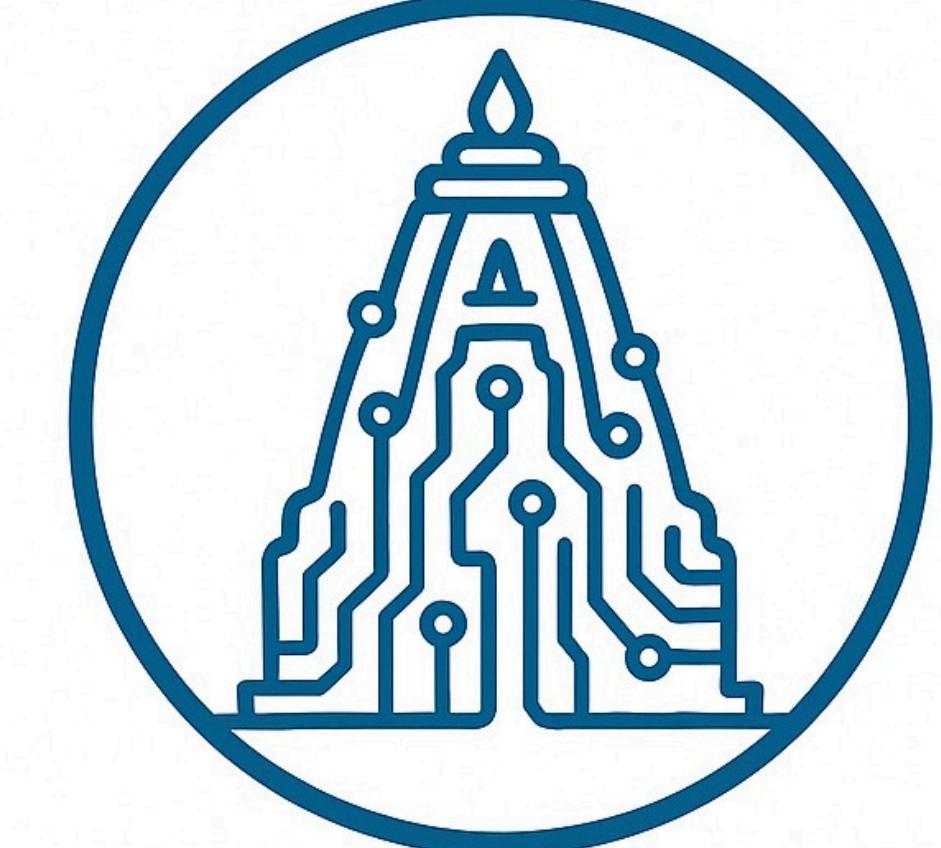


The Sacred Finance Protocol

DigiKosh

A Comprehensive Research
Report on Blockchain
Modernization of Indian Religious
Institutions

November, 2025



DigiKosh



Team Members & Agenda

Agenda

1. Executive Summary
2. Problem Landscape
3. Solution Overview
4. Market Opportunity
5. Business Model & Financials
6. Go-to-Market Strategy
7. Risk Management & Compliance
8. Conclusion & Call to Action

Team Members

| | |
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Executive Summary



Market Gap:
₹8,000+ crore annual
donations sit idle in
low-yield (3-4%)
savings accounts



The Problem:
Temples face corpus
depletion within 7-10
years due to inflation
vs.yield mismatch



Our Solution:
Blockchain-based yield
optimization (10-15% APY)
+ automated operations



Innovation:
Creating "DevFi" (Devotional
Finance) category combining
blockchain transparency with
fiduciary duty



Target Market:
100,000+ registered
temples across India



Scale:
Temple Economy
contributes ₹3.02 Lakh Crore
(2.32% of India's GDP)

Problem Landscape - Market Scale

- Spiritual Market Size (2024):**
\$65 Billion
Growing to \$135 Billion by 2033
(CAGR 7.6%)
- Temple Economy Contribution:**
₹3.02 Lakh Crore
2.32% of India's GDP
- Annual Religious Donations:**
₹8,000 Crore+
Majority share of household charitable giving
Currently yielding only 3-4% interest in savings accounts



The Core Problem - Corpus Depletion Crisis

Year 1 Scenario (₹1 Crore Corpus):

