TUTOR MARKED ASSIGNMENT (TMA)

Course Code	**:**	**BRL–101**
Course Title	**:**	**Overview of Retailing**
Assignment Code	**:**	**BRL–101/TMA/2026-27**
Coverage	**:**	**All Blocks**

Maximum Marks: 100

Attempt all the questions.

(A) Short Type Questions

1. Explain various challenges faced by Indian retailers. Discuss how is technology adoption costlier affair for small retail players. **(10)**

2. Discuss cultural and social factors which influence retail consumer behaviour and also distinguish between buyer and consumer. **(10)**

3. What do you understand by sourcing? What steps you would intend to adopt in identifying suppliers for a retail unit? **(10)**

4. a) Explain the role of financial management in retailing. **(5+5)**
b) Briefly explain the tasks performed in a retail firm.

5. Discuss the benefits of GST to the retail industry. Explain how will external and internal security help retailers and customers. **(10)**

6. Discuss the significance of technology in retailing. Explain the factors which influence technology selection in retailing. **(10)**

7. Describe the attractiveness of rural markets in India. Distinguish how are rural retailing formats different from urban retailing formats. **(10)**

(B) Essay Type Questions

8. Explain the cash and carry concept. Discuss the areas where careers can be built up in the retailing field and also describe the popular forms of retail employment. **(15)**

9. a) Define Business ethics. Briefly discuss the ethical dimensions of retailing. **(8+7)**
b) Describe the non-ethical behaviour in retail business. List out the benefits of managing ethics in the workplace.

1. Explain various challenges faced by Indian retailers. Discuss how is technology adoption costlier affair for small retail players. (10)

Answer

Retailing links producers with the final buyers of goods and services. In India, it ranges from neighbourhood kirana stores and weekly markets to organised supermarkets, specialty chains and online platforms. Despite rising consumer demand, retailers face several operational, financial and competitive challenges.

Challenges faced by Indian retailers

- **Intense competition and thin margins.** Traditional shops compete with organised chains, quick-commerce services, marketplaces and other local shops. Price-sensitive customers compare offers rapidly, while rent, wages and delivery costs reduce profits. A grocery retailer cannot simply raise prices whenever its costs increase.
- **Fragmentation and limited bargaining power.** Many outlets are independent and purchase smaller quantities. Unlike large chains, they may not obtain favourable supplier discounts, extended credit or exclusive merchandise. Limited financial reserves make it difficult to absorb demand shocks.
- **Supply-chain and inventory problems.** Delayed supplies, inconsistent product quality, shortages, wastage and poor inventory forecasts create either stock-outs or excess unsold goods. Fresh food retailing faces additional refrigeration and spoilage risks.
- **Changing consumer expectations.** Customers increasingly expect genuine products, transparent pricing, digital payments, convenient returns, speedy delivery and consistent service. Their tastes are influenced by social media, festivals, income and changing lifestyles.
- **High operating and compliance costs.** Commercial rents, electricity, staffing, packaging, logistics, licences and applicable tax requirements place pressure on retailers. Compliance can be especially demanding where different kinds of products, records and reporting processes are involved.
- **Location and infrastructure constraints.** Congested roads, inadequate parking, unreliable electricity in some areas and costly last-mile transportation affect footfall and service reliability. Smaller towns and rural areas may have weaker logistics and cold-chain facilities.