

A VERY WARM WELCOME

TO

**KEVA KAIPO
INDUSTRIES PVT. LTD.**



DR. KARAN GOEL
MANAGING DIRECTOR
(KEVA KAIPO INDUSTRIES PVT LTD)



GENUINE DIRECT SELLING MODEL

- The Company name is registered legal direct selling entity incorporated under the provisions of the Companies Act 2013;
- The Company abides by Memorandum of Association and Article of Association;
- It is in compliance with the Consumer Protection (Direct Selling) Rules, 2021 and all the relevant laws in the country.

Code of Conduct

The direct sellers associated to this business opportunity should company ensure compliance with the following :

- Promote the products approved and distributed by the company.
- Promote and use the marketing and communication material produced by the company without making any alterations.
- Ensure that the language including all communication used to represent the business model of the company is factually correct.

Code of Conduct

- Share the marketing and communication materials only with individuals interested to be a part of the opportunity.
- Ensure that the business opportunity is clearly explained to the prospect and the fact that it is dependent on the sales of products.
- Ensure that the prospects registering for the opportunity are completely aware of the compensation plan and the money back policy of the company.
- The company believes in theory of “HARD WORK HAS NO SUBSTITUTE” and “HARD WORK PAYS BACK”, hence does not promote Quick Rich Schemes; Hence the direct seller shall ensure to inform the restrain themselves from making and falling for lucrative false promises.

Code of Conduct

- ▶ The direct sellers should abide by the policies and the procedures of the company and not engage in unethical practices including unfair trade practices.
- ▶ Non compliance with the code of conduct and other policies of the company will result in termination of the direct seller.
- ▶ The direct sellers should inform the prospects of the intention of solicitation and provide accurate and truthful information.
- ▶ The direct sellers should carry their identity cards issued by the company during presentation and display the same.
- ▶ **The direct sellers should only make use of and honestly present the content produced by the company even while presenting the same in any local dialect.**

Code of Conduct



- ▶ The Direct Sellers shall not exaggerate or misrepresent the benefits associated with Keva Business or its Products and Services
- ▶ Never mislead any prospect or direct seller or customer by giving false representation of Keva Business Plan / Products / Services
- ▶ The importance of hard work, consistency and effort must be conveyed to new direct sellers every time.
- ▶ Direct Seller must comply with Responsibilities of Direct Seller section as per Keva Policy & Procedure
- ▶ The direct sellers must keep themselves updated with the additions in the policies and procedures and comply with the same.
- ▶ The direct sellers must comply with the local laws and regulations.

Most Trusted Brand name in Healthcare & FMCG Sector in India

In 2010, Dr. Karan Goel coined a company Keva Industries in direct selling model, recently he launched the company Keva Kaipo Industries Pvt. Ltd (Referred as 'Keva' now onwards).

Keva is an ISO 9001-2015 Certified Company positioned as one of the most trusted brand & a conglomerate in Healthcare & FMCG sector in India with a dominant network footprint, contouring as one of the emerging forces in the industry.

Keva is a Natural Healthcare company since its inception, backed by a strong track record of innovation.

Abides by the Consumer Protection (Direct Selling) Rules, 2021 issued by Ministry of Consumer Affairs, Govt. of India.

KEVA
KEVA KAIPO INDUSTRIES PVT LTD



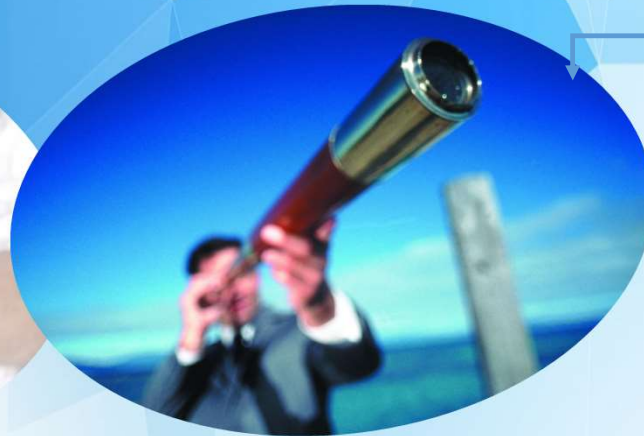
MISSION

To be the most trustworthy, competent & dedicated company bringing forth its exceptional & innovative healthcare and wellness products with a sense of utmost commitment to fulfil the best quality with delivery obligations to each customer & moving a step towards betterment of human health by improving the life expectancy of as many people as possible & hence helping mankind. To provide the best business opportunity.



VISION

To make the benefits of all its products reach every customer through a well defined distribution channel & to let the distributing leaders succeed ahead in Business development by awarding promotional plans



DR. KARAN GOEL MD

KEVA

- Dr. Goel was conferred the '**Distinguished Services Award**' that was bestowed upon him **By Her Excellency Ms Pratibha Devisingh Patil**, Hon. Ex- President of India, in President House, for outstanding contribution in the field of Cardiology



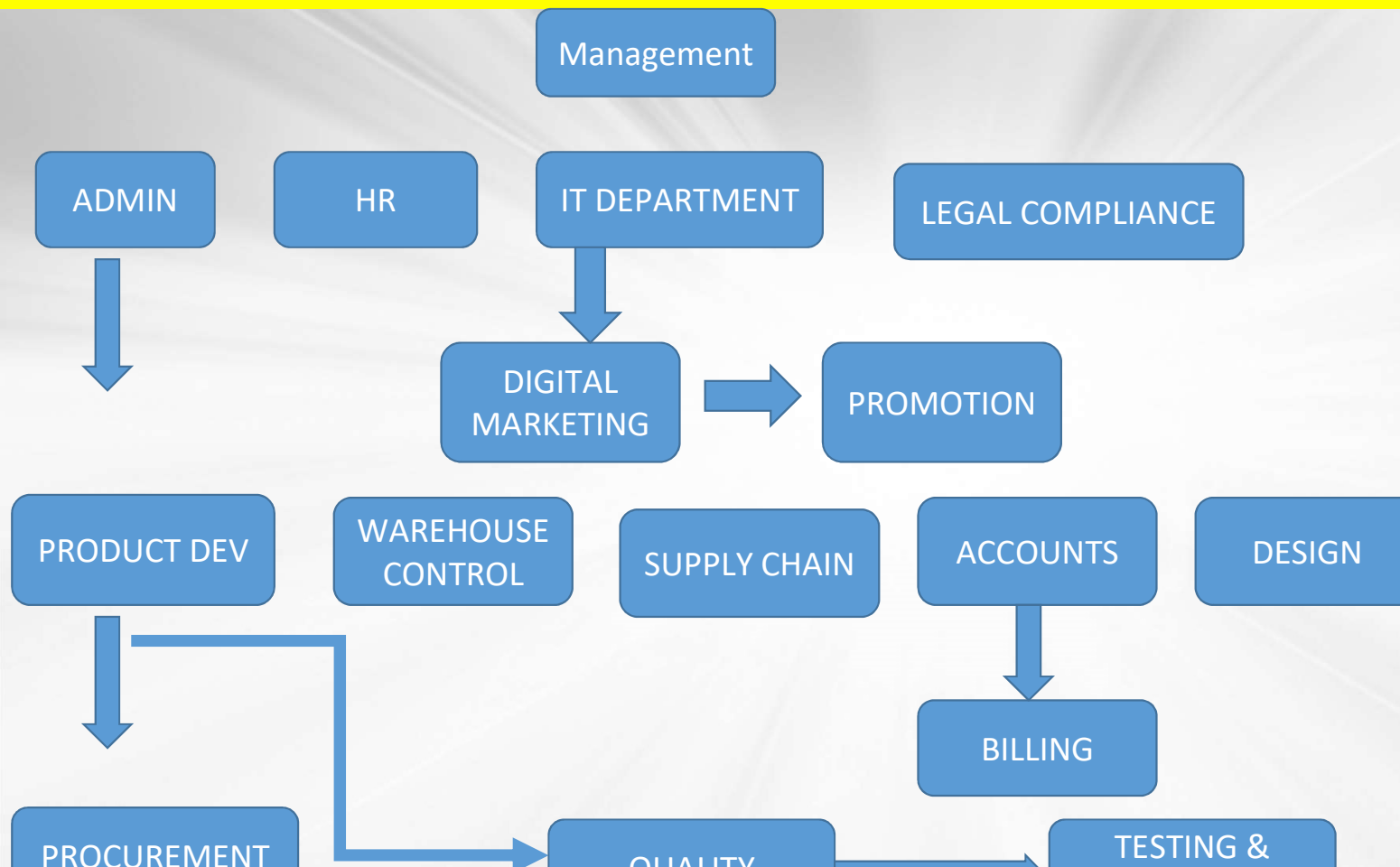


On the occasion of 57th National seminar The Indian Economic Development & Research Association presented 'Bhartiya Udyog Ratan Award' to Dr. Goel for "Outstanding Contributions to Nation Building & World Peace"

In September, 2010 presented 'Indian Achievers Award for Healthcare Leadership' for 'National Economic Development & Social Responsibilities'

