentioned that from 1080 messages received in opinions and messages section, 41 messages are sent to the concerned departments for studying and following up and 1039 messages are published in the said section after study by people relations department of public relations department.

Diagram of the Volume of Performed Activities by the Order of Email, People, Voice Messages, and Opinions and Views:



- **Emails**

One of the means of investigating the opinions of people and colleagues is the emails that are received through Ertebatat@cbi.ir , G.SecDebt@cbi.ir, Governor@cbi.ir and people relations center. This communication mean has been welcomed by people due to the information transmission high rate.

All people inside and outside the organization including ordinary people, foundations, and organizations send their emails to people relations department of public relations department in the following ways:

1. **Email:** Governor@cbi.ir

This email is allocated to communicate with the president of central bank which could be accessed through the bank's website in two ways: people may refer to the first page of site on the lower left corner of the page and click "direct contact with president" and "contact us" in "about bank" section. The messages sent to this email will be answered and studied by public relations department.

2. **Email Address** G.SecDebt@cbi.ir

This is the general email address of central bank (general email) and has been defined in "about bank" section of "contact us" menu. The letters of this section are received by department of investigation of code and the particulars of Latin documents of central secretariat department and documents affairs and then entered in the automation system and sent to public relation department for answering.

3. **Email Address** ertebatat@cbi.ir

This address is related to the people relationship with bank which is in access of the public and colleagues through "about bank" section in "send message". It should be noted that the letters sent to this address are directly received by people relations department of public relations department.

4. **Center for Answering People Complaints and People Relations** www.cbi.ir

This is the address of the center for answering people complaints and a people communication, which is available to the public through "contact us" in

“answering complaints of people”. It should be noted that the sent letters are received by department of special follow up, investigating complaints and supervising the executive affairs and people relations department of public relations department.

- **People Letters**

People letters are the letters which are submitted to central bank personally by ordinary people or through foundations and organizations such as president office, office of activity assessment, and answering the complaints of the ministry of finance and economic affairs, Tehran governor general office, and other foundations.

These letters enter the administrative automation system through the central secretariat and documents affairs of bank and are then referred to public relations department for study and investigation. The letters are separated in people relations department and some of them are directly answered while some others are sent to the responsible departments for study and opinion.

It is worthy of mention that a number of requests are sent to the president of bank or members of operating board due to the importance and sensitivity of the issue. At the final stage after receiving answer, the concerned persons are notified through communication.

- ***Voice Messages**

Telephone number 29954855 was notified to telecommunication services center 118 in order to facilitate and expedite communications among the people inside and outside the organization with the officials of central bank. The number has been registered as call center of the Islamic Republic of Iran central bank’s public relations department”.

This telephone number is ready round the clock to receive viewpoints, critiques, and suggestions of people. From the beginning of the office hours the colleagues in people relations department answer a part of requests and provide necessary guidelines upon hearing the recorded calls. Then other calls are heard and provided to the concerned departments to receive expertise response. In the next step this department provides the applicants with received answers.

***Opinions and Messages**

In the intranet network of bank a space has been created which is named “opinions and messages” through which the colleagues may discuss their suggestions and critiques and viewpoints on various issues.

One of the duties of this department is monitoring the viewpoints and opinions of colleagues in “opinions and messages” space. These are gathered at the earliest convenient time and provided to the concerned authorities to take appropriate measures to solve the problems of employees.

Satisfying the Needs

The officials of bank have always considered that this website should satisfy the needs and demands of addresses up to a favorable degree. Therefore this bank has inserted a section “opinion poll on the website of the Islamic Republic of Iran Central Bank” to minimize the shortcomings of the site the results of which are regularly reviewed and the discussed issues are considered in the updating and changes of site.

Compiling a Charter of Ethics, and Cultural and Administrative Affairs of the Islamic Republic of Iran Central Bank

Upon the recommendation of cultural council, the charter of ethics, and cultural and administrative affairs of the Islamic Republic of Iran Central Bank was approved by manpower planning and administrative evolution commission and confirmed by the bank’s president. This charter has been compiled to promote the Islamic culture and human and organizational values in the central bank and institutionalize its aspects in the thought and acts of bank employees within 12 principles and 24 articles. Under this charter all employees of this bank shall be bound to respect the customer and observe citizens’ rights under benevolence of the Almighty from the beginning of their employment and working in central bank. They take an oath to this effect.

Publication of Books and Periodicals

“International Standards for Control of Money Laundry and Terrorism Financial Support”, “Articles on Banking Law Draft”, “On the Occasion of the 50th Anniversary of Establishment of Central Bank- Notes and Coins Published by Central Bank”, “Fifty Years of Central Bank- Seventy Five Years of

Economic Statistics” are the titles of the books published to the public particularly the country’s economic activists, scholars, researchers, and students with the topic of a review of the duties and missions of the Islamic Republic of Iran central bank, to promote their awareness level.

Economic indicators, central bank’s magazine, a summary of economic changes of the country, economic report and balance sheet, selected economic statistics and other booklets, brochures, guidelines, and other periodical publications of bank are easily accessible by the public through the bank’s electronic port.