TUTOR MARKED ASSIGNMENT (TMA)

Course Code	**:**	**BRL–001**
Course Title	**:**	**Overview of Retailing**
Assignment Code	**:**	**BRL–001/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 technology adoption is 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 external and internal security will 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 rural retailing formats are 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 technology adoption is costlier affair for small retail players. (10)

Answer

Introduction

Retailing links producers and final consumers through the sale of goods and services in convenient quantities, locations and forms. India has neighbourhood kirana stores, street vendors, specialist shops, supermarkets and online platforms operating together. This diversity creates opportunities but also exposes retailers to different operational and competitive pressures.

Major challenges faced by Indian retailers

Intense and unequal competition. A small independent shop competes with neighbouring stores, organised chains, large marketplaces and brands selling directly to consumers. Bigger firms can negotiate volume discounts, fund promotions and spread fixed expenses across numerous outlets. Small shops frequently compete through personal relationships, credit and quick service rather than price alone.

Changing consumer expectations. Customers increasingly expect a wide assortment, genuine products, transparent prices, easy digital payments, quick delivery, returns and consistent service. Demand is also influenced by fashion, health preferences, seasonal events and social media. Retailers must update assortments without accumulating unsold stock.

Working capital and inventory pressures. Rent, electricity, staff wages, replenishment and credit sales require continuous cash. Excess stock locks up money and may expire or become obsolete; shortages lead to lost sales. Perishable goods demand temperature control and careful rotation. Unpredictable lead times further complicate planning.

Supply-chain difficulties. Fragmented distribution, transport delays, variable product quality, damaged packaging and inconsistent supplier terms can increase costs. In smaller towns, transport connectivity and access to dependable wholesalers may be weaker. A retailer also needs safe storage, accurate receiving and protection against pilferage.

Location, infrastructure and compliance. A good retail location may involve high rent and limited parking. Power fluctuations, broadband disruptions and insufficient warehousing raise operating costs. Businesses must maintain applicable registrations, tax records, product labelling, weights-and-measures