



Jagan Institute of Management Studies
3, Institutional Area, Sector-5, Rohini, Delhi-110085.

**POST GRADUATE DIPLOMA
IN
RETAIL MANAGEMENT (PGDM RM)**

- *Approved by AICTE, Min. of Education, Govt. of India*
- *Accredited by National Board of Accreditation (NBA) for excellence in quality*
- *Granted equivalence to MBA degree by Association of Indian Universities (AIU)*

BATCH 2024-26

PRE INDUCTION COURSE MATERIAL



JAGAN INSTITUTE OF MANAGEMENT STUDIES
*3, Institutional Area, Rohini, Sector-5,
Delhi -110085*



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Dear Students!

Welcome to PGDM RM Batch of 2024-26 at Jagan Institute of Management Studies, Rohini, Delhi.

With a legacy of more than 30 years of quality management education, we stand committed to provide consistent and high-quality learning environment blended with right mentoring, nurturing and coaching to ensure you a successful career.

The pre-induction module is a pre-cursor to the management life ahead designed by faculty members who will be teaching you. The module consists of readings, assignments, book recommendations on basics of Economics, Human Behavior, Marketing, Accounting and Finance, Statistics, Business Mathematics and Retail.

You are expected to plan your work with utmost sincerity, discipline and self-motivation and complete the pre-induction module in time. Read the instructions clearly for assignment submission on page 3.

We look forward to your engaging and enriching experience working on the modules. In case of any query you can write to us at anjali.khantwal@jimsindia.org / garima.tandon@jimsindia.org

Happy Learning!

Dr. R. K. Singh
Dean PGDM RM
JIMS Rohini Delhi



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Instruction for Submission

1. The assignments must be done separately for each course i.e. you have to write 5 different assignments.
2. Use only A-4 size sheet (ruled or plain) for typing or writing the assignment.
3. For typed assignment, Use MS Word, Times New Roman, Font size 12 and justified margin.
4. Use both side of the page.
5. The assignment submission date will be announced in the first week of July 2023.
6. There are separate guidelines for Economics submission mentioned within the subject assignment.



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ECONOMICS

Year 2024 is important for you and globally too! About 49% of the world population spanning more than 60 nations will vote this year making it *the election year*. Also, in March this year Nobel laureate, author and psychologist Daniel Kahneman passed away. His work integrated psychology and economics.

In context, write answers (50-100 words) to the following using your (human, not artificial) intelligence. You may explore more in/around the context as in each question using the openly accessible information sources such as newspapers, books, journals, magazines, World Wide Web.

1. Why are elections held?
2. Is deciding 'who to vote' a difficult decision? Why?
3. Why is the voter turnout always less than 100%?
4. If you decide to contest for an official position during your PGDM tenure, how would you campaign for your election? List at-least two points with sufficient reasoning.
5. What are the top three items of 'to-do-agenda' you expect your chosen MP to do immediately after oath-taking.
6. What are the chances that the things as you mentioned to answer Q5 (above) will be done? Why?



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BASIC ACCOUNTING AND FINANCE

Accounting and Finance are very relevant and useful courses in the PGDM curriculum. In any future role, as a manager, competitor, leader or financial analyst, a management student is required to be comfortable with analysing and interpreting financial statements. Managers in business organizations face several decision-making situations every day. In many cases, the accounting information that contains data has a direct effect on the decision-making process in long term. In order to do the interpretations and analysis of financial statements and to understand the impact of decision making on financial performance of an organisation, a management student must have the understanding of basic accounting and finance concepts. It is also crucial to understand that decisions are not taken in isolation, the developments in the economy specifically in the financial sector play an important role in taking rational decisions for the organisation. The following tasks will help you to move forward in that direction!

