The Web3 Landscape in India :
Unlocking its Potential and Prowess

Foreword

Web3 is the culmination of years of progress and development in a world which is entering a new era of the digital age. The demand for innovation across sectors is at an unprecedented level and the need for convenient and user-friendly solutions to emerging challenges is ubiquitous. In this prevailing context, Web3 enables simplification and user control by separating user data from platforms and infrastructure and facilitates greater interactivity and decentralisation.

The global Web3 and Metaverse market is expected to contribute $13 trillion to the global GDP by 2030.[1] The opportunity for India is also equally alluring with over 900 startups engaged in the sector in India. Indian employees account for 11% of the global web3 talent. Since 2018, India has witnessed a 138% jump in Blockchain related jobs. In line with the country's Digital India Mission, Web3 can contribute over $1 trillion to the Indian Economy by as soon as 2032.[2]

Homegrown businesses have spearheaded the Indian Web3 ecosystem and put the country on the global map. With its talent, the country can supply solutions and services, while its young demographic and digital-native population also generates significant demand. India's trajectory from this point onward is undoubtedly upward.

India, having already showcased its leadership in advocating for global regulatory standards, is now able to demonstrate commitment and leadership through the creation of forward-looking domestic laws tailored to our unique requirements. As a result, the path ahead for India in the Web3 era necessitates a cohesive endeavour encompassing education, innovation, regulation, and collaboration to fully unlock the vast potential of these groundbreaking technologies.

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Mr. Dilip Chenoy
Chairperson
Bharat Web3 Association

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[1] Arthur D Little report titled "WEB3 & METAVERSE" (June 2023)
[2] NASSCOM report titled "Indian Web3 Startup Landscape" (October 2022)

Table of Contents

01 Key Highlights from around the World

Global Landscape

- Web3 and Metaverse will contribute 8% of the $160 trillion global GDP by 2030.[3]
- The market size for NFTs was valued at $21 billion in 2022 and is expected to grow at a CAGR of 34% to reach a valuation of $212 billion by 2030.[4]
- The market for asset tokenisation is expected to take off globally. The valuation of tokenised assets globally is expected to reach somewhere between $5 trillion[5] and $16 trillion[6] by 2030 and could account for 10% of the global GDP.
- Metaverse related projects like Decentraland were valued as high as $1.2 billion as late as October 2022 - with Samsung, Adidas, and PWC having purchased digital properties.[7]
- Venture capital funding of $28.5 billion was invested in the blockchain and crypto market in 2022[8], signifying a remarkable increase of 15 times in VC funding for blockchain startups since 2015.[9]
- As of June 2023, there were over 21,000 developers active monthly worldwide. This developer base has increased by 92% since June 2020.[10]
- Global spending on blockchain solutions will rise to $19 billion by 2024, marking an increase of nearly 46.4% from $6.6 billion spent in 2021.[11]

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[3] [Arthur D Little report titled "WEB3 & METAVERSE" (Jun 2023)](#)

[4] [Skyquest report titled "Global Non-Fungible Tokens Market" (Apr 2023)](#)

[5] [Citi GPS report titled "Money, Tokens, and Games" (Mar 2023)](#)

[6] [BCG report titled "Relevance of on-chain asset tokenisation in 'crypto winter'" (Sep 2022)](#)

[7] [Kotaku article titled "$1.2 Billion Metaverse Company Boasts It Has A Whopping 8,000 Daily Users" (Oct 2022)](#)

[8] [CoinTelegraph article titled "VC blockchain and crypto funding drops off in Q4 2022: Report (Feb 2023)](#)

[9] [NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)](#)

[10] [Electric Capital report titled "Developer Report 2023 Mid-Year Update" (Jul 2023)](#)

[11] [Bankless Times article titled "Blockchain Spending Poised for Exponential Growth, Nearing $19 Billion by 2024 (Sep 2023)](#)

