



# GROMO

## FINARVA AI 2025

Presented by:  
Siddhi Singh  
Chinmaya Holla  
Pratyush Agrawal

# CONTENT

---

01

About  
GroMo

02

Problem  
Statement

03

AI in Training  
Phase

04

AI in Lead  
Generation

05

AI in  
Post-Sale CRM

06

Operational  
Feasibility

07

Financial  
Feasibility

08

Integrating  
AI

09

Survey and  
Metrics

10

Conclusion

customer journey phase here		Discovery	Engagement	Application/Purchase	Verification & Approval	Fulfilment
1 <b>Onboarding &amp; Learning</b> GP registers on the GroMo app, completes KYC, and accesses GroMo Academy for training on financial products and sales skills.	What GroMo does?	The customer learns about a financial product (e.g., a credit card) through a GroMo partner's shared link or marketing material.	The customer may interact with the GroMo partner to ask questions about the product.	The customer clicks on the unique referral link provided by the partner and proceeds to apply for or purchase the financial product through the respective financial institution's platform.	The financial institution (e.g., the bank issuing the credit card) verifies the customer's details and approves or rejects the application based on their criteria.	If approved, the customer receives the financial product (e.g., the credit card is dispatched, the savings account is opened).
2 <b>Lead Generation &amp; Customer Acquisition</b> GP shares product links, engages customers via WhatsApp/social media, or uses "Bonus Customers" provided by GroMo. The app helps manage leads and track progress.	3 <b>Sales &amp; Conversion</b> When a customer successfully applies for a product (credit card, loan, etc.) via the GP's link, the GP earns a commission.	Training (How GPs and GroMo platform are involved)	The partner signs up on the GroMo app and takes free training courses in the GroMo Academy to become a certified financial advisor. They can then browse financial products like credit cards, savings accounts, and insurance. For any product they want to promote, they generate a unique referral link directly from the app.	The partner shares product links with their network or uses GroMo's marketing materials to reach customers. They can add customer details in the app, share personalized content, answer questions, and use reminders to follow up easily.	When someone applies or buys through the partner's link, the partner earns a commission. Once they earn enough (like ₹500), they can withdraw it to their bank account. Payouts may follow a fixed cycle (like every 15 days).	GroMo's primary revenue comes from commissions or fees agreed upon with the financial institutions for every successful sale facilitated through its platform. The exact commission structure would be based on their agreements with each partner financial institution and the specific product sold.
4 <b>Post-Sale Engagement &amp; Growth</b> GP tracks earnings, handles customer follow-ups (renewals, support), refers others, and gets growth nudges and performance insights for continuous income improvement.	Problems Faced by GP?	GPs face challenges with current training as it's mostly generic and video-based, which doesn't match individual learning styles or address specific weaknesses. It's often passive, time-consuming, and lacks real-time feedback, making it hard for GPs to stay engaged or identify where they need improvement.	GPs often struggle with lead generation due to inefficient targeting, sending generic messages that don't connect with individual prospects. They find it hard to spot genuinely interested leads ("warm" leads) and spend too much time manually searching and messaging. Language differences can also make outreach harder and less effective.	GPs often face challenges in closing sales due to difficulty handling objections, limited product knowledge, and trouble crafting personalized, persuasive pitches. They may struggle to identify customer needs accurately, follow up at the right time, and keep prospects engaged during long decision cycles – all of which can lead to missed opportunities.	GPs spend a lot of time answering repeated questions and may miss chances to upsell or renew due to difficulty tracking customer needs. It's hard to stay in touch with many customers, respond quickly, or know who might want more products.	GPs may hit a growth plateau, unaware of new opportunities or how to expand. They often lack clear guidance, struggle to adapt to changing markets, and don't have insights into their own performance to improve effectively.
<b>AI which can be implemented</b>		Personalized Learning Paths	ML model ranking	Auto-Filled Checklists	Renewal/Upsell Alerts	Skill Gap Analyzer
		Adaptive Learning	Geo-AI Heatmaps	Objection Classifier	Churn Prediction	Product Recommender
		Interactive Simulations	Multilingual Support	Sentiment Analysis	AI-Powered Chatbots	Income Growth Advisor
		AI-Powered Coaching	Intent Detection	Real-time Pitch Assistance	Upsell/Cross-sell	Performance Trend Analysis

