PREVOYANCE
IT SOLUTIONS PRIVATE LIMITED

COMPANY PROFILE 2026

Connected systems.
Controlled outcomes.

Digital platforms • Risk intelligence • Managed operations

Inside this profile

Six sections. Connected systems, controlled outcomes.

THE OPERATING IDEA

Build

Configure proven platforms to the client's context.

Integrate

Connect them to the estate under governed contracts.

Run

Operate them in production, 24x7, under SLA.

Who we are

An Indian technology products and consulting company, built for institutions that cannot afford downtime.

THE FIRM

Prevoyance IT Solutions Private Limited is an Indian technology products and consulting company focused on banking, financial services and regulated enterprises. We combine configurable platforms, integration capability and managed operations, so a client moves from business requirement to governed production service through one accountable partner.

Incorporated in January 2022 and headquartered in Nagpur, the firm holds ISO 9001, ISO/IEC 27001, ISO/IEC 20000-1 and ISO 56000 certifications alongside CMMI Maturity Level 3 and DPIIT recognition. Offices in Nagpur and Mumbai anchor delivery, client facing presence spans Pune, Hyderabad and Delhi, and Patna and Kolkata serve as eastern operational centres. Trusted channel partnerships with Google, IBM, Salesforce, Deloitte and Protean back the 160+ member delivery organisation.

2022
INCORPORATED

160+
TEAM MEMBERS

24×7
MANAGED OPERATIONS

6
SOLUTION LINES

DELIVERY CORRIDOR

NAGPUR
REGISTERED · DELIVERY

PUNE · HYDERABAD · DELHI
CLIENT FACING OFFICES

PATNA · KOLKATA
EASTERN OPS CENTRES

MUMBAI
CORPORATE · BKC

CREDENTIALS AT A GLANCE

ISO 9001 / 27001 / 20000-1 / 56000

Quality, security, service and innovation management.

CMMI Maturity Level 3

Defined, measured delivery processes.

DPIIT recognised

Startup recognition, DIPP273559.

Where we fit

Capabilities organised around how a bank acquires, transacts, lends, protects, complies and operates.

THE BANKING VALUE CHAIN

01
ACQUIRE
Digital Customer Journey
KYC, documents, verification

02
TRANSACT
Cards
Risk, disputes, merchant operations

03
LEND
Lending Core LMS
Origination, servicing, collections

04
PROTECT
Prevo Fraud
Detection, entity view, cases

05
COMPLY
Prevo AML
Monitoring, screening, FIU reporting

06
OPERATE
ERP & CRM
Enterprise systems, ITAM, service desk

The portfolio is modular. Each line can begin as a focused engagement, while common integration, identity, observability and operations practices keep it from becoming another isolated application silo. Read the tiles left to right and you have the shape of a bank: acquire, transact, lend, protect, comply, operate.

CONNECTED OUTCOMES

Grow
Faster journeys and product change.

Control
Visible risk, rules and evidence.

Run
Accountable operations under SLA.

Who we work with

Markets and named relationships, stitched to the offerings they draw on.

MARKETS

Banking & financial services

Banks, cooperative banks, NBFCs, MFIs and payment institutions: the full stack, from journeys to risk platforms to managed run.

Government & PSU

eGovernance and digital public infrastructure programmes, built on the same integration and identity rails.

Enterprise

Healthcare, education and manufacturing: ERP, CRM, ITAM and managed IT services.

CLIENTS

ICICI Bank · protean · CERSAI · BAJAJ · Agri Stack · SATIN FINSERV · WIPRO

TRUSTED CHANNEL PARTNERS

G · IBM · salesforce · Deloitte. · protean

NAMED RELATIONSHIPS

ORGANISATION	CONTEXT	WHERE OUR OFFERINGS CONNECT
ICICI Bank	Private sector banking relationship listed in the source profile.	Banking value chain: journeys, cards, risk, operations.
Protean eGov	Digital public infrastructure and RISE partnership.	Protean eGov's technology partner; authorised RISE channel, 100+ APIs.
CERSAI	Central registry context.	Registry grade integration and compliance rails.
Satin FinServ	NBFC and MFI context.	Lending Core, journeys and early warning.
Bajaj Auto	Manufacturing context.	ERP, CRM, ITAM and managed IT services.
Deloitte & Wipro	Consulting and BFSI alliance context.	Delivery partner behind larger transformation programmes.

