



GROMO

FINARVA AI 2025

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Mapping the GroMo Partner (GP) Journey

1

Onboarding & Learning

GP registers on the GroMo app, completes KYC, and accesses GroMo Academy for training on financial products and sales skills.

2

Lead Generation & Customer Acquisition

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

Sales & Conversion

When a customer successfully applies for a product (credit card, loan, etc.) via the GP's link, the GP earns a commission.

4

Post-Sale Engagement & Growth

GP tracks earnings, handles customer follow-ups (renewals, support), refers others, and gets growth nudges and performance insights for continuous income improvement.



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customer journey phase here	Discovery	Engagement	Application/Purchase	Verificatio & Approval	Fulfilment
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).
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.	The partner uses features like product recommendations and customer views to target the right customers with the right products. They might also use the "Bonus Customers" provided by GroMo.
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.
AI which can be implemented	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

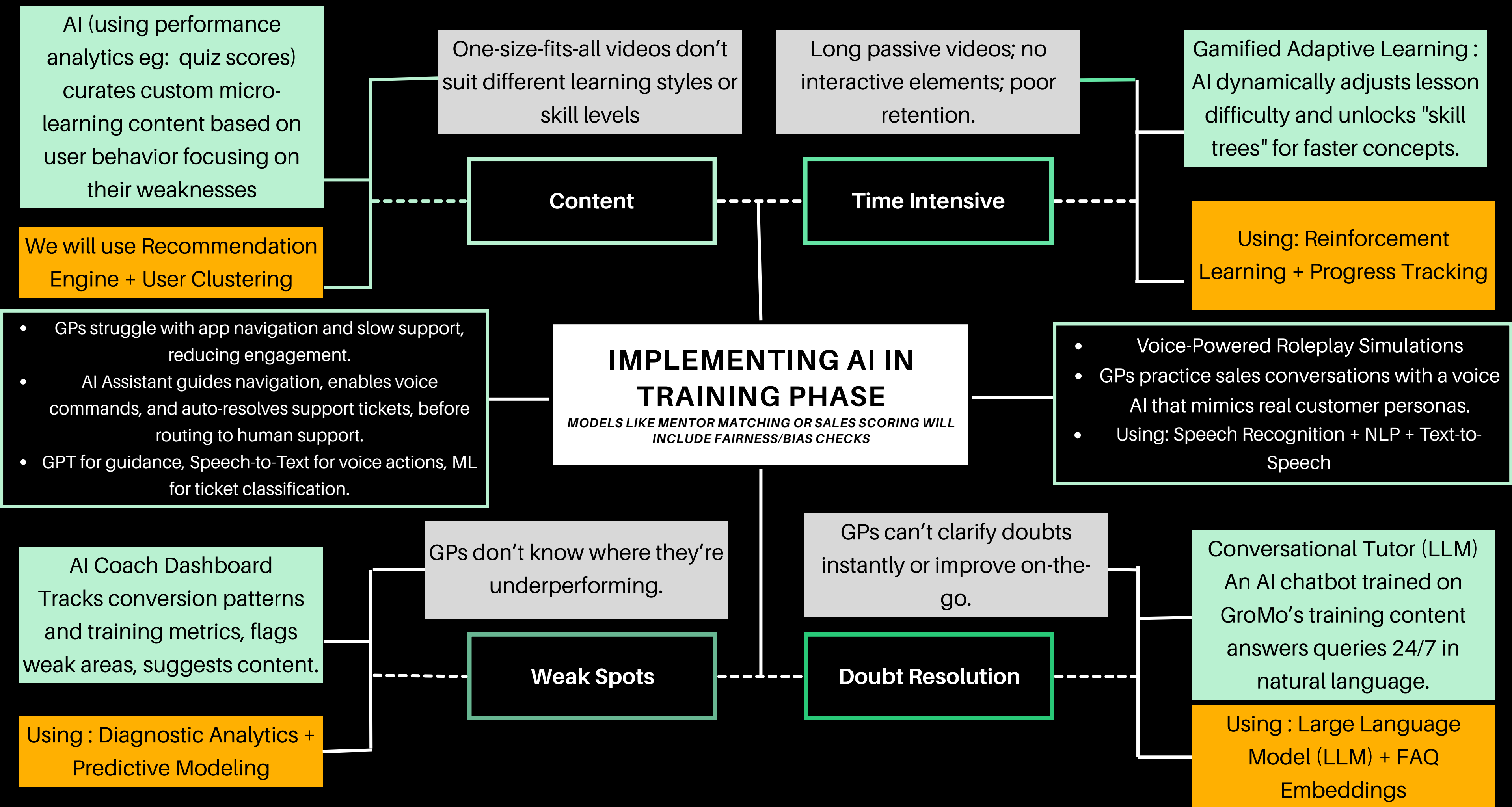
- **Many GPs are new to financial products and find it hard to understand complex terms or pitch confidently.**
- **Current training is often generic and not based on their individual struggles.**
- **There is no intelligent system to guide learning based on personal strengths and weaknesses.**

