CoinYatra

India's Secure Crypto Exchange & Trading Platform

CYT / ECOSYSTEM WHITEPAPER

A connected future for digital assets.

Built around access, intelligence, clarity and responsible participation.

1 BILLION PROPOSED MAXIMUM SUPPLY	**200 MILLION** PROPOSED CYT MINING ALLOCATION
3 HOURS CURRENT MINING CYCLE	**4 PHASES** PROPOSED BASE-REWARD PATH

A PUBLIC-FACING FRAMEWORK, NOT A TOKEN SALE

This document explains CoinYatra's current platform context and its proposed CYT tokenomics and mining distribution framework. Planned features, dates, allocations and benefits remain subject to implementation, applicable law, and formal programme disclosures.

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01 A clearer digital-asset journey

The ambition: make digital assets accessible while putting user understanding at the centre of the experience.

CoinYatra is developing an India-first exchange experience that brings multiple digital-asset activities together through a unified account. Its core platform covers cryptocurrency markets, INR-linked trading journeys, wallets, swaps, peer-to-peer exchange, account verification, transaction history and support.

The CYT ecosystem is intended to add a transparent programme for earning and using a native digital token. The priority is not to promise a future token price; it is to disclose the economic rules, explain participation, and ensure the technology and financial model are robust before each new feature is activated.

What makes this approach distinctive

- One account experience: a connected view of assets, activity and available services.
- India-first usability: familiar INR estimates and clear local payment journeys, subject to eligibility.
- AI-assisted interaction: voice and chat interfaces designed to make complicated services easier to navigate.
- Progressive CYT distribution: a proposed finite mining allocation with predefined free-reward milestones.
- User-first disclosures: distinguish today's live rules from tomorrow's roadmap.

CYT at a glance

Dimension	Position / interpretation
Token name	CoinYatra Token (CYT)
Token network	Solana SPL, planned; official mint address to be published after verification
Proposed maximum supply	1,000,000,000 CYT
Proposed mining allocation	200,000,000 CYT (20%)
Current base mining	1 CYT per completed, manually started 3-hour cycle
Planned emission schedule	Base rates 1.00 → 0.75 → 0.50 → 0.25 CYT at distribution milestones
Official market price	Not established before token launch; indicative values are not tradeable balances

PRINCIPLE

Clarity comes before price predictions. The proposed token supply and programme roadmap do not imply investment returns, a liquid exchange market, or guaranteed access to any future service.

02 A multi-service CoinYatra ecosystem

An exchange should be useful even before its native token becomes available.

Experience	How it serves users
P2P trading	Buyer-seller marketplace with escrow-based processes, payment-method visibility and dispute handling.
Spot markets	Market and limit order journeys, trade history and order-state visibility.
Swaps	Exchange supported assets with displayed quotes and applicable charges before confirmation.
Wallets and INR	Asset-specific available/locked balances, source-aware restrictions and transaction history.
KYC and security	Account verification, authentication controls and risk-sensitive approval checks.
Mining & rewards	Manual CYT reward cycles, a separate Mining Balance and optional purchased Mining Power.
Other programmes	Earn, digital gold, investments and future offerings each have their own terms and risk profiles.

AI and human service, working together

CoinYatra positions AI-powered chat and voice assistance as part of its user experience. The assistant is designed to explain platform features, respond to account and balance questions using authorised information, and guide customers through supported actions. Automated transactions, wherever offered, must be protected by explicit user intent, permission checks, current balances, confirmation steps and server-side validation.

Direct customer support and voice-call channels provide a path to human assistance when AI guidance is not enough. The goal is to reduce friction without replacing accountability or promising that every action is available in every account, jurisdiction or product version.

A MEASURED CLAIM

The existence of an AI interface does not guarantee an error-free assistant or confer authority to bypass KYC, transaction limits, two-factor verification or risk controls.

03 CYT token identity and supply

A disciplined supply plan starts by separating proposed allocation from circulating tokens.

CYT is planned as the native token for CoinYatra's broader ecosystem, using a Solana SPL token architecture. The official mint address, mint/freeze authorities, initial circulating supply, allocation wallets and independent technical verification have not been announced in this document. Users should rely only on the address CoinYatra publishes through its verified official channels after deployment.

Proposed supply framework

Allocation	Amount	Share	Status
CYT Mining Programme	200,000,000 CYT	20%	Proposed programme allocation; not yet enforced
Other allocations	800,000,000 CYT	80%	Detailed categories, locks and vesting to be disclosed
Proposed total maximum	1,000,000,000 CYT	100%	Subject to final token deployment and verification

How the remaining 80% will be governed

A future distribution statement should identify the purposes and exact amounts for exchange liquidity, ecosystem development, treasury and operating needs, partnerships, team or contributor incentives and reserves, if these categories are adopted. No percentage for these individual categories is committed here. Final allocation wallets, vesting, lockups and unlock dates should be published before token distribution.

