



Groww

PM SCHOOL CHALLENGE

To boost new user retention of
Groww from 10-15% to at least 30%.

ABOUT PRODUCT

MISSION

To empower every Indian by providing a cutting-edge multi-product platform that offers a variety of financial services, ensuring that everyone feels equipped to navigate their financial journey with ease and assurance through this innovative approach.

VISION

Groww's long-term vision is to become the trusted financial partner for millions of Indians.

MARKET SHARE

23.4%

SOURCE

7.6 million active traders (as of year 2023)

6.63 million active investors (as of year 2023)

SOURCE

15 million users across 900+ cities of India

SOURCE

FEATURES OFFERED

- Mutual Funds, Lumpsum & SIP investing
- Stocks, IPO & Intraday Trading
- Futures & Options (FnO)
- Recharges, Bills & UPI payments
- Personal Loan
- Sovereign Gold Bonds (SGBs)
- New Fund Offer (NFO)

TARGET CUSTOMERS

Millennials who have sufficient savings to invest.

Around 70% of the total groww users are from cities with populations between 20K and 100K.

COMPETITORS

 ZERODHA

 AngelOne™

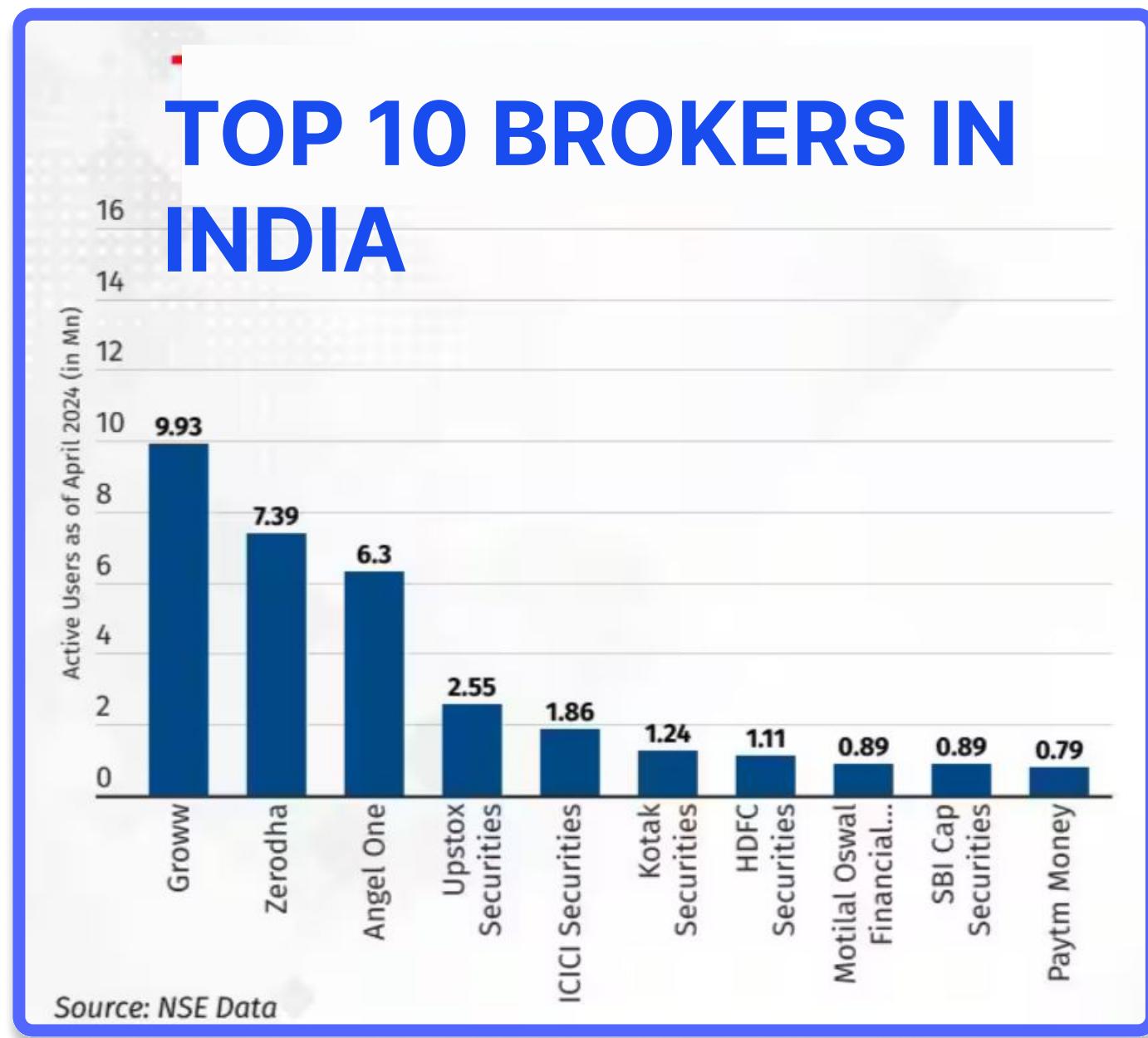
 upstox

 ICICI direct.com
Investments at Your Fingertips

 HDFC securities

 kotak® Securities

ABOUT PRODUCT



Groww offers investments in direct mutual funds with 0% commission, appealing to cost-conscious investor. It offers a broader range of investment options including mutual funds, stocks, ETFs, and gold, catering to a wider audience with varied investment interests.

BUSINESS MODEL

- As a zero-commission platform, it does not charge a demat account opening fee, maintenance fee, or mutual fund brokerage fee.
- It does charge flat-fee brokerage on equity and F&O, goods and services tax (GST), etc., and regulatory and statutory charges which include STT, Stamp duty, Exchange Transaction Charges, Depository Participant Charge.
- For US Stocks, there are no account opening, maintenance, or brokerage charges. Other charges levied are Forex Conversion Rate and Exchange Fee

