



RUPEE

LEADING THE SOUTH ASIAN BLOCKCHAIN REVOLUTION!

VERSION 1.10

IMPORTANT NOTICE	3
LEGAL DISCLAIMER	4
VISION	7
BLOCKCHAIN CRYPTOCURRENCIES & SOUTH ASIA	8
THE FIRST CRYPTOCURRENCY FOR SOUTH ASIA - RUPEE	13
RUPEE TECHNOLOGY	16
WHAT'S NEXT? - RUPEE ROADMAP	18
RUPEE ECOSYSTEM - RUPEEBASE.COM	21
GET TO KNOW US	25
REFERENCES	26

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VISION



FROM THE FOUNDER – Adam Syed

Blockchain has revolutionized almost every industry since the inception of Bitcoin in 2009. After the introduction of the World Wide Web in the 1990s, it can be rightly called the most disruptive force in technology. I have been mesmerized by the potential of blockchain from day one and have since seen it grow by leaps and bounds. Many different sectors have launched projects powered by blockchain: asset management, exchanges & wallets, browsers & social media, advertising, trading, gambling, healthcare & insurance, IoT, computing & storage, and banking. Each sector sets out to solve important problems and blockchain's potential to solve these real-life problems in a new, innovative way continues to excite me.

One blockchain solution, in particular, has stuck with me: cryptocurrency with its potential as an improved form of payment. It enables cheaper and faster transactions and thus facilitating greater levels of liquidity. When I think about the future of technology, I see blockchain-based platforms, products, and services used by the masses. Blockchain truly is Internet 2.0.

With all the excitement and opportunity around decentralized cryptocurrencies, I knew that a cryptocurrency for South Asia, where I grew up and still live, was needed. From my desire for this new coin to resonate primarily with the South Asian market, the name RUPEE was born and I started the blockchain-based cryptocurrency in November 2016 from Hyderabad, India.

In 2015, remittances to India amounted to \$72.2 billion US dollars. That amount is greater than 3% of India's GDP. According to the World Bank, fees on remittances are typically between 10% and 15% of the principal amount – that is roughly \$10 billion US dollars paid in fees by Non-Resident Indians (NRIs) to send money back home. This is where Rupee unlocks tremendous value for people by facilitating movement of money for extremely low fees, using the power of the blockchain technology. Thus the goal of the Rupee project is to become the most commonly used medium of exchange and payments, and a trusted store of value across the world.

For me, another driver to develop Rupee was the fact that in 2015, a staggering 233 million people in India did not have bank accounts. Empowering those people to execute transactions (buy, sell, transfer money) on the Internet without the need for a bank account excites and motivates me. This is where Rupee coin comes in – a network based on the most advanced blockchain technology. It is decentralized and it cannot be controlled, regulated or tampered with in any way.

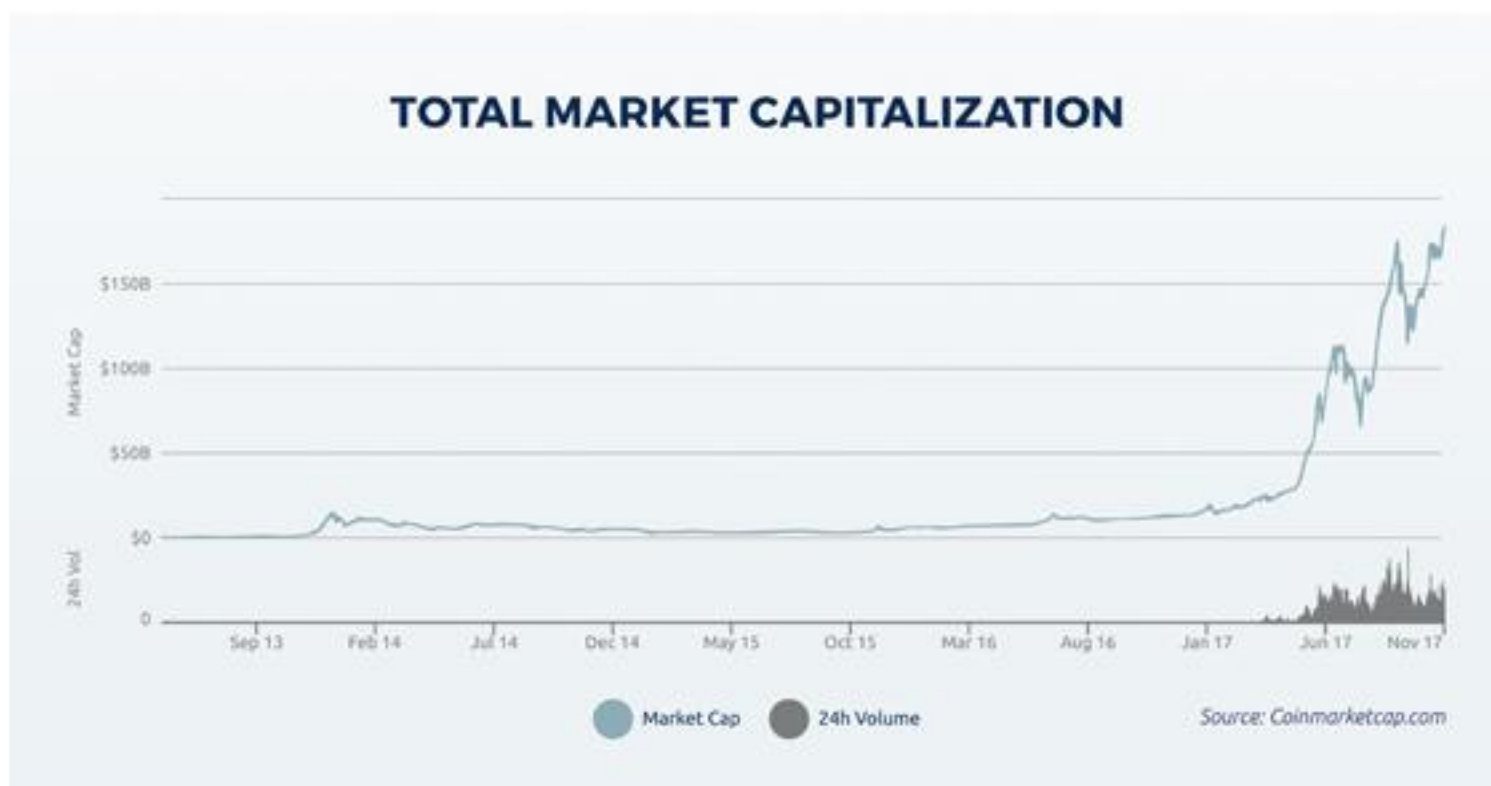
Rupee is *from* the people, *for* the people and works across borders, religions, and ethnicities.



BLOCKCHAIN CRYPTOCURRENCIES & SOUTH ASIA

WHY BLOCKCHAIN CRYPTOCURRENCY?

