



FinArva AI 2025

Presenting

GROSAATHI

PROBLEM STATEMENT 1: Empower GroMo Partners

How can AI make life easier and more profitable for GroMo's financial micro-entrepreneurs i.e. GroMo Partners?

Team - SMART BUILDERS

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PAIN POINTS OVERVIEW

Pain Point	Description	Impact (Estimated)
1. Generic Learning leads to Stagnation	GPs get static, one-size-fits-all training with no feedback or personalization.	60–70% of new GPs churn within 6 weeks; 25–35% fewer conversions ; low product adoption.
2. Poor Lead Prioritization & Follow-up	GPs miss hot leads and waste time on cold ones due to lack of scoring & reminders.	30–40% warm leads lost; ₹800–₹1,200/month lead value wasted per GP.
3. No Real-Time or Vernacular Support (Sales & Post-Sale)	GPs struggle to handle objections or communicate in local languages during calls or chats.	15–20% conversions lost ; 10–15% missed renewals; NPS drop by 15–25 points.

*GP - Gromo Partners

1. One-Size-Fits-All Learning Leads to Stagnation

1.1

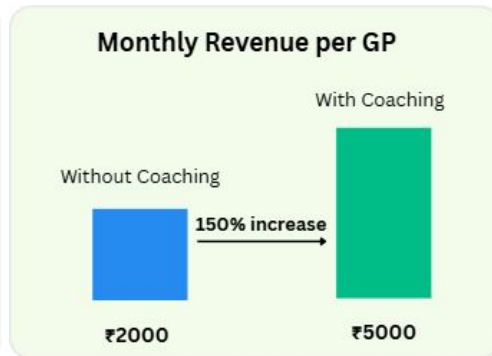
GPs receive static training that doesn't adapt to individual strengths or weaknesses.

1.2

There's no feedback loop to help them improve critical skills like pitching loans or handling objections.

1.3

Many drop off or plateau early due to lack of direction.



2. Ineffective Lead Generation & Missed Follow-Ups

2.1

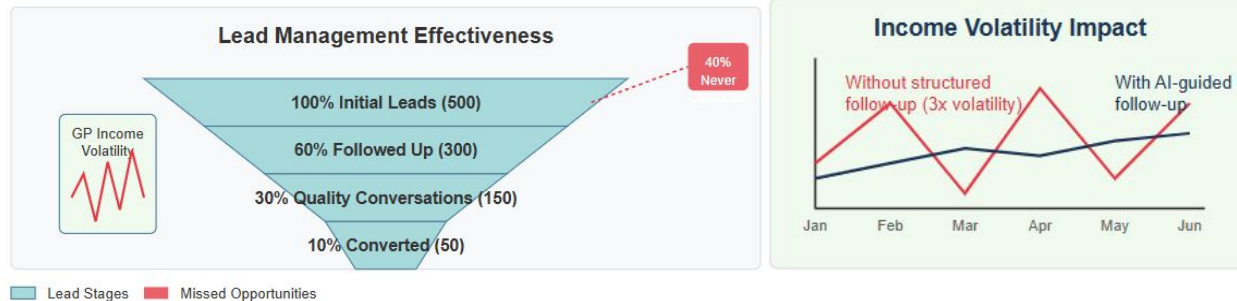
GPs spend time on cold leads and often forget to follow up on warm ones.

2.2

There's no prioritization or scoring system to guide who to call next.

2.3

Inconsistent lead handling causes income volatility and missed commissions.



3. No Real-Time Sales or Post-Sale Support — Especially in Local Languages

3.1

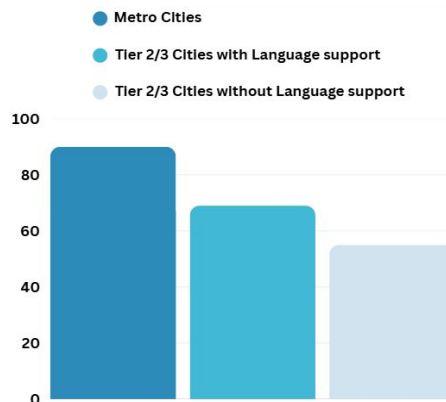
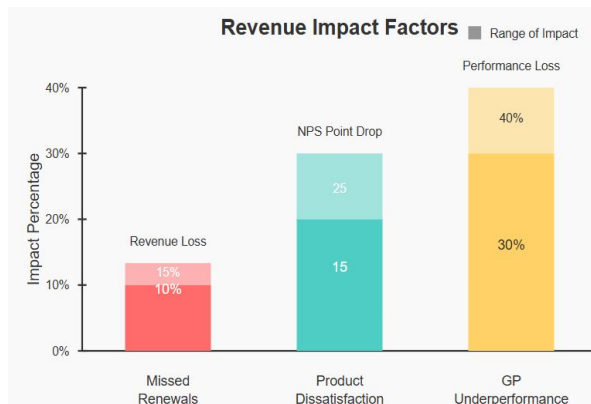
GPs struggle during live conversations when they face objections or forget key selling points.

