

Letter of Understanding (LOU)

Between

CSRBOX

And

**Dempo Charities Trust's
S. S. Dempo College of Commerce & Economics**

This Letter of Understanding (LOU) is effective from 20th February 2021 ("Effective Date"), is entered into by and between

CSRBOX (Renalysis Consultants Pvt. Ltd.) having its corporate office at 806-808, Shivalik Satyamev, Bopal, Near Vakil Saheb Bridge, Ahmedabad, Gujarat, India 380051.

(Hereinafter referred to as "IBM SkillsBuild Country Partner-CSRBOX")

And

Dempo Charities Trust's S. S. Dempo College of Commerce & Economics having its address as office at Cujira Integrated Education Complex, Cujira, Bambolim, Goa, India 403202.

(Hereinafter referred to as "DCT's S. S. Dempo College of Commerce & Economics").

Recitals

- I. Whereas, IBM SkillsBuild represented by its country partner for India-CSRBOX, is skill building & learning digital platform where users can achieve industry relevant skills, get IBM certified badges & seek employment opportunities for Free.
- II. Whereas, DCT's S. S. Dempo College of Commerce & Economics was established in 1966 by the Goa Education Society under the Chairmanship of Late Shri. Vasant Rao S. Dempo, a leading industrialist of Goa. It is the oldest and the most highly reputed institution for undergraduate commerce education in Goa. In keeping with the demands of the stakeholders, the college has diversified the programs offered by it to include the Post Graduate programs of M.Com, MTTM, PGDM-Event Management, the undergraduate BBA program and the 4 year Integrated M.Com program for advance learners, Presently, the college is managed by the Dempo Charities Trust, Panaji, led by the dynamic scion of the Dempo family, Mr. Shrinivas Dempo and trustees, Ms. Pallavi Dempo and Mr. Yatish Dempo. The college is Reaccredited by the NAAC at 'A' Grade (CGPA OF 3.30/4)

Objectives

The objective of this LOU is to mutually complement both of the above parties' energies, outreach and efforts to curate opportunities of collaborations, sharing of knowledge resources and jointly work on building capacities of the users through the IBM SkillsBuild Platform.

Duration

This LOU is initially for one-year duration w.e.f. 20th February 2021.

Operational Aspects

Where IBM SkillsBuild will on-board 'DCT's S. S. Dempo College of Commerce & Economics' as the 'Partner' for IBM SkillsBuild platform, and work closely with DCT's S. S. Dempo College of Commerce & Economics Team to leverage their student/learner base and other important stakeholders to build industry relevant skillset & enhance employability prospect of students/learners by providing market-linked skills. IBM SkillsBuild Country Partner-CSRBOX will facilitate the on-boarding of learners (students) on the platform while DCT's S. S. Dempo College of Commerce & Economics will help in encouraging students to leverage the platform for better learning opportunities.

In order to maintain the desired level of social media outreach, each party promises to follow the branding guidelines for social media amplification sent as a part of the communication package. With respect to the social media outreach, each party will also appoint an appropriate person(s) to represent the its organization.

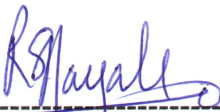
Termination and Extension of LOU

The partnership covered by this LOU shall terminate upon completion of the agreed upon period. In the event of non-compliance or breach by one of the parties of the obligations binding upon it, the other party may terminate the agreement with immediate effect, if there is no resolution available for the breach. This LOU can be extended further as per the mutual agreement between the parties.

Financial Aspects

This LOU is of non-financial in nature where there is no financial transaction or provisioning involved.

The terms and provisions in this LOU also apply to any subsequent Addendum to this agreement. IN WITNESS WHEREOF, the parties here to have executed this LOU on the day 20th of February 2021.



Dr. Radhika S. Nayak
Professor and Principal
For DCT's S. S. Dempo College of Commerce & Economics,
Cujira Integrated Educational Complex,
Cujira, Bambolim,
Goa, India 403202.



Manoviraj Singh
Project Manager
For IBM SkillsBuild (CSRBOX)
806-808 Shivalik Satyamev,
Bopal, Near Vakil Saheb Bridge,
Gujarat, India 380051.

Dempo Charities Trust's
S.S. Dempo College of Commerce and Economics
Cujira, Bambolim - Goa

Report on IBM Skills Build (CSRBOX) courses

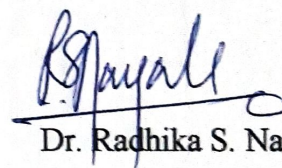
The Dempo Skill Development Centre in collaboration with CSRBOX (Renalysis Consultants Private Limited) facilitated the conduct of skill-based programmes for the students of our college via the IBM SkillsBuild Platform. Students could choose from over 7000 learning activities grouped into channels which covered three main types of skills for which training was provided namely Essential skills, Professional skills and Job-readiness skills. A total of 132 students enrolled for the course. The courses were conducted from 18th June 2021 and continued till 1st November 2021.



