

1st December 2024

BUSINESS ASSOCIATES

 **MANAPPURAM
FINANCE LIMITED**

Public Ltd. Corp.

Dear Business Associate,

Thank you for deciding to become a part of the ever-growing Manappuram family. I hope that in the years to come, our association will yield rich dividends both to you and to our company.

Manappuram Finance Limited is focused on serving its customers (especially people belonging to weaker sections of society who lack access to banks) with a range of financial products from gold loans to microfinance, home and vehicle loans, SME loans, Insurance, Money Transfer etc. The opportunities in the market are vast, and we look forward to working with our Business Associates to tap these opportunities for mutual benefit.

As a Business Associate, you have the status of a partner of the company. With attractive incentives on offer, the more business you bring to our books, the more you will earn. It is a win-win partnership. Let us, therefore, take it forward with sincerity and dedication.

My best wishes to you and your family,



CAREER STEPS

We bring excellent opportunities to help you grow & earn handsome financial rewards. It's easy, all you have to do is generate leads, submit the leads through the Mobile App or directly with your code. Simple, isn't it? For every successful approved loan, you will earn an incentive.

Register with us to get your own Business Associate code and use the code every time you submit a lead. Why are you waiting? Seize this opportunity to show your entrepreneur skills!

Business Associate Promotions Career Steps

1

Business
Associate

2

ABA - Active
Business
Associate

3

SBA - Senior
Business
Associate

4

EBA-Executive
Business
Associate

How to Join Us as a Business Associate?

<https://online.manappuram.com/BAwebsite/BA/BAEnroll.aspx>

- Filled Data form with photo
- KYC Documents
- Bank Account Details
- Signed Agreement .

After completing the agreement Business Associates will get a Code . This code will be using for all the business purpose .

Once you become a Business Associates , based on your Business contribution you will called as ABA (Active Business Associate) ,SBA (Senior Business Associate) and EBA (Executive Business Associate) . In order to reach this position there is a condition . Please see the chart for more details



Benefits

Business Associates can earn unlimited income by referring new business to us .

Having the freedom to refer any of the Manappuram products

Eligibility Criteria

Category	Present Criteria
BA	Minimum 1 NCA with Pledge
ABA	Minimum 5 NCA
SBA	Minimum 10 NCA
EBA	Minimum 15 NCA

Category will be changed on a monthly basis



GOLD LOAN



FOREX & MONEY
TRANSFER



SME FINANCE



COMMERCIAL
VEHICLE LOAN



INSURANCE
SUBSIDIARY



HOME LOAN
SUBSIDIARY

Business Associates Meeting



Business Associates Meetings are regularly conducting in all the branches by assistant branch Heads . In this meeting we can able to train you to use the application and also educate about the company products .

You will get motivated and get more information's in this meeting to improve your sales skills . Based on the BA Category the meeting numbers will increase .

Renewal of agreement

Validity of the agreement executed with us is for 1 Year. We will be intimating to extend the Agreement. Business Associates can request for renewing the Agreement through branch or Online. <https://online.manappuram.com/RECRUITMENT/BA/BARenew.aspx>



LEAD MANAGEMENT SYSTEM

Business Associates can record the leads directly through the Mobile App. Also, the Business Associates can take the help of our Branch Head or Area Head to record their leads.

Step 1: Business Associates can update their Leads through Mobile App. Provision for sharing the leads to the branches directly for updation is also provided.

Step 2: System will check the lead entered and will be accepted only if the lead is new to the system. Otherwise the system will reject the lead.

Step 3: System will allocate the leads to the concerned business vertical and branches based on the location mentioned by the Business Associate in the lead details.

Step 4: Branch team will contact the leads provided by the Business Associates. Based on the requirement of the customers, they convert the Business.

Step 5: Once the lead is converted, it will be notified to the Business Associates.

Step 6: Based on the conversion of the leads and other specific conditions, incentives will be released to Bank Account of the Business Associate on a monthly basis.

Are you looking for extra income ?

At Manappuram Finance Ltd., we are like one family committed to the well being of society and all our stakeholders. Our quest is to "Make life easy" for our customers by offering them a wide range of financial solutions by way of Gold loans, home loans, vehicle loans, insurance etc.

As a Business Associate of Manappuram, you have the potential and the prospect to earn without limit throughout your life merely by using your smart phone!

That sounds unbelievable, doesn't it?

As a Business Associate of Manappuram, you have the freedom to work and earn attractive additional income to better your life even as you help to better the lives of our customers.

