



VIBRANTVIVA  
Don't be Evil

# VIVA COMPLIANCE



# 2021





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# 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





## RETAIL PROFIT (RP)

### THE MORE YOU SELL, THE MORE YOU EARN

Selling IndusViva's premium products directly to customers is the cornerstone of your business. Face-to-face retail sales allow you to earn income by purchasing IndusViva products at Distributor Price and then selling them at retail price. Selling products to your customers is crucial in Network Marketing. You can earn a commission even without adjoining a single distributor, by building a strong customer base. Each distributor earns 20% of the DP by selling at retail price to the customers\*. The personal volume from sales counts towards your activity requirement.

*\*Retail Profit is not available on the first 25 PV if the first order placed is below 100 PV.*



## TOP RETAILERS' 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 Retailers' Bonus (TRB). A minimum of 1,000 PV must be retailed to enjoy the privilege<sup>^</sup>.

1st Position: 500 GBU\*

2nd Position: 250 GBU\*

## CONSOLATION PRIZE\*\*#:

**1st Prize:** Distributors who retail 1,000 PV in a calendar month will be rewarded with products worth INR 14,390/-

**2nd Prize:** Distributors who retail 600 PV and above in a calendar month will be rewarded with products worth INR 7,195/-

**3rd Prize:** Distributors who retail 300 PV and above in a calendar month will be rewarded with products worth INR 3,597.50/-

<sup>^</sup> Distributors should submit the customer receipt to claim the TRB.

\* If two or three distributors qualify for 1st position, the sum of TRB for positions 1 and 2 shall be distributed among the qualified. If there are more than three qualified distributors, products worth INR 28,780/- shall be rewarded to all the qualified distributors\*\*.

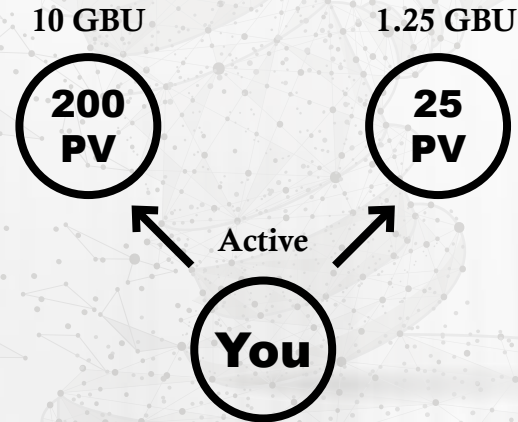
\*\* Courier charges and GST have to be paid by the distributor.

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



## BUSINESS OPENING BONUS (BOB)

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



*\*All the purchases made in the first week shall be considered as first order. Up to 200 PV shall be considered for BOB and the remaining shall be carried forward and get considered for DTB.*

## DUAL TEAM BONUS (DTB)

As a new distributor, your focus will be on developing a base of retail and associate customers. You will also focus on developing your associates in generating volume. The Dual Team Bonus (DTB) is calculated from the volumes generated in your 1st and 2nd organisations. You will be rewarded for 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 organizations, except the first order of their immediate associates, as DTB. This shall have a capping at 2,500 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 DTB, provided there should be at least one activated ID on the particular side; if not, then it shall lapse.

Weekly capping of DTB is based on the achieved rank. A distributor up to the rank Star-1000 can earn up to a maximum of 1,000 GBU as DTB in a bonus week, while a Ruby Executive or above can earn up to a maximum of 2,500 GBU.



## DUAL TEAM BONUS (DTB)

25,000 GV	25,000 GV	25,000 GV	--	2,500 GBU (Capping)
5,000 GV	3,000 GV	3,500 GV	1,500 (1 <sup>st</sup> Org.)	350 GBU
1,000 GV	1,500 GV	1,000 GV	500 (2 <sup>nd</sup> Org.)	100 GBU
25 GV	25 GV	25 GV	--	2.5 GBU
1st Organisation	2nd Organisation	Balanced Group Volume	Carried Forward Volume	DTB Eligible



## DUAL TEAM BONUS – CARRY FORWARD CRITERIA

The carry forward limit for a distributor ranked Star-1000 or below is 10,000 GV. The Executive Ranks and above shall have a maximum carry forward GV equivalent to 10 times of their rank qualifying GV required in a week, combining both the organisations; maximum up to 5,00,000 GV. Only one side shall be carried forward.

