WHITEPAPER

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EXECUTIVE SUMMARY

CryptoBharatCoin (CBC) is India's First Utility Token works on Tron Blockchain and designed with the target to serve the All kind of utility Payment and remittance market in Indian Region. This is a developing region with growing population, it is indeed an important labour resources supply countries to the world market.

The utility payment culture in this region is in transition from traditional cash payments over the counters to online banking transfer and UPI. Every household has numerous of utilities bills to settle every month, ranging from electricity, water, sewerage, cable TV, internet, mobile telecommunication bills Shopping and Travel Expenses etc. Residents and visitors around the world also need a convenient way to reload to local phone and data lines. These involve huge monetary and big data transaction every day. We see the needs for a utility coin as payment medium to ease these monthly routine. CryptoBharat Coin is designed with crypto blockchain technology to serve the role with enhance security and efficiency, as compared to other conventional payment methods.

CryptoBharatCoin (CBC) uses a hybrid design of Proof-of-Work (PoW) mining and Proof-of-Stake (PoS) minting. All coins were pre-mined using PoW method while PoS charge for the coin distribution and block validation. The hybrid system complement each other's for more security, reduce electricity consumption, need no special hardware, create no energy wastage and is environmental friendly. CBC can be traded and transact among the peer-to-peer network conveniently.

CBC allow non-tech individual to enjoy the conveniences and benefits of crypto currency. We foresee value appreciation of CBC with the growing popularity and demands from more users in any geographical location in near future.

OVERVIEW ON CRYPTOCURRENCIES

A cryptocurrency is a digital asset or digital currency designed to work as a medium of exchange using cryptography to secure the transactions and to control the creation of additional units of the currency. It uses peer-to-peer* (P2P) technology to operate with no central authority.

Cryptocurrency is gaining its popularity and importance as a substitute mode of payments against fiat currencies*. Value can be transacted between participants on a decentralized computer networks, with relatively minor transaction fees as compare to conventional wired transferring methods, is secure, time efficient, and protect privacy.

Bitcoin was created by Satoshi Nakamoto in 2008, and became the first decentralized crypto-currency in 2009; it set the benchmark for digital currencies. Bitcoin and most of the crypto-currencies use Proof- of-Work (PoW) protocols to solve difficult algorithms as the backbone of mining and security model.

Acquisition of external hardware is essential for effective mining and huge consumption of electricity is needed. These create energy wastage and involve huge operational costs.

Another method is the Proof-of-Stake (PoS) protocol, which is based on coin age to generate node via a hashing scheme that do not consume much energy. Security level of network is not dependent on energy consumption in long term thus providing energy efficient and more cost competitive P2P cryptocurrency.

ABOUT CRYPTOBHARATCOIN (CBC)

Cashless Community

CryptoBharatCoin (CBC) is designed for the convenience, cost effective and time efficient usage among the peer-to-peer community. Traditionally, utility payment hubs operate either using fiat money or point system. It is a one way flow of the payment channel and you need local fiat currency for transaction. It is limit by geographical barrier and incurs substantial fees for cross borders payment.

CryptoBharatCoin (CBC) has ready payment systems for utilities payments, Shopping and Travel Payments peers can pay their routine bills and/or reload Telecom airtime by using CBC directly. The value of CBC will convert into local currency and thus eliminate the hassle of third party money changer and currency exchange. In current virtual point system, merchants or users might have difficulties in identifying the real points in circulation and thus it's normally being centralize controlled and can only be used once. It cannot be widely transferred from one merchant to another because no trust worthy public checking system to preserve its dignity.

In contrast, once a merchant accepts CBC from a customer, the merchant can still use CBC at other merchants. Even if the merchants are not interested in any use case offered by CBC, he can still sell at crypto exchange and on PAY365 and get value of his CBC.

CryptoBharatCoin's objective is to encourage and assisting the conventional utility payment users to transform and/or upgrade to a cashless community. The world is going green and cryptocurrency has provided a smart, secure and convenience option for your daily usage.

