

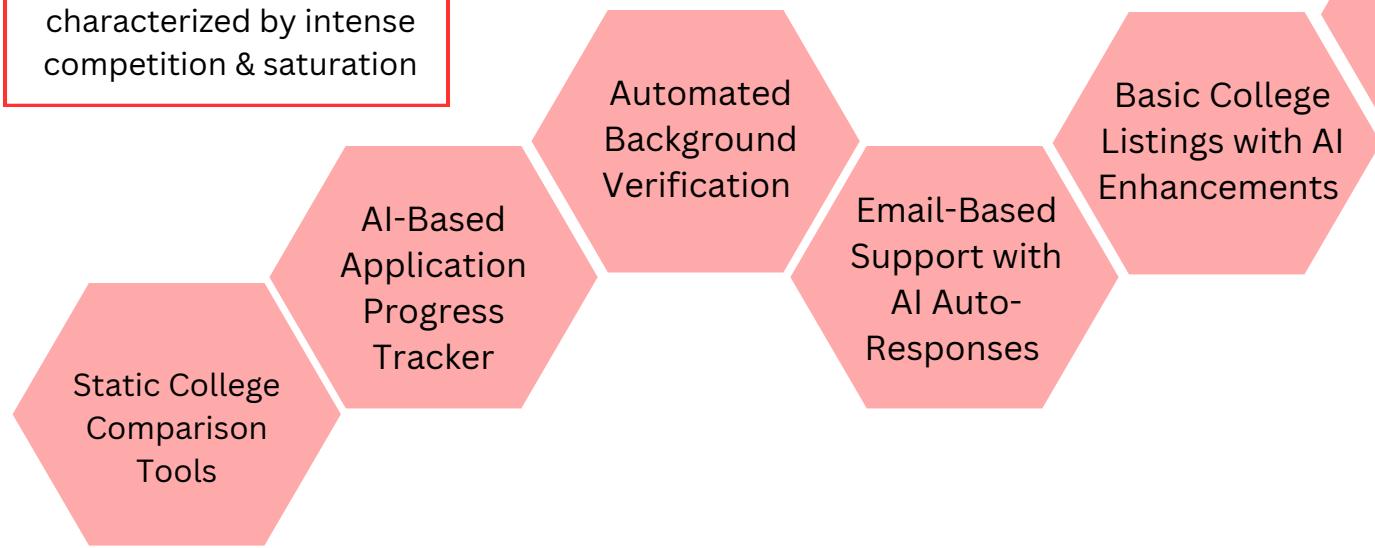
# Case Study

Mudit Singh Rajput

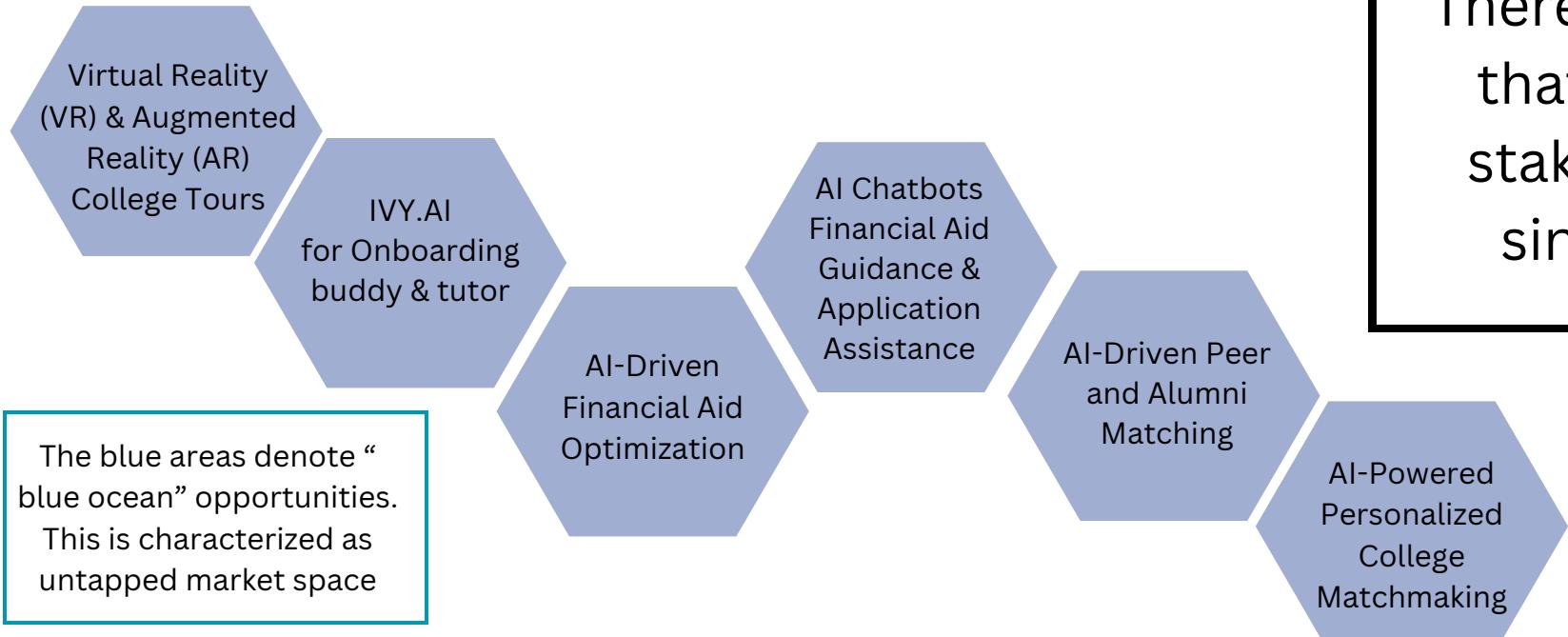
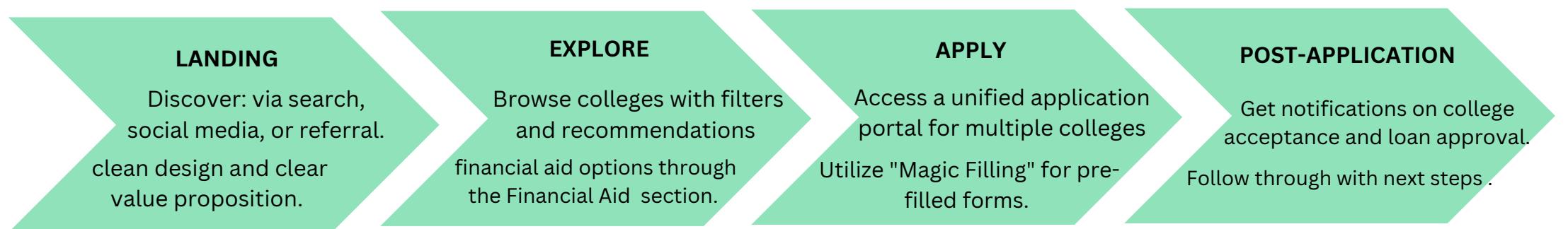
Vibhor Sharma

