



**LET'S SOLVE A
CONSULTING CASE**

PROBLEM STATEMENT

Your client is an Non-Banking Finance Corporation (NBFC). Its sales have been declining for the last few months. Help identify the reason.

INTERVIEW THREAD

Interviewee: Could I know more about the client? Where is it operating, for how long, how are sales defined, which customer profiles it serves, and is the competition facing a similar issue?

Interviewer: The client has been operating in India since the year 2000. Its headquarters are in Mumbai. As an NBFC, it offers loans which have seen a decline. Their competition, which includes other private NBFCs and banks, is not facing the problem. We provide both retail and corporate loans, both of which are facing the decline.

Interviewee: How do we provide loans to our customers?

Interviewer: We provide loans directly and through selling agents which are like brokers for banks.

Interviewee: Has there been a decline in the selling agent channel?

Interviewer: Yes. Significantly.

Interviewee: Has there been a fall in the applications? Could you tell me how this channel works?

Interviewer: The number of applications has been the same, and yes, the product is still competitive. The selling agent channel works like this – customer goes to the broker – the broker shows them all the options, including ours – the broker sends back applications – we review the applications – get back to the broker – the broker conveys them to the customer – the deal is signed.

Interviewee: Okay. Since the problem only occurs with you, I will start with the broker. Are we offering the brokers competitive commissions? Are our checks stricter?

Interviewer: Both our commission and checks are competitive.

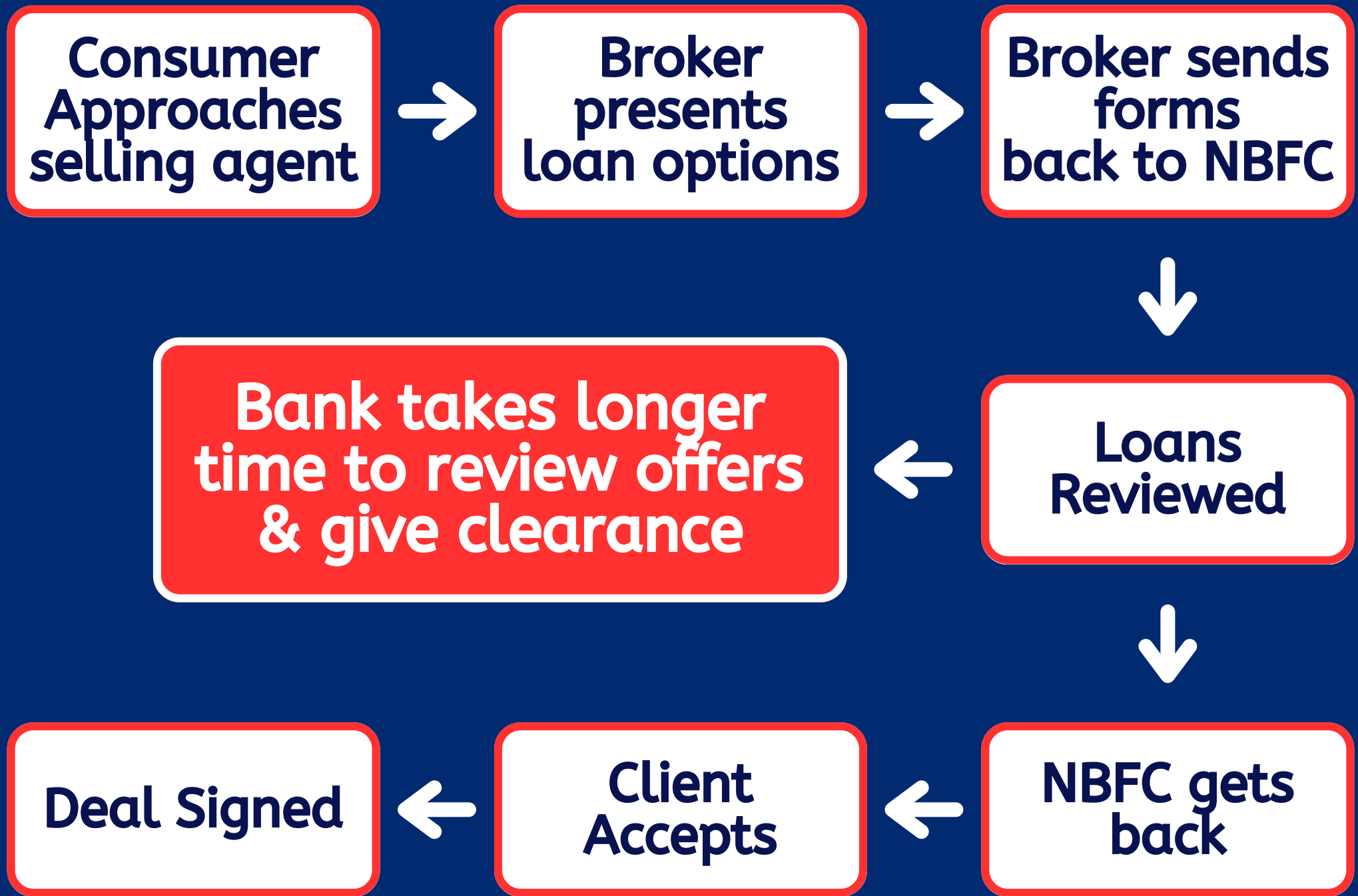
Interviewee: Okay. So, then there is a problem with the final conversion of customers. And since the brokers are neutral, are we taking a lot of time to get back?

Interviewer: That's correct. Our competitors have upped their verification process, which has significantly reduced their get-back time and converted customers. That's good. We can end the case here.

Interviewee: Thank you.

THAT'S A WRAP!

FRAMEWORK



CONSULTING FELLOWSHIP

Mentors from

McKinsey
& Company

BAIN
& COMPANY



Dalberg

Deloitte. **BCG**

accenture

- 1 **2.5 or 6 months, 10 mentors, and 30+ hours of live mentorship on Consulting careers, CV making (including 1:1 edits), Guesstimates & Case Interviews.**
- 2 **Rigorous interview practise through real-time guesstimates solving & buddy teams for mock cases.**
- 3 **Placement Assistance through employee referrals by our MBB & Dalberg mentors. Regular job updates from consulting firms. Industry Breakdown for cases.**
- 4 **Live case project (& certificate) with a real life client & business problem. CV templates & interview preparation resources along with 1:1 Mentorship.**

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the comments)