Independent Distributor to Star-1000	10,000 Group Volume
Ruby Executive	20,000 Group Volume
Pearl Executive	50,000 Group Volume
Emerald Executive	1,00,000 Group Volume
Sapphire Executive	1,50,000 Group Volume
Executive Diamond	2,00,000 Group Volume
Executive Blue Diamond	3,00,000 Group Volume
Executive Purple Diamond	4,00,000 Group Volume
Executive White Diamond & Above	5,00,000 Group Volume

*Note: Carry forward points will be adjusted on every friday closing.*



## Rank Maintenance Bonus (RMB)

### PERSISTENCE IS A VIRTUE

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). Star-250 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. After getting two Star-250s in both the organisations, if a Star-250 does not advance to Star-500 rank, the RMB shall lapse. For an Executive White Diamond, on completing the aggregate income of 3,00,000 GBU and for Black Diamond Ambassador, Royal Black Diamond Ambassador and Imperial Black Diamond Ambassador on completing 3 years from the week 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.*

*\*\*Requalifying - The week in which the rank is maintained after once missed.*





RANKS	WEEK 1	WEEK 2
Star-250	QFN/RQN	5 GBU
Star-500	QFN/RQN	10 GBU
Star-1000	QFN/RQN	25 GBU
Ruby Executive	QFN/RQN	50 GBU
Pearl Executive	QFN/RQN	100 GBU
Emerald Executive	QFN/RQN	150 GBU
Sapphire Executive	QFN/RQN	200 GBU
Executive Diamond	QFN/RQN	250 GBU
Executive Blue Diamond	QFN/RQN	300 GBU
Executive Purple Diamond	QFN/RQN	350 GBU
Executive White Diamond	QFN/RQN	400 GBU
Black Diamond Ambassador	QFN/RQN	500 GBU
Royal Black Diamond Ambassador	QFN/RQN	1,000 GBU
Imperial Black Diamond Ambassador	QFN/RQN	1,500 GBU
Crown Black Diamond Ambassador	QFN/RQN	2,500 GBU

*QFN: Qualification, RQN: Requalification*



## 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. If any month/months lapse, subsequent month/months shall be counted. If a distributor advances to the next rank before the tenure of current Co-applicant Bonus expires, they only need to maintain the paid as criteria for the previous rank to avail the Co-applicant Bonus until the 12 payments are received. It is exclusively paid to the co-applicant. The Co-applicant Bonus period shall be extended on rank advancement.

Executive Diamond	--	12 Months
Executive Blue Diamond	--	1+1 Year
Executive Purple Diamond	--	2+1 Year
Executive White Diamond	--	3+1 Year
Black Diamond Ambassador	--	4+3 Years
Royal Black Diamond Ambassador	--	Lifetime

## **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.



## **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.

# 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.

*\*Conveyance excluded.*





### **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#.

*\*Ex:- Delhi*



### **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.#

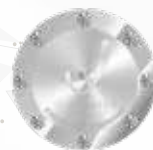


# Rewards for Ruby Executive to Executive White Diamond shall be redeemed once advanced to the subsequent rank. The amount of redemption & the period to get it redeemed shall be as per the discretion of the company & will be announced time to time.



### **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.#



*# Rewards for Ruby Executive to Executive White Diamond shall be redeemed once advanced to the subsequent rank. The amount of redemption & the period to get it redeemed shall be as per the discretion of the company & will be announced time to time.*

### **Black Diamond Ambassador**

On becoming a Black Diamond Ambassador, the distributor and default co-applicant both male and female shall be rewarded with the exclusive and luxurious Black Diamond Ring and Pendant respectively.

An exuberant trip to the USA with their default co-applicant.

Personalised documentary featuring the distributor's milestones with IndusViva.

Be the dream Mercedes Benz Club Member. INR 10 Lakh\* will be paid towards the purchase of a brand new Black Mercedes of your choice.



### **Royal Black Diamond Ambassador**

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

*\*Valid till 31st December 2021.*

### **Imperial Black Diamond Ambassador**

One week intercontinental trip to the Caribbean Islands. 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.



