CORPVIDESH AI

AI-Orchestrated Cross-Border Capital RegTech Platform

The quantum leap that could rewire how India sends capital to the world.

TEAM QUANTUM LEAP · DEPARTMENT OF LAW, BRAINWARE UNIVERSITY, BARASAT

01
Raja Mukherjee
Team Lead
BWU/BBL/25/002

02
Abhispa Nath
Team Concept Support
BWU/BBL/25/121

03
Priyanshu Dhar
Team Co-Lead
BWU/BBL/24/158

USD 14–18 Bn
SURPLUS STRANDED ANNUALLY

18–28 days
CURRENT ODI CLEARANCE

4–9 minutes
CORPVIDESH CLEARANCE

11–17 %
MANUAL FILING ERROR RATE

IN PLAIN WORDS
This is the title page. Three law students from Brainware University designed a software system called CorpVidesh AI. Its job: let an Indian company legally send money abroad in minutes instead of weeks. The four figures above are the headline results the system is built to deliver.

NAVIGATION

How This Deck Argues

Problem, victim, solution, beneficiary, technology, mechanism, result, and finally the field — in that order.

IN PLAIN WORDS

A map of the presentation. Read it top to bottom: what is broken, who it hurts, what we built, who benefits, how it is built, how it runs, what it returns, and why nobody else can do it.

02 THE PROBLEM

A Uniquely Indian Problem, Never Digitised

Indian outbound capital is governed by statutes that were never stitched together. FEMA sits with the RBI. 15CA/15CB move through GSTN. Section 195 lives at the Income-tax Department. Rule 7 — the 400% net-worth ceiling — is recomputed by hand, every single time.

Fragmented law

FEMA · OI RULES · S.195 · PMLA

Four regulators, one transaction. No shared record exists between them, so every seam is bridged by email, courier and a compliance officer's memory.

Manual arithmetic

RULE 7 · 400% CEILING

The Rule 7 headroom is rebuilt on a spreadsheet for each filing, from a balance sheet that has already moved.

Evidence after the fact

RETROSPECTIVE AUDIT

Audit trails are reconstructed months later from PDFs. A supervisor cannot see a transaction while it is forming.

Penalty by delay

UP TO 180 DAYS

A missed schedule becomes a compounding proceeding that can take 180 days to cure, freezing the entire pipeline.

THE ONE-SENTENCE PROBLEM

India's capital-account law is sound. Its plumbing is paper — and paper is what costs the country USD 14–18 Bn a year.

IN PLAIN WORDS

Sending company money abroad from India is legal and normal, but the permission process still runs on documents passed between four separate government offices. Nothing is shared automatically, so it takes weeks and mistakes are common.

03 DIAGNOSIS

Four Chronic Failure Modes

Every symptom of the outbound rail reduces to one of four measurable failures.

LATENCY

18–28

working days for a routine ODI clearance; OPI in unlisted instruments drifts past 60 days.

SEVERITY INDEX

OPACITY

0

live consolidated views held by the RBI or MoF of source, path, FX conversion and end-use.

SEVERITY INDEX

COMPLIANCE RISK

11–17%

documented error rate on manual ODI, APR, FC, 15CA and 15CB filings — CBDT internal review, 2024.

SEVERITY INDEX

LOST OPPORTUNITY

14–18

billion USD of investible surplus that never leaves the country each year.

SEVERITY INDEX

THE PAPER RAIL — AS IT RUNS TODAY

D+0	D+2	D+6	D+11	D+16	D+21	D+28
Board note	AD bank file	RBI query	Re-filing	CA 15CB	GSTN 15CA	Remittance

IN PLAIN WORDS

Four ways the current system fails: it is slow, invisible to the regulator, error-prone, and it leaves money idle. The line at the bottom is the real-world calendar of one outbound investment today — twenty-eight days of hand-offs.

04 STATUTORY FRICTION

Ten Frictions Written Into Law

Each friction is a legal requirement that is correct in intent and manual in execution. We remove the manual execution, not the requirement.

