



**International
Marketing Corporation Pvt. Ltd.**

BUSINESS PLAN



w.e.f. 1st April 2022

DISCLAIMER

International Marketing Corporation Private Limited is a company registered under The Companies Act, 1956 and is engaged in the business of Direct Selling of its products through its Business Associates in compliance with the guidelines on Direct Selling issued by the Central Government vide notification number F.No. 21/18/2014 -IT (VOL - II) dated 9th September, 2016 and other such guidelines notified by various States of India.

No Business Associate should make any claim with respect to products or the business plan which are not supported by IMC Official Literature.

Company's Motto – 'Swadeshi Apnayein, Desh Bachayein'

Ayurveda is a pristine science originated in India approximately 5000 years ago. It is a science of life and longevity that aims at holistic healing of the body and mind. Over the decades, Ayurveda lost its importance and now IMC has taken it in its stride to resurrect the decaying science and create awareness across the globe about the importance and benefits of ayurveda and herbal products. Keeping this vision in mind, International Marketing Corporation was incorporated.

In 2007, IMC came into existence with **Dr. Ashok Bhatia** and **Mr. Satyan Bhatia** geared up to embark their journey towards, "Healthy Living with Herbal Products." It enabled people to partner with IMC and build their own Direct Selling Business without worrying about financial constraints. IMC is a place where your dreams turn into reality. Our aim is to provide alternative income to the people, bring financial freedom in our Associate's life and help them live with pride.

IMC is a "DIRECT SELLING" Company with various Ayurvedic, Herbal Health, Beauty, Personal & Home Care products. In a very short span of time, IMC has grown manifold with sheer determination and hard work of its Associates, staff and management. IMC has been honored with Gold Medals, National Achievements Awards and also presented with Asia Pacific International Award at Bangkok and is an ISO 9001:2008 certified company. Today, the company has a network of over lakhs of Associates and thousands of stockists spread across the country with its presence almost in every state, city and village. Millions of people use IMC products on a daily basis and their numbers are increasing tremendously. The company provides ayurvedic products at affordable prices without compromising on the quality.

International Herbal Corporation Pvt Ltd is IMC's Associate manufacturing unit located in Sidkul, Haridwar, Uttarakhand, India. IHC is an organic, Ayurvedic Drug Department, Uttarakhand, GMP, W.H.O. GMP (Good Manufacturing Practices), GPP (Good Packaging Practices), HALAL, ISO 22000:2005, ISO 9001:2008 and HACCP certified company. With the workforce of hundreds of employees, it is relentlessly working to provide high-quality products and is equipped with sophisticated modern technology. The products are manufactured under the supervision of renowned advisors, bio-pharmaceutical experts, doctors, professors and researchers. Our quality control staff strictly inspects every link and step in the production chain. As a result, IMC Associates can vouch for the products and boost their business with utmost confidence.

Once upon a time, our great nation India was known as, "The Golden Bird" because of its culture, wealth and ayurvedic wisdom. Now it is our responsibility to bring back our lost heritage, culture and ayurvedic wisdom and make India proud in front of the world. So join IMC and let's work hard together and accomplish our mission which is to make our nation Supreme.

Be Indian - Buy Indian

Joining IMC Business:

You can join IMC as a Business Associate/ Preferred Customer without any investment. As a Business Associate/Preferred Customer you can buy Products on discounted price. As a Business Associate you can create your team & earn commission as per IMC Business Plan. As a Business Associate you will always be ahead in success because IMC is always with you for this purpose. In order to build a prosperous Business, IMC provides equal & ample opportunities to all Business Associates.

Please Pay Attention



In IMC Business you can not only earn income by becoming a Business Associate but can also show the way to your friends & relatives to earn income by sponsoring them as IMC Business Associate.

Start IMC Business without any Investment:

IMC Preferred Customer: Any person aged 18 years & above can join IMC as Preferred Customer without any investment and without submitting KYC Documents, simply by providing his/ her name, address, mobile number and only after OTP Verification he/she can buy IMC products on discounted price. But he/she can not sponsor any other person as a Preferred Customer/Business Associate. If he/she wants to sponsor anyone as a Preferred Customer/Business Associate, in that case he/she can convert himself/herself into Business Associate by submitting KYC documents at any moment as per company's policy. If any Preferred Customer does not buy IMC products within 6 months of joining or from the date of last purchase, in that case such preferred customers will be deleted from the IMC system. Business Volumes will not be granted to any Preferred Customer.

IMC Business Associate: Any person aged 18 years or above can join the IMC as a Business Associate by submitting/uploading his/ her self-attested KYC documents such as passport size photograph, Identity documents and residential proofs like; Aadhar Card/Driving Licence/Passport/Voter Card, Bank details like; Bank Passbook/ cancelled cheque & PAN Card etc. on website of IMC in his/ her profile and now he/she can start sponsoring other adult persons. Every associate will get digital ID card which he/she can download & take its print out to carry along with him/her.

Benefits of Becoming IMC Business Associate

JOINING WITHOUT INVESTMENT

+

RETAIL PROFIT UPTO 30%

+

FREE WEB PAGE

ACCUMULATIVE PERFORMANCE
INCENTIVE INCOME FROM 10-30%

+

SPECIAL INCENTIVE AWARD UPTO 17%

+

LEADERSHIP BONUS UPTO 15%

SUPER STAR FUND 3%

+

MEETING FUND 2%

TRAVELLING FUND 4%

+

MOTORBIKE FUND 4%

+

CAR FUND 2%

HOUSE FUND 2%

+

CHAIRMAN
STAR ASSOCIATE FUND 2%

+

AMBASSADOR
STAR ASSOCIATE FUND 1%

CROWN AMBASSADOR
STAR ASSOCIATE FUND 1%

+

PRESIDENT
STAR ASSOCIATE FUND 0.5%

+

CROWN PRESIDENT
STAR ASSOCIATE FUND 0.5%

SR. CROWN PRESIDENT
STAR ASSOCIATE FUND 0.5%

+

DIRECTOR CROWN PRESIDENT
STAR ASSOCIATE FUND 0.25%

+

KOHINOOR CROWN PRESIDENT
STAR ASSOCIATE FUND 0.25%

ROYAL ANNUAL BONUS UP TO 5%

Business plan of the company is of 'Accumulative Plan' in nature.

BUSINESS VOLUMES

Company has fixed up Business Volumes (BVs) of all the products. Business Volume is a term on which all the profits are calculated. Your IMC Business related income is based on the computation of Business Volumes (BVs).

Whatever products you are buying, you will get the Business Volumes of those products. Whatever the products those Business Associates will purchase to whom you have sponsored, their Business Volumes will be granted to them as well as to you .

If your Business Associates go on sponsoring more Business Associates with them, in that case their Business Volumes shall get added to your Business Volumes every month. That means Business Volumes shall get accumulated.

Higher Business Volumes will result into increased Profit Level...

1. On achieving 1,001 Business Volumes your Profit Level will be 10%.
2. On achieving 7,501 Business Volumes your Profit Level will be 15%.
3. On achieving 25,001 Business Volumes your Profit Level will be 20%.
4. On achieving 60,001 Business Volumes your Profit Level will be 25%.
5. On achieving 1,00,001 Business Volumes your Profit Level will be 30%.

On reaching the Profit Level at 30% you will be Super Star Associate.

On attaining Super Star Associate level that is 30% Level, whatever products you may purchase, you will get 30% profit of that BV. If any Business Associate of your downline attains any level then the difference of percentage in between his/ her level and your level will be paid to you. You can sponsor unlimited Business Associates with you. The more Business Associates with you, the more profit you will earn.

Personal Business Volume (PBV) :

If any Business Associate purchases products on his/ her own ID, then the BVs on those products are Personal Business Volumes (PBV).

Group Business Volume (GBV):

BVs earned in your different downlines are your Group Business Volumes (GBV). It's immaterial what is the level/qualification of that downline.

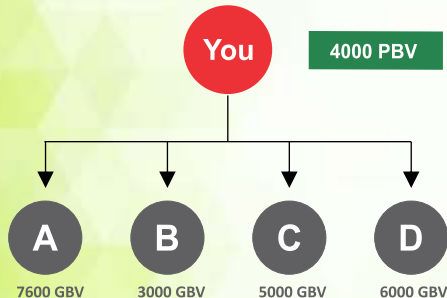
Personal Group Business Volume (PGBV):

Bvs earned from your various legs as well as your own BVs are your Personal Group Business Volumes. If any Business Associate from your leg qualifies as qualified Super Star Level then his /her BVs will not be included in your PGBV.

Computation of Performance Incentive in IMC Business

Example 1

Let's assume after joining IMC Business you sponsor 4 direct Business Associates (A, B, C & D) in the first month and these Business Associates further sponsor more Business Associates in their respective teams. Now you, your direct Business Associates and their Business Associates will earn BVs and their performance levels in the first month will be according to the below-mentioned table:



Business Associates	BV	Level
You	4000 PBV	
Downline A	7600 GBV	15%
Downline B	3000 GBV	10%
Downline C	5000 GBV	10%
Downline D	6000 GBV	10%
Your Total (PBV+GBV)	25,600	20%

Accordingly, your Earnings will be:

Business Associates	BV	Difference of Profit Level*	Earnings
Your BV	4000	20%	800/-
From Downline A	7600	5%	380/-
From Downline B	3000	10%	300/-
From Downline C	5000	10%	500/-
From Downline D	6000	10%	600/-
Your Total Earning			2580/-

* **Difference of Profit Level:**

Difference between your and your direct Business Associates' profit level.

Computation of Performance Incentive in IMC Business

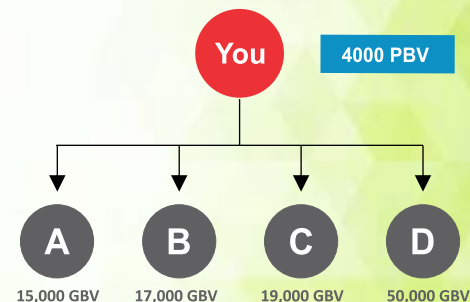
Example 2

In IMC Business, your previous month's BVs will be accumulated/added in the current month's BVs in order to calculate Performance Level but monthly earning will be determined only on current month's BVs. Let's assume in the second month, you, your 4 Direct Business Associates (A, B, C & D) and Business Associates of their teams earn BVs, in this case your and your team's performance level will be according to the below mentioned table:

Business Associates	Current BV	PREVIOUS BV	TOTAL BV	LEVEL
You	4,000 PBV	4,000	8,000	
Downline A	15,000 GBV	7,600	22,600 GBV	15%
Downline B	17,000 GBV	3,000	20,000 GBV	15%
Downline C	19,000 GBV	5,000	24,000 GBV	15%
Downline D	50,000 GBV	6,000	56,000 GBV	20%
Total (PBV+GBV)	1,05,000	25,600	1,30,600	30%

Accordingly, your Earnings will be:

Business Associates	BV	Difference of Profit Level*	Your Earnings
Your BV	4,000 PBV	30%	1,200/-
From Downline A	15,000 GBV	15%	2,250/-
From Downline B	17,000 GBV	15%	2,550/-
From Downline C	19,000 GBV	15%	2,850/-
From Downline D	50,000 GBV	10%	5,000/-
Your Total Earning			13,850/-



Above mentioned Earnings are just examples. Your real earnings will be calculated according to your and your team's total BVs earning in the previous month. In IMC Business, in order to calculate your level, your previous month's BVs are added to the BVs of next month and your level keeps on increasing as per the Business Plan.