Reading and Learning

1. Objective: To enable students to understand and learn basics of accounting through online videos. You are required to go through the following video links for understanding the basics of accounting.
 - a. Basic Terminology used in accounting
 - <https://www.youtube.com/watch?v=WE6NZgwRMrY>
 - b. Classification of Accounts
 - www.youtube.com/watch?v=P31c7Itqu7k&list=RDCMUC245KWpR18cIkTzEsdV5WMw&index=3
 - c. Golden Rules of Accounts /Accounting Rules of Debit and Credit
 - www.youtube.com/watch?v=EBcjGWoxjDc&list=RDCMUC245KWpR18cIkTzEsdV5WMw&index=4
 - d. Journal, Ledger and Trial balance
 - <https://youtu.be/OROSNfygmjc>
 - e. Basics of Financial Statements
 - <https://www.youtube.com/watch?v=aA8nVYNonV4>

✓ MOOCs

You can pursue the following MOOC Course for better understanding of the module.
(Optional)

- Course Name: Basics of Accounting (Indian)

<https://www.udemy.com/course/basics-of-accounting-indian/>

- Course Name: Understand Banks & Financial Markets

<https://www.udemy.com/course/the-banking-fundamentals-course/?couponCode=ST2MT43024>

Assignment 1

Objective: To enable students to identify and understand various accounting events and important components in the financial statements.

You are required to study the given Financial Statements (Profit & Loss Account and Balance Sheet) of a company and provide the following information:

1. List of Current (Short Term) Assets and Long Term Assets
2. List of Current (Short Term) Liabilities and Long Term Liabilities
3. Amount of Revenue in the company.

Vertical Income Statement			
No.	Particulars	Amount (₹) (in '000)	
1.	Sales		16,000
2.	Less: Cost of goods sold		
	Raw materials consumed	7,800	
	Consumables	800	
	Direct labour	750	
	Other direct expenses	480	
			9,830
3.	Gross profit (1 – 2)		6,170
4.	Less: Operating expenses		
	Administrative expenses	1,200	
	Selling expenses	260	
	Depreciation	700	
			2,160
5.	Profit before interest and tax (3 – 4)		4,010
6.	Less: Interest		1,440
7.	Net profit before tax (5 – 6)		2,570
8.	Less: Income tax @ 50%		1,285
9.	Net profit after tax (7 – 8)		1,285

Vertical Balance Sheet			
No.	Particulars	Amount (₹) (in '000)	
1.	Share capital	5,000	
2.	Reserves and surplus	1,500	
3.	Own funds (1 + 2)		6,500
4.	Long-term loans	12,000	
5.	Short-term loans	1,500	
6.	Loan funds (4 + 5)		13,500
7.	Total funds available (3 + 6)		20,000
8.	Fixed assets		14,000
9.	Investments		400
10.	Current assets		
	Inventories	6,000	
	Receivables	3,700	
	Cash and banks	100	
		9,800	



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Assignment 2

Objective: To acquaint students to apply leanings to real life situation and take decisions.

Priya is a working professional in India who recently got married. She wants to make sure her new family is financially secure, so she's considering different options for insurance, banking, and investment schemes. Priya's main goal is to provide financial protection for her spouse and plan for their future together. She is thinking about purchasing life insurance to ensure that her partner would be taken care of financially if anything were to happen to her. However, she is not sure which type of life insurance policy would be the best fit for them. At the same time, Priya wants to start saving for their future goals, such as buying a house and starting a family. She has heard about different investment schemes like mutual funds and fixed deposits, but she is unsure about which one would be the most suitable for their needs. Additionally, Priya wants to open a joint bank account with her spouse to manage their household expenses efficiently. She is interested in a bank that offers good interest rates on savings accounts and provides convenient online banking services.

Considering Priya's situation, you are required to answer the following question:

Given Priya's desire to ensure financial security for her spouse and plan for their future goals, which combination of insurance policies, banking services, and investment schemes would you recommend for her? Explain the reasoning behind your recommendation and how it aligns with Priya's objectives.



STATISTICS AND BUSINESS MATHEMATICS

Objective 1 – To understand the fundamentals of basic statistics.

Q4. Each of the questions given below consists of a statement and / or a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statement(s) is / are sufficient to answer the given question. Read both the statements and

Give answer (A) if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.

Give answer (B) if the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.

Give answer (C) if the data either in Statement I or in Statement II alone are sufficient to answer the question.

Give answer (D) if the data even in both Statements I and II together are not sufficient to answer the question.

Give answer (E) if the data in both Statements I and II together are necessary to answer the question.

1. What is the speed of the train whose length is 210 meters?
 - I. The train crosses another train (Howrah Express/12869) of 300 meters length running in opposite direction in 10 seconds.
 - II. The train crosses another train (Howrah Express/12869) running in the same direction at the speed of 60 km/hr in 30 seconds.

