

Brief Details of Direct Selling Business Scheme
INDUSVIVA HEALTHSCIENCES PRIVATE LIMITED

TERMINOLOGIES

1. **ID:** Independent Distributor/ Direct Seller.
2. **DP:** Distributor Price.
3. **MRP:** Maximum Retail Price.
4. **PV:** Point Value (Volume of the product; incentives are calculated on the basis of PV).
5. **GV:** Group Volume (Total volume generated by the team).
6. **GBU:** Global Bonus Unit (Incentives are calculated in GBU).
7. **ACTIVE:** Status of ID to be eligible for the incentive and carry forward. IDs get active through personal turnover for 4 weeks.
8. **ACTIVATION LEVEL:** The volume of PV generated in your ID through PTO.
9. **PERSONAL TURNOVER:** Business volume generated by a distributor through either personal recruitment or personal retailing.
10. **ACTIVATED ID:** At least once activated.
11. **SPONSOR:** A distributor who personally enrolls another distributor to their organisation.
12. **UPLINE:** An associate who is placed on top in a genealogical hierarchy.
13. **CUSTOMER:** Person who is not a distributor, but buys IndusViva products from a distributor.
14. **MONTH:** Cycle of 4 weeks, unless mentioned otherwise.
15. **PAID AS RANK:** Current week's performance level.
16. **ORDER HOLD:** Suspended.
17. **VACATED:** Terminated.
18. **BERTH ID:** The new organisations generated parallel to 1st & 2nd organisations on achieving the Black Diamond Ambassador Rank.

VALUES

25 PV – 1 Unit Product
1 GBU – INR 100

PRODUCT PRICING:

First Order (DP)	Reorder (DP)	MRP
25 PV = INR 3,597.50	INR 2,997.50	INR 3,597.50
50 PV = INR 6,595.00	INR 5,995.00	INR 7,195.00
100 PV = INR 11,990.00	INR 11,990.00	INR 14,390.00
200 PV = INR 23,980.00	INR 23,980.00	INR 28,780.00

Billing shall be done on DP. A courier charge of INR 100/- per unit shall be extra for mode of delivery other than store pick up. INR 100/- shall be collected as a deposit for store pick up and used as courier charges to ship the product if it does not get picked from the store on or before Wednesday of subsequent week in which the order was placed. This amount shall be paid to the distributor who actually picks the product from the store within the above said timeline as a credit to the wallet.

COMPENSATION PLAN

At IndusViva, distributors are our paramount. We reward them with an exceptionally generous Compensation Plan. There are 9 incredible ways of earning Primary Income and 5 additional ways of earning Secondary Income with IndusViva.

9 WAYS OF PRIMARY INCOME

1. Retail Profit
2. Top Retailer's Bonus
3. Business Opening Bonus
4. Dual Team Bonus
5. Rank Maintenance Bonus
6. Co-applicant Bonus
7. Single Team Bonus
8. Superior Pool Bonus
9. Reward Programs

5 WAYS OF SECONDARY INCOME

1. Personal Turnover Bonus
2. Presidential Upgrading Bonus
3. Loyalty
4. VOTM Bonus
5. Cashback

1. RETAIL PROFIT (RP)

You can earn a commission even without adjoining a single distributor, by building a strong customer base. Each distributor earns 20% of the distributor price of the product. The personal volume from sales counts towards your activity requirement.

2. TOP RETAILER'S BONUS (TRB)

Distributors who achieve high retail sales in a calendar month with the most authenticated sales to their customers will be rewarded with Top Retailer's Bonus (TRB). A minimum of 1000 PV must be retailed to enjoy the privilege.

1st Position;
500GBU 2nd
Position; 250 GBU
CONSOLATION PRIZE*#:

Distributors who retail 1000 PV, 600 PV and 300 PV in a calendar month will be rewarded with 4 units, 2 units and 1 unit of products respectively.

*Courier charges and GST have to be paid by the distributor.

Distributors who are qualified for 1st or 2nd position is not eligible for consolation prizes.

3. BUSINESS OPENING BONUS (BOB)

On the first purchase order of the immediate associates in the left and right organizations, the distributor shall be eligible for a 5% BOB, irrespective of their sponsorship; up to a maximum of 10 GBU.

4. DUAL TEAM BONUS (DTB)

The Dual Team Bonus is calculated from the volumes generated in your left and right organisations. You will be rewarded based on successfully building sales volume in both your organisations. A distributor shall be eligible for 10% of the balanced GV (5% of the sum of the balanced GV) of both organisations, except the first order of their immediate associates, as Dual Team Bonus. This shall have a capping at 2500 GBU. The remaining GV at one organisation after balancing shall be carried forward to the next week.