***Difference of Profit Level:** Difference between your & your direct Business Associates' profit levels.

Fast Super Star Associate (30%)



If any Business Associate earns 60001 Personal Group Business Volumes in a month, then he/she will achieve Profit Level of 30% directly & will become Fast Super Star Associate.

Qualified Super Star Associate



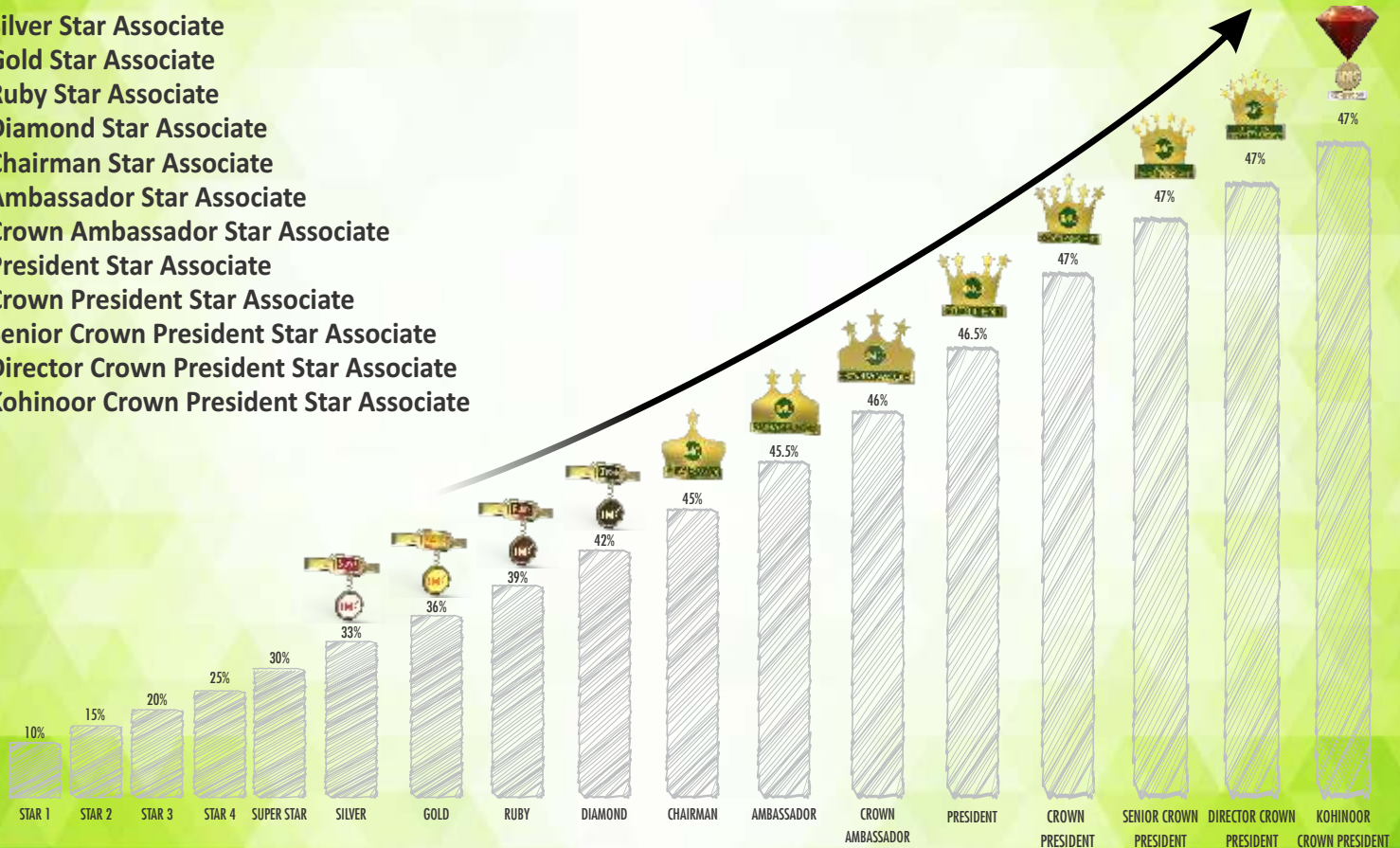
Super Star Associate: When a Business Associate achieves 30% profit level, then he/she becomes Super Star Associate.

Qualified Super Star Associate: If any Super Star Associate earns 30000 Personal Group Business Volumes in any single month, then he/she becomes Qualified Super Star Associate for that month. From the second month onwards by maintaining the same level, he/she will become eligible for **Qualified Super Star Associate Fund**.

Qualified Super Star Associate Fund: 3% of total company's Business Volumes has been demarcated for Qualified Super Star Associate Fund, it will be distributed equally amongst those Qualified Super Star Associates of that particular month.

Levels of Achievement

- ➔ Silver Star Associate
- ➔ Gold Star Associate
- ➔ Ruby Star Associate
- ➔ Diamond Star Associate
- ➔ Chairman Star Associate
- ➔ Ambassador Star Associate
- ➔ Crown Ambassador Star Associate
- ➔ President Star Associate
- ➔ Crown President Star Associate
- ➔ Senior Crown President Star Associate
- ➔ Director Crown President Star Associate
- ➔ Kohinoor Crown President Star Associate



Silver Star Associate Award - Profit Level 33%

When a Business Associate builds one Qualified Super Star Associate in his/her one leg along with that earns 20000 PGBV, then the Business Associate will become Silver Star Associate and the profit level will go to 33%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. By maintaining the above-mentioned level for two consecutive months the Business Associate will become Maintained Silver Star Associate and from third month onwards by maintaining the same level, he/she will be authorised to get Travelling Fund. Company will provide him/her Silver Star Associate Pin, ID Card and a Certificate.

Silver Star Associate



1 Qualified Super Star Associate

Performance Bonus:

In order to maintain the 33% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from third month onwards.

Leadership Bonus:

After attaining Qualified Silver Star Associate Level, the Business Associate will get 5 % Leadership Bonus from the first active generation of his/her group.

Travelling Fund - 4%:

IMC Company provides an opportunity to all the Maintained Silver Star Associates and above level Business Associates to earn Travelling Fund. 4% of total BVs of the company have been demarcated for Travelling Fund. The Business Associate who builds one Qualified Super Star Associate along with 20000 PGBV for two consecutive months, becomes eligible for Travelling Fund with effect from the third month on maintaining this level. After that the Business Associate is eligible to get the Travelling Fund on that particular month when he/ she qualifies the above-mentioned level.

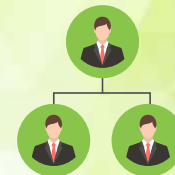


**Travelling
Fund 4%**

Gold Star Associate Award - Profit Level 36%

When a Business Associate builds 1-1 Qualified Super Star Associate in two different legs within same month, then the Business Associate will become Gold Star Associate and the profit level will go to 36%. But as per system he/she will have to earn 20000 PGBV in the same month to get Leadership Bonus. By maintaining the above-mentioned level for two consecutive months the Business Associate will become Maintained Gold Star Associate. Moreover, from third month onwards by maintaining the same level, he/she will be authorised to get Motorbike Fund along with Travelling Fund. Company will provide him/her Gold Star Associate Pin, ID Card and a Certificate.

Gold Star Associate



2 Qualified Super Stars Associates

Performance Bonus:

In order to maintain the 36% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from third month onwards.

Leadership Bonus:

Besides attaining 20000 PGBV along with Gold Star Associate Level, the associate will get 5% and 3 % Leadership Bonus from the first and second active generations respectively.

Motorbike Fund - 4 %:

IMC Company provides an opportunity to all the Maintained Gold Star Associates and above level Business Associates to earn Motorbike Fund. 4% of the total BVs of the company has been demarcated for Motorbike Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate along with 20000 PGBV in two different downline legs for two consecutive months, becomes eligible for Motorbike Fund with effect from the third month on maintaining this level. After that the Business Associate is eligible to get the Motorbike Fund on that particular month when he/she qualifies the above-mentioned level.



**Travelling
Fund 4%**



**Motorbike
Fund 4%**

Ruby Star Associate Award - Profit Level 39%

When a Business Associate builds 1-1 Qualified Super Star Associate from his/her three different legs within same month, then the Business Associate will become Ruby Star Associate and the profit level will go to 39%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. By maintaining the above-mentioned level for three consecutive months the Business Associate will become Maintained Ruby Star Associate. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Car Fund & Meeting Fund along with Travelling Fund & Motorbike Fund. Company will provide him/her Ruby Star Associate Pin, ID Card and a Certificate.

Performance Bonus:

In order to maintain the 39% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Ruby Star Associate Level, the Business Associate will get 5%, 3% & 2% leadership bonus from the first, second and third active generations respectively. In order to get the leadership bonus of all the legs, the Ruby Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser business volumes will be transferred to the Qualified Upline Business Associate.

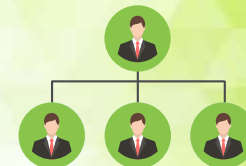
Car Fund - 2%:

IMC Company provides an opportunity to all the Maintained Ruby Star Associate and above level Business Associates to earn Car Fund. 2% of the total BVs of the company has been demarcated for Car Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in three different downline legs for three consecutive months, becomes eligible for Car Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Car Fund on that particular month when he/she qualifies the above-mentioned level.

Meeting Fund - 2%:

IMC Company provides an opportunity of earning Meeting Fund to all the Business Associates from Maintained Ruby Star Associates to Maintained Ambassador Star Associates of the Company. Company has demarcated 2% of Company's BVs as Meeting Fund.

Ruby Star Associate



3 Qualified Super Star Associates

Travelling
Fund 4%

Motorbike
Fund 4%

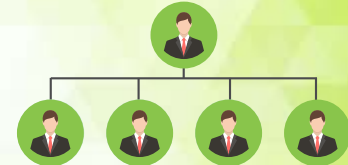
Car
Fund 2%

Meeting
Fund

Diamond Star Associate Award - Profit Level 42%

When a Business Associate builds 1-1 Qualified Super Star Associate from his/her four different legs within same month, then the Business Associate will become Diamond Star Associate and the profit level will go to 42%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. By maintaining the above-mentioned level for three consecutive months the Business Associate will become Maintained Diamond Star Associate. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get House Fund along with Travelling Fund, Motorbike Fund, Car Fund & Meeting Fund. Company will provide him/her Diamond Star Associate Pin, ID Card and a Certificate.