# PROBLEM STATEMENT

- GroMo is on the verge of a transformative leap — from a traditional, agent-led fintech platform to an intelligent, AI-powered distribution engine. While the platform has successfully empowered GroMo Partners (GPs) to sell and earn, their growth journey is still limited by outdated tools and one-size-fits-all approaches.
- Sales agents today face numerous friction points across their lifecycle: they rely on long, passive training videos; struggle with lead prioritization; receive minimal in-call assistance; face delays in resolving post-sale customer queries; and often lack personalized growth guidance.
- These gaps hinder their ability to perform at scale and adapt to changing customer expectations. The opportunity lies in leveraging AI not just as a backend enhancer, but as a core enabler of the GP experience — offering personalized training, intelligent lead suggestions, real-time sales support, and proactive engagement nudges.
- GroMo now seeks to reimagine this entire journey, creating an ecosystem where every GP has a virtual coach, assistant, and strategist by their side. In this hackathon we build this future — by solving real, day-to-day problems through innovative AI-driven solutions that empower GPs to learn faster, sell smarter, and grow sustainably.

## Lack of Personalized Learning & Upskilling

- Many GPs are new to financial products and find it hard to understand complex terms or pitch confidently.
- Current training is often generic and not based on their individual struggles.
- There is no intelligent system to guide learning based on personal strengths and weaknesses.

## Lead Generation is Manual & Uncertain

- GPs rely heavily on personal contacts, which limits their growth.
- They lack tools that help them identify or prioritize leads that are most likely to convert.
- Outreach messages are one-size-fits-all and not tailored to different customer types.

## Unclear Growth Path & Income Planning

- GPs don't always know how to scale their income or what actions to take to improve.
- Many stall after initial success due to lack of targeted guidance or motivation.
- There is no AI engine to track GP progress, predict income dips, or suggest growth hacks.

AI (using performance analytics eg: quiz scores) curates custom micro-learning content based on user behavior focusing on their weaknesses

We will use Recommendation Engine + User Clustering

One-size-fits-all videos don't suit different learning styles or skill levels

### Content

Long passive videos; no interactive elements; poor retention.

### Time Intensive

Gamified Adaptive Learning : AI dynamically adjusts lesson difficulty and unlocks "skill trees" for faster concepts.

Using: Reinforcement Learning + Progress Tracking

- GPs struggle with app navigation and slow support, reducing engagement.
- AI Assistant guides navigation, enables voice commands, and auto-resolves support tickets, before routing to human support.
- GPT for guidance, Speech-to-Text for voice actions, ML for ticket classification.

## IMPLEMENTING AI IN TRAINING PHASE

*MODELS LIKE MENTOR MATCHING OR SALES SCORING WILL INCLUDE FAIRNESS/BIAS CHECKS*

- Voice-Powered Roleplay Simulations
- GPs practice sales conversations with a voice AI that mimics real customer personas.
- Using: Speech Recognition + NLP + Text-to-Speech

AI Coach Dashboard  
Tracks conversion patterns and training metrics, flags weak areas, suggests content.

Using : Diagnostic Analytics + Predictive Modeling

GPs don't know where they're underperforming.

