

EduFin Version 3 Cheat Sheet

Strategic Business Intelligence – Market Expansion Engine

Investment Target
₹200 Cr Series B

Markets Analyzed
26 Cities/States

Revenue Potential
₹4,892 Cr

1. CTE Architecture

market_penetration_analysis

Comprehensive demographic & economic analysis. Calculates addressable market size, current EduFin presence, and competitive landscape across 26 states.

investment_scoring_engine

Multi-factor scoring algorithm (0-100). Evaluates market attractiveness, investment requirements, 5-year NPV projections, and ROI calculations.

strategic_prioritization

Tier-based market classification with funding recommendations, implementation complexity assessment, and timeline optimization.

2. Key Formulas & Metrics

Addressable Market Size

$\text{higher_education_enrollment} * 0.35$

Estimated Loan Demand

$\text{average_household_income} * 0.6$

5-Year NPV

$(\text{market_size} * \text{loan_demand} * 0.12 * \text{GDP_growth}^5) / 1.10^5$

ROI Multiple

$\text{five_year_npv} / \text{estimated_investment_required}$

Market Attractiveness Score

Market Size (40%) + Economic Health (30%) + Competitive Gap (20%) + Risk Assessment (10%)

3. Tier Classification Logic

TIER 1

Score ≥ 80
ROI $\geq 5x$
60% Funding

TIER 2

Score ≥ 70
ROI $\geq 3x$
30% Funding

TIER 3

Score ≥ 60
ROI $\geq 2x$
10% Funding

TIER 4

Score < 60
ROI $< 2x$
0% Funding

- TIER 1 (Immediate Expansion): High-priority markets with exceptional ROI - immediate deployment recommended
- TIER 2 (Strategic Expansion): Medium-priority markets with good returns - planned deployment within 6 months
- TIER 3 (Future Consideration): Long-term opportunities - deployment after Tier 1 & 2 success
- TIER 4 (Avoid): Low-priority markets with poor economics - focus resources elsewhere

4. SQL Logic Highlights

ROUND(value, decimal_places)

SQL Server rounding for clean metric presentation

CASE WHEN...THEN...ELSE...END

Multi-condition logic for tier classification & scoring

ISNULL(value, default)

Handle missing data with conservative defaults

LEFT JOIN geographic_demographics

Preserve all markets even without current presence

STRING_AGG(city + ' (' + state + ')', ', ')

Concatenate recommended entry sequence by attractiveness

POWER(1 + gdp_growth_rate/100, 5)

Compound growth calculation for 5-year projections

5. Data Table Mapping

sample_loans

loan_amount, loan_status, disbursement_date, application_date
Purpose: Current portfolio performance & processing metrics

sample_customers

customer_id, current_city, annual_income, employment_type
Purpose: Customer base analysis & demographic profiling

geographic_demographics

state, city, tier_classification, population_18_35, higher_education_enrollment, average_household_income
Purpose: Market sizing & demographic targeting

economic_indicators

gdp_growth_rate, unemployment_rate, inflation_rate, education_expenditure_percentage
Purpose: Economic health assessment & viability scoring

Key Joins:

- customers → loans (customer_id)
- customers → geographic_demographics (current_city = city)
- loans → economic_indicators (disbursement_date year = indicator year)

6. Summary Insights Template

Recommended City Analysis Template

"Contact {CITY} ({STATE}) customers at {OPTIMAL_TIME} using {BEST_METHOD} for {CONVERSION_RATE}% success rate.
Market: {TIER_CLASSIFICATION} | Investment: ₹{INVESTMENT_REQUIRED} Cr | Revenue Potential: ₹{NPV_PROJECTION} Cr | ROI: {ROI_MULTIPLE}x
Strategy: {STRATEGIC_ACTION} | Timeline: {IMPLEMENTATION_TIMELINE} | Complexity: {IMPLEMENTATION_COMPLEXITY}"

534x

Avg Tier 1 ROI Multiple

7

Tier 1 Priority Markets

₹3,205 Cr

Tier 1 Revenue Potential

₹60 Cr

Tier 1 Investment Required