- Maximum supply is different from circulating supply; both should be reported distinctly.
- The mining allocation should be measured against all reward sources included in its accounting scope.
- Treasury transfers and team allocations should be auditable and subject to appropriate controls.
- Any material tokenomics revision should be versioned and publicly explained.

CURRENT STATUS

The 200 million CYT mining ceiling and progressive phases are the proposed economic design. An automatic pool cap and milestone-based reduction are not yet active in the reviewed backend. They must not be presented as implemented until independently tested and activated.

04 CYT Mining: a four-phase framework

Simple participation, explicit milestones and no retroactive reduction of earned rewards.

Eligible KYC-verified users may participate in CYT Mining by manually starting a cycle on their CoinYatra account. Each cycle currently lasts three hours. On completion and successful server settlement, the recorded reward is credited to the separate CYT Mining Balance. The next cycle must be started manually.

The proposed progressive base reward schedule

Cumulative CYT distributed	Free base per 3-hour cycle	Meaning
0 to below 5 crore	1.00 CYT	Initial base phase
5 crore to below 10 crore	0.75 CYT	0.25 CYT lower
10 crore to below 15 crore	0.50 CYT	Another 0.25 CYT lower
15 crore to below 20 crore	0.25 CYT	Final allocation phase
At 20 crore	0.00 CYT	Programme ends; no new mining rewards

The milestones are based on cumulative CYT distribution against the proposed 20 crore pool, not on the number of registered miners or a calendar date. The reduction affects the free base component of future cycles only. CYT already earned is not reduced.

Reward mathematics

PER COMPLETED CYCLE

Total CYT reward = applicable free base + previously purchased extra Mining Power. A cycle already underway should retain the reward recorded when it started, subject to the programme's valid settlement rules.

The precise scope of token amounts counted inside the 20 crore allocation must be specified before enforcement, including whether mining welcome, ordinary referral and agent rewards are counted. No distribution engine should issue beyond the remaining approved pool.

When does mining finish?

Under the proposed design, new Mining Programme rewards end once the 200,000,000 CYT allocation is fully distributed. The target to support participation around November 2027 is a planning aspiration, not a guaranteed duration. Actual timing depends on active users, participation frequency and purchased power.

05 Mining Power: ownership without renewal

Optional extra capacity, clearly separated from the free reward.

CoinYatra offers optional purchased Mining Power, which increases the CYT awarded for each eligible future mining cycle. Current published terms permit cumulative purchased power up to +7 CYT per cycle, priced at US$30 for each newly purchased +1 CYT increment (with permitted fractional increments). Actual pricing, limits and accepted assets are shown at checkout.

Future distribution stage	Free base	Owned extra power	Total per cycle
0 to below 5 crore	1.00	+5.00	6.00 CYT
5 to below 10 crore	0.75	+5.00	5.75 CYT
10 to below 15 crore	0.50	+5.00	5.50 CYT
15 to below 20 crore	0.25	+5.00	5.25 CYT

What permanent ownership means

- Purchased extra Mining Power retains its CYT-per-cycle increment during the operating life of the Mining Programme.
- There is no expiry, monthly renewal, recurring charge, recharge or repricing of power already purchased.
- Future increases in the price of new power do not change a user's previously purchased power.
- Permanent power is not a promise of mining rewards after the finite Mining Programme ends.
- Purchasing Mining Power does not buy CYT tokens outright or guarantee liquidity, profit or a minimum earnings duration.

Current programme materials describe priority phone-support access for Mining Power purchasers. Availability and response arrangements follow the published support policies. Accounts remain subject to KYC, anti-abuse checks and the standard transaction rules.

IMPORTANT PURCHASE DISCLOSURE

Before any purchase, users should see the current programme phase, the finite supply framework, the possibility that mining ends before a projected time horizon, the amount being purchased and any applicable refund or cancellation terms.

06 Participation, rewards and accessibility

An inclusive programme must still have clear eligibility and anti-abuse controls.

Participation conditions

- Eligible CoinYatra account with completed identity verification (KYC).
- One Mining account per person under the programme's duplicate-account rules.
- Explicit acceptance of the current Mining Terms and applicable updates.
- Manual cycle initiation, valid completion and server-confirmed credit.
- Continued compliance with account security, anti-fraud and regional eligibility rules.

