

1st October 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,

Business
Associates
Channel

Earning
Potentiality

Technology
Innovations

Rewards and
Recognition

Career
Progress

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



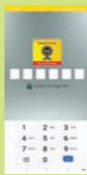
Step 1



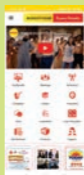
Step 2



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%

CONGRAGULATIONS TO OCTOBER 2024 TOP BA ACHIEVERS

Alappuzha	Ernakulam-1	Kannur	Kollam
			
Mr. Ananthu Anish	Mrs. Revathy Thankappan	Mrs. Vinutha	Mr. Dinesh Babu
Karukachal	Thripunithura	Manjeshwaram	Ochira

Thrissur-1	Trivandrum	Coimbatore	Pondicherry
			
Mrs. Princy Wilson	Mrs. Akhila	Mrs. Krithika R	Mr. Arulmurugan
Kodali	Perumkadavila	Ettines Road Ooty	Vinayagapuram Attur

Trichy	East Godhawari	Ongole	Thirupathi
			
Mr. Chitravelu	Mrs. Appikonda Nagamani	Mr. Samyel Aavuluri	Mr. P Subramanyam
Pattukkottai	Jaggampeta East Godavari	Chimakurthy	V Kota Chittor

Thiruvallur	Vijayawada	Vishakapatnam	Bangalore-1
			
Mr.Kannan	Mr.Syed Basha	Srinivas	Mrs.Sushila
Rajiv Gandhi Nagar	Guntur	M.G Road,Vijayanagaram	Rpc Layout

Hassan	Mangalore	Mysore	Tumkur
			
Mr.Suresh Singh B	Mr.Godfrey Francis Lobo	Mrs.Chikkadevamma	Mr.Irappa Badigar
Bhadravathi	Tookkottu	T.Naraseepura	Kempagowda Nagara,Doddaballapur




Anandhpur	Davanagere	Gulbarga	Hyderabad
			
Mrs.Gulagani Suvarna	Mrs.Rekha	Mr.Shivasharankar B Naykodi	Mrs.Avvaru Jaya Sree
Old Busstand,Dharmavara	Hospet College Road	Sindgi	Kalikaman Hyderabad

Karimnagar	Kukatapally	Kurnool	Raichur
			
Mr. Shanigaram Narsaiah	Mrs. Ravanamma	Mrs. Kalpana	Mrs. Eramma
Kamareddy - Bus Stand Road	Alwyn Colony - Kukatpally	Nagarkurnool- Mahaboobnagar	Kushtagi
Warangal	Aurangabad	Indore	Jabalpur
			
Ms. Devarakonda Neelima	Ms. Aparna Shivraj Karale	Mrs. Teena Bavisaker	Mrs. Asha Lariya
Bhupalpalli	Vivekanand Nagar Aurangabad	Jawaharmarg	Bhagavanganj Sagar
Nagpur	North Gujarat	Pune	South Gujarat
			
Mr. Nihal Pradeep Dubey	Mr. Hiren Rameshchandra Rathod	Mr. Pritesh Harish Khairnar	Mr. Bhrugesh Vadhankar
Rameshwary Road Nagpur	Paldi	Yerwada	Ajwa Road Vadodara

Assam	Balasure	Berhampur	Bhubaneswar
			
Mr. Sumit Roy	Ms. Anita Hannaga	Mr. Rajani Kanta Sasmal	Mr. Hare Krishna Pradhan
Jalpaiguri Branch, West Bengal	Karanjia	Umerkote	Delanga
Bihar	Kolkata North	Kolkata South	Lucknow
			
Mr. Abhishek Kumar	Mrs. Jharna Sharma	Mr. Jishu Ganguly	Ms. Shivani
Manpur, Gaya	Dankuni	Jamuria Bazar, Burdwan	Nekpur Chaurasi-Fatehgarh
Raipur, Chattisgarh	Sambalpur	Varanasi	Chandigarh
			
Mr. Gyanesh Singh Sidar	Mr. Debabrata Behera	Mr. Abhijeet Kumar	Mr. Baljeet Singh
Ramnivas Talkies Road	Athamalik	M. G Road- Allahabad	Manav Chawk Ambala


Delhi-1	Hanumangarh	Haryana	Jalandhar
			
Mr. Inder Jeet	Ms. Rekha	Mr. Manjeet Singh	Mr. Anil Kumar
Tilak Nagar	Pilibangan	Charkhi Dadri	Rehari-Jammu





Jodhapur	Patiala	Ernakulam-1	Pondicherry
			
Mr. Mukesh Kumar	Mr. Sharvan Kumar	Mr. Jayakrishnan A	Mrs. Gayathri
Barmer	Pakka College Road Barnala	Vytilla	Veeraganur Salem

Mangalore	Davanagere	Indore	Bhubaneswar
			
Mr. Jeevanrai B M	Ms. Sneha	Ms. Sakshi Joshy	Mr. Chinku Rout
Murnad Madikeri	Harihara Main Road	Annapurna Road Indore	Patia Bhubaneswar

