

1st November 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/BA Renew.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



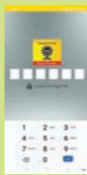
Step 1



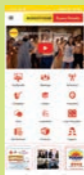
Step 2



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%

Congratulation All Branch Heads For EBA Activation In NOVEMBER 2024





Kannur	Gulparga	Ananthpur	Trivandrum
			
Mrs.SUPRIYA	Mr.RAVI IRANNA BAGEWADI	Ms.PALABANDLA BHARATHI	Ms.REJITHA B
Manjeshwaram	SINDGI	Rayadurga	Vembayam
Kozhikode	Ernakulam-1	Hanumangarh	Kannur
			
Mrs.JOSNA JOHN	Mrs.MAJITHA P	Mr.SIKANDER SINGH	Mrs.SHARANYA S.D
Kalpatta	Thoppumpady-P T Jacob Road	Ramnagar Shopping Centre	Cherkalam
Hanumangarh	Thirupati	Trichy	Coimbatore
			
Mr.MAHESH KUMAR	Mrs.SHABNAZ BEGAM SHAIK	Mr.ARUNRAJ R	Ms.ELAKKIYA RETHINAM
Pilibangan	Tirupati Road,Chittoor	Alamkudi	Kamarajar Road

Trichy	Indore	Thrissur - 1	Assam
			
Mr.KALEESHWARAN S	Mr.SANDEEP PATEL	Mrs.SHINI K S	Mr.SAMPAD ALAM
Pattukkottai	Vijay Nagar Indore	Ksrtc Road Chalakkudy	Dhuppuri


Mysore	Tumkur	Ernakulam-1	Hassan
			
Mrs.KAVYA S	Ms.FOUZIYA A	Mrs.DANIEL JOSEPH	Mr.SANJAY KUMAR T D
T.Naraseepura	Kempagowda Nagara,Doddaballapur	Malikampeedika	Aresekere Ampc

Warangal	Bangalore-2	Indore	THIRUPATI
			
Mr.ACHE ANIL	Mrs.MALKAMMA	Mr.RAMAN PANCHALE	Mr.T UGESH
Bhavani Nagar-Warangal	Malleswaram	A.B.Road Indore	V Kota Chittor

ERNAKULAM-1	Thiruvallur	Ongole	East Godawari
			
Mrs.SETHULAKSHMI T D	Mr.ZAHIRHUSSAIN S	Mr.MACHERLA ANAND	Mr.PEKETI RAMAKRISHNA
Thripunithura	Pudur Chennai	Kb Road,Chilakaluripet	Jaggampeta East Godavari

Pune	Ongole	Patiala	Lucknow
			
Ms..SAVITA PRASHANT SHIROLE	Mr.BENJIMEN BANDARU	Mr.KULVEER SINGH	Mr.DEEPAK SINGH
Bhosari	Guntur Road Ongole	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	Mangalore	Bangalore-1	Davanagere
			
Mr. VIKRAM SINGH	Mrs. MOHINI M	Mrs. H G VIDYASHRI	Mrs. PRASEEDA P.D
Rehari-Jammu	Thokkottu	Uttarahally	Hiriyur Main Road

Hyderabad	Kolkata South	RAIPUR, CHHATISGARH	DAVANAGERE
			
Mr. VARKALA RAVI	Mr. DEBASISH MONDAL	Ms. Tripti	Mr. AMBRESH NAIK
Hastinapur	Baruipur	Ramnivas Talkies Road	Hospet College Road

Nagpur	Balasure	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	Kukatapally	Karimnagar
			

Mr.SARFARAZ ALAM	Mr.RAMAN PANCHALE	Mr.SHEKANNA GARI VEERESH	Mr.AKUNURI PRASHANTH
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Manpur, Gaya	A.B.Road Indore	Zahirabad	Jewellers Street
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kannur	Hyderabad	Assam	Kukatapally
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Mrs.SAIJA M K	Mrs.AILAMONI LALITHA	Mr.SUSHANTA ROY SARKAR	Mr.METHRI MOHAN
Kannur Thalassery Rd.	Gaythri Nagar X Road	Jalpaiguri Branch, West Bengal	Rachannapet

CONGRATULATIONS TO NOVEMBER 2024 TOP BA ACHIEVERS

Ernakulam-1	Kannur	Kozhikode	Thrissur-1
			
Mr. Vishnu Kumar	Mr. Sarath C	Mr. Raghu	Mr. Sandeep V N
Ananthu M A	Neeleswaram	Kalpatta	Ksrct Road Chalakkudy