Abhay Verma

The red areas denote "red ocean" areas. The areas characterized by intense competition & saturation



## Current Funnel



There is no such site that has all three stakeholders on a single platform

Threat

High

Medium

Low

Student  
Onboarding



CAREERS360



collegedunia

common app

NICHE<sup>®</sup>

College  
Listing

GETMYUNI



shiksha

admission24



CAREERS360

StudyGuideIndia

studyportals

Financial  
Lending

eduvanz  
Making Education Accessible



InCred!

HDFC  
CREDILA

AUXILO<sup>®</sup>  
The next level beckons

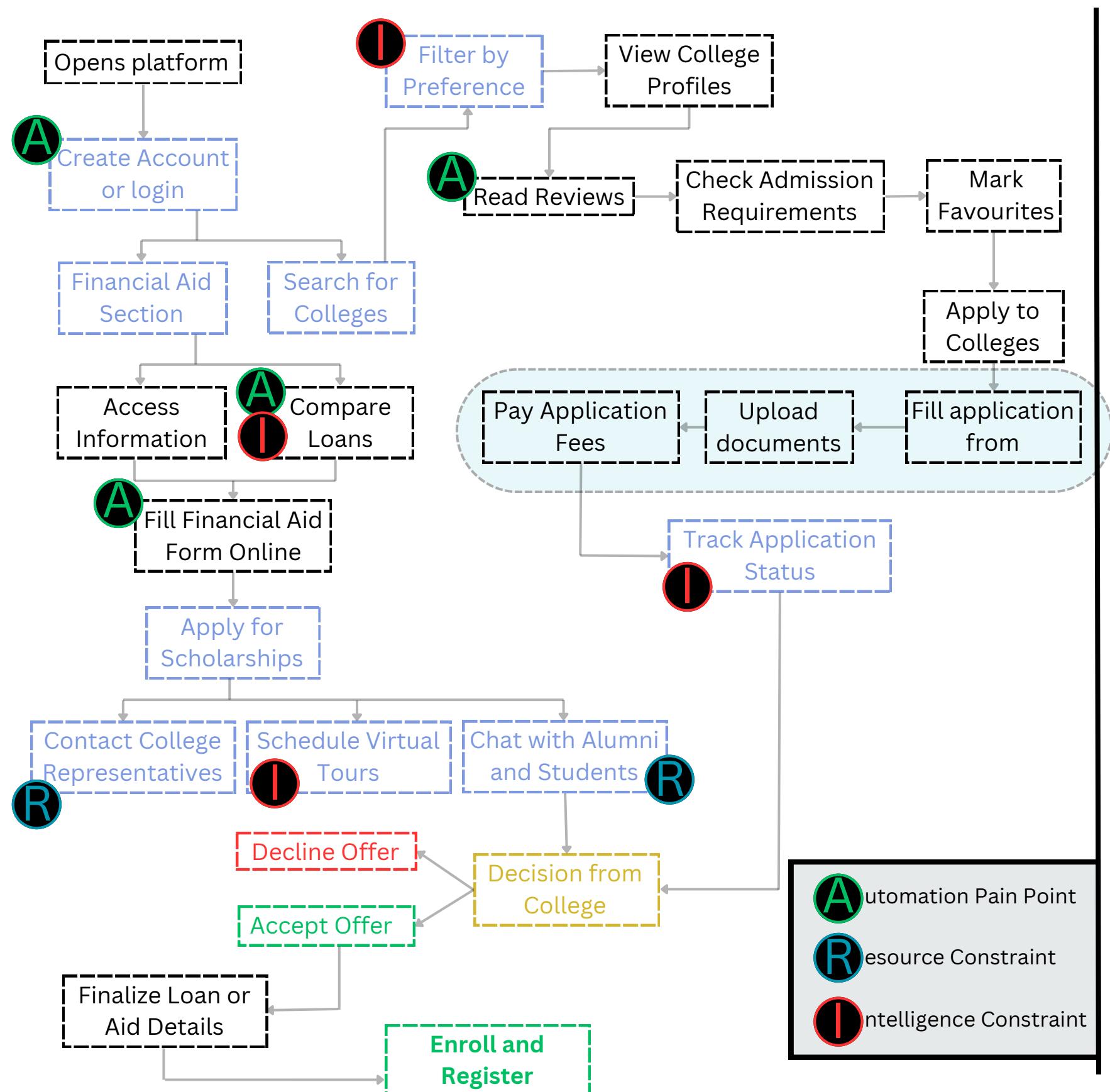
GYAN DHAN  
GyanDhan

NOMAD  
CREDIT



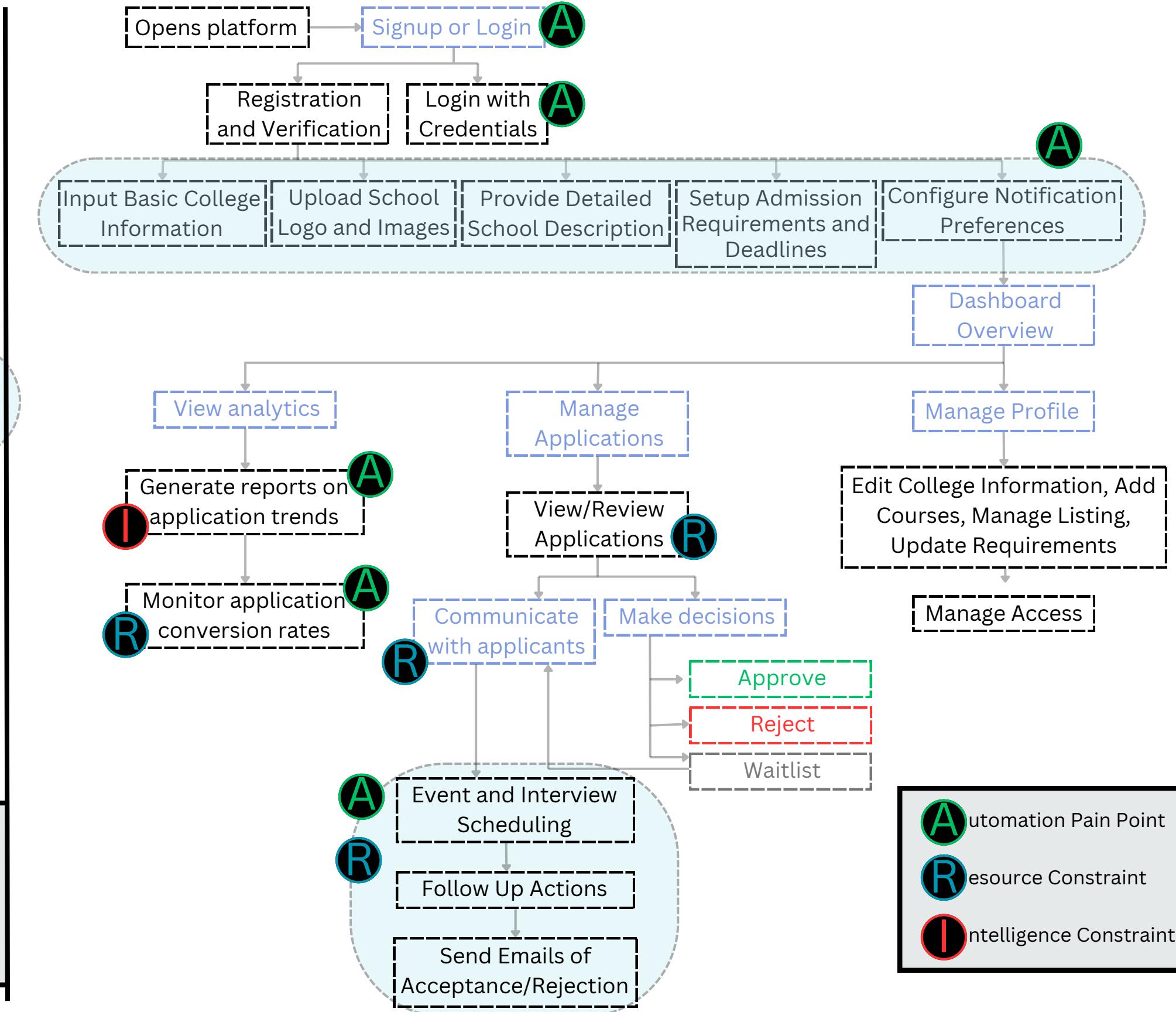
# Students (B2C)