- Annual Expenses: ₹8 Lakhs
- Interest Generated (4% APY): ₹4 Lakhs
- Shortfall: ₹4 Lakhs drawn from Principal

Year 2 Impact:

- Remaining Corpus: ₹96 Lakhs
- Interest Generated (4%): ₹3.84 Lakhs
- Expenses (with inflation): ₹8.5 Lakhs
- Growing Shortfall: Accelerating depletion

Long-term Outcome:

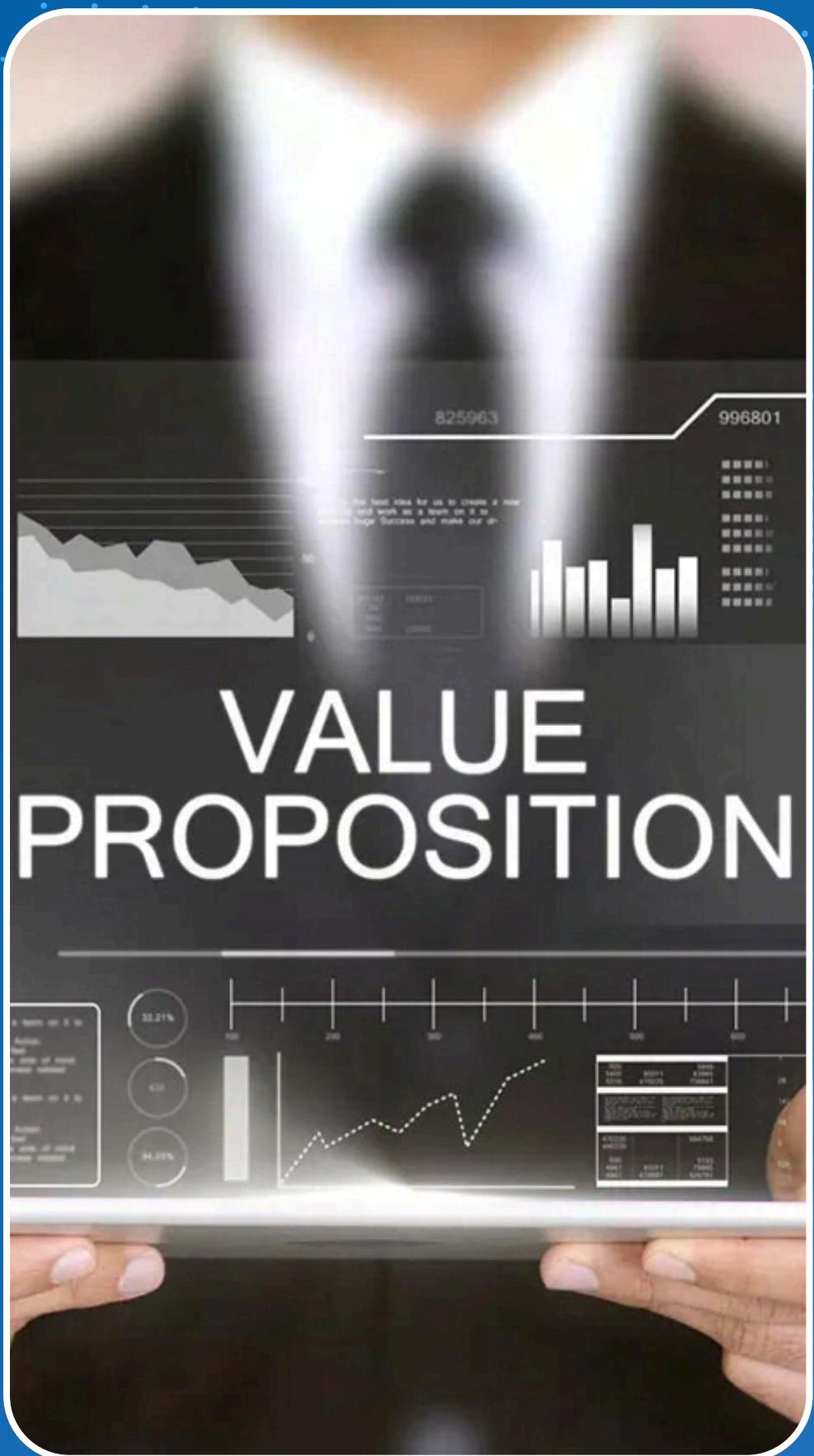
- Corpus exhausted in 7-10 years
- Mission-critical stress on temple operations
- Salary disruptions, facility deterioration, service cuts
- Loss of public trust and donation inflow

