

MADE IN INDIA · ARCHITECTURE & DEPLOYMENT

# Architecture for India-scale regulated workloads.

Appice deployment models, security posture, observability, India-region failover and the support model that backs every India production deployment.

On-prem · Hybrid · Multi-cloud · SaaS

India-region failover

CERT-In aware

24x7 India support

Architecture & Deployment brief · v1.1 · For Enterprise Architects, Infosec, Platform & SRE  
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## Reference architectures for India.

MODEL	WHERE IT FITS	KEY CHARACTERISTICS
On-prem	PSBs, defence-affiliated PSUs, hospitals, sensitive state-govt	Air-gapped variants supported; in-customer-DC runtime; on-prem inference for Allyvate AI
Sovereign cloud (India)	Central / state govt, PSU insurers, regulated BFSI	MeghRaj-empanelled DCs, Tier-3+ India regions, INR billing, DPDP-aligned
Hybrid	Tier-1 banks, telcos	Decisioning & PII inside customer estate; channel execution via Appice India infra
Multi-cloud	Private banks, NBFCs, modern enterprises	AWS Mumbai/Hyderabad, Azure Pune/Chennai, GCP Delhi/Mumbai
SaaS managed	Mid-market, NBFCs, growth-stage	Multi-tenant on Appice India infra; INR billing, GST applicable

### Decisioning runtime

- Sub-100ms p95 decisioning latency at 100K+ decisions per minute
- Horizontal scale-out across decisioning, scoring and orchestration tiers
- Allyvate AI agent runtime supports on-prem inference for sovereign workloads
- Stateful journey orchestration with persisted journey context per customer

## Integration layer.

PATTERN	USE CASE	NOTES
Event streams (Kafka / MQ)	Real-time triggers from core banking, telco BSS, hospital EHR	Schema registry, replay, exactly-once semantics where required
Change-data-capture (CDC)	Database-driven event flow from legacy cores	Debezium, GoldenGate, in-house CDC supported
REST / SOAP APIs	Synchronous integrations with CRM, fraud, scoring	Pre-built connectors for major platforms
Webhooks	Inbound event capture from SaaS systems	HMAC, retry, replay protection
SDK (Web, Android, iOS, RN)	In-app and web event capture, push, in-app messaging	Full event parity across platforms
Reverse-ETL	Snowflake, BigQuery, Synapse, Redshift, Hadoop	Propensity / segment activation in minutes
Batch (S3 / SFTP)	Bulk import / export for govt & legacy enterprises	PGP encryption, scheduled windows, SLA-tracked

## Security model.

DOMAIN	CONTROLS
Encryption	TLS 1.2+ in transit, AES-256 at rest, customer-managed KMS supported
Identity	SSO via SAML/OIDC, MFA, RBAC, just-in-time access for support, named-TAM access logs
Secrets	HashiCorp Vault / cloud KMS integration, automatic rotation, no static credentials in code
Network	VPC isolation, private endpoints, IP allow-listing, zero public ingress for sovereign deployments
Build / supply chain	Signed artefacts, SBOM (CycloneDX), CVE scanning, dependency pinning, reproducible builds
VAPT	Independent VAPT every release; reports available under NDA
Incident response	CERT-In aligned reporting; documented RACI; named TAM for regulated accounts
Data handling	PII tokenisation, purpose-binding, retention enforcement, deletion APIs aligned to DPDP fiduciary obligations
Audit	Immutable decision logs, separation of duties, regulator-export formats

## Observability & audit.

- **Decision logs:** every decision, with inputs, rules, scores, agent reasoning and outcome
- **Campaign logs:** every comms event with consent state, channel, BSP, delivery status
- **System telemetry:** metrics (Prometheus / OpenMetrics), logs (JSON), traces (OpenTelemetry)
- **Regulator export:** pre-built export formats for RBI / SEBI / IRDAI / TRAI / DPDP audit windows
- **Customer dashboards:** SLA dashboards, decision throughput, channel health, BSP performance
- **Alerting:** integrated with PagerDuty, Opsgenie, ServiceNow, ITSM webhooks

