



# Groww

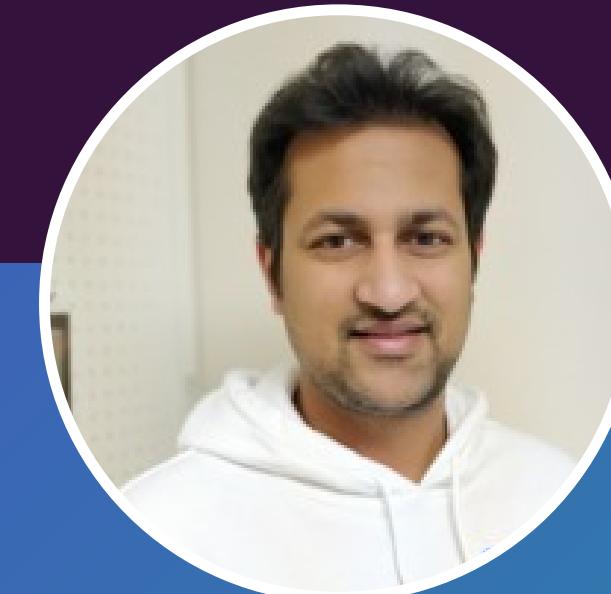
Investing at your fingertips.

**INVEST**



**LALIT KESHRE**  
FOUNDER  
CEO  
Alumnus of IIT Bombay

**WISELY**



**HARSH JAIN**  
CO-FOUNDER  
Growth & Business Head  
Alumnus of IIT Delhi

**GROWW**



**NEERAJ SINGH**  
CO-FOUNDER  
Product Development Head

**WEALTH**



**ISHAN BANSAL**  
CO-FOUNDER  
Finance Head

# THE MARKET GAP



The process of investing in financial products in India is overly complex and opaque.



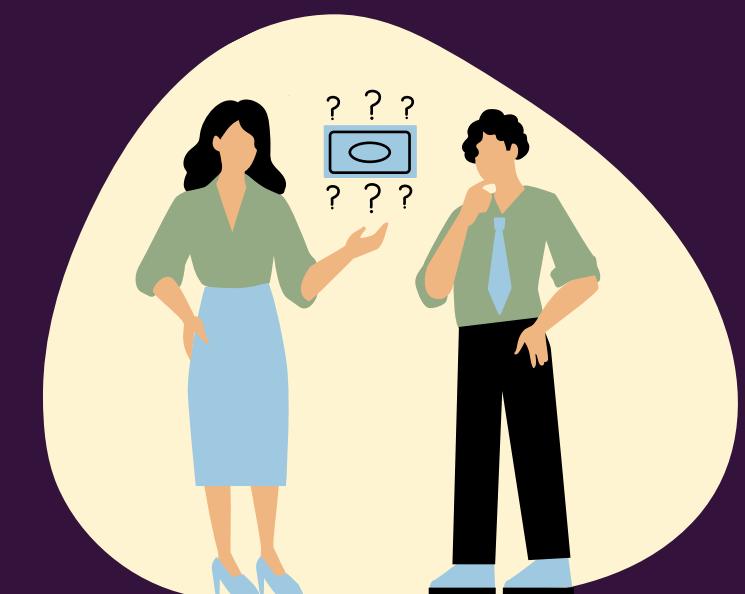
Nearly 200 million people in India have investable income, but only 20 million invest actively.



Conventional platforms lack user-friendliness.



Lack of transparency and accessibility for young, tech-savvy people.

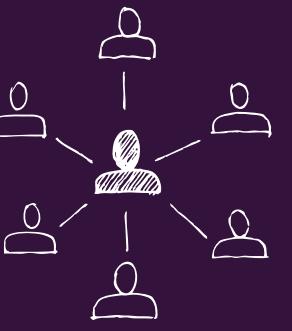


Many people struggle with investment knowledge and confidence, hindering wealth growth.

WHY?

ONLY 40%

# OUR TARGET AUDIENCE



**USER PERSONA**



**PRIYA**

- 26 years old
- Software Engineer
- Bangalore, India
- Income: 5-7 L.P.A.