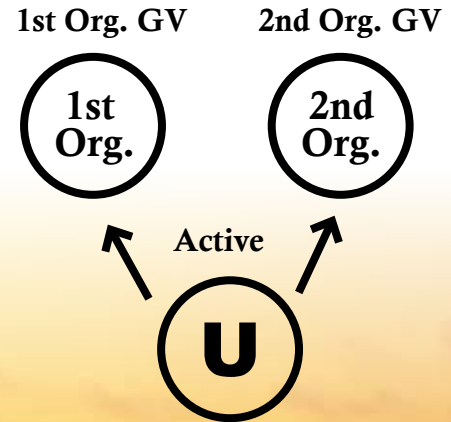
*NB: The achievers have to reach the airport from where their journey commences. IndusViva has all the rights reserved to choose the airport as per its standards and norms.*



# RANK QUALIFICATION CRITERIA

**RANKS ARE ACCOUNTED BY  
CONSIDERING A NUMBER OF FACTS:**

- Activity level of your ID
- Your personal sponsoring
- Achievers in your organisation
- New Group Volume from all the organisations
- 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.*

## THE RANK CRITERIA

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



## 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 unit 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.  
Refer to the Ideal Distributor page for criteria.*

# **PRESIDENTIAL UPGRADING BONUS (PUB)**

## **THINK BIG, SIZE MATTERS**

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.



# LOYALTY PROGRAM

Loyalty, as the name suggests, is our token of appreciation for the consistent loyalty you 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.

## Criteria:

- This exclusive reward is applicable for a distributor who holds ranks between 'Independent Distributor' and 'Star-1000' when the tenure commences.
- This reward is calculated as a cycle of 10 consecutive months. Any lapse in between the cycle will cause the cancellation of the reward.
- Orders placed through VOTM are not eligible.
- In the particular tenure, if a distributor receives TRB, that month/months will be exempted from the cycle: the cycle will not expire until 10 consecutive months are completed in this case.
- GST and courier charges are applicable.

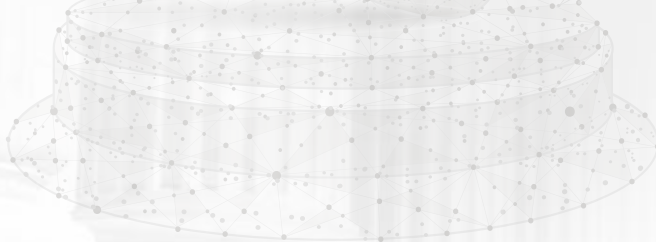
*\*T&C Applicable.*



## 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/-.

The VOTM holder can earn this either by qualifying with weekly volume or by generating average weekly volume of the above mentioned criteria.



## 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.

*\*T&C Applicable.*

## IDEAL DISTRIBUTOR

An Ideal Distributor is anyone who can meet the expected ideal productivity from an IndusViva Distributor. The criteria to be recognized as the treasured Ideal Distributor is 100 PV in retail and 400 PV in sponsoring in a cycle. It is not mandatory that an Ideal Distributor should do one each retail and sponsor every week, but if they meet the required criteria in a cycle, they are qualified to be an Ideal Distributor. An Ideal Distributor is eligible for the Personal Turnover Bonus which will be 2 products of their personal choice.



## Criteria:

- PTB is applicable for all Star and above distributors irrespective of their Ranks.
- The cycle for the bonus started from week number 345 and not from any random weeks/date of joining. Cycle 1 covered week number 345 to 348. Cycle 2 started from week number 349 and ended with week number 352 and so on.
- Personal sponsoring volume shall be considered only when it is 100 PV or above.
- Personal sponsoring volume generated through first order of immediately sponsored associates in both the organisations (1st & 2nd) by which the distributor advanced to Star Rank shall not be considered for PTB or an Ideal Distributor title.
- Reorder in the week of first order will not be considered.
- The 1/2 unit product bonus may be carried forward unlimitedly until it matches, whereby the distributor shall be eligible to claim 1 product as reward.
- The 100 PV retailed by an Ideal Distributor, which is considered for PTB shall not be considered for TRB consolation prizes. An Ideal Distributor has to generate retail of 400 PV (100 PV + 300 PV), 700 PV (100 PV + 600 PV) and 1100 PV (100 PV + 1000 PV) in order to achieve TRB consolation prizes 3, 2 and 1 respectively.



