



# Digital Rupee

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# INDEX



DISCLAIMER.....	1
ABSTRACT .....	2
WHAT IS BINANCE SMART CHAIN.....	3
FUTURE OF CRYPTO CURRENCY .....	4
INTRODUCTION TO DIGITAL RUPEE(RUPEE).....	5
VISION AND MISSION.....	6
PROBLEM AND CHALLENGES IN TRADITIONAL PAYMENT SYSTEM .....	7
SOLUTION FROM DIGITAL RUPEE (RUPEE) TO TRADITIONAL PAYMENT CHALLENGES.....	8
DIGITAL RUPEE KEY-FEATURE .....	9
TOKONOMIC.....	10
A. TOKEN ALLOCATION.....	11
B. TOKEN SALE.....	13
C. FUND ALLOCATION.....	14
ROADMAP .....	15
TEAM.....	16

# DISCLAIMER



The purpose of this white paper is to introduce “Digital Rupee” (RUPEE), as a digital asset on Binance Smart Chain. The information contained in this white paper is for presentation purpose only. The Digital Rupee does not hold the status of legal tender. It is a decentralized cryptocurrency and is not issued or regulated by any government or central authority. Digital Rupee utilize smart contracts on the Binance Smart Chain. However we make no representation of any kind about the completeness, accuracy, reliability, suitability, or availability. The features and functionality of Digital Rupee on Binance Smart Chain may be subject to change or updates. Users should stay informed about any developments or changes related to Digital Rupee Token. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offering to buy any securities in any jurisdiction. Digital Rupee does not have any concern with e Rupee or government. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

# ABSTRACT



The term BSC “Binance smart chain” is familiar for many people now. There are many new ideas and projects out there and to be released soon. Which are inclusively includes many imaginative model and new direction for blockchain and may affect industries since the revolution of internet

**“Instead of putting the taxi driver out of a job, blockchain puts Uber out of a job and lets the taxi drivers work with the costumer directly.”**

**- Vitalik Buterin**

Needless to say, Blockchain has been recognized by the world as a new generation of powerful technology. As the blockchain industry and the value of cryptocurrency assets expand, the market for cryptocurrency-investing and speculations are growing rapidly.

The cryptocurrency market has developed remarkably since the beginning and has a combined market capitalization of approximately \$1.6 Trillion dollar with a 24-hour-volume of approximately \$57.8 billion in which BTC has a dominance of about 50.5%. (Source: Coin Market Cap, 31st January 2024).

The Digital Rupee on the Binance Smart Chain (BSC), aiming to bridge traditional financial systems with the efficiency and accessibility of blockchain technology. With a focus on stability, security, and seamless cross-border transactions, Digital Rupee leverages the robust infrastructure of BSC to provide users with a reliable and transparent digital asset.

Digital Rupee envisions a future where traditional finance seamlessly integrates with decentralized innovations. By anchoring its stability model to a real-world metric like current year (2024) population, eliminating the need for additional minting and establishing a fixed and transparent supply, Digital Rupee not only offers stability but also establishes a bridge between the familiarity of traditional finance and the transformative potential of blockchain technology.



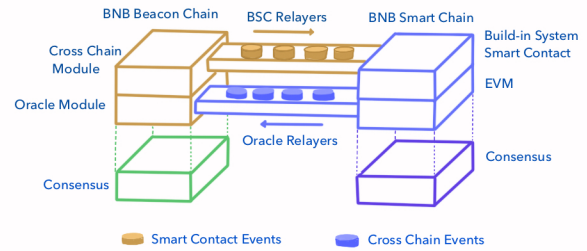
# BINANCE SMART CHAIN (BSC)



Empowering the Decentralized Future In a rapidly evolving landscape of blockchain technology, Binance Smart Chain (BSC) emerges as a beacon of innovation and efficiency, poised to transform the decentralized ecosystem. Developed by Binance, the world's leading cryptocurrency exchange, BSC introduces a dual-chain architecture that seamlessly blends a high-performance speedy trading capabilities with robust BSC smart contract functionality, supports the development and execution of smart contracts, empowering developers to create a diverse range of decentralized applications. The platform serves as a fertile ground for innovation across various sector.

**Foundations:** At its core, BSC operates alongside Binance Chain, leveraging the strengths of both chains to offer a comprehensive solution. Binance Smart Chain (BSC) stands at the forefront of blockchain innovation, providing a dynamic platform for decentralized applications (DApps) and smart contracts. The dual-chain architecture allows BSC to address the limitations of traditional blockchains and create a platform that excels in speed, cost-effectiveness, and scalability.

