

SCHOLARSHIP DECISION ENGINE - PRODUCT VISION, STRATEGY & TACTICS

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Purpose: Complete product blueprint for developers, AI tools, investors, and team handoffs

TABLE OF CONTENTS

1. [Executive Summary](#)
 2. [Market Problem & Opportunity](#)
 3. [Product Vision](#)
 4. [User Personas](#)
 5. [Core Product Features](#)
 6. [Data Architecture](#)
 7. [User Experience Strategy](#)
 8. [Growth & Acquisition Strategy](#)
 9. [Business Model & Monetization](#)
 10. [Technology Stack](#)
 11. [Development Roadmap](#)
 12. [Success Metrics](#)
 13. [Competitive Positioning](#)
 14. [Risk Mitigation](#)
 15. [Handoff Requirements](#)
-

EXECUTIVE SUMMARY

One-Liner

India's first AI-powered Scholarship Decision Engine that doesn't just list scholarships—it tells students exactly

which ones to apply for and how.

The Opportunity

- **Market Size:** 300M+ students in India (Class 9 through Postgraduate)
- **Target Segment:** 80M+ students from families earning ₹0-8 lakh/year
- **Current Gap:** No comprehensive, verified, filterable scholarship database exists
- **Scholarship Value:** ₹50,000+ crore distributed annually across 1,000+ schemes
- **Student Pain:** 90% of eligible students miss scholarships due to information asymmetry

The Solution

A comprehensive platform with:

- **1,000+ verified scholarships** (government + private) with 29 enriched data fields each
- **Smart filtering** by 15+ criteria (income, caste, course, state, gender, amount, difficulty)
- **Eligibility matching** that instantly shows "You're eligible!" or "Not eligible because..."
- **Decision intelligence** that ranks scholarships by best fit, not just amount
- **Application guidance** with step-by-step processes, document checklists, deadline alerts

Traction (Current)

- **Phase 1 Complete:** 20 Odisha scholarships (29 fields each, fully verified)
- **Phase 2 In Progress:** 9 Karnataka scholarships (11+ more to go)
- **Data Quality:** Zero hallucinations, multi-source verification, 95%+ field completion
- **Target:** 500+ scholarships in 6 months, 1,000+ in 12 months

Competitive Edge

Feature	Us	Competitors
Data Richness	29 fields per scholarship	8-12 fields
Verification	Date-stamped, multi-source	Unverified, outdated
Filtering	15+ smart filters	3-5 basic filters
Decision Engine	AI-powered matching & ranking	Simple search only
Coverage	Government + Private, All India	Limited to NSP or single portal

Feature	Us	Competitors
SEO Strategy	10,000+ programmatic landing pages	50-100 static pages

Business Model

- **Phase 1 (Year 1):** Free platform, build trust & traffic (Target: 100K users)
- **Phase 2 (Year 2):** Freemium (alerts, tracking, premium filters) - ₹99-499/month
- **Phase 3 (Year 3):** B2C Premium (application assistance) - ₹1,999-4,999/application
- **Phase 4 (Year 4):** B2B (schools, colleges, APIs) - ₹50K-5L/year licenses

Funding Requirement

- **Bootstrapped:** ₹0 to date (solo founder + AI research)
- **Seed Round:** ₹50L-1Cr for team expansion, tech stack, marketing
- **Use of Funds:** 3 researchers (₹30L), 1 developer (₹15L), hosting/tools (₹5L)

🔍 MARKET PROBLEM & OPPORTUNITY

The Core Problem

Indian students lose ₹10,000+ crore annually in unclaimed scholarships due to:

1. Information Scatter

- 50+ government portals (NSP, state portals, ministry-specific)
- 200+ private scholarship programs (corporate CSR, foundations)
- No single comprehensive source

2. Complexity Overload

- Eligibility criteria: 15+ parameters (income, caste, marks, age, course, state...)
- Different deadlines for each scholarship
- Varying document requirements
- Students don't know what they qualify for

3. Search Inefficiency

- Generic searches return 100+ scholarships

- No smart filtering by actual eligibility
- Students waste hours manually checking each one
- 70% give up before finding relevant scholarships

4. Trust Deficit

- Unverified information on blogs
- Outdated amounts and deadlines
- No transparency on data sources
- Students apply for closed/expired schemes

5. Decision Paralysis

- Found 10 scholarships, which 3 to prioritize?
- How to maximize total scholarship amount?
- Which are easiest to get?
- Students make suboptimal choices

Market Size

Total Addressable Market (TAM):

- 300M students in India (Class 9 through Postgraduate)
- 1,000+ active scholarship schemes worth ₹50,000+ crore/year

Serviceable Addressable Market (SAM):

- 80M students from families earning ₹0-8 lakh/year (scholarship-eligible income bracket)
- 500 major government + 200 private scholarships worth ₹40,000 crore/year

Serviceable Obtainable Market (SOM - Year 1):

- 1M students (0.3% of TAM) using the platform
- 100K active monthly users
- 10K premium subscribers @ ₹499/month = ₹50L MRR

Why Now?

1. **Digital India:** 850M+ internet users, UPI adoption in tier 2/3 cities
2. **Mobile First:** 70% scholarship searches on mobile (students, not parents)
3. **Post-COVID:** Online scholarship applications normalized (NSP, SSP portals)

4. **AI Breakthrough:** GPT-4/Claude enable sophisticated data enrichment at scale
5. **SEO Opportunity:** Long-tail scholarship queries largely unanswered (low competition)

Validation

Search Volume (Monthly):

- "Scholarships for SC students" - 18,000 searches
- "Engineering scholarships Karnataka" - 8,500 searches
- "Scholarships under 5 lakh income" - 12,000 searches
- "Post matric scholarship 2025" - 45,000 searches

Total Monthly Search Volume: 500K+ searches across 10,000+ long-tail queries

Existing Players:

- Buddy4Study: Database site, basic filtering, low trust
- NSP Portal: Government-only, poor UX, no decision support
- University portals: Limited to own scholarships

Gap: No one offers verified data + smart filtering + decision intelligence + application guidance

PRODUCT VISION

Mission Statement

"Democratize access to education funding by ensuring every eligible Indian student finds and wins the scholarships they deserve."

Vision (3 Years)

"Become the default scholarship discovery and application platform for 10M+ Indian students, trusted for accuracy, loved for simplicity, and essential for success."

Positioning

NOT: "India's largest scholarship database"  (commodity, everyone claims this)

BUT: "India's scholarship decision engine"  (differentiated, premium value)

Value Proposition:

"We don't just show you scholarships—we tell you which ones to apply for, how to maximize your chances, and guide you through every step."

Product Principles

1. Trust First

- Multi-source verification for every data point
- Transparent about uncertainties ("Unknown" > wrong data)
- Date-stamped verification ("Last verified: Dec 28, 2025")
- Zero hallucinations policy

2. Decision Support, Not Just Discovery

- Show eligibility match: "You're 100% eligible" vs "Not eligible because..."
- Rank by best fit: amount + difficulty + likelihood of selection
- Recommend: "Apply to these 5 first, then these 3 backups"

3. Simplicity Over Complexity

- Mobile-first (70% of users)
- 5-filter search gets you 80% of results
- One-click eligibility checker
- No jargon, plain language

4. Actionable Guidance

- Not just "₹50,000 scholarship"
- But "₹50,000/year, renewable for 4 years = ₹2 lakh total, apply by Oct 15, need 60% marks"
- Step-by-step application process
- Document checklist
- Helpline contacts

