

A VERY WARM WELCOME

TO

**KEVA KAIPO
INDUSTRIES PVT. LTD.**



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





KEVA KAIPO INDUSTRIES PVT. LTD.



A little by way of introduction

KEVA - THE MOST TRUSTED BRAND NAME IN HEALTHCARE & FMCG SECTOR IN INDIA.

In 2010, Dr Karan Goel established a company by the name of Keva Industries which is now Keva Kaipo Industries Pvt. Ltd.

Keva is an **ISO 9001-2015 Certified Company** positioned as one of the most trusted brands & a conglomerates 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.

Keva Kaipo Industries Pvt. Ltd. Abides by the Direct Selling Guidelines, 2016 issued by Ministry of Consumer Affairs, Govt. of India and is committed to be guided by the upcoming Direct Selling Rules in 2021-2022.



KEVA

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 and to provide the best business opportunity to all Keva Direct Sellers



VISION

To make 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 across India with the help of fair presentation & quality 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, Physical Products &
many more**



REGISTRATION

Being a part of the business **does not require any investment.**

All it requires is your willingness to succeed and your papers for the **KYDS** (know your direct seller) formalities.

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 compensation plan followed by acceptance of the terms is vital if you want to make your future with the company.

DOCUMENTS REQUIRED (FOR KYDS):

- **PAN Card** - Self attested picture of your PAN card
- **Photo identity** - Self attested picture of your valid (on date) Driving license or Passport or Aadhar card or Voter ID card
- **Address proof** - a valid bank account statement or Aadhar card or passport or ration card or voters ID card
- **Bank account details** - a cancelled cheque of a valid bank account
- (PLEASE BE ADVISED THAT IDENTITY CARD FROM THE COMPANY AND THE PAYOUTS ARE SUBJECT TO RECEIPT AND ACCEPTANCE OF THE DOCUMENTS)
- Post enlistment with the company a mandatory orientation program to increase your chances of success. This will help the new direct sellers about the business, the products, the rewards and the do's and the don'ts.
..... and one more very important thing there is no renewal fees

KEVA KAIPO INDUSTRIES PVT. LTD. (Hereinafter referred to as “Keva”) retail plan provides great opportunity to all its Direct Sellers (hereinafter referred to as ‘you’).

TO BECOME A PART OF KEVA ONE CAN REGISTER WITH THE COMPANY FREE OF COST.

DIRECT SELLER CAN PURCHASE PRODUCTS ON MRP (BUY ONE GET ONE FREE OFFER) FOR LIFETIME.

- Every Product in the portfolio of Keva Kaipo Industries Private limited has its own predefined Business Points & include Gold Leadership Club Incentive.
- Business Points (BP) are used to calculate commissions payable to direct sellers and Gold Leadership is used to calculate Leadership Incentives for leaders.
- A Keva Direct Seller can purchase products for self-consumption and can also suggest these products to his/her friends, relatives, and other contacts etc. and earn benefits in the form of commissions and Bonus.
- Purchases made by the Direct Seller for themselves (self-consumption or retail) is counted as Personal Purchase. Purchase done in Direct referred down line team is termed as Group Volume.
- You will qualify to earn retail profit as soon as your application is accepted.
- 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 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 EARNING**



1. Retail Profit

Potential earnings

2. Team Performance Bonus	30% of Business Point value
3. Royalty Club	12% of Business Point value
4. Leadership Club	10% of Business Point Value
5. Loyalty Club	5 % of Business Point Value
6. Star Club	4% of Business Point value
7. Foreign Tour Club	2% of Business Point value
8. Car Club	2% of Business Point value
9. House Club	2% of Business Point value
10. Opal Director Club	10% of Business Point value
11. Topaz Club	3% of Business Point Value
12. Ruby Club	2% of Business Point Value
13. Emerald Club	1% of Business Point Value
14. Sapphire Club	1% of Business Point Value
15. Diamond Club	1% of Business Point Value
16. President Club	8% of Business Point value
17. Deputy Chairman Club	2% of Business Point value
18. Chairman Bronze Club	2% of Business Point Value
19. Chairman Silver Club	2% of Business Point Value
20. Chairman Gold Club	0.5% of Business Point Value
21. Chairman Diamond Club	0.5% of Business Point Value

Total distribution of commissions

100% of Business Point value

Every product (SKU) offered by the company has a certain business point value allocated which determines the 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



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

(with Accumulation - upto 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 down line Direct Seller has achieved any Rank, then the percentage difference between Upline's Rank and Downline's Rank will be paid.

