

**Draft Study Material**



## **RETAIL CASHIER**

**(Qualification Pack: Ref. Id. RAS/Q0102)**

**Sector: Organised Retail**

**(Grade X)**



**PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION**

**(a constituent unit of NCERT, under Ministry of Education, Government of India)**

**Shyamla Hills, Bhopal- 462 002, M.P., India**

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## Preface

Vocational Education is a dynamic and evolving field, and ensuring that every student has access to quality learning materials is of paramount importance. The journey of the PSS Central Institute of Vocational Education (PSSCIVE) toward producing comprehensive and inclusive study material is rigorous and time-consuming, requiring thorough research, expert consultation, and publication by the National Council of Educational Research and Training (NCERT). However, the absence of finalized study material should not impede the educational progress of our students. In response to this necessity, we present the draft study material, a provisional yet comprehensive guide, designed to bridge the gap between teaching and learning, until the official version of the study material is made available by the NCERT. The draft study material provides a structured and accessible set of materials for teachers and students to utilize in the interim period. The content is aligned with the prescribed curriculum to ensure that students remain on track with their learning objectives.

The contents of the modules are curated to provide continuity in education and maintain the momentum of teaching-learning in vocational education. It encompasses essential concepts and skills aligned with the curriculum and educational standards. We extend our gratitude to the academicians, vocational educators, subject matter experts, industry experts, academic consultants, and all other people who contributed their expertise and insights to the creation of the draft study material.

Teachers are encouraged to use the draft modules of the study material as a guide and supplement their teaching with additional resources and activities that cater to their students' unique learning styles and needs. Collaboration and feedback are vital; therefore, we welcome suggestions for improvement, especially by the teachers, in improving upon the content of the study material.

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## MODULE 1

## CASH AND CREDIT TRANSACTIONS

### Module Overview

Transactions of cash and credit are one of the important financial activities of retail business. All the transactions between the retail store and customers are kept in accounting books. These transactions include the transactions of payments against purchase and sales of products. The transactions may be varying in small or big amounts and their accounts of cash and credit transactions as per the size e.g. big and small businesses. The payments in retail business are done through the credit and cash transactions but the only difference in it is the scheduling of the payment. The payments are settled immediately in a cash transaction while in other sense, payment aimed at a credit operation settled later.

At the time of any credit transaction, an invoice issued for payment within the mentioned period of time. The period of time for payment against credit transactions can vary subject to the categories of business. Whether the other payment finally settled for other invoice with cash, card or any other disbursement method but that earlier invoice is a credit business deal. Along with a transaction classified as credit or cash, we also essential to know another category used to categorize basic accounting transactions i.e. purchase, sale or payment. This provides us the idea of the basic transactions of cash sale, credit sale, cash purchase, credit purchase, cash payment and credit payment. If credit provided by the supplier while purchase of products from them, the retailers purchase more products from that particular supplier.

For example, if a customer buys some groceries at a retail shop and pays for them immediately by cash or e-payment on billing counter, then this is said a cash transaction. The job role of cashier is very important to manage cash. However, if the same payment he/she use credit card instead of cash or e-payment for payment, that is also classify as a cash transaction because he/she paid immediately. In case of credit transactions, the payment is paid after the exchange of goods or services take place may be after a specific period. For the purpose of the credit sales cashier should have to make contact with the customer time to time to know the status of their payment.

If the retailer provides credit to the customers, the sales level of retailer will be increase. Increased sales lead to increase of income of retail store and profit of the retailer. Therefore, credit getting from suppliers and providing to the customers also benefit to the retailers.

The Executives working in the firms are required to have idea of hygiene and

the potential hazard on its negligence for talking adequate safety measures, in line. The equipment of the organization should also be use with great care it saves employee from the accident and other hazard. Along with all this, the employee of the business should take adequate care for the name and fame of the business, customer satisfaction and their expectation are to be taken care all the times.

The transactions in cash or credit are as per the policy of the enterprises which also allow the return and exchange of goods otherwise a very fair chances of frauds may happen in all these transactions. This business also deals in age-restricted products. The company has to do business of such product as per norm of the state. Every business concern is required to be cautions on the health hygiene and safety of employee in the store. At the cash counter also cashier should have to follow safety measures. They are in directly touched with the customers at the billing counter therefore they should have to keep an eye on them and always ready to solve their issues.

This unit divided into four sessions. First session devotes with components of credit to customer, second session deals with legal rights and obligations of customers, third session explains collection of credit from customers and fourth session discusses process of reconciliation of customer accounts.

### Learning Outcomes

After completing this module, you will be able to:

- Describe the components of credit to customers
- List the legal rights and obligations of a customer
- Collect the credit from customers
- Process of reconciling customer accounts

### Module Structure

Session 1: Components of Credit to Customers

Session 2: Legal Rights and Obligations

Session 3: Recovery of Credit from Customers

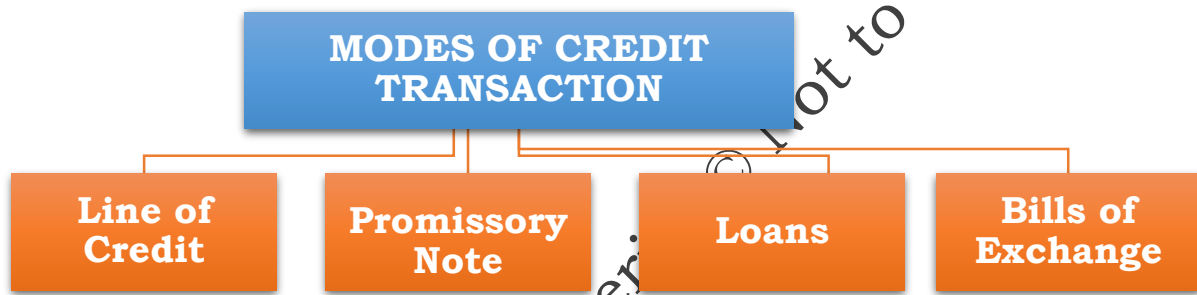
Session 4: Process of Reconciliation of Customer Accounts

## Session 1: Components of Credit to Customers

Cash and Credit are two ways to sell or purchase goods or products in retail business.

**Cash Transaction:** The transaction of payment in which the customers pay right way by the cash or cheque during the purchase of product is known as cash transaction. The cash transaction is used for frequent small transactions such as payment of collection for service rendered and balance paid or received outstanding balances.

**Credit Transaction:** When the customers make payment later against the purchase of goods is known as credit transaction. In credit transactions, the payment is done at later stage after the purchase of goods or services take place. Credit to customers is a debt that they acquire during purchasing the goods or services. For the purpose of trade some of the modes of credit transactions are line of credit, promissory note, loans and bills of exchange as shown in fig.1.1.



**Fig.1.1: Credit Transactions**

1. **Line of credit:** It called as 'revolving account'. This means money can be withdrawing within your limit.
2. **Promissory note:** One party promises in writing to pay amount in future. it is issued by debtor.
3. **Loans:** Money borrowed to purchase and pay with interest.
4. **Bills of exchange:** It is instrument, ordering debtor to pay amount in a certain stipulated time. It is issued by creditor.

#### **RISKS TO THE COMPANY OFFERING CREDITS**

The credit to the customer is good for profitability through maximizing sales but having some risks also. The pros and cons of credit transactions are mentioned below:

1. **The possibility of missed payments:** The major risk to offer credit is giving credit to those customers who do not pay cash immediately. While many customers make payments of credit purchase on time remaining may delay the same.

2. **To pay collection agency:** If customer does not make payments, a retailer may lose its money. If a retailer hires a collection agency to get payment from the customer, then customer have to pay collection fee also.
3. **To pay legal fees:** The retailer may take a legal action and hire a lawyer to get payments from non-paying customers. Retailer has to pay money to lawyer and it increase expenses on him/her and they get nothing in terms of money.
4. **Need to be diligent with recordkeeping:** The retailers have to create accounts for those customers who have purchased on credit and they need to be maintained accounting records. They need to track offered credit, uses of every customers' credit, applicable interest on credit.
5. **Could have slow cash flow:** When retailers sell on credit, they do not have immediate flow of cash in their business due to more products selling out but money is not coming instead. This slow cash flow may affect payments of bills on purchase from suppliers.

### CREDIT LIMIT

Credit limit means maximum amount of money one is allowed to borrow. The bank or another financial service can extend it. Exceeding credit limit is the extreme threat that the suppliers agree to proceeds on a particular retailer and retailer proceeds on a particular customer. The credit risk comprises the financial receivable (Invoices with VAT plus additional items) then the backlog.

#### Exhibit 1

The term credit limit refers to the maximum amount of credit a financial institution extends to a client. A lending institution extends a credit limit on a credit card or a [line of credit](#).

**Need to Set-up Credit Limit:** The credit offered to customers is same as to grant a financial loan. It is mandatory for each customer to set a credit limit. It ensures the amount of credit is change with the financial abilities of each customer.

- a. **Equity:** The main criterion is to compare the credit with constant financial properties of the retailers or customers.
- b. **Debt providers:** It Debt providers confirm that it doesn't pass from the position of single creditor to the principal fund of client particularly if the credit exceeds what has been invested by the shareholders and banks.
- c. **Turnover:** The credit limit should keep lower than turnover of client.

## DEALING CUSTOMERS WITH OVERDUE PAYMENTS

The problem is not about the improper credit invoicing to customers, one can try the following seven tips as shown in fig.1.2 for recovering overdue payments:

- 1. Mentally prepared:** customers who pay late have all types of excuses. Deal customer in a friendly manner however, a professional need to focus on overdue payments.
- 2. Follow up:** retailers constantly follow late-paying customers because they do not want to be confronted or offend because of being too hectic to track receivables. Review receivables minimum once in a week then follow up with payments in 3 days, 1 week, 15 days, 30 days and 45 days after and stick to it.
- 3. Sending a reminder letter:** The letters in polite way can be sent to remind customers for payments that they may have ignored. The letters can be prepared in such a standard format, which can be used in each situation as reminder so that customers are not likely to proceed it personally. Moreover, ask customers to contact and discuss for overdue payments at the end of the letter. This maintains a good faith for customer relation if there is any problem on customer end.



Fig.1.2: Dealing Customers with Overdue Payments

**4. Make a phone call:** If payment is not received payments or any response from customers after specified days, it is time to get on the phone. It may harder to ignore phone calls than reminder letters.

**5. Don't pressurize the customer or get irritated:** The goal is simply to figure

out that how customer is facing the problem. Assess the value of customer for the retailer and try to make progress to collect payment. Make good relation with customer and don't irritate (shown in fig1.4).

**6. Take legal action:** After following the above five steps and the customer still does not pay, then the legal action must be taken as per the policy. Write a demand letter through the lawyer that threatens the customers to take legal action if they would not pay the debt.

**7. Taking customer to court of law or engage a collection agency:** The lawyer also advises whether taking legal action would be worthwhile, ways to become paid and legal fee would likely to be paid for. If no court case is needed, a collection agency can be hired. They typically take some percentage of the money they recover and sometimes also buy debts outright and handle recovery the money themselves.

### **COMPANY GUIDELINES TO SET CREDIT LIMITS**

At the point, when a merchant makes a deal to a customer with an installment term, he/ she allow a credit to its client. Due to giving advance the vendor acknowledges his/her customer or purchaser about the business stake, installment term, and anticipated volume of the business.

There are credit experts who decided about the credit limits.

**Credit limits:** These are advantage that an organization (lender) will enable its clients to owe at any once without returning and survey their credit record. Credit limit is the greatest sum that a structure is eager to change in a record. Credit limit is important to the organization in the following ways:

- It saves important time for other credit the executives' assignments.
- It accelerates the business procedure.
- It diminishes chance, enhances accumulation action and endeavors.
- It is a record checking apparatus.

Credit limits have additionally known to irritate customers sometimes so the choice to convey credit breaking points to your customer settles upon you. One imperative methodology that acknowledge the board should take for clients who are close as far as possible; requesting more or with past due sums is that of an advisor. This is an ideal opportunity to gather more data on your client or wheedle them into paying late sums. Credit limits need not be Sales confines and ought to be utilized as a manual for upgrading beneficial deals. They can be adaptable and changed frequently.

**Issues to think about when setting limits:** The main thing that the organization needs to consider its exposure. What is the sort of introduction that an organization can take with its client base? Will it be a liberal or a

'Traditionalist'? Vital factors affecting these will be:

- The quality or shortcoming of 'Item or Service' that is being sold.
- The level of 'Rivalry' or 'Openings' in the marketplace; the nature of the business that retailer is in or manage is the business developing or going? He/ she job as a provider, particularly in the event that he/ she are the key provider to his/ her client.
- It is to be checked that whether retailer have secured or unsecured creditor.
- The money related strength of customer; the data retailer or can get from his/ her customer or different sources. The number of years that the customer has effectively maintained their business and its reputation. And in what way customer will handle business operations.
- The overall margin that the products/services contributes.
- The confidence that the retailer has in his/ her in-house 'Gathering' process.
- The length of retailer's credit terms to their customers.
- Another indispensable inquiry that senior administration in the organization need to answer is: How quite a bit of their functioning working capital are they willing to utilize in their customers? Often organizations neglect to initially assess these inquiries and get themselves into a cash crunch circumstance.

**Techniques for Setting Credit Limits:** As showed before setting credit limits isn't a science. Despite the facts that, by joining the procedure into their scoring models are a few organizations have made it into a close science. The beginning stage to setting most credit limits is the need of the customers. What is the customer requesting and in this way what will be the requirement periodically? If the customer is financially sound, at that point you would need to set credit limit higher than what is being sought in order to save time in the future.

**Trade Reference technique:** After getting the trade references retailer can think about the quantity of the High Credits granted to his/ her customer (applicant) He/ she can select from highest to high credit or take average.

**Bank References:** In completing a bank reference on applicant discover the line of credit that was set up by the candidate with the bank. If this line is unsecured, at that point maybe it can give retailer somewhat higher credit limit for the applicant. The use of this information is rather unclear since the banks generally are secured creditors with firm remedies upon default.



## REASONS OF MISSED PAYMENTS

If the customers are regularly missing the payment deadlines, then retailers need to analyze their excuses. There are various reasons of missed payments. The five main reasons for retail disappointment are given below (fig.1.3):

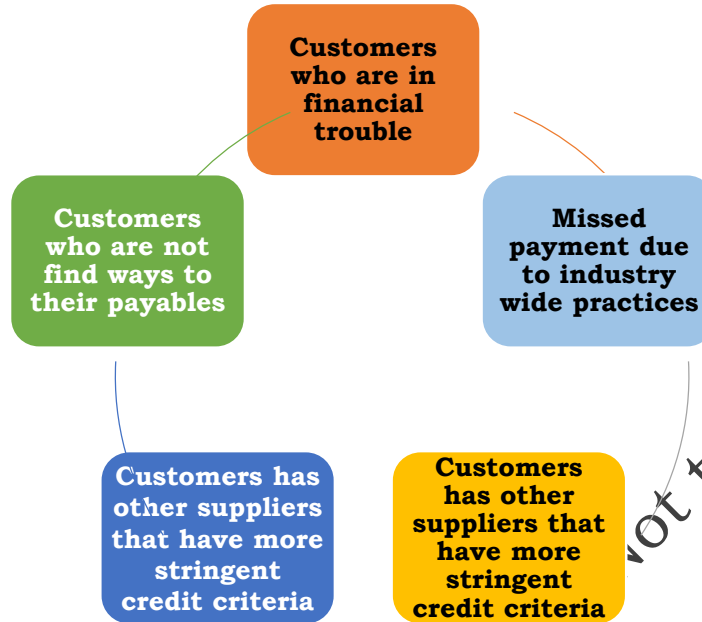


Fig. 1.3: Reasons of Missed Payments

- 1. Customers who are in financial trouble:** The reason for this can be any problem to the customers. Customers business may be facing tough times and they unable to pay amount back to retailer. This category creates highest risk for receivables management. To avoid such situation retailer needs constantly monitor customer portfolio to see if there are any modification on customer's credit profiles. Adjust the credit limit based on the information's available. If the retailer does not act quickly, he/she lost opportunity to get money back.
- 2. Customers who cannot find way to their payables:** Poor accounting department of customers find difficulty how to track and process payables may cause delayed payments. This is a typical situation for newly start-ups or companies that don't have the system in place. To deal such type of customer regular follow-up is required. It is necessary to remind customers that they have an upcoming payment. Systematic reminders are required before and after the due date.
- 3. Missed payment due to industry-wide payment practices:** Many businesses pay late because of their sales, receivables and inventory cycles or operational practices that are usual in their industry. Some industries are natural headaches for receivables management. Customer should know

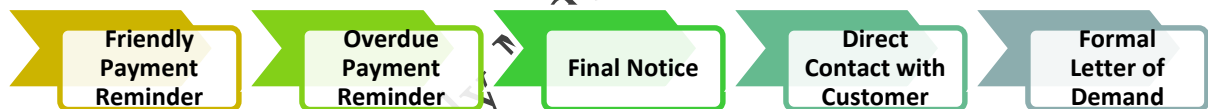


that retailer have robust credit policies. Installment options can be given to customers.

- 4. Customers have other suppliers that have more stringent credit criteria:** Product of a supplier may not be critical to customer's business cycle or products from other suppliers may replace it. In such situation customers, pay other supplier first. To handle such situation, it is important to inform customers that payment is top priority for the business. However, getting customers attention in front of all other suppliers is critical.
- 5. Customers who know they can get away with it:** If the organization is traditionally been tolerant towards the late payers and had relaxed receivable's management, customers identify that there are very slight repercussions to paying late. To handle such problem, standardize credit policies of the organization and set up clearly defined credit procedures for customers. Always monitor customers and take follow-up on late accounts.

#### **GUIDELINES FOR MANAGING CUSTOMERS WITH OVERDUE PAYMENT**

The suitable guidelines are to be followed to contact customers for outstanding payment from friendly notice, through letter of request and debt collection. The process as shown in the fig 1.4 has the following steps:



**Fig. 1.4: Guidelines for managing customers with overdue payment**

- 1. Friendly Payment Reminder:** Once the payment is overdue, give a phone call, email or mail the customer with a courtesy reminder. It may be possible that the customer has forgot due to payment paid in wrong bank account or another minor issue, thus another contact is enough to get the invoice paid along with inclusion of various options such as contact information and account details to make payment easy and quick.
- 2. Overdue Payment Reminder:** If the customer has neglected the next granted payment date and payment remains outstanding, send another reminder email and letter and request customer for payment.
- 3. Final Notice:** In case of the customers do not pay as per the norms of payment and missed the extended dates of payment also, call and notice them finally to discuss the unpaid invoice for payment of overdue amount.

**4. Direct Contact with Customer:** If customer do not make overdue payment even after final notice, then directly contact to customer. Personal contact to customer helps to maintain customer relation and useful for timely payments in future also.

**5. Formal Letter of Demand:** Finally, when all the payment attempts have failed, consider the strict legal action as the sending of a letter of request. This should be done only as a previous resort because it can harm the relationship with the customer.

Credit sale is a vital activity of every business to fast its sale. There may be some customer who may delay the dues and company has to maintain relation with customers so, it is becomes very difficult job.

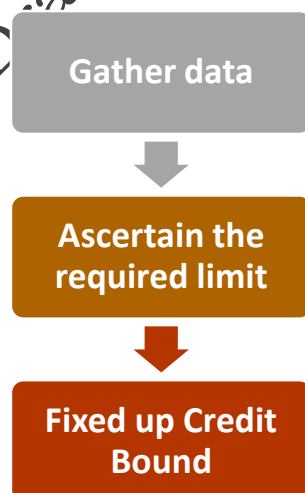
### **COMPANY GUIDELINES TO DEAL WITH CUSTOMER CROSS THEIR CREDIT LIMIT AND REPORT**

The setup of credit limits is important to deal with every customer. There is need of providing training to sales representative and different supervisors to arrange better terms of installment with customers.

This training should be valuable for the organization to build up its business and enhance working capital requirement. Customers can discover their advantage for the settlement of money in terms of installment. Fixing up a credit guarantee is required to every customer. The credit approved to customer is like a monetary advance. Fixed up a credit guarantee measures should be steady and acknowledge well to every customer. Set up credit limits is one of the key instruments to maintain business obligations.

#### **How to fix up a credit limit?**

The Credit Limit must be predictable with monetary limits of the customers and its installment conduct. All the steps are shown in fig 1.5.



**Fig.1.5: Steps to fix up credit limit**

**Initial step is to gather data about your customer:**

**1. Business anticipated:**

- Amount of offers expected with the customer.
- Period (in months).
- Payment term considered.

**2. Sales Manager Criticism**

- Key client or not?
- Position available, developing business?
- Reliable or not?

**3. Legal and money related data about the customer:**

- Last benefit and misfortune records and asset report.
- Company authoritative document.
- Date of creation.
- References from different providers.
- Payment conduct.

**4. Customer visit:** When the business or the credit chance a lot is on the line, it is expected to visit the client to:

- Get new data about customer's money related circumstances.
- Create a customized contact with the customer.
- Negotiate monetary states of the business (installment terms, installment ensures, timetable of payment etc.)

**Second step is to ascertain the required credit limit:** The required credit limit is the business need of credit limit. It is the result of the evaluated deals to come, the timetable of invoicing and the installment term allowed to the customer. Required credit cut-off can be tested by exchange with the customer.

**Third step is fixed up the Credit Bound:** When required credit limit is determined, it must be gathered data about lawful and money related circumstance of the purchaser, and its installment conduct.

### Activities

**Activity 1:** Visit to retail store to learn about how to deal with overdue payments

**Materials Required** Pen/pencil, notebook, checklist (Fix a visit to retail Shops)

**Procedure:**

1. Take permission from retail market owner to collect data.
2. Make a group of four students and.
3. Ask them to visit a local retail market/mall.
4. Meet the retail store manager and greet him/her.
5. Tell the purpose of the visit and take permission for visiting the retail store.
6. Survey and identify the risks involved in giving credit to the customer, ask questions for survey:
  - a) Do you offer credit sale? If yes, on what basis.
  - b) What are the risks involved in credit sale?
  - c) What steps do you follow during recovery of the overdue payments?
  - d) Why you offer credit sale?
  - e) How to manage customers exceeding the credit allotted to the overdue payments?
7. Prepare a report for the same in hundred (100) words and submit to the teacher.
8. Now undertake a presentation round, by each group of the report prepared in class.

**Check Your Progress****A. Fill in the Blanks**

1. Credit to \_\_\_\_\_ is a debt that a person incurs when buying a product/service.
2. Credit \_\_\_\_\_ includes purchases obtained with credit cards, lines of credit and some loans.
3. The major risk of proposing credit is giving credit to those \_\_\_\_\_ who do not pay in cash immediately.
4. Credit \_\_\_\_\_ is a vital activity of every business to fast its sale.
5. The credit risk comprises the accounts \_\_\_\_\_ then the backlog.

**B. Multiple Choice Questions**

1. Credit to Consumer includes purchases obtained with
  - a) Credit cards

- b) Lines of credit and  
c) Through some loans  
d) All of the above
2. The credit limit relates to the extreme credit threat the supplier approves to take a specific client. The credit threat comprises of:  
a) The accounts receivable  
b) The backlog  
c) Both a) and b)  
d) None of the above
3. The credit approved to customers is related to a  
a) Financial lend  
b) Financial assistant  
c) Both a) and b)  
d) None of the above
4. One can try the following tips for getting overdue payments:  
a) Mentally prepared  
b) Follow up  
c) Sending a reminder letter  
d) All of the above
5. An escalation procedure to interaction with customers about an unpaid payment from friendly notice through  
a) Letter of demand  
b) Bad debt collection  
c) Both a) and b)  
d) None of the above

**C. State whether the following statements are True or False**

1. Credit to consumer known as consumer debt.  
2. To set up credit bound for each retail, buyer is not mandatory.  
3. The credit bound should be very meaningfully lower than the gross revenue of the client.  
4. It is important to be dedicated for being payment done because customers who pay late have all types of excuses.

5. The phone calls are easy to overlook than reminder letters or email.

#### **D. Short Answer Questions**

1. What is credit to customer?
2. What will be the risks to the company that offers credit to the customers?
3. What are the ways of dealing the customers with overdue payments?
4. What is credit limit?
5. What are the steps that need to fix up the credit limits?
6. What are the guidelines for managing the customers with overdue payments?

#### **E. Check Your Performance**

1. Demonstrate risks to the company offering credits by the retailer.
2. List out the how to deal customers with overdue payments in retail business and prepare a chart.
3. Demonstrate the guidelines for managing customers with overdue payment.
4. Undertake a presentation round in class and each group should present report or credit sale and its risk.

### **Session 2: Legal Rights and Obligations**

The privileges in relation to credit, both customers and retailers can perform various credit transactions jobs according to their needs and legal binding. Credit obligations are the legal binding as agreement, which a borrower undertakes guarantee for repayment of credit purchase. A credit card contract is one instance of in what way a credit compulsion is created through purchase from different retailers.

#### **MEANING OF CREDIT RIGHTS AND OBLIGATIONS**

Credit rights are the debt, which a retailer from supplier or customer from retailer exercises for purchasing the goods or services. It includes even rights of purchases obtained through credit cards, lines of credit loans etc. In short term it can be said as special options given to customers that allow them to perform the credit process in a flexible manner.

Credit obligations are the legal binding as agreement between the creditors or lenders and borrowers, which a borrower guaranteed for repayment of credit purchase or a loan for purchase orders. It is the duty or obligation of borrower to pay back the lender as per the agreement. For example, a credit card contract that shows the creation of credit obligation through purchase from

different retailers.

### **LEGAL RIGHTS OF CUSTOMERS IN RELATION TO CREDIT**

The legal rights of a customer in relation towards credit cover the following areas:

- Consumers should deliver all the relevant information before entering into credit agreement such as content and type of credit agreements.
- Method for calculating rate of interest and annual percentage.
- Policies and procedures in relation to termination, any default and early settlement of credit.
- Information related to credit advertising.
- Nature of the agreement of credit transaction. Identity and location of the creditor should be provided.
- Name and location of the credit intermediary should be provided.
- The customers must know type of credit taken.
- Amount of credit or the credit limit, as set up by the creditor.
- Duration for the credit agreement.
- Total amount payable including actual credit amount, interest and taxes. Amounts and timings of repayments of the credit.
- Easy description of the foremost features of the credit agreement.
- Modes for payment facilities provided for the credit repayment.

#### **Exhibit 2**

**Legal Rights** means and include (i) all Rights given under this Agreement, (ii) all administrative rights and remedies, (iii) all rights to exhaust administrative remedies and to protest regarding any legislative or adjudicatory act, and (iv) all rights to a Legal Action and all other rights and remedies in law and equity, including without limitation, action to cure, correct, or remedy any default, enforce any covenant or agreement herein, enjoin any threatened or attempted violation thereof, to recover damages for any default; enforce by specific performance the obligations and rights of the parties hereto, or to obtain any remedies consistent with the purpose of this Agreement.

### **LEGAL OBLIGATIONS OF CUSTOMERS IN RELATION TO CREDIT**

In relation to credit, a customer has some obligations and should follow those in order to continue a proper credit execution. A customer has to keep in mind the obligations are as under:

- Not to use open credit lines to make purchases, except in emergencies.

- Not to look for other credit while engaged in one, except for special purchases like cars etc.
- Contact credit provider immediately, if not able to make payment so, that they can help in continuing the credit process.
- Payments should be made earlier than the due dates sequentially to avoid the additional fees and interest occurred for late payments.
- Check the statements provided by the creditors every month to be assured that they are charging the same interest rate as they agreed and there is not any fee added unreasonably.

### **LEGAL RIGHTS OF RETAILER IN RELATION TO CREDIT**

In a credit transaction, the retailers have some rights towards the customers as they hang-up credit facility at any time, if the customer fails to pay. Some of the rights are as following:

- Right is enforcing the agreement regarding credit transactions.
- Right to receive the total payment of credit along with the agreed interest and fees.
- In the condition of breach of contract, the retailers have a right to withdraw the agreement and recover goods sold to the customers.
- A retailer who has incurred additional costs of goods while enforcing liabilities may request honourable court to order the retail buyer to pay the additional costs also.

### **LEGAL OBLIGATIONS OF RETAILERS IN RELATION TO CREDIT**

Legal obligations are necessary because customers may change their mind and decide not to purchase or use for credit. If they feel that it can be possible to purchase the goods/services more economically elsewhere, they will lead to that particular place. Therefore, the retailers may consider the following points:

- Register as a credit provider.
- Make a credit assessment of the customers.
- Pre-agreement statements and estimations should be given to the customers.
- Provide a copy of agreement to the customers.
- A periodic account statements and further statements on request should be provided to customers.
- Keep customers' information confidential.
- Provide a report to credit bureau regarding the details of each credit



agreement as well as its termination when the customers paid full liability.

- Suggest customers to look for advice if fail to pay or in default.
- Properly maintain the records of credit submissions, agreements and accounts as per the regulations.

Firmly sell the goods subject to credit agreement as soon as possible for the best probable price to offer the customer with a financial statement.

### Activities

**Activity 1:** Visit to a Retail store to observe legal rights and obligations.

**Materials Required:** Pen/Pencil, Notebook, and checklist.

**Procedure:**

1. Visit the retail outlet or a mall located in your area.
2. Interact with the owner of retailer and executives.
3. Ask the following questions
  - a) What are the legal rights and obligation that is to be followed in relates to credit towards customers?
  - b) What are the legal rights and obligation of customers towards the credit provider, in relation to credit?
4. Note the responses carefully consult with the friends and confirm with executive.
5. Write a report based on their replies in not more than 100 words.
6. Submit the report to the teacher.

### Check Your Progress

#### 1. Fill in the Blanks

1. Credit \_\_\_\_\_ includes even rights of purchases obtained through credit cards, lines of credit loans.
2. A \_\_\_\_\_ obligation is the legal binding as agreement between the creditors or lenders and borrowers.
3. A customer has some \_\_\_\_\_ in relation to credit.
4. In a credit transaction \_\_\_\_\_ have some rights towards the customers.
5. A periodic \_\_\_\_\_ statements and further statements on request, should be provided to customers.

6. \_\_\_\_\_ should be made earlier the due dates in order to avoid the additional fees and interest occurred for late payments.

## 2. Multiple Choice Questions

1. Credit rights are related to
  - a) Debt that a person incurs when buying a good/service
  - b) Debt that a person incurs pre-buying a good/service
  - c) Debt that a person incurs using a good/service
  - d) None of the above
2. A credit obligation is a legal binding as
  - a) An agreement that a seller undertakes warranting repayment of credit purchase or a loan
  - b) agreement between the creditors or lenders and borrowers
  - c) An agreement that a producer undertakes promising repayment of credit purchase or a loan
  - d) None of the above
3. The legal rights of a customer in relates to credit cover the following areas:
  - a) Consumers should be delivered all the relevant information earlier entering into a credit agreement
  - b) Information with respect to the content and procedure of credit agreements
  - c) Method for calculating rate of interest and annual percentage
  - d) All of the above
4. Which is not an obligations of customer:
  - a) To use open credit lines to make purchases, except in emergencies
  - b) Not to look for other credit while engaged in one, except for special purchases like cars, homes etc.
  - c) In case of unable to make payment, contact the credit provider immediately so that they be able to help in continuing the credit process
  - d) Payments should make earlier the due dates to avoid the additional fees and interest occurred for late payments
5. In a credit transaction, the retailers have right/rights towards the customers:

- a) Right to enforce the agreement regarding credit transactions
  - b) Right to receive total payment of the credit along with the agreed interest and fees
  - c) In the condition of breach of contract, the retailers have a right to withdraw the agreement and recover goods sold to the customers
  - d) All of the above
6. The retailers may consider the legal obligations:
- a) Register as a credit provider
  - b) Make a credit assessment of the customers
  - c) Provide a copy of agreement to the customers
  - d) All of the above

**C. State whether the following statements are True or False**

1. Obligations are not necessary because customers may change their mind and decide not to purchase or use for credit.
2. A credit card contract is one instance of in what way a credit compulsion is created through purchase from different retailers.
3. The pre-agreement statement and estimations should not give to the customers.
4. Customers suggests to seek advice when they fail to pay or are in default.
5. Seller sell the goods subject to credit agreement as soon as possible, for the best probable price.

**D. Short Answer Questions**

1. What do you mean by credit rights and obligations? Explain with suitable example.
2. What the rights and obligations of a customer are in relates to credit?
3. What the rights and obligations of retailers are in relates to credit?

**E. Check Your Performance**

1. Demonstrate legal rights of a customer in relation to credit cover in retail business.
2. Draw a chart containing legal obligations of customers in relates to credit in retail business.
3. Demonstrate the legal rights of a retailer in relates to credit in retail business.

4. Spell out legal obligations of retailers in relation to credit in retail business.

### Session 3: Recovery of Credit from Customers

In general, collection is the procedure of recovering credit amounts from the customers by a retailer. It can be said as a process by which the banking system works on behalf of a retailer to collect fund payment from customers in return of documents needed for taking delivery of the demanded goods. Collections are the receipt of a cheque, draft or other negotiable instrument for the purposes of collecting a credit payment. In this process, the banking system works on the behalf of retailers, in order to receive the required cash for the distribution of the goods ordered by the customers in give-and-take for the necessary documents.

#### **RECEIVING, CHECKING, RECORDING, INFORMING AND STORING THE PAYMENT FROM CUSTOMER**

A receipt (otherwise called a bill of lading, unloading note, bundling slip, (conveyance) docket, shipping list, pressing rundown, pressing slip, conveyance rundown, show or client receipt), is a record recognizing that an individual installment following a deal or other exchange of products or arrangement of an administration. All receipts must have the date of procurement on them.

In the course that the beneficiary of the installment is legitimately required to gather deals expense or GST from the customer, the sum would be added to the receipt and the accumulation would be regarded to have been for the advantage of the significant duty expert. In numerous nations, a retailer is required to incorporate the business assessment or GST in the showed cost of merchandise sold, from which the duty sum would be determined at purpose of offer and dispatched to the expense experts at the appointed time.

Thus, sums might be deducted from sums payable, as because of compensation retaining charges. Then again, tips or different tips given by a customer, for instance in an early, would not shape some portion of the installment sum or show up on the receipt. A receipt goes to the individual in charge of paying the bill while the transportation rundown (or bundling slip) goes to the beneficiary.

The delivery list is incorporated into the transported box. In a few situations, a similar individual will pay the bill and get the shipment. It is possible that an individual can purchase, pay for an item, and send it to another person. A store slip is provided by a bank to show store exchange. The classifications incorporate variety of thing, and in the business that it is, where it is from for example, a neighbourhood bank or a state if the bank is not nearby. The teller

keeps the store slip alongside the store (money and checks), and gives the investor a receipt. They are filled in a store and not a bank, so it is helpful in paying. They likewise are methods of cash transaction.