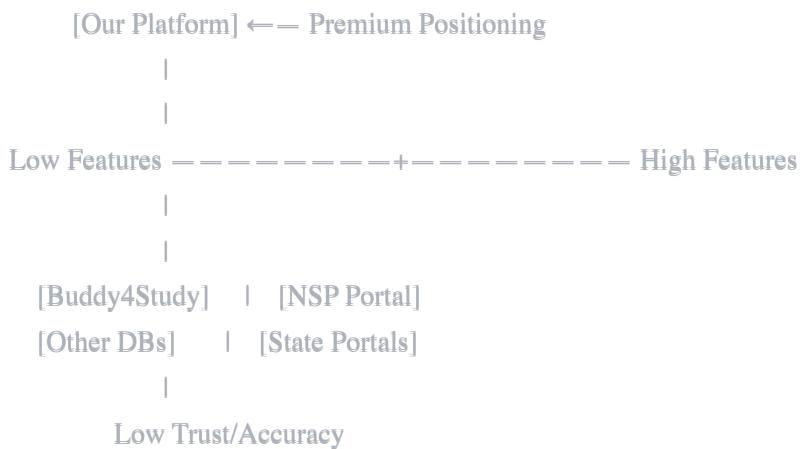
5. Continuous Improvement

- Quarterly verification cycles
- User feedback loop ("This info is wrong" button)
- Crowdsourced corrections (moderated)
- New scholarships added weekly

Product Positioning Map

High Trust/Accuracy

|



Quadrants:

- **Top Right (Us):** High trust + High features = Premium
 - **Bottom Right:** High features, Low trust = Overwhelming
 - **Bottom Left:** Low features, Low trust = Commodity
 - **Top Left:** High trust, Low features = Basic (government portals)
-

>User Personas

Primary Persona: Priya (College Student)

Demographics:

- Age: 19 years
- Location: Tier 2 city (Mangalore, Karnataka)
- Education: 2nd year B.Tech (Computer Science)
- Family Income: ₹3.5 lakh/year
- Category: SC
- Device: Smartphone (Android), occasional laptop access

Goals:

- Find scholarships that cover her ₹80K annual tuition
- Minimize burden on parents (father = auto driver, mother = homemaker)
- Wants to focus on studies, not spend weeks researching scholarships

Pain Points:

- Overwhelmed by hundreds of scholarships online
- Doesn't know which ones she's actually eligible for
- Missed a ₹30K scholarship last year because she didn't know it existed
- Confused by different portals (NSP, SSP, college portal)
- Scared of wasting time on scholarships she won't get

Behaviors:

- Searches on mobile: "SC engineering scholarships Karnataka"
- Trusts government websites > blogs
- Wants simple yes/no answers: "Am I eligible?"
- Prefers step-by-step guides over PDFs
- Shares opportunities with classmates on WhatsApp

What Success Looks Like:

- Found 5 relevant scholarships in 10 minutes
- Got clear "You're eligible!" confirmation
- Applied to all 5 within a week
- Won ₹50K total across 3 scholarships
- Recommends platform to 10 friends

Secondary Persona: Rajesh Uncle (Parent)

Demographics:

- Age: 45 years
- Location: Tier 3 town (Cuttack, Odisha)
- Occupation: Small business owner (₹5 lakh/year income)
- Children: 2 (son in Class 12, daughter in Class 9)
- Education: 12th pass, limited English
- Device: Smartphone (Hindi interface preferred)

Goals:

- Find scholarships for son's upcoming engineering admission
- Reduce education costs (₹2L/year for private college)
- Ensure children don't miss any opportunities

Pain Points:

- Not tech-savvy, finds portals confusing
- Doesn't know which scholarships exist
- Worried about fraudulent scholarship schemes
- Limited time (runs shop 10 hours/day)
- Needs help understanding eligibility criteria

Behaviors:

- Asks son to "check online for scholarships"
- Visits scholarship melas at schools
- Trusts teacher recommendations
- Prefers phone call support over email
- Wants printed checklists

What Success Looks Like:

- Son used platform, found 8 relevant scholarships
- Father verified with helpline numbers provided
- Got WhatsApp reminders for deadlines
- Successfully applied to 5 scholarships
- Saved ₹1L in first year

Tertiary Persona: Mrs. Sharma (School Counselor)

Demographics:

- Age: 38 years
- Location: Metropolitan city (Bangalore, Karnataka)
- Occupation: Career counselor at private school
- Students: 500+ (Classes 9-12)
- Tech Comfort: High

- Device: Laptop + tablet

Goals:

- Help 100+ students find scholarships annually
- Maintain reputation as effective counselor
- Reduce time spent on repetitive scholarship research
- Track which students applied to which scholarships

Pain Points:

- Every student has different eligibility (income, category, marks, course interest)
- Spending 2-3 hours per student on scholarship research
- Information changes frequently (deadlines, amounts)
- No way to track student applications centrally
- Parents ask for "guaranteed scholarships" (doesn't exist)

Behaviors:

- Maintains Excel sheet of scholarships (manually updated)
- Sends mass emails about deadlines
- Conducts scholarship awareness sessions
- Follows education portals on social media

What Success Looks Like:

- Uses platform's bulk eligibility checker (upload 100 student profiles)
- Gets personalized scholarship lists for each student in minutes
- Shares platform link instead of manual research
- Tracks application status (premium B2B feature)
- School buys institutional license (₹50K/year) - becomes revenue

CORE PRODUCT FEATURES

MVP Features (Launch)

1. Smart Search & Filter

Functionality:

- **Natural Language Search:** "SC engineering scholarships Karnataka under 5 lakh income"
- **15+ Smart Filters:**
 - State (multi-select: Karnataka, Tamil Nadu, All India)
 - Category (SC, ST, OBC, EBC, General, Minorities, All)
 - Education Level (Pre-Matric, Post-Matric, UG, PG, Research)
 - Course/Stream (Engineering, Medical, Arts, Commerce, Science...)
 - Income Limit (slider: ₹0 - ₹10 lakh + "No Limit")
 - Gender (All, Female Only, Male Only)
 - Amount Range (slider: ₹0 - ₹1 lakh)
 - Difficulty Level (Easy, Medium, Hard)
 - Renewable (Yes, No, Any)
 - Application Mode (Online, Offline, Both)
 - Deadline (Upcoming 30 days, 60 days, 90 days)
 - Provider (Government, Private, Corporate)
 - Marks Required (slider: 50% - 95%)
 - Age Limit (slider or text input)
 - Disbursement (One-time, Annual, Semester, Monthly)

UX:

- Mobile: Filters in collapsible drawer (tap to expand)
- Desktop: Fixed sidebar (always visible)
- Active filters: Chips/tags at top (click to remove)
- Results update in real-time as filters change
- "Clear All Filters" button prominent

Search Algorithm:

- Keyword matching in: scholarship name, provider, course, category

- Fuzzy matching (BSc = B.Sc = Bachelor of Science)
- Stemming (engineering = engineer = B.Tech)
- Boost exact matches, then partial matches

Output:

- X scholarships found (dynamic count)
- Sorted by: Relevance (default), Amount (high to low), Deadline (urgent first), Difficulty (easy first)
- Display as cards (mobile) or table (desktop)

2. Eligibility Checker

Quick Form (5 Required, 3 Optional):

Required:

1. **Your State:** [Dropdown: All states + "Studying Outside Home State" option]
2. **Your Category:** [SC / ST / OBC / EBC / General / Minority / Differently-Abled / All]
3. **Family Income:** [₹ per year - number input with validation]
4. **Education Level:** [Pre-Matric / Post-Matric / UG / PG / Research / Professional]
5. **Gender:** [Male / Female / Other]

Optional (for better results): 6. **Course/Stream:** [Text input with autocomplete: Engineering, Medical, BSc, BA...] 7. **Current Marks:** [Percentage or CGPA - helps show scholarships you qualify for] 8. **Age:** [Number - some scholarships have age limits]

[CHECK ELIGIBILITY] Button

Results Display:

 **Fully Eligible (Green Section):**

 12 Scholarships - You're Eligible!

[Card 1: Karnataka SC Post-Matric]

Amount: ₹12,000/year

Why: ✓ State match ✓ Category match

✓ Income ≤ limit ✓ Marks OK

[APPLY NOW] [SAVE]

[Card 2: AICTE Pragati]

Amount: ₹50,000/year

...