Root Cause:

- Inflation (5-7%) > Interest earned (3-4%)
- Widening gap forces corpus drawdown
- Unsustainable trajectory for 100,000+ temples nationwide



The DigiKosh Solution - Value Proposition



Core Technology:

- Sacred Finance Platform combining blockchain transparency + fiduciary duty

Infrastructure:

- ERC-4626 Tokenized Vaults (institutional-grade yield infrastructure)

Yield Generation:

- 10-15% APY vs. current 3-4% savings account yields

Automation Benefits:

- Reduces admin time from 40-50 hrs/month to 2-3 hrs/month

Integration Partner:

- Sky Ecosystem (USDS stablecoin + Spark Protocol) backed by US Treasuries

Key Advantage:

- "Digital Fixed Deposit" positioning - familiar to trustees, non-technical jargon

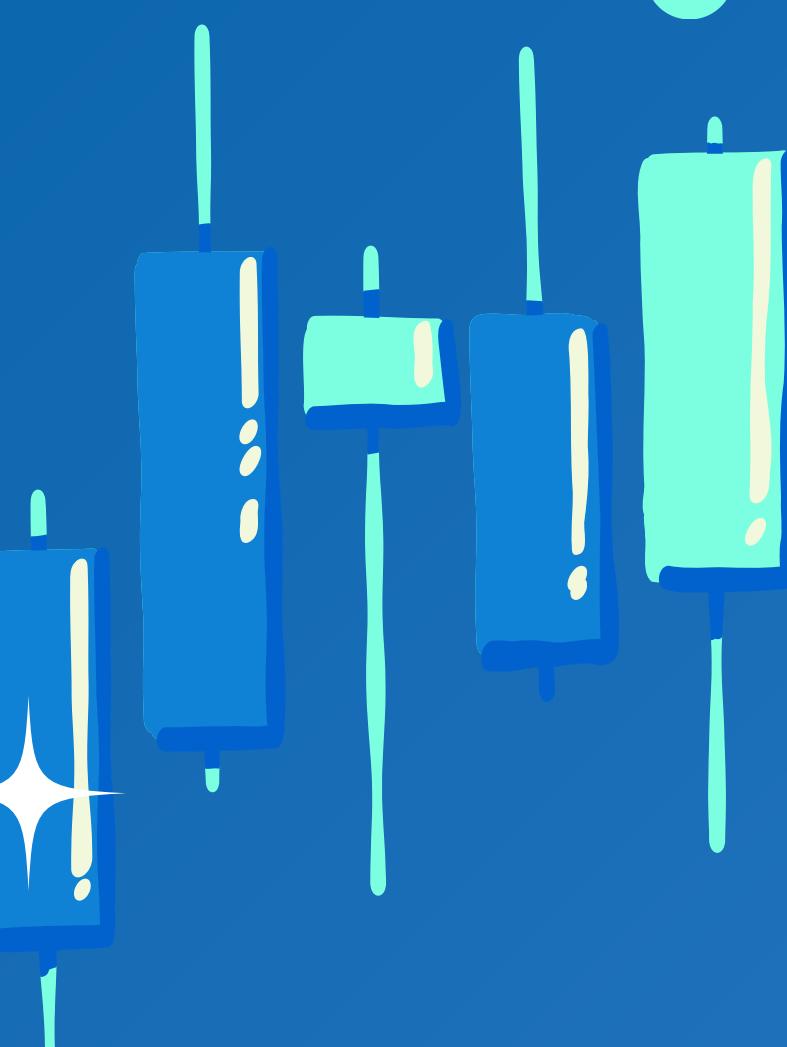
Quantified Value Proposition

Example: Rs. 50 Lakh Corpus



Current State (Savings Account at 3-4% APY):

- Annual Interest Income: ₹1.5-2.0 Lakhs/year
- Limited operational flexibility
- 40-50 hours/month administrative work



With DigiKosh (10-15% APY):

- Annual Interest Income: ₹5.0-7.5 Lakhs/year
- Automated operations
- 2-3 hours/month administrative work



Annual Benefit:

- Additional Interest Income: ₹3.5-5.5 Lakhs/year
- Labor Savings: 40-48 hours/month (valued at ₹4-5 Lakhs annually)
- Total Annual Value Addition: ₹7.5-10.5 Lakhs/year



10-Year Impact (₹50L corpus):

- Additional cumulative benefit: ₹35-55 Lakhs
- Corpus remains intact and grows organically
- Temple operations become self-sustaining



Market Opportunity - Target Segments



Large Trust Temples (₹5 Crore - ₹50 Crore+)

- Use Case: Treasury diversification, regulatory scrutiny management
- Pain Point: Managing large corpus across multiple accounts
- Benefit: Consolidated yield optimization, audit trail



Medium Urban Temples (₹25 Lakh - ₹5 Crore) - CORE TARGET

- Use Case: Operational sustainability, salary automation
- Pain Point: Monthly shortfalls, inconsistent priest payments
- Benefit: Predictable income, reduced cash handling



Community/Village Temples (<₹25 Lakh)

- Use Case: Digital transparency to attract diaspora donations
- Pain Point: Trust deficit, limited donation tracking
- Benefit: Transparent operations, donor confidence



Geographic Priority -

Phase 1:

- Maharashtra
- 15,000+ temples
- Karnataka:
- 12,000+ temples
- Tamil Nadu:
- 18,000+ temples



Phase 2 Expansion:

Gujarat (8,000+), Rajasthan (6,000+)
Tier 2/3 cities across India





Business Model : Revenue Streams



Four Revenue Pillars:

Setup & Integration One-Time Fee (₹50K–₹5 Lakh)

Onboarding and legacy system integration
Training and orientation
Customization based on temple structure

AUM Fee (1.5-2%)

- Annual management fee on Assets Under Management
- Recurring revenue engine

Example:

- ₹1 Crore corpus = ₹1.5-2 Lakhs annual revenue

Distribution Automation Fee (0.5%)

- Fee on automated salary/payment distributions
- Reduces temple admin burden
- Enables consistent priest compensation

Compliance & Reporting Subscription (₹10K-₹50K/year)

- Premium subscription for temples requiring advanced features
- Automated 80G certificates
- (tax deduction documentation)
- Audit-ready reports and reconciliation Form 10BD filing assistance

Financial Projections & Unit Economics

3-Year Financial Projection:

Year 1:

- Active Temples: 100
- Total AUM Managed: ₹50 Crore
- Projected Revenue: ₹1.75 Crore
- Focus: Anchor temples, credibility building



Year 2:

- Active Temples: 450
- Total AUM Managed: ₹270 Crore
- Projected Revenue: ₹49.3 Crore
- Focus: Network effects, referral scaling



Year 3:

- Active Temples: 1,150
- Total AUM Managed: ₹805 Crore
- Projected Revenue: ₹148 Crore
- Focus: Geographic expansion, institutional partnerships