STATUTORY OBLIGATION	HOW IT IS DONE TODAY	WHAT CORPVIDESH AI DOES
Rule 7 — 400% net-worth ceiling	Recomputed by hand per transaction	Continuous live invariant
Form FC / ODI filing	Re-keyed into Sahyog, high rejection	Deterministic submission grammar
APR annual performance report	Chased by the AD bank each year	Auto-drafted from ledger state
15CA / 15CB certification	CA-dependent, ~INR 2,800 per filing	Automated with S.195 computation
Section 195 withholding	Manual treaty and rate lookup	Computed with citation
AML / PEP / UBO screening	Separate vendor, separate record	Same event record, same chain
Sub-limits and sector caps	Checked from memory or circulars	Rule engine cross-check
FEMA contravention exposure	Discovered after the lapse	Forecast before submission
Evidence for supervision	Reconstructed from PDFs	Hash-chained at the moment of act
Data localisation (RBI MD)	Constrains every tool choice	In-zone, sovereign-cloud hosting

IN PLAIN WORDS

Ten legal duties an Indian company must satisfy before money can leave the country. The middle column is today's manual method; the right column is what the software does automatically instead. No law is changed — only the labour.

05 WHO IS HURT

The Idle-Capital Map of India Inc.

The cost of the paper rail is not evenly spread. It lands hardest where compliance capacity is thinnest.

Top-1000 listed corporates

Large treasuries absorb the delay but pay it in FX slippage and missed windows.

INR 1.1–1.5 LAKH CR STRANDED

Mid-market & SME exporters

No in-house FEMA desk. Outbound expansion is abandoned rather than attempted.

HIGHEST ABANDONMENT RATE

Startups & GCC parents

ESOP, IP and subsidiary funding structures stall on OPI classification.

60+ DAY UNLISTED OPI DRIFT

AD Cat-I banks

Mid-office manually re-keys and chases; rejection rework is unbilled cost.

REWORK, NOT REVENUE

Regulators (RBI/MoF)

~240 supervisory hours per 1,000 transactions spent on reconciliation.

240 HRS / 1,000 TXNS

IN PLAIN WORDS

Who actually suffers. Big companies pay in lost timing; smaller exporters simply give up on going abroad; banks do unpaid rework; and the regulator burns staff hours re-checking paperwork.

06 THE SOLUTION

A Rail, Not a Portal

CorpVidesh AI proposes no new law, no new regulator and no new form. It leaves every statute intact and digitises the seams between them — inside the GIFT-IFSC trusted zone.

The premise

STEP 01

Between USD 14 and 18 billion of Indian corporate surplus stays home each year — not for lack of ambition, but because the plumbing runs on paper.

The intervention

STEP 02

A regulated, AI-orchestrated rail placing the corporate, the AD bank, the RBI, the MoF, the IFSCA and the execution venue on one real-time substrate.

The proof

STEP 03

Five capabilities on one rail: citation-grounded FEMA reasoning, deterministic Sahyog filing, automated 15CA/CB, a live Rule 7 monitor, an immutable audit chain.

The dividend

STEP 04

Clearance falls from 18–28 days to 4–9 minutes. Error rates fall from 11–17% to under one percent. Supervisory hours fall from ~240 to ~12 per 1,000.

WHY A LAW DEPARTMENT BUILT THIS

Every failure mode in outbound capital is a legal failure expressed as a technical one: an unread circular, a mis-computed ceiling, an unreconciled form, an unauditable trail. The hard part is not the model — it is knowing which paragraph of which Master Direction the model must be forced to cite before it is permitted to answer.

IN PLAIN WORDS

A 'rail' means shared plumbing everyone uses, like railway tracks. We are not changing any law or creating a new office — we are connecting the offices that already exist so paperwork moves electronically instead of by courier.

07 STATEMENT OF SOLUTION

Five Capabilities on One Rail

Each capability replaces a manual seam. Together they are the whole clearance journey.

01

Citation-grounded FEMA reasoning

An open-weight LLM fine-tuned on 50,000+ annotated segments of RBI Master Directions and FEM Rules. It must quote the governing paragraph or refuse to answer.

02

Deterministic Sahyog submission

Field-level validation before transmission for ODI, OPI, Form FC, APR and LRS — collapsing rejection rates to near zero.