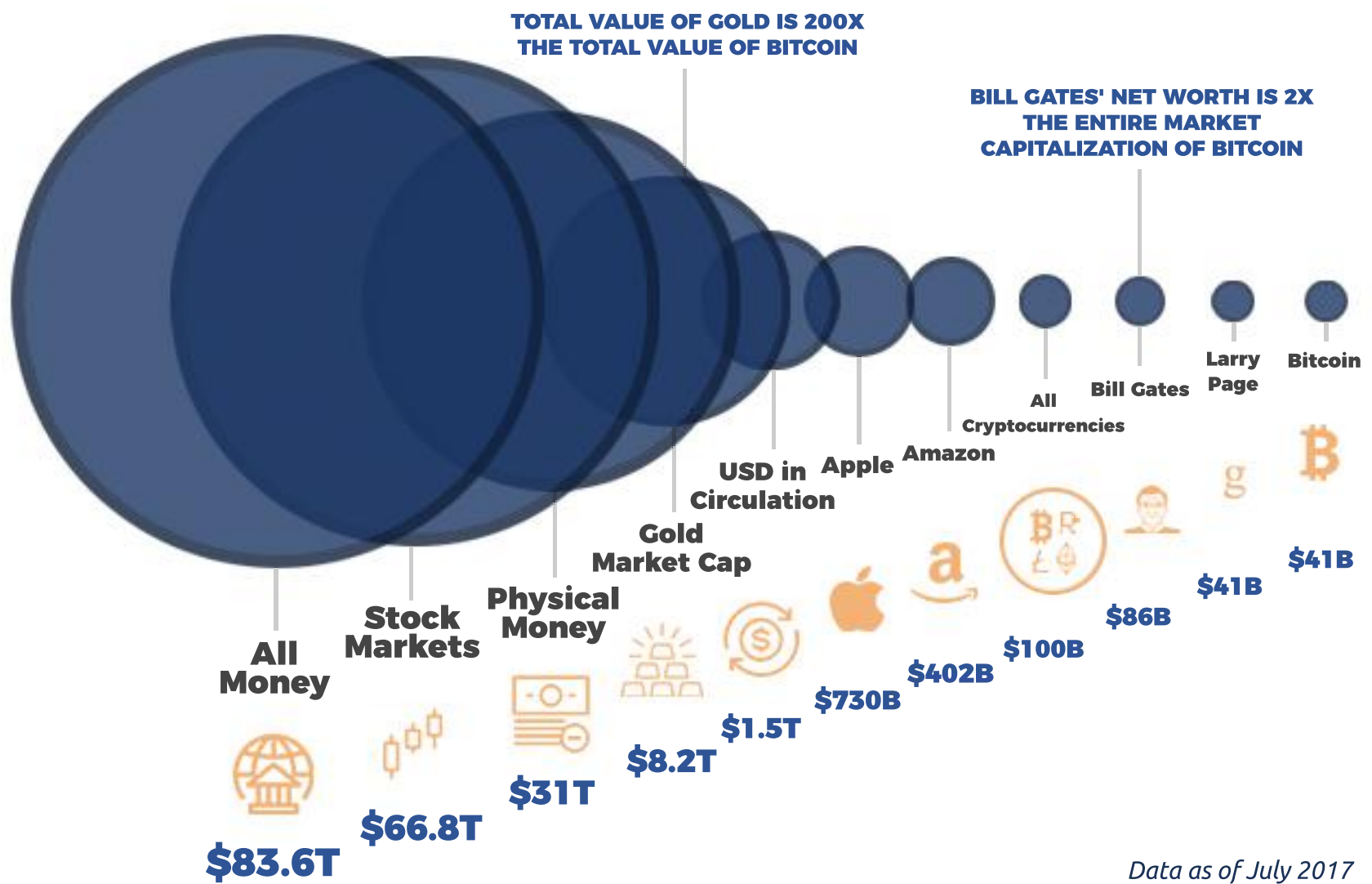
Since the launch of Bitcoin in 2009, the evolution of the cryptocurrency market has been remarkable and makes for an interesting case study. The combined market capitalization of all cryptocurrencies stayed under \$25B USD until early 2017 when it jumped up to over \$100B USD in only a few months. In October 2017, the market capitalization peaked at \$181B USD. The growth that cryptocurrencies have experienced within this short period of time is unprecedented. To debate the question of whether this rapid growth points at a bubble or not would require its own whitepaper. From what we understand from the available data, however, cryptocurrencies might very well be at the crossroads of mass adoption, disrupting many industries.



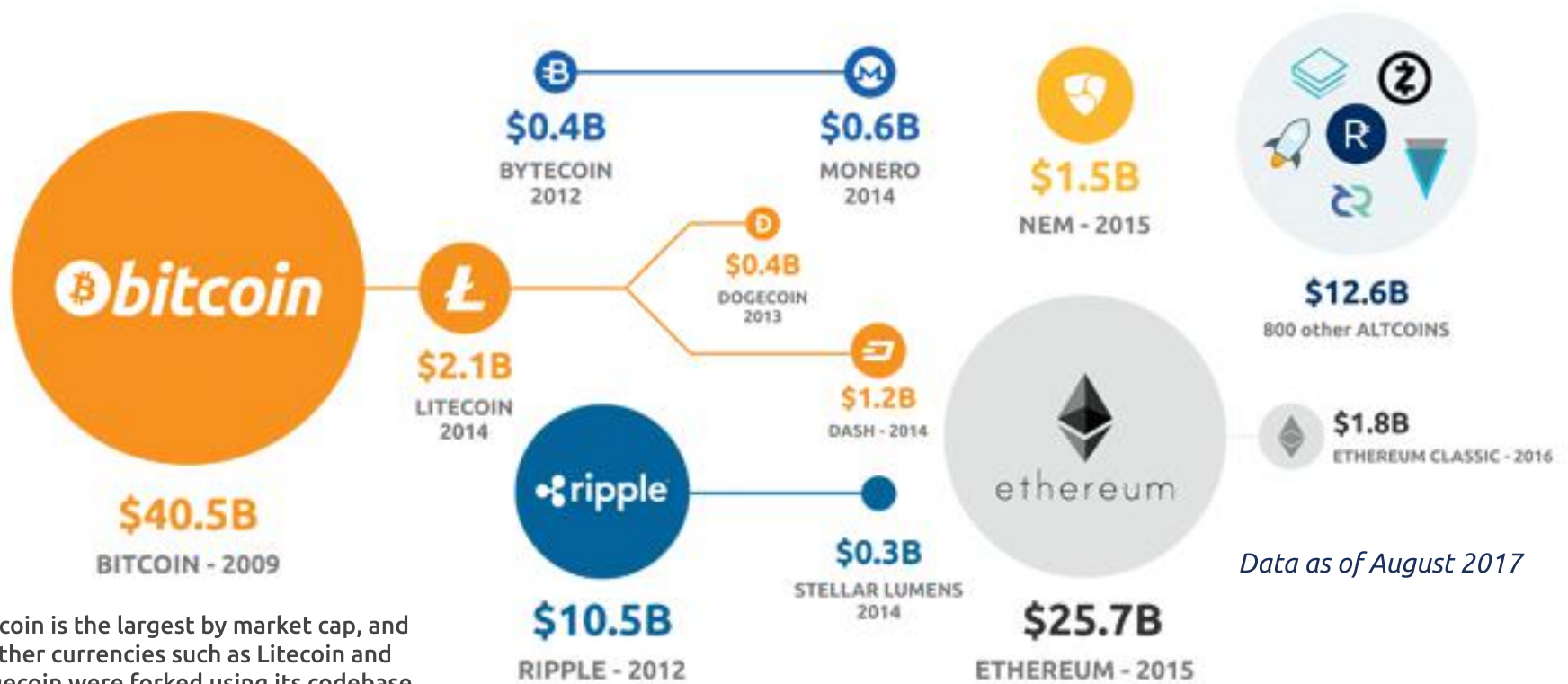
But are cryptocurrencies at the size and scale yet that they can be considered disruptive? Cryptocurrencies at the current market capitalization of nearly \$196B USD (as of November 4, 2017) are hundreds of times smaller than the traditional stock market (~\$66.8T USD). For a more relatable comparison, consider the combined net worth of Microsoft's founder Bill Gates and Google's founder Larry Page: It is almost as much as the total market capitalization of cryptocurrencies. This means cryptocurrencies are only in their infancy and have the potential for further growth.