- a. I alone sufficient while II alone not sufficient to answer.
- b. II alone sufficient while I alone not sufficient to answer.
- c. Either I or II alone sufficient to answer.
- d. Both I and II are not sufficient to answer.
- e. Both I and II are necessary to answer.



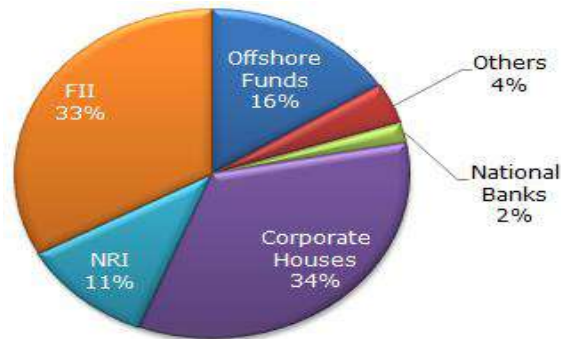
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2. What is the length of a running train crossing another 180 meter long train running in the opposite direction?
- I. The relative speed of the two trains was 150 kmph.
 - II. The trains took 9 seconds to cross each other.
- a. I alone sufficient while II alone not sufficient to answer.
 - b. II alone sufficient while I alone not sufficient to answer.
 - c. Either I or II alone sufficient to answer.
 - d. Both I and II are not sufficient to answer.
 - e. Both I and II are necessary to answer.
3. What is the length of a running train?
- I. The train crosses a man in 9 seconds.
 - II. The train crosses a 240 meter long platform in 24 seconds.
- a. I alone sufficient while II alone not sufficient to answer.
 - b. II alone sufficient while I alone not sufficient to answer.
 - c. Either I or II alone sufficient to answer.
 - d. Both I and II are not sufficient to answer.
 - e. Both I and II are necessary to answer.

Objective 2 - To make the students understand about the fundamental concepts of business mathematics.

Q2. The following pie chart shows the amount of subscriptions generated for India Bonds from different categories of investors.

Subscriptions Generated for India Bonds



- In the corporate sector, approximately how many degrees should be there in the central angle?
 - 120
 - 121
 - 122
 - 123
- If the investment by NRI's are Rs 4,000 crore, then the investments by corporate houses and FII's together is:
 - 24,000 Crore
 - 24,363 Crore
 - 25,423 Crore
 - 25,643 Crore
- What percentage of the total investment is coming from FII's and NRI's?
 - 33 %
 - 11 %
 - 44 %
 - 22 %
- If the total investment other than by FII and corporate houses is Rs 335,000 crore, then the investment by NRI's and Offshore funds will be (approximately) ?
 - 274,100
 - 285,600
 - 293,000
 - Cannot be determined
- If the total investment flows from FII's were to be doubled in the next year and the investment flows from all other sources had remained constant at their existing levels for this year, then what would

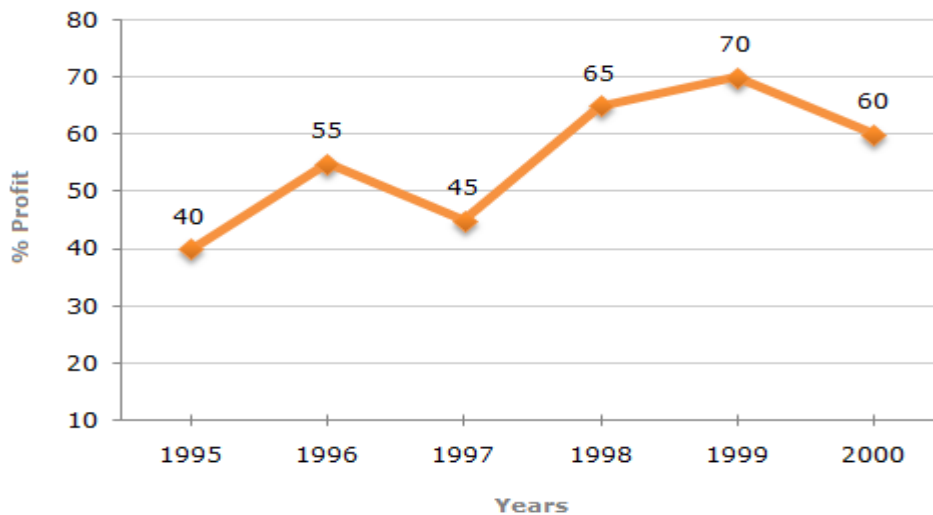
be the proportion of FII investment in the total investment into India Bonds next year (in US \$ millions) ?

