

grom₹



Introduction And Vision



Introduction

GroMo was launched in January 2019 by founders from IIT Delhi

We are India's one of the fastest growing startup. GroMo has started Loans in 2019 and Insurance in 2020



“Vision

To provide access of financial products to the ‘Real Bharat’

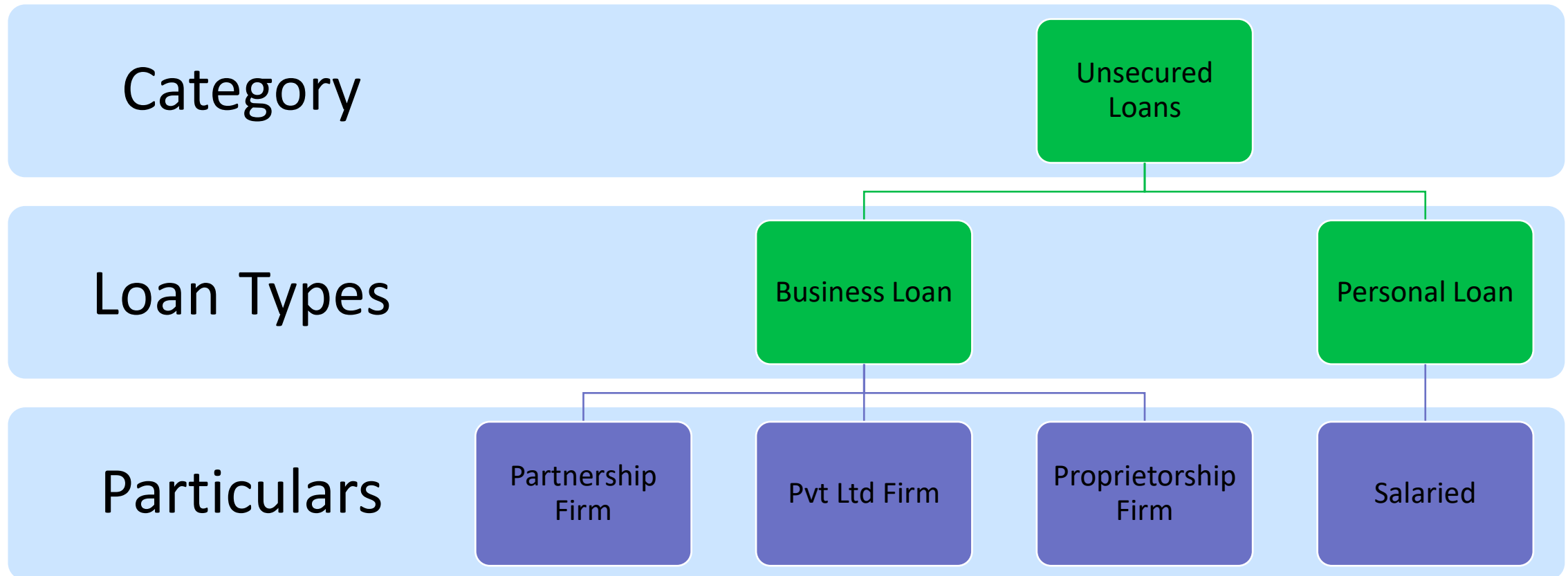
“ **Mission**

To create 5 Million micro-entrepreneurs

Product Offering : Loans

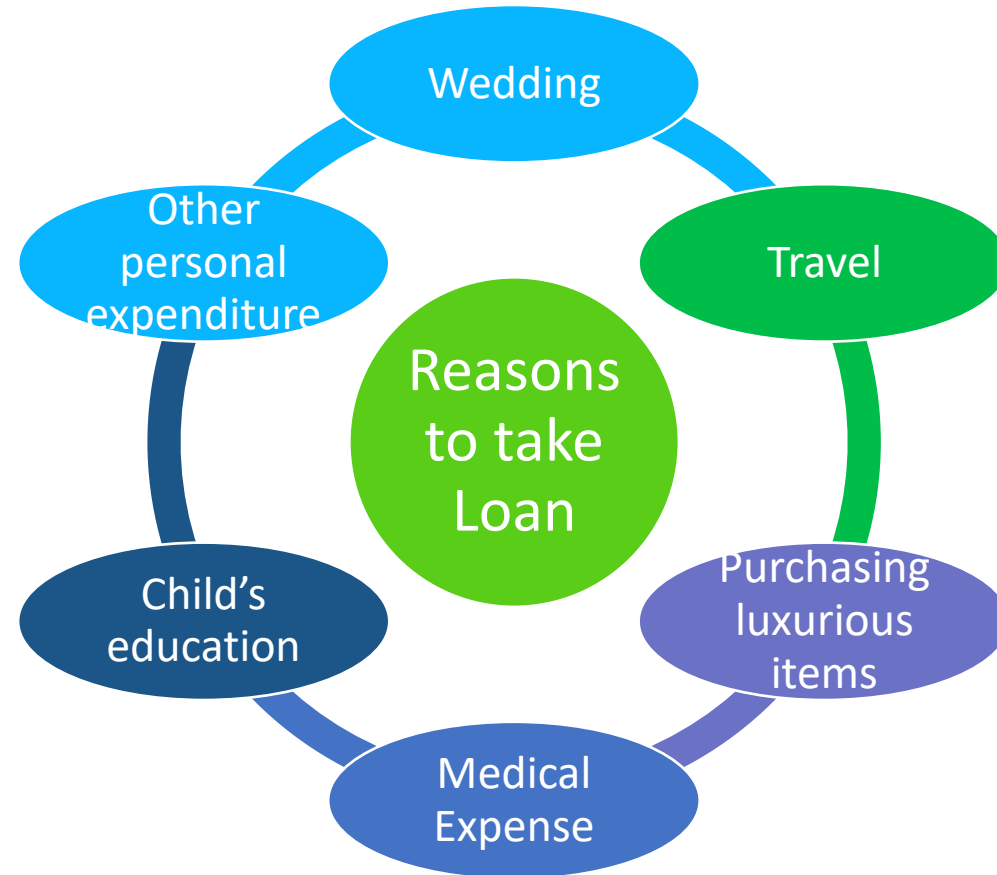


Different type of loans?



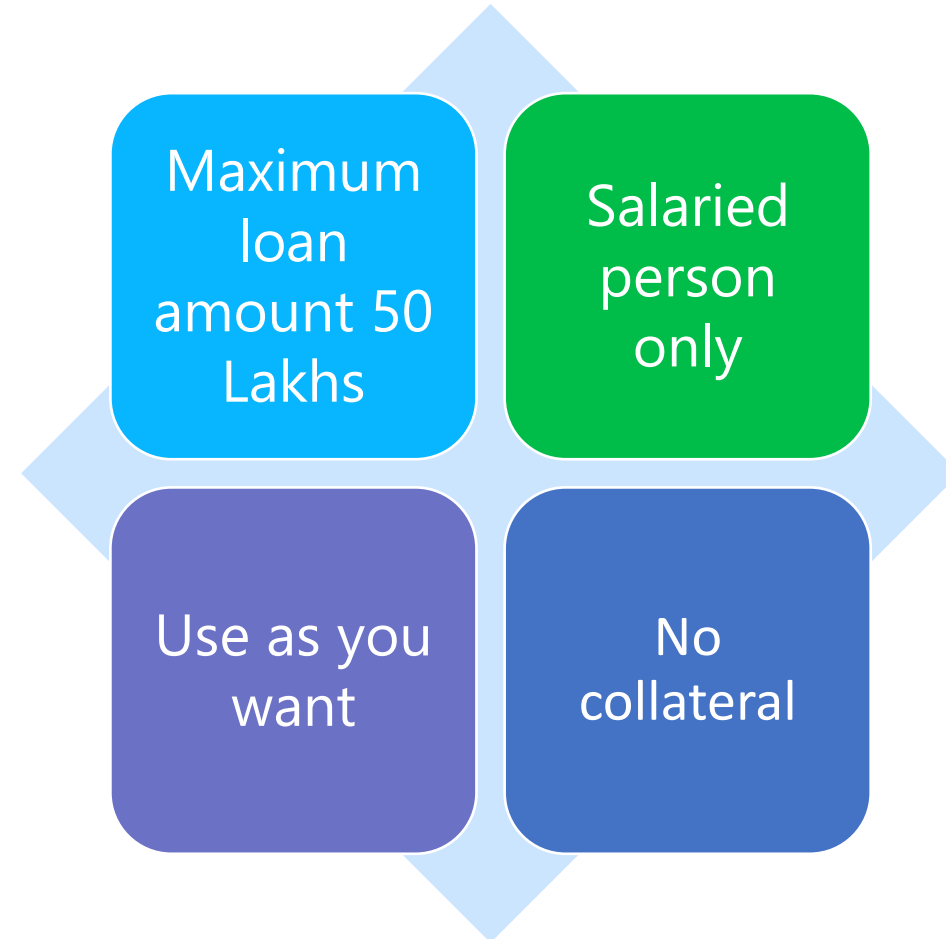
What is personal loan?

Personal Loans are loans that can be taken to fulfil personal needs without any collateral like secured loans.



What is personal loan?