You will be required to contact your friends and family and help them fulfill their financial needs through Manappuram's diverse range of financial products and services.

Of course, you become eligible for attractive incentives and rewards.

Looking forward to a long and fruitful association,

Warm Regards

Mayakrishnan

National Head BA

9387027443

A.O.Valapad, Thrissur , Kerala Ph : 04873050613 www.manappuram.com

BA Mobile Application

Manappuram Finance Limited, one of India's leading NBFCs, is happy to introduce a new mobile app for its Business Associates to aid in their day-to-day lead generation and related operations. BA Channel Mobile Application will help the BAs to Generate leads and monitor their transactions with Manappuram. It enables BAs to record the leads and do the further follow up. Moreover, several extra features are packed in for Business Associates. Its user-friendly interface is simple and easy to use and helpful to Business Associates in their day to day business activities.



How to Install the Mobile App for Business Associates?

Installation & Login

Download "Manappuram BA Channel" from Google Play Store and install it on Android Mobile phone (Developed by Map my marketing)

**1st Step**

Enter BA Code

2nd Step

Enter Registered Mobile Number

3rd Step

Enter the OTP and Verify

4th Step

Set PIN Number



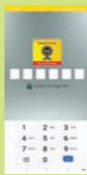
Step 1



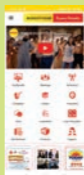
Step 2



Step 3



Step 4



Step 5



Step 6

Features in Mobile App

🔑 Products

Features of Various Products and Service offered by Manappuram Finance is available in this area. Business Associates can see the details and based on the requirements; they can refer the products to public.

🔑 Lead Entry

Business Associates can record their leads and the same will be escalated to Manappuram Branches for further follow up and conversion.

🔑 Loan Calculator

Loan Calculator is helpful to understand maximum eligible Loan Amount based on the input given by the Business Associate

🔑 Dashboard

Business Associates can see the Number of leads they generated, number of business conversions and eligible incentives through this

🔑 Broadcast

Business Associates will be communicating latest information about LTV, Campaigns and its status to all the Business Associates through this option.

🔑 Library

Business Associates have access to latest information about the products, process and other various aspects through this option.

🔑 Meetings

We have regular meeting at our branches with customers to inform the new updates, understand customer feedback and to improve our service. Business Associates can also participate in this meeting and share the feedback, which will help us to improve further.

🔑 BA Agreement Renewal

Agreements of Business Associates with Manappuram Finance is valid for 1 year and thereafter Business Associates must renew their Agreement for another 1 year. This option makes it easy.

**Commissions for Business Associates
Insurance & Money Transfers**
Commission for INSURANCE

Type of Insurance	Category	Commission on Net Premium
Life Insurance	5 to 9 Years Term	7% of Net Premium
	10 Years & Above Term	10% of Net Premium
General Insurance	Motor Insurance	6%* of ODP
	Other General Insurance	6% of Net Premium

Note:

- Business Associates doing business more than 3 Lakhs in a year is eligible for additional rewards as per norms.
- *For Motor Insurance, Commission is on Own Damage Premium (ODP).
- Net Premium is the Premium Amount excluding applicable taxes. Commission will be calculated on Net Premium for all the insurances except Motor Insurance

Contact – 8848396021 | 9625119298

Commission for MONEY TRANSFERS

Particulars	Incentive per transaction
Outward Remittance (Send Money Abroad)	Rs. 200/-
Money transfer (Receive Money from Abroad)	Rs. 10/-
Money Transfers within India (Rs. 25000/- to Rs. 49999/-)	Rs. 25/-
Money Transfers within India (Rs. 50000/- to Rs. 99999/-)	Rs. 50/-
Money Transfers within India (Rs. 100000/-)	Rs. 100/-

Contact – 9349080591 | 0487-3050113 | 0487-3050251

**Commissions for Business Associates
Gold Loan**
Commission for New Loans & Subsequent Loans

Tenure of Loan	For New Customer's Loan	For Subsequent Loans & re-pledges from acquired customers
11 – 19 Days	Rs. 40.00	Rs. 20.00
20 – 29 Days	Rs. 75.00	Rs. 37.50
30 – 59 Days	Rs. 100.00	Rs. 50.00
60 – 89 Days	Rs. 150.00	Rs. 75.00
90 Days & Above	Rs. 200.00	Rs. 100.00

Conditions:

- Minimum 4 Gms and Loan Amount Rs. 5000/- required for New Customers' Loans
- Minimum 10 Gms and Loan Amount Rs. 5000/- required for Subsequent Loans
- Renewed Loans are also eligible for Subsequent Loan commission
- Loans with 10 Days or lesser tenure is **not** be eligible for commission