Diamond Star Associate



4 Qualified Super Star Associates

Performance Bonus:

In order to maintain the 42% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Diamond Star Associate Level, the Business Associate will get 5%, 3%, 2% & 2% leadership bonus from the first, second, third & fourth active generations respectively. In order to get the leadership bonus of all the legs, the Diamond Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

House Fund - 2%:

IMC Company provides an opportunity to all the Maintained Diamond Star Associates and above level Business Associates to earn House Fund. 2% of the total BVs of the company has been demarcated for House Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in four different downline legs for three consecutive months, becomes eligible for House Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the House Fund on that particular month when he/she qualifies the above-mentioned level.



Travelling
Fund 4%



Motorbike
Fund 4%



Car
Fund 2%



House
Fund 2%

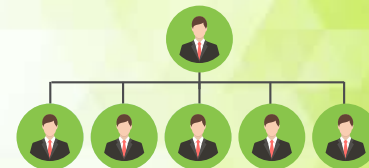


Meeting
Fund

Chairman Star Associate Award - Profit Level 45%

When a Business Associate builds 1-1 Qualified Super Star Associate from his/her five different legs within same month, then the Business Associate will become Chairman Star Associate and the profit level will go to 45%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. By maintaining the above-mentioned level for three consecutive months the Business Associate will become Maintained Chairman Star Associate. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Chairman Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund & Meeting Fund. Company will provide him/her Chairman Star Associate Pin, Trophy, ID Card and a Certificate.

Chairman Star Associate



5 Qualified Super Star Associates

Performance Bonus:

In order to maintain the 45% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

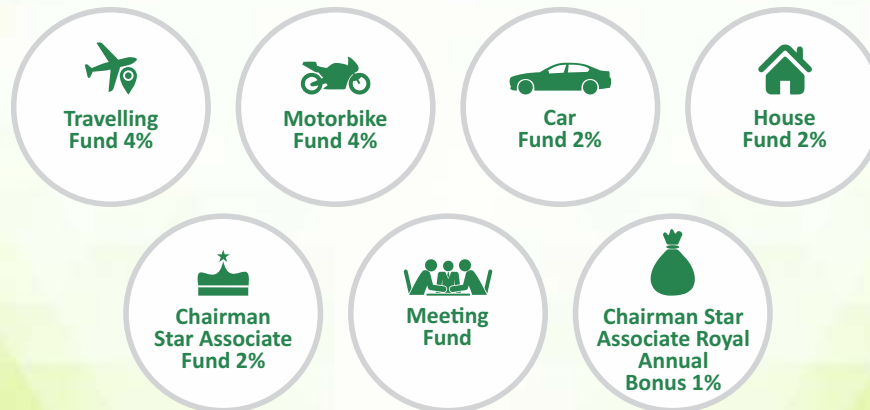
After attaining Qualified Chairman Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2% & 1% leadership bonus from the first, second, third, fourth & fifth active generations respectively. In order to get the leadership bonus of all the legs, the Chairman Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Chairman Star Associate Fund - 2%:

IMC Company provides an opportunity to all the Maintained Chairman Star Associates and above level Business Associates to earn Chairman Star Associate Fund. 2% of the total BVs of the company has been demarcated for Chairman Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in five different downline legs for three consecutive months, becomes eligible for Chairman Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Chairman Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Chairman Star Associate Royal Annual Bonus: 1%

Company provides opportunity to earn Chairman Star Associate Royal Annual Bonus to all the Maintained Chairman Star Associates & above level Business Associates. Chairman Star Associate Royal Annual Bonus is 1% of the Business Volume of the company. In order to earn Chairman Star Associate Royal Annual Bonus, the Maintained Chairman Star Associate has to earn 75000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 5 different legs every month. On doing it Chairman Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes Chairman Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Chairman Star Associates at the end of year accordingly.



Ambassador Star Associate Award - Profit Level 45.5%

When a Business Associate builds 1-1 Qualified Super Star Associate from six different legs within same month along with 60000 Group Business Volumes for consecutive three months, he/she will become Maintained Ambassador Star Associate. The Profit Level will be 45.5 %. As per system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Ambassador Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund & Meeting Fund. Company will provide him/her Ambassador Star Associate Pin, Trophy, ID Card and a Certificate.

Ambassador Star Associate



6 Qualified Super Star Associates

Performance Bonus:

In order to maintain the 45.5% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Ambassador Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1% & 0.5% leadership bonus from the first, second, third, fourth, fifth & sixth active generations respectively. In order to get the leadership bonus of all the legs, the Ambassador Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Ambassador Star Associate Fund- 1%:

IMC Company provides an opportunity to all the Maintained Ambassador Star Associates and above level Business Associates to earn Ambassador Star Associate Fund. 1% of the total BVs of the company has been demarcated for Ambassador Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in six different downline legs along with 60000 Group Business Volumes per leg for three consecutive months, becomes eligible for Ambassador Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Ambassador Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Ambassador Star Associate Royal Annual Bonus: 1%

Company provides opportunity to earn Ambassador Star Associate Royal Annual Bonus to all the Maintained Ambassador Star Associates & above level Business Associates. Ambassador Star Associate Royal Annual Bonus is 1% of the Business Volume of the company. In order to earn Ambassador Star Associate Royal Annual Bonus, the Maintained Ambassador Star Associate has to earn 150000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 6 different legs every month. On doing it Ambassador Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes Ambassador Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Ambassador Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Travelling
Fund 4%



Motorbike
Fund 4%



Car
Fund 2%



House
Fund 2%



Chairman
Star Associate
Fund 2%



Amb. Star
Associate
Fund 1%



Meeting
Fund



Chairman Star
Associate Royal
Annual
Bonus 1%

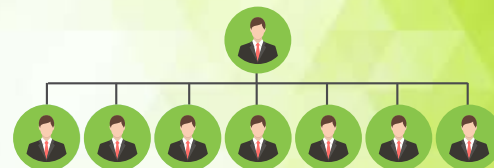


Amb. Star
Associate Royal
Annual Bonus
1%

Crown Ambassador Star Associate Award - Profit Level 46%

When a Business Associate builds 1-1 Qualified Super Star Associate from 7 different legs within same month along with 100000 Group Business Volumes per leg for three consecutive months, he/she will become Maintained Crown Ambassador Star Associate. The Profit Level will be 46 %. As per system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Crown Ambassador Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund & Ambassador Star Associate Fund. Company will provide him/her Crown Ambassador Star Associate Pin, Trophy, ID Card and a Certificate.

Crown Ambassador Star Associate



7 Qualified Super Star Associates

Performance Bonus:

In order to maintain the 46% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Crown Ambassador Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1%, 0.5% & 0.5% leadership bonus from the first, second, third, fourth, fifth, sixth & seventh active generations respectively. In order to get the leadership bonus of all the legs, the Crown Ambassador Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Crown Ambassador Star Associate Fund - 2%:

IMC Company provides an opportunity to all the maintained Crown Ambassador Star Associates and above level Business Associates to earn Crown Ambassador Star Associate Fund. 1% of the total BVs of the company has been demarcated for Crown Ambassador Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in seven different downline legs along with for 100000 Group Business Volumes per leg for three consecutive months, becomes eligible for Crown Ambassador Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Crown Ambassador Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Crown Ambassador Star Associate Royal Annual Bonus: 1%

Company provides opportunity to earn Crown Ambassador Star Associate Royal Annual Bonus to all the Maintained Crown Ambassador Star Associates & above level Business Associates. Crown Ambassador Star Associate Royal Annual Bonus is 1% of the Business Volume of the company. In order to earn Crown Ambassador Star Associate Royal Annual Bonus, the Maintained Crown Ambassador Star Associate has to earn 250000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 7 different legs every month. On doing it Crown Ambassador Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline Crown Ambassador Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Crown Ambassador Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Travelling
Fund 4%



Motorbike
Fund 4%



Car
Fund 2%



House
Fund 2%



Chairman
Star Associate
Fund 2%



Amb. Star
Associate
Fund 1%



Cr. Ambassador
Star Associate
Fund
1%



Chairman Star
Associate Royal
Annual
Bonus 1%



Amb. Star
Associate Royal
Annual Bonus
1%



Cr. Amb. Star
Associate Royal
Annual Bonus
1%

President Star Associate Award - Profit Level 46.5%

When a Business Associate builds 1-1 Qualified Super Star Associate from 8 different legs within same month along with 150000 Group Business Volumes per leg for three consecutive months, he/she will become Maintained President Star Associate. The Profit Level will be 46.5%. As per the system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get President Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund, Ambassador Star Associate Fund & Crown Ambassador Star Associate Fund. Company will provide him/her President Star Associate Pin, Trophy, ID Card and a Certificate.



Performance Bonus:

In order to maintain the 46.5% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified President Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1%, 0.5%, 0.5% & 0.5% leadership bonus from the first, second, third, fourth, fifth, sixth, seventh & eighth active generations respectively. In order to get the leadership bonus of all the legs, the President Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

President Star Associate Fund-0.5%:

IMC Company provides an opportunity to all the maintained President Star Associates and above level Business Associates to earn President Star Associate Fund. 0.5% of the total BVs of the company has been demarcated for President Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in 8 different downline legs along with 150000 Group Business Volume per leg for three consecutive months, becomes eligible for President Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the President Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

President Star Associate Royal Annual Bonus: 0.5%

Company provides opportunity to earn President Star Associate Royal Annual Bonus to all the Maintained President Star Associates & above level Business Associates. President Star Associate Royal Annual Bonus is 0.5% of the Business Volume of the company. In order to earn President Star Associate Royal Annual Bonus, the Maintained President Star Associate has to earn 400000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 8 different legs every month. On doing it President Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes President Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified President Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Travelling
Fund 4%



Motorbike
Fund 4%



Car
Fund 2%



House
Fund 2%



Chairman
Star Associate
Fund 2%



Amb. Star
Associate
Fund 1%



Cr. Ambassador
Star Associate
Fund 1%



President
Star Associate
Fund 0.5%



Chairman Star
Associate Royal
Annual
Bonus 1%



Amb. Star
Associate Royal
Annual Bonus
1%



Cr. Amb. Star
Associate Royal
Annual Bonus
1%



President Star
Associate Royal
Annual Bonus
0.5%

Crown President Star Associate Award - Profit Level 47%

When a Business Associate builds 1-1 Qualified Super Star Associate from 9 different legs within same month along with 200000 Group Business Volumes per leg for three consecutive months, he/she will become Maintained Crown President Star Associate. The Profit Level will be 47%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Crown President Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund, Ambassador Star Associate Fund, Crown Ambassador Star Associate Fund & President Star Associate Fund. Company will provide him/her Crown President Star Associate Pin, Trophy, ID Card and a Certificate.

