



THINKLABS

Patent Licensing Proposal



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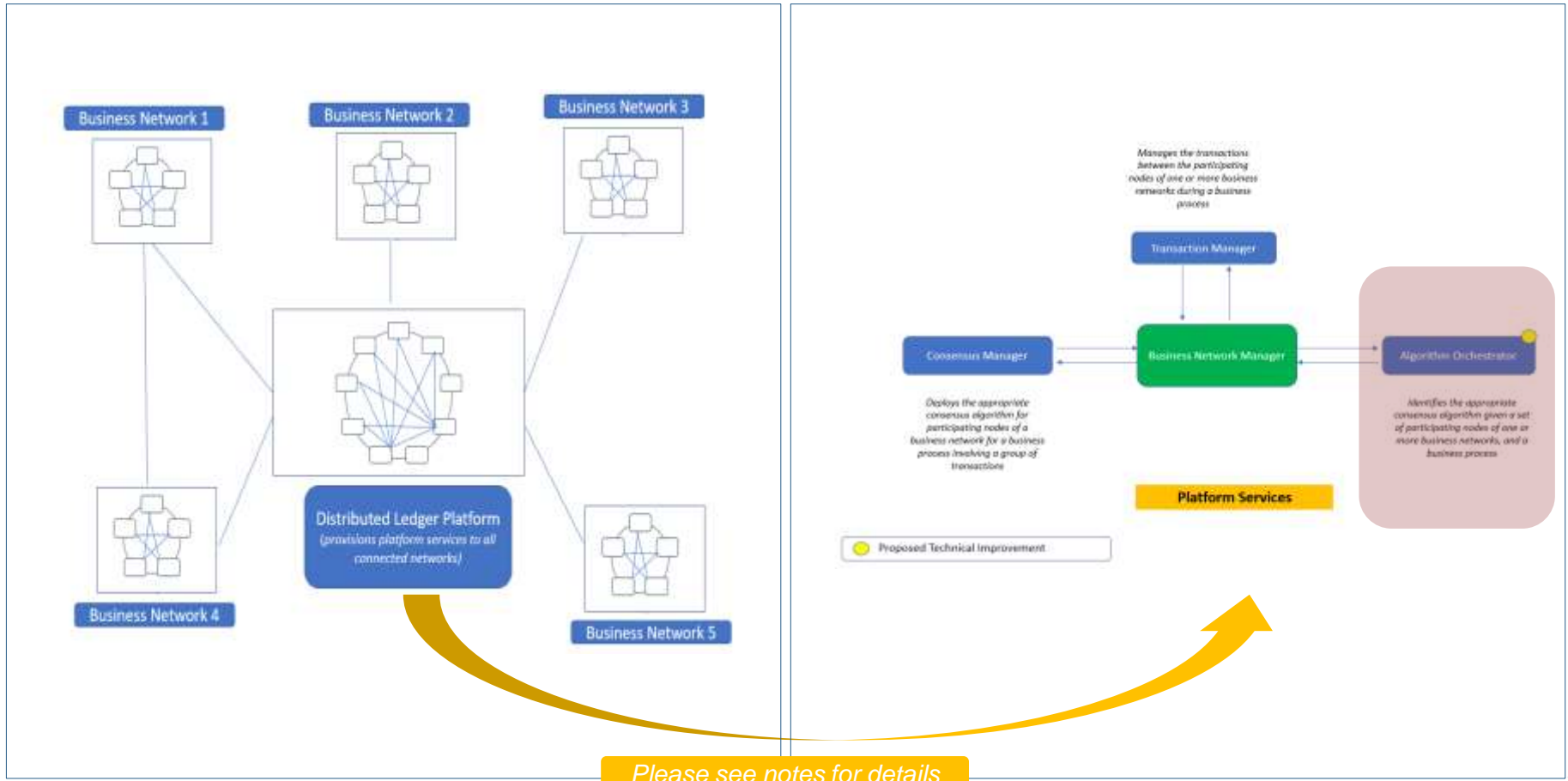
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1.

