

**Vocational Higher Secondary
Education (VHSE)**

Second Year

MARKETING AND FINANCIAL SERVICES

Reference Book - Teachers' Version



Government of Kerala
Department of Education

State Council of Educational Research and Training (SCERT),
KERALA
2016

Foreword

Dear Teachers

This reference book (**Teachers' Version**) is intended to serve as a transactional aid to facilitate classroom transaction and as a ready reference for teachers of Vocational Higher Secondary Schools. It offers some guidelines for the transaction of the course content and for undertaking the practical work listed in the course content. As the curriculum is activity based, process oriented and rooted in constructivism focusing on the realisation of learning outcomes, it demands higher level proficiency and dedication on the part of teachers for effective transaction.

In the context of the Right- based approach, quality education has to be ensured for all learners. The learner community of Vocational Higher Secondary Education in Kerala should be empowered by providing them with the best education that strengthens their competences to become innovative entrepreneurs who contribute to the knowledge society. The change of course names, modular approach adopted for the organisation of course content, work-based pedagogy and the outcome focused assessment approach paved the way for achieving the vision of Vocational Higher Secondary Education in Kerala. The revised curriculum helps to equip the learners with multiple skills matching technological advancements and to produce skilled workforce for meeting the demands of the emerging industries and service sectors with national and global orientation. The revised curriculum attempts to enhance knowledge, skills and attitudes by giving higher priority and space for the learners to make discussions in small groups, and activities requiring hands-on experience.

The SCERT appreciates the hard work and sincere co-operation of the contributors of this book that includes subject experts, industrialists and the teachers of Vocational Higher Secondary Schools. The development of the teachers' version of reference books has been a joint venture of the State Council of Educational Research and Training (SCERT) and the Directorate of Vocational Higher Secondary Education.

The SCERT welcomes constructive criticism and creative suggestions for the improvement of the book.

With regards,

Dr. J. Prasad
Director
SCERT, Kerala

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ABOUT THE COURSE

Vocational education is designed to fulfill the man power requirement for national development. It helps to develop vocational aptitude, work culture, values and attitudes of the learner so as to enrich the productivity of the nation. The vision of Vocational Higher Secondary Education in Kerala is to equip the youth with multiple skills matching technological advancements and to produce skilled work force for meeting the demands of the emerging industries and service sectors with national and global orientation. We are in the forefront of spreading the message of vocational education based on Gandhiji's focus on education, i.e. Self-sufficiency paves the way for self-employment. The multifarious task of vocational education according to the new curriculum includes theoretical studies, Lab practical work, Industrial Training (OJT), Production-Service cum Training Centre (PSTC) and Apprenticeship training. It gives importance to knowledge, skill, and attitude of the learner. All these aspects highlight and enrich the vocational education in Kerala.

The Marketing and Financial Services course aims to develop in student's knowledge, skills and attitudes to be productive employees in the area of Marketing and Financial Services. In this course, the students will gain a perspective in multi skills to perform the multi tasks of Marketing and Financial service within an overall business system. The course mainly covers basic marketing and selling skills, information technology skill related to marketing and E-commerce during first year curriculum in two modules. Retail marketing and financial service marketing are included under second year modules. The curriculum takes into account the importance of marketing functions, marketing mix, customer relations, communication and selling process. The basic IT skills related to marketing can be studied with the help of MS office, Open office, Photoshop and web designing. Considering job opportunities and career prospects in the field of

“Retail” the relevant areas of organized and unorganized retailing are incorporated in the module for Retail Marketing. The environment in which financial services are marketed is becoming more competitive, making the task of marketing financial services increasingly challenging and specialized. The marketing aspects of various financial products are also included under the new curriculum. It is intended that this curriculum provide learners with opportunities to develop generic employability skills, values and attitudes and foundational knowledge of work in the service sector namely in retail marketing and investment sectors. The course also provides learner with the foundation for higher level skill education.

JOB ROLES

GOVT/SEMI SECTOR	PRIVATE SECTOR	SELF EMPLOYMENT
Salesman	Customer care Executive	Insurance Agent
Sales Assistant	Merchandising Salesman	Advertisement agency
Junior Sales Executive	Van Salesman	Online Stock Brokers
Packing Assistant	Travelling salesman/Distributor	Call Center Executive (BPO)
Laboratory Tech. Assistant in VHSE	Financial service agent	Financial Planner
Bill Clerk	Insurance Agent	Real Estate Brokers
Sales Representative	Credit card Agent	Forex Dealer

MAJOR SKILLS (WITH SUB SKILLS)

MAJOR SKILLS	SUB SKILLS
Marketing and Selling Skills	Customer Need Analysis skills Marketing Communication skill Prospecting skills Product presentation skills Skill in handling customer Objections
IT skills in marketing and selling	Skill in designing web pages Skill in creating data base Skill in maintaining computer hardware Skill in online trading. Skill in office automation
Retail Marketing skills	Skill in designing store layout Skill in merchandising Skill in maintain customer Relations Skill in Billing
Skills in Financial services Marketing	Skill in investment Planning Customer interaction skill Skill in share trading Life skills

LEARNING OUTCOMES OF THE COURSE

Upon completion of the course, the learner will be able to:

- Identify the needs of the customer
- Acquire skill in Marketing Communication
- Identify the Prospects
- Acquire the skill in presenting the Product
- Handle customer Objections
- Design web pages
- Create customer data base
- Maintain computer hardware
- Acquire Skill in online trading.
- Acquire Skill in office automation
- Designing store layout
- Acquire Skill in merchandising
- Maintain customer Relations
- Practice Billing procedure
- Plan investment for the customers
- Practice Customer interaction skill
- Acquire Skill in share trading
- Acquire Life skills

COURSE STURCTURE

MODULE NO	MODULE NAME	NUMBER OF PERIODS
1	MARKETING AND SELLING	340
2	COMPUTER APPLICATIONS AND e COMMERCE	340
3	RETAIL MARKETING	340
4	MARKETING OF FINANCIAL SERVICES	340

SYLLABUS

MODULE III--RETAIL MARKETING

Unit 1 Fundamentals of Retailing (80 Periods)

Basics of Retailing – Meaning and Importance – Classification of Retailers - Retailing formats – Types of retail formats- Functions of Retailers – Duties and Responsibilities of Retailers – Retail Marketing Mix-- Trends in Retailing - Various segments in Indian Retailing- – Driving forces in Indian retailing.

Unit 2 Retail Store management (70 Periods)

Different locations of Retail store– Factors affecting choice of store location
– concept of store layout – different types of store layout – Design-- visual merchandise displays
-- Store Associate— functions--duties and responsibilities.

Unit 3.Retail Selling Skills (70 Periods)

Methods of selling in retail – Basic retailing skills—Retail communication--Retail selling process-- Sales promotion activities in store – Organize the receipt and storage of goods in retail environment –Billing Procedure in retail store--Customer Relation-- Concept of CRM and its importance – Identify the means of customer support-- Handling Customer Grievances.

Unit 4 Health Safety and Hygiene practices in Retail (60 Periods)

Describe the Need for maintaining Hygiene in retail store – Health care activities and health care rights—Personal Grooming -- – Potential hazards and accidents at work place – Precautions to be taken for safety

Unit 5. Non Store Retailing (60 Periods)

Concept of e-retailing – Advantages and Disadvantages of e-retailing — Factors that contribute to success of e-retailing — Concept, Advantages and Disadvantages of Telemarketing – Call centre Operations—designing of e-retail web site using html—online purchase practices (familiarizing various online shopping sites)—methods of payments –Television home shopping— vending machine retailing.—Measures to prevent fraudulent transactions in e- retailing

MODULE IV MARKETING OF FINANCIAL SERVICES

UNIT 1. FINANCIAL SYSTEM & FINANCIAL MARKETS. (60 Periods)

Introduction to Financial System – Components Of financial system--Financial Markets –Classification— Money market-- Capital Markets--Role of SEBI and RBI ---BSE, NSE, SENSEX, NIFTY, --International Markets—Domestic Markets— Market—Financial Services—Features—Types.

UNIT 2. MARKETING OF BANKING AND INSURANCE PRODUCTS.(60 Periods)

Marketing of Banking Instruments---Mortgage loan, vehicle loan, personal loan, consumer loan, Credit card, CASA , Insurance- Life Insurance- types of policies- Endowment, Whole life, Term life, Money back -ULIP- General Insurance-health, Motor Vehicle, Marine

UNIT 3 EMERGING OPPORTUNITIES IN FINANCIAL SERVICE SECTOR. (90 Periods)

Share trading Business –Products -- operations-day trading and delivery-ETF-- -Commodities Trading--- Forex Trading---Portfolio Management Services---Wealth Management through Mutual Funds---Types of Mutual Funds-Equity, Debt, Balanced, Tax Saving , Fund of funds, Comparison of Returns of Different funds—One time investment –SIP—NAV--Marketing NBFC instruments - Fixed Deposits-Bonds –Postal

Department Agency-Recurring Deposits-Fixed deposits-Postal Life Insurance--Chitty Canvassing Business-collection agents.

UNIT 4 FINANCIAL PLANNING & PORTFOLIO MANAGEMENT.(60 Periods)

Financial Planning -Concepts- Purpose- Portfolio Management-concepts-- Financial Planning for Insurance- Retirement- Income Tax- Process of Financial planning - Establishing relationship with the client- Gathering client data-Determining goals and expectations-Analyzing clients objectives-Needs and financial situations-Developing appropriate strategies and presenting financial plans-Implementation of Financial Plan-Monitoring financial plans.

UNIT 5 PROFESSIONAL SELLING IN FINANCIAL SERVICE SECTOR (70 Periods)

Professional Selling—importance—Personality development—Time management—stress management— Relationship Management -- Activities for lead generation---follow up--team work—critical thinking— negotiation tactics—presentation skills—group discussion--professional etiquettes- e- mail etiquettes -- Netiquettes-- business meeting etiquettes— Servicing the customer- -Ethics in selling

LIST OF PRACTICALS

Module III

1. Visit a nearby retail store. Observe the basic retail activity and present a report
2. Visit/use video of any shopping mall or super market and make a report on the activities performed in that store
3. A study on consumer behaviour towards organised retail and unorganised retail to find out the consumer behaviour
4. Compare the retail location strategy of the leading two retail stores in the nearby city dealing same product category.
5. Understand the role of a store associate in different retail stores based on a role play
6. Design suitable layout for different retail stores.
7. Stores stock record report preparation using MS excel
8. Stores sales report preparation using MS excel
9. Incentive and commission calculation using IF clause in MS excel for retail selling staff
10. Preparation of employee sales performance report using MS Excel

11. Sales forecasting in retail stores using MS Excel
12. Designing of layout of a retail store
13. Preparation of sales invoice using MS excel
14. Role play on welcoming the customer
15. Role play on handling customer complaints
16. Product presentation by the use of FAB technique
17. Role play on objection handling
18. Industrial visit to collect information on sales promotion activities in retail industry.
19. Collection of loyalty cards/vouchers/schemes implemented by big retail stores
20. Store data base using MS Access
21. Invoicing and billing using MS Access
22. Market study on the topic "Identify the different functions performed by the retailers, stores lay out, type of products dealt by him, method of handling customers in the retail store, hygiene and safety measures etc"
23. Presentation and Discussion on Grooming
24. Discussion and Presentation – Etiquettes- Personality
25. Discussion and Presentation – A Positive Impression
26. Case Analysis and Group Discussion on Positive Character
27. Grooming Exercise 2 Presentation skill using PPT
28. Grooming Exercise 3 – "Tell me about Yourself"
29. Familiarising E Stores and steps involved in on line purchasing
30. E Store - Web page designing
31. Marketing Research on the topic "A study on customer behaviour towards Purchase through Online shopping sites".