(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 5% commission on the Business Points.
- For example:- if a Direct Seller purchases KAMD 50 ml, he will get commission of 5% of Business Point.

One KAMD 50 ml equals 400 Business Points.
- On personal purchase of 10 KAMD 50 ml in a month the Direct Seller will get 4000 Business Points and he will get commission of Rs. 200/- (i.e., $4000 \times 5\%$)

(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.
- Weak Side :- If person has referred more than one Direct Seller then BP of all other referred downline teams other than power side will be accumulated. BP earned on personal purchases are also a part of the weaker side.
- Power side and weaker side can change each bonus period on the basis of BPs accumulated in the referral downline during the commission period.

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

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

Payment Tenure: Monthly

(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 – 10,000

Business Point in weaker side – 10,000

- A Senior Executive is entitled to get a commission of 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:

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

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

(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 –
10,000

Business Point in weaker side –
10,000

- 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:

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

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

(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 –
40,000

Business Point in weaker side –
40,000

- A Manager is entitled to get 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:

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

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

(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 –
80,000

Business Point in weaker side –
80,000

- 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:

A Senior Manager (Lifetime Rank / new qualifier) purchases 15,000 Business Points in the current bonus period then he will get 21% of total 15000 Business Points = Rs 3150/-

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

(160,000/160,000 -- 24% 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 –
160,000

Business Point in weaker side –
160,000

- 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:

A General Manager(Lifetime Rank / new qualifier)purchases 40,000 Business Point in the current bonus period then he will get 24% of total 40000 Business Points = Rs 9,600/-

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

(320,000/320,000 -- 27% of Business Point Value)

- To qualify as a Deputy 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 –
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:

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

If the purchase in the downline is of 80000 Business Point and then he will get 22% of total 80,000 Business Points = Rs 17,600/

(640,000/640,000 -- 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:

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

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

(12% of Business Point Value)

- 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 : 2500 BP.
 - Maximum 4 Points will be assigned up to 10000:10000 BP

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 12%) / Number of Points of the Bonus Period

Example:

Total BP on Power Side :- 2500 BP Total BP on Weaker Side :- 2500 BP

Total Points earned by distributor :- 1 (i.e. $2500/2500 = 1$)

Total Company Turnover = 5,00,000 Business Points

No. of Points : 200

Point Value = $(5,00,000 * 12\%) / 200 =$ Rs. 300/- per point

Commission Earned :- 1 Point * 300 = Rs. 300/-

Example:

Total BP on Power Side :- 10000 BP Total BP on Weaker Side :- 10000 BP

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

Total Company Turnover = 5,00,000 Business Points

No. of Points : 200

Point Value = $(5,00,000 * 12\%) / 200 =$ Rs. 300/- per point

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

4) LEADERSHIP CLUB

(10% of Business Point Value)

➤ **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**
- **Lifetime Rank Senior Executive & above OR Senior Executive & above qualifying in the current Bonus Period**
- **Direct seller qualifying in this club will not get income of 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.**
- **Maximum 80 Points will be assigned up to 200000:200000 BP**
- **Leadership Club is monthly income**

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 10%) / Number of Points of the Bonus Period

Example:

Total BP on Power Side :- 12500 BP Total BP on Weaker Side :- 12500 BP

Total Points earned by distributor :- 5 (i.e. 12500/2500 = 5)

Total Company Turnover = 50,00,000 Business Points No. of Points : 2000

Point Value = (50,00,000*10%)/2000= Rs. 250/- per point

Commission Earned :- 5 Point *250 = Rs. 1,250/-

Example:

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)

Total Company Turnover = 50,00,000 Business Points No. of Points : 2000

Point Value = (50,00,000*10%)/2000= Rs. 250/- per point

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

5) 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:

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

6) 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:

Total Company Turnover = 5,00,000 Business Point

No. of Achievers : 4

Commission Distribution = $(5,00,000 * 4\%) / 4 = \text{Rs. } 5,000/-$ per Star Club achiever

(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 Manager & 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:

Total Company Turnover = 40,00,000 Business Point

No. of Achievers : 2

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

8) 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 Manager & 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:

Total Company Turnover = 60,00,000 Business Point

No. of Achievers : 2

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

(2% of Business Point Value)

- To qualify for House 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 Manager & 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:

Total Company Turnover = 80,00,000 Business Point

No. of Achievers : 2

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

(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

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

Example: There are 5 Direct Sellers, A,B,C,D,E . “E” is not a Director neither he has made the purchase of 1 Lac Business Point in his Power and Weaker side, hence. “E” will not enter this club.

Let's say the Company's Turnover is 10 Lakhs and 10% will be distributed in this Club. Amount that will be distributed in this club = 1,00,000/- (One Lakh). This One Lakh will be distributed among A,B,C,D 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 = 13,50,000(Refer the table below)
- Opal Director Club Distribution Ratio = $1,00,000/1,350,000 = 0.074074$
- Each qualifier will get Rs. 0.074074 for every eligible Business Point.

10) OPAL DIRECTOR CLUB

(10% of Business Point Value)

Eligible Business Point:-

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

Particulars	Business Point in Weaker Side	Business Point in Power Side	Total Eligible Business Point for Calculation	Ratio	Club Commission (Total B.P * ratio)
A	300000	300000	600000	0.074074	44444.40
B	150000	350000	300000	0.074074	22222.20
C	200000	150000	350000	0.074074	25925.90
D	50000	100000	100000	0.074074	7407.50
E	50000	50000			
	Total		1350000		100000

E is not a Director

- **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 total BP Turnover of the Company in a bonus period in Topaz Club Achievers as illustrated in Opal Director 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 total BP Turnover of the company in a bonus period in Ruby Club achievers as illustrated in Opal Director 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 total BP Turnover of the company in a bonus period in Emerald club achievers as illustrated in Opal Director 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

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

16) PRESIDENT CLUB

(8% of Business Point Value)

- **To 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 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.

16) PRESIDENT CLUB

(8% of Business Point Value)

Eligible Business Point:-

- 1) 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.
- 2) 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

Particulars	Business Point in Weaker Side	Business Point in Power Side	Business Points Eligible for pay-out
A	400000	400000	800000
B	150000	350000	300000
C	200000	150000	350000
D	50000	100000	100000
E	50000	50000	
Total			1550000

16) PRESIDENT CLUB

(8% of Business Point Value)

Let us assume that the Company's Turnover is 1 Crore BP and its 8% will be distributed amongst the qualifiers of this Club, then 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 1,55,00,000.
- President Club Distribution Ratio = $800000/15500000=0.051613$
- Each qualifier will get Rs. 0.051613 for every eligible Business Point.

Particulars	Business Point in Weaker Side	Business Point in Power Side	Total Eligible Business Point for Calculation	Ratio	Club Commission (Total B.P * ratio)
A	500000	500000	800000	0.051613	412904.00
B	150000	350000	300000	0.051613	154839.00
C	200000	150000	350000	0.051613	180644.00
D	50000	100000	100000	0.051613	51613.00
E	50000	50000			
Total Business Point			1550000		800000.00

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

(2% of BP Value)

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

Qualification Period: 1 April – 31 March of next year

- 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

Commissions will be paid at the end of qualification period.

Example:

Total Company Turnover = 100 crore Business Points

No. of Achievers : 2

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

(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:

Qualification Period: 1 April – 31 March of next year

- 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

Commissions will be paid at the end of qualification period.