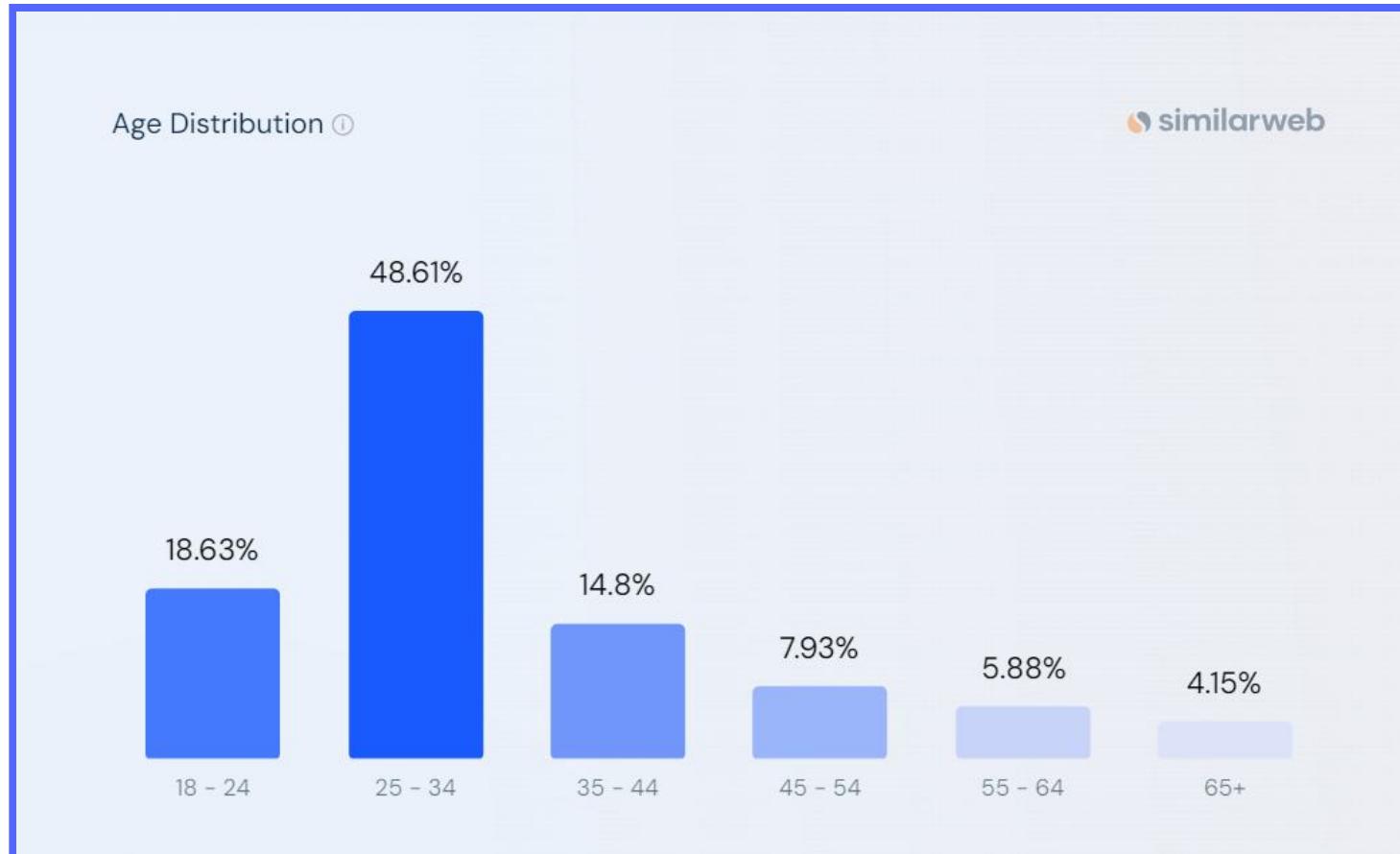
REVENUE MODEL

- Groww mainly earns revenue from brokerage and other allied services, and other operating revenue from interest on deposits.
- Costs for Groww include employee-benefit expenses, followed by advertising and marketing, and technology.
- Mutual fund offerings serve as a lead generation engine to cross-sell other products and services, like the intraday stock exchange or F&O.

MARKET RESEARCH



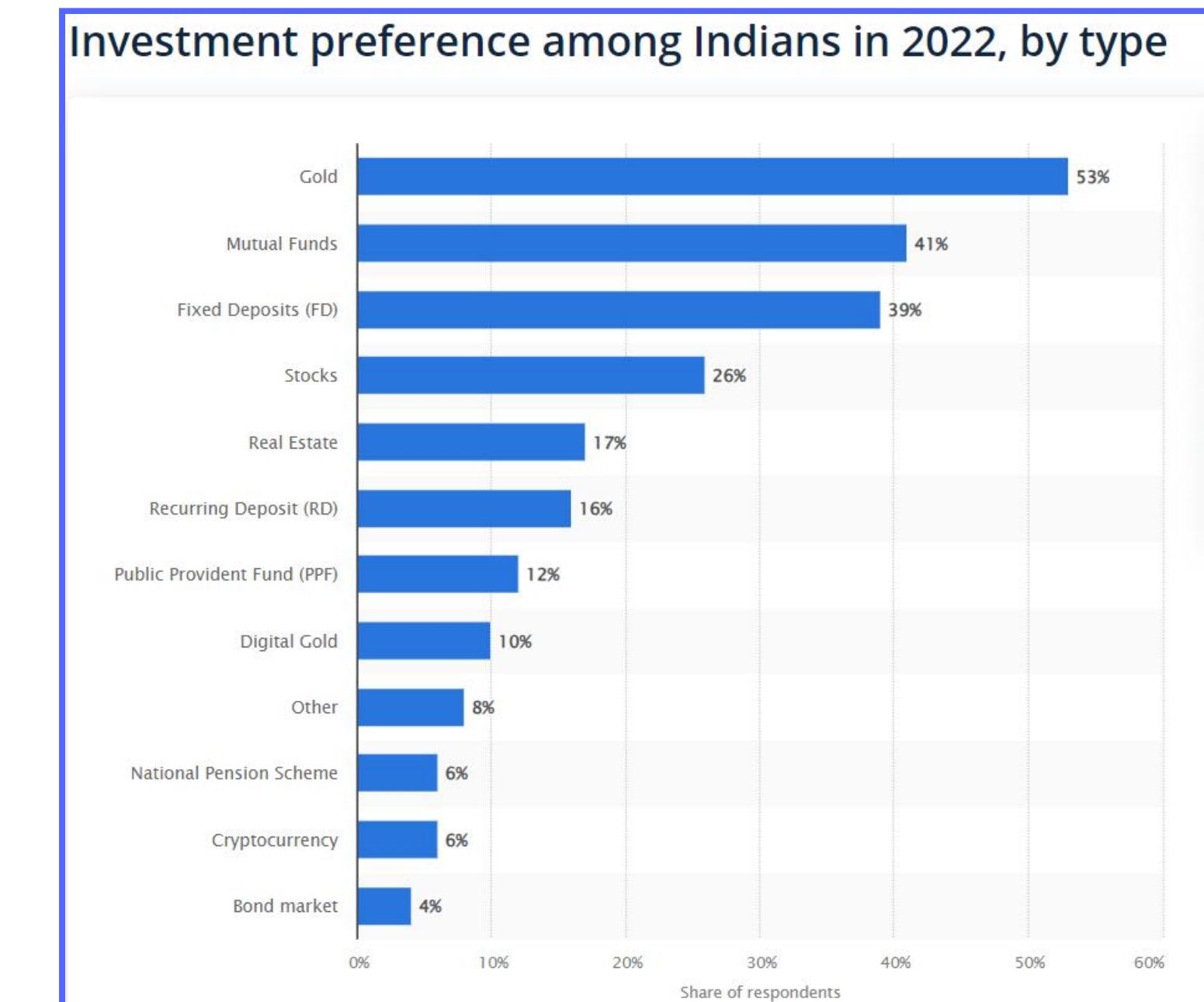
The number of demat accounts in India has grown 2.5x from 2019 to 89.7 million in 2022.