MANAGEMENT & OPERATIONAL WING

KEVA





WORLD CLASS PRODUCTS



**THE COMPANY OFFERS VERSATILE RANGE OF PRODUCTS
which covers different categories such as
Healthcare, FMCG, Home Care, Food Products, Cosmetic and Beauty
Products, Personal Care Products, Agriculture Products, Appliances & many
more**



**The Direct Sellers are advised to purchase products only if required for sales to the customers or consumption.
The products should not be stocked/stored for the purpose of increasing the earnings and neither should
entice/encourage/persuade other direct sellers to do the same.**

KEVA KOSHER Certificate for Keva



Certificate of Registration

This is to certify that

KEVA KAIPO INDUSTRIES PVT. LTD.
Plot No. 18 - 19, Sahnewal Road, Village Tibba Ludhiana - 141120 (Punjab), India.

are under my supervision and are kosher & parve

KOSHER CERTIFICATE

for the following activities:

Keva Wellness Drops, Wellness Tablets, Keva Wellness Juices & Tonic, Keva Wellness Capsules & Tablets, Keva Wellness Powder, Keva Herbal Tea, Keva Herbal Capsules & Tablets, Keva Herbal Powders, Keva Herbal Drops & Syrups, Keva Pain Management Products, Keva Herbal Oil & Piles, Itch Relief (Product Details as a Annexure)

Certificate Number / Certificate No. : KO-BV-2110-4354

Datum Van Publicatie / Date of Issue : 23/10/2021
Vervaldatum / Date of Expiry : 22/10/2022

Director (Certification)

Royal Stancert B.V.

Regd. Office - Jasp Goudswaig 701, 1114 AB Amsterdam, The Netherlands.
(K.A. Nummer 71421502 / RDN 83471119 - Richtsnoer - Bevelen Houtsmidde)

This certificate remains the property of Royal Stancert B.V. and must be returned whenever demanded. The validity of this certificate can be verified at <http://www.royalstancert.org>. Royal Stancert B.V. is an independent system, product and personal assessment body accredited by Global Fair Accreditation Centre, Georgia (GCIN - 654). Email: info@royalstancert.org



Certificate of Registration

This is to certify that

KEVA KAIPO INDUSTRIES PVT. LTD.
Plot No. 18 - 19, Sahnewal Road, Village Tibba Ludhiana - 141120 (Punjab), India.

has been assessed by RSBV and found to comply with the requirements of

HALAL Produced by the Islamic Procedures

In accordance with ISO 22000:2005 FSMS criteria and ISO 19011:2011 standards on Basis of Islamic procedures

for the following activities:

Keva Wellness Drops, Wellness Tablets, Keva Wellness Juices & Tonic, Keva Wellness Capsules & Tablets, Keva Wellness Powder, Keva Herbal Tea, Keva Herbal Capsules & Tablets, Keva Herbal Powders, Keva Herbal Drops & Syrups, Keva Pain Management Products, Keva Herbal Oil & Piles, Itch Relief (Product Details as a Annexure)

Certificate Number / Certificate No. : HA-BV-2110-4353

Datum Van Publicatie / Date of Issue : 23/10/2021
Vervaldatum / Date of Expiry : 22/10/2022

Director (Certification)

Royal Stancert B.V.
Fettersje Beoordelingen - Warenbeoordelingen

Regd. Office - Jasp Goudswaig 701, 1114 AB Amsterdam, The Netherlands.
(K.A. Nummer 71421502 / RDN 83471119 - Richtsnoer - Bevelen Houtsmidde)

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HALAL certificate for Keva Products

WHO GMP Certificate of Compliance



Certificate of Compliance

This is to certify that

KEVA KAIPO INDUSTRIES PRIVATE LIMITED

PLOT NO 18-19, SAHNEWAL DEHLON ROAD, VILLAGE TIBBA, LUDHIANA, PUNJAB, 141120, INDIA

Has been successfully implemented the Quality management System and found working satisfactorily as per the norms of "Good Manufacturing Practice" which has been in conformance to the requirements of

WHO-GMP

For the following scope:

SUPPLIER OF WELLNESS DROPS, WELLNESS TABLETS & CAPSULE, WELLNESS JUICES & TONICS, WELLNESS POWDER, HERBAL TEA, HERBAL CAPSULE & TABLETS, HERBAL DROPS, OIL TONICS & OINTMENT, PERSONAL CARE, COSMETIC, AGRICULTURE, VETERINARY, FOOD PRODUCTS & DIETARY FOOD SUPPLEMENTS.

This certificate is issued under the following conditions:

It applies only to the quality system maintained in the manufacture of above referenced model products. The certificate remains valid until the manufacturing conditions or the quality systems are changed and is subject to continuous surveillance according to the WHO-GMP Guidelines. The certificate validity is conditioned by positive results or surveillance audits.

Certificate Number: QVA-KSPL-21-225315

Verify certificate please visit at www.gaafs.us

Date of Certification : 22nd December 2021
Issuance Date : 22nd December 2021
1st Surveillance Due : 21st December 2022
2nd Surveillance Due : 21st December 2023
Re-Certificate Due : 21st December 2024

Authorized Signatory



QVA Certification

QVA Address - Maryland Avenue, SW Washington, D.C. 20002
Validity of this certificate is subject to annual surveillance audits to be done successfully
This certificate is the property of QVA Certification and shall be returned immediately on request
QVA Certification is an independent Systems Products and Personal assessment Body. QVA Certification is accredited by GAAPS US



Certificate of Compliance

This is to certify that

Hazard Analysis & Critical Control Points System

KEVA KAIPO INDUSTRIES PRIVATE LIMITED

PLOT NO 18-19, SAHNEWAL DEHLON ROAD, VILLAGE TIBBA, LUDHIANA, PUNJAB, 141120, INDIA

has been independently assessed and approves in accordance with the guidelines of:

HACCP

For the following scope:

SUPPLIER OF WELLNESS DROPS, WELLNESS TABLETS & CAPSULE, WELLNESS JUICES & TONICS, WELLNESS POWDER, HERBAL TEA, HERBAL CAPSULE & TABLETS, HERBAL DROPS, OIL TONICS & OINTMENT, PERSONAL CARE, COSMETIC, AGRICULTURE, VETERINARY, FOOD PRODUCTS & DIETARY FOOD SUPPLEMENTS.

Certificate Number: QVA-KSPL-21-225308

To verify this certificate please visit at www.gaafs.us

Date of Certification : 22nd December 2021
Issuance Date : 22nd December 2021
1st Surveillance Due : 21st December 2022
2nd Surveillance Due : 21st December 2023
Re-Certificate Due : 21st December 2024

Authorized Signatory



QVA Certification
QVA Address - Maryland Avenue, SW Washington, D.C. 20002
Validity of this certificate is subject to annual surveillance audits to be done successfully
This certificate is the property of QVA Certification and shall be returned immediately on request
QVA Certification is an independent Systems Products and Personal assessment Body. QVA Certification is accredited by GAAPS US

HACCP Certificate (Hazard Analysis Critical Control Points)

KEVA ORGANIC CERTIFICATE



Certificate of Compliance

This is to certify that the

KEVA KAIPO INDUSTRIES PRIVATE LIMITED

PLOT NO 18-19, SAHNEWAL DEHLON ROAD, VILLAGE TIBBA,
LUDHIANA, PUNJAB, 141120, INDIA

has been assessed and Compliance By QVA Certification By Review Of Production Plan And
Inspection of Operation, To Be Qualified to Market Products as Grown, Processed or Handled
Under The Accepted USDA Standards and Procedures

ORGANIC

SUPPLIER OF WELLNESS DROPS, WELLNESS TABLETS & CAPSULE, WELLNESS JUICES &
TONICS, WELLNESS POWDER, HERBAL TEA, HERBAL CAPSULE & TABLETS, HERBAL
DROPS, OIL TONICS & OINTMENT, PERSONAL CARE, COSMETIC, AGRICULTURE,
VETERINARY, FOOD PRODUCTS & DIETARY FOOD SUPPLEMENTS.