Example:

Total Company Turnover = 100 Crore Business Points

No. of Achievers : 2

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

(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:

Qualification Period: 1 April – 31 March of next year

- 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

Commissions will be paid at the end of qualification period.

Example:

Total Company Turnover = 100 Crore Business Points

No. of Achievers : 2

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

(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:

Qualification Period: 1 April – 31 March of next year

- 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

Commissions will be paid at the end of qualification period.

Example:

Total Company Turnover = 100 Crore Business Points

No. of Achievers : 2

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

(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:

Qualification Period: 1 April – 31 March of next year

- 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

Commissions will be paid at the end of the qualification period.

Example:

Total Company Turnover = 100 Crore Business Points

No. of Achievers : 2

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

➤ **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 seller qualifying in this club will get income up to 200000 BP as 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 200000.
- Let Say. Direct seller has done 2,50,000 BP Matching, then Direct seller will get income up to 2,00,000 BP as per Leadership Club and for remaining 50,000 BP. 5 Points will assigned in the ratio of 10000 each.
- Gold Leadership Club is Monthly Income

Commission Distribution = (Total Business Points of the Company of the Bonus Period x 10%) / Number of Points of the Bonus Period

Example:

Total BP on Power Side :- 250000 BP, Total BP on Weaker Side :- 250000 BP

Total Points earned by distributor for

Gold Leadership Club :- 5 (i.e. 50000/10000 = 5)

Total Points earned by distributor

for Leadership Club :- 80 (i.e. 200000/2500 = 80)

Total Company Turnover = 50,00,000 Business Points

No. of Points for Gold Leadership Club : 500

Gold Leadership Club Point Value = (50,00,000*5%)/500= Rs. 500/- per point

Commission Earned :- Rs. 2,500+ Rs. 20,000 = Rs. 22,500/-

Gold Leadership Club Point 5 *500 = Rs. 2,500/-

Leadership Club Point 80*250= Rs. 20,000/-

Example:

Total BP on Power Side :- 1000000 BP, Total BP on Weaker Side :- 1000000 BP

Total Points earned by distributor

for Gold Leadership Club :- 80 (i.e. 800000/10000 = 80)

Total Points earned by distributor

for Leadership Club :- 80 (i.e. 200000/2500 = 80)

Total Company Turnover = 50,00,000 Business Points

No. of Points for Gold Leadership Club : 500

Gold Leadership Club Point Value = (50,00,000*5%)/500= Rs. 500/- per point

Commission Earned :- Rs. 40,000+ Rs. 20,000 = Rs. 60,000/-

Gold Leadership Club Point 80 *500 = Rs. 40,000/-

Leadership Club Point 80*250= Rs. 20,000/-

- 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.
- BPs earned every month will be accumulated and carry forwarded for Rank calculation only.
- Once a Rank is achieved, it is a lifetime Rank and cannot be downgraded.
- In order to determine the Rank of the Direct Seller, the Business Points earned since the date of his joining will be counted.
- Although the commission calculation will be on the actual Business Points of the current Commission Period for Retail Plan. The closing will be done on a monthly basis.
- Monthly closing date will be duly updated in the Direct Seller panel of the website at the beginning of each month.
- A Direct Seller who achieves a higher club will also be eligible to get commissions of the previous clubs. For example, if a Direct Seller has qualified for the Diamond Club, then he will also get commission from previous clubs i.e., Sapphire club, Emerald Club, Ruby Club, Topaz Club, Opal Director club, etc.
- An individual cannot join as a Direct Seller more than once.
- There is no renewal fee.
- All the information regarding the calculation and points attained shall be available on the Direct Seller's online account on the portal.