03

Automated 15CA-15CB with S.195

Treaty lookup, withholding computation and certificate drafting on the same event record, at ~INR 180 instead of ~INR 2,800.

04

Live 400% Net-Worth Monitor

Rule 7 headroom recomputed on every balance-sheet event, so a breach is forecast before submission, not discovered after contravention.

05

Immutable audit chain

A Hyperledger Fabric chain on which the regulator is a participant, not a recipient — evidence written at the moment of the act.

IN PLAIN WORDS

The five things the system actually does. In order: it reads the law and quotes it, it fills government forms correctly, it computes and files tax certificates, it watches the legal spending limit in real time, and it permanently records every step.

08 MARKET IN INDIA

Who It Serves, and What Each Party Gets

One rail, six constituencies. Every party gains a different thing from the same record.

CONSTITUENCY	WHERE THEY SIT TODAY	WHAT THE RAIL GIVES THEM
Top-1000 listed corporates	Treasury, CFO, compliance desks	Same-day outbound clearance; FX windows captured, not missed
Mid-market & SME exporters	No in-house FEMA capacity	Institutional-grade compliance without hiring a compliance department
Startups & GCC parents	OPI, ESOP, IP and subsidiary funding	Correct classification at raise, not after a contravention
AD Cat-I banks & IBUs	Mid-office and trade-finance teams	Straight-through processing; rework and rejection collapse
Chartered accountants & auditors	15CA/15CB, APR, statutory audit	Evidence pulled from a chain, not requested by email
RBI, MoF, IFSCA, FIU-IND	Supervision and enforcement	Live single-pane view of source, path, FX and end-use

IN PLAIN WORDS
The people and institutions that benefit. Large companies get speed, small exporters get expertise they cannot afford to hire, banks get less rework, accountants get instant evidence, and the government gets a live view.

09 IMPACT I

What Changes for the Indian Corporate

Compliance stops being a cost of delay and becomes a standing proof of integrity.

99.7%
LATENCY REDUCTION
18–28 days → 4–9 minutes

<1%
FILING ERROR RATE
from 11–17% manual error

93%
15CA/CB COST CUT
INR 2,800 → INR 180 per filing

0 days
COMPOUNDING CURE CYCLE
prevented at source, not cured over 180 days

MACRO METRIC	PRE-CORPVIDESH	WITH CORPVIDESH AI	NET BENEFIT
Average ODI clearance time	18–28 working days	4–9 minutes	~99.7% latency reduction
FEMA compounding fee outflow (industry)	INR 40–60 Cr p.a.	under INR 5 Cr p.a.	INR 35–55 Cr saved annually
Manual filing error rate	11–17%	under 1%	95%+ reduction in FEMA exposure
Corporate surplus deployability	Stranded INR 1.1–1.5 lakh Cr	Deployable same day	INR 6,000–8,000 Cr annual ROI

IN PLAIN WORDS
The company's side of the ledger. The same permission that took a month takes minutes, mistakes almost disappear, penalty exposure collapses, and money that used to sit idle can be invested the same day.

10 IMPACT II

Realisation for the Indian Government

Integrity and capacity, not new revenue instruments. The state sees more, sooner, at lower cost.

Supervisory hours per 1,000 transactions	~240 HRS	~12 hrs
Processing cost per 15CA/CB filing	INR 2,800	INR 180
Live consolidated outbound view	NONE	continuous
Detection of a Rule 7 breach	AFTER FILING	before submission

20x
SUPERVISORY CAPACITY
the same officer covers twenty times the traffic

6–8k Cr
INR P.A. UNLOCK
stranded surplus becomes deployable capital

100%
TAMPER-EVIDENT EVIDENCE
every decision hash-chained at the moment of act

IN PLAIN WORDS
The government's side. Officials spend far less time re-checking paper, each filing costs a fraction to process, and the RBI and Finance Ministry can watch outbound money live instead of reconstructing it later.

11 TECHNOLOGY DOCTRINE

How Every Technology Was Selected

No component was chosen for capability alone. Each was chosen because a specific Indian statutory constraint admitted only that class of technology as lawful.

