



Welcome to The Phygital World

www.phygicart.com

TECHNOLOGY CHANGES







It is not the strongest or the most intelligent who will survive but those who can best manage change

_Prof. Leon. C. Megginson





WORLD'S FIRST PHYGITAL COMPANY WITH FAST GROWING INDUSTRIES







E-Commerce



Referral Marketing



Direct Selling



Health & Wellness

E-COMMERCE ONLINE RETAIL REVENUE





Year	Revenue
2009	\$3.9 Billion \$390 Crore
2016	\$38 Billion \$3800 Crore
2026	\$200 Billion \$20000 Crore Expected to grow

Succesful Business Model

















DIRECT SELLING BOOMING





Network marketing turn over around the world

JOIN THE REVOLUTION

Country	Population	Turnover
USA	33 CR	3,37,810 CR
CHINA	141 CR	1,31,787 CR
JAPAN	12 CR	96,922 CR
KOREA	5 CR	1,54,058 CR
BRAZIL	21 CR	61,389 CR
GERMANY	8 CR	49,128 CR
MEXICO	12 CR	52,250 CR
FRANCE	6 CR	38,201 CR
MALAYSIA	3 CR	30,550 CR
INDIA	140 CR	19,000 CR

India is a sleeping giant. Estimated to achieve 64500 Crore by 2025. Huge Potential.

Above 58 Lakh people are involved in this Industry in India. 53% of them are women participants.

NETWORK MARKETING NOW A SYLLABUS AT























LEGAL CERTIFICATES









AS PER RULES









F.No. .21/18/2014-IT(Vol-II) Government of India Ministry of Consumer Affairs, Food & Public Distribution Department of Consumer Affairs

> Krishi Bhawan, New Delhi Dated the 09th Sep. 2016

OFFICE MEMORANDUM

Subject:- Advisory to State Governments /Union Territories on Model Guidelines on Direct selling

An Inter-Ministerial Committee was constituted by the Government to look into matters concerning the direct selling industry consisting of representatives from Ministry of Finance, the Department of Industrial Policy and Promotion, Department of Legal Affairs, Department of Information Technology and Ministry of Corporate Affairs, besides representatives of State Governments of Delhi, Andhra Pradesh and Kerala. Consultations with stakeholders were also held.

- Based on the deliberation of the Inter Ministerial Committee and consultation with Stakeholders, the model guidelines on direct selling have been formulated. State Governments/UTs may kindly take necessary action to implement the same. It is envisaged in the guidelines that the State Governments will set up a mechanism to monitor/supervise the activities of Direct Sellers, Direct Selling Entity regarding compliance of the guidelines for
- 3. Any direct selling entity conducting direct selling activities shall submit an undertaking to the Department of Consumer Affairs within 90 days, stating that it is in compliance with these guidelines and shall also provide details of its incorporation.