Relationship names are reproduced from supplied profiles. No scope, commercial value, deployment status or business outcome is inferred where the source did not provide it.

API partnership with ICICI Bank

Five plus years with a leading private sector bank, summarised.

THE RELATIONSHIP

Five plus years

An API management partnership running from the first Layer 7 to Apigee Edge migration through to full platform stewardship today.

90+ dedicated experts

Gateway, automation, monitoring and analytics specialists on the account, 70% of them Apigee certified.

5650 items delivered

Merchant onboarding, configuration changes, enhancements, new requirements and decommissions, tracked ticket by ticket.

WHAT WE RUN

Gateway estate

Apigee Edge and X, NGINX and Kubernetes, with extensive Google Cloud work integrated to bank systems.

Developer platform

Developer portal with sandbox innovation, automated merchant onboarding and custom SDKs.

Key migrations

OSB and IXE estates onto Apigee microservices, with regulatory projects including Apigee DMZ and PAN validation rails.

Monitoring and security

VuSmart dashboards for real time visibility, aligned to RBI, ISG and bank security standards.

TECH STACK

Apigee Edge · Apigee X · NGINX · Kubernetes · Google Cloud · VuSmart

OUTCOME

5000+ APIs

In production on Apigee alone.

9000+ APIs

Across gateways over the relationship.

Zero attrition

One unchanged team for 1.75 years.

Developer platform for Protean

Apigee API management and a self service developer portal.

THE PROBLEM

Fragmented governance

Disparate API management processes causing inconsistent governance.

Slow adoption

Manual onboarding slowing developer adoption.

No visibility

Limited insight into API usage and performance metrics.

WHAT WE BUILT

Apigee X core

Centralised API management, security and analytics on Apigee X.

Developer portal

Custom portal for self service onboarding and documentation.

Automated workflows

Apigee APIs wired into onboarding automation and analytics reporting.

Production grade run

Kubernetes with load balancing and Redis caching; CI/CD on GitHub Actions, managed through Jira.

TECH STACK

Apigee X · React.js · Node.js · PostgreSQL · Redis · Kubernetes · GitHub Actions · Jira

OUTCOME

40% faster onboarding

Developer onboarding time cut through automation.

Unified governance

One consistent API management model.

Self service

A modern, data driven developer experience.

Two platforms for CERSAI

CKYC and BUDS: unified API and data platforms for India's central registry.

THE PROBLEM

Fragmented CKYC data

Data handling split across CKYC systems, causing operational inefficiencies.

Manual workflows

Limited automation across CKYC processing and business user data submission.

No central analytics

Little visibility into usage, process performance or reporting.

WHAT WE BUILT

Governed API core

Apigee for secure, centralised API management across both platforms.

Workflow orchestration

Temporal automating end to end processes with full traceability.

Analytics layer

Power BI and Looker dashboards for reporting and operational insight.

Reliable data core

PostgreSQL as the primary store, with Dockerised environments and automated CI/CD.

TECH STACK

Apigee · Node.js · React.js · PostgreSQL · Temporal · Power BI · Looker · Drupal

OUTCOME

One governed approach

A single modular platform pattern across CKYC services.

60% less manual work

On business user data submission, with accuracy up.

Faster processing

Automated pipelines with improved reliability.

Digital ecosystem for Agristack

Agri Stack

Population scale digital architecture for Indian agriculture, with the Central Government.

THE PROBLEM

Disparate systems
Agricultural data systems fragmented, with poor interoperability.

