



HIBILTER · HUMAEL — WHITE PAPER

Use cases

Governed AI for banking, financial services and insurance

In regulated finance, autonomy is only useful if it is auditable. How continuous reconciliation, full-coverage voice intelligence and governed engineering deliver value without crossing a compliance line.

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EXECUTIVE SUMMARY

Financial institutions have the most to gain from agentic AI and the least tolerance for ungoverned autonomy. This use-case paper maps Humael to BFSI: Samiksha recovering revenue leakage and keeping the institution inspection-ready through continuous three-way match, Vaani turning 100% of calls into compliance and churn signal, and Medha bringing human-in-command governance to software delivery — all deployable on-premise so regulated data never leaves the perimeter.

Why BFSI is the hardest — and best — fit

Banks, insurers and financial-services firms run on regulated data and audited process. That makes ungoverned AI a non-starter, and it makes governed AI uniquely valuable: the same controls that satisfy a regulator — reproducibility, audit trails, human sign-off on risk — are exactly what Humael is built around. In BFSI, governance is not overhead; it is the product.

Recover leakage, close the audit gap (Humael Samiksha)

Revenue leaks out of mismatched contracts, fee schedules, POs and invoices, and most institutions catch it weeks late on a sample. **Humael Samiksha** runs a continuous three-way match with evidence attached, recovering margin treated as cost of doing business and keeping the institution inspection-ready by default — the audit trail is a by-product, not a quarter-end scramble.

Hear every call — for churn and for compliance (Humael Vaani)

In financial services, the call is both a retention moment and a compliance record. **Humael Vaani** scores 100% of conversations in real time — surfacing churn and complaint patterns while they can still be acted on, and giving compliance full coverage instead of a 2% sample.

Govern the software that touches money (Humael Medha)

The systems that move money change constantly, and ungoverned change is operational risk. **Humael Medha** runs the software lifecycle with human-in-command controls: every run versioned and reproducible, every high-risk release gated by quorum approval with a full audit trail — the accountability a CISO and an auditor both require.

Recovered

margin from continuous reconciliation

100%

call coverage for churn and compliance

Audited

every high-risk action, reproducible

On-prem

regulated data stays in the perimeter

Deployment is the deciding factor

Most BFSI data cannot leave the institution. Every Humael product runs the same way fully on-premise or air-gapped as it does in managed cloud, so the compliance team and the business get what they each need from one system rather than a compromise.

Conclusion

In BFSI the question is never whether AI is capable; it is whether it is controllable. Governed reconciliation, full-coverage voice intelligence and audited software delivery — deployed inside the perimeter — let a financial institution capture the upside of agentic AI while staying on the right side of every audit and regulation.