 Possibly Eligible (Yellow Section):

 5 Scholarships - Check Details

[Card: e-Medhabruti Odisha]

Amount: ₹20,000/year

Why: ✓ Category match

⚠ Odisha residents only (verify

if you qualify)

[VIEW DETAILS]

 Not Eligible (Red Section - Collapsed by default):

 8 Scholarships - Not Eligible

[Click to see why]

[Expanded:]

Karnataka OBC Scholarship

Reason: Your category is SC, this is
for OBC students only

Smart Ranking within Eligible:

1. Amount (highest first)
2. Difficulty (easy first among same amount)

3. Deadline urgency (if <30 days, prioritize)
4. Renewal potential (renewable > one-time)

3. Scholarship Detail Page

URL Structure:

/scholarships/[state]-[category]-[level]-[short-name]

Example: /scholarships/karnataka-sc-postmatric

Page Sections:

Hero Section:

Karnataka Post-Matric SC Scholarship

 4.8/5 (1,245 reviews)

 ₹1,000 - ₹12,000/year

 Post-Matric (Class 11 onwards)

 SC Category Only

 Karnataka Residents

 Income ≤ ₹2.5 lakh/year

 Deadline: Usually September (check portal)

 Difficulty: Medium

YOU'RE ELIGIBLE! (if checker was used)

[APPLY NOW] [SAVE FOR LATER] [SHARE]

Quick Stats:

12,000	Yes	Online	Annual
Awards	Renew	Apply	Payment

Eligibility Criteria (Expandable Accordion):

▼ Eligibility Requirements

- ✓ Category: Scheduled Caste (SC) only
- ✓ Domicile: Karnataka residents (10 years)
- ✓ Education: Class 11 to Postgraduate (any course)
- ✓ Income: Family income \leq ₹2,50,000/year
- ✓ Marks: 50% in previous qualifying exam
- ✓ Age: No age limit
- ✓ Attendance: 75% minimum

✗ Not Eligible If:

- Already receiving another government scholarship
- Studying outside Karnataka (exceptions apply)
- Parents are government employees

Scholarship Amount Breakdown:

▼ Amount Details

Annual Scholarship: ₹1,000 - ₹12,000

Amount varies by course:

- Engineering/Medical: ₹12,000/year
- General degree: ₹5,000/year
- Professional courses: ₹8,000/year
- Diploma: ₹3,000/year

Renewal: Yes, renewable annually up to course duration

Condition: Maintain 50% marks + 75% attendance

How to Apply (Step-by-Step):

▼ Application Process

STEP 1: Register on SSP Portal

- Visit: <https://ssp.postmatric.karnataka.gov.in>
- Click "New Registration"
- Enter mobile number, verify OTP
- Create password

STEP 2: Fill Application Form

- Login with credentials
- Select "Post-Matric SC Scholarship"
- Fill personal details, education, family info
- Upload documents (see below)

STEP 3: Submit & Track

- Review all details carefully
- Submit application (note application ID)
- Track status: Login > My Applications
- Wait for institute verification

STEP 4: Document Verification

- Principal/Head verifies online
- Department reviews application
- Approval notification via SMS

STEP 5: Receive Payment

- Money credited directly to bank account
- Usually within 2-3 months of approval
- Check DBT status on portal

Required Documents Checklist:

▼ Documents Needed

Essential Documents:

- Aadhaar Card (mandatory for DBT)
- SC Caste Certificate (from Tahsildar)
- Income Certificate (<₹2.5 lakh, <1 year old)
- Previous year marksheet (showing 50%+)
- Current admission proof (bonafide certificate)
- Bank account details (passbook copy)
- Aadhaar-linked bank account (compulsory)

Additional (if applicable):

- Domicile certificate (if not Karnataka native)
- Disability certificate (if claiming extra benefits)
- Gap year affidavit (if break in education)

Tips:

- All documents scanned as PDF, <200 KB each
- Ensure certificates are attested by issuing authority
- Keep physical copies for institute verification

Important Deadlines:

▼ Key Dates 2025-26

- Application Opens: August 1, 2025
- Application Closes: September 30, 2025
- Institute Verification: October 1-31, 2025
- Department Approval: November 2025
- Payment: December 2025 - January 2026

Note: Deadlines subject to change. Check official portal regularly.

Last Verified: December 28, 2025

Selection Process:

▼ How Students Are Selected

This is a need-based scholarship (not merit-based)

Selection Criteria:

1. Eligibility verification (SC certificate, income, marks)
2. Institute validation (principal/registrar approval)
3. Document verification by department
4. Fund availability (first-come-first-served if oversubscribed)

No entrance exam or interview required.

All eligible students who apply on time are usually approved.

FAQ Section:

▼ Frequently Asked Questions

Q: Can OBC students apply?

A: No, this scholarship is exclusively for SC category students.

 OBC students should apply to Karnataka OBC Post-Matric Scholarship.

Q: I'm studying in Tamil Nadu but from Karnataka. Am I eligible?

A: Generally no, unless you have specific permission from

 Karnataka government for out-of-state study. Check with helpline.

Q: My income is ₹2.6 lakh. Can I still apply?

A: No, the strict limit is ₹2.5 lakh annual family income.

 You won't be eligible if income exceeds this.

Q: Is this scholarship taxable?

A: No, educational scholarships are exempt from income tax.

Q: How many times can I renew?

A: Renewable for entire course duration (e.g., 4 years for B.Tech)

 as long as you maintain 50% marks and 75% attendance.

[+ Show 8 more questions]

Contact & Support:

▼ Need Help?

 Helpline: 080-22100000 (10 AM - 5 PM, Mon-Fri)

 Email: postmatric@karnataka.gov.in

 Portal: <https://ssp.postmatric.karnataka.gov.in>

 WhatsApp: 9876543210 (queries only)

 Office Address:

Dept of Social Welfare, Karnataka

Vikasa Soudha, Bangalore - 560001

 Visit Hours: 10:30 AM - 5:00 PM (Mon-Fri)

Related Scholarships:

▼ You May Also Like

[Card 1: Karnataka Pre-Matric SC Scholarship]

For students in Class 9-10

Amount: ₹1,500-3,500/year

[Card 2: e-Medhabruti (Odisha) - Similar to this]

For SC/ST students in Odisha

Amount: ₹5,000-20,000/year

[Card 3: National Post-Matric SC Scholarship]

All India, administered via NSP

Amount: Varies by state

[See all SC scholarships →]

User Reviews (Future Feature):

▼ Student Reviews (1,245)

★★★★★ Ramesh Kumar - Dec 2024

"Very easy process. Got ₹12,000 for my engineering.

Took 3 months but money came directly to bank."

👍 Helpful (234)

★★★★★ Priya M - Nov 2024

"Good scholarship but deadline confusion. Portal said

Sep 30 but extended to Oct 15. Check regularly!"

