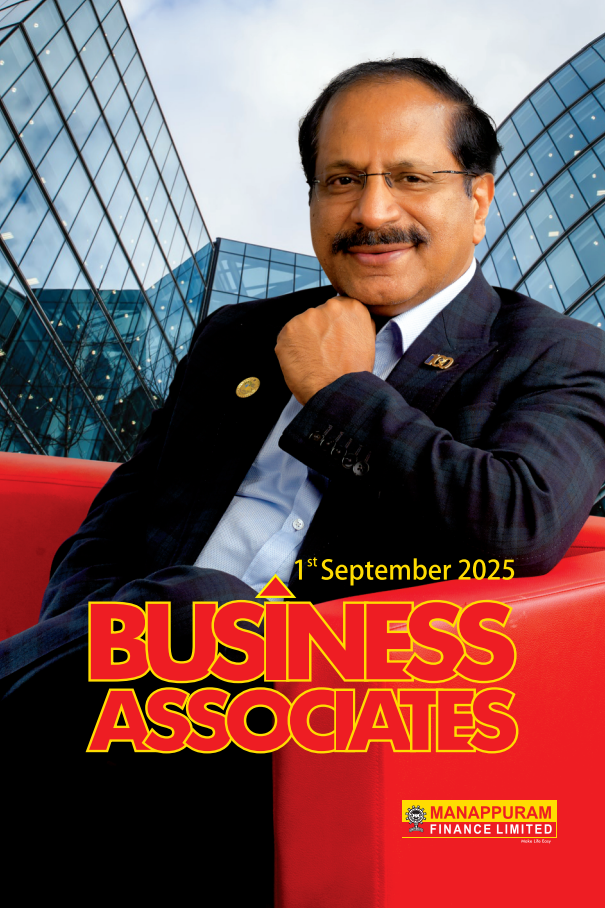




1st September 2025

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

MD Rahul Amin Shaikh

National Head BA

9387027443

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

BA Mobile Application

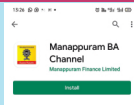
Manappuram Finance Limited, one of India's leading NBFCs, is happy to introduce a new mobile app for its Business Associates to aid in their day-to-day lead generation and related operations. BA Channel Mobile Application will help the BAs to Generate leads and monitor their transactions with Manappuram. 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

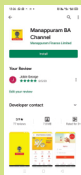
Enter Registered Mobile Number

3rd Step

Enter the OTP and Verify

4th Step

Set PIN Number



Step 1



Step 2



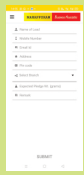
Step 3



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.

Incentive Structure Based on Loan Age

Age	Incentive %
Below 15 Days	N/A
15 to 30 Days	0.075% of NCA Amount
Above 30 to 90 Days	0.025% of NCA Amount
Above 90 Days to 180 Days	0.05% of NCA Amount
Above 180 Days	0.05% of NCA Amount
Above 250 Days	No Incentive

Contact – 8848396021 | 9625119298

Fixed Allowance Based on Monthly Business

Category	Monthly Business	Fixed Allowance
D Category	1 to 5 Lakh	3,000
C Category	Above 5 to 15 Lakh	6,000
B Category	Above 15 to 25 Lakh	7,000
A Category	Above 25 Lakh	8,000

Contact – 9349080591 | 0487-3050113 | 0487-3050251

Pledge-Based Incentive Structure

Pledge Remained	Payout Incentive for Subsequent Pledges
>10 Days	18.35
20 Days	34.4
30 Days	45.87
60 Days	68.81
90 Days	91.74

Collection Incentive Policy

Criteria	Commission
Prompt Monthly Interest Payment (Within 35 days)	2.5% of interest received
Interest Payment from 35 th Day to 90 th Day	1.5% of interest received
Interest Payment after 90 Days & within 5 days from the Due date	1% of interest received

Fixed Allowance Based on NCA Conversion

Category	NCA Requirement	Fixed Allowance
C Category	5 to 9	3,000
B Category	10 to 14	4,000
A Category	15 & Above	5,000

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%

Congratulation All BH For EBA Activation In SEPTEMBER 2025

Raichur	Gulbarga	Karimnagar	Warangal
			
Mr.YALLAPPA BARAKER	Mr.MALLIKARJUN	Mr.RAKESH THUNGAPINDI	Mr.AKULA MAHESH
Kushtagi	Afzalpur	Tirumala Talkies X Road,Nizambad	Hanamkonda

Karimnagar	Gulbarga	Warangal	Davanagere
			
Mr.MAHIBOOB	Mr.MARAM ANIL	Mr.MAHANTESH HANAMANT HUNASHIKATTI	Mr.KRISHNA HALEMANI
Jewellers Street	Mudhol	Subedari Warrangal	Shimoga Road Harapananahalli Davanagere

PUNE	Indore	Indore	Pune
			
Ms.Sandhya Suraj Dahale	Ms.ANJANI MISHRA	Mr.DURGESH PARMAR	Mrs.NEHA NANDAKUMAR TEKAWADE
Theragaon	Annapurna Road Indore	A.B.Road Indore	Baner Balewadi Phata

Congratulation All BA For EBA Activation In SEPTEMBER 2025			
Raichur	Gulbarga	Karimnagar	Warangal
			
Mr. Anil Baraker	Mr. Praveen Dharmanna Kasabikatti	Mr. Bal Ram	Mr. RAJU
Kushtagi	Afzalpur	Tirumala Talkies X Road Nizambad	Hanamkonda

Karimnagar	Gulbarga	Warangal	Davanagere
			
Mr. PRAVEEN DHARMANNA KASABIKATTI	Mr. Hanamantagouda Mallappagouda Patil	Mr. Kudire Sathish	Mr. J Veeranna
Jewellers Street	Mudhol	Subedari Warrangal	Shimoga Road Harapananahalli Davangere

PUNE	Indore	Indore	Pune
			
Ms. Sandhya Suraj Dahale	Mrs. Sakshi Joshi	Ms. Radhika	Mr. Chetan Vasant Daundkar
Theragaon	Annapurna Road Indore	A.B. Road Indore	Baner Balewadi Phata

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 -
Badikal branch BA



Mohan - Channagiri
branch BA



TOP BA HONoured BY COMPANY - GIFT DISTRIBUTION PHOTOS



Arugmugan - Nehru Nagar
Tindivanam branch BA



Ashik shukkur -
Adoor branch BA



Siva P - Muvatupuzha
branch BA



Sathish kevat - sashtri 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@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. 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.

