

# INDDIGI Whitepaper

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## ABSTRACT

INDDIGI is a next-generation Web3 ecosystem designed to empower users with decentralized financial tools that offer security, transparency, and real-world utility. Built to solve major limitations of centralized systems—such as restricted access, lack of privacy, and inefficient cross-border payments—INDDIGI provides a suite of products including INDDIGI Pay (a crypto payment gateway), INDDIGI Wallet (a decentralized asset manager), and INDDIGI DEX (a private, secure exchange). At the core of this ecosystem lies INDG20, our custom blockchain that ensures scalability, low fees, and smart contract capabilities tailored for the Indian market and beyond. With the launch of the INDDIGI Coin, a fixed-supply digital currency, we aim to drive mass adoption by delivering practical blockchain solutions across sectors like finance, supply chain, healthcare, and real estate. Another INR-pegged digital asset (coin) bridges the gap between fiat and crypto, enabling smooth, everyday digital transactions with stability and confidence.

This whitepaper outlines our mission, ecosystem, tokenomics, and roadmap, inviting early supporters to join a movement toward decentralized freedom and innovation.

## 1. Introduction:

In the rapidly evolving landscape of decentralized finance and blockchain technology, INDDIGI stands as a comprehensive Web3 ecosystem, designed to empower individuals, merchants, and businesses with secure, accessible, and transparent solutions. As India's first native crypto payment gateway, INDDIGI Pay enables seamless global transactions, allowing anyone—whether an individual or merchant—to receive payments in cryptocurrency from anywhere in the world.

With INDDIGI Wallet, users can store their digital assets securely and decentralize their financial management, ensuring full control over their assets. In addition, INDDIGI DEX, a fully decentralized

exchange, offers a platform where users can trade assets with complete privacy and control, without the risk of data exposure, as we do not store any user data.

At the heart of the INDDIGI ecosystem lies our proprietary blockchain, INDG20, which enables smooth and efficient operations across the platform. This blockchain not only supports the seamless functioning of our services but also provides significant utility to the INDDIGI token, which will eventually evolve into a full-fledged cryptocurrency with real-world applications. Through this blockchain, we are expanding into diverse business sectors like supply chain management, healthcare, real estate, and more, leveraging the transparency, security, and traceability of blockchain technology.

With a vision to democratize access to decentralized finance and bridge the gap between crypto and traditional finance, INDDIGI is creating a future where financial freedom and trust are available to everyone. Join us in this revolutionary journey and be part of the Web3 movement.

As we build the future of decentralized finance, INDDIGI's ICO presale is now live, offering early supporters and visionaries a unique opportunity to be part of our growing Web3 ecosystem. By participating in the presale, contributors can acquire INDDIGI tokens at an early stage and become stakeholders in a platform that aims to revolutionize crypto payments, decentralized finance, and blockchain utility across industries.

Join the INDDIGI presale today, be a pioneer in the journey toward decentralization and get a chance to grow with us.

## 2. Vision & Mission:

- **Vision:** To become India's leading Web3 ecosystem that empowers individuals and businesses with full control over their digital assets, privacy, and financial freedom—through decentralized solutions that are accessible, secure, and built for real-world utility.
- **Mission:** Our mission is to bridge the gap between traditional finance and decentralized technology by building powerful blockchain tools—INDDIGI Pay, Wallet, DEX, and INDG20 blockchain—that simplify crypto adoption, promote financial inclusion, and deliver practical blockchain solutions across industries such as payments, supply chain, healthcare, and real estate.