Indian Landscape

- India is home to over 900 start-ups[12] in the Web3 sector, five of whom have achieved unicorn status as of 2023. [13]
- India is ranked at #1 position when it comes to global grassroots crypto adoption in 2023. It is also ranked in the top five across categories such as use of centralised and decentralised exchanges, lending protocols, and token smart contracts. [14]
- India has also become the second-largest crypto market in the world by raw estimated transaction volume ($269 billion between Jul '22 to Jun '23), beating out several wealthier nations.[15]
- As of 2022, 60% percent of Indian Web3 startups have been registered outside but they continue to hire tech-force in India. [16]
- As of 2022, 11% of global Web3 developer pool is in India, which constitutes the 3rd biggest talent pool in the world. This includes ~75,000 tech talent in the blockchain industry which is expected to grow by over 120% in the next 1-2 years.
- Since 2018, India has witnessed a 138% jump in Blockchain related jobs.[17]
- Web3 start-ups in India raised ~$1.3 billion in funding over the two years ending April 2022.
- The sector is expected to contribute $1.1 trillion to India's GDP over the next 10 years by 2032. [18]
- The retail sector, accounting for 37%, and the financial services sector, contributing 15%, are expected to be the primary drivers of Web3 and Metaverse adoption. [19]
- The creator economy is expected to surpass 100 Mn users by end of 2023. [20]
- The expected number of unicorns in Web3 will surpass the unicorns in Web2. [21]

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[12] Sourceforge.net and BWA Research

[13] inc42 articles titled "India's Unicorn Club" and "ZYBER 365: An 'AI + Web3 Unicorn' With No Product"

[14] Chainalysis report titled "2023 Global Crypto Adoption Index" (Sep 2023)

[15] Chainalysis report titled "Is Central & Southern Asia the Future of Crypto? Here's What Drives Crypto Usage in the Region Leading the Way in Grassroots Adoption (Sep 2023)

[16] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)

[17] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)

[18] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)

[19] Arthur D Little report titled "WEB3 & METAVERSE" (Jun 2023)

[20] Zefmo report titled "India Influence Report 2022" (January 2023)

[21] Business Insider article titled "Within 2 years, India will have the largest pool of web3 developers in the world" (Aug 2022)

02 Introduction and Context

The internet infrastructure has matured considerably over the past two decades and Web3 is an ideal representation of this growth that showcases the transformation from static to active and engaging. The first generation of the internet became commercially available in 1995 and reached its first 1 billion users by 2005. The internet found its product-market fit, attracting over 15% of the global population within just 10 years of its availability. Fast forward to the present, it has been nearly fourteen years since the launch of the Bitcoin blockchain. As of 2023, we estimate that there are approximately 420 million crypto users worldwide.[22]

The innovation that Web3 brings would replace centralised repositories of data with self-sovereign identity through data ownership. Functioning on blockchains, a decentralised and distributed ledger, Web3 would eliminate the need for centralised databases. Moreover, the Virtual Digital Assets (VDAs), which are the key mechanisms through which blockchains incentivize players to engage constructively with the network and build on it, play a fundamental role in the functioning of the public blockchain ecosystem. The technology has vast potential demonstrated through emerging use cases and applications which are utilising the advantages presented by Web3.

Over the past few years, the Web3 ecosystem has grown at a very rapid pace in India. Regulatory, technical, and organisational achievements have carved the transition in the country. Given this, the report analyses the Web3 landscape in the Indian context and highlights the progress and potential for India to become a flagbearer for Web3 going forward.

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[22] Citi GPS report titled "Money, Tokens, and Games" (Mar 2023)

03 The Web3 Opportunity

> *"As founders in the Web3 space, we're not simply crafting digital platforms, we're forging new realms of possibility. Fuelled by our unwavering belief in the Web3 revolution, we envision a future where it unearths fresh economic horizons, nurtures the spirit of entrepreneurship, and propels India into a position of global digital leadership. Our journey transcends lines of code; it is about equipping people with the knowledge and tools to thrive in a decentralized landscape. Together, we can shape a tomorrow where Web3 isn't just a technology but a catalyst for transformative change, which is also poised to contribute significantly to India's GDP. India's leading position in VDA adoption highlights the growing confidence among individuals in the immense potential and transformative influence that Web3 technology can wield in improving the lives of billions."*

Sumit Gupta
CEO & Co-founder
CoinDCX

Web3 has witnessed unprecedented growth which has catapulted the ecosystem to the forefront of the digital landscape across the world. The technology has been adopted across industries owing to the diversity of its applications.

There are many aspects which contribute to the proliferation of the technology.

