

COURSE TITLE	SALES & DISTRIBUTION MANAGEMENT
COURSE CODE	04BC0354
COURSE CREDITS	2

Course Outcomes: After completion of this course, student will be able to:

- 1 Apply structured sales processes and techniques to effectively market financial products across insurance, banking, and mutual fund sectors.
- 2 Analyze different selling approaches, distribution channels, and customer relationship management (CRM) strategies to enhance sales performance in BFSI.
- 3 Evaluate the effectiveness of cross-selling, up-selling strategies, and multi-channel distribution models in achieving organizational sales targets.
- 4 Analyze regulatory frameworks and ethical practices (including IRDAI and RBI guidelines) in financial sales to ensure compliance and responsible selling.

Pre-requisite of course:NA

Teaching and Examination Scheme

Theory Hours	Tutorial Hours	Practical Hours	ESE	IA	CSE	Viva	Term Work
2	0	0	50	30	20	0	0

Contents : Unit	Topics	Contact Hours
1	Fundamentals of Sales in BFSI Concept & Nature of Sales – Personal Selling vs. Financial Product Sales, Sales Process – Prospecting, Approach, Presentation, Handling Objections, Closing, Types of Selling – Consultative Selling, Relationship Selling, Sales Techniques in Insurance, Banking, Mutual Funds, Role of CRM in Sales Effectiveness, Cross-Selling and Up-Selling in BFSI, Sales Ethics and Regulatory Norms (IRDAI, RBI Guidelines), Case Study: Lead conversion strategy for selling insurance policies to millennials	15
2	Distribution & Channel Management in Financial Services Distribution Channels in BFSI – Direct, Indirect, Digital, Role of Financial Advisors, Bank Branches, Brokers, Online Platforms, Agent Recruitment, Motivation & Retention, Territory & Target Allocation Strategy, Managing Channel Conflicts, E-Commerce & Mobile-Based Distribution Models in BFSI, Digital Aggregators – Policybazaar, Zerodha, Paytm Money (Case Touchpoints), Case Study: Analyzing ICICI Prudential’s multi-channel distribution strategy	15
Total Hours		30

Textbook :

- 1 Sales and Distribution Management: Text and Cases, Krishna K. Havaldar & Vasant M. Cavale, McGraw Hill Education, 2020
- 2 Sales and Distribution Management, S.L. Gupta, Excel Books, 2013

References:

- 1 Sales Management: Decisions, Strategies and Cases, Sales Management: Decisions, Strategies and Cases, Richard R. Still, Edward W. Cundiff & Norman A.P. Govoni, Pearson Education, 2017

Suggested Theory Distribution:

The suggested theory distribution as per Bloom's taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery					
Remember / Knowledge	Understand	Apply	Analyze	Evaluate	Higher order Thinking / Creative
0.00	0.00	35.00	35.00	30.00	0.00

Instructional Method:

- 1 PPT, Board Work