- The age group 30-40 years had the highest share (39%) in overall participation among individual traders.
- Younger individual traders (20-30 years) significantly increased their participation, contributing to 36% of the total in FY22, up from 11% in FY19.



- With an increase in internet penetration, the digital investment market in India is estimated to grow to \$14.3 billion by 2025.
- By 2030, India will add 140 million middle-income and 21 million high-income households, signaling a huge increase in the number of people with investable income.



COMPETITIVE ANALYSIS

	 Groww	 ZERODHA	 AngelOne™
Market Share	23.4%	17.9%	15.0%
Active Users	9.93 million	7.39 million	6.30 million
Pros	<ul style="list-style-type: none">Zero Demat AMC chargesOffers so many trading tools	<ul style="list-style-type: none">Free equity delivery tradesFacilitates call and trade services	<ul style="list-style-type: none">Free advisory/tips for stocks and mutual fundsMargin trading facility & securities as collateral are available
Cons	<ul style="list-style-type: none">No Call and Trade servicesNo Commodity Trading Software	<ul style="list-style-type: none">Can't invest in foreign stocksDoes not offer an AMC free demat account	<ul style="list-style-type: none">Doesn't offer 3 in 1 accountHas limited research and educational resources

USER PERSONA



Jeremy Hatcher STUDENT

Age: 21; Education: Pursuing Bachelors; Location: India; Status: Unmarried;

DESCRIPTION

- Looking to start investing and open for experimentation.
- Has zero prior experience in trading and investing.
- Has the time to study and analyze stocks.

Needs

- Comprehensive assistance: Seeks guidance regarding his investment portfolio and trading.
- Investment assessment: Needs tools for his investment analysis for performance tracking and analysing risks.

Frustrations

- Lack of knowledge: Struggles with the understanding of financial ratios and metrics
- Lack of guidance: Uncertain about where and when to invest as doesn't know how to analyze the stocks.

USER PERSONA



Alice Monk **WORKING PROFESSIONAL**

Age: 38; Education: MBA; Income: 11 lpa; Location: India; Status: Married

DESCRIPTION

- Has a handy experience in investing and trading.
- Like to seek return in short terms.
- Has limited time to spare due to other commitments.

Needs

- Goal Setting and Tracking: Values features for setting and tracking financial goals efficiently for long term planning.
- Portfolio management tool: Needs tools for stock performance tracking and risk assessment aiming efficiently in less time.

Frustrations

- No feature for setting goals for investment: Cannot access mutual fund investment for a specific goal.
- Time concerns: Need to spend excessive time in individually analyzing investments to determine their alignment with long-term plans.

USER PERSONA



Andrew Rivera **BUSINESSMAN**

Age: 40; Education: MA; Income: 15-18 Ipa; Location: India; Status: Married;

DESCRIPTION

- Looking forward to retire and marry off his children.
- Looking for long term investments through SIPs.
- Comfortable with take calculated investment risks.

Needs

- Customized Installments: Needs a feature which can let him do the installments as per the market trend.
- Calculated risks for better returns: Seeks more return by analysis of market and doing calculated investment risks

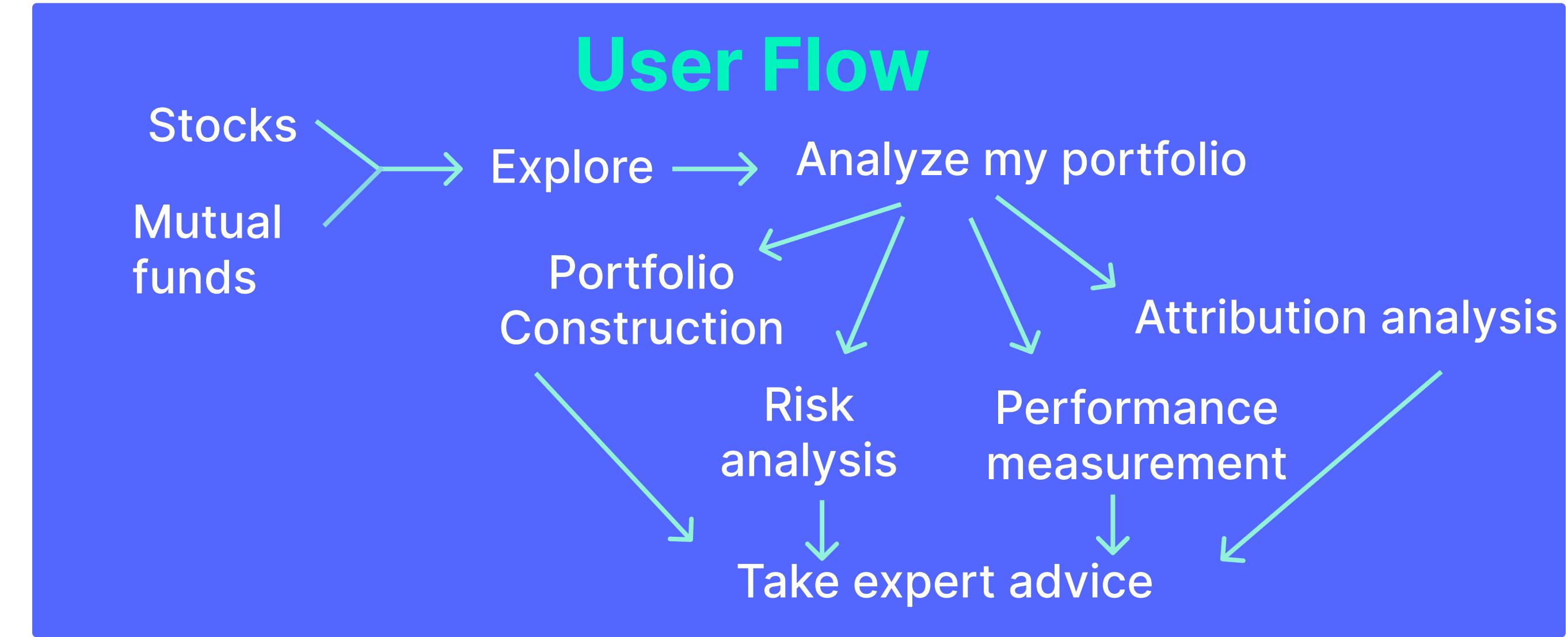
Frustrations

- Unsatisfactorily returns: Due to market fluctuations, return on investment is varied for the same amount of investment.
- No distinction in the amount invested in bullish and bearish market.