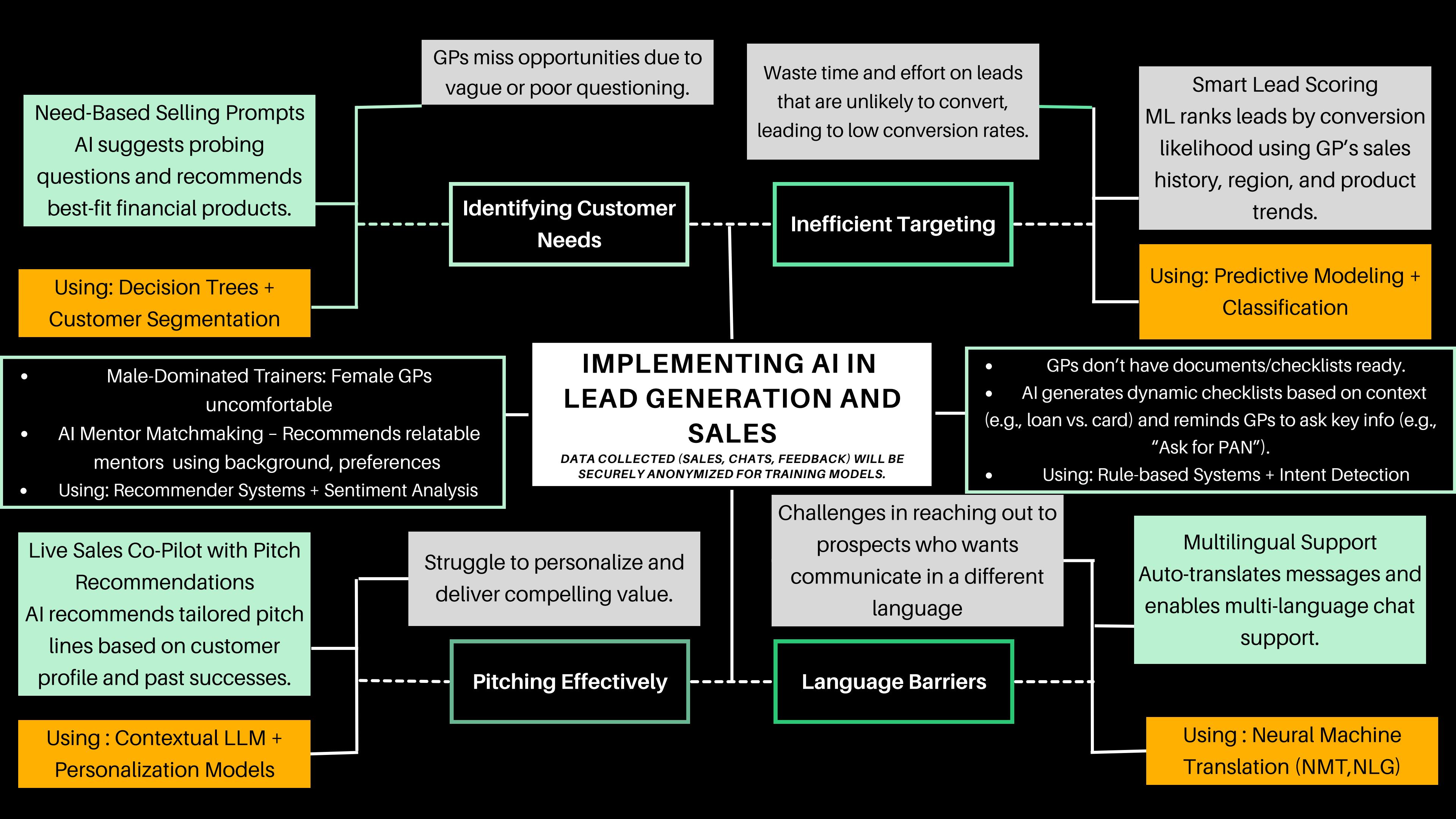
### Weak Spots

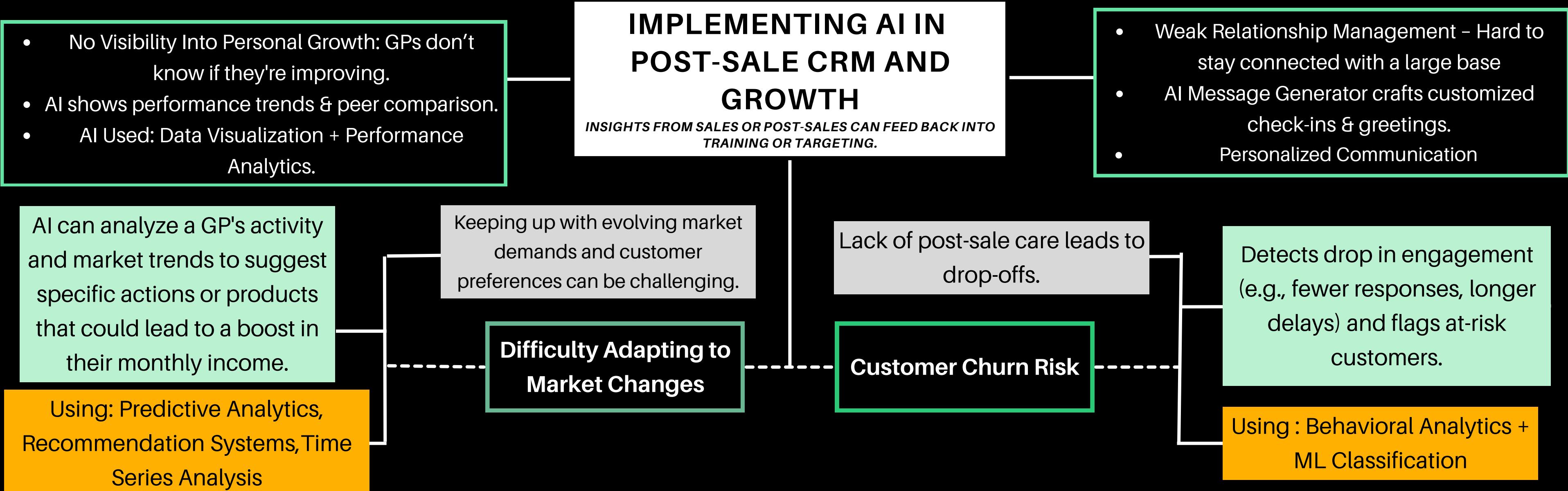
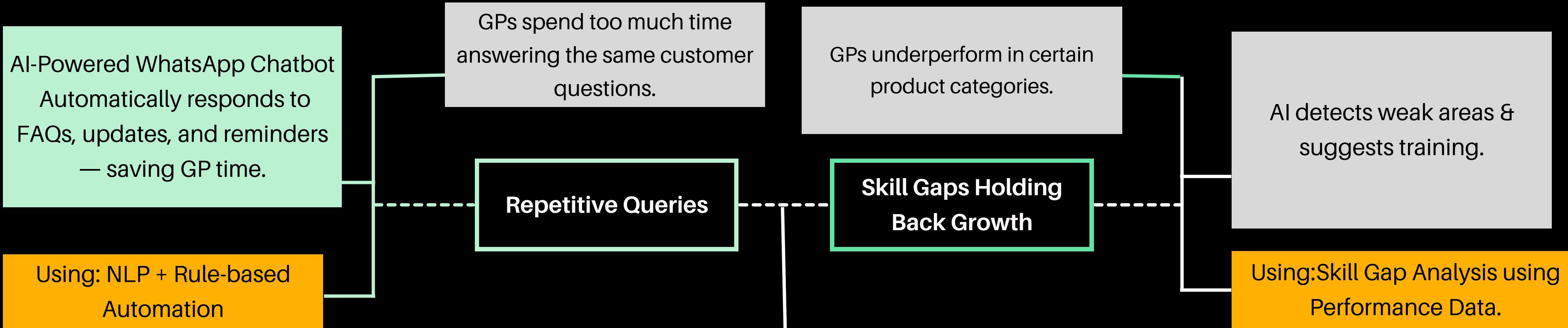
GPs can't clarify doubts instantly or improve on-the-go.

### Doubt Resolution

Conversational Tutor (LLM)  
An AI chatbot trained on GroMo's training content answers queries 24/7 in natural language.

Using : Large Language Model (LLM) + FAQ Embeddings





# Operational Feasibility

Most proposed AI solutions can be implemented with existing tools and lightweight infrastructure.

Features like content recommendations, voice support, and WhatsApp bots can be built using cloud APIs or open-source models. Integration with current training platforms, CRMs, and mobile apps is straightforward, making deployment quick and practical.

## Operational Feasibility

### Multilingual Support (NMT)

Neural translation layer via APIs (Google, Azure, Meta NLLB) for regional language support in chat/sales messages. Can integrate without training own models initially.

### Mentor Matching & Gender-Sensitive Models

AI will match mentors to new joiners using structured inputs (background, region, gender preference). Run via basic recommender (content-based + collaborative).

### Recommendation Engine for Content

Based on quiz scores + GP behavior, content modules will be re-ordered to focus on weak areas. Easy to plug into LMS platforms.

### Voice-based Navigation and Support

Use GPT/Voice AI via mobile app integration (e.g., Google Dialogflow) No major infra required beyond phone mic and app access.

### LLM Tutor / FAQ Bots

Pre-trained on existing GroMo content; integrated with WhatsApp or mobile app. Fast deployment with open-source or hosted models (OpenAI)

### Alerts, Renewal Reminders, Risk Flags

Automated alerts via WhatsApp/SMS/email using custom scripts. Alert logic based on AI-predicted user behavior (drop-off, inactivity, etc.).

### Lead Scoring / Smart Targeting

Train models on existing GP CRM/sales data. Easily plug into CRM dashboards. Python-based backend or low-code tools can be used.

### Sales Co-Pilot with LLMs

During sales calls, system listens and shows pitch suggestions (e.g., via popup). MVP can run on text transcript without full voice integration.