India's GDP for 2016 was \$2.26T USD and remittances are typically 3% of the GDP but there are other aspects of economic activity worth considering. Cryptocurrencies are considered to have the potential to be a store of value. This is an important value proposition in a country where many seek to protect wealth by holding gold rather than store cash in a bank. At present, Indian private gold holdings amount to 11% (estimated to be between \$600B to \$750B) of the global gold market. Once one of the fastest-growing economies in the world is educated about cryptocurrencies' ability to store value, the potential for the uptake of cryptocurrencies is clearly very significant.

PUTTING THE WORLD'S MONEY INTO PERSPECTIVE



Another interesting fact is that alternative coins, also known as “Altcoins”, makeup only about 13% of the total market capitalization. This means that as new blockchain projects become successful and the overall market capitalization of cryptocurrencies increases, there will be plenty of room for new projects to succeed. This is exciting news for the Rupee team. Blockchain technology and cryptocurrencies are barely scratching the surface in terms of their disruptive potential in the financial sectors. Any product with a solid technical foundation and a good strategy for solving important problems will benefit tremendously from the growth potential of this sector.



Bitcoin is the largest by market cap, and other currencies such as Litecoin and Dogecoin were forked using its codebase.

SOUTH ASIAN MARKET

The majority of the Rupee team is from the South Asian region. Analyzing the market dynamics of blockchain and cryptocurrencies and observing the market conditions of countries in South Asia, the potential for a Rupee coin becomes evident. We present two use cases for India below.

USE CASE 1

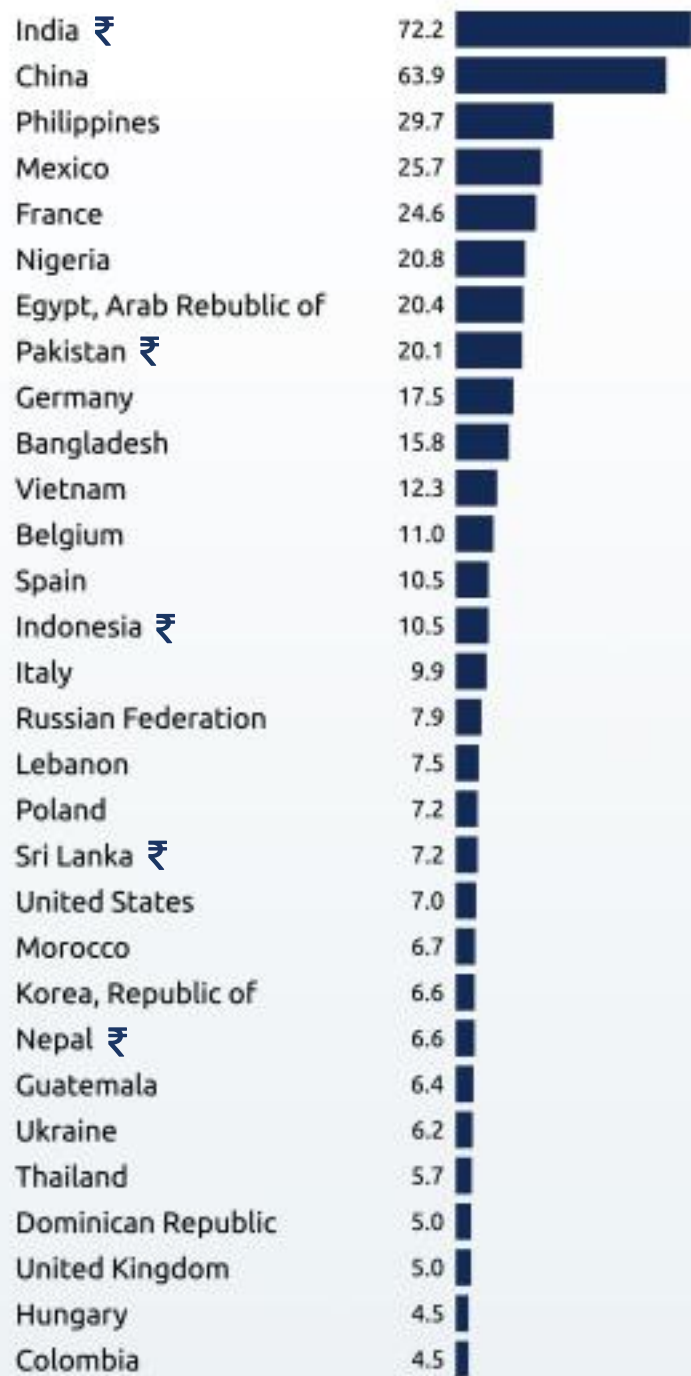
Let us look at foreign remittances first. Non-Resident Indian (NRI) communities in the US, for example, are extremely affluent. According to a World Bank report, 1.7 million NRIs live in the US and 200,000 (12%) of them are millionaires. Furthermore, NRIs earn 1.5 times more in the US than the national median income and 3 times more NRIs have college degrees compared to the US's national average. This means that Indians living outside of their home country are doing exceptionally well and send a lot of money back home. There is a similar level of performance for foreign residents of other countries in South Asia, namely Pakistan, Sri Lanka etc. Indian and Pakistani foreign residents sent a combined ~\$83B USD back to their respective countries in 2016. Of that amount, \$12.4B USD (at 15% fee per World Bank) was paid in fees.

USE CASE 2

The second area of potential for Rupee coin arises from South Asian people's limited access to banking facilities combined with increasing Internet usage. Consultants from PricewaterhouseCoopers estimated that the number of unbanked people in India was around 233 million in 2015. After the publication of those figures, the Indian Government has reinforced its efforts to increase access to banking facilities.

