

⚡ **Crypto company**



# INDICOIN

Transforming INR Transactions: Stability and Innovation for the Digital Future

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# THE TEAM



**Vivek Mishra**

*Founder*

**Role: Chief Executive Officer (CEO)**

**Responsibilities:** Blockchain Development Product Management, Business Development and Investors relations

**Equity Held: 60%**



**Shrikrushna Prajapati**

*Co - Founder*

**Role: Chief Technology Officer (CTO)**

**Responsibilities:** managing full stack development, and ensuring technology aligns with business goals.

**Equity Held: 40%**

# **Business STATEMENT**

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Establishing an INR-pegged stablecoin backed by fiat reserves presents significant challenges, including managing cryptocurrency volatility, navigating India's regulatory landscape, and ensuring consistent price parity.

# PROBLEMS

01

## Lack of INR-Denominated Stablecoins

The current stablecoin landscape is dominated by USD-pegged assets, creating a void for INR-based alternatives. This dependence on USD-pegged stablecoins exposes users to exchange rate fluctuations when converting to INR.

02

## Third Party Commission

Heavy dependency on third-party applications results in inflated costs for both businesses and consumers. These intermediaries often charge hefty commissions, reducing profit margins and increasing prices for services and products.

03

## Hurdles of Current Financial System

The limitations of traditional banking and digital payment systems like UPI, including slow speeds, limited accessibility, security vulnerabilities, and integration challenges, highlight the urgent need for a more efficient, inclusive, and secure payment solution capable of meeting the demands of the digital age.

04

## Financial Banking Exclusion

India grapples with a significant financial inclusion gap. Millions of its citizens, primarily in rural and underserved areas, lack access to formal banking services.

# Solution OBJECTIVE

**Creating an INR-pegged stablecoin backed by fiat INR to ensure stability, a DAO for transparent governance, and compliance with Indian regulations for seamless integration into the financial system.**

## ● Stability and Collateralization:

Maintain a strict 1:1 parity between INRC and the Indian Rupee by backing the stablecoin with sufficient reserves.

## ● Fueling Digital Economy:

Bypassing Third-Party Commissions with INR-Pegged Stablecoins and leveraging INR-pegged stablecoins to create a commission-free platform and accelerate Web3 adoption in India.

## ● Cross-border Payments:

Facilitating easier and more cost-effective international remittances by streamlining the process of sending money across borders while reducing associated fees thereby simplifying documentation, speeding up transfer times, and lowering transaction costs.

# Product KEY FEATURES

01

## Native INR Pegging

Directly linked to the Indian Rupee, eliminating exposure to exchange rate fluctuations inherent in foreign-pegged stablecoins to be built on Polygon.

02

## Yield Generation

Hold your stablecoin and earn additional coins over time. Think of it as your digital money working for you, generating rewards while you simply hold onto it.

03

## Instant Transactions

Experience lightning-fast, borderless transactions. Send and receive money instantly, whether you're across the street or across the globe.

04

## Rapid INR-Based DApp Development

Empower developers to rapidly build innovative applications on our platform through pre-built smart contract templates, comprehensive SDKs, and secure API access.

### KEY PARTNERS



- **FINANCIAL INSTITUTES**
- **REGULATORY BODIES**
- **BLOCKCHAIN TECHNOLOGY PROVIDERS**

### VALUE PROPOSITIONS



- **STABILITY: 1:1 Peg with INR**
- **2% ANNUAL YIELD**
- **SECURITY: Backed by Cash and Government Securities**

### KEY ACTIVITIES



- **FUND MANAGEMENT: Manage Cash Reserves, Invest in Treasury Bills**
- **USER MANAGEMENT: Account Creation, Transaction Processing**
- **SECURITY AND COMPLIANCE: Regulatory Compliance, Cybersecurity Measures**

### CUSTOMER RELATIONSHIP



- **24/7 CUSTOMER SUPPORT**
- **TRANSPARENCY: Fully Reserves, Transparency**
- **COMMUNITY BUILDING**