HYBRID DESIGN OF PROOF-OF-WORK (POW) AND PROOF-OF-STAKE (POS)

CryptoBharatCoin (CBC) uses a hybrid design of PoW and PoS protocol. PoW initiate the coin generation and POS take charge for the coin distribution and transaction validation to achieve the distributed consensus. PoW is a validation system based on work of some kind occurred. CBC uses SHA-256 Algorithm, which is the same as Bitcoin, to initiate the processor block and pre-mined 100% from PoW hardware mining. One serious threat to new and young PoW coins is the 51% network attack* due to the low mining hash rate and high block production at the early stage. 51% attack will further lead to double spend and is damaging to the whole eco-system.

CBC opted for 100% pre-mine to safeguard from this mining power attacks. The
eco-system in CBC is then being maintained by PoS method. The aim is to preserve a safer network, because attack has become more expensive, every attack is associated with own stake of CBC: if a hacker would like to buy 51% of the total number of coins, the market will react by fast price appreciation. Thus this is a lost-lost scenario and nonprofit making. PoS means a form of proof of ownership (stake) of the currency. Coin age consumed by a transaction can be considered a form of PoS. Coin age is simply defined as currency amount times holding period (number of coins X number of days hold). These concepts were first introduced by Mr. Sunny King in October 2011, to counter the energy wastage issue entailed from PoW method.

Proof of stake is a different way to validate transactions based and achieve the distributed consensus. It is still an algorithm, and the purpose is the same of the proof of work, but the process to reach the goal is quite different. With Proof of Stake, the new block is chosen depending on its stake and holding time.

In PoS, all the digital currencies are previously created at the beginning, and their number never changes, this means that in the PoS system there is no block reward.

Validators (same as miners in PoW) play the role to validate the transactions and earn transaction fees. Every validator must own a stake in the network. Staking involves depositing and holding an amount of CBC in the system, so as to have a chance of being selected to validate blocks of transactions, and get rewarded for doing so.

In CBC, coins are pre-mined and being distributed to the Peer members in accordance to the minting package they subscribed. Each minting package is equipped with a virtual processor and an Index block, which specifies the total number of CBC's stake owner, is going to obtain in an unknown minting timeframe determined by the blocks submission. Once the total number of CBC's has been completely filled up, the Basic Index block is deemed as expired and will be obsoleted.

This PoS minting block enable stake owner of CBC to mint CBC based on the consumed coin age. In every block, the minting index will indicate the total quantity of CBC that will be distributed to that block. For example, in a minting block with 100% minting index, 1 CBC input will become 1 units of CBC upon maturity, in an uncertain time frame depends on the hash target.

The hash target is the target per unit coin age to receive another coin, i.e. the time frame requires distributing a coin into the minting block. The hash target difficulties will be increasing overtime when more coins are in circulation. Every coin submitted to minting block will reduce the circulating supply from the Total Supply, thus maintaining the ecosystem of Demand and Supply.

THE BLOCKCHAIN

The blockchain is the digital ledger in which transactions made in Cryptocurrency is recorded chronologically and publicly, and can be processed by decentralized computers. This decentralized ledger keeps a record of each transaction that occurs across a fully distributed peer-to-peer Network, either public or private.

Blockchain system is governing the transaction administration through mathematical algorithms which convert the information in an encrypted block, and only readable with the correct key. All transactions data and blocks information are maintained in Blockchain.

CBC uses TRON Block chain platform, to initiate the processor block and premined 100% from PoW method. Thereafter the network distribution consensus is maintained by coin holders, via PoS validation protocol and eco-minting process. The CBC network consumes far less energy, and rewards users in more sustainable ways.

THE HISTORY OF TRON

Tron (TRX) is a Blockchain platform launched as the foundation for a Decentralized entertainment ecosystem. Created by controversial figure Justin Sun, Tron focuses on enlarging the market of decentralized digital content applications by making it easier to develop and deploy them.

The Tron mainnet launched Jun 2018, and the Tronix TRX is the proprietary Crypto-currency token of the Tron Blockchain. Tron is designed to ease this transition and therefore hasten the decentralization of existing platforms and creation of new DApps.

TRON also captured Bit Torrent in July 2018 to further its mission of creating a decentralized eco-system. TRON's native token TRX is a currently the World's 5th largest crypto-currency with a market cap of more than $5.0 billion (as of January 5, 2018).

KEY ADVANTAGES OF TRON BASED CRYPTOCURRENCY

Faster Transaction Speed

Comparing Tron coin to other familiar crypto-currencies like Bitcoin and Ethereum, the Tron blockchain is much faster in terms of handling transactions. The block nodes are usually limited and selected by Tron users who act as witnesses. With the choice of the high calculation performance block nodes, it helps to reach high throughput by maintaining TPS (transaction per second) of the Tron network on an acceptable level. It is important to note that Tron has a higher TPS than both Bitcoin and Ethereum.