Personally purchased volume exceeding 200 PV in a week will be added on to the lesser side for Team Bonus, provided there should be at least one activated ID on the particular side; if not it shall lapse. Weekly capping of DTB is based on the achieved rank. A distributor up to the rank Star1000 can earn up to a maximum of 1000 GBU as DTB in a bonus week, while a Ruby Executive or above can earn up to a maximum of 2500 GBU.

5. RANK MAINTENANCE BONUS (RMB)

Upon maintaining the paid as rank in the subsequent week of the qualifying*/ requalifying** week, same as their achieved rank, a distributor shall be eligible to earn Rank Maintenance Bonus (RMB). Ruby Executive and above ranks are eligible for RMB. On reaching the aggregate income criteria of the subsequent rank, if a distributor fails to meet the weekly volume criteria of that rank, their RMB shall lapse. For an Executive White Diamond, on completing the aggregate income of 3,00,000 GBU and for a Black Diamond Ambassador on completing 3 years from the date of achieving the rank, RMB shall expire, if they fail to advance to the next rank.

*Qualifying – The week in which the rank is achieved.

**Re-qualifying- The week in which the rank is maintained after once missed.

6. CO-APPLICANT BONUS

Upon achieving Executive Diamond Rank, a distributor shall be eligible for 500 GBU as Co-applicant Bonus every month for a period of 12 calendar months, provided that the distributor maintains the paid as rank, same as that of the achieved rank, at least in one week of a month. It is exclusively paid to the Co-Applicant. The Co-Applicant bonus period shall be extended on

rank advancement.

7. SINGLE TEAM BONUS (STB)

Upon achieving the Black Diamond Ambassador rank, a distributor shall get an opportunity to open 3 more organisations parallel to their 1st and 2nd organisations which shall be called their berth organisations, where the distributor shall be eligible for 5% of the newly generated GV from each organisation as Single Team Bonus (STB), which shall have a capping at 5,000 GBU on each berth organisation. This bonus requires no balancing assuming that the Group Volume generated in the berth IDs balances with the group volumes generated in the first two organisations.

8. SUPERIOR POOL BONUS (SPB)

1 GBU per 100 PV of the Global Business Volume (GBV) in a calendar month shall be allocated to the Superior Pool Bonus (SPB). Calendar month shall be considered on the basis of closings (Fridays) in the month. The SPB shall be distributed among those with the highest achieved rank/performance level in the company based on the aggregate points they earn starting from Black Diamond Ambassador Platinum Performance. Once the subsequent higher rank/performance level such as Royal, Imperial and Crown Black Diamond Ambassadors or their Platinum Performance is achieved by at least one distributor, SPB shall be limited to that rank or performance level.

9. REWARDS PROGRAM

Star

When you achieve Star Rank within your week of enrolment or the immediate week followed, you will be paid 10 GBU. You and both your personally sponsored distributors should be at least 100 PV active. If both of your sponsored distributors achieve Star Rewards, you will be entitled to get 20 GBU more as Star Reward-2. Even if you fulfil the criteria for Star Reward-2, you will be eligible to earn Star Reward-2 only if you had earned Star Reward-1. Achieving and encouraging your team members to achieve Star Rewards will give pace to your business.

Star-250

INR 5,00,000/- accidental insurance coverage for a year. Death, disability and medical expenses caused due to accident shall be covered in the policy.

Star-500

Cash reward of INR 2,500/- shall be paid to the distributor.

Star-1000

Star Summit: 3 Days, 2 Nights Residential Training Program (RTP) in a Luxury Property at Bangalore exclusively for the distributor and the default co-applicant or a laptop or other reward as per the time to time announcement made by the company.

Ruby Executive

4 Days, 3 Nights trip to Thailand. All expenses paid for the distributor and their default co-applicant.

Pearl Executive

4 Days, 3 Nights trip to Uzbekistan. All expenses paid for the distributor and their default co-applicant.

Emerald Executive

4 Days, 3 Nights trip to Dubai. All expenses paid for the distributor and their default co-applicant.

Sapphire Executive

4 Days, 3 Nights trip to Singapore with Star Cruise. All expenses paid for the distributor and their default co-applicant.

Executive Diamond

One-week trip to China, Macau & Hong Kong. All expenses paid for the distributor and their default co-applicant.

Executive Blue Diamond

One-week intercontinental trip to South Africa. All expenses paid for the distributor and their default co-applicant.

Executive Purple Diamond

One-week intercontinental trip to Europe. All expenses paid for the distributor and their default co-applicant.

Executive White Diamond

One-week intercontinental trip to Australia. All expenses paid for the distributor and their default co-applicant.

