xConfig File :

Section 1 : How to read

Cards 20

Enterprise Configuration Guide

(Understanding the Business Objective Config File & Flow)

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1. Why This Configuration Exists

Cards 20 is designed as a **Business Objective–driven AI system**, not a fixed workflow or CRM.

The **Enterprise Configuration File** allows DeHaat to define:

- What business outcomes matter (PL, Sales, AR, Market Dev, etc.)
- How Sales Executives are graded on each outcome
- How the system decides *what to prioritise today*
- Where and when these rules apply (state, cluster, season)

This ensures:

- DeHaat retains **full strategic control**
- AI behaviour matches **real agribusiness logic**
- No code changes are required for strategy updates

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2. How the Configuration File Works (High-Level Flow)

At a high level, the config file answers **five questions** for Cards 20:

1. **Where does this logic apply?**
   (Enterprise / state / district / role / time period)

2. **Which business objectives are active?**
   (Private Label, Check-ins, AR, Sales, Market Dev)

3. **How is performance measured for each objective?**
   (Benchmarks, factors, formulas)

4. **How are grades assigned?**
   (A / B / C / D thresholds)

5. **If multiple objectives compete, what comes first?**
   (Priority resolution rules)

Cards 20 reads this file **every day** before generating:

- SE grades
- Daily priorities
- Calling & routing instructions

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3. Structure of the Config File (Conceptual)

The config file has **four logical sections**:

```
1. Metadata & Validity

2. Applicability Scope

3. Business Objectives (BO1–BO5)

4. Priority & Guardrail Rules
```

Each section is independent and editable.

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4. Applicability: Where & When Rules Apply

Example (DeHaat)

```
"applicability": {
  "states": ["Maharashtra", "Madhya Pradesh"],
  "roles": ["SALES_EXECUTIVE"],
  "validity": {
    "start_date": "2025-01-01",
    "end_date": "2025-03-31"
  }
}
```

What this means in practice:

- This logic applies **only** to SEs
- Only in Maharashtra & MP
- Only for the Kharif season window
- Automatically expires unless renewed

➡️ DeHaat can run **different logic in different states simultaneously**.

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5. Business Objectives: What the System Optimises

Each Business Objective (BO) is defined separately.

Example Objectives

- **BO1** – Private Label Sales
- **BO2** – DC Check-ins
- **BO3** – AR / Outstanding Control

- **BO4** – Overall Sales
- **BO5** – Market Development

Each BO specifies:

- Evaluation frequency (daily / weekly)
- Benchmarks (expected performance)
- Factors (what is measured)
- Grade thresholds (A/B/C/D)

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6. Example 1: Private Label Sales (BO1)

Business Logic (Plain English)

> "We expect PL orders to double year-on-year.
> Monthly benchmark = last 12-month PL orders × 2 ÷ 12."

Example

- PL orders in last 12 months (for SE's DCs): **240**
- Expected monthly PL orders = `240 × 2 ÷ 12 = 40`
- Actual PL orders this month (MTD): **18**

Performance ratio = `18 ÷ 40 = 0.45`

Grading (from config)

- A ≥ 1.00
- B = 0.50 – 0.99
- **C = 0.25 – 0.49**
- D < 0.25

➡️ SE gets **Grade C** on Private Label.

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7. Example 2: DC Check-ins (BO2 – Multi-Factor)

DC Check-ins use **two factors**:

Factor A – Coverage

> "How many unique DCs were visited?"

- Last month unique DCs: 20
- Benchmark = `20 × 1.5 = 30` (capped by portfolio size)
- Actual unique DCs visited MTD: 18
- Ratio = `18 ÷ 30 = 0.6`

Factor B – Effort

> "How much total field effort?"

- Last month total check-ins: 40
- Benchmark = `40 × 1.25 = 50`
- Actual check-ins MTD: 45
- Ratio = `45 ÷ 50 = 0.9`

Composite Score

`0.6 × 0.9 = 0.54`

➡️ **Grade C** for DC Check-ins

Key point:
Repeated visits to the same DC alone cannot inflate scores.

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8. Example 3: AR Control (BO3 – Sales-Aware)

AR is graded on:

1. **Quantum Control** (₹ exposure vs sales)
2. **Ageing Quality** (risk buckets)

This ensures:

- High sales do **not** automatically mean poor AR
- Old outstanding is penalised more than fresh credit

Example:

- Sales increased by 20%
- AR increased by 15%
- Ageing improved (fewer >90 day dues)

➡️ AR remains **Grade B or A**, not penalised unfairly.

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9. Priority Resolution: What Happens Each Morning

After grading all objectives, Cards 20 applies **priority rules**.

