



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

Student Name..... اسم الطالبلمى محمد ال فائز.....

Students I.D2021203247.....

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, which is one of the largest banks in Saudi Arabia, face four types of risk. First of all, overdue KYC's (know your customer form), when leaving the clients' accounts un-updated is considered a compliance risk, as the likelihood is low but it would impact the client and bank reputation. However, NCB follow Saudi Central bank regulations to manage KYC process. Second risk is hazard, when employee face email phishing, as the likelihood and impact is high. Email phishing cause losing data, confidential information disclosure and impact the bank reputation. Nevertheless, NCB established ISR department (information security risk) to monitor and control these kind of incidents and spread cybersecurity awareness to employees. Third risk which NCB is facing is control risk. The treasury rates of NCB might lose some clients to competitors. The likelihood is high. However, the impact might vary. NCB has been enhancing the rates to win the clients over the competitors in the market. The last risk NCB might face is opportunity risk. As acquiring new clients to the bank to increase probability, by opening new accounts. However, some clients may not deposit any amount in the account. As the likelihood is possible but the it will impact the bank negatively, because it is a loss to the bank. Therefore, relationship manager roles are created, to solve such issues. Since they will be instantly connected to the clients and keep them satisfied. As a result, clients would trust the bank enough to deposit their balances.