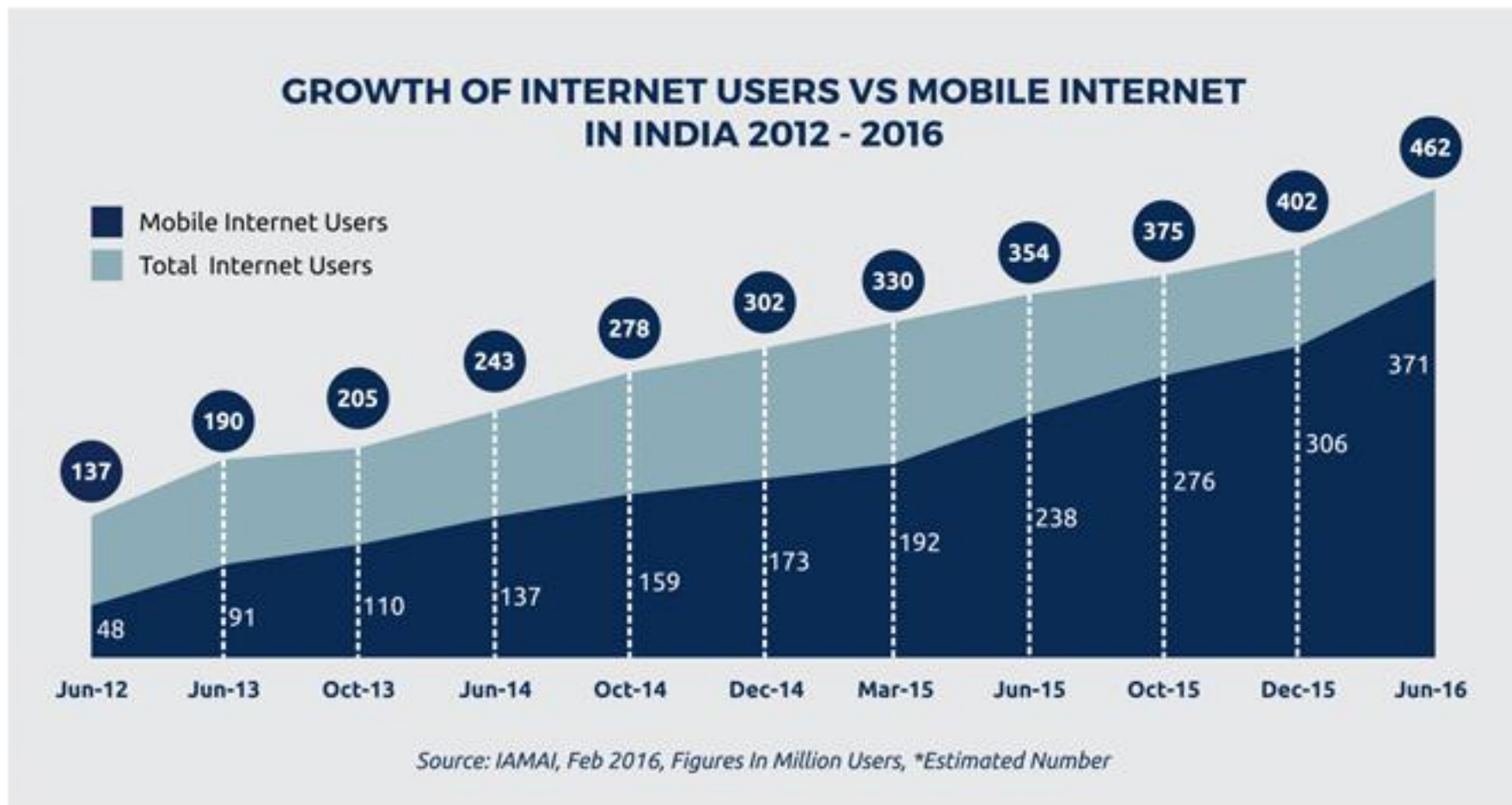
At the same time, Internet usage in India is rapidly increasing and the number of Internet users now totals 462 million. This equates to an Internet penetration of around 30% and suggests that there is ample potential for growth. In an effort to remove illicit money from the market, the Government removed high denomination notes from circulation overnight in November 2016. This tactic (known as demonetization) has increased the demand for digital payments and the Government released mobile applications to facilitate them. This means that a significant percentage of the Indian population would

TOP REMITTANCE-RECEIVING COUNTRIES, 2015F US\$ BILLIONS



₹ - Countries where Rupee is the fiat currency

experience an increase in their quality of life if given an Internet-based platform that executes transactions efficiently and cost-effectively.



So far, we have established that a blockchain-based solution could positively impact a large portion of the South Asian population. But is such a solution even accessible to the people?

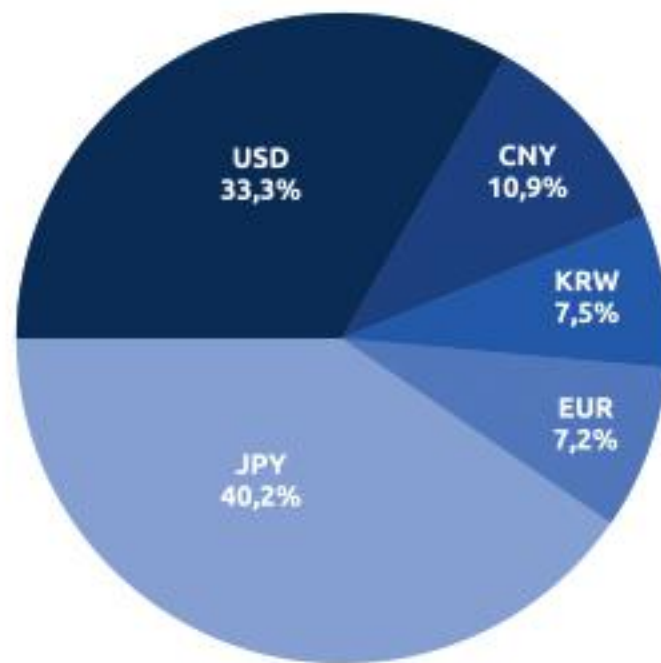
Upon comparing the Indian blockchain/cryptocurrencies market to the global market, it is clear that the crypto markets of both India and the wider South Asian region are lagging far behind the rest of the world in terms of crypto adoption (if we take trading volume in fiat currencies to be a proxy for cryptocurrencies adoption). According to Coindesk data, USD, CNY, JPY, KRW and EUR trading volumes make up 99% of the total Bitcoin volume (Quarter 2, 2017). This means that outside of the USA, China, Japan, Korea, and Europe not many people are trading Bitcoins. Indians are potentially contributing to this volume via USD or other currency purchases of BTC but the volume of their trades is only minimal compared to the total volume.

Given that the population of India and China are similar, logic dictates that it is only a matter of time until India's trading volume in cryptocurrency catches up to China's. Any project that focuses on the South Asian market and facilitates an easier trading of cryptocurrencies would, therefore, thrive in this currently underexplored market segment.

Bitcoin Exchange Trading Volume

Allocation Across Currencies Traded

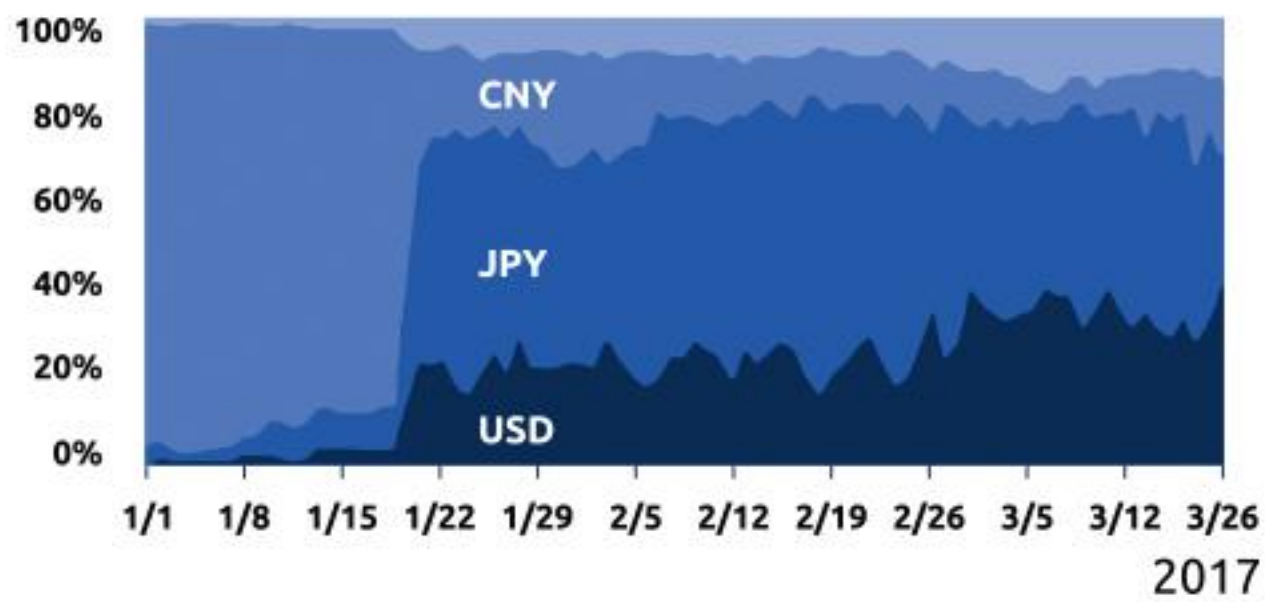
Q2 2017 to date
(April 1, 2017 - June 10, 2017)



Bitcoin Exchange Trading Volume

Allocation Across Currencies Traded

■ USD ■ JPY ■ CNY



THE FIRST CRYPTOCURRENCY FOR SOUTH ASIA - RUPEE



RUPEE INTRODUCTION









As established in the previous section, it is clear that the South Asian region has great potential for growth in the blockchain technology sector. Many pressing problems of today could benefit from solutions based on the decentralized blockchain technology. Easier access to cheap and fast transactions would improve the lives of millions of people.