CONSTRAINT 01

Data localisation

RBI's Master Direction forecloses offshore processing of payment-adjacent data.

→ open weights, in-country region, HSM keys

CONSTRAINT 02

Evidentiary reconstruction

A dispute years later must re-derive the exact state a decision was taken on.

→ replayable event log, DVC lineage

CONSTRAINT 03

Selective disclosure

Supervision and commercial confidentiality are normally traded off.

→ Groth16 zero-knowledge proofs

CONSTRAINT 04

Least-privilege supervision

A regulator session must physically not render a competitor's balance sheet.

→ OPA policy, Fabric channels

CONSTRAINT 05

Citation-grade defensibility

An ungrounded FEMA answer is inadmissible in a compounding proceeding.

→ cite-or-refuse RAG architecture

THE GOVERNING PRINCIPLE

This is what regulatory-first architecture means in practice — and it is why the stack cannot be casually substituted. Change the component and you break the legal claim, not merely the feature.

IN PLAIN WORDS

Why each piece of technology was picked. In every case an Indian rule made all the other options illegal or unprovable, so the choice was forced by law rather than by preference.

12 TECHNOLOGY I

The Reasoning Layer

The brain of the rail. It is never permitted to answer from memory — it must quote the governing paragraph, or refuse.

Qwen 2.5 open-weight LLM

FINE-TUNED ON THE CORPUS

Fine-tuned on 50,000+ annotated segments of RBI Master Directions, FEM Rules and Notifications, 2000–2026.

WHY UNIQUELY HERE

Closed frontier APIs cannot be hosted inside the GIFT-IFSC zone under RBI data-localisation. Open weights are the only lawful way to keep a regulator's corpus and a corporate's balance sheet inside sovereign perimeter.

RAG with citation binding

MODE: CITE-OR-REFUSE

Every assertion is anchored to the precise paragraph of the precise circular that produced it.

WHY UNIQUELY HERE

Legal defensibility, not accuracy, is the acceptance test. A FEMA answer without a citation is inadmissible in a compounding proceeding.

Milvus vector database

SEMANTIC INDEX · 2,000 CASES

High-dimensional index over the corpus plus 2,000 labelled FEMA compounding orders as adversarial retrieval context.

WHY UNIQUELY HERE

Circulars amend circulars. Keyword search retrieves superseded text; vector retrieval with recency weighting retrieves the operative one.

scikit-learn risk models

DETERMINISTIC · EXPLAINABLE

Classical, fully explainable models for AML/KYC scoring, sanctions proximity and net-worth breach prediction.

WHY UNIQUELY HERE

A supervisor must reconstruct why an alert fired. A gradient-boosted score with published weights is auditable; a transformer embedding is not.

THE GUARDRAIL CHAIN — AI PROPOSES, THE SYSTEM VALIDATES

PROMPT → RETRIEVE + CITE → SCHEMA VALIDATE → RULE ENGINE → CONFIDENCE → HUMAN FOUR-EYES → LEDGER WRITE

IN PLAIN WORDS

The 'brain'. A language model is software that reads and understands text; here it has read every central-bank circular. It may never answer from memory — it must quote the exact rule or refuse. The seven boxes are safety gates every answer must pass; any gate can veto.

13 TECHNOLOGY II

Ledger, Proof and Lineage

Audit in this domain is normally retrospective. These choices make it instantaneous — and make the regulator a first-class participant rather than a downstream recipient of reconciled PDFs.

Hyperledger Fabric

PERMISSIONED DLT

A permissioned channel topology in which the corporate, the AD bank, the RBI, the MoF and the auditor each see exactly the slice they are entitled to.

WHY UNIQUELY HERE

A public chain is unlawful for this data; a central database is untrustworthy to a supervisor who did not write it. Fabric channels deliver tamper-evidence and confidentiality simultaneously.

Groth16 zero-knowledge proofs

SELECTIVE DISCLOSURE

A corporate proves to the RBI that it is within the 400% ceiling without disclosing the underlying balance sheet.

WHY UNIQUELY HERE

The only construct that gives the regulator mathematical certainty and the corporate competitive privacy — a first on an Indian capital-account rail.