List of practical activities

Module IV

1. 1.chart showing different elements of financial system
2. chart showing different products in financial markets
3. diagram showing movement of NIFTY and SENSEX
4. Album showing different insurance products
5. Group exercise on prospecting in a bank
6. Group exercise on prospecting in an insurance company
7. Role play on handling customer complaints
8. Sales presentation of bank products using PPT
9. Interview with a manager of a leading bank
10. Calculation of commission of an insurance agent
11. Interview with KSFE manager on chitty marketing
12. Interview with a mahila pradhan agent
13. Stock market game on delivery holding
14. Stock market game on day trading operation
15. Interview with share trading firm manager
16. Stock market prediction game
17. Chart on foreign currency rates
18. Chart on gold ETF investments
19. Chart on different type of mutual funds
20. Chart on mutual fund investment
21. Financial Advisory web sites introduction
22. Chart on different NBFC products
23. Survey on financial goals of different customers
24. Case study on financial planning

25. Role play on financial planning
26. Portfolio designing for retail investor
27. Financial Planning calculation
28. Prospecting activity
29. Interview on prospecting
30. Group Discussion on unethical activities in selling
31. Chart on steps CRM
32. Mock Interview
33. Role play on handshake, stress management and time management

LEARNING OUTCOMES OF MODULES 3 and 4

After completion of the third and fourth module, the learner will be able to :

- 3.1.1 Identify the basics of retailing
- 3.1.2. Recognize the importance of retailing
- 3.1.3. Classify different types of retailers
- 3.1.4. List the different types of “Retail format”
- 3.1.5. Identify the functions of retailers
- 3.1.6. Identify the duties and responsibilities of retailers
- 3.1. 7. Understand the relevance of marketing mix in retailing
- 3.1.8. Understand the recent trends in retailing
- 3.1.9..Discuss the driving forces in Indian retailing
- 3.2.1 Classify the different locations of retail store.
- 3.2.2 Identify the factors affecting choice of store location
- 3.2.3 Recognize the need and importance of in store layout.
- 3.2.4. Design Different type of stores lay out

3.2.5. Recognize the importance of window display in retail store

3.2.6. Describe the elements of store planning and design

3.2.7 Identify the major functions of store associate.

3.3.1. Identify the methods of selling in retail

3.3.2. Apply the basic selling skills.

3.3.3. Recognize the necessity of pre sale preparations in retailing

3.3.4. Identify importance of receiving and greeting the customers

3.3.5. Ascertain the needs of customer and arousing interest

3.3.6. Identify the methods of product presentation

3.3.7. Identify the different methods of handling objections

3.3.8. Understand how to close the sales.

3.3.9. Describe the company loyalty schemes

3.3.10. Identify the quantity and quality of the goods received

3.3.11. Confirm storage requirements and ensure appropriate handling procedure

3.3.12. Describe the basic understanding and competencies for billing personnel

3.3.13. Handle the various modes of payment

3.3.14. Identify the importance of maintain good customer relations

3.3.15. Apply the various means of customer support.

3.3.16. Handle customer grievances.

3.4.1 Describe the importance of maintaining hygienic conditions in retail store

3.4.2. Describe the health care activities and health care rights in retail organizations

3.4.3. Describe the skills required for personal grooming

3.4.4. List out the grooming tips for retailers.

3.4.5. Describe the potential hazards and accidents at work place

3.4.6 Practice safety measures and tips to control hazards and accidents

3.5.1.. Explain the meaning and importance of e tailing

3.5.2. Explain the advantages and short coming of e retailing

3.5.3. Identify success factors for e retailing

- 3.5.4. Explain the concept advantages and shortcoming of tele- marketing
- 3.5.5. Recognize the call centre technology
- 3.5.6. Practice online purchase practice
- 3.5.7. Understand online payment system
- 3.5.8. Understand television home shopping and vending machine retailing
- 3.5.9. Recognizing the possibility of fraudulent transactions in e -retailing
- 3.5.10. Understand the measures to preventive fraudulent transactions in e- retailing.
- 4.1.1 Identify the need for investment..
- 4.1.2. Recognize long term and short term avenues.
- 4.1.3. Understand the concept of financial system.
- 4.1.4. Identify the important instruments in financial system.
- 4.1.5. Identify financial markets and its functions.
- 4.1.6. Classify financial systems.
- 4.1.7. Recognize Money market and its instruments.
- 4.1.8. Describe Capital market.
- 4.1.9. Identify the role of SEBI and RBI in financial market.
- 4.1.10. Describe the role of BSE and NSE.
- 4.1.11. Recognize the concept of Sensex and Nifty.
- 4.1.12. Describe International Market and Domestic Market
- 4.1.13. Identify the meaning and importance of Financial services.
- 4.2.1 Identify various banking instruments.
- 4.2.2 Identify the important life insurance products and scope of marketing.
- 4.2.3. Identify the importance of different General insurance products and the scope of marketing.
- 4.2.4. Practice different style of interaction with the customers.
- 4.3.1 Understand the concept of share trading business.

- 4.3.2 Identify different products marketed by a share trading firm.
- 4.3.3 Identify the concept of various share trading operations.
- 4.3.4 Understand the concept of day trading and delivery
- 4.3.4 Describe the products ETF, commodity trading, Forex trading.
- 4.3.5 Identify various Portfolio Management Services.
- 4.3.6 Recognize the role of mutual fund in wealth management.
- 4.3.7 Identify various types of mutual funds
- 4.3.8 Compare returns of different funds
- 4.3.9 Understand the concept of One time investment, SIP, NAV
- 4.3.10 Identify retail NBFC products
- 4.3.11. Identify postal department products and its marketability.
- 4.3.12. Identify the opportunities in Chitty marketing.
- 4.3.13. Recognize the role of collection agents
- 4.4.1. Understand the concept and purpose of financial planning.
- 4.4.2. Identify the concept and need for portfolio management for retail investor.
- 4.4.3. Create a financial plan of action with the purpose of retirement, insurance and income tax savings.
- 4.4.4. Identify the steps in financial planning process.
- 4.4.5. Understand the concept of establishing relationship with the client.
- 4.4.6. Identify various techniques to gather client data.
- 4.4.7. Identify the various methods to determine the goals and expectations of the client.
- 4.4.8. Analyze client objectives
- 4.4.9. Identify the need of the client and the financial situation.
- 4.4.10 Evaluate the strategies for financial planning
- 4.4.11. Construct financial plan to present before the clients

- 4.4.12. Apply the plan into action.
- 4.4.13. Evaluate the outcome of the financial plan
- 4.5.1. Identify the importance of professional selling.
- 4.5.2. Attain competency required to become a professional salesman.
- 4.5.3. Practice skills required for personal grooming.
- 4.5.4. Recognise the importance of time management in professional selling
- 4.5.5. Recognize the importance of stress management in professional selling
- 4.5.6. . Understand the concept and importance of Relationship management
- 4.5.7. Identify the activities for lead generation.
- 4.5.8. Identify the importance of follow up in lead generation
- 4.5.9. . Understand the importance of teamwork in selling
- 4.5.10. Critically analyze various situations in selling
- 4.5.11. Understand how to negotiate.
- 4.5.12. Recognize the importance of communication in product presentation
- 4.5.13. Understand professional etiquettes through practicing email etiquettes, Netiquettes, business meeting etiquettes,
- 4.5.14. Understand the importance of customer service during and after the sale.
- 4.5.15. Understand the ethics in selling.

SCHEME OF WORK

MONTH	NAME OF UNIT	PERIODS
June	Fundamental of retailing	75
July	Fundamental of retailing	15
	Retail store Management	60
August	Retail selling skills	70
	Health Safety and hygiene in retail	5
September	Health Safety and hygiene in retail	55
	Non Store retailing	20
October	Non Store retailing	40
	Financial system and financial markets	35
November	Financial system and financial markets	25
	Marketing of banking and insurance Products	50
December	Marketing of banking and insurance Products	10
	Emerging opportunities in financial service sector	65
January	Emerging opportunities in financial service sector	25
	Financial Planning and portfolio Management	60
February	Professing selling in financial services	70
March	Revision and examination	

Structure of Module 3 RETAIL MARKETING

UNIT NO:	NAME OF UNIT	PERIODS
1	FUNDAMENTALS OF RETAILING	80
2	RETAIL STORE MANAGEMENT	70
3	RETAIL SELLING SKILLS	70
4	HEALTH SAFETY AND HYEGIENE PRACTICES IN RETAIL	60
5	NON STORE RETAILING	60
TOTAL PERIOD		340 Hrs

STRUCTURE OF MODULE 4 MARKETING OF FINANCIAL SERVICES

UNIT NO:	NAME OF UNIT	PERIODS
1	FINANCIAL SYSTEM AND FINANCIAL MARKETS	60
2	MARKETING OF BANKING AND INSURANCE PRODUCTS	60
3	EMERGING OPPORTUNITIES IN FINANCIAL SERVICE SECTOR	90
4	FINANCIAL PLANNING AND PORTFOLIO MANAGEMENT	60
5	PROFESSIONAL SELLING IN FINANCIAL SERVICES	70
TOTAL PERIOD		340 Hrs

CLASS ROOM ACTIVITIES

1. Product presentations using ICT
2. Charts
3. Animated CDs
4. Brain storming
5. Case study
6. Simulation
7. Diagrams
8. Discussion
9. Videos relating to marketing and selling
10. Seminar

PRACTICAL ACTIVITIES

1. Exhibitions
2. Role Play
3. Mini Project
4. Market survey
5. Field visit
6. Marketing games

MARKETING LAB

For conducting practical activities, a separate “Marketing Lab” should be arranged. The Marketing Lab can be established in the form of Retail outlet / Franchise / Agency of any leading business unit (for example Marketing agency of Coirfed/ Cashew development Corporation /Insurance companies / Kudumbasree units etc.). The lab should be a real or simulated Retail outlet capable of production, sales and training. The Practical sessions should be conducted in this lab. Following skills

are imparted through the practical sessions in the Marketing Lab:

- Product presentation
- Negotiation skills and closing the sales
- Advertisement copy preparation (both print and broadcast media)

- Communication skills
- Customer care/Tele-Marketing
- Personality, self grooming and personal hygiene
- Preparation of various reports connected with sales
- Product Planning and Display
- Skills in Security Analysis

The skills can be developed through real practical experiences and through Case studies, Survey, Role play, Interaction with Industrial Experts, Field study, Management games, Presentations etc. Vocational Instructor should be the custodian and Manager of Marketing Lab.

MODULE 3—RETAIL MARKETING

Overview

Retailing is not only an integral part of an economic structure but it is shaping our way of life. The increasing size of the retailers, intensifying rate of competition in the market and changes in the technology has led retailers to search for new ways to grow their business. India has witnessed a retail revolution in the last two decades. It accounts for over 10% of the country's GDP and around 8 % of the employment. India is the world's fifth largest global destination in retail space.

The retail industry is divided into organized and unorganized sectors. Due to rising per capita income and fast emerging middle class has made India a favorable place for organized retailing. The major organized retail formats includes Department Store, Multiple stores, Hypermarkets, super markets, specialty stores and malls. Unorganized retailing includes low cost retailing such as family shops, general stores, convenience stores, etc,. There is a large scope for entry level jobs in organized retailing such as purchase associates, sales associates, inventory associates, supply chain associate, packing assistant, Billing clerk etc. There are plenty of jobs in unorganized sector especially in the area of self employment, such as general store merchant, franchise business ,commission agents etc. Opportunities also exist in the field of non-store retailing such as e-tailer and tele-marketer.

This module provides a basic knowledge about the various retail formats, selection of suitable location for a retail outlet, designing of suitable lay out for a retail store, retail selling skills, safety and hygiene practices in retail store and other non store retails forms. It improves

the Skill in designing store layout, merchandising, maintain customer Relations, Billing and retail marketing communication.

Unit1. FUNDAMENTALS OF RETAILING

INTRODUCTION

A retailer is the one who purchases and stocks the producers' goods for sale to customers at a profit. Retailing is the last link that connects the individual consumer with the producer. It can provide wide range of goods and services to the consumers. In India , it is considered as one of the prominent employability sector

This unit focuses on introduction to retail business, retail formats, retail product mix and driving forces in Indian retailing. Those who are interested in a career in this field must know the fundamentals of retailing

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Basics of Retailing Meaning and Importance <ul style="list-style-type: none"> • Observati on skill • Analysis Skill 	3.1.1. Identify the basics of retailing 3.1.2. Recognize the importance of retailing	Present a video clipping of a leading retail chain followed by a discussion on the activities leading to the meaning and importance of retailing Visit a leading retail store in the locality and observe the activities happening in that store.	Notes in activity log Report on retail store

<p>Retail formats, importance of retail formats</p> <ul style="list-style-type: none"> Decision making skill 	<p>3.1.3. Understand the concept of retail format</p>	<p>Learners may be classified into 4 groups and each group is directed to collect the different type of retail stores functioning in their locality. The output may be presented with the help of PPT.</p>	<p>Notes in the activity log Power point Presentation on Retail Formats</p>
<p>Types of Retailing formats</p> <ul style="list-style-type: none"> Problem solving skill Decision making skill 	<p>3.1.4. Classify different types of "Retail format"</p>	<p>The teacher present a brief description on different types of retail formats with the help of videos pictures etc and followed by an interactive discussion on various types of retail formats. The learners may be grouped into 4 and assign the retail formats under the head ownership, merchandise, size and non store and asked to make a presentation.</p>	<p>Notes in activity log Assignment Note.</p>
<p>Functions of Retailers Duties and Responsibilities of Retailers</p> <ul style="list-style-type: none"> Customer need analysis 	<p>3.1.5. Identify the functions of retailers 3.1.6. Identify the duties and responsibilities of retailers</p>	<p>Interactive discussion on various functions involved in retailing like buying selling, storing, grading, packing display etc. The teacher shall arrange an interview with a successful retailer in the</p>	<p>Notes in the activity log Report on interview</p>

<p>skill</p> <ul style="list-style-type: none"> • Customer problem solving skill 		<p>locality with learners. The outcome will lead to the duties and responsibilities of a retailer</p>	
<p>Retail Marketing Mix</p> <ul style="list-style-type: none"> • Product selection skill • Quality assurance skill • Skill in handling customers • Skill in product promotion 	<p>3.1.7 Understand the relevance of marketing mix in retailing</p>	<p>For recalling the knowledge about marketing mix of the learner, they are divided into 4 groups and each group is allotted the areas like product, price, place and promotion. Ask them to prepare a poster on allotted topic and make a presentation.</p> <p>On the basis of the learners previous knowledge about retailers marketing mix ,ask them to compare the marketing mix o f the retailer with that of the manufacturer</p> <p>The outcome should be presented in the form of a chart</p>	<p>Comparative Chart showing the differences between manufactures marketing mix and retailers marketing mix</p>

<p>Changing scenario of Indian retailing.</p> <ul style="list-style-type: none"> • Demand forecasting skill 	<p>3.1.8 Discuss the reasons for growth of retail sector in India</p>	<p>A discussion can be initiated on the topic ‘traditional way of purchasing and the new methods of purchasing practices ‘. Ask the learners to share their experience. The discussion may lead to the reasons for the growth of retail sector in India</p>	<p>Discussion Notes in activity log</p>
<p>Trends in Retailing</p> <ul style="list-style-type: none"> • Skill in predicting market conditions 	<p>3.1.9. Understand the recent trends in retailing</p>	<p>Demonstrates an online purchase procedure in the class room. This is followed by an interactive discussion leading to the use of online reservation of tickets, rooms, various bill payments etc. The discussion may leads to modern trends in retailing</p>	<p>Discussion Notes in activity log.</p>

PRACTICAL ACTIVITY

1. Visit a nearby retail store. Observe the basic retail activity and present a report.

Step 1—learners are to be divided into 4 groups

Step 2—Each group is assigned with different task

- Group A—Greeting of customer and grooming of retailer
- Group B—Display and store arrangements
- Group C—Product Presentation and selling skills
- Group D—Packing and Billing Procedure

Step 3—Observation of the activities in the presence of the teacher

Step 4—Each group should prepare a report based on their observation

Step 5—Present the report in the class room and make necessary discussion.

