TFM

INR-SETTLED INFRASTRUCTURE

Indian purchasing power, settled on-chain.

A BEP20 token designed to represent INR value on BNB Smart Chain — built for faster settlement, lower friction, and a trading ecosystem that reinvests in itself.

> TFM is a stable-value token targeting 1 TFM = 1 INR, with a fixed supply of 5 billion and a 0.1% transfer fee that funds research, education, liquidity, and innovation. It is infrastructure for the next generation of traders in Asia and beyond — not another speculative token.

SETTLEMENT
From T+2 to seconds

CURRENCY
INR-native, not dollar-first

ALIGNMENT
A fee that funds the ecosystem

01 **The friction stack** — Brokerage, conversion and T+2.

02 **The settlement layer** — BEP20, 24/7, seconds not days.

03 **The ecosystem fee** — 0.1% funding the loop.

04 **Tokenomics** — Five billion, broadly distributed.

05 **Peg maintenance** — Depth, rebalancing and burns.

06 **Industry contribution** — Access and shared infrastructure.

THE DESIGN INTENT

“Rail first. Token second.”

TFM is designed as settlement infrastructure for INR-denominated value — a unit of account that moves at network speed and reinvests in the traders who use it.

INR → TFM → BNB CHAIN

One unit of account.
One settlement layer.

5B	1 INR	0.1%	BEP20
FIXED SUPPLY TFM TOKENS	TARGET PEG PER TFM	TRANSFER FEE ECOSYSTEM-FUNDED	BNB SMART CHAIN SETTLEMENT

THE THESIS

A direct INR position, without the traditional settlement stack.

India has one of the world's largest retail investor bases, but its market plumbing still forces traders through currency conversion, brokerage friction, and multi-day settlement. TFM is designed to collapse that stack into a single BEP20 asset.

TFM targets a 1:1 relationship with the Indian Rupee, so a position in TFM is intended to be a direct INR-denominated position — not a dollar stablecoin with an extra conversion step. Transfers settle on BNB Smart Chain in seconds, 24 hours a day, without market hours or T+2 delays.

The 0.1% transfer fee is not a passive treasury charge. It is the ecosystem's feedback loop: 30% research and tools, 25% education, 25% liquidity, and 20% innovation. The design goal is simple — the more the network is used, the more it can reinvest in the trading community around it.

80M+
RETAIL INVESTORS IN INDIA

~3 sec
TARGET SETTLEMENT ON BNB CHAIN

T+2
TYPICAL TRADITIONAL SETTLEMENT DELAY

24/7
NETWORK ACCESS NO MARKET HOURS

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DOCUMENT BASIS

This whitepaper describes the intended TFM design and project-supplied parameters. Market-size figures, fee assumptions, and the target peg are not audited market data, and the peg is not a redemption guarantee. See the disclosure on page 08.

AT A GLANCE

- BEP20 token on BNB Smart Chain
- Fixed supply: 5,000,000,000 TFM
- Target price: 1 TFM = 1 INR
- 0.1% transfer fee, ecosystem-allocated

INR-native
A direct INR frame, rather than a dollar stablecoin with an extra conversion leg.

Chain-native
BEP20 settlement on BNB Smart Chain, available continuously rather than during exchange hours.

Community-funded
A 0.1% transfer fee that routes value into research, education, liquidity, and innovation.

"The opportunity is not another token. It is a faster, INR-native rail for the traders who already think in rupees."

The rest of this paper sets out the problem, the settlement design, the fee loop, and the risks that sit around it.

THE FRICTION STACK

Access is not the problem. The cost of moving value is.

India's retail trading market is large, digital, and growing. Its settlement and currency infrastructure still behaves like a pre-digital system: multiple intermediaries, multiple conversion steps, and capital locked for days.

01

Fragmented trading access

Over 80 million retail investors face high brokerage on frequent trades, T+2 settlement that ties up capital, cross-border access limited to a small set of listed stocks with NRI premiums, and no native crypto gateway for INR-denominated positions.