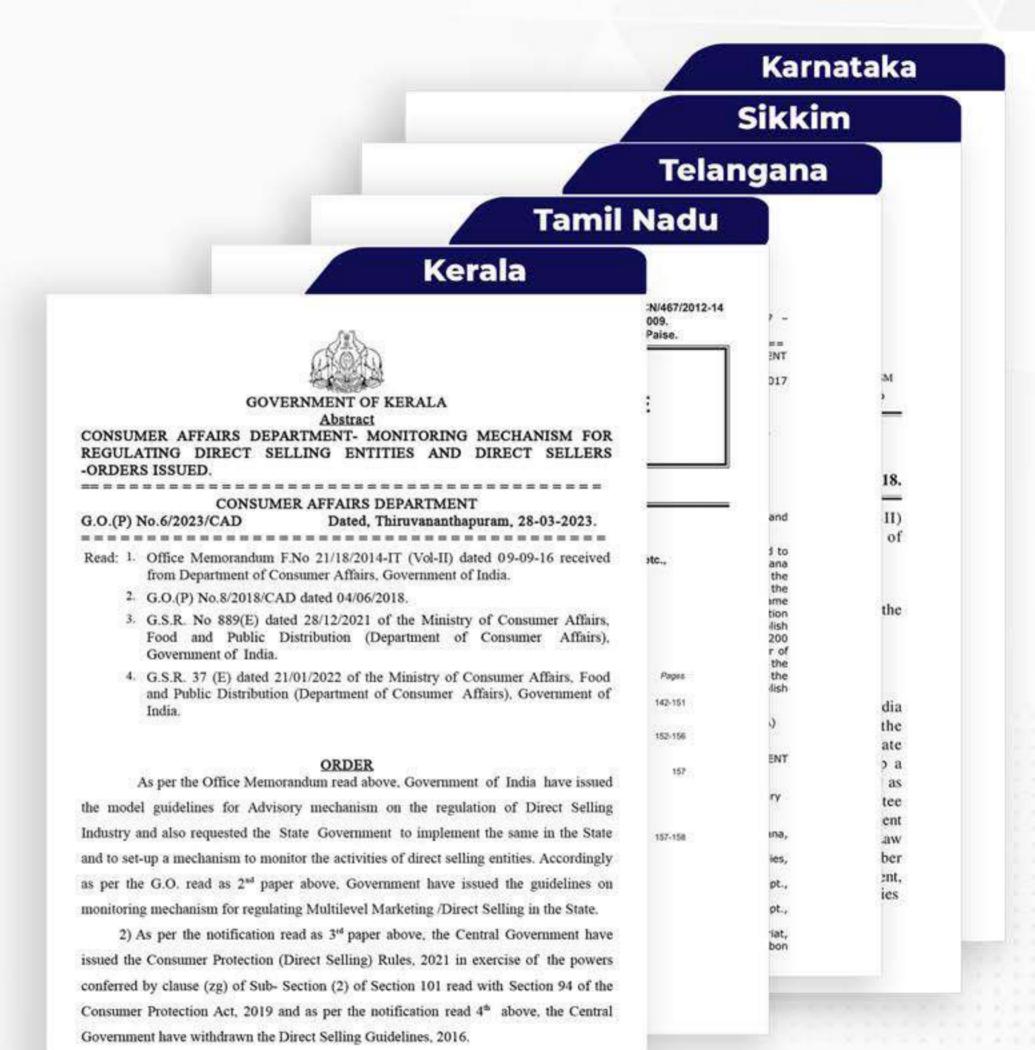
Enclosure: Model Guidelines on Direct Selling.

(Mohd Zakir Hussain) Director (IT) Phone No 23384390

All Chief Secretaries of States/ Administrators of UTs.

Copy for Kind information to:

- 1. Prime Minister Office.
- 2. CEO, NITI Aayog.
- 3. Department of Financial Service, Department of Industrial Policy and Promotion Department of Legal Affairs, Department of Information Technology and Ministry of



DSA RULE 2021 DEC-28

Advisory to State Governments/ Union Territories Model Framework for **Guidelines on Direct Selling**

These guidelines, may called the direct selling rules. These are issued as guiding-principles for state Governments to consider regulating the business of Direct Selling and Multi-Level Marketing (MLM) and strengthen the existing regulatory mechanism on direct Selling and MLM, for preventing fraud and protecting the legitimate rights and interests of consumers

NEWS REPORTS





THENEW INDIAN EXPRESS

JULY 07 2018 SATURDAY

Boby Chemmanur to lead Phygicart to India

Jeweller to invest ₹100 crore in unit

UAE-based e-commercecum-direct marketing firm Physicart.com plans to enter the Indian market aided by an initial investment of 1100 crore by jeweller Boby Chemmanus, according to a top company official.

"Having tested the Indian market for seven months. we are starting our operations from Kochi on Sunday," said Anish K. Joy, Journ der and COO, Physicari be used to make our own

Physicart is a marketplace that both facilitates ecommetce transactions and enables direct marketing on

a single platform. The tem deals in more than 5,000 products, 20% of which it manufactures. The range includes electronics, connetics, food, wellness and dress

plans, he soot jeweller Roby Chemmanur, who holds 70% stake, would invest the 2100 crope. The symalning stake is held by Mr. Joy and

"The investment would products for which we are setting up an assembling un-Joy. "It would be ready in two years," he added.