## Current User Journey



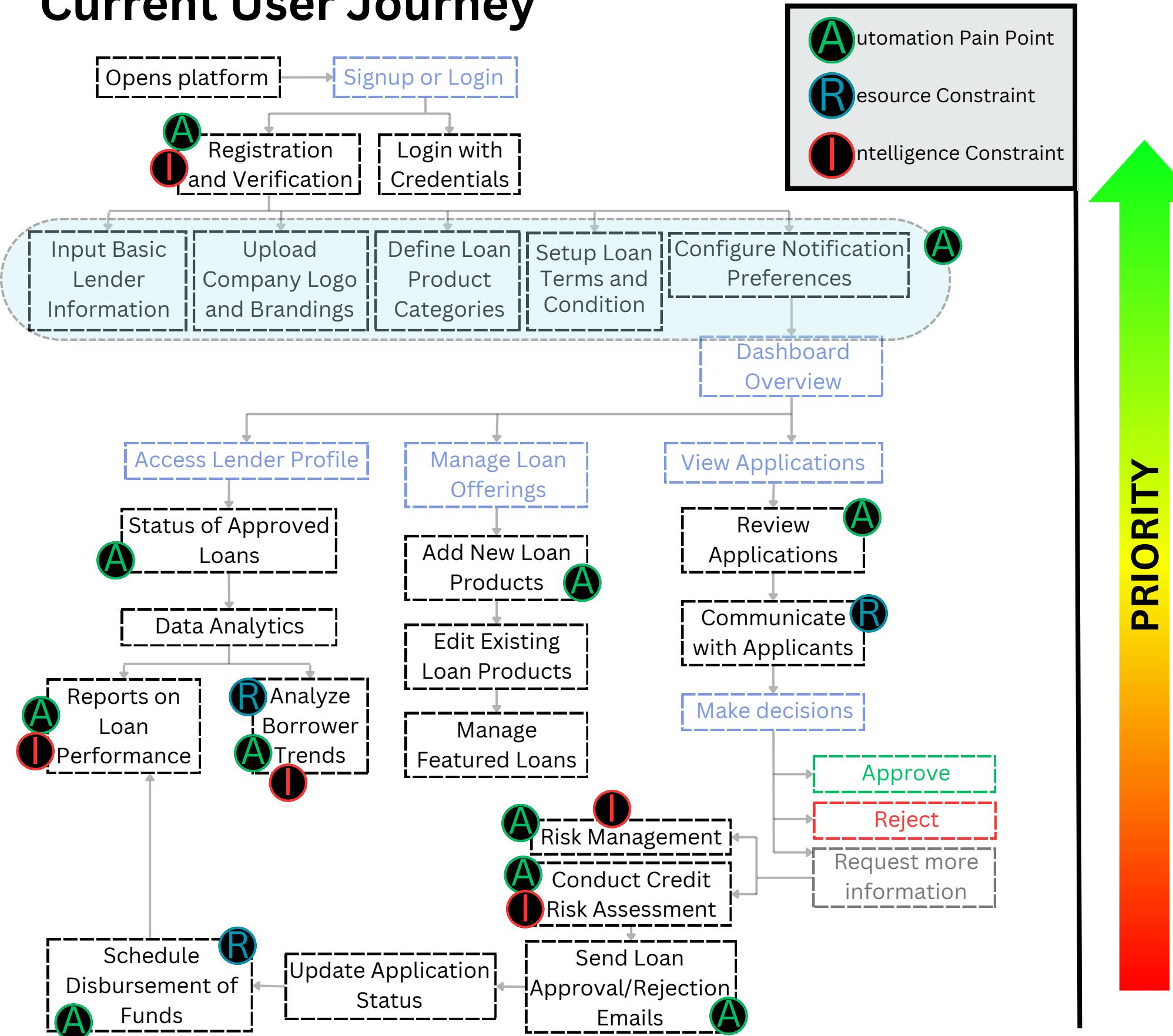
# College Admins (B2B)

## Current User Journey



# Financial Lenders (B2B)

## Current User Journey



## Problems Summary

Problems	Student	Admin	Lender
Time-intensive signups and applications	✓	✓	
Analyzing trends of applicants		✓	✓
Risk assessment based on applicant profile			✓
Inefficient processing of applications		✓	
Difficulty finding best-fit colleges	✓		
Applying for each college separately is time-consuming	✓		
Tracking and managing multiple applications	✓	✓	
Tracking academic milestones for loan disbursement			✓
Communication barriers with diverse applicants		✓	
Interview scheduling and follow-ups	✓	✓	
Limited scholarship matching tools	✓		
Real-time verification of admission status and fees			✓
Inflexible admission workflows		✓	
Inadequate college comparison tools (fees, ROI, etc.)	✓		
Customizable admission workflows		✓	
Lack of personalized career counseling	✓		
Missing deadlines and important notifications	✓		
Promoting college-specific USPs to students		✓	

# User Personas



## Student (B2C)

- Priya Sharma, 17, 12th Std
- Middle-class family, Jaipur
- CBSE, Science stream
- 1st gen college aspirant
- Comfortable with tech



## College Admin (B2B)

- Dr. Rajesh Gupta, 52
- Dean of Admissions
- Private Engineering College
- New to Digital Admissions
- Team of 10 Admission officers



## Lender (B2B)

- Anita Desai, 39
- Manager, Loan Division
- Public Sector Bank, Mumbai
- Oversees loan disbursement
- 15 Yrs of exp. in banking