### 3. Problem Statement:

- 1. Stability & Sustainability of crypto:** Cryptocurrency is often perceived as a volatile and speculative investment. While the market has grown significantly, many coins fail to provide tangible value or sustainability in the long run. The volatility of many digital assets can discourage potential investors from entering the market, as their investments are exposed to unpredictable swings.
- 2. Cross-Border Payment Barriers and Flaws of Centralized Systems:** Sending and receiving global payments is frustrating under traditional systems—users must share excessive personal and income details just to initiate a transaction. For individuals, this process is inconvenient, slow, and invasive. Centralized systems also restrict financial freedom, limiting access on weekends or holidays and making it nearly impossible to send emergency funds when needed.
- 3. Lack of Privacy and Control Over Assets:** In centralized financial systems, users do not have full control or privacy over their own assets. Your funds are held by third parties, and access is often limited by regulations, withdrawal caps, and institutional restrictions. You can't always use your money when or how you want, making true financial freedom impossible.
- 4. Security and Privacy Risks in Centralized Crypto Exchanges:** Centralized crypto exchanges require users to share personal information and store their assets on the platform, creating serious risks. Users constantly fear asset hacks, data breaches, and privacy loss. Since the assets are held by the exchange, any security failure—like in the case of WazirX—can lead to users losing their funds permanently.
- 5. Lack of Blockchain Focused on Indian Web3 Ecosystem and Real-World Solutions:** There is currently no blockchain dedicated to building a complete Web3 ecosystem tailored for Indian users. Additionally, most blockchains fail to address real-life problems in key sectors like supply chain, healthcare, and real estate, where transparency, traceability, and trust are critically needed.
- 6. Absence of an India-Backed Stable Cryptocurrency:** Unlike USDT or USDC, India lacks a stable cryptocurrency developed specifically for its economy. This gap limits the country's participation in global crypto finance and prevents individuals and businesses from using a reliable, INR-pegged digital asset for everyday transactions and savings.

## 4. Solution:

- 1. Solution to Stability & Sustainability of crypto:** INDDIGI Coin is a stable, utility-backed digital currency designed to overcome the volatility of traditional cryptocurrencies. It is supported by real-world use cases within the INDDIGI ecosystem, making it reliable for daily transactions, business adoption, and long-term value retention.
- 2. Solution to Cross-Border Payment Barriers and Lack of Privacy:** INDDIGI Pay enables individuals and merchants to receive global crypto payments instantly without the need for excessive documentation or revealing personal income sources. It operates 24/7, giving users full freedom over their money—even during weekends or emergencies.
- 3. Solution to Lack of Privacy and Control Over Assets:** INDDIGI Wallet is a fully decentralized wallet that allows users to store, manage, and exchange their digital assets securely without intermediaries. Users have complete control and privacy, with no third-party limitations on access or usage of funds.
- 4. Solution to Security and Privacy Risks in Centralized Crypto Exchanges:** INDDIGI DEX is a decentralized crypto exchange where users trade directly from their wallets with full privacy and control. No user data is stored, and assets remain with the owner—eliminating the risk of centralized hacks or asset loss like in traditional exchanges.
- 5. Solution to Lack of Blockchain for Indian Web3 and Real-World Use:** INDG20, our native blockchain, is being developed to power the Indian Web3 ecosystem. It's designed to support decentralized applications (dApps) across sectors like supply chain, healthcare, and real estate—bringing trust, transparency, and efficiency to real-world systems.
- 6. Solution to Absence of an India-Backed Stable Cryptocurrency:** INDDIGI is launching a stable Indian digital coin (Another coin) pegged 1:1 with INR, offering a reliable crypto asset for the Indian economy. It bridges the gap between fiat and crypto, enabling smooth, everyday digital transactions with stability and confidence.

## 5. Utility & Value creation:

1. **Payment Medium:** Used for real-world crypto payments by individuals and merchants in the INDDIGI Pay gateway, making it a daily transactional currency.
  2. **Trading and Swapping:** Used as a base trading pair in INDDIGI DEX. Traders can swap various tokens using INDDIGI Coin, increasing demand and circulation.
  3. **Transaction Fees on INDG20 Blockchain:** Like ETH on Ethereum, INDDIGI Coin will be used to pay for gas/transaction fees on the INDG20 blockchain.
  4. **Utility Token for dApps:** INDDIGI Coin will power decentralized applications built on the INDG20 chain—used for smart contracts, identity verification, real estate records, supply chain tracking, etc.
  5. **Staking and Rewards:** Users can stake INDDIGI Coins to earn passive rewards and secure the network, incentivizing long-term holding.
  6. **Governance Rights:** Holders may gain the right to vote on protocol upgrades, ecosystem decisions, and project directions.
- **Value:** The value of **INDDIGI Coin** grows through the increasing adoption and usage within the ecosystem. As more users and merchants engage with **INDDIGI Pay**, **DEX**, and other services, the demand for INDDIGI Coin rises. A controlled supply and the ability to stake coins reduce the circulating supply, adding scarcity and potentially increasing value. Additionally, as INDDIGI Coin becomes integrated into real-world use cases through **INDG20-powered dApps**, its practical utility strengthens, further driving its value. Trust from investors and the community also plays a crucial role in enhancing the long-term value of the coin.