### CHANNELS



- **DIGITAL PLATFORMS: Website, Mobile App**
- **PARTNERSHIPS: Coin Exchanges and Financial Institution**
- **SOCIAL MEDIA: Marketing and User Engagement**

### RESERVE STRUCTURE



- **30% CASH RESERVE: Ensures immediate liquidity for user redemptions.**
- **70% TREASURY BILL INVESTMENT**

### KEY RESOURCES



- **FINANCIAL CAPITAL**
- **TECHNICAL INFRASTRUCTURE**
- **REGULATORY LICENSES**

### CUSTOMER SEGMENTS



- **RETAIL INVESTORS**
- **INSTITUTIONAL INVESTORS**
- **DEVELOPERS AND APP BUILDERS BUILDING DApp**

### COST STRUCTURE

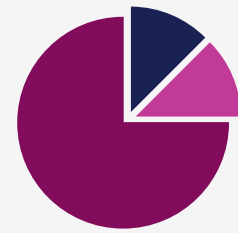


- **OPERATIONS COSTS: Platform Maintenance, Customer Support**
- **SECURITY COSTS: Cyber Security, Regulatory Compliances**
- **INTEREST PAYMENTS: 2% Annual Yield to Stablecoin Holders**

### REVENUE STREAM



- **INTEREST SPREAD ON TREASURY BILL INVESTMENTS**
- **TRANSACTION FEE**
- **PLATFORM FEE**



# MARKET SIZE

India's cryptocurrency user base is estimated to be over 100 million. Assuming a 2.5% adoption rate for INDICOIN (after the launch of the product in the next 3 months)

- **Target Market Size:**
  - **Number of Users in Year1: 2.5 million**
- **Assuming Customer Acquisition Rate (CAR): 10%**
  - **Number of Users in Year2: 2.75 million**
  - **Number of Users in Year3: 3.025 million**



# STARTUP COST

<b>COST CATEGORY</b>	<b>Cost (INR Lakhs)</b>
<b>Technology Development and Infrastructure</b>	5
<b>Legal and Regulatory Compliance</b>	12
<b>Market Entry and Exchange Listings</b>	2
<b>Team Building and Operations</b>	2
<b>Total Initial Capital Cost</b>	21

# FINANCIAL PROJECTION

<b>YEAR</b>	<b>Total users</b>	<b>Average Holding</b>	<b>Total Assets(Rs.)</b>	<b>Treasury Bill Investment (Rs)</b>	<b>Interest Earned (Rs)</b>	<b>Interest Paid (Rs)</b>	<b>Net Interest Income (Rs)</b>	<b>Operational Costs(Rs)</b>	<b>Team Costs(Rs)</b>	<b>Net Profit(Rs)</b>
<b>1</b>	2.5M	Rs. 200	500M	375M	26.29M	10M	16.29M	108K	1.8M	14.38M
<b>2</b>	2.75M	Rs. 250	687.5M	515.625M	36.15M	13.75M	22.4M	108K	1.8M	20.42M
<b>3</b>	3.025M	Rs. 312.50	945.3125M	708.98437M	49.70M	18.91M	30.79M	108K	1.8M	28.81M