## Goals

- Admission** in a top-tier engineering college
- Find **scholarships** or **education loans**
- Understand admission **process intricacies**
- Explore **career opportunities** in emerging tech fields like AI, ML and Data Science

- Increase the **quality and quantity of applicants**
- Streamline processes** to reduce manual work
- Improve the college's **visibility and reputation**
- Ensure **compliance** with regulatory bodies
- Optimize **resource allocation** during the admission cycle

- Increase education loan disbursement** while maintaining a healthy loan book
- Minimize the risk of (NPAs)** in the segment
- Simplify loan application** and approval
- Expand the bank's education loan portfolio** in Tier 2 and Tier 3 cities

## Pain Points

- Lack of **personalized guidance** on which colleges match her academic profile
- Confusion on **varying admission criteria**
- Difficulty in **tracking application deadlines**
- Limited awareness of **scholarship opportunities**
- Uncertainty about **ROI of college programs**

- Errors and backlogs** in manual processing
- Lack of **data-driven insights** to make informed admission and marketing strategies
- Struggle to compete with more established institutions in **attracting top talent**
- Communication with applicants** in different languages

- Incomplete or inaccurate loan applications**
- Assessing the **creditworthiness of students**
- Verifying college details and fee structures**
- Competitive education loan market**
- Time consuming process** of verification
- Tracking student performance** post loan

## Our Solutions

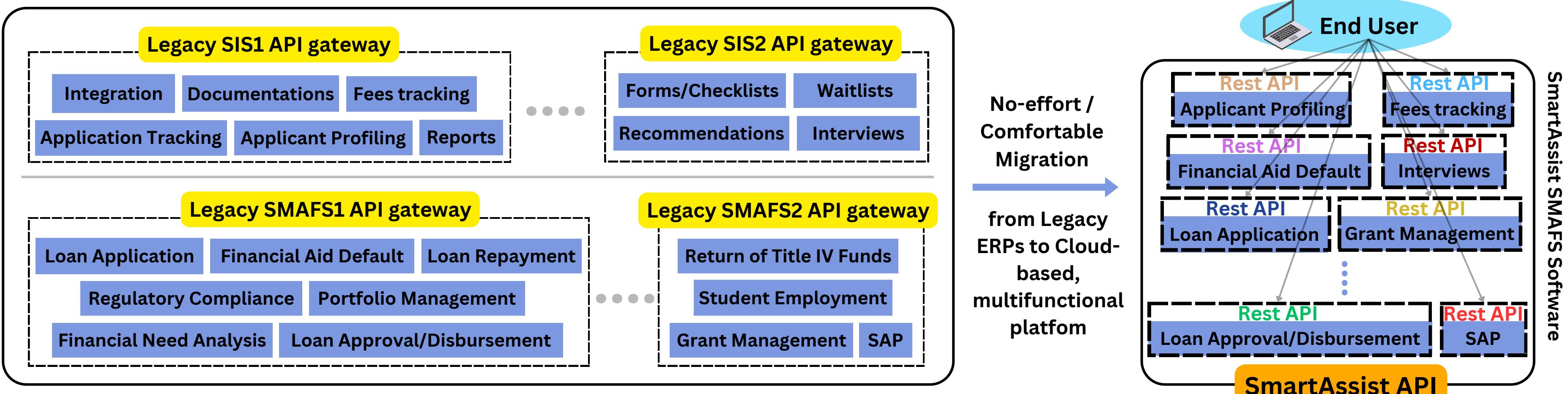
- Personalized dashboard** showcasing best-fit colleges based on academic performance
- Unified application system** for multiple colleges
- Scholarship discovery tool** with profile match
- College comparison** based on key metrics & ROI
- Notifications on application timelines**

- Application processing with **built-in verification**
- Analytics dashboard with **real-time insights**
- Customizable admission workflows** and **multilingual interface** to match college needs
- Integrated **communication tools** (E-mail, SMS)
- Digital marketing tools** to display college USPs

- AI-powered screening** of loan applications
- Built-in credit scoring model** for students
- Integration with partner colleges** for real-time verification of status and fees
- Digital document upload and verification**
- Customizable loan product builder**

Several ERPs and Legacy Softwares exist on the B2B end (lender & admin)  
Effective Onboarding requires seamless migration onto our Cloud-based platform

“Low effort migration”  
and  
“Extreme automation/intelligence”



\*SmartAssist is built on a scalable microservice architecture which allows easy data migration

SmartAssist Go-live

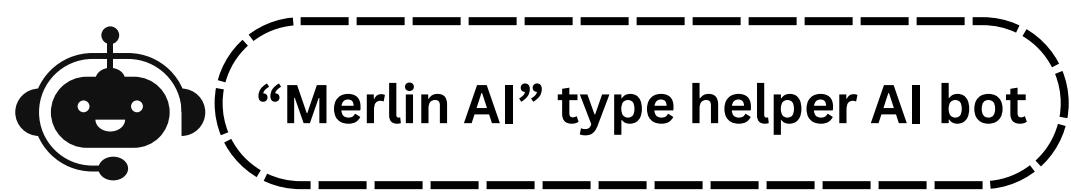
Validate Migration

Issues resolved; patches released

\*Testing and Go-Live

Testing done

## Automation and AI integration for minimum effort onboarding and navigating



For minimum effort / discomfort / confusion while signing up, navigating, and all other intensive tasks

To offer more comprehensive Student Analytics reports compared to Enterprise softwares, due to a more holistic feedback loop.