Scalability

Tron's smart contracts are highly efficient which provides multiple ways for the deployment of applications on the Tron network. Also, Tron has the best database system structure and accounting system which makes it easy to actualize complicated models and designs, this, in turn, makes it convenient for the development of projects.

Low Transaction

Cost The entire design of the Tron framework makes it benefit from low transaction costs thereby making it easy for different applications on the Tron network to grow their user base; hence they become commercially competitive.

ASSET DETAILS

The total number of CBC is finite to preserve its precious value and benefits. The asset detail of CBC is as follows:

Coin Name :	Crypto Bharat Coin
Ticker :	CBC
Total Supply :	2,10,00,000
Pre-mined Quantity :	2,10,00,000

Coin Distribution:

Eco-Minting Project	10%
Use Case Partners	80%
Reserved for Overhead, Marketing and Crypto Project Stability	10%
Category	Platform, Cryptocurrency

CryptoBharatCoin has undergone an offline P2P Initial Coin Offering exercise in 2020 for 4 months duration. 21,00,000 CBC (10% of total supply) were sold during ICO with unit rate of 5 INR - 50 INR among the P2P community trading and exchanges transaction. After ICO, CBC can be traded freely in public exchanges, and for daily usage as utility Token.

MANAGEMENT TEAM

Success of a business also depends on team, a professional team plays vital role for a company to make it successful. There are various business holders and managers which work in Blockchain technology and cryptography. Expert mind knows how to gather investors for investments and how run a company on low risk with high profit from minimum investments.

We have a professional and expert team which is working since 2016 in crypto market. We believe to develop several sources of revenues and want to distribute extreme profit to our investors on their investments.