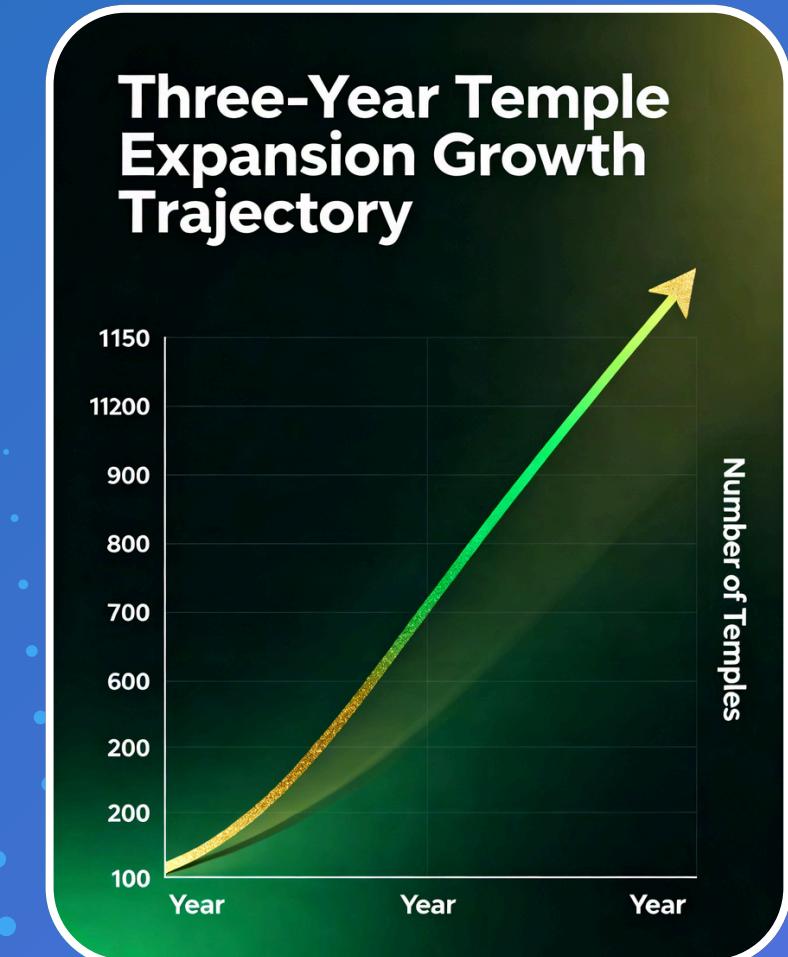


Key Drivers:

- Average corpus per temple: ₹5-10 Crore (weighted average)
- 18:1 LTV:CAC ratio ensures profitability at scale
- Referral multiplier effect from satisfied customers



| Metric | Value |
|---------------------------------|-------------------------|
| Customer Acquisition Cost (CAC) | ₹50,000 |
| Lifetime Value (LTV) | ₹25-30 Lakhs (10 years) |
| LTV:CAC Ratio | 18:1 |
| Churn Rate | <5% (highly sticky) |
| Payback Period | 3-4 months |
| Gross Margin | 75-80% |



Go-to-Market Strategy

Three-Phase Launch Strategy:

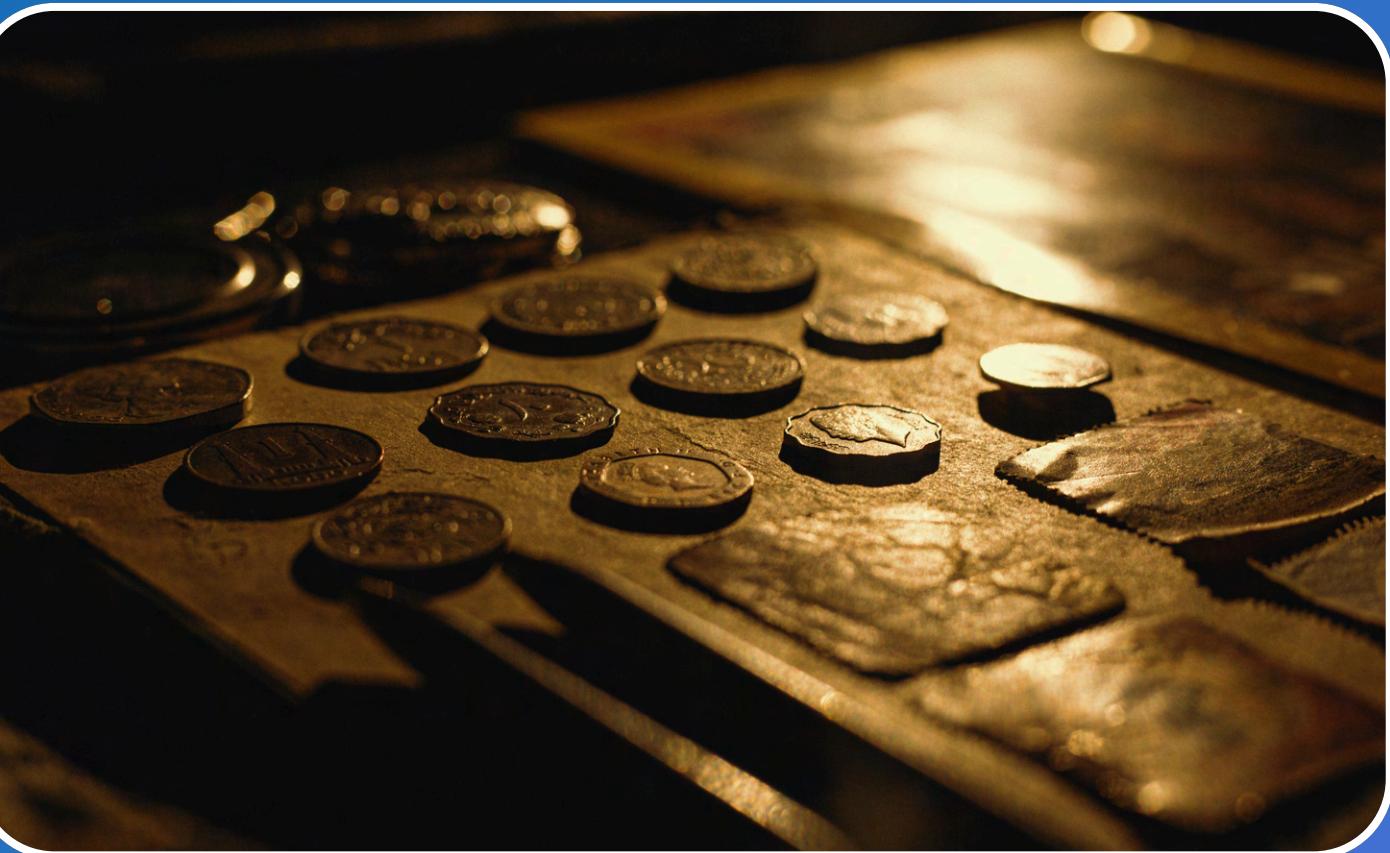
Phase 1: Credibility & Anchor Temples (Months 1-6)