Tech-savvy and comfortable using mobile apps for banking, payments, and shopping.

Priya has tried other fintech apps but is new to dedicated investment apps.

## FINANCIAL GOALS

- Save for an emergency fund
- Build wealth over time for future needs (e.g., buying a home, travel)
- Begin retirement planning but with limited knowledge about it

## HOW CAN WE HELP?

- Learn the basics of mutual fund investment.
- Start with low-risk investment options and gradually explore higher-risk assets.
- Track investment performance easily and receive regular updates and reminders

## PAIN POINTS

- Limited knowledge of investment options, especially mutual funds
- Finds traditional investing techniques complex
- Concerned about stock market risks and online platform safety

## NEEDS

- User-friendly interface for easy investing
- Educational resources in simple terms
- Transparent fees, risks, and returns

**PSYCHOGRAPHIC SEGMENTATION**



FIRST-TIME INVESTORS

Individuals seeking a seamless way to start investing, particularly in mutual funds



TECH-SAVVY

Investors comfortable with technology and interested in a DIY approach to investing



Millennials (aged 25-40)



Inclusive of all gender



Lower -mid and Middle class individuals

**DEMOGRAPHIC SEGMENTATION**



Working professionals who are busy with their work life

**GEOGRAPHIC SEGMENTATION**



Tier-1 and Tier-2 cities, including emerging urban areas



Groww

Sign Up

Sign In

# VALUE PROPOSITION

Groww is a user-friendly **investment platform** that empowers millennials, first-time investors by providing a **simple, transparent, and cost-effective** way to **invest seamlessly in mutual funds**, with the added benefit of **zero-commission investing**, making it easier to grow your wealth without hidden fees.

Start investing today.

Grow lets you learn in mutual funds.  
Investing. Now for the best offers.

Start  
Investing  
for free

It's  
100% Safe & Secure

Start  
Investing  
for free

## User-Friendly Platform

Easy and fast access under mutual funds in a single app, without prior expertise.



## Transparent Investing & Tracking

Detailed and simple analysis of mutual funds to help you find the right funds to invest in.

## 100% Paperless SIP

Easy onboarding with paperless KYC and seamless user experience.





## OUR REVENUE MODEL

**COMMISSIONS FROM MUTUAL FUND COMPANIES**

## PROFIT STREAM

LOW MARGIN  
(zero from end user)  
HIGHER VOLUME SALES  
MODEL



## ZERO-TRANSACTION FEES FOR USERS



### FREEMIUM MODEL

Basic services are free, but users pay for premium features or services, like investment advisory or advanced trading tools or analytics.

## THE OPPORTUNITY AHEAD

### Untapped Market

India's investment landscape is vast and has significant growth potential.

### Digital Transformation

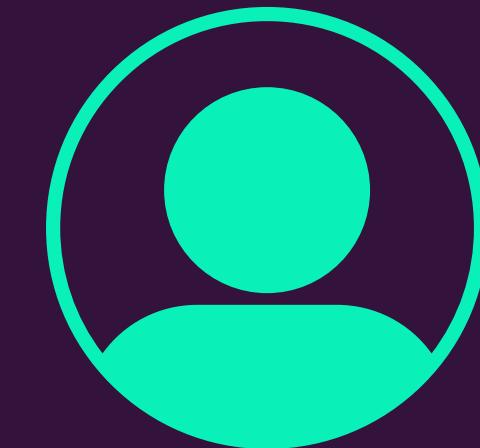
The rise of digital financial services allows Groww to excel in wealth creation.

### Scalable Model

Groww's tech-driven strategy fosters quick growth to satisfy rising demand.

# GROWTH STRATEGY

- Focused marketing targeting young professionals.
- Educational Content via blogs, YouTube, and webinars.