2. Visit/use video of any shopping mall or super market and make a report on the activities of the shopping mall or super market. (Learners should be given inputs like nature of business unit, profile, purpose of visit, points to be noted etc. also prepare tools like interview schedule/questionnaire/checklist for data collection)

Step 1. Visit/use video of any shopping mall/super market in your locality.

Step 2. Make an informal conversation with the salesman or sales manager.

Step 3. Observe the important activities in the mall/shop.

Step 4. List the activities.

Step 5. Draw a chart on various activities performed in a retail store and present it in the class room.

3. Marketing Research “ A study on customer behavior towards organised retail and unorganized retail”. The objective of the study is to find out the consumer behavior towards organized (supermarkets/malls, hypermarkets, departmental stores etc) and unorganized (local kirana stores, weekly markets etc) retail stores in your locality and to find out the consumers satisfaction level from organized retail stores as well as unorganized retail stores .

Step 1. Learners should be divided in to four groups

Step 2 Prepare a questionnaire to collect data

Step 3 Ask each group to collect data from minimum 10 customer (including teachers/neighbours)

Step 4 Prepare a report in a standard format and present it in the class.

ASSESSMENT ACTIVITY

1. List out the importance of retailing under the given heads

Stake holders	Importance of retailing
Producer	1. 2. 3.
consumer	1 2 3
Society	1. 2. 3.

2. Complete the following table

SL NO	BASIS OF COMPARISON	Organised Retail	Unorganised Retail
1	Variety of items	Large	?
2	Size of outlet	?	Small
3	Number of employees	?	Limited
4	Capital requirement	Very high	?
5	Terms of employment	?	provisional
6	Organisation	corporate	?
7	Network	Vast and operates with branches	?

3. Visit any 5 different markets near to your locality and classify them as organized and unorganized

4. List out the features of the given retail format

Type of retail format	Features
Departmental Store	
Multiple Shop	
Super Market	
Hyper Market	
Shopping mall	

5. List out the important functions of a retailer.

6. From the following, identify duty and responsibility NOT relating to a retailer

- Stocking shelves with merchandise.
- Answering queries from customers.
- Reporting discrepancies and problems to the competitor.
- Giving advice and guidance on product selection to customers.
- Maintaining cash registers
- Dealing with customer refunds.
- Keeping the store tidy and clean, this includes hovering and mopping.
- Not responsible dealing with customer complaints.
- Working within established guidelines, particularly with brands.
- Attaching price tags to merchandise on the shop floor.

7. Name the product Mix Strategies in the given situations

1. A general store added Baby food in their product mix

2. A super market withdrawn Agarbathies of a particular company due to law demand
3. A hyper market added high prices branded rice of a leading company to their product mix along with low priced brand

8. List out the factors to be considered in selecting a suitable place Mix

9. Prepare a brief note on the recent developments in Indian Retail Sector

LIST OF ITEMS IN PORTFOLIO

- ❖ Visit Report on retail store
- ❖ Assignment Note on different types of retail format.
- ❖ Album presentation on different types of retail store
- ❖ Interview Report on duties and responsibilities of a retailer
- ❖ Comparative chart showing difference between manufacturer's marketing mix and retailers' marketing mix

UNIT 2. RETAIL STORE MANAGEMENT

INTRODUCTION

A Retail store management describes the management of total feel and look of the interior and exterior of a retail store. A well planned retail store layout allows a retailer to maximise the sales, but it depends on retailers understanding of the customers buying habits. Hence retail store management should be implemented in a planned manner.

The unit covers store location, layout, store design, visual merchandise display and functions of store associate.

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Retail store location Different locations of Retail store Skill to identify suitable location	3.2.1. Classify the different locations of retail store.	Discussion can be initiated by showing the images of some retail stores having different locations. Learners are required to comment on the differences in the locations of these retail stores. It can be concluded by mentioning the types of retail locations	Notes in the activity log
Factors affecting choice of store location <ul style="list-style-type: none"> • Analytical skill 	3.2.2 Identify the factors affecting choice of store location	A discussion can be initiated by examining the performance of different retail store located in different area of the same locality. Ask the learners to comment on the difference in performance. The discussion may be directed to the factors affecting choice of location.	Notes in the activity log
Store layout Different types of store layout <ul style="list-style-type: none"> • Designing skill 	3.2.3 Recognize the need and importance of store layout. 3.2.4. Design Different type of stores lay out	Arrange a visit in the nearby by retail store and ask the learner to observe how the goods are arranged and how the movement of consumers are taking place in the store. Ask the learner to present the layout of the retail store in a chart paper. In continuation of the above, present the images/videos of different retail layouts and ask them to categorize these layouts as grid layout, diagonal layout, mousetrap layout mixed floor plan , free flow layout loop layout and spine lay out.	Notes in the activity log Chart

<p>Visual merchandise displays</p> <p>Importance of store appearance, space management in a store</p> <p>Retail store planning and design</p> <ul style="list-style-type: none"> • Display skill 	<p>3.2.5. Recognize the importance of visual merchandise display in retail store</p> <p>3.2.6. Describe the elements of store planning and design</p>	<p>The learners are presented an image or video of properly designed retail store and ask them to commend how this arrangement benefits both the retailer and consumers. The discussion can be concluded by mentioning the importance of visual merchandising display in retail store</p>	<p>Notes in the activity log</p>
<p>Major functions of Store Associate</p> <p>Duties and responsibilities of a store associate</p>	<p>3.2.7 Identify the major functions of stores associate.</p>	<p>Arrange an interview with a retail store associate covering his functions, essential duties and responsibilities.</p>	<p>Report on interview.</p>

PRACTICAL ACTIVITIES

1. Compare the retail location strategy of two leading retail store in your city dealing in the same product category.

2. Understanding the role of store associate in different retail stores

Step 1 - Divide the class into four groups –Group A, Group B, Group C, Group D

Step 2 –Each group should perform a role play based on the topic “role of different store associate” in a jewellery/supermarket/motor cycle show room/footwear shop

Step 3 – other groups should watch the performance and express their opinion

Step 4 – make a document on it.

3. Design suitable lay out for the following retail stores

a)Foot wear shop b) Tile shop c) Jewellery shop d) Travelling agency.

4. MS Excel - Stores Sales Report (Quarterly)

Step 1 :Explain the major requirements in a Sales report of retail store, the learners to

note down the format and imaginary figures in notebook.

Step 2 :Open MS Excel and Prepare a Sales Report in standard form with formula (Formula is required to find out the last two columns (Total figure /Quarterly sales units and Amount)

Step 3 : Take a print out and attach in the practical record.

XYZ Reatils Private Limited, Trivandrum

Sales Report for the 1st Quarter -2016 (Section - Super Store)

Product	Brand	January		February		March		Total (Quarter)	
		In Units	In Amount	In Units	In Amount	In Units	In Amount	In Units	In Amount
Tea Bag	AVT	25	1250	10	250	25	1250	60	2750
	Red label	30	1500	30	1500	30	1500	90	4500
	Lipton	15	2500	15	2500	15	2500	45	7500
	Tata Tea	80	4000	80	4000	45	3000	205	11000
Tooth Paste	Colgate	100	2500	100	2500	50	1250	250	6250
	Close Up	125	2800	125	2800	125	2800	375	8400
	Sensodate	160	5000	200	4000	120	4000	480	13000
Milk Powder	Amul	80	8000	80	8000	70	7000	230	23000
Coconut Oil	Parachute	200	125000	125	125000	125	125000	450	375000
Health Drinks	Boost	45	5000	45	5000	45	5000	135	15000
	Complan	70	4000	80	8000	80	8000	230	20000
	Horlicks	88	10000	88	10000	75	7500	251	27500
Soft Drinks	Maza	90	10000	90	10000	90	10000	270	30000
	Mirinda	40	12000	75	22000	80	25000	195	59000
	Pepsi	25	10000	25	10000	100	100000	150	120000
	Fruti	100	10000	100	10000	100	10000	300	30000
Ice cream	Milma	100	20000	50	10000	50	10000	200	40000
Total		1373	233550	1318	235550	1225	323800	3916	792900

5. MS Excel - Incentive and Commission calculation using "IF clause" for Retail Selling staff.

Salesman Salary and Commission Statement for the month of

Salesman	Basic Pay	Sales made in Rs	Commission	Gross Salary
Rajesh Kumar	12000	275000		
Ajeesh Chandran	12000	175500		
Ashok Kumar	10000	70200		
Josekutty	8000	200055		
Athul Raj	8000	125000		
Krishna Priya	8000	223000		
Total				

Incentive/Commission Table

Above 200000	8% of Sales
150001-200000	7% of Sales
75000-150000	5% of Sales
Under 75000	0% of Sales

Step 1 : Ask the learners to note down the above statements in note book

Step 2 : Open MS Excel Window

Step 3 : Explain "If function" in calculating commission

Step 4 : Calculate total Commission and Gross salary with the help of formula,

=IF (C4>2,00,000,C4*0.08,IF(C4>1,50,000,C4*0.07,IF(C4>75000,C4*0.05,C4*0)))

Step 5 : Note down the steps in Practical Record.

(Hint. For calculating commission

=IF (C4>2,00,000,C4*0.08,IF(C4>1,50,000,C4*0.07,IF(C4>75000,C4*0.05,C4*0)))

For Gross Salary =SUM B4+D4)

6. Activity : MS Excel – Employee Sales Performance Report- Presentation – (Graph / Diagrams)

RK MOBILES LTD.

Quarterly Employee Sales Report -Jan-March 2016

Employee	January	February	March	Quarter
Rajesh	25000	50000	25000	100000
Lakshmanan	10000	25000	20000	55000
Vinod	0	20000	20000	40000
Ganesh	10000	10000	15000	35000
Thomas	5000	5000	40000	50000
Total Sales	50000	110000	120000	280000

Step 1. Ask the learners to note down the above statement in note book

Step 2 :Open Excel and enter the sales figures for the month of Jan, Feb and March

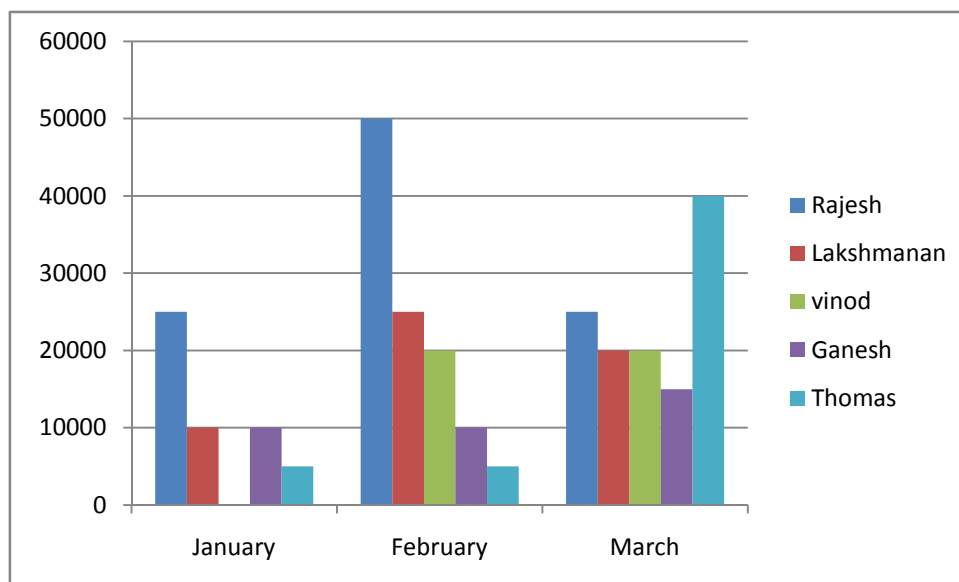
Step 3: Calculate the Quarterly Sales figure, Total Sales for each month and quarter

