



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

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Section

**Master of Project
Management**

Date

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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.

1. Credit Risk

credit risk is defined as the inability of a borrower nor a counterparty to meet the contractual obligations.

What Can Be Done?

Such types of losses commonly occur due to borrower insolvency or his death. Hence, banks should conduct proper research before granting the loans.

2. Market Risk

Market risks are defined as the risks involved in the fall of a company's share or decrease in the value of the stock of third-party companies where the bank has invested or losing any customers in favor to other competitors.

What Can Be Done?

To mitigate market risks, banks usually leverage hedging contracts. They use contracts like forwards, options and swaps, and many more, to completely eliminate the various market risks.

3. Security Risk

Banking institutions are still making considerable investments in the security aspect to make their customer's data and their systems more secure than ever. The industry is leveraging the latest technological advancements of AI, ML, Blockchain, big data, etc. to yield positive results in terms of security.

What Can Be Done?

The banks need to invest in top-notch fintech software and mobile apps that are way more secure and impenetrable. They should keep their private information safe using a technologically advanced electronic medium.

4. Compliance Risk

When a bank does not follow proper regulatory standards put down by the financial institutions, then such type of risk is known as Compliance risk. When a bank does not comply with proper regulation formed by the banking institutions in their certain branch, then they face financial and legal losses. They had to bear legal penalties and might face significant challenges by the regulatory bodies.

What Can Be Done?

To mitigate such types of risks, the banks should formulate, regulate, and manage all the regulations and compliance policies across all their branches.

Risk	Type of Risk	Likelihood	Impact	Strategy to Manage the Risk
Credit Risk	Hazard risks	medium	High	Insurance policy
Market Risk	Opportunity risks	low	medium	Control and monitor
Security Risk	Hazard risks	low	High	Insurance policy
Compliance Risk	Control risks	low	High	Control and monitor