

Afghanistan Regulatory Hub

Country-specific obligations, regulatory sources and product workflow mappings.

AFG Regulatory Hub

Region: South Asia

Practical bank risk governance and assurance under Da Afghanistan Bank

Afghanistan's formal banking framework is led by Da Afghanistan Bank and includes risk-management, fitness, external-audit and related-party requirements. Banks need documented governance, risk decisions, independent assurance, findings and corrective actions suited to current supervisory expectations.

AFG

South Asia governance, risk and compliance intelligence

DAB

Da Afghanistan Bank

Industries Regulated

Banking and lending, Public and private organisations, Regulated financial services

FISD

Financial Supervision Department of Da Afghanistan Bank

Industries Regulated

Banking and lending, Regulated financial services

NCSRC

National Cyber Security Response Center

Industries Regulated

Capital markets and listed companies, Government and critical infrastructure

Supervisory Priorities

What Regulated Organisations Need to Operationalise.

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

01

Bank Risk Governance

02

Fit and Proper Oversight

03

External Audit Assurance

04

Related-Party Controls

Regulatory Alignment

Afghanistan Regulation and Product Map.

Each row translates an official regulatory source into an operational GRC focus, then identifies only the platforms with a defensible workflow or evidence role.

Research Review

Official-source and product-fit review completed 1 September 2026.

Primary Fit

The platform directly manages a central process or evidence set described in the requirement.

Supporting Fit

The platform contributes linked evidence, oversight or follow-up but is not the main system for the requirement.

Not Shown

A weak or unsubstantiated product relationship is intentionally omitted.

Afghanistan Regulation And Product Map

Guiding Principles of Risk Management DAB

Applies To: Banks and financial institutions supervised by DAB

Operational Focus: Risk governance, policies, risk identification, measurement, limits, control activities, reporting and board oversight.

Platform Fit and Workflow Support: Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://dab.gov.af/sites/default/files/2018-12/31GuidingPrinciplesofRiskManagementAfghanistanv61212016112729226553325325.pdf>

Fit and Proper Regulation DAB

Applies To: Shareholders, directors and senior officers of banking organisations within scope

Operational Focus: Suitability assessment, conflicts, accountability, approvals, records and ongoing monitoring of responsible persons.

Platform Fit and Workflow Support: Supporting fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.dab.gov.af/sites/default/files/2023-11/3.%20Fit%20and%20Proper%20Regulation.pdf>

External Audit Regulation DAB

Applies To: Banks and their approved external auditors

Operational Focus: Auditor independence, audit scope, reporting, findings, supervisory access and follow-up of corrective measures.

Platform Fit and Workflow Support: Primary fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Supporting fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://dab.gov.af/sites/default/files/2021-01/External%20Audit%20Regulation.pdf>

Related Persons Regulation DAB

Applies To: Banks and persons related to banks within the regulation's scope

Operational Focus: Conflict governance, exposure limits, approvals, monitoring, reporting and independent control over related transactions.

Platform Fit and Workflow Support: Supporting fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://dab.gov.af/sites/default/files/2021-04/Related%20Person%20Regulation.pdf>

This mapping is an implementation aid, not legal advice. It describes configurable workflow and evidence support, not automatic compliance. Always validate applicability, current versions, implementation dates and supervisory expectations with qualified advisers and the relevant authority.

Product Mapping Grounded in the 2026 Solution Briefs.

The mapping uses the capabilities documented in the current brochures. It does not extend the platforms beyond their stated functional scope.

Risk and Control Intelligence

Best suited to enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register

KRI threshold alerts

Treatment action tracking

AI-assisted drafting and classification

Independent Assurance

Best suited to the audit universe, risk-based planning, engagement execution, RCM-linked design and effectiveness testing, evidence, findings, approvals and follow-up.

Risk-based audit planning

ToD and ToE test procedures

Working papers and evidence

GIAS 2024 observation drafting

Incident Response and Closure

Best suited to incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective and preventive actions, closure and lessons learned.

Central incident register

Investigation and root cause

Escalation and notifications

Corrective-action tracking

Scope boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

Connected Operating Model

From Obligation to Board-Ready Evidence.

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

Risk intelligence

Independent assurance

Incident response

TransVare South Asia | Afghanistan

Build a Connected GRC Operating Model for Afghanistan.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.