

Welcome to FinArva AI Webinar



apna



FinArva AI 2025

Reimagining the future of financial product distribution with AI

powered by 

An AI Hackathon where India's brightest AI developers, designers, and product thinkers will reimagine the future of financial product distribution through real-world, intelligent solutions

Registration Extended Until May 19, 2025

Registrations Filling Fast — Secure Your Spot Now!



₹10 Lakhs+ in Prizes Await!

30th May – 1st June 2025. Gurugram



Two Phases

Virtual idea submission followed by in-person hackathon



₹10,00,000+ Prizes

Cash prizes and interview opportunities with GroMo founders



Team Up

3-5 members per team, collaborate to innovate



Real Impact

Solutions that can transform financial inclusion in India

About the Speaker and GroMo

Speaker

- **Bhaumik Jain**
- Alumnus of IIT Delhi and IIM Ahmedabad.
- Working as VP Product at GroMo for last 2 years.
- Worked with Amazon, ICICI and PwC in Past.

About GroMo

- Founded in 2019 by IIT Delhi alumni **Ankit Khandelwal** and **Darpan Khurana**.
- GroMo is building India's largest financial product distribution company.
- A Y Combinator (**YC21**) company, GroMo has raised **\$12M+ in Series A** funding.
- GroMo is on mission to empower Agents through technology to drive financial inclusion and achieve entrepreneurial success.

Important Details: FinArva AI Hackathon

Registration

- Deadline(Extended): **19th May**
- **Team Size 3–5:** More Minds, Better Ideas
- No further extensions will be done. All must complete and close their teams before 19th May

Phase 1

- Submission Deadline: **19th May**
- Do follow the recommended guidelines
- Expectations from phase-1 are covered in next slides
- Phase-1 shortlist announcement: **22nd May**

Phase-2

- In-Person Hackathon: 30th May to 1st June
- Location: Gurgaon
- Physical presence of all team members is must.
- Another webinar will be conducted with all shortlisted teams for Phase-2 Details

Prizes



Winner

₹5,00,000

(Minimum of ₹5L or ₹1L per team member)

Plus

- ✓ Direct Interview with Founders
- ✓ Certificates of achievement
- ✓ Exclusive GroMo & AWS swag
- ✓ Recognition across the GroMo ecosystem

**Requires functional prototype/MVP during the hackathon*



1st Runner-Up

₹2,50,000

(Minimum of ₹2.5L or ₹50k per team member)

Plus

- ✓ Direct Interview with Founders
- ✓ Certificates of achievement
- ✓ Exclusive GroMo & swag
- ✓ Recognition in GroMo communications



2nd Runner-Up

₹1,00,000

(Minimum of ₹1L or ₹20k per team member)

Plus

- ✓ Certificates of achievement
- ✓ Free AWS Developers Credits
- ✓ Exclusive GroMo & swag
- ✓ Recognition in GroMo communications



Best Idea Award

From Phase-1 submissions

₹25,000

(Minimum of ₹25k or ₹5k per team member)



Founders Choice Award

Selected personally by the Founders

₹10,000

For exceptional problem insight, innovative thinking, or impactful use of AI

Guidelines to Build a Winning solution

Explore GroMo App

Install from play store and
Explore the GroMo App
Firsthand

Deep Dive into user mindset

Deep-dive into the mindset,
behaviour, and lifecycle of Sales
Agents — India's financial
micro-entrepreneurs.

Identify user pain points

Identify real pain points that
Users face in scaling their
monthly income

Think AI-first

Think how artificial intelligence
can be used to automate, guide,
or eradicate user pain points or
can amplify key actions for the
user

Prioritize Scalability & Impact

Propose and build solutions
that are contextual, earnings-
linked, and capable of being
deployed to thousands of GPs

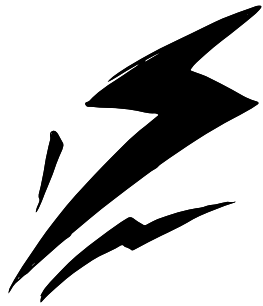
Keep end user at the centre

Focus on simplicity, mobile-first
usability, and measurable value
addition

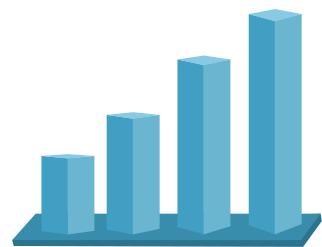
Judging Criteria



Problem Understanding: Has the team truly understood the challenges faced by the user (i.e., GroMo Partner)?

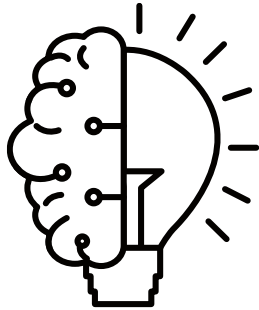


Innovativeness: Is the idea fresh, original, and creatively designed to solve the problem?

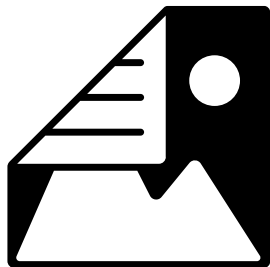


Business impact: Can this solution significantly improve user earnings, productivity, or experience? Is there a workable, demonstrable prototype to showcase the impact?

Judging Criteria Contd...



Effective use of AI: How meaningfully is AI being applied? Is it core to the solution?



Simplicity & Usability: Is the solution easy to use, scale, and adopt across GroMo's ecosystem?