02

The stablecoin gap

USDT and USDC are dollar-centric. Indian traders think in INR, not USD. Converting INR to USD to USDT adds a spread at every step, and no major stable token directly represents Indian purchasing power on-chain.

03

No feedback loop

Existing tokens rarely contribute back to the trading community. Holder activity does not fund research, education, or tools, and passive staking does not create real utility for active traders.

THE COST COMPOUNDS

Brokerage per order + INR→USD spread + USD→USDT spread + T+2 capital lock

Each step is small in isolation. Together they create a structural drag on frequent, INR-denominated trading — and a settlement experience that feels slower than the market itself.

Cost layer	What it does	Who absorbs it
Brokerage	Charges a percentage or flat fee on each order, which matters more as trading frequency rises.	The active trader
Currency conversion	Adds a spread when INR is converted to USD and then to USDT before an on-chain position can be taken.	The INR holder
Settlement delay	Locks capital for T+2, reducing the number of times the same capital can be deployed.	The trader and the desk
Access limitation	Restricts cross-border exposure to a narrow set of listed stocks and adds NRI premiums.	The cross-border trader

The same capital, turned more often, pays the friction stack more often.

That is the compounding case for an INR-native settlement rail.

THE DESIGN RESPONSE

One asset. One currency frame. One settlement layer.

INR-pegged digital value

TFM targets 1 TFM ≈ 1 INR, maintained through market dynamics and liquidity. Every trade in TFM is intended to be a direct INR-denominated position, removing the currency-conversion step for Indian users.

Zero-friction settlement

As a BEP20 token on BNB Smart Chain, TFM transfers settle in seconds rather than days, at network gas cost rather than traditional brokerage friction, and around the clock — no market hours, no holidays.

Dimension	Traditional stack	TFM design
Settlement	T+2; capital locked across the cycle	**~3 seconds on BNB Smart Chain**
Currency path	INR → USD → USDT, with spread at each step	**Direct INR-denominated TFM position**
Access window	Exchange hours and market holidays	**24 / 7 / 365 network access**
Typical friction	Brokerage per order plus conversion costs	**0.1% transfer fee; network gas separate**

Design boundary. The peg is a target maintained through liquidity and market dynamics, not a redemption guarantee. The comparison describes the intended design; it is not a claim that every venue, wallet, or jurisdiction will deliver the same experience.

PROGRAMMABLE

A BEP20 asset can be integrated into wallets, trading tools, and settlement flows without rebuilding a separate currency rail.

TRANSPARENT

Supply, transfer rules, and fee allocations are defined at the token layer and can be independently inspected on-chain.

COMMUNITY-FUNDED

The transfer fee creates a recurring pool for research, education, liquidity, and innovation rather than a one-off launch treasury.

WHAT MUST BE TRUE

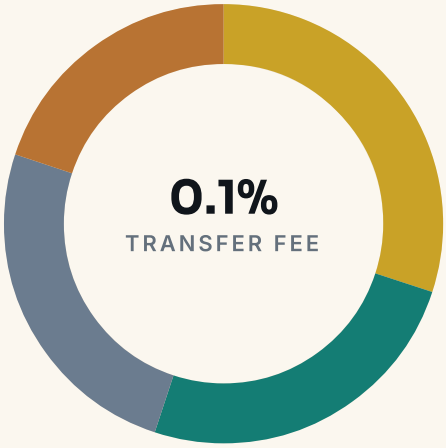
- Wallets and venues support the BEP20 standard.
- BNB/TFM liquidity is deep enough for normal order sizes.
- The peg is maintained through market dynamics, not a redemption promise.
- Access is lawful and compliant in the user's jurisdiction.

WHAT TFM DOES NOT REMOVE

- Market risk, including the risk that the target band is not achieved.
- Smart-contract and custody risk.
- Local regulatory and tax obligations.
- The need to verify contracts and liquidity independently.

THE FEEDBACK LOOP

The fee is the mechanism that puts value back in.



Research & tools
30%
Market analysis, trading signals, API tools.

Education
25%
Courses, webinars, trader workshops.