Key Notes

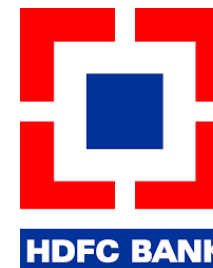


Lending partners active

Banks



IndusInd Bank



NBFCs



Fintech Startups



HDFC Criteria

Cibil Criteria

- 700 Plus Cibil score

Stability Proof

- Residence stability – 1 Year in general
- Job stability – 1Yr + Only listed companies

DBR/FOIR

- Cat A, B, C => 30K to 100K – 50%
- Cat A, B, C => more than 100K – 60%
- Loan cap – Cat A, B – 15 L, Cat C 10 L; varies with salary

Type of companies

- Pvt Ltd, Ltd companies all > 25K salary with internal employees, 30 K with external
- Proprietorship, Partnership – Not allowed

Profiles (Cat A+, A, B, C)

- NBFC, Aviation, Tours & Travels, Hospitality – not allowed
- Internal customer: CAT A – 25 K, CAT B – 30 K, CAT C – 35 K
- External customer: CAT A – 30 K, CAT B – 30 K, CAT C – 50 K

IndusInd Criteria

Cibil Criteria

- 700 Plus Cibil score
- Not more than 8 inquiries in last 2 months
- NTC Allowed
- 18 Months of cibil vintage for specific profiles

Stability Proof

- Residence stability – 1 Year in general
- Job stability - 6 Months in general

DBR/FOIR

- Cat A+, A, B G => 75% for NTH>100K, 70% for NTH>50K
- Cat C, Open market => 70% for all NTH>50K
- For all Cat => 50% for NTH>25K

Type of companies

- Pvt Ltd, Ltd companies all > 25K NTH
- LLP > 40K NTH
- Proprietorship, Partnership – Not allowed

Profiles (Cat A+, A, B, G)

- Start-ups, Aviation, Tours & Travels, Real estate – not allowed
- BPO, IT, Infra, Automobile, Telecom – Tier 1 > 35K NTH, Tier 2 > 25K NTH
- For all other profiles – Above mentioned criteria

Profiles (Cat C and C – Open market)

- Start-ups, Aviation, Tours & Travels, Real estate – not allowed
- IT, Automobile, Telecom – Tier 1 > 50K NTH, Tier 2 > 30K NTH
- For all other profiles – Tier 1 > 35K NTH, Tier 2 > 25K NTH

IDFC Criteria

Cibil Criteria

- 700 Plus Cibil score
- NTC not Allowed

Type of companies

- Pvt Ltd, Ltd companies, Partnership all > 25K NTH
- Proprietorship – Not allowed
- Partnership – 2 Yrs in same company required

Profiles

- Aviation, Tours & Travels– not allowed
- Grade D not allowed
- CO and above post in defence allowed

Bajaj Criteria

Cibil Criteria

- 750 Plus Cibil score - unlisted
- NTC not Allowed

Stability Proof / Age criteria

- Should be resident of location
- Age group – 25 to 60

DBR/FOIR

- Salary < 50 K => 50% >50K => 55% and >50K + HL => 60%
- Capped at 15 L for preferred locations, 10 L for non-preferred locations
- Existing loan with Bajaj in last 6 months not allowed

Type of companies

- Listed companies => Max 15 L vs Non listed companies => max 7L
- Salary to be considered according to latest month payslip
- Salary for all companies > 40K for preferred locations

Profiles

- Hospitality, Aviation, Tours & Travels, Manpower, Real estate – not allowed
- Automotive, consumer goods and NBFC – not allowed

Paysense Criteria

Cibil Criteria

- 650 Plus Cibil score
- NTC not Allowed
- 12 months cibil vintage
- Not more than 3 enquiries in last month

Stability proof or Age criteria

- 22 – 55 Yrs old
- 6 months job stability

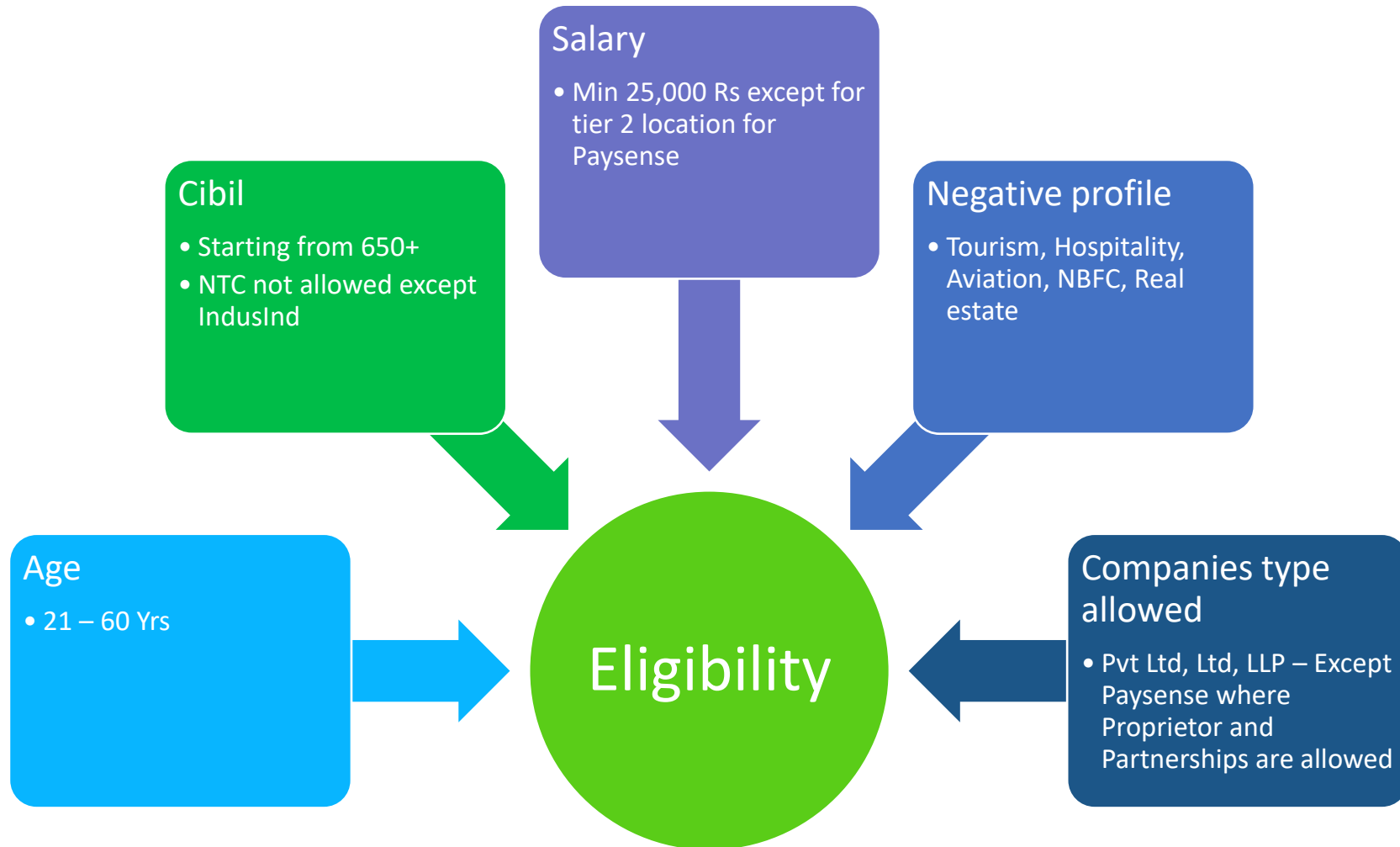
Type of companies

- All companies – salary > 25 k in Delhi NCR and Mumbai
- Salary > 18 K other locations

Profiles and other

- Aviation, Tours & Travels– not allowed
- Tenure – 3 months to 12 months

Summary of Criteria



Summary of Key Features

Lender Name	ROI Offered Range	Processing Fees	Pre-closure charges
HDFC Bank	10.5% - 21%	1.25% - 2.5%	2%-4%
IndusInd	12% - 19%	1% - 3%	4%
IDFC Bank	15% - 22%	Upto 3.5 %	5%
Bajaj Finserv	13% - 20%	3.99%	4%
Paysense	21% - 27%	2%	4%

Note : Range varies according to location, salary and company category.

Documents required for personal loan

KYC Proof

1. Permanent address proof
2. Current address proof
3. Passport size photograph
4. Pan Card
5. Address Proof
 1. Aadhar Card
 2. Voter Id
 3. Passport
 4. Utility Bill
 5. Driving License
 6. Registered rent agreement with landlord's electricity bill

Banking

1. 6 Months bank statement where salary is getting credited
2. If a previous loan exists
 1. 4 months running loan statements
 2. 6 months bank statement using which EMIs are being paid

Income Stability

1. Last 3 months salary slips
2. 2 Years stability proof
 1. Offer letter
 2. Resignation letter or offer letter of previous organization in case time period in current organization is less than 24 months
3. 2 Years form 16 if PF not deducted in salary slips

What is business loan?

Business Loans are the loans that a self-employed individual or a company opt for to improve or expand the business.

You don't have to give any collateral to get these loans.