Black Diamond Ambassador

On becoming a Black Diamond Ambassador, the distributor and default co-applicant both male and female shall be rewarded with Black Diamond Ring and Pendant respectively. A trip to the USA with their default co-applicant. Personalized documentary featuring the distributor's milestones with IndusViva. INR 10 Lakh will be paid towards the purchase of a brand new Black Mercedes of their choice.

Royal Black Diamond Ambassador

One-week intercontinental trip to South America. All expenses paid for the distributor and their default co-applicant.

Crown Black Diamond Ambassador

One week trip to the destination of your dreams, anywhere on the globe. All expenses paid for the distributor and their default co-applicant.

Imperial Black Diamond Ambassador

One-week intercontinental trip to the Caribbean Islands. All expenses paid for the distributor and their default co-applicant.

RANK QUALIFICATION CRITERIA

RANKS ARE ACCOUNTED BY CONSIDERING A NUMBER OF FACTS.

- Activity Level of ID
- Your personal sponsoring
- Achievers in your organization
- New Group Volume from all the organizations
- Aggregate income

RANKS

Star

A distributor* who has one each active personally sponsored distributors in both the organisations in the qualifying week.

Star-250

A distributor*/Star* who has one each active personally sponsored Star in both the organisations and generates 250 GV from the lesser side organisation in the qualifying week.

Star-500

An existing Star-250* who has one each active Star-250 on both the organisations and generates 500 GV each from both the organisations in the qualifying week.

Star-1000

An existing Star-500* who has one each active Star-500 in both the organisations and has earned an aggregate income of 1,000 GBU from the date of enrolment.

**ID should be active in the qualifying week.*

RANKS	AL	GV	ORG	PERIOD	MWA*	AI (GBU)
Ruby Executive	50	1,000	2	2 Weeks	500	2,500
Pearl Executive	50	2,500	2	2 Weeks	1,250	7,500
Emerald Executive	100	5,000	2	2 Weeks	2,500	20,000
Sapphire Executive	100	7,500	2	2 Weeks	3,750	50,000
Executive Diamond	200/PCM	10,000	2	3 Weeks	5,000	1,00,000
Executive Blue Diamond	200/PCM	15,000	2	3 Weeks	7,500	1,50,000
Executive Purple Diamond	200/PCM	20,000	2	3 Weeks	10,000	2,00,000
Executive White Diamond	200/PCM	25,000	2	3 Weeks	12,500	2,50,000
Black Diamond Ambassador	200/PCM	50,000	2	4 Weeks	50,000	NA
Royal Black Diamond Ambassador**	200/PCM	1,00,000	3	4 Weeks	--	NA
Imperial Black Diamond Ambassador#	200/PCM	1,00,000	4	4 Weeks	--	NA
Crown Black Diamond Ambassador	200/PCM	1,00,000	5	4 Weeks	--	NA

**Averaging is applicable for ranks from Ruby Executive to Executive White Diamond.*

Averaging = 50% of the volume criteria should be met in all the respective qualifying weeks. The total volume from the qualifying weeks should be equivalent to total volume required by the qualifying criteria weeks.

***For a Royal Black Diamond Ambassador, 1,00,000 PV each has to be generated from 1st, 2nd and all berth organisations combined for four consecutive weeks to meet rank criteria.*

For an Imperial Black Diamond Ambassador, 1,00,000 PV each has to be generated from 1st, 2nd and 2,00,000 PV has to be generated from all berth organisations combined for four consecutive weeks: a maximum of 1,00,000 PV from a single berth organisation.

AL: Activity Level / GV: Group Volume / ORG: No. of Organisations / MWA: Minimum Weekly Average / AI: Aggregate Income

PAID AS RANKS

To maintain a paid as rank, a distributor has to maintain the minimum activity level and weekly volume criteria of the particular rank after achieving the same.

Paid as STAR

Your ID should be Active. You should have at least one personally sponsored active distributor and at least 25 GV on both the organisations in the qualifying week.

Paid as STAR-250

Your ID should be Active. You should have a personally sponsored active Star on both the organisations and 250 GV on your lesser leg in the qualifying week.

Paid as STAR-500

Your ID should be Active. You should have an active Star-250 and 500 GV on both the organisations in the qualifying week.

Paid as STAR-1000

Your ID should be Active. You should have an active Star-500 and 750 GV on both the organisations in the qualifying week.

Paid as Ruby Executive

Your ID should be at least 50 PV Active. You should have a minimum of 1,000 GV on both the organisations in the qualifying week.

Paid as Executive Diamond

Your ID should be at least 200 PV/ Presidential Active and have a minimum of 10,000 GV on both the organisations in the qualifying week.

Paid as Crown Black Diamond Ambassador

Your ID should be at least 200 PV/Presidential Active and should have a minimum of 1,00,000 GV on all the five organisations in the qualifying week.

