

1st March 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

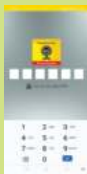
Enter Registered Mobile Number

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 option.

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 BA For EBA Activation In March 2024

Ernakulam-1	Kannur	Kollam	Malappuram
			
Mr.Sreejith V S	Mr.Noushad P K	Mr.Sandeep Jayachandran	Mr.Abdul Subair P
Thoppumpady	Cherkalam	Anchalmoody	Wandur
Thrissur-1	Thrissur-2	Trivandrum	Coimbatore
			
Mr.Prasad P U	Mr.Santhosh K	Mrs.Ramla	Mrs.Monika
Meloor	Kuttanellur	Malayankeezhu	Periyanaikkanpalayam
Erode	Madurai	Pondicherry	Salem
			
Mr.Subramani	Ms.Aruna devi M	Mrs.Gayathri	Mr.Umapathy
Soorampatty	By Pass Road Sathur	Veeraganur Salem	Thiruchenkodu Namakkal

Tirunelveli	Trichy	Vellore	East Godhawari
			
Mrs.Pavun	Mr.Anbazhagan Kannappan	Mrs.Lalitha	Ms.Nish Begum
Kadayanellur	Nidamangalam	Gandhi Road Arakkonnam	Tadipaka,East Godavari
Eluru	Kanchipuram	Ongole	Parrys
			
Mr.Magappu Venkatesh	Mrs.Kalaivani	Mr.Samyel Aavuluri	Mrs.Selvi
Sunday Market,Bhimavaram	Chromepet	Chimakurthy	Ambedkar Nagar Chennai
Thirupathi	Thiruvallur	Vijayawada	Vishakapatnam
			
Mr.Subramanyam	Mr.Sasikumar	Ms.Dosuru Devi	Mr.Baba Baskar
V Kota Chittor	Nazarathpettai	Benz Circle M G Road,Vijayawada	Arilova

Bangalore-1	Bangalore-2	Bangalore-3	Hassan
			
Ms. Malathi D Ambiger	Mrs. Harshitha	Mr. Manjunatha T	Mr. Punith Naik
Rpc Layout	Malleswaram	Btm 1St Stage	Arsikere

Hubli	Kolar	Mangalore	Mysore
			
Mr. Devappa M	Mr. Harish	Mr. Shivakumara K P	Mr. Parashivamurthy M
Gandhinagar Pb Road	Gownipalli	Krishnaraja Nagar	Ambedker Road Kollegal

Tumkur	Ananthpur	Davangere	Gulbarga
			
Mr. Srinivas	Mr. Kori Shekar	Mr. Maruti Anekonda	Mr. Shivaraj
Bellary Main Road Pavgada	Rayadurg	Rane bennur	Bijapur Railway Station Road

Hyderabad	Karim nagar	Kukatapally	Kurnool
			
Mr.Chinna Reddy	Mrs.Oraganti Saritha	Mr.Erkula Ramulu	Mr.Gorla Ravi
Katadhan	Ramagundam-Ntpc	Rachannapet	Hanuman Nagar
Raichur	Secundrabad	Warangal	Aurangabad
			
Ms.Chaitra T	Mr.Neerati Santhosh	Mrs.Umarani Chinthala	Mr.Gaurav Ranyeole
Manvi	Baglingampally,Hyderabad	Yellandu	Sadashiv Nagar
Indore	Jabalpur	Kolhapur	Mumbai
			
Mr.Nilesh	Mr.Suresh Babu Sahu	Mrs.Pushpa Suryakant Kamble	Mr.Kunal Mukund Kolap
Industrial Area Dewas	Krishna Gunj Sagar	Ichalkaranji	Ghansoli Railway Station

Nagpur	North Gujarat	Saurashtra	South Gujarat
			
Mr. Nihal Pradeep Dubey	Mrs. Manjuben Pahadji Purohit	Mr. Hingora Sabirhusen	Mr. Munirodin Malek
Rameshwary Road Nagpur	Dhanera	Patel Colony Jamnagar	Anand Gujarat
Assam	Balasore	Berhampur	Bhubaneswar
			
Mr. Ajijul Islam	Mr. Asit Barik	Mr. Rajani Kanta Sasmal	Mr. Md Saheed Azam
North Jabulkari	Salipur	Umerkote	Bajrakabati Road
Delhi-1	Hanumangarh	Haryana	Jalandhar
			
Mr. Inder Jeet	Ms. Rekha	Mr. Kapil Sharma	Mr. Anil Kumar
Tilak Nagar	Pilibangan	Hissar	Rehari-Jammu

Congratulation All Branch Heads For EBA Activation In MARCH 2024

SOUTH GUJARAT	GULBARGA	ANANTHPUR	SOUTH GUJARAT
			
Ms, DIMPLE JAINAMKUMAR DAFTARI	Mr. RAVI IRANNA BAGEWADI	Ms. PALABANDLA BHARATHI	Mr. PAGI VIJAYKUMAR SHANKARBHAI
Amroli Surat	SINDGI	Rayadurga	Godra Road Dahod
BANGALORE-2	SOUTH GUJARAT	SOUTH GUJARAT	PONDICHERRY
			
Ms. Malkamma	Mr. GOSAI DILIPBHAI	Mr. DAMOR SOMABHAI	Mr. Rajesh
MALLESWARAM	ANAND GUJARAT	LUNA ROAD HIGHWAY,	WEST STREET THIRUVIKALUR
DAVANAGERE	HYDERABAD	BANGALORE-1	SOUTH GUJARAT
			