Rupee aims to address these problems primarily for the South Asian market. Our ultimate vision is to become the decentralized default medium for payments and transactions for the 2 billion people of the South Asian region. Providing a decentralized and open network to buy, sell, and send/receive money online without the need for a credit card or bank account (facilitated by mobile wallets) will be life-changing for the people of this region.

RUPEE BRAND

To realize the potential of Rupee as a brand, we have to understand the history of the rupee as a fiat currency. The fiat rupee can be traced back to Ancient India in the 6th century BC. Since then, the rupee (fiat) has established itself through different dynasties, was spread across the region, and became the national currency of several countries. Because India's economy is primarily cash-based, the rupee (fiat) is strongly recognized among the masses. It is a familiar mode of payment which suggests a fairly easy adoption of the Rupee cryptocurrency by the people.

Eight countries in the broader South Asian region use the rupee as their national currency. In 2016, the combined population of those countries was around 1.8 billion people (24% of the world population). The analysis earlier in this paper focused on the adoption of blockchain and the limited daily Bitcoin trading volume in relation to India. These points remain valid across the remaining seven countries and thus present a big opportunity.

#	Countries	Population 2016 (millions)	Currency	Established
1	 India	1,324.0	Indian Rupee	1540
2	 Indonesia	261.0	Indonesian Rupiah	1949
3	 Maldives	0.4	Maldivian Rufiyaa	1945
4	 Mauritius	1.3	Mauritian Rupee	1876
5	 Nepal	29.0	Nepalese Rupee	1932
6	 Pakistan	193.0	Pakistani Rupee	1947
7	 Seychelles	0.1	Seychellois Rupee	1976
8	 Sri Lanka	21.2	Sri Lankan Rupee	1885
Total:		1,830.0		

Rupee, with its advanced technology network, mobile wallets, payment gateway, and a rupee-based ecosystem (Rupeebase.com) has the potential to disrupt the entire South Asian region. This potential is primarily based on the relevance and existing trust in the name "Rupee" and the increasing use of the Internet and smartphones in those countries.





RUPEE CRYPTOCURRENCY & FIAT RUPEE

It is important to understand the difference between fiat rupee and Rupee cryptocurrency. Fiat rupee is the money the Government creates. It is without intrinsic value and it can be created on a whim because total supply limit has not been set. The creation of fiat rupee is centralized which means its value can be easily manipulated by the Government through rules and regulations. Rupee cryptocurrency, however, cannot be created out of thin air. It uses a Proof of Work mining algorithm and needs computing power and energy to be mined (created). Moreover, there is only a fixed total supply available. No central authority exists to manipulate its value or increase/decrease its availability.

OUR STORY

Created in 2016, Rupee is an open-source cryptocurrency based on the Litecoin source code (see Technical Specifications section for details).

Rupee was initially launched in India by the developer Adam S. and made available on a few exchanges. To generate funds for development, Adam sold the majority of the pre-mined coins on an exchange at accessible prices, thus distributing the coins among a broader base (more details in the Technical Specifications section).

In 2017, a motivated team from the US, Europe, India and Israel realized the potential of Rupee and started working on the project. They spearheaded a relaunch initiative in September 2017. It included additional team members, an improved placeholder website, streamlined social media, and marketing initiatives, an in-depth code and technology review and updates, Rupee development work, and the listing of Rupee on a new exchange (Cryptopia).

Since then, our team of dedicated developers and marketers has been working hard to improve the code and make Rupee available on multiple exchanges. They developed a payment portal, partnered with multiple payment platforms, and much more (see the Roadmap for details).

RUPEE ECOSYSTEM

The Rupee team is working on finalizing the legal framework of registering Rupee blockchain as a non-profit organization in the USA (consultations with cryptocurrency legal experts and attorneys are ongoing). Updates on progress will be added to the next version release of this whitepaper. After investing in Rupee infrastructure and development, all earnings will be spent on education and welfare in South Asia. To ensure the spending of our revenue has the highest impact, we invite non-profit organizations with a focus on the South Asian region to get in touch with us to discuss partnership opportunities.

Rupee will generate revenue from the following streams:

1. By providing a payment gateway and Point of Sale (POS) application to merchants who accept Rupee in their online and brick-and-mortar stores. Since Rupee blockchain is an open-source network, any merchant can develop a payment gateway to accept Rupee (or any other cryptocurrency) himself or through a third party. As Rupee will need the gateway and POS app developed and tested specifically for the rupee, we would charge a nominal fee to merchants for the provision of both.
2. From transaction fees charged to merchants who sell their goods using the Rupee payment gateway and POS app. The Rupee merchant payment gateway and POS app will extract a 1% fee from each transaction. All fees will be generated in RUP (or the respective cryptocurrency used for the respective transaction). This fee is significantly lower than fees charged by the vendors who process credit card payments. Merchants should take note that this fee supports Rupee's non-profit activities and does not add to the corporate profits of traditional payment processors. A fiat currency conversion service will be added once Rupeebase.com is operational.

AVERAGE CREDIT CARD PROCESSING FEES	
RUPEE GATEWAY/POS	1%
MASTERCARD	1.55% - 2.6%
VISA	1.43% - 2.4%
DISCOVER	1.56% - 2.3%
AMERICAN EXPRESS	2.5% - 3.5%

Rupeebase.com will be a separate legal entity with its own revenue streams. Details on Rupeebase.com are included further down below in this document.

RUPEE TECHNOLOGY

As stated earlier, Rupee is an open-source cryptocurrency based on the Litecoin source code. Its key technical specifications are as follows.

ALGORITHM	SCRYPT/POW	Rupee Explorer:
CURRENT SUPPLY	22 MILLION	http://rupexplorer.com/
BLOCK HALVING	640K BLOCKS	Mining Pools:
BLOCK REWARD	50 RUP	https://rup.miningfield.com/ http://bitcoin-pool.de/ https://koinminer.com/
DIFFICULTY RETARGET	1 BLOCK	
BLOCK TARGET	5 MINUTES	
MAX SUPPLY	84 MILLION	

DARK GRAVITY ALGORITHM

The Rupee team implemented a code update on November 10, 2017. This update includes the new Dark Gravity Wave algorithm for block target difficulty adjustment. Dark Gravity adjusts the difficulty algorithm every block to keep block target time consistent. It smooths the difficulty target adjustment using a combination of multiple exponential and simple moving averages and mitigates against exploits in the Kimoto Gravity Well. This update has fixed the issue of Rupee block delays by making the block time consistent (5 minutes) and has made the network immune to rogue ASIC miner attacks.

