



Shaheed Major Harminderpal Singh (Shaurya Chakra)  
**Government College Sahibzada Ajit Singh Nagar**

Phase - 6, Mohali - 160056. Estd.1984. NAAC Accreditation: B++

## **MEMORANDUM OF UNDERSTANDING (MOU)**

*between*

*SMHS Government College, SAS Nagar, Phase-VI, Mohali*

*and*

*Shri Pradeep Gautam*

This is an agreement between "Party A", hereinafter called SMHS Government College, SAS Nagar, Phase-VI, Mohali and "Party B", hereinafter called Shri Pradeep Gautam.

### **I. PURPOSE & SCOPE**

The purpose of this MOU is to clearly identify the roles and responsibilities of each party as they relate to create for the purpose of teaching students, a Vermicomposting project on the college campus.

### **II. BACKGROUND**

Organic fertilizers can be made and used in Nurseries for growing flowers and vegetables and trees. To promote knowledge about Vermicomposting for the sake of students and staff. It is planned to create the knowledge of organic methods of farming and agriculture among the students.

### **III. [PARTY A] RESPONSIBILITIES UNDER THIS MOU**

[Party A] shall undertake the following activities:

Government College will provide space and students for classes and Vermicomposting.

The college will be responsible for watering and maintaining the Vermicomposting beds.

### **IV. [PARTY B] RESPONSIBILITIES UNDER THIS MOU**

[Party B] shall undertake the following activities:

Pradeep Gautam will provide knowledge, worms, fertilizers sheets for setting up the beds of Vermicomposting project.

**V. IT IS MUTUALLY UNDERSTOOD AND AGREED BY AND BETWEEN THE PARTIES THAT:**

This MOU will continue for one year. Shri Pradeep Gautam will help the college students to sell the products. The worms will be owned by Shri Pradeep Gautam. The land belongs to the college.

**VI. FUNDING**

This MOU include the following provisions for Funding provisions on both the parties:

Shri Pradeep Gautam will provide most of the funding. The college will provide water and manpower.

**VII. EFFECTIVE DATE AND SIGNATURE**

This MOU shall be effective upon the signature of Parties A and B authorized officials. It shall be in force from 14.02.2023 to April 2024.

Parties A and B indicate agreement with this MOU by their signatures.

**Signatures and dates**

SMHS Government College, SAS Nagar,  
Phase-VI, Mohali

Haryeet Gajjar

Principal,  
SMHPSSECV, Govt. College,  
Sahibzada Ajit Singh Nagar.

Shri Pradeep Gautam

Pradeep

14/02/2023.

## CPBFI Courses and Structure

### ATTITUDE

#### Course 1: Managing Self - SwaRoop

- SwaRoop orientation
- My Self
- Self-belief – staying assertive
- Mind-body connections and Self-talk
- What are emotions
- Regulating emotions
- What is belief
- ABC Principle of REBT
- Rational and irrational beliefs
- Decision making
- Daily challenges

### SKILLS

#### Course 2: Communication and Workplace Skills

- What is communication
- Goals and barriers in communication
- Modes of communication
- Listening skills and empathy
- Non-verbal expression skills
- Summarisation skills
- Effective communication
- Use of language in communication
- Spoken communication
- Telephonic communication
- Written communication
- Giving and receiving feedback
- Saying and taking NO
- Persuasion and influencing skills
- Working in teams
- Group discussion skills
- Goals and targets at workplace
- Representing self
- Job interview techniques
- Job interview demonstration

### KNOWLEDGE

#### Course 3: Overview of Retail Banking

- Introduction to Banking
- Introduction to Branch Banking
- Customers and Their Needs
- Overview of Banking Products
- Liability Products
- Asset Products
- Third Party and Fee-based Products
- Business Development
- Transaction Processing
- Customer Service
- Compliance and Ethics
- Future of Banking
- Inclusive Banking
- Introduction to NBFCs
- Overview of Corporate Banking
- Banking and Me

### KNOWLEDGE

#### Course 4: Overview of Insurance

- Need for Insurance
- Evolution of Insurance
- Overview of an Insurance Company
- Overview of Retail Insurance Products
- Overview of the Companion Products
- Overview of Insurance Distribution Channels
- Selling Insurance
- Insurance Operations
- Customer Service
- Ethics and Compliance in Insurance
- Future of Insurance
- Inclusive Insurance
- Profitability Drivers for Insurance

**Mock interviews by corporate recruiters**

#### Classroom Only



**96 hrs over 30 days**

#### Online Only



**96 hrs over 46 days**

Principal  
**GOVERNMENT COLLEGE**

S.A.S. Nagar, Mohali-160 055

Phone: 0172-2225164



ਪ੍ਰਿੰਸੀਪਲ

ਸਰਕਾਰੀ ਕਾਲਜ

ਐਸ.ਏ.ਐਸ. ਨਗਰ, ਮੋਹਾਲੀ-160 055

ਫੋਨ: 0172-2225164

**Confirmation by College to commence CPBFI Batch**

To  
Ms.Pallavi Gandhalikar,  
National Head CSR, Head Bajaj Finserv BEYOND,  
Bajaj Finserv Ltd., Pune.

Date : 04/02/2023  
Memo No :- 2456.

Dear Madam,

This refers to our MoU with Bajaj Finserv to conduct Certificate Program in Banking, Finance and Insurance (CPBFI) for the students and Alumni of our College/Institute.