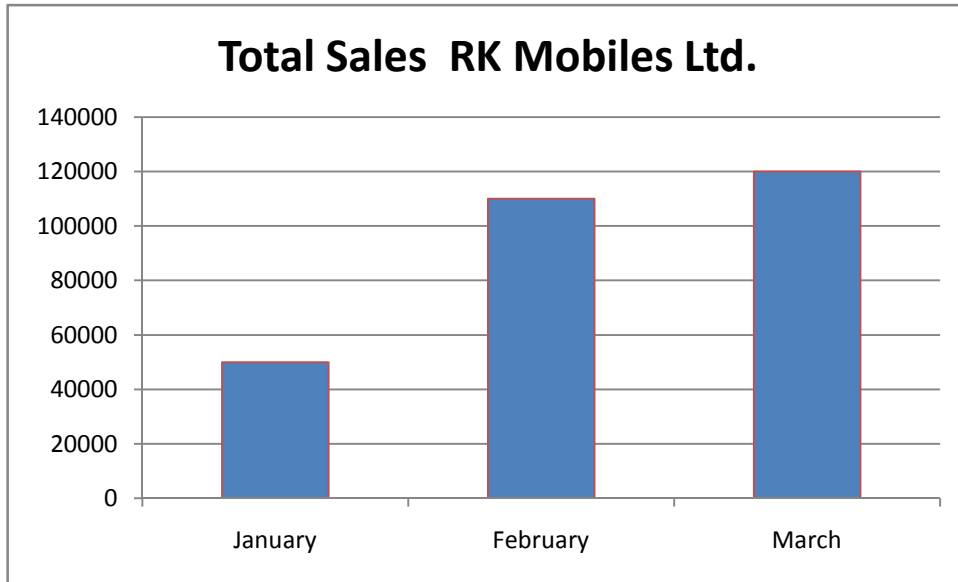
Step4: Prepare a graph / diagram using the above excel figures for clear presentation

for both RK Mobiles Ltd, and for each employee

Step 5 :Note down the steps in Practical Record.

Employee Sales Report -Jan-March16





7.Activity : Sales Forecasting in Retail Stores – Using Excel We can do the sales forecasting by using the formula and also using Graphical method. Using formula

Step 1 : Give the following Sales figures to the learners. Ask them to note down the figures in note book.

Year	Sales (Rs)
2010	250000
2011	275000
2012	200000
2013	255000
2014	300000
2015	325000
2016	340000
2017	

Step 2 : Ask the learners to open MS Excel and enter the values. as per the above table

Step 3 : Ask the earners to find out the forecasted sales for the year 2017
(using forecast function - =FORECAST(A9,B2:B8,A2:A8)

Graphical method

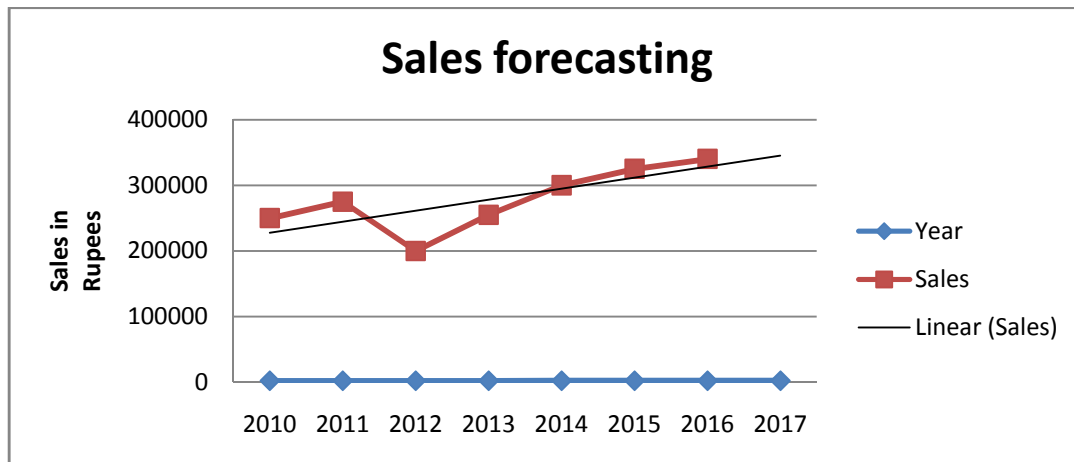
Step 1 : the the figure as per the table keeping 2017 figure blank.

Step 2 :Ask the earners to go to insert menu and draw Line chart by selecting the year and sales figures.

Step3: Click on the sales line and select the trend line

Step 4 :Draw linear trend line and get the forecasted sales figure. (Insert menu—Line graph—Right click —add Linear Line)

Step 5 :Note down the steps and process in practical record.



8.MS Excel - Identifying the stock whose date was expired

Stock report - showing expiry date

Product	Brand	No of Pieces	Expiry Date
Tea Bag	AVT	25	18-Jun-16
	Brooke Bond Red label	30	25-Jul-16
	Brooke Bond Lipton	15	30-Aug-16
	Tata Tea	80	30-Aug-16
Tooth Paste	Colgate	100	15-May-17
	Close Up	125	10-Jan-17
	Sensodate	160	12-May-17
Milk Powder	Amul	80	10-Sep-16
Coconut Oil	Parachute	125	11-Sep-16
Health Drinks	Boost	45	12-May-16
	Complan	80	13-Jul-16
	Horlicks	88	14-May-16
Soft Drinks	Maza	90	15-Jun-16
	Mirinda	75	16-Aug-16
	Pepsi	25	17-Aug-16
	Fruiti	100	18-Aug-16
Ice cream	Milma	100	19-Jun-16

Step 1 : Ask the learners to note down the above statement in Note book

Step 2 : Open MS Excel and Prepare a Stock Report as above

Step 3 : Ask the learners to identify the products which are expiring this week / month , expiring next month / after three months etc. using “conditional formatting menu”

Step 4 : Note down the procedure in the record book.

(Hint : Go to conditional formatting Menu on tool bar, Select Highlight Cell rule ---a Date occurring ---this week)

9. Activity : Prepare a design lay out of a Retail Store

Step 1 : Classify the learners into four batches and give various product lines (Foot wear / Food and Grocery / Cosmetics / Jewellery)

10. MS Excel - Sales Invoice Preparation

Step 1 : Explain the major requirements in a 'Sales Invoice' in retail sales

Step 2 : Give different products/ category with imaginary values to learners

Step 3 : Open MS Excel and Prepare a Sales Invoice in standard form (with VAT, Discounts etc.)

Step 4 : Take a print out and attach in the practical record.

ASSESSMENT ACTIVITIES.

1. Identify the factors affecting choice of store location
2. Classify different locations of retail stores
3. Prepare a chart showing different types of store layouts
4. List out the tips for store design.
5. Visit a nearby textile showroom, observe the store design and present it in the form of a chart.
6. List the duties and responsibilities of a store associate
7. List any 5 functions of a retail store associate

LIST OF ITEMS IN PORTFOLIO

- ❖ Visit Report on retail store
- ❖ Interview Report on functions, duties and responsibilities of store associate
- ❖ Album presentation on different types of retail store layout.

UNIT 3.RETAIL SELLING SKILLS

INTRODUCTION

Every organization realize somewhere on the ability of the salesperson to effectively sell their product or service. In today's market, where there is huge range of similar products, prospective customers are often confused by the many choices available to them. Customers need assistance before making a purchase decision. They requires more information about the product, a product demonstration even information on guarantees etc. Selling skills requires the effective input from employees to ensure that they do everything possible to make a sale. The employee should be aware of the importance of providing the customer with the information they require, handling objections and closing the sale.

The Retail Selling Skills focuses on the main aspects of selling skills, including:

- Personal Selling techniques
- Customer relations
- Handling Payment
- Patience
 - Communication skills
- Reliability
- Politeness
- Always well groomed and dressed
- Constant brand image and message portrayed
- Good knowledge of all products and services

In this unit retail selling skills, method of selling, and selling process are included.

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
<p>Methods of selling in retail</p> <p>Selling skills</p>	<p>3.3.1. Identify the methods of selling in retail</p>	<p>Through a brainstorming session, various methods of retail selling can be presented. The learners are classified into 4 groups and are allotted with different selling methods like direct sales, agency sales, consultative sales, consignment, electronic sales, vending machine, etc. and are asked to prepare an assignment on the looted topic.</p>	<p>Assignment</p>
<p>Basic retailing skills</p> <ul style="list-style-type: none"> • Personal selling technique • Customer relations • Handling payments • Patience • Communication skill • Reliability • Politeness • Well groomed and dressed • Constant brand image • Knowledge about product and service 	<p>3.3.2Apply the basic selling skills.</p>	<p>Visit the nearby retail store and observe how the retailer is dealing with his customer. Thereafter arrange a role play in the class room in connection with a sale in retail store.</p> <p>The teacher shall arrange an interview with a successful retailer in the locality with learners. The outcome will lead to the basic selling skills</p>	<p>Visit Report Interview report</p>

<p>Retail selling process</p> <p>Greeting skill</p> <p>Customer need analysis skill</p> <ul style="list-style-type: none"> • Presentation skill • Skill in handling objections 	<p>3.3.3. Recognize the necessity of pre sale preparations in retailing</p> <p>3.3.4. Identifies importance of receiving and greeting the customers</p> <p>3.3.5. Ascertain the needs of customer and arousing interest</p> <p>3.3.6. Identify the methods of product presentation</p> <p>3.3.7. Identify the different methods of handling objections</p> <p>3.3.8. Understand how to close the sales.</p>	<p>Present a video covering the selling process in a retail store and ask the learners to identify the various steps taken by the retailer to sell the product. In continuation of the video presentation, a role play should be arranged covering all the important selling steps</p>	<p>Notes in activity log</p> <p>Notes on role play.</p>
<p>Sales promotion activities in store</p> <p>Necessary support to accelerate sale of product</p> <ul style="list-style-type: none"> • Skill in selecting suitable sales promotion 	<p>3.3.9. Describe the various sales promotion activities</p>	<p>The topic can be introduced through an interactive discussion covering in store activities, point of purchase, trade incentives, direct promotion to customers, customer loyalty cards and learners are asked to present by way of an album.</p>	<p>Notes in the activity log</p> <p>Album</p>
<p>Customer Relation</p> <p>CRM and its importance</p> <p>Steps to improve customer relations</p> <p>Identify the means of customer support</p> <ul style="list-style-type: none"> • Skill in maintaining customer relations 	<p>3.3.10. Identify the importance of maintain good customer relations</p> <p>3.3.11. Apply the various means of customer support.</p>	<p>Arrange an interview with a customer care executive covering the areas of customer relationship, steps to improve CRM and means of customer support</p>	<p>Interview Notes.</p>
<p>Handling Customer Grievances :</p>	<p>3.3.12. Handle customer grievances.</p>	<p>Through an interactive discussion, the learners are asked to comment on the grievances</p>	<p>Notes in activity log</p> <p>Report on Case study</p>

<p>Rule for attending customer complaint</p> <p>Handling complaints through e mail</p> <p>Complaint handling mechanism</p> <ul style="list-style-type: none"> • Skill in handling customer grievances 		<p>that they faced during retail shopping. The discussion is continued with presentation on common types of grievance . This is followed by grouping of learners into four and each group is given a case study of how to handle customer grievances.</p>	
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PRACTICAL ACTIVITIES

1. **Welcoming the Customer** Divide the class in to four groups and give the topic “Suppose you are working as a Sales Officer in a Premium Life Style Retail shop dealing textiles” . Prepare a role play situation to welcome the customer
2. **Handling customer complaints** Suppose you are working as a Sales Executive in a retail shop dealing Smart phones. One of the customer has reported to the show room with a complaint the camera he has bought few days back is not working properly and picture clarity is very low. As a salesperson, how will you handle the situation
3. **Product presentation** – Class is divided in to four groups and each group is assigned different products- say Car / Mobile Phone / Motor cycle / Wrist Watch. Do product presentation in the class. (Use FAB Technique)
4. **Objection Handling** - Class is divided in to four groups and each group is assigned the following task: Ask the group to nominate a Sales person from each group and a customer. Give them different products say- LED TV / Furniture / Mobile Phone / Induction Cooker and different objections – like Price / Quality / Service / Out dated Model etc... and the ask the students to handle the different objections positively
5. **Sales Promotion** : Industrial Visit to collect information on Sales Promotion activities in retail industry: Divide the learners in to four different groups and assign four different

retail sectors and ask them to collect various method used by retail industry to increase the walk in and promote the sales. Prepare a report and present it in the class.

6. **MS Access** : Store data base using MS Access

7. **MS Access** : Invoicing and Billing using MS Access

(Hint : Step by step procedure of billing database and invoicing

This is a model of continues lab work using ms access

Students able to develop a proper billing software without cost for the firm , if he starts his own firm

Learn this content by the student through step by step procedure using different examples and finally prepare a report(in printed and spiral binding), it includes results of each point in the content.