Key Notes

- Starting from 50,000 Rs maximum loan amount can go up to 100 Cr
- Self-employed professional and registered companies can opt for business loan
- Companies working in manufacturing, trading, and services business are ideal for BL
- Loan Tenure can go up to 5 years only
- Borrower should have either of house or office on self owned property to have better chances
- Registered companies - proprietorship, partnership, and private limited firms

Lending partners active

NBFCs



Fintech Startups



Indifi Criteria

Business Vintage

- 24 months for online
- 18 months for Anchor based
- NTC Allowed
- 18 Months of cibil vintage for specific profiles

Age and other

- Min 21 Yrs; Max 65 Yrs
- For 21-23 Yrs, Need a co-applicant
- For age>65 Yrs need a co-applicant with full involvement in business
- Co-applicant in case of female promotor

Banking TO

- Min 5L in last 6 months
- Min Credit of 30K each month
- Bank statement of latest 6 months

Location and Company Type

- Tier 4 not permitted
- Proprietorship – Non-negative profiles
- Pvt Ltd, Ltd, Partnership – Min 2 Directors required with atleast 51% holding

Other

- If loan > 10 L, financials will be required such as ITR, Balance sheet, PnL
- Loan can't be less than 1 L
- Both rented allowed

SME Corner Criteria

Business Vintage and Cibil

- 6 months to 24 months – Max 2.5 L
- 24 months + - Max 15 L
- 700+ Cibil score

Banking TO

- Current account not mandatory
- 6 months banking required

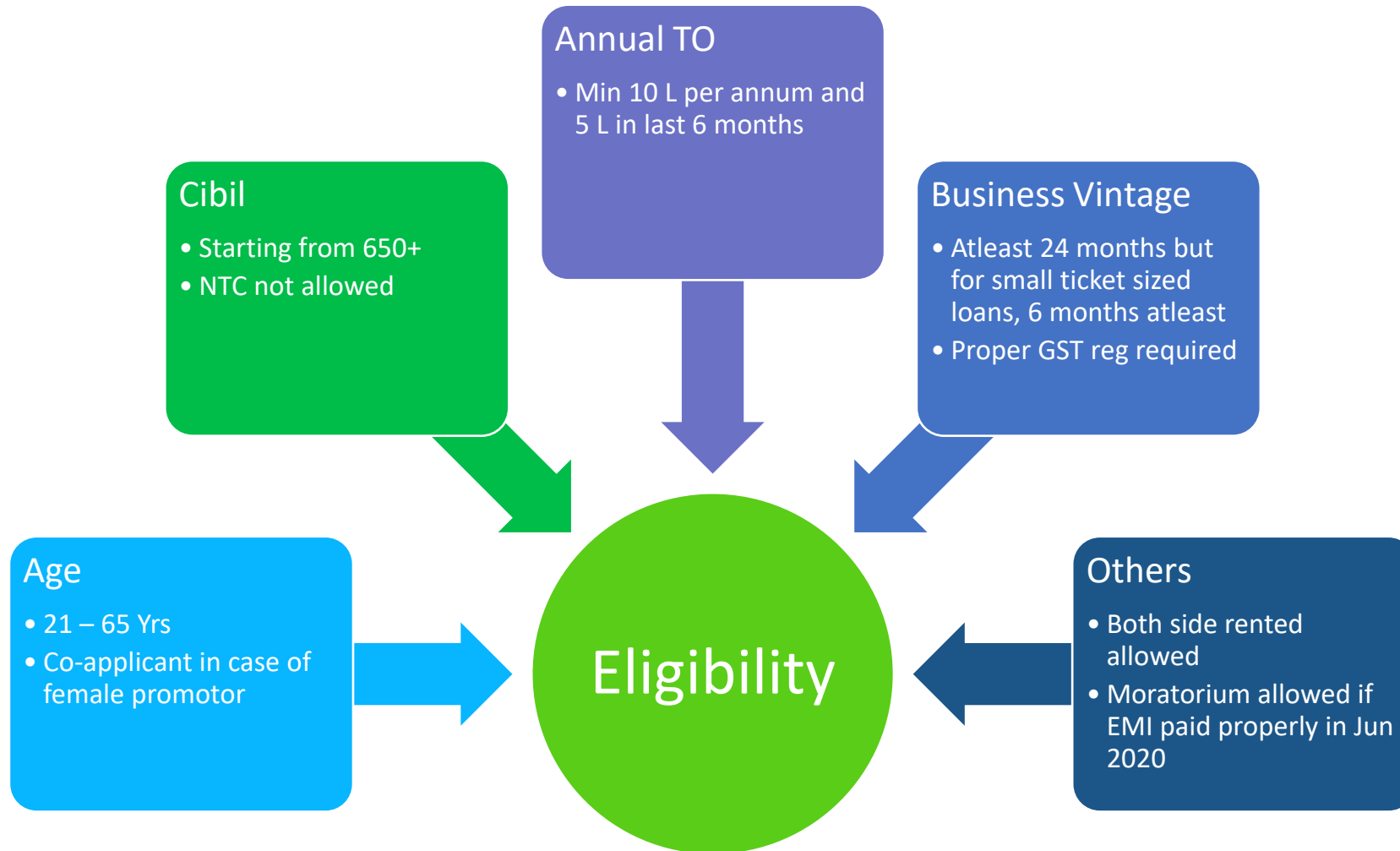
Company Type

- Retailers except negative list
- Service providers or manufacturers not allowed
- Distributors/dealers – Computer hardware, FMCG, Pharma

Other

- Tenure – 36 months max
- 50000 to 15 L loan
- Resi cum office allowed if different entrance
- Either Res. Or office owned

Summary of Criteria



Summary of Key Features

Lender Name	ROI Offered Range	Processing Fees	Pre-closure charges
Indifi	18% - 40%	2%	4%
FlexiLoan	18% - 40%	2%	5%
SME Corner	18% - 34%	2%	4%

Note : Range varies according to location and business profile.

Documents required for BL- Partnership firm

KYC Proof

1. All partner documents
 1. Permanent address proof
 2. Current address proof
 3. Passport size photograph
 4. PAN Card
2. Company KYC
 1. Company address proof
 2. Registration of company
 3. Company PAN card
 4. Partnership deed
 5. Shareholding as on date

Banking

1. Applicant Documents
 1. 6 Months bank statement
 2. All running loan schedules
2. Company Documents
 1. 1 Year current account statement
 2. 1 Year savings account statement
 3. All running loan schedules/sanction letters

Income Stability

1. 2 Years vintage proof
 1. GST registration
 2. VAT registration
 3. Other Registration (Udyog Aadhar not valid)
2. 2 Years ITR – 4 including
 1. Profit & Loss statement
 2. Balance sheet
 3. Form 3cb, 3 cd
 4. If the firm is audited then all audit documents

Documents required for BL- Private Limited firm

KYC Proof

1. All director documents
 1. Permanent address proof
 2. Current address proof
 3. Passport size photograph
 4. PAN Card
2. Company KYC
 1. Company address proof
 2. Registration of company
 3. Company PAN card
 4. MoA
 5. Shareholding as on date

Banking

1. Applicant Documents
 1. 6 Months bank statement
 2. All running loan schedules
2. Company Documents
 1. 1 Year current account statement
 2. 1 Year savings account statement
 3. All running loan schedules/sanction letters

Income Stability

1. 2 Years vintage proof
 1. GST registration
 2. VAT registration
 3. Other Registration (Udyog Aadhar not valid)
2. 2 Years ITR – 4 including
 1. Profit & Loss statement
 2. Balance sheet
 3. Form 3cb, 3 cd
 4. If the firm is audited then all audit documents

Documents required for BL- Proprietorship

KYC Proof

1. Proprietor documents
 1. - Permanent address proof
 2. - Current address proof
 3. - Passport size photograph
 4. - PAN Card
2. Firm KYC
 1. - Firm address proof
 2. - Registration of firm
3. Co-applicant documents
 1. - PAN Card
 2. - Valid ID proof

Banking

1. 6 Months bank statement of current account and savings account
2. All running loan schedules/sanction letters

Income Stability

1. 2 Years vintage proof
 1. GST registration
 2. VAT registration
 3. Other Registration (Udyog Aadhar not valid)
2. 2 Years ITR – 3/4 including
 1. Profit & Loss statement
 2. Balance sheet
 3. Form 3cb, 3 cd
 4. If the firm is audited then all audit documents

Lending partners soon to be active

Personal Loan



Business Loan



LENDINGKART

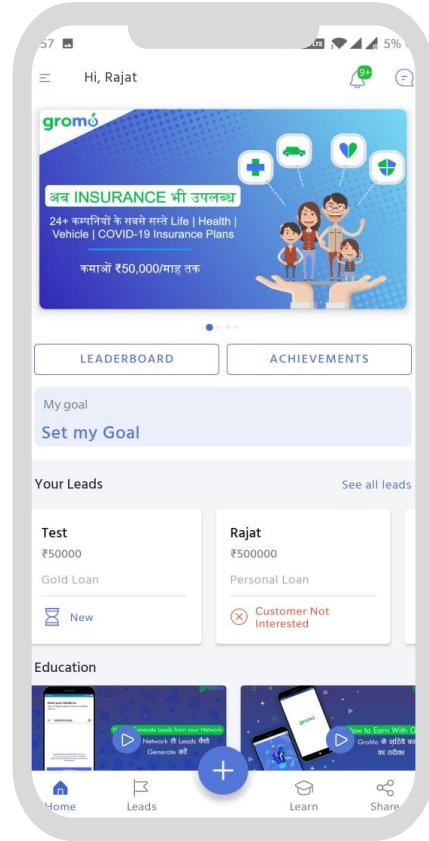
How to work with GroMo?



How our general model works?