Liquidity
25%
Market making, deeper order books.

Innovation
20%
New product grants, hackathons.

STEP 01
Transfer
A TFM transfer occurs on BNB Smart Chain.

STEP 02
0.1% fee
The protocol-level transfer fee is applied.

STEP 03
Allocate
Proceeds are split across four ecosystem buckets.

STEP 04
Reinvest
Funding flows to research, education, liquidity, and innovation.

5,000,000,000
FIXED SUPPLY · NO POST-DEPLOYMENT MINTING

Deflationary
FEES ACCUMULATED AND PERIODICALLY BURNED

2% cap
MAXIMUM SINGLE TRANSACTION VS SUPPLY

10% cap
MAXIMUM WALLET VS SUPPLY

Charged on transfer
The 0.1% fee applies to a TFM transfer, not to simply holding the token.

Not a performance fee
The design does not take a share of a trader's profit or a venue's trading revenue.

Burns are periodic
Fees are accumulated and periodically burned; the burn is a supply action, not a per-transfer rebate.

Read the deployed contract for the authoritative fee, cap, and burn logic. This page describes the intended design, not an audited implementation.

Illustrative transfer	0.1% fee	Split: research / education / liquidity / innovation
10,000 TFM	10 TFM	3.0 / 2.5 / 2.5 / 2.0 TFM
100,000 TFM	100 TFM	30 / 25 / 25 / 20 TFM
1,000,000 TFM	1,000 TFM	300 / 250 / 250 / 200 TFM

Illustrative arithmetic only; it assumes the fee is charged in TFM and rounds the split to whole or one-decimal units. The deployed contract governs.

A transfer fee is not a trading commission.

It is charged when TFM moves, not when a trade is placed.

DISTRIBUTION

Five billion tokens. A deliberately broad base.



Allocation	Share	
Community & liquidity	45%	2,250,000,000
Ecosystem fund	20%	1,000,000,000
Team · 36-month vest	15%	750,000,000
Market making	10%	500,000,000
Reserve	10%	500,000,000

TARGET PRICE

1 TFM = 1 INR

Approximately $0.012 USD at the illustrative FX assumption used in this paper. The USD reference moves with the exchange rate; it is not a fixed dollar price.

DISTRIBUTION IN PRACTICE

- **Community & liquidity, 45%:** the widest ownership base and the deepest pool support.
- **Ecosystem fund, 20%:** grants and programs that extend the network.
- **Market making and reserve, 20%:** liquidity runway through the growth phase.
- **Team, 15%:** a 36-month vest tied to delivery.

SUPPLY INTEGRITY

- **Fixed supply:** 5,000,000,000 TFM, with no minting after deployment.
- **Deflationary design:** transfer fees are accumulated and periodically burned, reducing circulating supply over time.
- **Transaction cap:** 2% of supply per transaction, intended to limit single-order impact.
- **Wallet cap:** 10% of supply per wallet, intended to broaden ownership.

WHY THE DISTRIBUTION MATTERS

A large community and liquidity allocation supports a broad base of users and market depth. A 36-month team vest aligns long-term delivery with the network, while the reserve and market-making buckets give the project room to support liquidity through its growth phase.

READ THE PARAMETERS

Percentages and token counts are design parameters. They are not a promise of value, liquidity, or future performance. On-chain supply and transfers are the authoritative record.

Broad ownership
45% community and liquidity; the widest base in the distribution.

Long-term alignment
The team allocation vests over 36 months.

Liquidity runway
10% market making plus 10% reserve.

VESTING AND DEPLOYMENT

- Team: 750,000,000 TFM over 36 months.
- Market making and reserve: 1,000,000,000 TFM for liquidity and future needs.

SUPPLY CONTROLS

- No minting after deployment; periodic burns from fees.
- 2% transaction cap and 10% wallet cap.

THE MAINTENANCE FRAMEWORK

A target band, supported by three reinforcing mechanisms.

A peg is not a single setting; it is the outcome of liquidity, market making, and supply behavior working together. TFM's design uses three reinforcing mechanisms to pursue its target band around 1 INR.