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JULY 07 2018 SATURDAY

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in brief

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MANAGEMENT









Dr. Boby Chemmanur

Chairman(Boby group of companies)

Boby Chemmanur International Jewellers (Jewellery Outlets)

Boche Gold Loan (Chemmanur Credits and Investments Limited (NBFC))

Boby Oxygen resorts | Boche Tours & Travels | Boche Appliances

Ciinfos - Chemmanur International INFO Solution Pvt. Ltd | Boche Lens

Boche Shakesbierre Brewpub & Kitchen | Boche Toddy Pub | Boche Tea

Boche 1000 acre.com (Boche Boomiputhra) | Boche Food express

Boby Chemmannur Enterprises (First Kiss- Baby Wear)



Vision

TO BE A FUTURE-READY, VALUES-DRIVEN
CONGLOMERATE THAT CONSISTENTLY ADAPTS TO
THE EVOLVING ASPIRATIONS OF CONSUMERS
ACROSS EVERY SPHERE OF LIFE FROM FINANCE TO
FASHION, ESSENTIALS TO EXPERIENCES WHILE
UPHOLDING OUR UNWAVERING COMMITMENT
TO TRUST, INTEGRITY AND EXCELLENCE IN
EVERYTHING WE DO

Mission

TO ENRICH LIVES BY DELIVERING INNOVATIVE, RELIABLE AND ACCESSIBLE SOLUTIONS ACROSS DIVERSE SECTORS INCLUDING JEWELLERY, FINANCIAL SERVICES, E-COMMERCE, FMCG AND REAL ESTATE. WE ARE COMMITTED TO OPERATIONAL EXCELLENCE, CUSTOMER DELIGHT, AND ETHICAL LEADERSHIP THAT CREATES SUSTAINABLE VALUE FOR ALL STAKEHOLDERS.

OUR INFRASTRUCTURE





















PHYGI STORES







PHYGI BRANDS































HOW TO ENTER THE PLATFORM







KYC Documents

PAN Card

Bank Account Details

APPLICATION FORM & DIRECT SELLERS AGREEMENT





phygicart.	Phygicart E-Commerce Pvt. Ltd. Door No. 8/107/C11.C12 3rd Floor, E town Shopping, College Road, East Fort, Thrissur – 680005 Mob: 9207015000 Email: support@phygicart.com Web: www.phygicart.com	
Registered Store I	D [
the state of the s	to Operate? Please tick (>) your Category. (Please provide relevant documentation. Propritorship/HUS Partnership Firm Private Limited Company	
Applicant's Name		
	A Corporate Authorization forms is to be fill (not for individual journing	
Gender	Male Female Other	
Spouse's Name		
Date Of Birth - DDMMYY	Mobile No	
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The Form Should be sub- his application is a contractual the Applicant accepts full respo- te applicant confirm that the in- verteal and by his her signature to terms and conditions has be- celaration by the Applicant: I h	ection in receiving any promotional SMS/Email from Phygicart E Commerce Pvt. Ltd mitted at Phygicart Hend office or State office within 30 days agreement between the undersigned and Phygicart E Commerce Pvt. Ltd. subject to code of ethics, terms and conditions municiped overleaf ensibility of his/her actions in relations to the Phygicart Business conducted by them sformation set forth in this application is accurate and complete. The applicant further confirms that he/she has read all the terms and conditions mentioned to hereto accepts the terms and conditions en explained to me in simple Language and after understanding I have signed the same hereby declare that neither I nor any member of my family has ever joined as a business, if at any time any of the information or declaration given by me is	•
Applicant's Signature Applicant to 18 years of age or of	Sponsor's Signature Dated:	