We hereby provide our confirmation for the following batch formation details mentioned below:

Sr.No	Details	College Response
1	Our Coordinator for CPBFI has received a complete briefing about conduct of the CPBFI Batch from your official Training Partner and I am informed that he/she is fully aware of his/her role for successful execution of the Batch.	Yes
2	Mention total number of students enrolled. (Final list of students shared). Please close the Enrolment Link.	58
3	*As agreed in our MoU, the college has collected a non-refundable fee of Rs.1000/- specifically for CPBFI from every enrolled Student.	Yes
4	No First- or Second-Year Under graduate student is admitted in the Batch.	Yes
5	As per current College Calendar no interruptions of more than 3 days are expected in the CPBFI Batch on account of upcoming examinations, Holidays, Placement Drives, Field Visits, other Training Programs etc.	I confirm
6	We have discussed the Batch timings with the enrolled students and the students have confirmed the suitability of the same. No student is expected to miss the Batch on account of Job/Internship/other Tuition Classes.	Yes
7	Students have confirmed that they have adequate equipment namely Smart Phones/Laptop/Desktop and sufficient Network Data to attend Online Classes and Online Mock Interviews during HR Workshop.	Yes

Thus, we confirm the Batch formation and request to launch the Batch as per mutually decided Date.

College to appoint 2 Student Coordinators for the Batch. Students to be from the Batch.		
	Name	Mobile Number
Student Coordinator	Nisha Verma	8727947087
Student Coordinator	Ajay Sharma	9781847055

Thank you!

Principal

*Hayat Gajjar*

(Sign)

Principal,  
College Name and Stamp to be affixed)

Sanibzada Ajit Singh Nagar.

*Archana Bhat*  
CPBFI College Coordinator

(Sign)

Note: In case of any clarification feel free to contact Archana Bhat (archana.bhat@bajajfinserv.in) Senior Manager, CSR Bajaj Finserv.

CPBFI 726 SMHS Govt. College, Mohali

HRW Certificate - 29 nos ✓

Serial no	Students Name	Login ID	CPBFI RESULT
1	Ajay Sharma	BFS322364	PASS
2	Amandeep Kaur	BFS322367	PASS
3	Amarinder Singh	BFS322369	PASS
4	Amritpal Kaur	BFS322371	PASS
5	Arshdeep Singh	BFS322377	PASS
6	Arshpreet Singh Padda	BFS322378	PASS
7	Bushra	BFS322380	PASS
8	Gaganpreet Kaur	BFS322381	PASS
9	Harmanpreet Grewal	BFS322385	PASS
10	Himani Titoriya	BFS322386	PASS
11	Karamvir Kaur Somal	BFS322388	PASS
12	Karanveer Singh	BFS322389	PASS
13	Khushboo Verma	BFS322391	PASS
14	Kiranpreet Kaur	BFS322393	PASS
15	Manisha Bisht	BFS322396	PASS
16	Manpreet Rani Goswami	BFS322397	PASS
17	Muskaan Bee	BFS322398	PASS
18	Navdeep Kaur Bhagania	BFS322399	PASS
19	Nisha Verma	BFS322400	PASS
20	Prabjot Kaur Dahry	BFS322402	PASS
21	Rajandeep Kaur	BFS322403	PASS
22	Rasam Bhatti	BFS322406	PASS
23	Sandeep Kaur	BFS322408	PASS
24	Shira Khan	BFS322410	PASS
25	Simranpreet Kaur Chappal	BFS322414	PASS
26	Sonia Rani	BFS322415	PASS
27	Sukhpreet Singh	BFS322416	PASS
28	Ujjwal Kumar	BFS322419	PASS
29	Zeenat Salmani	BFS322420	PASS

CPBFI 726 SMHS Govt. College, Mohali

HRW Star Certificate - 20 nos ✓

1	Aafreen Akhtar	BFS322363	STAR
2	Ajay Sharma	BFS322364	STAR
3	Amandeep Kaur	BFS322367	STAR
4	Amritpal Kaur	BFS322371	STAR
5	Arshdeep Singh	BFS322377	STAR
6	Karamvir Kaur Somal	BFS322388	STAR
7	Karanveer Singh	BFS322389	STAR
8	Khushboo Verma	BFS322391	STAR
9	Kiranpreet Kaur	BFS322393	STAR
10	Manpreet Rani Goswami	BFS322397	STAR
11	Muskaan Bee	BFS322398	STAR
12	Nisha Verma	BFS322400	STAR
13	Prabjot Kaur Dahry	BFS322402	STAR
14	Rasam Bhatti	BFS322406	STAR
15	Sandeep Kaur	BFS322408	STAR
16	Shira Khan	BFS322410	STAR

Principal,  
SMHPSSCV, Govt. College,  
Sanibzada Ajit Singh Nagar

17	Simranpreet Kaur	BFS322413	STAR
18	Sonia Rani	BFS322415	STAR
19	Ujjwal Kumar	BFS322419	STAR
20	Zeenat Salmani	BFS322420	STAR

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HRW PARTICIPATION Certificate -08 nos ✓

1	Amarinder Singh	BFS322369	PARTICIPATION
2	Arshdeep Kaur	BFS322375	PARTICIPATION
3	Arshpreet Singh Padda	BFS322378	PARTICIPATION
4	Bushra	BFS322380	PARTICIPATION
5	Harmanpreet Grewal	BFS322385	PARTICIPATION
6	Himani Titoriya	BFS322386	PARTICIPATION
7	Navdeep Kaur Bhagania	BFS322399	PARTICIPATION
8	Sukhpreet Singh	BFS322416	PARTICIPATION

Honey G. J.  
Principal,  
SMHPSKV Govt. College,  
Sahibzada Ajit Singh Nagar.