👍 Helpful (156)

[Show all reviews]

Trust Signals:

Verified by Government of Karnataka |

Last Updated: Dec 28, 2025 |

Data from Official SSP Portal |

Next Verification: March 1, 2026 |

| Found incorrect info?

| [REPORT ERROR] button

4. Dashboard (Logged-In Users)

My Scholarships:

- My Saved Scholarships (8)
 - ★ Saved
 - Karnataka SC Post-Matric (₹12K)
Deadline: Sep 30 ⏳ 15 days left
[APPLY NOW]
 - AICTE Pragati (₹50K)
Deadline: Oct 15 ⏳ 30 days left
[APPLY NOW]
 - 翯 Applied (3)
 - e-Medhabruti Odisha
Status: Under Review
Applied: Dec 1, 2025
 - ✓ Received (1)
 - CM Merit Scholarship
Amount: ₹10,000 received
Date: Nov 15, 2025

Deadline Alerts:

🔔 Upcoming Deadlines (5)

- ⚠ URGENT: Karnataka OBC - 5 days left
- 📅 SOON: AICTE Saksham - 12 days left
- 📅 e-Medhabruti - 25 days left

Recommendations:

💡 Recommended for You (based on profile)

[Card 1] Karnataka Minority Merit
You're eligible! Amount: ₹15,000

[Card 2] NSP Post-Matric SC
You're eligible! Amount: ₹10,000

Phase 2 Features (Post-MVP)

5. Application Tracker

- Upload application IDs for each scholarship
- Track status (Submitted → Institute Verified → Approved → Paid)
- Email/SMS notifications on status changes
- Document upload & verification checklist

6. Premium Eligibility Algorithm

- Upload student profile once
- AI matches against ALL scholarships
- Ranked recommendations: "Top 10 for you"
- Success probability score (based on historical data)

7. Document Generator

- Templates for: Affidavits, gap year explanations, income proofs
- Auto-fill with user data
- Downloadable PDFs

8. Success Stories & Community

- User-submitted success stories
- Q&A forum (moderated)
- Peer tips: "I got this scholarship, here's how"

9. Mobile App

- Native iOS/Android apps
- Offline access to saved scholarships
- Push notifications for deadlines
- Camera document upload

10. Multi-Language Support

- Hindi, Tamil, Telugu, Kannada, Marathi, Bengali
- Auto-translate scholarship details (human-verified)
- Language preferences in user profile

DATA ARCHITECTURE

Scholarship Data Model (29 Fields)

Core Identity (4 fields):

```
json

{
  "sc_id": "unique_identifier",
  "sc_title": "Karnataka Post-Matric SC Scholarship (Karnataka)",
  "sc_slug": "karnataka-postmatric-sc",
  "sc_provider": "Government of Karnataka - Dept of Social Welfare"
}
```

Classification (6 fields):

```
json

{
  "sc_provider_type": "State Government",
  "sc_state": "Karnataka",
  "sc_caste": "SC",
  "sc_gender": "All",
  "sc_education_level": "Post-Matric",
  "sc_course_stream": "All courses after Class 10"
}
```

Financial (3 fields):

```
json

{
  "sc_amount_annual": 12000,
  "sc_amount_min": 1000,
  "sc_amount_description": "₹1,000-12,000 based on course: Engineering ₹12K, General ₹5K..."
}
```

Eligibility (6 fields):

```
json
```

```
{  
  "sc_income_limit": 250000,  
  "sc_marks_minimum": "50%",  
  "sc_age_limit": "No age limit",  
  "sc_special_conditions": "75% attendance required, Karnataka domicile",  
  "sc_residency_requirement": "Karnataka resident for 10+ years",  
  "sc_documents_required": "Aadhaar, SC Certificate, Income Certificate, Marksheets, Bank Details"  
}
```

Application Details (5 fields):

json

```
{  
  "sc_application_mode": "Online",  
  "sc_application_url": "https://ssp.postmatric.karnataka.gov.in",  
  "sc_deadline": null,  
  "sc_deadline_description": "Usually September - check portal",  
  "sc_step_guide": "1. Register on SSP 2. Fill form 3. Upload docs 4. Submit"  
}
```

Selection & Disbursement (4 fields):

json

```
{  
  "sc_selection_criteria": "Need-based, eligibility verification, first-come-first-served",  
  "sc_total_awards": "12000",  
  "sc_renewal": "Yes, renewable annually for course duration",  
  "sc_disbursement": "Annual, DBT to bank account"  
}
```

Metadata & Trust (6 fields):

json

```
{  
  "sc_difficulty_level": "Medium",  
  "sc_HELPLINE": "080-22100000, postmatric@karnataka.gov.in",  
  "sc_last_verified": "2025-12-28",  
  "sc_official_source": "https://sswelfare.karnataka.gov.in",  
  "sc_notes_actions": "Portal opens August, apply early",  
  "sc_keywords": "karnataka sc scholarship postmatric engineering degree"  
}
```

Data Quality Standards

Verification Protocol:

1. **Multi-Source:** Minimum 2 verified sources for critical fields (amount, income limit, deadline)
2. **Recency:** Prefer 2024-2025 sources over older data
3. **Official Priority:** .gov.in > educational institutions > established portals > blogs
4. **Transparency:** When uncertain, use NULL and note in sc_notes_actions
5. **Date Stamping:** Every entry has sc_last_verified date

Field Format Rules:

- **Numbers:** Plain integers (no ₹ symbols) - 250000 not "2.5 lakh"
- **Dates:** ISO format YYYY-MM-DD or NULL
- **Lists:** Comma-separated - "SC, ST, OBC"
- **Text:** Sentence case, no ALL CAPS
- **URLs:** Full HTTPS links

Update Frequency:

- **Quarterly Reviews:** Jan, Apr, Jul, Oct
- **Triggered Updates:** When users report errors, portal changes
- **Annual Refresh:** All scholarships re-verified once/year

Database Technology

Current (MVP):

- **CSV → Google Sheets:** Data entry & enrichment
- **WordPress + MyListing:** Public-facing database
- **WP All Import:** CSV to WordPress sync

Future (Scale):

- **PostgreSQL:** Relational database for complex queries
- **Elasticsearch:** Fast full-text search
- **Redis:** Caching for filter results
- **Algolia:** Typo-tolerant search (optional premium)

USER EXPERIENCE STRATEGY

Design Principles

1. Mobile-First

- 70% users on smartphones
- Touch-friendly (48px minimum tap targets)
- Vertical scrolling > horizontal
- Collapsible sections to reduce scroll

2. Progressive Disclosure

- Show essentials upfront (amount, deadline, eligibility)
- Hide details behind "Show more" / accordions
- Advanced filters collapsed by default

3. Instant Feedback

- Filter results update in real-time
- "Loading..." indicators for slow operations
- Success/error messages after actions

4. Clear Hierarchy

- H1: Scholarship name
- H2: Major sections (Eligibility, Process, etc.)
- H3: Subsections
- No more than 3 heading levels

5. Actionable CTAs

- Primary: "APPLY NOW" (high contrast button)
- Secondary: "SAVE" / "SHARE"
- Tertiary: Links in text

Information Architecture

Homepage

- |— Hero: Search bar + "Check Eligibility" button
- |— Featured Scholarships (Top 6 by amount)

- Browse by Category (SC, ST, OBC, Minority, All)
- Browse by State (Map or dropdown)
- Browse by Course (Engineering, Medical, Arts...)
- How It Works (3-step visual)
- Trust Signals (verified count, last update, testimonials)

Search Results Page

- Active Filters (chips at top)
- Filter Sidebar (collapsible on mobile)
- Results Count + Sort Options
- Scholarship Cards (name, amount, deadline, eligibility badge)
- Pagination (load more on mobile)

Scholarship Detail Page

- Hero (name, amount, deadline, CTA)
- Quick Stats (awards, renewal, mode, payment)
- Eligibility Criteria (expandable)
- Amount Breakdown (expandable)
- How to Apply (step-by-step)
- Documents Required (checklist)
- Deadlines & Timeline
- Selection Process
- FAQ (expandable)
- Contact Info
- Related Scholarships
- Reviews (future)

Eligibility Checker Page

- Quick Form (5 required, 3 optional fields)
- [CHECK ELIGIBILITY] button
- Results (✓ Eligible / ⚠ Check / ✗ Not Eligible)

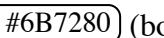
User Dashboard (Logged In)

- My Saved Scholarships
- Applied Scholarships (with status)
- Deadline Alerts
- Recommended for You
- Profile Settings

Visual Design

Color Palette:

- **Primary Blue:** (#1E40AF) (trust, government, professionalism)
- **Success Green:** (#059669) (eligible, verified)

- **Warning Amber:**  #D97706 (check details, deadlines)
- **Error Red:**  #DC2626 (not eligible, urgent)
- **Neutral Gray:**  #6B7280 (body text, disabled states)
- **Background:**  #F9FAFB (light gray, reduces eye strain)

Typography:

- **Headings:** Inter / Poppins (semi-bold, 24-32px)
- **Body:** System fonts (readable, fast loading)
- **Numbers:** Tabular numerals (amounts align in columns)
- **Minimum Size:** 16px (mobile readability)

Components:

- **Cards:** Rounded corners (8px), subtle shadow
- **Buttons:** High contrast, 48px height (mobile), clear labels
- **Forms:** Inline validation, helpful error messages
- **Filters:** Checkboxes (multi-select), radio (single), sliders (ranges)
- **Badges:** Small pills for categories (SC, UG, Easy, etc.)