Minimum PV Required to be Active:

Star Distributors	25 PV
Ruby/Pearl Executive	50 PV
Emerald/Sapphire Executive	100 PV
Executive Diamond & Above	200 PV/PCM

1. Personal Turnover Bonus (PTB)

A distributor who is recognised as an Ideal Distributor by generating a personal sponsoring volume of 400 PV and a personal retail volume of 100 PV in a cycle of 4 weeks, shall be eligible for the Personal Turnover Bonus. The PTB is a reward of 2 units products* worth INR 7,195/- as per the conditions applied.

Distributors who generate PV as per the following criteria are eligible for PTB consolation Prizes 1 & 2:

1) Consolation Prize 1: A distributor who generates a personal sponsoring volume of 200 PV and a personal retail volume of 100 PV in a cycle of four weeks shall be rewarded with 1 unit of product worth INR 3,597.50/-.

2) Consolation Prize 2: A distributor who generates 100 PV each through personal retailing and personal sponsoring in a cycle of four weeks shall be eligible for half unit of a product which can be claimed once another half is earned.

** Excluding courier charges.*

2. PRESIDENTIAL UPGRADING BONUS (PUB)

On achieving Star-250 Rank, a distributor is eligible to upgrade to the elite Presidential Club by placing a single order of 1,000 PV. When a personally sponsored Star-250 or above of an existing Presidential Club Member (PCM) upgrade or renew to PCM, they shall earn Presidential Upgrading Bonus of 50 GBU.

3. LOYALTY PROGRAM

Loyalty, as the name suggests, is our token of appreciation for the consistent loyalty they have towards IndusViva business. If a distributor places a minimum purchase order (25 PV) on his ID for 10 consecutive months, they shall be rewarded with a complementary product of their choice via the Loyalty Program.

4. VIVA ON THE MOVE (VOTM) BONUS

On achieving Star-500 Rank, a distributor is eligible to upgrade to VOTM. When a VOTM holder delivers 1,000 PV products to their team in a week ordered through his VOTM, the VOTM holder will then be eligible for two complementary products worth INR 7,195/-. When the VOTM holder delivers 500 PV or above products but less than 1,000 PV in a week, then they are eligible for one complementary product worth INR 3,597.50/-.

5. CASHBACK

This bonus reward program involves a cashback of INR 50/-, on every purchase order of 25 PV placed between Saturday and Monday. This reward* is an extra incentive for the distributors to develop the culture of closing on Mondays. This would prove to be hugely beneficial in enabling the distributors to set competitive goals for the approaching days and plan for their weekly business in advance

Grievance Redressal Mechanism

Our team is committed to addressing all grievances and issues in a responsible and timely manner. IndusViva has a team of 20 dedicated customer service executives under the Department of Distributor and Customer Support (DCS) to support direct sellers and customers at every turn.

Customers and Distributors can contact us via our website if they witness any behavior not in compliance with this code as it is in direct violation, or through our toll-free number: 1800 103 4916. Direct sellers having a genuine grievance may approach our webmail to submit his/her grievance in writing or send through e-mail (support@indusviva.com) or the toll-free numbers provided to let us know the concerns.

Any un-resolved cases can be taken to the head of DCS or to the relationship manager, as the case may be. If there is no response within the stipulated time from the respective department/office or grievant is dissatisfied with response/resolution to his/her grievance, then the grievant is free to represent his/her grievance to the Grievance Redressal Cell. Grievance Redressal Cell facilitates the resolution of grievances in a fair and impartial manner involving the respective Department heads (dealing with the substantive function connected with the grievance), maintaining necessary confidentiality, as the case may be.

The Grievance Redressal Committee consists of the following members:

1. Mr. Abhilash Thomas - Chief Executive Officer – 9986220000-
abhilash@indusviva.com
 2. Mr. Nishad M - Manager, Department of Compliance - 7676511811 -
nishad@indusviva.com
 3. Mr. Ajith Prasad - Manager, Department of Distributor & Customer Support –
6361948783 – ajith.prasad@indusviva.com
- Final Decision:

After the hearing or investigation, the Grievance Redressal Committee shall use its best efforts to work out a resolution of the issues involved with the parties named in the grievance application – pass an order indicating the reasons for such order, as may be deemed fit. Upon completion of proceedings, the Grievance Redressal Committee shall communicate the final decision to both parties via email, which shall be binding on both the parties.

The complaint shall be considered as disposed and closed when:

- a. the grievant has indicated acceptance of the resolution;
- b. the grievant has not responded within a period of 3 days from the date of receipt of the information on the resolution

The proceeding concerning each grievance will be recorded in a systematic manner. The information relating to the proceedings shall be treated as confidential and can be viewed only by the members of the Grievance Redressal Committee, for the purpose of investigation. Feedbacks will be recorded.