# FINANCIAL FEASIBILITY & SCALIBILITY



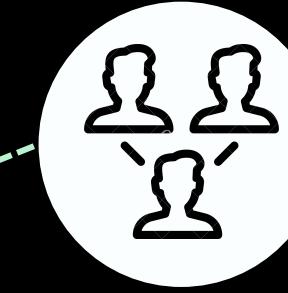
## LLM Chatbots (e.g., FAQ Tutor)

- Low cost via open-source or GPT-4 API; training once is enough
- Scales infinitely; reduces support time per GP dramatically



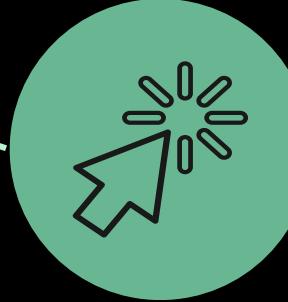
## Predictive Lead Scoring

- Simple ML model; no ongoing cost after training
- Saves time on chasing cold leads; directly boosts revenue



## Multilingual Support (NMT)

- Low if third-party APIs used; medium if custom built
- Enables market expansion in Tier-2/3 cities where English fluency is a barrier



## Recommendation Engines

- Medium initial setup; no real-time compute needed
- Once built, can be reused for any module; reduces training time by 30-50%



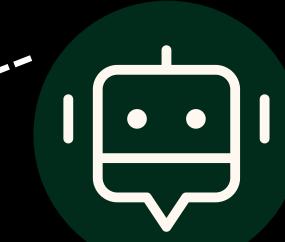
## Mentor Matching + Sentiment AI

- Built using existing feedback data; low implementation cost
- Helps retain and motivate female/underserved GPs, improving onboarding success



## Churn Prediction + Suggestion AI

- Mid-tier modeling cost, needs decent activity data
- Reduces drop-offs by offering proactive retention moves



## WhatsApp Bots + Alerts

- WhatsApp Business + automation (~₹1 per message)
- Reduces manual effort and churn; improves customer retention by 10-15%