Pay-in slips are support to arrange money and coins, filled in, and marked by the individual who stored the cash, and some remove from a record that is additionally filled in by the investor. Store slips are likewise called store tickets and arrive in a group plans. The investor marks them if the contributor is getting the currency for a part of the going with check and storing the rest.

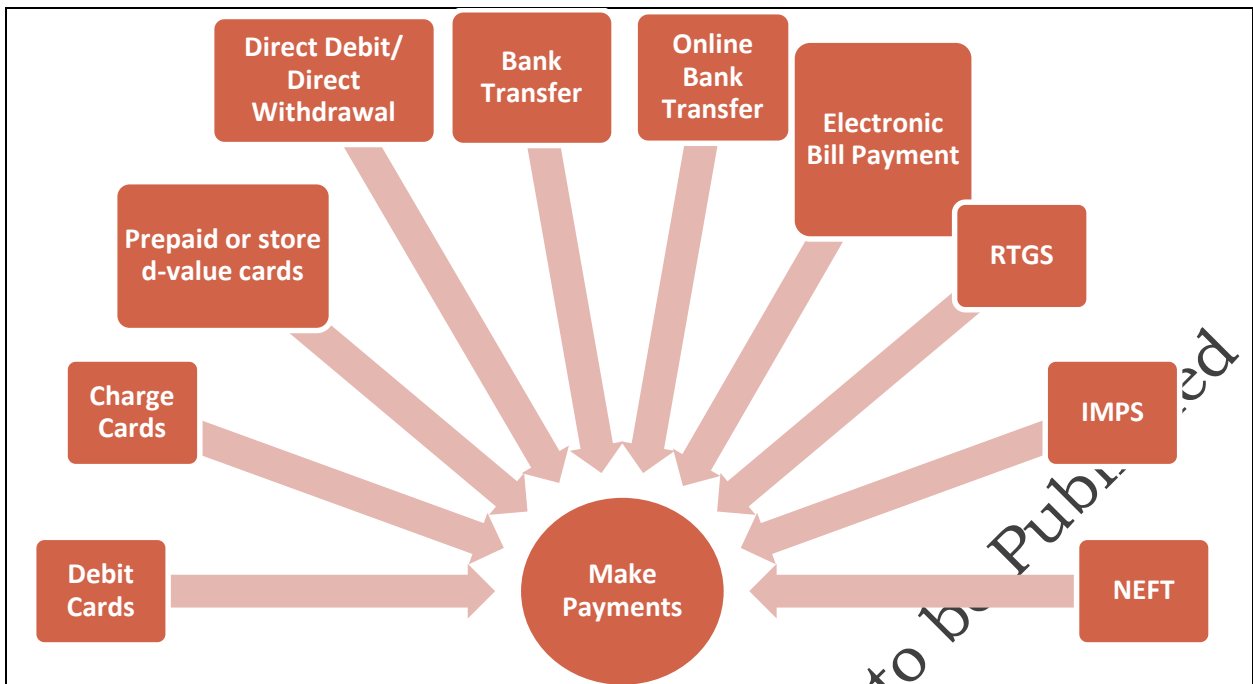
A receipt, Invoice is a business record issued by a dealer to a purchaser, identifying with a deal exchange and showing the items, amounts, and incurred costs for things or administrations the merchant had given to the purchaser. Installment terms are typically expressed on the receipt. These may indicate that the purchaser has a maximum number of days in which to pay and is some of the time offered a rebate whenever paid before the due date.

The purchaser could have effectively paid for the items or administrations recorded on the receipt. A receipt, invoice is a business record issued by a dealer to a purchaser, identifying with a deal exchange and showing the items, amounts, and concurred costs for items or administration the merchant had given the purchaser. Installment terms are typically expressed on the receipt.

These may indicate that the purchaser has maximum number of days in which to pay and is now and then offered a rebate whenever paid before the due date. The purchaser could have officially paid for the items or administrations recorded on the receipt.

### **ACCEPTABLE WAYS FOR CUSTOMERS TO MAKE PAYMENTS**

Common acceptable ways for collecting debt payment from customers are debit cards, credit cards, charge cards, prepaid cards, direct debit, bank transfer, RTGS, NEFT, IMPS, phone and mobile payments, cheques and cash payments are all shown in fig. 1.6. All these are describing here under:



**Fig. 1.6: Common Acceptable Ways of Payment**

**Debit Cards:** A debit/credit card exists a plastic card that facilitates an easy way of payment as alternative method of cash when buying. Debit card work when the cost is available in the bank account of debit cardholder while credit card works on the limit given to the cardholder without the compulsion of bank account. Debit / credit cards are use and accepted in different countries at a point of sale location or doing online payments.

**Charge Cards:** Charge card is also a synthetic card that offers to pay in which the source and the card bearer enter into a union that the debt incur on the charge account will be clear in full and by agreed date. Charge Cards are also accepted in different nations and can be practice at a point of sale location and/or online.

**Prepaid or stored-value cards:** This type of cards provides payment through a currency value that held on the real card into account. One core difference between retained-value cards and made cards is that advance payment cards are normally issued in the title of the single account bearer, while fixed worth cards are usually nameless.

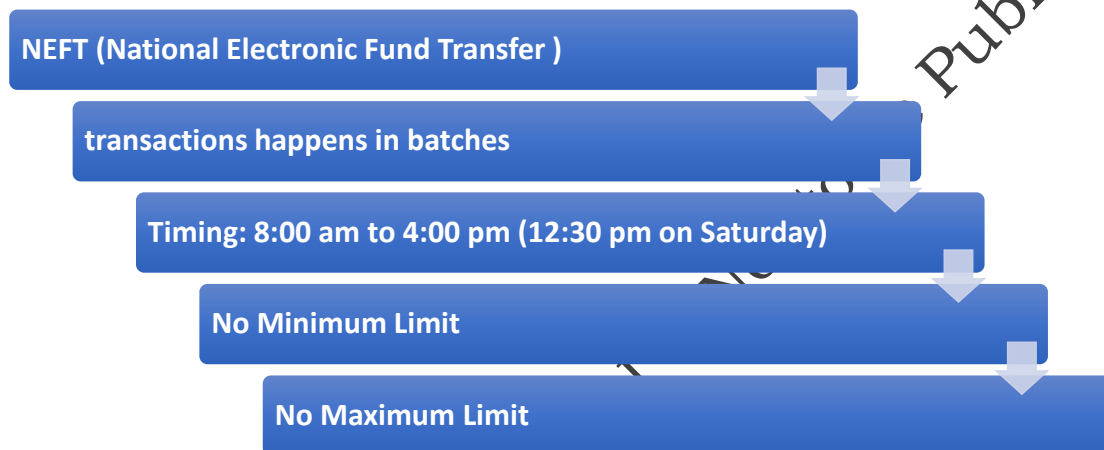
**Direct Debit/ Direct Withdrawal:** It is an order that a bank account holder/customer gives instructions to collect fund directly from the account. It is linked to a direct deposit but begin by the beneficiary. It is available in several countries and the easiest ways for making payment.

**Bank Transfer:** It is also stands as a line transfer or credit transfer. It is a technique of transferring money from one man to another. It can make from a particular bank account to a different bank account or done a transmission of cash by a cash office. It is often the most practical process for remitting funds

between bank accounts.

**Online Bank Transfer:** This system of payment is a popular payment process, where the customer who logs-onto his bank web address and approves the money transfer in place of payment to a merchant approves the financial institute transfer.

**1. NEFT:** It stand for National Electronic Funds Transfer (NEFT). It is a countrywide payment procedure helping one-to-one money transfer. Under this structure, customers can use by electronic means remit funds from one branch office to any individual organization keeping an account with other bank and branch in nation involving in the scheme shown in fig. 1.7



**Fig. 1.7: NEFT**

**2. IMPS:** It stands for Immediate Payment Service (IMPS). It is a prompt interbank electronic money transfer service with the help of mobile phones. It is similarly being enhanced through other networks such as Internet Banking, ATM, etc.

**3. RTGS:** It stands for Real Time Gross Settlement (RTGS), shown in fig 1.8. It is an electronic method of money remittance where the show takes place on an actual time basis. The remittance of funds with RTGS is done for higher value transactions, the lowest sum being Rs 2/- lacs.



**Fig. 1.8: RTGS**

Here the beneficiary account gets the transferred funds, on an actual time basis.

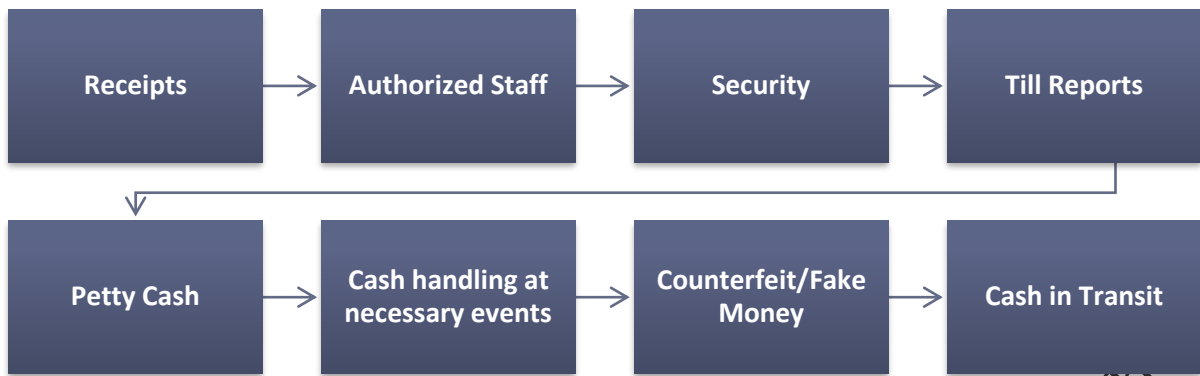
**Electronic Bill Payment:** It is an online banking and it works like a bank transfer. It allows a customer to remit money from his demand account to a creditor/seller such as a public utility or a departmental store to be credited beside a specific account. The payment is processed electronically in real-time, though some financial institutions or payment services has to wait tills the next working day to remit out the payments.

### **COMPANY'S PROCEDURES FOR STORING CASH AND CASH EQUIVALENTS SECURELY**

Cash denotes the currency/coins whereas cash equivalents are the cheques, traveler's cheques, cashier's cheques, certified cheques, drafts money orders etc. Good cash-handling/storing procedures are not just about defending the company from crime. All the features of the business should well manage to keep cash transaction in control.

Monitoring cash takings is alone of the apparent ways to measure how the business is performing as a whole or even at an individual level. Some of the procedures of storing cash as discussed in fig 1.9:





**Fig. 1.9: Procedure of storing cash**

These are describing here under:

- 1. Receipts:** A receipt should issue for all cash or other kinds of payments, received. Receipts should process through the cash register or issued manual cash receipt. It may contain the following:
  - Date of received.
  - Name of the payee.
  - Amount received.
  - Payment for the item.
  - Type of payment.
  - Unique receipt number.
- 2. Authorized Staff:** Here, cash transactions should only deal with authorized staff. Preferably, two people should witness withdrawals or lodgments' higher amounts of cash as appropriate to business.
- 3. Security:** All the collected cash should keep securely in a locked cashbox at all times. One must not keep heavy cash in one place, or allow fund to construct in the cash tills, particularly in evening and late in night. Regularly removing high-value currency from tills and it should be put in storage in safe area. Some important suggestions on safety when using cash are as follows:
  - Advice the staff never to run away from an open till draws and the cash should never leave attended.
  - Use a well-built cash container and if possible, there must be two staff members present, when hand-collecting cash from cash tills – as one can only lookout the cash.
  - Keep the secure locked and alteration the pattern frequently. If possible, must have two persons, as key boxes for safe and to check keys be not

missing on the locations. A pin number using a keypad often accesses now-a-days safes.

- Should use signs to clearly state that there is minimum cash in the premises or can say in cash tills.
- Main cash-counting area must as far away as possible away from customer areas.
- Count the cash out of sight of customers then away from arrivals/exits as possible.
- Check that the organization and store-room have an appropriate lock system.
- Remember that, under no condition should cash used for clearing advances to employees, reimbursements of staff personal expenditures or mileage claims, wages or remuneration.
- All the cash must be stored safely until it transferred to bank. This is important to keep certain amount of funds on the premises because of bank off days or weekends. However, the general terms should be that all banking has to complete immediately on the same time.

**4. Till Reports:** The cash registers should empty on daily basis with cash receiving matched to till reports. A manager should confirm that daily banking is up-to date with until readings. Keep currency of discrepancies and doubtful incidents to investigate at the initial possible time.

**5. Petty Cash:** Many companies have no alternative but to preserve petty fund or cash 'float' willingly available to pay on behalf of small expenditures like office needs. No attempt should make to take cash out of cashboxes to make up minor cash. This will simply puzzle the attempts to match until receiving all cashboxes reports. It may perhaps also use as a wrap for petty theft. An alternative, choose on the sum of small cash, it need and withdraw it from the bank so that it is record in the standard ways. Any other payment should replace through a petty cash receipts complete out to that volume. Always collect receipts for any procurement with petty cash.

**6. Cash handling at necessary events:** Always the events are off-premises such as festival, event arranged in outdoor premises, appoint individuals to gather money from sellers or assign places at the event where sellers can place money. It is a logical idea for collections to record on a summary sheet acknowledged by sellers to confirm the amount of fund collected. In certain situations, it could not be logical for money to count at temporary stages during the period of an event. However, record should be kept of each collection made, evidenced because of signatures from both the collectors and the sellers.

**7. Counterfeit/Fake Money:** Acceptance of a forged note will not let you get compensation from the Bank, so it is best not to accept the same. There are various security features to look out for fake notes as per the rules of the central bank of a particular country. In India Reserve Bank provides some features of the original notes and coins, in order to know the two differences, the original and the fake currencies.

**8. Cash in Transit:** Below stated points are in this regard:

- Regularly deposit money to bank and keep cash to a small amount.
- It must ensure that the employees are efficient and made knowing of precautions they should take at transporting large amount of money.
- Fluctuate the direction and time of day to visit the bank so that the route plan cannot be secret.
- Clothing of person carrying money should be changed rather than company uniform.
- If possible, travelling by vehicle for cash deposits more preferable than moving on foot or by public transport.
- Always use a sound taxi firm and avoid using of vehicles with distinguishing features like company's name.
- Inform the bank about the expected arrival time and tell members of staff of the expected time for return.
- Use safe bags to hold cash and ensure not keep attention to the bags.
- Fluctuate times to be maintained for deposit of money. Include a system to confirm the identity of security staff. At least their ID card should present and checked.
- Inform the staff that if they are doubtful, guard should alert the police and the security of the company as soon as possible.

### **TYPES OF PROBLEM FOR SORTING OUT CASH**

In sorting out cash, various problems may occur due to different factors. Some of the factors that may lead to the generation of problem in sorting out cash or the flow of cash discussed below and shown in fig. 1.10.

**1. Lack of Responsibility:** In case, when the counts are not matching up to POS system's totals, then it is sure that something went wrong. The easiest way to fix the problem, balance books, and prevent the issue from occurring again in the upcoming is to know where the problem occurred. However, in case of lack of responsibility, it is almost impossible to figure out the cause of error, which means it cannot rectify the situation without difficulty. It also means that it is much easier for the employees to steal without caught.

Nevertheless, implementation of an Automated Fund managing Solution, every employee will have his/ her own drift and all the money will have tracked as both moving out and moving in.

- 2. No Care of Cash:** Responsibility is not only essential at the cash register, but when there is no custody of fund, that is, when each one access cash, either in vault, in the back space, or during deposits, it can be difficult to track discrepancies and money losses. There should only be allowing top-secret staff to tally floats, access and sign for the contents in the safe, or deposit earnings to the bank. Every movement of the cash should strictly control so that it can identify errors, theft, or suspicious behavior as soon as possible.
- 3. Lack of Safety:** If the customers can spot inside the cash registers, and if there is too much cash on hand, there is a risk of robbed. When the money is not secure, it is to let the retail store be an easy target for thieves. Instead, think of using a cash recycler that keeps the money safe, with unvoiced alarms and safe access codes, while accepting and dispensing cash when required.
- 4. No Documented Measures:** The employees should feel relaxed in processing any transaction. They need to have a clear understanding of just what to do when it relates to any funds related task. If not, they will easily make mistakes that could have avoided. Proper documentation in the practice of cash handling guide and logical training can ensure that all the employees know what expected them and it helps them as a source of future reference. Standard procedures help to decrease the amount of discrepancies and mistakes that occur in the retail store.
- 5. Counting Errors:** If the staffs are counting and sorting the money at the ending of every shift, counting mistakes can occur. Employees can act quickly and ensure that counts are right, numbers can be quoted on paper, and denominations can be mixed up mistakes can occur in a diversity of ways during the counting and sorting process. To reduce the risk, consider putting in an Automated Fund Management Solution that will count all money moving out and getting in as well as detect and reject the fake currency.

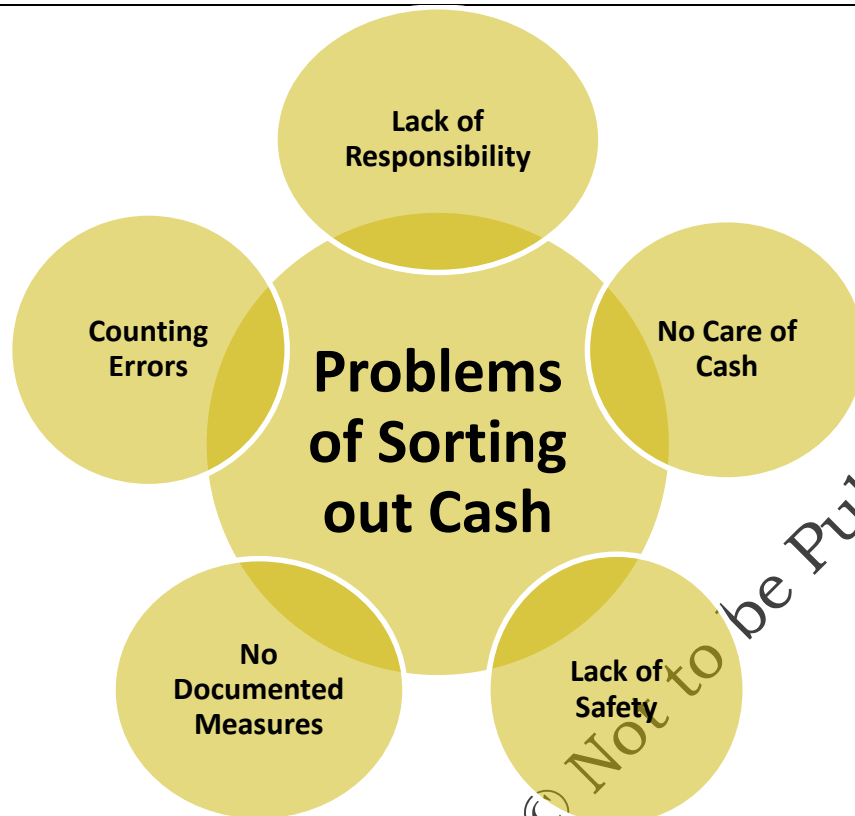


Fig.1.10: Problem for Sorting Out Cash

### Activities

**Activity 1:** Visit to a retail store to observe procedures for Storing Cash and Cash Equipment and handle various types of problems.

**Materials Required:** Pen/Pencil, Notebook, checklist

**Procedure:**

1. Take permission from retail manager.
2. Make a group of four students and.
3. Ask them to visit a local retail market/mall
4. Meet the retail store manager and greet him/her.
5. Tell the purpose of the visit and take permission for visiting the retail store.
6. Ask the following retail questions to the Retailer:
  - a) Ask the representative to demonstrate the receiving, checking, recording, informing and storing the payment from customers?
  - b) What are the acceptable ways for collecting credit from customers?

- c) What is the company procedure for storing cash and cash equivalents securely?
  - d) What are the various problems for sorting out cash related issues in retail store?
7. Prepare a note with their replies discuss with class friend and confirm with executive
  8. Prepare a report and submit to the teacher.

**Activity 2:** Draw a chart contains acceptable ways and process of receiving cash at retail store.

**Materials Required:** Pen/Pencil, Notebook, drawing sheet, colors.

**Procedure:**

1. Divide the class into two groups.
2. One group should be given the topic of acceptable way of collecting cash and another group should be given the topic of process of receiving cash at retail store.
3. Now ask the students to prepare charts on the given topics.
4. Ask the both groups to explain the charts in the class.
5. Display the charts at an appropriate place in the class or laboratory.

### Check Your Progress

**A. Fill in the Blanks**

1. A debit card is a \_\_\_\_\_ card that provides an easy way of payment method to cash when making purchases.
2. Bank transfer is known as a \_\_\_\_\_ transfer.
3. \_\_\_\_\_ is an electronic method of money remittance where the show takes place on an actual time basis.
4. Electronic Bill Payment is an \_\_\_\_\_ banking its effect like a bank transfer.
5. \_\_\_\_\_ is a prompt interbank electronic money transfer service with the help of mobile phones.

**B. Multiple Choice Questions**

1. Common acceptable ways for collecting debit payment from customers are
  - a) Debit cards, credit cards, charge cards, prepaid cards,

- b) Bank transfer, RTGS, NEFT, IMPS,  
c) Phone and mobile payments, cheques, money cash payments  
d) All of the above
2. A debit/credit card is a  
a) Malleable card  
b) Work when the money is available in the bank account of cardholder  
c) Both a) and b)  
d) None of the above
3. It is known as a wire transfer or credit transfer.  
a) Bank Transfer  
b) Mobile paisa  
c) Online Bank Transfer  
d) None of the above
4. National Electronic Funds Transfer (NEFT) includes  
a) It is a nation-wide expense system facilitating one-to-one funds transfer.  
b) Customers can by electronic means transfer money from any bank local office to any specific organization having an account through any other bank  
c) Both a) and b)  
d) None of the above
5. Electronic Bill Payment means  
a) To send fund from his account to a creditor/seller.  
b) It is an online banking its effect like a bank transfer.  
c) The payment is processed electronically in real-time.  
d) All of the above
6. A receipt should contain the following:  
a) Date received  
b) Name of the payee  
c) Amount received  
d) All of the above

**C. State whether the following statements are True or False**

1. Collections are the receipt of cheques, draft or other negotiable instrument for the purposes of collecting a credit payment.
2. A debit/credit card is a malleable card that facilitates an easy way of payment as alternative method of cash when doing purchases.
3. Charge Cards are also accepted in different states and can be practice at a point of sale location and/or online.
4. Bank Transfer is also known as a wire transfer or credit transfer.
5. NEFT is a country-wide payment method facilitating one-to-many funds transfer.

#### **D. Short Answer Questions**

1. What is debit card?
2. What is the meaning of bank transfer?
3. What is NEFT?
4. What is RTGS?
5. What are the cash problems sort out at retail store?
6. What are the company's procedures for storing cash and cash equivalents securely?

#### **E. Check Your Performance**

1. Demonstrate acceptable ways for customers to make payments in retail business.
2. Spell out the company's procedures for storing cash and cash counterparts securely in retail business.
3. Draw a figure on types of problem for sorting out cash in retail business.
4. Undertake a group discussion on the collection of credit from the customer.

### **Session 4: Process of Reconciliation of Customer Accounts**

Reconciliation of customer accounts is the procedure of matching the total sum of the entire due customer billings to total of account receivable mentioned in the ledger.

#### **RECONCILIATION OF CUSTOMER ACCOUNTS (ACCOUNTS RECEIVABLES)**

Reconciling Customer accounts (accounts receivable) means matching the entire the individual sum due from customers equals the equilibrium of the accounts recoverable account in a ledger. This similar process is very much important because it proves that, the ledger figure of amount for receivable is



justified. Usually reconciliation is conducted monthly once at the preceding day of month. For matching the two balances, we have two sources of information. These are General Ledger and Receivable details.

### **Exhibit 3**

Reconciliation is an accounting process that compares two sets of records to check that figures are correct and in agreement. Account reconciliation also confirms that accounts in the general ledger are consistent, accurate, and complete.

*Source: Investopedia.com*

**General Ledger:** Cashier can find an account in general ledger by name trade receivables, which represents the all the receivables related to customers. It is the ending balance of bills receivable account. This has to verify through reconciliation.

**Receivable Details:** It is the detailed list of unpaid buyer billing of the store.

### **PURPOSE OF RECONCILIATION OF CUSTOMER ACCOUNTS**

Usually, there may be difference between two amounts because of several reasons. Hence, it necessary to reconcile the customer accounts to identify the reasons to mismatch connecting the two balances and correct them. The following are some common reasons for variance between the two balances.

- The most general error for disparity difference the two amounts is bypassing sales ledger. It occurs when a general entry made to the simple ledger account that bypasses the subsidiary sales ledger.
- The aged receivable report was generated is of an unusual time than the time used obtain the common ledger balance, is also a cause for the variance between the two amount.
- The third reason is accidental posting to an account other than the receivables account.

### **FACTORS TO BE CONSIDER WHILE RECONCILING CUSTOMER ACCOUNTS**

It is that feared time when retailer hold up anxiously to see exactly how unique their book and genuine estimations of stock are. Every single prepared retailer realize that these two qualities never matched and the reasons why that happens are many.

- Counting of stock being a manual exercise, there is incredible breadth for human mistake.
- Due to miscommunication, items might be recorded as put in a specific

area, yet may really be somewhere else. Because of removal, it is difficult to make logic of where the stock really is, particularly in expansive stockrooms.

- Malpractice could be another inspiration behind why the book and genuine estimations of stock do not coordinate.
- The most normal reason, in any case, is that retailer have been not able to record for profits and substitutions for items, therefore wrecking the stock tallies.
- Keeping up a precise image of the stock is essential for something other than bookkeeping reasons.

Precise numbers enable retailer to arrange substitution items in time with the goal that he/ she never disillusion clients. Truth be told, stock-outs can make their clients take their business somewhere else for all time.

### **SORT OUT AND REPORT THE PROBLEMS WHILE RECONCILING CUSTOMER ACCOUNTS**

Compromise of exchanges is one of the basic tasks in each money related establishment and the viable administration of this movement is basic to the achievement of an association. The fundamental target of performing compromise is to recognize incongruence's in information and accomplish goals. Compromise is an essential capacity in the regions of money the board, installment preparing, bookkeeping, pre-and post-exchange repayment, position the executives, affirmations, hazard and consistence the executives.

Monetary organizations' procedures, regardless of whether identified with saving money or exchanging are experiencing new changes with an uncommon increment of exchange volumes and a comparing extension in market data. This brings the need of successful information the board arrangements in the territories of compromise to have smooth continuous activities.

Interest for compromise arrangements with ideal speed and execution combined with uncompromising dimensions of precision, controls and information the board is the chief necessity for consumer loyalty. Monetary organizations are imagining a mechanized and incorporated methodology as opposed to a customary methodology.

### **PROCEDURE OF RECONCILIATION OF CUSTOMER ACCOUNTS**

The reconciliation procedures figured in the below steps:

**Step 1:** First, to confirm the common ledger accounts receivable equilibrium, opening with the balance bring from the last period.

**Step 2:** Then add the total of all invoices issued from the sales daybook and deduct any credit notes.

**Step 3:** Again subtract the total payments received from loaner, taking the figure from the cashbook, and add any funding charges collected from the customers.

**Step 4:** If open credits posted like, overpayments or surplus payments from customers, to a split general ledger account, the total at this spot should be the same as the accounts receivable balance.

**Step 5:** subtract open credits and plus open credit refunds. Check the final amount beside the total of person as customer equilibriums from the old accounts receivable report.

**Step 6:** If any variation between the balances must be examined. The general reasons for differences are journal or correct entries made straight in the common ledger and not replicate in subsidiary sales book and differing cut-off dates of the information used.

**Step 7:** Any other likely mistake is incorrectly counterbalancing customer and provider contra accounts and recording to the incorrect general ledger account.

**Step 8:** When all the errors identified, make the adjusting entries required for the accounts to reconcile with the correct balances. Mention a clear description of the cause for every transaction for auditing reason.

**Step 9:** Then where possible, undo the incorrect entry and repost it appropriately, rather than posting the variation only, to make the operation easier to follow.

**Step 10:** At last, when all entries cover made, reconcile the balances another time as a final check.

### **RECONCILING CUSTOMER ACCOUNTS ACCURATELY**

When there is sell of product or services to customers on loan, the amount they owe the business make up the books receivable balance in the common ledger. Their individual balances available in subsidiary sales book and listed in old accounts receivable report. Reconciling accounts receivable stands that the aggregate of the specific amounts due from borrowers equals the equilibrium of the financial records in receivable account of common ledger.

### **Activities**

**Activity 1:** Visit to a retail store to understand the process of reconciliation of customer accounts.

**Materials Required:** Pen/Pencil, Notebook, checklist.

(Arrange at retail outlet)

**Procedure:**

1. Make a group of four students.
2. Ask them to visit a local retail market/mall.
3. Meet the retail store manager and greet him/her.
4. Tell the purpose of the visit and take permission for visiting retail store.
5. Ask the following questions:
  - a) What are the purposes of reconciling customer accounts?
  - b) What are the factors to be consider while reconciling customer accounts?
  - c) What are the problems incurring while reconciling customer accounts?
  - d) What are the procedures for reconciling customers account accurately?
6. Prepare a note with their replies consult with class friends and finalize with executive.
7. And also prepare a chart on factors to be consider while reconciling customer accounts.
8. Present and discuss the chart in the class.

**Activity 2:** Conduct a Role Play on the process of reporting problems.

**Materials Required:** Pen/Pencil, Notebook, Checklist, Camera (symbolic)

(Two Student will be prepared for conductive the role of customer and retail executive (cashier) and the other student will observe one student will also be allowed to role of service engineer)

**Procedure:**

1. The two students will come forward for their role and other student will be in their seat, the play will be follow.
2. Customer comes to the retailer
 

Retailer: Good Evening sir, what can I do you?

Customer: Good Evening Mahesh, yesterday, I purchased a Sony camera, but the lenses are not working properly, please replace the same.

Retailer: Ok Sir, we will go to the workshop and show the camera to service engineer (Both went to the workshop and show camera to services engineer Services engineer: Repaired the lenses and explained the operation of camera to the customer.

Customer: Satisfied, takes camera and give back

3. Student who have noted will come and share their views.
4. Role Play completed.

### Check Your Progress

#### A. Fill in the Blanks

1. Reconciliation of customer accounts is the system of matching the total sum of the entire due customer billings to total of \_\_\_\_\_ receivable.
2. \_\_\_\_\_ detail is the detailed list of unpaid buyer billing of the store.
3. Cashier can find an account in general \_\_\_\_\_ by name trade receivables.
4. The \_\_\_\_\_ balances available in subsidiary sales book and listed in old accounts receivable report.
5. \_\_\_\_\_ ledger is the ending balance of bills receivable account.

#### B. State whether the following statements are True or False

1. It is not necessary to reconcile the customer accounts to identify the reasons to mismatch among the two balances and correct them.
2. For matching the two balances, we have three sources of information.
3. Cashier can find an account in general ledger by name trade receivables.
4. Corresponding process is very much important because it proves that, the general book figure for receivable is justified.
5. The most common mistake for difference among the two amounts is by passing sales ledger.

#### C. Short Answer Questions

1. What is meaning of reconciliation?
2. What is the purpose of reconciliation?
3. What are the steps involving in reconciliation of customers' accounts?
4. How to reconciling customer accounts accurately?

#### D. Check Your Performance

1. Demonstrate the purpose of reconciliation of customer accounts in retail business.

2. Spell out the procedure of reconciliation of customer accounts in retail business.
3. Demonstrate reconciling customer accounts accurately in retail business.

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**MODULE 2****RETURN AND EXCHANGE OF GOODS****Module Overview**

Every customer has the authority to replace the goods and take the return from the retailer or take the refund payment of the return goods. Customer must give the reason, which should be realistic as well as legal at the period of return or replacement of the goods. Retail organizations have replacement, return and return policies and procedure, which should be in written form. Customers after purchasing goods for various usages assess the utility and quality of the goods. After analyzing customer will decide to use it or go for return the manufactured goods to the supplier. Retail Company also provides the list of replaced goods, authorized proof of purchase, refund charges when company is not at fault and labelling of return goods. In retail, a return/exchange is the procedure of a buyer taking earlier purchased merchandise back, and in turn in receipt of a repayment in the new form of payment, conversation for next item (alike or diverse), or a stock up credit.

Many retailers will agree returns if the customer takes a receipt by way of a resistant of purchase, that some of different conditions, which rely on the retailer's terms, are met. These may add the merchandise being in some condition (usually resalable if not damaged), no more than some amount of duration having cleared since the purchase, and on occasion that identification be provide (though normally only if a receipt is not presented).

Some retailers take payment of a replenishing fee for non-damaged returned merchandise, but typically only if the package has opened. While retailers stay not normally need to accept returns or exchange, laws in other places need retailers to mention their return conditions in a place wherever it would be easily noticeable to the customer before purchase all this knowledge and skills are essential for the cashiers or cash executives to work efficiently in retail units.

For providing knowledge and skills, this unit was divided in four sessions. The first session deals with returned goods: policies and procedure. Second session elaborates returning goods and making refunds. Third session explains terms of sales and customer dealing and fourth session focuses on management of sale payment.

## Learning Outcomes

After completing this module, you will be able to:

- Identify the store policies and procedures for returned goods.
- Choose process of returning the goods and process of refund payment.
- Decide the value of items offered in part exchange by customers.
- Handle the payments for exchange sales transactions and management of payments received.

## Module Structure

Session 1: Returned Goods: Policies and Procedures

Session 2: Returning Goods and Refunds

Session 3: Terms of Sales and Customer Dealing

Session 4: Management of Sales Payments

## Session 1: Returned Goods: Policies and Procedures

### MEANING OF RETURNING GOODS

Most of the retailers provide goods and offer return policy with repayment option for most returned goods. The customers may return the goods when they do not match with the buying orders. Features of products not matched with the specification given by the customer, damage of goods in the transit, expiry of products and identifiable defects in the products etc. Then the retailers may check the products returned by the customers and examine the suitable reasons behind returning the goods. Afterwards, the retailer dispatches the products to concerned suppliers for necessary action.

#### Exhibit 4

Returned Goods means all right, title and interest in and to returned, repossessed or foreclosed goods and/or merchandise the sale of which gave rise to a Receivable; provided that such goods shall no longer constitute Returned Goods after a Deemed Collection has been deposited in a Collection Account with respect to the full Outstanding Balance of the related Receivables.