## CPBFI Batch Februry -2023 (2022-2023)

Sr no	Your Full Name	Gender	Date of Birth	Which degree are you pursuing currently?	Year	Are your college/university exams conducted in English?	Are your college lectures conducted in English?	Do you own a smartphone?	DOB to be corrected	Eligibility
1	Simran kaur	Female	21/09/2002	B.Com.	Third Year	Yes	No	Yes		YES
2	Gurinder Singh	Male	13/01/2003	B.Com.	Third Year	Yes	No	Yes		YES
3	Prabhjot kaur	Female	08/09/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
4	GUNAKSHI KAPUR	Female	29/03/2003	B.Com.	Third Year	Yes	No	Yes		YES
5	Amandeep Kaur	Female	18/08/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
6	Aniket Thakur	Male	10/10/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
7	SUKHPREET SINGH	Male	29/09/2001	B.Com.	Third Year	Yes	No	Yes		YES
8	UJJWAL KUMAR	Male	06/01/2001	B.Com.	Third Year	Yes	No	Yes		YES
9	Tejinder singh	Male	23/03/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
10	SIMRANPREET KAUR	Female	20/08/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
11	Sumandeep Kaur	Female	15/01/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
12	AAFREEN	Female	30/08/2002	B.Com.	Third Year	Yes	Yes	Yes	YES	YES
13	BUSHRA	Female	18/12/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
14	SONIA	Female	03/06/2003	B.Com.	Third Year	Yes	No	Yes		YES
15	ARSHDEEP SINGH	Male	15/03/2002	B.Com.	Third Year	Yes	No	Yes		YES
16	KARANVEER SINGH	Male	31/10/2002	B.Com.	Third Year	Yes	No	Yes		YES
17	Amanpreet Kaur	Female	04/06/2003	B.Com.	Third Year	Yes	No	Yes		YES
18	ARSHDEEP KAUR	Female	26/05/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
19	BHAVANPREET KAUR	Female	18/10/2002	B.Com.	Third Year	Yes	No	Yes		YES
20	ARSHPREET SINGH	Male	05/10/2002	B.Com.	Third Year	No	No	Yes		YES
21	Muskaan Bee	Female	21/06/2002	B.Com.	Third Year	Yes	No	Yes		YES
22	Ravdeep Singh	Male	03/08/2002	B.Com.	Third Year	Yes	No	Yes		YES
23	AMRIT SAINI	Female	28/02/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
24	Manpreet Rani	Female	22/03/2003	B.Com.	Third Year	No	No	Yes		YES
25	GAGANPREET KAUR	Female	17/05/2002	B.Com.	Third Year	Yes	No	Yes		YES
26	SANDEEP KAUR	Female	20/03/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
27	NISHA VERMA	Female	26/11/2001	B.Com.	Third Year	Yes	Yes	Yes		YES
28	Prabhdeep Kaur	Female	25/08/2002	B.Com.	Third Year	Yes	No	Yes		YES
29	Kiranpreet Kaur	Female	01/11/2003	B.Com.	Third Year	Yes	No	No		YES
30	NAVDEEP KAUR	Female	09/07/2002	B.Com.	Third Year	Yes	No	Yes		YES
31	RAMANPREET KAUR	Female	21/10/2002	B.Com.	Third Year	Yes	No	No		YES
32	Simranjeet kaur	Female	31/12/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
33	Harinder Singh	Male	30/10/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
34	Anmol Bansal	Male	10/12/2002	B.Com.	Third Year	Yes	yes	Yes		YES
35	KARAMVIR KAUR SOMAL	Female	21/03/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
36	RASAM BHATTI	Female	04/05/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
37	AJAY SHARMA	Male	03/08/2002	B.Com.	Third Year	Yes	No	Yes		YES
38	RAJANDEEP KAUR	Female	01/12/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
39	AMARINDER SINGH	Male	20/08/2002	B.Com.	Third Year	Yes	No	Yes		YES
40	Prabhjot kaur	Female	21/11/2002	B.Com.	Third Year	Yes	No	Yes		YES
41	Akansha yadav	Female	25/09/2002	B.Com.	Third Year	Yes	No	Yes		YES
42	SIMRANPREET KAUR	Female	16/01/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
43	ARSHDEEP SINGH	Male	28/05/2002	B.Com.	Third Year	Yes	No	Yes		YES
44	AKANKSHA	Female	19/02/2003	B.Com.	Third Year	Yes	Yes	Yes		YES
45	SANDEEP KAUR	Female	29/09/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
46	Amritpal kaur	Female	21/03/2003	B.Com.	Third Year	Yes	No	Yes		YES
47	Khushboo	Female	25/07/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
48	Ramanpreet kaur	Female	10/07/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
49	MANINDER KAUR	Female	04/08/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
50	JOBANDEEP SINGH	Male	05/07/2002	B.Com.	Third Year	Yes	Yes	Yes		YES
51	Himani	Female	24/06/2001	B.Com.	Third Year	Yes	No	Yes		YES

52	KIRANDEEP KAUR	Female	17/06/2003	B.Com.	Third Year	Yes	Yes	Yes	YES
53	MANISHA BISHT	Female	03/01/2003	B.Com.	Third Year	Yes	Yes	Yes	YES
54	Komalpreet kaur	Female	06/02/2002	B.Com.	Third Year	Yes	Yes	Yes	YES
55	Harmanpreet singh	Male	22/06/2002	B.Com.	Third Year	Yes	Yes	Yes	YES
56	Anu Rani	Female	9/9/2003	B.Com.	Third Year	Yes	Yes	Yes	YES
57	Zeenat	Female	8/7/2001	B.Com.	Third Year	Yes	Yes	Yes	YES
58	Shaira khan	Female	23/03/2003	B.Com.	Third Year	Yes	Yes	Yes	YES

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Principal,  
SMHS SCV, Govt College,  
Sahibzada Ajit Singh Nagar.