PostgreSQL + Kafka + NiFi

BRONZE → SILVER → GOLD

A hot transactional ledger, a replayable event bus and batch ingestion feeding a medallion architecture.

WHY UNIQUELY HERE

Regulatory disputes are reconstructions of a moment in time. A replayable log re-derives the exact state a decision was taken on; a mutable database never can.

DVC data version control

9 PRODUCTION DATASETS

Every dataset versioned, PII-scanned and balanced, with an immutable shadow ledger recording each transformation.

WHY UNIQUELY HERE

If a model decision is challenged years later, the exact corpus version that produced it must be producible on demand. Lineage is not hygiene — it is evidence.

PRODUCTION DATASET	INGESTION PATH	CONSUMED BY	OUTPUT / FILING
FEMA Regulatory Corpus (50K+)	NiFi batch → DVC	Qwen-FEMA engine	Sahyog ODI / APR / LRS
ODI/OPI Historical (15K)	Kafka CDC	Engine + Net-Worth Monitor	Sahyog real-time filing
OpenSanctions / OFAC / UN	Daily delta	AML/KYC risk scorer	GSTN flag + FIU-IND alert
SWIFT / bank confirmations	Real-time MT	Auto-reporting + audit	15CA/15CB + ledger entry

IN PLAIN WORDS

The 'memory'. A ledger is a shared record book nobody can secretly edit. A zero-knowledge proof is a way to prove a fact — 'we are within the limit' — without revealing the private numbers behind it.

14 TECHNOLOGY III

Cloud, Security and Sovereign Rails

Where the platform physically sits, what protects it, and which government endpoints it is wired into.

GIFT-IFSC zone

JURISDICTION

Hosted inside India's only unified regulatory perimeter, where the RBI, IFSCA, MoF and global venues co-operate under one supervisor.

UNIQUENESS

Anywhere else in India the same transaction crosses four disjoint perimeters. The zone is the legal precondition for a single rail.

Sovereign cloud, Mumbai

IN-COUNTRY REGION

RBI data-localisation compliant, ISO 27001 and SOC-2 Type II attested, KMS envelope keys rotated every 90 days.

UNIQUENESS

Offshore processing of payment-adjacent data is foreclosed. In-country region plus HSM-backed keys is the only compliant topology.

Open Policy Agent

ACCESS AS AUDIT

Every read and write is mediated by policy; every access decision is itself written to the Hyperledger ledger.

UNIQUENESS

Making access auditable — not merely data auditable — closes the insider-risk gap FEMA and PMLA supervision have never seen into.

Crypto & key custody

AES-256-GCM · TLS 1.3

Mutual-TLS on Sahyog and SWIFT channels; HMAC-SHA-256 field tokenisation for PAN, Aadhaar and beneficiary accounts.

UNIQUENESS

Per-tenant pepper means a breach of one corporate's tokens cannot be replayed against another's — essential when the Top-1000 share one rail.

Sovereign integrations

GOVERNMENT ENDPOINTS

RBI Sahyog (ODI, APR, FC, LRS), MoF GSTN (15CA/15CB), Income-tax S.195 surface, Account Aggregator, SWIFT MT103/MT202, FIU-IND.

UNIQUENESS

These endpoints are fragile and under-documented. Deterministic field validation before transmission is what collapses rejection to near zero.

Edge delivery layer

ROLE-SEGREGATED

React 19 on TanStack Start over an edge runtime, with separate portals for treasury, CFO, compliance, bank, auditor and regulator.

UNIQUENESS

Least-privilege is enforced at the route boundary, not in the UI. A regulator session physically cannot render a competitor's balance sheet.

IN PLAIN WORDS

Where the system lives and how it is protected. It runs inside GIFT City, India's international finance zone, on Indian soil. The keys that lock the data sit in tamper-proof hardware, and the security standards listed are the ones banks are audited against.

15 ARCHITECTURE

The Five-Layer Regulated Stack

Deployed inside the GIFT-IFSC trusted zone. Each layer has a single reason to exist, a defined blast radius and an explicit owner within Team Quantum Leap.

