

**Abhhyam**<sup>®</sup>  
shop-share-support-grow .com

**ASC Marketing Plan**

# ‘आत्मनिर्भर भारत’ के लिए एक कदम

विश्व में पहली बार, भारत से शुरुआत-डायरेक्ट, रिटेल और ई-मार्केटिंग एक साथ

खरीदारी पर पेंशन के लिए कतार में रहें  
"Be in a Que for Pension on Shopping"



दैनिक खरीदारी के साथ, अपने सपने पेंशन सहित साकार करें  
Achieve Your Dreams & Pension, with Routine Shopping



By the  
**SOLDIER**  
for the **NATION**

- 100% authentic brand



## जय हिन्द

अभयम् डॉट कॉम आपके जीवन को उन्नत बनाने का एक उचित निर्णय है साथ ही जवानों के कल्याण एवं आत्मनिर्भर भारत हेतु राष्ट्रहित में एक कदम है। मैं अभयम् डॉट कॉम में आपका स्वागत करती हूँ। वर्ष 2010 से पूर्व, हाउस वाईफ थी। घर में रहते हुए कई छोटी बड़ी नेटवर्क मार्केटिंग कम्पनियों का एवं अन्य व्यवसाय का अनुभव लिया। परन्तु सन्तुष्टि नहीं मिली। डायरेक्ट मार्केटिंग प्लान सीधे ग्राहक को मुनाफा देने में सक्षम है इसलिए इसके द्वारा जन कल्याण चाहती थी। परन्तु कहीं प्रोडक्ट चैलेंज तो कही प्राइज़ अधिक है। दैनिक खरीदारी के साथ, यदि इन्कम मिले तो प्रत्येक गृहणी और परिवार का जीवन परिवर्तन होगा, यह सोच लगातार कुछ नया करने को प्रेरित कर रही थी अब यह अभयम् डॉट कॉम के द्वारा संभव हो गया है। क्योंकि इस प्लान में शॉपिंग करेंगे, शेयर करेंगे और सपोर्ट करते हुए एक साथ ग्रो करेंगे। दैनिक खरीदारी नियमित दामों पर अर्द्ध सैनिक कैंटीन से या अभयम् डॉट कॉम से ऑनलाईन करते हुए, आप इन्कम प्राप्त करेंगे और अपने सपने पेंशन सहित साकार करेंगे। सभी नागरिक विशेष कर प्रत्येक गृहणी अब शॉपिंग का आनंद लेते हुए अधिक से अधिक कमाई के साथ पेंशन भी प्राप्त कर सकती है।



**USHA ARYA**  
Founder and  
Managing Director

वर्तमान समय में रोजगार देश के लिए बड़ी जरूरत और चुनौती है। जागरूकता की कमी के कारण नया व्यवसाय शुरू करना चुनौतीपूर्ण होता है। इसलिए अर्द्ध सैनिक वेलफेयर ट्रस्ट (पंजीकृत) के तत्वाधान में यह एक कल्याणकारी व्यवसायिक पहल है। आपको प्रतिमाह आपकी आवश्यकता अनुसार खरीदारी करनी है और सभी को इसका अवसर देना है ताकि इसका लाभ अधिक से अधिक परिवारों को मिल सके। हमारा उद्देश्य एक सार्थक रोजगार योजना को विकसित करना है, जहां पर सभी खरीदारी करें शेयर करें सहयोग करें और एक साथ मिलकर आगे बढ़ें।

धन्यवाद  
रुषा आर्य

# ASC Marketing Plan

## Pension and Income on shopping in 65 months by the Soldier for the Nation

### 1. Ardh Sainik Canteen (ASC): "Abhhyam" Distribution Centre (ADC)

Ardh Sainik Canteen - Aam Janta ke Liye is a digital retail store chain growing Day-by- Day by the Soldiers PAN India basis. Abhhyam.com is an ASC Marketing plan. Abhhyam members can purchase from the nearest Ardh Sainik Canteen as ASC Store is also Abhhyam Distributor Centre.



### 2. Abhhyam.com -Pension offer on 65 months shopping tenure

Abhhyam.com offers an instant discount with various kinds of discounts, incentives, and bonuses monthly basis, along with an assured lifetime pension on accumulated pension funds on routine shopping in 65 months' tenure, as per the scheme's policy.

### 3. Abhhyam.com - Suitable Network Marketing Plan

The suitable ASC network Marketing Plan improved as under:

- Product Choice:** Abhhyam.com offers all brands at Ardh Sainik Canteen stores as well as can shop online at [www.Abhhyam.com](http://www.Abhhyam.com).
- Controlled Price with discount:** The price of products at Ardh Sainik Canteen is discounted with an additional Point Value to earn monthly income and pension fund.
- Easy Joining Process:** The shopping of Rs.100/- only from Ardh Sainik Canteen or online at Abhhyam.com allows you free membership of Abhhyam.com with free registration.
- Saturation Status:** Top position of the network will be retired from the scheme on completion of maximum 65-month tenure. Hence, there is no saturation level at Abhhyam.com.
- No Members joining required:** Abhhyam.com no further members are required to be introduced, as the Abhhyam Growth Tree Que tree provides you your downline automatically on a seniority basis.



### 4. Abhhyam.com: To secure old age life pension is the best option:

Peoples choose various options to secure their old age life, whereas, Abhhyam.com offers citizens to secure life through their routine shopping for routine products for 65 months and being able to get monthly income with a lifetime pension.

### 5. Canteen Brand- "Abhhyam - Ardh Sainik India":

At Ardh Sainik Canteen with all type of popular brands, Abhhyam Canteen Brand is also introduced to deliver the best range of products with the best prices, so that citizens may able to get the maximum discounts and with Point Value to earn a better income and pension fund.