- Web3 promises to bring about **equality, advantages, and value** for its participants, including builders, users, and creators. With substantial venture funding backing its progress, the development of Web3 is advancing at an unprecedented pace.

The Global Picture
8% Of Global GDP
Expected from Web3 and Metaverse by 2030

Projections for India
$200Bn Potential of Web3 Industry by 2035
40% Annual Growth Rate

Retail and Financial services to be key drivers of Web3

Source: "WEB3 & METAVERSE" by Arthur D Little (June 2023)

- This groundbreaking framework holds the key to revolutionize various industries by tackling ownership challenges associated with **privacy, self-sovereignty, and economic concerns** within the digital realm.

- **By 2030, 8% of the $160 trillion global GDP will come from Web3 and Metaverse**. This significant growth presents a compelling opportunity for Indian businesses to leverage their expertise and embrace Web3 to unlock new possibilities.[23]

- The potential of Web3 and the Metaverse in India is therefore truly staggering. A recent report highlights that the **Web3 opportunity in India** is projected to experience an impressive **annual growth rate of nearly 40%.** [24]

IT Led Economic Growth
Web3 can add $1.1 Tn of new economic value to the Indian GDP by 2032.

Employment Generation
India's Web3 talent pool is growing at the fastest rate worldwide, at around 120 per cent likely in the next 1-2 years

Source: The Indian Web3 Startup, Landscape, Nasscom, November 2022

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[23] Arthur D Little report titled "WEB3 & METAVERSE" (Jun 2023)
[24] Arthur D Little report titled "WEB3 & METAVERSE" (Jun 2023)

- The **retail sector**, accounting for 37%, and the **financial services sector**, contributing 15%, are expected to be the **primary drivers of Web3** and Metaverse adoption in India. [25]

- The blockchain and crypto sector received **$28.5 billion in funding in 2022**[26] despite the 'Crypto-Winter.' Web3 also remained the 2nd most popular Emerging Tech sector in terms of early and seed stage funding in 2022, ahead of sectors such as Fintech, Health & Wellness, DevOps and AI & ML.[27]

Moreover, a recent Gartner report[28] further validates the rapid adoption of Web3 across diverse industries **listing Web3, Metaverse and NFTs among the top 25 emerging technologies**. From aircraft maintenance to food safety, organizations are recognizing the transformative potential of Web3 and are embracing tokenization to enhance their applications. This endorsement from Gartner further underscores the widespread acceptance and potential of Web3 across industries.
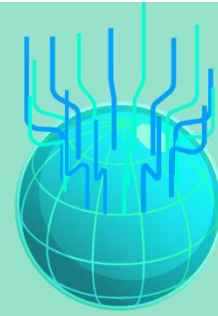
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[25] Arthur D Little report titled "WEB3 & METAVERSE" (Jun 2023)

[26] CoinTelegraph article titled "VC blockchain and crypto funding drops off in Q4 2022: Report" (Feb 2023)

[27] Pitchbook report titled "Emerging Tech Indicator - Q4 2022" (Mar 2023)

[28] Gartner report titled "Hype Cycle for Emerging Technologies, 2022" (Jul 2022)

04 India Marching towards the Web3 Revolution

"We believe that by combining gaming and Web3, India has a lot of potential to create economic opportunities for millions. Our collective work in the Web3 space could help India's economy grow by $1 trillion over the next ten years. We are excited to be a part of this growth story, which will lead to an ever-prosperous future."

Kavin Bharti Mittal
Founder & CEO
Hike

India has already started to capitalize on the Web3 opportunity, an additional avenue for India's rapidly growing digital economy. The number of startups within the sector has increased, and several use cases have emerged in both the public and private sector, signalling a positive shift in the outlook of Web3.

a. Quantifying India's Web3 Presence

India has already started to scratch the surfaces of Web3 technology as evident by the following revelations:

● India hosts **more than 900 startups**[29] as of 2023. These startups encompass a wide range of offerings within the Web3 domain, including infrastructure protocols, wallet and custody solutions, DeFi, along with exchanges, tax solutions, and analytics. Of these 900, **5 have achieved unicorn status. [30]**

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[29] sourceforge.net and BWA research
[30] inc42 articles titled "India's Unicorn Club" and "ZYBER 365: An 'AI + Web3 Unicorn' With No Product" (Aug 2023)

