

FinArva AI 2025

Reimagining the future of financial product distribution with AI

***This document outlines the core problem statement and expectations for participants in the FinArva AI Hackathon launched by GroMo in partnership with Amazon Web Services.**

About GroMo

Founded in 2019, GroMo is one of India's fastest-growing agent-led platforms for distributing financial products. It enables individuals — from first-time entrepreneurs to experienced advisors — to sell insurance, credit cards, loans, savings account, demat account and investments to customers in their own networks. At its core, GroMo operates as a tech-enabled bridge between India's leading financial institutions and its underpenetrated, high-potential markets, powered by a distributed agent network. The business model focuses on empowering individuals/agents (GroMo Partners or GPs) to earn commission-based income through a streamlined digital platform.

GroMo's mission is to empower Agents through technology to drive financial inclusion and achieve entrepreneurial success. Its long-term vision is to become Bharat's largest and most trusted financial products distribution platform — one that blends scale, inclusion, and technology to create meaningful financial access at the grassroots.

80% of Bharat still prefers to buy financial products from Agents. Customers prefer to avail financial products from GroMo agents (aka GroMo Partners or GPs) because of the personal trust, local accessibility, knowledge, and experience that they offer. GroMo Partners make financial products relatable, available, and easier to act upon, right where the customer lives and works.

GroMo Partners (GPs)

GroMo Partners are the heart of the platform. They include a wide mix of individuals: tenured insurance and financial agents seeking new opportunities, shop owners offering value-added services to customers, students and first-time entrepreneurs stepping into the world of digital entrepreneurship. What unites them is a desire to earn more while helping their communities access better financial solutions.

GPs love GroMo because it eliminates the friction of becoming a financial product seller. The app gives them access to dozens of top brands, onboarding takes minutes, and seamless training and learning experience. The platform handles everything from lead generation and application processing to commission tracking and post-sale support. For GPs, GroMo becomes a one-stop shop for everything they need to run their business — right from their phone. It also

acts as a powerful learning and upskilling companion, helping GPs become confident, multi-product specialists through in-app training, insights, and guided selling.

The typical GP journey begins with easy wins — selling to friends and family. As they gain confidence, they expand into new product categories, grow their customer base, and unlock repeat sales. Throughout this journey, GroMo acts as a growth engine — providing continuous access to high-demand products, bite-sized learning content, smart nudges, rewards, and responsive support workflows that empower GPs to sell smarter, faster, and more confidently.

The GroMo AI Hackathon 2025: Your Chance to Shape This Future

Having laid the foundation with tools that empower GPs to sell and earn, GroMo is now preparing to leap into its next chapter — transforming from a traditional agent-led **Fintech** into a high-efficiency, AI-powered **FinAI** distribution engine. With the rapid advancements in artificial intelligence, there is now an unprecedented opportunity to reimagine how GroMo Partners grow, perform, and succeed — not through more screens or buttons, but through intelligent systems that guide, coach, and assist them at every step. For e.g. consider a typical life cycle of a sales agent where (S)He learns, generates leads, converts them to success sales, provides post-sale customer relationship management and focuses on growing more and more. Now imagine:


- What if **learning** wasn't just video-based, but personalized — where an AI coach tracks how a GP performs, identifies where they struggle (e.g., pitching credit cards or answering loan queries), and serves bite-sized training content or simulations right when they need it?
- What if **lead generation** became smarter — with AI analyzing a GP's past performance, customer profiles, and geography to suggest the most likely leads to convert? What if AI could create automated outreach messages tailored to the language, product, and preferences of each prospect?
- What if **sales** became more assisted — with an AI sales co-pilot that helps agents during live calls or WhatsApp chats, suggesting pitch lines, countering objections, or nudging the GP when it detects a warm lead going cold?
- What if **post-sale engagement** was streamlined — with AI responding to common customer queries (like claim status or document uploads), or even prompting GPs when a customer is due for a renewal or upsell?
- And what if **growth** itself was data-driven — with AI identifying GPs at risk of stagnation, nudging them with custom playbooks to expand into new categories, or suggesting monthly income boosters based on market trends and personal activity?

*The possibilities are limitless. This isn't just about improving efficiency — it's about **redefining the GP experience**. With AI, every GP can have a personalized strategy, real-time support, and intelligent growth plans — helping them not only succeed, but thrive. With the right intent, talent, and execution, they can be built today.*

To unlock this future, GroMo is launching the **GroMo AI Hackathon 2025** — a call to action for **India's brightest AI developers, designers, and product thinkers to co-create solutions** that can solve real, day-to-day problems faced by GroMo Partners.

General Guidelines for Participants

To build a winning solution, we recommend you:

- Download and explore the GroMo App from the Play Store to **experience the platform firsthand**. 
- **Deep-dive into the mindset, behavior, and lifecycle** of GroMo Partners (GPs) — India's financial micro-entrepreneurs.
- **Identify real pain points** that GPs face in scaling their monthly income — whether it's finding leads, converting them, or managing post-sale engagement etc.
- **Think AI-first** — explore how artificial intelligence can be used to automate, guide, or amplify key actions for the GP.
- **Prioritize scalability and impact** — build solutions that are contextual, earnings-linked, and capable of being deployed to thousands of GPs.
- **Keep the end user at the center** — focus on simplicity, mobile-first usability, and measurable value addition.