01
Liquidity pool depth

A sufficiently deep BNB/TFM pool on PancakeSwap is intended to absorb normal order sizes without meaningful slippage. Depth is the first defence against a volatile quote.

02
Automated market making

Periodic rebalancing via the treasury is intended to keep the market within a ±3% band around the target. The band is a design guardrail, not a guarantee.

03
Deflationary pressure

The 0.1% transfer fee reduces effective circulating supply over time through burns. This is intended to provide structural support, not a promise of price appreciation.



The shaded region represents the intended ±3% operating band. It is illustrative and is not a market quotation or a redemption commitment.

What maintenance is not. Liquidity support and treasury rebalancing cannot eliminate market risk, smart-contract risk, custody risk, or regulatory risk. A peg can deviate. Holders should assess the token, the contracts, and the market independently before participating.

WHAT SUPPORTS THE BAND

Pool depth, active market making, and a deflationary fee design. Each mechanism is strongest when the others are working.

WHAT CAN MOVE IT

Large redemptions, thin liquidity, volatile BNB markets, contract incidents, or a loss of market confidence. These risks are inherent to on-chain markets.

Watch depth
Liquidity on both sides of the BNB/TFM pool; thin depth makes small orders move the quote.

Watch deviation
The distance from the 1.00 target and how long it persists, not a single print.

Watch supply
Burn cadence and circulating supply, alongside the fixed-supply contract rules.

Operating principle
The band is a target; treasury action is discretionary, not a fixed redemption promise.

Risk trigger
A sustained deviation, thin depth, or a contract incident changes the thesis.

Holder check
Verify contract logic, pool depth, and supply independently.

BEYOND THE TOKEN

An ecosystem that funds the traders inside it.

DEMOCRATIZING MARKET ACCESS

TFM is intended to let any INR holder access decentralized markets without traditional brokerage friction. That matters most for Tier 2 and Tier 3 cities where physical broker presence is limited, for young first-time investors who prefer digital-native interfaces, and for cross-border traders seeking INR-denominated crypto positions.

THE FEEDBACK LOOP

Revenue from the 0.1% transfer fee is allocated back into the trading community. The goal is not a passive treasury, but a recurring cycle: activity funds research, education, liquidity, and new tools; those improvements make the network more useful; more activity feeds the cycle again.

30% **Research & tools**
Market analysis, trading signals, and API tools for retail traders.

25% **Education**
Courses, webinars, and trader workshops.

25% **Liquidity**
Market making and deeper order books.

20% **Innovation**
New product grants and hackathons.

“TFM isn’t another speculative token. It’s infrastructure for the next generation of traders in Asia and beyond.”

The opportunity is not merely to launch another asset, but to make INR-denominated value move at the speed of the network — and to let the trading community share in the infrastructure it helps create.

IMPORTANT DISCLOSURE

This document is for informational purposes only. It is not financial, legal, tax, or investment advice, and it is not an offer or solicitation to buy or sell any token or security. TFM is a utility token; its value may fluctuate and may fall to zero. The 1 INR target is a design objective, not a guarantee, redemption right, or promise of stability. Liquidity, market making, burns, and treasury actions may not achieve the intended band. Digital assets involve market, liquidity, custody, smart-contract, counterparty, and regulatory risks. Project-supplied figures and parameters should be independently verified. Only participate if you understand these risks and can bear the loss.

BEFORE PARTICIPATING

- Read the deployed token contract and verify the supply and fee logic.
- Check BNB/TFM pool depth and the current market quote independently.
- Confirm that access is lawful in your jurisdiction and that you understand the tax treatment.
- Treat the peg as a target, not a redemption right.

DOCUMENT CONTROL

Title: TFM — Trade For Me — Whitepaper
Version: 1.0
Date: November 2026
Network: BNB Smart Chain (BEP20)
Status: Informational project paper; not an audit, prospectus, or offer.

Verify the contract. Verify the market. Verify the disclosure.

No statement in this paper replaces an independent check of the deployed system.