# PRESIDENTIAL CLUB

## Benefits of being a PCM:

- ID remains active with 100 PV for 12 cycles (48 weeks).
- Products worth INR 14,390/- as complementary.\*
- A Star-250 distributor, once eligible for PCM, if they upgrade in the same week or subsequent week will get four weeks extra added to their PCM (Total:  $48+4=52$  weeks).
- If a distributor reactivates their PCM on the week of expiry, the distributor will get 52 weeks' activation.

## Criteria :

- Only a Star-250 and above can apply.
- Should complete a minimum of 4 weeks in the Viva business.
- A notarised affidavit in the prescribed format should be signed and submitted.
- Double activation of PCM is not permitted.
- Only PCM active distributors shall receive PUB.

*\*GST and courier charges to be paid by the distributor.*



## VIVA ON THE MOVE (VOTM)

Viva On The Move (VOTM) is for quick delivery of products which helps your team members to enjoy cash & carry of IndusViva products. A little space in the house/boot of the car carries out the purpose. By keeping a laptop/computer/smartphone with internet connection & net banking, credit or debit card facility, a VOTM holder can ensure optimum utilization of facilities provided by the company. Having a VOTM and promoting the same in the team will help in building a fast and sustainable Viva business.

### CRITERIA:

- Star-500 & above rank holders are eligible.
- Should complete 4 weeks in the business.
- To become a VOTM holder, a distributor has to place 500 PV in a single order, which they can upgrade up to 1,000 PV. Distributors' ID will be 200 PV Active and the remaining 300 PV or 800 PV go to the lesser leg in the respective context.
- Courier charges are applicable for all the orders placed by the team through VOTM.
- VOTM holders can give the products only to their team members (Genealogy).
- Distributors shall choose VOTM as their mode of delivery while placing the order and their preferred VOTM holder by entering the ID number of the VOTM holder and collect the ordered product from them.
- Orders will be dispatched to the VOTM holder's shipping address usually once in a week and strictly not to any other addresses.
- The VOTM holder has to pay the courier charges and GST of the complementary product.
- PCM activation cannot be done through VOTM.
- VOTM holder will be responsible for the distribution of products of the orders placed by their team members.

# PERFORMANCE LEVEL

## **Platinum Performance**

After achieving a rank, if a distributor maintains the paid as rank criteria of the subsequent rank, they shall be considered as a Platinum Performer for that week. Where the next rank criteria are not applicable, then the achievement shall be decided with the maintenance of double the volume of weekly criteria of achieved rank.

## **Gold Performance**

After achieving a rank, if a distributor maintains the paid as rank criteria of the same rank, they shall be considered as a Gold Performer for that week.

## **Silver Performance**

After achieving a rank, if a distributor maintains the paid as rank criteria of the rank immediately beneath the current rank, they shall be considered as a Silver Performer for that week. Where the one rank below criteria is not applicable, half the volume of weekly criteria of achieved rank shall be the criteria.

## **Bronze Performance**

After achieving a rank, if a distributor maintains the paid as rank criteria of two or more ranks beneath the current rank, they shall be considered as a Bronze Performer for that week. Where the two rank below criteria is not applicable, 1/4th volume of weekly criteria of achieved rank shall be the criteria.





## DISTRIBUTOR ADVISORY COUNCIL (DAC)

The Distributor Advisory Council (DAC) is an exclusive council of ten. The DAC bring in insights from the field and advises the company on its decisions concerning the distributors. The DAC represents the concerns of the direct sellers.

### Criteria:

- The DAC constitutes ID #1001 as its permanent member, top seven income earners of the calendar year, the top women entrepreneur of the company, and the Viva Icon Of The Year\*.
- The DAC members take their charge after the official oath, lead by the Guest of Honour.
- The company shall provide to & fro tickets to the DAC-Elect Member, co-applicant and children<sup>#</sup>, to attend IndusViva TownHall.