Performance Bonus:

In order to maintain the 47% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Crown President Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1%, 0.5%, 0.5%, 0.5% & 0.5% leadership bonus from the first, second, third, fourth, fifth, sixth, seventh, eighth & ninth active generations respectively. In order to get the leadership bonus of all the legs, the Crown President Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Crown President Star Associate Fund- 0.5%:

IMC Company provides an opportunity to all the maintained Crown President Star Associates and above level Business Associates to earn Crown President Star Associate Fund. 0.5% of the total BVs of the company has been demarcated for Crown President Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in 9 different downline legs along with 200000 Group Business Volumes per leg for three consecutive months, becomes eligible for Crown President Star Associate Fund with effect

Crown President Star Associate

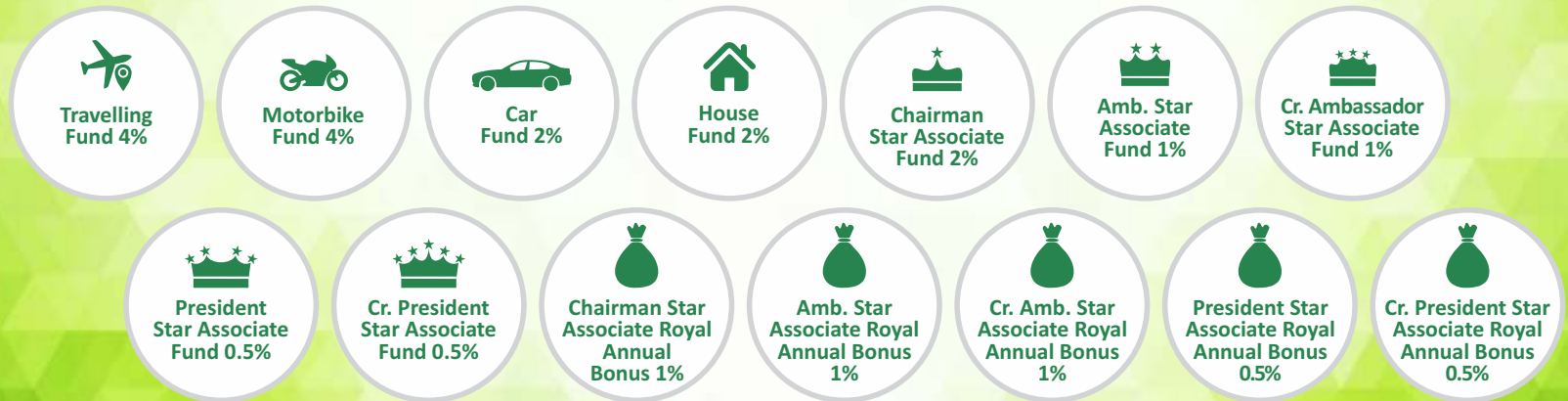


9 Qualified Super Star Associates

from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Crown President Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Crown President Star Associate Royal Annual Bonus: 0.5%

Company provides opportunity to earn Crown President Star Associate Royal Annual Bonus to all the Maintained Crown President Star Associates & above level Business Associates. Crown President Star Associate Royal Annual Bonus is 0.5% of the Business Volume of the company. In order to earn Crown President Star Associate Royal Annual Bonus, the Maintained Crown President Star Associate has to earn 600000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 9 different legs every month. On doing it Crown President Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes Crown President Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Crown President Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Senior Crown President Star Associate Award - Profit Level 47%

When a Business Associate builds 1-1 Qualified Super Star Associate from 10 different legs within same month along with 300000 Group Business Volumes per leg for three consecutive months, he/she will become Maintained Senior Crown President Star Associate. The Profit Level will be 47%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Senior Crown President Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund, Ambassador Star Associate Fund, Crown Ambassador Star Associate Fund, President Star Associate Fund & Crown President Star Associate Fund. Company will provide him/her Senior Crown President Star Associate Pin, Trophy, ID Card and a Certificate.

Performance Bonus:

In order to maintain the 47% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

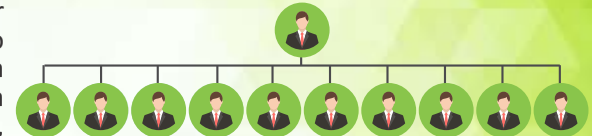
Leadership Bonus:

After attaining Qualified Senior Crown President Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1%, 0.5%, 0.5%, 0.5% & 0.5% leadership bonus from the first, second, third, fourth, fifth, sixth, seventh, eighth & ninth active generations respectively. In order to get the leadership bonus of all the legs, the Senior Crown President Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Senior Crown President Star Associate Fund- 0.5%:

IMC Company provides an opportunity to all the maintained Senior Crown President Star Associates and above level Business Associates to earn Senior Crown President Star Associate Fund. 0.5% of the total BVs of the company has been demarcated for Senior Crown President Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in 10 different downline legs along with 300000 Group Business Volumes per leg for three consecutive months, becomes eligible for Senior Crown President

Senior Crown President Star Associate



10 Qualified Super Star Associates

Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Senior Crown President Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Senior Crown President Star Associate Royal Annual Bonus: 0.5%

Company provides opportunity to earn Senior Crown President Star Associate Royal Annual Bonus to all the Maintained Senior Crown President Star Associates & above level Business Associates. Senior Crown President Star Associate Royal Annual Bonus is 0.5% of the Business Volume of the company. In order to earn Senior Crown President Star Associate Royal Annual Bonus, the Maintained Senior Crown President Star Associate has to earn 800000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 10 different legs every month. On doing it Senior Crown President Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes Senior Crown President Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Senior Crown President Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Travelling
Fund 4%



Motorbike
Fund 4%



Car
Fund 2%



House
Fund 2%



Chairman
Star Associate
Fund 2%



Amb. Star
Associate
Fund 1%



Cr. Ambassador
Star Associate
Fund 1%



President
Star Associate
Fund 0.5%



Cr. President
Star Associate
Fund 0.5%



Sr. Cr. President
Star Associate
Fund 0.5%



Chairman Star
Associate Royal
Annual
Bonus 1%



Amb. Star
Associate Royal
Annual Bonus
1%



Cr. Amb. Star
Associate Royal
Annual Bonus
1%



President Star
Associate Royal
Annual Bonus
0.5%



Cr. President Star
Associate Royal
Annual Bonus
0.5%



Sr. Cr. President
Star Associate
Royal Annual
Bonus 0.5%

Director Crown President Star Associate Award - Profit Level 47%

When a Business Associate builds 1-1 Qualified Super Star Associate from 11 different legs within same month along with 450000 Group Business Volumes per leg for three consecutive months, he/she will become Maintained Director Crown President Star Associate. The Profit Level will be 47%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Director Crown President Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund, Ambassador Star Associate Fund, Crown Ambassador Star Associate Fund, President Star Associate Fund, Crown President Star Associate Fund & Senior Crown President Star Associate Fund. Company will provide him/her Director Crown President Star Associate Pin, Trophy, ID Card and a Certificate.

Director Crown President Star Associate



11 Qualified Super Star Associates

Performance Bonus:

In order to maintain the 47% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Director Crown President Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1%, 0.5%, 0.5%, 0.5% & 0.5% leadership bonus from the first, second, third, fourth, fifth, sixth, seventh, eighth & ninth active generations respectively. In order to get the leadership bonus of all the legs, the Director Crown President Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Director Crown President Star Associate Fund- 0.25%:

IMC Company provides an opportunity to all the maintained Director Crown President Star Associates and above level Business Associates to earn Director Crown President Star Associate Fund. 0.25% of the total BVs of the company has been demarcated for Director

Crown President Star Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in 11 different downline legs along with 450000 Group Business Volumes per leg for three consecutive months, becomes eligible for Director Crown President Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Director Crown President Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Director Crown President Star Associate Royal Annual Bonus: 0.25%

Company provides opportunity to earn Director Crown President Star Associate Royal Annual Bonus to all the Maintained Director Crown President Star Associates & above level Business Associates. Director Crown President Star Associate Royal Annual Bonus is 0.25% of the Business Volume of the company. In order to earn Director Crown President Star Associate Royal Annual Bonus, the Maintained Director Crown President Star Associate has to earn 1000000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 11 different legs every month. On doing it Director Crown President Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes Director Crown President Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Director Crown President Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Travelling
Fund 4%



Motorbike
Fund 4%



Car
Fund 2%



House
Fund 2%



Chairman
Star Associate
Fund 2%



Amb. Star
Associate
Fund 1%



Cr. Ambassador
Star Associate
Fund 1%



President Star
Associate
Fund 0.5%



Cr. President
Star Associate
Fund 0.5%



Sr. Cr. President
Star Associate
Fund 0.5%



Dir. Cr. President
Star Associate
Fund 0.25%



Chairman Star
Associate Royal
Annual
Bonus 1%



Amb. Star
Associate Royal
Annual Bonus
1%



Cr. Amb. Star
Associate Royal
Annual Bonus
1%



President Star
Associate Royal
Annual Bonus
0.5%



Cr. President Star
Associate Royal
Annual Bonus
0.5%



Sr. Cr. President
Star Associate
Royal Annual
Bonus 0.5%



Dir. Cr. President
Star Associate
Royal Annual
Bonus 0.25%

Kohinoor Crown President Star Associate Award - Profit Level 47%

When a Business Associate builds 1-1 Qualified Super Star Associate from 12 different legs within same month along with 600000 Group Business Volumes per leg for three consecutive months, he/she will become Maintained Kohinoor Crown President Star Associate. The Profit Level will be 47%. As per system he/she will also be authorised to get the Leadership Bonus from the same month. Moreover, from the fourth month onwards by maintaining the same level, he/she will be authorised to get Kohinoor Crown President Star Associate Fund along with Travelling Fund, Motorbike Fund, Car Fund, House Fund, Chairman Star Associate Fund, Ambassador Star Associate Fund, Crown Ambassador Star Associate Fund, President Star Associate Fund, Crown President Star Associate Fund, Senior Crown President Star Associate Fund & Director Crown President Star Associate Fund. Company will provide him/her Kohinoor Crown President Star Associate Pin, Trophy, ID Card and a Certificate.

Kohinoor Crown President Star Associate



12 Qualified Super Star Associates

Performance Bonus:

In order to maintain the 47% Profit Level, the Business Associate will have to maintain the above-mentioned qualification standard from the fourth month onwards.

Leadership Bonus:

After attaining Qualified Kohinoor Crown President Star Associate Level, the Business Associate will get 5%, 3%, 2%, 2%, 1%, 0.5%, 0.5%, 0.5% & 0.5% leadership bonus from the first, second, third, fourth, fifth, sixth, seventh, eighth & ninth active generations respectively. In order to get the leadership bonus of all the legs, the Kohinoor Crown President Star Associate will have to earn 20000 PGBV in that particular month otherwise the leadership bonus of the leg containing lesser Business Volumes will be transferred to the Qualified Upline Business Associate. Along with that for availing the Leadership Bonus of all the eligible active generations, the Business Associate needs to earn minimum 5% of total Business Volumes of his/her downline leg which is earning the maximum Business Volumes in the closing of the last month or maximum 10 lac Business Volumes from their remaining downline legs, else he/she will earn the leadership Bonus up to 3rd active generations only.