Source: <https://www.lawinsider.com>

### REASONS FOR RETURNING GOODS

The following are the main reasons for returning the goods:

- The goods supplied by the retail enterprise are physically damaged/ found to be defective.
- The goods received vary from the buyer specifications.



- The goods may be supplied with wrong color, style, size, quantity, missing parts and accessories or similar other.

Customer can only return non-damaged products for a conversation or return if the retailer provides a return policy, it is value noting that shops not need by law to take returns regulation, but if they have, they must maintain to it. Under the Sale of Goods Act customer have a legal precisely to return product and get money back if it is faulty.

However, customers only entitled to a return if they return it during specified period three to four weeks; otherwise, they get a repair or replacement. Return policies are generally displayed on receipts, in-store and website. Customer can also call the shop's customer care services line to manage out returns regulations. Most retailers lay time restrictions for returning non-damaged products, such as 28 days, but many expand around festivals so customer might have enough time than they think. If customers paid through credit card, they also have additional protection.

### RETURNABLE ITEMS

Most of the retailers have policies, which instruct that they will consider non-damaged returns, as extended as product are unused and are in proper condition with their non-damaged original packaging. The items, which can return, are:

- **DVDs, melody and computer software:** Many retailers say no returns if the closure or packaging has remained damaged.
- **Perishable items:** Customer will not generally be able to return back an item if it is unpreserved. This includes eatables and flowers shown in fig. 2.1.



**Fig.2.1: Perishable items**

Source: <https://bit.ly/2LmVYC9>

**Made to order:** It is unlikely to return items if it is made as per order.

### COMPANY POLICIES ON TIME REPLACEMENT OR RETURN GOODS

Regulation of a retailer's return policy, the retailer may accept or give a credit note,

or may others may give a refund. However, all shops usually need a few important things.

**A receipt:** Always keep an invoice and receipt it with goods to the retailer. If customer purchasing a gift for someone, ask aimed at a gift invoice so that he/ she can alteration it themselves.

**The card by which customer paid with:** If customer paid for a product on debit or credit card, take it always with at the time when returns the item. This is specifically important if customer ask a refund as it is frequently credited to the card paid by him/her.

**The original packaging:** Do not undervalue the importance of captivating the items in original packaging from the customer, even depressed to the annoying cable ties.

### **RETURNING GOODS WITHOUT AN INVOICE**

If customer simply changes his mind, the retailer does not have any legal compulsion to give him money back. However, several retail stores will propose a replace subsequently it is always worth asking. If customer purchased the goods, which are faulty, and they do not have the receipt, they still have the same rights to a repair, repayment or change as under the Sale of Goods Act.

#### **Exhibit 5**

A contract by which a seller transfers or agrees to transfer the ownership of goods is to a buyer in exchange for a money price. If ownership is to pass at a future time the contract is called an agreement to sell. The contract, which need not be in writing, may contain express terms. Terms may also be implied by law (see also implied condition); for example, that the seller has a right to sell, that the goods correspond with the description under which they are sold, and that the goods are of satisfactory quality and are reasonably fit for the buyer's purpose. Unless the parties agree otherwise the seller must hand over the goods in exchange for the price and the buyer must pay the price in exchange for the goods. Much of the law governing the sale of goods is codified in the Sale of Goods Act 1979, as amended by the Sale and Supply of Goods to Consumers Regulations 2002.

### **RETURN AND REPLACEMENT PROCEDURE**

The procedure for return and replacement of goods in retail organization is as follows:

- Upon receipt of customers return request, retailer may arrange for a value check to inspect the grievance of the goods being faulty/ defective.

- Upon successful legalization of the complaint, they will process customers request for return/ replacement with respect to the faulty/ damaged goods.
- The returns/replacements will have considered for only those items, which pledge to be faulty/ damaged.
- Goods are returned by customers would not be used, wash, altered/ tamper or soiled.
- All company packing, label, tags, brochures, manuals, freebies, warranty/ assurance cards, accessories such as belt, locks, strap, etc. should be unbroken.

### **RETURN SHIPMENT OPTIONS - PRINT LABELS**

The following procedures are adopted for the return of goods and labeling:

- Prepare, print and take in return tags in outbound shipment.
- Create shipments online and print return shipping label, Customs papers and even reoccurrence shipment directives to include in shipment.
- Email Instructions
- Email return papers and guidelines to shippers simply e-mail return label, shipment guidelines and Customs invoice papers to the shippers with a reference for them to have a pickup schedule.
- Return labels related to outbound tags and can be find-out in shipment history for complete visibility and control.
- Prevent illegal usage; account details, which available on return labels.

### **RETURN TO VENDOR (RTV)**

Return to vendor (RTV) denotes to the process where goods come back to the original vendor in place of the distributor. In many cases, the RTV originally resumed to the retailer by the end user. While RTV transactions generally happen between seller and merchant, in some occurrence end consumer will reoccurrence the goods direct to the vendor, bypassing the distributor.

- **Some Sellers may require reviewing customer's return request:** After the Seller evaluates the demand; they will provide a label or rule on condition to return their items. If vendor do not get a response within two business days, customer can submit a Guarantee claim.
- **Print label and return consent:** Some returns will not need printing a label or authorization. Put the return consent inside of the pack and attach the name leaf to the outside.

If customer returns goods in which personal information is saved, such as cameras, laptops, or further electronic gadgets, erase this information fully before sending

the gadget back to the firm.

Once products have dropped off the parcel, customer will receive proof of postage and a code to track return of goods online. To track return parcel, enter tracking code.

### Activities

**Activity 1:** Visit a Retail store to observe the company policies and procedure for return and replacement of goods.

**Materials Required:** Pen/Pencil, Notebook, Checklist.

(Arrange a visit to a retail store for observation of return of goods, Prepare a checklist and hand over to the student)

**Procedure:**

1. Make a group of four students and.
2. Ask them to visit a local retail market/mall with your group.
3. Meet the retail store manager and greet him/her.
4. Tell the purpose of visit and take permission for visiting the retail store.
5. Ask and identify the following:
  - a) Is your retail store providing the return and replacement facility?
  - b) What is the procedure of returning goods?
  - c) How one can return goods without receipt?
  - d) Identify refundable and non-refundable items.
  - e) Ask why Customer returns goods.
    - Damaged/defective
    - Not as per specification
    - Not in the demanded color, style, size (On what ground most of the customer return of goods)
6. Prepare notes, discuss with class friends and finalize after confining with the executive.
7. Acknowledge the executive for giving the facility.
8. Prepare a report and submit to the teacher.

**Activity2:** Role-play on return of goods in the class.

**Materials Required:** Pen/Pencil, Notebook, Checklist, Camera (symbolic)

(Two Student will be prepared for conductive the role of customer and retail executive (cashier) and the other student will observe one student will also be allowed to role of service engineer)

**Procedure:**

1. The two students will come forward for their role and other student will be in their seat, the play will be follow.

2. Customer comes to the retailer.

Retailer: good evening sir, what can I do you?

Customer: good evening Mahesh, yesterday, I purchased this piece of cloth, but there in one hole in cloths, please replace the same.

Retailer: Ok sir. Kindly show me.

Customer: ok

Retailer: I found the hole; let us check in the system (date of purchasing, bar code, type of products and price of products).

Customer: Satisfied with store services.

Retailer: sir, you can select another product for replacement.

Customer: thank you.

3. Student who have noted will come and share their views.

4. Role Play completed.

**Check Your Progress**

**A. Fill in the Blanks**

1. Most of the retailers select to provide goods \_\_\_\_\_ policy present an exchange, repayment for most returns.
2. The goods supplied by the \_\_\_\_\_enterprise is physically damaged/ found to be defective.
3. Customer can only return \_\_\_\_\_ products for a conversation or return if the retailer provides a return policy.
4. Return policies usually written on receipts, in-store and \_\_\_\_\_.
5. Many retailers' \_\_\_\_\_ returns if the cover or pack has been damaged.

**B. State whether the following statements are True or False**

1. The customers may return the goods since they do not match with the buying orders.

2. Most retailers enforce time bounds for returning non-damaged products, like 28 days.
3. Customer cannot return non-faulty product for a conversation or repay if the retailer has a reoccurrence policy.
4. In many cases, the RTV originally resumed to the retailer by the end user.
5. Goods are returned by customers would be used, wash, altered/ tamper or soiled.
6. The returns/replacements will acknowledge for only those items, which found to be faulty/improper.

### C. Short Answer Questions

1. What is the meaning of returning goods?
2. What are the reasons of returning the goods?
3. What are the procedures for returning the goods?
4. Write a memo on timing of returning items.
5. What is the meaning of return to vender?
6. What is the procedure adopted for labeling the return of goods?

### D. Check Your Performance

1. Identify main reasons for returning the goods in retail business.
2. Spell out what can retailer do returning goods without a receipt in retail business.
3. Demonstrate company policies on time replacement or return goods in retail business.
4. Draw a chart on procedure for return and replacement of goods in retail organization.
5. Demonstrate the procedure for return the goods to vendors in retail business.

## Session 2: Returning Goods and Refunds

### RETURNING GOODS

In many businesses whether a big chain retail store or minor retail shop, have to do transaction with returns of goods because item may be cracked or damaged when it was sold. It is important to be aware of accounting for procurements and sales of dented goods not solitary to make correct journal entries but similarly to drawing a good internal manage system over returned trade in and related financial statements (e.g., Cash, Accounts to be paid).



Most industry today have moderate return regulations that can quickly trace distribution network when bulk quantities of items go via the reverse logistics process. Often the distributing warehouse withstands the worst of these costs and efforts associated with returns. This area is also, where a systematic organized process supported by new hardware and software technologies, can produce a cutthroat advantage, catch new suppliers and control the returns procedure.

### PROBLEMS IN RETURNING PROCESS

The site of a retail shop where return goods to keep commonly may be full of a combine of open cartons. As a result, retail managers tend to take care of it as unavoidable. Problems affecting returns methods in the warehouse as shown in fig 2.2(a) and 2.2 (b) are as under:



**Fig.2.2 (a): Warehouse goods**

**Fig.2.2 (b): Warehouse shelves**

- The work area too tiny or poorly lay out.
- The method is paper intensive in order to explain and track reason for returned product.
- Lack of actual time tracking of inward merchandise does not allow quick put away or cross docking.
- Weak process of incorporation into the store have do not allow returned produce to be immediately allot and shipped.
- Orders often shipped short, during saleable record is present on the returns dock.
- Lack of tracking and responsibility for un-saleable trading that remains used to bill returned the vendor.

The following are troubles in the customer facility department:

- Slow, error prone data entry and credit processing based on a large amount of papers distributed from the takings dock.
- No link linking data gathering and credit doling out, allowing over-credit

provide to the customer.

- It is difficult to set aside problems by buyer, seller, truck driver or warehouseman to eradicate misconduct.

### **BEST PRACTICES PROCESS**

Return operations are naturally difficult and do not comply with simple automation. Some establishments have gain competitive benefit by implementing some of the industry's best regulations. We will analyze a best carry out process from two aspects: business process and data collection and run. Following are the best practices process:

**1. Business Processes:** Returns be fundamentally complex for the reason that of how they affect manual inventory, electronic inventory and accounting method. All items must identify, assigned to a party, assigned a personality and then manually sorted for processing. Since some of the produce may be discarded or retained for vendor control, not all trade in enters electronic account; some stock must be pack again and accounted for physically versus electronically.

- Credits are normally issued later and repeatedly for only some component of a return, comprising redundant or un-saleable goods. This procedure is difficult to mechanize with a basic ERP suite and very difficult with a modest paper course. Specialized returns method, whether portion of the Warehouse Management System (WMS), can sustain effective automation with proper setup.
- Separate the physical method from the accounting method and permit for gaps between physical and bookkeeping realities. For instance, out of a returned pallet, only component of the pallet may add to inventory and a different component of it may credit to the customer.
- Separate liability over physical inventory as of responsibility above customer credits. A warehouse worker should not be bother with how and when a customer will get credit.
- Credit processors use an electronic operation log of returns dock action to release customer credits.
- The later explains physical status of the merchandise. Credit clerks must know return reasons. Warehouseman must be aware of the dispositions.
- Try to control the returns method through "Returns Authorizations." With Return Authorizations, the advance approved returns can receive fast thereby simplify the returns identification and speedy overall processing. To enable radio frequency (RF) tools automation and verification, these anticipated returns should enter into the system earlier to arrival.



- Stage saleable merchandise is by a put missing region. Most of the give back merchandise usually in saleable situation and will return to the storage space area. To simplify the succeeding put away practice, saleable products should stage on pallets by end zone.

Track un-saleable trade in with a bar-coded tag. Any trade in that is not marketable and cannot discard is usually stored according to merchant guidelines. While some vendors simply need an inventory statement to issue credits, others will send a sales agent to check the goods or to ship to the merchant. A full fledge audit trail containing of return excuse, date of initial consignment, date of return, shopper name, etc., will declare legitimacy of the privilege and improve trader relationships.

**2. Data Compilation and Flow:** The second part to analyze a superlative practice method is data collections and flow:

- **Handheld Scanners:** Just as Radio Frequency, equipment has proven very important in the warehouse surroundings; this technology is especially important in the returns procedure. RF screens should quick for Return Merchant Authorize Officer, Universal Product Cost or Stock Keep in Unit code, disposition, quantity and physical state of trade in.
- **Interface into Ware Management System:** Returns processing modules should tightly integrate into the on hand WMS. The integration allows for actual inventory control, instant inventory allotment, instant pick from the returns field, and cross docking to a delivery dock.
- **Interface into Accounting System:** Any data collected regarding returned trade in should make obtainable to the accounting method to serve up as a basis for credit dealing out. This data run ensures that credits issued only later merchandise inspected. It also minimizes opportunities for crediting mistakes.
- Prudent and regular application of RF tools, reengineering of business procedures and streamlining of manual operations built on industry's finest practices, warehouse administrators can have the benefit of increased throughout and correctness while driving improvements to the organization's lower line.

Returns management contains both difficulties and opportunities for incoming logistics. Waste administration regulations and non-compliance fines are increasing. Increasing commodity values and a rising secondary marketplace, however, build an opportunity to get better value from old and scrapped materials.

### **STOCK CONTROL SYSTEM**

Stock control or stock management extensively logically aligned as "the act of checking a shop's stock." However, an increasingly engaged definition considers

the more science-based, efficient routine with regard to confirming a business' stock as well as concentrating on the many related features of stock administration, (for example, anticipating future interest) "inside an association to fulfil the need put upon that business monetarily." Other aspects of stock control incorporate inventory network the executives, generation control, monetary adaptability and consumer loyalty. At the foundation of stock control, in any case, is the stock control issue, which includes deciding when to arrange, the amount to arranged and the co ordinations (where) of those choices.

An augmentation of stock control is the stock control framework. This may come as a mechanical framework and its customized programming utilized for overseeing different parts of stock issues, or it may allude to an approach (which may incorporate the utilization of innovative hindrances) for taking care of misfortune anticipation in a business.

### RETURN MANAGEMENT PROCESS

A cost-effective turn around logistics program links the inward supply of returns through the goods information and request for repairable stuff or re-captured raw products. Tri pillars support returns administration processes: speed, visibility and control.

1. **Speed:** For quick and easy returns management, mechanize decisions about whether to produce return material authorizations and how to practice returned material. Three tools to enhance returns processing are shown in the fig. 2.3 as follows:

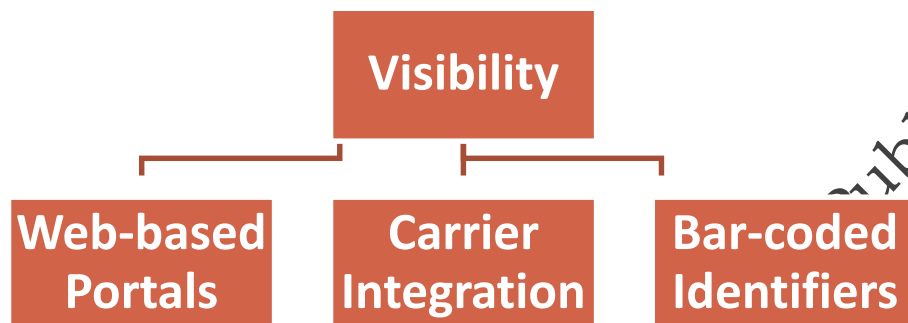


Fig. 2.3: Speed

- **Automated workflows:** The nature of the return be determined by on information points spread throughout the organization the item's worth and materials, reparation and cost, return basis, and customer service agreements. Automating workflows initiatives repeatable procedures and constant routing that is competent and noticeably faster.
- **Labels and attachments:** Automated work-current validate RMAs, and create labels and ship documents. Accurately labelled shipments with needed paperwork and prior addressed carrier-compliant labels knowledge fewer delays and create an expected inbound return stream.

- **User profiles:** Profiles make simpler user continuance and permissions. User groups exchange attributes such as real locations, payment conditions, service contracts and goods return eligibility.

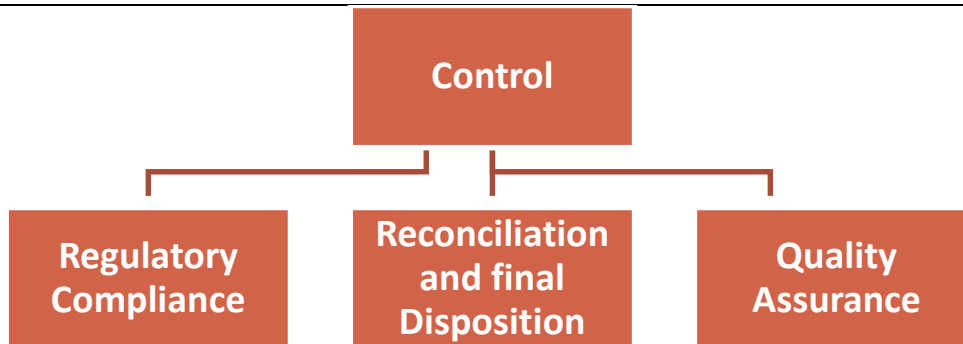
**2. Visibility:** To enhance visibility and certainty, information should capture early in the process, ideally prior to the return delivered to the incoming dock. Three of the most effectual and easy-to-implement approaches to getting visibility are shown in the fig. 2.4 as follows:



**Fig. 2.4: Visibility**

- **Web-based portals:** These online tools allow legitimate users to perform work from any location and time zone. Integrating Web-based portals with goods data and financial applications get available constant and accurate information from corner to corner a varied network of manufacturing locations, business units and third-party service giver.
- **Carrier integration:** Linking RMAs to transporter tracking numbers provide shipment prominence, both within Web-site portals and via automated notifications.
- **Bar-coded identifiers:** Accurate inward shipment information—including parts, condition, number and date ensure the receiving dock and repair storehouse are stocked with the worker, equipment desirable to handle, and process of returns.

**3. Control** Synchronizing material actions is a general supply chain management challenges, especially for returns. Manufacturers must pay secure notice to bill and reconciliation and inform stakeholders of important quality issues. Reconciliation allows enterprise-wide prominence and manages. Three control touch points to shape into the returns administration measures are shown in the fig. 2.5 as follows:



**Fig. 2.5: Control**

- Regulatory compliance:** Compliance touches all major points of the overturn logistics carry out. In addition to countrywide borders and separate state policy, shippers have to follow industry-specific policy, such as those overriding food and drug security. Workflows used to pace up the procedure also offer controls that reduce corporate responsibility.
- Reconciliation and final disposition:** Labeling and enterprise data combination reconcile RMA data with manual shipment, value and bookkeeping data. Combining financial procedures and exception-based recording allows quick shipment variance promise and accurate credits, upholding both external buyer satisfaction and internal monetary control. Integrating with manufactured goods engineering determines the untreated materials' resale probable and worth.
- Quality assurance:** Timely feedback helps groups address root reasons of returns. Product engineering identifies superiority control issues. Distribution centres appraisal outbound shipment correctness. Finance quantifies economic exposure and risks. Programmed communication and metrics aimed at each team enhance quality right through the enterprise.

Managing inbound return consignments quickly and professionally increases value recovery from repair or reselling the article and minimize costs incur through storing wrestled parts. Software solutions can help out speed returns managing by providing user outlines and workflows that explain supply chain associates and processes; labelling and documentation that pathway the material; and Website portals and exception-based informing to deliver data for appropriate reconciliation. These features, implemented with the three pillars, support a dependable and expected returns process to provide value through the enterprise.

### **REFUND PAYMENTS**

Refund means to give back money to the customer that they have paid for goods or services and usually it happens when goods were found defective or unacceptable. A reimburse also denotes to the process where an issuer refinances

outstanding bonds by issuing new bonds.

Refund payment is very common word in retail business, because sometimes customer wishes to replace or get refund for any product after purchasing. In that case, if customer does not get refund then he/ she can switch to another retail store. For stopping switching of customer, it is most important for retail store to formulate the effective refund policy.

### REFUND PAYMENT PROCESS

Refund payment process refers order details, amount and mode of payment for refund to customer. Retailers refund the payment immediately to customer. Customer may get either full or less amount as partial repayments. A full repayment is retailer refunds the full volume that the customer charged now of purchase. A partial repayment is when retailer refund amount lesser than the amount stimulating to the customer. Refund functionality only displayed for dues through CAPTURED or SETTLED position. If the Payment Returned section not exhibited, the most likely reason is that the expense does not recovered or settled status. Refund payment process differs from retail store to retail store. There are following general steps of refund payments as shown in fig. 2.6 in a retail shop:

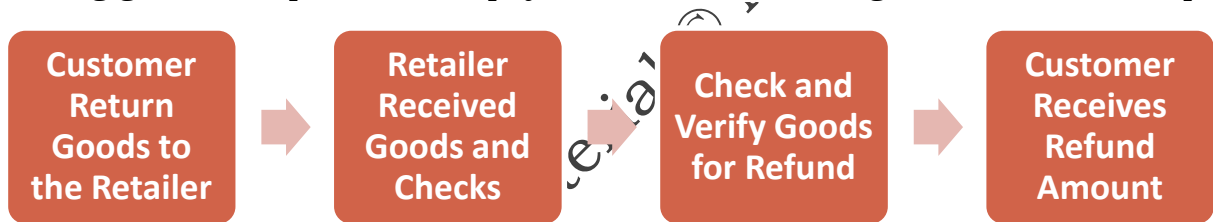


Fig.2.6: Refund Payment Process

- **Customer return goods to the retailer:** It is the first stage in the refund payment process. Customer returns at retail store for refund payment.
- **Retailer received goods and checks:** In this stage retailer receives the goods and checks for billing details like date of purchase, name of item purchase, quantity, discount if any, payment mode.
- **Check and Verify goods for refund:** After confirming, the product retailer must check out information related to the product such as cost tags, brand tags, box, original packed material, and associated accessories have spoiled or discarded by the User. If there is, any damage then retailer can deny refunding the amount or deducting the charges and then refund rest of the amount.
- **Customer receives refund amount:** Once retailer check the product and billing detail then retailer pays refund amount to the customer. There are several ways of refund payment to customer. It may be in cash, transfer to bank account, e-wallet, credit note or credit card account.

### REFUND PAYMENTS POLICY

Retailer strive to give great customer experience each time when customer shop with retailer, if customer is not 100% satisfied with purchase, customer can return the products for a full or part refund of paid price. Following are the general policy for retail organization regarding the refund payment:

- Refund/ replacement for goods/ merchandise is subject to inspection and checking by retailer.
- Customer cannot get the return if product is damaged or not as per original product.
- All returned a copy of the original invoice must accompany product, a return/ exchange consent number for refund payment.
- Mailing and charges for return of these will not be refund.
- Typically, the refunds initiated within two working days after goods inspection.
- Invoice of the repay would depend on the way of payment selected.
- For Debit Card and Credit Card remittance, the time taken for repay depends lastly on the bank.
- If serial number/bar cipher of the Product does not match with sold product, refund cannot be possible.
- Customer does not get the refund if any dents scratches, waterworks to the goods or any part thereof.

#### Special rules for persuasive schemes Refund Policy:

- Cash on Delivery and convenience responsibility would not be added in the refund cost of order, as these stands non-refundable payments.
- There is no refund on promotional offer product, it can only exchange with other products.

### RAISING CREDIT NOTE

A credit note issued to return funds in the circumstance of a bill error, incorrect or broken products, purchase termination and more. If buyer returns goods to a retailer or supplier for a full or part credit, a credit memo must issue so that retail store or customer can process this and adjust their accounts accordingly.

A credit note is the recording in accounts of the funds returned to the buyer for a paid invoice. It also sent to the customer to state the termination of the disbursement in the actual invoice.

This fund can also use to offset upcoming procurements from the same retailer, for



e.g., if a fresh order placed with needed corrections.

To permit the buyer to purchase a product or service from that retailer on a future date, i.e. a gift card or store card. Credit notes may issue by a retailer as a goodwill gesture to a purchaser who wishes to return earlier purchased merchandise (instead of cash repayment) in circumstances where the actual sales contract did not include an explicit refund policy for returned product. In such cases, a credit memo of value equal to the cost of the returned product usually issued permitting the buyer to exchange his procure for other purchase available with the deal.

### MODE OF REFUND PAYMENTS

Most of the time customer made payment by giving Credit Card, cash, debits card, Net-Banking, e-wallet etc. Nevertheless, when retail have to do refund payment, retailer can issue credit note, credit to the Credit Card or credit to customer Net-Banking account. Refunds shall process by retail through its routine banking channels. Following are the ways to pay refund to the customer by credit to the:

**Credit Card Account:** When a customer done payment through credit card, refund payment also credited in credit card account (Fig. 2.7).



Fig.2.7: Mode of payment through Credit Cards

Source: <https://bit.ly/30CpsiY>

**Debit Card Account:** When a customer done payment through debit card, retail organization also credited refund amount in customer saving account. Mode of payment through debit and credit card shown in fig. 2.8.



Fig.2.8: Mode of payment through Debit Cards

Source: <https://bit.ly/2LwzEpN>

**Net Banking:** Net banking is a mode of payment through online. It allows customers or financial institution to perform transaction online through website interface shown fig. 2.9.



**Fig.2.9: Net banking**

Source: <https://bit.ly/2O0t9gW>

**E-wallet:** If customer has done payment through its e-wallet than retailer also does refund payment in customer's e-wallet.

**Voucher:** It is another most preferable way of refunding payment. In this one retailer, issuing voucher to the purchaser which customer can use anytime or give anyone else with lifetime validity. It is the common adoptable ways of refunding payment to customer. If the payment made by credit card, cash, debit card or retailer can issue refund voucher can utilize on a future purchase on.

**Store App:** Big organizations have their own store app, which help customer to create payment through store app. For it customer has to register on retail store app, become the member, add money in retail store app by its bank account and make payment by store app. If customer return the product to retailer than retailer refund payment amount in customer store app account.

## Activities

**Activity 1:** A field visit to the retail Store to observe the return of goods identify its problems and best practices.

**Materials Required:** Pen/Pencil, Notebook, Checklist (A Visit of student to the retail store is to fixed to observe return of goods and its process)

### Procedure:

1. Reach the retail store as per the time schedule.
2. Meet the executives, great them and ask the following question.
  - a) When they place the returned goods which cannot be resold.



- b) When they place the returned goods that can be resold.
  - c) How the store updates the stock control system?
  - d) Do you have return policy in retail outlet stop?
  - e) On what criteria the nature of policy in retail shop.
  - f) What is refund payment policy.
  - g) What are the modes of refund payment?
3. Note down the response systematically.
  4. Consult with classmates and finding out the return of goods and refund process.
  5. Confirm with the executive as refund out.
  6. Prepare the report submit to the teacher.
  7. Prepare a chart based on the problems on return processing in the retail store and demonstrate the process of return management.

### Check Your Progress

#### A. Fill in the Blanks

1. Most of the industries presently having \_\_\_\_\_ return policies.
2. The site of a retail shop where return goods to keep commonly may be full of a \_\_\_\_\_ of open cartons.
3. One of the problem affecting the return \_\_\_\_\_ is paper intensive in order to explain and track reason for returned product.
4. \_\_\_\_\_ operations are naturally difficult and do not defer to simple automation.
5. \_\_\_\_\_ must be aware of the dispositions.
6. A full fledge \_\_\_\_\_ trail containing of return excuse, date of initial consignment, date of return, shopper name, etc.,

#### B. Multiple Choice Questions

1. Returns are basically complex for the reason that of how they impact on
  - a) Manual inventory
  - b) Electronic inventory
  - c) Accounting systems
  - d) All of the above
2. Returns management presents

- a) Challenges for inbound logistics
  - b) Opportunities for incoming logistics
  - c) Both a) and b)
  - d) None of the above
3. Three pillars sustain returns management procedure:
- a) Speed
  - b) Visibility
  - c) Control
  - d) All of the above
4. Problem not affect returns processing in the warehouse are as under:
- a) The work spot is too large
  - b) The process is paper rigorous
  - c) Lack of actual time tracking
  - d) Poor process integration
5. The second feature to examine a best carry out process is data collections and run
- a) Handheld Scanners
  - b) Interface into WMS
  - c) Interface into Accounting Procedure
  - d) All of the above

**C. State whether the following statements are True or False**

1. Returns are complex because of how they affect manual account, electronic record and accounting systems.
2. Credits are in general issued later and often for whole part of a reoccurrence, including useless or un-saleable product.
3. Synchronizing material placements is not a routine supply chain administration challenges, mainly for returns.
4. Software results can help quick returns management by facilitating user profiles and workflows.
5. Customer cannot get the return if product is damaged or not as per original product.
6. Refund payments process same for all type of retail stores.
7. When a customer done payment through credit card, refund payment also

credited in credit card account.

- When a customer done payment through credit card, refund payment gives in cash.

#### D. Match the Columns

	Column A		Column B
1	Automated workflows	A	To give back money to the customer that they have paid for goods.
2	Web-based portals	B	Accurate inbound shipment information.
3	Bar-coded identifiers	C	Online tools allow authenticated users to perform tasks.
4	Quality assurance	D	Disposition of reoccurrence depends on information points scattered all over the enterprise.
5	Refund payments	E	Product engineering identifies superiority control issues.

#### E. Short Answer Questions

- What is the place where returning goods take?
- Discuss where to place returning goods.
- What is the meaning of refund payment?
- Discuss the process of refund payment.
- Explain the refund payment policy.
- How to raise credit note?
- Describe the various modes of refund payment.

#### F. Check Your Performance

- Identify main problems causing returns processing in the warehouse.
- Spell out best practices process of return operations in retail business.
- Demonstrate company policies on time replacement or return goods in retail business.
- Draw a chart on refund payment process and policies in retail business.
- Demonstrate the three pillars support returns management methodology in retail business on chart.

### Session 3: Terms of Sales and Customer Dealing

#### INSPECT THE ITEMS

The demonstration expresses that if products swing out to not satisfy any of these criteria, retailer have the directly to request a discount from the dealer except if they have acknowledged the merchandise. The demonstration gives that products have been 'acknowledged' by the purchaser where:

- Retailers should have told the vendor and acknowledged them.
- Retail accomplish something to or with them which keeps them from giving the products back in their unique state, for example, adjusting, devouring or harming them.
- Retailer keeps the merchandise for 30 days without dismissing them.

It is a smart thought to report the issue to the merchant when retailer ends up mindful of the blame. On the off probability that retailer do wish to dismiss the merchandise they should give clear notice of this to the dealer.

#### Exhibit 6

The conditions the parties agree to follow in the [trade](#) of a good or service. Necessary terms of sale include [price](#), quantity, and, if necessary, quality. The terms of sale may also include special conditions.

Source: <https://financial-dictionary.thefreedictionary.com/>

#### CALCULATE THE COST OF EXCHANGE VALUE OF ITEMS

Numerous retailers will acknowledge returns gave that the client has a receiving as an evidence of procurement and that specific different conditions, which rely upon the retailer's arrangements, are met. These may incorporate the stock being in a specific condition, close to a specific measure of time having gone since the buy, and here and there that distinguishing proof be given. Sometimes, just trades or store credit are on hand, again generally just without an invoice, or after an underlying discount period has passed. A few retailers apply charge a restocking expense for non-faulty returned stock, yet regularly just if the bundling has been opened.

Sometimes retailers are not typically required to acknowledge returns, laws in numerous spots expect retailers to place their arrival arrangement in a spot where it is obvious to the client-preceding buy.

#### EXCHANGE /RETURNS

Exchange /Returns are a problem for both retailers and buyers. However, at times

they are unavoidable. It is the liability of the store to make positive that each person making a return has an awesome experience as a result might just decide to buy something or come back later.

There are many ways to exchange the goods in retail store. The first and simple way of exchange is through refund of money. The second way of exchange is to giving store credit coupons, which can be used to purchase new item that the customer wants instead. The third way of exchange is to change the same products with colour, size, etc. If only part of refunds is used to purchase another item and the rest is being returned to the customer, then the refund amount is split between the original payment and store credit. The key to protecting the store is to take time to assess the customer's profile and the transaction to avoid fraud.

For obvious reasons, most stores concentrate on working good buyer's service specifically to improve sales. However, customer service does not end formerly a purchase made. At the period of exchange of goods customer inform the retail shop that the sales deed was a disappointment, that they set up something better product in a lower price. Retailers may gladly exchange or give credit return but may say sorry for no cash refunds.

### **COMPANY POLICIES AND PRACTICE FOR CHECKING OWNERSHIP OF GOODS**

It is the biggest challenge at the period of exchange to check ownership of the item. Even when consumers exchange legally purchased merchandise, retailers come across with challenges such as product go wrong, missing parts, broken packaging and outdated perishable merchandise. After satisfactory check, the retail merchant gives 100% cash or credit repayment, an equal conversation or some grouping of these.

Generally, the customer may exchange the merchandise within the period days specified as per exchange policy if it returned with evidence of purchase. The following procedure adopted for accepting exchange or the credit return.

- To ensure whether exchange is authentic firstly decide what to do with it: required any repairs or repackaging, then dispatch it on its way. This will take time, space and proper training.
- The retailers can collect more information from a customer, after then they can head off fraud and fix down the cause for the exchange in a better way.
- The more they recognize about true/ actual reason of exchange, better their results about needed maintenance and enhancing future procurement.
- Checking invoice is very significant to establish ownership.