Accessibility

- **WCAG 2.1 AA Compliance:** Minimum contrast ratios, keyboard navigation
 - **Screen Reader Support:** Proper ARIA labels, semantic HTML
 - **Keyboard Navigation:** Tab through forms, filters, CTAs
 - **Focus Indicators:** Visible outline on focused elements
 - **Alt Text:** All images described for screen readers
-

GROWTH & ACQUISITION STRATEGY

Primary Channel: Organic Search (SEO)

Target: 100K monthly visitors from organic search by Month 12

Strategy: Programmatic SEO

Content Multiplication:

- **Base:** 1,000 scholarships × 29 fields each
- **Programmatic Pages:** 10,000+ unique landing pages via filter combinations

URL Structure:

```
/scholarships/[state]-[category]-[level]  
/scholarships/[course]-[category]  
/scholarships/[amount-range]-[state]  
/scholarships/female-[course]-[state]  
/scholarships/under-[income]-[category]
```

Examples:

```
/scholarships/karnataka-sc-engineering  
/scholarships/medical-obc  
/scholarships/50000-plus-odisha  
/scholarships/female-engineering-all-india  
/scholarships/under-2-lakh-sc
```

Long-Tail Keywords (50K+ monthly searches):

Keyword	Monthly Searches	Competition	Our Rank Target
"SC engineering scholarships Karnataka"	320	Low	#1-3
"Scholarships for girls studying medicine"	480	Medium	#1-5
"Post-matric OBC scholarship 2025"	1,200	Medium	#1-3
"Scholarships under 5 lakh income"	890	Low	#1-5
"Karnataka state scholarships list"	650	Low	#1-3
"Renewable engineering scholarships India"	210	Low	#1-5
"Easy to apply scholarships for students"	340	Low	#1-3

SEO Tactics:

1. **Unique Meta Tags:** Every page has custom title + description
2. **Structured Data:** JSON-LD schema for rich snippets
3. **Internal Linking:** Cross-link related scholarships (SC ↔ SC, Engineering ↔ Engineering)
4. **Mobile Optimization:** Core Web Vitals passing (LCP <2.5s, FID <100ms, CLS <0.1)

5. **Fresh Content:** "Last Verified" dates, quarterly updates
6. **FAQ Schema:** Target "People Also Ask" featured snippets
7. **Breadcrumbs:** Proper navigation hierarchy

Content Marketing:

- **Blog:** Monthly guides ("How to Apply for Scholarships in Karnataka")
- **How-To Videos:** YouTube tutorials embedded on scholarship pages
- **Infographics:** "Scholarship Application Timeline" shareable images
- **State Guides:** "Complete Guide to Odisha Scholarships 2025"

Secondary Channels

Social Media (Organic):

- **WhatsApp:** Share links in education groups (viral potential)
- **Instagram:** Carousel posts (Top 5 scholarships for X category)
- **YouTube:** Short-form videos (60-90 seconds) explaining scholarships
- **LinkedIn:** Articles for counselors, parents

Partnerships:

- **Schools/Colleges:** Distribute flyers, add link to their websites
- **NGOs:** Working with underprivileged students
- **Coaching Institutes:** Display posters, share with students

Community Building:

- **Telegram Channel:** Daily scholarship updates, deadline reminders
- **Reddit/Quora:** Answer scholarship questions with helpful links
- **Student Forums:** Active presence on CollegeConfidential, etc.

PR & Media:

- **Press Releases:** New state launches, major milestones
- **Education Journalists:** Feature stories about platform impact
- **Government Outreach:** Partner with state education departments

Paid Acquisition (Future)

Not in Year 1 (building organic first), but planned:

- **Google Ads:** Target high-intent keywords (CPC: ₹5-15)
- **Facebook/Instagram Ads:** Lookalike audiences of successful users
- **YouTube Pre-Roll:** Short ads before education content
- **Influencer Marketing:** Education YouTubers/Instagrammers

Budget Allocation (Year 2):

- SEO Content: 40% (₹20L)
- Social Media: 20% (₹10L)
- Paid Ads: 30% (₹15L)
- Partnerships: 10% (₹5L)

Growth Metrics

Month 1-3 (Launch):

- 1,000 monthly visitors (friends, family, early adopters)
- 50 scholarships live (Odisha + Karnataka complete)

Month 4-6:

- 10,000 monthly visitors (SEO starts ranking)
- 150 scholarships live (3-4 states complete)

Month 7-9:

- 30,000 monthly visitors (long-tail SEO paying off)
- 300 scholarships live (8-10 states complete)

Month 10-12:

- 100,000 monthly visitors (programmatic SEO at scale)
- 500 scholarships live (all major states + central schemes)
- 1,000 registered users
- 100 premium subscribers

Year 2:

- 500K monthly visitors
 - 10,000 registered users
 - 1,000 premium subscribers (₹5L MRR)
-

BUSINESS MODEL & MONETIZATION

Revenue Streams

Phase 1: Free (Year 1) - Build Trust & Traffic

Goal: 100K monthly visitors, 1,000 registered users

Free Features:

- Complete scholarship database (500+ scholarships)
- Smart search & filtering
- Basic eligibility checker
- Scholarship detail pages
- Save scholarships (requires login)

Monetization: None (focus on growth, user trust, SEO)

Costs:

- Hosting: ₹10K/month (₹1.2L/year)
- Tools: ₹5K/month (₹60K/year)
- Research team (3 part-time): ₹2L/year
- **Total Year 1 Cost:** ₹3.8L

Funding: Bootstrapped (founder's savings) or small friends/family round

Phase 2: Freemium (Year 2) - Monetize Power Users

Free Tier (80% of users):

- All Phase 1 features continue free
- Browse unlimited scholarships
- Basic search & filters

Premium Tier: ₹99-499/month (20% of users)

Premium Features:

1. Advanced Eligibility Algorithm

- Upload profile once, get matched against ALL 500+ scholarships
- AI-ranked recommendations: "Your Top 20 scholarships"
- Success probability score (based on historical acceptance rates)

2. Deadline Alerts

- Email + SMS reminders (7 days, 3 days, 1 day before deadline)
- WhatsApp notifications (if legally allowed)
- Custom alert preferences

3. Application Tracker

- Track status across all scholarships (Submitted → Approved → Paid)
- Upload application IDs
- Automated status checks (scraping portals)

4. Document Checklist Generator

- Personalized checklist for each scholarship
- Upload & organize documents
- Expiry reminders (income certificate valid for 1 year, etc.)

