

**Time: 3 Hrs**

**Max. Marks: 60**

**Answer any Five questions  
All questions carry EQUAL marks  
Question No. 8 is Compulsory**

1. a) Explain the Banking Structure in India with examples  
b) Explain the functions of commercial banks in India.
2. a) Explain the Banking sector reforms based on Narasimhan Committee  
b) Explain Credit Appraisal mechanism for sanctioning loan in Banking sector
3. a) Retail banking product Mix differs from a physical product mix. Justify with suitable examples  
b) “The relationship between a banker and a customer is that of a debtor and creditor” Apply this statement with suitable example
4. a) Explain the significance of Asset and Liability management in Banking sector  
b) “Basel norms meant to supervise and control the risks in Banking Sector” Justify.
5. a) Explain the strategies to be used for the Management of Operational Risk in banking sector.  
b) Explain the types of deposit products offered by banks
6. a) Explain the functions of Reserve Bank of India  
b) Explain the role of Life Corporation of India (LIC) in development of Indian economy.
7. a) Explain tools of RBI's Monetary policy with examples  
b) Explain Recent Trends in Indian Banking system with examples

8. **CASE STUDY:**

Bharat Vikas Bank is a public sector bank in India. It has been in operation for over two decades and has more than 200 branches spread across the country. Since its inception, it has been focusing only on retail banking. Till 1991, the banking sector was not opened to private and foreign players and, there was not much competition among the banks. The level of service was not an issue for customers as all public sector banks provided the same level of service. Therefore, people did not have any specific criteria for choosing a bank. Their only concern was to find one close to their locality. Since then, the market dynamics has changed considerably in addition to private local banks, many foreign banks have now opened branches in the country.

As customers now have a range of options, they select a bank on the basis of its performance. Therefore, in the last one decade, other public sector banks have also changed their processes and adopted technology to provide better service to customers. But, Bharat Vikas Bank, however, did not gear itself up for the competition and continued to provide same level of service. As a result, its customer base has been eroding for the last five years. Its market share has also reduced considerably during this period. Almost all transactions were manually recorded into registers. Sorting and searching those registers was a time consuming task. It was also difficult to avoid the mistakes associated with manual entry. Such errors could only be identified during the monthly reconciliation and checking of accounts and correcting them involved considerable work and time. The time taken to execute each task was three to five times more than that of better managed banks.

**Questions**

- i) Discuss the need for improving the operational efficiency of this bank to deliver better customer service. Examine the advantages and disadvantages of automating a bank's services.
- ii) Suggest the ways of reducing waiting time for customers through change in production and operations standards

# AR19

Code: 19MBA3010

SET-2

ADITYA INSTITUTE OF TECHNOLOGY AND MANAGEMENT, TEKKALI  
(AUTONOMOUS)

II MBA III Semester Regular Examinations, February, 2021

**HUMAN RESOURCE METRICS AND ANALYTICS**

Time: 3 Hrs

Max. Marks: 60

**Answer any Five questions**  
**All questions carry EQUAL marks**  
**Question No. 8 is Compulsory**

1. a) Write about Business Analytics. Explain its Evolution. 6M  
b) Elaborate different types of Analytics that are useful to HR stream. 6M
2. a) What are the sources of collection of data? 6M  
b) Explain the difficulties of data collection and effective ways of data collection 6M
3. a) Explain the Concept of Big Data and Application areas of big data analytics. 6M  
b) What are the types of Big data Analytics? 6M
4. a) Define HR planning analytics, how does organization financially benefit by implementing the analytics? 6M  
b) Explain the role of HR Analytics in supply forecasting. 6M
5. a) What are different stages of employee on boarding? 6M  
b) Explain about the employee measurement survey. 6M
6. a) Explain various performance incentives in the organization. 6M  
b) What are the best practices organization can implement for employee career paths? 6M
7. a) What are the retention strategies organization can implement? 6M  
b) What is work place wellness? Explain what strategies organization can provide for employee wellness are. 6M

8.

**CASE STUDY:**

**12 M**

Toyota today is criddled with quality problems. Quality was one of the prime USP of this company. The problem evaluated to such a critical level that the company had to recall almost 9 million cars worldwide. Obviously, this led to significant lowering of the brand value of the company and drop in sales. John Sullivan (2010) attributes such failure of Toyota to poor HRM function of the company. Sullivan added that while hull design flow contributed to this catastrophe, the root cause of the problem was human error, human error at times caused for factors which could be beyond the control of employees. It cascades for the actions of the senior management, people at operational level may have inadequate and poor job training.

Toyota's poor HR practices, which Sullivan classified under eight categories, attributed to such mechanical failure, causing recalling of their supplies. Such HR practices are reward and recognition, training, hiring, performance management process, corporate culture, leadership development and succession, retention and risk assessment. In all these HR practices, the company failed to integrate with business goals. Moreover, HR decisions were not backed with data, rather it were in accordance with existing system and standards. Hence systematic failure of management contributed to quality problems and subsequent recalling of cars, resulting several Billion – dollars loss to the company. It clearly indicates company lacked data driven HR decisions.

Questions:

- a. Identify the major problem of the company?
- b. Do you think HR managers failed to foresee quality problems?
- c. Do you think Toyota could make a difference with HR analytics?
- d. If yes, substantiate your answer?