Kohinoor Crown President Star Associate Fund- 0.25%:

IMC Company provides an opportunity to all the maintained Kohinoor Crown President Star Associates to earn Kohinoor Crown President Star Associate Fund. 0.25% of the total BVs of the company has been demarcated for Kohinoor Crown President Star

Associate Fund. The Business Associate, who builds 1-1 Qualified Super Star Associate in 12 different downline legs along with 600000 Group Business Volumes per leg for three consecutive months, becomes eligible for Kohinoor Crown President Star Associate Fund with effect from the fourth month on maintaining this level. After that the Business Associate is eligible to get the Kohinoor Crown President Star Associate Fund on that particular month when he/she qualifies the above-mentioned level.

Kohinoor Crown President Star Associate Royal Annual Bonus: 0.25%

Company provides opportunity to earn Kohinoor Crown President Star Associate Royal Annual Bonus to all the Maintained Kohinoor Crown President Star Associates. Kohinoor Crown President Star Associate Royal Annual Bonus is 0.25% of the Business Volume of the company. In order to earn Kohinoor Crown President Star Associate Royal Annual Bonus, the Maintained Kohinoor Crown President Star Associate has to earn 1200000 Group Business Volumes per leg along with 1-1 Qualified Super Star Associate in 12 different legs every month. On doing it Kohinoor Crown President Star Associate will get one Royal Annual Bonus Point, moreover, if in the same month anyone in his/her downline becomes Kohinoor Crown President Star Associate Royal Annual Bonus Achiever, then the qualified up-line Business Associate will get additional 0.25 Royal Annual Bonus Point of that downline achiever. Royal Annual Bonus is being calculated every month based on his/her Royal Annual Bonus Points he/she has earned as per the eligibility in this manner and the said bonus is paid to all the qualified Kohinoor Crown President Star Associates at the end of year accordingly. Eligible Business Associate will get the RAB Bonus of all the previously eligible levels as per its criteria.



Special Meeting Fund & RAB Formulas

The company has introduced “**Special Meeting Fund**” for Ruby Star Associates to Ambassador Star Associates only. 2% of the total Business Volumes of the company has been fixed for “Special Meeting Fund”, which will be divided amongst the total qualified Business Associates for that fund.



Special Meeting Fund

Formula to Calculate Special Meeting Fund

$$\left\{ \frac{2\% \text{ of the B.V of company's monthly sale}}{\text{Qualified Super Star Legs of All Qualified Business Associates of All Meeting Funds}} \times \text{No. of Qualified Super Star Associate legs required to maintain the respective level} \right\}$$

NOTE: Only above mentioned Business Associates will be eligible for special meeting fund only after maintaining their respective levels for 3 months.

Royal Annual Bonus (RAB)

Method to get Royal Annual Bonus (RAB) : On achieving any level you will get 1point.

If any Business Associate achieves same level in your downline then you will get 0.25 points. One can earn only 0.25 points from each Qualified Business Associate per downline leg. Similarly, when same qualifiers from different downline legs go on increasing you will get 0.25 points from each downline leg. The more points you earn the more bonus you will get.

NOTE : The Royal Annual Bonus will be calculated in the closing of every month & the total RAB earned by a Business Associate in the financial year will be released with the payout of June month of the succeeding year.

$$\left[\begin{array}{l} \bullet \text{ The specified percentage of the B.V's of the Company's monthly sale} \\ \bullet \text{ Total RAB points earned by all Qualified Business Associates for that Bonus} \end{array} \times \text{RAB points of Qualified Business Associate for that Bonus} \right]$$

Formulas to earn other Funds

For Calculation Travelling Fund

$$\left[\frac{\begin{array}{l} \bullet 2.8\% \text{ of the B.V.'s of the Company's monthly sale} \\ \bullet \text{Total no. of Qualified Business Associates for that Fund} \end{array}}{\quad} + \frac{\begin{array}{l} \bullet 1.2\% \text{ of the B.V.'s of the Company's monthly Sale} \\ \bullet \text{Total monthly leadership Bonus earned by all Qualified Business Associates for that Fund} \end{array}}{\quad} \times \text{Monthly Leadership Bonus of Qualified Business Associate for that Fund} \right]$$

For Calculating Motorbike Fund

$$\left[\frac{\begin{array}{l} \bullet 2.4\% \text{ of the B.V.'s of the Company's Monthly Sale} \\ \bullet \text{Total no. of Qualified Business Associates for that Fund} \end{array}}{\quad} + \frac{\begin{array}{l} \bullet 1.6\% \text{ of the B.V.'s of the Company's monthly Sale} \\ \bullet \text{Total monthly leadership Bonus earned by all Qualified Business Associates for that Fund} \end{array}}{\quad} \times \text{Monthly Leadership Bonus of Qualified Business Associate for that Fund} \right]$$

For Calculation Car Fund

$$\left[\frac{\begin{array}{l} \bullet 1\% \text{ of the B.V.'s of the Company's monthly sale} \\ \bullet \text{Total no. of Qualified Business Associates for that Fund} \end{array}}{\quad} + \frac{\begin{array}{l} \bullet 1\% \text{ of the B.V.'s of the Company's monthly Sale} \\ \bullet \text{Total monthly leadership Bonus earned by all Qualified Business Associates for that Fund} \end{array}}{\quad} \times \text{Monthly Leadership Bonus of Qualified Business Associate for that Fund} \right]$$

For Calculation House Fund

$$\left[\frac{\begin{array}{l} \bullet 0.8\% \text{ of the B.V.'s of the Company's Monthly Sale} \\ \bullet \text{Total no. of Qualified Business Associates for that Fund} \end{array}}{\quad} + \frac{\begin{array}{l} \bullet 1.2\% \text{ of the B.V.'s of the Company's monthly Sale} \\ \bullet \text{Total monthly leadership Bonus earned by all Qualified Business Associates for that Fund} \end{array}}{\quad} \times \text{Monthly Leadership Bonus of Qualified Business Associate for that Fund} \right]$$

For Calculation Chairman Star Associate Fund

$$\left[\frac{\begin{array}{l} \bullet 0.6 \text{ of the B.V.'s of the Company's monthly sale} \\ \bullet \text{Total no. of Qualified Business Associates for that Fund} \end{array}}{\quad} + \frac{\begin{array}{l} \bullet 1.4\% \text{ of the B.V.'s of the Company's monthly Sale} \\ \bullet \text{Total monthly leadership Bonus earned by all Qualified Business Associates for that Fund} \end{array}}{\quad} \times \text{Monthly Leadership Bonus of Qualified Business Associate for that Fund} \right]$$

Formulas to Earn Funds for Ambassador Star Associates & above level Associates

$$\left[\frac{\begin{array}{l} \text{The specified percentage of the B.V.'s of the Company's monthly sale} \\ \text{Total Leadership bonus earned by all Qualified Associates for that Bonus} \end{array}}{\quad} \times \text{Leadership Bonus of Qualified Business Associate for that Bonus} \right]$$

NOTE: The ratio of funds distribution may change time to time as per company's discretion. The Leadership bonus will be considered upto 5 active generations only for fund calculation.

Change the Shop : Change Your Life

If you want to earn a good income every month from IMC Business, then change your old shop from where you have been purchasing products till now and start purchasing products from your IMC shop. Your life will be changed. How?

You and your family members use to purchase products of daily needs from any nearby shop and you have been doing it for the last so many years. Do you get any income from that shopkeeper or manufacturer? The answer is 'Absolutely Not'.



But IMC company provides you the income on your self-purchase and the purchases made by your downline Business Associates & Preferred Customers. As your Business Associates and the BVs earned by them go on increasing, your profit level will also increase. If you want to earn a good income every month, then right now change your old shop and bring changes in your life by joining IMC Business.

1 Introduction

1.1 Welcome to IMC

International Marketing Corporation Private Limited ("IMC" or "Company") is a company incorporated under the Companies Act, 1956 and has its Registered Office in Shri Guru Nanak Dev Bhawan, Near Bharat Nagar Chowk, Ludhiana, Punjab-141001. The Company is inter-alia into the business of Direct Selling of various household, FMCG products and Ayurvedic & herbal Medicines, Health Care, Home Care, Beauty Care, Personal Care Products and products related to Animal husbandry and Agriculture.

1.2 These Code of Ethics form part of the IMC Business Associate Application form and all the Business Associates have to observe and follow the Company's Code of Ethics with full integrity and should make his/her downline follow the code of ethics with the same commitment. Compliance with the Code of Ethics is mandatory as stipulated under the Business Associate Application Form and any deviation from the provisions of the Code of Ethics may lead to termination of Business Associates, forfeiture of bonuses, and other rights and interests.

1.3 IMC reserves the right to amend, change or withdraw the Code of Ethics, the terms and conditions of the IMC Business Associate application form, the Business plan, and all the official Business literature at any point of time, which will be notified at the official website of IMC (www.imcbusiness.com). It is advised to all the Business Associates to check the official website from time to time for updates.

2 Being an IMC Preferred Customer/ Business Associate

2.1 **Preferred Customer:** - Any person of 18 years and above can become a Preferred Customer. To become a Preferred Customer of IMC, an applicant must furnish the following contact information namely a) Name b) Contact Number c) Address d) Any other information necessary. As a Preferred Customer, a person will be entitled to purchase IMC products at a discounted price but will not be able to sponsor another IMC Preferred Customer/ Business Associate or to earn any commission. In order to do so the Preferred Customer must get his status converted to an IMC Business Associate. (hereinafter referred to as "PC")

2.2 **Business Associate:** - Any person of 18 years and above, who is capable of executing a contract and not disqualified by any law for the time being in force can become an IMC Business Associate without any investment as it is easy and absolutely free. Joining IMC as its Business Associate (Direct seller) is absolutely free and it is not mandatory to purchase any product as a condition of joining. To become an IMC Business Associate an applicant must be sponsored by an existing IMC Business Associate and must fill the correct information in the online application form along with a) Copy of Government issued Identity card b) Copy of residential proof c) Copy of Permanent account number (PAN) d) Passport size photographs e) Cancelled bank cheque.

2.2.1 However, to become a Preferred Customer / Business Associate of IMC, it is mandatory to register online. Any person who fulfills the eligibility criteria can become a Preferred Customer / Business Associate of the company by filling an online application form followed by OTP mobile verification. It is important to note that only one registration is possible per individual. For further information on the same, please refer to point 2.4.

2.3 In case of furnishing incorrect information by the Applicant, IMC at its own discretion may suspend and subsequently terminate its association with such defaulting Preferred Customer / Business Associate. The Preferred Customer/Business Associate shall at all times follow, abide and be subject to the IMC Code of Ethics.