FEATURE 1: PORTFOLIO ANALYSIS

About the feature

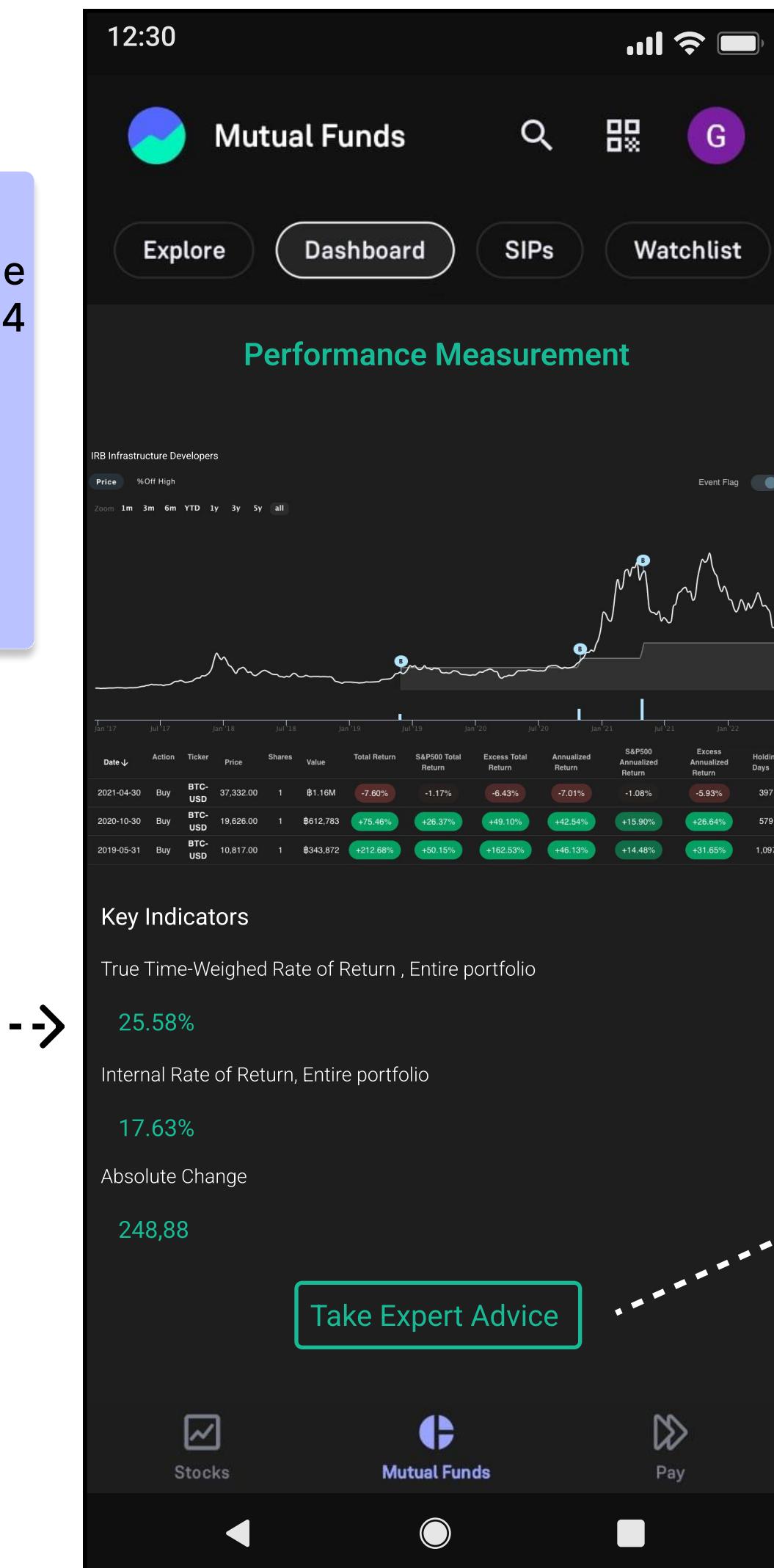
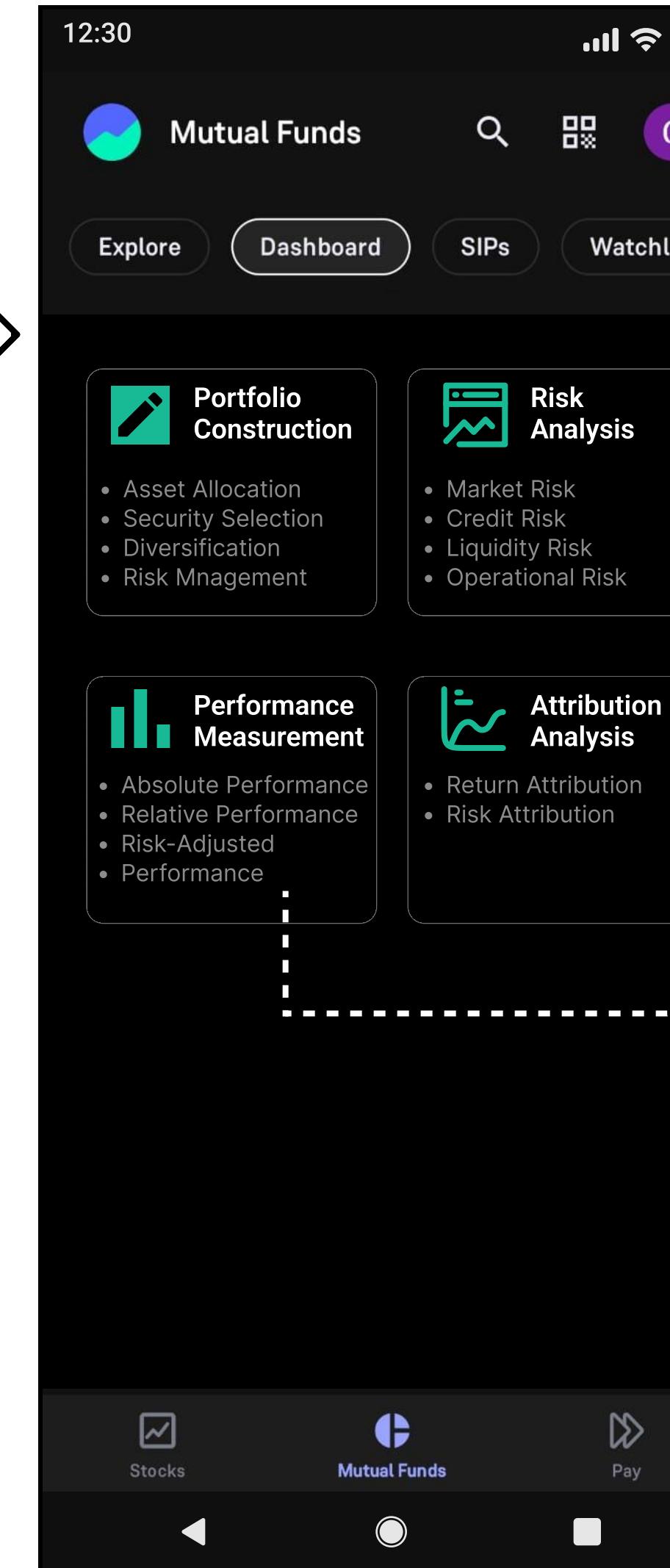
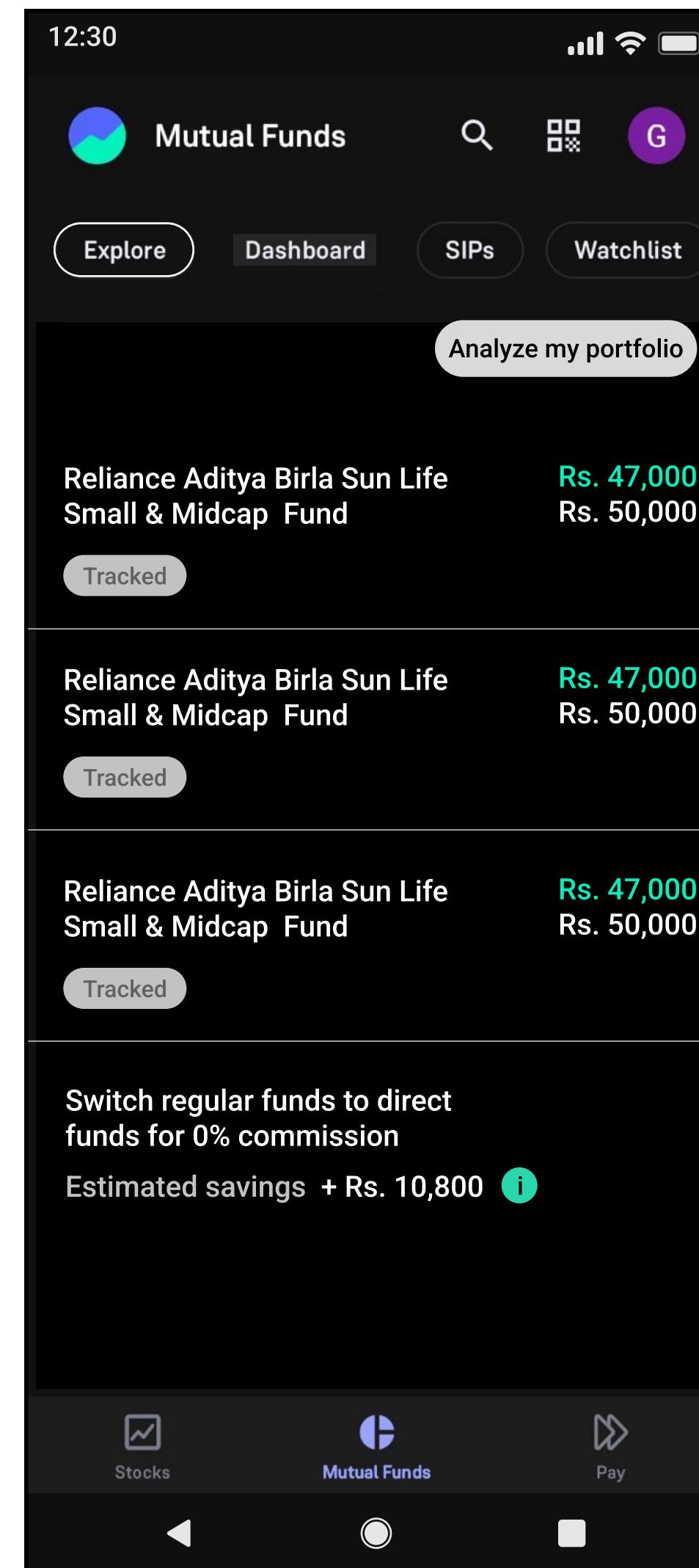
- This premium feature provides users with a comprehensive analysis of their mutual fund and stocks portfolios.
- The analysis is done in 4 categories-
 - 1.Porfolio construction
 - 2.Risk analysis
 - 3.Performance measurement
 - 4.Attribution analysis
- In addition to analysis, users can also receive expert advice on how to improve their portfolios.