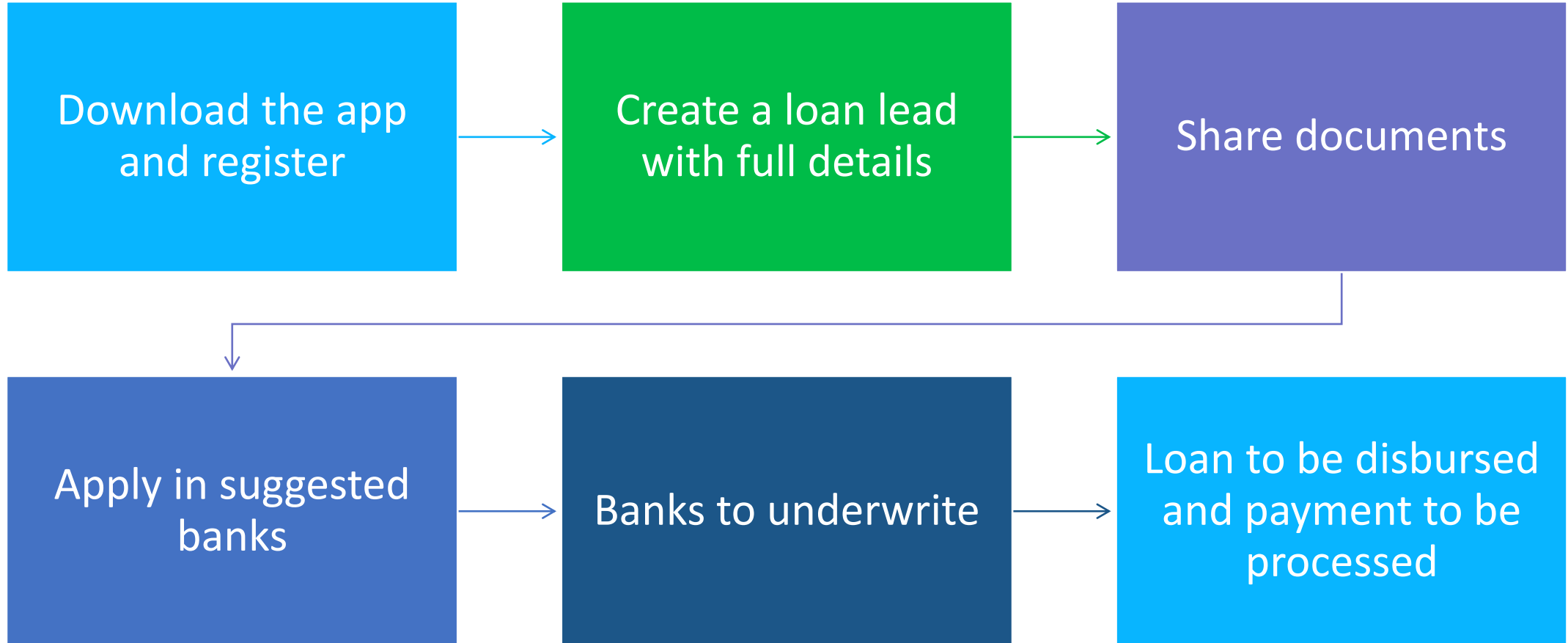


LENDING
Paperless process



To earn a significant income by leveraging existing customers and social network

Process Flow



Process Flow

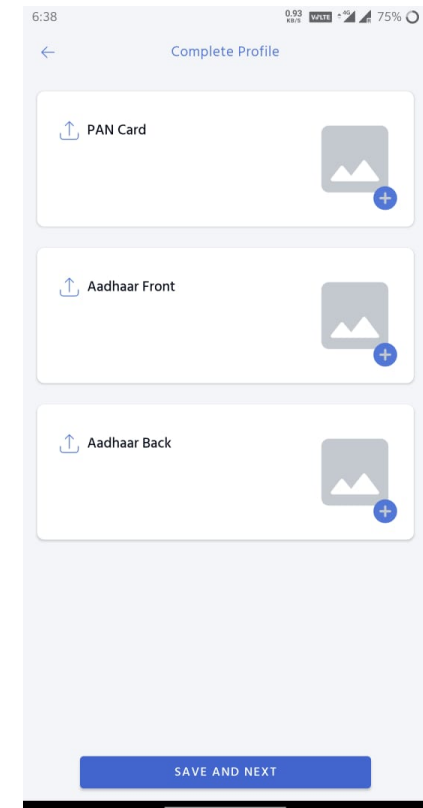
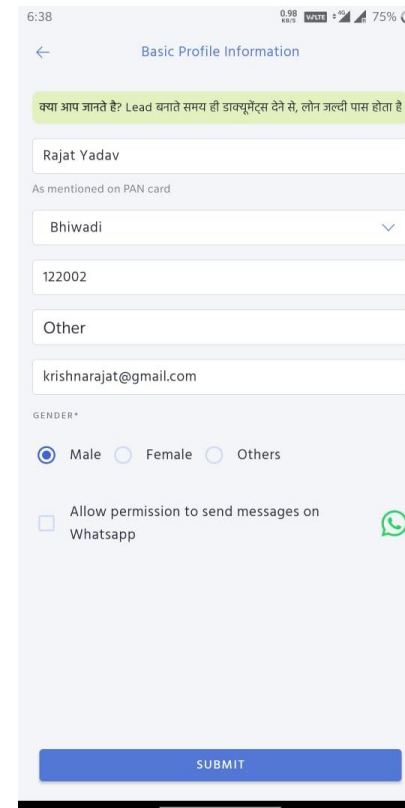
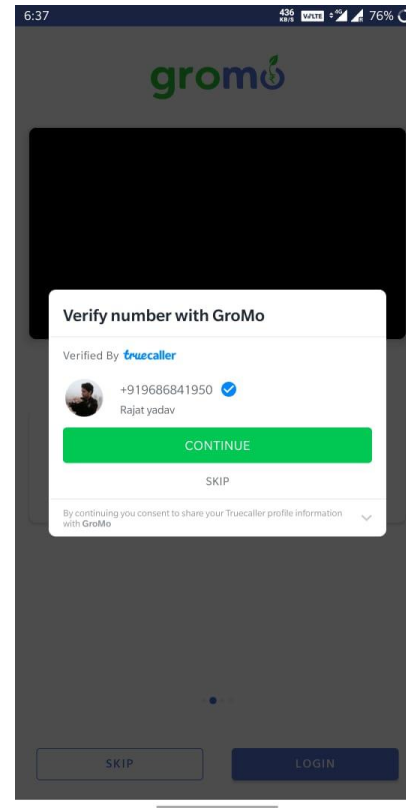
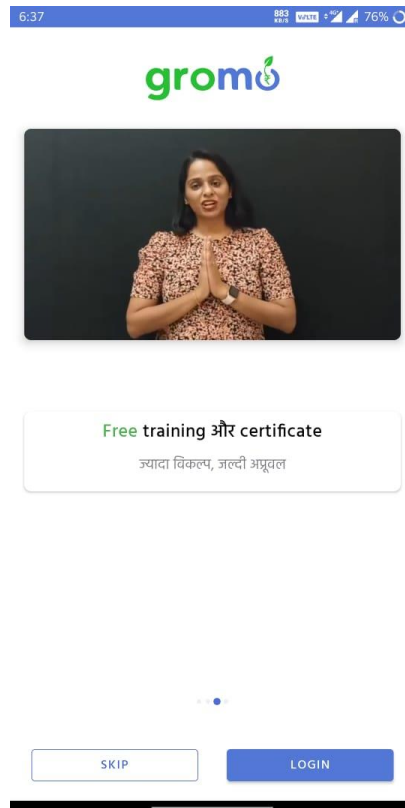
Download the App and register