**MEMORANDUM OF UNDERSTANDING**

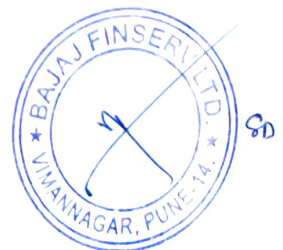
This Memorandum of Understanding (hereinafter referred to as the "MOU") is made and executed on this 20th day of May 2022 at Pune.

**BETWEEN**

**SMHS Govt. College Mohali, a college/Institute recognized under Section 2(f) and 12 (B) of the UGC Act 1956 and having address at: Phase 6, Mohali, 160056, Punjab, India**

Through its Principal

(hereinafter referred to as "PARTNER INSTITUTE")



AND

**BAJAJ FINSERV LIMITED**, a company registered under the provisions of the Companies Act, 1956, having its registered office at: Bajaj Auto Ltd Complex, Mumbai-Pune Road, Pune 411 035

AND

**BAJAJ FINANCE LIMITED**, a company registered under the provisions of the Companies Act, 1956, having its registered office at: Akurdi, Pune 411 035

Through President (Legal and Taxation) – Bajaj Finserv Limited

(Bajaj Finserv Limited and Bajaj Finance Limited hereinafter referred to as "FINSERV")

The expressions "PARTNER INSTITUTE" and "FINSERV" shall, collectively be referred to as "Parties" and individually as "Party".

WHEREAS:

- A. PARTNER INSTITUTE established in 1984 by is affiliated to Punjabi University Patiala.
- B. Bajaj Finserv Limited is the holding company for financial services businesses of the Bajaj Group;
- C. Bajaj Finance Limited is a Non-Banking Finance Company registered with Reserve Bank of India.
- D. FINSERV, as part of its Corporate Social Responsibility (CSR) activities, desires to create employment opportunities for educated youth in the Banking, Finance and Insurance Sector through a customized training programme encompassing product knowledge, communication and other soft skills, which is expected to benefit fresh graduates, especially those belonging to economically weaker sections of the society;
- E. FINSERV, in partnership with some of the leading educational institutes, has designed and developed a customized programme viz. Certificate Programme in Banking, Finance and Insurance (hereinafter referred to as CPBFI).
- E. The PARTNER INSTITUTE has expressed its willingness to partner with FINSERV to conduct CPBFI for its students and alumni, on terms and conditions set out herein below;
- F. FINSERV has accepted the offer of the PARTNER INSTITUTE and agreed to partner with the PARTNER INSTITUTE for conducting CPBFI, on terms and conditions set out below.

NOW THIS AGREEMENT WITNESSETH AND IT IS AGREED BY AND BETWEEN THE PARTIES AS UNDER:

1. Purpose/Objective of CPBFI:

The objective of CPBFI is to impart practical knowledge and essential skills to final year graduation students and fresh graduates, especially those belonging to economically weaker sections of the society, with a view to create employment opportunities for them in the Banking, Finance and Insurance Companies.

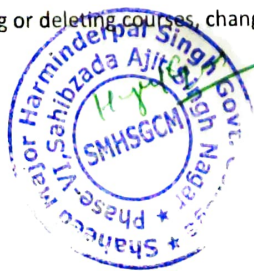


## 2. Scope of CPBFI:

- i. FINSERV has appointed different training institutes as Official Training Partners for conducting CPBFI (hereinafter referred to as CPBFI Official Training Partners).
- ii. FINSERV and the PARTNER INSTITUTE, through one of the CPBFI Official Training Partners, shall conduct, for the eligible students and alumni of the PARTNER INSTITUTE, a Certificate Programme in Banking, Finance and Insurance viz. CPBFI, covering industry overview and product knowledge relevant for roles in banks, NBFCs, life insurance and general insurance companies, communication and other workplace skills. CPBFI shall be conducted through classroom training (hereinafter referred to as CPBFI-CLASSROOM), online training (hereinafter referred to as CPBFI-ONLINE) or a combination of classroom and online training (hereinafter referred to as CPBFI-BLENDED).

## 3. Responsibilities of the Parties:

- i. The PARTNER INSTITUTE shall be responsible for mobilizing students for the CPBFI Programme by spreading awareness about CPBFI and its potential benefits for the prospective students. FINSERV shall, if requested by PARTNER INSTITUTE, at its discretion, support the awareness campaigns by participating in the student meetings, parent meetings and design of publicity material such as posters, leaflets etc.
- ii. The PARTNER INSTITUTE shall be responsible for providing necessary infrastructure facilities for conducting classroom sessions of CPBFI-CLASSROOM and CPBFI-BLENDED, specifically (a) one class room, equipped with a projector, a sound system and a white-board with a seating capacity of at least 45 students, (b) one computer room, equipped with computers having MS Office software and high-speed internet connection, with a seating capacity of at least 25 students, for conducting the online assessment tests (c) one assembly hall with a capacity of around 60 persons and 3 interview rooms, for one day per batch, for conducting CPBFI HR Workshop. PARTNER INSTITUTE shall also provide basic stationery required for training purposes such as marker pens, chart sheets, chalks etc.
- iii. The PARTNER INSTITUTE shall appoint a Coordinator for every CPBFI batch, with following responsibilities;
  - a. To motivate and encourage students to extract maximum benefit from CPBFI.
  - b. To provide necessary support to the CPBFI Official Training Partner for planning and conducting the program.
  - c. To conduct online pre-assessment and post-assessment tests for every batch.
  - d. To ensure that the classes are conducted as per pre-defined schedule.
  - e. To ensure that all students are regularly attending the classes.
  - f. To maintain daily attendance of students.
  - g. To attend few classes as an observer and provide feedback to FINSERV about the training quality.
  - h. To ensure discipline and good conduct from the students.
  - i. To support FINSERV team to conduct CPBFI HR Workshop for every batch.
  - j. To submit required college information as per Annexure 3 to FINSERV coordinator.
- iv. The PARTNER INSTITUTE shall issue an appointment letter to the Coordinator as per format prescribed in Annexure 4 of this MOU. The PARTNER INSTITUTE shall submit the appointment letter, duly authorized by the Principal of the PARTNER INSTITUTE and accepted by the Coordinator, to FINSERV before commencement of every CPBFI Batch.
- v. FINSERV shall be responsible to design and continuously improve the CPBFI programme structure, including adding or deleting courses, changing pedagogy or modifications to the programme duration.