Ajay K Jayswal

(FCA, B.Com) CMD & Project Head

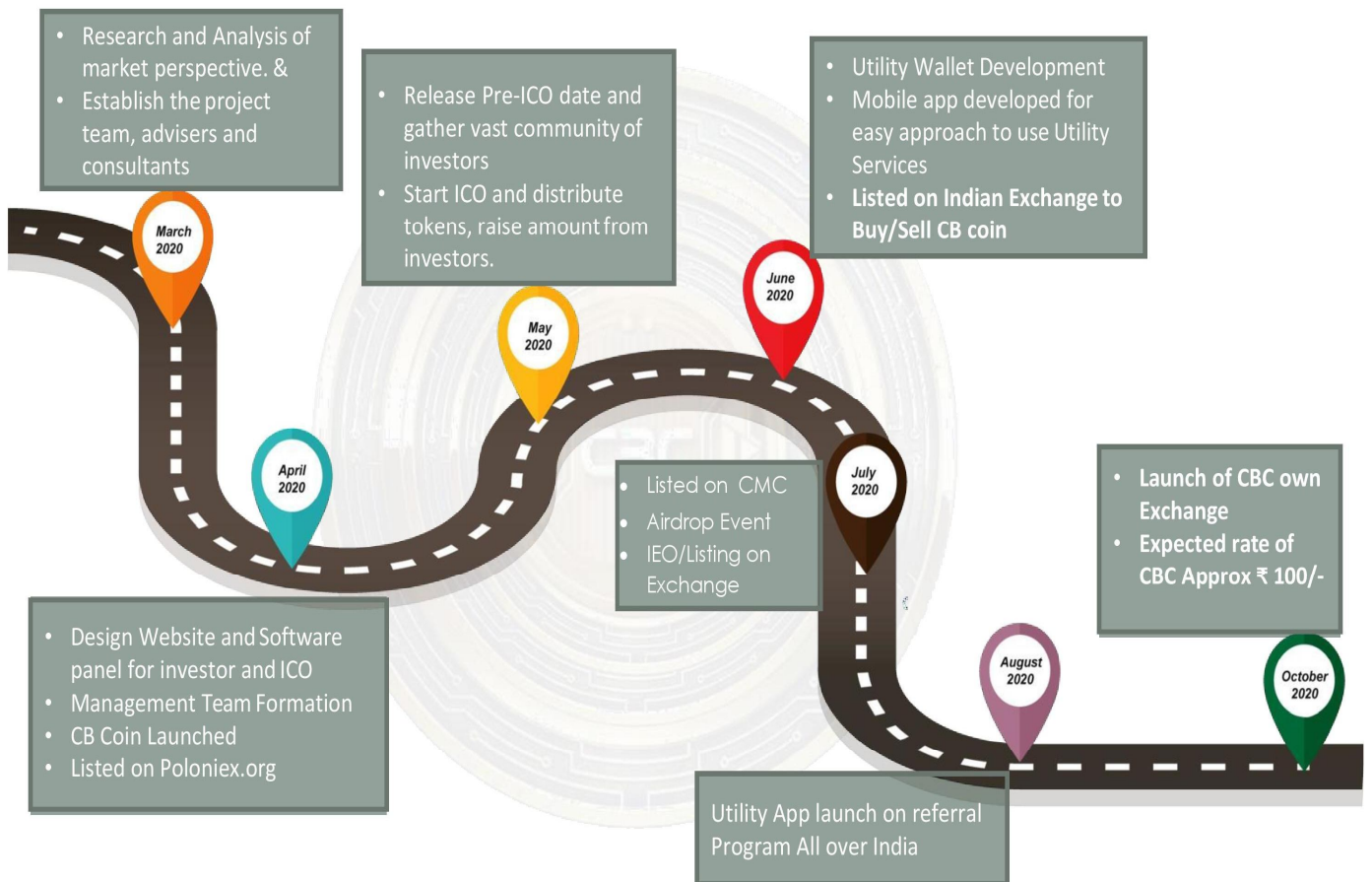## Bhanu Prakash

Marketing Head & Promotor (MSC, BSC)

Alka Jayswal

Relationship Manager – (Bcom)

Subham Jayswal

CO-FOUNDER (Bcom)

ROAD MAP

- Research and Analysis of market perspective. &
- Establish the project team, advisers and consultants

March 2020

- Release Pre-ICO date and gather vast community of investors
- Start ICO and distribute tokens, raise amount from investors.

May 2020

April 2020

- Design Website and Software panel for investor and ICO
- Management Team Formation
- CB Coin Launched
- Listed on Poloniex.org

- Utility Wallet Development
- Mobile app developed for easy approach to use Utility Services
- **Listed on Indian Exchange to Buy/Sell CB coin**