Commission for Interest Payment

Criteria	Commission
Prompt Monthly Interest Payment (Within 35 days)	5% of interest received
Interest Payment from 35 th Day to 90 th Day	3% of interest received
Interest Payment after 90 Days & within 5 days from the Due date	2% of interest received

Commission for referring a Business Associates

Refer Business Associates	10% of income earned by the Business Associates through Gold Loan
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Gold Loan Disbursement Incentive to BA	
Incentive Structure	
Monthly Disbursement	Commission
1 Lac to 2.99 Lac	Rs.100
3 Lac to 4.99 Lac	Rs.250
5 Lac to 9.99 Lac	Rs.750
10 Lac to 14.99 Lac	Rs.2000
15 Lac to 19.99 Lac	Rs.3000
Above 20 Lac	Rs. 5000+(Additional Per Lac rs.100

Incentives of BAs

Gold Loan New Customer Incentives

Gold Loan Subsequent Medgar Incentives

Interest Collection Incentives (ABASBA & EBA)

Home Loan Business Incentives

Insurance Incentives

Repledge Incentives/OGI

CV Loan Incentives





Others like Reference / Based Business





BA is eligible for life long incentive :
There is no limit in the incentive payment.
Every month payment will be credited to your Bank Accounts

With the variety of incentives Business Associates can meet their additional financial needs .

Product	% of Payout Disbursement During the Month Up to 10 lakh	% of Payout On Disbursement During the Month Above 10 lakh
Gold Backed Two Wheeler Loan	No Limit	1.25%
Personal Loan (Salaried)	0.75%	1%
Secured Personal Loan	0.75%	1%
Micro Home Loan	0.75%	1%
MSME Loan	0.75%	1%
Home Finance	0.75%	1%
TWO Wheeler Loan	1 to 5 File 6 to 10 File Above 10 File	1% 1.50% 2%
Commercial Vehicle Finance	1 to 3 File 4 to 5 File Above 5 File	1% 1.50% 2%

CONGRATULATIONS TO DECEMBER 2024 TOP BA ACHIEVERS

Kannur	Thrissur-2	Coimbatore	Erode
			
Mr.Sarath C	Mrs.Vintha T M	Mr.Muthukumar J	Mrs.Sugunadevi
Neeleswaram	Kalladikode	Kamarajar Road	Pitchampalayam

East Godhawari	Eluru	Parrys	Thirupathi
			
Mrs.Appikonda Nagamani	Mr.Battina Venkateswara Rao	Mr.Ganesan	Mr.S Liyas
Jaggampeta East Godavari	Nallajerla	Madavaram High Road	Tirupati Road,Chittoor

Thiruvallur	Vishakapatnam	Bangalore-2	Hassan
			
Mr.Mohan	Mr.Pappala Ramakrishna	Mrs.Harshitha A G	Mr.Deepak
Pudur Chennai	Salur	Malleswaram	Holenarasipura

Hubli	Tumkur	Davanagere	Gulbarga
			
Mr. Azharuddin Munsif	Mr. Irappa Badigar	Mr. Channessa M	Mr. Kumarswami Sangayya Hiremath
Kalgattagi	Kempagowda Nagara, Doddaballapur	Old Pb Road Harihara	Kori Circle Bijapur




Hyderabad	Karimnagar	Kukatapally	Raichur
			
Mr. Raju Srikanth Reddy	Mr. Viratachary Aggoji	Mr. Swargam Ramesh Babu	Mrs. Eramma
Katadhan	Jewellers Street	Borbanda	Kushtagi

Warangal	Aurangabad	Indore	Bhopal
			
Mr. Viswanadh	Mr. Nilesh Jijabarao Patil	Mr. Mukesh	Mr. Sanjiv Chourasiya
Wyra Road, Khammam	Sarada Circle	Vijay Nagar Indore	Indrapuri

Mumbai	Nagpur	Pune	Saurashtra
			
Mrs. Payal Sunil Rakte	Mr. Nihal Pradeep Dubey	Mr. Sachin Sitaram Sapkal	Mr. Gohil Balbhadrasingh Ajitsingh
Borivali East	Rameshwary Road Nagpur	Theragaon	Ram Mandhir Bhavnagar

South Gujarat	Assam	Balasore	Berhampur
			
Mr. Bhruvish Vadhankar	Mr. Ajijul Islam	Mr. Santosh Behera	Mr. Rajani Kanta Sasmal
Ajwa Road Vadodara	North Jalukbari	Dhamnagar	Umerkote