- vi. FINSERV shall be responsible to arrange faculty, with requisite expertise and experience, through any of its CPBFI Official Training Partners. FINSERV shall provide necessary details of the concerned CPBFI Official Training Partner to the PARTNER INSTITUTE at least 2 weeks before start of every batch. FINSERV shall be responsible to arrange the online training platform for conducting CPBFI-ONLINE and CPBFI-BLENDED.
- vii. FINSERV and the PARTNER INSTITUTE, shall be responsible for award of "Certificate of Completion" at the completion of CPBFI to all successful candidates who meet eligibility criteria viz. requisite attendance and credits in the examinations conducted during CPBFI.
- viii. FINSERV, as part of its CSR, shall bear the full cost of faculty deployed by its CPBFI Official Training Partner, to ensure that CPBFI is affordable to students belonging to economically weaker sections of the society.
- ix. FINSERV along with its chosen academic partner/s, shall conduct an online examination at the end of CPBFI. Only students who pass this examination and have requisite attendance shall be eligible to receive the "Certificate of Completion". This examination shall be in addition to all other examinations conducted by the CPBFI Official Training Partner during CPBFI.
- x. The PARTNER INSTITUTE shall display the FINSERV name and logo prominently in all marketing and publicity material, notices for students and all other internal and external communications, in paper form or otherwise, relating to CPBFI.
- xi. Any other use of FINSERV brand names by the PARTNER INSTITUTE shall require prior written consent from FINSERV.
- xii. The PARTNER INSTITUTE shall provide to FINSERV, necessary information about all the students of CPBFI, in the format specified by FINSERV in Annexure 1. FINSERV shall be free to contact the students directly for the purpose of monitoring the impact of CPBFI and the career progression of students.
- xiii. The PARTNER INSTITUTE shall not conduct CPBFI or a programme with identical course structure except in partnership with FINSERV.
- xiv. The PARTNER INSTITUTE shall be solely responsible to comply with regulations of University Grants Commission or any other authority regulating educational activities in India. The PARTNER INSTITUTE agrees that FINSERV shall not have any liability including monetary or otherwise, in the event of any regulatory action taken against the PARTNER INSTITUTE in respect of conducting this programme. The PARTNER INSTITUTE agrees to fully compensate FINSERV in case an action is taken against FINSERV by any such regulatory authority in respect of conduct of CPBFI by the PARTNER INSTITUTE under this MOU.
- xv. The PARTNER INSTITUTE shall be solely responsible for payment of GST or any other taxes that may be applicable, in respect of fees collected by the PARTNER INSTITUTE for CPBFI and FINSERV shall not have any liability towards the same. The PARTNER INSTITUTE agrees that FINSERV shall not have any liability, monetary or otherwise, in the event of any action is taken against the PARTNER INSTITUTE by any tax authorities. The PARTNER INSTITUTE agrees to fully compensate FINSERV in case any action is taken against FINSERV by any such tax authority in respect of conduct of CPBFI by the PARTNER INSTITUTE under this MOU.
- xvi. The PARTNER INSTITUTE shall submit the information specified in Annexure 3 before commencement of every batch to FINSERV.



#### 4. Batch Strength:

The parties agree that, each batch shall consist of minimum 45 and maximum 60 students. FINSERV and the PARTNER INSTITUTE may mutually decide to start a batch with less than 45 students.

#### 5. Term of the MOU:

The term of this MOU is for a period commencing from signing of this MoU till end of March 31, 2024, except Clause 3(xiii) and Clause 14, which shall continue to be in force for a further period of 3 years from the date of termination of this MOU. The parties may decide to further extend the term of this MOU by mutual consent on such terms and conditions as may be agreed between them.

#### 6. Course fees:

- i. PARTNER INSTITUTE shall charge a non-refundable fee of Rs. 1000 (Rupees One thousand only) plus applicable GST and other taxes, to each of the students of CPBFI towards the course fees. The fee payable by each student shall not be less than Rs. 1,000 (Rupees one thousand only) plus applicable taxes and shall not exceed Rs. 3,000 (Rupees three thousand) plus applicable taxes. The fees specified here shall be valid for two years from signing of this MOU. The fees shall be reviewed on completion of this period and parties may mutually agree to revise the same from time to time.
- ii. The PARTNER INSTITUTE has agreed to suitably remunerate the coordinator and other staff members for their effort towards successful conduct of CPBFI Batch.
- iii. The PARTNER INSTITUTE, may at its own discretion, waive the fees of students from economically weaker sections, provided the number of such students does not exceed 15% of total enrolment in the respective batch.
- iv. The PARTNER INSTITUTE shall ensure that no student shall be allowed to attend CPBFI without paying the full fees except those permitted under sub-clause iv above.
- v. The PARTNER INSTITUTE shall submit to FINSERV, before commencement of any batch, extracts of bank statement or copies of cash receipts or a letter from the Principal or Vice-Principal confirming collection of fees from every participant.