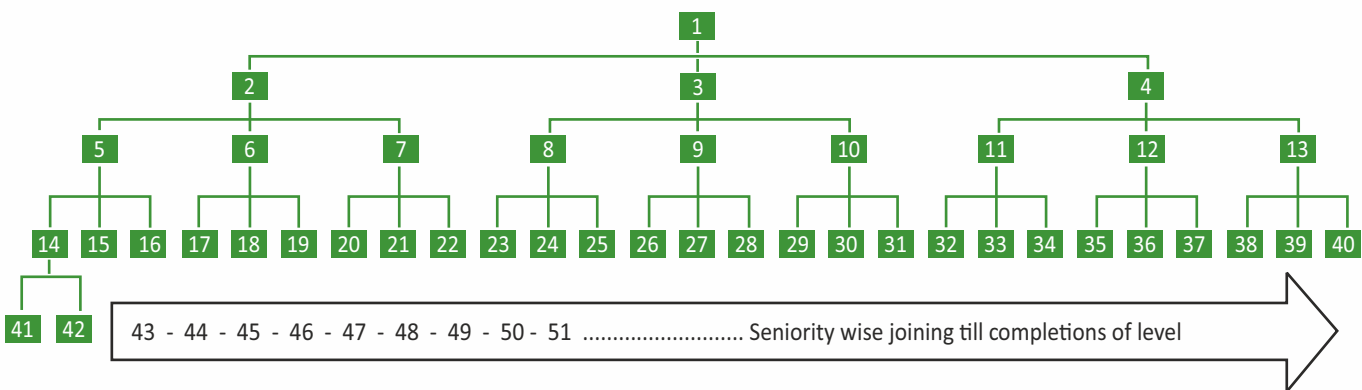


**6. Earn PV on all brands:**

All popular brands are available in the ASCs and can purchase any branded products and services including canteen brand 'Abhhyam' and earn PV for your regular shopping to earn monthly income and pension fund, however, 200 PV per month shopping is required to earn the proposed income and pension fund in the scheme, else income and pension fund will be as your own PV only.

**7. Get Seniority - Be in Que - Change your shop only**

*"Abhhyam.com - Be in a Que of Abhhyam Growth Tree for monthly income and Pension on shopping"*. In this scheme need to be in a Que of the Abhhyam Growth Tree Que and reserve a seniority ID for further promotion to the next level and finally at the top within 65 months tenure and to get a lifetime pension with income. Change your shop only, but the product's price and choice are the same.



**Abhhyam Growth Tree Que will provide 3 members to every member automatically on seniority basis**

**8. Advantages of "Abhhyam Growth Tree Que":**

Abhhyam Growth Tree Que offers the first-come-first-take option. Hence, early joining early pension option is a Que on a seniority basis.

- a) Every new member will be placed at the last available ID and do shopping to maintain seniority till retirement.
- b) Fixed Abhhyam Growth Tree Que structure with automatic promotion to the next level, allow your ID to promote step by step at the event of the retirement of upline.
- c) Since in a Que all will join one by one, therefore, Abhhyam Growth Tree will grow automatically and every joining will get a level position and growth on the basis of upline vacancy position on or before 65-month tenure.
- d) On the retirement of any ID from the upline, the downline seniority will increase as the vacancy creates.

**9. Abhhyam.com Saving and Pension fund plan**

Abhhyam.com offers to convert your regular shopping discount into monthly savings and pension fund and get a handsome regular income during the 65-month tenure shopping with a lifetime suitable pension along with retirement gratuity.
















## 9. Let's grow together policy

The Ardh Sainik Canteen is a rehabilitation program for the Soldier's community by providing them with a retail store opening facility and Abhhyam.com is an ASC Marketing plan. The pure aim of the organization is the welfare of the Soldiers and society. Therefore, to achieve the policy of Let's grow together a holistic distribution of monthly incentives with pension fund accumulation is adopted. Hence, 90% margin of the sale is distributed among the Abhhyam members as under:

a) **Scheme Incentive Percentage (SIP):** The overall scheme incentive is calculated every month on the sales as under:

15 to 30 %	Instant Discount	7.00 %	TGB (Team Growth Bonus)
15.00%	ODB (Own Discount Bonus)	4.00 %	LSI (Leadership Shop Incentive)
4.00 %	FWI (Family Welfare Incentive)	5.00 %	LGB (Leadership Growth Bonus)
3.00 %	LGI (Leadership Guide Incentive)	3.50 %	DSB (Directorship Bonus)
3.00 %	TMI (Team Member Incentive)	5.00 %	MDB (Managing Director Bonus)
8.00 %	TSI (Team Shopping Incentive)	2.50 %	PD (President Director Bonus)

b) **Level Incentive Percentage (LIP):** The SIP pool is further allocated to each level as under to extend benefits to the last joining in Abhhyam Family on the last day as under.

 1% President Director	 3% 1 Star Director
 1% 3 Star Managing Director	 9% Ardh Sainik Commander Distributor
 1% 2 Star Managing Director	 10% Ardh Sainik Major Distributor
 1% 1 Star Managing Director	 15% Ardh Sainik Naik Distributor
 2% 4 Star Director	 20% Ardh Sainik Soldier Distributor
 3% 3 Star Director	 30% Ardh Sainik Recruit Distributor
 3% 2 Star Director	

c) **Level-wise Individual Point Value:** Accordingly at each level, one Point Value cost is worked out as under:

$$\text{Level wise Individual Point Value} = \frac{\text{Total Level Earning}}{\text{Total Level PV}} = \text{One PV Value}$$

d) **Member Earning:** On the basis of Point Value at each level, the earning is distributed as per the PV earned by each Abhhyam member. Higher PV accumulation will provide you with higher income and pension funds. Accumulation of Pension Funds depends upon the member's options either 10%, 20%, 30%, or 40% of monthly income.

$$\text{Member Earning on the individual shopping PV} = \text{Member Earning} = \text{PV Value} \times \text{Individual PV}$$



**10. Tentative Income and Pension Fund Calculation of 65 months against 200 PV shopping**

The Abhhyam Growth Tree Que offers growth for all. The benefit of each sale is shared with each member of the Abhhyam Family. The incentive distribution is designed to extend the benefit to the last joining of the day.

a) Against the shopping of 200 PV by each member, tentative phase wise calculations would be as under:

S. No.	Scheme incentive Percentage (SIP)	Incentive type	F-1	Total Team Earning (TTE)	F-2	Total Level Earning (TLE)	F-3	PV Value (PVV)	F-4	RD	SD	ND	MD	CD	
1	15 to 30	Discount	(IPV * SIP * 5)	300	Discount is not covered for Monthly income and Pension fund						300.00	300.00	300.00	300.00	300.00
2	15	ODB	(IPV * SIP * 5)	150						150.00	150.00	150.00	150.00	150.00	
3	4	FWI	(TPP * SIP * 5)	31886440	(TTE * LIP)	9565932	(TLE / TLP)	0.09	(PVV * IPV)	18.00	36.00	81.00	162.00	437.40	
4	3	LGI	(TPP * SIP * 5)	23914830	(TTE * LIP)	17936122.5	(TLE / TLP)	0.17	(PVV * IPV)	33.75	20.25	24.30	36.45	36.45	
5	3	TMI	(TPP * SIP * 5)	23914830		23914830	(TLE / TLP)	0.22	(PVV * IPV)	45.00					
6	8	TSI	(TPP * SIP * 11)	140300336	(TTE * LIP)	42090100.8	(TLE / TLP)	0.40	(PVV * IPV)	79.20	158.40	356.40	712.80	1924.56	
7	7	TGB	(TPP * SIP * 7)	78121778	(TTE * LIP)	23436533.4	(TLE / TLP)	0.22	(PVV * IPV)	44.10	88.20	198.45	396.90	1071.63	
8	4	LSI	(TPP * SIP * 5)	31886440	(TTE * LIP)	9565932	(TLE / TLP)	0.09	(PVV * IPV)	18.00	36.00	24.30	162.00	437.40	
9	5	LGB	(TPP * SIP * 5)	39858050	(TTE * LIP)	11957415	(TLE / TLP)	0.11	(PVV * IPV)	22.50	45.00	20.25	202.50	546.75	
<b>Total incentives</b>										<b>710.55</b>	<b>833.85</b>	<b>1154.70</b>	<b>2122.65</b>	<b>4904.19</b>	
<b>Add (+) SWF 1%</b>										<b>7.11</b>	<b>8.34</b>	<b>11.55</b>	<b>21.23</b>	<b>49.04</b>	
<b>Net incentives</b>										<b>717.66</b>	<b>842.19</b>	<b>1166.25</b>	<b>2143.88</b>	<b>4953.23</b>	
<b>Deducted ( ) 1 SWF</b>										<b>7.11</b>	<b>8.34</b>	<b>11.55</b>	<b>21.23</b>	<b>49.04</b>	
<b>Deducted Pension fund 10%</b>										<b>71.05</b>	<b>83.38</b>	<b>115.47</b>	<b>212.26</b>	<b>490.42</b>	
<b>Deducted Meeting exp</b>										<b>10.00</b>	<b>10.00</b>	<b>15.00</b>	<b>20.00</b>	<b>50.00</b>	
<b>Net Income</b>										<b>629.49</b>	<b>740.46</b>	<b>1024.23</b>	<b>1890.38</b>	<b>4363.77</b>	

b) Phase – II: Tentative earning possibilities against the shopping of 200 PV in Phase-II would be as under:

S. No.	Scheme incentive Percentage (SIP)	Incentive type	Total Team Earning (TTE)	Total Level Earning (TLE)	PV Value (PVV)	Individual Member Earning (IME)	1SD	2SD	3SD	4SD
			F-1	F-2	F-3	F-4				
1	15 to 30	Discount	(IPV * SIP * 5)	Discount is not covered for Monthly income and Pension fund			300.00	300.00	300.00	300.00
2	15	ODB	(IPV * SIP * 5)				150.00	150.00	150.00	150.00
3	4	FWI	(TPP * SIP * 5)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	437.40	1312.20	3936.60	7873.20
4	8	TSI	(TPP * SIP * 11)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	1924.56	5773.68	17321.03	34642.06
5	7	TGB	(TPP * SIP * 7)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	1071.63	3214.89	9644.66	19289.33
6	4	LSI	(TPP * SIP * 5)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	437.40	1312.20	3936.60	7873.20
7	5	LGB	(TPP * SIP * 5)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	546.75	1640.25	4920.75	9841.49
8	3.5	DSB	(TPP * SIP * 21)				21432.59	48223.32	96446.64	144669.96
<b>Total incentives</b>							<b>26300.32</b>	<b>61926.53</b>	<b>136656.27</b>	<b>224639.23</b>
<b>Add (+) SWF - 1%</b>							<b>263.00</b>	<b>619.27</b>	<b>1366.56</b>	<b>2246.39</b>
<b>Net incentives</b>							<b>26563.33</b>	<b>62545.80</b>	<b>138022.84</b>	<b>226885.62</b>
<b>Deducted (-) 1 SWF</b>							<b>263.00</b>	<b>619.27</b>	<b>1366.56</b>	<b>2246.39</b>
<b>Deducted Pension fund 10%</b>							<b>2630.03</b>	<b>6192.65</b>	<b>13665.63</b>	<b>22463.92</b>
<b>Deducted Meeting exp</b>							<b>100.00</b>	<b>200.00</b>	<b>300.00</b>	<b>500.00</b>
<b>Net Income</b>							<b>23570.29</b>	<b>55533.88</b>	<b>122690.65</b>	<b>201675.31</b>

c) Phase – III: Tentative earning possibilities against the shopping of 200 PV in Phase-III would be as under:

S. No.	Scheme incentive Percentage (SIP)	Incentive type	Total Team Earning (TTE)	Total Level Earning (TLE)	PV Value (PVV)	Individual Member earning (IME)	1SMD	2SMD	3SMD	4SMD
			F-1	F-2	F-3	F-4				
1	15 to 30	Dis	(IPV * SIP * 5)	Discount is not covered for Monthly income and Pension fund			0	0	0	0
2	15	ODB	(IPV * SIP * 5)				0	0	0	0
3	4	FWI	(TPP * SIP * 5)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	0	0	0	0
4	8	TSI	(TPP * SIP * 11)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	0	0	0	0
5	7	TGB	(TPP * SIP * 7)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	0	0	0	0
6	4	LSI	(TPP * SIP * 5)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	0	0	0	0
7	5	LGB	(TPP * SIP * 5)	(TTE * LIP)	(TLE / TLP)	(PVV * IPV)	0	0	0	0
8	5	MDB	(TPP * SIP * 13)				0	0	0	0
9	2.5	PD	(TPP * SIP * 2)				0	0	0	0
<b>Total incentives capping</b>							<b>₹ 15,00,000</b>	<b>₹ 25,00,000</b>	<b>₹ 50,00,000</b>	<b>₹ 1,00,00,000</b>
<b>Add (+) SWF - 1%</b>							<b>₹ 15,000</b>	<b>₹ 25,000</b>	<b>₹ 50,000</b>	<b>₹ 1,00,000</b>
<b>Net incentives</b>							<b>₹ 15,15,000</b>	<b>₹ 25,25,000</b>	<b>₹ 50,50,000</b>	<b>₹ 1,01,00,000</b>
<b>Deducted (-) 1 SWF</b>							<b>₹ 15,000</b>	<b>₹ 25,000</b>	<b>₹ 50,000</b>	<b>₹ 1,00,000</b>
<b>Deducted Pension fund 10%</b>							<b>₹ 1,50,000</b>	<b>₹ 2,50,000</b>	<b>₹ 5,00,000</b>	<b>₹ 10,00,000</b>
<b>Deducted Meeting exp</b>							<b>₹ 700</b>	<b>₹ 800</b>	<b>₹ 900</b>	<b>₹ 1,000</b>
<b>Net Income</b>							<b>₹ 13,49,300</b>	<b>₹ 22,49,200</b>	<b>₹ 44,99,100</b>	<b>₹ 89,99,000</b>

## 11. How do income and Pension Grow?

As your level grows your approximately monthly income and pension funds also grow as under:

Level	Appx PV Value level-Wise	Each level Total Months	Level-wise one-month tentative entitlement	5-month tentative income entitlement	Total Estimated Pension Fund each 5 months deductions			
					@10%	@ 20%	@ 30%	@ 40%
<b>Target pension may be achieved before 65 months' time on 200 PV</b>					61-month 5000000	60-months 7500000	59-months 10000000	58 months 12500000
ARD	1.30	5	₹ 410.55	₹ 2,012	₹ 205	₹ 411	₹ 616	₹ 821
ASD	1.92	5	₹ 533.85	₹ 2,616	₹ 267	₹ 534	₹ 801	₹ 1,068
AND	3.52	5	₹ 854.70	₹ 4,188	₹ 427	₹ 855	₹ 1,282	₹ 1,709
AMD	8.36	5	₹ 1,822.65	₹ 8,931	₹ 911	₹ 1,823	₹ 2,734	₹ 3,645
ACD	22.27	5	₹ 4,604.19	₹ 22,561	₹ 2,302	₹ 4,604	₹ 6,906	₹ 9,208
1SD	129.25	5	₹ 26,000.32	₹ 1,27,402	₹ 13,000	₹ 26,000	₹ 39,000	₹ 52,001
2SD	307.38	5	₹ 61,626.53	₹ 3,01,970	₹ 30,813	₹ 61,627	₹ 92,440	₹ 1,23,253
3SD	681.03	5	₹ 1,36,356.27	₹ 6,68,146	₹ 68,178	₹ 1,36,356	₹ 2,04,534	₹ 2,72,713
4SD	1120.95	5	₹ 2,24,339.23	₹ 10,99,262	₹ 1,12,170	₹ 2,24,339	₹ 3,36,509	₹ 4,48,678
1SMD	11151.40	5	₹ 15,00,000.00	₹ 73,50,000	₹ 7,50,000	₹ 15,00,000	₹ 22,50,000	₹ 30,00,000
2SMD	17909.55	5	₹ 25,00,000.00	₹ 1,22,50,000	₹ 12,50,000	₹ 25,00,000	₹ 37,50,000	₹ 50,00,000
3SMD	34729.65	5	₹ 50,00,000.00	₹ 2,45,00,000	₹ 25,00,000	₹ 50,00,000	₹ 75,00,000	₹ 1,00,00,000
PD	55960.70	5	₹ 1,00,00,000.00	₹ 4,90,00,000	₹ 50,00,000			
		<b>65</b>			<b>50 Lakhs</b>	<b>75 Lakhs</b>	<b>01 Crore</b>	<b>1.25 crore</b>

## 12. Abhhyam E-com Vendor Panel facility:

To provide all types of products and services for Abhhyam members network, an E-com vendor facility available for the open market. Through this facility, all other products and services will also be provided through this platform soon.



### 13. Abhhyam.com revised Discount Bonus Incentives and pension fund:

Each member will grow automatically and achieve level by his seniority, hence, following Discount, Bonus, Incentive, and Pension fund entitled to member shopping as well as Team (entire network) performance. However, it will be released only to active members of the scheme. If any member accumulates zero PV during the month, in that cases his income will also be released as zero, and will be treated as an inactive member of the month. The entire entitlement is based on the accumulated shopping PV by each member only.

Phase Stages	Incentives	Description
I, II, III	65-month Scheme	The maximum tenure of the Scheme is 65 months. On completion of 65 months of membership, the member will be retired from the scheme, however, before that, if he achieves the target pension funds amount, in that case, the member will also be retired from the scheme.
I, II, III	15% to 30%	Instant discount on shopping.
I, II, III	15% ODB (Own Discount Bonus)	15% Own Discount Bonus always on your shopping.
I, II, III	4% FWI (Family Welfare Incentive)	4% FWI on proportionate to the team performance basis during the month. However, entitled incentives will be released on the following terms and conditions: <ol style="list-style-type: none"> <li>On request will be released for the family welfare need such as a house, education, health, travel, marriage, car, etc.</li> <li>Can withdraw 4 times during the financial year.</li> <li>Maximum of 60% of incentives will be allowed to release.</li> <li>At the time of retirement, 100% available balance FWI will be released.</li> <li>Distributors' expenses related to the business growth will be adjusted under this head.</li> </ol> Phase wise every month Rs.10/- to Rs.1000/- will be deducted as branding and promotions expenses from each member account.
I, II, III	3% (LGI) Leader Guide Incentives	LGI will be entitled proportionately to the Abhhyam Members who introduce at least one member.
I	3% (TMI) Team Member Incentive	TMI will be entitled proportionately to the Ardh Sainik Recruit Distributor immediately from the date of joining.
I, II, III	1% SWF (Social Welfare Fund)	1% SWF of the net pay out by the company will be released for Soldiers' and widows welfare only through Ardh Sainik Welfare Trust.
I	8% TSI (Team Shop Incentive)	Active Distributor is entitled to 8% Team Shopping Incentives as per the scheme.
I	7% TGB - (Team Growth Bonus)	7% Team Growth Bonus in direct marketing is a very important part.
II, III	4% LSI (Leadership Shopping Incentive)	4% LSI provision kept for leaders Distributors, as it is the responsibility of leaders to ensure their team must perform as per the policy. This incentive is entitled to all-star directors as per their team performance.
II, III	5% LGB (Leadership Growth Bonus)	Leaders always take responsibility to lead achieve and perform, hence, kept 5% Bonus for leaders' Team Growth is based proportionately on Team Performance for all Star directors.