Value Proposition

- Helps users fully understand their portfolio from all aspects.
- Through data and visual representation, users can identify the shortcomings of their portfolios.
- Through expert advice, users can receive tips on improving their portfolios.

FEATURE 1: PORTFOLIO ANALYSIS (UI shown only for mutual funds part)



Portfolio is analyzed on the basis of these 4 parameters , users can select them and get a detailed analysis.

Detailed analysis of portfolio

Users can take advice from experts regarding improvements in their portfolio

FEATURE 2: FINANCIAL GOALS FOR MUTUAL FUNDS

About the feature

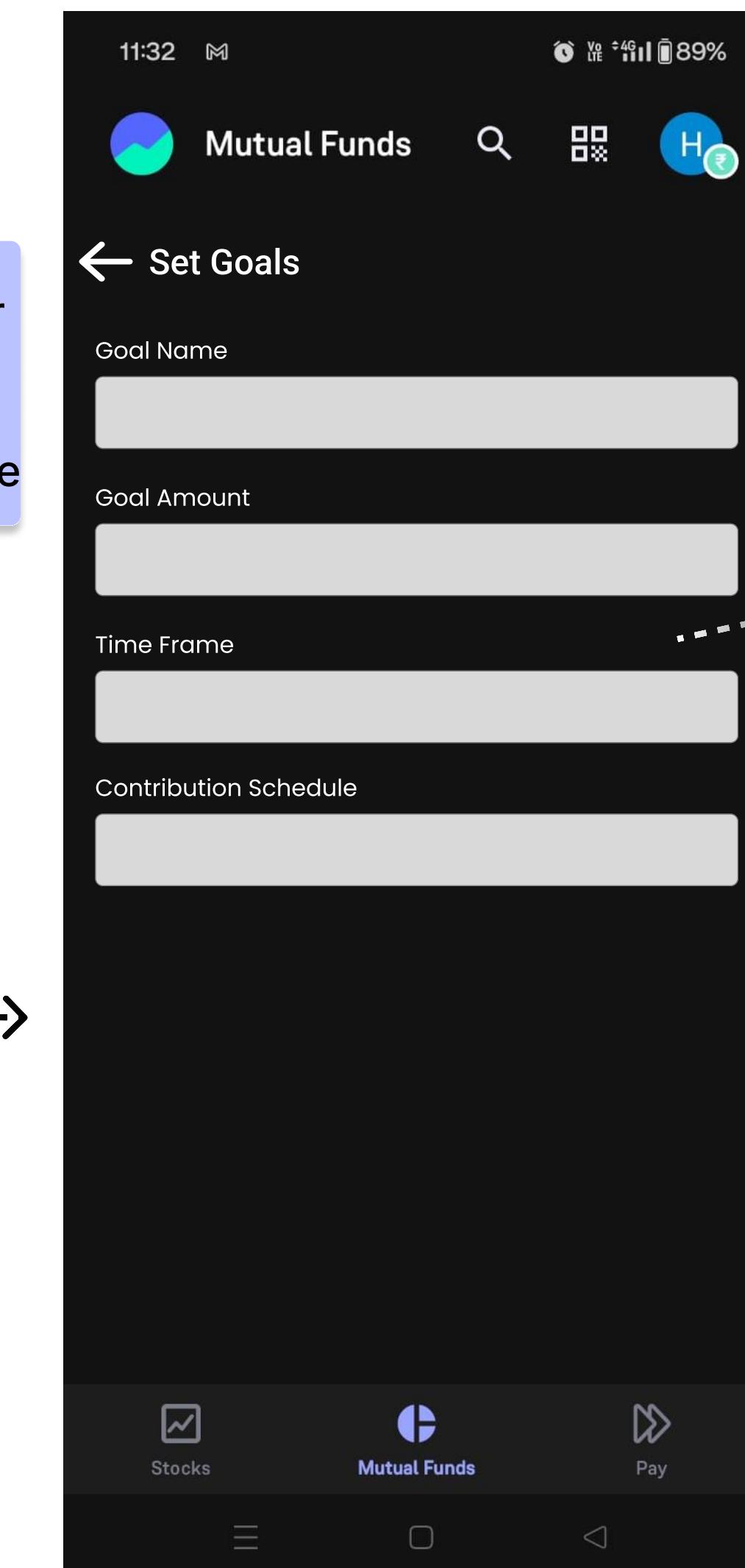
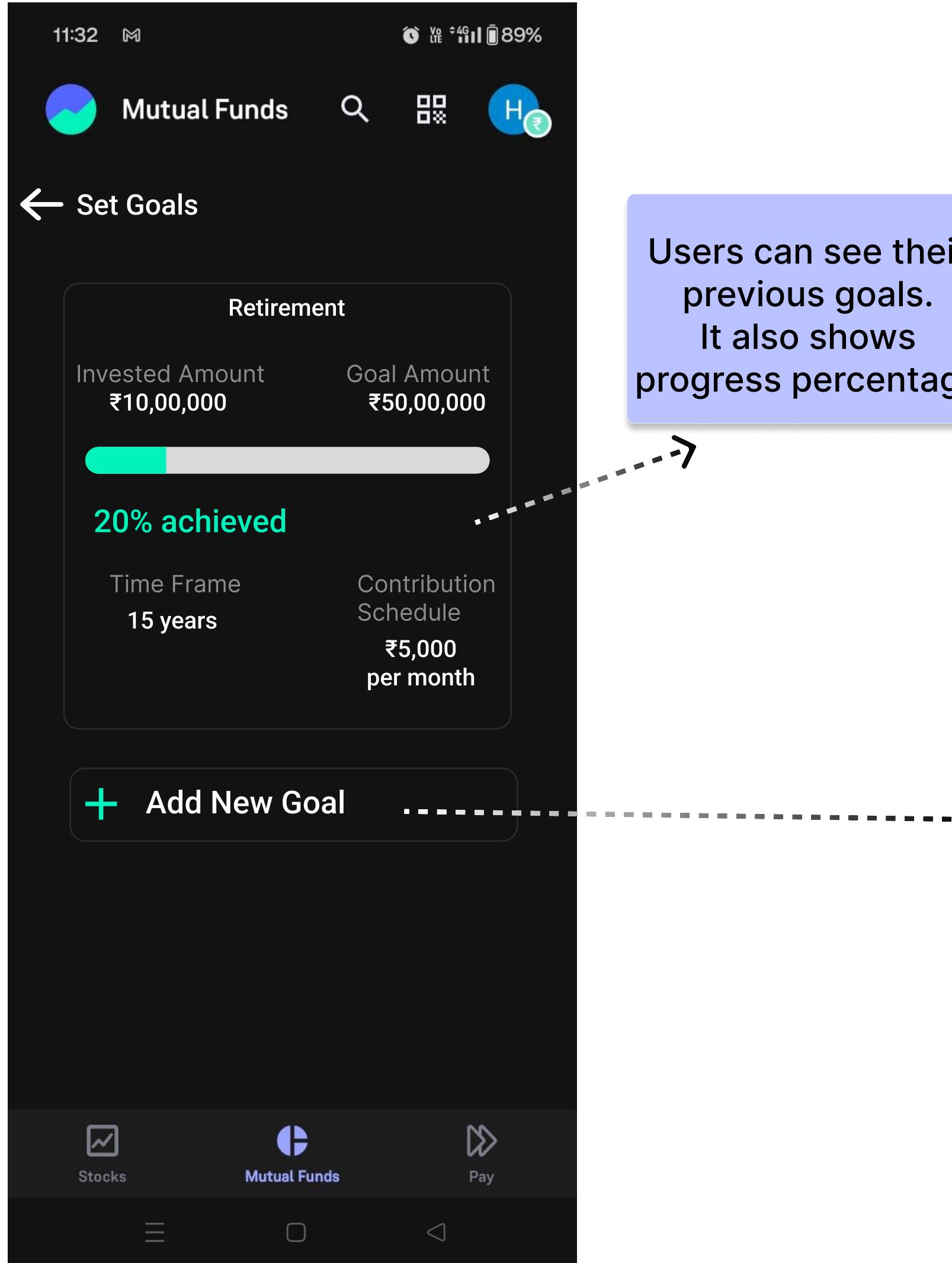
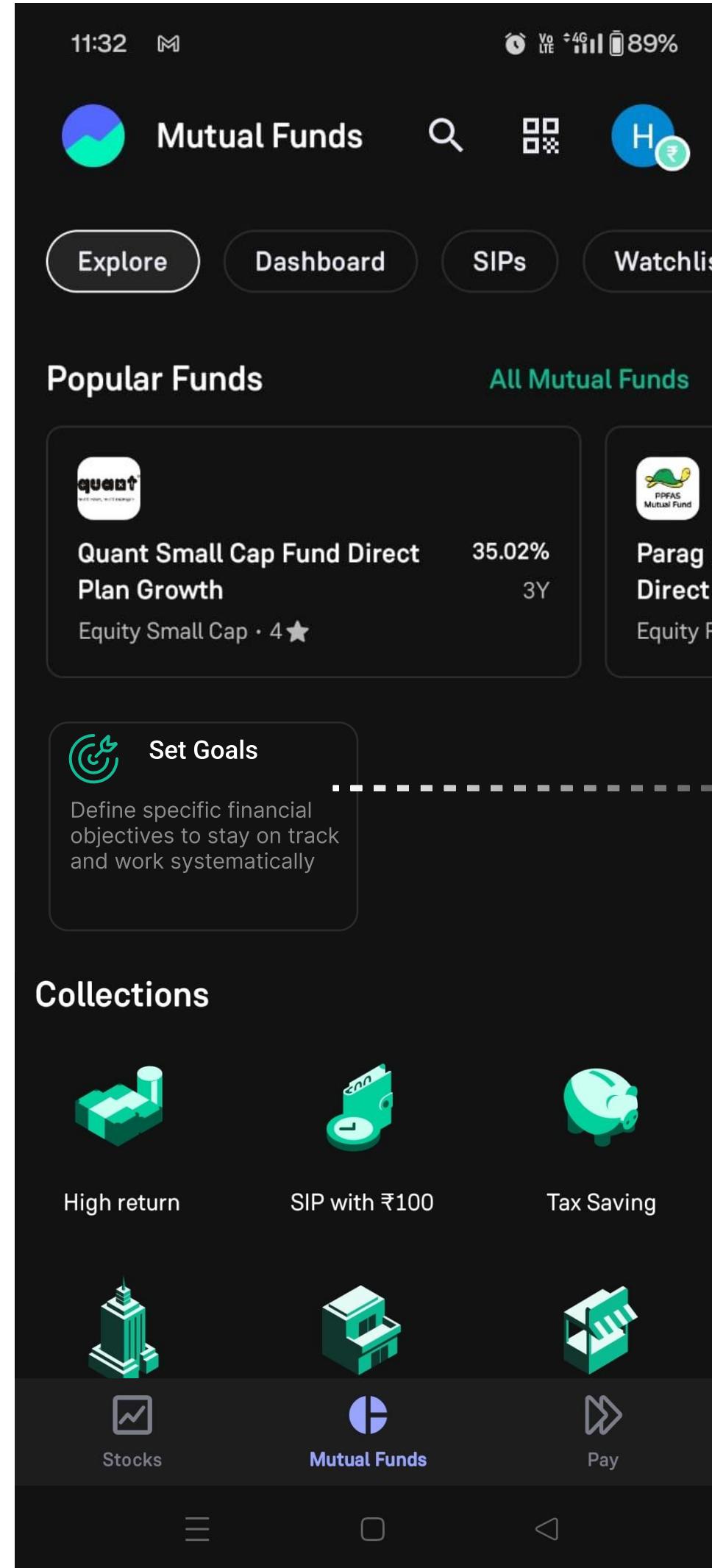
- The goals feature is designed to help users plan and track their financial objectives.
- Displays invested and goal amount.
- Indicates the progress towards the goal as a percentage.
- Users can set a specific time frame or deadline for each goal.
- Allows users to set up regular contributions on a daily, weekly or monthly basis.
- Users can create and manage multiple financial goals simultaneously.



