

1st September 2024

BUSINESS ASSOCIATES

 **MANAPPURAM
FINANCE LIMITED**

More Life Easy

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

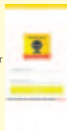
Enter Registered Mobile Number

3rd Step

Enter the OTP and Verify

4th Step

Set PIN Number



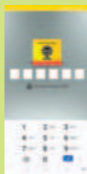
Step 1



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

Manappuram Finance 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 .**

Payout to BA For Other Vertical Product





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 SEPTEMBER 2024 TOP BA ACHIEVERS

Alapuzha	Ernakulam-1	Kannur	Kollam
			
Mr.Samon E V	Mr.Vipinkumar K V	Mr.Mohana Gatty U	Mr.Dinesh Babu
Kuruvilangad	Malipuram	Uliyathaduka	Ochira

Thrissur - 1	Trivandrum	Coimbatore	Pondicherry
			
Ms.Steny M A	Mr.Sathikumar K	Mr.Muthukumar J	Mr.Arulmurugan R
Poyya	Balaramapuram	Kamarajar Road	Vinayagapuram Attur

Salem	Trichy	Vellore	Tirunelveli
			
Mr.Vinothkumar	Mrs.Nirosha	Mr.Ashokan	Mr.Muthuraj R
Pennagaram Dharmapuri	Alamkudi	Natarampalli	Rajapalayam

East Godhawari	Ongole	Parrys	Thirupathi
			
Ms. Bobbilli Aruna Mani	Mr. M Ravindra	Mr. T Gopi	Mr. Mohammed Tajuddin
V.L Puram	Guntur Road Ongole	Parrys	Ponganur Road Madanapalli

Thiruvallur	Vijayawada	Bangalore-1	Bangalore-2
			
Mr. Kannan	Mr. Marpu Prudhvi Raj	Mr. Bairojirao	Mrs. Harshitha
Rajiv Gandhi Nagar	Thenali	Mariyappanpalaya	Malleswaram

Bangalore-3	Hassan	Hubli	Mangalore
			
Mr. Karthick V	Mr. Pradeep	Mr. Azharuddin Munsif	Mr. Arif Ulla Khan
Electronic City	Arakkalgodu	Kalgattagi	Periyapatana

Tumkur	Anandhpur	Davanagere	Gulbarga
			
Mr.Mohammad Muzamil Charnal	Mr.Chitra Harikrishna	Ms.Sneha S	Mrs.Nazia Tarannum
Pavagada	Market Field Road Hindupur	Harihara Main Road	Tippu Sulthan Chowk Gulbarga

Hyderabad	Karimnagar	Kukatapally	Kurnool
			
Sri.Sri Perambuduru Ajay Kumar	Mr.Manewar Balaji	Mrs.Pullamma R	Mrs.Kalpana
Hastinapur	Nirmal	Zahirabad	Nagarkurnool- Mahaboobnagar

Raichur	Secundrabad	Warangal	Aurangabad
			
Mrs.Eramma	Mr.Gurrapu Yashwanth	Mr.Halavath Darganayak	Ms.Aparna Shivraj Karale
Kushtagi	Nacharam	Badrachalam	Vivekanand Nagar Aurangabad





Bhopal	Indore	Jabalpur	Kolhapur
			
Mr. Navalsingh	Mr. Mukesh	Mrs. Asha Lariya	Ms. Suraksha Ravi Banavalikar
Obaidulla Ganj, Raisen	Vijay Nagar Indore	Bhagavanganj Sagar	Vishant Road Goa

Nagpur	North Gujarat	Pune	Saurashtra
			
Mr. Nihal Pradeep Dubey	Mrs. Manjuben Pahadji Purohit	Mrs. Laxmi Vithhal Bhole	Mr. Sanjaybhai Punabhai Panchal
Rameshwary Road Nagpur	Dhanera	Bhosari	Halvad

South Gujarat	Assam	Balasore	Berhampur
			
Mr. Bhruvesh Vadhankar	Mr. Ajijul Islam	Mrs. Lopamurida Parida	Mr. Laxman Surya
Ajwa Road Vadodara	North Jalukbari	Kachery Bazar	Koraput

Bhubaneswar	Bihar	Kolkata North	Kolkata South
			
Mr.Hare Krushna Pradhan	Ms.Kajal Perween	Mr.Partha Pal	Mr.Jishu Ganguly
Delanga	Upper Bazaar Ranchi	Konnagar	Jamuria Bazar, Burdwan

Agra	Chandigarh	Delhi-1	Hanumangarh
			
Mrs.Mamta	Mr.Kanhaiya Tyagi	Mr.Momin Khan	Ms.Rekha
Thatipur Gwalior	Workshop Road,Yamuna Nagar	Rajapuri	Pilibangan

Haryana	Jaipur	Jalandhar	Patiala
			
Mr.Manjeet Singh	Mr.Danish Khan	Mr.Rahul Thakur	Mr.Sharvan Kumar
Charkhi Dadri	Guman Pura	Majitha Road,Amritsar	Pakka College Road Barnala

Congratulation All Branch Heads For EBA Activation In SEPTEMBER 2024

Kannur	GULBARGA	ANANTHPUR	Chandigarh
			
Ms.KAVYA B R	Mr.RAVI IRANNA BAGEWADI	Ms.PALABANDLA BHARATHI	Mr.SHIVAM BANTA
Uliyathaduka	SINDGI	Rayadurga	Workshop Road,Yamuna Nagar