- a. 40 %
- b. 50%
- c. 60%
- d. 70 %

Q3. The following line graph gives the annual percent profit earned by a Company during the period 1995 - 2000.

Percent Profit Earned by a Company Over the Years.

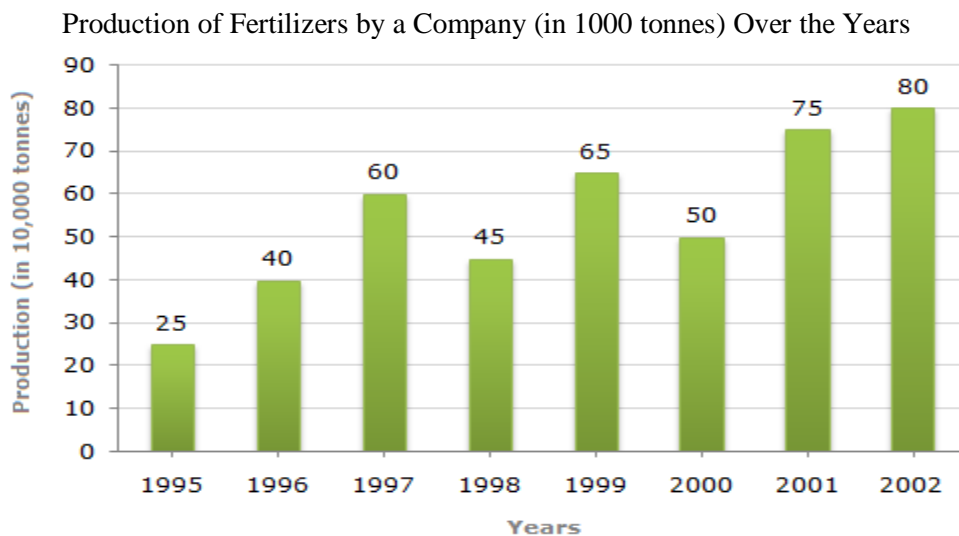
$$\% \text{ Profit} = \left| \frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \right| \times 100$$



1. If the expenditures in 1996 and 1999 are equal, then the approximate ratio of the income in 1996 and 1999 respectively is?
 - a. 1:1
 - b. 2:3
 - c. 13:14
 - d. 9:10
2. If the income in 1998 was Rs. 264 crores, what was the expenditure in 1998?
 - a. Rs. 104 Crores

- b. Rs. 145 Crores
 - c. Rs. 160 Crores
 - d. Rs. 185 Crores
3. In which year is the expenditure minimum?
- a. 2000
 - b. 1997
 - c. 1996
 - d. Cannot be determined
4. If the profit in 1999 was Rs. 4 crores, what was the profit in 2000?
- a. Rs. 4.2 Crores
 - b. Rs. 6.6 Crores
 - c. Rs. 6.8 Crores
 - d. Cannot be determined
5. What is the average profit earned for the given years?
- a. $50\frac{2}{3}$
 - b. $55\frac{5}{6}$
 - c. $60\frac{1}{6}$
 - d. 335