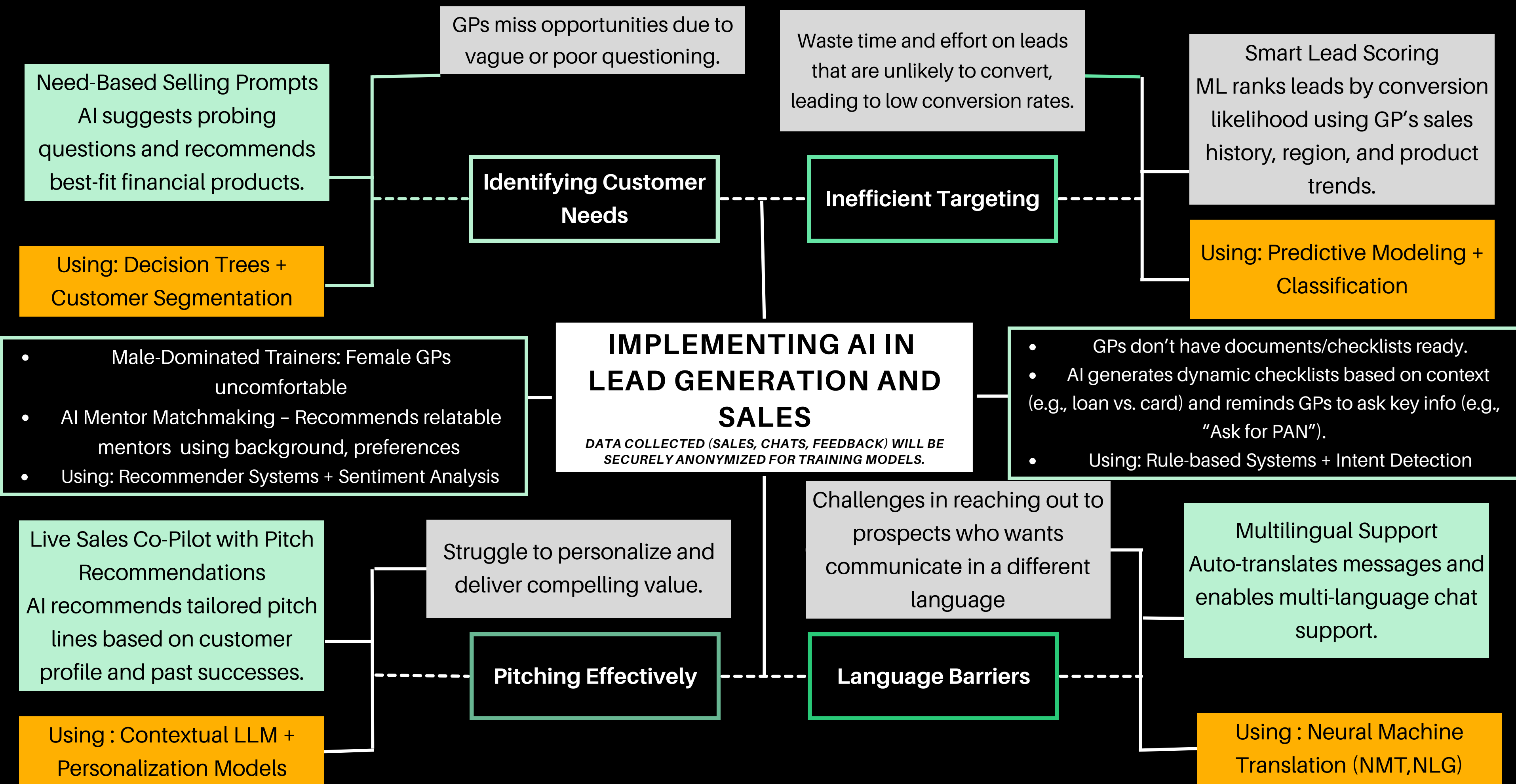
Lead Generation is Manual & Uncertain

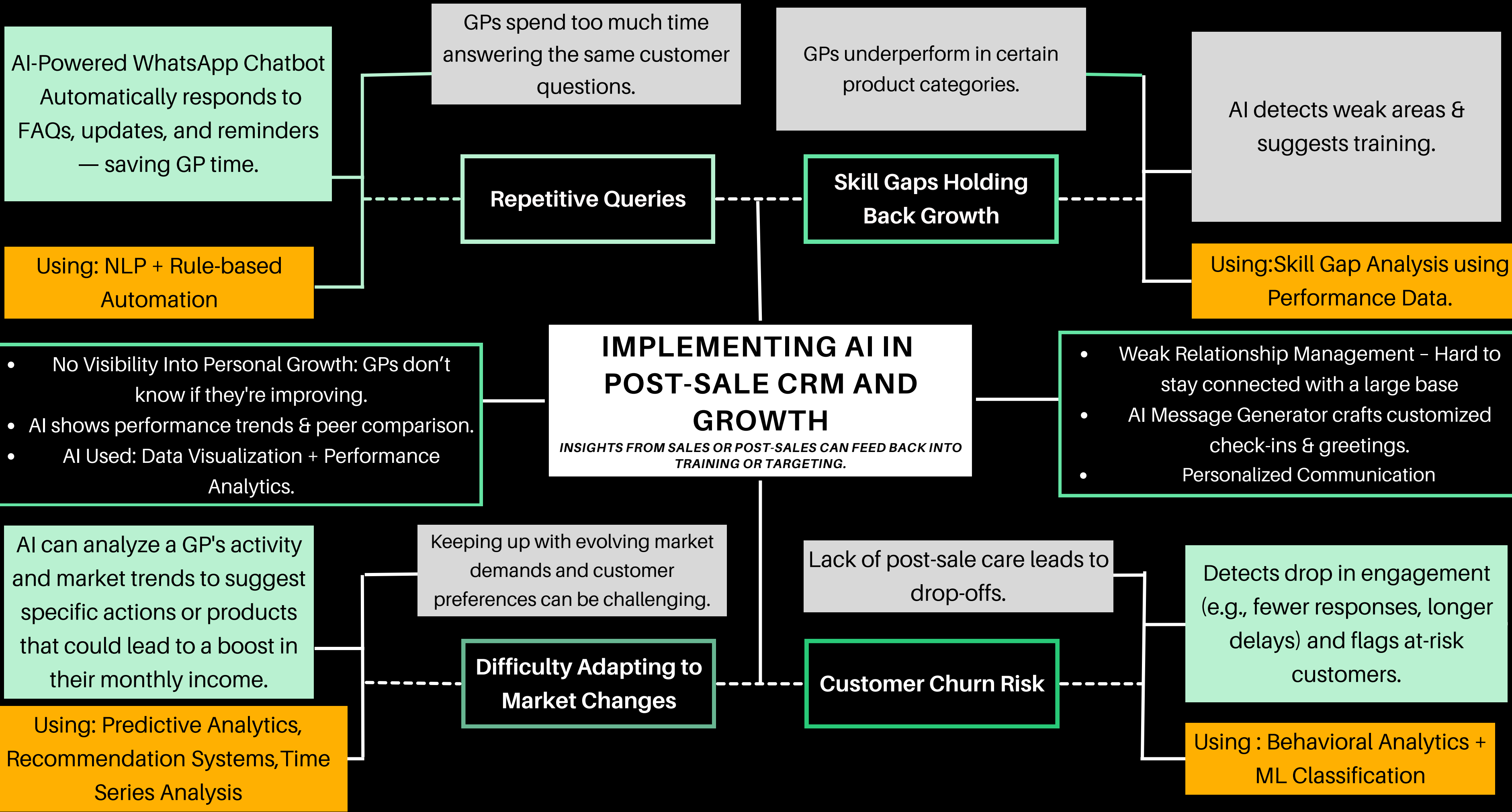
- **GPs rely heavily on personal contacts, which limits their growth.**
- **They lack tools that help them identify or prioritize leads that are most likely to convert.**
- **Outreach messages are one-size-fits-all and not tailored to different customer types.**