- Further, as of 2022, at least 270 startups have been registered outside India and continue to hire tech-force from India. As the Web3 and crypto sector grows exponentially, India is all set for a powerful revolution.[31]

- As per the 2023 Chainalysis Global Crypto Adoption Index, **India secures the top rank in global grassroots crypto adoption**. It is also ranked in the top five across categories such as use, by estimated transaction volume, of centralised and decentralised exchanges, as well as lending protocols and token smart contracts. [32]

- India also became the **second-largest crypto market** in the world by raw estimated transaction volume, beating out several wealthier nations. India registered approximately $269 billion between July 2022 and June 2023.[33]

- "The India Web3 Startup Landscape" report by NASSCOM[34] released in October 2022 revealed that India provides employment to approximately **75,000 skilled professionals**. It is predicted that the **market size will increase by 25 times by 2028**, which would result in the creation of over **50,000 jobs by 2025**.

- The report, "India's $1 Trillion Digital Asset Opportunity"[35], published in 2022 by USISPF mentioned that embracing and fostering Web3 technology in India could **contribute $1.1 trillion** of economic growth **to its GDP by 2032**.

- India has been a front runner in adopting Web3 technologies. Estimates suggest that India has been the **#1 global adopter of DeFi** in terms of value received on-chain, adjusted for PPP. An estimated value of $88 Bn was received on-chain in India in 2020-21.[36]

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[31] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)

[32] Chainalysis report titled "2023 Global Crypto Adoption Index" (Sep 2023)

[33]

 Chainalysis report titled "Is Central & Southern Asia the Future of Crypto? Here's What Drives Crypto Usage in the Region Leading the Way in Grassroots Adoption (Sep 2023)

[34] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)

[35] USISPF report titled "India's $1 Trillion Digital Asset Opportunity" (Dec 2021)

[36] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)

b. Showcasing Use Cases in the Indian Context

As India's Web3 ecosystem continues to grow and diversify, the use cases of Web3 are becoming increasingly relevant and transformative across various sectors, from finance and governance to entertainment and supply chain management. Some of the use cases of Web3 that have been adopted in India include the following:

- **Education**: In August 2022, the Maharashtra State Board of Skill Development (MSBSD) issued 1 lakh diploma certificates to students on Polygon's blockchain using LegitDoc, a document verification platform. MSBSD has plans to issue 3 lakh more over the course of two years. Before this change, the process, which involved over 1,000 people, would take 30 days for certificates to be issued to students. Now, such certificates can be issued within 30 minutes. The use of blockchain has also enhanced the security and transparency of the entire process. [37]

- **Lending:** Stree Nidhi, a self-help group based in Telangana with 1.5 lakh members, implemented blockchain based solutions for loan disbursement and recollection for its members. The pilot project was undertaken by Cognitochain, a Hyderabad based startup. The project also helps assess the credit rating for each member to help them avail other financial instruments from banks or other financial institutions. [38]

  Additionally, Small Industries Development Bank of India (SIDBI) has partnered with Infosys to develop a blockchain based platform for MSMEs in India to redefine institutional lending with the technology. The use of blockchain will allow for a more secure architecture with reduced vulnerabilities when exchanging information between the borrowers and lenders to support the multi-party platform.[39]

- **Real Estate:** Pune's State Property Registration Department has adopted blockchain technology to store e-registration data and documentation from property transfers, which can be shared with all stakeholders involved in a safe and secure manner. [40]

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[37] Business Today article titled "Maharashtra issues 1 lakh diplomas on blockchain" (Aug 2022)
[38] IndianWeb2.com article titled "Telangana launches B-PoST" (Aug 2020)
[39] Forbes article titled "SIDBI Pilots Tokenized Collateral Network On Blockchain" (May 2023)
[40] Times of India article titled "Blockchain technology for e-registered property deals" (May 2023)

Additionally, Greenlakes, a Bengaluru based startup, has introduced blockchain based solutions for farmlands. The solution gives users access to transparent and verifiable information about their land, at the time of registration and afterwards, thereby increasing traceability and accountability, and securing the overall process of maintenance of records of farmlands. [41]

- **Service Delivery:** The Government of Maharashtra is using blockchain to help identify rightful beneficiaries for benefits/subsidies. The state govt aims to reach 1.1 Mn economically challenged residents and tribals through verifiable caste certificates.[42] The LegitDoc platform fetches data from the MahaOnline portal and uploads it to the Polygon proof-of-stake (PoS) blockchain. Post this, the platform generates a QR code and certificate, which are verifiable by the state government.