FUTURE TECHNICAL IMPLEMENTATION

- ➔ **Electrum Server:** The Rupee team will launch an electrum server which is a lightweight client. The Electrum server for Rupee will offer the following benefits:
 - ➔ *Encrypted and secure wallet:* The file containing bitcoins is protected with a password and offers enhanced security.
 - ➔ *Deterministic key generation:* If the wallet is lost, it can be recovered from its seed (foolproof).
 - ➔ *Transactions are signed locally:* The private keys stay local and are not shared with the server.
 - ➔ *Freedom and Privacy:* The user accounts are not stored on the server and the user is not tied to any server.

- ⊕ *No scripts:* Scripts are not downloaded by the Electrum. Thus a compromised server cannot send a random code to steal Rupee coins.
 - ⊕ *Open source code:* The server code is open-source and anybody can run a server.
 - ⊕ *Firewall friendly:* The client does not open a port. The updates are implemented by server polls.
- ⊕ **Segregated Witness (SegWit)/SegWit2x& Lightning Network** - will be implemented in 2018.
- ⊕ **Smart contracts**
- ⊕ Smart contracts help people exchange anything of value (e.g. money, property, shares) without the need for a middleman such as a lawyer or a notary who traditionally draws up the contract between two parties. Because they are blockchain-based, smart contracts have a number of advantages such as the easy enforcement of both parties' obligations and the mutual transparency and accessibility for both.
 - ⊕ Smart contracts will be implemented for Rupee when the technology is available for Bitcoin-based coins.

RUPEE PRE-MINE

The Rupee team sold 90% of the pre-mine to early investors on exchanges for development funding. The current team (including the founder and early investors) has roughly 3.5 million Rupee left, part of which will be used for the Rupee development.

RUPEE IS LISTED ON THE FOLLOWING EXCHANGES:

CoinExchange	https://www.coinexchange.io/market/RUP/BTC
Cryptopia	https://www.cryptopia.co.nz/Exchange/?market=RUP_BTC
YoBit	https://yobit.net/en/trade/RUP/BTC
Coingather	https://www.coingather.com/exchange/RUP/BTC
TradeSatoshi	https://tradesatoshi.com/Exchange/?market=RUP_BTC

WHAT'S NEXT? - RUPEE ROADMAP

The team is actively working on the upcoming releases and will continue to plan and deliver all remaining deliverables. The developments below are currently planned for Rupee coin:

September 2017 - Relaunch

The relaunch of the Rupee coin was concluded on September 18, 2017, with the following completed steps:

- ➔ Assembly of a new relaunch team to support the founding team
- ➔ A temporary WordPress-based website
- ➔ Fix of the code issues for blocks difficulty retarget
- ➔ Listing of Rupee on a new exchange (Cryptopia)

November 2017 - Improved Website

Followed by the relaunch of the Rupee coin, efforts were immediately concentrated on improving the design and content of the website (keeping future scalability in mind). In November 2017, a new website with additional sections such as profiles of the full Rupee team, FAQs, and a blog was delivered.

November 2017 - Whitepaper

For the benefit of investors who share the vision of the Rupee team, this whitepaper was written to document the vision of the team, the history, and the roadmap of Rupee. Version 1.10 of the whitepaper was released on November 15, 2017.

November 2017 - Fork and Code Review

Based on the code review completed during the relaunch phase, a code update increased the speed of transactions by implementing the Dark Gravity Wave Algorithm to counter the known issue of rogue miners using ASIC rigs. This resulted in faster transactions and eliminated Adblock delays which improved the user experience of Rupee. Future development efforts will prioritize stabilizing the transaction speed.

November 2017 - Machine Wallets

New wallets for Windows, Mac, and Linux were released along with the new code.

Starting December 2017 - Marketing Campaign

An extensive marketing campaign will be planned immediately after the release of key deliverables in November. The campaign will include content creation and publishing across established crypto outlets, social media campaigns, periodic video updates, and interviews with key team members.

Ongoing - Exchange Listings

To facilitate greater liquidity for Rupee, the team realizes that Rupee should be listed on multiple exchanges. The team will continue to work towards getting Rupee listed on bigger and better exchanges to make the currency available to the masses. Listings on Indian cryptoexchanges and other South Asian exchanges will be the primary focus.

Q1 2018 - Android and iOS Wallets (Electrum server)

Rupee will launch mobile wallets with electrum server which can be used by the masses for day-to-day transactions. These wallets will be the first steps towards digitizing payments, making it easy to send/receive money through Rupee. After the launch of these wallets, a payment gateway and Point of Sale application will be developed.



Q1/Q2 2018 - Payment Gateway/Point of Sale Application

Early in 2018, the Rupee team will focus on developing a payment gateway for Rupee which allows merchants to accept Rupee in their eCommerce websites and physical stores. This will be the second step towards the wider adoption of Rupee in South Asia. This fiat connection for merchants who use the Rupee payment gateway will be provided once Rupeebase.com is up and running. An instant RUP/INR (and to other South Asian fiat currencies) conversion will be offered which will eliminate any RUP price volatility for merchants. It will also allow merchants to accept Rupee through an API and show users which merchants accept Rupee. Additionally, users will be able to save their favorite merchants for quick access.

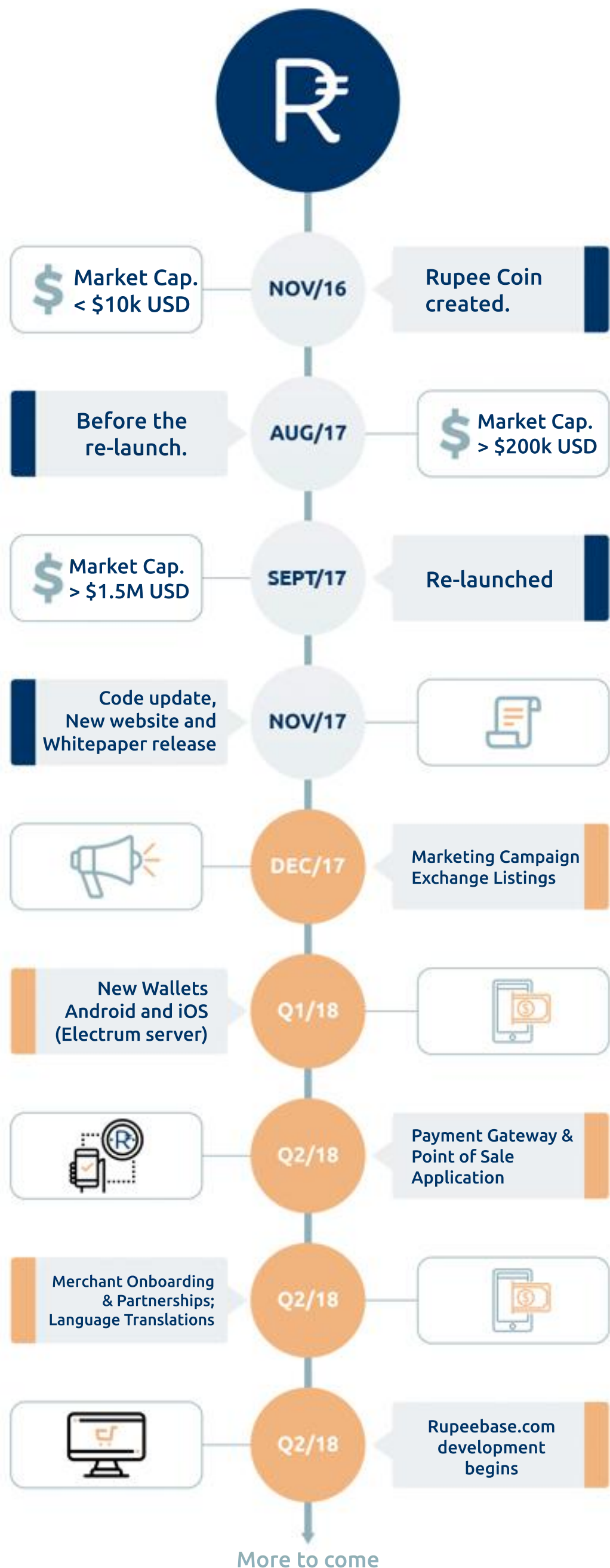
Rupee has already partnered with Cointopay.com for API access for vendors to accept Rupee. Cointopay.com is a Netherlands-based reputable company which provides plugins for Shopify, WooCommerce, and other popular development programs to accept Rupee and other cryptocurrencies.