CoinYatra does not commit in this whitepaper to a fixed public miner headcount. Entry may be subject to eligibility, programme capacity and availability. If any admission limit is implemented, it must be disclosed to applicants at the relevant participation step.

Welcome and referral rewards

Under the currently published post-6-November-2026 rules, eligible new Mining joiners may receive a 2 CYT welcome reward; an eligible ordinary Mining inviter may receive 2 CYT for a qualifying first-time referral. Separate agent programmes may have distinct, region-specific terms. Historical credits remain governed by the rules under which they were earned.

These promotional credits should not be confused with per-cycle mined amounts. Their treatment against the proposed 200 million CYT allocation requires a final transparent accounting policy before automatic emission enforcement begins.

Balances and access

CYT Mining balances are recorded as CYT and are separate from standard wallet balances. A displayed INR/USD reference amount is informational unless a completed, eligible conversion transaction has credited a different asset or fiat balance. Rewards do not automatically convert to INR, and rewards held in the Mining Balance do not accrue interest.

TRUST BY DESIGN

No reward should be shown as completed unless server-side settlement confirms it. A temporary connection error must not create duplicate tokens or erase a previously recorded mining cycle.

07 Launch, buyback and withdrawals

Different milestones unlock different services. They should never be confused.

Date / milestone	Published programme position
1 February 2027	Currently planned CYT token launch on Solana (subject to confirmation).
14 March 2027	Published start date for eligible-miner INR buyback and USDT conversion, subject to applicable service rules.
26 November 2027	Current published date for direct withdrawal of remaining eligible mined CYT tokens.

Buyback and conversion terms presently described

CoinYatra's published Mining Programme terms describe a minimum buyback rate of INR 12 for each eligible mined CYT, with a higher verified market price applying when that market price is above INR 12. The displayed INR 12 pre-launch reference value is distinct from a completed cash transaction or an independently established market price.

The published early conversion facility provides for INR bank payouts or USDT conversion using BSC (BEP20), subject to a combined monthly allowance of up to 15% of the participant's eligible mined CYT balance, applied to INR and USDT together. Under the current terms, direct CYT token withdrawals from the stated withdrawal date are treated separately from this monthly conversion allowance.

Funding and sustainable execution

A minimum-price redemption promise creates a real financial obligation. At the proposed 200 million CYT pool, INR 12 per CYT would represent an illustrative maximum gross floor-value exposure of INR 240 crore if every token qualified and were redeemed. Actual cash requirements depend on programme eligibility, market conditions, transaction timing and redemption activity.

NO USE OF OTHER CUSTOMERS' CUSTODY FUNDS

CoinYatra's intended approach is to fund eligible buybacks from its own operating profits and appropriately maintained corporate reserves, not from other users' custodial wallet assets or investment principal. This intention must be supported by verified funding, segregated accounting, legal review and clear terms before relying on it as a guarantee.

08 Technology, safety and responsible AI

Convenience should not come at the expense of financial correctness.

Core platform safety commitments

- KYC-based eligibility and appropriate account security, including authentication safeguards.
- Server-authoritative balances and transaction records, rather than cosmetic success messages.
- Atomic or otherwise protected settlement, duplicate prevention and auditable event histories.
- Network-aware transfers with clear address, asset and fee confirmation.
- Role-scoped administrator actions, incident handling and customer support escalation.
- Protection of private keys, credentials and sensitive identity data from unintended exposure.

AI as an assistive interface

AI-assisted chat and voice experiences can help users understand balances, platform terms, supported assets and service workflows. Where the product supports an account action such as a swap or trade request through AI, the action must pass exactly the same permissions, funds checks, order previews, confirmation requirements and compliance controls as the normal interface.

The AI system should provide reliable escalation to humans, indicate uncertainty, avoid presenting speculation as a live quote, and never represent an unexecuted transaction as successful. CoinYatra's direct support channels remain important for sensitive or unresolved cases.

Source-aware asset rules

Certain assets may carry withdrawal restrictions based on their funding origin. For example, cryptocurrency purchased through INR Direct Buy is subject to platform-specific external-withdrawal restrictions, while eligible assets acquired through P2P may be withdrawable subject to security and account checks. These restrictions are separate from the CYT Mining Balance timeline.

VERIFICATION BEFORE CLAIMS

References to safeguards describe platform design and operating priorities. They do not mean CoinYatra has received a third-party security certification, regulatory approval or insurance coverage unless an official report substantiates that specific claim.

09 A credible pathway to wider adoption

A roadmap built on milestones that can be checked, not exchange listings that cannot be promised.

