



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

Student Name: Reema Al-Shay..... اسم الطالب.....

Students I.D : 2021201928 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 National Commercial Bank (NCB), known in Saudi Arabia as AlAhli Bank. NCB is the largest bank based on the total asset in Saudi Arabia. Also, considered as the second-largest by market capitalization. NCB is one of the largest Islamic banks in the world. There are four risks NBC are facing as below:

Firstly, failure to provide mandated periodic reports of the bank activities will expose the bank to financial penalties which is Compliance Risk, as the likelihood is high because it will cost a lot. However, NCB doing weekly KPIs to manage periodic reports.

Secondly, having customer related financial information might be a liability in the event of cyberattack leading to leakage of private financial data which is Hazard Risk, as the likelihood is possible because it effect negatively but can be managed by several solutions. NCB always sent warning emails to manage cyberattack.

Thirdly, the day-to-day operations not having maker/checker flow which is Control Risk as the likelihood is high because controlling the daily deposit is important to reduce fraud. NCB must manage the day-to-day operations by representatives.

Fourthly, holding back growth investment into digital payments services before the COVID-19 lockdown is implemented due to aiming to reduce spending thus reducing costs, which eventually reduced the bank's market share which is Opportunity Risk as the likelihood is low NCB can invest more in digital payments services.