  Further, the Firozabad Police Department has implemented blockchain technology as a tool in combating crime, in partnership with Polygon[43]. This collaboration aims to streamline various law enforcement processes, including the management of case records and evidence. Similarly, the Delhi Police has also introduced blockchain technology to create a transparent and tamper-proof system for recording and preserving evidence.[44]

- **Healthcare:** SettleMint India has collaborated with Uttarakhand Medical Colleges to implement a blockchain-based asset tracking solution, leveraging Polygon's Edge technology[45]. This system aims to enhance the efficiency of asset management within medical institutions in Uttarakhand, offering real time tracking and traceability of critical medical equipment and supplies using blockchain technology.

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[41] The Hindu article titled "Bengaluru-based Greenlakes introduces blockchain tech for farmlands" (Mar 2023)

[42] Times of India article titled "Maharashtra government to issue blockchain-based verifiable caste certificates" (Mar 2022)

[43] Forbes India article titled "Polygon joins hands with Firozabad police to use blockchain technology in battling crime" (Oct 2022)

[44] Hindustan Times article titled "Delhi Police adopts blockchain tech to record chain of custody of evidence" (Aug 2023)

[45] The Print article titled "SettleMint India to provide Blockchain based asset tracking solution to Uttarakhand medical colleges powered by Polygon Edge" (Mar 2022)

05 A Future Frontrunner owing to its Competitive Advantage

While India has begun to harness the vast potential of Web3, there are even greater opportunities ahead. A multitude of factors favour India, providing it with a strong competitive advantage as the Web3 ecosystem continues to expand going forward.

> *"The Indian labour force is set to grow by over 8 million per annum over the coming decade, most of which will be driven by youth entering the labour market. This is a major challenge for policymakers in terms of creating decent work for the increasingly educated cohorts."* International Labour Organisation.

Source: [Decent Work for Youth in India](#)

- **India's New Generation:** Investment in infrastructure, digitalization, and the expansion of internet and smartphone access, alongside increased consumption by younger generations like millennials and Gen Z, have laid the foundation for more sustainable and long-term growth especially in the Fintech sector. India's young and skilled workforce is also a crucial factor in its growth engine, with a median age of 28.4 years[46], much lower than countries like China, Japan, and the US. As a result, India is poised to embrace the Web3 revolution.

Similarweb, a website analytics platform[47] reports that India is the fourth highest contributor of web traffic to Binance and the fourth highest contributor of web traffic to Metamask.io, which is a popular wallet used for accessing various DeFi applications. This suggests that Indian users are already engaging a great deal

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[46][Mint article titled "On top of the world: India most popular" (Apr 2023)](#)
[47][As per similarweb.com](#) and BWA research

with VDAs and investing in this ecosystem will strengthen its power and yield positive long-term returns.

- **Global Recognition of India's Investment Potential:** Global Web3 investors have begun to identify India's potential in this field. Coinbase Ventures, Alpha Wave, Animoca Brands, etc are some of the leading Web3 organisations that have set up operations in India and plan to scale up going forward. Similarly, leading venture-capital funds such as Sequoia Capital, Tiger Global, Tencent, and Pantera Capital have also invested in Web3 firms in India. This puts India in good stead as more global as well as local enterprises keen to invest in the Indian market in future. In the period between 2020 and 2022, over $1.3 billion were invested in the sector in India. [48]

- **India's Robust IT Sector:** Web3 is closely related to the IT sector which is India's ultimate strength. Sectors like IT, Big Data, Cloud, AI already contribute US$ 200 Billion to India's GDP and have generated over 4 million jobs and provided indirect employment to 10 million.[49] If India's sensational ability to generate tech revolutions is allowed to couple with its strong fundamentals for Web3 development through robust investments and supportive ecosystem, the results could be remarkable.

- **Socio-Economic Development:** India also can take blockchain technology beyond the realm of the financial sector and use it to modernise healthcare, education, and infrastructure. The ideas of data transparency, accountability, and security of private information, if applied to these sectors can generate rapid growth and have spillover effects for the entire economy.

