



## **CONTENTS**

- BLOCKCHAIN

  The next revolution. Right here.
  Right now.
- 2 STABLECOINS
  The trust that is needed to onRamp for mass adoption
- **PROJECT INRT**Stablecoin based on INR. Truly the next wave of Finance

- USE CASES
  Stable Funds backed INRT and why it is the next big thing
- 5 INRT TOKEN
  Token Technicals, Numbers and scale strategy
- TEAM
  The team that powers and offers
  INRT.



## **BLOCKCHAIN**

Distributed.
Decentralised.
Trustworthy.
Immutable.
Transparent.
Secure.

# HERE'S WHY THE NEXT REVOLUTION IS POWERED BY BLOCKCHAIN AND WHY YOU CAN'T AFFORD TO MISS IT.

- A time-stamped series of immutable records of data.
- The blockchain network has no central authority.
- Anything built on the blockchain is by its very nature transparent and everyone involved is accountable for their actions.
- A permanent store of records
- Each transaction in blockchain generates a hash, string of numbers and letters.
- Even a small change in a transaction creates a completely new hash.
- Nodes form the infrastructure of a blockchain.

## **BLOCKCHAINS**

# HERE'S WHY THE NEXT REVOLUTION IS POWERED BY BLOCKCHAIN AND WHY YOU CAN'T AFFORD TO MISS IT.

- **The nodes check to make sure a transaction has not been changed by inspecting the hash.**
- If a transaction is approved by a majority of the nodes then it is written into a block. Each block refers to the previous block and together make the Blockchain.
- A Blockchain is effective as it is spread over many computers, each of which have a copy of the Blockchain.
- These computers are called nodes.
- Blockchain facilitates fast, secure, low-cost international payment processing services.
- Once a transaction is recorded on the Blockchain and the Blockchain has updated, then that transaction cannot be altered.



## WHY BLOCKCHAINS MATTER?

"Whereas most technologies tend to automate workers on the periphery doing menial tasks, blockchains automate away the center. 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 customer directly."

#### -Vitalik Buterin

co-founder Ethereum and Bitcoin Magazine





## **STABLECOINS**

Mass adoption requires trust. Stable-coins creates the on-Ramping bridge to create this trust between Traditional Finance and futuristic Finance.



## THE NEW WORLD ORDER OF MONEY.

#### MONEY

Traditional Money is slow to cross borders and needs third party validation.

### **BLOCKCHAIN**

Blockchain is yet to achieve mass adoption, however Stablecoins offer a perfect bridge to on ramp onto the Blockchain superhighway.

### FIAT

Stablecoins backed by Fiat or Assets create better trust.

#### **NON-FIAT**

Operate without Collateral however operate as P2P **? INRT** 

# STABLECOINS

# HERE'S WHY THE TIME FOR STABLECOINS IS RIPE. IT IS A STEP TOWARDS MASS ADOPTION BY ON RAMPING ONTO BLOCKCHAIN SUPERHIGHWAY.

- **?** Stablecoins leverage the bene**fi**ts of cryptocurrencies
  - -Transparency
  - -Security
  - -Immutability
  - -Digital Wallets
  - -Fast Transactions
  - -Low Fees
  - -Privacy
- Stablecoins eliminate borders and minimise the costs of currency exchanges.



## **STABLECOINS**

# HERE'S WHY THE TIME FOR STABLECOINS IS RIPE. IT IS A STEP TOWARDS MASS ADOPTION BY ON RAMPING ONTO BLOCKCHAIN SUPERHIGHWAY.

- **ર** A stablecoin is a type of cryptocurrency that is designed to maintain a stable market price.
- Stablecoins are pegged with certain **fi**at currencies, such as the US dollar or the Euro, which can be traded on exchanges. Other stablecoins can be pegged to other kinds of assets, such as precious metals like gold, or even to other cryptocurrencies.
- Collateralized stablecoins are those that hold the assets against which their coin is pegged (e.g., US dollar or gold).
- Stablecoins pegged to other cryptocurrencies instead of **fi**at or commodities are referred to as cryptocollateralized stablecoins.
- Non-collateralized stablecoins, on the other hand, make use of algorithms to control the supply of tokens in order to keep the price  $\mathbf{fi}$ xed at a predetermined level.