2.4 **Login Portal & Activation of Associate ID:** - IMC shall assign a unique ID to every Joiner, it will serve as an identity to Preferred Customer/Business Associate and all the transactions within IMC shall be routed through this unique ID only.

2.4.1 As stated in point 2.2.1, it is mandatory for a Preferred Customer/ Business Associate to register online. Any person who fulfills the eligibility criteria as stated previously can become a Preferred Customer/ Business Associate of the company by filling online application form followed by OTP mobile verification. It is important to note that only one registration is allowed per individual.

2.4.2 If the applicant cannot verify his/her mobile number instantly with an OTP, then he/she can do so within 48 hours after filling the online application form or else his/her PC/Associate ID will be deleted automatically. Preferred Customer/Business Associate cannot access their online portal until or unless he/has verified his/her mobile number in the IMC portal.

2.4.3 Once the Mobile number is verified, the Preferred Customer/Business Associate can access his/her web profile by logging in on the IMC website. The Business Associates are required to update his profile by uploading passport size photograph and self-attested copy of Aadhar Card, PAN card, Bank Passbook/Cancelled cheque and ID Proof such as self- attested copy of

CODE OF ETHICS

Driving License, Passport, Voter Card in his/her login portal (Profile). If at the time of joining Business Associate's income from other sources or turnover from any other business (if any) is more than 20 Lakhs then he/she has to furnish the details of GSTN as well. If the Business Associate fails to update these aforesaid documents in his/her respective portal, IMC would not be able to release the payouts seamlessly.

- 2.5 **Applicant other than Individual:** - An HUF, Partnership Firm, LLP, Private Limited Company, Society and Trust can also become a Business Associate of IMC by filling a Corporate Authorization form along with the Business Associate Form of IMC.
- 2.5.1 If the Applicant entity is a Private Limited Company, it is required to have an Authorised Representative (hereinafter referred to as "AR:") vide a Board resolution. IMC shall only deal with the AR of the company.
- 2.5.2 The applicant entity is required to submit the Constitution/Partnership Deed, Memorandum and Articles of Association, Incorporation Certificate, PAN Card along with Joining Form and Corporate Authorisation Form. In the case of HUF, only copy of the PAN Card of the Karta is required.
- 2.5.3 The income generated in pursuance to their association with IMC in form of Payouts will be in the name of the entity and shall be transferred in the official bank account of the entity or Authorised Representative or Managing Partner in case of a Partnership.
- 2.5.4 It is mandatory to inform IMC, if there is any change in the Constitution/MoA/AoA then a New Corporate Authorisation form/ application form shall be submitted to IMC along with the copy of the new/ amended Constitution/MoA/AoA. IMC reserves the right to accept or reject the application with the New/Amended Constitution.
- 2.5.5 In the event of dissolution of a business entity, IMC will release the payment to the AR of the Company or Karta of HUF or Managing Partner of a Partnership who has been designated to receive the payment by the deed of dissolution. Such a person will be required to furnish documents to prove such claims. Similarly, in the event of such dissolution, the distributorship of IMC will vest in the above-mentioned person subject to him/her furnishing No-objection Certificate from all other directors/shareholders/members/Partners of Company/HUF/Partnership respectively.
- 2.6 **Right to accept or reject the application:** - The Company reserves the right to accept or to reject any applications for becoming Preferred Customer/Business Associate of IMC without having to give any explanations whatsoever.
- 2.7 **Orientation session:** - The applicant must have undergone the orientation session to understand all aspects of direct selling business, remuneration system, and expected remuneration for new IMC business associates.
- 2.8 **Prohibited Practices:** -
 - 2.8.1 IMC conducts business in accordance with the Consumer Protection (Direct Selling) Rules, 2021 issued by Central Government and insists its Business Associate to follow the same. There is no joining fees, mandatory purchase, or minimum stock of product to maintain in IMC. Neither the new applicant nor any currently working PC/Business Associate is required to do the following, as a condition to join the IMC Business or as a condition to get assistance from IMC or its Business Associates.
 - a) Pay any joining fee or Purchase any Specified number or quantity of products.
 - b) Maintain a specified minimum inventory
 - c) Purchase a large quantity of inventory solely for the purpose of qualifying for a sales bonus or rank advancement.
 - d) Promote inventory loading in the Business Associate channel.
 - e) Purchase promotional tapes, literature, audio-visual aids, or other materials or programs.
 - f) Purchase tickets for and/or attend or participate in seminars or other meetings.
 - 2.8.2 Apart from the abovementioned Rules issued by the Central Government, IMC adheres to its internal code of conduct, it is a duty of all the Business Associates abide by the following:
 - a) A Business Associate shall not allow his/her friends, relatives or any other Business Associate to do business on his/her Associate ID.
 - b) A Business Associate who has an active associate ID in the Company cannot rejoin with/under any other sponsor in his/her own name or in the name of his/her immediate family member.
 - c) Business Associates shall purchase products directly from the authorized outlets or distribution centers of IMC, it is important to note that Business Associates shall not indulged in cross group selling or any such deceiving practice.
 - d) Business Associates are required to buy IMC products from outlets/ distribution center by showing their associate ID and must take bill for every purchase, failing to which the Business Associate shall not get any incentive/ bonus/ commission nor will the Business Associate be eligible to return/exchange the product if such an instance arises.
 - e) All the Business Associates are required to sell IMC products in line with the Price list updated by IMC from time to time. No Business Associate is allowed to sell the products below the Associate Price as mentioned in the price list or cannot facilitate any promotional offer/discount to its customers which is not in accordance with the Price List issued by IMC from time to

time. Any Business Associate, who is found to be offering a discount & selling products below associate price will be considered to be indulging in predatory pricing and company reserves its right to initiate disciplinary proceedings against that Business Associate as per the IMC code of ethics and take appropriate action including the termination of his/her Business Associateship.

- f) The Business Associate shall not market or sell or offer for sale any IMC product by using any E-commerce platform, website, apps etc. without obtaining prior written consent from IMC in order to undertake or solicit such sale or offer.
- g) IMC invests in its Business Associates by providing various training sessions, motivational seminars, team building and leadership workshops, hence it is strictly prohibited to do any other business by joining any other company following a Direct selling model in one's own name or through any family member, failing to which the Business Associate shall face serious repercussion which includes but does not limit to termination of Business Associate ID and holding-back the commissions/ incentives of the delinquent Business Associate.
- h) It is responsibility of the Business Associate to check/maintain his/her online login portal to get latest information/ promotional activities etc. The Business Associate shall not share his/her Login ID and Password with any other person, IMC will not be responsible if the Business Associate lost his/her Login ID and Password or that its credentials has been misused, the sole responsibility of safe keeping this information rests with the Business Associates hence it is advised to change the passwords from time to time to ensure security.
- i) IMC tries to provide an eco-system where like-minded people can interact and share their knowledge/ experience which would help them to achieve personal goals, that's why all the Business Associates are requested not to discuss any Political or Religious issues, encourage discussions on those subjects which may create unhealthy feelings amongst the Business Associate and IMC staff.
- j) To protect the environment in the eco-system of IMC, IMC shall take appropriate action against the Business Associate who is involved in any illegal activities or business which may be against the policies of IMC or against Central, State or Local Rules or Regulations.
- k) With prior permission of IMC a Business Associate can sell IMC Products by installing a canopy, stall, or exhibit at any place or fair. Business Associate shall have the responsibility of obtaining the required permission for the same from the related Government Department or from the appropriate authorities.
- l) If a Business Associate wants to set-up an Ayurvedic Camp where medical check-up and prescription is required then it shall not be done, without prior permission of IMC, by a Qualified/Certified Doctor and it is the responsibility of that Business Associate to fulfill all the necessary formalities and should obtain prior permission from the appropriate authorities.
- m) IMC believes in the philosophy of healthy environment for people associated with it, that's why IMC requests its Business Associates to behave as a socialized and cultured citizen of India. It is strictly prohibited to misbehave in any way with any of the IMC Business Associate, staff or Preferred Customer or with any of their family members.
- n) It is strictly prohibited to consume Cigarette, Liquor, Chew Pan, Pan Masala, Tobacco Gutkha or any toxic item during the Company's seminars and meetings. Any Business Associate or their guest found to be in violation of this rule shall be subject to termination of Business Associate ID.
- o) IMC does not facilitate its Business Associates with Credit in any form; accordingly, all the Business Associates are prohibited from facilitating the same to their downline on account of IMC or ask for Credit in any form from Company's channel partners including but not limited to Outlets, Franchisee, CSA, State Offices etc.

2.9 De-facto membership, Exclusion of certain relationships and termination: -

- 2.9.1 The spouse of a Business Associate will get de facto membership of IMC as co-applicant, though all the incentives shall be paid in the account of the spouse who had applied in IMC as Primary Applicant. In an unfortunate event of Divorce of a Business Associate the benefits of the Associate ID will be distributed as per their mutual agreement or as per the directions of the Court. Any gift and/or tour will be given to the working (active) Business Associate only. For this, the Business Associate is required to submit the copy of Decree of Divorce to IMC, along with a written application.
- 2.9.2 A Business Associate who has joined an IMC business in a particular team cannot let his/her parents or children join as an IMC Business Associate in any other business team, though they can join as a Business Associate in the down line of that Business Associate.
- 2.9.3 Brother, sister and married daughter are considered as a member of extended family. They can join any other business team and perform as per the business rules.
- 2.9.4 Legally separated wife, husband, daughter and son can do business individually only after getting confirmation from IMC.
- 2.9.5 If two Business Associates get married:
 - a) Husband & Wife can work separately on their old different Business Associate IDs & no two businesses can be merged together in such condition. However, if they want to work under only one ID then they have to resign from one of the ID with the consent of IMC. No legs of resigned Business Associate ID will be rolled up to upline Business Associate. The resigned Business Associate ID will be replaced with IMC place holder & will be considered as single leg for the upline as per company policy.
 - b) Two married Business Associates can form a Partnership Firm and work together on that ID on which they have not resigned.

2.10 Death/ Physical impairment of any Business Associate:

- 2.10.1 In an unfortunate event of death of a Business Associate, his/her business will be transferred to his/her Co-applicant or his/her nominee or to the legal heir determined by the court.

CODE OF ETHICS

- 2.10.2 The Business Associate who is maintaining Ruby level and has qualified for the Car Fund, unfortunately if he/she dies or becomes fully/partly impaired (lose any two limbs) then the IMC will grant his/her family the privilege of getting leadership bonus and other incentives without maintaining side volumes (PGBV). In furtherance of such unfortunate events, if any Business Associate is unable to maintain the three legs requirement every month as to qualify under the Ruby Level then such Business Associates at the Ruby Level with two different legs at Qualified Super Star level every month will also be eligible to receive leadership bonuses and other incentives as mentioned above.
- 2.10.3 This rule will be applicable to all the Business Associates who are at the Ruby level or above, however the minimum qualification condition will be according to the level achieved by the Business Associate.

