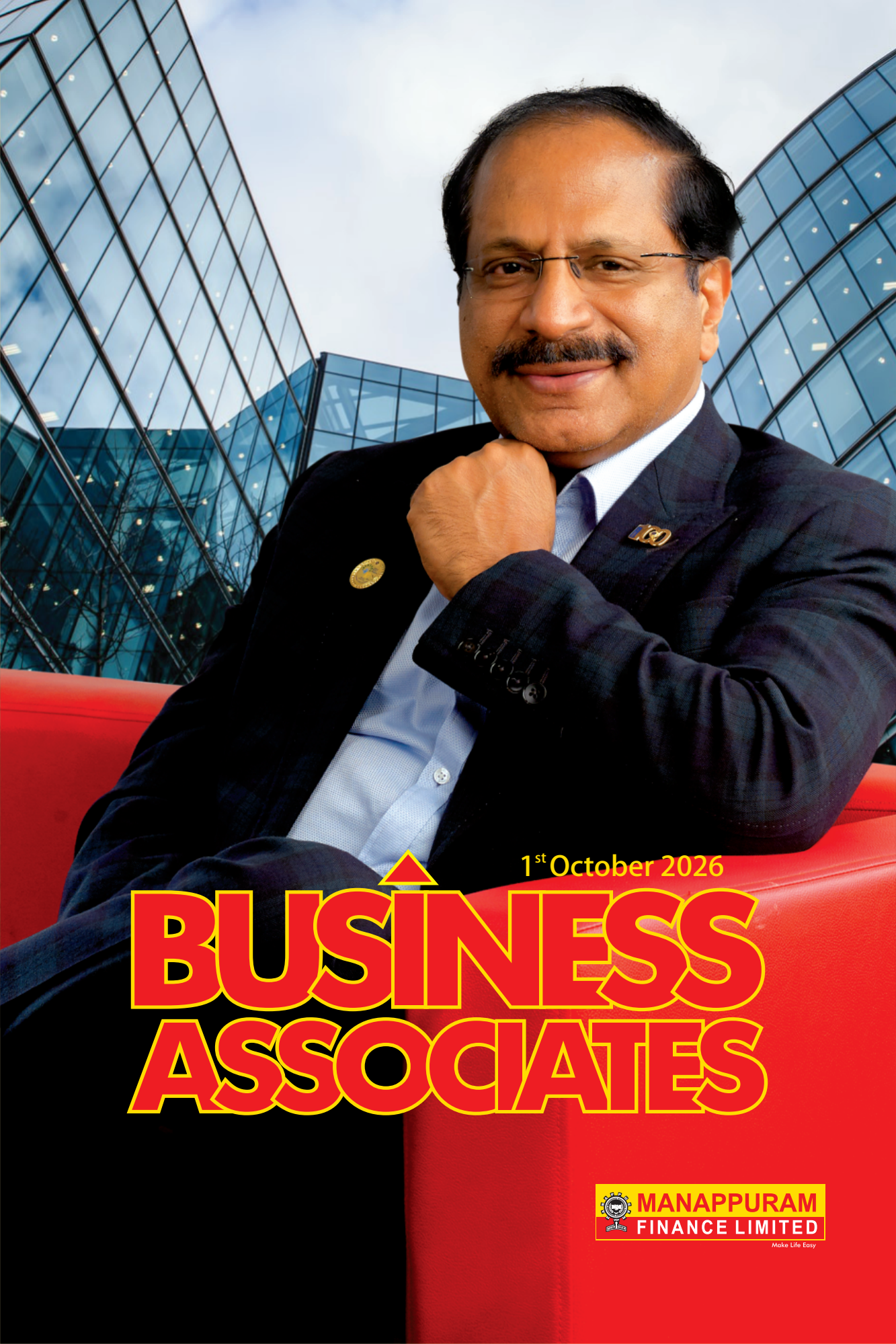


1st October 2026

# BUSINESS ASSOCIATES

MANAPPURAM FINANCE LIMITED

Make 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**

BUSINESS ASSOCIATES



# 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

BUSINESS ASSOCIATES

# 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 | Minimum1 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

# 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

BUSINESS ASSOCIATES

# BA Mobile Application

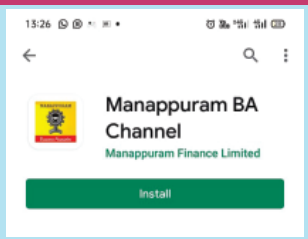
Manappuram Finance Limited, one of India's leading NBFCs, is happy to introduce a new mobile app for its Business Associates to aid in their day-to-day lead generation and related operations. BA Channel Mobile Application will help the BAs to Generate leads and monitor their transactions with Manappuram.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



