

MADE IN INDIA · FOR PUBLIC SECTOR BANKS

Real-time decisioning for PSBs. Built in India.

Appice is the agentic decisioning platform for India's public sector banks — engineered for RBI compliance, core-banking integration, on-prem control and inclusion-scale customer engagement.

PSB-ready

RBI & DPDP-aware

On-prem & sovereign cloud

India support 24x7

DPIIT-aligned

Public Sector Banks brief · v1.1 · For PSB CTO, Digital, Risk & Compliance teams
Confidential — for internal evaluation only. © Appice Technologies.

What PSBs are being asked to do.

Public sector banks in India operate at a scale and under a mandate that has no equivalent globally. They serve hundreds of millions of customers across BSBDA, PMJDY, MUDRA, KCC, atmanirbhar lending, social-security disbursement, agricultural credit and the long-tail of urban and rural retail banking – while simultaneously being asked to deliver private-bank-grade digital experiences, hold the line on NPAs and meet rising RBI cyber-security and DPDP obligations.

This brief sets out how Appice helps PSBs run real-time customer decisioning at that scale, in that regulatory envelope, on that integration surface – with full local presence in India.

200M+

PSB customers across
BSBDA / PMJDY accounts

12+

PSBs and RRBs in active
engagement, pilot or
production with Appice
technology stack

22

Languages supported for
citizen-facing
communications

<100ms

Decisioning latency at PSB
scale during peak windows

Where PSBs use Appice.

DOMAIN	USE CASE	WHY APPICE
Cross-sell	Real-time pre-approved offers across deposits, gold loan, vehicle, education, SME working capital	Sub-100ms decisioning across eligibility, exposure and compliance simultaneously
Service triggers	EMI bounce alerts, low-balance, locker renewal, FD maturity, cheque-book reorder, pension credit	Backend-triggered via Inform CNS without PII leaving core
Financial inclusion	BSBDA / PMJDY beneficiary nudges, RuPay activation, micro-loan onboarding, KCC renewal	Multilingual reach across 22 languages, IVR + SMS-first design
NPA pre-emption	Early-warning nudges on stress signals, restructuring conversations	Composite scoring across CIBIL, account behaviour, employer signals
Account aggregator	Consent-aware journeys for FI/FIU flows	Native role separation, purpose binding, consent ledger
Fraud & risk	Real-time customer alerts on anomalous transactions, OTP nudges, mule-account flagging	Sub-second event ingestion and decisioning
RM & branch	Next-best-action inside FCRM, Salesforce or in-house RM apps	Pre-built connectors and SDKs for branch desktop and tablet
Government scheme onboarding	Subsidy disbursement, DBT confirmations, beneficiary verification	Multilingual outreach, audit-ready logs, regional-language IVR
Onboarding & activation	Net-banking activation, mobile-banking adoption, digital KYC nudges	Real-time funnel with cross-channel handoff

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.

Core banking & enterprise integration.

Appice has been hardened against the integration realities of Indian PSBs — multiple cores, mainframe-era stacks, ESB-mediated traffic, BCM windows and tight change-management discipline.

SYSTEM CLASS	EXAMPLES (INDIAN PSB)	INTEGRATION PATTERN
Core banking	Finacle, FlexCube, BaNCS, TCS BaNCS, in-house mainframe	Pre-built connectors via ESB, REST/SOAP, MQ; CDC for real-time event flow
CRM	FCRM, Salesforce Financial Services Cloud, in-house RM	Native plugins for next-best-action surfacing in agent UI
Fraud & risk	SAS, in-house engines	Event-bus subscription with sub-second ingestion
Account aggregator	FI / FIU integrations	Native role-separation and consent-binding
Card management	RuPay, Visa, Mastercard core	Event-driven activation, statement and reward journeys
Treasury & trade	SWIFT, in-house trade platforms	Backend-triggered comms via Inform CNS
Channels	Net-banking, mobile, IVR, branch teller, ATM	SDKs and server-side APIs for in-channel personalisation
Data warehouse	Teradata, Hadoop, Snowflake, BigQuery	Reverse-ETL for propensity / segment activation

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-empowered 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.

PSB reference architecture.

Sovereign-by-design

- Decisioning runtime, Allyvate AI inference and PII tokens stay inside the bank's perimeter
- Channel execution can be on-prem, sovereign-cloud or via Appice managed infra in India
- Air-gapped variants for sensitive segments (defence-affiliated, government salary, treasury)

High-level architecture

LAYER	COMPONENTS
Channels	Mobile · Net-banking · IVR · SMS · WhatsApp · Email · RM · Branch · ATM · Call centre
Engagement edge	Appice SDKs (Web, Android, iOS, React Native), server-side APIs, IVR connectors, BSP integrations
Decisioning core	Sense (event ingest) → Decide (Intent + Allyvate AI) → Act (orchestration) → Learn (Insights)
Integration plane	ESB, Kafka, MQ, REST/SOAP, CDC; pre-built connectors for Finacle / FlexCube / BaNCS / FCRM
Bank core	Core banking · Cards · CRM · Risk · Fraud · Treasury · Data warehouse · Account aggregator
Observability	Audit logs, decision logs, regulator-export formats, metrics, traces, alerts

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

PSB rollout playbook.

PHASE	DURATION	OUTCOME
1 · Scoping & security walkthrough	2–3 weeks	Use-case shortlist, integration map, infosec questionnaire response, infra plan
2 · Reference / Proof-of-value	6–10 weeks	Live data on one core domain (e.g. cross-sell or service alerts), one channel, measurable lift
3 · IS audit & security review	3–6 weeks (in parallel)	VAPT, IS audit-ready evidence, BCP/DR walk-through, regulator documentation
4 · Production hardening	4–6 weeks	Capacity sizing, BSP onboarding, DLT registration, regulatory comms templates
5 · Go-live & expand	Continuous	One domain at a time — quarterly business reviews, joint roadmap with bank's product team

Procurement & commercials.

- DPIIT-aligned Indian product company — eligible for startup-procurement frameworks
- GeM listing in process — public-sector procurement via standard government channels
- INR billing through Indian Appice entity, GST applicable, TDS as per Income Tax Act
- BIS / STQC certification, CERT-In incident-response readiness, VAPT reports on request
- MSE / MSME procurement framework support; startup-procurement preference where applicable
- Reference architecture and compliance pack pre-prepared for PSB IT & Cyber-security framework audit

India support tiers (PSB-relevant)

TIER	COVERAGE	P1 / P2 RESPONSE
Mission-critical PSB	24x7 with named TAM, India-staffed	P1 ≤ 15 min · P2 ≤ 1 hour
Enterprise	24x7 India	P1 ≤ 30 min · P2 ≤ 2 hours

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.