Type - A

Case Study India Shelter

Contents

[Company Description: 2](#_Toc114063744)

[Case Study Description 3](#_Toc114063745)

[Customers profile (fictive data): 3](#_Toc114063746)

[Business Requirement: 4](#_Toc114063747)

[Problem Statement 4](#_Toc114063748)

[ You will need to prepare the business requirements document and the components of the Mobile recharge and Bills Payment module in the mobile app. 4](#_Toc114063749)

[ You will need to prepare the high technical solution document based on the above requirement 4](#_Toc114063750)

# Company Description:

* India Shelter Finance Corporation (ISFC) is an affordable housing company, offering affordable housing and small ticket loans against property.
* The company is into operations for 11 years and largely caters to self-employed customers and semi-urban companies which are generally left out by banks to get access to housing credit.
* The company has worked through years to set up a hassle-free loan management process that is effortless, uncomplicated, and serves the middle and lower segment.

**ISFC has been fulfilling the biggest dream of an average earning Indian citizen to have his own house.**

# Case Study Description

India Shelter mobile app is a self-service app currently addressing to registered users only allowing them to manage their account:

* check EMI due date & amount
* pay for EMI
* display / change profile data
* see the list of loans & their statuses
* display repayment statements
* remote sign for loans
* see dedicated cross-sell offer

## Customers profile (fictive data):

* + Age group: 18 – 33 years
  + Education: high-school or below
  + Lower-middle class (e.g., Cash salaried, Formal Salaried, plumbers, carpenters, unskilled workers, or shop owners)
  + Internet and TV are the two media with the highest daily consumption among our customers
  + 76 % use Apps in the smartphones (Facebook and WhatsApp being the most popular apps)
  + 19 % have banking apps used mostly for sending money and recharge of utility bills (SBI, HDFC, ICICI, Paytm)
  + Less earning potential
  + Customers are into online shopping; however, this habit is more common in metro cities. Consumers started paying online but Cash on Delivery is still preferred by most.

# Business Requirement:

Business Management decided to launch a new service in the mobile app, Mobile Recharge & Bills Payment, to increase customers’ engagement and create an additional revenues stream from the mobile application.

India Shelter has partnered with a Mobile Recharge & Bills Payment aggregator who is offering a set of APIs for each recharge type so that they can be further integrated in the mobile app. The partner is also offering an administration module where Business management and Operations department can follow-up on the transactions & payments performed for recharge & bill pay services.

You are required to take the high-level business idea and design the concept of the Mobile recharge and Bills Payment from customer’s request initiated in the mobile app to payment flow and the operational processes.

# Problem Statement

### You will need to prepare the business requirements document and the components of the Mobile recharge and Bills Payment module in the mobile app.

### You will need to prepare the high technical solution document based on the above requirement