## BINANCE DUAL CHAIN STRUCTURE



Source : *Binance smart chain whitepaper*

Binance Smart Chain is designed with compatibility in mind, supporting the Ethereum Virtual Machine (EVM). This compatibility ensures that developers community familiar with Ethereum can easily migrate and deploy their decentralized applications (DApps) on BSC. The result is a developer-friendly environment that encourages the creation of a diverse range of blockchain-based solutions.

BSC sets a new standard for transaction speed with an average block time of around 3 seconds, providing users with swift confirmation of their transactions. Furthermore, Binance Smart Chain boasts low transaction fees, making it economically feasible for users to engage with the network without compromising on efficiency.

BSC's consensus mechanism, DPoS, empowers the community by allowing BNB holders to elect validators. This democratic approach not only secures the network but also enhances decentralization.

Also In the fast-evolving landscape of blockchain technology, Binance Smart Chain emerges as a beacon of efficiency, scalability, and innovation. BSC offers a vibrant and accessible ecosystem that continues to shape the future of blockchain applications.

# FUTURE OF CRYPTOCURRENCY



The future of smart chain and token holds exciting possibilities as the blockchain and cryptocurrency space continues to evolve. While predicting the future is inherently uncertain, several trends and potential developments could shape the future of crypto tokens. A cryptocurrency is in truth close to a utilization of the blockchain. One promising improvement for instance is 'smart contracts. Contracts for issuing bank ensures or confirming information right now must be handled by an expansive number of individuals. Humans need to check the boxes to demonstrate endorsement on each frame which is a tedious procedure that prompts wastefulness and ineffectualness. These procedures can be worked more proficiently, more viably and more wisely on the off chance that they are implanted in the blockchain innovation.

The evolution of money, and the evolution of every industry, strongly imply that Cryptocurrencies, probably in many forms, will be in our future and will dominate the money supply at one point or another. Cryptocurrency philosophy is valid and not going anywhere and is a natural evolution in the history of money from bartering to coins, papers, cards and data. Furthermore, the innovation basic these cryptographic forms of money are the principal center in the present society as it illuminates numerous solutions with respect to speed, convenience, mobility, functionality, transparency and the more importantly "TRUST".

Mass Adoption and Integration Increased adoption of cryptocurrencies and blockchain technology in mainstream finance and everyday transactions may lead to a surge in the use of crypto tokens. Integration into various industries, including finance, supply chain, healthcare, and more, could become more prevalent. Cross-chain solutions could enable seamless transfer of assets and data between diverse blockchains, unlocking new possibilities for innovation.

Ongoing advancements in blockchain technology, such as Layer 2 solutions, improved scalability, and enhanced security measures, will contribute to a more robust and efficient crypto ecosystem. Continued exploration and innovation may lead to the discovery of new and novel use cases for crypto tokens, expanding their utility beyond current applications.

*Bitcoin is exciting because it shows how cheap it can be. Bitcoin is better than currency in that you don't have to be physically in the same place and, of course, for large transactions, currency can get pretty inconvenient.*

– Bill Gates,  
"Co-founder of Microsoft, philanthropist"

# DIGITAL RUPEE



## DIGITAL RUPEE (RUPEE)

Digital Rupee In the ever-evolving landscape of digital currencies, the Digital Rupee Token emerges as a groundbreaking initiative, designed to revolutionize the way we transact, invest, and engage with the global financial ecosystem. As a decentralized digital currency built on the Binance Smart Chain (BSC), Digital Rupee embodies the vision of creating a stable, secure, and accessible medium of exchange with a strong emphasis on fostering financial inclusion.

Our ultimate future goal is to provide a an interactive marketplace for goods And services across border payment as Digital Rupee Token which promotes the accessibility of true information to be readily available to everyone & to reduce some of the issues faced by regular payment system.

Digital rupee distinguishes itself by anchoring its total supply directly to the current year (2024) population of India. This innovative model ensures stability and long-term predictability, eliminating the need for additional minting and establishing a fixed and transparent token supply making Rupee a reliable digital currency for payment.

The Digital Rupee envisions a future where decentralized finance (DeFi) and blockchain technology catalyze financial inclusion on a global scale. By providing a stable and efficient digital currency, we aim to empower individuals, businesses, and communities to participate in the new era of borderless, accessible, and transparent finance.