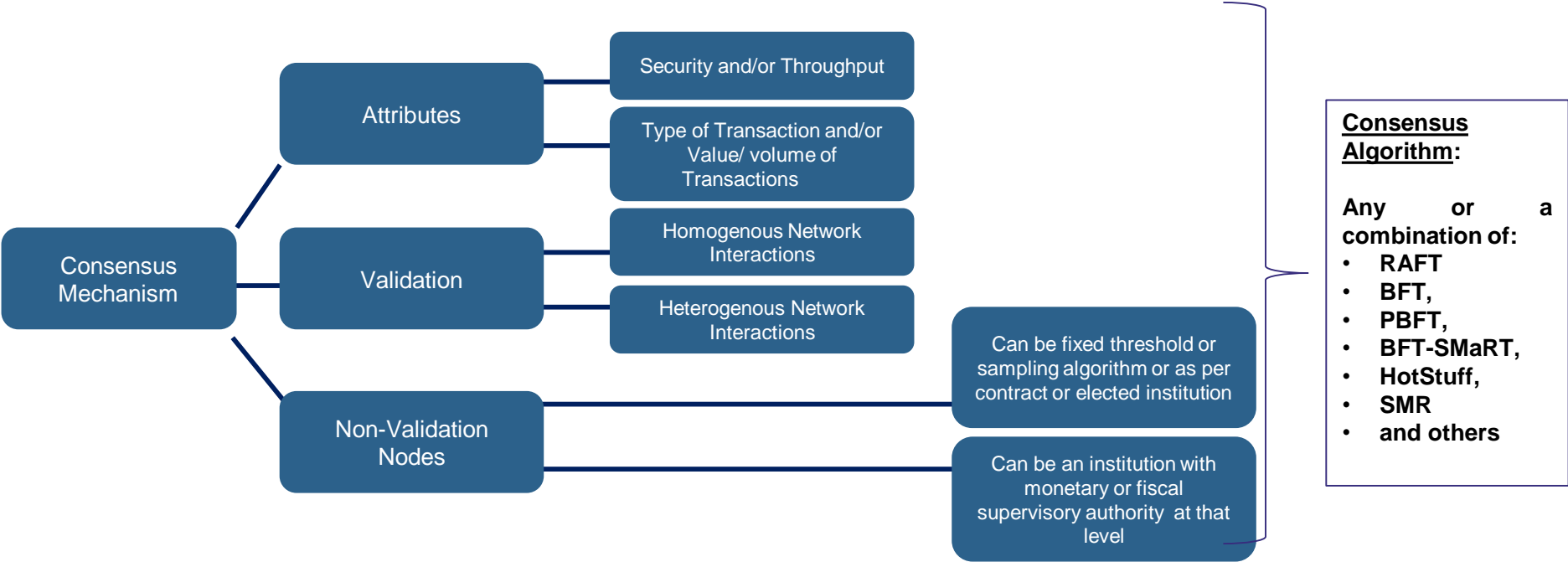
Introduction

Overview of the Patent

Overview : Patent Application (1/2)



Overview : Patent Application (2/2)



CONSENSUS MECHANISM* SELECTION

*Consensus Mechanism : Selection of consensus algorithm and validating /non-validating notaries for a given context

