

B-Quiz Problem Round 1

1 . [Logos](#)

2 . Tag Lines :

1. Zindagi ke saath bhi, Daag Acche hain: *LIC X Surf Excel - (E)*
2. The Complete Man, is drawn to the Woman who owns her own temptation: *Raymond X Secret Temptation (H)*
- 3.
- 4.

5. Clear Hai! Good Food, Good Life . ans) Sprite and Nestle
- 6.
7. An idea can change your life Isse sasta aur acha kahin nhi. Idea Cellular + Big Bazaar
- 8.
9. Own your temptation Eat Healthy, think better . Secret Temptation + Britannia

1. Unbox Zindagi Put Good In, Get Good Out . Snapdeal + Minute Maid
2. Rise Up, Baby!, and do the right thing: *Pepsi X Google (E)*
3. Real Milk, Real Ice Cream Jo khaye, kho jaye . ans - Amul Ice Cream and 5 star
4. Prakriti ka Ashirwaad , rakhe , Khayal Apka : Patanjali+ ICICI Bank
5. I'm Loving it, because You're Worth It: *Mc-Donalds X L'Oreal Paris (H)*
6. We understand your world, because Har ghar kuch kehta hai: *HDFC X Asian Paints (M)*
7. Taller, stronger, sharper is the The Complete Man : Horlicks + Raymond
8. Impossible is Nothing, Just Do it: *Adidas X Nike (H)*
9. Made like a gun which goes like a bullet, designed for the Indian in you: *Royal Enfield X Godrej (H)*

B-Quiz Problem Round 2

[Judgement Sheet](#)

1) Scenario: This Platform's Profitability Drive(Unacademy)

This prominent ed-tech platform experienced significant losses during its aggressive growth phase, particularly in FY20, FY21, and FY22, with the net loss widening substantially in FY22 to ₹2,800 crore. The primary drivers were high marketing and sales expenses to acquire new subscribers, significant spending on content creation and educator onboarding, and investments in new verticals, further worsened by heavy discounts to attract users. In light of these challenges, an important consideration emerges: how can the platform transition from a high-cash-burn model to a sustainable and profitable growth strategy without losing its competitive edge?

2) Scenario: The Electric Mobility Player's Cost Challenges(OLA Electric)

This key player in the Indian electric two-wheeler market reported significant losses during its early phase of establishing manufacturing capabilities, with a net loss of ₹1,584.4 crore in FY2024. Substantial investments in manufacturing facilities, R&D, marketing, and supply chain setup contributed to the losses. Given these dynamics, it is crucial to explore: what operational strategies or scale efficiencies could help the company streamline costs and achieve profitability in a highly competitive EV landscape?

3) Scenario: The Exchange's Quest for Growth (BSE)

While this exchange has generally remained profitable, it has occasionally faced margin pressures due to intense competition and lower trading volumes compared to a larger peer. Challenges in scaling trading volumes in high-growth segments have historically impacted revenues. Given these realities, it is worth asking: what differentiated offerings or technological innovations could the exchange introduce to capture greater market share and strengthen profitability?

4) Scenario: The Transmission Developer's Investment Phase(Adani Energy Solutions)

For this energy company, the core transmission business operates on a stable, regulated tariff model, but large upfront capital expenditures during project construction phases can temporarily pressure profitability. Considering these factors, an important

question arises: how can the company optimize financing structures and project timelines to minimize pre-operational losses and interest costs?

5) Scenario: The Growing Housing Finance Lender (Bajaj Housing Finance)

This housing finance company, although backed by a strong parent, experienced higher operating expenses and funding costs during its early growth years while building its loan book and infrastructure. Given this setup, it becomes essential to consider: what technology-driven lending solutions or cost optimization strategies could the lender adopt to enhance operating margins as it scales?

6) Scenario: The Retail Finance Specialist's Profitability Pressures(Shriram Finance)

This diversified financial services company, specializing in retail and vehicle financing, has occasionally faced profitability pressures due to asset quality deterioration during economic downturns. Elevated NPAs and provisioning needs have impacted margins. In this scenario, an important strategic question arises: how can the company strengthen its credit underwriting and recovery processes to better shield itself from cyclical risks?

7) Scenario: The Renewable Energy Developer's Expansion Phase (Adani Green Energy)

This renewable energy company experienced early-stage losses driven by high capital expenditure in developing large-scale solar and wind projects, coupled with debt-servicing costs before revenue generation. Considering this, a pertinent question would be: what measures can the company take to optimize financing and improve plant performance metrics to accelerate the path to profitability?

8) Scenario: The Food Delivery Platform's Growth Challenges (Swiggy)

This technology platform operating in food delivery and adjacent sectors has reported consistent losses during its aggressive expansion, with intense spending on discounts, delivery network incentives, and quick-commerce ventures. Against this backdrop, it

becomes important to ask: how can the platform refine its unit economics and diversify revenue streams to achieve sustainable profitability?