## Data residency, BCP/DR & India-region failover.

- India-region storage and processing for all sovereign workloads — no cross-border data flow without explicit contract
- Active-active and active-passive India-region deployments across Mumbai, Hyderabad, Chennai and Delhi-NCR DCs
- Region failover under 5 minutes for hybrid deployments; under 60 minutes for full sovereign-cloud deployments
- Quarterly DR drills with named TAM for mission-critical accounts
- BCP plans aligned to RBI Cyber-security framework and IRDAI guidance

### India DC partnerships

REGION	PARTNER FOOTPRINT	PROFILE
Mumbai	Tier-3+ commercial DC + AWS / Azure / GCP regions	Primary BFSI workload region
Hyderabad	Tier-3+ commercial DC + AWS / Azure regions	BFSI / SaaS secondary region
Chennai	Tier-3+ commercial DC	Regional engagement, telco workloads
Delhi-NCR	Tier-3+ commercial DC + GCP region	Government & central programmes
MeghRaj	Empanelled CSPs	Sovereign government workloads

## Local in India. End to end.

Appice is engineered, supported and sold from India. Customers in regulated industries do not deal with offshore proxies — they deal with the same product team that ships the platform, at India hours, in India timezones, on India contracts.

### HEADQUARTERS

#### Bengaluru, India

Product, engineering and India go-to-market are co-located in Bengaluru. Customer escalations land with the same team that ships the code.

### REGIONAL REACH

#### Mumbai · Delhi-NCR ·

#### Hyderabad · Chennai · Kolkata

In-country account, solutions and customer-success leads across the major financial, government and enterprise hubs.

### ENGINEERING

#### India-based, full-time

Platform, AI, SDKs and infra are owned by full-time Indian engineers — not subcontracted, not body-shopped, not seasonal.

### SUPPORT

#### 24x7, India-staffed

Tier-1 to Tier-3 support runs from India with named TAMs for regulated accounts. P1 response < 15 min, P2 < 1 hour.

### DATA CENTRES

#### India-region partnerships

Tier-3+ India DCs (Mumbai, Hyderabad, Chennai), MeghRaj-empanelled sovereign cloud, plus on-prem at customer infrastructure where required.

### COMMERCIALS

#### INR billing · GST registered

PAN- and GST-registered Indian entity. Local invoicing, MSME / DPIIT eligibility, GeM listing in process for PSU procurement.

**Why this matters:** regulated Indian institutions cannot run mission-critical decisioning on a vendor without local presence, local support and local accountability. Appice is built so a PSB risk officer, a state IT secretary or a telco CISO can sit in the same room with the team that owns the platform.

## Compliance map.

FRAMEWORK	COVERAGE	HOW APPICE SUPPORTS IT
RBI IT Framework & Cyber-security framework for Banks	PSBs, PVBs, SFBs, RRBs, NBFCs	RBAC, segregation of duties, audit logs, encryption at rest & in transit, BCP/DR, IS audit-ready evidence
RBI / NPCI Account Aggregator	BFSI	Consent-aware data flows, FI/FIU role separation, purpose binding
SEBI System & Network Audit	Capital markets, AMCs, brokers	System-audit log export, change-management trail, infra hardening
IRDAI Information & Cyber Security	Insurers	Encryption, vulnerability mgmt, role-based access, audit retention
TRAI TCCCPR & UCC regulations	Telecom & enterprise senders	Header / template registration, consent ledger, scrubbing, opt-out
DPDP Act 2023	All sectors	Consent capture & revocation, purpose limitation, data-minimisation, fiduciary obligations, grievance officer workflow
MeitY GIGW (Govt websites & apps)	Central / state govt	Accessibility-aware citizen comms, content governance, audit
STQC & CERT-In	Govt / regulated	VAPT readiness, incident-reporting hooks, India-region logging
Make in India / Startup India	Cross-sector	India-engineered platform, DPIIT-aligned product company, Indian-entity contracting

## Public-sector momentum.

Appice is in active deployment, pilot or procurement engagement across Indian public-sector institutions. References below are anonymised by sector, region and programme — named references are available under NDA on request.

