

Decide, price, prove and clear — in one sitting.

MASTER INTEGRATED DOSSIER · 24 PAGES · TECHNOLOGY · FINANCE · IMPACT

Team Quantum Leap — Department of Law, Brainware University

The twenty-four page master dossier on CorpVidesh AI: the full technology stack, the eight-layer proof-of-concept architecture, predictive desks, security, GIFT City, financial engineering, impact, ownership matrix and roadmap.

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.

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

TYPICAL ELAPSED TIME

70-120 hrs

TREASURY AND FINANCE HOURS

~30%

FILES THAT DRAW A QUERY

1 in 3

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.

Layer by layer, from intake to settlement.

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.

05 Evidence

TRC, Form 10F, no-PE declaration, board resolution and valuation are tracked to completeness before the packet moves.

06 Filing

Form 15CA part and 15CB requirement are derived under Rule 37BB; FEMA forms and the AD bank instruction are assembled.

07 Quorum

Six regulators pick the packet off one append-only ledger and clear seventeen checks in parallel lanes, not in sequence.

08 Settlement

The AD Category-I bank executes; the ledger closes with hashes, timings and the identity of whoever cleared each step.

IN PLAIN WORDS

Steps 01 to 06 belong to the treasury and run in seconds. Step 07 is where the design earns its clearance time: the six regulators are lanes on one record, so their work overlaps instead of queueing.

Technology and why 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.
Live FX fabric	Interbank feed with RBI reference rates, licensed terminal adapters, 24h streaming	Pricing, withholding and headroom are struck at a stamped rate, so the number in the evidence pack is the number of that second.
MCP-shaped secure tools	Role-authorised tool calls, approval gates, append-only tool ledger	Agents cannot touch a filing or a bank instruction without an authorisation and a recorded approval.
Three.js deterministic theatres	Money flow, regulator quorum, federated mesh, breach response	Supervisors and investors watch the mechanism rather than read about it — the simulation is driven by the same state as the rail.

Eight layers of a proof of concept, not a demo.

01 Context and prompt engineering

Statutory context is compiled per determination: entity facts, hub, purpose, treaty, live rate — no free-form prompting.

02 Vector retrieval with a corrective loop

Embeddings over the rule corpus; a grader scores relevance and forces a rewrite or an external lookup before drafting.

03 Multi-agent execution graph

Specialised nodes — retriever, grader, drafter, QA — coordinated by LangGraph rather than one monolithic model call.

04 Bounded agent memory

Per-desk memory of prior determinations and corrections, capped and inspectable, so the rail improves without drifting.

05 Secure tool connections

MCP-shaped, role-authorised tools with approval gates and an append-only tool ledger for anything that writes.

06 Evaluation harness

A regression suite scores clearance, classification and filing outputs on every change, with cost and latency recorded.

07 Observability and operations

Tracing, per-node latency, token and cost telemetry, threshold alerts and exportable run history.

08 Evidence and settlement layer

Hash-chained ledger, second-resolution replay, CSV/JSON exports of every step's statutory basis and timings.

IN PLAIN WORDS

Retrieval, memory, evaluation and secure tool connections are the four things that separate a working prototype from a demonstration. All four are in the rail and all four are inspectable in the product.

Specialised agents, coordinated — not one large prompt.

A single model asked to do everything produces confident text. A graph of specialised agents produces a determination that can be checked. The rail splits the work and lets the coordinator route between nodes until the quality gate passes.

AGENT	RESPONSIBILITY
Coordinator	Holds the state of the determination and routes between nodes based on grade and confidence.
Retriever	Pulls statutory context by embedding similarity, with a lexical fallback when the vector path is thin.
Grader	Scores retrieved context for relevance and triggers a query rewrite or an external lookup when it is poor.
Drafter	Produces the determination with the provision and the limb of the definition relied on.
Quality assurance	Checks the draft against the facts, the rate captured and the filing consequence before release.
Finalise	Writes the determination, its citations and its telemetry to the evidence ledger.

IN PLAIN WORDS

If the retrieval is poor, the graph notices and goes back. That single loop is the difference between a statutory tool and a chatbot.

Every desk opens with a forecast and an action.

The prototype was deliberately folded: three separate forecast pages became one prediction surface, and each desk was rewritten to open with a forecast and a recommended action rather than a table. A treasury head does not need to be told what happened. They need to be told what is about to happen and what to do.