BANGALORE-2	Patiala	Hanumangarh	THIRUPATI
			
Ms.Malkamma	Mr.KULVEER SINGH	Mr.SIKANDER SINGH	Mr.KONDAKRINDA VISHNU VARDHAN
MALLESWARAM	Pakka College Road Barnala	Ramnagar Shopping Centre	Ponganur Road Madanapalli





Hanumangarh	Jabalpur	Saurashtra	Saurashtra
			
Mr.MAHESH KUMAR	Mr.DEVENDRA KUMAR YADAV	GALIYA NIRALIBEN MERAMA	Mr.KANA RUDRASINH BAISINH
Pilibangan	Bhagavanganj Sagar	Pandit Nehru Road Jamnagar	Dhangadra Surendra Nagar

Sambalpur	Indore	Indore	Assam
			
Mr.BIJAYA SAHU	Mr.SANDEEP PATEL	Mr.MOHIT	Mr.SAMPAD ALAM
Belpahar	Vijay Nagar Indore	Jawaharmarg	Dhupguri

VELLORE	Patiala	BANGALORE-1	Jalandhar
			
Mrs.MUTHULAKSHMI A	Mr.ASHWINI KUMAR	Ms.JYOTHI M	Mr.SAHNAZPREET SINGH
THIRUVANNAMALAI ROAD GINGEE	Chowk Basti, Ludhiana	MARIYAPPANPALAYA	Majitha Road, Amritsar

Warangal	BALASORE	HYDERABAD	THIRUPATI
			
Mr.ACHE ANIL	Ms.SHIKHARANI NAYAK	Mr.ADULLA RAJINIKANTH	Mr.T UGESH
Bhavani Nagar-Warangal	Kachery Bazar	Kavadiguda	V Kota Chittor

ERNAKULAM-1	Kolkata South	Aurangabad	CHANDIGARH
			
Mrs.SETHULAKSHMI T D	Mr.PRASENJIT CHAKRABORTY	Mr.VISHAL MAHAJAN DEVKATE	Mr.HARI KRISHAN
Thripunithura	Siuri	Anand Nagar Nanded	Manav Chawk Ambala

Pune	HYDERABAD	PATIALA	AGRA
			
Ms..SAVITA PRASHANT SHIROLE	Mr.THALAPALLY RAJU	Mr.KULVEER SINGH	Mr.NAVEEN BAGHEL
Bhosari	Katadhan	Pakka College Road Barnala	Thatipur Gwalior

Bhubaneswar	Bhubaneswar	Bhubaneswar	ERNAKULAM-2
			
Mr.SOMESH MAHAPATRA	Mr.DEBASHISH PARIDA	Mrs.APARAJITA ROUT	Ms.NEETHU SAMBHASIVAN
Delanga	Durga Bazar	Puri, Orissa	Panachikkapara

JALANDHAR	Varanasi	Varanasi	Berhampur
			
Mr.VIKRAM SINGH	Mr.ABHISHEK KUMAR SINGH	Mr.VIPIN YADAV	Mr.MOHENDRO BAGH
Rehari-Jammu	Sigra-Varanasi	Prade Kothi- Varanasi	Koraput

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	Berhampur	Kolkata South	DAVANAGERE
			
Mr.SANKET DILIP WANVE	Mr.RITESH YADAV	Mr.NANDAN KUMAR	Mrs.PRASEEDA P.D
Rameshwary Road Nagpur	Sunabeda	Jamuria Bazar, Burdwan	Hiriyur Main Road

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	Bihar
			
Mr.SARFARAZ ALAM	Mr.RAMAN PANCHALE	Mr.VIGNESH C	Ms.GULNAAZ FATMI
Manpur, Gaya	A.B.Road Indore	Rajiv Gandhi Nagar	Upper Bazaar Ranchi
KANNUR	Bhubaneswar	Assam	South Gujarat
			
Mrs.SAIJA M K	Mr.ASHISH KUMAR ROUT	Mr.SUSHANTA ROY SARKAR	Mr.HITESH YADAV
Kannur Thalassery Rd.	Bhuban	Jaipatguri Branch, west Bengal	Bacher Road Valsad

REWARDS AND RECOGNITION



REWARDS AND RECOGNITION

Monthly Performers Award

TOP BA HONOURED BY COMPANY - GIFT DISTRIBUTION PHOTOS



Geetha Bhai -
Shikarpura branch BA



Sashikala metre -
Bider BVB branch BA



Saritha -
Anjana Nagar branch BA



Surojith Malik -
Hazra branch BA



Sujatha -
Radikal branch BA



Mohan - Channagiri
branch BA



TOP BA HONoured BY COMPANY - GIFT DISTRIBUTION PHOTOS



Anugmagan - Nehru Nagar
Tindivanam branch BA



Ashik shukkur -
Adoor branch BA



Siva P - Muvatupuzha
branch BA



Sathish kevat - sasthi squire
bridge Jabalpur BA



Arumsugan - Nehru Nagar
Tindivanam branch BA



Sunil Gundollar - Shiggoan
branch BA

FOR MORE DETAILS, CALL US AT 0438033487 / 09387023443

or email us at baop@manappuram.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. MAFL shall have the right to deduct any loss occurred due to the act of the business associate from their monthly commission.

MAFL 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.

MAFL 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 MAFL, at its sole discretion, may modify and/or terminate its services at any time.