Phase Stages	Incentives	Description
II	3.50% DSB (Directorship Bonus)	Achieving the Director level is a leadership quality. Therefore, 3.5% of the monthly PV value of the company is a Bonus among the Directors on a proportionate basis of the Team performance.
III	5% MDB (Managing Director Bonus)	5% Star Managing Director Bonus is entitled to proportionate as per policy.
III	2.50% PDB (President Director Bonus)	2.50% Bonus for President Directors Bonus on a proportionate basis of team performance, however, a maximum capping of Rs.1 crore per month is fixed till the date of retirement.
III	Monthly Lifetime Retiring Pension options	Monthly Lifetime Retiring Pension on the accumulation of opted pension funds target out of 10, 20, 30 or 40% of monthly income or 65 months tenure, however, retirement pension funds contributions options are as under:
	Option A - 10% PF	<ul style="list-style-type: none"> <li>a) If the member opted to contribute a pension fund @10% pension fund of his monthly income, then he will be retired from the date, as and when his pension funds accumulated as Rs.50,00,000/- (Rupees fifty lakhs) only.</li> <li>b) or he will be retired on completion of 65 months tenure of the scheme.</li> </ul>
	Option B - 20% PF	<ul style="list-style-type: none"> <li>a) If the member opted to contribute a pension fund @20% pension fund of his monthly income, then he will be retired from the date, as and when his pension funds accumulated as Rs.75,00,000/- (Rupees seventy-five lakhs) only.</li> <li>b) or he will be retired on completion of 65 monthstenure of the scheme.</li> </ul>
	Option C - 30% PF	<ul style="list-style-type: none"> <li>a) If the member opted to contribute a pension fund @ 30% pension fund of his monthly income, then he will be retired from the date, as and when his pension funds accumulated as Rs.1,00,00,000/- (Rupees one crore) only.</li> <li>b) or he will be retired on completion of 65 months tenure of the scheme.</li> </ul>
	Option D - 40% PF	<ul style="list-style-type: none"> <li>a) If the member opted to contribute a pension fund @40% pension fund of his monthly income, then he will be retired from the date, as and when his pension funds accumulated as Rs.1,25,00,000/- (Rupees one crore and twenty-five lakhs) only.</li> <li>b) or he will be retired on completion of 65 months tenure of the scheme.</li> </ul>
III	Retiring Gratuity 50% of last month's pay-out	After the date of retirement,one month will treat as a gratuity month and 50% of that month's income will be released as retirement gratuity.
I, II, III	Seniority Joining	Abhhyam Growth Tree Que allows the members to be in a Que to earn all entitled income and pension funds as every new joining will be placed the last available ID in seniority of the tree.

**14. Abhhyam.com - Free Membership Registration**

Go shopping at Ardh Sainik Canteen or online at [www.Abhhyam.com](http://www.Abhhyam.com) and shop for Rs.100/- only and get free membership and registration with Green Canteen Discount Card. Submit KYC (Aadhar Card, Pan Card with affidavit) with Distributor Application Form (DAF) and after approval, start shopping and be in Que for your monthly income and pension fund.



**15. Terms and conditions for Seniority Promotion and Termination:**

Abhhyam Growth Tree Que (AGTQ) will keep seniority promotion from the date of joining (Paid) and termination of members will be maintained as under:

- a) Only personal regular shopping is required on each CDC ID, however, to earn the proposed income and pension funds minimum 200 PV shopping is suggested for each member.
- b) Go for regular own shopping to earn the monthly entitled income including pension fund, higher shopping higher PV accumulation, and accordingly higher income and pension funds.
- c) Every new member ID joining will be placed at the last available Member ID of the AGTQ.
- d) In case of upline member ID is retired or terminated due to any reason, the downline will get one step up in seniority in AGTQ.
- e) In case any member does not do the shopping for 3 months continuously on any ID, that member ID will be removed and shifted to pending ID, and his downline will get one step up seniority in AGTQ. All the pending IDs will be terminated from the scheme after 12 months. If any of the pending ID, if do shopping before 12 month time, ID will be again activated, however, will be placed at the last vacancy as a new joining, and all dues and entitlement will be available for the member as it was.
- f) This AGTQ Seniority will be maintained/calculated on a day-to-day basis.
- g) Level promotion will be achieved by the members automatically based on the joining number down the line and the Seniority of AGTQ.
- h) Monthly income will be released to all Abhhyam members however, the pension fund will be used only for the release of pension of members at the time of retirement only.
- i) The aim is to keep the secure life of Abhhyam members therefore, retirement is mandatory either after completion of 65 months tenure of the scheme or opted pension fund accumulation, whatever is earlier.
- j) In any case Pension Fund withdrawal is not allowed and will be utilized only for the release of pension bonds for members. The second pension bond is also entitled if any 2nd ID also achieves the level.
- k) In case, ID is shifted to the pending ID list due to non-shopping for 3 months, the 50% pension fund will be released to the member if he applies in writing for the same, and the rest 50% will be donated to the Welfare Trust for the welfare of widows and Soldiers community. After 12 months if ID is terminated from the scheme all his dues will be utilized for the welfare of the Soldiers community.
- l) No restrictions on the number of joining, however, the pension will be granted against all IDs, if complete the tenure is as per the scheme.
- m) In case of termination due to misconduct pension fund and dues will be forfeited.



- n) After the date of retirement, the Last month will be treated as Gratuity Month and 50% of the last pay-out will be released as Retirement gratuity.
- o) In case of the death of any member, his NOKs will be entitled to all benefits, either he can opt to continue in the scheme or available dues in his ID will be released after completing all legal formalities.