FORECAST	CENTRAL AND ADVERSE CASE	RECOMMENDED ACTION
Clearance time	p50 under nine minutes; p90 with a manual lane escalation	Pre-clear the flagged evidence item before submission.
Cost of the transfer	Corridor charges plus withholding, live-rate struck	Route via the hub with the tighter reference gap.
FX drift	Twelve-month p50 and p90 on the pair	Set the hedge ratio the radar suggests for this conviction.
Rework risk	Probability the packet returns for documents	Close the completeness gap the tracker names.
Query risk	Likelihood of a statutory query on this classification	Attach the treaty limb and the TRC before filing.
FEMA headroom	Remaining commitment against audited net worth	Split the tranche or re-route to stay inside the ceiling.

IN PLAIN WORDS

A report tells you the problem. Each of these tells you the move.

What is running today at corpvideshai.com.

DESK	PATH	WHAT IT DOES
Prediction surface	/intelligence	One folded forecast surface: clearance time, cost, FX drift, rework risk, query risk and FEMA headroom, each opening with a forecast and a recommended action.
Currency radar	/	52 currencies streaming against the rupee 24x7, with p50/p90 twelve-month cases and OPI conviction for treasury heads.
OPI portfolio book	/portfolio	Radar calls booked as live positions with allocation, hedge ratio and rupee translation P&L, marked continuously and exportable.
Routes	/routes	Automatic and approval route intake with 3D execution of the money's path through the AD Category-I bank to the overseas bank.
Section 195 desk	/section195	52 hubs x 52 payment natures: royalty/FTS chargeability, treaty rate, TRC and Form 10F tracking, 15CA/15CB derivation.
Supervisor	/supervisor	Six regulator lanes reading one append-only ledger with a live clock and replay between 0.25x and 2x.
Case file	/casefile	Second-resolution audit replay of a real-scale remittance, with a custom dataset builder and shareable state.
Security theatre	/security	Four automated breach scenarios on a 3D federated mesh, with time-to-quorum, containment rates and telemetry export.
Proof desks	/proof	Side-by-side scenarios against Bloomberg, Reuters/LSEG, RBI FIRMS, ClearTax/Signzy and SWIFT gpi, with adjustable assumptions.
Architecture	/architecture	The eight-layer proof-of-concept architecture, live retrieval probe included.

The corridor map, streaming against the rupee.

Fifty-two financial hubs are modelled with their real exchanges, indices and currencies. Each hub carries a live rate against the rupee, an RBI reference gap, five years of movement and the local market session, so a treasury can see both the price of the corridor and the state of the destination market at once.

52

HUBS AND CURRENCIES

24x7

STREAMING TAPE

5 yrs

HISTORY PER PAIR

RBI

REFERENCE GAP SHOWN

WHAT THE TAPE DRIVES

- Corridor pricing and charges on every route execution, stamped into evidence at the second of capture.
- Withholding computed on the rate actually used, not on a rate quoted in an opinion a week earlier.
- OPI conviction on the currency radar: p50 and p90 twelve-month cases, volatility and hedge ratio per currency.
- The live OPI book: allocation, hedge cover and rupee translation profit and loss, marked as the tape moves.

IN PLAIN WORDS

Because the rate is captured rather than typed, the number in the regulator's copy of the file and the number in the treasury's copy can never disagree.

Chargeability, documentation and filings in one determination.

The hardest ordinary question in Indian outbound payments is whether a payment to a non-resident is royalty, fee for technical services, business profit or something outside charge. The rail answers it explainably across 52 hubs and 52 payment natures, with the treaty position, the documentation state and the filing consequence derived together.

ELEMENT	HOW THE RAIL HANDLES IT
Chargeability	Royalty / FTS / business profit classification with the limb of the definition relied on and the treaty article applied.
Treaty relief	Beneficial rate tested against the domestic rate, subject to TRC, Form 10F and beneficial-ownership state.
Documentation	TRC, Form 10F, no-PE declaration and agreement tracked to a completeness score before the packet can advance.
Form 15CA	Correct part derived under Rule 37BB from amount, chargeability and remittance nature.
Form 15CB	Requirement flagged and the accountant's certificate assembled from the same determined facts.
Exposure	Forecast of query risk, section 40(a)(i) disallowance exposure, interest and penalty, and annual withholding.

IN PLAIN WORDS

One set of facts produces the classification, the rate, the document list and the filing — so the four cannot contradict each other, which is where most notices actually come from.

Six lanes, one record, parallel clearance.

Six Indian regulators operating across GIFT City, Gujarat read the same append-only ledger the treasury writes to. Each has an automated work queue with its own statutory checks, its own approval console and an expected turnaround measured in seconds or minutes rather than weeks.

LANE	WHAT IT CLEARS
Authorised dealer supervision	Route eligibility, AD Category-I handling, remittance instruction integrity.
Exchange control	FEMA route, financial-commitment ceiling and purpose validity under the OI Rules.
Securities and disclosure	Listed-entity disclosure obligations and related-party consequences.
Tax and withholding	Section 195 chargeability, treaty relief and Rule 37BB filings.
Financial intelligence	Screening, sanctions and pattern review across the corridor.
IFSC supervision	GIFT City routing, unit eligibility and onshore-offshore treatment.