This certificate is issued under the following condition:

1. It applies only to the quality systems maintained in the manufacture of above referenced
scope / activities.
2. The certificate remains valid until the manufacturing conditions or the quality systems are
changed and is subject to continuous surveillance according to the ORGANIC Guidelines
3. The certificate validity is conditioned by positives results or surveillance audits.
Further clarification regarding the scope of the certificate and applicable of the
management system requirements may be obtained by consulting the organization

Certificate Number: QVA-KSPL-21-225316

Verify this certificate visit at www.gaafs.us

Date of Certification	22 ND December 2021
Issuance Date	22 ND December 2021
1st Surveillance Due	21 ST December 2022
2nd Surveillance Due	21 ST December 2023
Re-Certificate Due	21 ST December 2024



.ORGANIC

QVA Certification
CAB Address : Maryland Avenue, SW Washington, D.C. 20202
Validity of this certificate is subject to annual surveillance audits to be done successfully
This certificate is the property of QVA Certification and shall be returned immediately on request
QVA Certification is an independent Systems Products and Personal assessment Body. QVA Certification is accredited by GAAPS.US



Certificate of Compliance

This is to certify that the

KEVA KAIPO INDUSTRIES PRIVATE LIMITED

PLOT NO 18-19, SAHNEWAL DEHLON ROAD, VILLAGE TIBBA,
LUDHIANA, PUNJAB, 141120, INDIA

has been assessed by QVA and found to comply with the requirements of:

U.S. FDA

(US FDA Regulatory Guidelines for Medical and Herbal, Food)

For the following scope:

SUPPLIER OF WELLNESS DROPS, WELLNESS TABLETS & CAPSULE, WELLNESS JUICES &
TONICS, WELLNESS POWDER, HERBAL TEA, HERBAL CAPSULE & TABLETS, HERBAL
DROPS, OIL TONICS & OINTMENT, PERSONAL CARE, COSMETIC, AGRICULTURE,
VETERINARY, FOOD PRODUCTS & DIETARY FOOD SUPPLEMENTS.

Note: The product mentioned above complies with all provisions of U.S. FDA.

This certificate is only valid for products described above and based upon technical file submitted by client

Certificate Number: QVA-KSPL-21-225313

To verify this certificate please visit at www.gaafs.us

Date of Certification 22ND December 2021

Re-Certificate Due 21ST December 2022



Authorized Signatory



QVA Certification
CAB Address : Maryland Avenue, SW Washington, D.C. 20202
Validity of this certificate is subject to annual surveillance audits to be done successfully
This certificate is the property of QVA Certification and shall be returned immediately on request
QVA Certification is an independent Systems Products and Personal
assessment Body. QVA Certification is accredited by GAAPS.US

USFDA Certificate with Keva Industries

IRA & IDSA Membership



Certificate of Compliance

This is to certify that the

KEVA KAIPO INDUSTRIES PRIVATE LIMITED

PLOT NO 18-19, SAHNEWAL DEHLON ROAD, VILLAGE TIBBA,
LUDHIANA, PUNJAB, 141120, INDIA

has been assessed by QVA and found to comply with the requirements of:

IRA & IDSA

International Retail Alliance and International Direct Selling Alliance
(B2B & B2C Category-Membership)

For the following scope:

SUPPLIER OF WELLNESS DROPS, WELLNESS TABLETS & CAPSULE, WELLNESS JUICES &
TONICS, WELLNESS POWDER, HERBAL TEA, HERBAL CAPSULE & TABLETS, HERBAL
DROPS, OIL TONICS & OINTMENT, PERSONAL CARE, COSMETIC, AGRICULTURE,
VETERINARY, FOOD PRODUCTS & DIETARY FOOD SUPPLEMENTS.

Certificate Number: QVA-KSPL-21-225314

To verify this certificate please visit at www.gaafs.us

Date of Certification 22ND December 2021

Re-Certificate Due 21ST December 2022



Authorized Signatory



QVA Certification
CAB Address : Maryland Avenue, SW Washington, D.C. 20202
Validity of this certificate is subject to annual surveillance audits to be done successfully
This certificate is the property of QVA Certification and shall be returned immediately on request
QVA Certification is an independent Systems Products and Personal
assessment Body. QVA Certification is accredited by GAAPS.US



Cooling Off Period & Buy Back Policy



Satisfaction Guarantee: Whenever a customer shows dissatisfaction with the products or services within the guarantee period of 30 days, a Direct seller shall immediately offer the individual his or her choice of a (a) full refund, (b) exchange, as soon as the customer submits the invoice / receipt copy.

Please read section 4 of Policy & Procedure carefully.

They have to provide a reason and return the said product. In case the customer returns the product, it is the direct seller's obligation to satisfy the customer's need for money refund or replacement of products.

The direct seller can then return these products, with original Invoice to the Company. The Company will exchange these products free of cost or will issue refund, as the case may be.

Documents Required

- Product Return Form
 - Reason for return
 - Copy of Invoice
 - Products to be returned
- Original packaging

Exchange and full refund are available for all products/services that returned in Marketable, Saleable and Unexpired condition within 30 days from the date of invoice.



Cooling Off Period & Buy Back Policy



Buy Back rule: Upon resignation, the resigning direct seller may apply to the company to return the unsold inventory that he/she may possess, provided such products are in marketable, saleable, non-expired and original condition.

Please read Section 3 of Policy & procedure carefully to understand the rule.

GRIEVANCE REDRESSAL MECHANISM

The company has a robust grievance redressal mechanism for handling the complaints which cannot be resolved by the customer care. The committee consists of 2 members and the grievance redressal officer (contact details on the website).

Acknowledgement on registration of grievance within 48 hours and solution within 30 days will be provided. Direct sellers should make the customers aware of this mechanism while selling the products and while delivering the products.

Primary Email Id : grievance@kevaindia.org & Grievance1@kevaindia.org

REGISTRATION

- No registration fees/charges. All it requires is your willingness to succeed and your documents for the KYDS (know your direct seller) formalities.
- Important
- You must be 18 years or older and an Indian national to register as a Keva Direct Seller.
- Understanding the Policy and Procedures and the sales & marketing plan followed by acceptance of the terms is vital if you want to make your future with the company.

What are the Documents required for completing the KYDS formalities?

- PAN Card - Self-attested (signed) photo of your PAN card
- Photo identity - Self-attested photo of your valid (on date) Driving license, Passport or Adhaar Card, or Voter ID card
- Address proof - a valid bank account statement or adhaar card or passport or ration card or voters ID card
- Bank account details - a canceled cheque of a valid and active bank account

(PLEASE BE ADVISED THAT THE ACCEPTANCE OF THE REGISTRATION AS A DIRECT SELLER OF THE COMPANY AND THE ISSUANCE OF THE IDENTITY CARD ARE SUBJECT TO THE FULFILLMENT OF THE KYDS)



WHAT NEXT?

To guide you, put your best foot forward in an orientation program. This training provides in-depth information about the business, the products, the rewards, the dos and the don'ts..... and one more essential thing. There are no renewal fees.

KEVA KAIPO INDUSTRIES PRIVATE LIMITED



RETAIL PLAN

Keva Kaipo Industries Pvt. Ltd. (from now on referred to as "Keva") Retail Plan provides an excellent opportunity to all its Direct Sellers (from now on referred to as 'You'). To become a part of Keva, one can register with the company free of cost. The Direct Seller can purchase products on MRP (Buy one Get one free offer) until the individual discontinues his association, the association is automatically discontinued or is terminated by the company.

Every Product (Repurchase) in the Keva Kaipo Industries Private Limited portfolio has predefined Business Points. The Business Points (BP) are used to calculate Monthly and Annual commissions payable to the direct sellers.

A Direct Seller can purchase products for self-consumption and suggest these products to his/her friends, relatives, other contacts etc. and earn benefits in the form of commissions and Bonuses.

Purchases made by the Direct Seller for themselves (self-consumption or retail) is counted as Personal Purchase. On the other hand, a purchase done in the Direct referred downline team is called Group Volume.

For qualifying for the incomes, including team performance bonus and others, you need to ensure that your business point value from your personal purchase (consumption or retail) is 400 BP or more in a commission period.

Please be assured that the company offers a wide range of products to help you offer a variety to your customers.

Higher the sale = Higher the chances of earnings.

Every product (SKU) offered by the company has a specific business point value allocated which determines the Monthly and Annual commission payable to a direct seller as per his personal purchase (consumption or retail) and the purchase (consumption or retail) done by the direct sellers in the marketing organization.



MONTHLY DISTRIBUTION



1. Retail Profit.	Potential earnings
2. Team Performance Bonus	30% of Business Point value
3. Royalty, Leadership & Gold Leadership Club	27% of Business Point value
4. Loyalty Club	5 % of Business Point Value
5. Star Club	4% of Business Point value
6. Foreign Tour Club	2% of Business Point value
7. Car Club	2% of Business Point value
8. House Club	2% of Business Point value
9. Opal Director Club	10% of Business Point value
10. Topaz Club	3% of Business Point Value
11. Ruby Club	2% of Business Point Value
12. Emerald Club	1% of Business Point Value
13. Sapphire Club	1% of Business Point Value
14. Diamond Club	1% of Business Point Value
15. President Club	8% of Business Point value

Total distribution of Monthly commissions
98% of Business Point value



ANNUAL DISTRIBUTION



Deputy Chairman Club	2% of Business Point value
Chairman Bronze Club	2% of Business Point Value
Chairman Silver Club	2% of Business Point Value
Chairman Gold Club	0.5% of Business Point Value
Chairman Diamond Club	0.5% of Business Point Value

Total distribution of Annual commissions
7 % of Business Point value

1) RETAIL PROFIT

You can purchase products on MRP (Buy one Get one free offer) and can earn up to 100% retail profit on selling products.