LAYER 5 **REGULATORY & EXTERNAL**	RBI Sahyog API · MoF GSTN (15CA/15CB) · SWIFT & FX banks · Global exchanges OUTBOUND INTEGRATION TO SOVEREIGN AND MARKET RAILS
LAYER 4 **DATA & INTEGRATION**	PostgreSQL transaction ledger · Hyperledger Fabric audit chain · Vector DB · Object store HOT, COLD AND IMMUTABLE TIERS, EVERY RECORD LINEAGE-TAGGED
LAYER 3 **AI / COMPLIANCE CORE**	Qwen FEMA engine · 400% Net-Worth Monitor · AML/KYC risk scorer · FX & venue optimiser DECISIONING BRAIN WITH DETERMINISTIC GUARDRAILS ON EVERY AI OUTPUT
LAYER 2 **API & ORCHESTRATION**	REST/GraphQL gateway · OAuth2 + Aadhaar eKYC · Kafka event bus · WAF & rate limiter SECURE, OBSERVABLE AND REPLAYABLE INTEGRATION PLANE
LAYER 1 **PRESENTATION**	Treasury portal · RBI/MoF regulator dashboard · Mobile CFO approvals · Auditor view ROLE-SEGREGATED UIS ENFORCING LEAST-PRIVILEGE ACCESS

SOVEREIGN IFSC EDGE · SOVEREIGN CLOUD, MUMBAI · HYPERLEDGER FEDERATED DLT · KMS + HSM KEY CUSTODY · ISO 27001 / SOC-2 TYPE II

IN PLAIN WORDS

The system drawn as five floors. Bottom to top: what the user sees, how requests travel, where decisions are reasoned, where records are sealed, and how it connects to government systems. Each floor talks only to its neighbours, which keeps failures contained.

16 MECHANISM MATRIX

One Transaction, Nine Stages, End to End

Each stage names its actor, the AI assist permitted, the evidence written and the regulator's live visibility at that instant. Nothing happens without a written, visible consequence.

STAGE	ACTOR	AI ASSIST PERMITTED	EVIDENCE WRITTEN	REGULATOR SEES
01 Treasury initiates INR ticket	Corporate treasury	Instrument and destination suggestion	Signed intent	Visible on raise
02 Pre-flight snapshot	Platform	FX rate and venue liquidity retrieval	Rate-locked snapshot	Visible
03 FEMA reasoner	AI core + compliance	ODI/OPI classification, Rule 7 and sub-cap test with citations	Reasoning trace	Full trace shared
04 AML / PEP / KYC / UBO	Risk scorer	Sanctions and beneficial-ownership proximity scoring	Risk score + attribution	FIU-IND feed
05 Four-eyes review	CFO / approver	Summarisation only — no decisioning authority	Evidence hash	Approval logged
06 Regulator ZKP attestation	RBI / MoF / IFSCA	None — deterministic proof verification	Proof artefact	Attestation on chain
07 GIFT-IFSC routing	IBU rails	Venue and currency optimisation	Routing decision record	Visible
08 Anchor bank execution	AD Cat-I / IBU	None — straight-through processing	MT103 / MT202 confirmation	Visible
09 Settlement + disclosure	Platform	Auto-drafting of 15CA/15CB, APR and FLA schedules	DLT entry + filing receipt	Single pane updated

IN PLAIN WORDS

The nine steps of one real transaction, from a company deciding to invest abroad to the money landing and the annual filing being made. For each step: who acts, what the software is allowed to do for them, and what evidence is stored automatically.

17 NOVELTY

Six Things No Indian Rail Has Done Before

Each claim is a structural first, not a feature comparison — an application of technology to a statutory problem never previously attempted on India's capital-account infrastructure.

FIRST 01

Zero-knowledge supervision

A corporate proves to the RBI that it sits within the Rule 7 ceiling without disclosing its balance sheet.

WHY IT IS A FIRST

No Indian capital-account filing has ever been satisfied by a cryptographic proof.

FIRST 02

Rule 7 as a live invariant

The 400% ceiling is recomputed on every balance-sheet event, turning a quarterly manual reconstruction into a continuously true statement.