# College Aspirant

**Application Form**

**Add new course**

**Academic Details**

**Financial Info**

**Filter Options**

**Personalized Recommendations**

**Loan Repayment & Planning**

**Top College Matches**

**Top Loan Options**

**Interest Rates & Terms**

**Loan Repayment & Planning**

**Progress visibility at each step makes the application manageable. Users can save progress and resume from where they left off, avoiding restarts. Simplified navigation and clear steps make the process less intimidating.**

**A generative ChatBot, analogous to LinkedIn's MerlinAI, to make everything from signing up and navigating, to smart suggestion etc. easy and low effort**

**Details of Loan Option (AI+WebScraping) for better decision-making for students**

**Form-progress tracker to know exactly how much more effort is to be made to complete the process**

**Copy to clipboard feature to **copy current progress** and can be used to fill forms for other colleges. Users can paste their progress into a **new form**, automatically filling out identical fields .**

**AI Chat-bot for predicting the section to be filled. This ease the applicants experience and saves time. The response are according to the row and adapted by past responses. The response through the bot can be altered according to applicants preference.**

**Contact Us**  
Email: support@colledge.com  
Phone: (123) 456-7890

**Follow Us**

# College Admin + Loan Lender

**College Admin Signup**

Name  
Enter your name

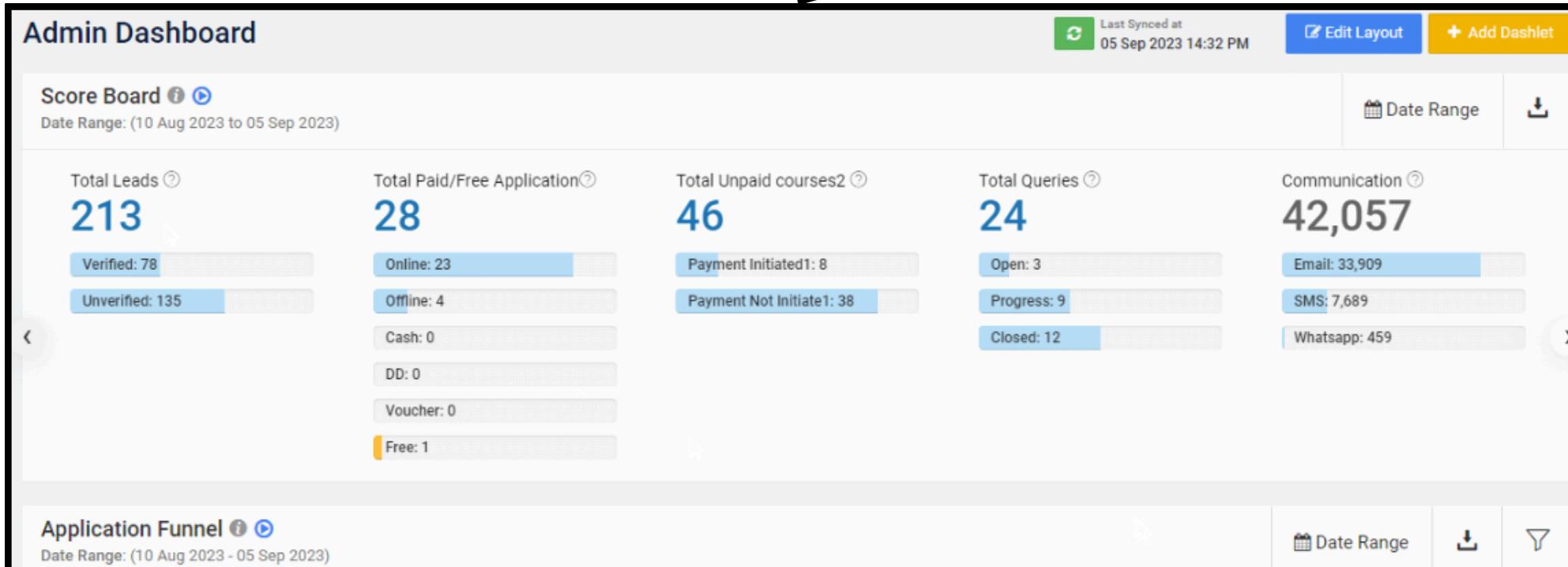
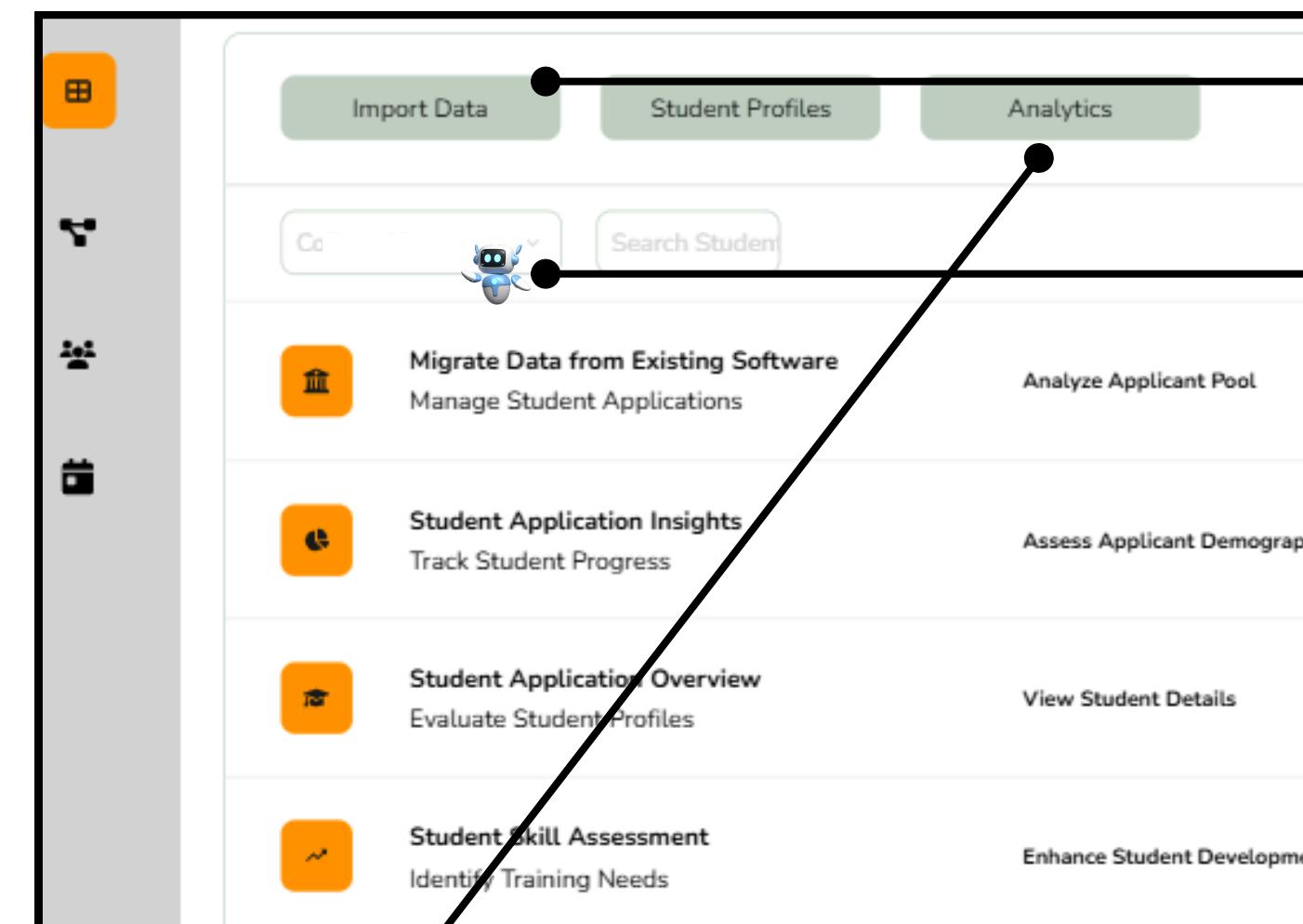
Email  
Enter your email

