



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

Student Name.....**Faisal Bakhet Alyoubi**..... اسم الطالب.....

Students I.D **2021200383** الرقم الجامعي.....

Section

Master of Project
Management

Date

18 / 02 / 2021

Course Code

(PMG510)

Project Risk Management

Instructions:

Instructor's Name: Eng. Mosaab M. Hamed

حتى الآن من المفترض أن تكون أصبحت قادراً على التعرف والتمييز بين أنواع المخاطر المختلفة وكيفية التعامل معها. كما يمكنك الآن رؤية كيف يتم هذا الأمر في الشركات الكبيرة والمرموقة.

في هذا الواجب: قم باختيار واحدة من الشركات التالية:

أرامكو السعودية

البنك الأهلي التجاري

شركة الاتصالات السعودية

قم باختيار واحدة من الشركات الثلاث المذكورة أعلاه ثم ابحث عن أي 4 مخاطر تواجهها هذه الشركة .

لكل خطر من هذه المخاطر قم بالاجابة عن الأسئلة التالية:

1. لماذا اعتبرته خطراً؟
2. ماهو نوع هذا الخطر؟
3. ماهي احتمالية هذا الخطر؟ وفي حالة وقوعه مامدى قوة وتأثير هذا الخطر؟
4. ماهي السياسة أو الاستراتيجية التي تتبعها هذه الشركة للتعامل مع هذا الخطر وادارته؟

** يمكنك الاجابة باللغة العربية أو الانجليزية على ألا تتجاوز اجابتك صفحتين من النوع A4

** يتم تسليم جميع الاجابات في ملف بصيغة pdf.

** حجم الخط 12.

** نوع الخط Arial.

** المسافة بين الأسطر (line spacing) 1.5

أمنياتي بالتوفيق.

Throughout this course you have learned about the different types of risk and how businesses manage them. Now you will be able to see how it is done in a well-known company.

Your assignment is to choose one of the following companies:

Saudi Aramco

The National Commercial Bank

Saudi Telecom Company

Do some research on any of the aforementioned companies and identify four risks they are facing.

For each risk please answer the following:

1. Why is this a risk?
2. What type of risk is it?
3. What is the likelihood of the risk? How great is the impact?
4. What strategy or policy does the company use to manage the risk?

** Your answers could either be in Arabic or English.

** You should submit your assignment in a pdf formatted file.

** Font size should be 12.

** Font type is Arial.

** Line spacing is 1.5.

All the best.

The answer:

The National Commercial Bank

Credit risk: This is the risk of loss occurring due to counterparties in credit transactions not fulfilling or only partly fulfilling their financial obligations. The credit risk may arise from loans, advances, guarantees, derivatives and foreign exchange products. Credit risk is assessed by a comprehensive framework including an independent credit risk review and credit monitoring process. The Credit Policy Guide (CPG) contains guidelines for the process. The CPG seeks to maximise return while recording, managing and mitigating the associated risks. The Probability of Default (PD) is assessed using internal rating tools. External ratings from major rating agencies are also used when they are available.

The Bank is improving the credit management process by further developing the post-sanction review process to mitigate potential credit losses that may arise.

Roles and Responsibilities of Risk and Compliance Department:

Mitigating risks associated activities that could affect its ability to achieve its strategic objectives through a comprehensive systematic risk management methodology that is compatible with the international best practices and standards.

Raising the risk as well as the compliance culture with regulations, instructions, and codes of conduct through presenting proposals, recommendations, assessments and measurements of risks and compliance; all of what should positively affect the reputation and credibility and create an ideal work environment that promotes clarity and transparency.

Maintaining the interests by working on achieving its strategic and operational objectives in addition to carrying out its duties by enabling effective response to all types of risks and incidents while ensuring the continuity of critical activities within a predetermined time frame in case of disruption.

Enabling effective communication among different levels of management in order to make the right decision and manage risks, incidents, and crises in a timely manner.