Q4. Study the bar chart and answer the question based on it



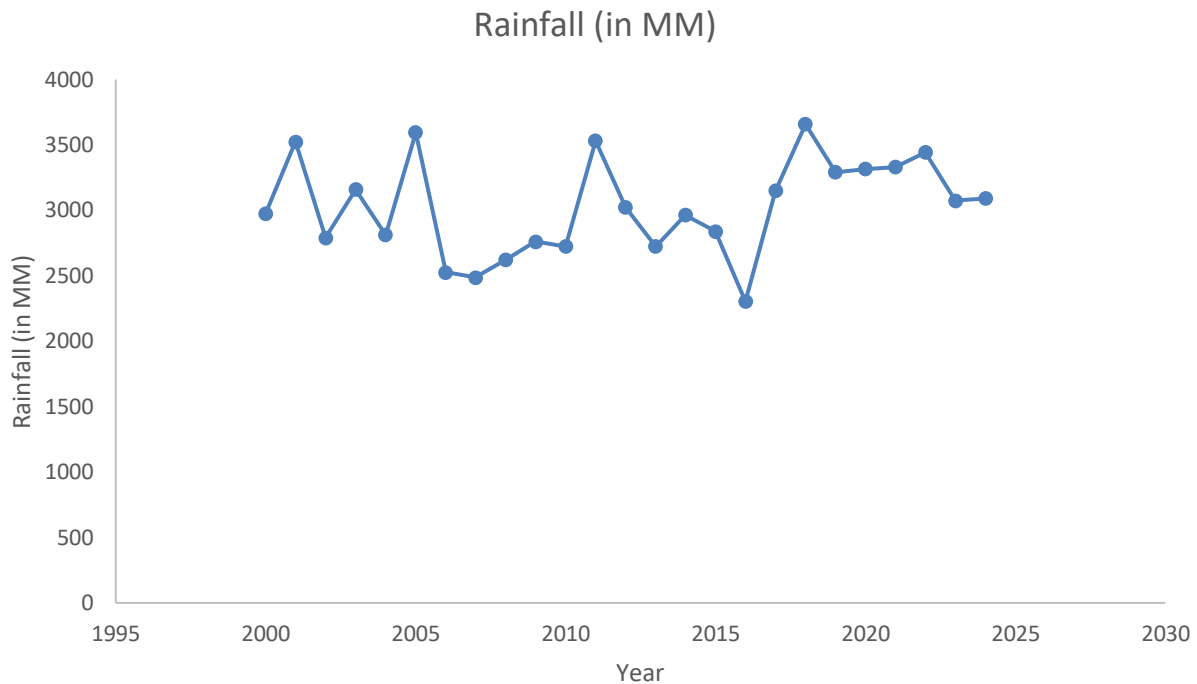
1. What was the percentage decline in the production of fertilizers from 1997 to 1998?



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- a. $33\frac{1}{3}$ %
 - b. 20 %
 - c. 25 %
 - d. 21 %
2. The average production of 1996 and 1997 was exactly equal to the average production of which of the following pairs of years?
- a. 2000 and 2001
 - b. 1999 and 2000
 - c. 1998 and 2000
 - d. 1995 and 2001
3. What was the percentage increase in production of fertilizers in 2002 compared to that in 1995?
- a. 320 %
 - b. 300 %
 - c. 220 %
 - d. 200 %
4. In which year was the percentage increase in production as compared to the previous year the maximum?
- a. 2002
 - b. 2001
 - c. 1997
 - d. 1996
5. In how many of the given years was the production of fertilizers more than the average production of the given years?
- a. 1
 - b. 2
 - c. 3

Activity 2 – Write the interpretation of the below graph (250 Words).



Suggested Readings

1. Statistics for Management and Economics, Gerald Keller, 10e
2. Statistical Methods, S. P. Gupta and M.P. Gupta, Sultan Chand and Sons
3. Statistics for Management, Richard I. Levin, David S. Rubin, Masood H. Siddiqui, and Sanjay Rastogi

Youtube Links

1. https://www.youtube.com/watch?v=keLk7odKCcE&ab_channel=GateSmashers
2. https://www.youtube.com/watch?v=JVAKq-oJnFs&ab_channel=MichelvanBiezen
3. https://www.youtube.com/watch?v=o7F-tbBl_hA&ab_channel=UNDATABLE
4. https://www.youtube.com/watch?v=csXmVBw8cdo&ab_channel=Prof.RyanAhmed



HUMAN BEHAVIOUR

In an ever-evolving world driven by technological advancements and shifting work dynamics, the realm of Human Resource Management (HRM) is undergoing a transformation like never before. The role of HR professionals is no longer confined to traditional administrative tasks but has expanded to encompass strategic planning, data analysis, and fostering a dynamic workplace culture. As we peer into the future, several emerging trends and challenges are shaping the landscape of HRM. Changing behavioural patterns of individuals, rising and evolving expectations of employees are now reshaping the workplace dynamics. This module has been designed to provide you with a glimpse of these changes- *Happy Learning!!*

Assignment-1

Best Practices

Human resources (HR) have considerably evolved in the past decade and continues to rapidly transform. Following best HR practices and policies guides HR departments to increase business performance and drive results within their workforce.

Research and identify some of these Best Practices (HRM) which organizations have been following in the recent times and present it in a tabular form as given below-

Sl. No	Sector	Organization Name	Details of the Policy/strategy	Source (URL link; newspaper; magazines etc.)
1.				
2.				
3.				
4.				
5.				



