

Appice for Public Sector Banks

Real-time customer engagement, cross-sell, service alerts and financial inclusion journeys — under RBI alignment.

Audience: PSU bank procurement, infosec, line-of-business

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Web: appice.ai/made-in-india.html

Why public sector banks choose Appice

Indian public sector banks operate at extreme scale, under RBI's strict regulatory perimeter, with deep core-banking estates that cannot be replatformed. Appice fits inside this reality — the platform sits next to your existing core, integrates via standard connectors, and turns customer signals into auditable real-time decisions.

What Appice does for a PSU bank

- **Cross-sell and next-best-offer** — real-time, contextual, governed.
- **Service alerts** — failed transactions, account anomalies, policy renewals.
- **Financial inclusion journeys** — onboarding, KYC, first-product activation, multilingual.
- **Churn prevention** — primary-relationship retention, dormant-customer reactivation.
- **Customer-service deflection** — proactive, channel-aware nudges.

RBI alignment and audit posture

Every Appice decision is logged, explainable and audit-ready. The platform supports the data-residency, consent and reporting requirements PSU banks operate under. Auditability is built into the decisioning layer — not a downstream add-on.

Integration with core banking

Appice integrates with Finacle, Temenos, FlexCube and other core banking platforms via open APIs, event streams and standard connectors. No re-platforming. No data migration of the customer master record. The Appice layer reads signals and writes decisions into existing systems of record.

Deployment

MODEL	WHEN TO USE
On-prem	Strictest data-residency or air-gapped environments. Full PSU-bank infosec compatibility.
Private cloud	Bank-owned cloud (e.g. on a regulated CSP region) — common in PSU procurement.
Hybrid	Sensitive workloads on-prem, scalable workloads on private cloud.
Multi-cloud	For banks that already operate across two or more clouds.

What you should ask in your RFI/RFP

- How does the platform handle real-time decisioning at >100 events/second per branch?
- What is the typical end-to-end latency from signal to executed decision?

- What is the audit trail format and retention policy for every decision?
- How does the platform integrate with our existing core banking and CRM?
- What are the on-prem deployment requirements (compute, storage, network)?

Appice is happy to provide written answers to all of the above as part of an RFI/RFP response.

Talk to Appice India

For evaluation, RFI/RFP responses, regulator briefings or technical deep-dives:

- **Web:** appice.ai/contact.html
- **Made in India page:** appice.ai/made-in-india.html
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