9) Scenario: The Integrated Power Producer's Investment Cycle (JSW Energy)

This integrated power company, present across generation, transmission, and trading, has sometimes experienced profitability pressures during periods of heavy investments in capacity addition. Given these challenges, one must reflect: what strategies could the company implement to manage fuel cost volatility and maximize returns from new capacity build-outs?

10) Scenario: The Railway Financier's Margins and Growth Fluctuations (Indian Railway Finance Corp)

While traditionally profitable, this railway-focused financier has seen occasional profit growth fluctuations due to rising borrowing costs, delayed project execution, and provisioning needs. In view of this, a key question is: how can the financier optimize its funding mix and risk management framework to ensure consistent profitability even during sectoral downturns?

11) Scenario: The Private Sector Bank's Asset Quality Struggles (Axis Bank)

This private sector bank has historically faced net losses during periods of high corporate NPAs, particularly around FY18–FY19, requiring heavy provisioning. Given these past challenges, it becomes critical to explore: what proactive credit assessment and monitoring mechanisms can the bank implement to prevent future asset quality deterioration and safeguard profitability?

12) Scenario: The Gas Major's Market Sensitivities (GAIL (India))

This large gas processing and distribution company has experienced profitability swings and segmental losses driven by volatility in global gas and petrochemical prices and

currency movements. In this environment, it prompts the question: what hedging strategies or business diversification could help the company reduce earnings volatility and strengthen its profit resilience?

13) Scenario: The Retailer's Expansion-Driven Investment (Trent)

This fast-growing retail chain, while profitable today, experienced periods of lower profits during aggressive store expansion phases, marked by heavy upfront costs. Given these dynamics, a crucial consideration is: how can the retailer balance rapid expansion with operational efficiencies to ensure that new stores contribute positively to overall profitability?

14) Scenario: The Technology and Automation Firm's Cyclical Challenges(ABB India)

This automation and industrial solutions provider, despite generally strong profitability, has faced periods of reduced earnings due to global industrial slowdowns, restructuring costs, and supply chain disruptions. Given these factors, one must ask: what counter-cyclical strategies or service diversification could the firm adopt to cushion profitability during downturns?

15) Scenario: The Public Sector Bank's Recovery from Bad Loans (Punjab National Bank)

This public sector bank has faced significant net losses in the past, particularly during the comprehensive clean-up of corporate NPAs between FY16 and FY19, requiring heavy provisioning. Reflecting on this, an important question is: what structural reforms in credit processes and sectoral risk management could help the bank sustain profitability across credit cycles?

16) Scenario: The Pharma Manufacturer's Input and Demand Risks(Divi's Laboratories)

This pharmaceutical company, while largely profitable, has seen periods of profit decline due to rising raw material costs and demand fluctuations for key APIs. Against this backdrop, it becomes essential to consider: how can the company build a more resilient supply chain and diversify product offerings to maintain stable margins?

17) Scenario: The Tech Platform's Market Dominance Journey(Eternal (Zomato))

This technology platform, operating in food delivery and quick commerce, has posted substantial net losses while chasing rapid market share acquisition, fueled by deep discounts and high delivery costs. In such a scenario, the critical question arises: how can the platform transition from customer acquisition-driven spending to building profitable, high-frequency customer cohorts?

18) Scenario: The Auto Manufacturer's Input and Sales Pressures(Hyundai Motor India)

This leading automotive company has faced profit pressures during economic slowdowns and input cost spikes for materials like steel and aluminum, with rising R&D costs for new technologies. In view of these factors, one must explore: what pricing strategies or product portfolio adjustments could help the company protect margins during market volatility?

19) Scenario: The Life Insurer's Market and Liability Volatility (Life Insurance Corporation of India Ltd.)

This large life insurance corporation has experienced net profit fluctuations driven by investment market volatility, policyholder liability valuation changes, and operational cost pressures. Considering this, it becomes important to ask: what investment portfolio strategies or actuarial practices could the insurer adopt to stabilize earnings despite external market swings?

Answer Sheet

Logo :

1. Airtel+pinterest
2. Grammarly+grockai
3. boat+Hdfc
4. Levis+streetstyle
5. Github+redit
6. Gucci+nbc
7. Ola+quillbot
8. Jeep+shopify
9. Signal+dropbox
10. Oreo+oral b
11. Photos+ dominos
12. Youtube+spotify
13. Target+beats
14. Adobe+volkswagon
15. Mastercard + Nike

Taglines

16. Snapdeal + Minute Maid
17. *Pepsi X Google*
18. Amul Ice Cream and 5 star
19. Patanjali+ ICICI Bank
20. *Mc-Donalds + L'Oreal Paris*
21. *HDFC + Asian Paints*
22. Idea Cellular + Big Bazaar
23. Horlicks + Raymond
24. *Adidas X Nike*
25. *Royal Enfield X Godrej*