Example Rule (from config)

```
{
  "if": { "bo_code": "BO3", "grade": "D" },
  "then": { "action": "CAP_BO4_GRADE", "cap_to": "B" }
}
```

Meaning:

- If AR is in bad shape (D),
- Sales performance cannot be treated as “excellent”

- Prevents reckless credit-driven selling

Another Example

```
{
  "if": { "all_bos_grade": "D" },
  "then": {
    "priority_override": ["BO2", "BO1", "BO4", "BO3", "BO5"]
  }
}
```

Meaning:

- If everything is weak,
- Focus first on **DC check-ins and PL basics**
- Not on long-cycle market development

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10. How This Translates to SE Experience

For a Sales Executive, this results in:

- Clear grades for each objective
- A ranked list of **what matters today**
- Calling & routing suggestions aligned to priorities
- Fewer conflicting instructions from managers

The system **guides**, not replaces, judgment.

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11. Governance & Safety

- Every config upload creates a **new version**
- Old versions are never overwritten
- Changes require reason & approval
- Configs can auto-expire
- All decisions are explainable later

This makes Cards 20:

- Finance-safe
- Audit-safe
- Enterprise-grade

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12. What DeHaat Needs to Do

1. Fill the config file (JSON/YAML)
2. Upload it into Cards 20
3. Preview impact on sample SEs
4. Activate (or run shadow mode)
5. Adjust anytime as strategy evolves

Final Note

> **This configuration file is the "brain" of Cards 20.**
> Once set correctly, all AI agents behave exactly the way DeHaat expects — consistently, transparently, and at scale.

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Section 2

Below is a **production-ready CONFIG FILE TEMPLATE** that DeHaat-like enterprises can **fill and upload directly** to Cards 20.

I'm giving you:

1. **Canonical JSON schema (recommended for upload)**
2. **Filled example snippets (DeHaat-style)**
3. **Inline comments explaining exactly what the enterprise must enter**

This file is designed to:

- Support **enterprise / geography / time-bound overrides**
- Match **BO1–BO5 logic** we defined
- Be **versioned, auditable, and previewable**
- Be safely editable by **Sales Ops + Finance**

📄 Cards 20 – Enterprise Business Objective Config

(Uploadable JSON Configuration File)

1️⃣ TOP-LEVEL CONFIG METADATA

```
{
  "config_meta": {
    "enterprise_name": "DeHaat",
    "industry": "Agritech",
    "config_version": "DEHAAT_V1_PL_SALES_FOCUS",
    "created_by": "Sales Ops – DeHaat",
    "approved_by": ["Finance Head", "Regional Sales Head"],
    "reason_for_change": "Standard Operations – Kharif Season",
    "validity": {
      "start_date": "2025-01-01",
      "end_date": "2025-03-31"
    }
  },
```

- **Enterprise inputs here**
  - `enterprise_name`
  - `config_version`
  - `reason_for_change`
  - `validity`

2️⃣ APPLICABILITY SCOPE

```
 "applicability": {
    "scope_type": "GEOGRAPHY",
    "states": ["Maharashtra", "Madhya Pradesh"],
    "districts": [],
    "roles": ["SALES_EXECUTIVE"],
    "override_global_config": true
  },
```

- Enterprise can choose:

- Entire enterprise
- Selected states / districts
- Role-wise overrides

3️⃣ BUSINESS OBJECTIVES REGISTRY

```
"business_objectives": [
```

Each BO is **independent, configurable, and switchable**.

🔹 BO1 – PRIVATE LABEL SALES

```
{
   "bo_code": "BO1",
   "bo_name": "Private Label Sales",
   "evaluation_frequency": "DAILY",
   "enabled": true,

   "benchmark": {
     "historical_window": "LAST_12_MONTHS",
     "growth_multiplier": 2.0,
     "monthly_normalization": true
   },

   "actual_metric": {
     "metric_name": "PL_UNIQUE_CART_ORDERS_MTD",
     "source": "TRANSACTIONS"
   },

   "grading": {
     "method": "RATIO",
     "thresholds": {
       "A": { "min": 1.0 },
       "B": { "min": 0.5, "max": 0.99 },
       "C": { "min": 0.25, "max": 0.49 },
       "D": { "max": 0.24 }
```

```
        }
      }
    },
```

- Enterprise fills:
  - Growth assumption (`2.0`)
  - Grade thresholds

BO2 – DC CHECK-INS (Coverage × Effort)

```
  {
    "bo_code": "BO2",
    "bo_name": "DC Check-ins",
    "evaluation_frequency": "DAILY",
    "enabled": true,

    "factors": [
      {
        "factor_code": "B2A",
        "factor_name": "Unique DC Coverage",
        "benchmark": {
          "formula": "MIN(LAST_MONTH_UNIQUE_DCS * 1.5,
TOTAL_DCS_IN_PORTFOLIO)"
        },
        "actual_metric": "UNIQUE_DCS_CHECKED_IN_MTD"
      },
      {
        "factor_code": "B2B",
        "factor_name": "Absolute Check-ins",
        "benchmark": {
          "formula": "LAST_MONTH_TOTAL_CHECKINS * 1.25"
        },
        "actual_metric": "TOTAL_CHECKINS_MTD"
      }
    ],

    "combine_logic": {
```

```
        "method": "MULTIPLY",
        "cap_each_factor_at": 1.5
      },

      "grading": {
        "thresholds": {
          "A": { "min": 1.0 },
          "B": { "min": 0.7, "max": 0.99 },
          "C": { "min": 0.4, "max": 0.69 },
          "D": { "max": 0.39 }
        }
      }
    },
```