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.**

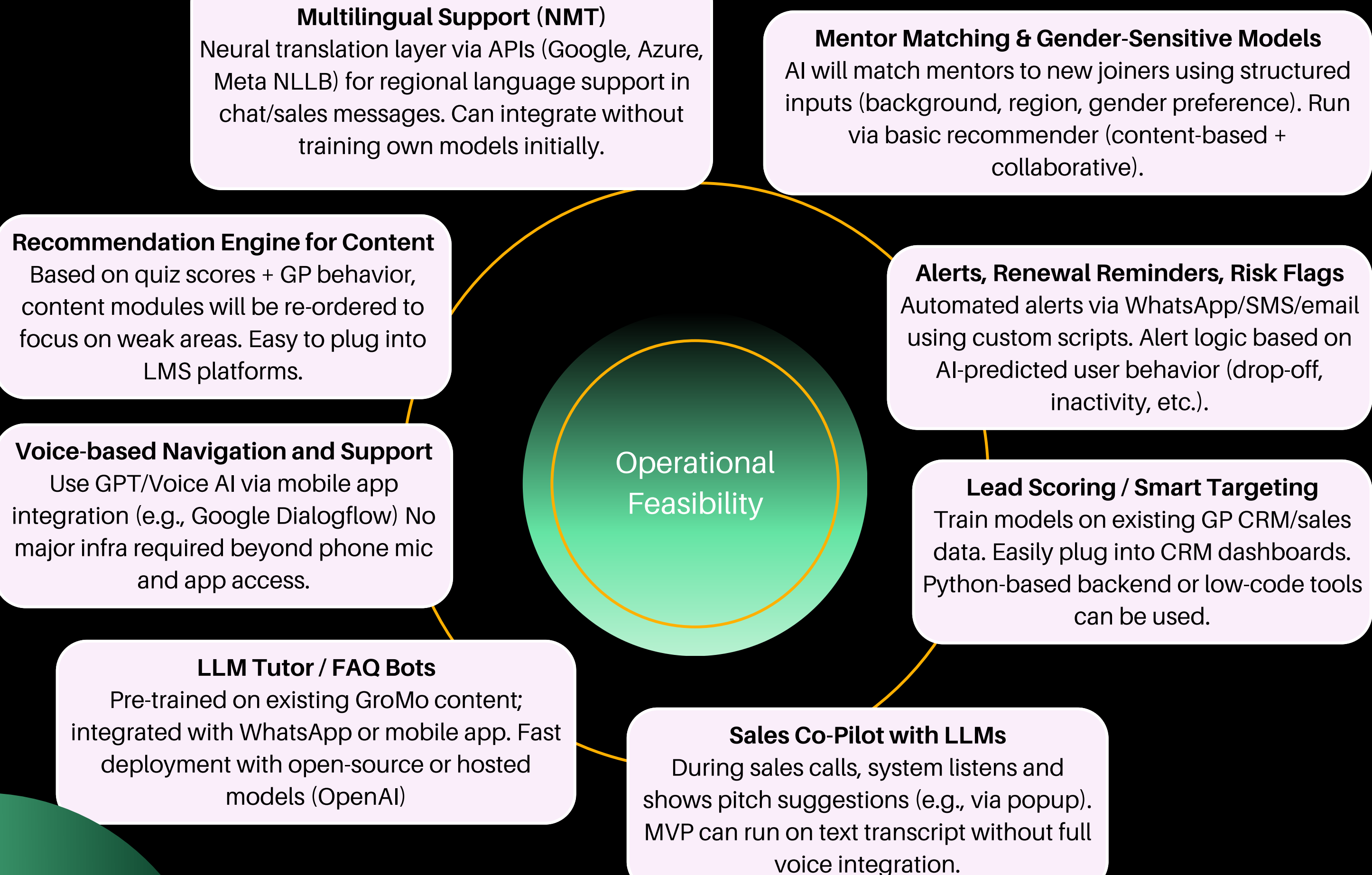