Password  
Enter your password

College Name  
Enter your college name

Position  
Enter your position

**Sign Up**



College Name  
[Input Field]

College E-mail  
[Input Field]

Phone Number  
07321-69697421

Description  
[Text Area]

Streams  
Computer Sci. [Dropdown]

Courses  
B.Tech [Dropdown]

Application Setting  
Requirements [Dropdown] Deadlines [Dropdown] Accepted [Dropdown]

Notification Setting  
All [Dropdown] Offers [Dropdown]

Attach Images  
[Four thumbnail images of college buildings]

One-Click Import from existing software to CollEdge's Cloud based platform

Just typing in institute name, CollEdge will perform webscraping to gather information to autofill, from detailed description, contact to images and logos.

## Additional Mandatory Protocols

Feedback system

Security

Protocols & Tokenisation

Compliance with Financial Regulations

A detailed analytics dashboard for college admin which include (not limited to)

- Overall student demography details
- Fees payment status
- Conversion rates, views and lead generation data
- Financial status
- Applicant assessment to determine best students
- Application analyzer (in cases where essay submissions are there)

....

# Loan Lender

## Bank Lender SignUp

Name

Enter your name

E-mail

Enter your email

Password

Enter your password

Bank Name

Enter your bank name

Position

Enter your position

Sign Up

Bank Name: HDFC

Bank E-mail: Hdfc@hotmail.in

Phone Number: 07321-69697421

Description: HDFC limited is Indias largest private loan and services offering bank...

Loans: Student Sigma

Branch: Delhi

Application Setting: Requirements, Deadlines, Accepted

Notification Setting: All, Offerings

Attach Images: Four circular icons representing different types of attachments.

