

MADE IN INDIA · CAPABILITY BRIEF

Engineered in India. Built for the world's hardest market.

Appice is an AI-native enterprise decisioning platform — engineered, deployed and supported from India for regulated banks, governments, telcos, insurers and healthcare programmes.

DPIIT-aligned

India HQ · Bengaluru

24x7 India support

On-prem · Hybrid · Sovereign cloud

RBI / SEBI / IRDAI / TRAI / DPDP-aware

Master capability brief · v1.1 · For procurement, infosec and line-of-business stakeholders
Confidential — for internal evaluation only. © Appice Technologies.

What's in this brief.

01	India is not a footnote.	3
02	Local in India. End to end.	4
03	The Appice loop in 30 seconds.	5
04	Why India is uniquely demanding.	6
05	Public-sector momentum.	7
06	Allyvate AI & agentic decisioning.	8
07	Inform, channel orchestration & omnichannel.	9
08	Compliance map.	10
09	Indicative outcomes.	11
10	Deployment models.	12
11	Buying journey, SLAs & support.	13
12	Engaging the India team.	14

India is not a footnote.

For most global enterprise vendors, India is a delivery centre — a place where back-office work is performed for customers elsewhere. Appice is the opposite. India is where the platform is engineered, the customers we serve first are Indian regulated institutions, and our decisions about roadmap, SLAs and compliance are shaped by Indian realities first.

That distinction matters because India is one of the most operationally demanding environments in the world for enterprise software:

- **Scale.** 10M–200M customer bases are routine — for banks, telcos and government programmes alike.
- **Regulation.** RBI, SEBI, IRDAI, TRAI, DPDP, GIGW and sector-specific frameworks all bind real production decisions.
- **Sovereignty.** Public-sector institutions need data residency, on-prem control and audit access on Indian soil.
- **Heterogeneity.** Core systems range from modern cores to two-decade-old mainframe-era stacks.
- **Multilingualism.** 22 scheduled languages and dozens of dialects across customer bases.

Position: Appice is not an Indian customisation of a global product. It is an Indian product that meets — and often exceeds — global enterprise standards, because the bar in India is uncompromising to begin with.

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.

The Appice loop in 30 seconds.

Appice runs a continuous decisioning loop across four capabilities, with Allyvate AI agents woven through each.

SENSE

Integrate

Real-time ingestion from any data source — SDK, API, webhook, Kafka, change-data-capture, data warehouse reverse-ETL, batch.

DECIDE

Intent

Sub-100ms decisioning across rules, ML scores, propensity models and agentic reasoning. Auditable per decision.

ACT

Interact

Personalised omnichannel engagement — app, web, SMS, WhatsApp, RCS, email, voice, RM and branch.

LEARN

Insights

Real-time attribution, outcome measurement, compliance audit and reverse-ETL back to the warehouse.

What runs across all four

- **Allyvate AI** — agentic system that evaluates context, compliance and offer constraints simultaneously.
- **Inform CNS** — PII-preserving Central Notification Service for backend-triggered campaigns.
- **WhatsApp Traffic Manager** — automatic failover across BSPs (Karix, Gupshup, Sinch, Twilio) with real-time monitoring.
- **Reverse ETL** — propensity scores and segments activate inside campaigns within minutes of a model run completing.

Why India is uniquely demanding.

10M–200M

Routine customer-base sizes for Indian banks, telcos and government programmes

22

Scheduled languages — citizen comms must be multilingual by design, not as a translation layer

5+

Sectoral regulators with real production audit power (RBI, SEBI, IRDAI, TRAI, DPDP)

<100ms

Expected decisioning latency for journeys across digital, RM, branch and call-centre

Five forces shaping Indian enterprise software

FORCE	WHAT IT MEANS IN PRODUCTION
Massive concurrent scale	Engineering for hundreds of thousands of decisions per minute, not per hour. Failure modes show up at peak — UPI and IPL evening windows, salary days, festival surges.
Sovereign data control	Data residency in India is a procurement constraint, not a marketing line. PSBs, central and state governments, defence-affiliated PSUs all require it.
Deep legacy integration	Core banking on Finacle, FlexCube, BaNCS, TCS BaNCS; CRM on FCRM, Salesforce, in-house. Mainframe-era systems still drive production.
Multilingual citizen base	Hindi, Tamil, Telugu, Marathi, Bengali, Kannada, Gujarati, Punjabi and more — both as language of comms and of compliance disclosure.
Regulator visibility	Decisions and comms must be inspectable by regulators (RBI, IRDAI, TRAI) without re-engineering or vendor escalation.

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.

Agentic decisioning, not chatbots.

Allyvate AI is the agentic system at the heart of Appice. It is not a copilot bolted onto a marketing tool, and it is not a free-text chatbot. It is a constrained agent that evaluates context, eligibility, compliance and offer fit simultaneously — and produces an explainable, auditable decision.

What Allyvate evaluates per decision

- **Context:** who the customer is, where they are in their journey, what just happened.
- **Eligibility:** product, segment, KYC, risk and exposure constraints.
- **Compliance:** consent state, channel suppression, regulator-specific rules, time-of-day restrictions.
- **Offer:** commercial constraints, propensity scores, contention with other live offers, fatigue rules.
- **Channel:** best channel and best time given customer signal and operational health.