### **CONSEQUENCES OF NOT CHECKING THE OWNERSHIP PROPERLY**

Offender may return the stolen merchandise to safe guard cash or steal invoice and/or receipt strip to enable an untrue exchange. The following are the

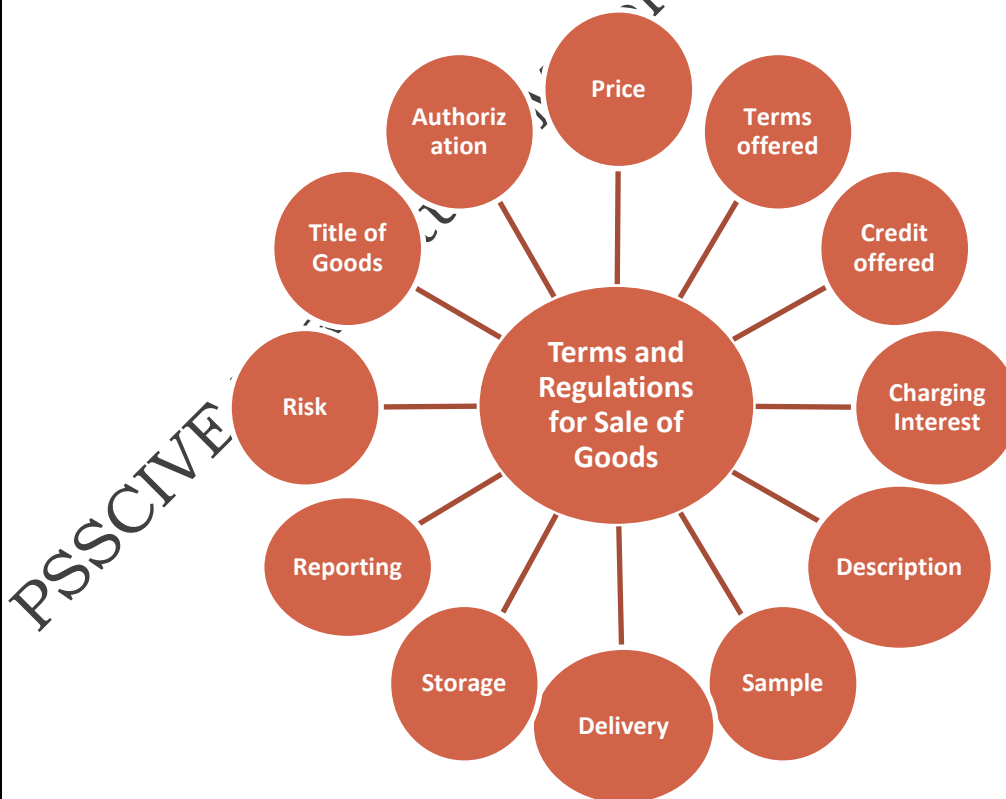
consequences of not checking the rights of goods properly.

- While forward logistics goods should place in a properly packed boxes shrink-wrapped on top of proper planned pallets and then moved out to stores. Its ownership is not checked properly reverse logistics is naturally more complex and sometimes even untidy or dirty.
- Each item makes many probable dispositions return to company, transfer to other store, renovate, repackage/ re-kit, settle, disassemble and reclaim, recycle, offer or just throw away. It may add to losses to the store.

### TERMS AND CONDITIONS FOR SALE OF GOODS

Every retail organization must follow certain terms and regulation for selling of goods to their customer, which can protect not only the retailer but also their customer. There are various aspects like price of products, terms offered, credit offered, charging interest, description of products, sample, delivery, storage, reporting, risk bearing, title of goods and authorization which influences the sale of goods

For example, apparel or other measured things, it might be an absence of a right fit. Some time, there may be an item review in which the producer has asked for that the stock be taken back to the store. Following are the terms and regulations of sales of goods by the store are shown in the fig 2.10:



**Fig. 2.10: Terms and Regulations of Sale for Goods**

- **Price:** The cost shall be the recommended price less decided discount, which

must accept in script among the parties. The cost is exclusive of GST, any taxes, levies, or other applicable costs.

- **Terms offered:** The Seller may facilitate terms subject to acceptable credit inspection of the store. The facility of credit will remain at the sole jurisdiction of the Seller.
- **Credit offered:** When credit offered, price, GST and other laid costs shall be due and to paid within agreed days from the time of the invoice provided by the Seller, unless or agreed in black as well as white. In condition where credit is not, the Seller will need offered payment before release of product.
- **Charging Interest:** Seller is having right in the direction of charge interest on outstanding invoices from the date when charges become due. Day-to-day interest will be charged until the date of compensation at a rate of fixed percent per annum.
- **Description:** The description given to the goods that given by way of recognition only. For the prevention of doubt, the store confirms that it does not in any condition; rely on any narrative when entering into the agreement.
- **Sample:** Where a sample of the product is shown to and checked by the store, the parties are accepting, which particular sample is representative in nature and the volume of the order may differ nominal because of the manufacturing procedure.
- **Delivery:** Unless then agreed in black and white, dispatch of the merchandises shall take position at the address mentioned by the store on, or as secure as possible to the date desired by the Buyer. The store shall make complete arrangements needed to take distribution of the merchandises when they tendered for delivery.
- **Storage:** If the Seller is not in a position to deliver the Goods because of dealings or circumstances under the run of the store, then the retailer shall be entitled to dump the Goods in storage until such period as delivery may be affect and the store shall be responsible for any expense incurred with such storage.
- **Reporting:** Any damages, lack, over distributions and duplicated instructions should be intimated to the Seller in 14 days or as agreed of acknowledged receipt to set replacement or refund.
- **Risk:** Risk in the products shall place to the store upon invoice of the goods. Where the store chooses to gather the products itself, danger will overtake when the product set aside for its collection.
- **Title of Goods:** Title in the products will not leave behind to the store until the Seller has paid in complete for the Goods.



- **Return of unused goods:** Not all goods sold out on a retail firm sale base i.e., the Seller will take return any goods are not obligatory or sold out by the store, unless otherwise agreed.
- **Authorization:** A representative of the seller must authorize any returns before any credit will give.

Thus, the company policy and procedures for checking the exchange sales transactions include various aspects such as Price, Delivery, Storage, Title of Goods etc.

### DEALING WITH BUYER OBJECTIONS

At the exchange, counter process of settling objections is normally straightforward. Following are the techniques to treat with customer objections (shown in figure 2.11):

**Pre-empt:** It is better if retailer beat purchaser to their objections. Get in the nature of pre-empting the most general objections. If people all the time claims, that the product is too expensive. Illustrate that it is an investment, which pays off instant.

**Listen:** Use effective listening methods to show the customer that retailer understand the objection. Patient listening eliminates most of the objections.



**Fig. 2.11: Dealing With Buyer Objection**

**Question:** Never show disappointment. Instead, show curiosity. Ask critical questions to get to the heart of the objection.



**Counter:** Reply with a counter objection but remain polite throughout the conversation. If they say anything about quality or organization, defend it.

**Check:** Seek confirmation from the customer that they have dropped the objection.

**Move On:** Do not spend much time finding on objections. A quick counter is satisfactory. Return to the more positive subjects such as advantages and product features.

**Humor:** Laugh the hostility off. Dealing customer with smile always helps. Acceptance: Whenever required it is essential to accept the fault, if any.

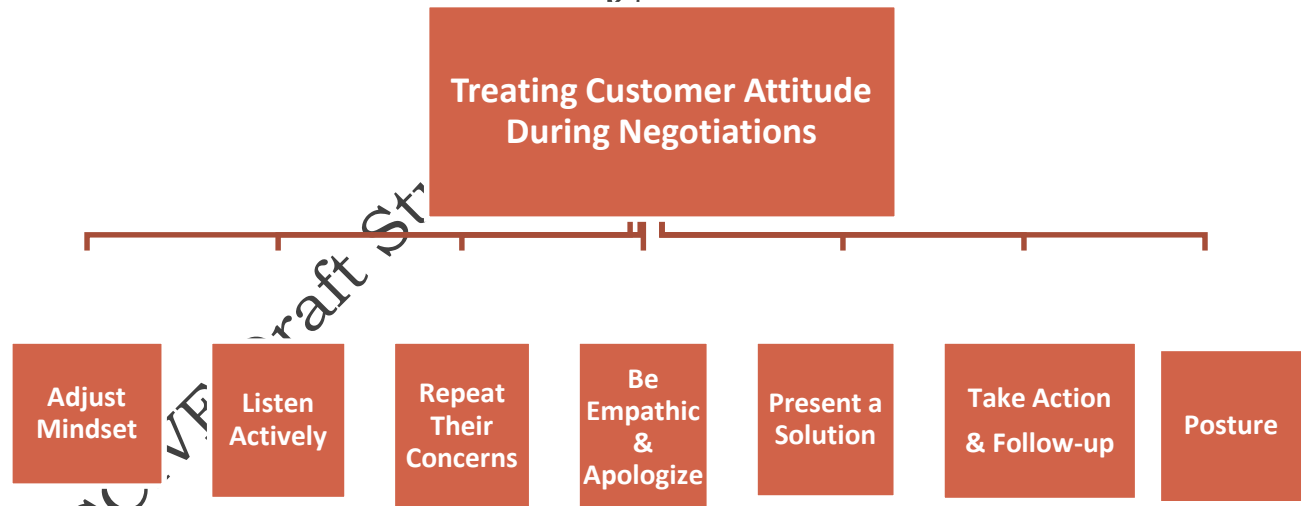
**Reframe:** Reframe the customer's objection so that it sounds less important. So you are saying.

**Compare:** Compare objections to benefits. For example, compare safety to price.

**Priority Push:** Challenge the customer's priorities. What do you want safe or cheap? In this way customer, objections can deal with. After all, store never wants to lose any customer ever.

### TREATING CUSTOMER ATTITUDE DURING NEGOTIATIONS

It is essential to treat customers politely during negotiations in the exchange process as shown in the fig. 2.12. Following are the specific hints and techniques that can be used to easy things over, so that customers are left satisfied.



**Fig. 2.12: Treating Customer Attitude during Negotiations**

**Adjust Mind-set:** Once we are aware that customer is unhappy then our first concern is to put our self into a buyer service mind-set. All that matters is to realize that customer is upset and that it is store's responsibility to solve the problem. Adjust mind-set so that assuring 100 percent of your focus to customer, and to the current circumstance.

**Listen Actively:** The most essential step in the whole of this method is listening keenly to what your buyer or customer is saying – he/ she wants to listen and to broadcast his grievances. Start the discourse with a balance declaration, which is "Let's go above what occurred," or "Please let me know why you're disappointed." This finely creates a joint venture between company and customer.

**Repeat Their Concerns:** Once he/ she had time to make clear why he/she is disappointed, repeat his/her worry so to make confident that right issue is being addressed. If needed to, ask question to make definite that we have find out the problem properly. Use calm, objective phrasing. For example, "As I know it, you are, quite correct, disappointed because....." Repeating the crises shows the customer that we were listening, which can help to reduce his/ her anger and tension graph. Besides this, it supports retailer consent on the problem that wishes to solve.

**Be Empathic and Apologize:** Once it assured that buyers concerns understood it is necessary to be empathic. It is to make certain that the body language also communicates the understanding and empathy. For example, you can say, "I know why you're disappointed and I am too. I am extremely sorry that we are incapable to get the samples to you.

**Present a Solution:** If not sure, what buyer wants or if they agreed on retailers proposed way out and then give the right to resolve things. Ask them to find out what will make them happy.

**Take Action and Follow-up:** Once both are mutually agreed on an answer, immediate action needs to take. Once the condition has been determined, follow up with customer over the subsequent few days to create positive that they are happy with the resolve. It is necessary to go beyond their expectations. For instance, we could send them a gift certificate, offer her/a great rebate on his/her second purchase, or direct a hand-written regret note.

**Posture:** If buyer is particularly angry, then talk decently and steadily and usage a low pitch of voice. This will finely help downing the tension and guarantee that retailer will not escalate the condition by visibly receiving stressed or disturb them.

### **FILING PAPERWORK WHEN BUYING EXCHANGE ITEMS**

Most of the retail sellers allow customers to return purchased trade in within a sensible time for full compensation or credit, or for alike exchange. In fact, such refund terms and conditions are so common that customers have get nearer to expect them.

Before filing necessary papers for exchange of goods, the following documents need to checked and consideration under which payment done:

**With valid receipt:** The Exchange /refund will be equivalent to the sum of the cost paid and in the original application of tender. A produce credit will issue for returns

accompanied by a reward receipt.

**Without a valid original receipt:** Courtesy search of database conducted and if original purchase can be located, using the credit card information related with the actual transaction or telephone number.

**Price adjustments:** Generally, one-time price adjustment processed for in store when an actual sales receipt placed within fourteen days of the buying date. Price adjustments refunded are in the same tender as the actual purchase.

**Return Price:** The return value is the cost paid for produce after all rebate are applied. A part of any voucher or promotional reduction applied to the actual transaction will be withdraw from all return or exchanged substances noted on the actual receipt.

**Gift cards:** Customers may offer gift cards for the buying of goods Terms and conditions applied to gift cards, which imprinted on the backside of gift card. When purchases complete through a gift card then those details filed with the original receipt.

Thus, dealing with customers includes various aspects like dealing with their objections, polite negotiations and then filing paperwork after considerations under which invoice rose.

### Activity

**Activity 1:** Visit a retail store to understand the relationships and situations, policies and procedures for checking ownership.

**Materials Required:** Pen, pencil, notebook, checklist.

**Procedure:**

1. Visit a retail outlet or a mall located in your area.
2. Interact with the owner and executive.
3. Ask the following questions
  - a) Why terms and conditions are necessary for a retail store?
  - b) How to follow the policies and procedures for checking who owns the items?
  - c) What might happen if the retail cashier does not check ownership properly?
  - d) How to handle the situation if the retail cashier does not check ownership properly?
  - e) How to apply the relationships and situations of selling for items the store buys?

4. Write their replies in not more than 50 words.
5. Prepare a report and submit.

**Activity 2:** Draw a chart containing company procedures for filling paperwork when buying exchange items.

**Materials Required:** Pen/Pencil, Notebook, drawing sheet, colours,

**Procedure:**

1. Make the group of five students each.
2. Ask them to learn about the filling paperwork when buying exchange items.
3. Now ask the students to prepare charts on the given topics.
4. Ask the both groups to explain the charts in the class.
5. Display the charts at an appropriate place in the class or laboratory.

### Check Your Progress

**A. Fill in the Blanks**

1. Exchange /Returns are a \_\_\_\_\_ for both retailers and buyers.
2. Retailer keep the merchandise for \_\_\_\_\_ days without dismissing them.
3. There are many ways to \_\_\_\_\_ the goods in retail store.
4. Generally, the customer may exchange the merchandise within the period \_\_\_\_\_ as per exchange policy.
5. Checking \_\_\_\_\_ is very important to establish ownership
6. \_\_\_\_\_ interest will be charged until the date of compensation at a rate of fixed percent per annum.
7. \_\_\_\_\_ in the products shall place to the store upon invoice of the goods.

**B. Multiple Choice Questions**

1. Company policies and procedures for checking the exchange sales transactions include various aspects such as \_\_\_\_\_.
  - a) price
  - b) delivery
  - c) title of goods
  - d) All of the above

2. Any loss, shortages, over distributions and duplicated paper should report to the merchant within \_\_\_\_\_ of signed invoice to get replacement or refund.
  - a) 15 days
  - b) 30 days
  - c) 14 days
  - d) None of the above
3. The sufficient information for retailers to collect from the buyer, the better they can begin off \_\_\_\_\_ and fix up the cause for the returns.
  - a) customer
  - b) consumer
  - c) fraud
  - d) creditor
4. "Any returns must be lawful by a representative of the Seller before any credit will be given" – comes under:
  - a) Sample
  - b) Credit Offered
  - c) Authorization
  - d) Title of Goods
5. "The retailer will not return any product, not necessary or sold out by the store, unless otherwise agreed." comes under.
  - a) Sampling
  - b) Return of unused goods
  - c) Storage
  - d) Delivery

**C. State whether the following statements are True or False**

1. One-time price adjustment processed in store when an original sale receipt presented within 13 days from purchase date.
2. It is necessary to go beyond customers' expectations.
3. Patient listening creates problems.
4. Give reply to the customer with a counter objection but remain polite throughout the conversation.
5. The risk associated with the products shall permit to the store on receiving

of the products.

6. The company policies and the dealings for checking the exchange sales transactions include only aspects such as price.

#### **D. Short Answer Questions**

1. What is exchange of goods?
2. What are the company's policies and dealings for checking who owns the item?
3. What can be the consequences if cashier do not check the ownership properly?
4. What are the relationships and situations of deal for items the store buys?
5. What are the ways to deal with a customer's objection?
6. What are the specific tips and techniques that can be used to make easy things over, so that customers are left satisfied?
7. What are the documents needed to checked and considered before filing necessary papers for exchange of goods? Discuss briefly.

#### **E. Check Your Performance**

1. Identify company policies and methods for checking ownership the goods on chart.
2. Spell out what are the consequences of not checking the ownership properly in retail business.
3. Demonstrate terms and conditions for sale of goods in retail business and their consequences.
4. Draw a figure on dealing with the buyer's objections in retail business.
5. Demonstrate the treating customer politely during talks in retail business with role-play.
6. How to check the filing paperwork when buying exchange items in retail transactions with role-play?

## Session 4: Management of Sales Payments

Retail sales payments usually comprise transactions among business to customers and business-to-business. Wholesale payments are usually made between businesses. While, there is no ultimate division among retail and wholesale expenses. Retail expenses systems usually have advanced transaction capacities and lower average rupee values than wholesale expenses systems. This session provides background evidences on payments characteristically categorized as retail sales payments.

### TYPES OF PAYMENTS

Types of payment a store authorized to receive are:

- 1. Traditional Payment Systems:** Currency or regular cash flow is to be a vital means of payment in India accounting for about one fifth of the total transactions. In addition, there are and drafts for expenditures in commercial transactions. Other documents, include bankers' cheque, pay orders, mature "At Par" cheque that include interest or share warrants, repayments, orders, gift cheque, etc. Altogether are in function in today's time.
- 2. Electronic Payment Systems:** This type of payment system is more popular and convenient for modern customers. The modus operandi followed to facilitate the card less payment service indicates that unbanked beneficiary has to use a number for identification and pin codes for enabling withdrawal.
- 3. Online banking-based solutions:** It forwards customers from the e-merchant's website to their online banking application. Such services are, in many cases, connected with bill presentation in e-commerce.
- 4. Mobile Payments:** India has embraced a bank led mobile payment model to inspire the use of mobile phones as a channel of payment. Mobile payments are payments taken up and transmitted by way in devices that are plugged to the mobile communication system by using voice technology, transcript messaging (via any Short Message Service (SMS) or Unstructured Supplementary Service Data (USSD) 19 equipment) or Near Field Communication (NFC).

This sends that not only conventional mobile phones then also other electronic items such as tablet processers can serve up as entree devices for cell payments as shown in fig. 2.13.



**Fig.2.13: Mobile Payments**

Source: <https://bit.ly/2LXoLwC>



### **PROCEDURES FOR AUTHORIZING NON-CASH PAYMENTS**

Many times, customer offers non-cash payments at the counter. The non-cash payments include Cheque, cards and mobile transactions. Following procedure adopted for authorizing non-cash payments:

- Identify the price of items accurately.
- Resolve any problems in pricing parts and services promptly by using the sources of information at your disposal.
- Calculate the total price of the transaction correctly. Inform customers of the amount due clearly and accurately.
- Verify the identification of account holders as per organization's procedures prior to debiting their account.
- Gain authorization for accepting non-cash payments and processing account debits when value of the order over the limit.
- Inform to the customer delicately when authorization for payment cannot be gain for non-cash transactions (if required).
- Complete and procedure payment documentation correctly.
- It is vital to provide attention to every individual customer whilst ensuring that others not left without attention.

#### **Payment Documentation**

For non-cash transaction, the receipts documentation is required for accounting and auditing purpose. Following documents are required for making important entries in the accounting books:

- Receipts and records.
- Credit and charge card slips.
- Credit account slips.
- Cheques.
- Records of electronic transfer.

### **DEALING WITH CUSTOMERS OFFERING SUSPECTED PAYMENTS**

Fraudsters posturing as customers can practice a number of system to deceive – the use of fake currency or somebody else's disbursement card particulars to pay for belongings, or attempt to construct a believing relationship before introduction an order or wishing a line of acclaim that they take no intention of honouring. Following are a few of the ways to deal with customers offering suspected payments:

- It is essential to notice whether customer has Irregular purchasing patterns – including larger than usual orders, number of purchases of the same item,

a sequence of rapid orders/ transactions from a fresh customer, or a change in attitude from a regular customer.

- If there is, request to dodge processes – whether for payment, invoicing, delivery and so on.
- If customer is showing is not showing interest in the product and asking few questions on its details, particularly if it is high value.
- If delivery irregularities are noticed – for example, if the buyer is unconcerned by delivery costs or wants, the goods shipped to an address overseas, or one that is different from the card address.

### COMPANY PROCEDURES FOR TAKING PAYMENTS

Company follows a procedure for taking payments. Following are integral mechanism of the procedure:

1. **Tell the amount to customer:** Once the customer selects the products from retail store, then he/she moves for billing of product. Now it is the duty of cashier to scan each item and find the final amount which is paid by customer. Cashier should be careful while telling the amount to customer.
2. **Check the amount and means of payments:** Cashier should check the amount carefully and means of payment offered by the customer. Cashier at point of sale must process the payment in line with company procedures, where the payment is acceptable.
3. **Inform customer if payment cannot approve:** Cashier should tell the customer tactfully when payment couldn't be approved. Some time it creates issues if cashier directly denied. For example, cashier ask customer, Sir/Madam due to some transaction problem payment is not done. Can you opt some other means of payments?
4. **Record the payment:** Once the customer paid for purchasing, cashier record payments accurately. There are two main type of payment cash payment or card payment. Cashier should be responsible for record of payments. At the end of day, he/she should mention how much payment done by cash or by card.
5. **Keep payment secure:** In case of card payment, money directly sent to retailer registered account number. However, in case of cash payment, cashier store payments securely and protect them from theft.
6. **Offer additional service if required:** Retail store offer additional services to the customer where these are available like deliver the products at customer home.

### COMPANY PROCEDURES FOR HANDLING WITH SUSPECTED FRAUD

Stolen cheque books, cheque guarantee cards, credit cards and debit cards regularly used to extend safeguards to the retailer. The Cheater may even have other stolen documents; belong to the genuine cardholders, to hold up the use of

the stolen card. Following procedures adopted for dealing with such suspected fraud:

- Watch the customer sign – keeping hold of the card while this is being done – and make sure the signatures match;
- Check the signature strip for any signs of tampering;
- Check the start and expiry dates on the card;
- Make these checks obvious to the customer;
- Telephone for authorization, where appropriate, or for cheque guarantee cards, telephone the relevant helpline number;
- Vary the authorization levels frequently, even between different stores in the same chain;
- Refer to a list of lost/stolen cards, if there is one available;
- Check any supporting identification (i.e. driving license), where appropriate;
- Some retailers use equipment at the spot of sale, which, via a computer network, automatically obtains authorization for every plastic card transaction.
- This detects cards immediately after they have stolen.
- Do not take risks. For example, staff should not withhold a plastic card if they feel that it will put them at risk of violence from the fraudster.
- If handover the card to the police, note the name and number of the officer, the location of their station, and obtain a receipt.
- Retailers must be cautious to the use of fake currency by cheaters. While this area of fraud is still quite small, the cost of personal incidents can be high, as forgers be liable to produce large denomination bank notes.
- The copying of gift vouchers is easy for fraudsters, as their designs are often a smaller amount intricate and easy to copy than banknotes.
- Closed-circuit television (CCTV) can make a big impact to both detecting fraudsters, and deterring them from premises. However, it is essential to remember that in order to use as evidence in prosecuting a suspect, CCTV pictures need to be of sufficient quality and need to stamp with the date and time.

### **KEEPING CASH AND OTHER PAYMENTS SECURE**

Running a retail business is frequently a matter of faith. When customers create a purchase, they count on to keep their cash and card information safe. Protecting customers' compensation information from spot of transaction to bank (and elsewhere) would be the highest priority. Following are the techniques adopted to

keep cash and other payments secure:

**Cash Payments:** These are the ways to secure Cash transactions:

- Access to cash handling and storage areas should be physically restricted to authorized personnel only. Where possible, cash deposit preparation areas should be both physically and visually restricted.
- When not in use, all cash and connected items must be kept in a fire-resistant safe that is located in a safe area. Safes must keep protected at all times, eliminating when access by official personnel needed. Never leave, a wide-open safe not at grace with your presence, even though the business hours.
- The amount of funds available in a safe or leave overnight over an end of week, or over long holidays, must keep to a sensible minimum. Excess funds must deposit in the City's nominated depository bank.
- Amendment should be established up in the similar way as currency. If ones are existence setup starting left to right formerly lower denominations should be established up beginning left to right, then apposite.
- A transaction receipt must offer to customers for each transaction.

**Payments with Debit or Credit Cards:** While payments are made through Credit and Debit Cards it is necessary to follow the guidelines:

- The credit card should sign if the card does not have signature on it, the customer will need to sign it in front. A picture ID must present for any credit card transaction to certify the credit card. This process secures the credit card owner and the City.
- It is required to have an up-to-date information security alertness and training program in place for all system users.
- Credit card information on any documents that needs to archive is required to be stockpiled in a safe area.
- If any credit card details compromised, incidents should report to the Security Administrator immediately.
- Storing of Customer Payment Card Data should avoid.
- Taking advantage of new security technology like advanced cryptography.
- Consider creating and applying an employee policy on appropriate handling of customer credit card data by using unique employee PIN codes.
- These PIN codes can be then used to track sale and refunds made by the employees.
- Maintain a vulnerability managing program include a use of anti-virus,

confidential data trace and data encryption software and protected systems and applications.

In this way, the Cash and other payments made by customers are secured.

### **PRECAUTIONS IN DOUBTFUL TRANSACTIONS**

In case of any doubtful transactions, the following precautions should take:

- Make sure to gather as much information as feasible to establish that the customer is legitimate. Ask common sense questions around the nature and purpose of the order.
- Request a form of identification or proof of address to check they match the details given.
- If it is trade online, then ask bank about verification tools such as Verified by Visa or MasterCard Secure Code to add an extra layer of customer authentication to your transactions.
- If they are a trade customer and are suspicious, then check their credit history research their reputation.
- Best way to avoid deception in a Card is to tell the Card owner to enter his/her PIN on the machine.
- Check the signatures. Do they look same? Do signatures match? Ensures the signature windowpane look as if the situation has been altered with?
- Ensure that the numeral digit on the card check the numeral digit on the machine printout. Check the last four numbers of the printed number on card checks the last four numbers on the terminal printout. If it does not tally, the card may be counterfeit.
- Check the customer. Does the customer's sex match the card particulars? Are they performing suspiciously in any manner or trying to divert the authority?
- If they are suspicious customer, do not finger or the card back to the customer. Call the Authorization Centre and let the operator know about it.

In this way, the customers with suspicious transactions payments dealt smoothly.

Payment received from customers whether in the type of cash, debit or credit card management is to handle information and disposed of in a manner that protects cardholder information and complies with relevant law. It should also meet the data security values required by the Industry. Credit or debit card dealings are financial transactions and are substance to the same regulator and settlement rules as cash transactions. Inappropriate protection of merchant card detail, whether in digital or on paper form, could lead to a security violation that may consequence in customer ill-will, damages to store's reputation, fines, legal fees

and response-related expense.

### Activity

**Activity 1:** Visit to a retail outlet to observe modes of payment dealing with suspected customers and keeping the cash and other equipment secure.

**Materials Required:** Pen, Pencil, Notebook, checklist (Arrange a field visit for the student to a retail outlet with the facilities of modern equipment).

**Procedure:**

1. Take the permission of retail manager to collect the data.
2. Make a group of four students.
3. Ask them to visit a local retail market/mall.
4. Meet the retail store manager and greet him/her.
5. Tell him the purpose of the visit and take permission for visiting the retail store.
6. Ask the following questions to them.
  - a) What are different modes of payment popular in retail store (list them).
  - b) How to recognize the suspected customer ask for two cases and record?
  - c) Ask the method of keeping cash equipment safe and secure (also observe and note).
7. Make a note of these practices in the retail store.
8. Discuss with classmates and confirm with retailer executive.
9. Authenticate reports with discuss with the executive.
10. Finalize and develop a report and submit the report to the teacher.

**Activity 2:** Draw a chart containing company procedures for taking payments at retail store.

**Materials Required:** Pen/Pencil, Notebook, drawing sheet, colors,

**Procedure:**

1. Divide the class into two groups.
2. One group should be given the topic of company procedure for taking payments in form of cash and another group should be given the topic of company procedure for taking payments in form of card payments at retail store.
3. Now ask the students to prepare charts on the given topics.

4. Ask the both groups to explain the charts in the class.
5. Display the charts at an appropriate place in the class or laboratory.

### Check Your Progress

#### A. Fill in the Blanks

1. Retail sales payments usually comprise transactions among \_\_\_\_\_ to customers and business-to-business.
2. Currency or regular \_\_\_\_\_ flow is to be a vital means of payment in India accounting for about one fifth of the total transactions.
3. \_\_\_\_\_ payment system is more popular and convenient for modern customers.
4. Many times customer offers \_\_\_\_\_ payments at the counter.
5. Calculate the total \_\_\_\_\_ of the transaction correctly.
6. Credit card information on any documents that needs to archive is required to be \_\_\_\_\_ in a safe area.
7. A transaction receipt must offer to \_\_\_\_\_ for each transaction.

#### B. State whether the following statements are True or False

1. India has embraced a bank led mobile payment model to inspire the use of mobile phones as a channel of payment.
2. The non-cash payments include; cheques, cards and mobile transactions.
3. It is not important to notice that customer has Irregular purchasing patterns.
4. Every individual can access information.
5. The justification code and personal identification number should not be kept in any form.
6. Closed-circuit television (CCTV) can make a big impact to both detecting fraudsters and deterring them from premises.

#### C. Short Answer Questions

1. What is the appropriate way to exchange an item for the retailer?
2. What are the various types of payment a store is authorize to receive?
3. What are the procedures adopted in authorizing non-cash payments?
4. What are the documents required for making major entries in the accounting books?
5. What are the ways to deal with customers offering suspected payments?



6. What are the precautions to taken in doubtful transactions?
7. What are the company's procedures to take payments?
8. What will be the procedures of the company to deal with suspected frauds?
9. How cash and other payment can keep secure in a company?

**D. Check Your Performance**

1. Demonstrate the procedure adopted for authorizing non-cash payments in retail business.
2. Spell out the documents is required for making major entries in the accounting books in retail business.
3. Demonstrate the company follows the procedure for taking payments in retail business.
4. How to follow the procedures adopted for dealing with doubtful fraud in retail transactions with role-play?
5. Handle the ways the cash and other payments made by customers is secure.

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**MODULE 3****POS PROCEDURE FOR AGE RESTRICTED PRODUCTS****Module Overview**

Every retailer as a major player in the retail sector has responsibility to ensure that operates in a professional and legal manner. Both, law and store/company policies strictly control the sale of period related or restricted products. Generally, the law holds retailers personally responsible for sale of age related or restricted goods.

There are certain guidelines that will help the retailers, its staff and their representatives to avoid selling age-restricted products to kids and young people. It is the responsibility of retail companies for implementing a range of laws, which treat through sale of age-restricted goods which including tobacco, knives, and alcohol and gamble cards. Therefore, there is a need to build up policies and procedures to deal with Age-restricted products by the retail organizations.

Retailers can agree to various categories of payment in replace for the goods and amenities that they sell. Even though cash is utmost regular form of disbursement, retailers can also accept disbursement in the form of cheque, cards or vouchers. Point of Sale in every retail outlet handles cash, credit/debit card and other payments that processed in cash office through a cashier.

The highest number of customer interactions that one comes across in a retail store is the cash counter. Hence, it becomes very vital to keep the money counter very efficiently managed at all times. A real and clean money counter is a gesture of a professionally managed store. Cashiers must ensure to avoid long line of customers in front of the cash desk.

Normally, the retail cashier looks after the cash desk and occupies an important place in retail stores. He is also required to identifying and fellow policies of refusing sale of age-restricted product. All this knowledge and skill are essential for cashier or cash executives to work efficiently in retail store.

The unit divided in four sessions. First session deals with the basics of age restricted products; second session explains the company policies and regulations for age-restricted products, third session focuses on refusing sales of age restricted products and fourth session describes the age restricted products at POS.

**Learning Outcomes**

After completing this module, you will be able to:

- Identify the age restricted products
- Describe the retail policies and procedures for age restricted products

- Follow the company policies and procedure for refusing sales of age restricted products
- Company policies or procedure for telling customer how to get proof of age

### Module Structure

Session 1: Basics of Age Restricted Products

Session 2: Company Policies and Procedures for Age-Restricted Products

Session 3: Refusing Sales of Age-Restricted Products

Session 4: Age-Restricted Products at POS

### Session 1: Basics of Age Restricted Products

It is the responsibility of retailers and their representatives to ensure that they must operate business in a professional and legal manner. Store/company policies strictly control the sale of period related or restricted products as applicable in law. Generally, the law holds retailers personally responsible for sale of age or restricted goods.

#### CONCEPT OF A PRODUCT

“A product is whatsoever that can be presented to a marketplace for awareness, acquisition, use or consumption that may satisfy a need or want. Thus, product may be physical good, person, organization, place or an idea” - Philip Kotler

#### Exhibit 7

According to law a commercially distributed goods that is

- 1) Tangible personal property
- 2) Output or result of a fabrication, manufacturing or production process
- 3) Passes through a distribution channel before being consumed or used

Source: <http://www.businessdictionary.com/definition/product.html>

#### CONCEPT OF AGE-RESTRICTED PRODUCT

Age restricted products are those products, which banned through the Government aimed at sale to under aged persons by the business firms. The important rule is that if business firms are in disbelief regarding a person's age, do not sell the age-bounded products. Examples of sales underage products are - alcohol, knife, aerosols, tobacco & tobacco products, lottery ticket, cigarettes, and firework.

In India, it is illegal to sell certain goods to people who come under a specific age. In certain circumstances, if business firms do, they could be personally responsible and prosecuted if found guilty can be penalized or even imprisonment. In addition,

employer could stand prosecution and in some instances, employer could even drop a license to sell a meticulous product. As the government rule, a crime is committed where an age-bound product sold to an under-aged person. If the business firms are in doubt concerning a person's age, then stops sell the age-bound product to the customer.

### AGE-RESTRICTIONS ON THE PRODUCTS

Consumer laws manage the sale of definite goods and services. In some of the cases, goods cannot supply to anyone under a certain age. These laws exist to protect the health of young person's due to consumptions of such products. The business firms need to be conscious of the legal age at which customer rights or responsibilities apply.

Legislation restrict the sale, supply and reason to supply, or engage of specific products to individual under the covered minimum legal age. There are age limitations applicable to tobacco products, offensive weapons knives and similar, crossbows, mature fireworks, solvents, air guns, lighter refills include butane, and alcohol shown in fig. 3.1 (a), and 3.1 (b).