Starting Q2 2018 - Language Translations

Once the development of the Rupee core functionality is complete, the team will widen accessibility by offering services in other South Asian languages. This will rely on the help of volunteers who can translate the applications, the website, and the whitepaper into multiple languages such as Hindi, Urdu, Tamil, and others.

Starting Q2 2018 - RUPEEBASE.COM

Rupeebase.com is a crypto-powered eCommerce portal and an exchange. It represents the ultimate completion of the Rupee vision. With the rise of Alibaba and Amazon, it is time for merchants, brands, and other businesses to leverage the power of blockchain technology. Rupeebase.com will facilitate this transition.



RUPEE ECOSYSTEM - RUPEEBASE.COM

WHAT IS RUPEEBASE.COM

Rupeebase

The Rupee team envisions a future, primarily for South Asia, where people can send and receive money quickly and inexpensively, and pay for goods/services using Rupee (powered by Rupee blockchain). A future in which people can convert their Rupee coins into fiat currency (especially INR, PKR, and other South Asian currencies) and other coins if needed, and sell and buy goods on a platform using Rupee (powered by Rupeebase.com). The vision of the Rupee team is that this will all take place on Rupeebase.com. Rupeebase.com will be the exchange and eCommerce portal powered by Rupee coin as the default form of payment.

Rupeebase.com will offer the people of South Asia a place to securely conduct business and exchange currencies hassle-free, in a cryptocurrency they are familiar with. Access to bank accounts or credit cards will not be necessary.

Rupeebase.com will be a separate legal entity with its own whitepaper (expected to be released by Q1/Q2 2018).

RUPEEBASE.COM REVENUE STREAMS

Rupeebase.com will primarily generate revenue from the following two businesses:

1. Exchange - RUPEX

- ⊕ Rupeebase.com will provide exchange services to convert RUP into INR and other major fiat currencies (especially South Asian). RUP to other major cryptocurrency pairs will also be offered (BTC, LTC, ETH).
- ⊕ RUPEX will be integrated with the Rupee payment gateway and POS application to offer merchants an option to instantly convert their RUP to a fiat currency of their choice and avoid any cryptocurrency volatility.
- ⊕ Transactions will incur a small fee. The percentage is yet to be determined but will be equal to or lower than other exchanges.

2. eCommerce Portal – Dukaan

- ⊕ Dukaan (Hindi for “shop”) will be a cryptocurrency-based eCommerce portal for buyers and sellers. There will be buyer and seller accounts and all transactions

will be executed in RUP.

- ⊕ Dukaan will only offer a platform to complete the trade; the seller will be responsible for the shipping and handling of all products he or she lists on Dukaan.
- ⊕ All fees on Dukaan will be charged in RUP coin. There will be two types of fees charged on Dukaan:
 - ➔ *Seller account fees – there will be different types of accounts offered to sellers. Proposed options include basic sell-as-you-go accounts and monthly fee-based unlimited listing accounts.*
 - ➔ *Buyer fees – each buy transaction will incur a small fee.*
 - ➔ *Both types of accounts will have built-in RUP wallets and could use RUPEx to exchange their coins.*

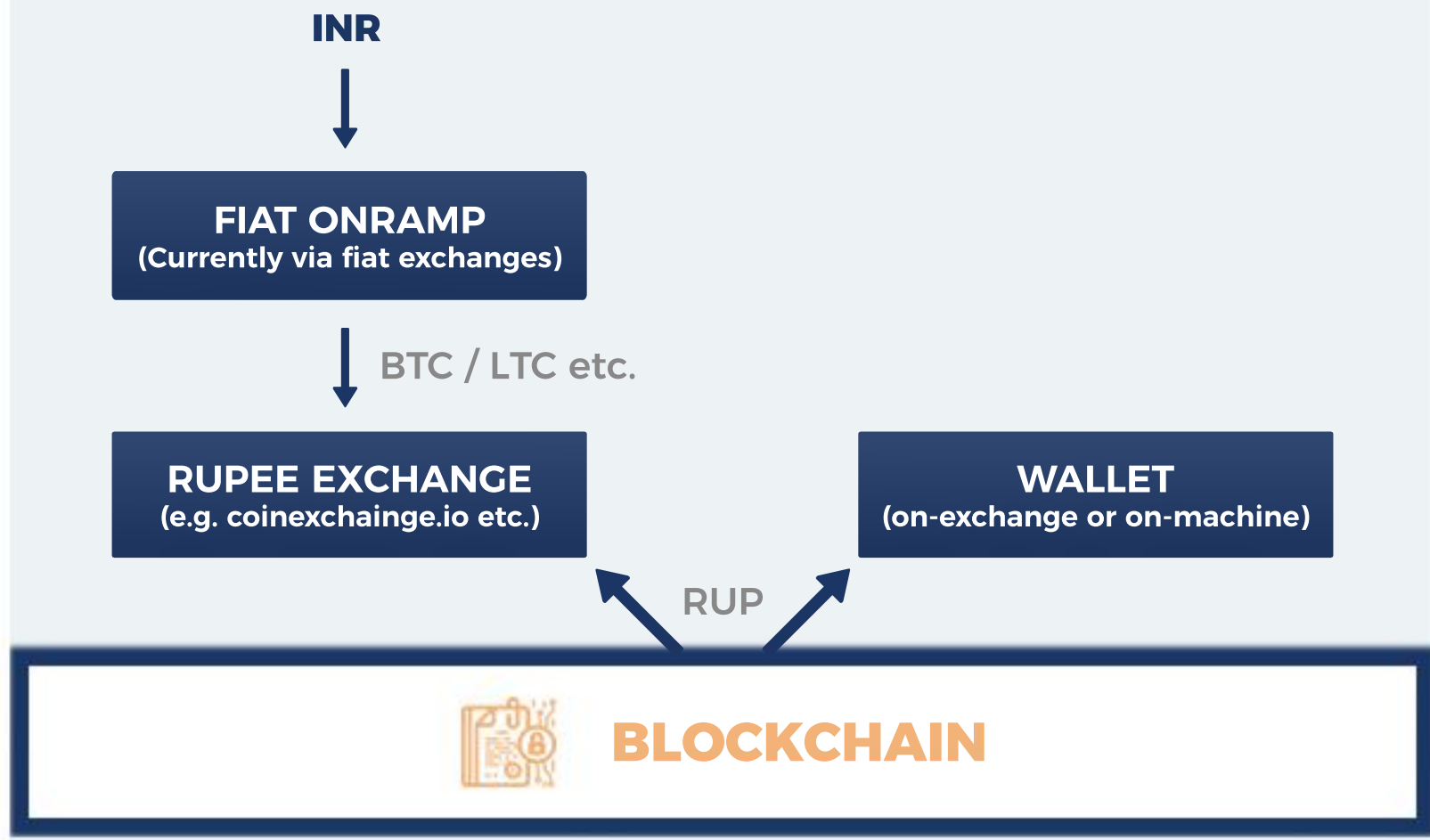
3. Rewards Program – Inaam

- ⊕ A rewards program called “Inaam” (Hindi for “gift”) will be integrated into Rupeebase.com for merchants who accept RUP.
- ⊕ Merchants who use the Rupee payment gateway and POS application could give their customers rewards units either in RUP or based on a points system convertible to RUP.
- ⊕ Triggered by either the payment gateway or the POS application, the rewarded RUP will be automatically credited from a merchant’s seller account to a buyer’s account on Rupeebase.com. The buyer could then either use these RUP coins to buy something else from Dukaan, move the RUP coins to another wallet, or exchange them for any other currency on RUPEx.