## Additional Features ERPs sometimes lack \*

- Implement Fraud Detection Measures
- Feedback system
- Monitor Loan Portfolio Performance
- Security Protocols & Tokenisation
- Offer Live Chats and Support Tickets
- Tracks Conversion Rates
- Compliance with Financial Regulations

Same autofill and analytics features for lenders

## \* Packaged Offerings on the B2B end for onboarding incentive

<p><b>Enrollment Cloud</b></p> <p>Take control of the entire funnel from inquiry to enrollment and double down on your institution's efforts to attract, engage and enroll on a single platform.</p> <p>All your teams</p> <p><b>Key features</b></p> <ul style="list-style-type: none"> <li>360° view across the Admission Lifecycle</li> <li>Comprehensive Communication Suite</li> <li>Extensive Workflow Automation</li> <li>Advanced Reports &amp; Analytics Engine</li> </ul>	<p><b>Education Chatbot</b></p> <p>Put the smartest admission counselor to work who can convert all inbound and advertising traffic into qualified leads by contextually engaging with them on your website. Uncover intent signals and increase your ROI.</p> <p>Counseling Team Marketing Team</p> <p><b>Key features</b></p> <ul style="list-style-type: none"> <li>Intent-verified Lead Generation</li> <li>Contextual Nurturing 24x7</li> <li>Omni-channel Presence</li> <li>Real-time ROI Dashboard</li> </ul>	<p><b>Education Payment Cloud</b></p> <p>Make fee collection easier, faster, and more secure across all student touchpoints. Automate fee reminders, configure payment splits and late fees all while you get run time settlement reports, finance dashboards, and more!</p> <p>Finance Team</p> <p><b>Key features</b></p> <ul style="list-style-type: none"> <li>Extensive Fee Workflows</li> <li>Payment Settlement in Multiple Accounts</li> <li>Reconciliation &amp; Settlement Reports</li> <li>Automated GST &amp; Surcharge Handling</li> </ul>	<p><b>Application Platform</b></p> <p>Accelerate your application-to-enrollment rate as you equip your admissions teams to create advanced custom forms, manage the post-application GD-PI, and seamlessly do everything in between.</p> <p>Admission Teams</p> <p><b>Key features</b></p> <ul style="list-style-type: none"> <li>One-view Application Manager</li> <li>Admission Workflow</li> <li>Student Enrollment Portal</li> <li>Post Application Automation</li> </ul>	<p><b>Education CRM</b></p> <p>Equip your sales &amp; marketing teams to be super-efficient as they contextually engage and convert more students. Enroll faster with the in-built payment platform and track sales campaign effectiveness.</p> <p>Sales Team Marketing Team</p> <p><b>Key features</b></p> <ul style="list-style-type: none"> <li>Sales Execution &amp; Automation</li> <li>Sales Tracking &amp; Performance</li> <li>Marketing Automation</li> <li>Integrated Payment Platform</li> </ul>
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# Solution Prioritisation - RICE

Product Feature - Description	User Persona	R	I	C	E	RICE	Remarks
Personalized dashboard showcasing best-fit colleges	Student	9	10	9	3	270	High priority - core to personalized experience
Unified application system for multiple colleges	Student	8	9	8	2	288	High impact, but complex to implement
Scholarship discovery tool	Student	7	8	8	4	112	Important for financial accessibility
College comparison feature	Student	8	7	9	4	126	Useful for decision-making
Automated application processing system	College Admin	8	10	9	2	360	High priority - core to improving efficiency
Advanced analytics dashboard	College Admin	8	9	8	3	192	High value for data-driven decisions
Customizable admission workflows	College Admin	7	8	7	2	196	Important for flexibility, but complex
Web scraping for college profile creation	College Admin	8	6	7	2	168	Time-saving but potential data accuracy issues
Integrated communication tools	College Admin	9	7	9	4	141.75	Enhances efficiency, relatively easy
AI-powered initial screening of loan applications	Lender	8	9	8	2	288	High priority - core to improving efficiency
Integrated credit scoring model	Lender	7	10	8	2	240	Critical for risk assessment
Customizable loan product builder	Lender	6	7	8	4	84	Flexible but not highest priority
Digital document upload and verification system	Lender	9	8	9	3	216	Significant improvement in process
Real-time dashboard for monitoring loan portfolio	Lender	7	8	9	3	168	Important for overall management

# Success KPIs and Challenges

## Student Metrics

- **Onboarding completion rate** (target: 85%)
- Time to first college application (target: <14 days)
- User retention rate after 60 days (target: 65%)
- **Successful college admissions through platform** (target: 50%)
- Average number of colleges applied (target: 5)

## College Admin Metrics

- Time to complete college profile (target: <4 hours)
- **Application processing time** (target: 50% reduction)
- Increase in out-of-state applications (target: 30% growth)
- **Admin satisfaction score** (target: 4.2/5)
- Data accuracy in uploaded documents (target: 99%)

## Lender Metrics

- **Loan application completion rate** (target: 75%)
- **Time to loan approval** (target: <7 days)
- Reduction in NPA ratio (target: 20% improvement)
- Increase in education loan portfolio (target: 25% YoY growth)
- **Customer satisfaction score for loan process** (target: 4.5/5)

## Overall Metrics

- **Monthly Active Users (MAU)** growth (target: 50% YoY)
- Platform uptime (target: 99.9%)
- Average user session duration (target: 12 minutes)
- **Cross-stakeholder engagement** (e.g., % of students applying to partner colleges)

## Key Challenges

- **Adhering to evolving data protection laws**
- **Overcoming resistance to digital transformation**
- **Preventing fraud and ensuring authenticity**
- **Handling traffic spikes during peak admission seasons**
- **Safeguarding sensitive student information and financial data**
- **Addressing varying levels of digital literacy among users**
- **Ensuring platform accessibility in regions with limited internet connectivity**
- **Ensuring fast response times across diverse geographical locations**