**Fig. 3.1(a): Wine**

Source: <https://bit.ly/2YVgi4l>

**3.1 (b): Cigarette**

Source: <https://bit.ly/2SnQF5Z>

There is age restriction imply to low-hazard low-noise fireworks, lottery tickets and aerosol oil paints. Legislation also provides definite warnings and notices to display when selling out particular products. Traders should always ask young persons to produce their age proof, such as the Government Proof of Age Standards Scheme (PASS) card, a photo I-Card driving license or a passport. It is illegal to sell alcohol if a person is below the eighteen years of age.

The underage person stopped, penalized or seizure by the Police drinking toxic in public. The man who sells the alcohol is registered in a criminal data and be fined as per the law. Employees of a shop cannot sell alcohol to the children who are under 18 year's age

#### Exhibit 8 Merchandise

All those things which merchants sell either wholesale or retail, as dry goods, hardware, groceries, drugs, etc. It is usually applied to personal chattels only, and to those which are not required for food or immediate support, but such as remain after having been used or which are used only by a slow consumption.

### **CONSEQUENCES IF A BUSINESS FAILS TO ADHERE NORMS FOR SALE OF AGE-BOUND PRODUCTS**

Following are the consequences if a business fails to adhere norms for sale of Age-bound Products, as per the Indian Laws:

- Selling cigarettes items to children will invite an imprisonment period of up to 7 years besides Rs.1 lakh fine.
- Selling drugs or psychotropic materials to minors is a crime under the Narcotic Drugs and psychotropic substances Act.
- Illegal sales often result in antisocial behaviour, which has a negative impression on the local community.
- Business firm sells alcohol to under aged persons, owner will be prosecuted or find and/or lose its license to sell alcohol, either on temporarily basis or permanently.
- When young person start smoking/drinking is more likely to face long-term ill health.
- There is widespread disrespect of the law in the area and we are supposed to make traders and the public aware of the bad consequences.
- The police are likely to issue a Penalty Warning to the individual who is selling tobacco and alcohol to age restricted person. Repeat sales can lead to a ban business firm from selling alcohol and tobacco.
- The Trading Standards team will take enforcement action, including prosecution when:
  - traders break the law or act irresponsibly
  - the lawbreaker has repeatedly ignored guidance
  - there is widespread disrespect of the law in a specific area

### **LEGAL ACTION**

When alcohol sold to someone below the age of eighteen years, Trading Standards will prosecute the business firm liable for the sale through the Magistrates Courts. In some circumstances, the Police may place a Fixed Punishment Notice to the person responsible for the sell the age-restricted product. In case of primary offence, the licensee might be allotted with an informal warning for permitting the sale to proceeds consign as per law. However, repeating criminals will remain subject to trial and a review of license. Their license may also review if they have intentionally sold forged or smuggled goods. It is business firm's responsibility to purchase stock from a reliable supplier.

## Activities

**Activity 1:** Conduct a role-play on a given situation in which an underage customer asks to buy age restricted product.

**Materials required:** Pen, pencil, checklist, notebook, and age restricted products.

**Procedure:**

1. Under aged customer enters into the retail shop and asked the product which is not for sale to under aged persons
2. CSA denied not selling the product to him.

Divide the class into groups, 4 students in each group and ask them to perform the following activities:

- a) 1<sup>st</sup> student: Under aged customer
  - b) 2<sup>nd</sup> student: Customer Sales Associate (Retailer)
  - c) 3<sup>rd</sup> student: Store Manager
  - d) 4<sup>th</sup> student: Police
3. CSA report the central store manager
  4. Store manager report this mall
  5. Police comes and check the issue
  6. At last, ask the fourth student to share his/her views before and after the visit.
  7. All students make note and report

**Activity 2:** Visit to retail store near your home or school and observe for the restriction sale of age restricted product.

**Material required:** Pen/Pencil, notebook, checklist

**Procedure:**

1. Reach the store in time, greet the executive, and ask for collecting data.

Sr No.	Activity or Situation	Yes	No
1.	Whether the age-restricted product is available in the store		
2.	Do the retail store has authority to sell age-restricted product		

3.	Rules and regulations followed for sale of age-restricted products		
4.	Do the Written guidelines for sale of age-restricted products available with the staff or not		
5.	Employee are trained for sale of age-restricted products		
6.	Do the sales person ask for the proof of age at the selling point		

2. Ask questions and write in your notebook.
3. Confirm with class friend and executive
4. Make a report and submit to the teacher.
5. Based on the above activity prepare a list of consequences if a business fails to adhere to norms for sale of age-restricted products.

### Check Your Progress

#### A. Fill in the Blanks

1. Age-restricted \_\_\_\_\_ are the products banned as per law for sale to under aged persons.
2. It is illegal to sell liquor if a man is less than \_\_\_\_\_ years.
3. Selling cigarettes toward minor will put a jail period of up to \_\_\_\_\_ years and Rs \_\_\_\_\_ fine.
4. There is widespread disrespect of the \_\_\_\_\_ in the area and us essential to make traders and the public aware of the bad consequences.
5. Repeat sales of tobacco can lead to \_\_\_\_\_ a business from selling alcohol.

#### B. Multiple Choice Questions

1. How old an individual must be before he/ she can buy cigarettes or alcohol?
  - a) 12
  - b) 14
  - c) 16
  - d) 18



2. In India, it is prohibited to sell certain products to people, they could be personally liable and prosecuted if found guilty can be.
- fined
  - even imprisoned
  - both a) and b)
  - none of the above
3. How old he/ she must be before he/ she can buy crackers?
- 12
  - 14
  - 16
  - 18
4. A under aged person wants to buy an age-restricted product; like alcohol or cigarettes what documents may be enquired to show as proof of age.
- Ask his date of birth
  - Ask him to phone his/her parents
  - Verify Proof of Age document as recognized by Government.
  - All of the above
5. A friend is under 18 and asks another person who is over eighteen to buy liquor for them. Is this legal.
- No, it is a crime
  - Yes, it is ok
  - As the person is over 18 he/ she can buy alcohol
  - None of the above
6. Why are there laws around age-bound products?
- To spoil young people's fun
  - To safeguard the health of young people
  - To make extra work for the shop manager
  - All of the above

**C. State whether the following statements are True or False**

- It is not the responsibility of retailers and their representatives to guarantee that they must operate business in a professional and legal manner.
- Item may be physical good, person, organization, place or an idea.

3. Various examples of sales underage products are - aerosols, alcohol, cigarettes, knives, tobacco & tobacco products, lottery tickets, and fireworks.
4. If the business firms are in suspicion regarding a person's age, then they can sell the age-bound product to the customer.
5. Consumer laws exist to protect the health of young person's due to consumptions of such products.
6. The business firms not need to be conscious of the legal age at which customer rights or responsibilities apply.

#### **D. Short Answer Questions**

1. What is mean by Age-restricted product?
2. What are the different kinds of Age-restricted products?
3. What are the features of Age-restricted products?
4. Explain what are the consequences faced by the company if it fails to keep within these restrictions.
5. What are the different methods of products?

#### **E. Check Your Performance**

1. Identify the laws exist to protect the health of young person's due to consumptions of age-restricted products.
2. Demonstrate the consequences if a business fails to adhere norms for sale of Age-bound Products in retail business.

### **Session 2: Company Policies and Procedures for Age-Restricted Products**

There are certain guidelines that will help retailers and its staff in avoiding selling of age-restricted products to kids and young people. It is the responsibility of retail companies to follow the range of law that agreement with the selling of age-restricted products including tobacco, knives, alcohol and lottery cards. These laws recognize that mistakes can occur, however business firms should ensure that their records kept up to mark and accurate. Therefore, there is need to develop policies and procedures to deal with Age-restricted products by the retail organizations.

#### **LEGAL REQUIREMENTS FOR ASKING PROOF OF AGE**

As per government figures the plan has been effective in diminishing the quantity of under-18 accessing liquor. Some have further standards, for example, requiring ID from all individuals to continue with the deal. Besides, a few grocery stores have trailed a strategy of approaching all liquor buyers for ID independent of obvious

age.

### **COMPANY POLICIES AND MEASURES FOR ASKING FOR PROOF OF AGE**

There are number of simple steps that can take to prevented young people illegally purchasing age-restricted goods. Some practical tips help to prevent the firms and its staff from breaking the law.

### **RETAILER POLICIES AND MEASURES FOR SALE OF AGE-BOUND PRODUCTS**

The retailer with regard to sale of age-restricted products may adopt the following policies and procedures:

- 1. Asking for Proof of Age:** It can be hard to judge a person's age, so it is necessary that a retail business staff take steps to check photo proof of age identification to a person looking below eighteen years of age. The Documents to accept as proof of age are Driver's license, Aadhar Card, any other PASS hologram card such as Validate, Citizen Card, passport, a Ministry of Defence Form 90 (Defence Identity Card), a national I-card issued by a member state, a Biometric Immigration Document. Traders must check the date of birth, photo and check the card should not be tampered. If a customer cannot deliver acceptable proof of age, then the sale must have refused.
- 2. Traders should NOT accept:** Anything, which does not have photograph of the customer such as a national insurance card.
- 3. Also verify when:**
  - The photo does not look like the person.
  - The birth date does not match the customer look old enough.
  - Doubt in allotting authority of the card.
  - Laminate is detaching away, uneven, raised in marks or not properly cover the card.
  - The text on the birth date appears to be altered.
- 4. Age verification checks:** Verify the age of potential buyers by seeing an identity card.
- 5. Operate a "Challenge 18" policy:** Always ask for evidence of age from anyone who looks younger than 18 years old.
- 6. Adopt "No ID, No Sale" policy:** Without proof of age identification, no sale can take place. Traders can display the poster at sale points in their store so that customers will essentials prove their age.
- 7. Trained staff policy:** Ensure that all workforces fully trained and their training monitored properly. Record the staff training details in the training record book. Staff must not sell to a kid even if the products are purchase for a parent or

other adult.

- 8. Display statutory notices:** Trader must ensure statutory notices, for fireworks, alcohol and tobacco are prominently display in the business premises.
- 9. Use of till prompts:** Traders can use fast that appear on the till when an age-bound product is scanned to tell again staff to carry out age checks.
- 10. Store layout, signage and CCTV policy:** Keep age-restricted products where they can be monitor through CCTV. For example, fireworks stocked on the retail shop floor must keep in a safe cabinet. Ensure proper and ample signs to inform buyers about the minimum lawful age to purchase such products. Traders are required to exhibit notices for tobacco, alcohol and fireworks as per the law/legal policies.
- 11. Refusals Register Policy:** This stands keeping a record (date, time, incident, detail of potential buyer) where sale of age-restricted products has rejected. This helps to display that traders actively reject sales then have a useful system for age-restricted products.

### Exhibit 9

#### Company Policies and Procedures

Company policies and procedures means (i) the procedures of the Company with respect to the disconnection of service to subscribers whose accounts (x) are delinquent, (y) will expire in accordance with their terms, or (z) will be terminated based on the request of the subscriber, (ii) the business policies and practices of the Company with respect to its acquisition of Alarm Monitoring Agreements, the cancellation of Alarm Monitoring Agreements, subscriber service (including those policies related to collections, retention, Equipment servicing and other field service) and subscriber rate revisions (including rate increases, rebates and credits) and (iii) the business policies and practices of the Company with respect to the geographic areas in which it conducts business, its Dealer network program, the purchase terms offered to any Dealer and its Dealer retention programs, in each case, consistently applied since March 31, 2013.

Source: <https://www.lawinsider.com>

#### STEPS TO PREVENT SALES OF UNDERAGE PRODUCTS

Although selling an age-restricted item is an offence, taking all rational precautions may provide traders with a support of defence. If a retail outlet sells age-restricted products to a person under the minimum lawful age, it may create an offence under the related law. The penalties can add a fine or imprisonment. There are regulations that support a legal defence, which is regularly referred to as the 'owed diligence' defence.

Basically a business must prove that it took 'all rational precautions/ all rational step' and exercised 'all owed diligence' to keep away from committing an offence. It means the trader is responsible for making certain that firm and its staff does not sell age-restricted products to people under the lowest legal age. It can do by setting up effective systems within the business premises. These systems should regularly monitor and updated as necessary to identify any problems or limitation

or to keep rapidity with any advancement in the technology.

### Activities

**Activity 1:** Visit to a retail outlet to observe sale of age bound product-practices adopted, training of staff on the issue, guidance to the staff, refund on sale etc.

**Materials required:** Pen, pencil, notebook checklist (A visit of the class in appropriate gaps may fix to a retail outlet to observe the sale of the restricted product. The teacher to develop a checklist and hand over to the student going on visit)

**Procedure:**

1. Reach the retail outlet as per schedule with the group.
2. Meet the executive, greet them, and tell the purpose of visit. Take the permission for collecting data.
3. Examine the product followed on sale of restricted practices.
4. View the following and record:
 

a) Staff training policies	yes/no
b) Display of notice	yes/no
c) Availability of guidance to staff	yes/no
d) Availability of refusal register	yes/no
e) Signage and CCTV Camera	yes/no
5. Record your observation with comments and suggestions.
6. Discuss with class friend and consolidate.
7. Show to the executive and confirm to him.
8. Prepare report and submit to the teacher.
9. Prepare a chart on policies and procedures for age-restricted products based on the above activity.

### Check Your Progress

**A. Fill in the Blanks**

1. There are certain guidelines that will help retailers and its staff avoids selling of \_\_\_\_\_ products to kids and young people.
2. \_\_\_\_\_ must verify the birth date, photograph and check the card should not be tampered.
3. A retail outlet sells age-restricted products to a customer under

\_\_\_\_\_ of age, it may commit crime under the relevant law.

4. Always ask for evidence of age from anyone who looks \_\_\_\_\_ than 18 years old.
5. The \_\_\_\_\_ recognize that mistakes can occur, yet business firms must make sure that their records kept up to date with and accuracy.

### B. Multiple Choice Questions

1. Retailers can accept the following document as proof of age for sale of age-restricted product.
  - a) Driving license
  - b) Study Certificate
  - c) Both a) and b)
  - d) None of the above
2. If a retail outlet sells age-restricted products to an individual under the minimum permissible age, the penalty can include
  - a) No fine or No Imprisonment
  - b) Fine or imprisonment
  - c) Both a) and b)
  - d) None of the above
3. Traders should not accept the ID
  - a) Aadhar card of the Customer
  - b) Date of birth appears to be altered on ID
  - c) Voter ID card
  - d) None of the above
4. The accountability of the business and the staff is
  - a) Not to sell age-restricted products to an individual under the legal age.
  - b) To sell age-restricted products to an individual under the legal age.
  - c) Not to sell age-restricted products to an individual who is more than the minimum legal age.
  - d) None of the above

### C. State whether the following statements are True or False

1. It is not the responsibility of retail companies to follow the range of laws.
2. There is a need to make up policies and procedures to deal with Age-

restricted products by the retail organizations.

3. It can be difficult to judge a person's age.
4. If a customer cannot produce acceptable proof of age, then the sale must do.
5. To Validate the age of potential buyers by seeing their face.

#### **D. Short Answer Questions**

1. What are the policies and measures followed by the retailers for sale of Age-restricted products?
2. What are the different kinds of documents to use by the retailers for sale of Age-restricted products?
3. Explain the steps taken by the retailers to prevent sales to under aged person.
4. What are the documents not to be accepted by the retailers as proof of ID for sale of Age-restricted Products?
5. Explain about the steps taken by the retailers to prevent sale of Age Restriction Products.

#### **E. Check Your Performance**

1. Identify the steps to prevent sales of under- age products.
2. Demonstrate the policies and measures may adopt by the retailer with regard to sale of age-bound products in retail business.
3. Conduct a chart preparation activity of class in two groups on:
  - Retail's policies for sale of age restriction Product.
  - Retail's Procedures on sale of age restrictions practices.
4. Visit a nearby retail store and enlist the practices followed in it and restraint the sale of product an under-age customer, give your suggestions.

### **Session 3: Refusing Sales Of Age Restricted Products**

Every retailer is try to avoid the sale of age-restricted products. There are many reasons of not selling age restricted products. The basic reason is that retailer needs to check the age of customer to sale age restricted products and it is cumbersome activity for them. Retailer should make the sale only if customers provide age proof. Customer meets legal and company conditions, while selling age-restricted products. Every retailer must follow legal requirements and company policies and procedures for refusing sales. Retailer should refuse politely and firmly to make sales that are against the law or any procedures and policies he/she must follow.



## TYPES OF PROOF FOR AGE

There are certain guidelines that will help retailers and its staff in refuse to sell of age-bound products to kids and young people. It is the responsibility of retail companies to follow the series of laws that agreement through the sale of age-bound goods including tobacco, knives, alcohol and lottery cards. Hence, there is a requirement to develop policies and procedures to refusal of Age-restricted products by the retail organizations.

**Class X Marks sheet:** 10th class marks sheet is also referring as the Age proof. It is very common documents and very reliable document to use for verifying age of any person. However, it is not easy to carry the 10th class certificate every time for age proof.

**Voter ID:** It issued to the person who is in the age of eighteen years or completed the age of eighteen years. Voter ID as shown in fig. 3.2 is photo-cards for all voters of the nation in an effort to enhance the accurateness of the electoral trolls and prevent electoral fraud.



Fig.3.2: Voter ID

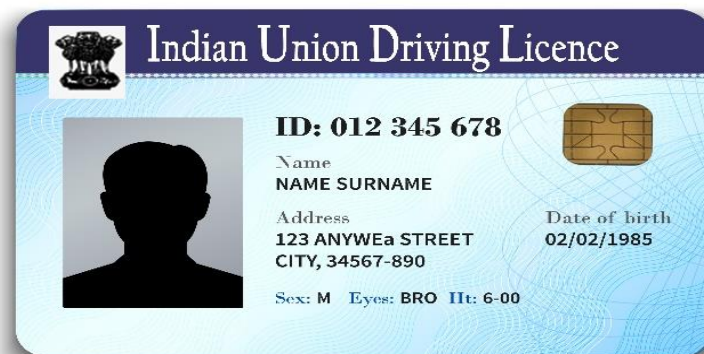
Source: <https://urlzs.com/uwMQe>

**Aadhar Card:** Aadhar is 12-digit sole identification number supplied by the Indian nation to every separate resident of India. It will also serve as the base for Know Your Customer (KYC) norm used by banks, financial institutions, telecom firms and other businesses that sustain customer profiles shown in fig. 3.3.



Fig. 3.3: Aadhar card

**Driving License:** A motor driving license is an authorized certificate issued through the Indian Government, authorizing persons to drive motor vehicle, which are truck, motorbike, car, bus, etc., going on a civic road, without any regulation. A driving license fulfill is as a broadly recognized form of individual identification. Among other credentials like Voter ID Cards, passports, driving licenses, PAN cards, Aadhar Cards too are an extensively considered form of individual identification as shown in fig 3.4.



**Fig. 3.4: Driving License**

**Passport:** An official paper is issued by the government certifying that the bearer's identity and citizenship and entitles them to travel under its shield to and from abroad countries as shown in fig. 3.5.



**Fig. 3.5: Passport**

**Source:** <https://urlzs.com/JJb8X>

**PAN Cards:** PAN, or else permanent account number, stands exclusive 10-digit alphanumeric identity allotted to each taxpayer by Income Tax Department in the care of the Central Board of Direct Taxes. The situation also helps as identity evidence. PAN is compulsory for financial transactions, which are in receipt of taxable salary charge, sale or buying of property above specified bounds, purchase mutual funds and other. The primary resolution of PAN is on the way to use a worldwide identification key to track financial transactions that may have a taxable element to avoid tax avoidance. The PAN number rests safe by modification

of address throughout the country as shown in fig. 3.6.



**Fig 3.6: Pan Card**

### **COMPANY POLICY FOR REFUSING AGE RESTRICTED PRODUCTS**

Every retail organization has their own policies for refusing of age-restricted products. Retail Businesses that sell age-bound products have lawful responsibilities to guarantee that they care for their customers, who are underage. This is mainly to do with safety, as the products can be extremely harmful to the health of citizens below the age of 18.

- When customer denied producing Age proof.
- When customer produce false age proof documents.
- When customer produces proof of age, which is not accepted by retailer.
- Anything, which do not devise a photograph of the customer such as a National Insurance Card.
- The photo does not look like the person.
- The birth date does not match the customer look old enough.
- Doubt in allotting authority of the card.
- Laminate is peeling sideway, uneven, raised in locations or does not properly cover up the card.
- The text on the birth date appears to be altered.
- Refusing to sell to anyone whose age are unsure.

These forms of identity should feature a photo of the individual, their birth date and an official hologram. Make certain that sales person checks the image and the birth date very cautiously before approve a sale. If the customer cannot provide with a valid form of Identity, their ID reveals that they are below age or they appear to be using a fake Identity, then the deal should refuse and retailer should make a note of it in the refusals registered log.

### COMPANY PROCEDURES FOR REFUSING AGE RESTRICTED PRODUCTS

There are number of simple steps that can take to refuse young people purchasing age-restricted goods. Some practical tips help to prevent the firms and its staff from breaking the law. The retailer with regard to refuse of age-restricted products may adopt the following policies and procedures:

**Asking for Proof of Age:** It can be hard to judge a person's age. So, it is necessary that a retail business staff take steps to check photo proof of age identification to a person looking under the eighteen years of age. The Documents to be considered as proof of age are Driver's license, Aadhar Card, any other PASS hologram card such as Validate, Citizens card, passport, a Ministry of Defense Form 90 (Defense Identity Card), a nation identity card issued by a member state, a Biometric Immigration Document. Traders must verify the birth date, photograph and check the card must not be tampered. If a customer cannot make available the acceptable proof of age, then the sale must be refused.

**Check the ID Proof:** Once customer who is looking under 18 give the ID proof for cross check like photo, age mention in the ID proof.

**Refuse to sell (if ID proof is not valid):** In case, if ID proof information does not match with the actually, then refuse to sell the age-restricted products to the customers.

**Record in the Refusals Register:** This stands for keeping a record (date, time, incidents, Narrative of the potential buyer), where sales of age-bound products have been rejected. This helps to display that traders actively reject sales and take a logical system for age-restricted products. Thus, retailer should form their policies and procedure to refuse to sell age bound products.

### Activities

**Activity 1:** Prepare a chart containing types of documents required as age proof for sale of age-restricted products.

**Materials required:** Pen/pencil, notebook, and checklist.

(A visit has to be fixed to nearby retail store in small group of students)

**Procedure:**

1. Divide the students in suitable groups to visit the retail store.
2. Prepare a checklist to guide the students where to visit.
3. Reach the retail store as per schedule.
4. Meet the executives to great them and tell the purpose of visit.
5. Ask the following questions and note carefully.

- a) Do your firm sale age restricted products?
  - b) If yes, what type of age-restricted products you are selling?
  - c) How do you identify the age of customer?
  - d) Do you ever ask for ID proof for selling of age-restricted products?
  - e) What type of documents you accepted for selling of age-restricted products?
  - f) Have you maintained the refusal register?
6. Note down all answers in your notebook.
  7. Prepare a chart.
  8. Present in the class and submit to the class teacher.

**Activity 2:** Visit the retail store to note down the company's policies and procedure for refusing sales of age-bound products.

**Materials required:** pen/pencil, notebook, and checklist.

(A visit has to be fixed to nearby retail store in small group of students)

**Procedure:**

1. Make a group of five students and ask them to visit the retail store.
2. Meet the retailer and greet him/her.
3. Tell him/her the purpose of coming and take permission for visit in retail store.
4. Ask the sales representative about the company policy for refusing sales of age-bound products.
5. Also asked about the company procedure for refusing sales of age-bound products.
6. Write down the answers in your notebook.
7. Present the report in the class and submit to the subject teacher.

### Check Your Progress

**A. Fill in the Blanks**

1. There are certain guidelines that will help retailers and its staff in \_\_\_\_\_ to sell of age-restricted products.
2. Person who is the age of or completed the age of \_\_\_\_\_ is eligible for Voting.
3. \_\_\_\_\_ is a 12-number unique ID.

4. PAN is a unique \_\_\_\_\_ digit alphanumeric identity allotted to each taxpayer by the Income Tax Department.
5. A \_\_\_\_\_ license is an official paper supplied by Indian Government, allowing a person to operate or drive a motor fitted vehicle.
6. \_\_\_\_\_ travel under its protection to and from other countries.

**B. State whether the following statements are True or False**

1. Aadhar also serves as the basis for KYC - Know Your Customer norms.
2. A driving license fulfils as a broadly recognized form of personal recognition.
3. PAN is not use worldwide identification key to track financial transactions
4. PAN is compulsory for monetary transactions.
5. Traders cannot verify the birth date, photograph and check the card must not tamper.

**C. Match the Columns**

	Column A		Column B
1	Voter ID	A	Permitting individuals to drive
2	Aadhar Card	B	Know Your Customer
3	PAN Card	C	Photo identity cards for all voters of the country
4	Driving License	D	Mandatory for financial transactions
5	KYC	E	Unique identification number

**D. Short Answer Questions**

1. What are the types of proof of age?
2. What is voter ID?
3. What is Aadhar card?
4. What is company policy for refusing age-restricted products?
5. What is company procedure for refusing age-restricted products?

**E. Check Your Performance**

1. Identify the policies and processes to refusal of Age-restricted products by the retail organizations.
2. Demonstrate the checkpoints for company procedures for refusing age bound products in retail business with role-play.



### Session 4: Age-Restricted Products at POS

Sales of any products to under age customer must be done with regard to the associated age limit. Selling these products to customers below the acceptable age is an offence. In certain situations, retailer is committing an offence to sell goods to under age customers. Retailer must explain the customer clearly and accurately what proof of age is acceptable. Cashier at point of sale must follow company procedures for telling customers how to get proof of age.

#### When to need proof of customer age?

It can be hard to judge a person's age, so it is necessary that a retailer take steps to check photo proof of age identification to a person looking below eighteen years of age. If any customer who is under age want to by some age restricted products from retail store cashier treat customers politely and ask for the customer age proof documents. There are many situations when retailer can ask the customer to show their proof of age. There are many products which cannot sell to under age customers, which are as follows:

Product	Age Restriction
Adult fireworks and sparklers	18 and over
Alcohol	18 and over
Aerosol paint	16 and over
Christmas crackers	12 and over
Knives / axes / blades	18 and over
Lighter refills containing butane	18 and over
Lottery tickets / 'instant win' cards	16 and over
Nicotine inhaling products (referred to as nicotine vapor products in Scotland)	18 and over
Party poppers and similar low hazard low-noise fireworks (category F1) (except Christmas crackers)	16 and over
Petrol	16 and over
Sunbeds	18 and over
Tobacco	18 and over



DVD's/Videos/Film/Games	Refer to specific classification
-------------------------	----------------------------------

### What proof of age accepted?

The Documents to accept as proof of age are Driver's license, Aadhar Card, a national I-card issued by a member state, a Biometric Immigration Document. Traders must check the date of birth, photo and check the card should not be tampered. If a customer cannot provide the acceptable proof of age, then the seller must refuse the sale of goods.

### How to get the proof of age?

- **Birth Certificate:** Birth Certificate issued by the Registrar of the Municipal Corporation or any other prescribed authority, whosoever has been empowered under the Registration of Birth and Deaths Act, 1969 to register the birth of a child born in India
- **Driver's license:** A driver's license is an official document. Driving License issued by the Transport department of concerned state Government. It includes photo, name, father's name, date of birth, license number and address.
- **Aadhar Card:** The Unique Identification Authority of India (UIDAI) is a statutory authority established under the provisions of the Aadhaar Act, 2016 by the Government of India, under the Ministry of Electronics and Information Technology (MeitY). UIDAI is responsible for Aadhaar enrolment and authentication.
- **Voter Identity Card:** Election Photo Identity Card (EPIC) issued by the Election Commission of India, which contains name, photo, father's name, gender, date of birth and address.
- **Permanent Account Number:** PAN Card issued by the Income Tax Department with name, father name, date of birth, PAN number and signature.

### Exhibit 10

Age-restricted products are those goods and services for which there is a minimum legal age to buy them.

### POSTPROCEDURE FOR AGE RESTRICTED PRODUCTS

Every retailer must follow certain procedure for taking payment and treat customers politely throughout the payment process. Even sometimes retailer need to give attention to individual customers and acknowledge the customers who are waiting for help cashier's help. Company follows a procedure for taking payments

in case of age restricted products. Following are integral mechanism of the procedure:

- a) **Scan the product:** When customers reach a point of sale for billing of product, cashier must be careful to check whether the products are age-restricted product or not. Now it is the duty of cashier to scan each item and find the final amount, which is paid by customer.
- b) **Ask for proof of age:** Cashier should be careful that customer is adult and he/she is not below the acceptable age. Otherwise, cashier can ask for photo identifies proof of customer.
- c) **Refuse to sale (If unable to produce Age proof):** If customer is unable to refuse him/her to sell the products. Cashier treat customers politely while denying for sell.
- d) **Tell the amount to customer (if customer produces the age proof):** Cashier should be careful while telling the amount to customer.
- e) **Check the amount and means of payments:** Cashier should check the amount carefully and means of payment offered by the customer. Cashier at point of sale must process the payment in line with company procedures, where the payment is acceptable.
- f) **Inform customer if payment cannot approve:** Cashier should tell the customer tactfully when payment cannot be approved. Some time it creates issues if cashier directly denied. For example, cashier asks customer, Sir/Madam due to some transaction problem payment is not done. Can you do some other means of payments?
- g) **Record the payment:** Once the customer paid for purchasing, cashier record payments accurately. There are two main type of payment cash payment or card payment. Cashier should be responsible for record of payments. At the end of day, he/she should mention how much payment done by cash or by card.
- h) **Keep payment secure:** In case of card payment, money directly sent to retailer registered account number. However, in case of cash payment, cashier store payments securely and protect them from theft.
- i) **Offer additional service if required:** Retail store offer additional services to the customer where these are available like deliver the products at customer home.

### Activity

**Activity 1:** Visit to retail stores to find out what age proof of age accepted at retail store in case of sale of age-restricted products.

**Materials required:** Pen/pencil, notebook, and checklist.

(A visit has to be fixed to nearby retail store in small group of students)

**Procedure:**

1. Divide the students in suitable groups to visit the retail store. Take the permission of manager to collect data.
2. Prepare a checklist to guide the students where to visit.
3. Reach the retail store as per schedule.
4. Meet the executives to greet them and tell the purpose of visit.
5. Ask the following questions and note carefully.
  - a) Do your store sale age restricted products?
  - b) If yes, what type of age-restricted products you are selling?
  - c) How do you identify the age of customer?
  - d) Which proof of age documents are mostly given by customers?
  - e) How do you deal with under age customer who want to buy age restricted products?
  - f) Explain the process of payment in case of age restricted products.
  - g) What type of reactions customers have at the time of refusal?
  - h) Is there any police case occurred?
6. Note down all answers in your notebook.
7. Prepare a chart on the results.
8. Present in the class and submit to the class teacher.

### Check Your Progress

**A. Fill in the Blanks**

1. Sales of any products to under age customer must be done with regard to the associated age \_\_\_\_\_.
2. It can be \_\_\_\_\_ to judge a person's age.
3. There are many products which cannot sell to \_\_\_\_\_ age customers.
4. It is the duty of cashier to scan each and every item and find the final amount which is \_\_\_\_\_ by customer.
5. \_\_\_\_\_ should be careful while telling the amount to customer.

**B. State whether the following statements are True or False**

1. Cashier at point of sale must follow company procedures for telling customers how to get proof of age.
2. No retailer any need to follow certain procedure for taking payment.
3. If a customer cannot provide the acceptable proof of age, then the seller can sale of goods.
4. Cashier can ask for photo identifies proof of customer.
5. Cashier should insult customer when payment cannot be approved.

### C. Match the Columns

	Column A		Column B
1	Voter ID	A	Transport department of concerned state Government
2	Aadhar Card	B	Registrar of the Municipal Corporation
3	PAN Card	C	Election Photo Identity Card
4	Driving License	D	Income Tax Department
5	Birth Certificate	E	Unique Identification Authority of India

### D. Short Answer Questions

1. What are the types of proof of age?
2. What is birth certificate?
3. What is UIDAI?
4. What is company POS procedure for age-restricted products?

### E. Check Your Performance

1. Identify the various age proofs for age-restricted products.
2. Demonstrate the POS procedure to Age-restricted products by the retail organizations.

**MODULE 4****HEALTH AND SAFETY MEASURES****Module Overview**

Many people have experience of slipping on bananas peel thrown by someone else at a public place. Those who didn't experience this are lucky as they did not get hurt due to the carelessness of others. It is a common phenomenon in public places, where vendors sell vegetables and fruits and people do not bother throwing peel on the road.

Human health and safety mainly focus on the safety of health, hygiene and environment of all the people including the customers, employees and management. Everyone in the workplace, employers, supervisors, workers, employees and customers have responsibility to promote hygiene and safety.

Most of the units in unorganized sector of retailing do not follow basic hygiene or safety practices. On other hand, organized retail store businesses maintain cleanliness and protection by exercising house cleaning and protecting against any miss happenings due to the carelessness of personnel working in retail store outlet, anti-social elements, and even natural disasters.

The threats to the safety at retail store outlet may harm the human beings, structures or products. This can be in form of fire in the building, which may cause even loss of human life. It may happen due to improper housekeeping or shoplifting. Hence, basic safety practices help in reducing the probability of this loss or damages in a retail store.

This Unit will help student learn about the identify and rapport to avoid accidents and emergency situations, protect health and safety at work place, lift and handle goods safely process of handling money equipment machines, irate customers and shrinkage.

This unit contains four sessions. The first session describes accidents and emergencies at retail store, the second session covers safety measures at retail store, the third session deals with lifting and handle goods safely and the fourth session focuses on precautions while travelling to and from workplace and dealing with irate customers.

**Learning Outcomes**

After completing this module, you will be able to:

- Describe the Health and Safety Requirements
- Identify and report Accidents and Emergencies

- List the Equipment and Materials to protect health and safety
- Lift and handle goods safely

### Module Structure

Session 1: Accidents and Emergencies at Retail Store

Session 2: Health and Safety Measures

Session 3: Lift and Handle Goods Safely

Session 4: Safety Precautions for Employees

## Session 1: Accidents And Emergencies At Retail Store

Retail store sells many products without maintaining dirty, cleanliness and hygiene. It is necessary for retailer to maintain the space and protected for both employees as well as retailed customers.

Retailer, in the workplace has a responsibility to protect customers and employees at workplace from injury. In all the organizations employers need to ensure health, safety and security procedures meant for its employees, customers and store in all its operating sites, which includes sales and distribution hubs, office during work- and work-related travel by keeping clean and safe environment.

