# AR19

**Code: 19MBA3006**                                    **SET-2**

**ADITYA INSTITUTE OF TECHNOLOGY AND MANAGEMENT, TEKKALI**
**(AUTONOMOUS)**
**III Semester MBA Regular & Supplementary Examinations, March-2022**
**MANAGING BANKS AND OTHER FINANCIAL INSTITUTIONS**

**Time: 3 Hrs**                                         **Max. Marks: 60**

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

| | | | |
|---|---|---|---|
| 1. | a) | Explain various stages in Evolution of Banking in India. | 6M |
| | b) | Explain classification of Banks with examples | 6M |
| | | | |
| 2. | a) | Explain the significance of Banking Regulation Act, 1949 with suitable examples | 6M |
| | b) | Explain the functions of Export Credit Guarantee Corporation of India (ECGC) | 6M |
| | | | |
| 3. | a) | Application of 7 Ps of Marketing Mix in Banks is as common as other trading organizations. Comment | 6M |
| | b) | Analyze the scenario in social media marketing by Indian banks | 6M |
| | | | |
| 4. | a) | Explain the changes proposed in BASEL III over earlier accords I &II | 6M |
| | b) | Explain the strategies to be used for Liquidity risk management in banks | 6M |
| | | | |
| 5. | a) | Explain the types collateral guarantee for different loans offered by banks and its use in protecting bank assets. | 6M |
| | b) | Explain the strategies to be used for the Management of Interest-Rate Risk | 6M |
| | | | |
| 6. | a) | Discuss the role of RBI in improving the customer service in Indian Banks | 6M |
| | b) | Explain the role of IDBI in development of Indian economy. | 6M |
| | | | |
| 7. | a) | Implementation of CRM is need of the hour in banking sector like any other sector " Justify | |
| | b) | Various roles of RBI aim at regulating money flow in India" Analyze the statement. | |

8. **CASE STUDY:**

The Automatic Teller Machine (ATM) was first commercially introduced in the 1960s. By 2005, there were over 1.5 million ATMs installed worldwide. The introduction of the ATM proved to be an important technological development that enabled financial institutions to provide services to their customers in a 24X7 environment. The ATM has enhanced the convenience of customers by enabling them to access their cash wherever required from the nearest ATM. However, as the banker and the customer are not face-to-face, there is the risk of fraud, which may affect the customers and also the bank's reputation.

Unscrupulous individuals have devised a number of methods to commit ATM frauds and these have become more sophisticated in nature over the years. ATM fraud has evolved from the conventional 'trick of shoulder surfing'to steal the PIN of customers at the ATM, to more sophisticated methods such as the Lebanese Loop, use of electronic gadgets, card jamming, card swapping, diversions, website spoofing, or phishing, ATM burglary, etc., which can be used to steal cash or ATM cards. Tricks used by fraudsters for stealing customers'personal details include skimmer devices, fake PIN pad overlay, and PIN interception.

Financial institutions have implemented many strategies to upgrade the security at their ATMs and reduce scope for fraud. These include choosing a safe location for installing the ATM, installation of surveillance video cameras, remote monitoring, anti-card skimming solutions, and increasing consumer awareness by informing them of various methods of safeguarding their personal information while transacting at the ATM or on the Internet. Anti-money laundering regulations are being implemented worldwide to prevent ATM frauds. UL 291 Level 1 quality standards are being followed by ATM manufacturers to make them tamper-proof. Enhanced security at ATMs and increasing consumer awareness is estimated to decrease ATM frauds, and boost consumer confidence for using ATMs and transacting online.

**Questions**

i) Analyse the role of Anti money laundering regulation in minimizing the frauds in banking sector                6M

ii) Discuss the failures of banking sector to provide security at ATMs                6M

# AR19

1.  a) Define HR Analytics? Explain the role of HR Analytics in a company.   **6M**
    b) What are the different HR Analytics tools?   **6M**

2.  a) What are the different sources of Data?   **6M**
    b) Explain briefly Structured, Semi structured and Unstructured data.   **6M**

3.  a) Elaborate the need for HR Demand forecasting   **6M**
    b) Explain the factors affecting HR demand forecasting and techniques of forecasting   **6M**

4.  a) How HR planning analytics helps in identifying the demand and supply Gap?   **6M**
    b) What are the components in HR planning analytics?   **6M**

5.  a) What are the different channels for talent sourcing in the organization?   **6M**
    b) Explain how organizations utilize the technology of Big Data Analytics in job postings.   **6M**

6.  a) What are the benefits of Benefits of Analytical Performance Management?   **6M**
    b) Explain the linking of Individual Objectives to Company Objectives in an organization.   **6M**

7.  a) Explain the HR analytics helps the organization in designing the retain strategies in the organization.   **6M**
    b) What are the proactive retentions models?   **6M**

8.  **CASE STUDY:**   **12 M**

Amity Brakes Limited Produces automobile spare parts on a large scale and supplies them to several major automobile producers in the world. This Hyderabad based multinational has a commendable sales and profit performances. It is also a market leader in its area of operation. The company has staff strength of 9,500 on its roll. As part of its platinum jubilee celebrations, the management recently did self-inspection of its functioning by analyzing the relevance of its mission, vision, policies and programmes covering all aspects of the organization

As far as HRM was concerned, the management concluded that the workforce composition of the organization was not reflecting the reality of the diversified nature of the labor market. In fact, the HR policy of the company was not offering equal opportunity to all segments of the labor market. The number of women employees in the workface was insignificant while the number of physically challenged persons was minimal. Thus, the company took an administration decision to change its recruitment policy in a way that would reflect the labor market conditions. Also, its management decided to implement these changes with immediate effect.