WHY IT IS A FIRST

Breach is forecast before submission rather than discovered after contravention.

FIRST 03

Citation-or-refuse regulatory AI

The reasoner is architecturally forbidden from answering without quoting the governing Master Direction paragraph.

WHY IT IS A FIRST

Refusal is treated as a correct output, which no commercial assistant does.

FIRST 04

Access itself made auditable

Every access decision, not merely every data change, is written to the immutable ledger.

WHY IT IS A FIRST

Closes the insider-risk gap that FEMA and PMLA supervision have never seen into.

FIRST 05

Regulator as ledger participant

The RBI and MoF hold a channel on the chain and read the record as it forms, not after reconciliation.

WHY IT IS A FIRST

Supervision moves from retrospective reporting to concurrent observation.

FIRST 06

One event record, all obligations

FEMA, tax, AML and settlement obligations are discharged from a single hash-chained event.

WHY IT IS A FIRST

Ends the four-format reconciliation that creates most contraventions.

IN PLAIN WORDS

Six things that have never been done before on Indian financial infrastructure — chiefly: proving you obeyed a limit without revealing your accounts, and letting the regulator watch the record being written instead of receiving it months later.

18 OWNERSHIP

Who Designed What

Ownership below is design ownership — the person answerable for the correctness of that component.

Raja Mukherjee

TEAM LEAD · BWU/BBL/25/002

- Qwen FEMA compliance engine and the prompt / retrieval grounding pipeline
- RBI Sahyog connectors for LRS, ODI, Form FC, OPI and APR submissions
- Citation-or-refuse guardrail policy and model evaluation harness
- Regulatory-first architecture doctrine across all seven strata
- Regulator-facing single-pane dashboard specification

Priyanshu Dhar

TEAM CO-LEAD · BWU/BBL/24/158

- Hyperledger Fabric channel topology and the immutable audit chain
- Continuous 400% Net-Worth Monitor under Rule 7, FEM (ODI) Rules 2022
- Groth16 selective-disclosure proofs for RBI / MoF queries
- Evidence hashing, prev-hash chaining and chain verification
- OPA access mediation and the access-as-audit ledger

Abhispa Nath

TEAM CONCEPT SUPPORT · BWU/BBL/25/121

- Problem framing: the ten statutory frictions and idle-capital economics
- Statutory research across FEMA, OI Rules, Section 195, POEM and TP
- Dataset curation, DVC lineage discipline and the contravention corpus
- Four-pillar data governance: consent, retention, encryption, access
- Financial impact model and the sovereign-realisation thesis

	FEMA REASONER	SAHYOG RAILS	GSTN 15CA/CB	RULE 7 MONITOR	FABRIC LEDGER	ZK DISCLOSURE	AML / KYC	GOVERNANCE	ECONOMIC MODEL
Raja Mukherjee	●	●	●	◐	⊙	⊙	⊙	◐	⊙
Priyanshu Dhar	◐	⊙	⊙	●	●	●	◐	⊙	⊙
Abhispa Nath	⊙	⊙	◐	⊙	⊙	⊙	●	●	●

● OWNS ◐ CO-DESIGNS ⊙ CONTRIBUTES

IN PLAIN WORDS

Exactly which team member designed which part, so credit and accountability are clear. In the grid below, a filled dot means that person owns the component, a half dot means they co-designed it, and a small dot means they contributed.

19 THE UNIQUE RESULT

What the Technology Actually Returns

Every technology choice converts into one of four returns: speed, integrity, capacity or capital.