Note that each point in the content is taking as an experiment. Once the experiment completed, take the print out and paste in record book

Contents

1 Create a New Database

2 Customer and Product Tables

2.1 Customer Table

2.1.1 Name the Customer Table

2.1.2 Save the Changes

2.1.3 Primary Key

2.1.4 Data Type

2.1.5 Index Fields

2.1.6 Add Remaining Customer Fields

2.1.7 Enter Customer Data

2.1.8 Print Customer Data

2.2 Product Table (collect bills from various retail outlet and identify different terms like MRP, tax rate, discount, total amt, product category, product item,unit of measure(kg.gram.no. unit , dozen, pair,etc)

2.2.1 Create Table

2.2.2 Defne Fields and Primary Key

2.2.3 Add Description and Price Fields

2.2.4 Add Products.

2.2.5 Print Product Data

3 Database Structure 6

- 3.1 Order and OrderLine Tables
 - 3.1.1 Create the Order table
 - 3.1.2 Add the Order Table Foreign key
 - 3.1.3 Save and Close the Order Table
 - 3.1.4 Create the OrderLine Table and Fields

- 3.2 Table Relations
 - 3.2.1 Print the Database Structure

4 The Invoice

- 4.1 Create the Invoice Form .
 - 4.1.1 Invoke the Form Wizard .
 - 4.1.2 Add the Fields .
 - 4.1.3 Add the Fields from the Order Table .
 - 4.1.4 Add the Fields from the Customer Table .
 - 4.1.5 Add the Fields from OrderLine and Product Tables
- 4.2 Edit OrderLinesSubform .
 - 4.2.1 Shorten Width of OrderLineFields .
 - 4.2.2 LineTotalCalculation .
 - 4.2.3 Order Subtotal Calculation .
 - 4.2.4 Display Subtotal Calculation with the Currency Format .

5 Enhance the Invoice

- 5.1 Shorten Blank Space on Invoice
- 5.2 Change Customer ID Label
- 5.3 Add Company Name to Top

6 Process an Invoice

- 6.1 Display the Invoice for Data Entry
- 6.2 Print the Invoice

7 Query the Database

8 Database Report

- 8.1 Grouping Variables
- 8.2 Calculate Totals)

8. Activity : Data Collection Collect the details of the various loyalty cards/vouchers/ schemes implemented by the big retail store in your locality like big bazaar, reliance fresh, More etc and make a report based on your findings and present the same in the class room.

ASSESSMENT ACTIVITE

1. List out common selling skills needed in retail industry
2. Prepare a chart showing the chronological order in retail selling process.
- 3.. Write a conversation between and salesman selling washing machine /television with a prospective customer
4. Write important tips for handling objections on the part of customer
5. Identify the various customer relation management techniques adopted by new generation bank situated near to your locality.
6. List out the rules to be kept in mind while handling customer grievances
7. List out the tips for handling customer complaints.
8. Complete the following table by listing the preparations to be made in connection with receiving and storing of good in a retail store.

Receiving of good	Storing of goods
1.....	1.....
2.....	2.....
3.....	3.....

9. Describe the billing procedure in a retail store
10. Collect the specimen of retail bills and present in the form of album

LIST OF ITEMS IN PORTFOLIO

- ❖ Visit Report on basic selling skills
- ❖ Assignment Note on methods of selling in retail
- ❖ Interview Report on retail selling skills and CRM
- ❖ Report on role play relating to retail selling process.
- ❖ Case Analysis Report on customer grievances

UNIT 4.HEALTH SAETY AND HYGIENE PRACTICES IN RETAIL

INTRODUCTION

Health and safety of people are important aspects for an organization's smooth and effective functioning. Accident free environment and safe performance are the most needed things of a retail store. It can ensure health working conditions for workers and smooth atmosphere for customers. This unit deals with different health care activities in retail organization and skills for personal grooming.. It also deals with hazards that may occur at the work place and the relevant health and safety requirements

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
<p>The importance of Hygiene in retail store</p> <p>Health care activities in retail store</p> <ul style="list-style-type: none"> • Skill in organizing health and hygiene measures 	<p>3.4.1 Describe the importance of maintaining hygienic conditions in retail store</p> <p>3.4.3.. Describe the health care activities and health care rights in retail organizations</p>	<p>Visit a nearby retail super market/hyper market and observe what are the hygiene and health care measures implemented in the market. The learners may be asked to identify the shortfalls if any on the part of sales man or the retailer in implementing these measures.</p> <p>Present a video covering the steps taken in the leading mall in the area of health care and Hygiene followed by a discussion about the hygiene and healthcare activities required</p>	<p>Activity log</p> <p>Report on visit</p>
<p>Personal Grooming</p>	<p>3.4.4. Describe the skills required for personal grooming</p> <p>3.4.5.. List out the grooming tips for retailers</p>	<p>Visit a hyper market or super market and observe the steps taken for improving the appearance and image of the retailer/Salesman.</p> <p>Arrange an interview with a successful retailer to identify the skill required for personal grooming</p>	<p>Visit report</p> <p>Interview report</p>
<p>Hazards and accidents at work place</p> <p>Safety measures at workplace</p> <ul style="list-style-type: none"> • Skill to prevent 	<p>3.4.6. Describe the potential hazards and accidents at work place</p> <p>3.4.7. Practice safety measures and tips to control hazards and accidents</p>	<p>Distribute paper cuttings covering the accidents and hazards in workplace (Eg. Robbery, fire, breakdown handling money etc) and initiate a discussion how to prevent these accidents and contingencies</p> <p>Present a video covering the accidents and hazards in workplace followed by a</p>	<p>Notes in the activity log.</p>

hazards		discussion on the preventive measures.	
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PRACTICAL ACTIVITIES

1. Activity : Market study - Topic “Identify the different functions performed in the retail store on hygiene and safety measures “

- Step 1 : Divide the class in to four groups and assign the task
- Step 2 : Prepare a suitable interview schedule
- Step 3 : Arrange the visits and interaction with the executive in charge of health and Hygiene
- Step 4 : Collect data using interview schedule
- Step 5 : Prepare a report and present the findings

2. Activity : Presentation and Discussion on Grooming

- Step 1 : Classify the class in to four batches
- Step 2 : The learners are presented with the different pictures showing good and bad grooming situations with the help of ICT
- Step 3 : Ask the learners to select the best, good bad and worst pictures and ask to note down the points they have noted down in each picture
- Step 4 : Prepare a note on the Practical Record Book

3. Activity : Discussion and Presentation – Etiquettes- Personality

- Step 1 : Classify the class in to four batches
- Step 2 : Presents the different Do’s and Don’ts in dress code for both men and women
- Step 3 : Ask the students to classify and make a table as follows

Men		Women	
Dos	Donts	Dos	Donts
Ironed Shirt	T Shirt	Ironed saree/salwar	Casual wear
Ironed formal shirt	Bell Bottom / Low	Plain/ Simple	Fancy Design
Belt-Black/Brown	waist pants	Matching Acessory	Denim
Simple Buck	Artistic Belts / Bucks		
Tie-simple	Denim		
Wrist watch- Leather strap	Wrist watch-fancy	Simple glasses	Sunglasses
Simple glasses	Bracelets	Ear rings-One stud	Dangling ear rings
Office Shoes- Black/Brown	Sunglasses	Chain Simple design	Leggings
Wear name tag on - right side	Sports shoes	Closed shoes	
	Slippers	polishes and neat	

4. Activity : Discussion and Presentation – A Positive Impression

Step 1 : Divide the class in to four groups. Each group has to nominate 2 people. Ask each person to write the qualities of their friends which have impressed them or unimpressed them.

Step 2 : Give the parameters of evaluation to the rest.

Step 3 : Ask the learners to present the points they have noted down i.e. both the qualities impressed and unimpressed.

Step 3 : Ask all the remaining learners to evaluate the participants based on the following parameters

- ❖ Stand straight and present
- ❖ Look at the face of the people while speaking to them
- ❖ Genuine smile

- ❖ Dress according to the norms/standards
- ❖ Organise your possession / bag / Presentation etc
- ❖ Be alert and never lazy or sloppy
- ❖ Be punctual and respect all
- ❖ Never share your personal problems to the wrong crowd
- ❖ Respect people's personal space

5. Activity – Case Analysis and Group Discussion on Positive Character

A Bank Manager hands over an amount of fifty lakh rupees each to two Clerks Mr.Ananth and Mr.Keshav to remit in the RBI. Mr.Anand runs away with the money and Mr Keshav had a mild accident on the way to bank, yet he remits the money before hospitalised . On hearing the news the Assistant Manager immediately informed the Police and shouts at Mr.Anand, blaming him for the accident, where as the Branch Manager congratulated him.

- Critically evaluate the clerks and Manager on their actions
- Character and Quality of clerks and Manager

Points :Trust worthy / loyalty / Responsibility / Caring / Consideration / Respect)

Assessment activities

1. Visit a nearby supermarket and present a report on Health Hygiene and safety Practices.
2. List out the major areas which should be taken care of in relation to personal grooming.
3. Draft a report on common hazards take place in a retail store.

LIST OF ITEMS IN PORTFOLIO

- ❖ Visit Report on health care measures implemented in a retail store
- ❖ Interview Report on personal grooming
- ❖ Album presentation on different types of hazards

UNIT 5

NON STORE RETAILING

INTRODUCTION

Non-store retailing is the selling of goods and services outside the confines of a retail facility. It is a generic term describing retailing taking place outside of shops and stores. In this era of rapid globalization, the online form of retailing has emerged as a strong tool to sell products, directly to the customers, and is growing much quickly. As anyone with a computer or Smartphone can attest, online retailing is by now pervasive, penetrating every demographic group and retail segment to varying degrees. e-retailing can be attributed to new forms of goods and services with no direct analogue in the physical retail sector. But for the most part, these internet-based sales are simply capturing market share of items that previously were sold either through catalogues over the phone or by traditional retailers in physical stores. In this unit e retailing , online purchase practices, various forms of e retailing and measures to prevent fraudulent transactions in e retailing are dealt with.



UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
e-retailing Advantages and Disadvantages of e-retailing	3.5.1..Explain the meaning and importance of e retailing 3.5.2.Explain the advantages and short coming of e retailing	Present a success story of leading online retail firm. followed by a discussion on the emergence of e retailing and advantages and disadvantages	Notes in activity log
Factors contribute to success of e-retailing	3.5.3. Identify success factors for e retailing	Demonstrate an online shopping site and go through various facilities like search engine optimization , site management, shopping cart, payment options, security system, etc . followed by a discussion leading to the success of factors for e retailing	Notes in the activity log

<p>Telemarketing Advantages and Disadvantages</p> <p>Call centre operations</p> <ul style="list-style-type: none"> • Telemarketing skill 	<p>3.5.4. Explain the concept advantages and shortcoming of tele marketing</p> <p>3.5.5. Recognize the call centre operations</p>	<p>Arrange an interview with a call centre executive to cover the telemarketing and call centre operation</p>	<p>Report on interview</p>
<p>Online purchase practices and Methods of payments</p> <ul style="list-style-type: none"> • Skill in online purchase 	<p>3.5.6. Internalize online purchase practice</p> <p>3.5.7. Understand online payment system</p>	<p>Visit an online shopping site and demonstrate the purchase procedure and online payment system. Also present a flow chart on online purchase procedure.</p>	<p>Notes on activity log</p> <p>Flow chart on online purchase procedure</p>
<p>Television home shopping & Vending machine retailing.</p> <ul style="list-style-type: none"> • Skill in e retailing 	<p>3.5.8. Understand television home shopping and vending machine retailing</p>	<p>Video presentation on vending machine operation and demonstrate television home shopping</p>	<p>Notes in activity log</p>

PRACTICAL ACTIVITIES

1. Activity : Familiarising E Stores and steps involved in on line purchasing

Divide the class in to six to eight batches and assign four different products to the group. Ask them to visit various E Tailing websites and do the purchasing process. Make a report based on your experience and present it in the class room.

2. Activity : E Store - Web page designing

Design an online shopping web site with the help of html with name of the firm, address , logo, products offered with pictures, its prices , mode of payment , features, promotions like offers, discount etc

3.Activity : Marketing Research

“ A study on customer behaviour towards Purchase through Online shopping sites”.
The objective of the study is to find out the consumer behaviour towards Online shopping sites, trends , safety concern etc ”

Step 1 . learners s can be divided in to four groups

Step 2 Prepare a questionnaire to collect data

Step 3 Ask each group to collect data from minimum 10 sample customer (including teachers/neighbours - (The survey can be conducted with the teachers of the school / neighbours)

Step 4 Prepare a report in standard format and present it in the class

4..Activity – Role Play (Telephone Etiquettes)

Learners can play conversation over phone while their friends observe and correct the mistakes.

- Answering calls - Friendly tone- “Please”
- Speak clearly- No chewing / Hold speaker away from mouth
- Thank and greet appropriately
- Avoid slang terms
- Be polite and pleasant while answering
- Avoid cell phone while attending official calls

Assessment Activities

1. Draft a report in relation to the emerging trends in e-tailing.
2. Describe the procedure of telemarketing.
3. Make report on the television home shopping
4. List out the products that can be purchased through vending machine.

