



PRODUCT & PROSPECTUS OVERVIEW - OCTOBER 2026

DISHA 4.0 HCOS(TM)

The World's First Human Capital Operating System

Connecting people, data and intelligence to evolve human potential - a governed platform where career intelligence, institutional data, live market registries and honest AI work as one system.

FEATURES - CAPABILITIES - PROSPECTS
UTILITY - ILLUSTRATIVE VALUATION

Illustrative document prepared for the platform owner. Figures marked illustrative are scenario estimates, not appraisals, offers, or investment advice.

Executive Summary

DISHA 4.0 HCOS(TM) is a full-stack Human Capital Operating System: a governed career and workforce intelligence platform that unifies a 5,135-career encyclopedia, a 2.37-million-company live registry, a 163,417-institution global library, and a governed AI layer - command centers, a digital twin, readiness scoring, a career graph and a grounded knowledge base - so that every person, institution and company interaction runs on the same canonical truth.

The problem it solves

- **Fragmented guidance.** Career answers live across dozens of disconnected sites; none of them show their data lineage, so users cannot tell grounded advice from invented content.
- **Dashboards without truth.** Most platforms render impressive-looking panels fed by thin or demo data. DISHA's widgets are bound to real governed state - the platform states what it knows, what it does not, and where every claim comes from.
- **No operating system for human capital.** Careers, companies, institutions, skills, goals and credentials have never lived in one evidence-bound system that AI can reason over safely.

The approach: governed data + honest AI

Every user statement becomes a governed, time-stamped section in a Human Capital Genome(TM) with self-reported evidence discipline; AI surfaces (twin, readiness, graph, knowledge, agents) read that canonical state through read-only projections. The AI is governed: provenance on every derived state, honest absence instead of invention, and an audit trail on every change.

5,135	2,377,799	163,417	1.79M+	234	216
CAREERS	COMPANIES	INSTITUTIONS	DATA POINTS	COUNTRIES	FIELDS OF STUDY

What is live today

- **Career intelligence.** Encyclopedia, matching, compare tray, saved plans, PDF briefs, timelines, premium voice narration.
- **Live registries.** Exact company and institution counts with sub-second search; 1.79M+ education data points across 234 countries.
- **AI layer.** Two personalized command centers, digital twin, readiness scoring, career graph, grounded knowledge retrieval, governed tool-calling agents, cited web research, dictation.
- **Commerce.** Real checkout (test mode), GST invoicing, branded invoice emails and downloadable PDF invoices, refunds, owner console.

Platform Pillars I - Data & Career Intelligence

Career Encyclopedia - the vocabulary of work

- 5,135 curated careers across 31 career families and 190 interest tags - each with day-in-the-life tasks, skill requirements, education pathways, salary bands and progression routes.
- Profile-to-career matching ranks real careers against the user's education, skills, interests and stated goal - with honest confidence labels (strong / good / possible), never false certainty.
- Decision tools. Side-by-side compare tray, saved multi-step career plans, printable PDF briefs, visual pathway milestones, and premium voice narration (Listen) on every profile.

Company Library - 2,377,799 live records

- Exact, deduplicated registry of 1,804,697 domestic companies, 567,733 LLPs and 5,369 foreign companies - exact counts, never inflated estimates.
- Speed as a feature. Engineered lookups: default list ~0.13s, name search ~0.19s, state-filtered ~0.24s (measured after a dedicated performance rebuild from 2.2s / 5.6s / 1.1s baselines).
- Career-adjacent intelligence. Employer context belongs next to career paths - users see who hires, where, at what scale.

Institutions Library - the global education map

- 163,417 deduplicated institutions across 234 countries and territories, with 1,794,543 education data points across 216 fields of study.
- Country coverage strip, tooltips and honest provenance on every profile; education indicators at scale for evidence-bound pathway planning.
- Built for growth. The importer is extensible - owner-supplied data files drop in and the union rebuilds idempotently.

Platform Pillars II - Governed AI & the Personal Layer

The AI surfaces

- Human Capital Command Center. A widget console where every panel is bound to real platform state - genome sections, twin state, readiness dimensions, graph connections, live registry counts - with honest empty states instead of decorative zeros.
- AI Command Center. Persona-aware assistant with profile-driven prompts, personalized ranked careers, skills-gap analysis and next-move options the moment a user signs in.
- Digital Twin(TM). A model - never a claim to be the person - projecting the user's current trajectory with derived state, provenance-tracked to the genome sections behind it, plus side-effect-free what-if scenarios.
- Readiness Intelligence. Multidimensional readiness scoring with confidence bands; honest gaps where evidence is thin.
- Career Intelligence Graph(TM). A typed relationship graph projected from canonical state - skills, goals, interests, locations - with traversal, path-finding and search across 1,000+ live edges.
- Grounded knowledge layer. 5,166 concept records from the full careers catalog; retrieval that ranks the exact career phrase first and states its method.