Accident at retail store is an unfortunate incident that takes place all of a sudden and unintentionally, resulting in damage of goods or injury to employees or retail customers. There are various reasons for accidents to takes place. Every retailer should identify and develop better understood about the factors causing the accidents and emergencies (fig. 4.1).



**Fig. 4.1: Alerting to prevent accidents**

**Source:** <https://urlzs.com/KkcsD>

Emergencies can occur due to a variety of circumstances such as chemicals leaking, waste materials igniting, someone being injured or power failures affecting



equipment. Emergency response procedures cover the steps that should be taken in event of emergency on-site (fig. 4.2).



**Fig. 4.2: Emergency situation**

Source: <https://urlzs.com/2nfYR>

There are different ways an organization can become unsafe, such as lack of attention, lack of ground checks that may cause damage of goods and illness of employees. While the work-related safety and fitness management has safety recommendations for office buildings, retail store outlet are only as protected as keep it. The various aspects to keep in thoughts when analyzing the safety of retail store.

### **IDENTIFY ACCIDENTS AND EMERGENCY**

There are many ways to identify the potential accidents and emergencies. Every retailer should have an idea about from where the accidents take place and in which conditions emergencies occurred.

**Fire:** Fire risks may be abundant in store. Factors such as exposed wire from lighting or computers begin fire in a display; inappropriate chemical storage in flammable materials left near a fire are major fire risks that could harm both employees and customers. Retailers must always keep fire extinguishers in retail store and be sure all employees are trained to use them. Routine examination of five extinguishers needs to be done to confirm that they function effectively.

**Air Quality:** Without proper airflow, the air in retail store may begin to gather moist, fungus, bacteria or specific fumes from products used. To keep top quality of air protected in retail store, creating proper ventilation is that spread fresh outdoor air and moves it throughout store; both in main ground place and in any



back office areas. If air product is already in areas, check to see that it is functioning effectively and seek the services of an expert to fix it in situation it fights.

**Visual Inspection of Premises:** Visually inspect store property continually to make sure that no risks are obvious. These risks occasionally include uneven flooring, leaks, drop and misplaced containers that cause customer or employee illness cause someone to injury and hurt the customers and employees. Ensure that leaks are mopped up properly, and remove untidiness from store ground. If retailers do not strategy for a store every day, supervisors have idea about keeping store's property protected.

**Natural Disasters:** Where retail store is situated can determine what precautionary feature retailer may need to take in case of natural calamity occurs. For example, if store is located in an area where earthquakes are typical, retailer may take unique safety measures by not putting inventory above the space in which customers visit.

**Crime:** Whether retailer experienced shoplifting or other kinds of criminal activity in store, or if similar criminal offenses have happened at nearby suppliers, the protection of potential customers and workers is required.

**Lighting:** Low illumination lights could create the atmosphere for customer is looking for in retail outlet, but it can cause more accidents or criminal activity. Poor illumination makes it simpler for shoplifters to steal goods without being clearly seen. Retail customers or workers also may have issues seeing things on the ground and could injured and drop consequently. Always keep good illumination on throughout store front-end and in stock areas.

**Employee Training:** It is essential to train employers to use first aid and fire extinguisher. Retails need to keep the telephone number of fire station, police station, employer in visible places in the shop.

### **RETAIL POLICY AND PROCEDURE FOR PREVENTING FURTHER INJURY**

Every retailer should follow retail policy and procedure to prevent the further injury while waiting for help to arrive.

- Every cashier should have knowledge about the retail company procedure in case of accidents and emergency take place.
- Retail employee's attention and implementing a retail store policy, can secure employees and customers.

### **FOLLOW INSTRUCTIONS IN EMERGENCY**

Employee safety is vital concern to retailer, such as safety of cashier. Retail employee's attention to implement workplace rules secure employees. Every cashier promptly follows the instructions regarding the deal with the accidents and

emergencies given by the senior staff and the emergency services. Cashier take the note of the following:

- When accidents take place, first use the internal safety equipment.
- Aware of recommendations to keep employees protected from potential hazards within the shop premises.
- Employees should not have to stretch over their heads and bring down containers.
- Aware of safe and protected way for the employee to reach racks higher than he/ she is.
- Additionally, practice employees to rise with their knees and not their backs, and to ask for help if something is overweight to rise alone.
- Encourage local cops to give up by the retail store organization.
- When retailer gets to know safety officers, it is appropriate to ask if authorities will drive by occasionally or quit in to check on safety.

### **MAINTAINING HYGIENE IN RETAIL STORE**

A retail outlet may have various products to sell but if store is unclean and cleanliness does not maintain, it will leave a very bad impression in the minds of customers. Retail customer wants to shop in a clear and well-lighted shop so they rest assured that the products are also fresh and of high quality.

With the use of cleaning solutions, mops, micro fibers driving machines etc., cleanliness should be maintained in retail outlet cleaner and housekeepers at the store are trained for using these equipment and material for keeping consistent cleaning and hygiene.

### **PLAN A CLEANING SCHEDULE**

If cashier is in-charge of the housekeeping, then he/ she plan a cleaning schedule as follows:

- Make a list of things to clean every day, on weekends or monthly.
- Prepare a cleaning schedule of all cleaning tasks that needs to be performed in the store and keep the notice visible.
- Assign task of cleaning work to the house-cleaning workers.
- Allocate particular tasks to different changes and/or to certain workers.
- Make a graph showing which responsibilities are achieved on aimed date and times.
- Assign routine activities to the workers so that they are knowledgeable of their responsibilities and could relate to the routine from a chance to time.

- Follow up with the staff to ensure that jobs completed on schedule.

Some precautions to be taken while maintaining cleanliness of the store are as follows:

### **Always keep store entry fresh**

- Store name board and logo at the doorway should be nicely see and visible.
- The entry should be fresh and welcoming.
- The security points should be clear and tidy.
- The position of parking should be clean and tidy.

### **Keep the top side doors clean**

Customers generally assume that if the doorway is unclean, rest of the shop will also be unclean. Entrance should be fresh and without any fingerprints.

### **Behind the scene**

If the customer uses a space, keep it clean and trash 100 % free.

### **Maintain fresh and clean bathrooms**

- Customers can use the bathroom anytime.
- Ensure that the washrooms are fresh.
- Ensure to give highest importance to the staff washrooms as well. This will keep their inspiration stage high and keep hygiene requirements.

### **Ease of shopping**

- Overstocking of items can be frustrating for the customer and they can assume store is unpleasant merely because of volume of item in the shop premises. It should be simple to navigate around in store.
- Make sure that there is enough space for baby stroller or wheel chair should easily navigate around the store.

### **Perception of the Customer**

Customers could make a supposition of whether retail store fresh based on what they smell, see, hear and touch. A dirty side rail or a loud lift entrance is not accepted by the retail buyer.

### **Checkout position**

The most essential place of the retail shop, no matter what kind, is the point of sale (POS) where customer makes payment for what they purchased. That place needs to be kept clean.

### **OTHER GOOD HOUSEKEEPING PRACTICES**

**1. Obstructions 100 % free**

- a) Do not keep items in pathways, passages, on the store floor, in stockrooms or anywhere else where it will cause impediment.
- b) Do not keep drawers open.
- c) Keep everything in its proper position and put things in the appropriate place after use.

**2. Litter free**

- a) If any liquid, powder dropped in store floors, get it cleaned/removed instantly.

**3. No Spillage**

- a) If leak occurred anywhere, CASHIER must fresh it up instantly.
- b) If retailer see spilling, either fresh it up to notify others. Make sure spilling washed up instantly. Follow store procedure.
- c) In wet weather, be aware of any moisture moved into store on customers' shoes or umbrellas and deal with it instantly. Assist people to put away wet bags, umbrellas etc. Put up some risk indication if appropriate.

**DIFFERENCE BETWEEN HEALTH AND HYGIENE**

The World Health Organization (WHO) described health in its wider sense in its 1948 structure as "a condition of complete physical, mental, and social well-being and not merely the absence of disease or infirmity."

Hygiene is a set of practices performed for the preservation of health. According to the World Health Organization (WHO), "Hygiene refers to conditions and practices that help to keep health and prevent the spread of disease."

As nouns, the distinction between health and hygiene is that health is the condition of wellness being free from physical or psychological, illness, or malfunction; while hygiene is the science of health, its promotion and preservation.

**MATERIALS USED TO MAINTAIN HYGIENE IN RETAIL STORE**

Hygiene is a concept associated with cleanliness and health, as well as to individual care practices associated with most elements of living. Hygienic practices as preventive measures to reduce occurrence and spreading of illness. In general, hygiene indicates practices that avoidance of disease-causing organism.

With the use of mops, cleaners, micro-fiber, scrubber drier machine hygiene at the retail outlet, housekeepers at the shop are trained in the use of these equipment and components. The hygiene is on two aspects:

**Personal hygiene materials:** They include wide range of absorbing cells and hygienic items. Facial tissue is non-reusable, absorbing paper soft enough for

individual use. Hypoallergenic facial tissues contain not to added colors or perfumes. Food service, napkins are available in meal, drink and dispenser variations.

**Bathroom Hygiene:** Bathroom tissue is available on rolls for easy dispensing. Skin care products consist of different types of cashiers, sanitizers and creams.

The ultimate goal for a retail store is to upsurge sales, which means improving customer experience. This requires shop to be clean, safe and hygienic.

### Activities

**Activity 1:** Visit to a retail store to get information regarding various accidents and emergencies and demonstrate good practices for maintaining good health and hygienic conditions at retail store.

**Material required:** Pen/Pencil, Notebook, Checklist (Fix a visit to retail store in appropriate number of group and prepare list and provide to the student for do.

**Procedure:**

1. Reach the retail store in time.
2. Meet and greet the executive politely.
3. Tell the purpose of visit and take his/her consent.
4. Prepare a chart on various accidents and emergency situations in a retail store
5. Observe for the following activity or situation exists at the stores.
6. Tick mark at the appropriate column in Table.
7. Discuss with other team members/ students/ classmates and note the important points.
8. Tell the executive for finalize and write the reasons on each.
9. Prepare a report and submit.

S.N	Activity or Situation	Yes	No
1.	Front door is clean and glittering.		
2.	Shelves are being cleaned regularly.		
3.	All trash and scrap are in proper containers.		
4.	Dangerous components are kept in accepted noticeable containers.		

5.	Workplace is free of flammable components and waste.		
6.	Air cleaners and exhaust fan are maintain cleanly to sustain air flow efficiency.		
7.	Equipment and components are kept in their allocated locations.		
8.	Personal protective equipment (PPE) are present and worn by employees where necessary.		
9.	Boxes, drums, and piles are properly stacked.		
10.	Spills are cleaned immediately.		
11.	Procedures for cleaning are followed as per instructions of the in-charge housekeeping.		
12.	Employees are trained in housekeeping.		
13.	Washrooms are clean with necessary toiletries.		

### Check Your Progress

#### A. Fill in the Blanks

1. It is not a good practice that retail store sells many products dirty, without \_\_\_\_\_ hygiene.
2. Retailer, in the workplace has a responsibility to protect customers and employees at \_\_\_\_\_ from injury.
3. \_\_\_\_\_ response procedures cover the steps that should be taken in event of emergency on-site.
4. There are many ways to identify the \_\_\_\_\_ accidents and emergencies.
5. \_\_\_\_\_ risks may be abundant in store.
6. Always keep good \_\_\_\_\_ on throughout store front-end and in stock areas.

#### B. Multiple Choice Questions

1. Fire extinguishers are used to control \_\_\_\_\_.
  - a) Fire accidents
  - b) Floods

- c) Theft
  - d) Diseases
2. Cashier must follow the
    - a) First use the internal safety equipment
    - b) Make recommendations to keep employees protected
    - c) Safe & protected way for employee to achieve racks higher than he is
    - d) All of the above
  3. If cashier is In-charge of the housekeeping, then plan a cleaning schedule which does not includes:
    - a) Make a list of things to clean every day, on weekends or monthly.
    - b) Not allocate particular tasks
    - c) Cleaning schedule of all cleaning tasks that needs to be performed in the store and keep the notice
    - d) Assign task of cleaning work to the house cleaning workers
  4. Some of the tips keep in mind while maintaining cleanliness of the store are as follows:
    - a) Always keep store entry fresh
    - b) Keep the top side doors clean
    - c) Maintain fresh washrooms
    - d) All of the above

**C. State whether the following statements are True or False**

1. It is necessary for retailer to maintain the space clean and hygiene be protected for both employees as well as retail customers.
2. Every retailer need not to worry about the accidents and emergencies.
3. There are several ways an organization can become unsafe.
4. Every retailer doesn't have an idea about from where the accidents take place and in which conditions emergencies occurred.
5. Visually inspect store property continually to make sure that no risks are obvious.
6. Poor lighting facilities make it simpler for shoplifters to steal goods from retail shops.

**D. Short Answer Questions**

1. Discuss the meanings of accidents and emergencies.



2. What are the safety measures to avoid accidents?
3. Explain retailer policy and procedure for preventing future injure at retail shop?
4. List out the instructions followed in emergencies.
5. How to maintain hygiene in the retail store?

### **E. Check Your Performance**

1. Demonstrate the good practices for maintaining good health and hygienic adopted by the retailer.
2. List out the instructions followed in emergencies.
3. Differentiate between health and hygiene on a chart.
4. List out the materials used for maintaining hygiene in retail store.

## **Session 2: Health and Safety Measures**

### **REDUCING HEALTH AND SAFETY RISKS**

Every retailer should follow certain procedure and legal requirements for reducing health and safety risks as far as possible while they are at work. Procedure helps to know and follow how to deal with accidents, injuries and emergencies. Legal requirements deal with area of retail store, safety measures used at retail store, ventilations, employee's insurance, customer safety inside the retail store, first aid box and the use of fire extinguisher.

Many things, including heating systems, cooking materials, discarded cigarettes, electricity, appliances, poor housekeeping, or the improper storage of chemicals, can ignite fires. Quick action should be taken to prevent a small fire other uses it will be becoming uncontrollable.

- Fire hazards present in retail stores, due to flammable and combustible materials, electrical malfunctions and unsafe storage of chemical products.
- Retailer must have emergency plan for how to evacuate the store, who to call in case of fire and job tasks for people responsible for evacuation.

Exit paths should not be blocked and must be clearly marked with exit signs and should be lighted.

- It is better to have a pre-emergency plan if there is chaos to result when a fire breaks out, causing loss of life and property damage.
- Fire (safety) officers must inspect regularly to ensure that the fire extinguisher fixed in the shop is in good working order. The needle gauge must be at the 12:00 o'clock position and the nozzle in good shape. Sprinklers must have installed and inspected at least once a year.

The employer must allow time in the working day for this type of work to be done.

### **SAFETY EQUIPMENTS AND COMMON SAFETY CONCERNS IN RETAIL STORE**

The specially designed clothes or accessories worn by employees provide protection against health and safety hazards.

Personal Protective Equipment (PPE) or accessories designed to protect parts of the body. These accessories should be used as per the specifications or requirements. For example, if cashier is working in a high intensity light area, he/she should wear protective glasses. If cashier is handling food, then they must wear an apron and polythene gloves for maintaining hygiene. Following are accessories used for safety:

1. **Safety Vest:** It is used when working around moving equipment such as forklifts and vehicles (fig. 4.3).



**Fig. 4.3: Safety Vest**

Source: <https://urlzs.com/3KeZz>

2. **Work gloves and safety shoes:** These are used when handling garbage or working in storage areas (fig. 4.4).



**Fig. 4.4: Work Gloves**

- 3. Disposable gloves:** Disposable gloves should be worn when working in a grocery or cleaning bathrooms (fig. 4.5).



**Fig. 4.5: Disposable Gloves**  
Source: <https://urlzs.com/nDdap>

- 4. Cut-resistant gloves:** These should be worn while using knives and sharp equipment or during cleaning operations (fig.4.6).



**Fig. 4.6: Cut-Resistant Gloves**  
Source: <https://urlzs.com/a5DZ4>

- 5. Eye protection and gloves:** These can be used for protection from excessive light and chemicals (fig. 4.7).



**Fig. 4.7: Eye Protection**  
Source: <https://urlzs.com/emy6G>

**6. Hearing protection:** It is worn for protection of ears from loud noise (fig. 4.8).



**Fig. 4.8: Hearing Protection**

Source: <https://urlzs.com/WSmcr>

Some main issues on safety measures in retail shops are given here under:

**Refusing Unsafe Work:** If employees think, a task is likely to endanger him/ her or co-workers, do not afraid to speak up. Employees have the right to report any workplace injury or disease. Remember, the occupational safety, health and working condition code, 2019 suggests that you have a right to report hazards, to work safely without endangering others, to use tools and equipment in the proper manner and to use safety equipment provided.

**CASHIER's are required to observe the following:**

- Signs and symptoms of injuries such as numbness, tingling, and/or pain.
- Report symptoms and injuries to supervisor.
- Use good lifting techniques when handling and lifting materials by keeping a straight back and using leg muscles to power lift.
- Avoid excessive or repetitive reaches for materials. Store materials properly so they are easy to access.
- Walk; do not run, as one cannot easily spot the hazard if store is functioning with customers.
- Always use the handrail on stairs and escalators.
- Do not carry things that obscure your vision.
- Never leave obstacles on stairs.
- Wear shoes that are comfortable and fit well. Avoid wearing shoes that will increase risk of falling or slipping.
- Finally, always be alert at all times for hazards.

**First Aid Facility:** This facility helps to offer preliminary treatment and life assistance for people who met an injury or suffering from sickness at work. First Aid features should be found at a point convenient to workers (fig. 4.9).



**Fig. 4.9: First Aid Facility**

Source: <https://urlzs.com/kjUSn>

**Fire Extinguisher:** A fire extinguisher or simply an extinguisher is a system used to put out shoots or manage small shoots, often in emergencies. It cannot be used in a situation where fire is out of control or fire that has spread to a large area. A fire extinguisher has a hand-held round pressure vessel containing fire-extinguishing agent, which can release gas to put out flame. Fire extinguishers can be categorized based on fire caused by different materials (fig. 4.10).



**Fig. 4.10: Fire Extinguisher**

Source: <https://urlzs.com/Y2Sny>

### POTENTIAL HAZARDS IN RETAIL STORE

Human safety in workplace means having an environment, free from injury and hazards. Proper processes and procedures will allow employees to work without worrying about their safety.

Every retailer faces a unique set of human safety challenges in form of fire, pest, electrical hazards, etc. These hazards can be minimized by taking various safety measures like using safety accessories.

Employees in retail outlet shops, supermarkets and other retail outlet shops may face hazards from exposure to reside electricity. Contact with electric devices can causes shock's, burns, accidents and are even death. Electric injuries are danger when retail outlet workers are exposed to temporary cabling and damaged electric devices, especially when adequate training has not been given.

In case of any health emergency at workplace, ill or injured person should be given immediate attention and first aid before the medical help arrives. Emergency could be -

- electric shock,
- difficulty in breathing due to asthmatic attack,
- burns,
- bleeding,
- injury,
- fracture,
- heart attack etc.

In shopping centers and other suppliers, exposed short-term cabling and broken versatile cables can cause injury. Product shows and newly designed areas frequently installed without long lasting cabling.

Stockrooms may have broken cabling, short-term accessories and outdated electric equipment.

Retail workers should creatively examine all electric cabling regularly to check for smashes and other problems. All store containers should be covered. All switch boxes and circuits should be labelled.



**Fig. 4.11: Lifting and Managing Materials**

Source: <https://urlzs.com/6XFcd>

To prevent the incident, the cashier should lift smaller loads by planning and modifying weight submission in advance. Always hold the item as close to the body as possible and lift at the legs, not at the waistline.

**Slips, trips, and falls:** It generally happens on slick surfaces, particularly on a stormy day or fresh cleaned surfaces. Messy pathways in retail store and storage places may also cause slips and trips. Keep pathways and work areas clear of boxes, and other material. Report the leak to the individual responsible to ensure the leak is cleaned up and until it is cleaned mark the area to notify others. Be sure you can see where you are going when carrying large goods. Use a stepladder rather than a seat or cage to reach goods kept on high racks.

**Harassment/ Violence:** An unwelcome behaviour or comment that is harmful to the work environment considered as harassment. Harassment takes many types but can generally be described as an insulting, humiliating, embarrassing, malicious, degrading, or offensive comment or act directed toward another person or group. This would also include bullying, sexual harassment, and offensive displays.

Although harassment typically does not include physical violence, it can be very harmful and it does affect the overall health of the work environment. The following are safety tips:

- Tell the harasser to stop. Do this right away by saying it or writing it in a letter or e-mail. If that does not work, follow the next three steps.
- The employee tells his/her employer or the person his/her employer has appointed to receive and handle harassment complaints.
- Talk about it with someone the employee trusts (for example, a co-worker, friend, or relative).
- Write it down. Each remark or describe the incident in detail. This will help to conduct an investigation by police.

### **Shoplifting and Robbery**

The main concern in event of theft or robbery is the employee's safety and that of his/her co-workers and customers (fig. 4.12).





**Fig. 4.12: Shoplifting in Retail Store**

Source: <https://urlzs.com/tuoHt>

#### **Preventing Shoplifting in Retailing:**

- The possibilities of theft increase when the employees work alone.
- If the employees think, someone is shoplifting, contact safety or someone professional trained to cope with the situation.
- Never try to catch a shoplifter, especially if the retail employee works alone. After the shoplifter leaves, write down as much details about the occurrence as possible.
- This should include the shoplifter's height, weight, skin and hair color, and outfits. If a vehicle is engaged, write down the make, color, estimated year, and license plate number.
- These days CCTC is fitted in shops. Employee and employer need to make sure that the CCTV works during shop lifting.

#### **Preventing Robbery in Retailing:**

Prevent injury occurring during robbery. Some business house has internal security staff and particular guidelines for working with theft, but others may not (fig. 4.13).



**Fig. 4.13: Robbery**

Source: <https://urlzs.com/TrVeB>

- Retailer has some guidelines to secure the staff member.
- Make the shop attractive to customer and unattractive to robbers.
- Keep the shop fresh, and well lit.
- Stay away from the cash counter when there are no customers in the shop.
- Keep the cash until to minimum— ask customer for change.

### Exhibit 11

- [Factories Act 1948](#), consolidated existing factory safety laws (replaced in 2020)
- [Occupational Safety, Health and Working Conditions Code, 2020](#)
- [The Sexual Harassment of Women at Workplace \(Prevention, Prohibition and Redressal\) Act, 2013](#) that seeks to protect and provides a mechanism for women to report incidents of sexual harassment at their place of work.

The **Factories Act, 1948** (Act No. 63 of 1948), as amended by the Factories (Amendment) Act, 1987 (Act 20 of 1987), served to assist in formulating national policies in India with respect to [occupational safety and health](#) in factories and docks in India. It dealt with various problems concerning safety, health, efficiency and well-being of the persons at work places. It was replaced by the [Occupational Safety, Health and Working Conditions Code, 2020](#).

**The Occupational Safety, Health And Working Conditions Code, 2020** is a [code](#) to consolidate and amend the laws regulating the [Occupational safety and health](#) and [working conditions](#) of the persons employed in an establishment. The Act replaces 13 old central labour laws.

The bill was passed by the [Lok Sabha](#) on 22 September 2020, and the [Rajya Sabha](#) on 23 September 2020. The bill received the presidential assent on 28 September 2020, but the date of coming into force is yet to be notified in the official gazette.

### **OCCUPATIONAL HEALTH AND SAFETY**

Occupational health and safety (OHS) is an issue that involved with defending the protection, health and wellbeing of individuals involved in perform or career. Health and safety of individuals are main reasons for an organization's sleek and efficient performing. Good health and safe performance ensure an accident-free industrial environment. The goal of workplace safety procedures and programs is to establish and promote safe and healthy working place for all workers. The workplace health and safety often are given less attention than workplace safety as the former considered more as a personal issue. Some common safe practice concerns or problems in retail store, their indicators and their safety measures are as follows:

**Musculoskeletal accidents (sprains and strains):** It includes inflammation, soreness and difficulty while moving a particular part of the body system, lack of feeling, prickling and pain. The CASHIER needs to prevent extended periods of recurring movement, take micro-breaks, and change his or her position. Sales persons should avoid uncomfortable roles and use a flexible seat.

**Lifting and managing materials:** Inappropriate raising and managing of things is a major source of accidents, spinal accidents, cuts, contusions, brittle bones, and hernias.

### **Activities**

**Activity 1:** Visit a retail store to know the equipment use for safety and preventive measures in retail store.

**Materials required:** Pen/Pencil, Notebook, Checklist (Fix a visit to retail store in appropriate number of group and prepare list and provide out to the student.)

**Procedures:**

1. Make a group of four students and ask them to go to a retail store.
2. Meet and greet the executive politely.
3. Tell the purpose of visit and take his/her consent.
4. Ask the retailer about the various safety equipment used in retail store.
5. Also ask how to use fire extinguisher.
6. Write down the preventive measures to various situations.
7. Discuss with friends and notice important points.

8. Tell the executive to finalize and write the details.
9. Prepare a report and submit to the concerned teacher.

**Activity 2:** Visit a retail store to find out preventive measures to avoid the harassment, violence, shoplifting and robbery.

**Materials required:** Pen/Pencil, Notebook, Checklist (Fix a visit to retail store in appropriate number of group and prepare list and provide to the student.)

**Procedures:**

1. Make a group of four students and ask them to visit a retail store.
2. Meet and greet the executive.
3. Tell the purpose of visit and take his/her consent.
4. Take the permission for visit the retail store.
5. What the preventive measures to avoid harassment?
6. What are the preventive measures to avoid violence?
7. What are the preventive measures to avoid shoplifting?
8. What are the preventive measures to avoid robbery?
9. Discuss with friends and note the minutes.
10. Tell the executive to finalize and write the details.
11. Prepare a report and submit to the concerned teacher.

### Check Your Progress

**A. Fill in the Blanks**

1. Every retailer should follow the procedure and legal requirements for \_\_\_\_\_ health and safety risks.
2. Exit paths should not block and must clearly mark with \_\_\_\_\_ signs and lighted.
3. The specially designed clothes or accessories worn by employees provide \_\_\_\_\_ against health and safety hazards.
4. \_\_\_\_\_ should use as per the specifications or requirements.
5. \_\_\_\_\_ safety in workplace means having an environment, free from injury and hazards.
6. Every retailer faces an \_\_\_\_\_ set of human safety challenges in form of fire, pest, electrical hazards, etc.

7. Employees in retail outlet shops, supermarkets and other retail outlet shops may face \_\_\_\_\_ from exposure to reside electricity.
8. An unwelcome behavior or comment that is harmful to the work environment considered to \_\_\_\_\_.

### **B. Multiple Choice Questions**

1. Legal requirements deal with area of retail store, safety measures used at retail store, does not include:
  - a) Ventilation
  - b) Customer's insurance
  - c) First aid box
  - d) Use of fire extinguisher
2. Fire can occur due to:
  - a) Heating systems
  - b) Electric appliances
  - c) Poor housekeeping and Improper storage of chemicals
  - d) All of the above
3. Which are not the accessories used for safety?
  - a) Safety vest
  - b) Safety shoes
  - c) Cloth gloves
  - d) Disposable gloves
4. Employees are required to observe the following:
  - a) Report symptoms and injuries to supervisor
  - b) Use good lifting techniques when handling and lifting materials by keeping a straight back and using leg muscles to power lift
  - c) Avoid excessive or repetitive reaches for materials. Store materials properly so they are easy to access
  - d) All of the above
5. Emergency could be
  - a) Electric shock and burns
  - b) Difficulty in breathing due to asthmatic attack
  - c) Injury

d) All of the above

**C. State whether the following statements are True or False**

1. Officer's procedure is how to deal with accidents, injuries and emergencies.
2. Fire hazards do not present in retail stores.
3. Fire must inspect regularly to ensure that the fire extinguishers are in good working order.
4. Personal Protective Equipment (PPE) does not protect the parts of the body.
5. Proper processes and procedures will allow employees to work without worrying about their safety.
6. Health hazards can be maximized by taking various safety measures like using safety accessories.
7. Retail workers should creatively examine all electric cabling regularly to check for smashes and other problems.

**D. Short Answer Questions**

1. Discuss retail procedures and legal requirements for reducing health and safety risks.
2. List out safety equipment's.
3. Explain occupational health and safety.
4. Define violence, shoplifting and robbery at workplace and measures to prevent them.
5. List out the common health and safety concerns in retail store.

**E. Check Your Performance**

1. Demonstrate the retail procedure and legal requirements for reducing health and safety risks.
2. Make a list of safety equipment's and its uses.

List the preventive measures for violence, shoplifting and robbery at workplace.

### Session 3: Lift and Handle Goods Safely

Every retail store engaged with some basic activities like lifting and handling goods are most important activities. The process of lifting and handling of goods take place to protect not only the employees but also the customers and whole retail store.

Lifting functions in retail store (shown in figure 3.14) occur during moving the goods from bay area to storage area or from the storage space to the selling area.



Appropriate lifting equipment should be used. Before using any equipment or tools, retailer should make sure that equipment and tools used to move goods and products from one place to another must be in working condition (fig. 4.14).



**Fig. 4.14 Lift and Handle Goods Safely**

Source: <https://urlzs.com/GDwbF>

### **TECHNIQUES OF LIFTING AND HANDLING GOODS**

In retail store employees should use proper lifting and handling techniques before performing lifting and handling of goods activities. They must ensure that they know where they are going, that the region is away from challenges and they have an excellent grip on the burden. This contains training of cashier on how to handle plenty of goods correctly. If they are lifting with equipment, they should both know what they are doing before they begin. For a secure performance of a manual managing procedure, they should put their feet around the burden, with one's body system over it, i.e. as near as possible to the burden. The lifting should be done by using the leg muscles and with directly returning.

### **CHECKING EQUIPMENTS BEFORE USE**

**Power Tools and Equipment:** The cashiers are usually necessary to use devices if his/her work is in a store or a business such as a motorcycle or furnishings shop where his/her job includes building product. He/she may also be expected to use energy devices such as compactors, docking station levelers, carton crushers, various meat slicers, or other cooking food devices. These devices have the possibility to cause serious damage, particularly if they are badly managed or used without due caution. Before use any equipment (shown in figure 4.15(a), 4.15(b), 4.15(c), and 4.15(d)) retailer should make sure that equipment and tools are fit for use and cashier and trained to use them.





**Fig. 4.15(a): Vacuum**

Source: <https://urlzs.com/FB9qn>



**Fig. 4.15(b): Drill**

Source: <https://urlzs.com/f9nrv>



**Figure 4.15(c): Forklifts**



**Fig. 4.15-(d): Pallet Jacks**

<https://urlzs.com/qYcX8>

### **GUIDELINES AND INSTRUCTION FOR LIFTING AND HANDLING EQUIPMENTS**

The retailer should use manual guidelines and instructions for lifting and handling equipment. Each and every lifting and handling equipment functions differently. The advantages of lifting and handling equipment as per manufacturer guidelines and instructions are:

- Smooth functioning of equipment
- Easy to fix problems
- Better way of working
- Less manual handling
- Good housekeeping
- Reduced chance of accidents

The company shall ensure that lifting equipment offered use at jobs is secure, i.e. that it is

- Sufficiently strong, constant and appropriate for the suggested use. In the same way, the burden and anything-attached (e.g. wood pallets, lifting points) must be suitable.
- Positioned or installed to avoid the danger of harm, e.g. from the devices or the burden falling or stunning people.
- Visibly noticeable with any appropriate details to be taken into consideration & its secure use, e.g. secure operating plenty. Accessories, e.g. slings, clamps etc., should be similarly marked.
- Where products are used for raising individuals it is noticeable accordingly, and it should be secure for such purpose, e.g. all necessary safety measures have been undertaken to remove or reduce any safety threat.

### **SAFE AND EFFICIENT ROUTE FOR MOVING GOODS**

When goods move within the retail store, cashier should prepare safe and efficient route for smooth moving of goods. If any accidents take place while moving the goods within store, the loss will be borne by retailer, which reduces the profit of the retailer. Retailer should also decide the time of moving goods from storage area to selling area. At that time, passage should be clear, removing the goods from the pathways. The use of appropriate equipment is also one of the safe and efficient ways to moving goods.

### **RESPONSIBILITIES IN LIFTING AND HANDLING OPERATIONS**

Every company has a responsibility to ensure that lifting and handling operations are proper and as well as it is reasonably feasible. The safety of workers and others should not be put in danger by retailer (such as customers, visitors, children and teenagers).

The following are examples of activities some protection threats for those operating in retail store.

- Lifting and carrying
- Slips, trips and falls

### **MAINTENANCE AND INSPECTION**

Injuries may happen because increasing goods are not analyzed and managed regularly. All gadgets should be thoroughly analyzed prior to it being put into service. If there has been any major adjustment that could affect its function. Raising gadgets may need to be thoroughly analyzed at times of the time set down in an evaluation strategy drawn up by a certified professional, considering the manufacturer's suggestions. If goods are meant to bring individuals, a thorough assessment must be performed twice in a year. Using gadgets for all other reasons should be examined at least every year unless the examining professional applies a specific evaluation program. Using elements does not normally need formal

evaluation, given that proper pre-use tests are designed and they go through their traditional thorough assessment. A certified person who is completely separate and neutral need to ensure that a purpose choice can become must do all examinations.

What needs to be analyzed relies on the professional verdict of the certified professional challenge the assessment. For most common gadgets and elements, there are traditional procedures and requirements. Techniques add a visible assessment and efficient tests, dimensions of use, traditional non-destructive examining and freight examining.

Where an evaluation strategy has been drawn up, this should identify and specify the locations to be thoroughly analyzed, particularly of assessment and examining and the times of your here we are at assessment (and examining of the various locations, where appropriate).

### Activity

**Activity 1:** Visit a retail store and demonstrate the safety measures to follow before lifting to protect staff and select suitable equipment's and accessories to extinguish fire.

**Materials Required:** Pen, pencil, checklist, notebook.

**Procedures:**

1. Make a group of five students.
2. Plan a visit to the retail store and meet the retailer.
3. Greet executive and tell him or her the purpose of visit.
4. Take the permission from him or her to visit the retail store.
5. Ask how to handle and lifting equipment.
6. Note their methods of handle power tools and equipment and ask question such as
  - a) How to use fire extinguisher? and
  - b) What kind of precautions should take while using fire extinguisher to and from work?
7. Prepare a report and submit the report to the subject teacher.

### Check Your Progress

**A. Fill in the Blanks**

1. \_\_\_\_\_ and \_\_\_\_\_ goods are the most important activities of cashier.