## **PROJECT INRT**

Traditional Money on Blockchain, backed 1:1 to INR



## **PROJECT INRT**

## WHAT IS PROJECT INRT?

Stablecoins backed in 1:1 ratio to the Indian National Rupee. Fair. Flexible. Fabulous.

#### **OBJECTIVES**

- Entry Point (On Ramping) of people into the world of cryptos powered by Blockchain.
   Creating INRT Token Trust of fiat currency with the flexibility of cryptoassets.
   Easily exchangeable to either cryptos (through exchange) or off ramp to fiat INR (redemption).

- ■100% backed by INR value or its Equivalent
- Collateralised by fiat funds held in an independent auditable bank.
- ■Limited Supply to ensure price stability.
- ■1:1 parity with **fi**at at any given time.
- ■BEP 20 compliant. Easily secured in an Binance Smartchain enabled wallet.
- ■Industry best reporting with liquidity.







#### **IDEA**

INRT idea was born in 2019, upon observing cross border & on ramping inefficiencies in fiat currencies.



#### **BLOCKCHAIN**

Blockchain was found to be a solution however the CryptoAssets prices were mostly volatile & unstable for mass adoption.



#### **BETA USERS**

By educating masses & acquainting them with knowledge of blockchain, a network of beta users was created.



#### **MOBILE APP**

Beta users made available Android App by mid 2020 and can do the trading using the App

**ROADMAP** 



## LIQUIDITY

Beta Users made available crypto and fiat liquidity to truly make a decentralized network for INRT to operate.



#### **PARTNERSHIPS**

Blockchain was found to be a solution however the CryptoAssets prices were mostly volatile & unstable for mass adoption.



#### LISTING

Our next step is to engage in meaningful partnerships for making available INRT token to masses.



#### **PAYMENT GATEWAY**

INRT idea was born in 2019, upon observing cross border & on ramping inefficiencies in fiat currencies.



## **ROADMAP**



## FIAT BACKED

INRT is minted against an equivalent value of **fi**at kept in an independent auditable bank custody, in INR or its equivalent.