**16. Date of retirement from Abhhyam.com scheme:**

Date of retirement from the scheme will be treated as under:

- a) The date when Abhhyam Member Pension Fund will accumulated as per his option Rs.50 Lakhs, 75 Lakhs, 1 Crore, or 1.25 crore, that day, member will be retired from the Scheme. There is a chance member may retire before the completion of 65 months tenure.
- b) All tentative calculation is based on 200 PV by each member, however, income and pension are based on the member's purchased PV value every month. Higher PV, high income, and pension fund.
- c) 50% of the last pay-out will be paid as Retirement Gratuity. Gratuity Month will be the last month after the date of retirement. If retirement is on completion of 65 months, then the 66th month will be allowed as Gratuity Month.
- d) Pension bond will be released immediately, however, the monthly pension will be released after 30 years of age.

**17. Home Delivery Facility:**

Home Delivery is available case to a case and area basis. However, the home delivery charge will be adjusted from the monthly income/incentives of the members gradually.



राशन से पेंशन योजना



**ARDH SAINIK CANTEEN**  
आम जनता के लिए

**Heavy Discount on Canteen Brand Abhhyam**



1% of the profit will be contributed towards the welfare of the soldiers widow

## ABHHYAM – ABBREVIATION:

Short Term	Meaning
1SD	One Star Director (1SD)
1SMD	One Star Managing Director (1SMD)
2SD	Two Star Director (2SD)
2SMD	Two Star Managing Director (2SMD)
3SD	Three Star Director (3SD)
3SMD	Three Star Managing Director (3SMD)
4SD	Four Star Director (4SD)
Abhhyam.com	Website and Scheme of Abhhyam Ventures India Pvt. Ltd.
ACD	ArdhSainik Canteen Commander Distributor (ACD)
Active Distributor	Distributor Purchase every month and qualify for incentives.
ADC	Abhhyam Distributor Centre, ASC join Abhhyam.com for network marketing.
AMD	ArdhSainik Canteen Major Distributor (AMD)
AND	ArdhSainik Canteen Naik Distributor (AND)
ARD	ArdhSainik Canteen Recruit Distributor (ARD)
ASC	Ardh Sainik Canteen.
ASCHO	Ardh Sainik Canteen Head Office,
ASD	ArdhSainik Soldier Distributor (ASD)
ASWT	Ardh Sainik Welfare Trust (Regd)
AW	Abhhyam Wallet (AW)
BD	Blue Distributor / Qualify for Active Distributor, but need to submit KYC.
CDC	Canteen Discount Card.
DAF	Distributor Application Form.
DC	Distribution Centre is authorized ASC for sale of Abhhyam.com
DSB	Directorship Bonus (DSB)
FWI	Family Welfare Incentives (FWI)
GD	Green Distributor means active Distributor.
Guide	Introducer / Sponsor
Level	The position of any Distributor will be called as level.
LGB	Leadership Growth Bonus (LGB)
LSI	Leadership Shop Incentives (LSI)
MD	Master Depot is warehouse of ASC and Abhhyam.com.
MDB	Managing Director Bonus (MDB)
MEI	Monthly Entitled Incentive (MEI)
MRP	Maximum Retail Price mentioned on any product.
ODB	Own Discount Bonus (ODB)
PD	President Director (PD)
PDB	President Director Bonus (PDB)
Phase-I	Start-up business plan upto 5 Level.
Phase-II	Entrepreneur's Prime Time that is level 6 to 9.
Phase-III	Phase-III: Earn Inspire and Enjoy that is level 10 to 13.
PV	Point Value (PV) is value assigned to each product. The total PV associated with your monthly sales volumes will determine your monthly performance incentives, bonus amount.
RD	Red Distributor means inactive Distributor.
SWF	Social Welfare Fund (SWF)
TGB	Team Growth bonus (TGB)
TSI	Team Shop Incentives (TSI)
YD	Yellow Distributor / Prospect



## DISTRIBUTOR APPLICATION FORM

### Applicant's Information

Name (Mr/Mrs) .....

Address .....

State .....

District .....

Tahsil .....

Pincode .....

Contact Mobile No

Alternative Mobile No

Email .....

Sex  Male  Female  Transgender

Date of Birth (age)      Date      Month      Year      Age

Nominee's Name

Nominee's Relation

Resident of

INDIA

NRI

Photo

### Bank Account Details

Bank Name

Branch Name

Branch Code

IFSC Code

Account No

PAN No

(Attach Photocopy of Pan Card)

Aadhar No

(Attach Photocopy of Aadhar Card)

### Guide Details

Guide Name

Guide CDC No.

### ID & Address Proof

(Attach photocopy, should include Address)

Voter Card

Driving Licence

Aadhar Card

Ration Card

Others

ID Proof Number

For Active Distributorship, must submit DAF duly filled and signed along with all necessary documents to ASC HO Office.

Signature .....