2. \_\_\_\_\_ the goods from one place to another, required appropriate lifting equipment's.
3. \_\_\_\_\_ may happen because increasing goods are not analyzed and managed regularly.
4. The retailer should use \_\_\_\_\_ guidelines and instructions for lifting and handling equipment.
5. The \_\_\_\_\_ of workers and others should not be put in danger by retailer (such as customers, visitors, children and teenagers).

### **B. Multiple Choice Questions**

1. In the retail store lifting is required to:
  - a) Move goods from bay area to storage area
  - b) Move goods from storage space to selling area
  - c) Both a) and b)
  - d) None of the above
2. Which is not the advantages of lifting and handling equipment as per manufacturer guidelines and instructions:
  - a) To increase the manual handling
  - b) Smooth functioning of equipment
  - c) Easy to fix problems
  - d) Better way of working
3. Injuries can occur due to following reasons:
  - a) Lifting and carrying
  - b) Slips, trips and falls
  - c) Both a) and b)
  - d) None of the above

### **C. State whether the following statements are True or False**

1. The process of lifting and handling of goods take place to protect not only the employees but also the customers.
2. Before using any equipment, retailer does not need to make sure that equipment and tools are fit for use.
3. Each and every lifting and handling equipment are using in a different manner.

4. The use of appropriate equipment is not the reasons for safe and efficient ways for moving goods.
5. Retailer should move goods from storage area to selling area when required.
6. The employer controls the environment outside the workplace.

#### **D. Short Answer Questions**

1. Discuss safety measures before lifting to protect cashier.
2. Explain techniques of lifting and handling goods.
3. What is the purpose of checking of equipment's before use?
4. Discuss the guidelines and instructions for lifting and handling equipment's.
5. Discuss the cashier's responsibilities in lifting and handling operations.

#### **E. Check Your Performance**

1. Demonstrate the safety measures before lifting to protect staff.
2. List out the cashier responsibilities in lifting and handling operations.
3. Demonstrate the techniques of lifting and handling purpose.

List out the guidelines and instruction for lifting and handling equipment's.

### **Session 4: Safety Precautions for Employees**

The employer of the organization cannot control the environment outside the workplace. However, there are many things that employee can ensure a safer trip to and from work.

**Employee's precautionary measures are required during the following situations:**

#### **Driving**

- Lock vehicle doors and roll up windows before driving into the parking lot.
- Scan parking area for suspicious persons.
- Have a plan ready in case employees are uncomfortable with any situation.
- Park in well-lit places — prevent walkways, forest places, and channels.
- Avoid having to achieve back again into automobile for anything.
- Try to prevent visiting car alone, or at least have someone observe from a screen.

#### **Taking a Bus**

- Plan to reach bus prevents just before the bus comes.

- Avoid separated or badly lit bus prevents.
- If the worker sees dubious or threatening individuals at his/her quit, get off at the next stop.
- If possible, have someone fulfill the employee when his/her arrive at destination.

#### **If employee is confronted**

- If workers are assaulted, yell fully for a long time as possible. As soon as possible, run to the closest well-lit place.
- If someone holds bag, down payment bag, or other residence, do not avoid, and do not pursuit the robber.
- Call the cops instantly and try to remember the physical appearance and gestures of the attacker.

#### **PRECAUTIONS WHILE THE TOOL OR EQUIPMENT IS OPERATING**

Employees should have to take precautionary measures while using tools and equipment's. They should stay with running power tools. They do not move away from a product while moving the goods. Moving of goods can take few minutes to hours, therefore all of the staff should work and co-operate with each other. They should take proper training to learn usage of all equipment's. They should turn off the electric equipment's before making changes in the equipment's.

#### **SIGNIFICANCE OF SAFETY**

The importance of protection in gas channels, fuel pushes, working alone, forklifts and pallets jacks are as follows:

Noise: Noise in some retail areas where powered equipment is used may reach harmful levels that can cause hearing loss. The following are safety tips:

- Wear accepted hear gear (ear safety equipment) to security whenever the staff member goes into an area published as having high stages of disturbance.
- Ensure that the workers listening to security is the right type for the surroundings and that it is relaxed.
- Ear pals (headphones) are not work devices.

**Operating at a Gas Station:** Working at patrol pump or CNG particularly at night is hazardous. To reduce the hazard level, your employer must follow the requirements for barriers, locked doors, and prepayment of fuel.

Follow employer's procedures requiring vehicle fuel to pre-pay before it is pumped. The need is applicable 24 hours a day, seven days weekly, and contains full-serve and self-serve establishments.

**Operating of Forklifts:** Forklifts (or lift-trucks), powered or manual pallet jacks, and other lifting equipment are an essential part of many retail operations. Although they help prevent lifting related injuries, they can also cause serious and, all too often, fatal injuries.

If the employees are required to use a forklift or pallet jack, the employer must provide to the employee with training to use the specific piece of equipment. The operating procedures of forklifts are.

- Do not operate the forklift unless it is running properly. Wear required PPE such as safety boots and a hard hat.
- Make sure the employees are trained to change the propane fuel tank or battery.
- Never carry a passenger or elevate a person on forks, pallets, or loads.
- Secure the load properly. Do not overload the forklift, even for shorter distances.
- Never turn on a sloped surface.
- When employees are finished using the forklift, lower the forks to the floor, set the brakes, turn off the motor, and remove the key.

Forklift operators have a very limited field of vision because bars, cables, chains, and the load they may be carrying obstruct their view. They may not be able to see other workers in time to stop or take evasive action. They need to follow these guidelines:

- Wear a high visibility vest when entering an area where forklifts are operating.
- Yield the right of way — even if the operator can stop the forklift quickly, the load may continue forward and crush the employee.
- Wait until the employee has confirmation that the operator has noticed his/her before proceeding.

**Operating of Pallet Jacks:**

- Wear safety boots and keep toes and fingers out from under pallet.
- Secure the load to make sure that it is stable and will not shift during movement.
- Make sure the rollers are free of bottom of the pallet.
- Push, do not pull — this puts less strain on back and it is easier to stop.
- Know how to use the release handle.
- Work with a partner when dealing with heavy loads.



Every workplace needs a plan to deal with emergencies. The employer or supervisor should provide to the employee with instruction in the emergency plan within his/her first few days on the job, as well as refresher training from time to time. Once the employee is trained, he/she should answer the following questions:

- Where are the emergency phone numbers posted?
- Where are the fire extinguishers? How and when should they be used?
- Where are the fire alarms and fire exits?
- What is the evacuation strategy for the building?
- What should you do during an earthquake?

In situation of evacuation, where outside the shop is the set up factor and who should you review to?

**Knives, Box Blades, and other Sharps:** Box cutters are normal resources for retail store employees, and blades and other sharps such as various metal pieces are important resources for everyday tasks. Secure perform routines will reduce the employee's probability of dropping time from perform or dropping a hand.

- Using Blades and Box Cutters.
- Use the right device for the jobs and make sure it is distinct.
- Always cut away from the employee's body system.
- Always shop sharps independently from other resources.
- Use a smooth working area to cut on.
- Never use a blade for anything other than cutting.
- Hold knife in the employee's stronger hand.
- To fresh the blade, direct the advantage away from the staff member and clean with the fabric on the boring side of the blade.
- Wear natural leather or metal capable safety gloves if the company requires them.

When cleaning rotor blades and distinct rotor blades, follow these guidelines:

- Clean them immediately after use or place them in "sharps only" package near the drain.
- Do not drop knives or equipment blades into the dishwasher or sink.

**When using metal slices or other power equipment, follow these guidelines:**

- Make sure the cashier has training on the specific piece of equipment, and follow written safe work procedures.

- Don't use reduced outfits or clinging jewels that could be captured in devices?
- Use security and slides at all times.
- Turn the piece off according to manufacturer's guidelines when not in use.
- Unplug devices before washing.
- Use cut-resistant safety gloves on both of your arms when cleaning.

### **MANAGE AND DEAL WITH IRATE CUSTOMERS**

On the rage range, first comes frustrated, then vexed and finally angry. When animated cartoons are irate, it shows proper expression. It causes madness. Here are some guidelines for dealing with a stressed situations and resolving it to everyone's satisfaction:

- Remain calm.
- Do not take it personally.
- Use best hearing skills.
- Actively sympathize.
- Apologize gracefully.
- Find a solution.
- Take few moments on your own.

**Shrinkage:** It is distinction between book-inventory and physical-inventory due documenting mistakes, or because of pilferage, spoilage, shoplifting, robbery, etc. The Cashier may need to keep managing all the records to ensure that there has not been any shrinkage-taking place. If it happens with all precautions, the matter should be reported to the store section and the superiors.

### **Activities**

**Activity 1:** Visit a retail store and to learn about precautions while travelling to and from workplace.

**Materials required:** Pen, pencil, checklist, notebook

**Procedures:**

1. Make a group of five students.
2. Ask them to visit the retail store and meet the retailer.
3. Greet him/her and tell him/her the purpose of visit.
4. Take the permission from him/her to visit the retail store.

5. Ask the following questions to cashier
  - a) What precautions are to be taken while travelling to and from workplace?
  - b) Why precaution is important while travelling?
  - c) Ask for the reason if any accident happened recently or in the past while travelling to and from work.
6. Prepare a report and submit the report to the subject teacher.

**Activity 2:** Visit a retail store and to learn how to handle power tools and irate customers.

**Materials required:** Pen, pencil, checklist, notebook

**Procedures:**

1. Make a group of five students.
2. Ask them to visit the retail store and meet the retailer.
3. Greet him/her and tell him/her the purpose of visit.
4. Take the permission from him/her to visit the retail store.
5. Ask the following questions to cashier
  - a) Which power tools are used in the retail store?
  - b) What precautions are to be taken while using power tools?
  - c) How to handle irate customers?
6. Prepare a report and submit the report to the subject teacher.

## Check Your Progress

### A. Fill in the Blanks

1. Lock vehicle doors and roll up \_\_\_\_\_ before driving into the parking lot.
2. Scan parking area for \_\_\_\_\_ persons.
3. Working at a gas station at night, can be \_\_\_\_\_.
4. Wear natural leather or \_\_\_\_\_ capable safety gloves if the company requires them.
5. Use cut-resistant safety gloves on both of your arms when \_\_\_\_\_.

### B. Multiple Choice Questions

1. Guidelines for dealing with a stressed situation and resolving it to everyone's satisfaction:
  - a) Remain calm and use best hearing skills
  - b) Do not take it personally and apologize gracefully
  - c) Both a) and b)
  - d) None of the above
2. It is distinction between book-inventory and physical-inventory due to keeping track or documenting mistakes, or because of pilferage, spoilage, robbery, etc. is;
  - a) Shrinkage
  - b) Inspection
  - c) Both a) and b)
  - d) None of the above
3. When using metal slices or other power equipment, follow these guidelines:
  - a) Make sure the employee has training on the specific piece of equipment, and follow written safe work procedures.
  - b) Don't uses reduce outfits or clinging jewellers that could get captured in devices?
  - c) Use security officers and slides at all times.
  - d) All of the above

**C. State whether the following statements are True or False**

1. Noise in some retail areas, where powered equipment is used may reach harmful levels that can cause hearing loss.
2. Try to prevent visiting car alone, or at least have someone observe from a screen.
3. Reduce outfits or clinging jewels that could be captured in devices.
4. One should not use security officers and slides at all times.

**D. Short Answer Questions**

1. Explain the precautions to be taken while travelling to and from workplace.
2. Discuss the precautions adopted for power tools and equipment's.

3. What is the significance of safety in gas stations, petrol pumps, working alone, forklifts and pallet jacks?
4. Discuss how to manage and deal with irate customers and shrinkage.

**E. Check Your Performance**

1. List out precautions adopted for power tools and equipment's.

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**MODULE 5****WORK IN TEAM AND ORGANIZATION****Module Overview**

In every business, (small or large-scale) team environment is crucial for growth and development. Working effectively in team environment is crucial for small and large businesses. It is necessary to understand the policies and procedures of organization to work effectively within a team.

The knowledge of various skills like effective communication, collaboration, time management and business acumen help to achieve organizational goals in stimulated period. One of the many methods for a business to arrange workers is in groups. A team is group of two or more employees who work together to achieve predetermined objectives.

Teamwork in businesses offers the organization and workers ability to become more familiar with each other and discover how to function together. Group interaction is essential and important to the growth of each worker. Critical factors assist in creating guidelines for motivating group to improve the business.

Various skills are required in team member of observe, guide people in achieving organization goals. Everybody has to respond positively on the tasks of the organization in order to achieve target effectively and efficiently. The business house also to consider rights of the employees along with their responsibilities and has to make effective policies and take care of the health and safety of employee.

This unit is divided in four sessions. The first session deal with support teamwork, describes concept of teamwork, value system policies, procedures of organization. The second session describes the team aims and targets. The third session explains the employee rights and responsibilities, policies and procedures related to job role and maintaining team morale, team target etc. The fourth session focuses on the development of effective work habits, which covers monitoring and attainment of goal.

**Learning Outcomes**

After completing this module, you will be able to:

- Support the team work
- Describe the employees' rights and responsibilities
- Choose team aims and targets
- Develop effective work habits

### Module Structure

Session 1: Support Teamwork

Session 2: Team Aims and Targets

Session 3: Employee Rights and Responsibilities

Session 4: Effective Work Habits

### Session 1: Support Teamwork

Teamwork refers to the process of working with people to achieve predetermined objective. Teamwork is a crucial part of business. It is often necessary for co-workers to be effective in team. Teamwork means that people try to work, using their personal abilities and providing beneficial feedbacks, despite any individual conflict between retail employees.

In teamwork, group of individuals communicate with each other cohesively, towards a common purpose, creating a positive work environment, and assisting each other to combine personal strengths to enhance team's performance.

#### IMPORTANCE OF TEAMS TO ACHIEVE TARGETS IN RETAILING

In any organization, a better teamwork is possible with following measures.

- 1. Firstly Think About Group:** Every individual should think of his/her group first and his or her individual passions should take a back burner. Do not mix individual problems with professional life. Keep them separate.
- 2. Never Ignore Group Member:** Do not ignore any of the associates, instead perform together and pay attention as well. Never try to encourage your thoughts on any participant. Prevent from de-motivating any group participant.
- 3. Discussion:** Before applying any new idea, it must be mentioned with each participant on a system. Never ever, consult with anyone independently as the other person seems missed and not wanting to execute and play a role in the group.
- 4. Avoid Criticism:** Stay away from criticisms and making fun of associates. Help each other and be an excellent team player. Be the first one to crack the ice and always try to build non-formal environment. Prevent negative thoughts within the group.
- 5. Maintaining Transparency:** The interaction must perform, magnificent and accurate so that every group member gets a common image. Efficient interaction also nullifies uncertainty and confusion. Confusion cause to disputes and individuals spend their energy and time in battling rather than working. The group innovator must take the obligation of motivating the associates to give their level best and should get involved instantly in instances of disputes. The character of the best should be such that every group participant should look up to him or her and take his or her guidance whenever required. He/she should



not be attached to any participant and assistance each of them similarly. It is work of the group innovator to draw best out of his or her associates.

- 6. Avoid Disputes in Team:** Do not battle over small problems. One should be a little terrible and try to get a substitute most suitable to all the associates.
- 7. Rewards and Recognition:** Healthy competition must be encouraged among the sales associates. The efficiency of every group participant must be analyzed appropriately and the best entertainer should be compensated appropriately so that the people also get inspired to execute. Recognitions like “The Best Group Player” or the “The Best Performer” go far in encouraging the associates. Appreciate the participant who works the best or does something exclusive.

Teamwork provides retail and employees the capability to become more familiar with each member and learn working together in workplace. The group interaction is important for the achievements of the organization and to growth of each worker. It will allow in creating company guidelines for motivating group development in the office.

### **WORK EFFECTIVELY IN TEAM**

The success of retail store depends on effective teamwork. There are various factors included in effective team like share of work fairly with colleagues. Every retailer should make realistic commitments, which can be achieved by retail store employees. Every retailer should have alternatives for their solutions. He/she also can encourage colleagues when working conditions are having difficulties and also encourage colleagues who are finding difficulties and follow company’s health and safety procedure as they work.

- a) Share Work:** Every retailer should share the work fairly with colleagues as per the performance of employees, skills and time.
- b) Make realistic commitments:** For effective teamwork, retailer makes the commitments, which are realistic in nature to colleagues and do what you have promised to do.
- c) Suggest Alternatives:** In case, if employees are not able to do the promised let colleague know promptly and ask for the suitable alternative.
- d) Encourage in Difficult Working Conditions:** It is the duty of team members to encourage each other in difficult working conditions. Support colleagues in bad times or difficult time.
- e) Behave fairly, politely and respectfully:** It is the basic requirement of effective teamwork. Give respect and take respect from each other. Every team member should treat each other fairly, politely and with respect.

### **VALUE SYSTEM OF ORGANIZATION**

Every company or retailer has a set of principles, whether or not they are recorded.

It helps a company determine its lifestyle and values. When members of the company or retailer join typical set of principles, the company seems to be united when it handles various problems.

Retail owner should have to clearly explain the principles of the store. They should discuss with employees to solve their problems. Employees are taking vital role in the store functions. Therefore, it is the duty of retail owner to manage their employees and give value to them. Manpower is the most important resource that is used in the retail functions. Equipment's and tools are operating by the manpower therefore; it is necessary to provide proper training to them.

The value system is an organization has become important owing to the following:

- 1. Guide:** Value statements are the list the principles and ethics to which a company adheres. They form an ethical foundation for the retail business. These principles and ethics can guide the behavior of stores employees. Organizations should guide in identifying what is right and wrong in the organization.
- 2. Community:** The value statements serve as reference point for retail business. They allow them to view beliefs and principles of the retail business. They provide primary information about how the retail store operates and about its perspectives on ethical problems.
- 3. Acting outside Values:** Written values clear employees about how to behave in the retail store as well as with the customers. Individuals should follow the values that are published by the retail business.
- 4. Mission and Goals:** Leader of a retail company can motivate team members with value structure that guides members' behavior. He/she should properly communicate the reason of the retail business existence and goals of the retail business. Mission clears the purpose of the business. Goals should be set to clear job role of the employees.

**Communication of Values:** Communication of values is important both internally and externally. In the retail organization's values can be discuss in the meetings and writings.

## Activities

**Activity 1:** Role plays to learn how to work in team.

**Materials required:** Notebook, pen, pencil, and checklist

**Procedures:**

1. Make a group of five students.
2. All of the five students involve in the retail activity.
3. First student performs the role of retail owner.

4. Second student perform the role of cashier.
5. Third student perform the role of operation executive.
6. Fourth student perform the role of sale associate.
7. Fifth student perform the role of customer
8. Ask the student to write day to day activities of the retail store operation.
9. Take the assistance of teacher to check the retail activities.
10. Perform the role in the classroom and enjoy the activity.

**Activity 2:** Demonstration of the teamwork in classroom with video clips

**Materials Required:** Desktop/Laptop, Pen/pencil, Notebook,

(Collect some video clips on teamwork from the internet)

**Procedures:**

1. Ask the students to search videos on teamwork from the internet and arrange the class for video presentation.
2. Ask the students to watch the video clips of teamwork in the classroom.
3. Students take the notebook and write down the important points.
4. Ask them to discuss about the video clips.

Ask student to submit report on the activity.

### Check Your Progress

**A. Fill in the Blanks**

1. \_\_\_\_\_ refers to the process of working with people to achieve predetermine objectives.
2. Every individual should think of his/her \_\_\_\_\_ first and his individual passions should take a back burner.
3. The success of retail store depends on \_\_\_\_\_ teamwork.
4. Every retailer should make \_\_\_\_\_ commitments that can be achieved by retail store employees.
5. Retailers should have \_\_\_\_\_ for their solutions.

**B. Multiple Choice Questions**

1. Which is not the activity of teamwork \_\_\_\_\_?
  - a) communicating
  - b) work towards common goal

- c) creating a negative working environment
  - d) assisting each other
2. Effective teamwork is possible only when
    - a) Team is focused on group work
    - b) Team discussion
    - c) Avoid criticism and maintain transparency
    - d) All of the above
  3. Which of the following is not the factor of effective team?
    - a) Share work fairly with colleagues
    - b) Make imaginary commitments
    - c) Co-operate with team member
    - d) Behave fairly, politely and respectfully
  4. The value system in the organization has become important owing to following:
    - a) Guide and community
    - b) Acting outside values
    - c) Mission and goals
    - d) All of the above

**C. State whether the following statements are True or False**

1. Teamwork is a crucial part of business.
2. Retailer makes the commitments, which are imaginary in nature to colleagues and do what you promised to do.
3. Healthy competitors must be inspired among the associates.
4. The group interaction is not important for the growth of each worker.
5. No retailer should share the work fairly with colleagues as per the performance of employees, skills and time keep in mind.
6. Every team member should treat each other fairly, politely and with respect.
7. Every company has a set of principles, whether or not they are recorded.

**D. Short Answer Questions**

1. Discuss the meaning and importance of team work.
2. Highlight the importance of team to achieve targets in retailing.
3. How to work effectively in team?

4. Explain the value system of an organization.

### **E. Check Your Performance**

1. Demonstrate the examples of team work.
2. Prepare a chart on career prospects in retailing.

Identify and list out the how cashier work effectively in teams.

## **Session 2: Team Aims and Targets**

Retail organization set aims and targets for the employees. It is necessary to set objectives and proper task before starting the work. Employees should set clear vision for the task performance. Cashier works with other retail employees like operation executives, sales associates, and various other retailers. All of the retail employees are working together in the team to achieve the team aims and targets (fig. 5.1).



**Fig. 5.1: Team Targets**

### **CONCEPT AND FEATURES OF GOALS**

The need for formulating purposes for team arises because of the following:

- Goals help to achieve the objective of retail business.
- The goal is to offer a structure that will boost the ability of workers to join in planning; troubleshooting and making decisions to better serve the customers.
- Goal setting helps to achieve the targets by the team easily.
- Goals help to perform work in the organization.

### **FEATURES OF EFFECTIVE TEAM GOALS IN THE WORKPLACE**

The goal of teamwork is to help in improve efficiency, quality and to offer a support system for each member of the team. When people interact with each other, they are able to get reviews on their performance and help when they need it.

### **SKILLS NEEDED TO ACHIEVE GOALS**

To achieve the target skills are required. The team skills are the skills required to work in team for achieving the goal of the organization. It should be clear, easy to understand, measurable, achievable, realistic, time bound.

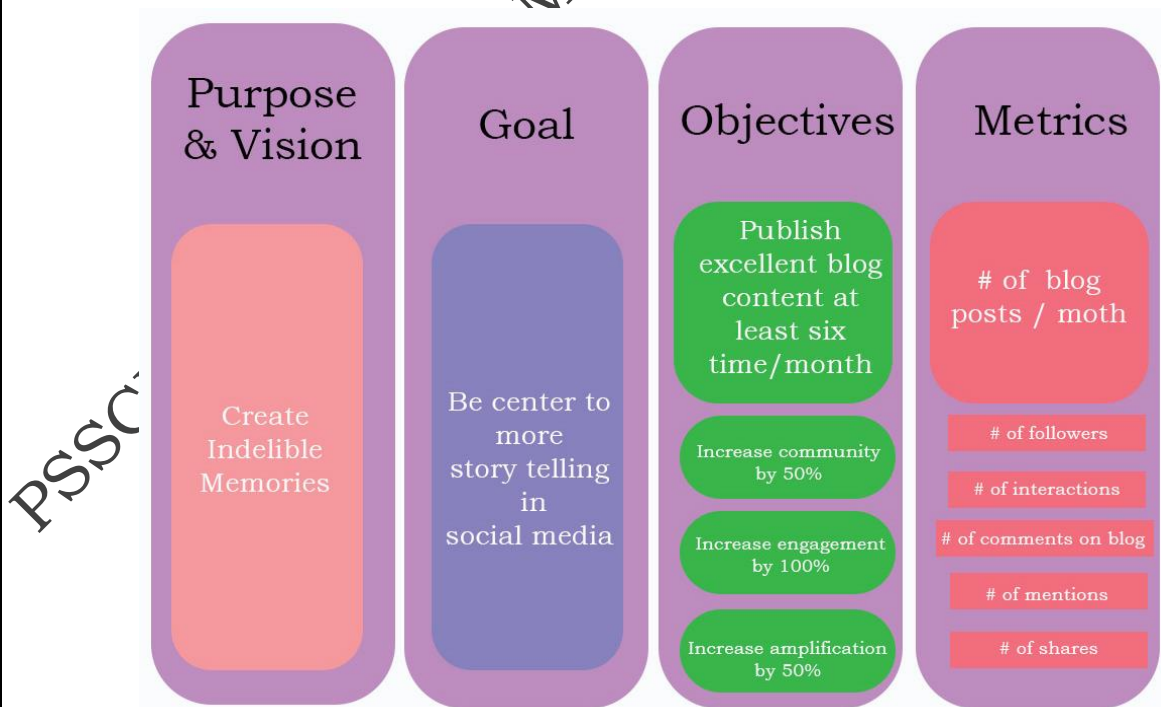
For example,

- Many companies in particular aim to be effective when it comes to sales and client support and therefore search for workers who can provide top quality work and dedication.
- It is always important to aim great with company objectives.
- When establishing new objectives for company cashier should try to aim great and wish all went well in new venture.

### TEAM TARGETS

Sales associates are working in team to achieve the targets. The Team targets are based on the goals of the company. The targets are given to the staff member on the foundation of management goals. For example,

- cashier set target for each executive for the operational activities of the business like moving goods, shifting goods, storing, lifting and handling goods.
- To achieve the goal of profit maximization the team member will be given the target of achieving Rupees X amount of sales. Cashiers are doing efforts to achieve the goal of store operation (fig. 5.2).



**Fig. 5.2: Team Aims and Targets**



### SOURCES FOR SETTING GOALS

1. **Management Philosophy:** Based on Management philosophy the company goal is set. For example, certain company management may keep profit as priority, some keep customer service and some keep fulfilling social responsibility.
2. **Customer Requirement and Feedback:** Based on customer requirement and feedback companies can reframe their goals. For Example, Company can fix a goal to moving goods from one place to another within 1 hour, resolve customer complaint within 48 hours based on customer feedback.
3. **Market Trends:** Based on Market trends company goals can be decided if the market is showing downward trend, profit maximization cannot be goal of the company.
4. **Competitors:** Company can fix-up its goal based on the goals of their competitors who are also market leaders. For example, arranging goods in the shelf can be the goal of the cashier.
5. **Quality Policies:** What kind of quality standards or certification does the company adopt highly affect its goal setting.

#### Exhibit 12

A group of people with a full set of complementary skills required to complete a task, job or project.

Team members 1) operate with a high degree of interdependence 2) share authority and responsibility for self-management 3) is accountable for the collective performance. 4) work toward a common goal and shared rewards.

Source: <http://www.businessdictionary.com>

### MAINTAINING TEAM MORALE

The main objectives of any organization are to maintain better and effective communication and healthy working environment within the team members so that team morale can be highly acceptable.

1. **Open the Channels of Communication:** Open communication includes listening as well as talking. Let employees know feedback about existing procedures and ideas for improvement. Also, pay attention when members of team express doubt, frustration or worries. Active listening will enable retailer to address many problematic situations before they escalate.
2. **Closely Monitor Workloads:** To break the cycle retailer will need to find cost-effective ways to take some of the burden off staff members. Re-delegating responsibilities and reorganizing processes or job structures can help.



- 3. Reprioritize:** Simple reprioritization can often go long way in increasing efficiencies. The goal is to separate tasks and projects that truly contribute to the bottom line from those that do not.
- 4. Acknowledge Praise and Reward:** Morale building is the necessary to increase the efficiency of the store operation. Therefore, it is necessary to praise and reward to the employees
- 5. Learn from Each Other:** When handling customers, it is crucial to emphasize different abilities of team members. This, of course, is applicable to office abilities succeed, PowerPoint, and presentation but do not forget about creative abilities of employees and team members.

#### TEAM FEEDBACK AND ITS IMPORTANCE

Feedback is the important part of communication. To communicate well in the team, it is necessary to take time to time feedback from its members. In the retailing process feedback is taken from customers, employees, and other stakeholders. Team members working in the organization are required to take feedback of each other (fig. 5.3).



**Fig. 5.3: Team Feedback**

Customer feedback is vital when identifying a customer's preferences and needs, particularly when company presents new products as shown in the fig. 5.3. Organizations conduct focus groups, in-person analysis or client phone reviews to find out the item features, preferences or styles that buyers want. Customer feedback helps companies figure out essential to their customers.

Without feedback from customers, a company could not meet products needs of consumer.

#### Activity

**Activity 1:** Visit the retail store to identify the goal setting for the retail operation.

**Material required:** Notebook, pen, pencil, and checklist

**Procedure:**

1. Make a group of five students.
2. Ask them to visit a retail store/ departmental store/ mall.
3. Meet the retail manager and greet him.
4. Tell him the purpose of visit and take permission for visit.
5. Ask the following questions and write their reply is not more than 50 words
  - a) What is the role of cashier in the retail business?
  - b) How cashier work in a team?
  - c) How cashier set goals for their executives?
  - d) How the task is assigned to the team members?
  - e) How retail businesses achieve targets with the team members?
  - f) What is the importance of team purpose aims and targets in retail industry?
6. Make a report on visit and present in the class.
7. Submit to the subject teacher.

**Check Your Progress****A. Fill in the Blanks**

1. The goal of \_\_\_\_\_ is to help in improve efficiency, quality and to offer a support system for each member of the team.
2. The Team \_\_\_\_\_ are based on the goals of the company.
3. Based on \_\_\_\_\_ philosophy the company goal is set.
4. Company can fix-up its goal based on the goals of their \_\_\_\_\_ who are also market leaders.
5. \_\_\_\_\_ communication includes listening as well as talking.
6. Customer \_\_\_\_\_ helps companies figure out essential to their customers.

**B. Multiple Choice Questions**

1. The goal of creating groups is/are to
  - a) plan a work
  - b) making decisions
  - c) to motivate employees

- d) All of the above
2. Goals should be clear and easy to
- a) Understand
  - b) Not achievable
  - c) Realistic
  - d) Time bound
3. Team targets are based on the
- a) Goals of the company
  - b) Goal of customer
  - c) Both a) and b)
  - d) None of the above
4. Which is not the source of setting goals?
- a) Management philosophy
  - b) Retailer requirement
  - c) Market trends
  - d) Competitors
5. The main objectives of any organization is
- a) Maintain better and effective communication
  - b) Healthy working environment
  - c) Both a) and b)
  - d) None of the above

**C. State whether the following statements are True or False**

1. When people interact with each other, they are not able to get reviews on their performance.
2. The targets are given to the staff member based on individual goals.
3. Based on customer requirement and feedback companies can reframe their goals.
4. Profit maximization can be goal of the company.
5. Passive listening will enable retailer to address many problematic situations before they escalate.
6. The powerful morale builders are a show of appreciation.

**D. Short Answer Questions**

1. Describe the concept and features of goals.
2. Discuss the skills needs to achieve goals?
3. Explain sources of setting goals.
4. What are the tools and techniques available to set team performance targets and how to work as a team?
5. Explain the team feedback and its importance.

**E. Check Your Performance**

1. Write down the team targets of the retail store.
2. List out the various sources of setting goals.
3. Demonstrate skills needs to achieve goals.
4. Prepare a feedback form for retail customers.

**Session 3: Employee Rights and Responsibilities**

In today's challenging retail store atmosphere, the store needs all the resources to enhance performance. Employees not only enjoy certain rights but also have some responsibilities. The rights and responsibilities in terms of Health and Safety, the provision of certain terms and conditions for employment, equal opportunity and the right to be given a minimum Wage. The health and safety at workplace are responsibilities and rights for both employees and employers. Employees are expected to perform their work in a way that it assures safety of others. Employee should be provided safe machinery and equipment, also regular check on health and safety. Working condition should be favorable and standard as per guidelines. Employees should be aware of the terms and conditions of their work when their job begins, what are their main duties, to whom they are accountable, payment, and other benefits and rewards.

Equal opportunities right assure that all employees should get the same pay and similar working conditions for performing the similar work. There are also laws against discrimination based on sex, caste color or religion (fig. 5.4).



**Fig. 5.4: Employee Rights and Responsibilities**

The firm's policies and procedures are usually divided into sections covering the following areas:

- 1. Introduction to the Company:** The introduction gives a brief history of store and welcomes the new employees.
- 2. Orientation:** The alignment area contains general information on what is predicted of the staff member, job explanations, personal appearance and self-care recommendations and how he/ she is anticipated to handle the customer.
- 3. Working Conditions:** The area on working circumstances contains such things as shop time, worker arranging, extra time guidelines, smashes, personal use of the phone and reward for termination.
- 4. Wages:** The wages section includes a statement or two about the wage and hour laws, payroll record keeping requirements, when employees are paid and how pay is computed.
- 5. Benefits:** The worker benefits area includes such items as vacations, paid leave, court responsibility, rates, insurance plan and retirement plans.
- 6. Evaluation:** The area on worker assessment details what the assessment will be based on shows the printed forms used in the assessment process and gives a schedule of when assessments are made.
- 7. Employee's Termination:** The area on worker termination informs the amount of advance notice required and describes the options available regarding the worker's insurance plan, retirement plan and settlement of his charge account
- 8. Store Services:** The last area, store solutions, give general review of services provided for customers. These services are charge accounts, layaways, gift certificates, alterations and delivery.

### EMPLOYEE RIGHTS

Labour law covers all privileges and responsibilities within the employer-employee connection, whether current workers, job candidates, or former workers. Because of the complex employment relationships and wide range of situations that can occur, law includes legalities as different as elegance, inappropriate cancellations, salaries and taxes and workplace safety. Appropriate state and federal law controls many of these problems. Nevertheless, where the use connection is based on legitimate agreement joined into by company and the worker, agreement law alone may determine the privileges and responsibilities of parties.

Employers are responsible to ensure all their workers receive certain basic employment privileges so that they are aware about their positions and liability.

- 1. Basic Rights:** All workers have primary privileges in the office, such as right to comfort, reasonable settlement and independence from elegance. A job candidate also has certain privileges even prior to being employed as a worker.

Those privileges include the right to be free from elegance based on age, sex, competition, nationwide source, or religious beliefs during the candidate selection procedure. For example, a potential company cannot ask a job candidate certain family-related questions during the candidate selection procedure.

