

1st September 2020

BUSINESS ASSOCIATES



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/RECRUITMENT/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

Business Associate ▶

Documentation + 1 New Customer Acquisition

ABA (Active Business Associate) ▶

3 New Customer Acquisition each with minimum 20 Grams Net Weight

SBA (Senior Business Associate) ▶

9 New Customer Acquisition each with minimum 20 Grams Net Weight

EBA (Executive Business Associate) ▶

15 New Customer Acquisition each with minimum 20 Grams Net Weight

Category will be changed on a monthly basis



GOLD LOAN



FOREX & MONEY TRANSFER



SME FINANCE



COMMERCIAL VEHICLE LOAN



INSURANCE SUBSIDIARY



HOME LOAN SUBSIDIARY

BA Mobile Application

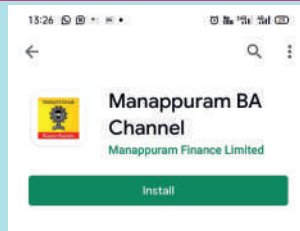
Manappuram Finance Limited, one of India's leading NBFCs, is happy to introduce a new mobile app for its Business Associates to aid in their day-to-day lead generation and related operations. BA Channel Mobile Application will help the BAs to Generate leads and monitor their transactions with Manappuram.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

Business Associates Meeting



Business Associates Meetings are regularly conducting in all the branches by Area 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
Jobin George
National Head BA

A.O.Valapad, Thrissur , Kerala Ph : 04873050100 www.manappuram.com

GOLD LOAN
1. Incentive for New Customer Acquisition and Subsequent Loans from acquired customers

Tenure of Pledge	Incentive in Rupees		Terms and Conditions for Incentive Eligibility
	For New Customer's Loan	For Subsequent Loans & re-pledges from acquired customers	
11 Days – 19 Days	Rs. 40.00	Rs. 20.00	1. Minimum 4 Gms and Loan Amount Rs. 5000/- required for New Customers' Loans 2. Minimum 10 Gms and Loan Amount Rs. 5000/- required for Subsequent Loans 3. Loans in lesser than 15% Scheme is not eligible for the incentive 4. Renewed Loans are also eligible for Subsequent Loan incentives 5. Loans with 10 Days or lesser tenure will not be eligible for incentives
20 Days – 29 Days	Rs. 75.00	Rs. 37.50	
30 Days – 59 Days	Rs. 100.00	Rs. 50.00	
60 Days – 89 Days	Rs. 150.00	Rs. 75.00	
90 Days and Above	Rs. 200.00	Rs. 100.00	

2. Incentive for Interest Payments by the Acquired Customer

Criteria	Incentive	Terms and Conditions for Incentive Eligibility
Prompt Monthly Interest Payment (Within 35 days)	5% of interest received	1. This additional incentive is applicable to ABA, SBA and EBA 2. Loans in lesser than 15% Scheme is not eligible for this incentive 3. Minimum 10 Days interest shall be collected 4. This incentive is applicable only for the Loans during the ABA, SBA, and EBA position achievement.
Interest Payment from 35th Day to 90th Day	3% of interest received	
Interest Payment after 90 Days & within 5 days from the Due date	2% of interest received	

3. Refer another Business Associate and get 10% of their Referral Income as referral incentive.

*This incentive is applicable for the contribution to Gold Loan Business Only.

Incentive for Fee Based Products
Incentive for Money Transfer & Outward Remittance:

Particulars	Incentive	Remarks
Outward Remittance	Rs. 200/- per transaction	■ This incentive is applicable for all the BAs ■ Payment will be on monthly basis
Money transfer	Rs. 10/- per transaction	

Incentive for Domestic Money Transfers

Transfer Amount	Incentive (Rs)	Remarks
25000 to 49999	Rs. 25/-	■ Minimum amount is 25000 ■ This incentive is applicable for all the BAs ■ Payment will be on monthly basis
50000 to 99999	Rs. 50/-	
100000	Rs. 100/-	

Incentives to BAs for Insurance Business

Commission for insurance varies based on the Type of Insurance, Term of Premium payment and Total Business contribution by the Business Associate during the Year.

Type of Insurance	Premium Payment Term	Commission
Life Insurance	5 Years to 9 Years	7% of Net Premium
	10 Years and Above	10% of Net Premium