**A WIDE RANGE OF QUALITY PRODUCTS INCREASES YOUR CHANCES OF
SALES AND RETAIL PROFITS**

2) TEAM PERFORMANCE BONUS

(with Accumulation - up to 30% of Business Point Value)

- You can move up in ranks by accumulating Business Points in a commission period.
- This type of income is calculated as per the highest rank achieved against the cumulative business points in a commission period.
- Business points get accumulated for rank advancement only.
- Once a Rank is achieved, it is called the lifetime Rank.
- You will get paid on the personal purchase and the purchases done by the direct sellers in the marketing organization for the current commission period.

Note: If any downline Direct Seller has achieved any Rank, then the percentage difference between Upline's Rank and Downline's Rank will be paid.

REPRESENTATIVE

(5% of Business Point Value)

- A Direct Seller with a minimum purchase of 400 Business Points in a commission period is termed as Representative and is entitled to get a 5% commission on the Business Points.
- For example:- if a Direct Seller purchases KAMD 50 ml, he will get a commission of 5% of Business Point.

One KAMD 50 ml equals 400 Business Points.

Example 1: On personal purchase of 10 KAMD 50 ml in a month, the Direct Seller will get 4000 Business Points, and he will get a commission of Rs. 200/- (i.e., $4000 \times 5\%$)

Example 2: On personal purchase of 20 KAMD 50 ml in a month, the Direct Seller will get 8000 Business Points, and he will get a commission of Rs. 400/- (i.e., $8000 \times 5\%$)



EXECUTIVE



(2000/2000 - 9% of Business Point Value)

- To qualify as an Executive, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE – 400 BP

BUSINESS POINT IN POWER SIDE - 2000

BUSINESS POINT IN WEAKER SIDE - 2000

- An Executive is entitled to get a commission of 9% of Personal Business Points and 4% (9%-5%) on the Downline's Business points if the downline Direct Seller is at Representative Rank.
- Power Side:- Power Side means one direct referred downline team in which maximum BPs are accumulated in a bonus period.
- Weaker side:- If a person has referred more than one Direct Seller, then BP of all other referred downline teams other than the power side will be accumulated. BP earned on personal purchases is also a part of the weaker side.
- The power and weaker sides can change each bonus period based on BPs accumulated in the referral downline during the commission period.

Example 1: An Executive (Lifetime Rank / new qualifier) purchases 5000 Business Points in the current bonus period; then he will get 9% of the total 5000 Business Points = Rs 450/-
If the purchase in the downline is of 5000 Business Points, he will get 4% of the total 5000 Business Points = Rs 200/-.

Example 2: An Executive (Lifetime Rank / new qualifier) purchases 10000 Business Points in the current bonus period; then he will get 9% of the total 10000 Business Points = Rs 900/-
If the purchase in the downline is of 10000 Business Points, he will get 4% of the total 10000 Business Points = Rs 400/-.

Monthly Closing: For Retail Plan, the closing will be done monthly. The monthly closing date will be duly updated in the Direct Seller panel on the website at the beginning of each month.

Payment Tenure: Monthly



SENIOR EXECUTIVE



(10000/10000 - 12% of Business Point Value)

- To qualify as a Senior Executive, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE – 400 BP

BUSINESS POINT IN POWER SIDE - 10000

BUSINESS POINT IN WEAKER SIDE - 10000

- A Senior Executive is entitled to get 12% of Personal Business Points and 7% (12%-5%) on the Downline's Business Points if the downline Direct Seller is at Representative Rank.

Example 1:

A Senior Executive (Lifetime Rank / new qualifier)purchases 5000 Business Points in the current bonus period; then he will get 12% of the total 5000 Business Points = Rs 600/-

If the purchase in the downline is of 5000 Business Points, he will get 7% of the total 5000 Business Points = Rs 350/-.

Example 2:

A Senior Executive (Lifetime Rank / new qualifier)purchases 10000 Business Points in the current bonus period; then he will get 12% of the total 10000 Business Points = Rs 1200/-

If the purchase in the downline is of 10000 Business Points, he will get 7% of the total 10000 Business Points = Rs 700/-.



DEPUTY MANAGER



(20,000/20,000 - 15% of Business Point Value)

- To qualify as a Deputy Manager, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE – 400 BP

BUSINESS POINT IN POWER SIDE - 20000

BUSINESS POINT IN WEAKER SIDE - 20000

- A Deputy Manager is entitled to get a commission of 15% of Personal Business Points and 10% (15%-5%) on the Downline's Business Points if the downline Direct Seller is at Representative Rank.

Example 1:

A Deputy Manager (Lifetime Rank / new qualifier)purchases 10,000 Business Points in the current bonus period; then he will get 15% of the total 10000 Business Points = Rs 1500/-

If the purchase in the downline is of 10,000 Business Points, he will get 10% of the total 10,000 Business Points = Rs 1000/-.

Example 2:

A Deputy Manager (Lifetime Rank / new qualifier)purchases 20,000 Business Points in the current bonus period; then he will get 15% of the total 20,000 Business Points = Rs 3000/-

If the purchase in the downline is of 20000 Business Points, he will get 10% of the total 20,000 Business Points = Rs 2000/-.



MANAGER



(40,000/40,000 - 18% of Business Point Value)

- To qualify as a Manager, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE – 400 BP

BUSINESS POINT IN POWER SIDE - 40000

BUSINESS POINT IN WEAKER SIDE - 40000

- A Manager is entitled to a commission of 18% of Personal Business Points and 13% (18%-5%) on the Downline's Business Points if the downline Direct Seller is at Representative Level. If the downline Direct Seller is at Deputy Manager Rank, then the Upline will get 3%(18%-15%) on the Downline's BP.

Example 1:

A Manager (Lifetime Rank / new qualifier)purchases 15000 Business Points in the current bonus period; then he will get 18% of the total 15,000 Business Points = Rs 2700/-

If the downline purchase is 15,000 Business Points, he will get 13% of the total 15000 Business Points = Rs 1950/-.

Example 2:

A Manager (Lifetime Rank / new qualifier)purchases 30000 Business Points in the current bonus period; then he will get 18% of the total 30,000 Business Points = Rs 5400/-

If the downline purchase is 30,000 Business Points, he will get 13% of the total 30000 Business Points = Rs 3900/-.



SENIOR MANAGER



(80,000/80,000 - 21% of Business Point Value)

- To qualify as a Senior Manager, a Direct Seller is required to do the following:

PERSONAL PURCHASE – 400 BP

BUSINESS POINT IN POWER SIDE - 80000

BUSINESS POINT IN WEAKER SIDE - 80000

- A Senior Manager is entitled to get a commission of 21% of Personal Business Points and 16% (21%-5%) on the Downline's Business points if the downline Direct Seller is at Representative Rank.

Example 1:

A Senior Manager (Lifetime Rank / new qualifier) purchases 15,000 Business Points in the current bonus period; then he will get 21% of the total 15000

Business Points = Rs 3150/-

If the downline purchase is 15,000 Business Points, he will get 16% of the total 15,000 Business Points = Rs 2400/-.

Example 2:

A Senior Manager (Lifetime Rank / new qualifier) purchases 30,000 Business Points in the current bonus period; then he will get 21% of the total 30000

Business Points = Rs 6300/-

If the downline purchase is 30,000 Business Points, he will get 16% of the total 30,000 Business Points = Rs 4800/-.



GENERAL MANAGER

(1,60,000/1,60,000 - 24% of Business Points Value)

- To qualify as a General Manager, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE - 400 BP

BUSINESS POINT IN POWER SIDE - 160000

BUSINESS POINT IN WEAKER SIDE - 160000

- A General Manager is entitled to get a commission of 24% of Personal Business Points and 19% (24%-5%) on the Downline's Business Points if the downline Direct Seller is at Representative Rank.

Example 1:

A General Manager(Lifetime Rank / new qualifier)purchases 40,000 Business Points in the current bonus period; then he will get 24% of the total 40000

Business Points = Rs 9,600/-

If the purchase in the downline is of 40,000 Business Points, he will get 19% of the total 40,000 Business Points = Rs 7,600/-.

Example 2:

A General Manager(Lifetime Rank / new qualifier)purchases 80,000 Business Points in the current bonus period; then he will get 24% of the total 80000

Business Points = Rs 19,200/-

If the purchase in the downline is of 80,000 Business Points, he will get 19% of the total 80,000 Business Points = Rs 15,200/-.



DEPUTY DIRECTOR



(3,20,000/3,20,000 - 27% of Business Point Value)

- To qualify as a General Manager, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE – 400 BP

BUSINESS POINT IN POWER SIDE - 320,000

BUSINESS POINT IN WEAKER SIDE - 320,000

- A Deputy Director is entitled to get a commission of 27% of Personal Business Points and 22% (27%-5%) on the Downline's Business Points if the downline Direct Seller is at Representative Rank.

Example 1:

A Deputy Director (Lifetime Rank / new qualifier) purchases 80,000 Business Points in the current bonus period; then he will get 27% of the total 80,000 Business Points = Rs 21,600/-

If the downline purchase is 80000 Business Points, he will get 22% of the total 80,000 Business Points = Rs 17,600/-.

