



23 Feb 2026



# SETU: Simple. Smart. AI



AI Powered  
Interactive tool



Ease of doing  
business



Reduce Response  
Time & Friction



Enhance sales  
productivity



Efficient business  
outcomes

## Unified Intelligence Layer for Bancassurance:

One platform standardizing accuracy, confidence, and compliance for every FLS.

## Single Source of Truth:

Minimize friction and accelerate response time by eliminating navigation across multiple systems.

## Fully conversational, AI driven:

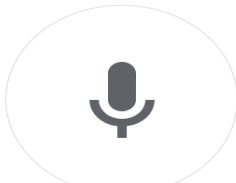
A sales enablement ecosystem which will deliver advanced business shaping capabilities such as SMP tracking, KPI insights and much more.

## Smart Features:

Ask naturally in English or Hindi. Get instant, accurate responses across multiple languages.  
Share information effortlessly via Email / WhatsApp. Strengthen the platform through real time in-app feedback.



Ask



English,  
Hindi



Multi Lingual  
Response



Email  
Sharing



Real Time Feedback



# Deterministic Use Cases – Aligned to **Day of a FLS**



**Exclusive access to Internal Sales Hierarchy (1000 users) across Ahmedabad, Baroda and Delhi NCR.**

## User Experience

- ✓ SSO via Mconnect
- ✓ Use case driven UI / UX

## PASA

- ✓ Check PASA offers
- ✓ Share offer and Journey link

## Quote & BI

- ✓ Create Quote & BI
- ✓ Download or send via email

## Application Status

- ✓ Check application status
- ✓ Check pending requirements

## Query

- ✓ New Employee Onboarding
- ✓ Bank Suitability
- ✓ Bank Compliance
- ✓ SP Income Credit
- ✓ UW & NB Rules
- ✓ Product & Rider Details
- ✓ Mandatory Riders
- ✓ Business Insurance Guidelines

## Freshdesk

- ✓ Create a ticket
- ✓ Check ticket status

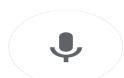
## Sales Pitch

- ✓ Personalized pitch
- ✓ Objection handling
- ✓ Generate SMS/WhatsApp
- ✓ Generate emails

1. Documentation Follow-Up - Application status & Pending FRs
2. Service Requests / Issue Handling - FreshService
3. PASA – Check DB offer and Generate new offer
4. Policy Login - Quote and BI
5. QnA on Employee Onboarding Experience - New Joinee Handbook
6. QnA on HDFC Bank Channel Compliance Rules & Code of Conduct
7. QnA on Bank Suitability guidelines
8. QnA on Product classification
9. QnA on Income credits for Bank SPs
10. QnA on Business Insurance concepts and guidelines
11. QnA on UW & NB Ops guidelines and grids specific to HBank
12. QnA on Product - L&D Content and Website
13. QnA on Mandatory Riders
14. QnA on Riders - Rider Details and boundary conditions
15. Sales Pitch - L&D Content and Website



Ask



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**Thank you**