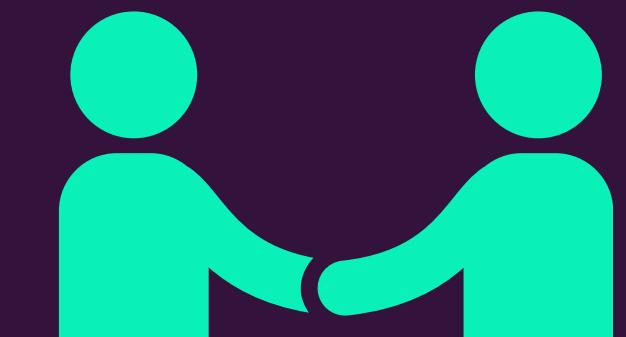


### User Acquisition

- Introducing new products like fractional shares and crypto.



### Product Expansion



### Geographic Expansion

- Penetration into Tier-3 cities with vernacular language support and local partnerships.

# LEARNINGS



*"Believe in your vision and take calculated risks"*

Groww's founders underestimated their potential, expecting 100 downloads but receiving 600, proving that our ideas can exceed expectations."



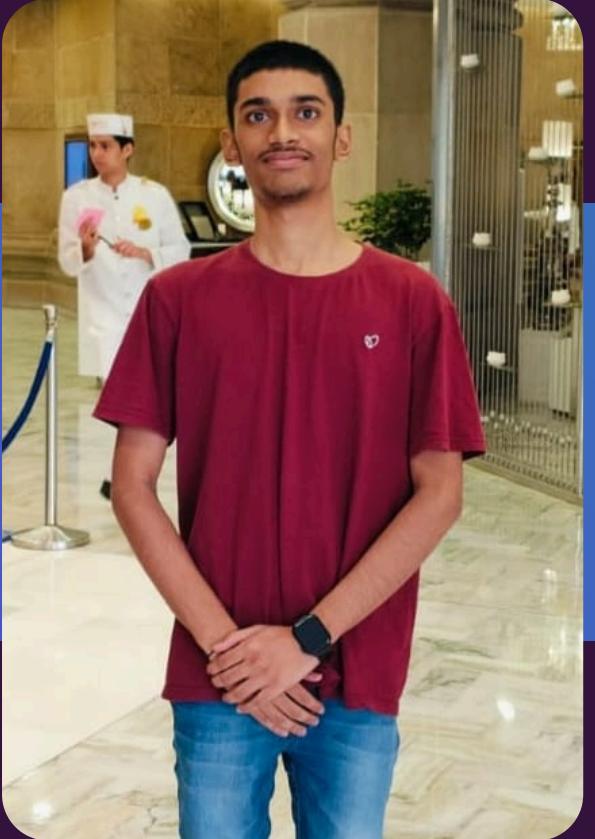
We could integrate UPI into their app to expand its reach and offer a one-stop solution for all fintech needs.



Groww launched with regular mutual funds, but we suggest that if Groww has direct mutual funds, then it is better as 1-1.5% matters in compounding.

...and here is

# OUR TEAM



**RISHI SHEKHER SHUKLA**

**Roll No: 24B0980**

**Interests:** Exploring new opportunities and indulging in innovative and creative activities.

**Roles:**

- Slide's Content Collection
- Research



**SHRESHTHA GUPTA**

**Roll No: 24B1033**

**Interests:** Embracing fresh challenges and engaging in inventive endeavors.

**Roles:**

- Slide's Editing & Designing
- Video Editing
- Research



**PATEL SUBODH SHAILENDRA**

**Roll No: 24B2509**

**Interests:** Turning ideas into real-world impact and solving problems creatively.

**Roles:**

- Pitch Script Writing
- Video graphing
- Research



**NAMAN NAYAK**

**Roll No: 24B3952**

**Interests:** Exploring innovative ideas and engaging in coding challenges, reading and debating.

**Roles:**

- Pitch Script Writing
- Video graphing
- Research



**ANSH AGRAWAL**

**Roll No: 24B0909**

**Interests:** Problem solving in maths and coding with the aim of self improvement and productivity.

**Roles:**

- Youtube Podcast's Listening
- Slide's Content Collection
- Research