Example 2:

A Deputy Director (Lifetime Rank / new qualifier) purchases 1,60,000 Business Points in the current bonus period; then he will get 27% of the total 1,60,000 Business Points = Rs 43,200/-

If the downline purchase is 1,60,000 Business Points, he will get 22% of the total 1,60,000 Business Points = Rs 35,200/-.



DIRECTOR



(6,40,000/6,40,000 - 30% of Business Point Value)

- To qualify as a Director, a Direct Seller is required to do/support the downline team members to achieve the following:

PERSONAL PURCHASE - 400 BP

BUSINESS POINT IN POWER SIDE - 640,000

BUSINESS POINT IN WEAKER SIDE - 640,000

- A Director is entitled to get a commission of 30% of Personal Business Points and 25% (30%-5%) on the Downline's Business points if the downline Direct Seller is at Representative Rank.

Example 1:

A Director (Lifetime Rank / new qualifier)purchases 500,000 Business Points in the current bonus period; then he will get 30% of the total 500,000 Business Points = Rs 150,000/-

If the downline purchase is 500,000 Business Points, he will get 25% of the total 500,000 Business Points = Rs 125,000/-.

Example 2:

A Director (Lifetime Rank / new qualifier)purchases 10,00,000 Business Points in the current bonus period; then he will get 30% of the total 10,00,000 Business Points = Rs 3,00,000/-

If the downline purchase is 10,00,000 Business Points, he will get 25% of the total 10,00,000 Business Points = Rs 2,50,000/-.

A) ROYALTY CLUB

- To qualify for Royalty Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Executive & above OR Executive & above qualifying in the current Bonus Period
 - Minimum Business Point in Power Side – 2,500
 - Minimum Business Point in Weaker Side – 2,500
 - One point will be assigned for 2500 BP: 2500 BP.
 - Maximum 4 Points will be assigned up to 10000:10000 BP
 - Maximum Rs.300 per Point to be distributed in Royalty Club

Example 1 :

Total BP on Power Side:- 10000 BP

Total BP on Weaker Side:- 10000 BP

Total Points earned by distributor :- 4 (i.e. $10000/2500 = 4$)

Commission Earned : 4 Point *300 = Rs. 1200/-

(Assuming Maximum Distribution Rs. 300)

Example 2 :

Total BP on Power Side:- 5000 BP

Total BP on Weaker Side:- 5000 BP

Total Points earned by distributor :- 2 (i.e. $5000/2500 = 2$)

Commission Earned : 2 Point *300 = Rs. 600/-

(Assuming Maximum Distribution Rs. 300)

B) LEADERSHIP CLUB

- To qualify for Leadership Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Direct sellers qualifying in this club will not get income from the Royalty Club.
 - Minimum Business Point in Power Side – 12,500
 - Minimum Business Point in Weaker Side – 12,500
 - One point will be assigned for 2500: 2500 BP.
 - A maximum of 80 Points will be assigned up to 200000:200000 BP
 - Leadership Club is a monthly income
 - Maximum Rs.250 per Point to be distributed against the Leadership club

Example 1:

Total BP on Power Side:- 200000 BP

Total BP on Weaker Side:- 200000 BP

Total Points earned by distributor :- 80 (i.e. $200000/2500 = 80$)

Commission Earned: 80 Point *250 = Rs. 20,000/-

(Assuming Maximum Distribution Rs. 250)

Example 2 :

Total BP on Power Side:- 100000 BP

Total BP on Weaker Side:- 100000 BP

Total Points earned by distributor :- 40 (i.e. $100000/2500 = 40$)

Commission Earned: 40 Point *250 = Rs. 10,000/- (Assuming Maximum Distribution Rs. 250)

C) GOLD LEADERSHIP CLUB

- To qualify for this club, a Direct Seller is required to do/support the downline team members to achieve the following:
 - Personal Purchase – 400 BP
 - House Club achievers & above qualifying in the current Bonus Period
 - Direct sellers qualifying in this club will earn up to 200000 BP per Leadership Club.
 - Minimum Business Point in Power Side – 2,00,000
 - Minimum Business Point in Weaker Side – 2,00,000
 - One point will be assigned for 10000: 10000 BP on Business Points above 200000 but up to 1500000 BP.
 - Let's Say the Direct seller has done 2,50,000 BP, then the Direct seller will get income up to 2,00,000 BP as per Leadership Club, and for the remaining 50,000 BP., 5 Points will be assigned in the ratio of 10000 each.
 - Gold Leadership Club is a Monthly Income
 - Maximum Rs.500 per point to be distributed against this club

Example 1:

- Total BP on Power Side:- 1000000 BP, Total BP on Weaker Side:- 1000000 BP
- Total Points earned by the direct seller for Gold Leadership Club:- 80 (i.e. $800000/10000 = 80$)
- Total Points earned by direct seller For Leadership Club :- 80 (i.e. $200000/2500 = 80$)
- Gold Leadership Club Point $80 \times 500 = \text{Rs. } 40,000/-$ (Assuming Maximum Distribution Rs.500) and Leadership Club Point $80 \times 250 = \text{Rs. } 20,000/-$.
So Commission earned is $\text{Rs. } 40,000 + \text{Rs. } 20,000 = \text{Rs. } 60,000/-$.

Example 2:

- Total BP on Power Side:- 500000 BP, Total BP on Weaker Side:- 500000 BP
- Total Points earned by the direct seller for Gold Leadership Club:- 30 (i.e. $300000/10000 = 30$)
- Total Points earned by direct seller For Leadership Club :- 80 (i.e. $200000/2500 = 80$)
- Gold Leadership Club Point $30 \times 500 = \text{Rs. } 15,000/-$ (Assuming Maximum Distribution Rs.500) and Leadership Club Point $80 \times 250 = \text{Rs. } 20,000/-$.
So Commission earned is $\text{Rs. } 15,000 + \text{Rs. } 20,000 = \text{Rs. } 35,000/-$.

4) LOYALTY CLUB

Loyalty Club: (5% of Business Point Value)

- To qualify for Loyalty Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Executive & above OR Executive & above qualifying in the current Bonus Period
 - Business Point in Power Side – 25,000
 - Business Point in Weaker Side – 25,000

**Commission Distribution = (Total Business Points of the Company of the Bonus Period x 5%) /
Number of Achievers of the Bonus Period**

Example 1:

Total Company Turnover = 5,00,000 Business Points

No. of Achievers: 4

Commission Distribution = $(5,00,000 \times 5\%) / 4 = \text{Rs. } 6,250/-$
per Loyalty Club achiever

Example 2 :

Total Company Turnover = 8,00,000 Business Points

No. of Achievers: 6

Commission Distribution = $(8,00,000 \times 5\%) / 6 = \text{Rs. } 6,667/-$ per
Loyalty Club achiever

5) STAR CLUB

(4% of Business Point Value)

- To qualify for Star Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Executive & above OR a qualified Executive & above qualifying in the current Bonus Period
 - Business Point in Power Side – 50,000
 - Business Point in Weaker Side – 50,000
 - 2 Executives & above in 2 different referral downline teams.

**Commission Distribution = (Total Business Points of the Company of the Bonus Period x 4%) /
Number of Achievers of the Bonus Period.**

Example 1:

Total Company Turnover = 5,00,000 Business Point
No. of Achievers: 4
Commission Distribution = $(5,00,000 \times 4\%) / 4 = \text{Rs. } 5,000/-$
per Star Club achiever

Example 2 :

Total Company Turnover = 8,00,000 Business Point
No. of Achievers: 6
Commission Distribution = $(8,00,000 \times 4\%) / 6 = \text{Rs. } 5,333/-$ per
Star Club achiever

6) FOREIGN TOUR CLUB

(2% of Business Point Value)

- To qualify for Foreign Tour Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Executive & above OR a qualified Executive & above qualifying in the current Bonus Period
 - Business Point in Power Side – 1,00,000
 - Business Point in Weaker Side – 1,00,000
 - 2 Deputy managers & above in 2 different referral downline teams

**Commission Distribution = (Total Business Points of the Company of the Bonus Period x 2%) /
Number of Achievers of the Bonus Period.**

Example 1:

Total Company Turnover = 40,00,000 Business Point

No. of Achievers: 2

Commission Distribution = $(40,00,000 \times 2\%) / 2 = \text{Rs. } 40,000/-$
per achiever

Example 2 :

Total Company Turnover = 70,00,000 Business Point

No. of Achievers: 3

Commission Distribution = $(70,00,000 \times 2\%) / 3 = \text{Rs. } 46,667/-$
per achiever

7) CAR CLUB

(2% of Business Point Value)

- To qualify for Car Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Executive & above OR a qualified Executive & above qualifying in the current Bonus Period
 - Business Point in Power Side – 1,50,000
 - Business Point in Weaker Side – 1,50,000
 - 2 Senior Managers & above in 2 different referral downline teams

**Commission Distribution = (Total Business Points of the Company of the Bonus Period x 2%) /
Number of Achievers of the Bonus Period. .**

Example 1:

Total Company Turnover = 60,00,000 Business Point

No. of Achievers: 2

Commission Distribution = $(60,00,000 \times 2\%) / 2 = \text{Rs. } 60,000/-$
per achiever