5. Priority Support

- Direct helpline access
- Email responses within 24 hours
- Dedicated WhatsApp support

Pricing Tiers:

- **Student Plan:** ₹99/month or ₹999/year (save 16%)
- **Premium Plan:** ₹299/month or ₹2,999/year (all features)
- **Family Plan:** ₹499/month (up to 3 student profiles)

Revenue Projection (Year 2):

- 10,000 registered users
 - 10% conversion to premium (1,000 subscribers)
 - Average ₹299/month
 - **MRR: ₹2.99L = ₹36L annual revenue**
-

Phase 3: B2C Premium (Year 3) - High-Touch Services

Application Assistance Service: ₹1,999-4,999/application

What's Included:

1. Profile Optimization

- Review student profile
- Identify weaknesses (low marks, income just over limit, etc.)
- Recommend best-fit scholarships

2. Document Review

- Check all documents before submission
- Flag missing/incorrect items
- Ensure compliance with requirements

3. Application Form Assistance

- Help fill complex forms (AICTE, UGC)
- Avoid common mistakes
- Optimize essay responses (if applicable)

4. Post-Submission Tracking

- Follow up with institutes/departments
- Handle queries on student's behalf
- Escalate issues if needed

5. Success Guarantee

- If student not selected despite perfect application, partial refund

Pricing:

- **Single Scholarship: ₹1,999**

- **Package of 5:** ₹7,999 (₹1,600 each, save 20%)
- **Package of 10:** ₹14,999 (₹1,500 each, save 25%)
- **Premium Concierge:** ₹49,999/year (unlimited applications, dedicated manager)

Target Market:

- High-value scholarships (₹50K+ amount)
- Competitive scholarships (merit-based, limited seats)
- Students from non-English backgrounds
- Parents willing to pay for peace of mind

Revenue Projection (Year 3):

- 100 students/month use service (conservative)
 - Average ₹7,999 (5-scholarship package)
 - **Monthly Revenue:** ₹7.99L
 - **Annual Revenue from Service:** ₹96L
 - **Total Year 3 Revenue:** ₹96L (service) + ₹60L (freemium) = ₹1.56Cr
-

Phase 4: B2B (Year 4+) - Enterprise Sales

1. Institutional Licenses: ₹50K-5L/year

Target Customers:

- Private schools (₹50K-1L/year)
- Colleges/Universities (₹2-5L/year)
- Coaching institutes (₹1-3L/year)
- NGOs working with students (₹50K-1L/year)

What They Get:

- **Bulk Eligibility Checking:** Upload 100-1,000 student profiles, get matched results
- **Counselor Dashboard:** Track which students applied to which scholarships
- **White-Label Option:** Customize with school logo/colors
- **Priority Support:** Dedicated account manager

- **Custom Reports:** Monthly scholarship application analytics
- **Training:** Onboard counselors on platform usage

Revenue Projection:

- 50 schools @ ₹75K = ₹37.5L
- 20 colleges @ ₹3L = ₹60L
- 10 coaching institutes @ ₹1.5L = ₹15L
- **Total B2B Revenue:** ₹1.125Cr/year

2. API Licensing: ₹5L-50L/year

Target Customers:

- EdTech platforms (Unacademy, BYJU'S, etc.)
- Financial services (student loans linked to scholarships)
- Government portals (integrate our verified data)

What They Get:

- REST API access to scholarship database
- 1M API calls/month
- Real-time data sync
- Technical support

Revenue Projection:

- 5 API partners @ ₹10L = ₹50L/year

3. Recruitment Partnerships: Revenue Share

Model:

- Scholarship providers (private companies, CSR programs) pay ₹500-1,000 per verified application
- We promote their scholarships prominently
- Revenue share: 70% us, 30% them (if they pay students directly)

Revenue Projection:

- 10,000 applications to partner scholarships/year

- ₹500 per application
- **Revenue:** ₹50L/year

Total Year 4 Revenue:

- B2C Freemium: ₹1Cr
 - B2C Premium Service: ₹1.2Cr
 - B2B Institutional: ₹1.125Cr
 - API Licensing: ₹50L
 - Recruitment Partnerships: ₹50L
 - **Total:** ₹4.375Cr
-

Unit Economics

Customer Acquisition Cost (CAC):

- **Year 1:** ₹0 (organic SEO, no paid ads)
- **Year 2:** ₹100-200 (paid ads for premium signups)
- **Year 3+:** ₹500-1,000 (B2C service customers)

Lifetime Value (LTV):

- **Free User:** ₹0 (but enables SEO, word-of-mouth)
- **Freemium User:** ₹3,000-6,000 (average 12-month subscription)
- **Premium Service User:** ₹8,000-15,000 (repeat service + referrals)
- **B2B Customer:** ₹50K-5L/year (multi-year contracts)

LTV:CAC Ratio:

- Freemium: 15:1 (very profitable)
- Premium Service: 10:1 (healthy)
- B2B: 50:1 (extremely profitable, long sales cycle)

Target: LTV:CAC > 3:1 across all segments

Financial Projections (5 Years)

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Monthly Visitors	10K → 100K	200K	500K	1M	2M
Registered Users	1,000	10,000	50,000	150,000	300,000
Premium Subscribers	0	1,000	5,000	15,000	30,000
Revenue	₹0	₹36L	₹1.56Cr	₹4.375Cr	₹10Cr
Expenses	₹3.8L	₹20L	₹60L	₹1.5Cr	₹3Cr
Profit	-₹3.8L	₹16L	₹96L	₹2.875Cr	₹7Cr

Break-Even: Month 18 (midway through Year 2)

❖ TECHNOLOGY STACK

Current Stack (MVP)

Frontend:

- WordPress (CMS)
- MyListing Theme (directory/listing functionality)
- Custom CSS for branding
- JavaScript for filter interactions

Database:

- WordPress MySQL (scholarship data stored as custom post types)
- 29 custom fields (ACF Pro or MyListing fields)

Data Management:

- Google Sheets (research & enrichment)
- CSV export/import (Sheets → WordPress via WP All Import)

Hosting:

- Shared hosting (₹500-1,000/month)

- India-based for speed (Hostinger, SiteGround, or similar)

Search/Filters:

- MyListing built-in search
- FacetWP (premium WordPress plugin) for advanced filters

Analytics:

- Google Analytics 4 (user behavior, traffic sources)
- Google Search Console (SEO performance)

Limitations:

- Slow at scale (>1,000 scholarships, 10K users)
 - Limited customization (WordPress theme constraints)
 - No real-time data updates
 - Basic search (no fuzzy matching, typo tolerance)
-

Target Stack (Scale - Year 2+)

Frontend:

- **React** (or Next.js) - Fast, component-based, SEO-friendly
- **Tailwind CSS** - Utility-first styling, mobile-responsive
- **shadcn/ui** - Pre-built accessible components
- **Lucide React** - Icon library

Backend:

- **Node.js + Express** (or Python + FastAPI)
- **PostgreSQL** - Relational database for scholarships
- **Redis** - Caching for filter results, session management
- **Elasticsearch** - Full-text search with fuzzy matching

Search:

- **Algolia** (optional premium) - Typo-tolerant instant search

- OR custom Elasticsearch implementation (open-source, self-hosted)

Authentication:

- **Clerk** or **Auth0** - User authentication, session management
- OAuth (Google/Facebook login)

Storage:

- **AWS S3** or **Cloudflare R2** - User-uploaded documents
- **CDN** (Cloudflare) - Fast asset delivery

Hosting:

- **Vercel** (frontend) - Edge deployment, fast globally
- **Railway** or **AWS EC2** (backend) - API servers
- **Neon** or **Supabase** - Managed PostgreSQL

Payment:

- **Razorpay** or **Stripe** - Subscription billing, premium plans
- **UPI integration** - For Indian users

Communication:

- **Twilio** or **MSG91** - SMS alerts
- **SendGrid** or **AWS SES** - Email notifications
- **Gupshup** or **Interakt** - WhatsApp (if approved)

Analytics:

- **PostHog** - Product analytics, feature flags
- **Sentry** - Error tracking
- **Google Analytics 4** - Marketing attribution

DevOps:

- **GitHub** - Code repository
- **GitHub Actions** - CI/CD pipeline
- **Docker** - Containerization