Bhubaneswar	Bihar	Kolkata North	Kolkata South
			
Mr. Hare Krushna Pradhan	Mr. Pankaj Kumar	Mr. Partha Pal	Mrs. Sasekala Kedia
Delanga	Gopalganj	Konnagar	Raniganj, Burdwan

Lucknow	Raipur,Chattisgarh	Sambalpur	Varanasi
			
Mrs. Shivani	Mrs. Kajal Maity	Mr. Rajendra Tandi	Mrs. Pratima
Nekpur Chaurasi-Fatehgarh	Jagathpur,Chattisgarh	Kantabanji	Dharamshala Bazar-Gorakhpur

Delhi-1	Hanumangarh	Jalandhar	Jodhapur
			
Mr. Yogesh Kumar	Mrs. Rekha	Mr. Anil Kumar	Mr. Gopal Ram
Utham Nagar	Pilibangan	Rehari-Jammu	Sirohi Rajasthan





Thirupathi	Davanagere	Gulbarga	Hyderabad
			
Ms. Shaik Shahida Banu	Mr. Prasannakumar R	Mr. Shivashankar B Naykodi	Ms. Neralla Vanitha
Ctm Road Madanapalli	Hiriyur Main Road	Sindgi	Kavadiguda

Kukatapally	Raichur	Warangal	Aurangabad
			
Mrs.P Ravanamma	Ms.Bharati Hunagund	Mr.Sathish S	Mr.Vishal Harishchandra Surywanshi
Alwyn Colony - Kukatpally	Koppal Main Road	Hanamkonda	Udgir
Indore	Nagpur	Assam	Bhubaneswar
			
Mrs.Sakshi Joshi	Mr.Nehal Kishor Lokhande	Mr.Rintu Basak	Mrs.Janaki Sardar
Annapurna Road Indore	Hingana Road	Dhupguri	Paradeep
Varanasi	Delhi-1	Hanumangarh	Jalandhar
			
Mr.Manish Kumar Gond	Mrs.Anita Chaurasiya	Mrs.Kamla Devi	Ms.Kamaljeet Kaur
Malvia Road-Basti	Raghubir Nagar	Suratgarh Rajasthan	Tarn Taran Road

Congratulation All Branch Heads For EBA Activation In DECEMBER 2024


Kozhikode	Gulparga	Thrissur - 2	Ernakulam-2
			
Mrs.ASWATHY E	Mr.RAVI IRANNA BAGEWADI	Mr.ABHIJITH P R	Mrs.ELSA JOY
Atholy	SINDGI	Kalladikode	Perumbavoor
Kannur	Erode	Hanumangarh	Vishakhapatanam
			
Mr.BHARATH KUMAR H	Mr.SANTHOSHKUMAR	Mr.SIKANDER SINGH	Mr.BATHA ARAVIND PRASAD
Neeleswaram	Pitchampalayam	Ramnagar Shopping Centre	Salur
Hanumangarh	Thirupati	Hassan	Coimbatore
			
Mr.MAHESH KUMAR	Mrs.SHABNAZ BEGAM SHAIK	Mr.RAVIKUMARA S	Ms.ELAKKIYA RETHINAM
Pilibangan	Tirupati Road,Chittoor	Holenarasipura	Kamarajar Road

Thirupati	Indore	Parrys	Assam
			
Mrs.MEKALA LALITHAMMA	Mr.SANDEEP PATEL	Ms.JAYAPRIYA K	Mr.SAMPAD ALAM
Ctm Road Madanapalli	Vijay Nagar Indore	Madavaram High Road	Dhupguri

Eluru	Tumkur	Warangal	Davanagere
			
Mr.BORUSU SATISH	Ms.FOUZIYA A	Mr.BOCHU PAVAN	Mr.U RAVICHANDRA
Nallajerla	Kempagowda Nagara,Doddaballapur	Gandhi Chowk,Khammam	Old Pb Road Harihara

Warangal	Bangalore-2	Hyderabad	THIRUPATI
			
Mr.ACHE ANIL	Mrs.MALKAMMA	Mr.THALAPALLY RAJU	Mr.T UGESH
Bhavani Nagar-Warangal	Malleswaram	Katadhan	V Kota Chittor

Warangal	Thiruvallur	Raichur	East Godawari
			
Mr. AKULA MAHESH	Mr. ZAHIRHUSSAIN S	Mr. SHREEDHAR	Mr. PEKETHI RAMAKRISHNA
Hanamkonda	Pudur Chennai	Kushtagi	Jaggampeta East Godavari