The proposal of the management received a mixed response from the employees. A section of the employees viewed the proposal favorably and supported in on the ground that it would do social justice, reflect reality of the market, and make optimum utilization for an inclusive growth. However, another section of the work force viewed the proposal with doubt and disbelief as they felt that a well-performing organization like Amity should not take any unwarranted risk. They also feared the cost training would go up substantially. Besides, they were afraid that gender-related issues could crop up in the organization. Further they foresaw an additional investment commitment by the management to improve the infrastructure facilities, especially for the physically challenged.

Finally, however, the company went ahead with its revised policy and implemented it. It also directed the HR department to diversity-based HR policy initiatives. The HR department prepared the ground for the implementation of new ideologies and of the policies of the company. Soon after, the proportion of the employees belonging to these categories began to pick up.

Questions

1. How do you view the new proposal of the company in the light of the current performance of the company?

2. Do you have any better suggestions and strategy for the company by using HR manpower planning analytics?

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**ADITYA INSTITUTE OF TECHNOLOGY AND MANAGEMENT, TEKKALI**
**(AUTONOMOUS)**
**III Semester MBA Regular & Supplementary Examinations, March-2022**
## BUSINESS FORECASTING

Time: 3 Hrs                                                    Max. Marks: 60

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

| | | | |
|---|---|---|---|
| 1. | a) | Explain in detail the h-Step Ahead Path Forecasts | 8M |
| | b) | Predict and write the bad consequences of 'ineffective forecasting'? | 4M |
| | | | |
| 2. | a) | Explain the components of EDA | 4M |
| | b) | Explain EDA Techniques in detail | 8M |
| | | | |
| 3. | a) | Write regression applications in business? | 6M |
| | b) | How to find regression coefficient using regression least square method? | 6M |

4. a) Find 3 yearly moving average trend values for the following data                6M

| Year : | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 |
|---|---|---|---|---|---|---|---|
| Value : | 12 | 22 | 30 | 35 | 37 | 28 | 20 |

   b) What are the Limitations of Time series analysis                                   6M

5.    Describe Lifetime value model calculations with examples                          12M

| | | | |
|---|---|---|---|
| 6. | a) | Explain Vantage scoring model | 4M |
| | b) | Explain FICO Scoring Model and detail the calculation of FICO Scores | 8M |
| | | | |
| 7. | a) | Explain any 2 demand forecasting methods in brief | 6M |
| | b) | Explain the Benefits of Credit Scoring Models | 6M |

8.    **CASE STUDY:**                                                                   12M

**Demand Forecasting For A Telecom Provider in Germany | A Telecom Retail Case Study**

A top-tier telecom provider in Germany was looking to centralize procurement for all mobile devices it plans to sell in the future in global markets. In order to accurately manage product lines for each country, negotiate the best prices from handset vendors, and align promotions and subsidies with customer upgrade cycles, it needed to forecast demand six months in advance for handset devices at the Stock Keeping Unit (SKU) level. The forecasts will enable the telecom provider to better allocate inventory of handset models, reduce inventory costs, and increase recontract rates to maximize sales productivity and Average Revenue per Unit (ARPU). The aims of the company are:

- Maximize sales productivity and ARPU
- Allocate better inventory of handset models to optimize overall cost structure
- Forecast demand for handset devices at the SKU level, including handset models that do not have any history in the market.

Establishment of robust demand forecasting model with 80% accuracy for mobile handsets as a target, Demand forecasting focuses on trying to predict consumer demand for particular products or services. This generally entails looking at specific data sets that characterize sales and coming up with informed estimations of future trends. Companies can use the estimates to prepare for upcoming periods of high demand. This will improve the customer experience. It will also help maximize profits by reducing inventory of low-demand products and preventing the depletion of high-demand product stocks.

Maximizing Customer Recontracts and Improving Overall Sales Productivity for a Top-Tier Telecom Provider in Germany has been planned as follows.

1. Allocating better SKU level inventory of handset models
2. Reducing cost of inventory by minimizing purchase of low-demand handsets
3. Increasing customer recontracts with relevant marketing promotions

The project was complex because it required predicting future trends for every device model at the SKU level. Lynx Analytics, a predictive analytics outlet, had to factor in the influence of manufacturer discounts and product bundles on customer demand. The forecast needed historical data for sales and inventories for each SKU and distribution channel, but the carrier did not have a consistent method of identifying devices across systems. Lynx Analytics needed to find a way to cull appropriate data from relevant data sets. It also needed to predict demand for new handset models that do not have any history in the market.

The first step was to create reliable data from the data sources to characterize device inventories, sales, promotions, customer contracts, and other factors. To achieve this, Lynx engineered an automated data pipeline to collect and cleanse the data. Following that, Lynx Analytics leveraged machine learning techniques to predict the demand for existing handset device models. This approach incorporated inputs from Google Trends to forecast demand for handset models.

1. What kind of outcomes are expected from the efforts invested by the Lynx Analytics
2. Is the same forecasting applicable in Indian telecom industry
3. How far this will be useful for the forecast of other industries