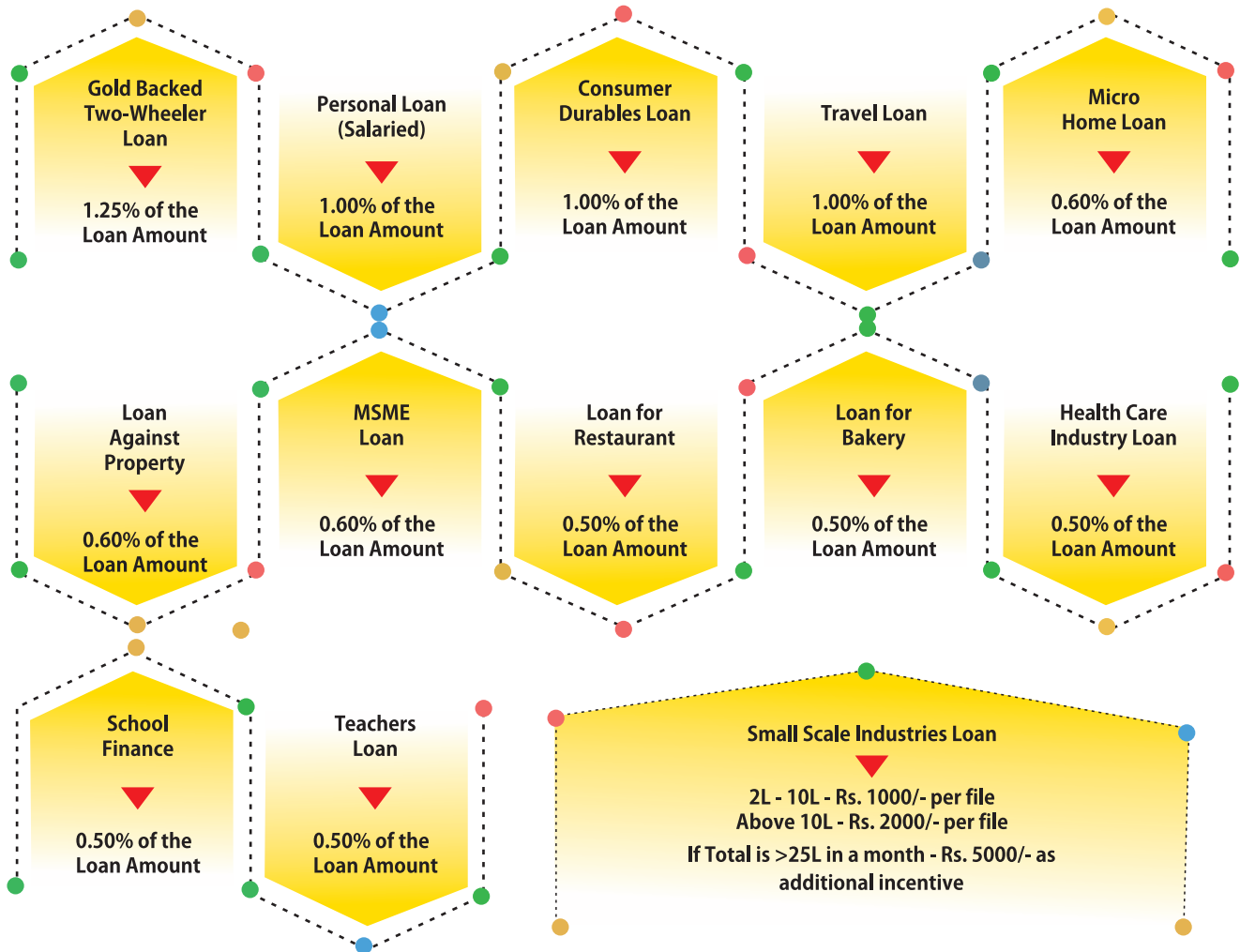
Type of Insurance	Category	Commission
Category	Health Insurance	6% of Net Premium
	COVID-19 Cover	6% of Net Premium
	Personal Accident	6% of Net Premium
	Critical Illness	6% of Net Premium
	Home Insurance	6% of Net Premium
	Motor Insurance	6% of Own Damage Premium

Note:

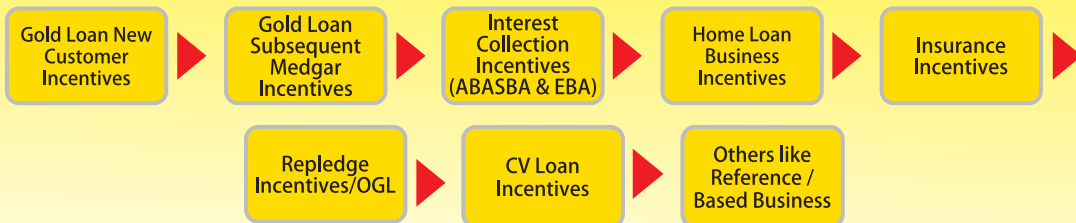
- Those BAs are doing business more than 3 Lakhs in a year is eligible for additional rewards as per the company norms.
- Net Premium is the Premium Amount excluding applicable taxes.

4. INCENTIVE FOR OTHER LOANS

Business Vertical & Commission



Incentives of BAs



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 .

Top 10 Business Associates (FY – 2019-20)



MR. ANIL SAHOO
Bhubaneswar, Odisha
BA_CODE : 802333
Commission : 77,565.00



MS. ABHILASHA KACHHWAHA
Jodhapur, Rajasthan
BA_CODE : 810707
Commission : 65,672.00



URMILA THAKOR
Anand, Gujarat
BA_CODE : 760970
Commission : 59,991.00



KAMLESH KUMAR
Indore, Madhyapradesh
BA_CODE : 815402
Commission : 42,396.00



SAMPA SAMPA CHATTERJEE
Patna, Bihar
BA_CODE : 707365
Commission : 39,243.00



LEELAVATHI
Bangalore, Karnataka
BA_CODE : 807717
Commission : 31,323.00



MR. OMPRAKASH
Jodhapur, Rajasthan
BA_CODE : 766917
Commission : 29,798.00



DHAVAL CHAVDA
Gujarat
BA_CODE : 806605
Commission : 26,601.00



BASAVALINGAIAH
Bangalore, Karnataka
BA_CODE : 815288
Commission : 25,521.00



CHAVDA RAJENDRASINH
Himmat Nagar, Gujarat
BA_CODE : 799728
Commission : 24,951.00

Top Business Associates (Q1 of – 2020-2021)



MR. ANIL SAHOO
Bhubaneswar, Odisha
BA_CODE : 802333
Commission : 18,633



NITESH KUMAR
Varanasi, Uttar Pradesh
BA_CODE : Ba Code-818464
Commission : 19,247



URMILA THAKOR
Anand, Gujarat
BA_CODE : 760970
Commission : 16,010.00

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



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.