Governed AI agents & voice

- Tool-calling agents with provenance. Agents cite the governed tools they used; every run is auditable.
- Model picker. Frontier model choice per user (OpenAI GPT-6 class, Anthropic Claude class, Gemini class) with automatic provider fallback - resilience is proven, not promised.
- Cited research. Web research panel returns citation-backed answers via a dedicated research API.
- Voice, both directions. Premium text-to-speech narration and dictation (browser speech with server-side Whisper fallback), honestly hidden when no engine exists.

Personalization that reaches everything

- Minimal signup, skippable wizard. Professional profile (education, stage, country, skills, interests, goal) captured in under a minute - voice dictation included.
- Profile-aware on login. Command centers, matching, filters and AI prompts adapt immediately; a demo-profile guard keeps showcase accounts pristine.
- Goals become plans. Auto-seeded milestone tracker with progress, weekly email reminders, and pathway steppers from documented education routes.
- Readable by design. A small-text readability floor across cards and widgets; dedicated answer reading mode.

Platform Pillars III - Commerce, Trust & Governance

Commerce engine

- Real checkout, test-mode honest. Hosted card checkout with server-side pricing and 18% GST; every order is signature-verified before it is marked paid - a tampered signature can never create a paid order.
- Branded invoicing. Tax invoice emails after every successful payment plus downloadable branded PDF invoices via unguessable signed links; test orders say so honestly.
- Owner console. Every order with status chips, collected/refunded summary, one-click full or partial refunds with customer confirmation emails, and invoice re-downloads.
- Go-live is configuration. Switching the key pair moves checkout from test to live - ribbon, wording and invoices follow automatically. No code change.

Trust & governance architecture

- Evidence-bound genome. User statements are stored as governed, time-stamped sections with self-reported discipline; history is preserved - new state supersedes old, nothing is silently overwritten.
- Canonical identity. One person, one canonical record; every AI surface reads projections, never forks the truth.
- Honest absence. Where the platform does not know, it says so - 'absence of a path is stated, not invented'.
- Auditability. Change events on every section transition; system-status observability for the owner; responsible-AI and security pages in the product itself.
- Installable PWA. Network pass-through service worker with honest installability (not claimed as offline).

Utility - Who It Serves and How

Students & fresh graduates

Discover realistic careers from 5,135 documented options, see the exact education pathway (where you are -> qualification -> skills -> entry roles), build a milestone plan with weekly nudges, and research employers from a 2.4M-company registry - in one place, with voice support for low-literacy and on-the-go use.

Working professionals & career switchers

A digital twin shows the trajectory they are on; readiness scoring shows the gap to the one they want; scenario modeling tests 'what if I add a certification' side-effect-free; the AI command center turns their profile into ranked, honest next moves.

Career counsellors, coaches & mentors

Matching with confidence labels, compare trays, printable PDF briefs and pathway steppers give counsellors client-ready artifacts in minutes - grounded in the same governed data their clients see.

Institutions & educators

A 163,417-institution global library with 1.79M+ education data points positions any institution inside real career pathways - programme relevance, destination evidence and country coverage on tap.

Employers & HR / talent teams

Skills intelligence over canonical human-capital records (the same governed genome that powers the consumer layer) is the B2B wedge: skills-gap analytics, talent readiness and workforce planning on a per-employee-per-month model - the pricing standard in this market.

The platform owner

Owner console for orders/refunds/invoices, system-status observability, admin model picker, newsletter and lead capture - the business runs on the same surface the product runs on.

Market Opportunity (cited, current research)

Figures below are from published 2025 research; sources are named so the reader can verify. DISHA sits at the intersection of three spending waves.

1. EdTech - the large and still-growing ocean

Research firm	2025 market	Forecast	CAGR
Grand View Research	USD 187.0B (2025)	USD 437.5B by 2033	10.8%
Fortune Business Insights	USD 189.2B (2025)	USD 588.7B by 2034	13.5%
Arizton	USD 416.1B (2025)	USD 877.8B by 2031	13.3%

Workforce upskilling and career development are named primary growth drivers; corporate training is roughly 20-26% of the market and shifting to digital platforms. Micro-credentialing and industry-aligned certifications are rising fast - exactly the credential/wallet layer DISHA already models.

2. HR technology - the budget that pays for skills tools

Global HR technology spend is estimated at USD 40.5-43.4B in 2025, reaching ~USD 63B by 2030 (Fortune Business Insights; Meridian Capital). The sector is consolidating around skills-based, AI-first platforms - acquirers in 2025 explicitly prioritize AI-native modules that bolt onto existing HR stacks.

3. Skills intelligence platforms - DISHA's precise sub-segment

Metric	Value	Source
Market size (2025)	USD 4.8B	MarketIntel
Forecast (2034)	USD 18.6B (16.2% CAGR)	MarketIntel
Standard B2B pricing	USD 8-35 per employee / month	MarketIntel
Software share of revenue	63.4% (SaaS dominant)	MarketIntel

DISHA's differentiation inside this sub-segment: a governed, evidence-bound data model (provenance and audit trail are architectural, not added on), consumer-grade career depth (5,135 careers) feeding the same canonical state enterprises would buy, and honest AI - a compliance posture regulators increasingly require.