DIRECT SELLERS AGREEMENT

This Direct sellers agreement is made and entered into on this the — day of — month — year at 17. The direct seller shall not use misleading deceptive or unfair trade practices and not misrepresent actual or Thrissur, between Phygicart E-commerce Private Limited, a company incorporated under the companies Act potential sales/earning advantages of Direct Selling Direct Seller shall not make any false 2013 and having its communication address at Door No.8/107/C11,12 3rd Floor, E-Town Shopping, East Fort, representation/promise relating to direct selling. 18. Both party shall be guided by the provisions of Consumer Protection Act, 1986 and shall comply with the (which expression shall mean and include its guidelines is sued by the Central and State Governments. ASSIGNMENTS: The parties agrees that Neither this agreement nor the rights or obligations here under evecutants, successors in title) of the other part and shall be assigned or delegated, in whole or in part to any other third party or entity without the prior . Taluk hereinafter referred to as the 2nd Party (which expression shall mean and written consent thereto of the other. Both parties can assign the rights or obligation to its own subsidiary include its successors in title) of the other part. or an associate company with the written consent of the other. However, in all such instances the Parties This agreement is binding for both the parties. Violation of the provisions shall amount to the suspension of affirm that the mutual rights and obligation under this agreement shall at all times remain to that of the registration of Direct Sellers for seven days. During this period the registered direct seller can provide detailed Parties or the assigned parties to this agreement. explanation regarding the same. Company shall have the right to terminate the registration if the company is 20. COUNTER PARTS: The agreement is executed in original and duplicate. The 1st party shall retain the not satisfied with the explanation of the Direct Seller. original and the 2nd party shall retain the duplicate. 21. AMENDMENTS: No amendment, deletion, addition or other changes in any provision of this agreement or Hereinafter the above parties would be collectively referred to as the parties. waiver of any right or remedy, herein provided, will be effective unless specifically set forth in writing igned by the parties to be bound thereby. No waiver of any right or remedy on one occasion will be Whereas the 1st party is a private limited company incorporated and registered in India and is operating the edeemed to be waiver of such right or remedy on other occasion. This agreement embodies entire understanding of the Parties as to its subject matter and shall not be amended except in writing executed commerce business as a direct selling entity. Whereas the 2nd party approaches the 1st party to appoint or and engage him as Direct seller to the business of by both Parties to this Agreement. 22. SEVERABILITY: If any provision of this agreement is invalid, unenforceable or prohibited by law, this the 1st party. Whereas the 1st party engages the 2nd party as the direct seller subject to the terms and conditions engrossed. Agreement shall be considered divisible as to such provision and such provision shall be inoperative and the remainder of this agreement shall be valid, binding and of like effect as though such provision was not Now this agreement witnessed and it is hereby agreed by and between the parties as under: DEFINITIONS: In this agreement unless the context otherwise requires. 23. DRHAUSTIVE NATURE: This agreement shall constitute the entire agreement between the Parties hereto a. Phygicant: The word registered Direct seller is equivalent to the term defined as "direct seller" in the and shall supersede all prior proposals, negotiations, understandings and agreements, whether oral or written exchanged between the Parties. b. Direct Seller, Direct Selling Entity, Prospect, Pyramid Scheme; The terms Direct Seller, Direct Selling Entity, 24. Registered Direct Seller Policy: Prospect, Pyramid Scheme are having same meaning as defined in the guidelines / Rules.

c. LOS Team: Line of Sponsors / Referrer Team.

purchase of the products of the Company.

addition to the mandates of the guidelines / rules.

details in respect of the good sold by him.

a. Use misleading, deceptive or unfair trade practices.

5. The 2nd party shall not;

been approved by 1st party.

demonstration equipment.

binding on the parties.

from contracting by any law.

through multiple Direct Seller IDs.

full refund against product purchased in this period.

consistent with the daims authorized by the first party.

evaluation of the company.

d. Referrer / Sponsor: The person who refers a Direct Seller / Customer.

the official Website of the 1st party through Direct selling method.

c. Make any factual misrepresentation to the prospective Direct Seller.