# VISION AND MISSION



The vision for Digital Rupee is to revolutionize the landscape of borderless payments, creating a future where individuals and businesses can seamlessly transact without the concerns of delays or traditional payment hurdles. We envision Rupee Token as the bridge that transcends geographical boundaries, offering a decentralized and swift payment solution.

Rupee Token serves as a cornerstone for decentralized finance (DeFi), fostering global financial inclusion, empowering communities, and bridging traditional financial systems with the innovation of blockchain technology.



Our mission is to enable near-instant cross-border transactions with Rupee Token. We aim to eliminate the delays associated with traditional payment systems, providing users with a fast and efficient means of conducting across the border international transactions and also developing marketplace environment where people can engaged with globe market for sell and buy goods and services without worrying safety and across border payment delay in international transaction.

To fulfill our mission, we actively seeking strategic partnerships with businesses, and service providers. These partnerships will enhance the reach and acceptance of Rupee Token in the global payments landscape.



The primary goal of Digital Rupee is to establish itself as a leading force in the digital finance landscape, fostering financial inclusion, trust, stability, and innovation. Anchored by a unique stability model linked to the population of India, our aim is to provide a digital currency that transcends traditional barriers, offering a reliable and accessible medium of exchange for individuals worldwide. By embracing decentralization, transparency, and user empowerment, Digital Rupee strives to contribute to the global adoption of decentralized finance (DeFi), bridging the gap between traditional financial systems and the transformative potential of blockchain technology. Our overarching goal is to empower individuals, drive economic participation, and not only bridge the gap between traditional finance and blockchain but also to contribute to create a more inclusive and equitable financial future.



# PROBLEM & CHALLENGES IN TRADITIONAL PAYMENT SYSTEM

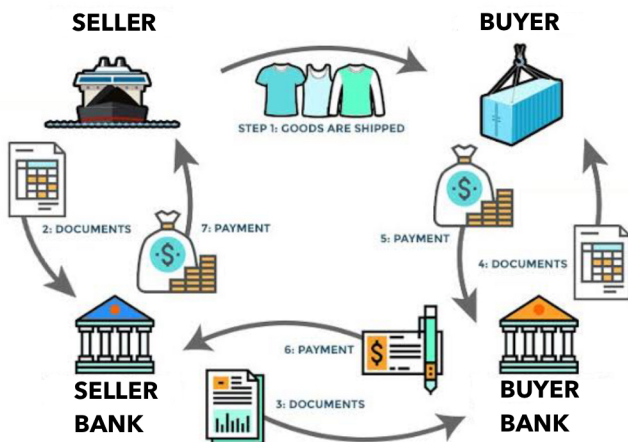


Traditional payment systems face several challenges that have paved the way for the development and adoption of alternative solutions, including digital currencies. Some key problems with traditional payment systems include

**Slow Transaction Processing:** Traditional payment systems often involve multiple intermediaries, leading to slow transaction processing times. Cross-border transactions, in particular, can take several days to settle.

**High Transaction Costs:** Intermediaries and financial institutions involved in traditional payment systems charge fees for their services. These fees can be relatively high, especially for international transactions, impacting the overall cost-effectiveness of the payment process.

## TRADITIONAL COMPLEX PAYMENT & DOCUMENT PROCESS



**Limited Accessibility:** Traditional banking systems may not be accessible to everyone, particularly in regions with limited banking infrastructure. This exclusionary aspect prevents some individuals from participating fully in the global economy.

**Currency Exchange Complexity:** Cross-border transactions often involve multiple currency conversions, each with associated fees and unfavorable exchange rates. This complexity can result in significant financial losses for users.

**Security Concerns:** Traditional payment systems are susceptible to security breaches, fraud, and unauthorized access. Instances of identity theft, credit card fraud, and other security issues pose a threat to users' financial well-being.

**Lack of Financial Inclusion:** Many people worldwide remain unbanked or underbanked, lacking access to traditional financial services. This lack of financial inclusion limits opportunities for economic participation and growth.

**Dependency on Intermediaries:** Traditional payment systems rely heavily on intermediaries such as banks and clearinghouses. This centralized structure can lead to single points of failure and vulnerabilities in the event of system failures or disruptions.

**Limited Transparency:** The opacity of traditional payment systems can result in a lack of transparency for users. The complex network of intermediaries and settlement processes may make it challenging for users to track and understand the flow of their funds.