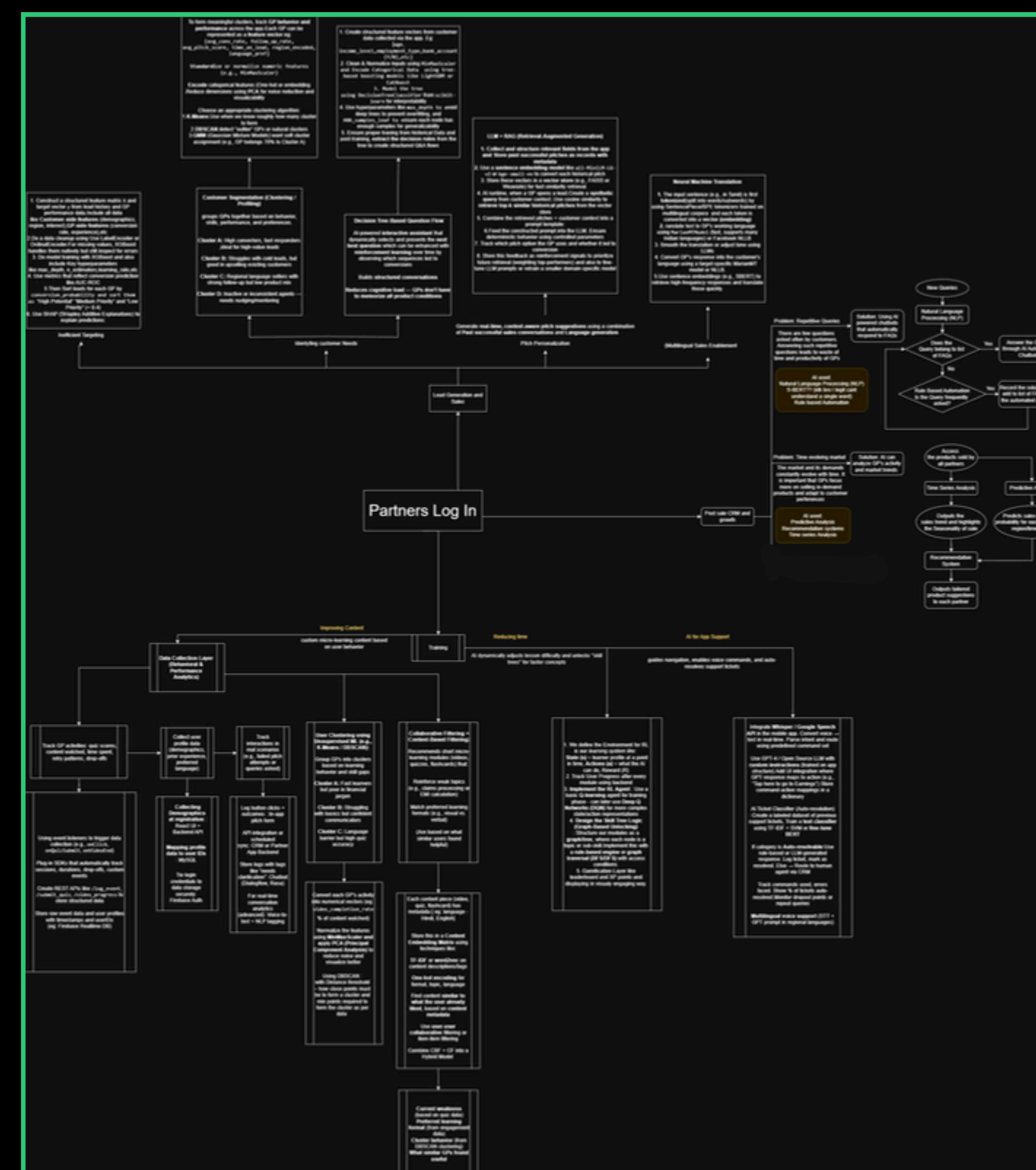
## Voice Assistant / Roleplay Bot

- Moderate cost if voice + NLP used; can start with rule-based version
- High impact on GP confidence and training effectiveness

# INTEGRATING AI

- To transform the GroMo Partner experience into a smart, AI-first journey, we are integrating a comprehensive stack of AI technologies across the full sales lifecycle. This includes behavioral analytics, recommendation systems, language models, speech interfaces, and predictive diagnostics to deeply personalize and streamline partner engagement. We use unsupervised learning (like DBSCAN/K-Means) for clustering GPs based on learning pace and behavior, enabling personalized training journeys. A hybrid of collaborative and content-based filtering powers contextual learning content suggestions.
- A GPT-powered Conversational AI Tutor answers partner questions 24/7, while a Reinforcement Learning-based Adaptive Learning Engine helps adjust content difficulty dynamically and unlock gamified learning paths. For performance improvement, a Coach Dashboard built using diagnostic analytics and predictive modeling flags weak areas and recommends interventions.
- In terms of usability, an AI Assistant with Speech-to-Text and ML-based ticket resolution helps GPs navigate the app and get instant support. Lead scoring models analyze geography, past success, and customer profiles to prioritize high-conversion opportunities. Finally, a Sales Co-Pilot AI assists during live chats or calls by suggesting pitch lines and rebuttals in real time.
- Together, these AI modules aim to build a fully intelligent FinAI ecosystem where every GP receives personalized support, data-driven growth strategies, and smart tools to succeed at scale.

Please follow this link for the full process flowchart: [View Flowchart](#)



# AI Adoption and Investment

# FINANCIAL & PERFORMANCE METRICS

01

## Surge in AI adoption

Overall AI adoption jumped from 50% in previous years to 72% in 2024. This growth is global, with over two-thirds of respondents in almost every region reporting AI usage.

02

## Gen AI adoption is strategic

65% respondents report their organizations regularly using generative AI in at least one function, up from a third in 2023. The average user applies gen AI in two functions, primarily in: Marketing and Sales ,Product and Service Development and IT

03

## Return on Investment (ROI)

A [PwC report](#) found that companies in retail & logistics saw an average ROI of 200-300% within 12-18 months of AI deployment,& marketing AI execution boosted ROI by 400% in customer acquisition retention campaigns.

## Cost Savings

01

### Labor Cost Reduction

AI automating tasks like payroll and customer inquiries reduced labor costs by 30% in HR and finance, with AI chatbots cutting customer service labor costs by 20-25% ([IBM study](#)).

