**Investment Plan**

**1. Register**

1.1 Register with Referral Sponsor ID

1.2 Enter the user details

1.3 User will choose the Investment amount package and Plan (A,B)

1.4 Offline payment with pay slip upload

1.5 After 7 days of the registration ID will be active

**2. Login**

2.1 User can login with Profile ID and Email address along with password

2.2 User have forget password option

2.3 User can get forget password via email

**3. Matrix detail (Unilevel Structure)**

3.1 (N x 6) Matrix structure

3.2 User can refer n – number of user under his/her profile ID

**4. Commission:**

**4.1 Direct spot referral commission:**

* Users can referral n-number of referral commission, each time user will get the referral commission instantly with 5 % of the referred user’s investment amount

**Formula: Referral commission = Referred user Investment amount X 5% (managed by admin)**

**Referral commission should be lesser than (Ceiling) 50% Investment of the sponsor’s user amount.**

* For each user, referral commission will be calculated Individually
* With 10 % (manage in admin side) TDS of the payout

**4.2 Level payout:**

* There are 6 level commission is manages in admin side
* User will get level payout for 11 months for every level

**Example:** If sponsor referred a direct referral user (sponsor user will get direct commission as per above discussed) and level payout is based on investment amount by down line user.

**Formula: Level commission= level percentage %( manage in admin) X Down line user amount**

* **This amount will be credits every month to upline only after the downline users get ROI.**
* Upline user will get the Level payout along with ROI payout, **but it should be lesser than (Ceiling) 50% of the investment amount.**

**Level payout + ROI should be lesser than 50 %**

* Level 1 - 2.5% (manage in admin side)
* Level 2 - 1.5% (manage in admin side)
* Level 3 - 1% (manage in admin side)
* Level 4 - 1% (manage in admin side)
* Level 5 - 0.5% (manage in admin side)
* Level 6 - 0.5% (manage in admin side)
* With 10 % (manage in admin side) TDS of the payout

**4.3 ROI Payout**

* **ROI** based on the amount investment by each user in the system
* **Based on the Plan the ROI will be credited**
* Like the Referral and level payout it has **but it should be lesser than (Ceiling) 50% of the investment amount.**

**Level payout + ROI should be lesser than 50 %**

* With 10 % (manage in admin side) TDS of the payout

**5. Plan membership**

5.1 User needs to choose the Plan at the time of registration

**5.2 Plan A: Plan A is monthly basics (30 days cycle)**

* Level payout and ROI will be credited only after the 30 days cycle of ID activated
* Monthly interest 10 % manage in admin side

**5.3 Plan B: Plan B is Weekly basics (7 days cycle)**

* Level payout and ROI will be credited only after the 7 days cycle of ID activated
* Weekly interest 20 % manage in admin side

5.4 Plan is manages in admin side

**6. Package Investment amount**

6.1 Package Investment amount it will be mange in admin

6.2 Investment like 5000, 10000, 25000, 50000,100000 (manage in admin side)

6.3 All package duration is 11 months

**7. Package Top Up Option**

7.1 Users will choose package amount and to add investment amount

7.2 User will upload the payslip to get the request top up amount

7.3 Admin will manually check and update the investment amount to user

**8. Profile management**

8.1 User can manage their profile picture

8.2 User can update their password

8.3 User can view their personal details

8.4 User can view sponsor details

8.5 User can view Nominee details

**9. Payout details**

9.1 View payout details of user by following

* View bonus type (Referral payout, level payout, ROI payout)
* View payout user details
* View status of payout
* View amount and date added in payout

**10. Withdrawn request**

10.1 Admin will manually sent the amount to the each user bank account and make the payout as transfer

10.2 No withdrawal request

**11. Wallet Statement**

11.1 User can view the wallet statement

11.2 User can view the status

11.3 User can view the wallet amount

**12. Mail systems**

12.1 User can view mail statistics of following

* Send & Received
* Read and Unread

12.2 User can send a message to **admin only**

12.3 User view their received message details

12.4 View read and unread mails

**13. News & Events**

13.1 User can view available news and events in the site

13.2 View detail with media

**14. CMS pages**

14.1 About us

14.2 Contact us

14.3 Terms & Condition

14.4 Privacy policy

14.5 FAQ

14.6 Social network connections (admin can manage social network links)