**Outdated Infrastructure:** Some traditional payment systems still operate on outdated infrastructure, making it difficult to incorporate modern technologies and meet the evolving needs of users.

**Inefficiencies in Cross-Border Payments:** Cross-border payments often involve multiple banks, each with its procedures and compliance requirements. This can lead to inefficiencies, delays, and increased costs in the global payment ecosystem.

The emergence of decentralized and digital payment alternatives, such as cryptocurrencies and blockchain-based solutions, aims to address these challenges by offering faster, more cost-effective, and inclusive alternatives to traditional payment systems.

# SOLUTION FROM DIGITAL RUPEE TO TRADITIONAL PAYMENT CHALLENGES

Digital Rupee aims to address several challenges associated with traditional payment systems by leveraging the advantages of bsc smart contract technology and decentralized finance (DeFi). Here are potential solutions that Digital Rupee can offer:

**Swift Cross-Border Transactions:** Digital Rupee Token on the Binance Smart Chain (BSC) enables near-instant cross-border transactions, eliminating the delays associated with traditional payment systems. Users can experience faster settlement times and quicker access to funds.

**Low Transaction Costs:** By leveraging the efficiency of BSC, Rupee Token aims to significantly zero transaction cost and low network fee compared to traditional payment systems. Users can get benefit from cost-effective cross-border transactions, contributing to overall financial accessibility.

**Global Accessibility:** Digital Rupee on Binance smart chain with decentralized nature ensures global accessibility. Individuals in regions with limited banking infrastructure can participate in the digital economy, promoting financial inclusion on a global scale.

**Stability in Value:** Digital Rupee Token is designed to maintain stability, offering users a reliable medium of exchange. This stability can address the volatility concerns often associated with traditional cryptocurrencies, making it a suitable option for daily cross border transactions.

**Smart Contract Innovation:** Built on BSC, Digital Rupee Token incorporates smart contract functionality. This opens up opportunities for innovative financial applications, automated processes, and programmable financial tools, enhancing the overall utility of the token.

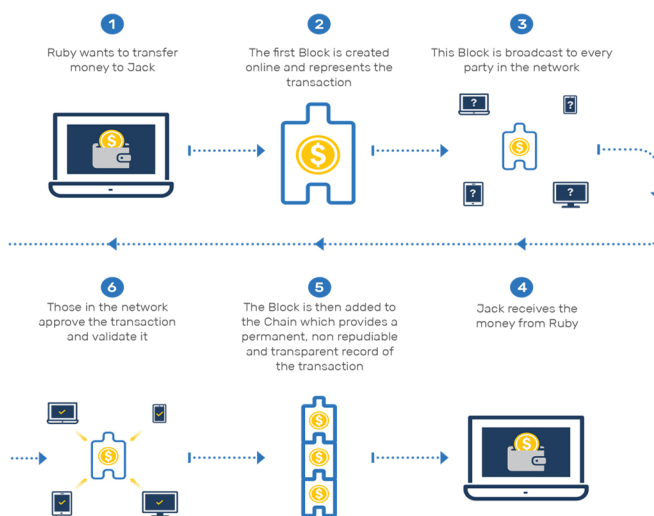
**Community Governance:** Environment of decentralize governance model empowers the community to actively participate in decision-making processes. Users can collectively shape the future development of Rupee Token, fostering a sense of ownership and accountability.

**Educational Initiatives:** We committed to educating users about the benefits and practical applications of decentralized finance. Educational initiatives aim to raise awareness about the potential of Rupee Token as a solution for traditional payment challenges.

**Strategic Partnerships:** Collaborating with strategic partners, financial institutions, and businesses can enhance the acceptance and usability of Digital Rupee Token. Partnerships aim to create an ecosystem where Rupee Token seamlessly integrates with existing financial infrastructures.

**User-Friendly Experience:** Digital Rupee structure strives to provide a user-friendly experience, developing intuitive interfaces and tools. This ensures that individuals, regardless of technical expertise, can easily navigate and utilize Rupee Token for various financial transactions. Digital Rupee and Marketplace, with its BSC decentralized foundation, focus on user empowerment, aims to redefine the landscape of digital commerce

## Blockchain simple and fast payment process



lending, and other decentralized financial services. By combining blockchain smart contract technology with a community-driven approach, it aspires to create a global marketplace that is accessible, secure, and aligned with the principles of decentralization.