Trivandrum	Coimbatore	Trichy	East Godhawari
			
Mrs. Athulya K Jayanthan	Mr. Muthukumar J	Mrs. Nirosha	Mrs. Appikonda Nagamani
Peyad	Kamarajar Road	Alamkudi	Jaggampeta East Godavari

Ongole	Thirupathi	Thiruvallur	Bangalore-1
			
Mrs. Gousiya Bee Shaik	Mr. S Liyas	Mr. Mohan C	Mr. S Vetrivel
Kb Road, Chilakaluripet	Tirupati Road, Chittoor	Pudur Chennai	Uttarahally

Bangalore-2	Hassan	Mysore	Tumkur
			
Mrs. Harshitha A G	Mrs. Sharadabai	Mrs. Chikkadevamma	Mr. Irappa Badigar
Malleswaram	Aresekere Ampc	T. Naraseepura	Kempagowda Nagara, Doddaballanur

Ananthpur	Davangere	Gulbarga	Hyderabad
			
Mr. Palavenkatapuram Nayakula Thippeswamy	Mrs. Rekha	Mr. Kumarswami Sangayya Hiremath	Mr. Sri Perambuduru Ajay Kumar
Valmiki Circle, Kalyandurg	Hospet College Road	Kori Circle Bijapur	Hastinapur

Karimnagar	Kukatpally	Kurnool	Raichur
			
Mr. Viratachary Aggoji	Mrs. R Pullamma	Mr. Eswar Kavali	Mrs. Eramma
Jewellers Street	Zahirabad	Badepalli	Kushtagi

Secundrabad	Warangal	Aurangabad	Bhopal
			
Mr.D Vijaychandra	Mr.Mothe Nagaraju	Mr.Vishal Harishchandra	Mr.Sumit Gour
Kompalli	Bhavani Nagar-Warangal	Udgir	Mandideep Bhopal

Indore	Nagpur	Pune	Saurashtra
			
Mr.Pooja Rathore	Mr.Nihal Pradeep Dubey	Mr.Sachin Sitaram Sapkal	Mr.Gohil Balbhadrasinh Aitsinh
Anand Bazar Khajrana Road Indore	Rameshwary Road Nagpur	Theragaon	Ram Mandhir Bhavnagar


South Gujarat	Assam	Balasure	Berhampur
			
Mr.Mahant Aloukik	Mr.Rintu Basak	Mrs.Lopamudra Parida	Mr.Rajani Kanta Sasmal
Waghodia Road	Dhugguri	Kachery Bazar	Umerkote

Bhubaneswar	Bihar	Kolkata North	Kolkata South
			
Mr.Hare Krushna Pradhan	Mr.Pankaj Kumar	Mr.Partha Pal	Mr.Jishu Ganguly
Delanga	Goplaganj	Konnagar	Jamuria Bazar, Burdwan

Lucknow	Raipur,Chattisgarh	Sambalpur	Varanasi
			
Ms.Shivani	Mr.Gyanesh Singh Sidar	Mr.Rajendra Tandi	Mr.Manish Kumar Gond
Nekpur Chaurasi-Fatehgarh	Ramnivas Talkies Road	Kantabanji	Malvia Road-Basti

Chandigarh	Delhi-1	Hanumangarh	Jalandhar
			
Mr.Kanhaiya Tyagi	Mr.Inder Jeet	Ms.Rekha	Mr.Anil Kumar
Workshop Road,Yamuna Nagar	Tilak Nagar	Pilibangan	Rehari-Jammu

Patiala	Kannur	Trivandrum	Trichy
			
Mr. Manish Behl	Mr. Jaganath G R	Mrs. Akhila A	Mr. Chitravelu
Roopnagar Punjab	Kannur Thalassery Rd.	Perumkadavila	Pattukkottai

Ananthpur	Davanagere	Gulbarga	Hyderabad
			
Mr. Venkata Chowdary Dabbara	Mrs. Anusha Nagaraj Maisuragi	Mr. Hanamantagouda Mallappagouda Patil	Mrs. Sanugommula Bharathamma
Tadpatri	Shimoga Road Harapanahalli	Mudhol	Chandrayangutta

Indore	Varanasi	Assam	Hanumangarh
			
Mr. Mukesh	Mrs. Pratima	Mr. Ajijul Islam	Mrs. Kamla Devi
Vijay Nagar Indore	Dharamshala Bazar- Gorakhnur	North Jalukbari	Suratgarh Rajasthan

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.