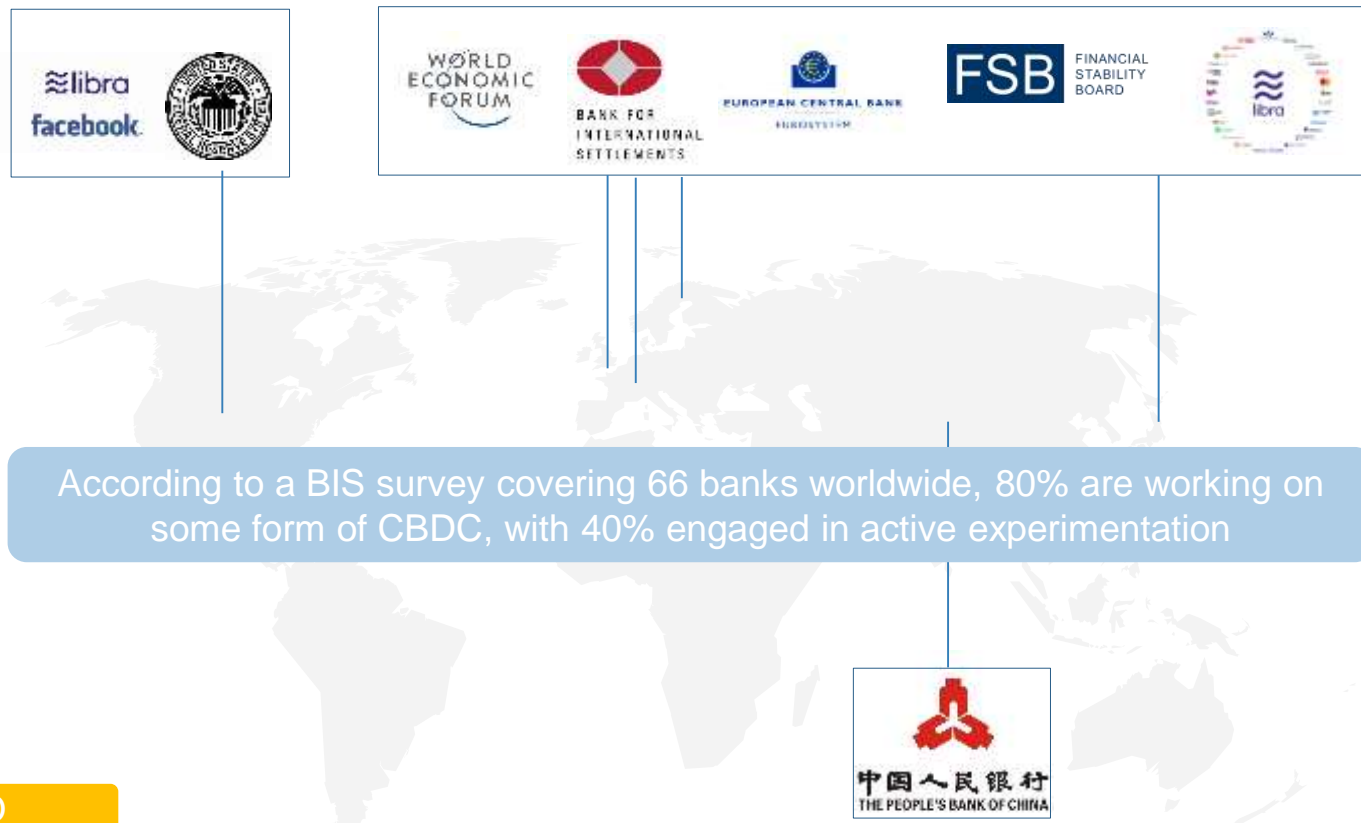
2.

Potential Applications

Global StableCoins

Ongoing Efforts

Major Actors involved in working for Digital Stable Coins



According to a BIS survey covering 66 banks worldwide, 80% are working on some form of CBDC, with 40% engaged in active experimentation