Value Proposition

- Empower users with a comprehensive and personalized tool for achieving their financial aspirations.
- Offers users the clarity to align their investments with their personal goals, enhancing their financial literacy and confidence.
- Helps users stay focused, make informed decisions and achieve multiple financial milestones.

FEATURE 2: FINANCIAL GOALS FOR MUTUAL FUNDS



Users can fill the given information to create new goal

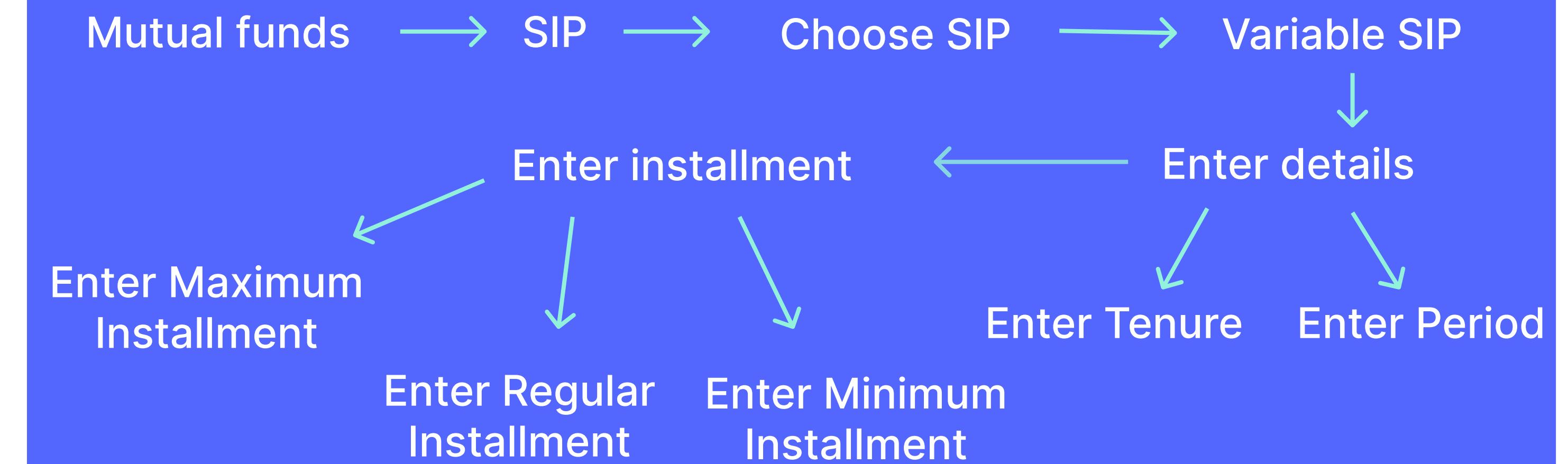
Users can see their previous goals. It also shows progress percentage

FEATURE 3: VARIABLE SIP

About the feature

- It is specially designed to benefit more from market downturns.
- User enters tenure, time period and installments which include regular installment, maximum and minimum installment.
- Regular payments are done during normal market scenario.
- In a falling market scenario, a higher sum is automatically invested to get more units.