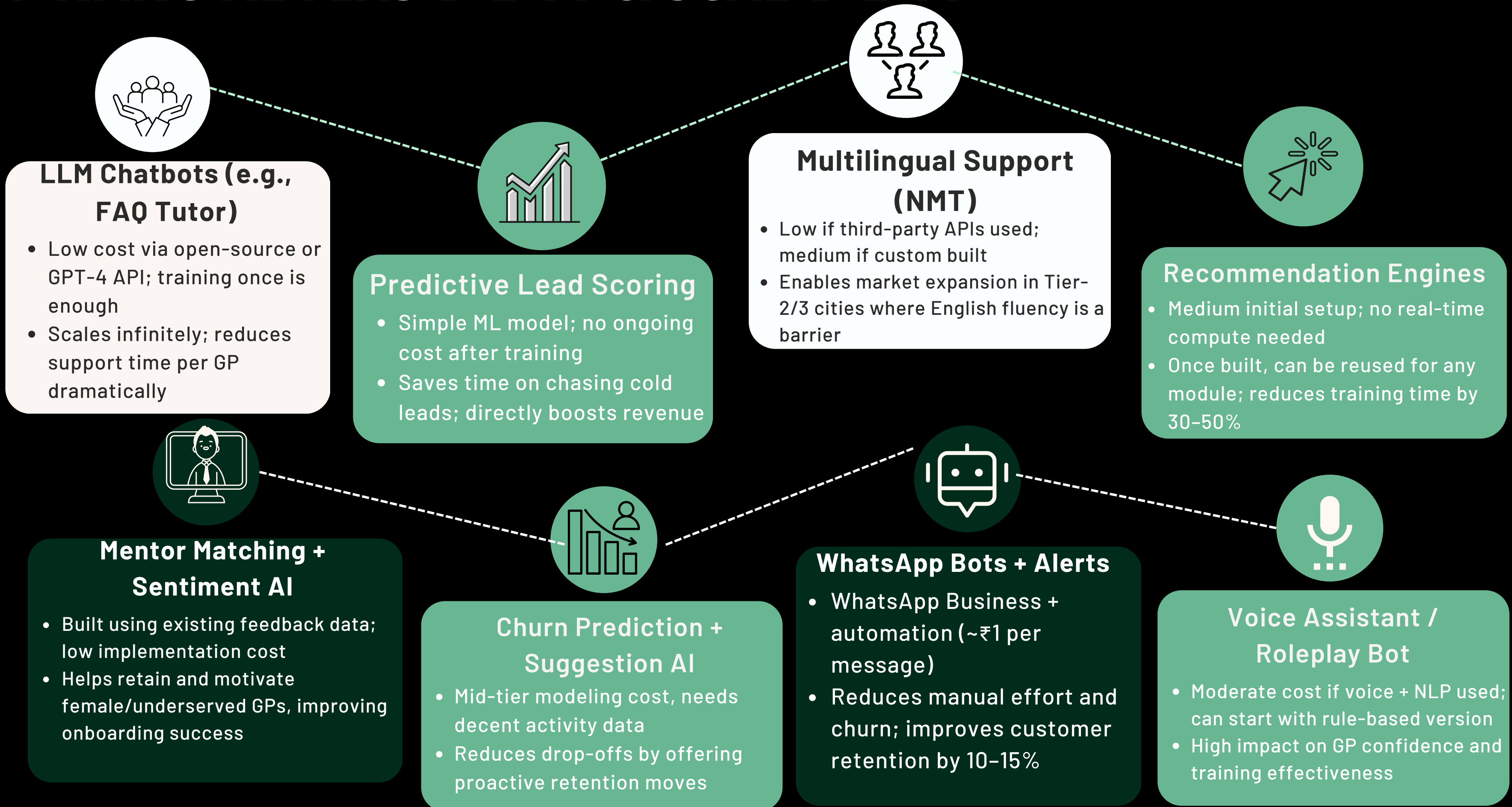


Operational Feasibility

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.