How it differs from generic LLM agents

- Decisions are **deterministic where required** — eligibility and compliance never come from a generative model.
- Generative is used only for content variation under guardrails (tone, locale, regulatory copy library).
- Every decision produces a **structured audit record** — input signals, rules fired, model scores, agent reasoning, channel chosen, outcome.
- India deployment supports **on-prem inference** — model weights and prompts can stay inside the customer's network for sovereign workloads.

For risk & compliance teams: Allyvate decisions are inspectable. We do not ship a black box. Every production decision has an audit trail that maps to the customer's regulator.

Inform, channel orchestration & omnichannel.

Inform — Central Notification Service

Backend-triggered campaigns with full PII preservation. Sending systems pass opaque tokens; Appice handles resolution, channel selection and delivery. Critical for institutions where customer PII cannot leave the core estate.

Channel orchestration

CHANNEL	INDIA PRODUCTION MATURITY	NOTES
SMS	Fully production	DLT header / template registration, consent ledger, opt-out scrubbing
WhatsApp Business	Fully production	BSP-agnostic — Karix, Gupshup, Sinch, Twilio. Automatic failover.
RCS	Production	Verified sender, rich card & carousel, fall-back to SMS
Email	Fully production	Transactional and marketing streams, DKIM/DMARC alignment
Voice / IVR	Production	Multilingual TTS, IVR campaigns, Click-to-call
App push & in-app	Fully production	iOS / Android / React Native SDK with full event parity
Web personalisation	Production	JS SDK, server-side, A/B and journey personalisation
RM / Branch / Call centre	Production	Next-best-action surfacing inside FCRM, Salesforce, in-house RM apps

WhatsApp Traffic Manager (India-relevant)

- Active failover across BSPs based on real-time delivery success
- BSP-cost optimisation per template / region
- Compliant with TRAI TCCCPR and UCC regulations end to end

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

Indicative outcomes.

Indicative ranges across deployments in Indian and Indian-comparable markets. Outcomes per customer depend on baseline, channel mix and sector. Customer-specific business cases are produced during scoping.

SECTOR	OUTCOME RANGE	DRIVER
Public-sector banking	2–3× cross-sell lift · 30–40% churn reduction	Real-time pre-approved offers; service-trigger journeys; NPA pre-emption
Telecom	30–40% churn reduction · 2.5–3× plan upgrade conversion	Recharge nudges, retention scoring, plan-fit recommendations
Healthcare	25–35% appointment adherence lift · 35–50% medication adherence lift	Multilingual reminders, follow-up cohorts, family-graph nudges
Insurance	2–2.8× renewal conversion · 25–35% lapse reduction	Behavioural lapse scoring, omnichannel renewal journeys
Wealth & capital markets	2.5–3.5× cross-sell · 30–45% engagement uplift	HNI life-event triggers, advisor-assist, portfolio-event nudges
Government / citizen	1.7–2× scheme uptake · 30–40% reduction in service delays	Multilingual campaigns, beneficiary nudges, multi-channel delivery

Deployment models.

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

Customer infrastructure where required. For PSBs and government departments where DPDP / RBI / sovereign-cloud rules require it, Appice runs *inside* the customer's perimeter. There is no requirement for customer data to traverse Appice infrastructure for regulated workloads.

Buying journey, SLAs & support.

Typical buying journey

1. **Scoping & capability mapping** — 1–2 weeks. Use-case prioritisation, integration map, compliance walkthrough.
2. **Reference / proof of value** — 4–8 weeks. Live data, real channels, measurable outcome on one or two journeys.
3. **Production rollout** — 8–14 weeks for tier-1 institutions including security review, infosec sign-off, infra provisioning, regulatory documentation.
4. **Steady state** — quarterly business reviews, joint roadmap, capacity planning.

India support tiers

TIER	COVERAGE	P1 / P2 RESPONSE
Standard	Business hours India, 5x9	P1 ≤ 1 hour · P2 ≤ 4 hours
Enterprise	24x7 India-staffed	P1 ≤ 30 min · P2 ≤ 2 hours
Mission-critical (PSB / govt)	24x7 with named TAM	P1 ≤ 15 min · P2 ≤ 1 hour

Procurement aids

- DPIIT-aligned Indian product company
- GeM listing in process for PSU procurement
- BIS / STQC / CERT-In / VAPT on request
- MSME / startup procurement frameworks supported

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.

BANKING & FINANCIAL SERVICES

India BFSI desk

Coverage for private banks, NBFCs, AMCs, insurers and capital-markets firms. Email india-bfsi@appice.ai.

CHANNEL & SI PARTNERS

India partner desk

For SIs, advisory firms, RM/CRM partners and technology platforms. Email partners@appice.ai.

PRESS & ANALYST

India media desk

Briefings on Made-in-India enterprise AI, decisioning and regulated-industry deployment. Email press@appice.ai.

All India contracts are with the Indian Appice entity. INR invoicing, GST applicable, TDS as per Income Tax Act. DPIIT-aligned product company; GeM listing in process for PSU procurement.

Legal & usage note. This brief is published by Appice for prospective customers, partners and regulators. Marks and programme references (including "Made in India", "Startup India", DPIIT, GeM, MeghRaj, DigiLocker, UMANG and named regulators) are used subject to applicable usage guidelines and do not imply official endorsement or certification unless explicitly stated. Public-sector references are anonymised pending customer disclosure approval. Pricing, SLAs and commercial terms are as agreed in the master services agreement and are not contractual until signed. © Appice Technologies. All trade marks acknowledged.