Manual processing
Slow analytics, insights and policy decisions.

No unified framework
Multiple departments without one scalable digital backbone.

WHAT WE BUILT

Unified platform
The Agristack platform on a modular, scalable architecture.

Modern stack
Service based backend with a modern frontend experience.

Automated pipelines
Smooth data flow across systems via Apache NiFi and PostgreSQL.

Repeatable deployment
Containerisation and CI/CD for consistent, rapid releases.

TECH STACK

Node.js · Java · React JS · PostgreSQL · Apache NiFi · Docker · GitHub · API Gateway v1.0

OUTCOME

Interoperable data
Diverse agricultural sources integrated on one platform.

Faster insight
Automated processing replacing manual effort.

Built to scale
Population scale rails, department by department.

API platform for Bajaj

MuleSoft API management and a self service developer portal.

THE PROBLEM

No central management

API estate lacking centralised control and cross team visibility.

Onboarding delays

Manual onboarding and key management slowing everyone down.

Scattered documentation

No unified documentation or analytics for API usage.

WHAT WE BUILT

MuleSoft lifecycle

End to end API lifecycle management on MuleSoft.

Developer portal

Self service onboarding, documentation and key management.

Integrated analytics

MuleSoft APIs powering developer experience and usage analytics.

Production grade run

Kubernetes with Redis caching and load balancing; CI/CD on GitHub Actions, managed through Jira.

TECH STACK

MuleSoft · React.js · Node.js · PostgreSQL · Redis · Kubernetes · GitHub Actions · Jira

OUTCOME

40% faster onboarding

Merchant onboarding accelerated through automation.

Central governance

Operational efficiency through one dashboard.

Analytics driven

A modern developer experience, measured.

Digital journeys

Composable onboarding, verification and execution for retail, MSME and institutional customers.

FLAGSHIP PRODUCT
REFERENCES AVAILABLE

BUSINESS FLOW

01
Acquire
Channel entry and consent

02
Verify
Identity, business and documents

03
Decide
Rules, risk signals and approvals

04
Execute
eSign, eStamp and fulfilment

05
Monitor
Exceptions, evidence and analytics

CORE CAPABILITIES

Identity & KYC
PAN, Aadhaar, Voter ID, passport and driving licence checks with OVD OCR.

Business verification
MCA, Udyam, IEC, TAN and regulated professional checks.

Documents
DigiLocker retrieval, uploaded documents, e-Aadhaar and certificate parsing.

Account & assets
Account verification, IFSC, vehicle RC, FASTag and related checks.

Execution
Role based eSign and digital or e-Stamp workflows with audit evidence.

Risk controls
Face liveness, face match, cheque OCR, forgery and name matching.

VALUE DELIVERED

Reduced friction
Faster, cleaner onboarding.

Composable
Journeys assembled per product.

Auditable
Consent and evidence throughout.

Ecosystem: the Prevo API Stack and bank approved services connect through governed API integration.

Cards & payments

FLAGSHIP PRODUCT
REFERENCES AVAILABLE

Transaction, dispute and merchant operations across card, ATM, wallet and PPI ecosystems.

BUSINESS FLOW

01
Ingest
Switch, CBS, ATM and wallet feeds

02
Score
Velocity, behaviour and risk rules

03
Investigate
Alerts, disputes and evidence

04
Resolve
Disposition, representment, reporting

CORE CAPABILITIES

Transaction risk
BIN attacks, skimming, CNP fraud, velocity abuse and real time risk scoring.

Chargebacks
Dispute intake, reason codes, evidence assembly, network timelines, representment.

Merchant risk
Onboarding, bust-out, refund abuse, triangulation and portfolio monitoring.

Wallet & PPI
Agent float cycling, P2P mule rings and disbursement fraud patterns.

Integration
API, Kafka or batch connectivity with field mapping and validation.

Managed operations
Rule tuning, queue administration, SLA reporting and optimisation.