3.2

Customers often prefer vernacular conversations, which GPs may not fully support.

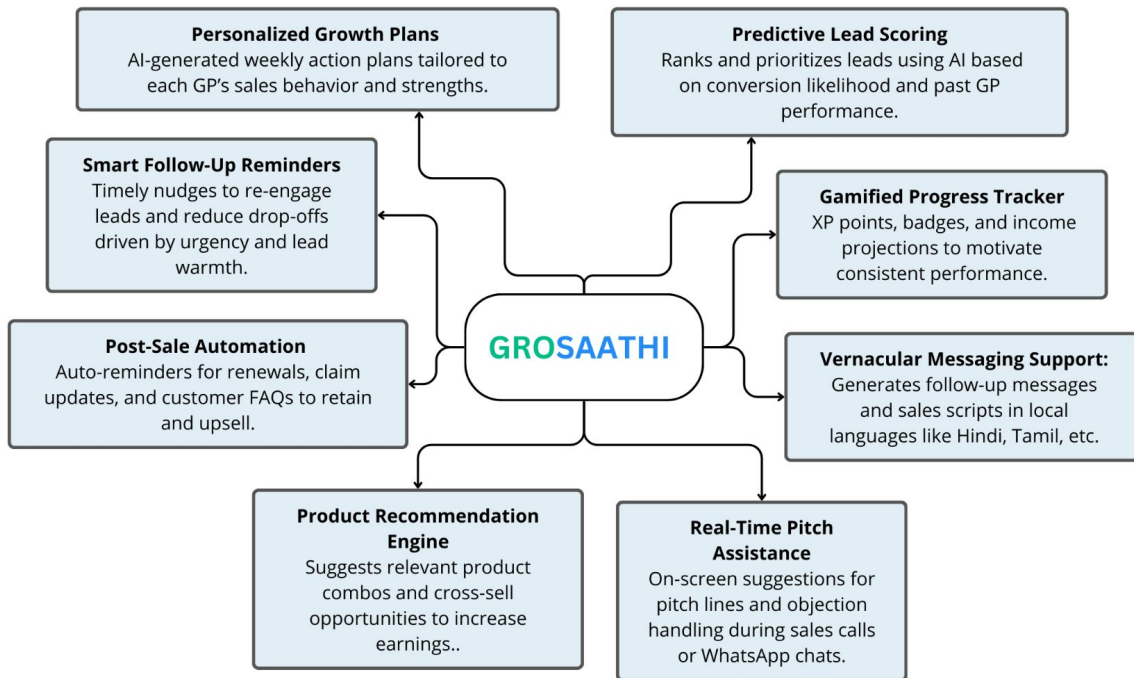
3.3

After sales, there's no support to remind GPs of renewals, upsells, or FAQs like "Where's my policy?"



GroSaathi is a unified, **AI-powered assistant** built directly into the GroMo platform. It acts as a **personalized growth strategist, live sales assistant, and customer relationship enabler** all in one. Designed to empower GroMo Partners (GPs) at every step of their journey, GroSaathi analyzes performance, predicts lead outcomes, supports real-time communication (including in regional languages), and helps GPs grow their income consistently **through strategic, guided actions**.

Unlike existing dashboards or static CRM tools, GroSaathi proactively guides, assists, and nudges every GP toward better outcomes every day.



GROSAATHI USER JOURNEY

by team:
Smart Builders



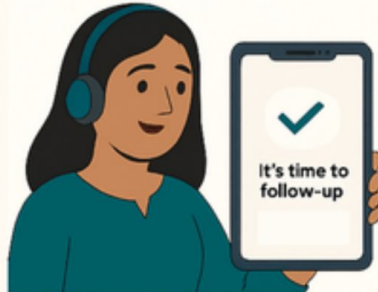
Meet Priya! A first-time GroMo Partner from Jaipur, ready to kickstart her career in digital sales.



On Monday, GroSaathi sends her a personalized weekly plan: this week, it's 3 hot leads for credit cards.



Stuck on a tough call, Priya gets live help !
GroSaathi suggests what to say, in Hindi.
The smart assistant understands the conversation and offers real-time suggestions to handle objections with confidence.



After the sale, GroSaathi reminds her to follow up and even suggests an upsell.
Priya stays on track, upgrades smartly, and builds stronger customer bonds.



By week's end, Priya's earned ₹1,500 and unlocked a new streak badge.