Download

Login

Fill in basic
Details

Complete
Profile



Process Flow

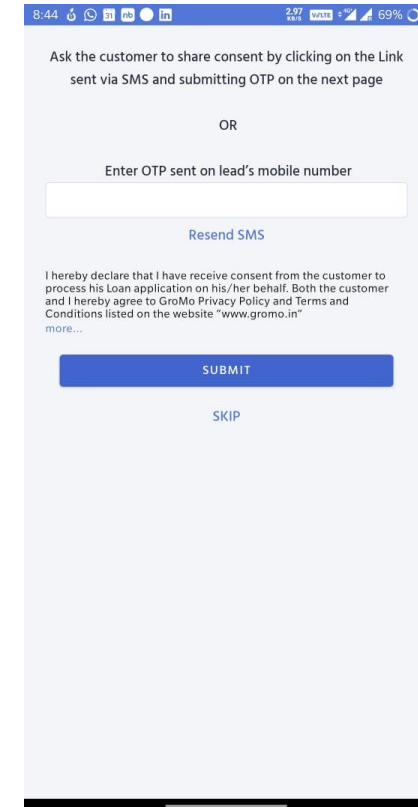
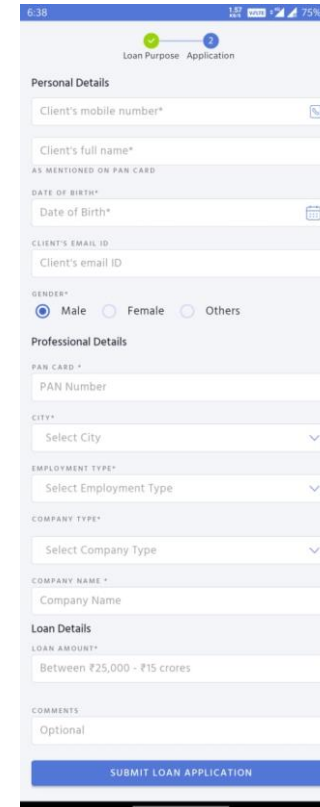
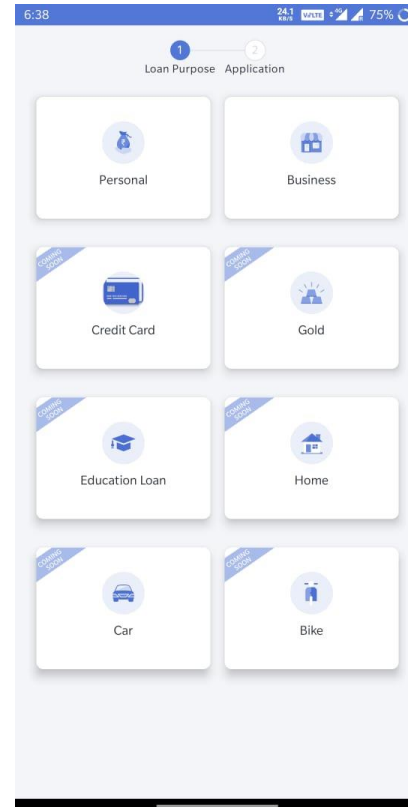
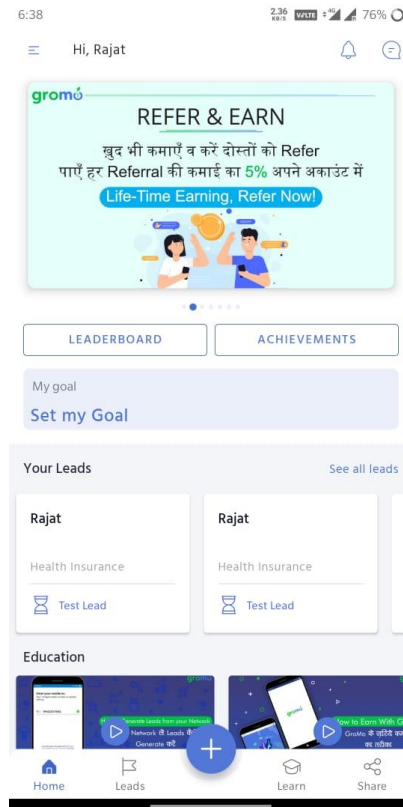
Create a loan lead with full details

Click on '+'

Select loan type

Fill in basic Details

Ask Cx for OTP submission

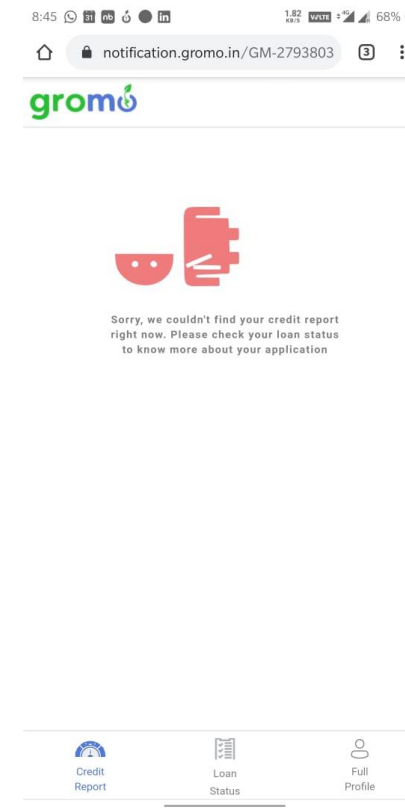
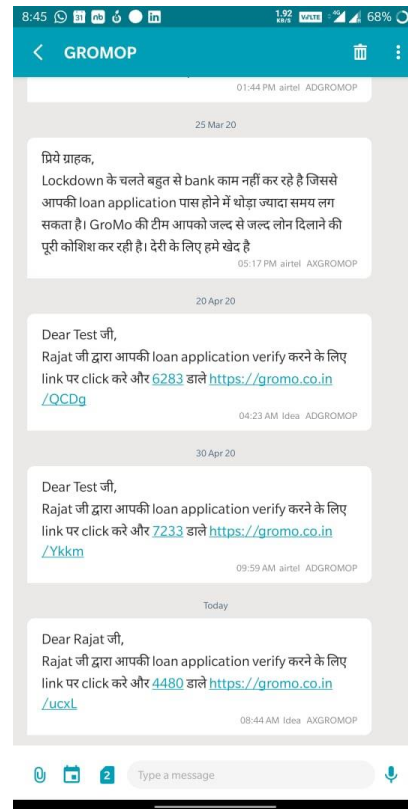


Process Flow

Customer Flow

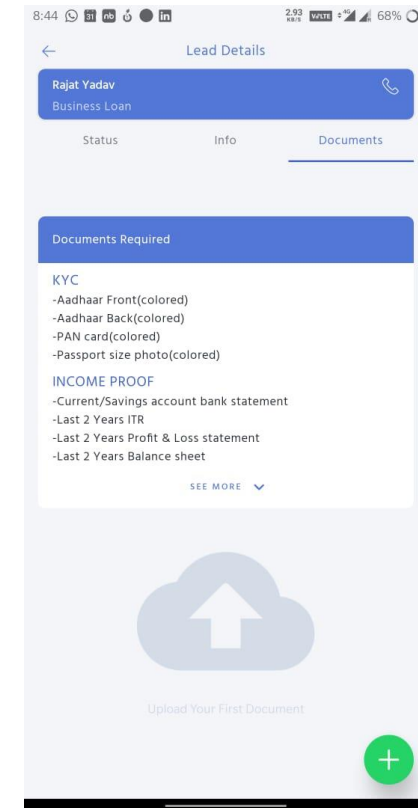
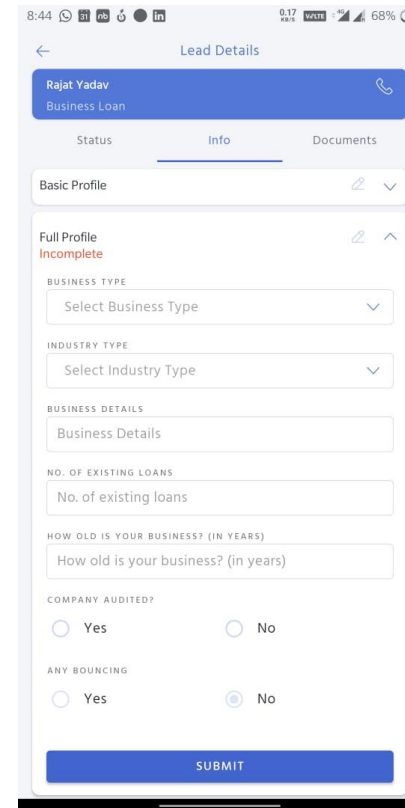
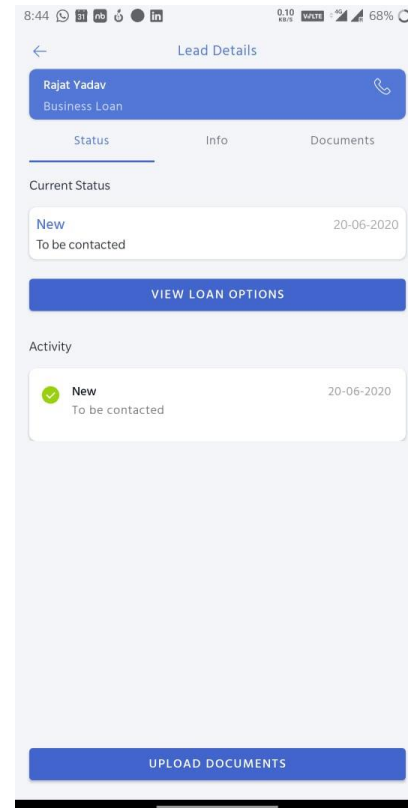
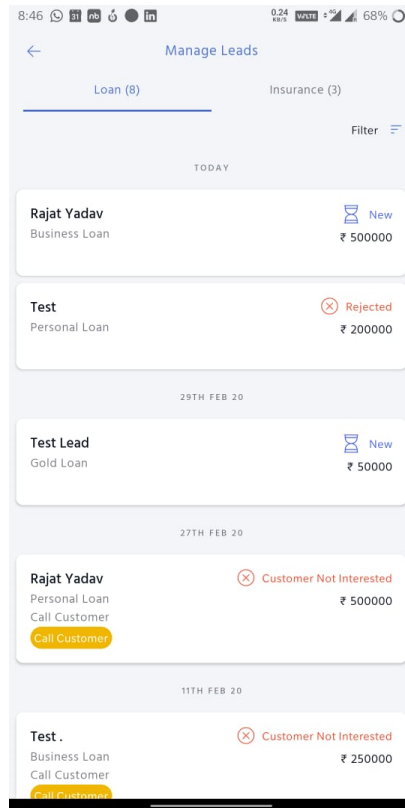
Click on 'Link'

