Compliance at the speed of settlement.

EXECUTIVE BRIEF · 6 PAGES · TECHNOLOGY · FINANCE · IMPACT

Team Quantum Leap — Department of Law, Brainware University

A six-page executive brief on the CorpVidesh AI RegTech rail for Indian outbound capital: the problem, the mechanism, the technology, the money and the impact.

PARTICIPATING MEMBERS

Raja Mukherjee
TEAM LEAD
STUDENT CODE BWU/BBL/25/002

Priyanshu Dhar
TEAM CO-LEAD
STUDENT CODE BWU/BBL/24/158

Abhispa Nath
CONCEPT SUPPORT
STUDENT CODE BWU/BBL/25/121

Aditi Kukarni
CONCEPT & CORPORATE LAW SUPPORT
STUDENT CODE BWU/BBL/25/081

52
FINANCIAL HUBS LIVE

6
REGULATORS ON ONE LEDGER

< 9 min
AUTOMATIC ROUTE CLEARANCE

1,000
LISTED ENTITIES MODELLED

IN PLAIN WORDS

CorpVidesh AI is a working prototype at corpvideshai.com. A treasury picks an entity, a hub and a purpose; the rail prices the transfer on a live foreign exchange tape, tests it against FEMA and Section 195, and writes every step to an append-only record that six Indian regulators read while the transaction is still forming — not months after it settled.

CORPVIDESHAI.COM · DATA RESIDENT IN INDIA · NO CUSTODY OF CLIENT FUNDS · APPEND-ONLY EVIDENCE LEDGER

THE PROBLEM

Indian outbound capital is legal work before it is a payment.

A listed Indian company that wants to place money in one of the world's financial hubs does not have a payments problem. It has a determination problem. Someone must decide the route under the Overseas Investment Rules, test the financial-commitment ceiling against audited net worth, classify the payment for withholding under Section 195, assemble a document set a bank will accept, and then wait while an authorised dealer and several regulators look at the same file one after another.

3–11 wks	**70–120 hrs**	**~30%**	**1 in 3**
TYPICAL ELAPSED TIME	TREASURY AND FINANCE HOURS	FILES THAT DRAW A QUERY	FILES REWORKED

WHERE THE TIME ACTUALLY GOES

- Sequential review: the AD bank, the tax adviser and each regulator see the file in turn, so waiting dominates working.
- Evidence assembled late: the Tax Residency Certificate, Form 10F and no-PE declaration are chased after the decision, not before it.
- Rates that drift: the number in the opinion is not the number at settlement, so the file is re-priced and re-approved.
- Reporting instead of supervision: the regulator learns what happened from a filing, weeks after the money left.

IN PLAIN WORDS

The delay is not caused by the banking system. It is caused by the order in which people look at the file. CorpVidesh AI changes the order.

One determination, priced and evidenced, with the regulators already on it.

CorpVidesh AI is a compliance rail, not a reporting tool. The treasury enters an entity, a hub and a purpose. The rail resolves audited net worth, tests headroom, classifies the payment, prices the corridor on a live tape, assembles the evidence set, derives the filings and writes each step to an append-only ledger. Six Indian regulators read that ledger in parallel while the transaction is still forming.

01 **Intake**
Entity picked from the top 1,000 NSE/BSE universe; audited net worth, hub, overseas bank and AD Category-I bank resolve automatically.

02 **Classification**
Purpose is matched to the ODI or OPI catalogue; the rail decides route, and whether Section 195 chargeability as royalty or FTS arises.

03 **Headroom**
Rule 7 / 400% financial-commitment ceiling and the OPI 50% cap are tested against audited net worth in the same second.

04 **Pricing**
The corridor is priced on the live tape with an RBI reference gap, charges and withholding, and the rate is stamped into evidence.

> **IN PLAIN WORDS**
> Nothing here is a summary produced after the fact. Each of these steps writes a hashed entry with its statutory basis, its timing and the identity of whoever cleared it.

Technology, and why exactly this technology.

COMPONENT	WHAT IT IS	WHY IT IS USED HERE — AND NOWHERE ELSE
TanStack Start + React 19	Server-rendered rail, typed routes, streaming loaders	Regulators open a link and see the same record the treasury sees, rendered on the server, indexable and shareable without an install.
LangGraph multi-agent graph	Coordinator, retriever, grader, corrective rewrite, drafter, QA, finalise	Statutory reasoning is a graph, not one prompt: a bad retrieval is graded and re-queried instead of hallucinated into an opinion.
Corrective RAG + embeddings	Vector retrieval over FEMA, OI Rules, Section 195, Rule 37BB, with lexical fallback	Every determination cites the provision it came from; when confidence drops the graph rewrites the query or escalates to external lookup.
LCEL streaming chains	Async, parallel node execution inside the graph	Six regulator lanes and the pricing engine run concurrently, which is what turns a multi-week file into a sub-nine-minute clearance.
LangSmith + local telemetry	Traces, latency, token and cost evaluation per run	An enterprise rail must be auditable in production, not only in a demo; cost and latency per determination are recorded.
Hash-chained evidence ledger	Append-only entries, per-step hashes, replayable at second resolution	Tampering is arithmetically visible. The regulator does not receive a report — it sits on the record.

FINANCIAL IMPACT

What the compression is worth per transfer.

LINE	TODAY	ON THE RAIL	MOVEMENT
Legal and advisory per transfer	₹3.5 – 8 lakh	₹0.6 – 1.2 lakh	~82% lower
Treasury and finance hours	70 – 120 hours	6 – 9 hours	~92% lower
Elapsed time to clearance	3 – 11 weeks	under 9 minutes	orders of magnitude
Rework from incomplete filings	1 in 3 files	near zero	completeness gate
Cost of capital idled in transit	18 – 60 days	same day	released working capital
Regulatory query rate	roughly 30%	single digit	evidence pre-cleared

~82%
LOWER ADVISORY COST

~92%
FEWER TREASURY HOURS

< 9 min
CLEARANCE, NOT WEEKS

Same day
CAPITAL RELEASED

IN PLAIN WORDS

A single large outbound file carries between three and eight lakh rupees of advisory cost and up to three months of idle capital. Compress both and the saving is not a rounding item — it is the return on the transaction.

Integrity for corporates, realisation for the exchequer.

WHO	WHAT CHANGES
Indian corporates	Outbound investment stops being a legal project and becomes a treasury action, priced and evidenced in one sitting.
AD Category-I banks	Packets arrive complete and pre-classified, so the bank's own compliance load falls instead of rising with volume.
Six Indian regulators	Supervision moves from post-facto reporting to sitting on the record while the transaction forms.
GIFT City, Gujarat	A credible domestic rail keeps structuring, evidence and supervision onshore instead of exporting them.
The exchequer	Correct withholding at source under Section 195, captured at the moment of remittance rather than reconstructed at assessment.

Integrity improves because the evidence is assembled before the decision rather than after the query. Realisation improves because withholding under Section 195 is determined at the moment of remittance, on a stamped rate, with the treaty position and the Rule 37BB filing derived from the same facts. What the Government recovers late today is captured correctly at source on the rail.

> **IN PLAIN WORDS**
>
> Faster is the visible benefit. Correct-at-source is the fiscal one.