Example 2 :

Total Company Turnover = 95,00,000 Business Point

No. of Achievers: 3

Commission Distribution = $(95,00,000 \times 2\%) / 3 = \text{Rs. } 63,333/-$ per
achiever

8) HOUSE CLUB

(2% of Business Point Value)

- To qualify for Car Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Executive & above OR a qualified Executive & above qualifying in the current Bonus Period
 - Business Point in Power Side – 2,00,000
 - Business Point in Weaker Side – 2,00,000
 - 2 General managers & above in 2 different referral downline teams

**Commission Distribution = (Total Business Points of the Company of the Bonus Period x 2%) /
Number of Achievers of the Bonus Period.**

Example 1:

Total Company Turnover = 80,00,000 Business Point

No. of Achievers: 2

Commission Distribution = $(80,00,000 \times 2\%) / 2 = \text{Rs. } 80,000/-$
per achiever

Example 2 :

Total Company Turnover = 1,25,00,000 Business Point

No. of Achievers: 3

Commission Distribution = $(1,25,00,000 \times 2\%) / 3 = \text{Rs. } 83,333/-$
per achiever

9) OPAL DIRECTOR CLUB

(10% of Business Point Value)

- To qualify for Opal Director Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 1,00,000
 - Business Point in Weaker Side – 1,00,000

The company will distribute 10% of the total BP Turnover of the Company in a bonus period as illustrated below:

Example: There are 4 Direct Sellers, A, B, C and D. "D" is not a Director, neither he has made the purchase of 1 Lac Business Point in his Power and Weaker side, hence. "D" will not enter this club.

Let us say the Company's Turnover is 10 Lakhs and 10% will be distributed in this club. The amount that will be distributed in this club = 1,00,000/- (One Lakh). This One Lakh will be distributed among A, B and C as follows:

Opal Director Club Distribution Ratio = Total Amount to be distributed in this club / Total Eligible Business Points of Opal Director Club.

Here Total Amount for Distribution is Rs. 1,00,000/- and Total Eligible Business Points of Opal Director Club = 11,00,000 (Refer to the table below)

Eligible Business Points:-

- If there is less BP on the weaker side as compared to the power side, then eligible BP will be two times weaker side BP, as illustrated in the case of Director A.
- If fewer BPs on the power side compared to the weaker side, then eligible, BP will be the sum of power and weaker side BP, as illustrated in the case of Director B.

Particulars	Business Point on Weaker Side	Business Point in Power Side	Total Eligible Business Point for Calculation	Ratio	Club Commission (Total B.P * ratio)
A	200000	500000	400000	0.090909	36363.60
B	300000	200000	500000	0.090909	45454.60
C	100000	100000	200000	0.090909	18181.80
D	50000	50000			
Total			1100000		100000.00

D is not a Director.



10) TOPAZ CLUB

(10% of Business Point Value)



- To qualify for Topaz Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 3,00,000
 - Business Point in Weaker Side – 3,00,000

The company will distribute 3% of the total BP Turnover of the Company in a bonus period in Topaz Club Achievers as illustrated in Opal Director club.

11) RUBY CLUB

- To qualify for Ruby Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 6,00,000
 - Business Point in Weaker Side – 6,00,000

The company will distribute 2% of the total BP Turnover of the company in a bonus period to Ruby Club achievers, as illustrated in Opal Director club.

12) EMERALD CLUB

- To qualify for Emerald Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 12,00,000
 - Business Point in Weaker Side – 12,00,000

The company will distribute 1% of the total BP Turnover of the company in a bonus period in Emerald club achievers as illustrated in Opal Director club.

13) SAPPHIRE CLUB

- To qualify for Sapphire Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 20,00,000
 - Business Point in Weaker Side – 20,00,000

As illustrated in the Opal Director club, the company will distribute 1% of the total BP Turnover of the Company in a bonus period to Sapphire club achievers.

14) DIAMOND CLUB

- To qualify for Diamond Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 30,00,000
 - Business Point in Weaker Side – 30,00,000

The company will distribute 1% of the total BP Turnover of the company in a bonus period in Diamond club achievers as illustrated in Opal Director club

15.) PRESIDENT CLUB

(8% of Business Point Value)

- To qualify for Sapphire Club, a DTo qualify for President Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power Side – 2,00,000
 - Business Point in Weaker Side – 2,00,000
 - 1 Director in any one downline referral team.

The company will distribute 8% of the total BP Turnover of the company in a bonus period amongst President club achievers, as illustrated below.

Example :

There are 5 Direct Sellers A, B, C, D and E. Direct Seller “E” has no Director in his downline but he has made the purchase of 5 Lakh Business Point in his Power and Weaker side. But since there are no Directors in his downline, “E” will not qualify for this club.

A, B, C, D will enter in this club because they have at least One Director in their Downline along with other qualification requirements.

Eligible Business Points:-

- If there are less BP in weaker side as compared to power side then eligible BP will be 2 times of weaker side BP, as illustrated in case of B.
- If there are less BP in power side as compared to weaker side then eligible BP will be the sum of power and weaker side BP, as illustrated in case of C.

Let us assume that the Company's Turnover is 1 Crore BP and its 8% will be distributed amongst the qualifiers of this Club. So the amount that will be distributed in this club = 8,00,000/- (Eight Lakh).

This amount will be distributed to A,B,C and D in the following manner:

President Club Distribution Ratio = Total Amount to be Distributed in this club/Total Eligible Business Points of President Club

Here, the amount for distribution is Rs 8,00,000/- and Total Eligible Business Points of President Club are 1,43,00,00 (Refer to Table below for Eligible Business Point Calculation).

President Club Distribution Ratio = $800000/14300000=0.055944$

- Each qualifier will get Rs. 0.055944 for every eligible Business Point.

Particulars	Business Point on Weaker Side	Business Point in Power Side	Business Points Eligible for Calculations	Ratio	Club Commission (Total B.P * ratio)
A	4000000	4000000	8000000	0.055944	447552.00
B	1500000	2500000	3000000	0.055944	167832.00
C	1500000	1000000	2500000	0.055944	139860.00
D	400000	600000	8000000	0.055944	44756.00
E	300000	300000			
Total			14300000		800000.00

'E' has no Director in his downline and hence is not eligible for the club commission.

CHAIRMAN CLUB

A) DEPUTY CHAIRMAN CLUB

(2% of BP Value)

- To qualify for Deputy Chairman Club, a Direct Seller is required to do/support the downline team members to achieve the following:
- Personal Purchase – 400 BP
 - Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
 - Business Point in Power side (Cumulative for the entire period) – 30,00,000
 - Business Point in Weaker Side (Cumulative for the entire period) – 30,00,000
 - 2 Directors & above in 2 different referred downline teams.

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 2%) /
Number of Achievers of the Bonus Period.

Example 1:

Total Company Turnover = 100 crore Business Points
No. of Achievers: 2
Commission Distribution = $(100 \text{ Crore} \times 2\%) / 2 = \text{Rs. } 1$
Crore/- per achiever

Example 2 :

Total Company Turnover = 110 crore Business Points
No. of Achievers: 2
Commission Distribution = $(110 \text{ Crore} \times 2\%) / 2 = \text{Rs. } 1.10$
Crore/- per achiever

B) CHAIRMAN BRONZE CLUB

(2% of BP Value)

➤ To qualify for Chairmen Bronze Club, a Direct Seller is required to do/support the downline team members to achieve the following:

- Personal Purchase – 400 BP
- Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
- Business Point in Power side (Cumulative for the entire period) – 60,00,000
- Business Point in Weaker Side (Cumulative for the entire period) – 60,00,000
- 2 Directors & above in 2 different referred downline teams.

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 2%) /
Number of Achievers of the Bonus Period.

Example 1:

Total Company Turnover = 100 Crore Business Points

No. of Achievers: 2

Commission Distribution = (100 Crore * 2%) / 2 = Rs. 1

Crore/- per achiever

Example 2 :

Total Company Turnover = 110 Crore Business Points

No. of Achievers: 2

Commission Distribution = (110 Crore * 2%) / 2 = Rs. 1.10

Crore/- per achiever

C) CHAIRMAN SILVER CLUB

(2% of BP Value)

➤ To qualify for Chairmen Silver Club, a Direct Seller is required to do/support the downline team members to achieve the following:

- Personal Purchase – 400 BP
- Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
- Business Point in Power side (Cumulative for the entire period) – 1,00,00,000
- Business Point in Weaker Side (Cumulative for the entire period) – 1,00,00,000
- 2 Directors & above in 2 different referred downline teams

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 2%) /
Number of Achievers of the Bonus Period.