WHY IT WORKS



Strategy



Call Assistance



Vernacular
Support



Lead Focused



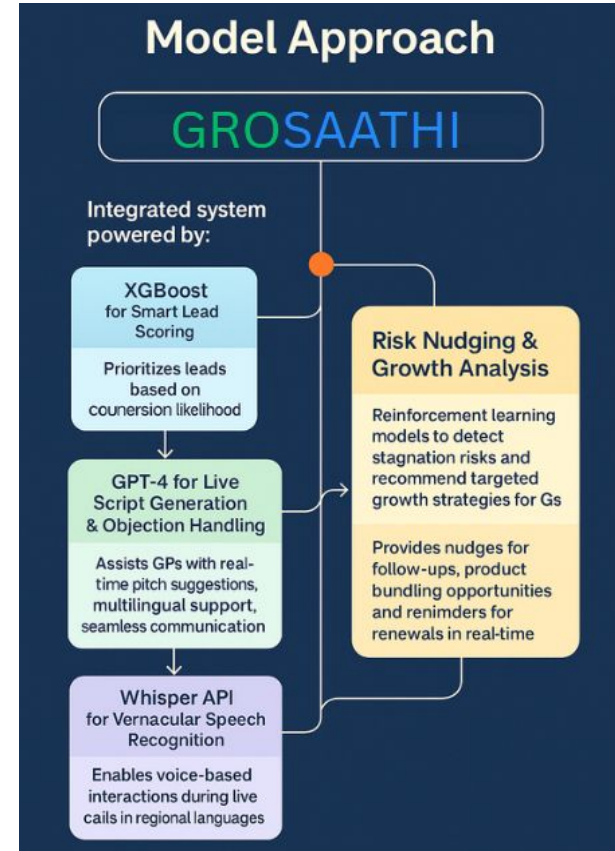
Follow-up
Guidance



Gamification

GroSaathi empowers GroMo Partners like Priya through every step, from strategy to support to success.

AI Technique / Model	Role in GroSaathi
Large Language Models (LLMs e.g. GPT-4)	Pitch generation, objection handling, WhatsApp message writing, local-language translation
Predictive Models (e.g. XGBoost, LightGBM)	Lead scoring, conversion prediction, GP stagnation detection
Behavioral Clustering (e.g. KMeans)	Segments GPs into personas for personalized growth plans
Recommender Systems	Suggests upsells, product bundles, and timing based on GP history
Speech-to-Text (e.g. Whisper)	Converts voice to text for future real-time call support and pitch nudging



HOW IS GROSAATHI UNIQUE?

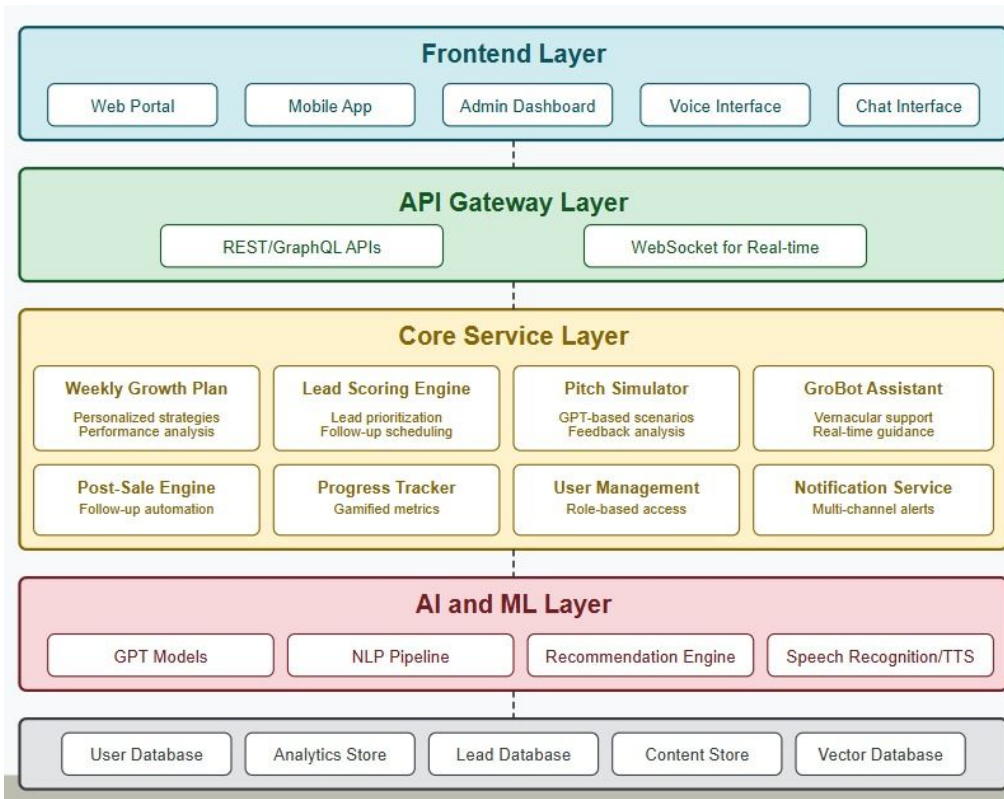
Before GroSaathi

- ✗ Same training for everyone
- ✗ Manual lead tracking
- ✗ No real-time help
- ✗ English-only communication
- ✗ GPs forget renewals
- ✗ No motivation to improve daily