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Assignment 2

Actions and Reactions

It is a well-known fact that our actions speak a lot about our personality. Interpretation of our own behaviour is the best guide to determine and analyse how & why individuals respond differently to workplace situations.

In order to develop insight in this context introspect your actions/reactions for the below mentioned situations.

1. Someone takes credit for your idea.
2. You're asked to stay late when you're about to leave the office for a personal obligation.
3. You have to give negative or awkward feedback to someone you're close with.
4. You've made a bad decision and you're asked to explain it.

Situations Actions/Reactions

- 1.
- 2.
- 3.
- 4.

MARKETING

Section 1

Country Delight was the brainchild of two management graduates from one of India's leading business schools. Both investment bankers had decided to take an unusual leap from financial markets to fresh foods and essentials. The co-founders identified the humungous milk consumption market as the entry point to build a D2C business, as the duo identified a gap and found that despite many national and state cooperatives and international and national firms, the market was peculiar and very different from the consumer milk market of the developed world. Their farm-to-consumer bootstrapped journey began with a part-time end-to-end milk delivery business in the National Capital Region (NCR) in 2011. Kaushal and Gade formally started operations in 2015 with Country Delight as their fresh milk brand. The firm was on an exciting growth trajectory after funding rounds and organic growth into new product categories such as vegetables, eggs and coconut water. The model that worked in the NCR was replicated and modified to deliver in new regions across the country. To date, the firm had delivered to 15 Indian cities. Kaushal was clear about the need to "honour the freshness promise we have made to our delighted customers. So, the intent is to integrate fully into as many products as possible. This step would ensure that we reduce all the intermediaries and minimize the tampering with the product during storage or the supply chain. The firm had positioned itself as a mass premium brand with quality at its core. Gade clarified, "Our value proposition is giving fundamentally better and natural products. We do not want to look at ourselves as a convenience-driven business or platform. We want to be responsible for the products that we are giving to the customer. Better quality is the primary play, which makes our business truly unique in the way we are doing it" reported. The firm grew organically by constantly pivoting, hustling and staying true to the customer obsession and feedback culture.

Country Delight expanded operations in categories other than milk and milk products, such as coconut water, vegetables, groceries, breads and idli-dosa batter. Here, the emphasis had been on the "freshness promise". Would it not be suitable to cater to the other half, the non-vegetarian consumers, and delivered with fresh meat, poultry and seafood? This basket expansion would complete the fresh ingredients for the home cook kitchen. The challenge was that the procurement, transportation and delivery would need to be separated and designed. This expansion meant both expertise and additional investment. However, this investment was doable as the firm was looking at the next round of funding. Would investors be as excited about the opportunity? Would investors realize the profit potential for additional investments in Country Delight?

However, the question was how far the firm could stretch to delight the customer. Milk was the hero of the Country Delight saga; would it get lost in this rapid expansion into additional and variegated product categories? The firm had expanded to additional geographies and enhanced customer reach with the existing product mix. However, the subsequent growth phase had to ensure that Country Delight emerged as a strong contender against the big dairy players and established itself as a national brand. Unless the strategic plan was well structured and articulated, financial capital to fuel its next track would not happen. The question was, what was the best path to the customer's pantry and, ultimately, heart and mind space?



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- Q1. Visit the website/ application of Country Delight and write down your opinion about its
- Product portfolio.
 - Information about prices if any
 - Type of promotions if any

Q2. What is your opinion about the claimed value proposition of the brand?

Q3. What would you say about the expansion plans of the brand? Do you think they are promising? Would you advise the brand to be conservative in its growth approach?

Section 2

Read through the following articles and prepare a summary of your observations for class interaction –

1. Psychological Pricing Tactics to Fight the Inflation Blues
<https://hbswk.hbs.edu/item/psychological-pricing-tactics-to-fight-the-inflation-blues>
2. With Predictive Analytics, Companies Can Tap the Ultimate Opportunity: Customers' Routines <https://hbswk.hbs.edu/item/with-predictive-analytics-companies-can-tap-the-ultimate-opportunity-customers-routines>



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RETAIL MANAGEMENT

1. Explain the concept of visual merchandising and its importance in retail management. How can effective visual merchandising contribute to increased sales and customer satisfaction?
 2. What are some key strategies for effectively managing inventory in a retail environment? How can retailers optimize inventory levels to avoid overstocking or stockouts?
 3. Discuss the role of customer service in retail management. How can retailers ensure a positive customer experience and build customer loyalty?
 4. How can retailers utilize technology and data analytics to improve their operations and decision-making processes? Provide examples of how technology can be used to enhance the customer shopping experience and boost sales.
-



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BUSINESS COMMUNICATION

I. Introduction

Let's understand what this is all about!