VALUE DELIVERED

Lower losses
Exposure caught in the flow.

Faster disputes
Evidence assembled early.

Merchant visibility
Portfolio risk on one screen.

Deployment: on premise, private cloud, public cloud or hybrid, subject to client controls.

Prevo Fraud

FLAGSHIP PRODUCT
REFERENCES AVAILABLE

Real time detection, explainable decisioning and case orchestration across six fraud domains.

BUSINESS FLOW

01
Detect
Payments, identity and device signals

02
Decide
Rules, ML scores and benchmarks

03
Connect
Customer, account and network graph

04
Act
Alerts, cases and controlled response

CORE CAPABILITIES

Real time detection
UPI, NEFT, RTGS, IMPS, NACH, card, ATM and SWIFT through API, Kafka or batch.

Six domain coverage
Payments and cards, account and identity, merchant, crypto, internal abuse, lending.

No code rule studio
Author and modify rules visually, without code or vendor release cycles.

Explainable AI
Feature level SHAP decomposition, confidence weighting, human review.

Entity intelligence
One view across customers, accounts, devices, IPs, beneficiaries, cases.

Case management
Triage, similar record search, evidence, disposition, SLA control, audit trail.

VALUE DELIVERED

Sub 100 ms
Decisioning at payment speed.

Minutes, not months
Rules changed by your team.

Human governed
AI that shows its working.

Platform claims are subject to version, sizing, data quality and performance validation during technical due diligence.

Prevo AML

India focused AML and CFT coverage from customer risk through FIU-IND reporting.

FLAGSHIP PRODUCT
REFERENCES AVAILABLE

BUSINESS FLOW

01
Know
CDD, EDD and customer risk

02
Monitor
Transactions and typologies

03
Screen
Sanctions, PEP and adverse media

04
Investigate
Entity intelligence and cases

05
Report
STR, CTR, CWTR, NTR and CCR

CORE CAPABILITIES

Customer risk & KYC

Risk based CDD at onboarding, ongoing monitoring, customer risk assessment.

Transaction monitoring

India payment channel rules: structuring, mule, hawala, shell, evergreening.

Screening

OFAC, UN, EU, FATF and India relevant lists with fuzzy and transliteration matching.

Case workflow

Multi tier queues, maker-checker, SLA clocks, compliance officer approval.

FIU-IND reporting

STR, CTR, CWTR, NTR and CCR workflows with filing governance.

Governance

Immutable decisions, rule and model versioning, data residency, inspection evidence.

VALUE DELIVERED

Integrated ops
One AML operation, not five tools.

India ready
Typologies built for Indian rails.

Inspection grade
Traceability regulators can read.

Regulatory mapping includes PMLA, RBI KYC directions, FEMA, DPDPA and relevant SEBI AML and CFT requirements.

Lending Core LMS

FLAGSHIP PRODUCT
REFERENCES AVAILABLE

A complete lending management system from acquisition through servicing, monitoring and collections.

BUSINESS FLOW

01
Acquire
Lead, application and consent

02
Originate
KYC, documents and workflow

03
Underwrite
Data rails, policy and approval

04
Disburse
Sanction, agreements and payout

05
Service
Repayment, delinquency, collections

CORE CAPABILITIES

Loan origination
Configurable applications, maker-checker approvals, deviations, full audit trail.

Underwriting rails
Bank statement analysis plus bureau, EPFO, ITR, income and employment data.

Credit decisioning
Policy rules, score inputs, approval hierarchy and exception governance.

Servicing & collections
Repayment schedules, delinquency queues, field activity, collection monitoring.

Early warning
Circular flows, evergreening, stress signals and repayment anomalies.

Lending fraud
Loan stacking, ghost borrowers, income falsification, broker and agent risks.

VALUE DELIVERED

Faster credit cycle
Origination to payout, governed.

Lifecycle visibility
One view, application to closure.