LIST OF ITEMS IN PORTFOLIO

- ❖ Interview Report on telemarketing and call centre operation.
- ❖ Flow chart on online purchase procedure

Extended activity:-

1. A Case study based on Indian retail Industry.
2. Mini Project to understand the retail consumer behaviour

MODULE 4

MARKETING OF FINANCIAL SERVICE

OVERVIEW

India has a diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial service firms and the entry of new entities in to the market. Indian economy is on the verge of a roll makes it an attractive and ideal destination for foreign investment. The size of middle income group in India is several times bigger than the population of a developed country and they are looking for new alternative opportunities to invest their money. Making all these investors active in the market itself will be a great possibility for increasing the revenue of entrepreneurs. The financial services sector has been an important contributor to the country's Gross Domestic Product (GDP). Energetic and ambitious individuals are motivated to excel in a career in finance sector due to its high prospects and lucrative monetary incentives in these fields.

The financial markets across the globe are getting tightly integrated and complex as well as seamlessly fluid. Hence, it is important that marketing professionals who want to have a booming career in finance sector must be duly equipped with the expertise of various marketing processes and knowledge of numerous areas within the market. The sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives institutions, pension funds, mutual funds and other smaller financial entities. Financial service providers today should have a clear idea about all the financial products and its advantages over each other for providing the best service to their clients, in order to gain a competitive edge in the market place and also to differentiate their services over their contenders. An individual seeking a career in finance sector must be highly geared in keeping up with the times and well versed in numerous technological advancements in these areas. Such areas of employment and business are detailed in this module.

UNIT 1. FINANCIAL SYSTEM AND FINANCIAL MARKETS

The study of finance is as old as civilized human life. The word finance is derived from the Latin term ‘fini’ which means money. Finance is seemed to be the art of raising and spending money. The financial system forms an important part of any economy. It acts as a link between the producers and users of financial services. It includes the ways in which business men, investors, and families handle their money to meet short term and long term goals . It also includes a study of financial markets and institutions. The main objective of this unit is to familiarize financial system and its components

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Savings and investments Short term and long term investment options Meaning and participants of financial system. <ul style="list-style-type: none"> • Skill in investment 	4.1.1. Identify the need for investment. 4.1.2. Recognize long term and short term investment avenues. 4.1.3. Understand the concept of financial system. 4.1.4. Identify the important instruments in financial system.	Details of investments of parents of the learners collected through a questionnaire. Followed by a discussion and a presentation on different investment avenues available. Learners are directed to collect information from news paper and internet about the participants of financial system and present	1. Activity log 2. Report on collection and presentation.

selection		it in the class .	
Financial market, functions and its classifications.	4.1.5. Identify financial markets and its functions. 4.1.6. Classify financial systems.	A paper cutting on the Indian economy or any actions of RBI is presented in the class and is followed by a discussion on financial markets and functions.	Activity log
Money market instruments <ul style="list-style-type: none"> • Skill in using money market instruments 	4.1.7. Recognize Money market and its instruments.	A quiz is conducted in the class to assess the awareness of the learners about the bank and other financial institutions . It is followed by a presentation on different money market instruments.	Notes in the activity log
Capital market, BSE,NSE,SENSEX, NIFTY,SEBI, RBI <ul style="list-style-type: none"> • Analytical skill • Decision making skill 	4.1.8. Describe Capital market. 4.1.9. Identify the role of SEBI and RBI in financial market. 4.1.10. Describe the role of BSE and NSE. 4.1.11. Recognize the concept of Sensex and Nifty.	An interactive discussion on capital market after recalling learner’s knowledge regarding share, debenture, stock exchange, joint stock company etc. In continuation to the discussion, a paper is presented in the class on SENSEX and NIFTY	Activity log Assignment Note on SENSEX and NIFTY Comparative chart on money market and capital market

		<p>indices and a discussion is conducted on Securities market and its participants. The learners are directed to make a note on SENSEX, NIFTY, RBI and SEBI.</p>	
<p>International market, Domestic market</p> <ul style="list-style-type: none"> • 	<p>4.1.12. Describe International Market and Domestic Market</p>	<p>Interactive discussion on classification of the markets on the basis of domiciles leading to International market and Domestic market</p>	<p>Notes in Activity log</p>
<p>Meaning and Importance of Financial Services</p>	<p>4.1.13. Identify the meaning and importance of Financial services.</p>	<p>A discussion on financial services can be initiated by mentioning new generation banking and insurance products leading to the meaning and importance of financial services.</p> <p>Ask the learners to list various financial services in the form of a chart</p>	<p>Notes in Activity log</p> <p>Chart display on financial services</p>

PRACTICAL ACTIVITIES

1. Make chart showing different elements of Financial System.

Step 1. Collect details of all elements of Financial System.

Step 2. Draw it in a chart paper .

Step 3. Make a presentation in the class

2. Make a chart showing different products in Financial Markets

Step 1. Collect details of instruments in Financial System.

Step 2. Draw it in a chart paper.

Step 3. Make a presentation in the class.

3. Make a diagram showing the movement of NIFTY and SENSEX for the last 10 days.

Step 1. Collect the details of price movements of NIFTY and SENSEX for the last 10 days from news paper and internet

Step 2. Enter the details in MS Excel and prepare a graph.

Assessment activities

1. List out the need for investment
2. Identify various long term and short term investment options available for a middle class family in Kerala
3. List out the Financial services available near to your locality
4. Prepare a note on the importance of stock exchanges in Indian economy.

LIST OF ITEMS IN PORTFOLIO

- ❖ Collection of participants of financial system
- ❖ Assignment Note on financial Instruments.
- ❖ Comparative chart showing difference between money market and capital market
- ❖ Chart on financial services.

UNIT 2.MARKETING OF BANKING AND INSURANCE PRODUCTS.

Introduction

The liberalization of Indian economy has changed the face of modern banking in India. From the status of a place to safely keep money and to borrow money, the banks are now changed to the level of banking super market, that offer wide variety of banking products. With the spread of new generation banks, which are aggressively selling loan products, the shift of importance was changed from deposits to loans, and the present day thinking is, deposits take away money, where as loans bring in money. The banks find it easier to appoint Direct Sales Associates to sell loan products, since these DSAs have got better and easier access to retail consumers and dealers. This offers people with entrepreneurial attitude to enter this area of selling loans for commission.

Along with that the opening up of Insurance sector has created new business and employment opportunities in the sector.

This chapter deals with various bank and insurance products that are available for marketing activity to Direct Sales Associates, as an excellent avenue for self business to start with.

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Opportunities in Banking products. <ul style="list-style-type: none"> • Skill in marketing of banking products 	4.2.1. Identify the opportunities in marketing of various Banking instruments.	The learners are asked to collect the advertisements of different types of loans. It is presented in the class for discussion. During the discussion, the business opportunities in the sales of loans is also briefed to the learners	Discussion note and album on different type of loans
Life Insurance products and its marketing Skill in marketing of life insurance products	4.2.2. Identify the important life insurance products and the scope of marketing.	An interview is arranged with a Development Officer or agent of LIC. The learners will acquire knowledge on different insurance products and	Interview report.

		earning opportunity in that field.	
General Insurance products and its marketing Skill marketing of general Insurance Products	4.2.3. Identify the importance of different General insurance products and the scope of marketing.	A visit to a local general insurance company is arranged. The learners interact with the development officer and get knowledge on the different products offered to cover different risks. The learners submit a report.	Interview report.
Customer Interaction cycle. (Practical only)	4.2.4. Practice different stages of interaction with the customers.	Presents a video incorporating various stages in customer interaction followed by a discussion on pre interaction, interaction and post interaction techniques. Conduct a role play on customer interaction	Notes on activity log. Report of role play

PRACTICAL ACTIVITIES

1. Make an Album showing different insurance products advertisements and brochures

Step 1. Learners collect advertisements and brochures of the insurance products

Step 2. An album is prepared and presented in the class.

2. Interview with the leader of a Self Help group or micro finance group.

Step 1. The leader of a Self Help group or micro finance group is invited to the class.

Step 2. The learners come prepared and ask questions, and answers recorded.

Step 3. The learners prepare a report.

3. Activity : Group Exercise - Prospecting (Bank)

Step 1 : Divide the class into four groups and give the topic “ Suppose you are working as Executives in a leading bank. In order to generate new customers (for various products assets and liabilities) suggest few strategies you will be using for generating new customers

Step 2 : Group discuss the matter and note down the points

Step 3 : Group leader present the strategies

Step 4 : Conclude the session

- 4..Activity : Group Exercise - Prospecting (Insurance Company)

Step 1 : Divide the class into four groups and give a topic “ Suppose you are working as Executives in a leading Insurance Company. In order to generate new customers (for various life and medical products) suggest few strategies you will be using for generating new customers

Step 2 : Group discuss the matter and note down the points

Step 3 : Group leader present the strategies

Step 4 : Conclude the session

5. Activity : Role Play (Handling Customer Complaint by Front office Executive in a bank)
You are a customer of XYZ bank, while using ATM yesterday, the amount has not been dispensed by ATM but amount has been debited to the Account “ The customer is shouting and complaining to Front Office Executive. The Executive has to handle the situation

- Step 1 : Divide the class in to four groups and identify group leaders
- Step 2 : Appoint a learner as customer and other as Front office Executive
- Step 3 : Give the topic and give preliminary inputs. The team can sit together and discuss the dialogues and strategies
- Step 4 : Front office Executive Probe and find out the exact problem

6.Activity : Sales Presentation using PPT /Leaflets

You are working as an Executive in a leading new generation bank dealing different products. As a part of generating new customers for the bank, you have got an appointment to meet all teachers of a Government Engineering College , Trivandrum. You are requested to present the features of your product by using PPT.

- Step 1 :Divide the class in to four groups and assign four different products (Loans – Mortgage Loan, Car Loans , Educational etc. Deposits , Insurance Products)
- Step 2 : Prepare the features of the product by each team (Provide an imaginary name to bank / Product- if its Mortgage loan - interest rate, features, comparison with other banks, present benefits , documents required etc)
- Step 3 : Presentation by Team Leaders preferably using PPT (Weightage would be given to the grooming and presentation skills and not on data)

7.Activity : Interview with a Manager or an Executive of a leading bank

(objective of the study is to collect information on various products the bank offers and skills and qualities required by bank Officers).

- Step 1. Prepare a suitable questionnaire/interview schedule.
- Step 2. The programme starts with a welcome note by a Learner. The student introduces the Manager.
- Step 3.The Manager talks about the skills and qualities required by an Executive in a Bank.
- Step 4. Interaction between learner and the Manager.
- Step 5. Learners should note down the points.
- Step 6.Learners should present the skills and qualities using ICT.

8.Insurance Agent Commission Calculation using MS Excel

- Step 1: Ask the learners to note down the following statement in note book
- Step 2: Open Excel Programme and calculate the amount for blank columns using formula.

Step 3: Note down the steps and process in record book.

Sales and Commission Statement of Insurance Agents for the Month of March - 2016

Development Manager : Mr. Jinu Thomas

Name of Agent	Life Insurance			Health- Mediciclaim			Commission Life Insurance	Commission Health Mediciclaim	Total Commission
	Number of Sales	Total Policy Amount	Total Premium Amount	Number of Sales	Total Policy Amount	Total Premium Amount			
Aun Kumar	25	2500000	50000	29	150000	150000			
Salim	35	2000000	28000	30	160000	160000			
Abdullah	15	1200000	9000	60	325000	325000			
Mohan	20	1800000	30000	30	280000	280000			
Manikandan	11	1000000	24000	35	390000	390000			
Mathew Thomas	8	3000000	27000	50	500000	500000			
Sivaprasad	16	2500000	260000	40	350000	350000			
Total									

Commission Rates

Life Insurance Policies	0.5 % of Total Policy Amount and 10% Premium Amount collected in the month
Health-Mediciclaim Policies	5% of Total Premium Amount in the concerned month

Assessment Activities

1. List out the banking products available in your locality
2. Prepare a note on the banking services like debit card, credit card, net banking and mobile banking.
3. Name the items that can be covered under general insurance.
4. List out the qualifications required to become an insurance agent

LIST OF ITEMS IN PORTFOLIO

- ❖ Album on types of loans
- ❖ Interview report on insurance marketing.
- ❖ Report on role play relating customer interaction.
- ❖ Comparative chart showing difference between credit card and debit card.

UNIT 3.EMERGING OPPORTUNITIES IN FINANCIAL SERVICE SECTOR.

INTRODUCTION

Financial Service sector is the latest and fastest developing area of business in India. Equity and related products have got very little penetration in a country with a billion population and 30 crore middle class. The average Indians still believe in traditional products such as bank deposits and insurance. But with the technological growth, and industrialization, the new generation investors are seeking newer investment avenues with higher returns, the share trading firms acts as a super market for financial products. This chapter deals with important emerging opportunities in the new sectors of finance.

