PREVOYANCE
IT SOLUTIONS PRIVATE LIMITED

COMPANY PROFILE 2026

Connected systems.
Controlled outcomes.

Digital platforms • Risk intelligence • Managed operations

Inside this profile

Five 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.

01

The Firm

PRODUCTS, BUILT IN HOUSE

Prevoyance builds and operates its own platforms for banking, financial services and regulated enterprises. This profile covers the product portfolio: the risk platforms, the API stack and the platform products, each configurable to a client's context and run under 24x7 managed operations.

IN THIS SECTION

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.

02

Prevo Fraud & Prevo AML

ONE DECISIONING CORE

Prevo Fraud and Prevo AML share one decisioning core, built and evolved in house. The core watches payments, identity and device signals in real time, decides with rules and machine learning together, and turns every decision into an investigable, explainable case.

IN THIS SECTION

Prevo Fraud & Prevo AML

Two risk platforms on one decisioning core. Financial crime rarely respects departmental boundaries; neither do we.

THE PLATFORM

Prevo Fraud and Prevo AML are Prevoyance's own risk platforms, built and evolved in house on one decisioning core. The core watches payments, identity and device signals in real time, decides with rules and machine learning together, and turns every decision into an investigable, explainable case.

Coverage spans UPI, NEFT, RTGS, IMPS, NACH, card, ATM and SWIFT, ingested through API, Kafka or batch. Deployment follows client policy: on premise, private cloud, public cloud or hybrid. Platform claims are validated during technical due diligence.

Sub 100 ms target

Decisioning designed for payment path latency budgets.

No code rule studio

Rules authored and changed in minutes by the bank's own team.

Explainable AI

Feature level SHAP decomposition, human governed outcomes.

360 degree entity view

Customers, accounts, devices, IPs and cases in one graph.

ONE CORE, TWO PLATFORMS

Prevo Fraud

Detect, decide, connect, act across six fraud domains.

Prevo AML

Know, monitor, screen, investigate, report to FIU-IND.

Shared services

Case management, rule studio, entity graph, audit evidence.

Prevo Fraud

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.

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.

03

Prevo API Stack

100+ APIS, 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 verification, onboarding and underwriting APIs, delivered through one contract, one portal and one integration layer.

IN THIS SECTION

The Prevo API Stack

100+ identity, verification and onboarding APIs, delivered as governed production journeys.

THE STACK

The Prevo API Stack packages India's digital public infrastructure, from Aadhaar and DigiLocker to NPCI, EPFO and MCA rails, into 100+ production grade verification, onboarding and underwriting APIs with pre-assembled journeys, so a bank ships in weeks rather than integrating for months.

Everything arrives through one governed window: one contract, one portal, one integration layer and one accountable team, with transparent pricing, production SLAs and fallback mechanisms, deployed inside the client's approved infrastructure boundary.

/ 01

Full API catalogue

Identity, onboarding, compliance and verification, all in one place.

/ 02

Plug & play journeys

Pre-assembled user journeys; ship in weeks, not months.

/ 03

Developer centric

Transparent pricing, high uptime and fallback mechanisms.

/ 04

Single window

One portal for selection, bundling, billing and support.

ONE GOVERNED LAYER

BANK ESTATE	PREVOYANCE	PREVO API STACK	ENABLERS
Core banking	Orchestration	100+ APIs	Apigee
Payments and cards	API contracts	Identity rails	MuleSoft
Customer and data	Mapping and controls	Underwriting rails	Kong
	Observability		

Identity, KYC & document rails

Verification, signing, stamping and document retrieval for the customer facing side.

THE CITIZEN SIDE STACK

/ 01 · ESIGN & STAMP

eSignPro workflow

End to end eSign with digital and e-Stamping. Role based access, audit logs, real time dashboards, ready flows for agreements, affidavits and contracts.

/ 02 · KYC · INDIVIDUAL

Individual identity

Driving licence, Voter ID (EPIC), Passport (Seva), Ration Card. OVD OCR for PAN, Aadhaar, e-Aadhaar, Voter ID, passport and DL.

/ 03 · KYC · BUSINESS

Commercial & MSME

MCA master data, CIN lookup, signatories, ROC director. IEC (DGFT), Shop & Establishment, TAN, TIN, Udyam with or without OTP.