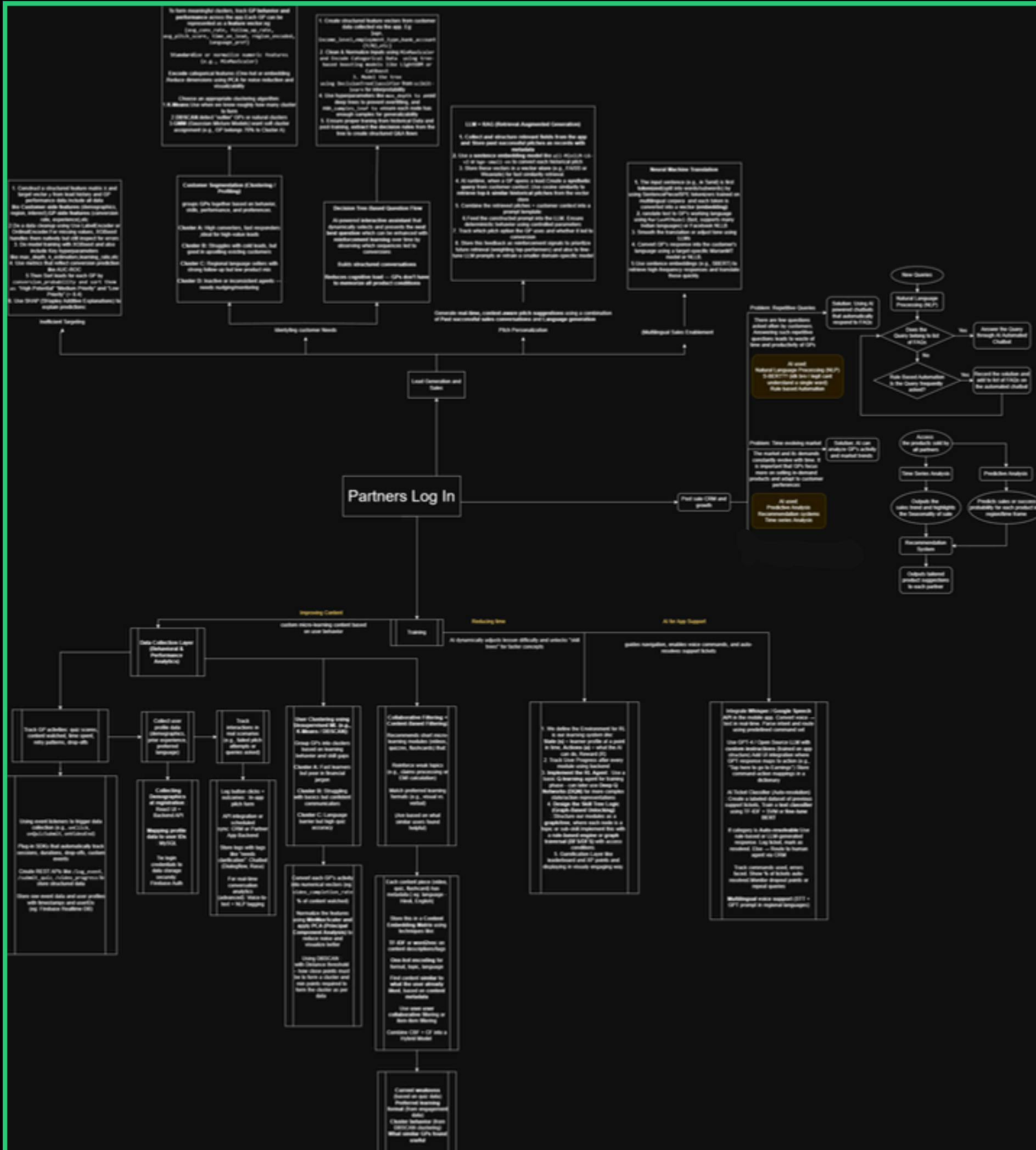
FINANCIAL FEASIBILITY & SCALABILITY



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

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.