After GroSaathi

- ✓ Weekly personalized growth plans
- ✓ AI-ranked leads with reminders
- ✓ Live objection handling during calls
- ✓ Local-language WhatsApp pitch templates
- ✓ Auto-reminders for follow-up & upsell
- ✓ XP, badges, income forecast — gamified

Architecture Diagram



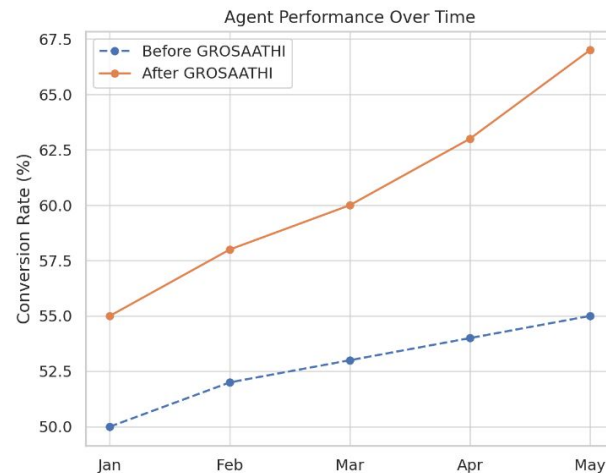
Revenue & Agent Earnings:

GroMo has distributed ₹100 crore to its partner agents as of February 2024, with a vision to achieve ₹1,000 crore in the next five years. The introduction of **GROSAATHI** is poised to accelerate this growth by:

- Increasing lead conversion rates by **20–25% through AI-driven smart lead generation.**
- **Reducing drop-off rates of GPs**, which currently stagnate due to lack of personalized learning.
- **Enhancing vernacular sales support**, expanding access to non-English-speaking regions, and unlocking untapped markets.

Projected Impact (Next 12 Months):

- **Additional Revenue Generation:** ₹50–70 crore from increased conversions and improved renewal rates.
- **Income Boost for GPs:** Estimated average income increase of **₹1,500–₹2,000** per month per active GP.
- **Expansion of Product Reach:** Boost in multi-product sales by **1.8x**, given the AI's ability to cross-sell with precise targeting.



Data Requirements

1. **GP performance data:** conversions, sales cycle, call durations
2. **Lead info:** geography, product interest, demographics
3. **Interaction history:** calls, WhatsApp, follow-ups
4. **Language preferences** for vernacular support

Compliance

Follows **IRDAI** (Insurance Regulatory and Development Authority of India) data privacy & insurance broking regulations



Agent Empowerment & Training:

- Deploy **GROSAATHI** to existing GPs for weekly growth plans and real-time sales coaching.
- Pilot **GROSAATHI** in regional hotspots where vernacular sales support is most critical.

Localized Vernacular Rollout:

- Launch **GROSAATHI's** multilingual sales assistant first in top regional languages (Hindi, Marathi, Tamil, Telugu, English).
- Target expansion into 19,000+ pin codes where GroMo already operates, with localized language support to improve lead nurturing.

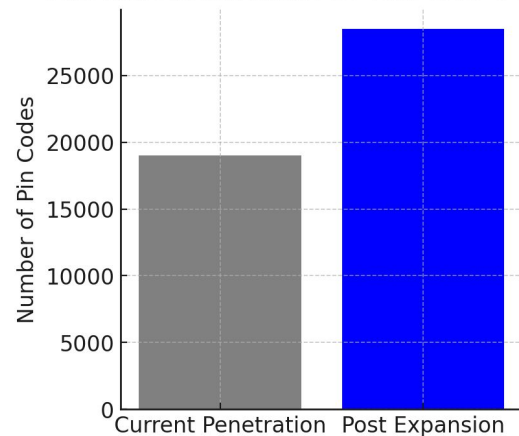
Strategic Partnerships:

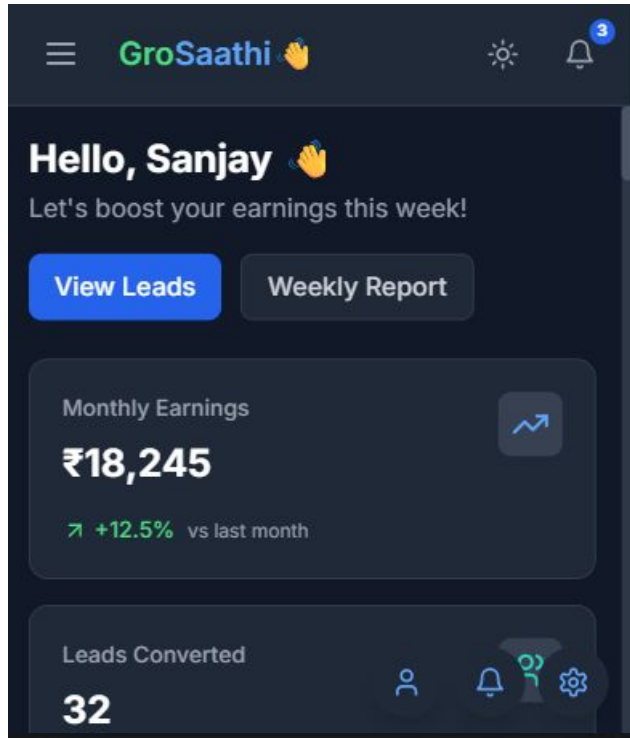
- Collaborate with banking and financial partners to synchronize product updates and new launches directly into **GROSAATHI's** training module.
- Build stronger integrations with WhatsApp Business for automated follow-ups in vernacular languages.