- 2. Right to Privacy:** Employees have right to comfort at retail store. The right to comfort is applicable to employee's personal belongings, such as purses and handbags or briefcases, storage space lockers available only by the worker, and private email resolved only to worker. Employees have right to comfort in their phone discussions or voicemail messages information. However, workers have restricted privileges to comfort in their e-mail information and internet utilization while using the company's computer system.
- 3. The right to safety at workplace:** It is the responsibility of a company to take care of their employees' protection. The workplace safety and health management observes that commercial protection guidelines are noticed at office buildings with respect to the law.
- 4. Right to Equality:** Every worker has the right to equal rights and non-discrimination in implementing for a job and at the office.
- 5. Right to close relatives leave:** When a kid is created to children the parent or guardian can, by law, work from home to look after the kid.

Every business has an obligation to follow the appropriate policies. If retail company, make sure to do everything can to get it right. Similarly, a worker, should also be aware of own obligations, as well what privileges are and what retail company should be doing in regards to, for example, pay, agreements, time off and working hours.

### **EMPLOYEE RESPONSIBILITIES IN TEAMWORK**

In order to maintain retail industry peace and work in the spirit of harmony and cooperation worker - employer relations should be controlled by law. Primary privileges of workers should be well known by the companies and the workers should rend their responsibilities from the employers. In teamwork, the members have the following responsibilities:

- 1. Perform their work carefully:** This implicate and ensuring follow all the safety and health regulation related to store operation the basic objective is to see that stores safety, colleague's safety and self-safety is not ignored during operations.
- 2. Observe the agreed upon working hours:** When the cashier accepted to work as per terms agreed, he/she is not expected to be negligent in discharging duties during working hours.
- 3. Follow the instructions of the management:** The cashier in the retail organization has to follow the instructions given by his or her superiors, he/she



is obliged to follow all the instructions and guidelines provided by management from time to time he/she must be sincere towards his/her superiors.

- 4. Decline from activities, which compete with those of employer:** The associate is expected to safe guard the interest of the organization. They should not indulge in any activity, which leads to leakage of information to the competitors, thereby weakening the position of the organization.
- 5. Keep business and trade secrets:** The cashier is expected to maintain secrecy of business. The trade secrete will strengthen the organization. If they are leaked out the competitors will take advantage of it and organization position is bound to be effected.
- 6. Take into account employer's interests:** The cashiers are expected to adhere the policies, procedures and the interest of the employer. He or she is not expected to work against interest of his employer. He is alternatively responsible for increasing sales and profitability.
- 7. Contributing to the team success:** The cashier is expected to cooperate with his or her colleagues and coordinate the activities of all the members in the team. The attainment of organizational goals depends on successful teamwork. Therefore, every member of team has to contribute for success of organization.
- 8. Sharing work with colleagues:** The cashier has to share the work of his or her colleagues when required. It is because success of retail store depends upon the working of all the employees in the team. Therefore, they have to share the work of each other in case of necessity and strive hard for success of organization.

### **HELP OTHER COLLEAGUES**

The relationship between colleagues plays important role and help each other by following ways:

**Giving Relevant Information:** Retail abilities are those associated with selling items to customers. Retail abilities required for number of retail shop jobs such as cashier, product salesperson, retail shop affiliate, retail shop customer, retail shop administrator, retail shop, product sales, merchandiser, shop administrator, customer, and more.

Someone working in retail shop needs a number of soft and hard abilities. They need to be excellent with figures, be able to interact well with others and be able to steer individuals to shop.

Business awareness means knowledge of how an organization or industry operates. Retail workers need to understand organization they benefit, the items they offer and the types of customer who buy their items.

**Offer guidance in difficulties:** Due to the rapid adopting of new technologies, today's buyer is motivated to be "always connected" and traditional ways of buying



have been totally changed in the past few years. Everyone is challenging more from their brand communications and the retail shop landscape is changing fast. Success for suppliers can be found first of all understand the individual buyer and their tastes, in order to offer customized communications, item guidance and provides which incentive and influence purchasing choices and commitment.

**Give clear and precise information:** Many advantages to having precise details about your inventory levels such as improved client supports and performance in your function, with employee's who always know exactly what inventory is available & where. Conducting a regular stocktaking advantages:

- Provide precise reporting which ensures retailer book keeping is up to now and they are always aware of their profit margin.
- Recognize slowly shifting and overstocked products so retailer can act accordingly with unique product sales provide. Know that what they are spending their money on is profitable & what inventory their shop actually needs.
- Reduce back purchases – stocktaking encourages entrepreneurs to see what moves quickly and reorder in regular basis.
- Highlights poor methods.

**Demonstrate the procedure:** Standard operating process is a document that guides the day-to-day actions of retail shop outlet to ensure that organization actions are performed in a consistent, foreseeable way and nothing is left to chance.

**Demonstrate Value:** The main hurdle to a quick selling is cost without value. Customers frequently hesitate to look at the price of products if it is not properly provided. Once this happens, salesperson is in a very challenging position. To prevent, salespersons need to ensure price details on what the products begin not what it costs. Showing the client how item adds value to their lives keeps the discussion away from the difficult topic of cost.

**Encourage co-worker to ask questions:** Co-workers should have encouraged asking questions so that they understand how to work in team. Sales associates are working with each other to accomplish the task. Whenever they found any difficulty during the work, they can ask questions with each other.

#### **Practice new abilities and beneficial feedback**

Sales associates are working in the profile of selling goods. They should have to learn new abilities and take feedback time to time from customers. They should also take feedback from the co-workers to improve the work and make effective communication with the customers.

## Activities

**Activity 1:** Visit the retail store to draw a chart on various responsibilities of employees.

**Materials Required:** Notebook, pen, pencil, and checklist

**Procedures:**

1. Make a group of five students.
2. Ask them to visit a retail organization or a shop.
3. Meet the retail manager and greet him or her.
4. Tell him or her the purpose of visit and take permission for visit.
5. Ask the following questions and write their reply in not more than 50 words.
  - a) What are the Employee Rights at the workplace of the retail organization?
  - b) What are the Employees Obligations at the workplace within the organization?
6. Also understand the policy and procedure related to the job role of retailing and list out the employee rights and obligations.
7. Prepare a chart on the findings.
8. Present the chart in the class and submit to the subject teacher.

**Activity 2:** Through Role-play demonstration of employee rights.

**Materials Required:** Pen/Pencil, Notebook, checklist (Role play needs through properties of student on their respective roles, as under)

**Student A:** Basic Right

B: Right to privacy

C: Right to soft workplace

D: Right to equality

**Procedures:**

1. Set up the class for the role play.
2. All remaining student will note the main points.
3. Stage the role play one by one the four roles will be demonstrating.
4. The students discuss and present their views.
5. Teacher will correlate the learning.

## Check Your Progress

### A. Fill in the Blanks

1. The \_\_\_\_\_ gives a brief history of store and welcomes the new employee.
2. Agreement law alone may determine the privileges and responsibilities of \_\_\_\_\_.
3. \_\_\_\_\_ have right to comfort in their phone discussions or voicemail messages information.
4. It is the work of a company to take care of their employees' \_\_\_\_\_.
5. Every worker has a right to \_\_\_\_\_ rights and non-discrimination in implementing for a job and at the office.
6. The associate is expected to \_\_\_\_\_ with his or her colleagues and coordinate the activities of all the members in the team.
7. The main hurdle to a quick selling is cost without \_\_\_\_\_.

### B. Multiple Choice Questions

1. The firm's policies and procedures are usually divided into sections covering the following areas:
  - a) Introduction to the Company and Orientation
  - b) Working Conditions
  - c) Wages and Benefits
  - d) All of the above
2. Employment law does not cover the privileges and responsibilities within the employer-employee connection, whether
  - a) current workers
  - b) employees of other store
  - c) job candidates
  - d) former workers
3. All workers have primary privileges in the office, such as right to comfort, reasonable settlement and independence from elegance. A job candidate also has certain privileges even prior to being employed as a worker. It is called;
  - a) Basic Right
  - b) Human right
  - c) Retailer right

- d) None of the above
4. Employees have right to comfort at retail store. These are
- Basic Rights
  - Right to privacy and Right to Equality
  - The Right to safe at workplace
  - All of the above
5. Which one is not the responsibilities from the employers:
- Perform their work carefully
  - Observe the agreed upon working hours
  - Not follow the instructions of the management
  - Decline from activities, which compete with those of employer

**C. State whether the following statements are True or False**

- Employers are responsible to ensure all their workers receive certain basic employment privileges.
- Employees have no right to comfort at retail store.
- Every business has an obligation to follow the appropriate policies.
- A worker, should also be aware of own obligations, as well what privileges are and what retail company should be doing in regards to.
- The employees of the stores are rejected to work as per terms agreed.
- The cashiers are expected to know the policies procedures and the interest of the employer.
- Customer's reviews cannot influence individuals.

**D. Short Answer Questions**

- Discuss the rights of employees.
- Explain the responsibilities of employees.
- How to help other colleagues?

**E. Check Your Performance**

- Demonstrate the employees' rights.
- Prepare a chart of responsibilities of employees.  
Prepare a poster on how to help other colleagues.

## Session 4: Effective Work Habits

Management is the process of getting people together to achieve required goals and objectives in all industry. It includes various functions like planning, organizing, employment, guiding and controlling.

In the organization employees are working in team to achieve goal. Resourcing includes the use and management of human assets, financial resources, technological resources and natural resources. Technological abilities of employees include information and skills in assured specific field, such as technological innovation, computer systems, economic and management bookkeeping or production.

Conceptual abilities of employees are those in which supervisors should think and have excellent information about subjective and difficult situations. Using the abilities supervisors have to observe company as an entire, know company among various sub-units, and imagine how company fits into its wider environment. These are mainly essential at peak stage control. The American Management Association, has identified essential abilities for supervisors that include theoretical, interaction, efficiency and social features. These are described below:

- 1. Conceptual Skills:** Identification of opportunities for improvement, acknowledging situation places and performing solutions, selecting essential details from loads of research, knowing the company users of, knowing the company's structure is the use of conceptual skills.
- 2. Communication Skills:** sharing of ideas into words as well as, reliability among competitors, upper class, and employees, hearing and asking questions, demonstration abilities and spoken arrangement, demonstration abilities written and detailed types.
- 3. Effectiveness Skills:** Effectiveness skills means improvement in leading to public duty/departmental goals, client focus, multitasking effective at numerous tasks at equivalent, negotiating abilities, project control software, examining procedures and applying improvements, bringing and maintaining act requirements within and on the outside, setting main concerns for consideration and activities. To improve effectiveness in the organization time management also plays an important role.
- 4. Interpersonal Skills:** Interpersonal skills required in training and guidance, multiplicity performing with different people and society, social media inside the company, social media outside the group, operating in group's common aid and commitment.

In today's challenging and vibrant perform environment, workers need to interact with each other. There is need of regular meetings, gathering with each other. It

increases connectivity between all the departments and improves organizational functioning.

### **Other Essential Abilities**

Apart from the above, abilities there are five other essential abilities an administrator should possess. A mark of an excellent innovator is able to provide steady motivation to his/ her group motivating them to achieve quality and value in their efficiency. Here are five control techniques can develop as an innovator in attempting to make a value efficient team:

- 1. Observation:** Statement and regular trips to the task environment are a main priority and have to be designed into the plan. Monitoring employee's performance, the activities, transactions and performance flow is the first step to applying improvements to get better outcomes. Observations gives reliable information's about the work environment.
- 2. Monitor Workers Performance:** Worker efficiency should be examined in equally conventional ways. Identify policies and events are implementing in the organization in a right way or not. Conference meeting should be regularly conducted. Test and assessment helps to find out work culture and performance of the employees. Conferencing have to be organized to check efficiency. Regular check about goals are achieving in a right direction.
- 3. Implementation of Professional Development Programs:** An excellent innovator analyzes weak points and provides guidance and growth strategies to build up the sluggish abilities in the group.
- 4. Demonstrates Operating Information and Expertise:** Good management is coming from an area of strong details and knowing of the creating and procedure leading to outcomes. If a head does not acquire all the skill and details independently, then usual discussions with experts concerned in the divisions should be managed. This is critical in order to keep up an accurate and up to period overall image.
- 5. Good Decision Making:** Good management is classified by ability to make high quality choices. An innovator views all the unlike factors before building a judgment. Clear certain choices, common with the passion and flexibility to get used to and control choices when necessary, make guarantee in the management.

### **MONITORING ATTAINMENT OF GOALS**

Attaining goals is very important for the employees working in an organization. Setting of goals is the prior step taken before attaining them; this setting of goals is based on the responsibilities given to each employee. These set goals are performed through skilful action. Once the employee performs his or her duties the measures like checking progress, asking feedback, responding positively and

adjusting plans will help in monitoring the employee level in attaining the goals which are discussing as under:

- 1. Checking progress:** The supervisor on weekly, monthly and quarterly basis will monitor the responsibilities accomplished by the cashier as per targets given. This helps the cashier the level of his performance through the feedback and tries to progress to perform in a better way for attaining the upcoming goals.
- 2. Asking Feedback:** The supervisors prepare a quarterly checklist to know the performance of the cashier and circulate it for the feedback from the customers. This type of rating boosts the cashier to perform better as the customers monitor them too.
- 3. Responding positively:** The supervisor is the best motivator for the cashier. He must be able to clarify all the doubts of the cashier to perform well. A positive response gives enthusiasm to perform and reaches the given targets.
- 4. Adjusting plans:** The target plan made by the supervisor regarding the duties of the cashier may not be fulfilled at times. At this point of time the supervisor must be supportive to the cashier in knowing the drawbacks of not accomplishing the targets and adjust the target, plans to make him feel encouraged to achieve the adjusted plans. This will help cashier to learn and grow in skills to achieve target in future.

### **RISKS IN THE JOB OF CASHIER**

The cashier will have to undergo certain risks in learning the job as there will be behavioural and attitudinal changes involved in the phase of learning, as he/ she has to deal with all types of customers.

**1. Security Risks:** The cashier is expected to:

- Take prompt and suitable action to reduce security risks as far as possible, where it is within limits of responsibility and authority to do so.
- Follow organization policy and legal. Requirements when working with protection threats. Identify when protection threats are beyond.
- Power and liability to sort out and report these threats quickly to right person. Use accepted techniques. For defending personal protection when protection threats occur. Organization follows guidelines and techniques for the cashier.
- Maintain protection while working in the shop.
- Making sure that protection will be managed.

**2. Health and protection and protection risk:** There are risks in all sectors. The most common risks in retail industry are:

- **Lifting and forcing** - e.g. managing heavy or uncomfortable scaled objects.



- **Slips, visits, drops** - e.g. dropping on wet surface or falling from ladder.
- **Machinery** – e.g. using a bread slicer or power tools.
- **Occupational violence** – e.g. violent clients or dealing with robbers.
- **Chemicals** – e.g. using washing items or leaks from substance products
- **Bullying and harassment** – e.g. constant pestering by managers or co-workers.

### LEGAL REQUIREMENTS

Retail and Consumer Law refer to one's body system of laws and rules associated with the sale and marketing of various consumer items. It is composed of a huge body system of both state and federal rules. Retail companies those offer items to customers, usually by selling them from an actual shop location.

#### a. Anti-discrimination

The purpose of solutions or items includes:

- the supply of banking, insurance and the supply of other financial services;
- the supply of entertainment and entertainment solutions such as bars, theatres and nightclubs;
- the supply of transport or travel services;
- the careers or deals, such as doctors, dental practitioners, attorneys, plumbing technicians, electrical engineers etc.
- retail outlets;
- Services offered by a government department, government power or local authorities.

The law describes solutions or items very generally, and it does not matter whether assistance or items a company provides are for payment or not. For example, the common of food and accommodation in a jail has been held to be a service.

#### b. Sexual Harassment

Sexual harassment is coercion of a sexual environment and the unwanted or unsuitable promise of prizes in conversation for sexual favours. Sexual harassment contains a series of movements from slight transgressions to sexual abuse or assault. Harassment can happen in several different social surroundings such as workplace sexual abuse, home sexual harassment, school sexual harassment and sexual harassment at churches, temples, theatres etc. Harassers or sufferers may be of either gender.

In most contemporary legal circumstances, sexual harassment as shown in fig. is unlawful. Laws adjacent sexual harassment usually do not ban simple teasing,

improvised remarks, or minor lonely incidents that is for the reason that they do not enforce a "general civility code". In the workplace, harassment might be well thought out illegal while it is regular or severe thus producing an aggressive or offensive work atmosphere or when it consequences in a confrontational employment result (such as the sufferers' demotion, sacking or leaving). The legal and communal thoughtful of sexual harassment, still, differs by culture to culture. Sexual annoyance by an employer remains a practice of illegal employment discrimination. In many retail businesses organizations, stopping sexual harassment and caring employees as of sexual harassment custodians have converted key objectives of legal policymaking.

### c. Bullying

Bullying is the practice of force, hazard, or coercion to abuse, intimidate or aggressively dominate others. The conduct is often frequent and characteristic.

One essential precondition is the awareness, through bully or by means of others, of an inequity of social or physical authority, which discriminates bullying from conflict. Behaviours used to stress such dominance can include verbal harassment or threat, physical assault or coercion and such performances may be absorbed frequently towards specific targets. Rationalizations of such behaviour occasionally include alterations of communal class, race, belief, gender, sexual positioning, appearance, conduct, body language, character, reputation, heredity, strength, dimension or aptitude. If a group does bullying, it is called mobbing. Bullying can be demarcated in several different traditions.

### WORK ROUTINE

Work routine involves various day to day operational activities of the retail business. Working everything is conventional procedure for retail professionals. This is true for those who run their own store or are making their way up corporate steps.

**Priorities and complete task:** Priorities and completing of task is very crucial part in any company have to finish some task in an appropriate period. It plays a vital role in an entrepreneur life.

**Balancing work with personal priorities:** Balancing work with personal priorities is an important part in retail stores. In the retail firms are to do number of work in an appropriate time so they have to balance the work with their personal priorities. The effective work habits will lead the team for conducting highly effective programs of the retail business organization.

- Actively participate at local retail businesses.
- Utilize labour market information to determination quality decisions.
- Extravagance education similar to a job.

- Attach people to develop careers.
- Offer wrap-around pupil services.
- Tap advanced funding sources.
- Embrace evaluation of work done.

### Activities

**Activity 1:** Visit the retail store to identify skills required for cashier.

**Material required** Notebook, pen, pencil, checklist etc.

**Procedure:**

1. Make a group of five students.
2. Ask them to visit a retail organization or a store.
3. Meet the retail manager and greet him/her.
4. Tell him or her the purpose of visit and take permission for visit
5. Ask the following questions and write their reply is not more than 50 words
  - a) What are the monitoring assignment goals within the team in retail organization?
  - b) What are the risks in learning on the job of cashier in retail industry?
  - c) How to handle risks in achieving organizational goal?
6. Prepare a report and submit to the teacher.

**Activity 2:** Visit a retail store and discuss the steps taken to deal with discrimination, sexual harassment and bullying.

**Material required** Notebook, pen, pencil, checklist etc.

**Procedure:**

1. Make a group of five students.
2. Ask them to visit a retail organization or a store.
3. Meet the retail manager and greet him/her.
4. Tell him or her the purpose of visit and take his/her consent.
5. Ask the following questions and note down their response:
  - a) What are the practices in the organization to avoid discrimination among employees?
  - b) What are the steps taken to prevent sexual harassment?
  - c) How to handle the situation in case of bullying?

6. Prepare a posture and present in the class.
7. Submit the chart to the subject teacher.

### Check Your Progress

#### A. Fill in the Blanks

1. In an organization a team of one or more people attempts to achieve a common\_\_\_\_\_.
2. Work \_\_\_\_\_ involves various day to day operational activities of the retail business.
3. \_\_\_\_\_ is the practice of force, hazard, or coercion to abuse, intimidate or aggressively dominate others.
4. Attaining \_\_\_\_\_ are very important for the employees working in an organization.
5. \_\_\_\_\_ control allows customers to get things done.
6. Working everything is \_\_\_\_\_ procedure for retail professionals.

#### B. Multiple Choice Questions

1. The American Management Association, has identified essential abilities for supervisors that includes:
  - a) theoretical
  - b) interaction
  - c) efficiency, and social features
  - d) All of the above
2. Identification of opportunities for improvement, acknowledging situation places and performing solutions, selecting essential details from loads of research, knowing the company users of, knowing the company's structure are called as:
  - a) Conceptual skills
  - b) Interaction Skills
  - c) Communication Skill
  - d) Essential skills
3. Worker \_\_\_\_\_ should be examined in equally conventional ways:
  - a) observation
  - b) worker performance

- c) professional development  
d) efficiency
4. Once the employee performs their duties the measures like \_\_\_\_\_ will help in monitoring the employee level in attaining the goals.
- a) checking performance progress  
b) asking feedback  
c) Both a) and b)  
d) None of the above
5. The most common risks in retail industry are;
- a) lifting and forcing  
b) occupational violence  
c) using chemicals  
d) All of the above
6. \_\_\_\_\_ is coercion of a sexual environment and the unwanted or unsuitable promise of prizes in conversation for sexual favours.
- a) Prioritizes  
b) Finish task  
c) Sexual harassment  
d) None of the above

**C. State whether the following statements are True or False**

1. Resourcing includes the use and management of human assets, financial resources, technological resources and natural resources.
2. Technological abilities include information of skills in assured specific field, such as technological innovation, computer systems, economic and management book keeping, or production.
3. Statement and regular trips to the task environment are not main priority to design into the plan.
4. Policies are not required in the retail business.
5. Conferences, meetings should be regularly and not just while there is a difficulty.
6. In a complicated industry like retail store, it is not necessary to function in using store resources and workers.

**D. Short Answer Questions**

1. Discuss the skills required for achieving goals.
2. Explain the goals for checking various issues.
3. How to handle risks in learning on the job of cashier.
4. Discuss the legal requirements regarding anti-discrimination, sexual harassment and bullying.
5. Explain the work routine.

**E. Check Your Performance**

1. Demonstrate handling of risk.
2. Prepare a chart on skills required for achieving goals.  
Prepare a poster on anti-discrimination, sexual harassment and bullying.

**Answer Keys****Module 1: Cash and Credit Transactions****Session 1: Components of Credit to Customers****A. Fill in the Blanks:**

- 1- Customer
- 2- Transactions
- 3- Customer
- 4- Sale
- 5- Receivable

**B. Multiple Choice Questions:** 1-D, 2-C, 3-A, 4-D, 5-C**C. State Whether the Following Statements are True Or False:**

- 1- True
- 2- True
- 3- False
- 4- True
- 5- False

**Session 2: Legal Rights and Obligations**

**A. Fill in the Blanks:**

- 1- Rights
- 2- Credit
- 3- Obligations
- 4- Retailers
- 5- Account
- 6- Payments

**B. Multiple Choice Questions:** 1-A, 2-B, 3-D, 4-A, 5-D, 6-D.**C. State Whether The Following Statements Are True Or False:**

- 1-False
- 2-True
- 3-False
- 4-True
- 5-True

**Session 3: Recovery of Credit from Customers****A. Fill in the Blanks:**

- 1-Plastic
- 2-Line
- 3-RTGS
- 4-Online
- 5-IMPS

**B. Multiple Choice Questions:** 1-D, 2-C, 3-A, 4-C, 5- D, 6-D**C. State Whether The Following Statements Are True Or False:**

- 1-True
- 2-True
- 3-False
- 4-True
- 5-False

**Session 4: Process of Reconciliation of Customer Accounts****A. Fill in the Blanks:**

- 1-Account



2-Receivable

3-Ledger

4-Individual

5-General

**B. State Whether The Following Statements Are True Or False:**

1-False

2-False

3-True

4-True

5-True

**Module 2: Return and Exchange of Goods**

**Session 1: Returned Goods: Policies and Procedure**

**A. Fill in the Blanks:**

1>Returns

2- Retail

3- Non-Damaged

4- Website

5- Refuse

**B. State Whether The Following Statements Are True Or False:**

1-True

2-True

3-False

4-True

5-False

6-True

**Session 2: Returning Goods and Refund**

**A. Fill in the Blanks:**

1-Moderate

2- Combine

3-Method

4- Return

5- Warehouseman

6- Audit

**B. Multiple Choice Questions:** 1-D, 2-C, 3-D, 4-A, 5-D

**C. State Whether The Following Statements Are True Or False:**

1-True

2-False

3-True

4-True

5-False

6-False

7-True

8-False

**D. Match The Column:** 1-D, 2-C, 3-B, 4-E, 5-A

**Session 3: Terms of Sales and Customers Dealing**

**A. Fill in the Blanks:**

1-Problem

2-30

3- Exchange

4- Specified

5- Invoice

6-Day-To-Day

7- Risk

**B. Multiple Choice Questions:** 1-D, 2-C, 3- C, 4-C, 5-B

**C. State Whether The Following Statements Are True Or False:**

1-False

2-True

3-False

4-True

5-True

6-False

**Session 4: Management of Sales Payments**

**A. Fill in the Blanks:**

- 1- Business
- 2- Cash
- 3- Electronic
- 4- Non-Cash
- 5- Price
- 6-Stockpiled
- 7- Customers

**B. State Whether The Following Statements Are True Or False:**

- 1- True
- 2-True
- 3-False
- 4-False
- 5-True
- 6-True

**Module 3: Pos Procedure for Age Restricted Products****Session 1: Basics of Age Restricted Products****A. Fill in the Blanks:**

- 1-Products
- 2-18years
- 3-Seven, 1 Lakh
- 4-Law
- 5- Ban

**B. Multiple Choice Question: 1-D, 2-C, 3-D, 4-C, 5- A, 6-B****C. State Whether The Following Statements Are True Or False:**

- 1-False
- 2-True
- 3-True
- 4-False
- 5-True
- 6-False

**Session 2: Company Policies and Procedures for Age-Restricted Products****A. Fill in the Blanks:**

- 1-Age Restricted
- 2-Traders
- 3-18 Years
- 4-Less
- 5- Laws

**B. Multiple Choice Questions:** 1-A, 2-B, 3-B, 4-A**C. State Whether The Following Statements Are True Or False:**

- 1-False
- 2-True
- 3-True
- 4-False
- 5-False

**Session 3: Refusing Sales Of Age Restricted Products****A. Fill in the Blanks:**

- 1-Refuse
- 2-18
- 3-Aadhar
- 4-10
- 5-Driving
- 6- Passport

**B. State Whether The Following Statements Are True Or False:**

- 1-True
- 2-True
- 3-False
- 4-True
- 5-False

**B. Match The Columns:** 1-C, 2-E, 3-D, 4-A, 5-B**Session 4: Age Restricted Products at Pos****A. Fill in the Blanks:**

- 1-Limit
- 2-Hard
- 3- Under
- 4-Paid
- 5-Cashier

**B. State Whether The Following Statements Are True Or False:**

- 1-True
- 2-False
- 3- False
- 4-True
- 5-False

**C. Match The Columns:** 1-C, 2-E, 3-D, 4-A, 5-B

**Module 4: Health and Safety Measures**

**Session 1: Accidents and Emergencies at Retail Store**

**A. Fill in the Blanks:**

1. Maintaining
2. Workplace
3. Emergency
4. Potential
5. Fire
6. Illumination

**B. Multiple Choice Questions:** 1. (A) 2. (D) 3. (B) 4. (D)

**C. State Whether The Following Statements Are True Or False:**

1. True
2. False
3. True
4. False
5. True
6. True

**Session 2: Health and Safety Measures**

**A. Fill in the Blanks:**

1. Reducing
2. Exit
3. Protection
4. Accessories
5. Human
6. Unique
7. Hazards
8. Harassment

**B. Multiple Choice Question:** 1. (B) 2. (D) 3. (C) 4. (D) 5. (D)

**C. State Whether The Following Statements Are True Or False:**

1. True
2. False
3. True
4. False
5. True
6. False
7. True

### **Session 3: Lift and Handle Goods Safely**

**A. Fill in the Blanks:**

1. Lifting, Handling
2. Lifting
3. Injuries
4. Manual
5. Safety

**B. Multiple Choice Question:** 1. (C) 2. (A) 3. (C)

**C. State Whether The Following Statements Are True Or False:**

1. True
2. False
3. True
4. False
5. True

6. False

#### **Session 4: Safety Precautions for Employees**

##### **A. Fill In The Blanks:**

1. Windows
2. Suspicious
3. Hazardous
4. Metal
5. Cleaning

**B. Multiple Choice Questions:** 1. (B) 2. (D) 3. (D)

##### **C. State Whether The Following Statements Are True Or False:**

1. True
2. False
3. True
4. False

#### **Module 5: Work in Team and Organization**

##### **Session 1: Support Team Work**

##### **A. Fill in the Blanks:**

1. Teamwork
2. Group
3. Effective
4. Realistic
5. Alternatives

**B. Multiple Choice Question:** 1. (C) 2. (D) 3. (B) 4. (D)

##### **C. State Whether The Following Statements Are True Or False:**

1. True
2. False
3. True
4. False
5. False
6. True
7. True



**Session 2: Team Aims and Targets****A. Fill in the Blanks:**

1. Teamwork
2. Targets
3. Management
4. Competitors
5. Open
6. Feedback

**B. Multiple Choice Question:** 1. (D) 2. (A) 3. (A) 4. (B) 5. (C)**C. State Whether The Following Statements Are True Or False:**

1. False
2. False
3. True
4. True
5. False
6. True

**Session 3: Employee Rights And Responsibilities****A. Fill in the Blanks:**

1. Introduction
2. Parties
3. Employees
4. Protection
5. Equal
6. Cooperate
7. Value

**B. Multiple Choice Question:** 1. (D) 2. (B) 3. (A) 4. (D) 5. (C)**C. State Whether The Following Statements Are True Or False:**

1. True
2. False
3. True
4. True

5. False
6. True
7. False

#### Session 4: Effective Work Habits

##### A. Fill in the Blanks:

1. Goal
2. Routine
3. Bullying
4. Goals
5. Task
6. Conventional

**B. Multiple Choice Questions:** 1. (D) (2). (A) 3. (D) 4. (C) 5. (D) 6. (C)

##### C. State Whether The Following Statements Are True Or False:

1. True
2. True
3. False
4. False
5. True
6. False

### Glossary

Word	Meaning
Absorbent	(of a material) able to cash up liquid easily.
Accompanied	Go somewhere with (someone) as a companion or escort.
Arrangements	The action, process, or result of arranging or being arranged.
Assumption	A thing that is accepted as true or as certain to happen, without proof.
Authentic	Of undisputed origin and not a copy; genuine.

Authorization	The action of authorizing.
Beneficiary	A person who derives advantage from something, especially a trust, will, or life insurance policy.
Buying	Obtain in exchange for payment.
Circumstances	A fact or condition connected with or relevant to an event or action.
Compensation	Something, typically money, awarded to someone in recognition of loss, suffering, or injury.
Consistent	Acting or done in the same way over time, especially so as to be fair or accurate.
Corresponds	Have a close similarity; match or agree almost exactly.
Corridors	A long passage in a building from which doors lead into rooms.
Counterfeit	Made in exact imitation of something valuable with the intention to deceive or defraud.
Disassemble	Take (something) to pieces.
Discrepancies	An illogical or surprising lack of compatibility or similarity between two or more facts.
Discretion	The quality of behaving or speaking in such a way as to avoid causing offence or revealing confidential information.
Disposition	A person's inherent qualities of mind and character.
Distinguishing	Characteristic of one thing or person, so serving to identify it; distinctive.
Elaborate	Involving many carefully arranged parts or details; detailed and complicated in design and planning.
Entrepreneurs	A person who sets up a business or businesses, taking on financial risks in the hope of profit.
Execution	The carrying out of a plan, order, or course of action.

Facilitating	Make (an action or process) easy or easier.
Fluctuate	Rise and fall irregularly in number or amount.
Groceries	A grocer's shop or business.
Hygienic	Conducive to maintaining health and preventing disease, especially by being clean; sanitary.
Identifiable	Able to be recognized; distinguishable.
Illustrate	Provide (a book, newspaper, etc.) with pictures.
Immediately	At once; instantly.
Inconvenience	The state or fact of being troublesome or difficult with regard to one's personal requirements or comfort.
Inherently	In a permanent, essential, or characteristic way.
Inspected	Look at (someone or something) closely, typically to assess their condition or to discover any shortcomings.
Integrating	(of an instrument) indicating the mean value or total sum of a measured quantity.
Interchangeably	In a way that can be exchanged.
Investigated	Carry out a systematic or formal inquiry to discover and examine the facts of (an incident, allegation, etc.) so as to establish the truth.
Journal	A newspaper or magazine that deals with a particular subject or professional activity.
Legitimately	In a way that conforms to the law or to rules.
Misconduct	Unacceptable or improper behaviour, especially by an employee or professional person.
Monetary	Relating to money or currency.
Musculoskeletal	Relating to or denoting the musculature and skeleton together.
Negligence	Failure to take proper care over something.

Noisy	Making or given to making a lot of noise.
Obligation	An act or course of action to which a person is morally or legally bound; a duty or commitment.
Penalties	A punishment imposed for breaking a law, rule, or contract.
Perishable	(especially of food) likely to decay or go bad quickly.
Phenomenon	A fact or situation that is observed to exist or happen, especially one whose cause or explanation is in question.
Predictability	The ability to be predicted.
Problematic	Constituting or presenting a problem.
Procedure	An established or official way of doing something.
Procurement	The action of obtaining or procuring something.
Purchase	Acquire (something) by paying for it; buy.
Quoted	Repeat or copy out (words from a text or speech written or spoken by another person)
Realistic	Having or showing a sensible and practical idea of what can be achieved or expected.
Recommendation	A suggestion or proposal as to the best course of action, especially one put forward by an authoritative body.
Reconciliation	The restoration of friendly relations.
Replacement	The action or process of replacing someone or something.
Responsibility	The state or fact of having a duty to deal with something or of having control over someone.
Returning	Come or go back to a place or person.
Saleable	Fit or able to be sold.
Shipment	The action of shipping goods.
Shipped	A large boat for transporting people or goods by sea.

Shoplifting	The action of stealing goods from a shop while pretending to be a customer.
Shutters	Each of a pair of hinged panels fixed inside or outside a window that can be closed for security or privacy or to keep out the light.
Significantly	In a sufficiently great or important way as to be worthy of attention.
Specification	An act of identifying something precisely or of stating a precise requirement.
Statutory	Required, permitted, or enacted by statute.
Stipulate	Demand or specify (a requirement), typically as part of an agreement.
Streamlining	Design or provide with a form that presents very little resistance to a flow of air or water, increasing speed and ease of movement.
Subsidiary	Less important than but related or supplementary to something.
Suppliers	A person or organization that provides something needed such as a product or service.
Transactions	An instance of buying or selling something.
unattended.	Not noticed or dealt with.
Underestimate	Estimate (something) to be smaller or less important than it really is.
Validation	The action of checking or proving the validity or accuracy of something.
Warehouse	A large building where raw materials or manufactured goods may be stored prior to their distribution for sale.