June 2020

- Listed on CMC
- Airdrop Event
- IEO/Listing on Exchange

July 2020

- **Launch of CBC own Exchange**
- **Expected rate of CBC Approx ₹ 100/-**

August 2020

October 2020

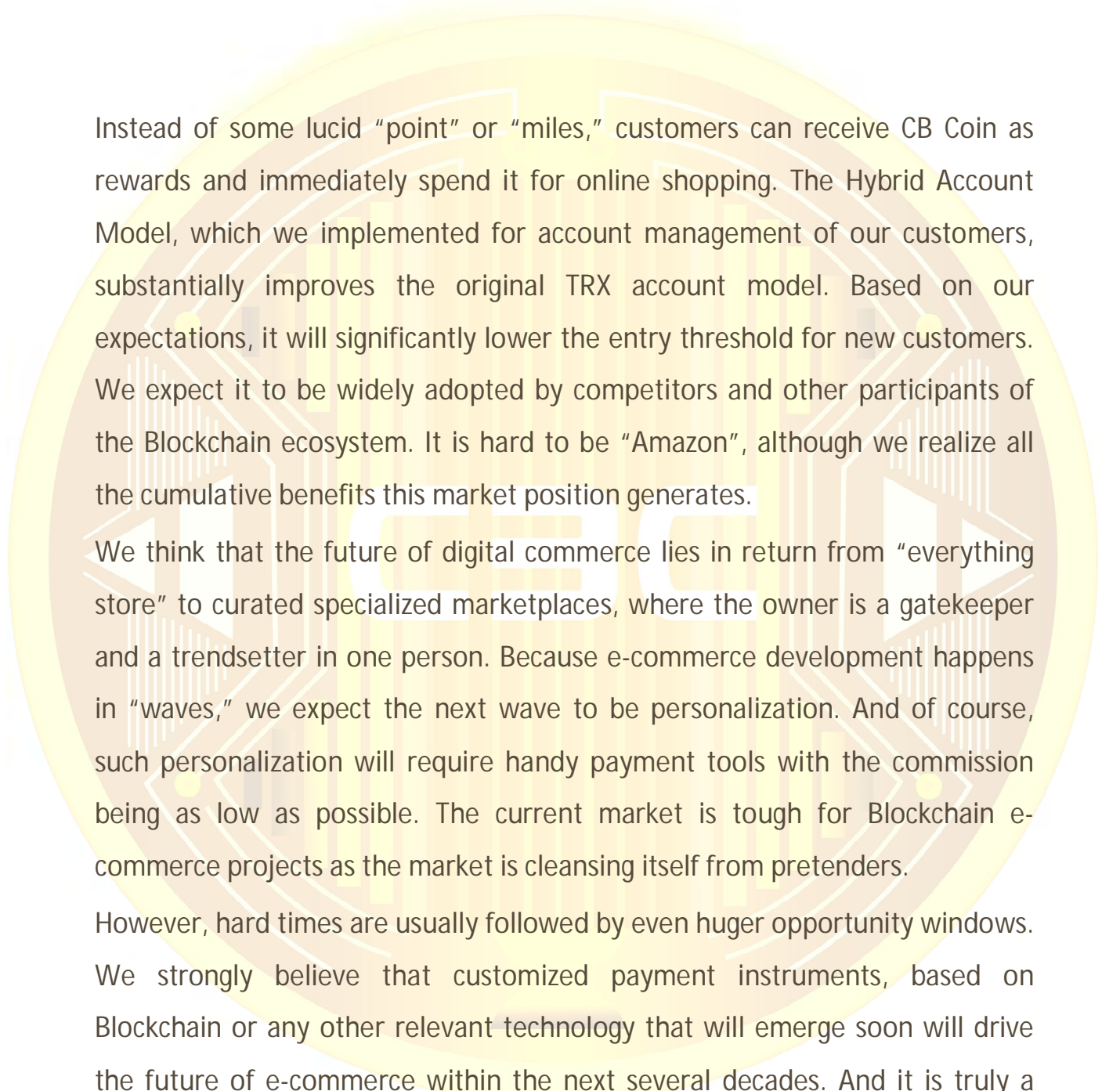Utility App launch on referral Program All over India

CONCLUSION

We believe in the blockchain technology and support the idea of cryptocurrency as mode of borderless payment medium. CB Coin is ready with various facilities to serve its community members as a functional coin for utilities payments. We welcome everyone who values the same to join us, we shall seed and nurture CB Coins together and enjoy the fruitful return in future.

We did not waste our opportunity window that opened in 2019. As what the readers learned from this paper, in a span of two years, CBC has managed to build a solid product with the help of its resourceful team. We completely re-engineered our blockchain and based it on TRX — one of the most vibrant and rapidly evolving developer's communities in the blockchainworld. We revamped our business model, shifting it from placement fee to per-transaction fee, requiring participating merchants to pay commission only for the successful transactions which deliver revenue. We added two essential new models: block production and dev projects implementation. We aim these two models at the technical crowd within our community, hoping to unleash their innovation and tech business acumen.

CBC Wallet is a matter of our personal pride. It has a beautiful design and well-tested user interface, and supports CBC. The Wallet also opens new opportunities for our merchants as they can now create customized loyalty programs for their customers.

Instead of some lucid "point" or "miles," customers can receive CB Coin as rewards and immediately spend it for online shopping. The Hybrid Account Model, which we implemented for account management of our customers, substantially improves the original TRX account model. Based on our expectations, it will significantly lower the entry threshold for new customers. We expect it to be widely adopted by competitors and other participants of the Blockchain ecosystem. It is hard to be "Amazon", although we realize all the cumulative benefits this market position generates.

We think that the future of digital commerce lies in return from "everything store" to curated specialized marketplaces, where the owner is a gatekeeper and a trendsetter in one person. Because e-commerce development happens in "waves," we expect the next wave to be personalization. And of course, such personalization will require handy payment tools with the commission being as low as possible. The current market is tough for Blockchain e-commerce projects as the market is cleansing itself from pretenders.

However, hard times are usually followed by even huger opportunity windows. We strongly believe that customized payment instruments, based on Blockchain or any other relevant technology that will emerge soon will drive the future of e-commerce within the next several decades. And it is truly a great pleasure to surf "ahead of the waves".