Participate in money disculation scheme as barred by PCMC Act.

management, product information and price details.

h. Promote a pyramid scheme in the business or control any person to such scheme.

a. Provide a mandatory orientation session to all the prospective Direct sellers.

e. Chief Executive Members: The members who are capable to lead the Sales Team properly as per the

f. Direct Seller: The person who issued with the registration ID of the company by providing proper

g. Active Direct Seller / Phygital Store Owner: The Registered Direct Sellers who entered into the sale and

2. The 1st party appoints the 2nd party as the Direct Seller to buy, resell and market the products exhibited in

3. The 2nd party agrees to act as Direct Seller of the 1st party subject to the stipulations in the agreement in

b. Keep proper book of accounts stating the details of the products, price, tax and quality and such other

advantages of Direct Selling to any prospective Direct Seller in their interactions with prospective Direct

d. Present any advantages of Direct Selling to any prospective Direct Seller in any Table or deceptive manner.

f. Provide any literature, training material, or leaflet to a prospective or existing direct seller which had not

g. Require any prospective or existing direct seller to purchase any literature or training material or sale

b. Maintain proper and updated website with all relevant details of entity, contact malformation, its

c. Shall provide to the 2nd party their periodic account, information regarding sales, purchase, details of

earnings, commissions, and payments. All the financial dues to the 2nd party shall be paid monthly basis.

for all activities that may occur under his password and account. 1st party is not liable for any loss or damages

or claim or dispute arises between the Parties hereto touching these presents or the construction thereof as

to the rights, duties or obligations of the Parties hereto or as to any matter arising out of or connected with

the subject matter of these presents, the same shall be referred to the sole Arbitrator appointed by the first

party as per the Arbitration and conciliation Act 1996 and the decision of the Arbitrator shall be final and

9. The direct seller confirms and undertakes that he / she is above the age of 18 years and is not disqualified.

11. The Direct seller confirms that he/she entered into this agreement as an independent person. Nothing in this

12. The Direct Seller who joined with the first party free of cost. The first party reserves the right as its sole

13. Newly joined Direct Selfer shall have a cooling off period of 30 days to cancel the agreement and to receive

agreement shall establish either an employment relationship or any other labour relationship between both

10. Each registered Direct Seller will be assigned a unique Direct Seller ID, the Direct Seller cannot operate

discretion to accept or refuse any application to become a Registered Direct Seller.

Do not involve in any other LOS within the period of Six month from the last payout received. Receive any benefits from new enrollment of a new customer or a new Direct Seller.

occurred due to the authorized operation of 2nd party's account by the any other person.

e. Require or encourage newly recruited direct seller to purchase goods or service at exorbitant rates or

a. Carry their identity cards and not to visit the customers premises without prior appointment.

- a. Any customer can opt to become a registered direct seller of Phygicart through their respective referral
- b. All active direct sellers are eligible for Retail bonus of all sales happening thru their iD links. Registered
- Direct Sellers are not eligible to receive any other bonus. Only sabsfied registered Direct Seller shall upgrade their ID to Active Direct Seller by purchasing 2362.58. 4725B, 9450BV worth products from their ID. A registered Direct Seller who upgraded their store to active store may however resign and cancel their business order before the cooling off period. A Registered Direct Seller upon resignation is entitled to another LOS team only after lapse of 6 months from the date of
- resignation. d. Delivery charges are applicable for all the sales happening in a particular ID and the same will be collected from respective customers
- e. Phygicart business Bonus earned during every day will be credited in to the wallets of the respective Direct. Seller every day.
- No Registered Direct Seller shall do any business promotions or claims of any kind through any social media other than the one announced by Phygicart. All promotional materials created by Team have to be
- g. All sales orders received through registered ID are considered for activating the ID, however cancellation and refund of the orders affecting the required minimum business volume for activating and active
- conditions may result to downgrade of the ID. b. Use misleading, false, deceptive or unfair trade practices regarding actual or potential sales or earnings and h. Direct Seller are strictly prohibited from changing their team subsequent to activation of their ID and to change their sponsors subsequent to activation of the ID.
 - The default co-applicant of a person is their/her spouse. However in case of a Registered Direct Seller being unmarried / divorced the default co-applicant for a female Registered Direct Seller will be father and for male Direct Seller is mother.
 - Every active Direct Seller must submit scanned copy of their (KYC documents) PAN card, address proof and cancelled cheque leaf of the bank account mentioned in their back office, on registration time, failing which their bonus would be kept pending, in case of failure by Registered Direct Seller to submit the scanned copy of their PAN card, Registered Direct Seller needs to send scanned copy of both the side of
 - application form (duly signed) to codecompliance@phygicart.com, failing which would amount to withholding of their bonus.
 - k. Group volume used for claiming an achievement, cannot be used for the next claim. Association of the Registered Direct Seller with any other network marketing company or any other similar
 - business activity of what so ever kind or any other valid reason which company feels so, will amount to
 - m. Phygicart holds all the rights to amend or remove any of the clauses with regards to compensation plan, policy & procedure and terms & conditions of Phygicart without any prior notice. Company has all the rights to amend any of the clauses if necessary, to protect the interest of the business. Decisions would be fiscussed with the Chief Executive members.
 - n. Product refunds will be as per the respective manufacturer terms only refer www.phygicart.com for latest updates. All disputes jurisdiction is Thrissur, Kerala
- 7. The 1st party shall provide personal website account page to the 2nd party in the site with login ID and 25. Team rules: password for operational secrecy. 2nd party shall be responsible for confidentiality of the account page and