FINANCIAL & PERFORMANCE METRICS

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

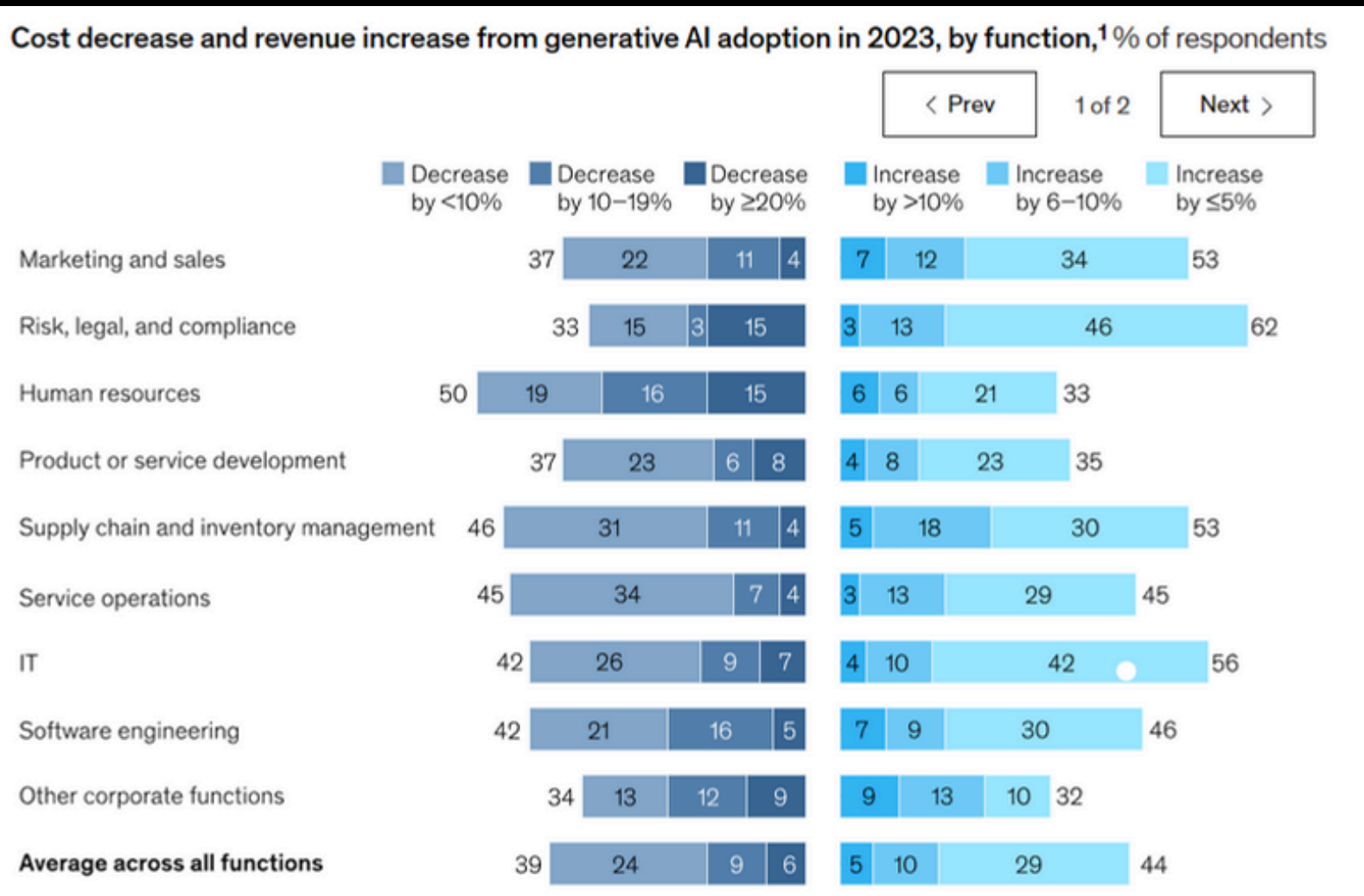
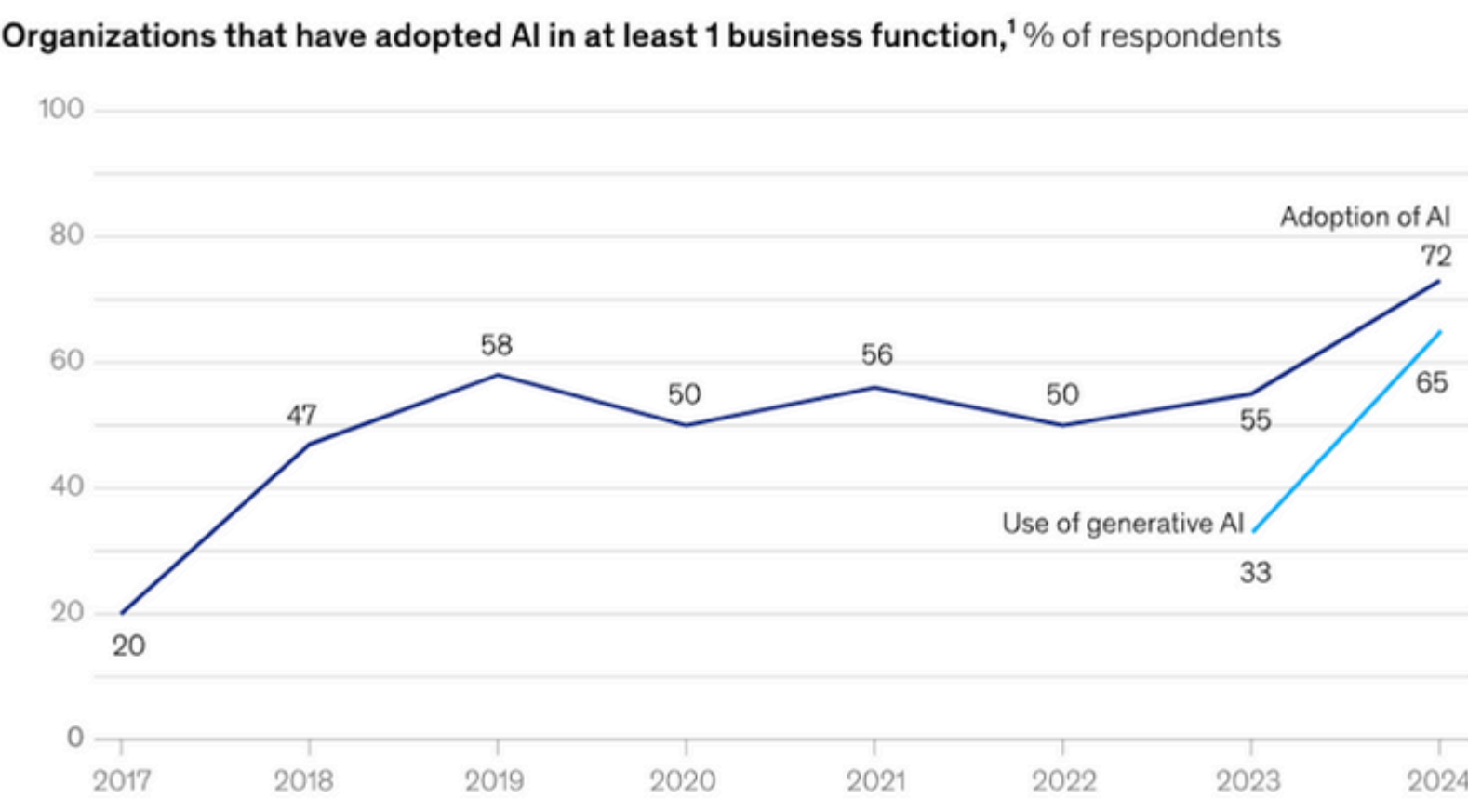
Labor Cost Reduction

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.



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.