Mr. NAGARAJ MOOKAPPA KUMMLUR	Ms. Perumalla shamili	Ms, BHARATHI H K	Mr. RAVI KUMAR
RANE BENNUR	DILSUKHNAGAR	RAJARAJESWARI NAGAR	VAPI EAST

ASSAM	PARRYS	THIRUVALLUR	KANCHIPURAM
			
Mr.FAKAR UDDIN	Mr.BALAJI	Mrs.SHAKILA B BALARAMAN	Mr.AJITHKUMAR S
Bongaigaon	Th Road Kaladipet	Mylapore	Perumbakkam Main Road

VELLORE	BANGALORE-1	BANGALORE-1	HYDERABAD
			
Mrs.MUTHULAKSHMI A	Ms,ROOPA H R	Ms.JYOTHI M	Ms.AAKITI RAJESHWARI
THIRUVANNAMALAI ROAD GINGEE	MUNESHWARANAGAR	MARIYAPPANPALAYA	MIRIYALAGUDA

HYDERABAD	BALASORE	HYDERABAD	DAVANAGERE
			
Mr.GADDAM GANESH	Ms,SHIKHARANI NAYAK	Mr.ADULLA RAJINIKANTH	Mr.VASANTHA M
Bhadurpura	Kachery Bazar	Kavadiguda	Chitradurga

ERNAKULAM-1	VIJAYAWADA	ERNAKULAM-1	ERNAKULAM-1
			
Mrs.SETHULAKSHMI T D	Mr.RAMESH PATNALA	Mr.SHITHINRAJ K S	Ms.NISHA MOHAN
Thripunithura	Bhavanipuram	Andipullikavu	Chengamanad

KANNUR	HYDERABAD	HYDERABAD	KANCHIPURAM
			
Mr.SHIVA PRASAD K	Mr.THALAPALLY RAJU	Mr.PANUGOTHU RAJU	Mr.BARANITHARAN K
Bandadukka	Katadhan	Bandlaguda	Chromepet



BHUBANESWAR	KANNUR	KOLKATA NORTH	ERNAKULAM-2
			
Mrs.RAJESWARI NAYAK	Mrs.SAJISHA SASIDHARAN	Mr.SAJAL DAS	Ms.NEETHU SAMBHASIVAN
Ashok Nagar,Orissa	Taliparamba	Kalia Chak English Bazar	Panachikkapara

JALANDHAR	AURNGAPAD	TRIVANDRUM	BANGALORE-1
			
Mr.VIKRAM SINGH	Mr.Satish Dadarao	Ms.ATHIRA G	MS.SPOORTHI H B
Rehari-Jammu	Gandhi Chowk Khameaon	Udiyankulangara	Rpc Layout

DAVANAGERE	NAGPUR	RAIPUR,CHHATISGARH	DAVANAGERE
			
Mr.U RAVICHANDRA	Mr.Prajay Pramod Nandagwa	Ms.Tripti	Mr.AMBRESH NAIK
Old Pb Road Harihara	Hingana Road	Ramnivas Talkies Road	Hospet College Road

KANNUR	RAIPUR,CHHATISARH	ASSAM	DAVANAGERE
			
Mrs.Ashalatha	Mrs.RASHI SARAF MISHRA	Mr.IZAZAR RAHMAN	Mrs.PRASEEDA P.D
Manjeshwaram	Kotra Road	Battalian Gate	Hiriyur Main Road

GULBARGA	HYDERABAD	HUBLI	HASSAN
			
Mr. SHAMARAY BIRADAR	MS. DAMMIREDDYGARI SOUNDARYA	Mr. MARUTI SHIVAPPA HUGAR	Mr. MADHU N S
Muddebihala	Nirmal Nagar- Karmanghat	Ramdurg	Arsikere

HUBLI	NAGPUR	SOUTH GUJARAT	SOUTH GUJARAT
			
Mr. SANJAYA HARLAPUR	Mr. SURAJ NAGORAO BAHE	Mr. ARSILBHAI VAHORA	Mr. KISHANKUMAR BARIY
Naragund	Abab Colony Nagpur	Station Road Petlad	Baliya Dev Road Borsad

KARIMNAGAR	GULBARGA	GULBARGA	DAVANAGERE
			
Mr. SAMALA PAVAN KUMAR	Mr. VENKTESH HUNAKUNTI	Mr. YADANNA	Mr. AJITH KUMAR REDDY K H
Bellampally, Adilabad	Bagalkot Bus Stand Road	Omnagar Gulbarga	Mandipet Davangere

REWARDS AND RECOGNITION



REWARDS AND RECOGNITION

Monthly Performers Award

TOP BA HONOURED BY COMPANY - GIFT DISTRIBUTION PHOTOS



Geetha Bhai
Shikarpura branch BA



Sadhika mma -
Bider BVR branch BA



Geetha -
Ariana Nagar branch BA



Suresh Malik -
Hatra branch BA



Suztha -
Barhal branch BA



Mohan - Chamrajai
branch BA



TOP BA HONOURED BY COMPANY - GIFT DISTRIBUTION PHOTOS



Anugmagan - Nehru Nagar
Tindivanam branch BA



Ashik shukkur -
Adoor branch BA



Siva P - Muvattupuzha
branch BA



Satish kawat - sastri square
bridge Jabalpur BA



Anugmagan - Nehru Nagar
Tindivanam branch BA



Sunil Gundakar - Shiggaon
branch BA

FOR MORE DETAILS, CALL US AT 8590935807 / 00387027443

or email us at baop@manappulam.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 promised 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.