*\*If the women entrepreneur and/or Viva Icon Of The Year are from the top 7, the distributor who ranked the subsequent position shall be considered.*

*# If applicable.*

# VIVA ICON OF THE YEAR

## Criteria :

- The award will be announced by the Viva Icon of the previous year and will be awarded by an eminent personality at Viva TownHall.
- Viva Icon Of The Year is awarded once a year for ethical business conduct and transparency.
- Only Executive Diamond and above ranks are eligible for the contest. The awardee will be chosen from the qualified Diamond and above applicants by a panel, which includes a retired judge. In order to be considered, they should currently be a Co-applicant Bonus payee.
- Once achieved, the individual will not be considered in the future.
- If a tie arises between a male and a female distributor, the female distributor will be selected.
- The Icon will be awarded a certificate, memento, and an ever-rolling Gold Medal.
- Jet Credit Program: The chosen Viva Icon Of The Year will be granted 4 to & fro flight tickets to Bangalore in the year, to attend the company organised event.
- Any serious violation/deviations in the future may attract the withdrawal of the title.



# RETURN & REFUND POLICY

## **For Customers: Dissatisfaction Other Than Health Issues**

A customer can return the product only to a direct seller from whom they purchased, along with the original customer receipt, within a period of 30 days from the date of purchase and get refunded, provided not more than 30% of the product shall have been consumed. The distributor can deduct the courier charges and GST while refunding to the customer, except in the case of manufacturing defect. A distributor should obtain an email from the customer, marking a CC to Compliance, that the customer will not claim for any returns in the future if they buy again. The distributors can return the product to the company along with the customer receipt within 15 days from the date on which the product is returned, and get the same exchanged. To get it exchanged the distributor has to pay the GST and courier charges to the company which has been collected from the customer and handover the product to any of the stores of IndusViva.

## **For Customers: Health Issues**

A customer can return a product directly to the company and get the refund if he/she faces any health issues by using the products, along with a certificate from a Qualified Doctor or a Registered Medical Practitioner, which substantiates that the subject's health issue was caused due to the consumption of the said product. The refund shall be initiated after due verification of the certificate and the company shall contact the Doctor/RMP, if required.

## **For Distributors**

A distributor can return the product within 30 days from the date of receiving the product and get refunded, provided the product is in saleable condition. A distributor can return up to a maximum of 200 PV. The product must have a minimum of four-month validity to the date of expiry. The refund shall cause the distributor termination of their ID with all pending benefits. The refund shall be initiated after the deduction of Retail Profit that is paid to the distributor, GST charges, courier charges, and INR 300/- per unit as the processing fee. Not applicable for PCM.

## STAR-250 - INSURANCE POLICY

A Star-250 Rank achiever is secured along with their family against unexpected and untoward events with TATA AIG insurance policy, exclusively paid by IndusViva HealthSciences Pvt. Ltd. You can avail protection in rural as well as urban areas across India, 24 hours without any fuss. The physical loss to an accidental injury fatality, or disablement will be covered during your journey with us.



### Group Personal Accident

The policy covers the insured person (or his nominee/ legal heir, as the case may be) for the occurrence of any insured event, as specifically described, under different benefit(s) arising due to an injury sustained by the insured person during the policy period but not exceeding the sum insured as specified under the respective benefits under policy schedule.

### Benefits can be availed for:

- Death
- Permanent total disablement
- Permanent partial disablement
- Temporary total disablement

**Sum Assured**  
**INR 5,00,000/-**



## POLICIES AND PROCEDURES

1. Terms & Conditions mentioned in the application form should be clearly explained to a prospective distributor before sponsoring.
2. No ID can be created on any partnership basis or in the name of a firm.
3. Every business week begins on Saturday and ends on the following Friday. Incentives earned during one business week will be credited into the bank account of the individual distributor on or before next Friday.
4. Every distributor must upload the scanned copies of their KYC/KYDC, PAN card, address proof and cancelled cheque before the end of the first 4 weeks starting from the week of their enrolment; failing which they will be unable to place a subsequent repurchase order.
5. In case of failure in submitting the scanned copy of their PAN card, TDS of 20% instead of 5% will be deducted from the distributor.
6. The distributor has to upload a scanned copy of both the sides of the duly filled in and signed application form, failing which would amount to incentives being withheld.
7. The default co-applicant of a person is their spouse. However, in the case of a distributor being unmarried/divorced the default co-applicant for a female distributor is her father and the mother in the case of a male distributor.
8. No husband and wife or their dependents are entitled to hold separate distributorship. Dual distributorship will amount to termination of both the IDs.