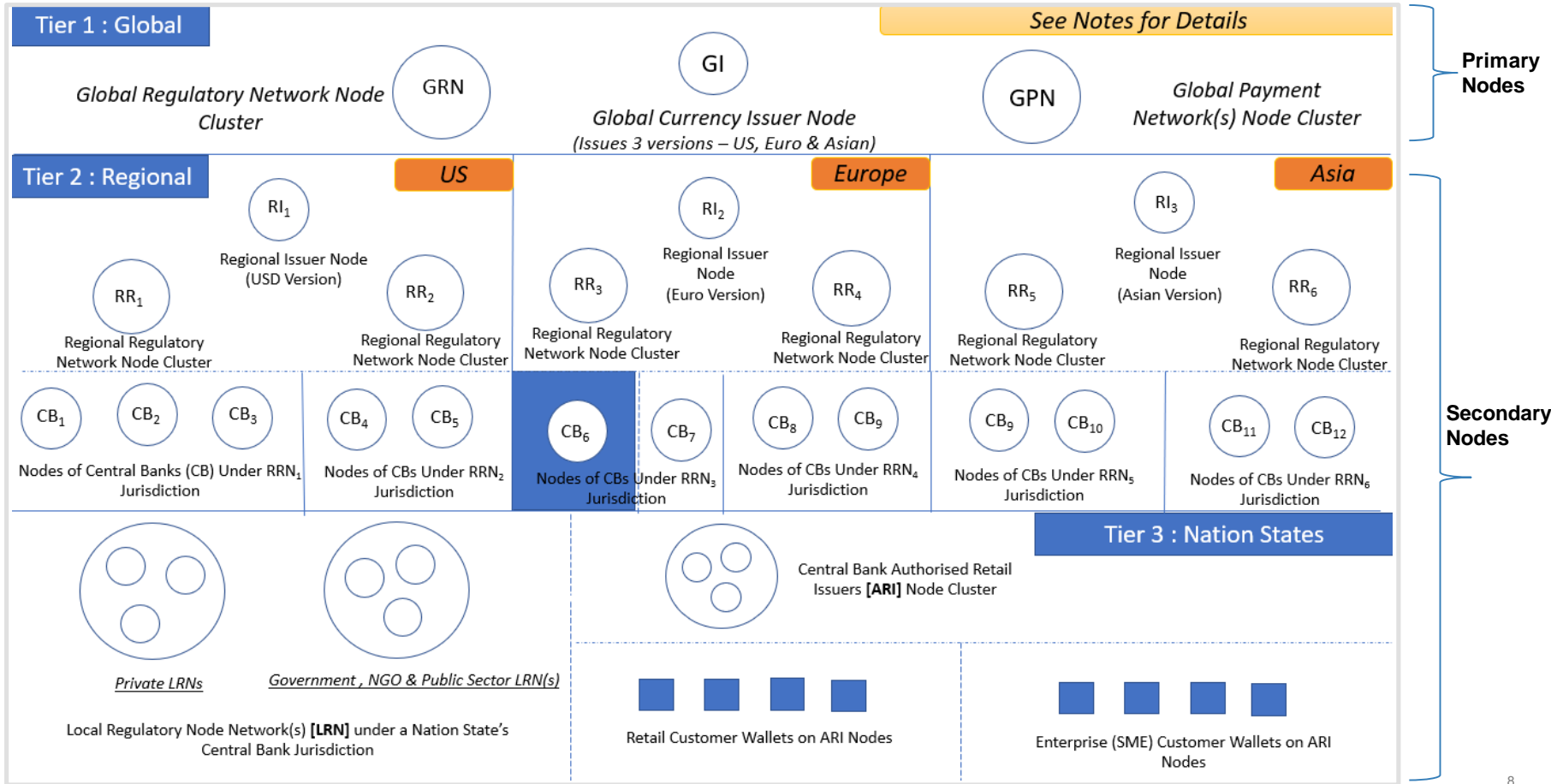
THINKLABS PORTFOLIO

Patent Applications (India & US) : System And Method For Obtaining Consensus In a Distributed Ledger Network
(Present Value : INR 11.66 million)

Paper Submissions : International Financial System : Current Fragmented Landscape & Perspectives on an Integrated Digital Future
(Global Research Forum on International Macroeconomics & Finance - ECB, Federal Reserve Board & Federal Reserve Bank of New York)