Q & A

There have been number of questions around GroMo

- **How does GroMo Operate?**
- **Is there a customer facing App of GroMo?**
- **How do customers come to GroMo?**
- **How GroMo app takes customers it takes manually by seller or app provide some databses?**
- **How is lead generation handled—especially for customers who haven't bought anything yet and are not part of the gp's contact book? Do GPs manually enter those leads?**
- **How is this data typically gathered — is it self-reported by the customer through any form, or entered by the GP?**

Let's first understand how GroMo Operates

Introducing **grombo**: A multi-product tech platform to **Transform** the earning potential for Agents



Q&A – Registration Related

Q1. We have already registered our team but want to make changes? Can we do it?

Yes. You can make changes to your team until 19th May 2025.

- If you have registered your team via FinArva official page you can drop an email to finarva@groom.in with required changes
- If you have registered your team via Apna then you can drop an email to compete@apna.co with required changes

Q2. Can I register as an Individual team?

Yes, we are allowing registration for 1 person team but we would strongly recommend to form a **team of 3-5 members**. We strongly believe in the saying that – ***“Two heads are better than one and more are even better”***.

For teams registered on Apna, if you have already completed your team on Apna with 1 or 2 members, you can send a request to compete@apna.co to unlock your team and add more members

Q&A- Registration Related Contd....

Q3. I am not able to form a team, Can you help me?

We have created a **discord community** for teams and participants to interact among themselves and form teams from existing pool of registered participants. You can join the same - <https://discord.gg/9xQKY6pQrx>

Q4. Can we have team members from different colleges, companies etc?

Yes. There are no restrictions on team members to be from same college or company or city or stream or qualification etc. You are free to form your own teams which you think can give the best output.

Phase-1 Submission Related

Q5. Can you tell us what user problems to focus on?

Q6. Are there existing workflows or lifecycle stages (like lead gen, sales, renewals) that judges want teams to focus on improving?

We could — but should we? A core objective of Phase 1 is for teams to independently identify the most pressing user problems. Understanding the user is part of the challenge. We expect teams to demonstrate their ability to uncover and define these problems themselves, rather than relying on us to provide them.

Q7. But there can be so many problems, can you at least tell what to focus?

Of course, there can be many user problems — and that's exactly the challenge. In real product journeys, there's always ambiguity: many things to solve, but limited time & bandwidth. **Prioritization** is key. We want you to live that reality — talk to users, apply primary and secondary research, and use your judgment to identify the problems or opportunities that matter most.

Phase-1 Submission Related Contd...

Q8. Could you share contact details of few GroMo Partners for user research and insight gathering?

Unfortunately, due to our data privacy policies and terms of use, we're unable to directly share GroMo Partner data. But the good news is — you don't need to rely on us. There are millions of sales agents out there facing similar challenges. Talk to agents in your vicinity/network, connect with POSPs through social platforms, or visit local financial services hubs. Real innovation begins when you find your own path to real users.

Q9. Is the code/workable solution required in the Phase-1 submission?

No — Phase 1 is focused on identifying the right problems and conceptualizing high-impact solutions. You're not expected to submit any working code or prototype at this stage. It's all about strong insight, clarity of thought, and innovative approach and off course AI driven.

Phase-1 Submission Related Contd...

Q10. What is the expected format and minimum requirements for the Phase 1 submission (PPT/PDF)? Is there a minimum page requirements?

There are no strict format restrictions — participants are free to use the format they feel best showcases their proposal (PDF, PPT, DOC, etc.). Just ensure that your submission aligns with the recommended guidelines and clearly conveys a thoughtful, impactful solution.

Q11. Are we required to make submission at both Apna and FinArva official page?

No — Teams who have registered via Apna platform can submit solution directly at Apna and need not submit separately on FinArva page. Teams who have registered via FinArva official page are expected to submit via FinArva official Page.

Phase-1 Submission Related Contd...

Q12. We have already submitted our phase-1 solution but want to change, can we share an updated solution?

Yes- you can share an updated solution until Phase-1 submission deadline i.e 19th May. The latest submitted solution of any team will be considered as the final submission for evaluation and all earlier solutions will be ignored.

Q13. Is use of AI must?

Yes — this is an AI hackathon, and the use of AI is a core requirement. But more than just a checkbox, it's about embracing the way the world is evolving. AI is reshaping how problems are understood and solved. We're looking for solutions where AI is not just an add-on, but meaningfully integrated to drive impact, intelligence, and innovation.

Phase-2 Related

Q14. Can team participate virtually in Phase-2?

No – Physical presence of team and all team members is must for Phase-2.
The event will be held in Gurgaon.

Q15. Will teams be provided accommodation & travel if not from Delhi/NCR?

Teams from outside cities will be provided accommodation however, teams are expected to make their own travel arrangements in case they are shortlisted for Phase-2

Phase-2 Related Contd...

Q16. Many more questions related to phase -2

- Will any data be provided during the hackathon, & can we access existing app features or APIs?
- Could you please clarify if GroMo can provide access to WhatsApp chat and call data and what permissions or protocols would be required for that access?
- What kind of data will be provided during hackathon?
- If our solution is successful, what is the typical process or technical requirements for integrating it with the GroMo platform?

At this stage (Phase-1), we encourage teams to think boldly and without constraints — focus on the problem and the ideal solution, not on current feasibility or available resources.

Once your idea is shortlisted, we'll work closely with you to ensure the right environment, tools, or data access is provided (where possible), so you can build a workable prototype during the hackathon from **May 30 to June 1**.

**FLOOR IS OPEN FOR ANY MORE
QUESTIONS YOU HAVE**

**Send Your Questions to Us in
the Chat**

STILL HAVE QUESTIONS?

REACH OUT TO US AT
FINARVA@GROMO.IN

THANK YOU