Tactics:

- Identify 20-30 anchor temples via Akhila Bharatiya Temple Associations
- Partner with technocrat trustees and temple management committees
- Offer 6-month fee waiver + personalized support
- Generate case studies showing YoY corpus stabilization
- Build local advisory board with respected temple leaders

Success Metrics:

- 20-30 successful deployments
- 50%+ improvement in reported annual yield
- Media coverage in regional/national temple networks



Go-to-Market Strategy

Phase 2: Network Effects & Viral Growth (Months 7-18)

Tactics:

- Temple-to-temple referral program (direct introductions)
- Regional hub model (state-level Temple Association partnerships)
- Vernacular content marketing (Tamil, Telugu, Kannada, Marathi, Hindi)
- Whatsapp/YouTube education channels
- Annual "Temple Finance Forum" convening customer success stories



Partnership Focus:

- Hindu Charity Organizations
- Temple Association Federations
- Regional religious bodies

Success Metrics:

- 70% of new customers via referrals
- 300+ active temples by end of Phase 2
- Regional media features



Go-to-Market Strategy

Phase 3: Institutional Scale (Months 19+)

Tactics:

- Bank partnerships (HDFC, ICICI, Axis Bank)
- Co-marketing to existing charitable giving customers
- Preferred rates for DigiKosh temples

- DeFi protocol integrations for yield boost
- API integrations with temple management software
- Regulatory sandbox participation (RBI/NITI Aayog)

Success Metrics:

- 1,000+ active temples
- ₹500+ Crore AUM under management
- Top 5 temple federations as institutional partners



Risk Management & Mitigation

Risk 1: Smart Contract & Technical Risk

Mitigation:

- Use battle-tested ERC-4626 standard (proven across \$100B+ protocols)
- Leverage blue-chip protocols only (Aave, Sky, Spark)
- Third-party security audits (Certora/Trail of Bits level)

Risk 2: Financial Risk (Stablecoin Depegging)

Mitigation:

- Primary focus on US Treasury-backed stablecoins (USDS via Sky)
- RWA (Real World Asset) backing provides safety net
- Multi-stablecoin strategy (USDC, USDS diversification)

Risk 3: Adoption & Education Risk

Mitigation:

- Linguistic abstraction: Call it "Digital Fixed Deposit," not "DeFi"
- Focus on benefit, not mechanism (yield, not tokenomics)
- Dedicated onboarding team (bilingual, regional expertise)
- Simplified mobile interface (grandmother-friendly)



Regulatory Framework & Compliance



Legal & Regulatory Foundation:



Indian Trusts Act 1882 Compliance:

Fiduciary duty satisfaction via prudent vault design
US Treasury backing provides conservative asset base
Investment restrictions fully honored
Distribution rules automatically enforced via smart contracts

Tax Benefits & Compliance:



Section 12A & 80G:

Automated tax benefit tracking and documentation
Form 10BD filing assistance for donor deductions
Real-time certificate generation
Digital audit trail for tax authority verification