Example 1:

Total Company Turnover = 100 Crore Business Points

No. of Achievers: 2

Commission Distribution = (100 Crore * 2%) / 2 = Rs. 1

Crore/- per achiever

Example 2 :

Total Company Turnover = 110 Crore Business Points

No. of Achievers: 2

Commission Distribution = (110 Crore * 2%) / 2 = Rs. 1.10

Crore/- per achiever

D) CHAIRMAN GOLD CLUB

(0.5% of BP Value)

➤ To qualify for Chairmen Gold Club, a Direct Seller is required to do/support the downline team members to achieve the following:

- Personal Purchase – 400 BP
- Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
- Business Point in Power side (Cumulative for the entire period) – 5,00,00,000
- Business Point in Weaker Side (Cumulative for the entire period) – 5,00,00,000
- 2 Directors & above in 2 different referred downline teams

**Commission Distribution = (Total Business Points of the Company of the Bonus Period x 0.5%) /
Number of Achievers of the Bonus Period.**

Example 1:

Total Company Turnover = 100 Crore Business Points

No. of Achievers: 2

Commission Distribution = $(100 \text{ Crore} \times 0.5\%) / 2 = \text{Rs. } 25,00,000/-$ per achiever

Example 2 :

Total Company Turnover = 110 Crore Business Points

No. of Achievers: 2

Commission Distribution = $(110 \text{ Crore} \times 0.5\%) / 2 = \text{Rs. } 27,50,000/-$ per achiever

E) CHAIRMAN DIAMOND CLUB

(0.5% of BP Value)

➤ To qualify for Chairmen Diamond Club, a Direct Seller is required to do/support the downline team members to achieve the following:

- Personal Purchase – 400 BP
- Lifetime Rank Director & above OR a qualified Director & above qualifying in the current Bonus Period
- Business Point in Power side (Cumulative for the entire period) – 12,00,00,000
- Business Point in Weaker Side (Cumulative for the entire period) – 12,00,00,000
- 2 Directors & above in 2 different referred downline teams

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 0.5%) /
Number of Achievers of the Bonus Period.

Example 1:

Total Company Turnover = 100 Crore Business Points

No. of Achievers: 2

Commission Distribution = (100 Crore * 0.5%) / 2 = Rs.
25,00,000/- per achiever

Example 2 :

Total Company Turnover = 110 Crore Business Points

No. of Achievers: 2

Commission Distribution = (110 Crore * 0.5%) / 2 = Rs.
27,50,000/- per achiever

1. 5% TDS (or as prescribed by the Income Tax Act, 1961 from time to time) is applicable on all the above commissions as per the mandate of the government of India.
2. BPs earned every month will be accumulated and carried forward for Rank calculation only.
3. Once a Rank is achieved, it is a lifetime Rank and cannot be downgraded.
4. In order to determine the Rank of the Direct Seller, the Business Points earned since the date of his joining will be counted.
5. Although the commission calculation will be on the actual Business Points of the current Commission Period for Retail Plan, the closing will be done monthly.
6. The monthly closing date will be duly updated in the Direct Seller panel of the website at the beginning of each month.
7. A Direct Seller who achieves a higher club will also be eligible to get commissions from the previous clubs. For example, if a Direct Seller has qualified for the Diamond Club, he will also get a commission from previous clubs, i.e., Sapphire Club, Emerald Club, Ruby Club, Topaz Club, Opal Director club, etc.
8. An individual cannot join as a Direct Seller more than once.
9. There is no renewal fee.



TEAM SALES INCENTIVE PLAN



Keva Kit Packages:- There are Two Types of Kit Packages available

1. **Kit Package with BP & RP Points (Various Kit Options are available to choose from)**
2. **Kit Package with BP & Intro Points (Various Kit Options are available to choose from)**

Please find below the Income Opportunity available in the above packages

For the benefit of the Direct Sellers, the company offers a wide range of "Keva Wellness Repurchase Kit Packages" like:

1. **Agro Kit**
2. **Personal Care Kit**
3. **Lightening Facial Kit**
4. **Aloe vera Skin Soothing Facial Kit**
5. **Anti-Ageing Insta glow Facial Kit etc.**

Please refer to www.kevaind.org for other available options for the Kits.

KEVA

KEVA REPURCHASE KIT for ₹2000

Kaipo

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OPTIONS

1 ORAL SPRAY KIT	2 MOTHERHOOD CARE KIT	3 BODY CARE KIT	4 ANIMAL CARE KIT	5 DAILY USE KIT (23 PRODUCTS)	6 IMMUNITY (DAILY PLUS + HIMALAYAN BERRY + SOLAR ENERGY DROPS)	7 BONE & MUSCLE HEALTH (BONE HEALTH + KAMD + ORTHO CARE JUICE)
8 WOMEN CARE (WOMEN HEALTH JUICE + MORINGA PLUS + SOLAR ENERGY DROPS)	9 DIABETIC CARE (SUGAR CONTROL JUICE + SOLAR ENERGY DROPS + ALOE NONI DROPS)	10 HEART HEALTH (HEART CARE + HIMALAYAN BERRY + CO ENZYME Q 10)	11 SLIMMING (TULSI GREEN TEA + MEDOHARA SLIM FIT + MEAL REPLACEMENT POWDER)	12 DUST & POLLUTION ALLERGY (KAPD + AÇAI + GANODERMA PLUS)	13 KAMD 50ML + KSED 50ML + TRIPLE STEM CELL DROPS 15ML	14 TRIPLE STEM CELL 15ML DROPS (2 PC)
15 BONE AND JOINT HEALTH TAB (1 PC)	16 NT DIABA TAB (1 PC)	17 TRIPLE STEM CELL TAB (1 PC)	18 DOUBLE STEM CELL POWDER 200GM (1 PC)	19 ALFALFA POWDER 200GM (1 PC)	20 TRIPLE STEM CELL 30ML DROPS (1 PC)	21 CHAGA TAB (1 PC)
22 AGRO KIT (INCLUDES 4 PRODUCTS)	23 ANTI-AGING INSTANT FACIAL KIT	24 SKIN LIGHTENING FACIAL KIT	25 ALOEVERA SKIN SOOTHING FACIAL KIT	26 PERSONAL CARE KIT (INCLUDES 6 PRODUCTS)	27 COMBO PACK (KIDS GROWTH POWDER + KSED 50ML)	



TEAM SALES INCENTIVE PLAN



1. Kit Package with RP Points

MRP of the Kits: INR 2000/Kit

MRP of the kit's contents ranges from INR 3000 to INR 4000.

DP (Direct Seller Price): INR 2000

BP (Business Point) : 400

RP (Repurchase Point) : 100

First Team Sale RP will be counted 200:100 or 100:200, and after that, 100:100.

For example, First Team Sale RP will be counted when the Direct Seller has 200 RP on the Right Side and 100 RP on the Left side; after that next Team Sale, RPs will be counted on 100 RP on the Right side and 100 RP on the left side.

Benefits:

Team Sale Incentive = Maximum Distribution will be Rs. 200/- per Team Sale RP.*



TEAM SALES INCENTIVE PLAN



2. Kit Package with Intro Points

MRP of the Kits: INR 2000/Kit

MRP of the kit's contents ranges from INR 3000 to INR 4000.

DP (Direct Seller Price): INR 1990 - INR2000

BP (Business Point): Business Points are assigned to Various Kit Options available. Please refer to the Product Order Form. Income is calculated as per the Retail Plan on BP (Business Point).

Intro Point: Intro Points are assigned to Various Kit Options available. Please refer to the Product Order Form. One Intro Point value is equivalent to One Rupee. Therefore, the introducer of Direct Seller, who is Purchasing Kit Package with Intro Points, will get income equivalent to Introduced Point earned by him/her.

For Example:

Let Mr. "A" has Introduced Two Direct Sellers, i.e. "B" and "C". Both B and C have Purchased two kits, each with 400 Intro Points in each kit. So Total Points earned by Mr A will be 1600 Intro Points. So A will get Rs. 1600/- as Commission after deduction of TDS as applicable



TERMS AND CONDITIONS



1. This is a SEVEN DAY income plan (Wednesday to Tuesday)
2. A Direct Seller can purchase multiple kits in a week(for sales only)..
3. If a Direct Seller purchases multiple kits, then RP Points will be counted in multiples, and the commission will be calculated based on Team Sale RP Points per the details outlined above (i.e., RP Point on Left and Right Side).
4. In case the Direct Seller's direct referral condition is not fulfilled, a maximum of 10 Team Sale RP will be counted, and the rest of the Team Sale RP will lapse automatically.

Example:-

Direct Seller "A" has referred one Direct Seller "B" on the left side and one Direct Seller "C" on the right side.

Both "B" and "C" have not purchased the Kit Package of INR. 2000/- but the Direct Sellers purchased this package in the downlines of "B" and "C".

Let us assume "A" has 1500 RP on the left and 1500 RP on the right side because of the sale in the downlines of "B" and "C". However, since "B" and "C" have not purchased this package, a maximum of 1000 RP on the left and 1000 RP on the right side will be counted for "A", and the rest RPs will lapse. Once "B" and "C" purchase this package, the referral condition will be fulfilled, and no RP will lapse.



TERMS AND CONDITIONS



5. The Team Sales Incentive plan is in addition to the Retail Plan. The Direct Seller will continue to qualify for commissions under the Retail Plan even if they do/do not participate in the Team Sales Incentive plan.
6. Only one membership is allowed per individual: one PAN Card, One ID. If the Direct Seller has not registered their PAN Card with the company, their Team sale RP will lapse, and no income will be generated.
7. To earn any incentive under this plan, the Direct Seller must purchase 100 RP once in a lifetime. There is no requirement of Personal Purchase each month for a Direct Seller to earn Team Sales Incentive.