IN PLAIN WORDS

Seventeen statutory checks run as parallel lanes. Manual intervention is the exception, reserved for the cases the rail itself flags as unusual — which is why clearance lands under nine minutes.

A federated record that shows an attack instead of surviving it quietly.

The evidence ledger is hash-chained and append-only, and the rail carries a live breach theatre: four automated attack scenarios — credential compromise, insider exfiltration, ledger tampering and a routing attack — executed on a 3D federated mesh with containment measured in seconds.

4

AUTOMATED SCENARIOS

Seconds

TIME TO QUORUM

Hash-chained

TAMPER EVIDENT

Export

TELEMETRY TO CSV/JSON

- Configurable thresholds on per-lane latency, time-to-quorum and containment success, with live alerts when a run deviates.
- Role-based access across treasury, AD bank and the six regulators, with every read and write recorded.
- Secure, approval-gated tool calls: no agent can file or instruct without an authorisation on the ledger.
- Full run history exportable, so a supervisor can archive the evidence of a response, not just its result.

IN PLAIN WORDS

Tamper evidence matters more than tamper prevention. If a record is altered, the chain says so — and everyone on the ledger sees it at the same moment.

The record is the product.

- Every step writes an entry: what was decided, the statutory basis, the timing, the rate captured and who cleared it.
- Entries are hash-chained, so a later alteration breaks the chain visibly rather than silently.
- The whole run replays at second resolution, with the parallel lanes and the gaps between them shown as they happened.
- Machine-readable exports — CSV and JSON — carry each step's statutory basis and timings for archival and audit.
- Shareable links preserve the exact dataset, baseline and step, so a reviewer opens precisely what was presented.

IN PLAIN WORDS

A regulator does not want a narrative. It wants the record, in the order it was created, with the arithmetic attached.

Why the rail is anchored at the IFSC.

GIFT City, Gujarat is where India's cross-border financial supervision is being concentrated. The rail is built for that geography: the six regulator lanes are modelled as they operate across the IFSC, and the hub desk treats GIFT as both a destination and a routing layer for onward investment.

- IFSC unit eligibility and onshore-offshore treatment tested inside the same determination.
- GIFT-routed structures priced alongside direct corridors so the treasury can compare, not guess.
- Supervision that sits on the forming record keeps evidence, structuring and review onshore.

IN PLAIN WORDS

If the decision is made in India, evidenced in India and supervised in India, the value of the transaction stays in India too.

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.

How the saving is actually constructed.

MECHANISM	EFFECT
Parallel regulator lanes	Removes sequential waiting, which is the largest single component of elapsed time.
Completeness gate before submission	Removes the rework loop, which is the largest single component of advisory cost.
Stamped live rates	Removes re-pricing and re-approval when the rate moves between opinion and settlement.
Derived filings from determined facts	Removes the reconciliation between the tax view, the FEMA view and the bank's view.
Continuous headroom testing	Removes the failed submission caused by breaching the commitment ceiling mid-year.
Hedge-aware OPI book	Converts an unmanaged translation exposure into a measured one with a stated hedge ratio.

₹3.5-8L ADVISORY COST TODAY	₹0.6-1.2L ON THE RAIL	18-60 days CAPITAL IDLED TODAY	Same day ON THE RAIL
---	---	--	--

IN PLAIN WORDS Each line above removes a specific loop, and each loop has a rupee cost and a calendar cost. The compression is arithmetic, not optimism.
--

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.

A rail, a record and a regulator relationship.

- Regulated distribution: the rail is useful to a treasury only if regulators trust the record — and the record is designed for them first.
- Data compounding: every determination adds to a corpus of classified, evidenced cross-border facts that no incumbent holds for India.
- Switching cost: once the evidence chain for an entity's outbound history lives on the rail, replacing it means re-proving the past.
- Regulatory tailwind: GIFT City exists precisely to keep this activity onshore; the rail is the operating layer that makes that practical.
- Adjacent expansion: the same determination engine extends to inbound flows, transfer pricing evidence and treasury hedging governance.

Top 1,000

LISTED ENTITIES ADDRESSABLE

52

HUBS FROM DAY ONE

6

REGULATORS ALREADY MODELLED

India-first

THEN THE CORRIDOR ABROAD

IN PLAIN WORDS

The defensibility is not the interface. It is that the record everyone argues from is produced here.

Why the incumbents are not in this class.