Communication is one of the most essential skills in today's times. Rated as the top most skill needed by any employee, effective communication is what makes you stand out from the others.

Unfortunately however, this fundamental skill is underrated by many students, till the time for placements hits them close.

Another misconception surrounding communication is the overemphasis on language. Indeed, good language usage is the backbone of effective communication. Nevertheless, one must treat communication as a bouquet of flowers of all kinds. So while it's important to have a strong grasp over language, it's equally important to work around other areas, like your posture, confidence, eye contact, tone, volume and pitch of voice, and ofcourse, your smile! Thus, it won't be wrong to say that your communication is a direct reflection of your personality.

The Challenge & Its Solution

And now comes the most challenging part! A lot of you must be wondering how you can improve your communication skills that you so dearly want to work upon. Well, the key is simple:

Engage yourself in all the modules of all language building, and these are LSRW (Listening, Speaking, Reading & Writing). The idea is to immerse yourself in anything and everything! And the generation we are talking about here is the generation of the digital natives. So, you have a plethora of options and resources to choose from.

You could visit websites, watch videos, read blogs, listen to podcasts, attend virtual courses, look at vlogs and shorts, attend online meetings and connect and interact wherever and whenever you can. The sky is the limit! After engaging yourself with all aspects of communication, you will find in yourself an increased confidence and enthusiastic zest to take on the world.



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II. Important Listings

Recommended Books

(Note: Read atleast two books from the given list. You will not only find them useful but also entertaining.)

1. How to win friends and influence people

Dale Carnegie

2. How to listen with Intention

Patrick King

3. Elite Communication Skills for Young Professionals

Ty Hoegen

4. Active Listening Techniques

Nixaly Leonardo, LCSW

5. Reclaiming Conversation: The Power of Talk in a Digital Age

Sherry Turkle

6. Verbal Judo: The Gentle Art of Persuasion

George J. Thompson & Jerry B. Jenkins

7. Five Stars: The Communication Secrets to get from Good to Great

Carmine Gallo

Recommended Articles

(Note: Read all the given articles.)

<https://www.linkedin.com/pulse/article-effective-communication-skills-sanjeev-s-snsacd/>

<https://economics.virginia.edu/news/best-ways-improve-your-communication-skills>

<https://www.helpguide.org/articles/relationships-communication/nonverbal-communication.htm>

<https://www.verywellmind.com/what-is-active-listening-3024343>



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Recommended Videos

(Note: Watch all the videos.)

<https://www.youtube.com/watch?v=J2YHz-fW0HI>

<https://www.youtube.com/watch?v=srn5jgr9TZo>

<https://www.youtube.com/watch?v=65GbpVZTgAk>

<https://www.youtube.com/watch?v=1sfM-xx7tHI>

Recommended Courses

(Note: Excellent short courses you can do from the comforts of your home. If you wish, you may choose any other course that you would like to join.

All the below listed courses are free.)

<https://www.coursera.org/learn/finding-your-professional-voice> (9 hours)

<https://www.coursera.org/learn/active-listening-enhancing-communication-skills> (4 hours)

<https://www.udemy.com/course/effective-communications-skills-for-business/> (38 min of on-demand video)

III. Time for some 'real' work!

Task 1

Write the summary, in about 250 words, of any book that you have read from the recommended list of books.

Task 2

Choose anyone article that you have read and write 5 of your key takeaways from that article.

Task 3

Answer the following for each video:

- a. What's in the video that you found the most useful for you?
- b. What's in the video that you found the least useful for you?



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Task 4

Assess your strengths and weaknesses.

Use this table to help you.

Name:			
MY STRENGTHS			
No.	Quality	Example (when you have or usually demonstrate the quality)	What can I further do to keep bettering at it?
MY WEAKNESSES			
No.	Quality	Example (when you have or usually demonstrate the quality)	What can I do to overcome it and improve myself?

(Please be as fair and honest while filling the table. Your information will NOT be shared with anyone.)

Happy learning and discovering yourself! Enjoy the process!