02

### Labor Cost Reduction

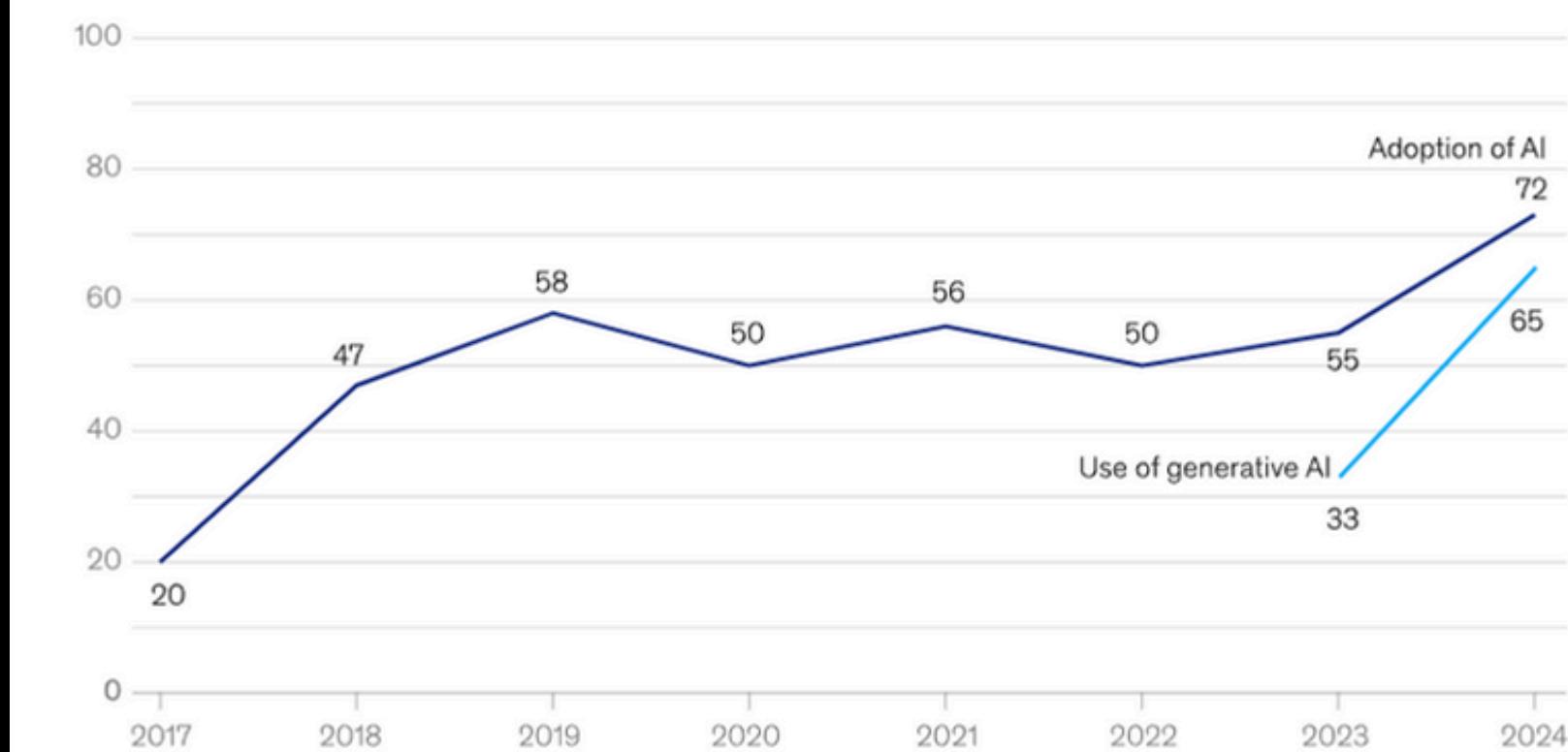
According to a [2023 McKinsey report](#), over 70% of businesses now use AI-powered chatbots for customer service, leading to a 25% increase in efficiency and cost savings