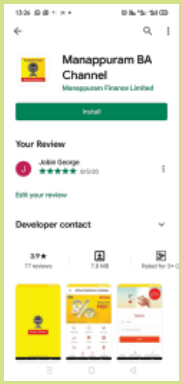

**1st Step**
Enter BA Code

**2nd Step**
Enter Registered Mobile Number

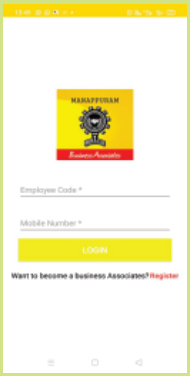
**3rd Step**
Enter the OTP and Verify

**4th Step**
Set PIN Number

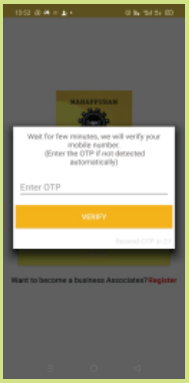





Step 1




Step 2



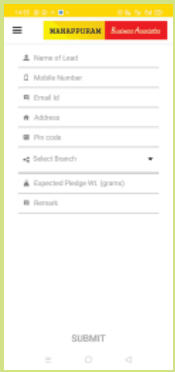

Step 3




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.

PAYOUT BA

BUSINESS ASSOCIATES

## 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

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 |

**2. Collection Incentive Policy**

| Criteria | Incentive |
|---|---|
| Prompt Monthly Interest Payment (Within 35 Days) | 2.5% of Received Interest |
| Interest Payment from 35th Day to 90th Day | 1.5% of Received Interest |
| Interest Payment after 90 Days & within 5 Days from the Due Date | 1% of Received Interest |

**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 |

**Pay-out Structure for Paid Bas**

| 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 |

**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 |

BUSINESS ASSOCIATES

| 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+(Addiitional Per Lac rs.100 |

## 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 |
|---|---|---|
| MSME Allied | 0.75% | 1% |
| Home Finance | 0.75% | 1% |

## 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/OGL
- 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 .**

BUSINESS ASSOCIATES

# Congratulations, all BA FOR SBA and EBA activation

| | | | |
|---|---|---|---|
|  |  |  |  |
| **Viratachary Aggoji-829376** | **Radhika-835292** | **Babita Devi-836333** | **Raju-835036** |
| Jewellers Street | A.B.Road Indore | Teghra-3740 | Hanamkonda-0739 |
|  |  |  |  |
| **Sakshi Joshi-830966** | **Deya Khan-834480** | **Ankush Kumar-834229** | **Yugan M-837685** |
| Annapurna Road Indore-1442 | Old Malda | Santokhgarh Una Hp-3871 | Th Road Kaladipet-223 |
|  |  |  |  |
| **Durgesh Parmar** | **Nithesh Kumar** | **Pritam Saha** | **Anil Baraker-833921** |
| A.B.Road Indore-2497 | Teghra-3740 | Old Malda-3895 | Kushtagi-1062 |

BUSINESS ASSOCIATES

|  |  |  |  |
|---|---|---|---|
| **Akula Mahesh** | **LUCKY** | **ASHA EVI** | **Kulasekar Raju D** |
| Hanamkonda-0739 | Annapurna Road Indore-1442 | Santokhgarh Una Hp-3871 | Th Road Kaladipet-223 |

|  |  |
|---|---|
| **Anil M** | **Yallapa Baraker** |
| Jewellers Street-1406 | Kushtagi-1062 |

BUSINESS ASSOCIATES




Manappuram Finance Ltd.

# 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



















BUSINESS ASSOCIATES

# 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 - sasthri 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.



Manappuram Finance Ltd.