2.11 Gifts and Awards from IMC business: -

In order to motivate its Business Associates and to acknowledge their hard work, IMC announces various gifts and awards to its Business Associates, as the real strength of IMC is the support of its Business Associate. IMC announces certain conditions/ qualifications, which are required to be fulfilled by the Business Associate to claim the gift / award.

- The Business Associates qualified for a Gift or award can claim their gifts within 6 months of being entitled. After the aforesaid period of 6 months IMC or any of its outlet or distribution center shall not be in a position to entertain any such claim.
- A Business Associate who has qualified for any award/ gift /tour cannot get it exchanged with any other gift or in cash. IMC organizes tours for its qualified Business Associate from time to time, if such qualified Associate does not avail tour, the Business Associate cannot ask his inclusion in any other tour as well as cannot demand cash in lieu of that tour. In case of Foreign Tour, if the visa application of qualified Business Associate has been rejected by the embassy on any grounds, IMC shall not be held responsible for the same and shall not be liable to compensate the Business Associate.
- In case of Partnership firm or other Business Associates who are working on a single Associate ID (like spouse of any Business Associate who is co-applicant), only one Partner/Business Associate can avail the tour and gift, IMC is not liable to entertain all the Co-applicants or partners or stakeholders, unless specifically authorized by the IMC itself.
- New maintained achiever starting from Silver Star Associate to Kohinoor Crown President Star Associate, will receive their respective qualification PIN, Certificate along with the ID Card in the subsequent month after maintaining a particular level, however they will receive their payouts monthly on the basis of the level achieved by them.

2.12 Earnings of Business Associate:

IMC business plan benefits are solely based on efforts put in by the Business Associate in building their IMC business of buying and selling of IMC products. Such benefits will continue to be enjoyed till a Business Associate shows an active engagement. If any inactivity is detected in a Business Associate's ID, the same shall be governed by the terms stated under clause 4.6.2 of this Code. During the term of his/her Business Association with IMC, a Business Associate can start to earn all the benefits by actively engaging himself/herself in building IMC business by buying and selling IMC products.

- IMC encourage its Business Associates to be active in the IMC business, merely introducing new Business Associates in IMC business who is neither using the products nor recommending to his/her prospects or Preferred customers, is not what IMC mandates. To get maximum benefits it is expected that Business Associate uses the products by him/her self & recommend the products to his/her prospects & preferred customers to earn Personal Business Volume (PBV). And also educate & encourage his/her downlines to do the same, so that his/her downlines & he/she earns Group Business Volume (GBV) & maximum his/her income from IMC Business.
- IMC releases the sales incentive to Business Associates after deducting tax at source (TDS) at the applicable rates as per the Income Tax Act and the Rules. If any Business Associate does not submit/link/update his/her PAN number with IMC, then the company shall release the incentive after deducting 20% TDS (or such higher percentage as may be prescribed under the Income Tax Act and the Rules). Those Business associate's ID on which 20% TDS has been deducted shall not receive Form 16-A from IMC, hence it is advisable to all the Business Associate to update/link/ submit their PAN card details with the company at the earliest.
- IMC transfers the sales incentive earned by the Business Associate to his/her respective bank account. To get the sales incentive it is mandatory to give Bank Details (Name of the Bank, Account Number, Branch, IFSC Code etc.) If any Business Associate does not give the Bank Details, then the sales incentive of the Business Associate shall be held in his/her ID and it will be retained for 2 financial years, after that this incentive shall be forfeited by the company and the Business Associate cannot claim for that incentive from IMC.

3 Business Ethics for IMC Business Associates

- IMC issues ID cards to all its Business Associates, A Business Associate can download and print his/her Identity Cards (ID) from his/her online login portal. A Business Associate should carry his/her identity card whenever visiting a potential customer by taking a prior appointment from such person.
- At the initiation of a sales presentation, without request, the Business Associate shall truthfully and clearly tell about his/her identify, identity of the Company, the nature of the goods or services sold and the purpose of the solicitation to the prospective consumer.

- 3.3 The Business Associate shall offer the prospective consumer accurate and complete explanation and demonstrations of goods and services, prices, credit terms, terms of payment, return policies, terms of guarantee, after-sales service.
- 3.4 The Business Associate shall provide the following information to the consumers at the time of sale, namely:
 - a) Name, address, registration number or enrollment number, identity proof, telephone number and details of IMC.
 - b) A description of the goods or services to be supplied.
 - c) Explain to the consumer about the return policy of the company in detail before the transaction.
 - d) The order date, the total amount to be paid by the consumer along with the bill.
 - e) Time and place for inspection of the sample and delivery of goods.
 - f) Information of his/her rights to cancel the order and/or return the product in saleable condition and avail full refund on sum paid.
 - g) Details regarding the complaint redressal mechanism.
 - h) Issue an invoice for every sale.
- 3.5 A Business Associate shall keep proper book of accounts stating the details of the products, price, tax and the quantity and such other details in respect of the goods sold by him/her, in such form as per applicable by law. A Business Associate is responsible to comply with all the local, state and national laws and shall be liable to pay all the local, state and national taxes and fees.
- 3.6 A Business Associate shall not:
 - a) Use misleading, deceptive and/or unfair trade practices.
 - b) Use misleading, false, deceptive, and/or unfair recruiting practices, including misrepresentation of actual or potential sales or earnings and advantages of direct selling to any prospective direct seller, in their interaction with prospective direct sellers.
 - c) Make any factual representation to a prospective direct seller that cannot be verified or make any promise that cannot be fulfilled.
 - d) Present any advantages of direct selling to any prospective direct seller in a false and/or a deceptive manner.
 - e) Knowingly make, omit, engage or cause or permit to be made, any representation relating to the direct selling operation, including remuneration system and agreement between IMC and the direct seller/Business Associate or the goods and/or services being sold by such Business Associate which is false and/or misleading.
 - f) Force prospective or existing Direct Sellers/Business Associate to purchase any products, literature, training material or sales demonstration equipment.

4 Termination, Resignation, Transfer and Rejoining of Business Associate

- 4.1 **Resignation:** A Business Associate can resign from the Business Associateship of IMC at any time. Although if he/she intends to rejoin the business, then he/she can join again only after six (6) months from the date of such resignation and cannot claim for the business, income, and/or downline or Business team which was generated by him/her as per the old Associate ID. During this 6-month period of inactivity, the Associate will not work for the Company in any manner and he/she will not be active in the Company's business. Further, in any case, if more than one Business Associate resigns from the company at the same time, then such Business Associates shall not be eligible to join any LOS of the Company for a period of two (2) years from the date of such resignation.
- 4.2 **Resignation Procedure:**
 - a) Business Associate has to submit a duly filled Resignation form stating reason for his/her resignation, to the company.
 - b) The Business Associate shall have no claims and rights on any incentive, commissions, gift and award arising through / by his associate ID from the date of resignation.
 - c) Bonuses and BV's received by the resigning Business Associate's upline on the products returned will be deducted from the upline.
 - d) Resigning Business Associate shall get a cheque on the cost of products returned (if any) after deducting bonuses on the original purchase, shipping cost and 10% handling charges or any other expense paid by the company, as Full and Final Payment to him/her.
 - e) If the two spouses are simultaneously operating their IMC businesses are found to be in violation of the code of ethics whether inadvertently or intentionally, then resignation / termination of any one spouse from the IMC business shall also be considered as resignation / termination by the other spouse.
- 4.3 **Cooling off Period:** IMC also offer to its Business Associates 10 days cooling off period from the date of his/her joining, within which the direct seller may cancel the contact without being subject to any penalty and seek refund for any marketable product purchased within such time upon returning such product in "currently Marketable" condition.
- 4.4 **Termination:** If any Associate violates any of the clauses in this Code of Ethics and terms and conditions are given in the Application form, then IMC reserves the right to terminate the delinquent Business Associate' Associateship with IMC immediately and he/she cannot re-join. In special cases, if that Business Associate had accepted his/her fault & requesting a written apology to the company, then IMC management has every right to accept or reject the apology letter given to the Company and in such a situation he/she can join the company with a new Business Associate ID in the same team of the company. Any Business Associate once terminated can join again only after 6 months of such termination in the same LOS and he/she cannot claim for the business, income, and/or down-line or Business team which was generated by him/her as per the old Associate ID. In this 6-month period, the Business Associate will not work for the Company in any manner and he/she will not be active in the Company's business.

CODE OF ETHICS

- 4.5 Transfer of Business:** - If any Business Associate due to some reason wants to transfer his/her business, he/she shall have to take a prior consent from the IMC. Although a Business Associate can transfer the business to a family member only. All required documents related to this assignment shall be submitted to the Company along with the consent letter of Business Associate. IMC reserves the Right for any such Transfer of Business & the decision of the Company shall be binding and final.
- 4.6 Inactivity, Rejoining and Change in Business Team:** A person can join as an IMC Business Associate free of cost and his Associateship remains valid for a period of 2 years from the date of last purchase. If a Business Associate wants to rejoin with another person/ Business Associate/ introducer/ sponsor, the rules given below will be applicable:
- 4.6.1 Change in LOS of an Active Business Associate:** If a Business Associate wants to change his/her business team (Line of Sponsorship), he/she can do that by resigning as a Business Associate and serve an inactivity period of 6 months by submitting a duly filled "Change in LOS" form, stating his/her reason.
- 4.6.2 Inactive Business Associate:**
If a person joins and does not indulge in any business building activity for a period of 6 months from the day of closing of the month in which the person joined as a Business Associate, i.e. (I) Buy and sell any product (II) Sponsoring any Business Associate; such a Business Associate will be automatically deleted from the system. IMC would not be able to send any SMS about the business activities/ product launches to such Business Associate upon deletion of his/her name from the database of Active Business Associates.
- 4.6.3** If an existing Business Associate entices another Business Associate for joining in his team as a Re-joiner either in his own name or in the name of any other family member, the Company reserves the right to terminate the New Associate ID of that Re-joiner and the entire team made by the Business Associate in new downline shall be transferred as downline in the old Business Associate ID of that Re-joiner.
- 4.6.4** IMC reserves the right to terminate, suspend, change the Line of Sponsorship or to take any other action against both/ anyone of the Business Associate who had enticed other Business Associate to join under his/her downline as a re-joiner and the re-joiner himself/herself. IMC also reserves the right to stop the sales incentive till the final settlement.
- 4.6.5 Inactive Preferred Customer:**
If a Preferred Customer does not do any purchase, for a period of 6 months from the day of last purchase of any IMC product, such a Preferred Customer will be marked as Inactive and his/her Preferred Customer ID shall be automatically phased out from the database of Active Preferred Customer. IMC would not send any communications about the product launches/ Promotional Offers etc. to such Preferred Customer upon deletion of his/her name from the database of Active Preferred Customers.

