

1<sup>st</sup> October 2025

# BUSINESS ASSOCIATES

 **MANAPPURAM**  
FINANCE LIMITED

More Life Easy

# Dear Business Associate,

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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](http://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**

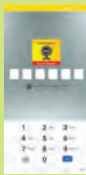
Enter Registered Mobile Number

**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.

**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)	<b>2.5%</b> of interest received
Interest Payment from 35 <sup>th</sup> Day to 90 <sup>th</sup> Day	<b>1.5%</b> of interest received
Interest Payment after 90 Days & within 5 days from the Due date	<b>1%</b> 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 OCTOBER 2025**

Pune	Indore	Karimnagar	Warangal
			
Mrs. NIKITA NARENDRA CHAURSEY	Mr. ROHIT	Mr. MARAM ANIL	Mr. ACHE ANIL
Theragaon	A.B. Road Indore	Jewellers Street	Subedari Warrangal

Ongole	Raichur	Kolkata North	Ongole
			
Mr. MALLIKARJUN	Mr. VALLAPPA BARAKER	Mr. SAJAL DAS	Mr. RAVINUTHALA MADHULIKA
Afzalpur	Kushtagi	Kalia Chak English Bazar	Market Centre, Kanthukur

Aurangabad

Mr. MURALI KANASAREB KADAM
Nilanga

Congratulation All BA For EBA Activation In OCTOBER 2025			
Pune	Indore	Karimnagar	Kolkata North
			
Mrs.SANDHYA SURAJ DAHALE	Mrs.Radhika	Mr.Viratachary Aggoji	Mr.Sani Dutta
Theragaon	A.B.Road Indore	Jewellers Street	Kalia Chak English Bazar
Ongole	Raichur	Aurangabad	Kolkata South
			
Mrs.Ravinuthala Subhashini	Mr.Anil Baraker	Mr.Kishor Digambar Chavan	Mrs.Sarmistha Barua
Market Centre,Kanthukur	Kushtagi	Nilanga	Shyamnagar, West Bengal
Gulbarga			
			
Mr.Praveen Dhanrajanna Kasabikatti			
Afzalpur			

# 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



Saritha -  
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 - Muvattupuzha  
branch BA



Sathish kevat - sashtri squire  
bridge Jabalpur BA



Arumugan - 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](mailto: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.