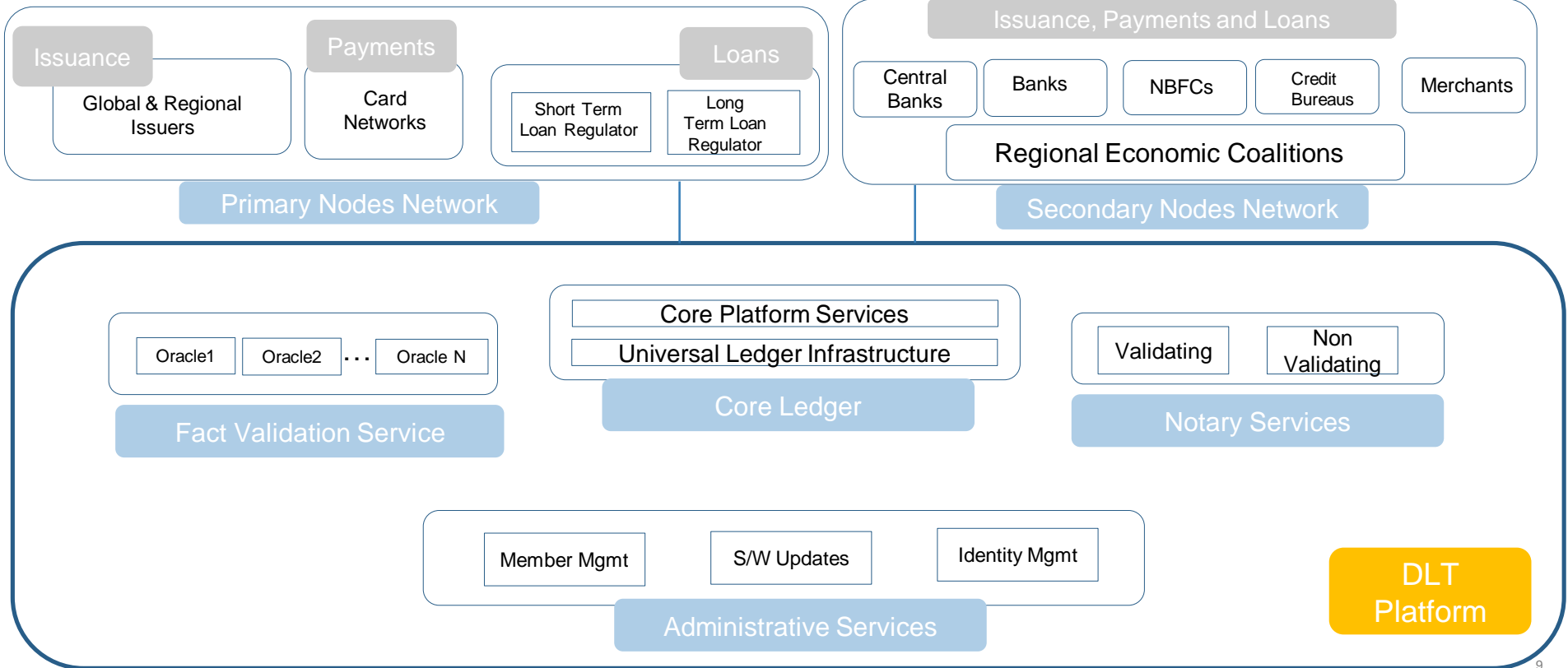
Upcoming : Papers and Patent submissions on **Cross-Border Payment Systems** leveraging an international currency system.

Exemplary Embodiment (1/2) : Global Stable Coin



Exemplary Embodiment (2/2) : Global Stable Coin

The Big Picture



3. Future Scope

Collaboration Proposal

Areas of Collaboration

Remittances

The most stable & voluminous form of cross-border capital flows



Remittances are sent by the **cumulated flows of migrants over the years**, not only by the new migrants of the past year or two. This makes **remittances persistent over time**.

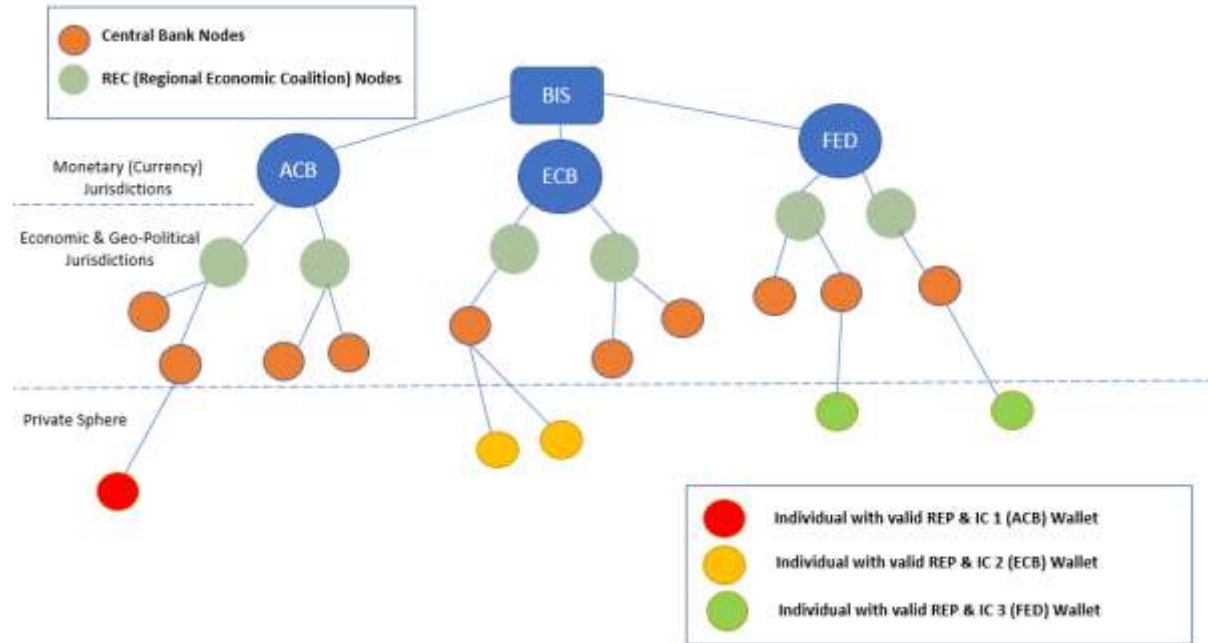
Remittances are a small part of migrants' incomes, and **migrants continue to send remittances even when affected by income shocks**