PLATFORM	WHAT IT DOES WELL	WHY IT DOES NOT COMPETE HERE
Bloomberg Entity Exchange	Counterparty onboarding and document exchange	No FEMA route test, no Rule 7 headroom, no 15CA/CB, no Indian regulator on the record.
Reuters / LSEG	Market data and screening	Prices the currency, not the transfer. No statutory determination, no evidence chain, no clearance.
RBI FIRMS	Statutory reporting of what already happened	Post-facto filing. It cannot price, cannot pre-clear, cannot run six regulators in parallel.
ClearTax / Signzy	Domestic tax filings and KYC automation	Strong in-country, but no cross-border route logic across 52 hubs and no regulator quorum.
SWIFT gpi	Payment tracking once money is moving	Tracks the wire after clearance. The hard part — deciding lawfully — sits before gpi begins.

Each incumbent owns one slice: data, onboarding, filing, tracking. None of them makes the statutory determination, prices it on a live tape, proves it with a hash-chained evidence set and puts six Indian regulators on the same record while the transfer is still forming. The category CorpVidesh AI occupies is the decision itself.

IN PLAIN WORDS

Bloomberg tells you the rate. FIRMS records what you did. CorpVidesh AI decides, prices, proves and clears — in that order, in one sitting.

Responsible operation of an AI rail in a regulated corridor.

- No determination is released without a cited provision; unsupported output is failed by the quality node, not shown.
- Human authority is preserved: the rail proposes, the authorised dealer and the regulators dispose, and each disposal is recorded.
- Role-based authorisation on every tool call, with approval gates on anything that files or instructs.
- Cost, latency and accuracy telemetry per run, with a regression suite that scores every change before it ships.
- Data resident in India; no custody of client funds; no client data leaves the evidence boundary.
- Clear labelling: the prototype states, on every page, that it is a prototype and not legal advice.

Cited

OR NOT RELEASED

Role-gated

EVERY TOOL CALL

Scored

EVERY CHANGE

India

DATA RESIDENCY

IN PLAIN WORDS

An AI rail in a regulated corridor earns its place by being checkable. Every claim it makes points at the provision it came from and the second it was made.

From prototype to production rail.

01 Licensed feeds

Terminal-grade FX adapters activate behind the same interface the prototype already uses; RBI reference rates are already live.

02 Regulator pilots

One corridor, one regulator lane, real packets — the ledger is designed to be read by a supervisor from day one.

03 AD bank integration

Instruction assembly hands off to the authorised dealer's own channel instead of being exported.

04 Evaluation at scale

The regression suite grows into a published accuracy record for classification and filing determinations.

05 Corridor expansion

The determination engine generalises from outbound investment to inbound flows and treasury hedging governance.

IN PLAIN WORDS

The prototype already demonstrates the hard part — the determination and the shared record. What remains is credentialled data and a live counterparty on each side.

Who designed what.

MEMBER	ROLE	OWNERSHIP
Raja Mukherjee	Team Lead	Rail architecture, mechanism matrix, regulator quorum design, evidence ledger model, investor narrative.
Priyanshu Dhar	Team Co-Lead	Route execution design (automatic and approval), hub and corridor modelling, financial impact analysis, prototype QA.
Abhispa Nath	Concept Support	Concept framing, process research across the 52 hubs, presentation system, evidence checklists.
Aditi Kukarni	Concept & Corporate Law Support	Corporate law and statutory mapping, FEMA and Section 195 rule sets, documentation and disclosure standards.

POSTURE

- Data resident in India.
 - No custody of client funds — the rail decides and evidences; the AD Category-I bank moves the money.
 - Append-only evidence ledger; entries are hashed and replayable at second resolution.
 - Prototype — not legal advice.
- IN PLAIN WORDS

Team Quantum Leap, Department of Law, Brainware University. Raja Mukherjee (BWU/BBL/25/002), Priyanshu Dhar (BWU/BBL/24/158), Abhispa Nath (BWU/BBL/25/121), Aditi Kukarni (BWU/BBL/25/081).

Compliance at the speed of settlement.

CorpVidesh AI turns the most document-heavy transaction an Indian corporate performs into a single, evidenced, priced determination that six regulators watch as it forms. It is a prototype, and it runs: corpvideshai.com.

52
HUBS LIVE

6
REGULATORS ON ONE LEDGER

< 9 min
CLEARANCE

24 pp
THIS EDITION

TEAM QUANTUM LEAP

MEMBER	ROLE	STUDENT CODE
Raja Mukherjee	Team Lead	BWU/BBL/25/002
Priyanshu Dhar	Team Co-Lead	BWU/BBL/24/158
Abhispa Nath	Concept Support	BWU/BBL/25/121
Aditi Kukarni	Concept & Corporate Law Support	BWU/BBL/25/081

IN PLAIN WORDS

Department of Law, Brainware University. Prototype output — not legal advice, and not an offer of any financial product.