- **Terraform** - Infrastructure as code

Monitoring:

- **Uptime Robot** - Downtime alerts
 - **New Relic or Datadog** - Performance monitoring
-

API Architecture (Future)

RESTful API Endpoints:

GET /api/scholarships

?state=Karnataka
&category=SC
&income_max=250000
&limit=20
&offset=0

GET /api/scholarships/:id

POST /api/eligibility-check

Body: {
 state, category, income, education_level, course, gender, marks, age
}
Returns: [eligible_scholarships], [maybe_eligible], [not_eligible]

GET /api/search?q=engineering+scholarships+karnataka

POST /api/users/register

POST /api/users/login

GET /api/users/me

POST /api/saved-scholarships

GET /api/saved-scholarships

DELETE /api/saved-scholarships/:id

GET /api/stats

Returns: {total_scholarships, total_amount_available, states_covered}

Rate Limiting:

- Free users: 100 requests/hour
- Premium users: 1,000 requests/hour

- API partners: Custom limits
-

DEVELOPMENT ROADMAP

Q1 2026 (Jan-Mar): MVP Launch

Month 1 (Jan):

- Complete Odisha (20 scholarships) - DONE
- Complete Karnataka Batch 1-2 (9 scholarships) - DONE
- Complete Karnataka Batch 3-6 (11 scholarships)
- WordPress setup with MyListing theme
- Import 30 scholarships to WordPress
- Basic filtering (state, category, level, income)

Month 2 (Feb):

- Research 50 more scholarships (Tamil Nadu, Maharashtra)
- Build eligibility checker page
- Add scholarship detail page template
- Implement search functionality
- SEO optimization (meta tags, schema, URLs)

Month 3 (Mar):

- Launch beta to 50 test users (friends, family, students)
- Gather feedback, fix bugs
- Reach 100 scholarships live
- Set up Google Analytics, Search Console
- Write 5 blog posts (scholarship guides)
- **PUBLIC LAUNCH** 🚀

Q1 Target: 100 scholarships, 1,000 monthly visitors

Q2 2026 (Apr-Jun): Growth & Content

Month 4-6:

- Research 100 more scholarships (8-10 states)
- Publish 2 blog posts/week (SEO content)
- Create 10 YouTube videos (scholarship tutorials)
- Implement user registration & saved scholarships
- Build user dashboard (basic)
- Partner with 5 schools/colleges (distribute flyers)
- Start social media presence (Instagram, Telegram)

Q2 Target: 200 scholarships, 10,000 monthly visitors, 100 registered users

Q3 2026 (Jul-Sep): Scale Data

Month 7-9:

- Research 150 more scholarships (all major states)
- Hire 1-2 part-time researchers (₹15K/month each)
- Implement advanced filters (course, amount range, difficulty)
- Add deadline alerts (email notifications)
- Build application tracker (basic)
- SEO campaigns for 50+ long-tail keywords

Q3 Target: 350 scholarships, 30,000 monthly visitors, 500 registered users

Q4 2026 (Oct-Dec): Monetization Prep

Month 10-12:

- Reach 500 scholarships (all states + central schemes)
- Implement premium features (advanced eligibility, premium support)
- Set up Razorpay/Stripe for payments
- Launch freemium pricing (₹99-499/month)
- Onboard first 50 premium users (target)

- Partnerships with 2-3 NGOs

Q4 Target: 500 scholarships, 100,000 monthly visitors, 1,000 registered users, 50-100 premium subscribers

2027: Scale & Profitability

Q1 2027:

- Expand to 750 scholarships
- Launch mobile app (iOS + Android)
- Premium service beta (application assistance)
- Reach 200K monthly visitors

Q2 2027:

- Multi-language support (Hindi, Tamil, Telugu)
- B2B pilot (5 schools)
- API development for partners
- Reach 500K monthly visitors

Q3 2027:

- 1,000 scholarships complete
- Full premium service launch
- 10 institutional clients
- Reach 1M monthly visitors

Q4 2027:

- Fundraising (Seed round: ₹1-2Cr)
- Team expansion (5-10 people)
- Break-even achieved
- Explore international markets (Nepal, Bangladesh)

SUCCESS METRICS

North Star Metric

"Students Successfully Matched to Scholarships"

- Measured by: Eligibility checks resulting in ≥1 eligible scholarship

Why This Metric:

- Aligns with mission (help students find scholarships)
- Predicts revenue (more matches → more premium conversions)
- Drives data quality (bad data = fewer successful matches)

Key Performance Indicators (KPIs)

Product Metrics:

Metric	Month 3	Month 6	Month 12	Year 2
Total Scholarships	100	200	500	1,000
Field Completion Rate	95%	95%	95%	95%
Data Freshness	90%<3mo	90%<3mo	90%<3mo	95%<3mo
Verification Errors	<1%	<1%	<0.5%	<0.5%

Traffic Metrics:

Metric	Month 3	Month 6	Month 12	Year 2
Monthly Visitors	1,000	10,000	100,000	200,000
Organic Traffic %	60%	80%	90%	95%
Bounce Rate	<60%	<50%	<45%	<40%
Avg Session Duration	2min	3min	4min	5min
Pages/Session	2	3	4	5

Engagement Metrics:

Metric	Month 3	Month 6	Month 12	Year 2
Registered Users	50	100	1,000	10,000
Eligibility Checks	100	1,000	10,000	50,000
Saved Scholarships	200	2,000	20,000	100,000
Avg Scholarships Saved/User	4	5	6	8
Return Visitor Rate	20%	30%	40%	50%

Conversion Metrics:

Metric	Month 3	Month 6	Month 12	Year 2
Visitor → Registered	5%	5%	5%	10%
Registered → Premium	0%	0%	5%	10%
Premium Subscribers	0	0	50	1,000
MRR	₹0	₹0	₹15K	₹3L

SEO Metrics:

Metric	Month 3	Month 6	Month 12	Year 2
Keywords Ranking	50	200	1,000	5,000
Top 3 Rankings	5	20	100	500
Domain Authority	10	15	25	35
Backlinks	20	50	200	500

Business Metrics:

Metric	Year 1	Year 2	Year 3	Year 4
Revenue	₹0	₹36L	₹1.56Cr	₹4.375Cr
Expenses	₹3.8L	₹20L	₹60L	₹1.5Cr
Profit/Loss	-₹3.8L	₹16L	₹96L	₹2.875Cr
CAC	₹0	₹150	₹500	₹800
LTV	N/A	₹4,500	₹10,000	₹15,000
LTV:CAC	N/A	30:1	20:1	18:1

Quality Metrics

Data Accuracy:

- User-reported errors: <0.5% of scholarships
- Multi-source verification: 100% of critical fields
- Verification freshness: 95% verified within 3 months

User Satisfaction:

- NPS Score: Target 50+ (excellent)
- User reviews: 4.5+ stars average
- Support response time: <24 hours for premium, <48 hours for free

Platform Health:

- Uptime: 99.9% (43 minutes downtime/month max)
- Page load speed: <2 seconds on 4G
- Search response time: <500ms

COMPETITIVE POSITIONING

Competitor Analysis

1. Buddy4Study

- **Strengths:** Large scholarship database, established brand
- **Weaknesses:** Unverified data, poor UX, limited filters, outdated info
- **Our Edge:** Verified data, 29 fields vs their 10, smart decision engine

2. NSP (National Scholarship Portal)

- **Strengths:** Official government portal, direct applications
- **Weaknesses:** Limited to central schemes, terrible UX, no state scholarships
- **Our Edge:** Government + state + private, better UX, decision support

3. State Portals (SSP, MahaDBT, etc.)

- **Strengths:** Official source, direct application
- **Weaknesses:** Siloed (only their state), no cross-portal search
- **Our Edge:** Unified search across all portals