 a. Business meetings shall be conducted by trained direct seller only. All meetings shall be conducted under the responsibility of "Chief Executive" Direct Sellers. All meeting shall be conducted under strict control of the Company
- 8. ARBITRATION CLAUSE: This agreement shall be governed by the laws of india. If any question of difference b. No Registered / Direct Seller shall attempt any team snatching. Proof of team or Registered and Active Direct Seller snatching shall be dealt with seriously including suspension of store ID for 6 months, N income will be released and will be lapsed. If the Registered Direct Seller will be caught with repeated instance, he will be terminated
 - c. If a Registered / Direct Seller is found to have more than one ID in different LOS Referrer, both ID will be suspended for 6 months and there will be a waiting period for 6 months. No Phygicart activities will be appreciated during this period.
 - d. Compensation claim if any against loss incurred to original team and LOS.
 - e. Any Registered / Direct Seller involved in activities that affect company development or team development, such as involvement in other similar business models shall invite deactivation, cancellation and termination of registration.
 - f. After 45 days of registration Registered Direct Seller have freedom to choose the desired 105 and team, based on their interest. But once activated, change shall not be considered. Direct Seller shall maintain mutual respect and motivate each other.
 - g. Active Direct Seller may resign and restart after 6 months with any other sponsor if they are not provided with any bonus through the sale from their team during the aforementioned period.

14. No direct seller can introduce/ produce or sell any product / product support material without the consent of IN WITNESS WHERE OF the Parties hereto have set and subscribed their respective hands on the day first above

15. The direct seller shall carry / wear the ID cards issued by the first party while appointment with the customer. First Party: 16. The direct seller should introduce himself / herself truthfully the nature of the product in the manner Witnesses;

PROMOTION







Online Promotion

Replicated web link through Social Media



Physical Promotion

Directly to your contacts

Note: Digital & Physical presentation program & Education program by Phygital Academy.

TRADE WITH TECHNOLOGY

Defference between Traditional V/S Direct selling & E-Commerce.





Traditional

Manufacturer

C&F

National Distributor

Zonal Distributor

Regional Distributor

Super Stockist

Stockist

Whole sale Dealer

Retailer

Intermediate Profit(60-80%)+
Advertisement Extra

E-Commerce

Manufacturer

Vendor

E commerce Platform

Customer

Discount

Direct Selling/ Phygital E Commerce

Manufacturer

1

Vendor/ Distributor

Phygicart

No Advertisement

No Multiple Intermediates

Customer/ Partner store

Profit Sharing

PROFIT SHARING PLAN





Retail Profit

Business Expansion Bonus

Generation Bonus

Monthly Performance Bonus

Family Health Insurance

Annual Profit

Awards & Rewards



EXECUTABLE PROFIT







Partner Store

BUSINESS EXPANSION BONUS







1 Sales Volume	1 Sales Volume	₹ 20/-	
100 Sales Volume	100 Sales Volume	₹ 2000/-	
500 Sales Volume	500 Sales Volume	₹ 10000/-	
500 Sales Volume	1000 Sales Volume	₹ 10000/	500 Sales Volume carry forward
1500 Sales Volume	1500 Sales Volume	₹ 30000/-	