Enter OTP and customer can access similar page to GP



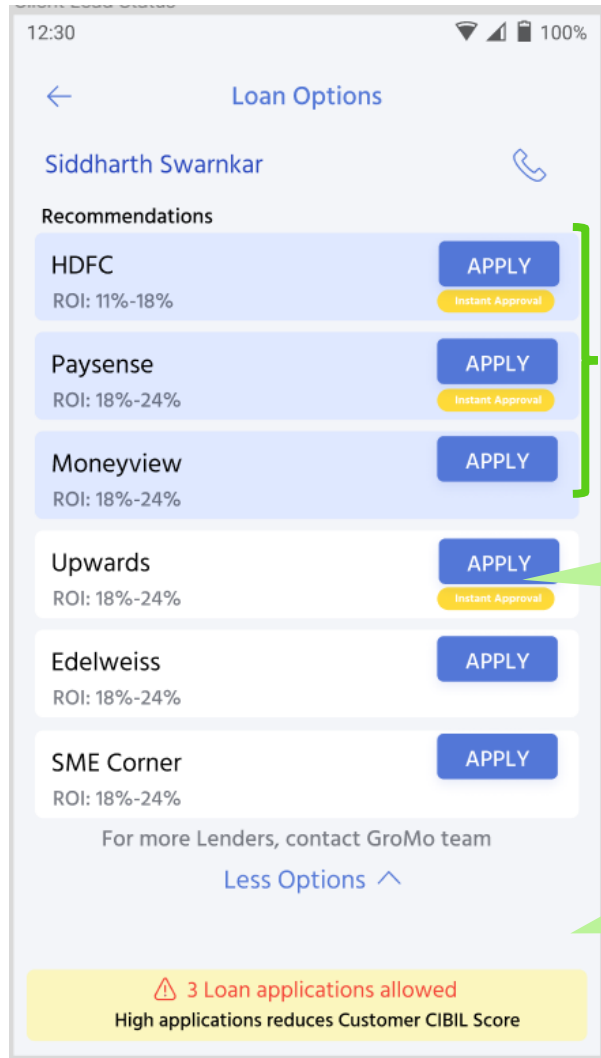
Process Flow

Submit documents and complete the lead details



Process Flow

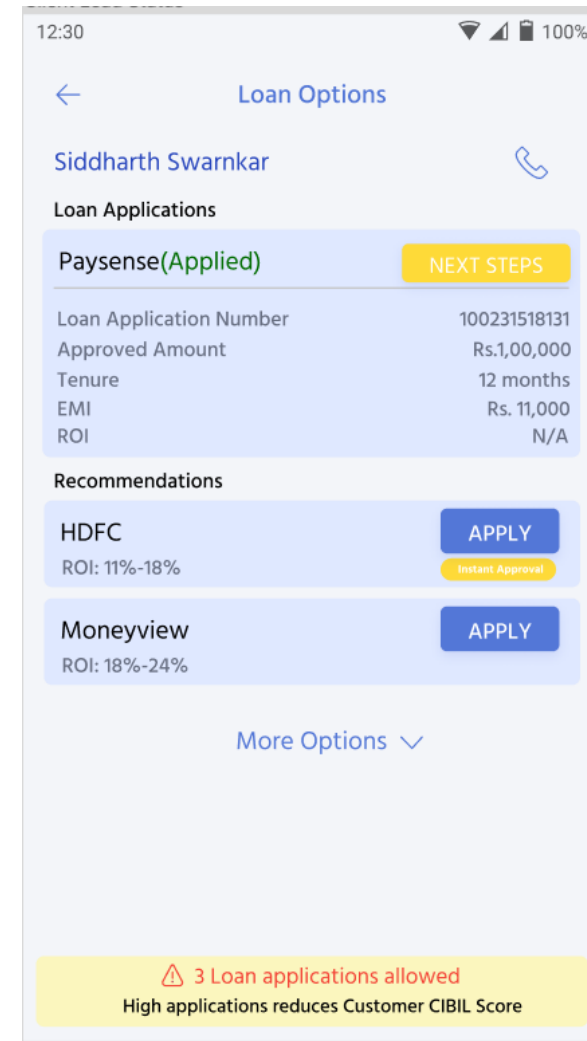
New Feature - Apply in Bank on your own



RECOMMENDED
OPTIONS

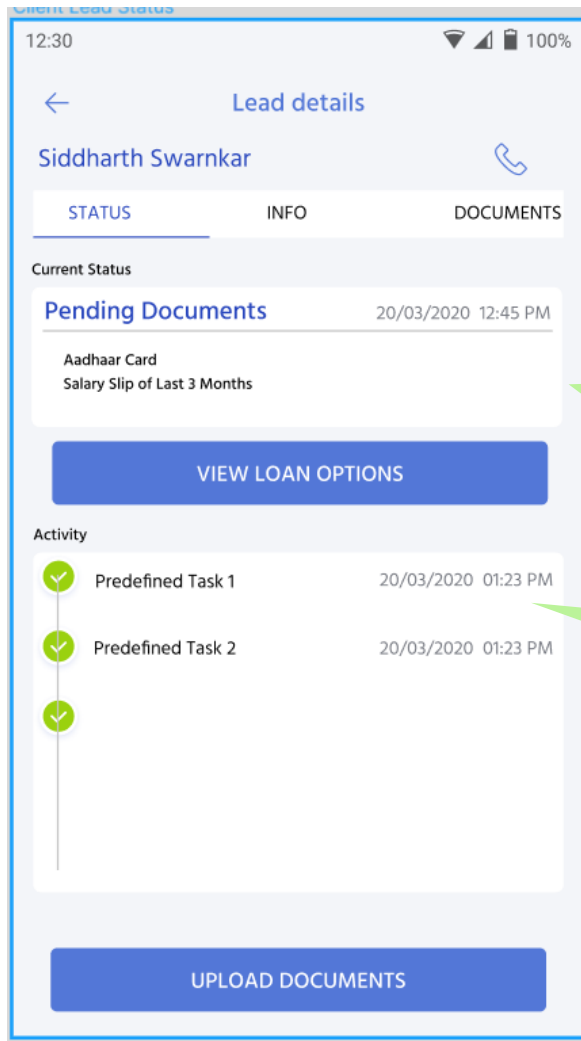
APPLY BUTTON

CAN ONLY APPLY
TO 3 BANKS



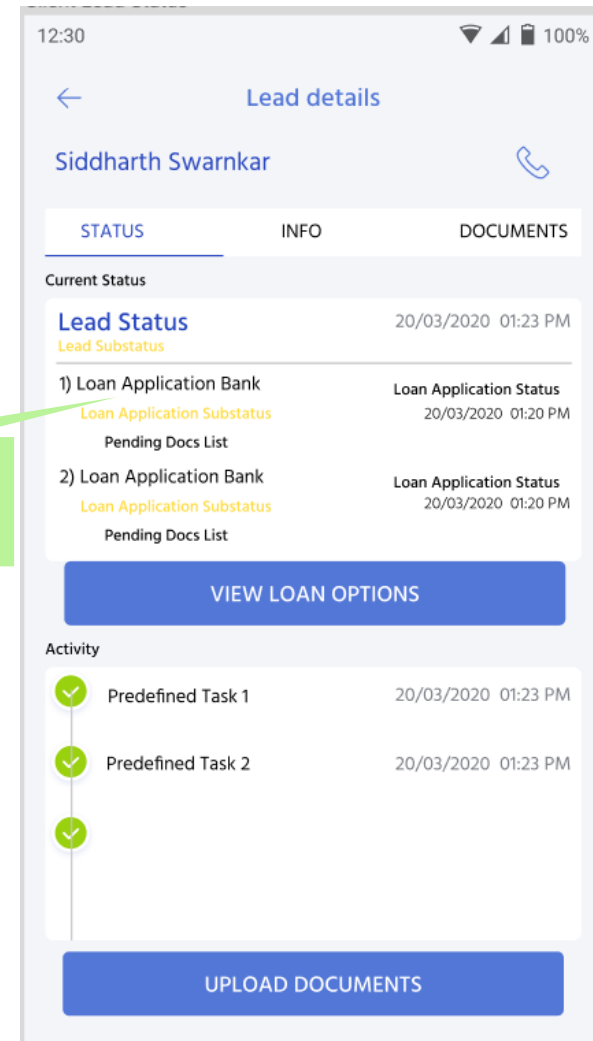
Process Flow

Be updated till the time you get the loan disbursed



STATUS AND SUB-STATUS

ACTIVITIES



LIVE LOAN APPLICATIONS

How to Earn Money with GroMo?

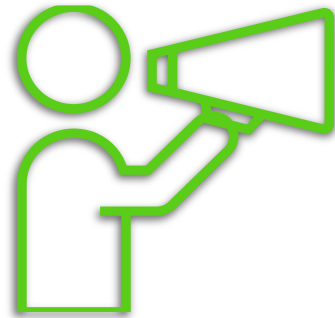


How can GroMo help?



Access to products

All insurance products will be available with GroMo



Marketing

Regular content. Access to digital marketing tools.



Training

Product and sales training through webinars



Technology and Customer Support

Mobile App to manage refers & robust customer support

No other Insurance company or Broker helps their Partners with so many services.

Benefits of working with GroMo



Benefits



No need to DSA codes of any bank/NBFC



Better incentives and payout terms



Support of technology to increase sales



More number of products to sell

How Can You Get More Customers?



Whom to Sell?