Anti-Money Laundering (AML) & KYC:

FIU (Financial Intelligence Unit) registration compliance
Strict Know-Your-Customer enforcement at platform and transaction level
Transparent ledger advantage over traditional cash-based temples
Automated reporting to regulatory authorities



Regulatory Framework & Compliance



Audit & Compliance Readiness:

Automatic export generation in standardized formats (CA-compatible)
Real-time reconciliation vs. manual year-end audits
Eliminates manual journal entry errors
Reduces audit fees by 30-40%



Trustee Protection:

Legal liability shield through institutional framework
Documented compliance framework (80G/12A preservation)
Insurance coverage for fiduciary liability

Conclusion - Why Now?



Five Converging Factors Create Perfect Timing:

1. Market Scale & Growth

\$65 Billion spiritual market growing at 7.6% CAGR
₹8,000+ Crore annual donations (majority of household charitable giving)
100,000+ registered temples facing sustainability crisis

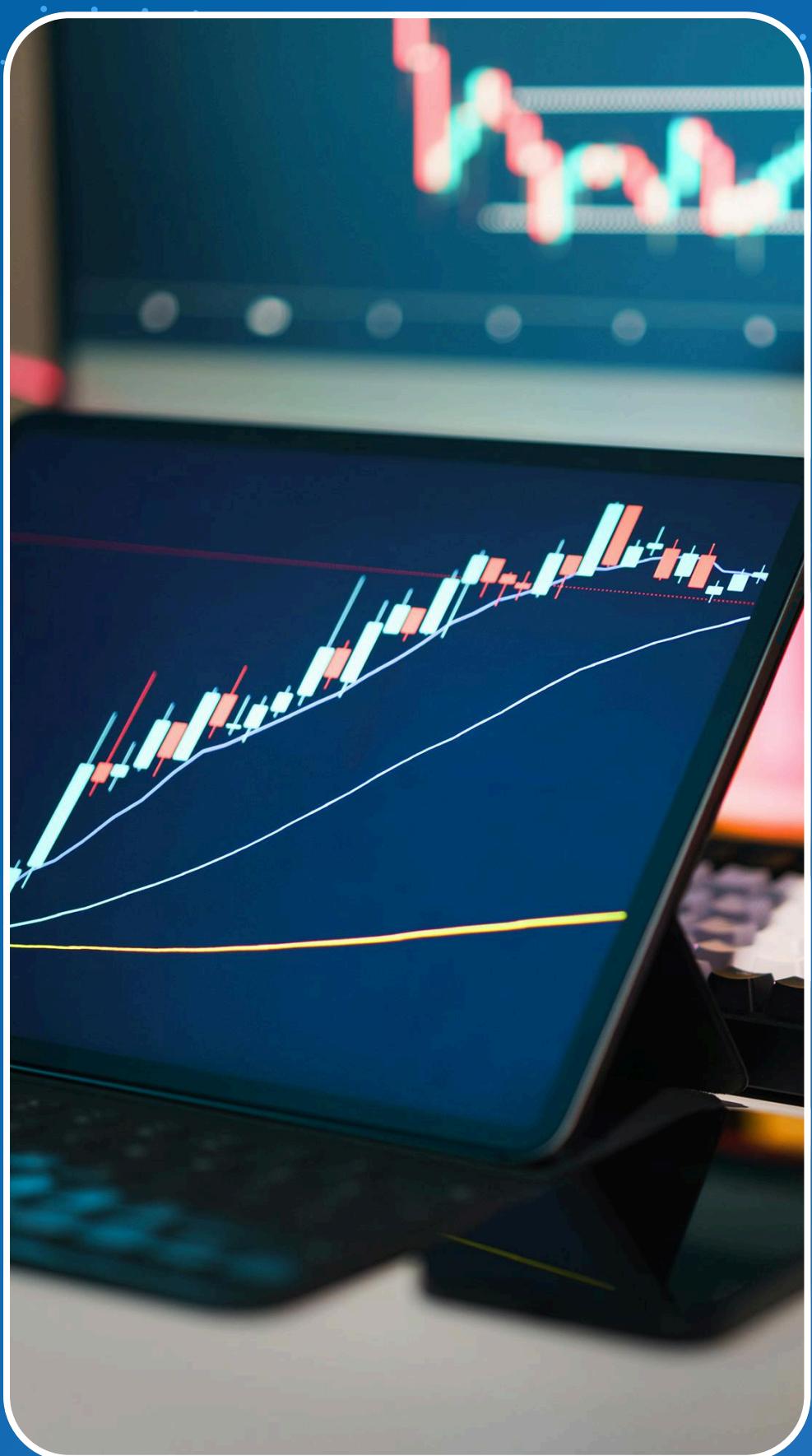
2. Financial Urgency

Inflation (5-7%) significantly outpacing traditional yields (3-4%)
7-10 year corpus depletion timeline creates immediate pressure