## 6. Technical Overview:

The **INDDIGI Coin** will be launched on its own **INDG20 blockchain**. High-performance blockchain enabling fast, secure, low-cost transactions and powering decentralized applications across real-world industries. It will employ a hybrid consensus mechanism combining **Proof of Stake (PoS)** and **Proof of Authority (PoA)**. Here's how this will work:

## Consensus Mechanism: PoS + PoA

- 1. Proof of Stake (PoS):** In this mechanism, validators will stake **INDDIGI Coins** to participate in the network's consensus process. The more tokens a validator stakes, the higher their chance of being selected to validate transactions and create new blocks. This ensures security and decentralization while also incentivizing coin holders to participate in the network. Validators earn rewards in the form of transaction fees or additional INDDIGI Coins.
  - 2. Proof of Authority (PoA):** PoA will be integrated to ensure fast transaction processing and greater efficiency. In PoA, validators are not chosen randomly but based on their identity and reputation in the network. These trusted validators are authorized to create and validate blocks, which ensures a more streamlined and secure consensus process. PoA helps reduce transaction times and improves the scalability of the blockchain.
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### How this hybrid approach benefits INDDIGI Coin:

- **Security:** The PoS mechanism ensures that participants with more skin in the game (through staking) are responsible for validating transactions, increasing the network's security.
- **Scalability:** The PoA mechanism accelerates transaction processing by using trusted validators, allowing the network to handle more transactions at once, which is crucial for real-world applications like payments, DeFi, and supply chain tracking.
- **Energy Efficiency:** Unlike Proof of Work (PoW), which consumes a lot of energy, PoS and PoA are much more energy-efficient, making the INDDIGI blockchain more sustainable.
- **Incentives for Staking:** INDDIGI Coin holders who stake their coins will help secure the network and earn rewards, thus contributing to the growth and stability of the ecosystem.
- **Decentralization with Governance:** The PoS layer enables community participation through staking and governance, giving users a voice in future upgrades and decisions.
- **Faster Finality and Reduced Congestion:** PoA validators can confirm transactions rapidly, reducing network congestion and enabling smooth experiences for dApps, DeFi, and daily users.

## 7. Tokenomic (INDDIGI Coin – INDG):

### Total Supply and Distribution:

- **Total Supply:** 210M INDG (Fixed Supply)
  - **Token Allocation:**
    - **Initial Coin Offering (ICO):** 66.67% (140M INDG)
    - **Investors (Venture Capital, Strategic Partners, etc.):** 19.05% (40M INDG)
    - **Airdrops (Community Engagement):** 9.52% (20M INDG)
    - **Utility (Staking, Network Operations, Fees):** 4.76% (10M INDG)
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### Fund Allocation and Use of Proceeds:

- **Development and Research:** 30% of raised funds will go into building and improving the INDDIGI ecosystem, including blockchain infrastructure, security, and smart contract functionality.
- **Marketing and Community Engagement:** 15% of the funds will be allocated for brand promotion, marketing campaigns, community engagement, and educational content to drive adoption.
- **Operations:** 10% will be used for the operational costs of the INDDIGI platform, including staffing, legal, and administrative expenses.
- **Partnerships and Strategic Initiatives:** 10% will be dedicated to forming strategic alliances and partnerships with other crypto projects, financial institutions, and developers.
- **Liquidity Reserve:** 35% will be set aside as liquidity to ensure smooth operations on decentralized exchanges and maintain stability.