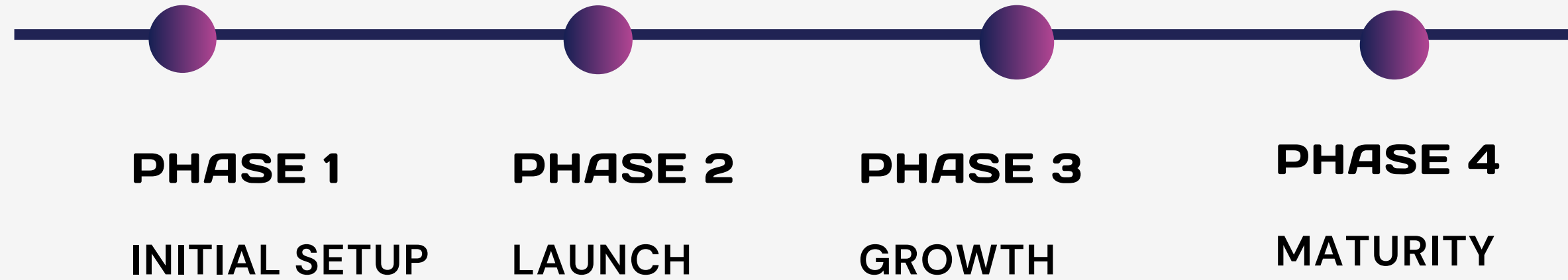
# P&L FORECASTING

Month	Users(Millions)	Average Holding (Rs.mil)	Total Assets (Rs.M)	Treasury Bill Investment (Rs.M)	Interest Earned (Rs.M)	Interest Paid (Rs.M)	Net Interest Income (Rs.M)	Operational Costs (Rs)	Team Costs (Rs)	Net Profit (Rs.M)
January	0.2	200	50	37.5	2.63	0.8	1.83	100000	1800000	-0.07
February	0.425	200	106.25	79.688	5.59	1.7	3.89	100000	1800000	1.99
March	0.65	200	162.25	121.875	8.55	2.6	5.95	100000	1800000	4.05
April	0.875	200	218.75	164.063	11.51	3.5	8.01	100000	1800000	6.11
May	1.1	200	275	206.25	14.48	4.4	10.08	100000	1800000	8.18
June	1.325	200	331.25	248.438	17.44	5.3	12.14	100000	1800000	10.24
July	1.55	250	387.5	290.625	20.41	6.2	14.21	100000	1800000	12.31
August	1.775	250	443.75	332.813	23.37	7.1	16.27	100000	1800000	14.37
Sepetember	2	250	500	375	26.33	8	18.34	100000	1800000	16.44
October	2.225	250	556.25	417.188	29.3	8.9	20.4	100000	1800000	18.5
Novemeber	2.45	250	612.5	459.375	32.26	9.8	22.46	100000	1800000	20.56
December	2.5	250	625	468.75	32.81	10	22.81	100000	1800000	20.91

# Competitive ANALYSIS

Feature	INDICOIN	Tether	USDC	UPI	CBDC
Backing	30% Cash, 70% Treasury Bills	Primarily Commercial Paper & Debt	US Treasury Bills & Short-Term Securities	Indian Rupees	Likely Government Securities & Foreign Exchange Reserves
Stability	1:1 Peg with INR	1:1 Peg with USD	1:1 Peg with USD	Fluctuating Value	Digital eRupee by RBI
Yield	2% APY	No Yield	Up to 2% APY	No Yield	No Yield
Transparency	Full Reserves , Transparent	Partial Reserves, Some Transparency	Full Reserves, Transparent	Transparent	High Transparency Expected
Regulation	Regulated	Under Scrutiny, Some Regulations	Regulated	Regulated	Full Central Bank Backing
Accessibility	Digital Platforms, Partnerships, Coin Exchanges	Widespread Availability	Growing Adoption	Widespread in India	Potential Wide Reach
Use Cases	Payments, Investments, DeFi, Building RWA	Payments, Remittances, Trading	Payments, DeFi, Enterprise Use Cases	Payments, Remittances, Peer-to-Peer Transaction	Payments, Financial Inclusion, Wholesale Transactions

# TIMELINE



The business is in it's Prototype phase and will be launched by October.

# CURRENT EQUITY STRUCTURE

<b>MEMBER</b>	<b>ROLE</b>	<b>Equity(%)</b>	<b>Personal Investment (Lakhs)</b>
<b>Founder</b>	CEO	60	3
<b>Co-Founder</b>	CTO	40	2

<b>Year</b>	<b>Valuation</b>
2026	9.754 M
2027	20.41 M
2028	32.47M

**Calculated valuation using DCF Method**

# Pitch And Exit Options

## Need for Funding

- Technology Development
- Marketing and Customer Aquisition
- Operations and Team Building

## PITCH

**6 Lakhs INR for  
15% equity**

### **Exit Options**

If an investor values the company at 12 million in 2026 and invests 2 million for a 20% stake, your 15% stake will be diluted to 12%