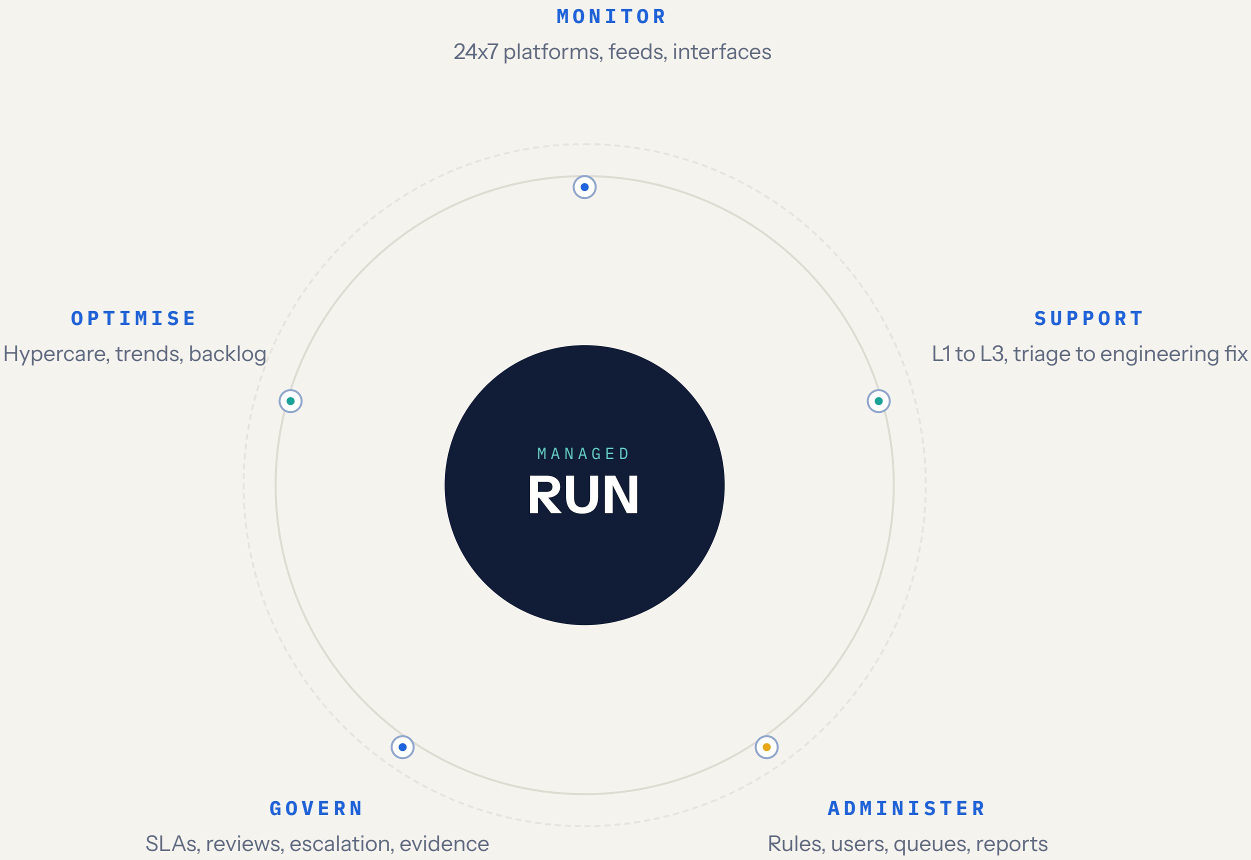
Portfolio control
Early warning built in.

Coverage: retail, MSME, NBFC and microfinance journeys; configuration aligned to product and policy.

Managed services

Implementation accountability, extended into 24x7 operations. Five practices around one run core.

WE RUN WHAT WE DELIVER



SERVICE SCHEDULE

Engagement specific

RACI, coverage window and severity model agreed per engagement.

Measured

Response and resolution targets with reporting cadence.

Bounded

Dependencies, exclusions and continuity arrangements stated.