Daily Ceiling Commission

Upto first 100 Sales Volume matching. Commission is calculated as 1:2 or 2:1

GENERATION BONUS







20% to 50% of the total Business Volume (BV)

Monthly based on TL Career

FAMILY HEALTH INSURANCE







Only for criteria completed Rank Holders (Qualified list will be update yearly)

MONTHLY PERFOMANCE BONUS





Sales Manager	300sv (matching)
Sales team Manager	600sv (matching)
Sales Development Manager	900sv (matching)
Divisional Sales Manager	1200sv (matching)
Divisional Sales Team Manager	1800sv (matching)
Divisional Sales Development Manager	2600sv (matching)
Zonal Sales Manager	3500sv (matching)
Zonal Sales Team Manager	5000sv (matching)
Zonal Sales Development Manager	10000sv (matching)
National Sales Manager	25000sv (matching)
National Sales Team Manager	40000sv (matching)



Distributed among all monthly qualified Sales Manager and above ranking stores. Criteria for Qualification:

25 SV - UPTO ZSTM

50 SV - UPTO ZSDM

100SV - ALL RANKS

ANNUAL PROFIT





0.5% to 1.5% of the total Business Volume

Distributed among all qualified Zonal Sales Development Manager and above ranking stores.



ZSDM - 8* TL, NSM - 10* TL & NSTM - 12* TL(In every month)

AWARDS & REWARDS







RIDER FUND







Divisional Sales Manager & 2 TL

₹50,000

CAR FUND







Zonal Sales Team Manager & 3 TL 2 Times

₹5,00,000

IIII INTERNATIONAL FAMILY TRIP







Zonal Sales Development Manager & 4 TL 3 Times

2 Pax

PREMIUM CAR FUND







National Sales Manager & 6 TL 3 Times

₹50,00,000

HAPPY HOME FUND







National Sales Team Manager & 8 TL 3 Times

₹1,00,00,000

RANKS





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RANKS	CRITERIA	CARRY FORWARD
Registered Store	Any Purchase	5000 SV
Sales Representative	Activated Store	50000 SV
Sales Executive	500 SV (Matching)	50000 SV
Sales Development Executive	1000 SV (Matching)	50000 SV
Sales Manager	2000 SV (Matching)	100000 SV
Sales Team Manger	5000 SV (Matching)	150000 SV
Sales Developmemt Manager	10000 SV (Matching)	150000 SV
Divisional Sales Manager	20000 SV (Matching)	250000 SV
Divisional Sales Team Manager	35000 SV (Matching)	250000 SV
Divisional Sales Developmemt Manager	50000 SV (Matching)	300000 SV
Zonal Sales Manager	75000 SV (Matching)	350000 SV
Zonal Sales Team Manager	100000 SV (Matching)	500000 SV
Zonal Sales Developmemt Manager	200000 SV (Matching)	600000 SV
National Sales Manager	500000 SV (Matching)	800000 SV
National Sales Team Manager	1000000 SV (Matching)	1000000 SV

HOW CAN WE ACHIEVE? THROUGH PHYGITAL ACADEMY







Phygital Academy

Phygicart has a training and skill development academy, Phygital Academy aims to bring and foster a new level of professionalism in the field of direct selling, just like any other profession and business. Phygital Academy provides categorised training about business building System for all Direct Sellers based on their achievements & Recognition.