Family and Friends

Start with family, friends, neighbours, colleagues, etc. They are your key customers since they know you and trust you



Existing Customers

Let your existing customers/clients know that you provide consulting. Share your details with them



New Customers

Reach out to new customers by getting referral from your friends and doing some marketing on social media and offline

How to find customer online- Whatsapp

A. Whatsapp

WHATSAPP IN NUMBERS

TOTAL ACTIVE
WHATSAPP USERS



1.5 BILLION

TOTAL ACTIVE
WHATSAPP BUSINESS
USERS



3 MILLION

AVERAGE TIME
SPENT ON WHATSAPP
PER DAY



28.4 MINUTES

COUNTRY WITH
MOST WHATSAPP
USERS



INDIA

AVERAGE OPEN RATE
OF WHATSAPP
MESSAGES



70%

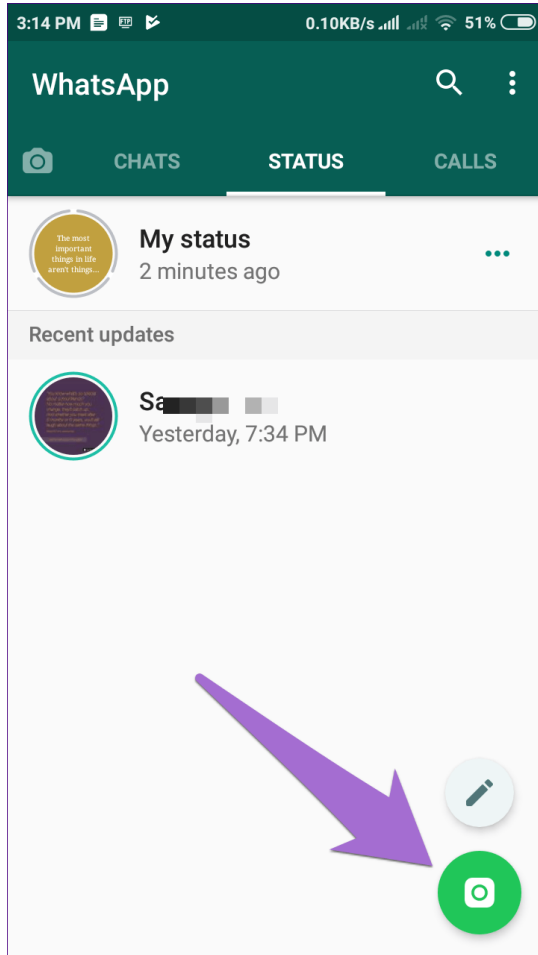


40 Crore

1. **Status**- Tell your users that you can help with Loans and Insurance
2. **Share***- Share high quality content often (Share in Your network on GroMo App)
3. **Groups**- Make groups. Keep engaging with users
4. **Broadcast**- Message to all your contacts.

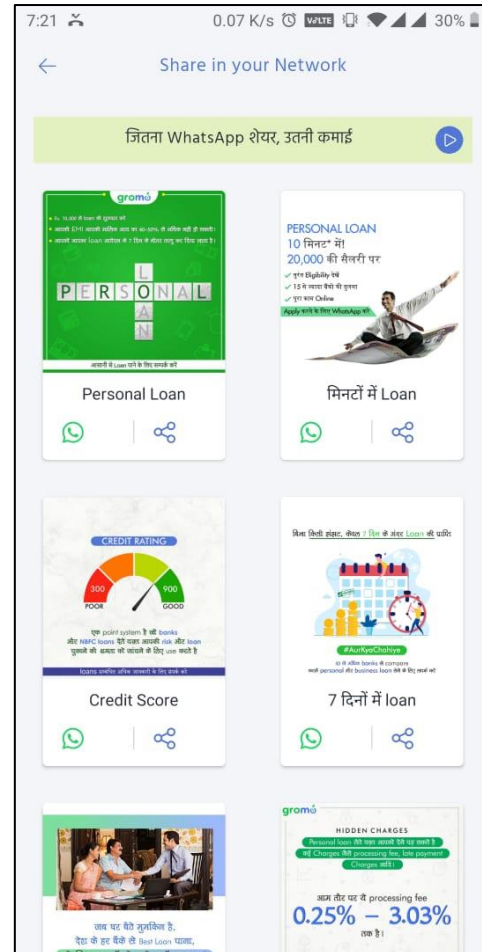
* To get the best results share as much content as possible with your social group

1. Change Status



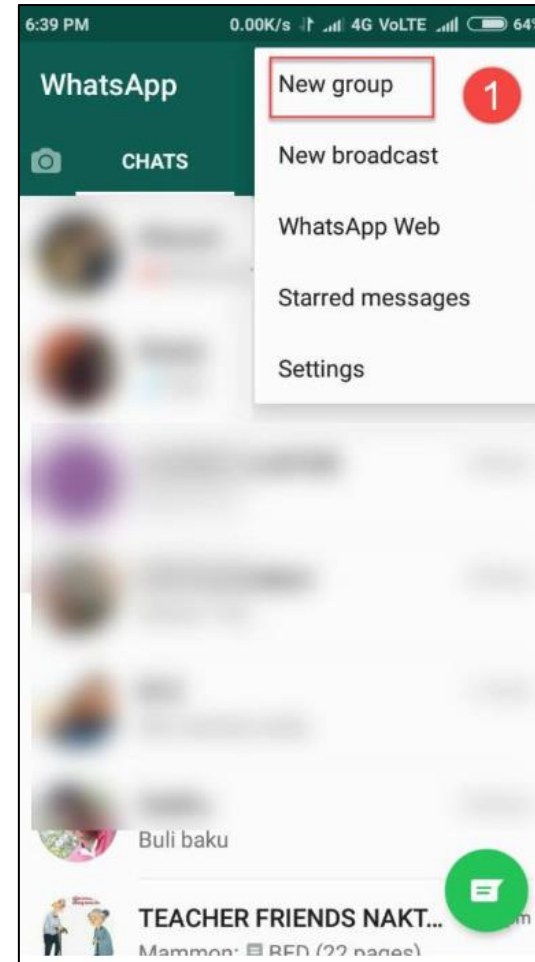
For ex. "Provide free consultation for all kinds of Loans and Insurance"

2. Share Content



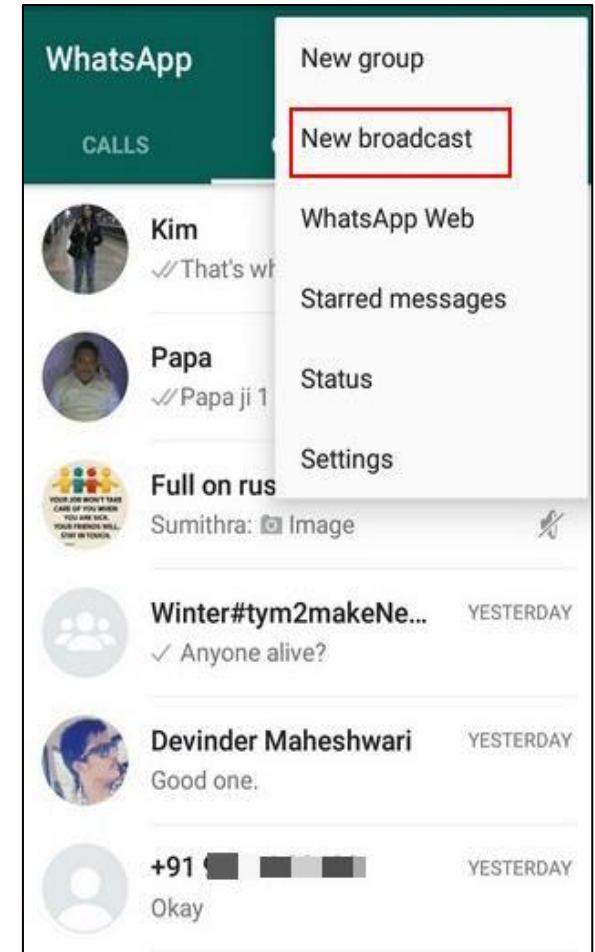
Share content of your choice from GroMo's "Share in Your Network" section

3. Groups



Make groups of your friends and share knowledge with them

4. Broadcast



For ex. "Provide free consultation for all kinds of Loans and Insurance"