Sizing DISHA's serviceable reach (illustrative)

- **B2C/B2Pro.** Career discovery + planning subscriptions across India's English-speaking student/professional base, expanding internationally.
- **B2B (primary upside).** Skills-intelligence seats on the USD 8-35 PEPM standard: even 50,000 seats at USD 15 PEPM is ~USD 9M ARR.
- **Institutional licensing.** Counselling desks and colleges buying the career encyclopedia + pathway tooling per campus.

Prospects & Roadmap

Now - already shipped and verified

- Full governed AI chain: profile -> genome -> twin / readiness / graph / knowledge / widgets - independently tested end-to-end (backend suite 377/377, browser-verified on desktop and mobile).
- Live registries at exact scale with engineered sub-second lookups.
- Commerce: checkout, GST invoicing, PDF invoices, refunds, owner console.
- Voice, dictation, reading mode, PWA installability.

Near term - activation of what is built

- Go-live switch for payments (configuration, not code) and webhook secret registration.
- Live-site verification pass for command centers, voice and payments on the production URL.
- Data polish items (homepage country strip single-render) and demo-account guards (shipped).

Medium term - deepen the moat

- Institution enrichment. Tuition, enrollment and top-program surfaced on profiles; Indian institutions joined into career->institution pathways.
- Credential wallet with verification flows on the existing evidence architecture.
- Weekly AI next-step digest reading goal-tracker progress into one personalized recommendation email.
- Marketplace expansion beyond demo catalog to curated, verified partners.

Long term - the platform thesis

- Enterprise skills intelligence (PEPM). The governed genome becomes the skills truth HR teams plan against - the USD 4.8B -> 18.6B sub-segment.
- Partner/API layer. Counselling firms, colleges and employers consume DISHA intelligence through governed APIs.
- International data partnerships. Extensible importer already accepts new source files idempotently.

Illustrative International Valuation

Method: benchmark revenue multiples observed in the sector, applied to illustrative annual recurring revenue (ARR) scenarios. Published 2025 analyses put median revenue multiples for publicly traded HCM / talent companies around 5.3x-6.0x (ICON HCM Tech Sector Report, Oct 2025), with private AI-first startups commanding premium forward multiples (Finrofa, Vista Point Advisors). The skills-intelligence sub-segment DISHA targets is growing at a 16.2% CAGR - growth supports the upper half of any multiple range.

Scenario table - equity value at benchmark multiples (USD)

ARR scenario	Conservative (4x)	Sector median (5.3x-6.0x)	Premium (8x)
USD 1M ARR	4.0M	5.3M - 6.0M	8.0M
USD 5M ARR	20M	26.5M - 30M	40M
USD 10M ARR	40M	53M - 60M	80M

Premium (8x) reflects 2025 buyer behavior for AI-first platforms with proprietary governed data, high retention and clear AI monetization - the exact profile DISHA is engineered for. Sector median reflects the published 5.3x-6.0x band.

Where the value comes from (asset view)

- **Proprietary governed data assets.** 2.38M companies, 163K institutions, 1.79M data points, 5,135 careers - assembled, deduplicated and evidence-bound.
- **Working governed-AI architecture.** Provenance, audit trail, honest absence, supersede discipline - a compliance-ready differentiator, already tested.
- **Speed to market.** Consumer layer, commerce and console are live today; the go-live switch is configuration.
- **Distribution optionality.** B2C subscriptions, B2B PEPM and institutional licensing all run on the same canonical state.

Early-stage reality (honest view)

Today the platform is pre-scale revenue (checkout is in test mode). Before ARR materializes, value is set by seed/Pre-A comparables - technology, data assets, team and speed - not by revenue multiples. The scenario table describes what the business is worth once ARR exists at each level; it does not price the company today.

Disclaimers & Document Notes

Valuation & prospects

- All valuation figures are ILLUSTRATIVE scenario estimates produced by applying published benchmark multiples to hypothetical ARR levels. They are not an appraisal, a funding valuation, an offer, a solicitation, or investment advice.
- Market-size figures are quoted from third-party public research (Grand View Research; Fortune Business Insights; Arizton; MarketIntel; Meridian Capital; ICON HCM Tech Sector Report - all published 2025 analyses). Estimates vary by firm and methodology; they are reproduced here for context only and DISHA makes no claim to their accuracy.
- Forward-looking statements (roadmap, prospects) are intentions, not commitments; they evolve with owner priorities and market conditions.

Platform figures

- Platform counts (careers, companies, institutions, data points, countries, fields) are exact live counts from the production registries as of October 2026 and are re-derivable from the platform's own stats endpoint.
- Performance figures (search/list latency) are measured platform metrics quoted from the engineering record.

Trademarks

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Document generated from the platform's own engineering and audit record - October 2026.