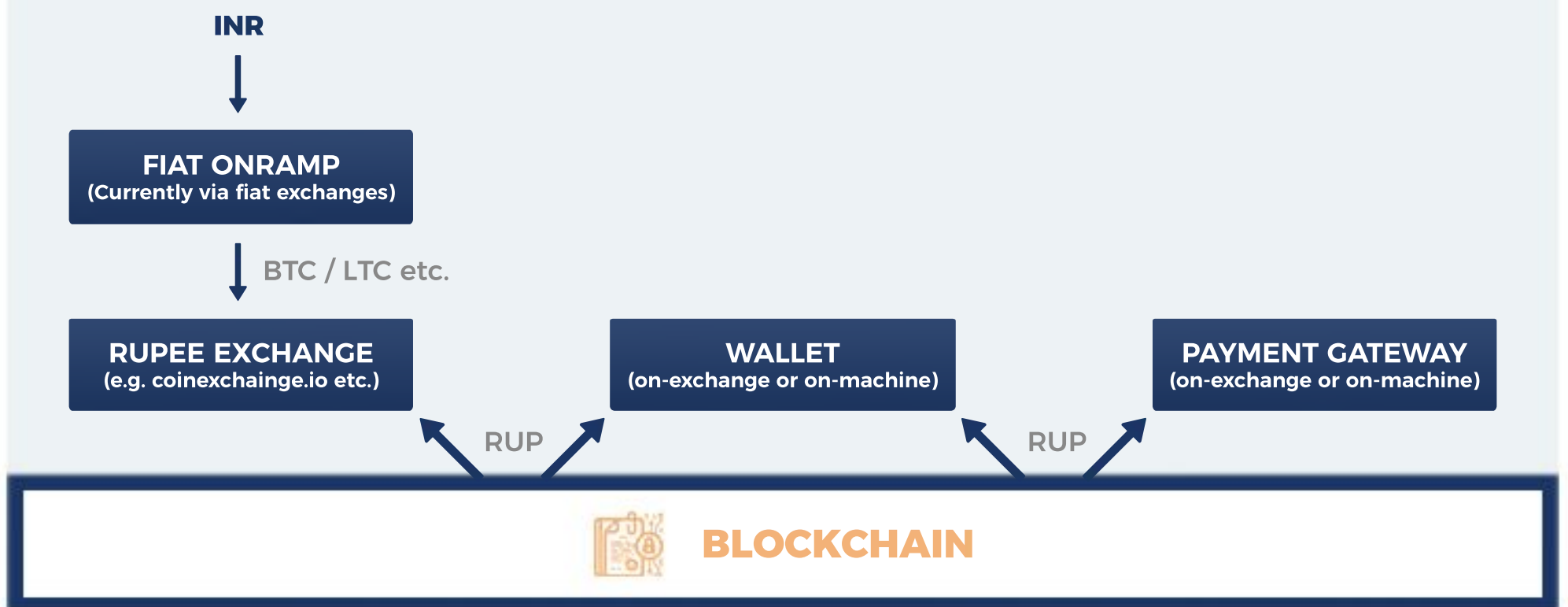
ROLE OF RUPEE ON RUPEEBASE.COM

Rupee will be the fuel for Rupeebase.com. All transactions will be executed in RUP and all pairs offered in RUPEx will be RUP pairs with either fiat or other cryptocurrencies. Rupeebase.com will be the ultimate completion of the Rupee ecosystem. We anticipate this ecosystem to develop in three stages as shown in the diagrams that follow.

STAGE 1:
INTRODUCTION



STAGE 2:
BROADENING THE MARKET



STAGE 3:
DEEPENING THE MARKET

INR / BTC etc.



RUPEX

DUKAAN

INAAM



RUP



BLOCKCHAIN

GET TO KNOW US



Adam Syed, Founder (India)

Adam is based in Hyderabad, India and started the Rupee coin in 2016. Adam has a strong background in blockchain technology and software development. Rupee is his vision of a virtual currency for South Asia and he has been leading the team since the start to realize his vision.



Raj Reddy, Strategy Manager (USA)

Raj worked as a Software Engineer and Product Development Manager for many Fortune 500 companies, in his tenure of 17 years of experience in various industries. He holds a Masters Degree in Electronics Engineering and Bachelors in Engineering. Raj is originally from Chennai, India, and lived and worked in South India, before moving to the USA. Raj is very passionate and very keen on adapting to new technologies. Raj has been involved with the Rupee project since the relaunch and works on new technology strategy.



MS Srinivas, Business Relations Officer (India)

MS. Srinivas is very active in the Indian business community in Hyderabad, India and was an early investor in Rupee. He supported the founder since the start and intends to help not only with Rupee development but to also promote Rupee in the South Asian business community.



Faraz Chaudry, Technology Officer (USA)

Faraz manages the technology behind Rupee and the Rupee ecosystem. He has experience working with Fortune 500 companies in engineering management and technical product rollout, and strong knowledge of C/C++ and Python. He leads the development team and all technical aspects related to Rupee. He is most passionate about using new technologies for the benefit of the people.



Mohd. Omar, Operations Strategy & Community Manager (USA)

Omar manages the operational aspects and advises on all current and future rollout and commercialization strategies of Rupee. He is a blockchain and cryptocurrency enthusiast and investor. Omar is a value chain and operations strategy expert with over 8 years' experience in consulting, retail, and advising for Fortune 500 companies.



Benny Lobitiba, Developer & Digital Marketing Manager (Israel)

Ben has more than 5 years' experience in digital marketing, corporate management, and web development. His knowledge of marketing coupled with his technical engineering knowledge makes him a valuable asset for the development of Rupee. Ben is passionate about entrepreneurship and strives to support Rupee as the next major crypto actor in South Asia for the benefit of the South Asian people.



Pat Isaiev, UI / UX Lead & Web Development Manager (Central Europe)

UI / UX designer and FinTech enthusiast. Pat improves the look of Rupee and its products and manages web development. Has 6 years of experience in this sector. Pat worked with many successful companies in various segments.



Amar Saini, Rupee Adoption & Merchants Liaison Manager (USA)

Amar is helping with the technology pipeline & business development for Rupee. He has extensive experience in technology management and has worked on emerging technologies like Big Data, 5G, Machine Learning, Data Analytics, Software Defined Networking and Robotic Process Automation etc. Amar holds a Master's Degree in Engineering. He is a dedicated professional and long-term investor in cryptoassets.



Will Alexander, Marketing Advisor (USA)

Will was part of the Rupee founding team in 2016. Will is the marketing advisor for Rupee. He is a long-term crypto enthusiast and a proud resident of Florida.

Rupee team members are early investors in Rupee and work strictly as volunteers for the decentralized Rupee project.



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