How to find customer online- Facebook

B. Facebook



Facebook users in India

February 2019



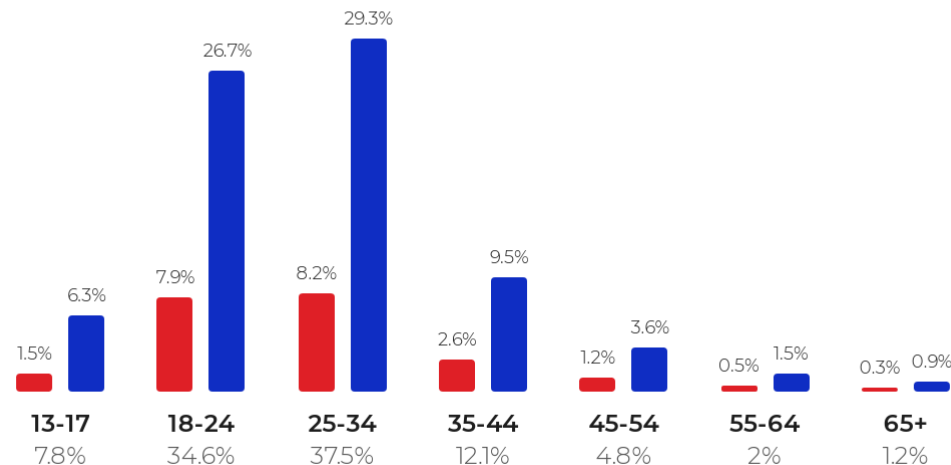
303 820 000



22.2%
women



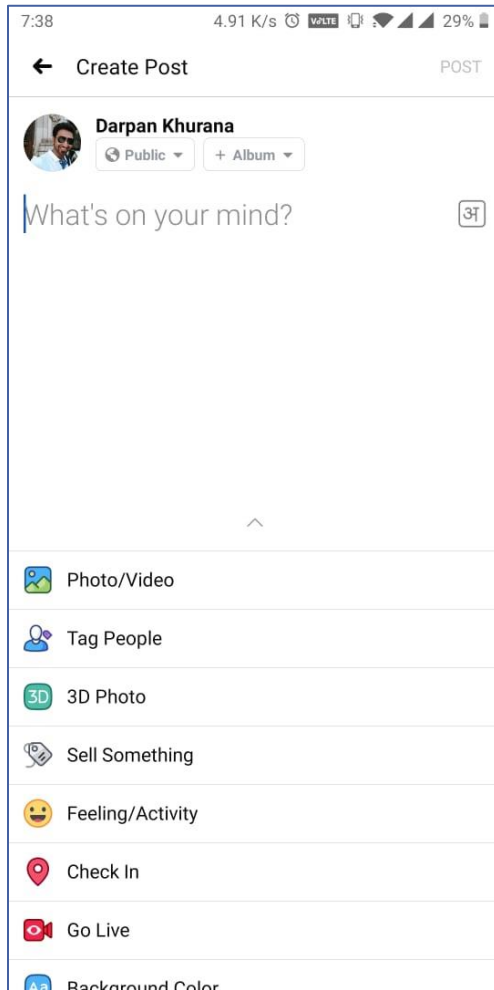
77.8%
men



- 1. Post-** Tell your friends that you can help with Loans and Insurance
- 2. Share***- Share high quality content often (Share in Your network on GroMo App)
- 3. Join Groups-** Join groups where you can learn and get customers
- 4. Events-** Search for events near you and go there to find potential customers

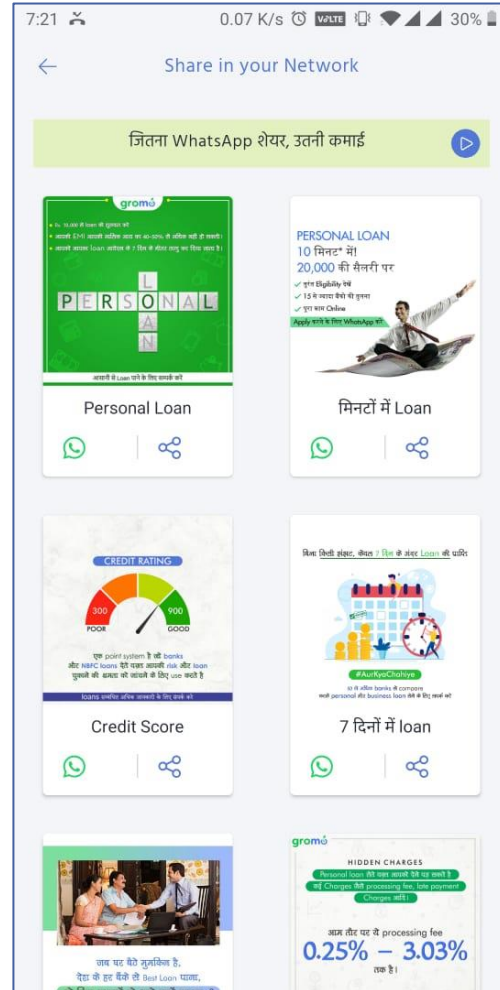
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1. Post



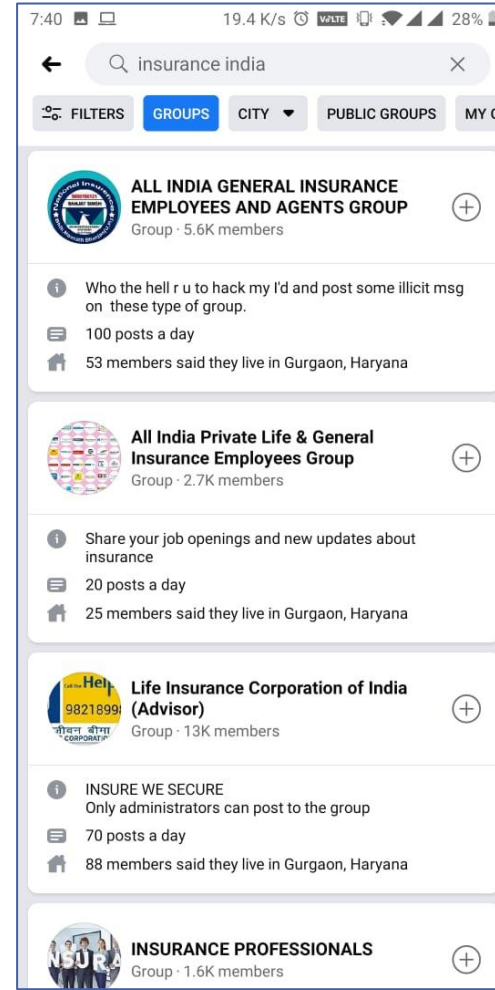
For ex. "Provide free consultation for all kinds of Loans and Insurance

2. Share Content



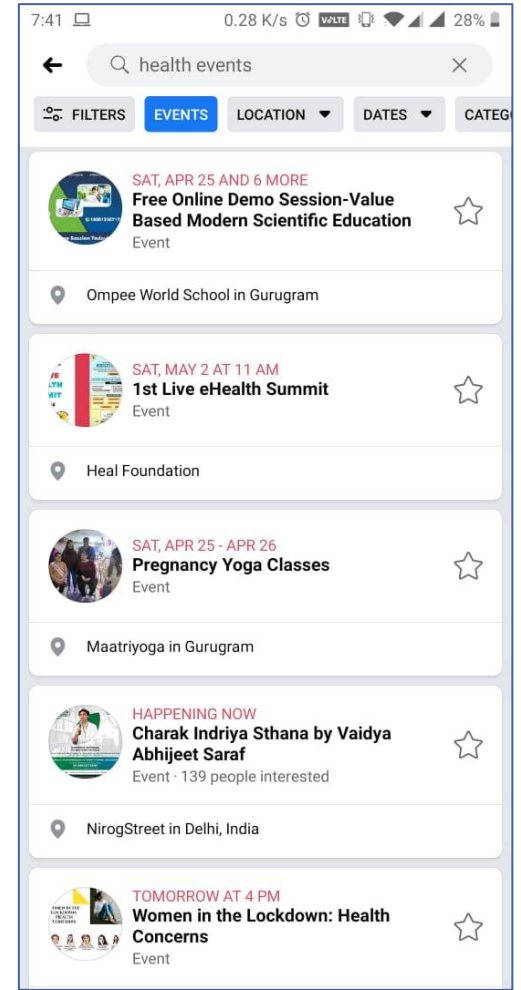
Share content of your choice from GroMo's "Share in Your Network" section

3. Groups



Join Insurance groups and learn more and get more tips to sell

4. Events



Go to Events near you to meet more people to make them potential customers

How to find customer online- Others

Call, Reach out to existing customers/clients



Digital marketing to generate leads

Other Social Media



Watch our Past Webinars



Subscribe Us on Youtube and like our videos if you wish to see more

Search "GroMo Fintech" on Youtube

Link-

<https://bit.ly/GroMoY>

Note-

Bit. Ly / GroMo Y

The screenshot displays the GroMo YouTube channel page. At the top, the channel name "GroMo" is shown with 805 subscribers. Navigation tabs include HOME, VIDEOS, PLAYLISTS, CHANNELS, DISCUSSION, and ABOUT. A "SUBSCRIBE" button is located in the top right corner. Below the navigation, there are options for "Uploads" and "PLAY ALL", along with a "SORT BY" dropdown menu. The main content area features a grid of video thumbnails with their respective titles, view counts, and upload times. The videos cover topics such as health insurance training, earning money online through the GroMo app, and testimonials from users who have earned money.

Video Title	Views	Upload Time
Webinar 2: Health Insurance Training	1 view	11 hours ago
Webinar 1: Basics of Insurance	5 views	12 hours ago
GroMo के साथ घर बैठे कमाएँ Earn Money Online App, Wo...	64 views	1 week ago
GroMo Charcha Rahul Ji	107 views	2 months ago
Manoj Ji का प्रारंभ करने वाला सन्देश	474 views	3 months ago
GroMo चर्चा Manoj Verma Ji	311 views	3 months ago
WhatsApp पर करे अपन Business की शुरुआत	245 views	4 months ago
#PehliGroMoKamaayi Monu Sharma Ji Earn Money...	2K views	5 months ago
#PehliGroMoKamaayi Ranjeet Choudhary Ji Earn...	417 views	5 months ago
#PehliGroMoKamaayi Uttesh Sharma Ji Earn Money...	1.1K views	5 months ago
#PehliGroMoKamaayi Lalit Prakash Ji Earn Money...	1.7K views	5 months ago
सॉर्टे GroMo App में डॉक्यूमेंट अपलोड करना Earn Money...	1.7K views	5 months ago
जानें GroMo का Commission Earn Money Online App, Wo...	4.6K views	5 months ago
Lalit Ji Ki #PehliGroMoKamaayi	71 views	5 months ago
Earn Money Online App, Work From Home Job, Part-Time...	75 views	5 months ago
Earn Money Online App, Work From Home Job, Part-time...	121 views	5 months ago
Earn Money Online App, Work From Home Job	162 views	6 months ago
अपने नेटवर्क से Loan का Lead लाकर हर महीने Rs 50,000...	8.2K views	6 months ago



Q & A



Thank You