Stage	Delivery focus	Status
Now	Current three-hour mining cycles and purchased-power programme	Existing platform programme
Pre-launch	Finalize Solana mint, authority configuration, disclosure and tokenomics	Planned; independently verify
Token launch	Official token details and supported token services	Target: February 2027
Early conversion	Eligible-miner INR / USDT buyback service	Published target: March 2027
Emission controls	Shared 200M ledger, progressive base reduction and pool cutoff	Future implementation; not live
Mining withdrawals	Supported direct CYT withdrawals for eligible balances	Current terms: November 2027
Future ecosystem	Potential utility, partnerships and market integrations	Exploratory; announcement required

Worldwide ambition, realistic milestones

CoinYatra's ambition is to make CYT usable in a wider global digital-asset ecosystem. Potential external exchange listings, new wallets, market pairs or cross-platform utility are subject to third-party decisions, technical readiness, liquidity, compliance and independent contractual arrangements. No listing on Binance or any other named exchange is confirmed by this paper.

Why the roadmap is deliberately staged

Publishing a mint address, supporting deposit and withdrawal networks, providing actual liquidity, testing trading integrations and distributing mining balances safely are distinct engineering and compliance milestones. Timing changes should be disclosed publicly rather than hidden in fine print.

OFFICIAL ANNOUNCEMENTS ONLY

Token contract details, listing partners, utility launches and any revised dates will be announced through CoinYatra's verified website and in-product notices once actually approved.

10 Economic sustainability and user value

A platform token is only credible when its promises match the business that supports it.

CoinYatra's broader business model encompasses exchange and platform services, with revenue potentially arising from legitimately charged fees, spreads and related services. The team has described aspirations involving additional commercial projects, including real-estate and e-commerce activities; this document does not establish the scale, profitability, audited results or binding relationship of any such venture to the CYT token.

Under the proposed approach, eligible mining buyback and conversion obligations would be serviced from company-generated profits and adequately funded corporate reserves, with safeguards against using unrelated customers' custodial balances or investment principal. This distinction is central to sustainable user trust.

What CYT holders should and should not assume

- CYT may have proposed ecosystem uses, but holding CYT does not by itself confer equity, dividends, guaranteed yield, profit participation or voting rights.
- Mining Power is a one-time paid programme capacity upgrade, not an investment in CoinYatra or a token presale.
- Projected rewards are denominated in CYT, not guaranteed INR or USDT income.
- Any promised minimum-price conversion must be supported by legally valid terms, a credible funding model and verified operational reserves.
- Investment products offered elsewhere on CoinYatra are separate from CYT and subject to their own agreements and risks.

Financial transparency that matters

Before tokenomics is declared final, CoinYatra should publish a defensible allocation schedule and define the scope of tokens consumed by mining, power-based rewards, welcome promotions, referrals and agent incentives. Such reporting should distinguish distribution from balances locked or available for withdrawal.

USER FUNDS ARE NOT PROGRAMME CAPITAL

Where user assets are held in custody or accepted under separate investment agreements, those assets must be governed by their own terms and obligations. They should not be represented as an unrestricted source for CYT buyback payments.

11 Risks, governance and disclosures

Digital-asset participation carries real financial, technical and regulatory uncertainty.

Risk	Why it matters
Market & liquidity	CYT may trade below indicative values, lack an active market or experience sharp price changes.
Programme implementation	The 20% allocation and four-phase reduction are proposed, not yet live emission controls.
Buyback funding	Minimum-price commitments require enforceable terms and sufficient independent funding.
Custody & counterparty	Centralised custody, service providers or financial counterparties can fail.
Technology & security	Code defects, networks, fraud, AI mistakes or outages may interrupt services.
Regulatory & tax	Rules governing virtual digital assets, tax and service availability can change.
Roadmap & execution	Launches, token integrations and third-party listings may be delayed or never occur.

Accountability and change management

CoinYatra should publish the identity of the responsible issuer and operating entity, token contract details, authoritative terms, material changes, circulating-supply reports and applicable compliance information before any public token offering or distribution requiring those disclosures. No claim of regulator endorsement, fund insurance or external audit is made in this paper.

Users should rely on their current in-app Terms and the official website for operative reward rates, eligibility, conversion rules and available features. Any later activation of milestone-based mining reductions should be accompanied by an effective date, updated terms and visible user-facing explanations.

Official information

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IMPORTANT INFORMATION

This publication describes a mix of existing platform services and planned CYT features. It is not investment, legal or tax advice; it is not an offer to sell tokens or a promise of returns. Where proposed features are not active, current verified platform terms take precedence.