By offering these solutions, Digital Rupee aims to bridge the gap between traditional payment, marketplace systems and the decentralized future, providing users with a reliable and efficient digital currency for everyday transactions.

# DIGITAL RUPEE'S KEY FEATURES



**Stability and Reliability:** Digital Rupee Token's commitment to a fixed total supply, tied to the population of India, this innovative model stands as a fundamental feature that defines its stability, transparency, and long-term predictability in the decentralized finance landscape. Intrinsic value, eliminating the need for additional minting and establishing a fixed and transparent token supply making Rupee Token a reliable digital currency.



**Population-Backed Total Supply:** The total supply of Rupee Token is dynamically tied to the current year population of India that is 1,441,719,852 in 2024 is based on world meter elaboration of the latest united nation data, setting a cap that aligns with the country's demographic realities. This approach eliminates any possibility of future minting, providing clarity and trust to the token holders.



**Immutable and Cost effective:** Leveraging the robust infrastructure of the Binance Smart Chain, Digital Rupee harnesses the speed and efficiency of BSC to facilitate rapid and cost-effective transactions. This integration ensures a seamless user experience and broad accessibility. It is based on a highly performant matching engine and is developed on distributed consensus. When compared to other blockchains, it allows the users to leverage the facilities of fast trading.



**Pseudonymity:** Digital Rupee Token designed to transcend geographical across boundaries with zero transaction fee, enabling swift and secure cross-border transactions. This feature empowers users to engage in global commerce without the traditional constraints associated with fiat currencies.



**Smart Contract Functionality:** Built on the Binance Smart Chain (BSC), Rupee Token incorporates smart contract functionality, allowing for the development of decentralized applications (DApps) and innovative financial tools within the ecosystem. The fixed supply remains a foundational aspect, ensuring stability for these applications.



**Inclusive Distribution:** The Digital Rupee Token Sale allocates a substantial portion of tokens to community incentives, ensuring an inclusive distribution. This approach aims to create a diverse and engaged user base, contributing to the overall health of the ecosystem.



**Community-Centric Governance:** Digital Rupee employs a decentralized governance model, giving the community a direct say in the decision-making processes. This decentralized governance model ensures that users actively participate in the decision-making processes, fostering a sense of ownership and shared responsibility and transparency.



**Transparency and Accountability:** Digital Rupee Token emphasizes transparency in its allocation breakdown, use of funds, and overall governance. The white paper and regular updates provide participants with clear insights into the project's progress, fostering trust and accountability.



**Global Accessibility:** With a focus on cross-border transactions and global accessibility, Rupee Token enables users worldwide to engage in seamless and efficient transactions. This feature positions digital Rupee as a digital currency with broader utility.



**Dynamic Roadmap:** Digital Rupee outlines a dynamic roadmap that adapts to the evolving needs of the project and the community. This roadmap serves as a guide for participants, detailing key milestones and initiatives on the journey to achieving the project's vision.

Digital Rupee Token's key features converge to create a digital currency ecosystem that prioritizes stability, inclusivity, and community engagement. By linking its total supply to real-world indicators and incorporating innovative mechanisms, Rupee Token aims to redefine the landscape of decentralized finance.

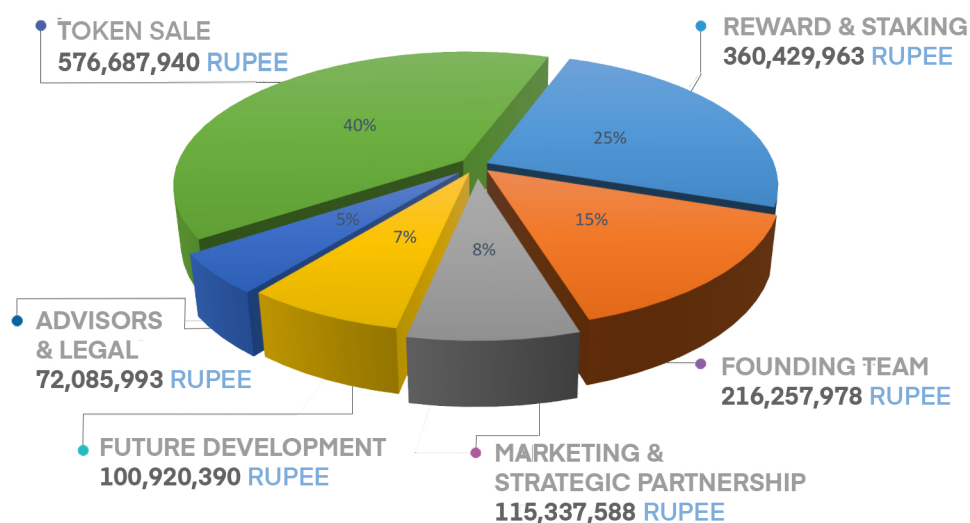


# (TOKONOMIC)

## TOKEN ALLOCATION



Creating an appropriate token distribution model depends on various factors, including the goals of the project, the size of the community, and the nature of the decentralized ecosystem. Here's a generalized Digital Rupee token distribution model:



Total Supply : 1,441,719,852 RUPEE

**Initial Token Sale 40% (Public and Private):** This allocated significant portion of tokens for the initial sale to the public and private investors. Funds raised during the token sale will help us for ongoing development efforts, including smart contract enhancements, security audits, marketing and technological project-related expenses.

**Rewards and Staking:** This 25% Rupee tokens are allocated for the community incentives to encourage user engagement, liquidity provision, and long-term holding. This fund can be distributed through launchpool staking rewards, liquidity programs, and other community-driven. This widespread distribution, avoiding centralization and promoting decentralization initiative.

ALLOCATION	NUMBER OF TOKENS (RUPEE)
Token Sale (40%)	576,687,940
Reward and Staking (25%)	360,429,963
Founding Team & Members (15%)	216,257,978
Marketing & Strategic Partner (8%)	115,337,588
Advisor & Legal (5%)	72,085,993
Future Development fund (7%)	100,920,390

**Founding Team and Members:** This 15% tokens are allocated for the core development team, team token locking are essential here as well, ensuring that team members remain committed to the project's success over an extended period.

Founding Team (Token)	Lock Period
216,257,978 RUPEE	2 Years (24 Months)

**Advisors & Legal:** This 5% tokens are reserved for Advisors. Who play a crucial role in providing guidance and strategic insights. Implement vesting schedules and cliff period to align their interests with the long-term success of the project.

Advisor and Legal (Token)	Cliff Period	Vesting Period
72,085,993 RUPEE	4 Months	1.5 Year (17 Months)

**Development Fund:** To Implementing upgrades this 10 % token allocated for ongoing future development of the project. This fund ensures that there are resources available for maintaining and improving the protocol, conducting security audits, and upgrades. This allocated fund will release through vesting after cliff period of 4 months. This structure will ensures the continuous steady improvement and maintenance of the Rupee Token ecosystem community .

Development Funds (Token)	Cliff Period	Vesting Period
100,920,390 RUPEE	4 Months	1.2 Year (14 Months)

**Marketing and Strategic Partnerships:** We allocated 10 % tokens for forming strategic partnerships. This can involve collaborations with other projects, influencers, or businesses that can contribute to the growth and adoption of the token.

It's important to note that these percentages are indicative and can be adjusted based on the specific needs and circumstances of project. Regularly communicate with the community about token distribution, and consider incorporating mechanisms to adjust allocations based on project milestones and community feedback.

Additionally, be transparent about the use of funds and tokens, and ensure that the distribution model aligns with the long-term vision of the project. Adjustments may be necessary over time based on the evolving needs of the project and the voting feedback from the community.

# TOKEN SALE



In the pursuit of launching and establishing the Digital Rupee Token ecosystem, a carefully designed token sale will be conducted to ensure widespread distribution and community participation. This section outlines the key details of the token sale, encompassing the total allocated tokens, initial token value, and a special launchpad offering.

**Total Allocated Tokens (576,687,940 RUPEE)** : A total of 576,687,940 RUPEE Tokens will be made available for purchase during the token sale phase. This allocation is strategically determined to strike a balance between ensuring a broad distribution of tokens and maintaining a foundation for the project's growth and development.

**Initial Token Value ( \$0.012 Per RUPEE)** : The initial value of Rupee Token is set at \$0.012 per token. This valuation is established considering market dynamics, project fundamentals, and the vision for long-term sustainability.

## PRE-IEO (Tier 1)

PRE-IEO Period :	May 23th 2024 - May 30th 2024
PRE-IEO Price :	\$0.0081 per RUPEE
TOTAL (Tier 1) RUPEE:	50,000,000 RUPEE

## PRE-IEO (Tier 2)

PRE-IEO Period :	June 1st 2024 - June 10th 2024
PRE-IEO Price :	\$0.0102 per RUPEE
TOTAL (Tier 2) RUPEE:	100,000,000 RUPEE

A total of 576,687,940 DIGITAL RUPEE (RUPEE) is allocated for Token Sales.