KEVA WELLNESS REPURCHASE KIT PACKAGE

- MRP of the Kits: INR 2000 per Kit
- MRP of the contents of the kit, if calculated individually, range 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 thereafter 100:100.
- For example, First Team Sale RP will be counted when the Direct Seller have 200 RP on the Right Side and 100 RP on the Left side thereafter 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.*

- a) This is a SEVEN DAY income plan (Wednesday to Tuesday)
- b) A Direct Seller can purchase multiple kits in a week but not more than one kit can be purchased in a day.
- c) In case a Direct Seller purchases multiple kits, then RP Points will be counted in multiples and the Commission will be calculated on the basis of Team Sale RP Points as per the details outlined above (i.e., RP Point on Left and Right Side).
- d) In case, the Direct referral condition is not fulfilled by the Direct Seller, maximum 10 Team Sale RP will be counted, and rest 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 this package was purchased by the Direct Sellers in the downlines of "B" and "C". Let's 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". But since "B" and "C" have not purchased this package, a maximum of 1000 RP on 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.
- e) 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.
- f) Only one membership is allowed per individual. In case the Direct Seller has not registered their PAN Card with the company, their Team sale RP will lapse, and no income will be generated.
- g) To earn any incentive under this plan, the Direct Seller has to make a purchase of 100 RP once in a lifetime. There is no requirement of Personal Purchase each month for a Direct Seller to earn Team Sales Incentive.

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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)

Keva Kaipo Industries has developed website www.kevadeals.com to promote e-commerce market place products as affiliate. In case, Direct seller choose to purchase any product from any ecommerce platform such as Flipkart, Myntra etc. then he/she will be redirected to that ecommerce platform.

Direct Seller will get access to various e-commerce affiliates' platforms using www.kevadeals.com at no additional cost.

The Direct Sellers will continue to get incentive opportunities as per the existing Retail Plan and Team Sale Incentive Plan.

Each E-commerce platform provides a different % of commission which depends on the product category. DIRECT SELLERS CAN GET COMMISSION OF APPROX. 1%- 15% ON THE VALUE OF THE PRODUCT PURCHASED THROUGH VARIOUS E-COMMERCE PORTALS USING THE WEBSITE AND APP. That is distributed to the Direct Sellers in below ratios:

1. 50% of commission will be counted as Business Point as self-Purchase.
2. 25% of the commission will be paid in Direct Seller's respective bank account as self PI.
3. 25% of the commission will be paid to Introducer of Direct Seller's respective bank account as Introducer Income.

Definition of Self PI - This is Self-Purchase Incentive Point against commission earned from each purchase done by a Direct Seller from any affiliate, the commission is distributed in three parts i.e., BP, Self PI and Introducer Income. Any commission earned against products purchased through www.kevadeals.com, 25% of the commission will be paid in Direct Seller's respective bank account as self PI.

Definition of Introducer:- Introducer is a Direct seller who has introduced any prospective direct seller in downline team.

Example: Suppose a Direct Seller has purchased products worth INR 10,000/- from any e-commerce affiliates using www.kevadeals.com and 10% commission is applicable on it.

The Direct Seller will earn 1000 points (i.e., 10% of INR 10,000/-) on purchase of the products. Of which, 500 Points will be distributed as BP and 250 Points as Self PI Income and 250 Points as Introducer Income. 500 BP will be counted as BP in the Retail Plan and 250 points will be paid as Rs. 250/- in the bank account of the Direct Seller who has purchased the product and 250 points will be paid as Rs. 250/- in the bank account of the Introducer Direct Seller.

Disclaimer:

1. No direct seller will receive remuneration in any form from the mere recruitment of another direct seller to participate in the programme.
2. Direct Seller Compensation in Keva Business is solely based on the sale of products. There is no guarantee of financial success without working and solely relying on the efforts of others

1. How can I register as a Direct Seller? **Answer: You can join Keva only when you are 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 absolutely FREE and there is no renewal fee either.**
4. What documents do I need to submit while registering? **Answer: You are required to submit KYC documents (such as 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 every month compulsorily? **Answer: There is no compulsion to purchase products every month.**
6. Is there a minimum monthly subscription that I have to pay as a direct seller? **Answer: No, direct sellers do not have to pay any money by way of 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 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 policy and procedure document for details.**
10. Is it compulsory to introduce other individuals as a Direct Seller to earn income? **Answer: It is not compulsory to introduce/refer other individual 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.**