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Share Trading business products and operations <ul style="list-style-type: none"> • Skill in share trading • Skill in currency trading 	4.3.1 Understand the concept of share trading business. 4.3.2 Identify different products marketed by a share trading firm. 4.3.3 Identify the concept of various share trading operations. 4.3.4 Understand the concept of day trading and delivery 4.3.4 Describe the products ETF, commodity trading, Forex trading.	A visit is arranged to a nearby share trading franchisee. This shall be done after giving an idea about the business to the learners. The learners interact with the manager of that firm. They acquire knowledge about the share trading business, operations and products dealt by the firm.	Report of visit Notes in activity log.
Portfolio Management Services (PMS) <ul style="list-style-type: none"> • skill in selling PMS 	4.3.5 Identify various Portfolio Management Services.	A case study on a leading Investor in Stocks is presented in the class and learners acquire knowledge on PMS. The website of many PMS companies are shown in the class. It is followed by discussion.	Activity log. Case analysis report

<p>Wealth Management through different types of Mutual Funds</p> <ul style="list-style-type: none"> • Consultancy skill in wealth management 	<p>4.3.6 Recognize the role of mutual fund in wealth management.</p> <p>4.3.7 Identify various types of mutual funds</p> <p>4.3.8 Compare returns of different funds</p> <p>4.3.9 Understand the concept of One time investment, SIP, NAV</p>	<p>An interactive discussion is initiated on mutual fund and its benefits. A chart showing the performance of leading mutual funds is presented to get an idea about Wealth management through mutual funds.</p>	<p>Notes in activity log</p> <p>Chart on performance of Mutual fund.</p>
<p>Marketable Non Banking Financial Companies Products</p> <ul style="list-style-type: none"> • Selling skill in NBFC products. 	<p>4.3.10 Identify retail NBFC products</p>	<p>Paper cuttings of Non-banking products are presented to get an idea about various Non banking products. A discussion can be continued with the details of NBFC products and their marketing opportunities.</p>	<p>Notes in activity log</p>
<p>Postal departmental products</p> <ul style="list-style-type: none"> • Selling skill in post office products 	<p>4.3.11. Identify postal department products and its marketability.</p>	<p>A personal interaction should be arranged with postal agents to discuss about various postal products such as RD, PLI etc.</p>	<p>Interview report</p>

<p>Opportunities in Chitty marketing</p>	<p>4.3.12. Identify the opportunities in Chitty marketing</p>	<p>A personal interaction should be arranged with KSFE manager to discuss about various chitty products system and the earning opportunity in chitty canvassing .</p>	<p>Interview report</p>
<p>Role of collection agent</p> <ul style="list-style-type: none"> • Selling skill in Chitty canvassing 	<p>4.3.13. Recognize the role of collection agents</p>	<p>An interview with a collection agent to identify his roles and responsibilities.</p>	<p>Interview report</p>

PRACTICAL ACTIVITIES

1. Activity : Interview / Personal Interaction

(Objective of the activity: Learners should familiarize about KSFE, chitti , canvassing chitti and its earning opportunities).

- Step 1 : Invite the Manager of nearest KSFE Branch to the class.
- Step 2 : Collect data from the invitee by using interview schedule /questionnaire
- Step 3 : Note down the points in Practical Record Book.

2. Activity : Interview / Personal Interaction

Interview with a post department officer and a Mahila Pradhan Agent to give learners details about post office products, earnings of selling it, and sales experience.

(Objective of the activity : : Learners should familiarize about Post office Products, earning, and its earning opportunities).

- Step 1 : Invite the Manager / Agent of nearest Post Office to the class.
- Step 2 : Collect data from the invitee by using interview schedule /questionnaire
- Step 3 : Note down the points in Practical Record Book.

3. Activity : Stock Market game-Delivery holding- SENSEX investing from Monday to Friday.

- Step 1. : Divide the class into groups, on Monday.
- Step 2. : Each group is assumed to be given Rs. 1,00,000 each.
- Step 3. : The groups are shown the last trading day price of all the SENSEX shares. For this purpose the page of sensex details of Saturday newspaper must to be brought to the class
- Step 4. : The groups are asked to invest the money in different shares and in different number, and to keep balance in cash.
- Step 5. : The price of the holdings and net value is recorded in a book.
- Step 6. : Next day, the teacher brings the Monday newspaper page on sensex. The last day price change is discussed and students find the value of their holdings went up or went down. Learners are allowed to sell or buy their shares, but only with

the previous day assets. No more money is given.

Step 7. : This activity is continued till Friday. On Friday, the closing prices of Friday is discussed and the group with biggest value is the winner and least value is the loser.

4. Activity : Stock Market game-intraday operations- with the help of internet.

Step 1. Teacher shows the movement of SENSEX using internet and LCD Projector.

Step 2. Learners are given imaginary Rs 10,000 cash. Students buy shares and sell seeing the price movements and it is recorded in a book.

Step 3. Those learner whose value is highest is the winner.

5. Activity : Interview / Personal Interaction with a manager of share trading company to give the learners details about share trading business.

(objective of the study is to collect information on stock market, share trading. skills and qualities required etc).

Step 1. Prepare a suitable questionnaire/interview schedule.

Step 2. The programme starts with a welcome note by a learner .

Step 3. The Manager talks about the skills required in share trading business .

Step 4. Interaction between learner and the Manager.

Step 5. : Learners should note down the points.

Step 6. : Learners should present the skills using ICT.

6. Stock Market prediction game-

Step 1. Ask students to predict which of the SENSEX share will move up or downwards and it is recorded.

Step 2. At the end of the day, the price of that share is checked with SENSEX and it is recorded.

Step 3. Most accurate prediction is won.

7. Make a chart showing the rates of important Foreign currencies for a particular day.

Step 1. Collect the rate from internet.

Step 2. Prepare a chart and present it in the class.

(This activity shall be done by different groups at different days so that the learners can understand rate changes)

8. Gold ETF investment chart-Prepare a chart in excel , showing the value of investment in GOLD ETF for the last two year, if an investor has been investing Rs. 10,000 every month in gold for the last 24 months.

Step 1. Collect details of price of gold for the last two years in monthly wise or create an imaginary rate.

Step 2. Put the figure in excel sheet.

Step 3. Make the excel to allot grams of gold based on the price for each month for 24 months .

Step 4. Find how much grams totally allotted and what is its total current price.

Step 5. Find how much percentage net gain or lose happened to the investor.

9. Introduce online trading mock websites in the class to do mock trading to make students familiarizing with online trading.

10. Make a chart showing different types of Mutual Funds and list out a few in each of them.

Step 1. Collect details of mutual funds from internet or investment magazines.

Step 2 Put it in a chart and present it in the class.

11. Mutual Fund investment chart-Prepare a chart showing the value of investment in a particular Mutual fund for the last two year, if an investor has been investing putting Rs. 10,000 every month in mutual fund for the last 24 months in excel.

Step 1. Collect details of NAV of one unit of that mutual fund for the last two years in monthly wise or create an imaginary rate.

Step 2. Put the figure in excel sheet.

Step 3. Make the excel to allot units of funds based on the price for each month for 24 months .

Step 4. Find how much units totally allotted and what is its total current price.

Step 5. Find how much percentage net gain or lose happened to the investor.

12. Introduce moneycontrol.com and other financial investment advisory websites to the students

13. Make a chart showing different NBFC Products, its returns rate offered and rating by rating agencies.

Step 1. Collect details on the NBFC Products

Step 2.A chart is prepared and presented in the class.

14.Make a Album showing different NBFC Products advertisements.

Step 1. Collect advertisements on the NBFC Products

Step 2.An album is prepared and presented in the class.

Assessment Activities

1.Meet a person engaged in share trading business and identify the benefits that he is accruing from the business.

2.Name the major mutual funds available in the market.

3.Name the investment products available through post offices.

4.Explain the importance of money transfer business in Kerala context.

LIST OF ITEMS IN PORTFOLIO

- ❖ Visit Report on share trading firm.
- ❖ Case Analysis report on PMS
- ❖ Chart on performance of Mutual Funds
- ❖ Interview Report on postal department products, Chitty marketing and responsibility of collection agents

UNIT 4.FINANCIAL PLANNING & PORTFOLIO MANAGEMENT.

INTRODUCTION

Planning is the foundation of success in any activity. Since life expectancy is increasing in India, financial planning is very important for any person to gain self reliance to ensure the quality of life when he reaches a period of no income. Financial planning is needed for everyone. For attaining personal assets like a house or car and also to ensure the funding for kids education and marriage, everyone needs big fund that can be built by small savings over a long period of time. The sooner one person starts, better it is. If a person is spending all his income carelessly, at a time when he reaches his retirement, he will have to depend others for livelihood.

Many people plan to invest after making all the expenses. It will never happen. The favorable idea is to do the saving first and spent only the rest. This chapter introduces the importance and merits of financial planning to attain personal goals and also to reach a comfortable retirement life.

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Financial Planning <ul style="list-style-type: none"> • Planning skills 	4.4.1. Understand the concept and purpose of financial planning.	The learners are asked to prepare a wish list of two wheeler, Car and house they would be acquiring. Then they have to list out the expense and the year of acquisition. They must present, how much they need to save, to make it come true. It is followed by a discussion on financial planning concept and purpose.	Discussion Notes

Portfolio Management	4.4.2. Identify the concept and need for portfolio management for retail investor	An interview with an expert is arranged in the class and the learners get an idea about managing a diversified portfolio for meeting different needs of different time in future.	Interview report Notes in activity log
Planning for retirement, insurance and income tax savings <ul style="list-style-type: none"> • 	4.4.3. Create a financial plan of action with the purpose of retirement, insurance and income tax savings.	A case study on the need for planning of savings is presented in the class. It is followed by a seminar by an expert in the field, covering retirement, insurance and income tax savings.	Seminar report.

<p>Steps in financial planning process.</p> <ul style="list-style-type: none"> • Skill in financial Planning 	<p>4.4.4. Identify the steps in financial planning process.</p> <p>4.4.5 Understand the concept of establishing relationship with the client.</p> <p>4.4.6. Identify various techniques to gather client data.</p> <p>4.4.7. Identify the various methods to determine the goals and expectations of the client.</p> <p>4.4.8. Analyze client objectives</p> <p>4.4.9. Identify the need of the client and the financial situations</p>	<p>Learners are divided into four groups and each group is given a financial planning case study in Dhanam/Sampadyam to discuss. They present a power point presentation on the findings on the financial planning process in each case.</p>	<p>Report on the discussion.</p>
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PRACTICAL ACTIVITIES

1. Survey on the Financial Goals- Make a survey of different category of people of different age, and prepare an age wise information chart on short term and long term financial ambitions or goals. (Group activity)

Step 1. Prepare questionnaire to collect details of age and their immediate, short term and long term ambitions that can be achieved through financial ,means like, two wheeler, car, house etc.

Step2.Each group meet different category of people at some different locations and collect details and put it on a book in tabular statement.

Step 3.Put the data collected into agewise information on ambitions.

Step 4. Present the findings in the class.

2. Discuss a financial planning case study from *Sampadyam Magazine* in a group and present the advises of the financial planner in the class.

Step 1. Devide the class into groups

Step 2 Provide each group with Financial planning case **study**.

. Step 3.The group discuss the matter and present the analysis in the class.

3. Role Play on financial planning- A salaried person, in debt trap seeks the advice of the financial planner. Financial planner helps him to manage his income to save him.

Step 1. The teacher explains the concept.

Step 2. One learner plays the role of Financial Planer and the other one as help seeker.

Step 3. The financial planner collects details of his income and assets and gives advice to save him from debt trap.

4. Designing Portfolio for investor-Design a financial port folio for three persons who have monthly savings, Rs. 10000, Rs.25000, and Rs.1,00,000. There must be allocation for insurance, income tax, and long term savings for retirement.

Step 1. Allocate a particular percentage of savings for insurance.

Step 2. Allocate another percentage of savings for income tax as per tax slab.

5. **Activity: 1 Investment Amount calculation using Excel**

Mr. Ramesh aged 25 is a Software Engineer in a MNC in Technopark, Trivandrum. He is married and got an one year old baby girl. He is drawing a monthly gross salary of Rs.60000/- per month (Yearly salary Rs. 7,20000/-)

He is expecting her daughter's marriage after 20 years i.e by 2035 and expects to have a minimum of Rs. 30,00,000/- by then. He is investing Rs. 60, 000/- per year with a compounding interest rate 10% per annum.

As a financial planner kindly advice how much Mr. Ramesh will have at the end of 20 years in his account.

Step 1 : Explain to the learners the case situation and the meaning of compound interest

Step 2 : Ask the learners to make entries manually in the note book (Let them do manually for couple of years)

Step 3 : Once the learners are familiar with the compound interest, ask them to open MS Excel and prepare a statement as follows . (Column 3,4,5 with the help of formula)

Step 4 : As the learner to change the investment amount from 50000 per year to 25000 , 10000 and so on and analyse the savings.