And also we provide regular awareness programme in digital & physical. After successful competition of basic & advanced training direct sellers are given ID cards. Selected direct sellers would be sent for training @ Govt. recognised training institutes such as GIFT(Gulati Institute of Finance & Taxation)

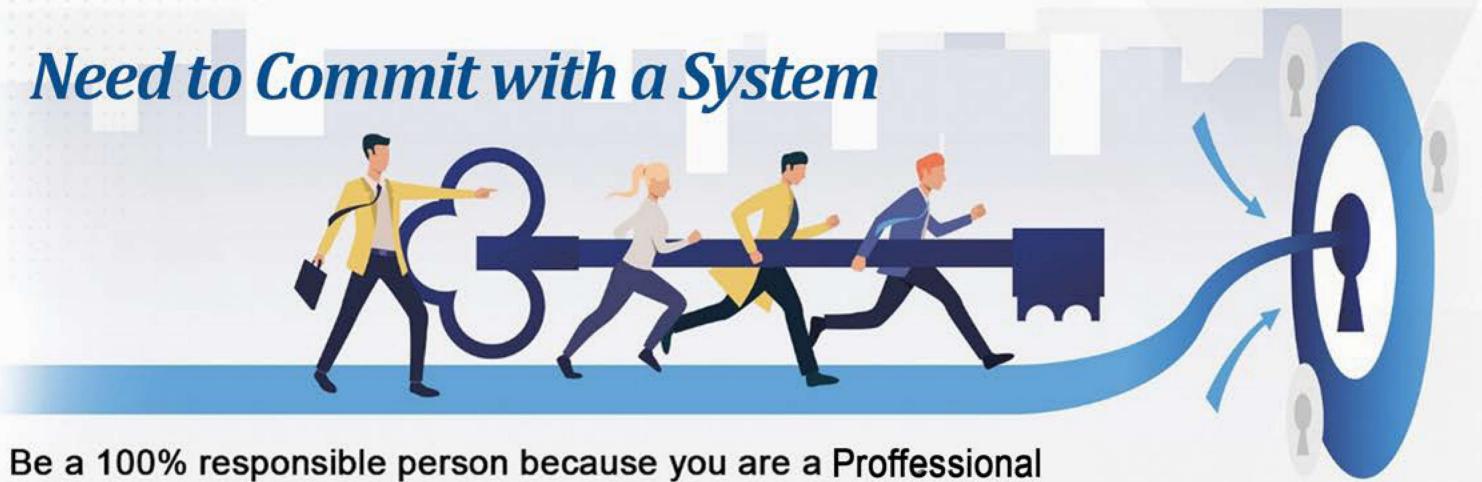
Be the part of Phygicart...

Build your future with the Phygital Revelutions...

BE A PROFESSIONAL IN PHYGICART



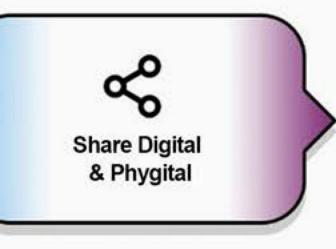




You can't achieve the goals without following the system (System has been developed after years of research by experts who understand them is takes biginners make in this proffession)

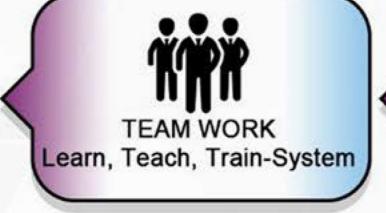
















WE ONE CONNECT TO THE FUTURE





Important 4 C's in our business

- Care
 Your Words, Action & Relations
- Commitment
 Of your Attitude with Passion and Dedication
- Communication
 "Be Simple & Serious" (Feel the Feelings)

 React with Respect
- Control
 Your Words, Actions & Emotions

To be a leader emotional balancing is very important

Thanking You

www.phygicart.com

CORPORATE OFFICE:

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LOGISTIC DIVISION 1

PALIYEKKARA - ERAVAKKAD ROAD, CHITTISSERY THRISSUR - 680301

REGIONAL MARKETING OFFICE & LOGISTIC DIVISION 2 (TAMILNADU)

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