While **foreign direct investments and capital market flows fell...due to the recession in the high income countries, migrant remittances continued to grow**.

Remittance leakages through unofficial channels are very prevalent (due to the high cost & official paperwork of recurrent international transfers) and account for 10% - 50% of all remittances

Why Focus on Remittances ?

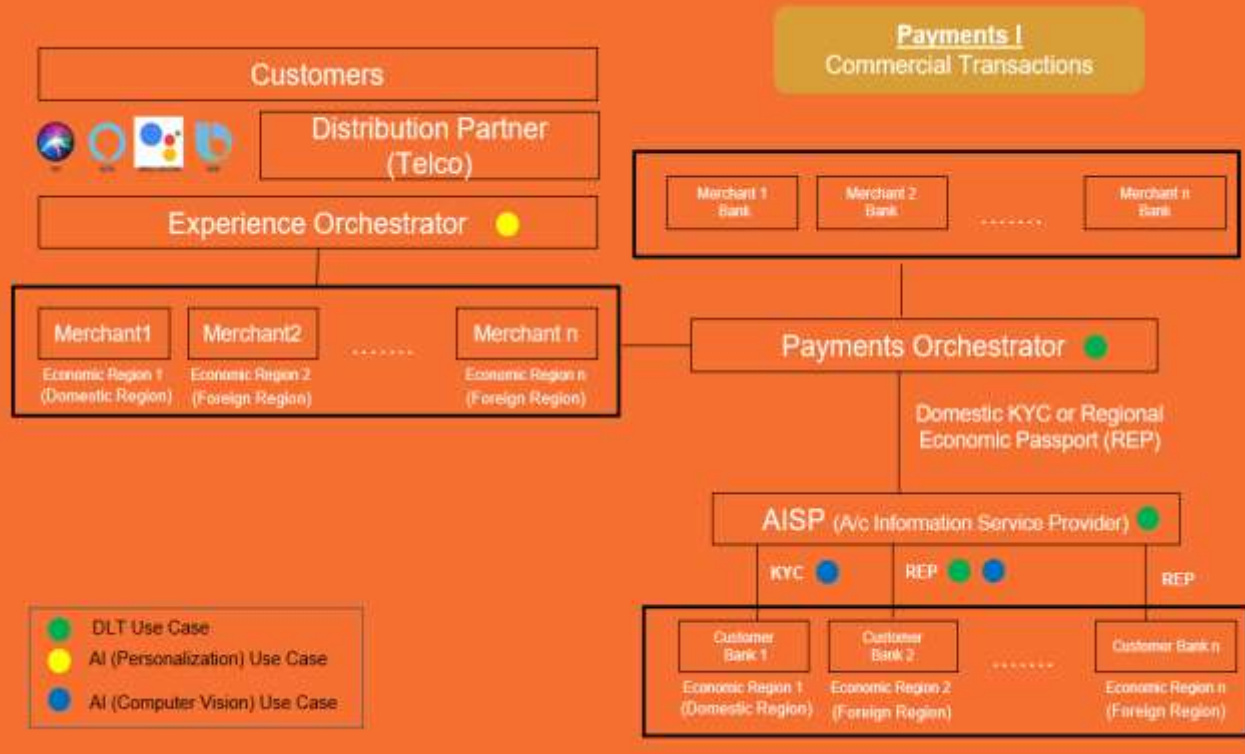


Proposed Remittance Network

Collaboration Proposal

Areas of Collaboration

DLT based Cross- Border Payments



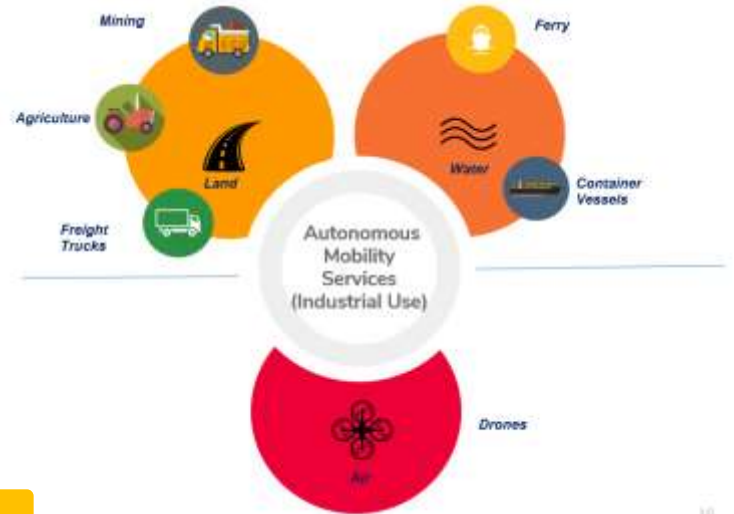
The FSB has defined work programs in the above area with clearly articulated 2020 deliverables for G20

[Please click here for Work In Progress details \(solution adapted to Industry Sectors \(Automotive\)\)](#)

FUTURE APPLICATIONS

Cross Border Payments for Consumer focused Sectors

Sector Spotlight
Automotive



Please see notes for details

4.

Valuation

Patent Valuation Snapshot for the Indian Market

	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2027-28	FY 2028-29	FY 2029-30	FY 2030-31	FY 2032-33	FY 2033-34
Transactions value using digital payments, in India (Million INR)	7,739,000.00	9,209,410.00	10,959,197.90	13,041,445.50	15,519,320.15	18,467,990.97	21,976,909.26	26,152,522.02	31,121,501.20	37,034,586.43	44,071,157.85
Annual Growth Rate (%)	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00
