



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**

**18 / 02 / 2021**

**Course Code**

**(PMG510)**

## Project Risk Management

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**Instructions:**

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**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

- ❖ **Market Risk:** Loss resulting from changes in the market such as fluctuating interest rates or exchange rates.
  - Why is this a risk: It will adversely affect the financial capital of the institution.
  - Type of the risk: Control Risk
  - Likelihood and impact: high likelihood and high impact
  - Risk Management Process:
    - Establish a comprehensive framework to monitor, measure and manage liquidity risks, interest rates, foreign currencies and commodity prices.
    - Investments must be diversified.
    - Protect the financial resources of individuals by insurance.
- ❖ **Credit Risk:** The customer may be unable to pay the dues towards the bank because of his inability or unwillingness to respect his part of the contract.
  - Why is this a risk: Failure of clients to fulfill their financial obligations towards the bank exposes the bank to losses in assets.
  - Type of the risk: Compliance Risk
  - Likelihood and impact: high likelihood and low impact
  - Risk Management Process:
    - Maintaining credit exposure within acceptable standards.
    - Implement risk classification system to measure the loss accurately.
    - Consulting the legal department before the contract.
- ❖ **Regularity Risk:** Regulatory risk is one of the worst types of risks that a bank may face, especially if there are no clear regulations that employees adhere to protect customers from loss.
  - Why is this a risk: The presence of a defect in the organization and administrative structure in banks that negatively affects the workflow and may lead to clear violations by some employees.

- Type of the risk: Compliance Risk
  - Likelihood and impact: low likelihood and low impact
  - Risk Management Process:
    - Generic version of multiple regulatory controls.
    - Establishing a clear organizational structure and management hierarchy for all employees and including tasks within the job description.
- ❖ **Operational Risk:** It is associated with the potential negative consequences of bank's operations, such as inadequate information management, fraud, trading errors, or system failures.
- Why is this a risk: This harms the bank's reputation, credibility, and customer confidence.
  - Type of the risk: Hazard Risk
  - Likelihood and impact: high likelihood and high impact
  - Risk Management Process:
    - Establishing internal audit systems, submit periodic reports related to internal auditing, monitoring and investigation of client accounts.
    - Evaluate and eliminate weak oversight procedures.
    - Familiarize all levels of staff with complex processes.
    - Establishing an anti-fraud and financial fraud department in all branches.