Congratulation All Branch Heads For EBA Activation In OCTOBER 2024

Kannur	Gulparga	Ananthpur	Thiruvallur
			
Ms.KAVYA B R	Mr.RAVI IRANNA BAGEWADI	Ms.PALABANDLA BHARATHI	Mr.VIGNESH C
Uliyathaduka	SINDGI	Rayadurga	Rajiv Gandhi Nagar
Vijayawada	Patiala	Hanumangarh	Vishakhapatanam
			
Mr.YEDLURI MOHAN	Mr.KULVEER SINGH	Mr.SIKANDER SINGH	Ms.AKULA ROJA
Guntur	Pakka College Road Barnala	Ramnagar Shopping Centre	M.G Road,Vijayanagaram
Hanumangarh	Jabalpur	Hassan	Mangalore
			
Mr.MAHESH KUMAR	Mr.DEVENDRA KUMAR YADAV	Mr.SUJITH J	Ms.AMRUTHA B G
Pilibangan	Bhagavanganj Sagar	Bhadravathi	Murnad Madikeri


Mysore	Indore	Indore	Assam
			
Mr.MANU R	Mr.SANDEEP PATEL	Mr.MOHIT	Mr.SAMPAD ALAM
Chamarajanagar Sampige Road	Vijay Nagar Indore	Jawaharmarg	Dhugguri

Mysore	Tumkur	Tumkur	Jalandhar
			
Mrs.KAVYA S	Ms.FOUZIYA A	Mrs.SURESH V	Mr.SAHNAZPREET SINGH
T.Naraseepura	Kempagowda Nagara,Doddaballapur	Dobbspet	Majitha Road,Amritsar

Warangal	Bangalore-1	Indore	THIRUPATI
			
Mr.ACHE ANIL	Mrs.SPOORTHI H B	Mr.RAMAN PANCHALE	Mr.T UGESH
Bhavani Nagar-Warangal	Rpc Layout	A.B.Road Indore	V Kota Chittor

ERNAKULAM-1	Indore	Aurangabad	CHANDIGARH
			
Mrs.SETHULAKSHMI T D	Ms.ANJANI MISHRA	Mr.VISHAL MAHAJAN DEVKATE	Mr.HARI KRISHAN
Thripunithura	Annapurna Road Indore	Anand Nagar Nanded	Manav Chawk Ambala

Pune	Indore	Patiala	Lucknow
			
Ms..SAVITA PRASHANT SHIROLE	Ms.ANJANI MISHRA	Mr.KULVEER SINGH	Mr.DEEPAK SINGH
Bhosari	Annapurna Road Indore	Pakka College Road Barnala	Nekpur Chaurasi- Fatehgarh

Bhubaneswar	Lucknow	Berhampur	Ernakulam-2
			
Mr.SOMESH MAHAPATRA	Mr.PANKAJ DWIVEDI	Mr.KANHU CHARAN BISOI	Ms.NEETHU SAMBHASIVAN
Delanga	Gauriganj-Up	Umerkote	Panachikkapara

JALANDHAR	Balasore	Varanasi	Bhubaneswar
			
Mr. VIKRAM SINGH	Mr. DEBABRATA PATRA	Mr. VIPIN YADAV	Mr. BAISNAB CHARAN SETHY
Rehari-Jammu	Karanjia	Prade Kothi- Varanasi	Nimapara,Puri

DAVANAGERE	Kolkata South	RAIPUR, CHHATISGARH	DAVANAGERE
			
Mr. U RAVICHANDRA	Mr. DEBASISH MONDAL	Ms. Tripti	Mr. AMBRESH NAIK
Old Pb Road Harihara	Baruipur	Ramnivas Talkies Road	Hospet College Road

Nagpur	Balasore	Kolkata South	Berhampur
			
Mr. SANKET DILIP WANVE	Mr. SATYASHIBA DHAL	Mr. NANDAN KUMAR	Mr. CHANDAN KUMAR SAHOO
Rameshwary Road Nagpur	Pattamundai	Jamuria Bazar, Burdwan	Baliguda

Assam	Bihar	Sambalpur	Haryana
			
Mr.SAHIDUL ISLAM	Mr.GAURAV MISHRA	Ms.TAJESWANI SHA	Mr.ROHIT
North Jalukbari	Hinoo Ranchi	TAJESWANI SHA	Jhajjar ,Haryana

Bihar	Indore	THIRUVALLUR	South Gujarat
			
Mr.SARFARAZ ALAM	Mr.RAMAN PANCHALE	Mr.VIGNESH C	Mr.PATELIYA SATISHKUMAR
Manpur, Gaya	A.B.Road Indore	Rajiv Gandhi Nagar	Vidhya Nagar Main Road Anand
kannur	South Gujarat	Assam	South Gujarat

			
Mrs.SAIJA M K	Mr.RAVI KUMAR	Mr.SUSHANTA ROY SARKAR	Ms.ANKITA ALKESH KHARVA
Kannur Thalassery Rd.	Vapi East	Jalpaiguri Branch, West Bengal	Ajwa Road Vadodara

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 - sasthri 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.