Market Penetration/Potential transaction value using ThinkLabs platform (%)	0	0	0	0.03	0.03	0.04	0.05	0.07	0.095	0.12	0.15
Potential transaction value using ThinkLabs platform (Million INR)	-	-	-	3,912.43	4,655.80	7,387.20	10,988.45	18,306.77	29,565.43	44,441.50	66,106.74
Anticipated charges per unit transaction value (%)	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Revenue (Million INR)	-	-	-	58.69	69.84	110.81	164.83	274.60	443.48	666.62	991.60
Profit Margin (%)	0	0	0	10	10	10	10	12	12	12	13.5
Profit before Tax (Million INR)	-	-	-	5.87	6.98	11.08	16.48	32.95	53.22	79.99	133.87
Tax (%)	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Profit after Tax (Million INR)	-	-	-	4.11	4.89	7.76	11.54	23.07	37.25	56.00	93.71
Discount/Risk Factor associated with risk/invalidation/abandonment of IP and uncertainty over viability of technology (%)	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
Present Value of the Platform, considering Risk Factor (Million INR)	-	-	-	2.57	1.91	1.89	1.76	2.20	2.22	2.09	2.18
Currency Depreciation Factor	-	-	-	0.92	0.84	0.77	0.71	0.65	0.60	0.55	0.50
Annualised Net Present Value (Million INR)	-	-	-	2.36	1.61	1.46	1.25	1.43	1.32	1.14	1.09
Net Present Value (Million INR)						11.66					



Thank you very much
for your time

If you have any questions about this document
please don't hesitate to contact us at:

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