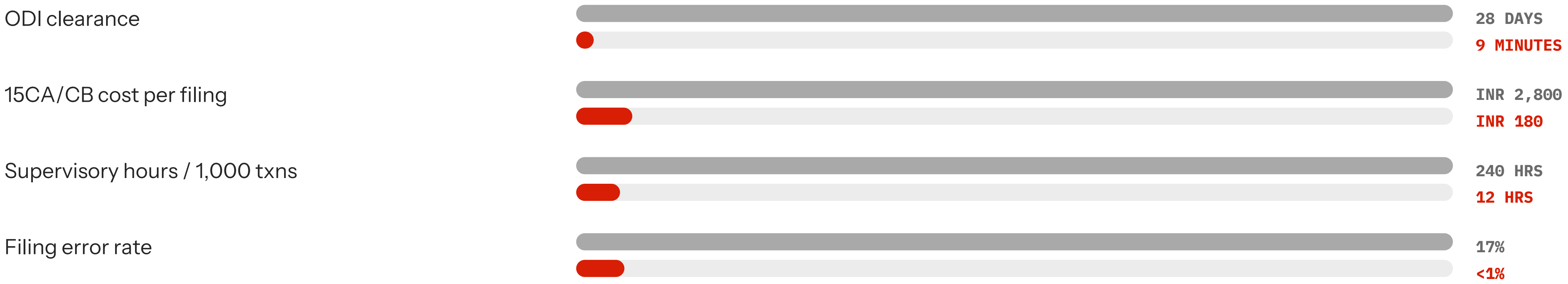
99.7%
LATENCY REDUCTION
28 days of hand-offs become 9 minutes of computation

95%+
FEMA EXPOSURE CUT
error rate falls from 11–17% to under one percent

20x
SUPERVISORY CAPACITY
240 officer-hours per 1,000 txns become ~12

6–8k Cr
INR P.A. UNLOCK
stranded corporate surplus becomes deployable

WHERE THE TIME GOES — AND WHERE IT STOPS GOING



THE ASK IN ONE LINE

Sanction a supervised GIFT-IFSC pilot on live ODI and LRS traffic — statute-preserving, regulator-observable, reversible on day one.

IN PLAIN WORDS

The pay-off, in four numbers and four bars. Grey is how long or how costly things are today; red is what they become. The only thing the system removes is the wait.

20 COMPETITIVE MATRIX

Why Every Competitor Is Way Behind

Bloomberg and Reuters sell data. Suites screen counterparties. Fintechs move money. Portals accept forms. None reasons over Indian capital-account law and proves it cryptographically.

	CORPVIDESH AI Our prototype	BLOOMBERG Terminal, Entity Exchange	REUTERS / LSEG World-Check, Due Diligence	GLOBAL REGTECH Fenergo, ComplyAdvantage	CROSS-BORDER FINTECH Wise, Airwallex, Payoneer	INDIAN PORTALS / SAAS AD-bank desks, ClearTax
FEMA / ODI statutory reasoning with binding citation	●	⊘	⊘	⊘	⊘	⊙
Live 400% Net-Worth (Rule 7) headroom monitor	●	⊘	⊘	⊘	⊘	⊘
Automated 15CA-15CB with Section 195 computation	●	⊘	⊘	⊘	⊘	◐
Deterministic Sahyog / LRS / ODI submission grammar	●	⊘	⊘	⊘	⊘	⊙
Zero-knowledge proof of compliance to a regulator	●	⊘	⊘	⊘	⊘	⊘
Regulator as a ledger participant, not a recipient	●	⊘	⊘	⊘	⊘	⊘
Immutable, hash-chained evidence of every decision	●	⊙	⊙	◐	⊙	⊘
AML / KYC screening on the same event record	●	◐	●	●	◐	◐
Single-pane view of source, path, FX and end-use	●	⊙	⊙	◐	◐	⊘

● FULL, NATIVE   ◐ PARTIAL   ⊙ ADJACENT ONLY   ⊘ ABSENT

Data, not law

Bloomberg and Reuters sell information — prices, entities, sanctions lists. Neither reasons over Rule 7 or Section 195, nor produces a filing an Indian regulator can act on.

Supervision, not reporting

Terminals and fintech rails report after settlement. CorpVidesh admits the regulator to the record while the transaction is still forming.

Proof, not disclosure

Rivals ask a corporate to reveal the balance sheet to prove a ceiling. Groth16 proves the ceiling and reveals nothing.

IN PLAIN WORDS

A scorecard against everyone else, including the two biggest names in financial information. A filled dot means the function is fully built in, a half dot partial, a faint dot adjacent, a crossed circle absent. Nobody else combines Indian law, cryptographic proof and live supervision on one record.