4. Google Search

- **Strengths:** Universal, students already use it
- **Weaknesses:** Scattered results, blogs with outdated data, no filtering
- **Our Edge:** One-stop shop, verified data, smart eligibility matching

5. Colleges/School Counselors

- **Strengths:** Trusted advisors, personalized help
 - **Weaknesses:** Limited knowledge, time-constrained, manual research
 - **Our Edge:** Comprehensive database, instant answers, scalable
-

Competitive Moats (Defensibility)

1. Data Quality & Verification

- Multi-source verification protocol
- Date-stamped accuracy
- Quarterly refresh cycles

- → Hard to replicate at scale

2. SEO Domain Authority

- First-mover advantage on long-tail keywords
- 10,000+ programmatic pages
- High-quality backlinks from schools, NGOs
- → Takes years to build

3. User Trust & Brand

- Student testimonials & success stories
- Government partnerships (if achieved)
- Media coverage
- → Hard to fake, built over time

4. Network Effects

- More users → more feedback → better data
- More scholarships → more traffic → more users
- User reviews improve scholarship rankings
- → Becomes self-reinforcing

5. Switching Costs (Premium Users)

- Saved scholarships, application tracking
- Personalized recommendations (historical data)
- Document uploads
- → Painful to switch to competitor

⚠ RISK MITIGATION

Risks & Mitigation Strategies

1. Data Accuracy Risk

Risk: Incorrect data leads to students applying for wrong scholarships, losing trust **Probability:** Medium | **Impact:** Critical

Mitigation:

- Multi-source verification (minimum 2 sources)
 - User feedback loop ("Report Error" button)
 - Quarterly verification cycles
 - Legal disclaimer: "Please verify on official portal before applying"
 - Insurance: Refund premium subscription if proven wrong data costs student scholarship
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2. Portal Changes Risk

Risk: Government portals change URLs, amounts, processes without notice **Probability:** High | **Impact:** Medium

Mitigation:

- Automated monitoring (scrape portals weekly, flag changes)
 - Manual quarterly reviews
 - Quick update protocol (fix within 48 hours of detection)
 - Display "Last Verified" dates prominently
 - Alert users: "This scholarship may have changed - verify on portal"
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3. Competition Risk

Risk: Larger players (Unacademy, BYJU'S) launch competing products **Probability:** Medium | **Impact:** High

Mitigation:

- Focus on quality over quantity (they'll prioritize scale)
 - Build community & trust (not just tech)
 - Partner with them (API licensing) instead of competing
 - Niche down if needed (e.g., "Best for SC/ST students")
 - Stay lean, move fast (we're more agile)
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4. Regulatory Risk

Risk: Government mandates all scholarships must go through NSP/state portals only **Probability:** Low |

Impact: High

Mitigation:

- We're an aggregator, not an application portal (no conflict)
 - Position as "discovery layer" for government portals
 - Partner with government (help them reach more students)
 - Pivot to B2B (sell to government to improve their portals)
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5. Funding Risk

Risk: Can't raise capital, bootstrap funds run out **Probability:** Medium | **Impact:** High

Mitigation:

- Stay capital-efficient (Year 1 costs: ₹3.8L only)
 - Revenue by Month 18 (freemium launch)
 - Multiple revenue streams (B2C, B2B, API)
 - Founder can self-fund up to ₹10L if needed
 - Strong unit economics (LTV:CAC >10:1)
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6. Founder Risk (Solo Founder)

Risk: Founder burnout, health issues, loss of motivation **Probability:** Medium | **Impact:** Critical

Mitigation:

- Hire co-founder or early team member by Month 6
 - Document everything (handoff-ready)
 - Sustainable pace (not 80-hour weeks)
 - Clear milestones & celebrate wins
 - Support network (advisors, mentors)
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7. Technology Risk

Risk: WordPress can't scale to 1M users, platform breaks **Probability:** Low (Year 1), High (Year 3+) | **Impact:** High

Mitigation:

- WordPress sufficient for Year 1-2 (100K users)
 - Plan migration to custom stack by Year 2
 - Incremental tech debt payoff
 - Avoid over-engineering early
 - Keep data in exportable format (CSV, JSON)
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8. SEO Risk

Risk: Google algorithm change tanks organic traffic **Probability:** Low | **Impact:** High

Mitigation:

- Diversify traffic (social, partnerships, paid)
 - Focus on quality content (E-E-A-T principles)
 - Build brand (direct traffic from repeat users)
 - Email list (owned audience)
 - Follow Google guidelines (no black-hat SEO)
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HANOFF REQUIREMENTS

For Developers / AI Tools

What You Need to Build:

- Scholarship database platform with 29-field schema
- Smart search & filtering (15+ filters)
- Eligibility checker (form → matched scholarships)
- Scholarship detail pages (SEO-optimized)
- User authentication & dashboard

- Responsive design (mobile-first)

Provided Assets:

- This document (product vision & strategy)
- Data schema (29 fields with formats)
- Sample data (30 scholarships from Odisha & Karnataka)
- User personas & use cases
- Design guidelines (colors, typography, components)
- SEO requirements (meta tags, schema, URLs)

What to Build First (MVP Priority):

1. Scholarship listing page (search + filters)
2. Scholarship detail page template
3. Eligibility checker page
4. Basic SEO optimization
5. User registration & saved scholarships

What to Skip (Post-MVP):

- Payment integration
 - Application tracker
 - Document upload
 - Mobile app
 - Admin dashboard
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For Investors

Investment Thesis:

- Large underserved market (80M students ₹0-8L income)
- No dominant player (fragmented competition)
- Capital-efficient model (₹50L-1Cr seed sufficient)
- Strong unit economics (LTV:CAC >10:1)
- Multiple revenue streams (B2C, B2B, API)

- Social impact (democratize education funding)

Funding Ask: ₹50L-1Cr seed round

Use of Funds:

- Team: ₹30L (3 researchers, 1 developer)
- Technology: ₹10L (hosting, tools, migration to custom stack)
- Marketing: ₹5L (SEO content, partnerships)
- Buffer: ₹5L (6 months runway)

Exit Opportunities:

- Acquisition by EdTech (Unacademy, BYJU'S, upGrad)
 - Acquisition by Financial Services (HDFC Credila, Avanse)
 - Strategic sale to Government (integrate into NSP)
 - IPO (if scaled to ₹100Cr+ revenue)
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For Team Members (Future Hires)

What We've Built:

- Research methodology for zero-hallucination data enrichment
- 30 fully verified scholarships (Odisha + Karnataka)
- Product strategy & roadmap
- Database schema (29 fields)

What We Need from You:

- **Researchers:** Continue state-by-state scholarship enrichment (20 scholarships/week target)
- **Developers:** Build scalable platform (React + PostgreSQL)
- **Marketers:** Execute SEO strategy, content creation, partnerships
- **Customer Support:** Handle user queries, moderate reviews

Onboarding Materials:

- This Product Vision document
- MASTER_REFERENCE_DOCUMENT.md (research methodology)

- SYSTEM_PROMPTS_COMPLETE.md (research standards)
 - Sample enriched scholarships (CSV)
 - Training session (2-3 hours)
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DOCUMENT STATUS

Version: 1.0

Completion: 100%

Last Updated: December 28, 2025

Next Review: March 1, 2026 (after MVP launch)

Maintained by: Ram (Founder)

How to Use This Document:

- **AI Tools (Antigravity, etc.):** Use as comprehensive product brief for POC/MVP development
 - **Developers:** Reference for feature requirements, tech stack, UX guidelines
 - **Investors:** Read Executive Summary + Business Model + Roadmap
 - **Team Members:** Read User Personas + Core Features + Your role section
 - **Yourself (Ram):** North star for decision-making, alignment check
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Questions? Need Clarification?

- Create issues/comments in shared doc
- Schedule review session
- Iterate and improve this document as we learn

Let's build something that helps millions of students! 🚀