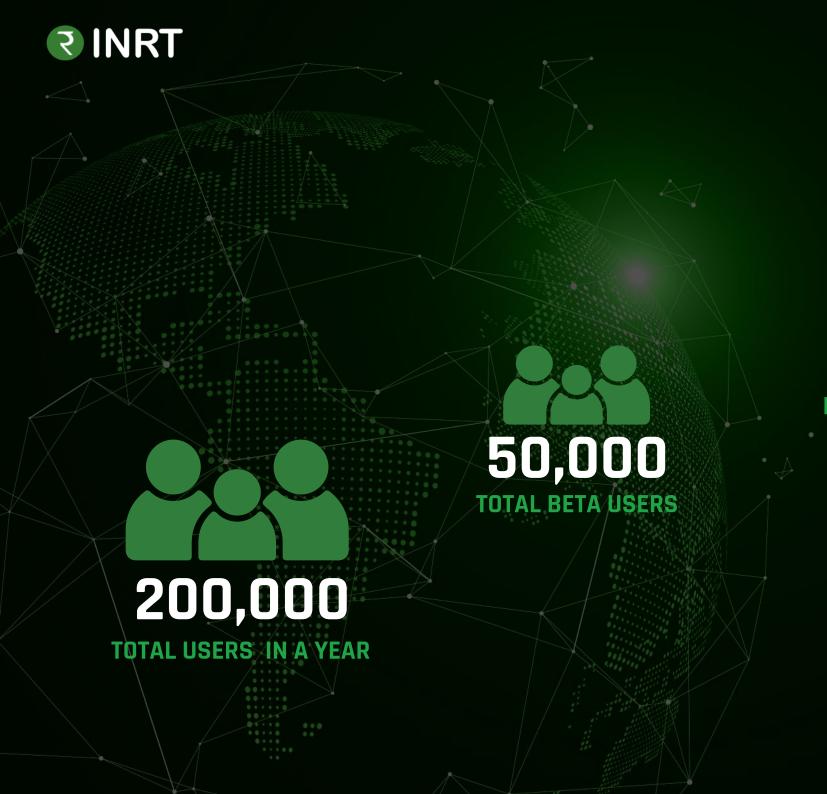


## BLOCKCHAIN

INRT is a ERC 20 Token, eligible to be stored in a Digital Wallet like Ethereum Wallet. Only KYC AML cleared customers are offered INRT.



By educating masses & acquainting them with knowledge of blockchain, a network of beta users was created.



**OUR STATS** 



TOTAL PARTNERSHIPS/MOU





## **USE CASES**

Truly power your funds in a borderless environment, with the safety of flat.





### **ON RAMP**

Masses who want to experience the world of Blockchain. INRT Stablecoin is the entry point.



Cross Border, time stamped, almost real time transactions.

## **INRT USE CASES**



## **CRYPTO HEDGE**

One of the most innovative use case for crypto holders is to use it for hedging without liquidating to **fi**at



## **MEDIUM OF PAYMENT**

Future use of INRT shall be, if regulated, for using as means of payment over internet.







## **INRT TOKEN**

Native Token of Project INRT. Privately issued for mass decentralization.



## **INRT TOKEN**

### WHAT IS INRT?

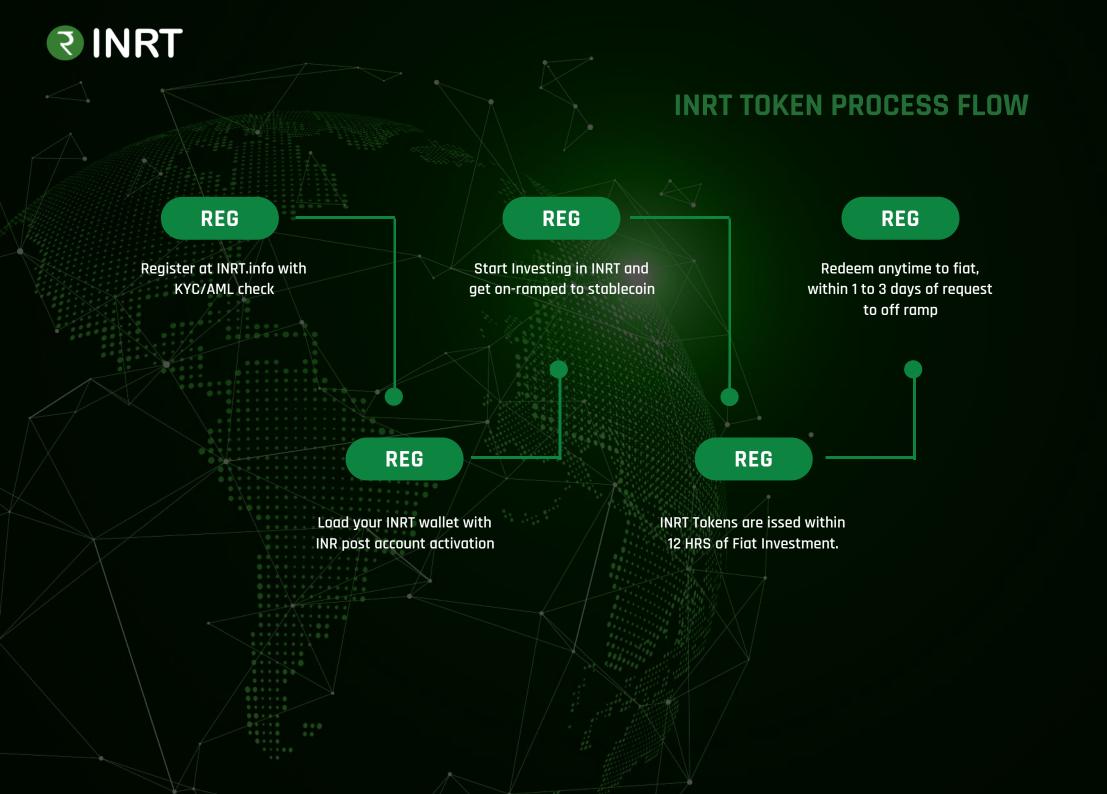
 $\overline{\mathsf{C}}$  INRT is the native token of Project INRT. A stable Coin backed by Indian National Rupee with 1: 1 parity.