Agent Onboarding & Upskilling:

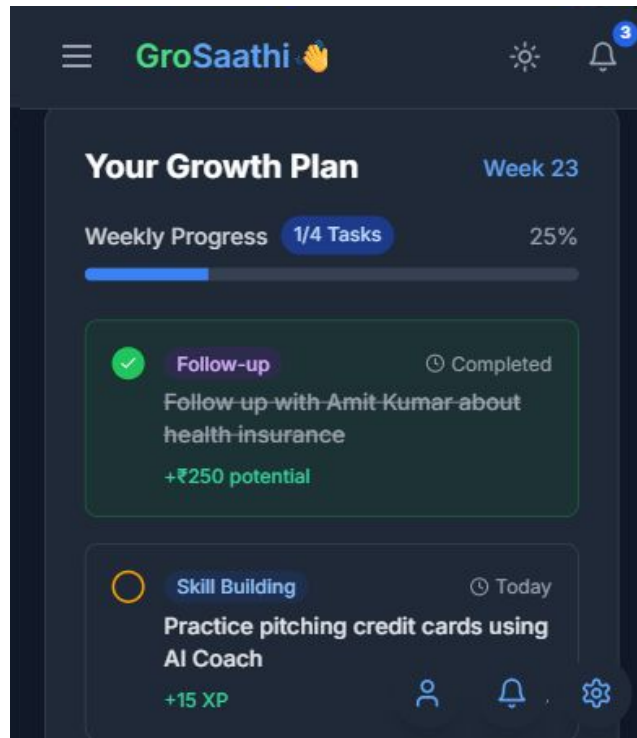
- Simplify onboarding with GroMentor-guided simulations in local languages.
- Implement gamified challenges to improve pitch skills and deepen product knowledge.