**Supply and Demand Dynamics:** The total supply of INDDIGI coins will be capped at **210 million** tokens. Once the full ICO allocation is sold via the official website, the price of INDDIGI will be driven by the basic economic principle of supply and demand. As demand for the token increases, especially with the development of mining operations and the launch of INDDIGI Ecosystem, the value of the coin is expected to rise.

**Real world use cases:** Real-world use cases drive cryptocurrency price growth by increasing adoption, institutional investment, and utility in finance, payments. Scarcity from staking, merchant acceptance, and blockchain-based businesses further boost demand. INDDIGI's ecosystem, including INDG20 blockchain, INDDIGI Pay and INDDIGI Wallet will enhance adoption, strengthening the value of INDDIGI Coin.

## **8. Roadmap:**

### **Business Progress Roadmap (INDDIGI Ecosystem)**

#### **Q1 2025**

- Project ideation & team formation
- Whitepaper drafting
- Website & branding development
- Launch of INDDIGI ICO (presale live)

#### **Q2 2025**

- INDDIGI Pay & Wallet launch
- Community building & social campaigns
- Partnership outreach begins

#### **Q3 2025**

- INDDIGI DEX development
- Security audits and wallet improvements

#### **Q4 2025**

- Launch of INDDIGI DEX
- Begin INDG20 blockchain development
- Strategic business investors



## **Q1 2026**

- INDG20 blockchain testnet release
- Initiate development in supply chain & healthcare blockchain use cases
- Expansion of merchant ecosystem

## **Q2 2026**

- INDG20 mainnet launch
  - Enterprise onboarding for blockchain services
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## **ICO to Coin Launch Roadmap**

### **Round 1**

- ICO Presale Launch
- Sell 20M INDG at \$0.12

### **Round 2**

- Entry of Investors Sell 40M INDG at \$0.20
- Smart contract deploys
- Development and marketing

### **Round 3**

- Listed on DEX
- Sell 40M INDG at \$0.44
- Token audit and security checks
- Staking mechanism introduced

## **Round 4**

- INDG20 Testnet Launch
- Sell 40M INDG \$0.92
- Coin migration plan announced

## **Coin Launch**

- Launch of INDG20 Mainnet
- Listing on centralized exchanges (CEX)
- Community governance test runs
- Technical documents and validator program launch

## **9. Team:**

The INDDIGI project is spearheaded by a team of blockchain developers, crypto experts, and industry leaders. Our team members have extensive experience in cryptocurrency development, financial technology, and they are committed to bringing INDDIGI to the forefront of the crypto market.

## **10. Disclaimers:**

Investors should be aware that cryptocurrencies are speculative investments and are subject to risks. By participating in the token sale or using the INDDIGI platform, users agree to the terms and conditions as outlined on our official website. All transactions and participation are voluntary, and INDDIGI is not responsible for any financial loss.

## **11. Conclusion:**

INDDIGI is more than just a Web3 project—it's a vision to redefine how people interact with money, data, and decentralized technology. By solving real-world problems such as payment friction, lack of asset control, privacy risks, and limited blockchain accessibility in India, INDDIGI is building a truly inclusive digital ecosystem. With a robust infrastructure powered by INDDIGI Pay, Wallet, DEX, and the upcoming INDG20

blockchain, we aim to provide real utility, transparency, and financial freedom to individuals and businesses alike.

Our commitment to decentralization, privacy, and innovation ensures that INDDIGI is not just keeping up with the future of finance—it's helping shape it. Through our ICO and the upcoming launch of the INDDIGI Coin, we invite you to join us as early supporters and pioneers in building a smarter, freer, and more connected blockchain-powered world.

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Investors and users are advised to carefully review the full **Terms & Conditions** and **Privacy Policy** available on the INDDIGI website before participating in the project.

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This expanded whitepaper outlines the goals, technology, use cases, and roadmap of INDDIGI, providing a thorough understanding of the project's vision and potential impact on the cryptocurrency space.