9. The distributorship is non-transferable; a Crown Black Diamond Ambassador ID may be sold as per the norms of the Transfer of Property Act, 1882, after obtaining a No Objection Certificate (NOC) from the company. The buyer of the ID can claim the revenue and benefits from the ID.

10. If an ID remains inactive even after 4 weeks from the date of enrolment, it can be considered as resigned and the PAN can be retrieved. An active distributor who resigns his distributorship can restart only after 3 months. If the ID is inactive for six consecutive months, it will be considered as resigned. In case of an ID remaining inactive for a period of 2 years subsequent to activation, it will be removed from records.

11. Distributors are strictly prohibited from changing their sponsor and their line of uplines subsequent to activation of the ID.

12. A maximum purchase that can be made in a day is restricted to 200 PV. Further purchase can be made on the following day which shall be presumed as the previous order being completely liquidated.

13. Courier charges will be on actuals for non-serviceable locations; including remote islands/destinations/locations outside India.

14. If a distributor cancels his first order after the commission statement is generated, minus PV shall be reflected on all concerned beneficiaries. Additionally, distributors are liable to settle the accounts with the company within 30 days if it hasn't been set aside by that time.

15. Trimming: If the sales and marketing cost exceeds 50% of the turnover of the company in any week, the excess amount will be equally deducted from all the beneficiaries of the particular week.

16. An affidavit must be prepared and submitted in the prescribed format, on a stamp paper of INR 100/- or above duly notarized for PCM. The product cost of PCM shall be transferred directly from the concerned party's bank account to the company.

17. Distributors are strictly prohibited to sell any products at a discounted rate and must give the customer duly filled in customer receipt.

18. Activation with PV below the specified volume as mentioned in the compensation plan will bring down the carry forward (if any) to 10,000 GV.

19. Rewarded products will not carry any Point Value and shall not be included in the aggregated income. Sales are subject to audit. All complementary products need to be claimed within 3 months of achievement. The reward

shall expire thereafter and cannot be claimed.

20. The maximum rank which can be achieved in one go is Star-250. Subsequent to which every distributor must remain in each rank for a period of at least one week. Jumping of ranks is not possible subsequent to achieving Star-250 Rank.

21. Berth IDs can be opened only after achieving Black Diamond Ambassador Rank.

22. Reward programs are strictly for distributors and default co-applicants. It is non-transferable and not eligible for carrying forward to subsequent events.

23. Distributors are not allowed to create any page/channel/accounts/online platforms in the name of IndusViva or VibrantViva or with the same as prefix or suffix.

24. Publishing content on social media or any other platform that is defaming/damaging to the company, products and fellow distributors is not allowed.

25. System (Business Development Organisation) may only be created after achieving Crown Black Diamond Rank with the consent of IndusViva HealthSciences Pvt Ltd; which will be considered as a parallel system to VibrantViva.

26. Until achieving Crown Black Diamond Rank, only the team leader's name or name of the city can be used by the Ruby and above Ranks. Ruby and above Ranks shall use their name for event promotions only in the absence of their uplines during the event. The leader whose name is mentioned in the promotions should be present in the event.

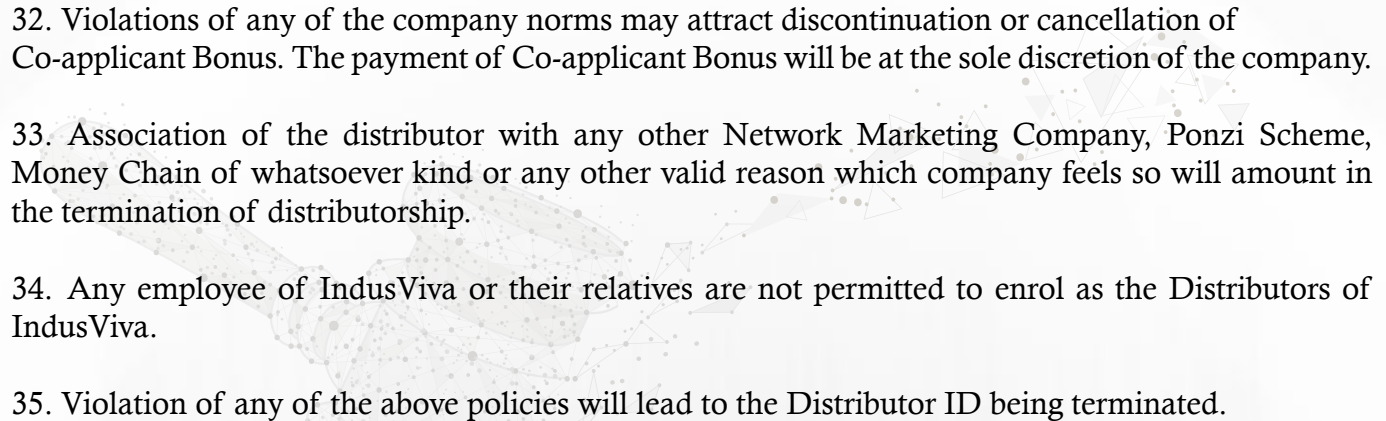
27. The team should not participate in any activities conflicting with the VibrantViva system.