5 Product return policy

IMC is marketing products which are impeccable in quality, constant quality audit and safety checks ensures that only the best comes out in the market. Even after that if the Business Associate feels that the products are not meeting his/her expectation in terms of quality and feels that there is a manufacturing or packaging defect in a product, then the Business Associate can exchange/return the products. To return the product the Business Associate shall contact the concerned Outlet/Distributor/ from which he has purchased the products within 30 days from the date of purchase. He/she is required to state a genuine reason for his returning the product and return the products along with the original invoice or receipt. In such cases, it is the Business Associate's responsibility to check the expiry date and packaging of the products before processing the refund/exchange.

Documents required for returning the products along with the products:

- Product Return Form stating the reason for return
- Original invoice

This Product return Policy is there to help the Business Associates to minimize their risk, it is a duty of all the Business Associate to purchase the IMC product only after determining the requirement and demand of his/her circle. It is advised that Business Associate should not overstock the products and sponsor should guide his/her downline on purchase ethics. Business Associates should purchase products if 75% of the products in stock have been sold or consumed personally. If any Business Associate is not diligent in monitoring his/her business requirements over the course of time and gets habituated to placing unnecessary orders and returning them to the company on a regular basis, the said act shall be considered as negligence on the part of that Business Associate towards conducting his business. In such instances IMC reserves the right to reject the request of return/exchange/refund.

6 Safeguard of Intellectual Property of IMC

The Company has invested a lot to build this brand IMC which is now a very common name in the towns of this country. IMC is taking all the necessary legal steps to safeguard its interest pertaining to its Intellectual Property. It is a duty to all the Business Associates to safeguard the IMC intellectual property like its Trademarks, patents and Copyrights. A Business Associate shall not infringe & bring into the notice of IMC if any such infringement of such Intellectual Right is happening under his watch.

- 6.1** All printed materials, labels, logos or slogans are the Copyright material of IMC and associate companies, No Business Associate or any other person has the right to use wholly or partly, the printed material without the written permission of the IMC and/or associate companies.

CODE OF ETHICS

6.2 No Business Associate can repack the products or change the label, mark or logo of the company.

6.3 No Business Associate can plan personalized or LOS specific promotional offers for building IMC business & any Business Associate found doing so company may take necessary action.

7 Advertisement and Social Media

7.1 Business Associate can advertise about the IMC business and/or the product through social and print Media, provided the Business Associate have taken prior permission to use the Name of the company and its trademarks and copyrights, in writing from the company.

7.2 It is the responsibility of the Business Associate to ensure that no misleading, deceptive text, picture, video etc. has been advertised, which can allure anyone to join IMC business or buy IMC products. All such advertisements should particularly be in consonance with the official literature of IMC.

7.3 Infringement of IMC's Intellectual property rights or use of its Name or official logo without a prior written permission shall leads to a strict legal action against such delinquent Business Associate along with such actions given in this code of ethics.

8 No Principal- Agent Relationship

A business Associate shall work as an independent contractor and nothing shall establish either an employment relationship or any other labour relationship between IMC and the Business Associate to act as a producer, broker, commercial agent, contracting representative or other representative of IMC or its affiliated/ subsidiary company. It is important to note that:-

8.1 Business Associate shall not open a Bank account in the name of company i.e. IMC.

8.2 Business Associate should not sell or buy products on credit. If he/she does so then he/she will be solely responsible, and the IMC shall not bear any consequences in case of bad-debts.

9 No Tolerance towards Deceitful Business Practices

IMC believe in healthy competition and good conscience, hence IMC shall not tolerate any of the unethical business practices which includes but does not limits to:-

9.1 It is prohibited to change or misuse other Business Associate's Application Form, to stop the sale of the team or to utilize the sales of the team to complete personal Business Volume targets.

9.2 If a Business Associate after taking/accepts payment from any other Business Associate against the products and fails to deliver the products and/or does not issue the bill for sale and/or misuses the sale money for his/her own benefit, IMC shall take a strong legal action against such Business Associate.

9.3 It is prohibited to offer any benefits in cash or kinds or to make any false promises to enroll somebody in the Business group.

9.4 It is prohibited to pressurize the team to sell products or use the sales of any other Business Associate to complete his/her own sales volume target or the sales volume target of any Business Associate of his/her team. A Business Associate shall not advise anyone to buy IMC products in unnecessarily large quantities knowingly or unknowingly.

9.5 If any Business Associate is found guilty of any of the above four sub points, company provide to the Business Associate/s who has suffered because of such malpractices, right to seek to change his/her sponsor.

10 Miscellaneous

10.1 IMC reserves the sole right to make any change in the Products, Price and Business Volume of the Products, Business Plan and Code of Ethics as per requirement at any time without any prior notice. Such change shall be communicated to all the Business Associates through the official website of IMC. IMC shall not be responsible for any loss of the Business Associate due to any change thereof.

10.2 IMC shall not be responsible for any kind of losses occurred due to the termination of a Business Association. Business Associate will be solely responsible for all the losses.

10.3 IMC shall cease all the rights of the Business Associate after termination of his/her Associate ID and shall act as point no 12 of this code of ethics.

11 Enforcement of Code of Ethic

11.1 Violation of Code of Ethics is an extremely serious matter, not only because of the effect it may have on the business of an individual Business Associate, but also, the result this conduct may have on the opinions of the IMC Business held by the public, the media and government officials. IMC urge it's Business Associate to inculcate the practice of following this code of ethics in their respective business teams. In case of violation of this code of ethics, the Business Associates who is aggrieved from the violation of these ethics from any other Business Associates, can reach-out to the management and can complain the unethical practices like "enticing downlines to join others/own Business team" (Leg pulling case). The aggrieved Business Associate can

CODE OF ETHICS

raise the complaint, within 2 years from the time of happening of such unethical practice by the delinquent Business Associate. It is pertinent to note that IMC will not entertain any such complaint beyond the said period of 2 years.

- 11.2 IMC will make every effort to correct any violation through guidance and counselling, further action may be required in more serious cases including, but not limited to the following, which may be applied by IMC in any order or in any combination:
- Conduct reorientation meetings and charge back the expenses to the Line of Sponsorship;
 - Suspension period for the offending Business Associate;
 - Suspend invitations to company-sponsored trips,
 - Suspend authorisation to conduct sponsoring activity
 - Hold / forfeit payment of commissions, higher award monies, or other monies payable to the business.
 - Termination of the offending IMC Business Associate.
- 11.3 IMC will allow the Business Associate to implement the appropriate corrective action within the time limit specified in the decision letter. However, if compliance has not occurred on expiration of the time limit, IMC will take further enforcement action directly. Notice of such action shall be given by letter addressed to the violating Business Associate.

12 Vacancy of Placeholder in a Sponsorship Line Post Termination or De-Sponsorship:

- 12.1 Termination of IMC Business Associate means IMC terminates all the contracts it reached with the concerned Business Associate from the date of issuance of the termination notice, the terminated Business Associate will immediately lose his all the rights and interests, including the bonuses generated from the concerned IMC business.
- 12.2 When an IMC business is terminated, the former IMC Business Associate loses all his/her position in the network, including, but not limiting to, bonus, ranks and eligibility.
- 12.3 IMC has the right to terminate the agreement in the event of a serious breach of this Code of Ethics and terms and condition of the Business.
- 12.4 Upon termination of his or her authorization as an IMC Business Associate for any cause whatsoever, the Business Associate shall forthwith:
- Cease to use all trademarks, trade names, insignia, or other industrial property used in or related to the IMC business, and
 - Cease to identify himself as an IMC Business Associate.
- 12.5 The IMC Business Associate shall have the right to request a review of the decision by the Managing Director of IMC, whose decision shall be final and binding.
- In the event IMC determines that it is necessary to terminate or de-sponsor Business Associate's business, or if a Business Associate cancels his Business Associate Agreement or dies without leaving heirs or nominees who are willing to assume the operation of the distributorship, such distributorship shall be disposed off as per the manner determined as per the following methods:
- 12.5.1 Such distributorship shall be treated as single leg for the upline & its name shall be replaced with IMC as a placeholder whose performance bonus benefits and applicable leadership bonuses accrued to it shall be transferred to the immediate upline distributorship. The immediate upline distributorship to whom the benefits of said distributorship has been transferred shall support and manage the businesses involved in the said distributorship.
- 12.5.2 Any funds generated on such Placeholder's ID shall be offered simultaneously to all the eligible Business Associates as per the terms and conditions stated in the Business Plan of IMC.
- 12.5.4 IMC, however, is in no way limited to any of the above methods of disposition of a business and may exercise complete discretion as to methods and/or timing of disposition.

West

IMC JAIPUR

GROUND FLOOR AND TEGORE NAGAR 200 FT BY PASS BEHIND KAMLA DEVI BUDHIYA SEN SEC SCHOOL
AJMER ROAD (JAIPUR) 302021, 6239504598, warehousejp@imcbusiness.co.in

IMC RAJKOT

NEAR PATEL VIHAR RESTAURENT, DOSHI PLAZA STREET BETWEEN UNIVERSITY ROAD &
KALAWAD ROAD (RAJKOT) 360001, 9824212183, br.rajkot@imcbusiness.co.in

IMC INDORE

AM AGENCY 1ST FLOOR INDRAS PRASATHA TOWER ABOVE BANK OF MAHARASHTRA MG ROAD
SOUTH PUKOGANJ (INDORE) G.P.O 452001, 9111818000, br.indore@imcbusiness.co.in

IMC REWA

NEAR GEETA JYOTI SCHOOL CAMPUS, ASHIRVAD COMPLEX, URRHAT ZONE 2 (REWA) 486001,
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IMC THANE

GROUND FLOOR ANUSYA COMPLEX GANESH NAGAR SHELAR DIST BHIWANDI (THANE) 421302,
9511750148, br.thane@imcbusiness.co.in

IMC NAGPUR

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RESIDE NALA KALAMANA MARKET ROAD, (NAGPUR) 440026, 7507778322, br.nagpur@imcbusiness.co.in

IMC SURAT

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IMC DIMAPUR

GS ROAD DIMAPUR ZASUKIE MARKET (DIMAPUR) 797112, 7005108194/ 8837239819,
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IMC GUWAHATI

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IMC BEGUSARAI

NEAR HOTEL KAPSON SUHRID NAGAR BAGAH WORD NO.29, (BEGUSARAI) 851218,
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IMC RAIPUR

B S ARCHADE, NEAR SHIVNATH HYUNDAI SHOWROOM, TATIBANDH, (RAIPUR) 492001,
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IMC ODISHA

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South

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IMC SALEM

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B SQUIRE ARCHADE, OPPOSITE SAMOOHA MANHIRAM AZHCHAVATTAM MANKAVU
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IMC JHAJJAR

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IMC PUNJAB

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स्वस्थ ज़िंदगी

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