03

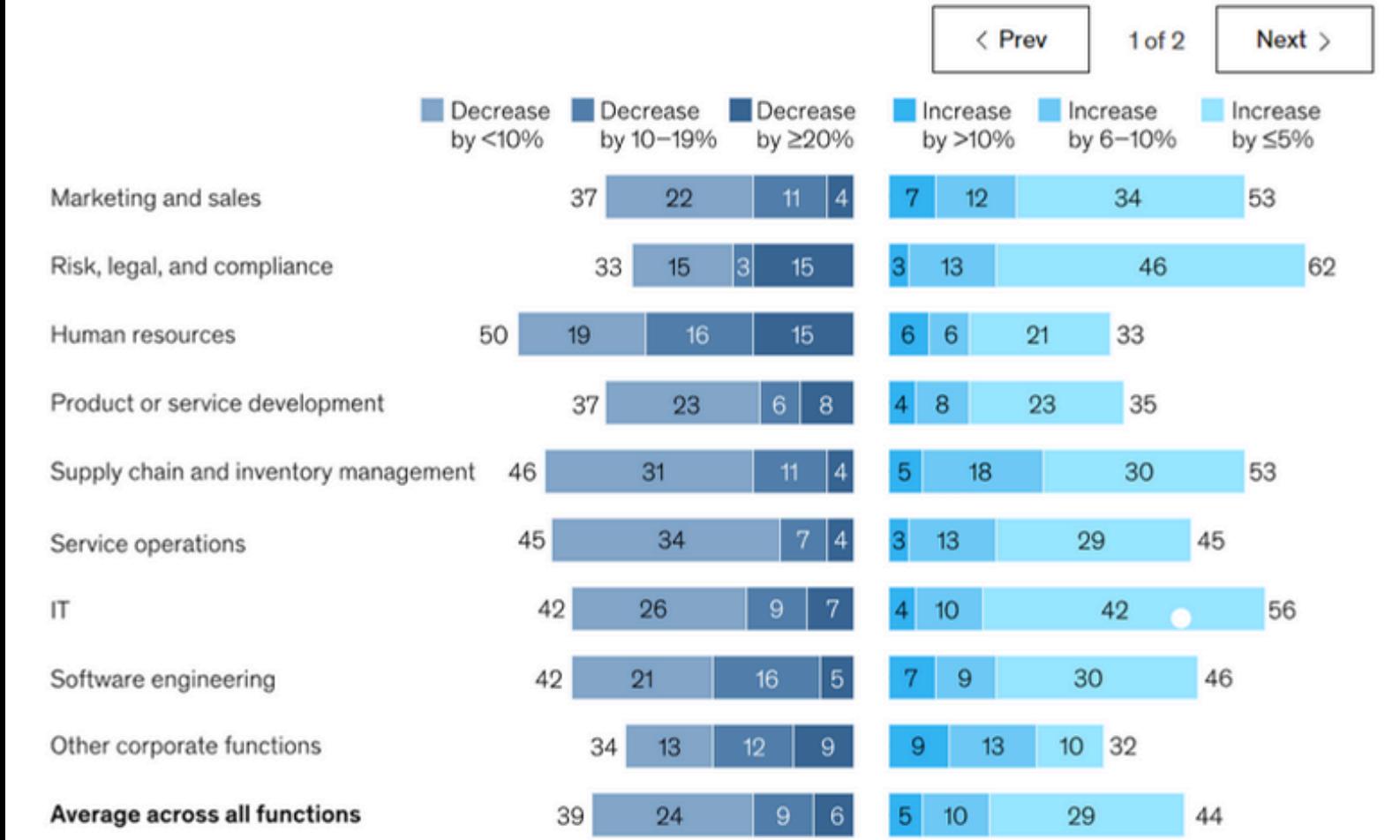
### Efficiency

An [Accenture survey](#) showed AI integration improved employee efficiency by 45%, enabling focus on strategic goals.

Organizations that have adopted AI in at least 1 business function,<sup>1</sup> % of respondents



Cost decrease and revenue increase from generative AI adoption in 2023, by function,<sup>1</sup> % of respondents



# CONCLUSION

AI-Powered Transformation for GroMo Partners

## LLM-BASED CONVERSATIONAL TUTOR

(GPT + FAQ Embeddings)  
→ 24/7 doubt resolution via natural language  
for continuous, self-paced learning

## AI COACH DASHBOARD

Predictive Modeling + Diagnostics  
→ Tracks performance, flags weak areas,  
recommends targeted content and playbooks

## AI ASSISTANT

GPT + Speech-to-Text + ML Ticket Classifier  
→ Voice navigation, smart support ticket  
resolution, seamless app experience

## LEAD SCORING AI

Clustering + Predictive Analytics  
→ Prioritizes high-conversion leads based on past  
behavior, geography, and customer fit

## SALES CO-PILOT AI

NLP + Real-time Suggestions  
→ Assists during calls/chats with rebuttals,  
pitches, and nudges to prevent drop-offs

## GAMIFIED ADAPTIVE LEARNING

RL + Progress Tracking  
→ Dynamic, bite-sized, skill-tree based  
learning that adapts to GP pace and skill gaps

**TO ENSURE SMOOTH ROLLOUT AND MEASURABLE IMPACT, WE'LL ADOPT A 3-PHASE IMPLEMENTATION**

### Phase 1: Foundation Setup

- Launch AI Coach Dashboard & Conversational Tutor for training and doubt resolution
- Integrate AI Assistant for app navigation and support

### Phase 2: Intelligent Sales Enablement

- Deploy Lead Scoring AI & Sales Co-Pilot for real-time conversion support
- Begin predictive performance tracking and personalized nudges

### Phase 3: Full-Funnel Automation & Growth AI

- Activate Post-Sale Automation and renewal/upsell prompts
- Expand AI Coach with deeper behavioral modeling and income-boosting strategies

This phased approach allows controlled testing, feedback loops, and scalable deployment without disrupting existing GP workflows.