#### **PURPOSE**

- To onboard mass adoption of Blockchain Technology amongst people as first entry point into Crypto Assets.
- Educate masses and make them experience real time, time stamped, secure transactions through Blockchains.
- Make Trade Finance more seamless by offering a solution more effcient and transparent than traditional **fi**nance.

#### **EXECUTES**

- 100% backed by INR value or its Equivalent
- · Collateralised by **fi**at funds held in an independent auditable bank.
- Limited Supply to ensure price stability.
- 1:1 parity with **fi**at at any given time.
- BEP 20 compliant. Easily secured in an Binance Smartchain enabled wallet.
- Industry best reporting with liquidity.









## **INRT TOKEN USES**

#### INRT USES?

#### NRT for access to traditional, illiquid financial assets

Since no coins are issued without being completely backed by INR, there is a certainty provided to coin holders that an equivalent flat currency is readily available for INRT holders. This certainty allows holders with instant liquidity to grab any market opportunity and buy or sell their tokens in any part of the world, not restricted by geography.

### NRT as a bridge to the financial system

Many a times, investors may not want to transfer their wealth outside the crypto sphere but still would want their wealth to be readily accessible. INRT can be issued against a pledge to their investments, providing a guarantee to financial institutions all around the globe. This will allow INRT holder to be a creditor backed by fiat currency for the crypto assets held in the banking world.

Our aim with INRT is not to compete with other stablecoins but to exist in harmony with other stablecoins and allow crypto holders a wider range of options to diversify their portfolio and remain risk-free. In the volatile crypto markets, it is a need of the industry to provide more stable, truly pegged and backed stablecoins. Currently, there exist no truly INR backed stablecoins and our aim is to provide Indian customers a guarantee that their assets remain stable even when parked in cryptocurrencies.

When you complete the KYC/AML process and wire funds to the third-party escrow accounts, an equivalent amount of INRT is freshly minted to your Ethereum address. Each INRT represents a redeemable certificate for one Indian Rupee held in escrow for the benefit of the INRT holder.



## **INRT TOKEN USES**

#### **INRT USES?**

#### INRT as a Reserve Currency

The primary purpose of INRT is to be used as a stable digital currency, without any central authority, independent of crypto market risk and volatility. It is to prevent crypto investors to hold on to cryptocurrencies or to preserve investors into the crypto space from eroding their market wealth due to price volatility.

#### NRT as a Pivot Currency

Many investors such as crypto funds seek to diversify their risks and are looking for a pivot currency. They can temporarily exit the crypto markets in bear markets and can park their investments into INRT. Due to its direct link to INR, INRT will not fluctuate much, offering a safe haven to investors.

#### NRT as a Store of Value

Since INRT is stable and does not fluctuate, it acts like a fiat currency and thus offers anyone willing to receive or pay for services or goods the possibility to pay with a cryptocurrency with a defined base value. It is easily redeemable and does not erode in value and thus, offers the utility as a store of value.





## INRT REVENUE MODEL

At INRT, we will be using a peer-to-peer model for funds collection and transfer.

Sender will be charged 0.2% of the transaction fees which will be the major source of revenue for the company.

Minting new INRT will be charged at 0.5%. Burning INRT will be charged at 1.5%.

Fiat deposit and withdrawal will be charged at 0.5%.

The margin will be maintained between 0.1-5% going forward.

Market	Seller Fees	Buyer Fees
INR	0.5%	0.5%
INRT	0.2%	0.5%