Pune	Davanagere	Hyderabad	Lucknow
			
Ms. SAVITA PRASHANT SHIROLE	Mr. ANILKUMAR RAMESH LAMANI	Mr. MUDDAM SHEKHAR	Mr. DEEPAK SINGH
Bhosari	Shimoga Road Harapanahalli Davangare	Balapur X Road	Nekpur Chaurasi-Fatehgarh

Kukatapally	Kukatapally	Berhampur	Ernakulam-2
			
Mr. BANDARU PARDHU	Mrs. KORRA LAXMI	Mr. KANHU CHARAN BISOI	Ms. NEETHU SAMBHASIVAN
Borabanda	Alwyn Colony - Kukatpally	Umerkote	Panachikkapara

JALANDHAR	Hyderabad	Davanagere	Davanagere
			
Mr.VIKRAM SINGH	Mr.ADULLA RAJINIKANTH	Mr.SUBHANSAHEB H	Mrs.PRASEEDA P.D
Rehari-Jammu	Kavadiguda	Shikaripura	Hiriyur Main Road
Hyderabad	Kolkata South	Raichur	DAVANAGERE
			
Mr.VARKALA RAVI	Mr.DEBASISH MONDAL	Mr.YAMANURAPPA	Mr.AMBRESH NAIK
Hastinapur	Baruipur	Gadag	Hospet College Road
Nagpur	Balasore	Warangal	Aurangabad
			
Mr.SANKET DILIP WANVE	Mr.SATYASHIBA DHAL	Mrs.DUBBA SWARNA	Mr.SHRIKRUSHNA NANDKUMAR GHOGARE
Rameshwary Road Nagpur	Pattamundai	Wyra Road,Khammam	Udgir

Assam	Bihar	Aurangabad	Bhopal
			
Mr.SAHIDUL ISLAM	Mr.GAURAV MISHRA	Mr.PRASHANT MANASRAM MURKUTE	Mrs.SHIVANI GUPTA
North Jalukbari	Hinoo Ranchi	Sarada Circle	Indrapuri
Balasure	Mumbai	Pune	Karimnagar
			
Mr.SILU SINGH	Mr.MANE SHRIKRISHNA SUBHASH	Mrs.NIKITA NARENDRA CHAUKSEY	Mr.AKUNURI PRASHANTH
Dhamnagar	Mr.Ghansoli Railway Station	Theragaon	Jewellers Street
Saurashtra	Assam	Assam	Kukatapally
			
Mr.DHAPA AJAY CHHAGANBHAI	Mr.JAGANNATH DAS	Mr.SUSHANTA ROY SARKAR	Mr.METHRI MOHAN
Ram Mandhir Bhavnagar	Narangi	Jalpaiguri Branch, West Bengal	Rachannapet

REWARDS AND RECOGNITION



REWARDS AND RECOGNITION

Monthly Performers Award

TOP BA HONOURED BY COMPANY - GIFT DISTRIBUTION PHOTOS



Geetha Bhai -
Shikaripura branch BA



Sashikala metre -
Bider BVB branch BA



Sartha -
Anjana Nagar branch BA



Surojith Malik -
Hazra branch BA



Sujatha
Badkal branch BA



Mohan - Channagiri
branch BA



TOP BA HONOURED BY COMPANY - GIFT DISTRIBUTION PHOTOS



Arumugan - Nehru Nagar
Tindivanam branch BA



Ashik shukkur -
Adoor branch BA



Siva P - Muvatupuzha
branch BA



Sathish kevat - sasthi squire
bridge Jabalpur BA



Arumughan - Nehru Nagar
Tindivanam branch BA



Sunil Gundolkar - Shiggoan
branch BA

FOR MORE DETAILS, CALL US AT 8590935807 / 09387027443

or email us at baop@marappuram.com

Terms and Conditions

Business Associates shall act only as a referral agent and shall not deal with or accept cash / gold or any other valuables from the customers. MAFIL shall have the right to deduct any loss occurred due to the act of the business associate from their monthly commission.

MAFIL shall immediately terminate the Services to the Business Associate in the event the Business Associate misuses or abuses the services or breach of any terms and conditions of this Agreement.

MAFIL reserves the right to reject any order or to delete any processed request in accordance with this Agreement or the Terms and Conditions of Use. Business Associate agrees that MAFIL, at its sole discretion, may modify and/or terminate its services at any time.