#### 7. Duration and contents of CPBFI:

- i. CPBFI shall commence from May 2022. The said Programme will involve training of about 100 hours.
- ii. The PARTNER INSTITUTE has agreed to mobilize, on best effort basis, at least 40 students in first academic year and at least 80 students from second academic year onwards. The PARTNER INSTITUTE shall decide the batch schedule and timings and inform the schedule to FINSERV at least 45 days before commencement of the batch.
- iii. FINSERV shall arrange to make the faculty available as per the schedule informed by the PARTNER INSTITUTE.
- iv. Detailed schedule of the lectures and practical shall be given in advance to students before commencement of CPBFI.



8. Place of teaching:

- i. The CPBFI classroom teaching and practical shall be conducted at SMHS Govt. College Mohali, Mohali by the CPBFI Official Training Partner, for up to four hours a day on such days, dates and at such timings as may be mutually decided between the parties.

9. Eligibility for CPBFI:

- i. Any student who is studying in the final year of Graduation Programme or pursuing any post-graduation programme shall be eligible to apply for admission to CPBFI.
- ii. Additionally, any fresh graduate i.e. a graduate with less than 2 years of work experience or no work experience, shall also be eligible to apply for admission to CPBFI.
- iii. Only candidates who are less than 27 years old, on the date of application, are eligible to apply for admission to CPBFI.
- iv. The PARTNER INSTITUTE shall select the final list of candidates for admission based on the criteria mutually agreed upon by the PARTNER INSTITUTE and FINSERV from time to time.

10. Discipline and right to expel:

- i. The students of CPBFI-CLASSROOM and CPBFI-BLENDED shall be subject to rules of discipline/code of conduct of the PARTNER INSTITUTE during course period. In case of CPBFI – ONLINE, the students shall be subject to rules of discipline/code of conduct of the CPBFI Official Training Partner.
- ii. If the concerned CPBFI Official Training Partner observes a breach of code of conduct by any student, it shall immediately report the same to the CPBFI Coordinator for necessary action.
- iii. If any participant commits breach of code of conduct of the PARTNER INSTITUTE, the faculty shall have full authority to expel such student for the remaining duration of CPBFI.

11. Faculty:

- i. FINSERV shall be solely responsible for arranging, through a CPBFI Official Training Partner, faculty, with requisite industry and teaching experience, and conducting CPBFI efficiently and effectively. The PARTNER INSTITUTE shall not be responsible for making any payments to the faculty of the CPBFI Official Training Partner.
- ii. Some of the lectures of CPBFI may be conducted by the experts from FINSERV as per the understanding between the parties. However, the PARTNER INSTITUTE shall not be liable to pay any amounts to FINSERV towards the said lectures and no amounts shall be deducted from the amounts payable to the PARTNER INSTITUTE.



12. Certification:

FINSERV and the PARTNER INSTITUTE shall issue a "Certificate of Completion" in "Certificate Programme in Banking, Finance and Insurance" to the eligible students of CPBFI-CLASSROOM, CPBFI-ONLINE and CPBFI-BLENDED. The certificates shall be designed and printed by FINSERV and shall carry the names of the PARTNER INSTITUTE and the concerned CPBFI Official Training Partner.

13. Further Agreements:

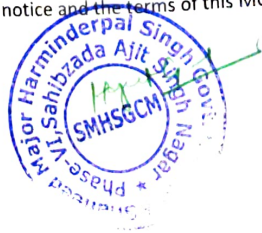
The parties agree that, they may mutually discuss and enter into further agreements, if needed.

14. Confidentiality:

- i. The Parties agree to maintain strict secrecy and confidentiality regarding any and all Confidential Information exchanged or to be exchanged between them in relation to this MOU.
- ii. The PARTNER INSTITUTE agrees that all the course material provided by FINSERV or the CPBFI Official Training Partner, including but not limited to CPBFI structure, curriculum, lesson plans and evaluation methods, shall be deemed to be Confidential Information.
- iii. The PARTNER INSTITUTE agrees that any of FINSERV's technical or business or other information including information given for development of any case studies / development of any program modules / contents, made available by FINSERV or its personnel to the PARTNER INSTITUTE shall be deemed to be Confidential Information.
- iv. The PARTNER INSTITUTE agrees to restrict access and disclosure of Confidential Information to such of their employees, agents, vendors, and contractors strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to it in accordance with this clause.
- v. Information and material disclosed and provided by each party to the other party in pursuance of or in connection with performance of its obligation under this MOU shall, at all times, remain the sole and exclusive property of the disclosing Party.

15. Intimation about cancellation/postponement of CPBFI:

- i. If due to any cogent reasons, it appears to the PARTNER INSTITUTE that it is unable to arrange any batch as per schedule, the PARTNER INSTITUTE shall intimate about its inability to FINSERV at least 30 days in advance and the parties shall decide further schedule of CPBFI by mutual consent. FINSERV may decide to complete such batches through online classes.
- ii. However, if such postponement or cancellation is necessitated due to any last minute, unforeseen and unavoidable circumstances like Act of God, civil commotion, strike, bandh, disruption of traffic, epidemic, war, aggression, change in Government Policy or any other similar circumstances, the PARTNER INSTITUTE shall intimate the change in schedule as early as possible after such circumstances as stated above have arisen. In such circumstances, the PARTNER INSTITUTE shall not be held liable for payment towards any loss or damages caused to FINSERV due to delay in its schedule.
- iii. If for any reason, FINSERV, decides to discontinue support for CPBFI, it shall give a written notice to the PARTNER INSTITUTE, 30 days in advance. Such notice shall not impact any batch which is already in progress on the date of notice and the terms of this MOU shall continue to apply to the running batches.