Principal 60000

Interest 10%

Year	Sl No.	Principal	Interest	YOE Principal
2016	1	60000	6000	66000
2017	2	126000	12600	138600
2018	3	198600	19860	218460
2019	4	278460	27846	306306
2020	5	366306	36631	402937
2021	6	462937	46294	509230
2022	7	569230	56923	626153
2023	8	686153	68615	754769
2024	9	814769	81477	896245
2025	10	956245	95625	1051870
2026	11	1111870	111187	1223057
2027	12	1283057	128306	1411363

2028	13	1471363	147136	1618499
2029	14	1678499	167850	1846349
2030	15	1906349	190635	2096984
2031	16	2156984	215698	2372682
2032	17	2432682	243268	2675950
2033	18	2735950	273595	3009545
2034	19	3069545	306955	3376500
2035	20	3436500	343650	3780150

Assessment Activities

1. List out the events that may cause change in the financial goal of a person
2. Draw a chart showing the financial planning process.
3. Give reasons for retirement plan.
4. Name most popular income tax saving investment instruments .

LIST OF ITEMS IN PORTFOLIO

- ❖ Interview Report on Portfolio management.
- ❖ Seminar Report on financial planning process.
- ❖ Case Analysis report on Retirement Planning.

UNIT 5. PROFESSIONAL SELLING IN FINANCIAL SERVICE SECTOR

Introduction

In today's world of fierce competition, the salesman must be equipped with cutting edge competency to win the market over his counterparts. He would have to equipped himself with right skills to satisfy the customer to the maximum level for maintaining a long term mutually beneficial relationship . In the process he must chart out strategies to tackle the situation in a professional way to win the confidence of the customers . this chapter deals with techniques that would groom a salesman to do sales related activity in a professional way.

UNIT GRID

IDEA/CONCEPT /SKILLS	LEARNING OBJECTIVES	SUGGESTED ACTIVITIES	ASSESSMENT
Professional selling Importance of Professional selling <ul style="list-style-type: none"> • Interpersonal skill 	4.5.1. Identify the importance of professional selling. 4.5.2. Attain competency required to become a professional salesman. 4.5.3. Practice skills required for personal grooming.	Arrange an interview with the sales manager of new generation bank describing the need and importance of professional approach in selling and personal grooming	Report on interview

<p>Stress and time management for sales people</p> <ul style="list-style-type: none"> • Skill in managing time • Skill in managing stress 	<p>4.5.4. Recognise the importance of time management in professional selling</p> <p>4.5.5. Recognize the importance of stress management in professional selling</p>	<p>Present a video clipping in relation to time and stress management followed by a discussion on the importance of time and stress management in the sale of financial products .Also arrange a role play on stress management</p>	<p>Notes in the activity log.</p> <p>Report on role play.</p>
<p>Relationship management</p> <ul style="list-style-type: none"> • Skill in handling customers. 	<p>4.5.6. . Understand the concept and importance of Relationship management</p>	<p>Present a video clipping on relations and discuss how relationship can be maintained for business. It is followed by a discussion on concept and importance of relationship management.</p> <p>Arrange a role play in relationship management in a bank</p>	<p>Notes in the activity log.</p> <p>Report on Role play</p>
<p>Process of building and maintaining relationship</p> <ul style="list-style-type: none"> • Skill in lead generation 	<p>4.5.7. Identify the activities for lead generation.</p> <p>4.5.8. Identify the importance of follow up in lead generation</p>	<p>An interview should be arranged with a relationship manager of a new generation bank about the activities they are doing in building relationships.</p>	<p>Interview report</p> <p>Notes in the activity log</p>

<p>Team work</p> <p>Critical Thinking</p> <p>Negotiation tactics</p> <p>Presentation</p> <ul style="list-style-type: none"> • Negotiation skill • Presentation skill 	<p>4.5.9. . Understand the importance of teamwork in selling</p> <p>4.5.10. Critically analyze various situations in selling</p> <p>4.5.11. Understand how to negotiate.</p> <p>4.5.12. Recognize the importance of communication in product presentation</p>	<p>Present videos in relation to Team work, critical thinking, negotiation tactics presentation skill etc followed by a role play on the related topic</p>	<p>Notes in activity log</p> <p>Report of role play.</p>
<p>Professional etiquettes</p> <ul style="list-style-type: none"> • Communication skills 	<p>4.5.13. Understand professional etiquettes through practicing email etiquettes, Netiquettes, business meeting etiquettes,</p> <p>4.5.14. Understand the ethics in selling.</p>	<p>Present a case study describing the adverse effects as a result of not keeping the etiquettes and ethics followed by a discussion.</p>	<p>Notes in activity log</p> <p>Report on case study</p>

Customer service <ul style="list-style-type: none"> • Skill in handling customers 	4.5.15. Understand the importance of customer service during and after the sale.	A case study can be presented in relation to customer care activities of a banking concern followed by a discussion on the necessity of customer service in financial service	Notes in the activity log Discussion Notes.
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PRACTICAL ACTIVITIES

1. Prepare a list of activities that can be done to get the contact numbers of financial sound parties of your area to open an account for a bank.

Step 1. Learners discuss in group and prepare the list of activities.

2. Interview with a the Manager of a bank to discuss with you the techniques done by bank to do customer relationship..

Step 1. The manager is invited to the class.

Step 2. The learners come prepared and ask questions, and answers recorded.

Step 3. The learners prepare an Interview report.

3. Discussion on unethical activities in selling

Step 1. Divide the learners in group.

Step 2. Learners s discuss and record the discussion points

4. Prepare a chart showing different steps in the process of customer relationship marketing.

Step 1. Put the steps in chart paper and present it in the class.

5. Activity : Professional Etiquettes Business Letter Drafting (using MS Word)

“Standard & Express Bank“ One of the leading Multinational new generation bank , has opened a new branch at Technopark, Trivandrum. As an Executive in the bank you are requested to draft a letter informing the opening and various services you provide to major business people in Trivandrum. You are requested to draft a sample business letter.

Step 1 :Explains the requirements of a business letter

- Use Proper subject Line
- Say Please / Thank you where ever necessary
- Use Mr/Mrs/Ms properly

Step 2 : Ask the learners to open MS Word and prepare the letter

Step 3 : Attach the copy of Business letter in Practical record book.

6.Activity - Resume Preparation

(Objective : To Prepare Professional resume as per the latest standard and as per the job profile using MS Word / Pagemaker)

Step 1 : Give a notification inviting application for the post of Sales Offices in Bank/Insurance company clearly mentioning skills required and job profile

Step 2 : Ask all the learners to prepare their resume with a covering letter and submit (In MS Word / Page Maker)

Step 3 : Attach / Paste a copy of Resume and covering letter in the Practical Record book

7.Activity- Professional Etiquettes (E Mail)

Step 1 : As all the learners to create E Mail ID

Step 2 : Send “Birthday Greetings” to your friend

Step 3 : You could practice by sending single mail / more friends with and with out attachments

8.Activity – Professional Etiquettes (E-Mail)

Step 1 : Ask all the learners to create their Email ID

Step 2 : Ask all the learners to send their resume with a covering letter by Email

9. Activity – Mock Interview

(Objective: To Prepare the learners the steps and the parameters on which the candidates are evaluated at the time of interview)

Step 1 : Select 4 to 5 applications from the above list and inform the date and time of interview to the candidates

Step 2 : Teacher can act as the Interviewer. Parameters of evaluation if possible should be given to all the students in advance.

Step 3 : Evaluate the candidate in all aspects (Grooming / keeping documents, folders, entering the hall / greeting / seating / answering / positive attitude / leaving the hall etc)

Step 3 : Teacher should ask the viewers to make their comments on the performance of candidates on the parameters given

Step 4 : Conclude the session

Step 5 : Note down the major points in Record book.

10. Activity – Mock Interview

(To make more relaxed the learners can also be placed a interviewer and Teacher observing the actions of interviewer and candidate)

Steps : Follow the steps as in Activity 2

11. Activity – Group Discussion (Professional Etiquettes)

(Objective is to make familiar the students on Group Discussion as Selection Process)

Step 1 :Divide the students in to four batches and asked to nominate 2 students

Step 2 :Assign any debatable topic to the members and give 30 mts for preparation

Step 3 :After the presentation Teacher concludes the major criteria in evaluating group discussion

12. Activity – Role Paly (Hand shake)

Step 1 : Students can be arranged in to groups and asked to shake hands each other

Step 2 : Each student must be asked to write down or explain the peculiarities of the task and the type and appropriateness of the hand shake based on the checklist.

(Teachers can use images and videos of different forms of handshakes)

Checklist

- Both persons must stand up
- Good Eye contact- a mark up of respect and confidence

- Smile while shaking hands
- Ladies should preferably initiate shaking hands and never forced to do do
- Cordial hand shake ought to be firm and brief
- Shaking hands should be done while introducing or bidding farewell.

13.Activity 1 : Stress Management

- Your examination starts tomorrow. One of your cousin have planned to go for a trip to Ootty. Your parents are going to visit your sick grand mother. You have to buy some vegetables and couple of new pens for examination.
- Prioritize the actions:
- Step 1 : Divide the class in to four groups and assign the case
- Step 2 : Discuss the case for 15-20 minutes and ask to note down the solution
- Step 3 : Group leaders should present it in the class (while presenting they should justify the suggestions)

Activity 14 : Stress Management

- Suppose you are working as an Executive in a leading private sector insurance company. One day one Your boss has invited you to a dinner party. After the dinner the waiter accidently kept the bill near you. You are in short of money. How will you handle the situation
- Step 1 : Divide the class in to four groups and assign the case
- Step 2 : Discuss the case for 15 minutes and ask to note down the solution
- Step 3 : Group leaders should present it in the class (while presenting they should justify the suggestions)

Activity15 : Time Management

- Make a Time Table according to your daily routine. Allot specific time for each routine task.
- Step 1 : Divide the class in to four groups and assign the case
- Step 2 : Discuss the case for 15-20 minutes and ask to note down the solution
- Step 3 : Group leaders should present it in the class (while presenting they should justify the suggestions)

Activity 16 : Team work

- Suppose you are Organising an one day tour. Among the fifty students in the class, 3-4 students in your class have reported they can not afford the tour fee and couple of students are planning to withdraw due to health problem . As a class leader how will you handle the situation
- Step 1 : Divide the class in to four groups and assign the case
- Step 2 : Discuss the case for 15-20 minutes and ask to note down the solution
- Step 3 : Group leaders should present it in the class (while presenting they should justify the suggestions)

Assessment Activities

1. Explain the common professional selling techniques applicable for the sale of financial products.
2. Explain the customer relationship techniques adopted in a bank situated near to your locality.
3. Arrange an exhibition on time management with posters on the benefits of time management.
4. Make a poster incorporating email etiquettes and net etiquettes
5. Prepare a note on customer services experienced by you.

LIST OF ITEMS IN PORTFOLIO

- ❖ Interview Report on Professional approach in selling financial products and lead generation
- ❖ Report on role play in relation to stress management , team work , critical thinking , negotiation tactics and relationship management
- ❖ Report on case study on e mail etiquettes

Extended activity

1. A Case study based on Indian financial market.
2. Mini Project to understand the consumer behaviour of one financial product.

ON THE JOB TRAINING

On- the- Job Training Programs should be conducted in a structured manner with a training plan under the supervision and guidance of a experienced supervisor. This is the core area in the need to be enhanced for attaining effective skill competency. The department has to identify various industries near to each of the Institutions and make linkages with them for hands on experience continuously for different batches.

Industry awareness is one of the prime motives in the process of skill competency education. The transformation of skill in accordance with the sectors need to the new generation is a tedious task. The transaction process of skill can be imparted through the hands on experience. The real environment practice of modifying skill is possible only through the On-The- Job –Training.

- OJT should be conducted for a period of one month
- The students are free enough to choose their own skill areas for OJT, they are allowed to identify the OJT centres with the prior sanction of the Principal.
- Depending on the nature of the vocational course and the size of the OJT center, the number of students and batches must be formed. OJT should not be transformed to industrial visits.

ON THE JOB TRAINING CENTRES.

1	Malls & Big Bazars	9	Export marketing organizations	17	Courier agencies
2	Departmental stores	10	General Insurance company	18	Tourism and travel agencies
3	Telecommunication organizations	11	Tourism and travel agency	19	Retail shop establishments
4	Dairy development corporations	12	Packaging agencies	20	Consumer co-operative stores
5	Handloom development corporations	13	Cyber companies and internet cafes	21	Real estate Agents
6	Arts and crafts emporium	14	Fairs and exhibitions	22	Direct marketing organizations—Mail order houses, home shopping services , tele marketing
7	Advertisement agencies	15	DTP organizations	23	Export marketing organizations
8	Share brokers and investment agents	16	Market research organizations	24	Maintenance service organizations

Evaluation of on the job training

Evaluation of the various components of OJT is required to be done by adopting the following techniques

1.Observation:--Since the major emphasis of the OJT programme is on the development of performance skills, work habits and attitudes, observation technique is adopted for the assessment of the learner. The supervisor in consultation with the vocational teacher develop a rating sheet and record their observations on various criterions

2.Interview and viva:--Occasionally either the supervisor or the vocational teacher conducts one session with the students to assess their ability to communicate , their maturity self confidence , comprehension and the overall disposition

3. Reports:--The students should prepare a report to be examined by the supervisor and the vocational teacher for the job assigned to him and submit before the termination of the training

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