Prevo API Stack

100+ verification, onboarding and underwriting APIs behind one governed window.

The Prevo API Stack packages India's digital public infrastructure, from Aadhaar and DigiLocker to NPCI, EPFO and MCA rails, into 100+ production grade APIs with pre-assembled journeys: one contract, one portal, one integration layer and one accountable team.

TWELVE RAILS

/ 01 · ESIGN & STAMP

eSignPro workflow

End to end eSign and eStamp with role based access, audit logs and ready flows.

/ 02 · KYC · INDIVIDUAL

Individual identity

Driving licence, Voter ID, Passport, Ration Card; OVD OCR for PAN and Aadhaar.

/ 03 · KYC · BUSINESS

Commercial & MSME

MCA master data, CIN, signatories, IEC, TAN, TIN and Udyam checks.

/ 04 · KYC · PROFESSION

Regulated professionals

ICAI, ICSI and ICWAI membership and certificate of practice checks.

/ 05 · DIGILOCKER

Consent based documents

Issued and uploaded documents, e-Aadhaar fetch, certificate parsing.

/ 06 · UTILITY & MOBILE

Proof of address

Mobile checks plus electricity, LPG and PNG records.

/ 07 · BANK STATEMENT

Statement Analyzer

Single or multi account profiling: income, expenses, balances, anomalies.

/ 08 · ACCOUNT VERIFICATION

Payee & account

Pennydrop and pennyless, dynamic and hybrid accounts, IFSC, MNRL.

/ 09 · ASSET VERIFICATION

Vehicle, FASTag, property

RC checks, FASTag with last location, property tax records.

/ 10 · EMPLOYMENT & INCOME

EPFO, ITR & bureau

UAN validation, establishment search, three year ITR fetch, Experian.

/ 11 · FRAUD & COMPLIANCE

Risk screening

Email checks, negative due diligence, IP quality: ASN, ISP, geo, threat.

/ 12 · TECH & VALUE ADD

Extraction, matching, geo

Face liveness and match, cheque OCR, forgery checks, geo fencing.

ONE WINDOW

One contract

The whole catalogue behind a single agreement.

One portal

Selection, bundling, billing and support in one place.

Production grade

SLAs, fallbacks and ISO 27001 delivery.

How we engineer & run

Four layers of architecture, six disciplines that apply to every one of them.

INTEGRATION LED ARCHITECTURE

EXPERIENCE Customer and operations journeys, dashboards, workspaces

DECISION Rules, scores, approvals, case orchestration

INTEGRATION API, events, batch, mapping, policy enforcement

SYSTEMS & DATA Core banking, payments, repositories, approved partners

ENGINEERING DISCIPLINES

Security by design

Least privilege, encryption, secrets management, audit logging, secure gates.

Operational visibility

Health, latency, throughput, errors and business event telemetry.

Resilience

Retry, idempotency, fallback, backup and recovery patterns by criticality.

Data governance

Purpose limitation, lineage, access review, masking, retention controls.

Change governance

Versioning, testing, approvals, release evidence, rollback readiness.

Deployment choice

On premise, private cloud, public cloud or hybrid, per client approval.

PREVOYANCE
IT SOLUTIONS PRIVATE LIMITED

/ PRESENCE & CONNECT

Write to us.

Pick one use case. We will build the proof of concept free, on your infrastructure, and you will measure the result.

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OUR PRESENCE, STATE BY STATE

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Pune
CLIENT FACING

STATE
Delhi NCR

Delhi
CLIENT FACING

STATE
Telangana

Hyderabad
CLIENT FACING

STATE
Bihar

Patna
EASTERN OPS CENTRE

STATE
West Bengal

Kolkata
EASTERN OPS CENTRE

Client facing offices in Pune, Hyderabad and Delhi operate from client premises; correspondence goes to the registered or corporate office.

BUILD · INTEGRATE · ASSURE · RUN · IMPROVE