To reward early supporters and foster initial community engagement, Rupee Token introduces an exclusive discount mechanism through the top Launchpad's special offering, RUPEE's IEO stages will be officially commenced in May of 2024.

The Pre-IEO of RUPEE will be divided into 2 tiers, the first tiers having discounted rates.

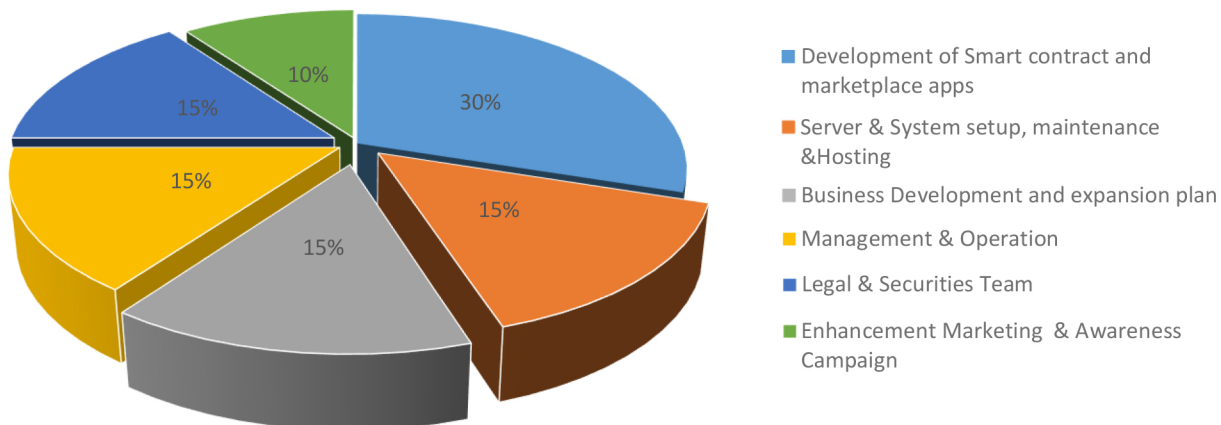
**Tier 1** of Pre-IEO is scheduled to run from 23rd May of 2024 to 30th May of 2024. A maximum total of 50,000,000 RUPEE will be sold at \$0.0081 per RUPEE (approximately 20% discounted rate from tier 2)

**Tier 2** of Pre-IEO is scheduled to run from 1st June 2024 to 10th June 2024 with a total of 100,000,000 RUPEE to be sold at \$0.0102 per RUPEE (approximately 15% discounted rate from RUPEE Main Sale).

(All Unsold token will during Pre-IEO will be redirected to reward pool and reserve section)

Detailed instructions on how to participate, contribution limits and any additional incentives or any further changes regarding token sale according to Launchpad and launchpool for early contributors will be provided in separate documentation and communicated through our official channels.