## DISTRIBUTOR APPLICATION FORM

This agreement is signed on this \_\_\_\_\_ day of \_\_\_\_\_ the year 2021; **BETWEEN;** M/s **Abhhyam Ventures India Pvt. Ltd. (AVI)**, a Company incorporated under the Companies Act, 2013, and having its Registered Office at B-29, First Floor, Pushpanjali Enclave, Pitampura, New Delhi – 110034 hereinafter referred to as “**AVI company**”. The **AVI Company** is engaged into the business of direct selling through various marketing options and in other business activities as stated in the Object Clauses of Memorandum of Association of the Company; **AND;** \_\_\_\_\_, S/o \_\_\_\_\_, aged about \_\_\_\_\_ years, an individual having R/o at \_\_\_\_\_, hereinafter referred to as the “**Second Party**” which expression unless repugnant to the context or meaning thereof be deemed to include, legal representative, executors, administrators, successors and permitted assigns of the other PART, each a party and collectively referred to as parties.; The **AVI Company** has framed terms and conditions for smooth functioning of the business of Direct Selling ASC marketing plan. The AVI exclusively uses its website www.Abhhyam.com to display the detail of the products, services and marketing methods with business monitoring.; Only Indian Citizens are eligible for Direct Seller i.e. Ardh Sainik Canteen Distributorship (ASCD) for marketing and sale of various range of products and services. There are no fee charges by the **AVI Company**; NOW, THEREFORE, in consideration of the mutual promises contained herein, the parties agree as follows: **1. Definitions: a) Direct Selling:** The marketing or sales of goods/services directly or indirectly to the end user / consumer either by oral publicity or display or demonstrations of the good/products or distribution of pamphlets or through any other suitable means. **b) Direct Seller:** A person competent to enter into contract as per “Indian Contract Act”, and who is authorized and registered as Direct Seller i.e. Ardh Sainik Canteen Distributor (ASCD). **c) Consumer:** A person who purchases good or services for consumption and not for commercial purposes. It shall have the same meaning as provided under the Consumer Protection Act, 1986. **d) Goods/Products/Services:** Means goods/products defined in the Sale of Goods Act, 1930 and section 3(26) of the General Clauses Act, 1897, is that it shall include every kind of movable products and consume able services other than actionable claims and money. **e) Sales incentive:** Means amount of incentive payable to the Direct Seller for effecting sale of goods/products/services as stipulated in the contract between the Direct Seller and Direct Selling entity and its associates. **f) Unique ID CDC Number:** A unique identification Canteen Discount Card (CDC) number issued by the **AVI Company** to the Direct Seller as token of acceptance of his/her application for Direct Selling of the goods/products/Services of the Company; **1. THE APPOINTMENT ACCEPTANCE AND REJECTION: a)** The **AVI Company** upon scrutiny and verification of the Application may register the Applicant as “Ardh Sainik Canteen Distributor, Direct Seller” for Direct Selling the goods/products/Services of the **AVI Company**. The **AVI Company** shall be at liberty to accept or reject his/her application at its discretion. **b) The Direct Seller shall enjoy the following advantages: - i)** Incentive for effecting sale of goods/products/Services as per ASC marketing plan, **ii)** No territorial restriction to sale the goods/products/Services, **iii)** Search and inspect his/her account on website of the AVI through password provided, **iv)** Earnings of the Direct Seller shall be in proportion to the volume of performance by the Direct Seller either by his/her personal efforts or through team as stipulated in the ASC marketing plan. **a)** The applicant accepts that she/he has clearly understood the ASC marketing methods/plan, the compensation plan, its limitations and conditions. He/she agrees that he/she is not relying upon any misrepresentation/s or fraudulent inducement or assurance that is not set out in terms and conditions or other officially printed or published materials of the AVI. **b)** Direct Seller shall act as an independent Distributor/freelancer and shall not commit any misfeasance or malfeasance to create any liability/obligation on the **AVI Company**. **b)** It is made and understood in very clear terms that Direct Seller is not an Agent, Employee nor an authorized representative of the Company or its service providers. He/she is not authorized to accept/receive any amount/payment for and behalf of the **AVI Company** and any payment received by him/her will not be deemed to be received by the Company. **GENERAL TERMS AND CONDITIONS: a)** The Direct Seller will be eligible for incentives/income, as per the volume of sale of Products/Business done by him/her or by team, subject to the eligibility norms formulated by the **AVI Company** from time to time. The **AVI Company** does not guarantee/assure any particular or fixed fees or income to the Direct Seller. **b)** Processing charges and any other applicable charges as applicable if any, will be deducted as per the Company's norms from incentives/income. **c)** Incentives/income to the Direct Seller shall be subjected to statutory deductions as applicable. **d)** The **AVI Company** reserves the rights to modify the terms and conditions, products, plan, business and policies at anytime without notice. Modification shall be published through the official website of the Company and such modification/amendment shall be applicable and binding upon the Direct Seller from the date of such notification. **e)** In case of death of Direct Seller either his/her nominee or one of the legal heir/family may join the Company as Direct Seller in place of the deceased provided he/she applies in prescribed form and undertakes to abide all rules and regulations, terms and conditions etc., in the same manner as that of original Direct Seller. In case of failure to arrival at such consent within six months from the date of death of Direct Seller, the Company shall be at liberty to terminate the ID. For this period Company will keep his/her ID in abeyance. **f)** If any Direct Seller loses his/her contractual capacity due to any reason such as lunacy, bankruptcy or sentenced to imprisonment or other legal embargo is created, his/her Direct Seller ship shall be continued through the person duly appointed by the competent Court. **g)** Direct Seller shall have to follow all statutory laws, rules and regulations in operation of their business. Direct Seller shall not engage in any deceptive or unlawful trade practice as defined statute. **h)** Direct Seller shall not manipulate the marketing plan or product's rate, P.V. etc., in any way. **i)** Direct Seller shall not send, transmit or otherwise communicate any messages to anybody on behalf of the **AVI Company** without any authority from the **AVI Company**. **j)** Direct Seller shall not use the trademark, logotype and design of company and its brands anywhere without written permission from the **AVI Company**. Said permission can be withdrawn at any time by the **AVI Company**. **k)** Direct Seller authorization shall continue till the end of March succeeding to the end of 12 months from the date of application form for Direct Seller by the Company. After this to continue the AUTHORIZATION as Direct Seller of Company for next one year, the Direct Seller shall have to renew his/her authorization of Company Direct Seller on or before 31st of March every year. In case of failure in submission of renewal application in prescribed period the AUTHORIZATION shall be ceased automatically. **l)** **AVI Company** reserves the right to refuse any renewable request and can revoke any Direct Seller renewable application if, in Company's opinion, the activities of the Direct Seller are not in the interest of COMPANY or if the Direct Seller has failed to comply the rules, procedures, terms and conditions etc., during the twelve months. **m)** The agreement of Direct Seller will automatically come to an end at the option of **AVI Company** in case of non-compliance of renewable formalities. **EXCLUSIONS AND RESTRICTIONS: i)** Direct Seller or his/her relatives (relative means dependent son or daughter, father/mother, spouse) shall not engage in any activities of Network Marketing of any other entity. If it is found then such Direct Seller shall be terminated. **ii)** Direct Seller is prohibited from listing, marketing, advertising, promoting, discussing or selling any product, or the business opportunity on any other website or online forum that offers like auction as a mode of selling. **PAYMENTS AND BANK ACCOUNTS:** AVI Company will make all payments on account of commissions, discounts, returns or refunds etc., through bank transfer in favour of the registered account only as per the details provided in this Distributor Application Form or as per the details that may be updated solely by Direct Seller in writing from time to time. The bank account must be opened and operated in full compliance with Indian law. **CONFIDENTIALITY:** ACD i.e. Direct Seller shall keep and maintain secrecy and confidentially about the information for which they are obliged and expected to keep secret and not disclose anybody other than persons to whom is reasonably expected to be disclosed. **TERMINATION:** The **AVI Company** may terminate this agreement for any reason not limited to: **a)** Allow for the termination of contract, in such instances and on such terms where a direct seller is found to have made no sales of goods or services for a period of upto two years since the contract was entered into, or since the date of the last sale made by the direct seller, with a notice period of 30 days (one month). **b)** Any unethical and pre judicial work to the interest of the Company. **c)** For the breach of any terms and conditions of this agreement and marketing plan. **d)** Information given by Direct Seller found wrong/false. **e)** In convicted of an offence punishable imprisonment of whatever terms; Further, Termination of Direct Seller means termination of; **a)** All rights and entitlements as a Company's Direct Seller. **b)** Personal information given on website. **c)** Identification as a Company's Direct Seller. **d)** Right to go at any Company's office and attend Company's meeting/seminars; The Direct Seller may terminate this agreement at any time by giving a written notice to the Company. **REFUND/COOLING OFF PERIOD/BUYBACK POLICY:** It is agreed that the Direct Seller may within a period of 30 (Thirty) days from the date of this Agreement acceptance, decide that it wishes to surrender its appointment as a Direct Seller and shall inform the Company in writing for termination of his appointment or refund. In such an event only, the **AVI Company** shall be obliged to buy back goods/products so provided to the Direct Seller, provided the goods are in a marketable/saleable condition with seal intact and the **AVI Company** shall refund the 100% amounts paid by the Direct Seller for such goods returned in good and marketable condition within the aforesaid period of 30 days. **FORCE MAJEURE:** The **AVI Company** shall not be liable for any failure to perform its obligations where such failure has resulted due to Acts of Nature (including fire, flood, earthquake, storm, hurricane or any natural disaster), war, invasion, act of foreign enemies, civil war, revolution, insurrection, nationalization, government sanction, strike, lockout or interruption or failure of electricity, any type of redirection by Government, Local Authority etc.; **LEGAL APPLICABILITY: i)** The terms and conditions stipulated in the contract agreement shall be governed in accordance with the law in force in India. **ii)** Disputes, either civil or criminal in nature, shall be subject to the exclusive jurisdiction of the courts in Delhi only. **iii)** If any dispute or difference arises out of or in relation to this contract agreement, the same shall be referred to sole arbitrator appointed by the **AVI Company**. Direct Seller shall not raise any objection, in case the Arbitrator so appointed any manner whatsoever. Arbitration in such event shall be conducted as per “Arbitration and Conciliation Act, 1996” as amended from time to time. Venue of such Arbitration shall be in Delhi and the language shall be English.