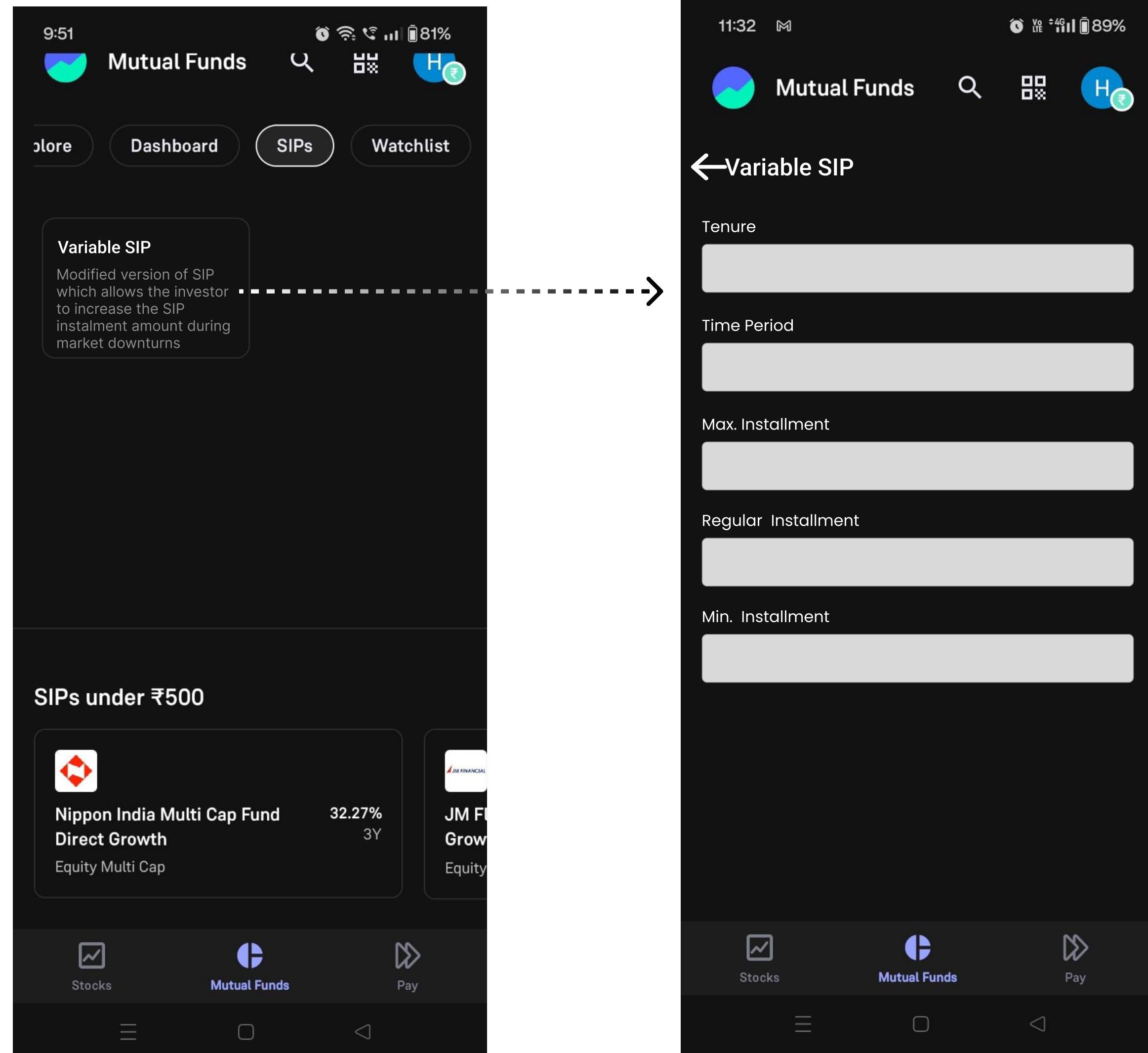
User Flow



Value Proposition

- Reduces volatility risk
- Helps user enjoy more returns during market falls.

FEATURE 3 : VARIABLE SIP



RICE PRIORITISATION

Features	Reach (Out of 10)	Impact (Out of 5)	Confidence (Out of 100%)	Effort (Out of 5)	Score (Out of 10)
Financial Goals	7	3	80%	2	8.40
Portfolio Analysis	8	4	70%	3	7.47
Variable SIP	5	3	60%	4	2.25

SUCCESS METRICS

NORTH STAR METRIC: Number of investments/trades made through platform

Portfolio Analysis

- How frequently users update their mutual fund portfolios using the analysis tool in a particular time frame.
- Average duration users spend on the platform while conducting portfolio analysis
- Frequency of users accessing expert advice and recommendations provided within the feature
- Net promoter score after using portfolio analysis

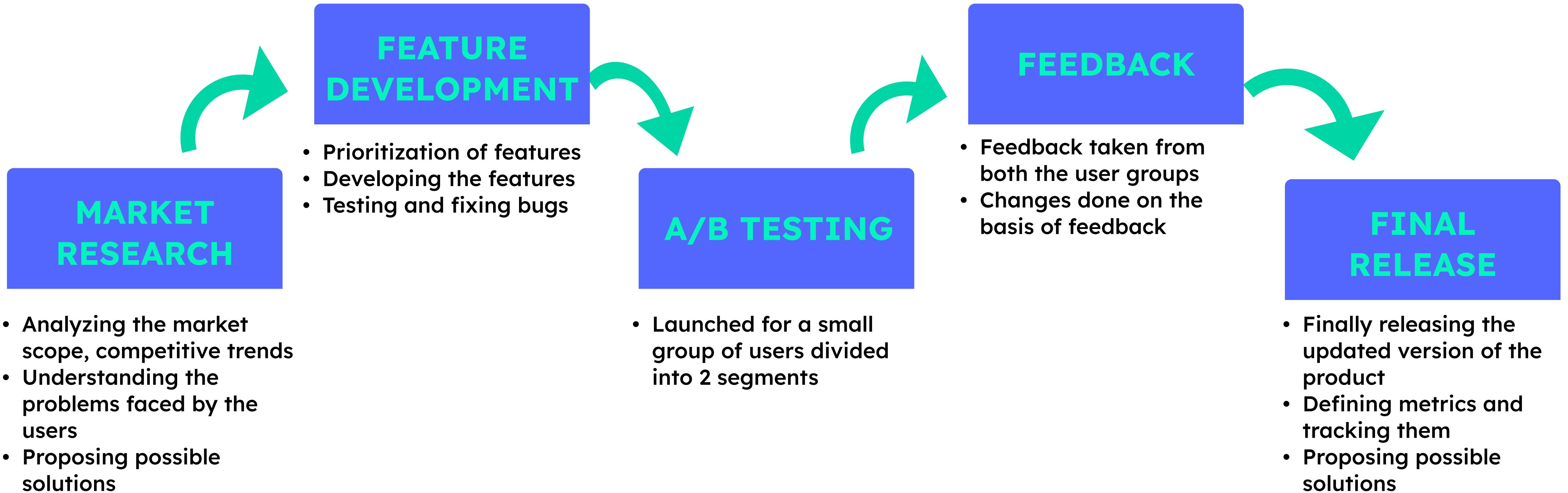
Financial Goals

- No. of goals added in a particular time frame.
- Percentage of users successfully achieving their investment goals
- How often users update or add their investment goals or adjust their SIP contributions
- Increase in lifetime value of user

Variable SIP

- No. of users taking multiple SIPs repeatedly for more than a specific duration
- Tenure of their SIPs
- Increase in investment in mutual funds through variable SIP

GO TO MARKET STRATEGY





THANK YOU