Market Penetration in Tier 3 & 4 Cities

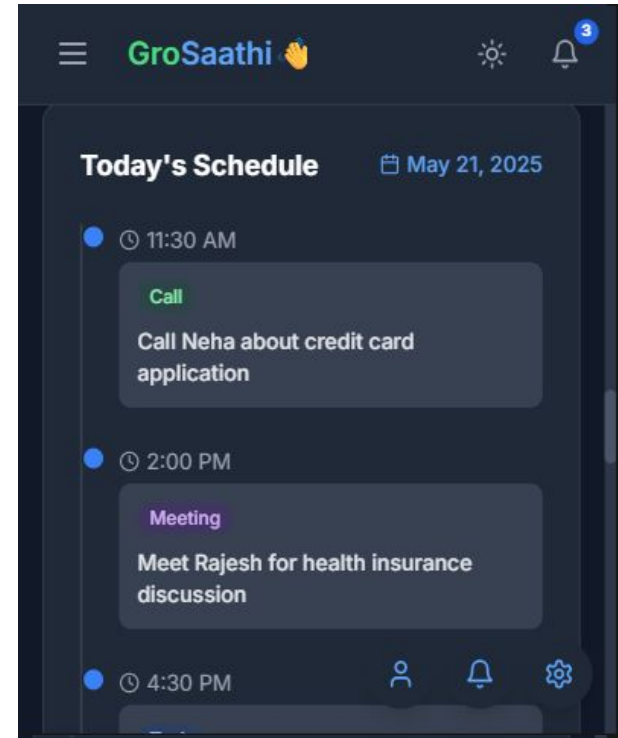




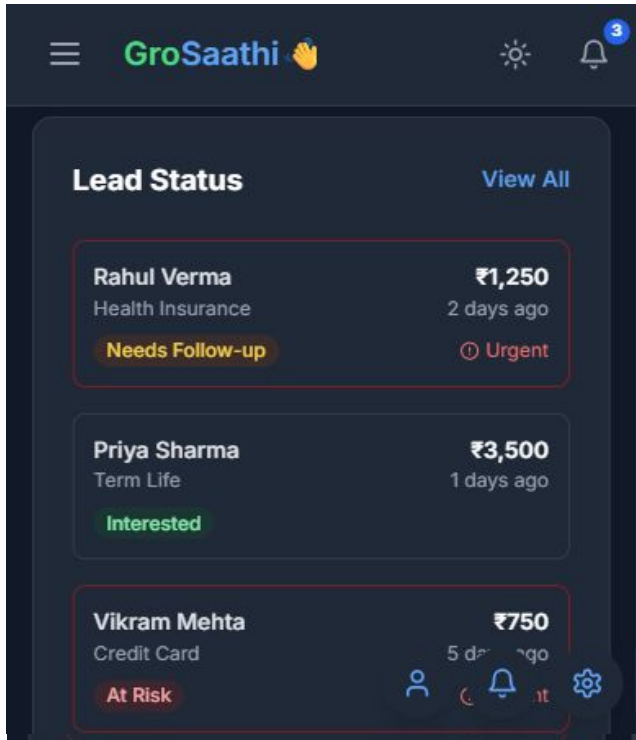
HOME PAGE



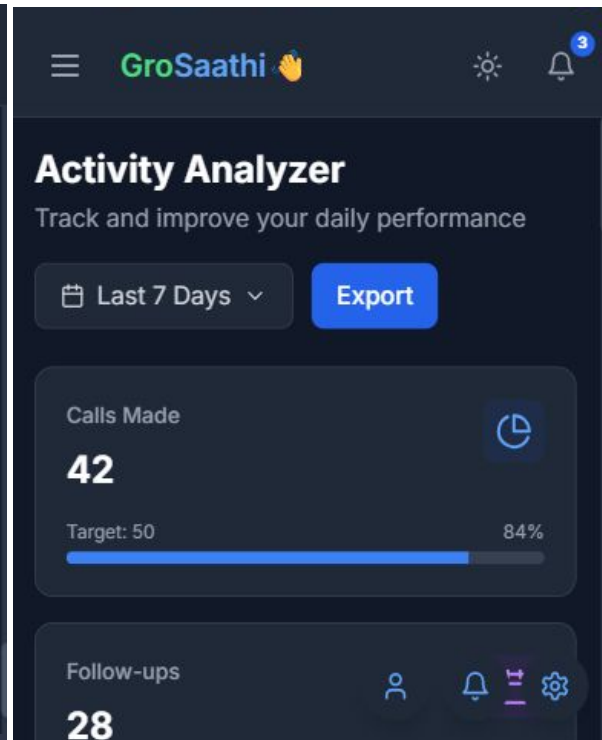
GROWTH PROGRESS



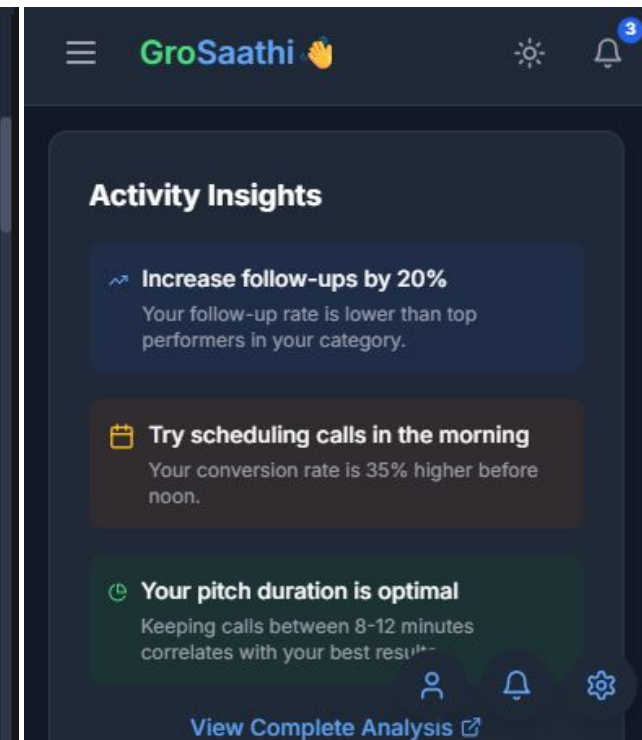
EVERYDAY SCHEDULE



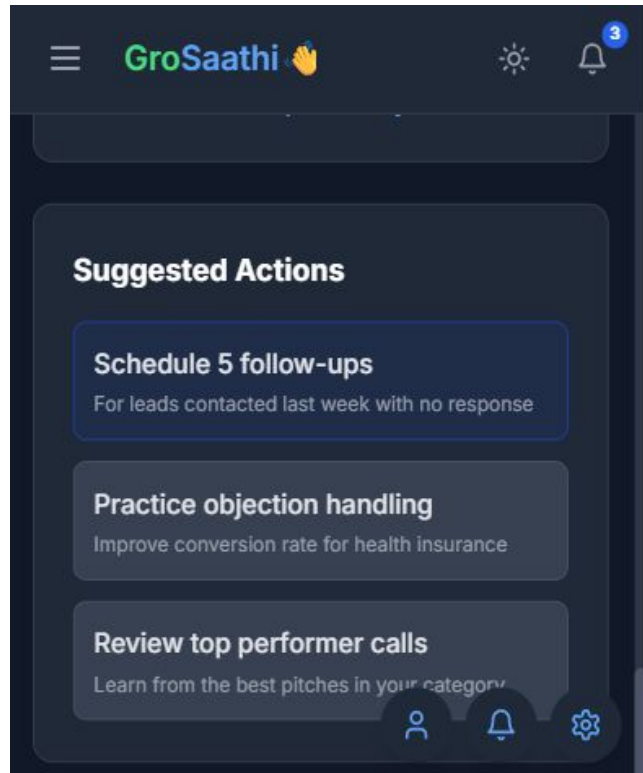
LEAD STATUS WITH DETAILS



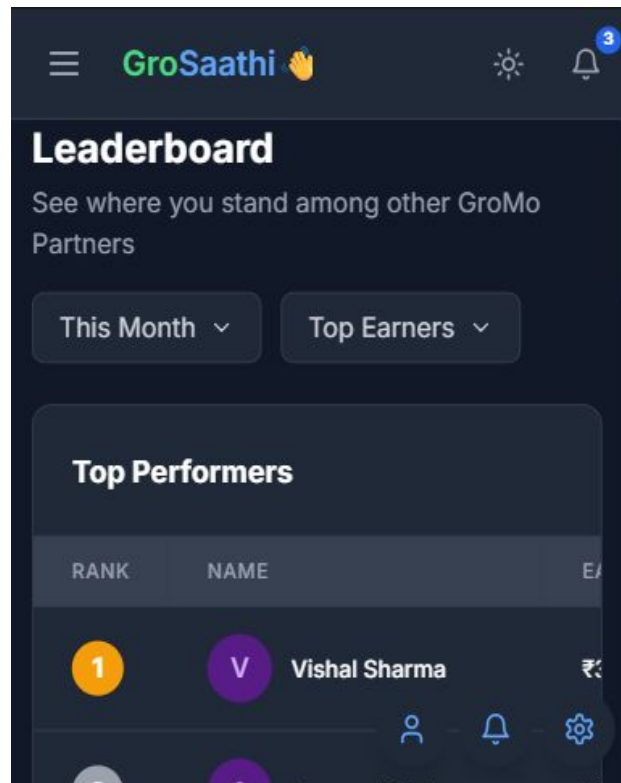
AI- ACTIVITY ANALYZER



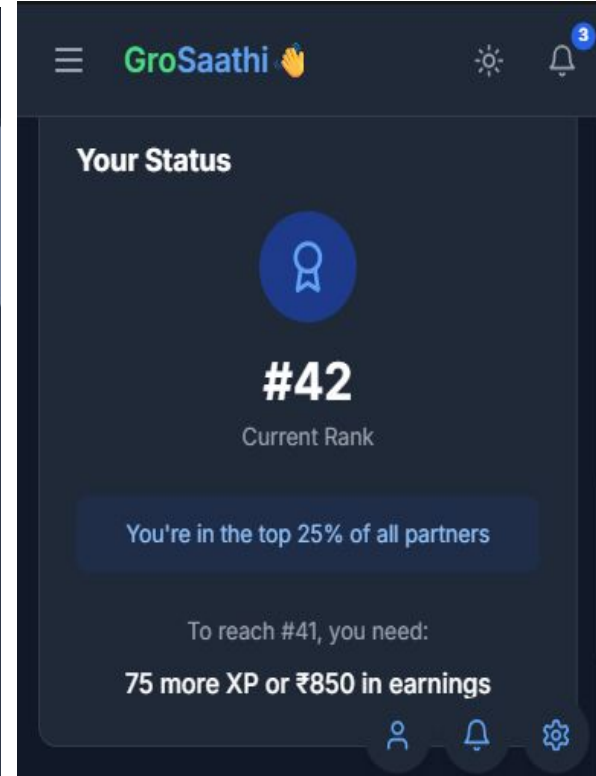
ACTIVITY INSIGHTS/ FEEDBACK