# FUND ALLOCATION



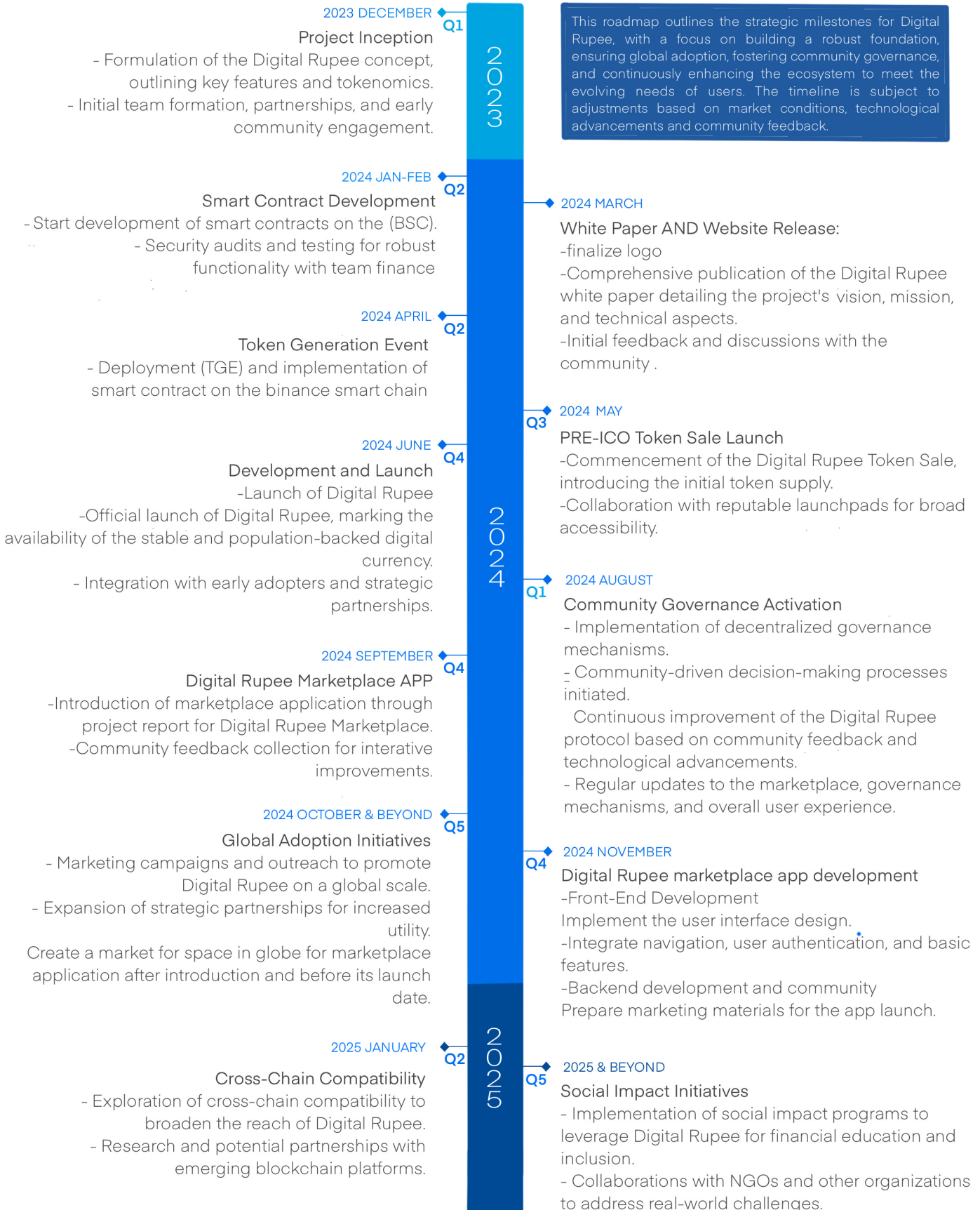
ALLOCATION	FUND
Development of Smart contract and marketplace apps	30%
Server & System setup, maintenance & Hosting	15%
Business Development and expansion plan	15%
Management & Operation	15%
Legal & Securities Team	15%
Enhancement Marketing & Awareness Campaign	10%

Total RUPEE from token sale = 576,687,940 RUPEE

Soft Capital = \$3,200,000

Hard Capital = \$6,300,000

# ROADMAP

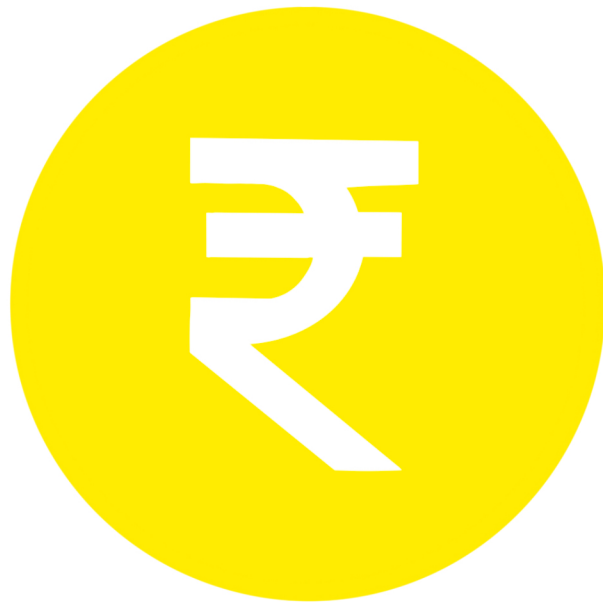




# TEAM



THANK YOU



**Digital Rupee**

Visit our website for more information and updates on Digital Rupee (RUPEE)



[www.digitalrupee.io](http://www.digitalrupee.io)