16. Amendment/Termination:

- i. Any amendment to the terms of this MOU can only be made by mutual consent of the parties.
- ii. This MOU may be terminated by either party, for breach of terms and conditions of the present MOU or otherwise, by a written notice of at least one (1) month in advance. Such notice of termination shall not interfere with the batches underway at the relevant time. Such batches shall be allowed to continue until their conclusion.
- iii. Both the parties agree that Finserv shall have the right of terminating this MOU without any notice to the PARTNER INSTITUTE, if the PARTNER INSTITUTE charges a fee exceeding the amount prescribed under Clause 6(i) of this MOU. In such event, the batches underway at the relevant time, may also be terminated by FINSERV, unless the PARTNER INSTITUTE refunds the excess fee charged to every student of the batch.

17. Applicable Law and Dispute Settlement:

- i. This MOU shall be governed by the Laws of India.
- ii. Any dispute arising between the parties in connection with or arising out of the performance of mutual obligations under this MOU shall be resolved by mutual discussion and consultation. If the dispute remained unresolved even after 30 days, then the dispute shall be referred to the Principal of SMHS Govt. College Mohali and Mr. V. Rajagopalan, President (Legal and Taxation), Bajaj Finserv Limited. The decision of the principal of SMHS Govt. College Mohali and Mr. Rajagopalan shall be final and binding on both parties.

18. Originals:

This MOU is executed in counterparts, each of which shall be deemed to be original and retained by each of the Parties but together they shall constitute one and the same MOU.

IN WITNESS WHEREOF, the Parties hereto have put their hands the day, month and the year first hereinabove mentioned.

For SMHS Govt. College Mohali

*Harjeet Gujral*  
Name: Smt. Harjeet Gujral  
Designation: Principal

For Bajaj Finance Limited

*V. Rajagopalan*  
Name: V. Rajagopalan  
Designation: Authorized Signatory

For Bajaj Finserv Limited

*V. Rajagopalan*  
Name: V. Rajagopalan  
Designation: President (Legal and Taxation)

*Anureet Bhalla*

Witness  
Full Name: Anureet Bhalla  
Designation: Assistant Professor

*Pallavi Gandhalkar*  
Witness  
Full Name: Pallavi Gandhalkar  
Designation: National Head - Corporate Social Responsibility

*Pallavi Gandhalkar*  
Witness  
Full Name: Pallavi Gandhalkar  
Designation: National Head - Corporate Social Responsibility





### Annexure 1: Format for submission of student information

The PARTNER INSTITUTE shall provide the following information in respect of every student of CPBFI

1. **Full Name:**
2. **Gender:**
3. **Academic qualification:** If already graduate mention the degree. If pursuing graduation, mention the degree for which studying.
4. **Status:** Mention "Complete" if the candidate is already a graduate. Mention "Pursuing" in case of final year students.
5. **Date of Birth:** in DD/MM/YYYY format
6. **Mobile Number:**
7. **Email Address:**

### Annexure 2: Methodology for Calculating Overall Attendance of the Batch

The steps and formula for calculating overall attendance are as under.

1. **Enrollment:** Number of students who have registered and paid fees for CPBFI
2. **Drop-outs:** Number of students who stopped attending CPBFI during the batch
3. **Regular students:** Enrollment minus Drop Out
4. **Total available student days:** Number of regular students multiplied by total duration of CPBFI (number of days. E.g. 40 days)
5. **Actual student days:** Sum of days attended by each regular student.
6. **Overall attendance (%) = Actual Student Days / Available Student Days X 100**

Example: In a CPBFI batch 43 students registered and paid fees. By end of first week 3 students stopped attending the batch. The batch was conducted for 40 days. Out of the 40 regular students – 10 attended every class, 15 attended for 35 days, 10 attended for 33 days and 5 attended by 30 days. Overall attendance will be calculated as under.

Enrollment: 43

Drop-out: 3

Regular students: 40

Available days:  $40 \times 40$  i.e. 1600

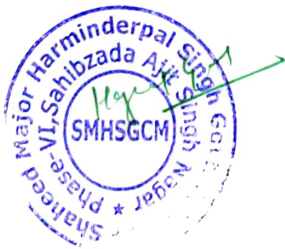
Actual days:  $(10 \times 40) + (15 \times 35) + (10 \times 33) + (5 \times 30) = 400 + 525 + 330 + 150 = 1405$

Overall attendance:  $(1405 / 1600) \times 100 = 87.81\%$



**Annexure 3: Information required by FINSERV before commencement of every batch**

Sr.	Information Required
1	Basic information about the PARTNER INSTITUTE viz.  Name Year of establishment Name of the educational society Contact details Website URL NAAC rating Total number of students (by stream) Total final year students (by stream)
2	Coordinator Details viz.  Name Designation Department (Commerce/Science etc.) Contact details: Mobile and Email Address
5	Brief write up about the institute – for inclusion on CPBFI website, CV book etc.



Annexure 4: Appointment Letter for appointing Coordinator for CPBFI  
(To be printed on PARTNER INSTITUTE letterhead)

Date:  
To  
(Name of the coordinator)  
(Designation of the coordinator)

Mrs. Anuresh Bhatta  
Assistant Professor

Subject: Your appointment as the official coordinator for the Bajaj Finserv CPBFI Programme

Dear Anuresh Bhatta

I am pleased to inform you that you have been appointed as the official coordinator for conducting Bajaj Finserv's CPBFI Programme in our college. Congratulations!

As official coordinator of the CPBFI programme, you will be responsible for ensuring that the programme is successfully conducted in our college, in accordance with the terms and conditions prescribed in the MOU signed between our institute and Bajaj Finserv Limited and Bajaj Finance Limited. Your specific responsibilities are mentioned in Clause 3(iii) of the said MOU. You will also abide by the other terms of the MOU, specifically those relating to confidentiality of information.

The college will be pay you a consolidated amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) for every successful batch of CPBFI, coordinated by you. This amount shall be subject to applicable taxes.

This appointment is valid for the academic year \_\_\_\_\_, subject to satisfactory performance.