/ 04 · KYC · PROFESSION

Regulated professionals

Chartered Accountants (ICAI), Company Secretaries (ICSI), Cost Accountants (ICWAI): membership and certificate of practice checks.

/ 05 · DIGILOCKER

Consent based documents

OpenID Connect tokens, user details, issued and self uploaded documents, e-Aadhaar fetch, issuer discovery, certificate parsing.

/ 06 · UTILITY & MOBILE

Proof of address

Mobile checks, silent or OTP based, with status and linked KYC. Electricity bill, LPG (17 digit ID) and PNG (consumer ID or BPN).

Six clusters · single contract · production grade SLAs · transparent pricing

WHERE THESE RAILS LAND

Retail onboarding

Journeys assembled from clusters 01 to 06.

Agreement execution

eSign and eStamp flows with audit evidence.

Business KYC

Company, MSME and professional checks in one call.

Banking, asset & risk rails

Money flow, ownership, fraud and the AI and OCR layer for underwriting.

THE UNDERWRITER SIDE STACK

/ 07 · BANK STATEMENT

Statement Analyzer

PDF or ZIP analytics with JSON or Excel reports. Single or multi account profiling: categorised income, expenses, balances, anomalies.

/ 08 · ACCOUNT VERIFICATION

Payee & account

Pennydrop and pennyless with name match, dynamic account send and verify, hybrid account with fallback, IFSC verification, MNRL check.

/ 09 · ASSET VERIFICATION

Vehicle, FASTag, property

Vehicle RC basic, advanced and reverse. FASTag verification with last location for fleet tracking. Property tax across municipal corporations.

/ 10 · EMPLOYMENT & INCOME

EPFO, ITR & bureau

EPF UAN lookup and validation, EPFO establishment and employee search, ITR fetch for three years with ITR-V verification, Experian bureau.

/ 11 · FRAUD & COMPLIANCE

Risk screening

Email fraud check and verification, negative due diligence across adverse media and defaulter records, IP quality: ASN, ISP, geo, threat.

/ 12 · TECH & VALUE ADD

Extraction, matching, geo

Address match and split, face liveness, face match, cheque OCR, advanced forgery checks, geo fencing, reverse geocode, name match.

Six clusters · NPCI, EPFO, MCA, DGFT and bureau integrated · ISO 27001 delivery

WHERE THESE RAILS LAND

Underwriting

Statement, income and employment rails in one file.

Disbursal safety

Payee and account verification before payout.

Collections & fleet

Asset, FASTag and geo intelligence.

04

Platform Products

JOURNEYS AND LENDING

Two configurable platforms complete the portfolio: composable digital customer journeys for onboarding, verification and execution, and Lending Core LMS, a complete lending management system from origination through servicing and collections.

IN THIS SECTION

Digital journeys

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

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.

Lending Core LMS

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.

05

Trust & Assurance

THE ENGINEERING BEHIND THE PRODUCTS

Every product ships with the same engineering disciplines: security by design, operational visibility, resilience, data and change governance, and deployment choice. The certifications and corporate identity behind them close the profile.

IN THIS SECTION

How we engineer

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.

Certified, accountable

Credentials, the team behind them, and the identity behind the signature.

ASSURANCE FRAMEWORK

QUALITY
ISO 9001:2015
30502605122000Q
VALID TO 11 MAY 2029

SECURITY
ISO/IEC 27001:2022
3050260512198IS
VALID TO 11 MAY 2029

SERVICE
ISO/IEC 20000-1:2018
3050260512199SM
VALID TO 11 MAY 2029

INNOVATION
ISO 56000:2020
2026051235
VALID TO 11 MAY 2029

PROCESS
CMMI Maturity Level 3
2026051236
VALID TO 11 MAY 2029

STARTUP
DPIIT Recognition
DIPP273559
VALID TO 19 JANUARY 2032

All ISO and CMMI credentials issued 12 May 2026 · DPIIT recognition since 22 July 2026 · GST registered since 16 November 2022.

THE WIDER TEAM

Delivery
Programme and engagement leads for every solution line.

Engineering
Platform, integration and data practices.

Operations
24x7 managed services and support organisation.

CORPORATE IDENTITY

Legal name	Prevoyance IT Solutions Private Limited
CIN	U72900MH2022PTC375237
GSTIN / PAN	27AAMCP6100D1ZO / AAMCP6100D
Incorporated	20 January 2022

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.

sales@prevoyancesolutions.com

prevoyancesolutions.com

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