- **Growing Developer Community:** As of June 2023, there were 21,300 monthly active open-source developers engaged in the sector globally. This developer base has grown by 92% in only 3 years.[50] This is primarily driven by the growth of developers in emerging countries like India, which has led to US ceding its

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[48] NASSCOM report titled "Indian Web3 Startup Landscape" (Oct 2022)
[49] Economic Times article titled "India's $5-trillion-GDP dream has an untapped potential in Web3" (Dec 2022)
[50] Electric Capital report titled "Developer Report 2023 Mid-Year Update" (Jul 2023)

market share of blockchain developers to these countries.[51] The upcoming generation of Indians will be considered as "internet natives" and it is anticipated that there will be approximately 900 million people using the internet in India by 2030[52], making it one of the most crucial markets for both local and global internet companies. This has been made possible due to decades of government initiatives, such as the JAM trinity, which has developed a globally competitive IT/telecom national infrastructure.

"Web3 is a new foundation for trust in the digital world. Be it documents, data, or content - they can be tokenized, verified, owned, and shared transparently. Today, we are in the inception phase of this Web3 landscape, with entrepreneurs boldly building for tomorrow. In the years to come, the returns from these innovations will be exponential, with broad-ranging societal and economic benefits. Through our venture capital arm, CoinSwitch aims to accelerate this progress, empowering Web3 startups to build in India."

Ashish Singhal
Co-founder & CEO
CoinSwitch

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[51] [Electric Capital report titled "Blockchain Developer Geography" (Mar 2023)](#)
[52] [IAMAI report titled "Internet in India" (Apr 2023)](#)

06 Conclusion and Way Forward

India stands on the cusp of becoming a frontrunner in the realm of Web3, driven by a combination of factors that uniquely position it for leadership. The nation's flourishing start-up ecosystem, technical talent pool, and growing interest in blockchain and decentralized technologies have set the stage for innovation and growth. With a strong commitment to harnessing the transformative power of Web3, **India is poised to emerge as a trailblazer, shaping the future on a global scale**.

Historically, India has been renowned for exporting talent, but going forward, we have the chance to export solutions and services. Unlike the previous phases of the internet, which were phenomena of the West, Web3 presents India with a unique opportunity to propel itself into the forefront and serve as a flagbearer for this next phase in the evolution of Web3.

Nevertheless, while a strong foundation has been laid, to fully harness this opportunity, we must diligently work on creating a conducive environment that continues to attract both talent and investments. First and foremost, there is a pressing need to **promote education and awareness about Web3 concepts**. Encouraging research and development in the field, fostering innovation, and supporting start-ups through grants and incentives will play a pivotal role.

Simultaneously, **building a robust regulatory framework** that strikes a balance between fostering innovation and ensuring consumer protection is paramount. During its presidency of the G20, India has already laid the groundwork for a cohesive global regulatory approach. This is a crucial step in forging consensus regarding taxonomy, consumer protection, anti-money laundering (AML) and combating the financing of terrorism (CFT), operational standards, and licensing criteria.

Having already demonstrated its leadership in advocating for global regulatory standards, India is now poised to exhibit a similar commitment and leadership by implementing forward-thinking domestic legislation tailored to our specific needs.

Hence, the way forward for India in the Web3 era involves a coordinated effort to **educate, innovate, regulate, and collaborate to unlock the full potential of these transformative technologies**. The Bharat Web3 Association is committed to furthering the Web3 ecosystem by collaborating with the government and key stakeholders to achieve India's vision of becoming a leader in Web3.

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About Bharat Web3 Association

Bharat Web3 Association is a collaboration of leading Web3 technology companies with the aim of leveraging blockchain and scalable technologies to accelerate growth and transformation in India.

The Association's mission is to help India realise its vision of being a leading digital economy. We will advocate for the collaboration between the regulatory bodies and the industry for creating awareness about the new age technology and the emerging asset class. The Association takes its cues from global case studies on Web3 technology use cases, its acceptance, and its diverse benefits.

EDUCATE

Through research to keep pace with evolving technology

COLLABORATE

To encourage web3 and blockchain innovation and nurture India's talent pool

PROMOTE

Dialogue between key stakeholders

Our Associates