28. Creating personal/team logos and using it along with the VibrantViva system is strictly not entertained. Unachieved/conferred titles should not be used for any promotions.

29. Distributors are not allowed to make and promote any marketing collaterals, accessories or anything of such kind.

30. Any kind of promotions with monetary/ financial benefits or any aids to attract anyone to the business are strictly not entertained.

31. All full-time distributors of IndusViva are liable to attend the training on Do's and Don'ts of Multi-Level Marketing by Gulati Institute of Finance and Taxation, Trivandrum, Kerala.

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32. Violations of any of the company norms may attract discontinuation or cancellation of Co-applicant Bonus. The payment of Co-applicant Bonus will be at the sole discretion of the company.
33. Association of the distributor with any other Network Marketing Company, Ponzi Scheme, Money Chain of whatsoever kind or any other valid reason which company feels so will amount in the termination of distributorship.
34. Any employee of IndusViva or their relatives are not permitted to enrol as the Distributors of IndusViva.
35. Violation of any of the above policies will lead to the Distributor ID being terminated.

*In case of any dispute contact: [compliance@indusviva.com](mailto:compliance@indusviva.com)*

## DISCLAIMER :

This is the official Compensation Plan, Policy & Procedure and Terms & Conditions document of IndusViva, valid only in India, for the calendar year of 2021; pertaining to the business opportunity offered to Independent Distributors. IndusViva withholds all the rights to amend or remove any of the clauses mentioned here without any notice. The company has all the rights to nullify any of the clauses if necessary, to protect the interest of the business. Refer to [www.vibrantviva.com](http://www.vibrantviva.com) for the latest updates. Valid only in India, for the year 2021. Any disputes, Bangalore jurisdiction only.

Published on 1 January 2021





**ipulse**

Holistic Wellness Paradigm



**iCOFFEE**  
BUT FIRST, HEALTHY



**iSLIM**

*flat tummies*



*Blackcurrant*



*Mango*

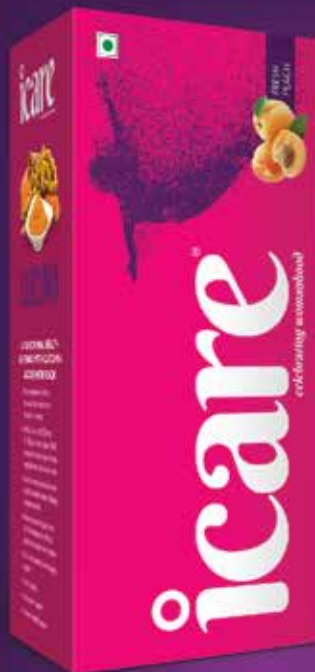


*Orange*



*Strawberry*

**iGLOW**  
The Undeniable Beauty



*Peach*



*InCurmin Fusion*

**icare**  
celebrating womanhood



*Chocolate*



*InLutein Fusion*

**iKid**  
NUTRITIONAL NURTURING





## FOR THE RIGHT CAUSE

**Every product sold by IndusViva contains a pack of Plant Seeds.**

IndusViva has taken a step further with its rejuvenating vision of Going-Green. The required total forest coverage for a country is 33%. While Japan has 67%, India has 21% only. This is our promise to Earth to grow into a Carbon Neutral Nation through the holistic approach. Safeguarding the land and its species, we stay loyal to the ideology.

IndusViva Green Planet Initiative, where we send seed bags along with each product sold, ensures that the Earth gets back its Green Cover.