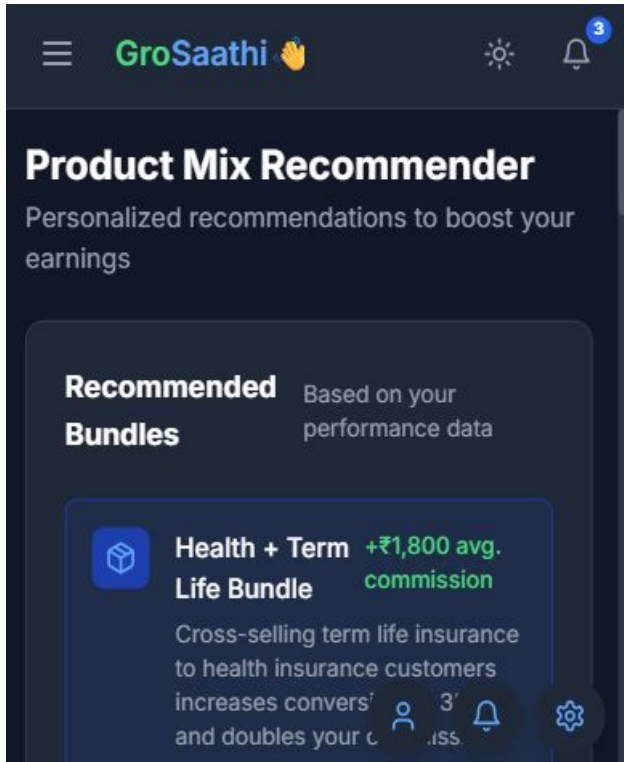
AI-SUGGESTIONS FOR PROGRESS



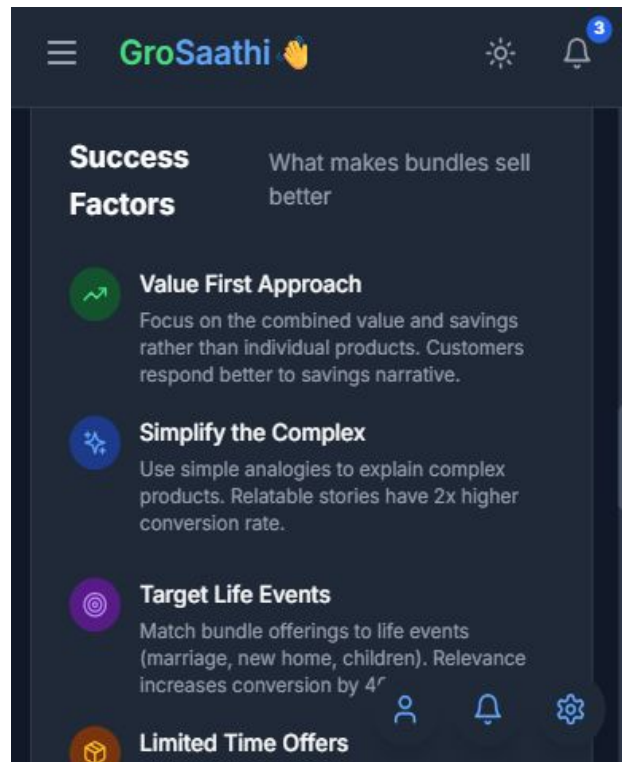
LEADERBOARD



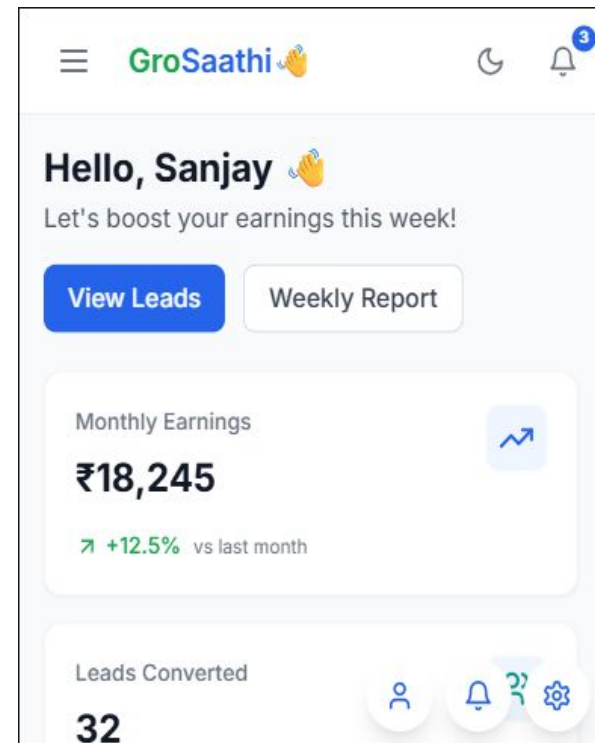
LEADERBOARD RANK AND XP



PRODUCT MIX RECOMMENDATION



SUCCESS FACTORS ANALYSIS



LIGHT MODE UI

PROPOSED DESIGN DEMO VIDEO

[https://drive.google.com/file/d/1AFy7ILWPC0zjLTGnVI861HZYjChNLBKD/view?usp=drive link](https://drive.google.com/file/d/1AFy7ILWPC0zjLTGnVI861HZYjChNLBKD/view?usp=drive_link)

DESIGN VIDEO

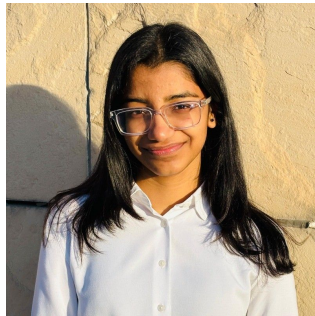
TEAM ROLES AND RESPONSIBILITIES



DIKSHA
KHANDELWAL

Product Strategist

RESPONSIBILITY:
Ideation, AI approach, business impact



NAVYA NAYER

AI / ML Engineer

RESPONSIBILITY:
Build and train AI components



BHANVI NAYER

Frontend Developer

RESPONSIBILITY:
Mockups, user flows,
mobile UI



MANVENDRA SINGH
TANWAR

Research / Data Analyst

RESPONSIBILITY:
Behavior modeling, product mapping