IMPORTANT



- 1. No direct seller will receive remuneration from merely recruiting another direct seller to participate in the program.**
- 2. Direct Seller Compensation in Keva Business is solely based on the sale of products. Therefore, there is no guarantee of financial success without working and solely relying on the efforts of others.**



FAQs



1. How can I register as a Direct Seller? **Answer: You can join Keva only when referred/Introduced by an existing Keva Direct Seller.**
2. Can I register online? **Answer: Yes, the registration process is online.**
3. What is the joining fee for registration? Is there any renewal fee for continuation? **Answer: Registering as a Direct Seller in Keva is free, and there is no renewal fee either.**
4. What documents do I need to submit while registering? **Answer: You must submit KYC documents (such as a self-attested copy of PAN card, driving license, passport, Aadhar card, voter card), proof of address and Bank Details.**
5. Do I need to purchase it every month compulsorily? **Answer: There is no compulsion to purchase products every month.**
6. Is there a minimum monthly subscription I must pay as a direct seller? **Answer: No, direct sellers do not have to pay any money by way of a minimum monthly subscription.**
7. Where can I purchase the products from? **Answer: A Direct Seller can purchase products directly from the company. Log on to the Direct Seller panel (link: www.kevaind.org) or from Local Area Stock Points.**
8. Can I purchase products for self-consumption without registering as a Direct Seller? **Answer: Yes, You can purchase the products from an existing Keva Direct Seller.**
9. What is the money-back warranty on products? **Answer: We observe an irreversible 100% satisfaction guarantee on our products; if a customer/Direct Seller is not completely satisfied, he/she may return such products to the company within 30 days from the date of issuance of invoice. Please refer to the policy and procedure document for details.**
10. Is it compulsory to introduce other individuals as Direct sellers to earn income? **Answer: It is not compulsory to introduce/refer to other individuals as a Direct Seller. You can earn income by purchasing products for self-consumption, or you can earn retail margin by selling products to others.**



FAQs



11. Do I have to purchase any sales demonstration equipment or material to participate in the direct selling operation? **Answer: No.**
12. How many referrals can a Direct Seller have? **Answer: You can have an unlimited referral as a Direct Seller.**
13. Is the 'buy one get one offer valid for all the products? **Answer: Yes, the buy one get one offer is valid for all the products.**
14. What are the delivery charges? **Answer: For Direct Sellers, there are no delivery charges if ordered directly from the company. The minimum order value should be INR. 2000 (Rs. Two Thousand only) to qualify for free delivery.**
15. What are Business Points (BP)? **Answer: Keva offers a wide range of products. Each product has been assigned a particular Business Point (BP). You can get the details of BP assigned to each product in the Direct Seller panel.**
16. What is the relevance of Business Points in the compensation plan? **Answer: Commissions are calculated based on Business Points (BP) earned by you and your referred team during a Bonus Period.**
17. How can I introduce new individuals to my marketing organisation? **Answer: You can introduce new individuals to your marketing organisation by giving them a fair presentation of products and the Business opportunity - Retail Plan & Team Sales Incentive Plan. They must register online to become a Direct Seller. You can refer & help join any individual of 18 yrs. Or above as a Keva Direct Seller. A Direct Seller will have to submit the KYDS (such as a self-attested copy of PAN card, driving license, passport, Aadhar card, voter card, etc.) and bank passbook / canceled cheque in his profile on the company's website.**
18. What are various types of incomes? **Answer: Keva offers various types of income such as Team Performance Bonus, Royalty Club, House Club, Car Club, Foreign Tour Club, Director Club, President Club and Chairmen Club income. Apart from this, you can earn income from our Team Sales Incentive Plan. For details, please refer to the Keva Retail Plan.**
19. What is the frequency of pay-outs? **Answer: The pay-outs as per the Retail Plan will be every month. The pay-outs under the Team Sales Incentive Plan are every week.**
20. Do I have to share my bank details to get paid? **Answer: You must submit the bank account details while updating your KYDS.**



FAQs



21. Do you provide any training on product and business opportunities? **Answer: Yes, the company organises regular product training & business opportunity meetings. You may also contact your respective up lines for any queries or clarifications.**
22. What if I do not want to continue the business? **Answer: You can discontinue the business at any point in time. Please refer to the Policy & Procedure document for details on the Resignation process.**
23. What is the process to return the product/s? **Answer: To be eligible for a return, products should be in unused and marketable condition and should not have expired. The Customers/Direct Sellers must return the product within 30 days from the invoice date. Please refer to the Policy & Procedures document for further details on the Return Policy.**
24. How do I check my commissions in a tenure? **Answer: You can check your commission details in the Direct Seller panel on the website.**
25. How are the pay-outs made? **Answer: Commissions are calculated and paid weekly as per the Team Incentive Sale Plan & monthly as per the Retail Plan. The Commissions are directly transferred to the registered Bank accounts after deducting the applicable TDS.**



GLOSSARY



- **Company:** Company means "Keva Kaipo Industries Private Limited".
- **Registration:** To join Keva Business as Direct Seller through a legally enforceable agreement.
- **Direct Seller:** A Direct Seller is an Independent Sales Representative. He provides training and leadership, refers customers to the company and buys products for personal use and resale.
- **Direct Seller Identification Number:** Unique identification number assigned to the Direct Seller at the time of registration.
- **Customer:** Who buys Keva Products for self-consumption or resale.
- **Consumer:** Who buys Keva Products for self-consumption.
- **Compensation Plan:** A compensation plan is a way to calculate the commissions/ incentives for purchasing Keva products. Keva offers two compensation plans- 1) Retail Plan and 2) Team Sales Incentive Plan.
- **Business Point (BP):** Point value assigned to each company product that is used to calculate the commission as per the Compensation Plan.
- **Cumulative Business Point:** Cumulative Business Points means the Total of BP earned on personal purchases by Direct Sellers from the date of their joining. BP of each month will be accumulated and carried forward for Rank calculation only.
- **Commission Period /Month:** Closing will be done monthly and weekly as per the compensation plan. The team Sales Incentive plan's closing is done weekly, and the Retail plan's closing is done monthly. Weekly closing is seven days, starting from Wednesday to Tuesday midnight. The monthly closing date will be duly updated in the Direct Seller panel on the website at the beginning of each month.
- **Personal Purchase:** Business Points earned on purchases done by the Direct Seller in their ID.
- **Group Volume:** Group Volume means Total BP earned on the purchase done by the Direct Sellers in one's downline during a commission period/ month.
- **Total Group Volume:** Total Group Volume means the Total of BP earned on Personal Purchases and purchases done by Direct Sellers in the downline during a commission period/ month.
- **Referral Downline Team:** means directly referred Direct Sellers in the team. A Direct Seller can have unlimited referral Direct Sellers. Commission will be



GLOSSARY



- **Downline:** People directly referred by a Direct Seller, those referred by these Direct Sellers, and so on.
- **Commission Pay-out:** Commission earned as per the compensation plan and paid at the end of the qualification period.
- **Power Side:** Power Side means one direct referred downline team with maximum BPs accumulated in a commission period/month.
- **Weaker Side:** If a person has referred more than one Direct Seller, then the BP of all other referral teams other than the power side will be accumulated. BP earned on personal purchase are also part of the weaker side. The power and weaker sides can change each month based on BP accumulated in the referral downline during the commission period/month.
- **Rank:** Ranks are Titles achieved by a Direct Seller in a commission period/month as per the Retail Plan.
- **Current Rank:** Rank that is achieved in a particular month.
- **Lifetime Rank:** Once a rank is achieved based on Total cumulative Business Point, it is a Lifetime Rank.
- **Director Club:** All Director Titles are considered part of the Director Club, i.e., Opal Director Club, Topaz Club, Ruby Club, Emerald Club, Sapphire Club and Diamond Club, subject to fulfilment of the achievement criteria.
- **Turnover of the Company:** Turnover of the company here means BP Turnover of the company, which is calculated based on the BP of the total products sold during a commission period/month.
- **Capping:** Capping is a term used to Cap the accumulated BP in a commission period/month to calculate the commission of Opal Director Club, Topaz Club, Ruby Club, Emerald Club, Sapphire Club, Diamond Club and President Club.
- **Introducer:** The introducer is a direct seller who has introduced any prospective direct seller in a downline team, who will further support new prospects in terms of business knowledge, education, sale of products and business growth. The person whom the introducer has introduced will be allotted an Introducer ID; this ID is issued only to make the prospective direct seller recognised separately.
- **Accumulation :** Accumulation means the total business points collected as the result of the sales of the products by the direct sellers in the organization structure below the direct seller.
- **TDS:** TDS is Tax Deducted at Source as prescribed by the Income Tax Act, 1961, and is applicable on all the above commissions as per the Govt. of India mandate.