Kindly confirm your acceptance to this appointment by signing this letter.

For: (College name)

Authorized signatory  
(Name and designation)

I agree to the terms of this appointment letter.

Anuresh Bhatta  
Coordinator  
(name and signature)



27.02.2024/4 20  
6/6/23

**Memorandum of Understanding (MOU)**  
**For Establishment of Study Centre of**  
**Jagat Guru Nanak Dev Punjab State Open University**  
**Patiala**

(To be submitted by the Management on Rs. 100/- Non-Judicial Bond Paper)

We  
M<sup>r</sup>/ M<sup>rs</sup>/D<sup>r</sup> JATINDER KAUR Principal /Director of the College/Director of  
Institution of SMHS Govt. College, SAS Nagar have given to understand  
about the various Academic Programmes of Jagat Guru Nanak Dev Punjab State Open  
University, Patiala (herein after called as JGNDPSOU) Patiala.

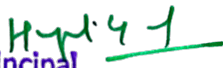
We here by agree to offer the Services of our Organization/Institute/College for the  
establishment of Study Center/Learner Support Centre for academic programmes  
under the Jagat Guru Nanak Dev Punjab State Open University, Patiala.

**Terms and Conditions:**

1. We hereby agree to spare the accommodation, equipments, tools and other  
infrastructure facilities for implementation of the programme as prescribed by  
Jagat Guru Nanak Dev Punjab State Open University, Patiala.
2. We hereby agree to insure security and record of learning material with  
necessary administrative documents provided by Jagat Guru Nanak Dev  
Punjab State Open University, Patiala.
3. We hereby agree to provide willing faculty members of our  
Organization/Institute/ College to work in designated study centre as  
Coordinator, Teacher Counsellors, Accountants, Assistant and also a Peon as  
prescribed by the Jagat Guru Nanak Dev Punjab State Open University,  
Patiala from time to time.
4. We hereby agree to make available necessary training material,  
consumables, electricity and water facilities to the students undergoing various  
programmes of the university without demanding any financial compensation  
from Jagat Guru Nanak Dev Punjab State Open University, Patiala and  
students.

Haryt 9 y  
Principal,  
SMHPSSCV, Govt. College,  
Sahibzada Ajit Singh Nagar

5. We hereby agree to maintain record of financial Accounts, Receipts and Expenditure as prescribed by Jagat Guru Nanak Dev Punjab State Open University, Patiala. We understand that the share of programme fees of the study centre includes expenditure towards running of study centre which includes components like honorarium to counselors and supervisors and also for theory examination, examiners for practical examinations, assessors of assignments, payment towards advertisements, TA/DA for travel to attend various events organized by the university, cost of computing and other facilities at the Study Centre etc. Hence, we will not demand any additional financial compensation from Jagat Guru Nanak Dev Punjab State Open University, Patiala for such kind of expenditure.
6. We also agree to maintain all records in respect of the programmes and submit the same to the university authorities as and when asked for.
7. We agree to distribute the study material to the students as provided by the University and also inform to the students all instructions received from the University regarding the course, counseling sessions, conduct of examination etc.
8. We hereby agree to make payments of the honorarium to all the academic and administrative staff by cheque payment according to the norms of Jagat Guru Nanak Dev Punjab State Open University, Patiala and we will be bound to submit Annual Audit Report to the University from time to time in the required format.
9. We agree to extend full cooperation and support for the smooth conduct of these academic programmes (including examination and Central Assessment Programme) as per the approved rules of the University.
10. We agree that all legal disputes regarding study centre and enrolled students shall be subject to Patiala Jurisdiction only.
11. We agree that Jagat Guru Nanak Dev Punjab State Open University, Patiala shall have full power to close down the Study Centre if its functioning is inconsistent with Jagat Guru Nanak Dev Punjab State Open University, Patiala rules, regulations, policies and powers without assigning any reason and without any reimbursement for loss from Jagat Guru Nanak Dev Punjab State Open University, Patiala to our organization.

  
Principal,  
SMHPSSCV, Govt. College,  
Sahibzada Ajit Singh Nagar.

12. We have read Rules and Regulations given by the authority of Jagat Guru Nanak Dev Punjab State Open University, Patiala and we hereby agree to abide by the Rules and Regulations to that effect, failing which our Study Centre shall be closed.
13. We agree to provide a separate and easily accessible office space for Jagat Guru Nanak Dev Punjab State Open University, Patiala study centre. Moreover we agree to put a signboard bearing the name of Jagat Guru Nanak Dev Punjab State Open University, Patiala Study Centre at a prominent location.
14. We agree to implement the programmes of Jagat Guru Nanak Dev Punjab State Open University, Patiala sincerely with due dignity, quality and maintain the high standard of educational values as prescribed by Jagat Guru Nanak Dev Punjab State Open University, Patiala.
15. We agree that the examination of our students may not necessarily be conducted at our study centre.
16. We agree to engage our counselors and experts for paper setting, question bank development and other activities as required by Jagat Guru Nanak Dev Punjab State Open University, Patiala.
17. We further understand that the deposit amount will be refunded after deducting 15% administrative charges.
18. We agree to submit student admission forms to Jagat Guru Nanak Dev Punjab State Open University, Patiala and collect study material from Jagat Guru Nanak Dev Punjab State Open University, Patiala and distribute to the students without demanding any financial compensation.

*Jatinder Singh*  
Principal/Director of the College/  
Organization/Institute

Name  
Signature  
Date  
Stamp

*Ghand*  
(GHANSHAM SINGH)

*Singh*

*b*  
*Hymy*  
Registrar  
JGNDSOU

Name  
Signature  
Date  
Stamp

*Haryt 94*  
Principal,  
SMHPSSCV, Govt. College,  
Sahibzada Ajit Singh Nagar