- 🔹 Enterprise controls:
  - Multipliers (1.5, 1.25)
  - Grading strictness

🔹 BO3 – AR / OUTSTANDING CONTROL

```
  {
    "bo_code": "BO3",
    "bo_name": "AR Control",
    "evaluation_frequency": "DAILY",
    "enabled": true,

    "factors": [
      {
        "factor_code": "B3A",
        "factor_name": "AR Quantum Control",
        "benchmark": {
          "formula": "LAST_MONTH_AR * (SALES_MTD /
LAST_MONTH_SALES)",
          "cap_ratio_range": [0.5, 1.5]
        },
```

V

```
        "actual_metric": "NET_AR_TODAY"
      },
      {
        "factor_code": "B3B",
        "factor_name": "Ageing Risk",
        "benchmark": {
          "method": "WEIGHTED_BUCKETS",
          "weights": {
            "0_30": 0.2,
            "31_60": 0.5,
            "61_90": 0.8,
            "90_PLUS": 1.0
          }
        },
        "actual_metric": "CURRENT_AGEING_INDEX"
      }
    ],

    "combine_logic": {
      "method": "MULTIPLY",
      "cap_each_factor_at": 1.5
    },

    "grading": {
      "thresholds": {
        "A": { "min": 1.0 },
        "B": { "min": 0.75, "max": 0.99 },
        "C": { "min": 0.5, "max": 0.74 },
        "D": { "max": 0.49 }
      }
    }
  },
```

- Finance teams will **love this section** — very explicit.

🔹 BO4 – OVERALL SALES (Velocity × Spread)

```
{
  "bo_code": "BO4",
```

```
      "bo_name": "Overall Sales",
      "evaluation_frequency": "DAILY",
      "enabled": true,

      "factors": [
        {
          "factor_code": "B4A",
          "factor_name": "Sales Velocity",
          "benchmark": {
            "formula": "LAST_MONTH_SALES * 1.15"
          },
          "actual_metric": "SALES_MTD"
        },
        {
          "factor_code": "B4B",
          "factor_name": "Sales Spread",
          "benchmark": {
            "formula": "MIN(TOTAL_DCS * 0.6, LAST_MONTH_ACTIVE_DCS *
1.2)"
          },
          "actual_metric": "UNIQUE_TRANSACTING_DCS_MTD"
        }
      ],

      "combine_logic": {
        "method": "MULTIPLY",
        "cap_each_factor_at": 1.5
      },

      "grading": {
        "thresholds": {
          "A": { "min": 1.0 },
          "B": { "min": 0.75, "max": 0.99 },
          "C": { "min": 0.5, "max": 0.74 },
          "D": { "max": 0.49 }
        }
      }
    },
```

🔹 BO5 – MARKET DEVELOPMENT (Enablement + Expansion)


```
{
  "bo_code": "BO5",
  "bo_name": "Market Development",
  "evaluation_frequency": "WEEKLY",
  "enabled": true,

  "factors": [
    {
      "factor_code": "B5A",
      "factor_name": "Farmer Meetings",
      "benchmark": {
        "formula": "MIN(PL_ACTIVE_DCS_LAST_QUARTER * 0.25, 6)"
      },
      "actual_metric": "EFFECTIVE_FARMER_MEETINGS_MTD"
    },
    {
      "factor_code": "B5B",
      "factor_name": "New DC Onboarding",
      "benchmark": {
        "formula": "MAX(1, TOTAL_DCS * 0.02)"
      },
      "actual_metric": "NEW_TRANSACTING_DCS_MTD"
    }
  ],

  "combine_logic": {
    "method": "WEIGHTED_SUM",
    "weights": {
      "B5A": 0.6,
      "B5B": 0.4
    }
  },

  "grading": {
    "thresholds": {
      "A": { "min": 1.0 },
      "B": { "min": 0.7, "max": 0.99 },
      "C": { "min": 0.4, "max": 0.69 },
      "D": { "max": 0.39 }
```

```
        }
      }
    }
  ],
```

---

4 PRIORITY RESOLUTION RULES

```
 "priority_rules": {
    "default_priority_order": ["BO1", "BO2", "BO4", "BO3", "BO5"],

    "conditional_rules": [
      {
        "if": { "bo_code": "BO3", "grade": "D" },
        "then": { "action": "CAP_BO4_GRADE", "cap_to": "B" }
      },
      {
        "if": { "all_bos_grade": "D" },
        "then": {
          "priority_override": ["BO2", "BO1", "BO4", "BO3", "BO5"]
        }
      }
    ],

    "frequency_controls": {
      "weekly_objectives_evaluated_on": "MONDAY",
      "exclude_weekly_from_daily_planning": true
    }
  }
}
```

Input:

{
“Agent_id” : “”,
“Date”: “”
}

Output:
{
“priority_order” = [];
}