Signature.....

### DECLARATION BY DIRECT SELLING AGENT

**Solemnly affirm and declare as follows:** 1. That I have read and understood the terms and conditions for appointment of ACD i.e. Direct Seller of the Company. 2. I have also gone through the Company's official website www.Abhhyam.com, printed materials, brochures and convinced about the business and I have applied to appoint me as a Direct Seller (ACD) on my own interest. 3. I declare that I have not been given any assurance or promise on inducement by the **AVI Company** or its Directors in regards to any fixed income incentive, prize or benefit on account of the products purchased by me. 4. I have clearly understood that eligibility of income exclusively depends on my performance in business volume as from terms & conditions. I further agree that company reserves the right to change the Business Plan at any point of time without prior notice. 5. I undertake not to misguide or induce any one dishonestly to join the **AVI Company**. 6. I hereby agree and adhere to the terms and conditions as stipulated along with the application form and as mentioned above to agree to purchase the product as Consumer/to do the Direct Seller activities. 7. I hereby agree to submit all disputes to arbitration as provided in the terms and conditions of the Company. 8. I also declare that at present any other Direct Seller ship Identity (ID) is not activated in my name.

Signature.....  
 Name of Direct Seller.....  
 Date.....














## ASC Marketing Plan

दैनिक खरीदारी के साथ, अपने सपने पेंशन सहित साकार करें  
**Achieve Your Dreams & Pension, with Routine Shopping**

हर कोई अभयम् डॉट कॉम पर नियमित खरीदारी के साथ जीवन में सपने पूरे करने के काबिल है। आप प्रत्येक स्तर पर निम्न आय अर्जित कर सकते हैं।

Everyone is competent to accomplish dreams in life with routine shopping at [www.Abhhyam.com](http://www.Abhhyam.com). Can earn following tentative income at each level per month.

Level-1		ARD	₹ 410.00
Level-2		ASD	₹ 533.00
Level-3		AND	₹ 854.00
Level-4		AMD	₹ 1,822.00
Level-5		ACD	₹ 4,604.00
Level-6		1SD	₹ 26,000.00
Level-7		2SD	₹ 61,626.00
Level-8		3SD	₹ 1,36,356.00
Level-9		4SD	₹ 2,24,339.00
Level-10		1SMD	₹ 15,00,000.00
Level-11		2SMD	₹ 25,00,000.00
Level-12		3SMD	₹ 55,00,000.00
Level-13		PD	₹ 1,00,00,000.00


एक छोटी सी शुरुआत ..... अपने सपनों को सच करें।  
**A little start ..... make your dreams true.**




दैनिक खरीदारी के साथ, अपने सपने पेंशन सहित साकार करें  
**Achieve Your Dreams & Pension, with Routine Shopping**

**Abhhyam Ventures India Pvt. Ltd.**

 B-29, 1st Floor, Pushpanjali Enclave,  
 Pitampura Delhi- 110034.  
 (Flyover Pillar No-36)  
 (Nearest Metro Station – Pitampura)

 011-40196122, 8800001240/  
 8800001250/ 8800001260

 abhhyam@abhhyam.com

 www.Abhhyam.com  
 www.ArdhSainikCanteen.com