Temples seeking operational sustainability solutions

3. Technology Maturity

ERC-4626 standard proven at scale (\$100B+ adoption)
Sky Ecosystem rebranding + USDS official launch
DeFi infrastructure now enterprise-grade and auditable

Conclusion - Why Now? (Cont.)



4. Regulatory Clarity

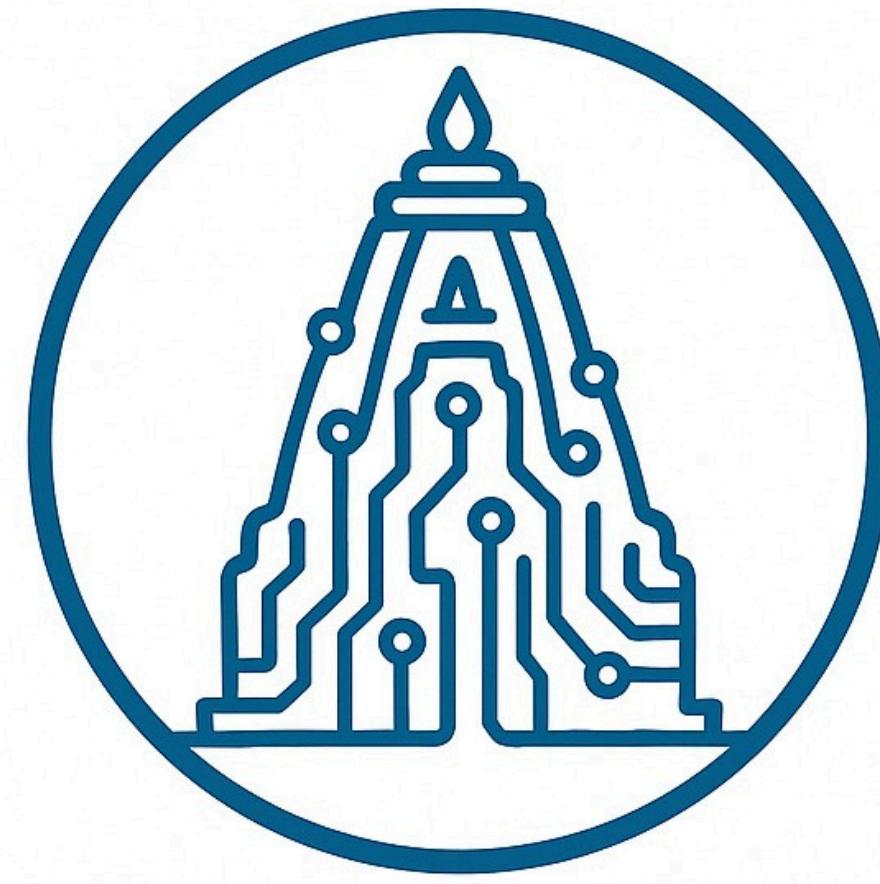
RBI Innovation Hub opens sandbox participation
Indian Trusts Act compliance framework well-established
Government interest in formalizing informal religious institutions

5. Category Creation Opportunity

"DevFi" (Devotional Finance) is nascent, uncontested category
First-mover advantage in religious institution fintech
Establishes DigiKosh as market leader and regulatory reference point

Why DigiKosh Wins:

Only platform purpose-built for temples (not generic DeFi)
Institutional-grade yield without sacrifice of principles
Transparent technology matching fiduciary duty requirements
Solve for both sustainability AND trust restoration



DigiKosh

**Thank You
Very Much...**

"By modernizing the financial rails of India's religious institutions, DigiKosh ensures the Temple Economy remains vibrant and self-sustaining in the face of inflation, preserving sacred traditions for generations to come."