1. Do I have to purchase any sales demonstration equipment or material to participate in the direct selling operation? **Answer: No.**
2. How many referral can a Direct Seller have? **Answer: You can have unlimited referral as a Direct Seller.**
3. Is the 'buy one get one' offer valid for all the products? **Answer: Yes, buy one get one offer is valid for all the products.**
4. What are the delivery charges? **Answer: For Direct Sellers there are no delivery charges if ordered directly from the company. Minimum order value should be INR. 2000 (Rs. Two Thousand only) to qualify for free delivery.**
5. 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.**
6. What is the relevance of Business Points in the compensation plan? **Commissions are calculated on the basis of Business Points (BP) earned by you and your referred team during a Bonus Period.**
7. How can I introduce new individuals in my marketing organization? **You can introduce new individuals in your marketing organisation by giving them a fair presentation of products and the Business opportunity - Retail Plan & Team Sales Incentive Plan. It is mandatory for them to 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 KYC (such as self - attested copy of PAN card, driving license, passport, Aadhar card, voter card, etc) and bank passbook / cancelled cheque in his profile on the company's website.**
8. What are various 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.**
9. What is the frequency of pay-outs? **Answer: The pay-outs as per the Retail Plan will be on monthly basis. The pay-outs under the Team Sales Incentive Plan are on weekly basis.**

1. Do I have to share my Bank details to get paid? **Answer: Yes, you are required to submit the bank account details while updating your KYC.**
2. Do you provide any training on product and business opportunity? **Answer: Yes, regular product training & business opportunity meetings are organised by the company. You may also contact your respective uplines for any queries or clarifications.**
3. What if I do not want to continue the business? **Answer: You can discontinue the business at any point of time. Please refer to the Policy & Procedure document for details on the Resignation process.**
4. What is the process to return the product/s? **Answer: To be eligible for 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 date of invoice. Please refer to the Policy & Procedures document for further details on Return Policy.**
5. How do I check my commissions in a tenure? **Answer: You can check your commission details in the Direct Seller panel on the website.**
6. 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 .**

- 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 for 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 for resale.
- Consumer: Who buys Keva Products for self-consumption.
- Compensation Plan: Compensation plan is a way to calculate the commissions/ incentives on purchasing Keva products. Keva offers two types of compensation plans- 1) Retail Plan 2) Team Sales Incentive Plan.
- Business Point (BP): Point value assigned to each product of the company, that is used to calculate the commission as per the Compensation Plan.
- Cumulative Business Point: Cumulative Business Points means 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 on monthly and weekly basis as per the compensation plan. Team Sales Incentive plan’s closing is done on a weekly basis and Retail plan’s closing is done on a monthly basis. Weekly closing is a 7 day period starting from Wednesday to Tuesday midnight. 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 own 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 Total of BP earned on Personal Purchase and purchase 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 calculated on the basis of Power Side and Weaker Side business of referral downline team in a commission period/ month.
- **Downline:** People directly referred by a Direct Seller, plus the people 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 in which maximum BPs are accumulated in a commission period/month.
- **Weaker Side:** If a person has referred more than one Direct Seller then 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. Power side and weaker side can change each month on the basis of BP accumulated in 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 on the basis of Total cumulative Business Point, it is a Lifetime Rank.
- **Director Club:** All Director Titles are considered as a part of Director Club i.e., Opal Director Club, Topaz Club, Ruby Club, Emerald Club, Sapphire Club and Diamond Club subject to fulfillment of the achievement criteria.
- **Turnover of the Company:** Turnover of the company here means BP Turnover of the company which is calculated on the basis of the BP of the total products sold during a commission period/month.
- **TDS:** TDS is Tax Deducted at Source as prescribed by the Income Tax Act, 1961 from time to time and is applicable on all the above commissions as per the Govt. of India mandate.

KEVA

Kaipo

Thank You