SECTOR	PROFILE	PROGRAMME / USE CASE	STAGE
Public Sector Banking	Tier-1 PSB	Cross-sell, BSBDA & PMJDY journey nudges, pre-approved offers	In production
Public Sector Banking	Mid-tier PSB	Branch & RM coverage decisioning, NPA pre-emption nudges	Pilot to production
Public Sector Banking	Regional rural bank cluster	Financial-inclusion reminders, multilingual SMS & IVR	Procurement / pilot
Government — Central	Citizen-services ministry	Scheme awareness, beneficiary onboarding, multilingual outreach	Active engagement
Government — State	Revenue & Finance department	Tax filing reminders, compliance nudges, grievance status updates	Pilot
Government — State	Health & Family Welfare	Vaccination, screening and follow-up cohort campaigns	Pilot
Government — State	Urban Development / Smart Cities	Citizen-services adoption, mobility nudges, complaint workflows	Active engagement
PSU Insurance	Top-3 public-sector insurer	Renewal persistency, lapse pre-emption, claims communication	In production
PSU Telecom	National operator	Recharge nudges, plan-upgrade decisioning, retention	Active engagement
Public Sector Healthcare	National mission programme	Patient adherence, follow-up, multilingual reminders	Pilot
Public Sector Energy	Discom / oil-marketing PSU	Bill reminders, KYC refresh, subsidy-scheme nudges	Active engagement
Defence-affiliated PSU	Welfare programme	Member communication, benefits awareness	Active engagement

Stages: *active engagement* = qualified opportunity, joint scoping or RFI/RFP underway; *pilot* = signed pilot in flight or completed; *in production* = live with paying contract.

## India support model.

TIER	COVERAGE	P1 / P2 RESPONSE	WHERE USED
Mission-critical	24×7 India, named TAM, dedicated escalation path	P1 ≤ 15 min · P2 ≤ 1 hour	PSBs, central govt, large telcos, defence-affiliated PSUs
Enterprise	24×7 India	P1 ≤ 30 min · P2 ≤ 2 hours	Private banks, top-tier insurers, top-tier hospitals
Standard	5×9 India business hours	P1 ≤ 1 hour · P2 ≤ 4 hours	Mid-market, NBFCs, growth-stage

### What "India-staffed" means in practice

- Tier-1 to Tier-3 support all run from India, in India business and after-hours shifts
- Mission-critical accounts get a named TAM in the same time-zone as the customer's CTO
- Support escalates internally to the same engineering team that ships the platform — no second-line third-party support
- Regulatory-grade incident reporting aligned to CERT-In with documented RACI and template forms

## Engaging the India team.

### **PUBLIC-SECTOR ENGAGEMENT**

#### **India PSU desk**

Dedicated team for PSB, central & state government, PSU insurance, telecom & energy. Email [india-psu@appice.ai](mailto:india-psu@appice.ai).

### **BANKING & FINANCIAL SERVICES**

#### **India BFSI desk**

Coverage for private banks, NBFCs, AMCs, insurers and capital-markets firms. Email [india-bfsi@appice.ai](mailto:india-bfsi@appice.ai).

### **CHANNEL & SI PARTNERS**

#### **India partner desk**

For SIs, advisory firms, RM/CRM partners and technology platforms. Email [partners@appice.ai](mailto:partners@appice.ai).

### **PRESS & ANALYST**

#### **India media desk**

Briefings on Made-in-India enterprise AI, decisioning and regulated-industry deployment. Email [press@appice.ai](mailto:press@appice.ai).

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