Asst. Prof. Vishal Rane

Coordinator

Dempo Centre for Skill Development



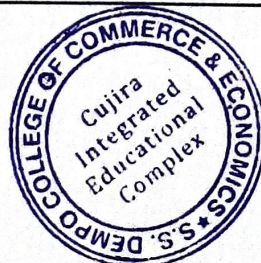
Dr. Radhika S. Nayak

PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

Dempo Charites Trust's
S. S. Dempo College of Commerce & Economics
Cujira, Bambolim-Goa

**List of the students enrolled for the IBM SkillsBuild (CSRBOX)
Course (2020-21)**

Sl.No	Name	E-mail	Stream
1	Varun Nair	vrn345@gmail.com	T.Y.B.Com
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4	Shweta Dhond	shwetadhond777@gmail.com	T.Y.B.Com
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11	Angari Ramrai Golatkar	angari07g@gmail.com	S.Y.B.Com
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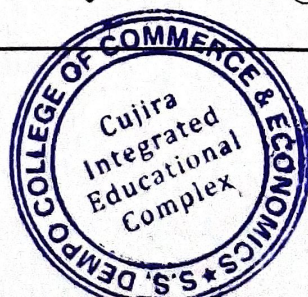
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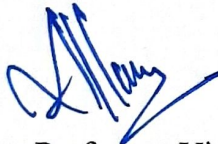
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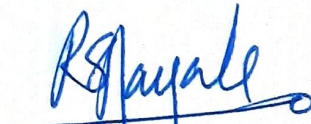
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Assitant Professor, Vishal Rane
Coordinator
(Dempo Centre for Skill Development)

PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

**MEMORANDUM OF UNDERSTANDING
(MoU)**

BETWEEN

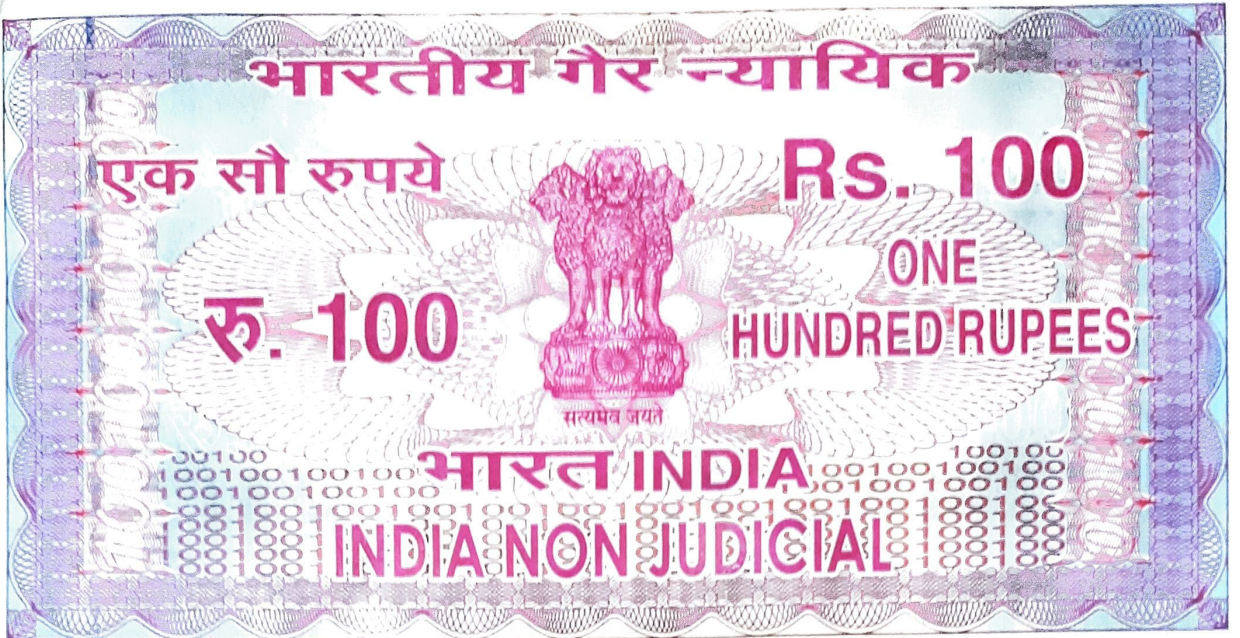
**DEMPO CHARITIES TRUST'S
S.S. DEMPO COLLEGE OF COMMERCE
AND ECONOMICS, CUJIRA-GOA**

AND

UNTRACED PATHS TRAVELLERS LLP

FOR

**SKILL DEVELOPMENT, OUTCOME BASED
TRAININGS, PLACEMENTS, R&D SERVICES AND
RELATED SERVICES**



गोवा GOA

Sr No.....1913.....Place of Vendor Margao, Goa Dt: 07/07/2021 A 214492
Value of Stamp Paper: 100/-
Name of Purchaser: Ash B. Prabhusankar
Residing at: Margao.....Father's Name: Phushan
As there is no one single stamp paper for the value of Rs....., additional stamp papers for the completion of the value are attached alongwith

Sign of Stamp Vendor
Lic. No. JUBVEN-LIC/2/2005/AC-I
Arwin S. Goes, Margao-Goa

Sign of Purchaser

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as "MoU") is executed at Panaji, Goa on the 7 July 2021.

BY & BETWEEN

Demipo Charities Trust's, S.S. Demipo College of Commerce and Economics, Integrated Education Complex, Opp. GMC (Bambolim), Cujira, St. Cruz, Ilhas, Bambolim, Goa, 403005, the **First Party** represented here in by its **Principal, Dr. Radhika S. Nayak**, (here in after referred as '**First Party**', the institution which expression, unless excluded by or repugnant to the subject or context shall include its successors-in-office, administrators, and assigns).

RSN *7*

teaching / training systems, keeping in mind the needs of the industry, the **Second Party**.

- c. The general terms of co-operation shall be governed by this MoU. The Parties shall cooperate with each other and shall, as promptly as is reasonably practical, enter into all relevant agreements, deeds, and documents (the '**Definitive Documents**') as may be required to give effect to the actions contemplated in terms of this MoU. The term of **Definitive Documents**, this MoU shall represent the

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entire understanding as to the subject matter hereof and shall supersede any prior understanding between the Parties on the subject matter hereof.

3. Scope

- a. The budding graduates from the institutions could play a key role in technological up-gradation, innovation, and competitiveness of an industry. Both parties believe that close co-operation between the two would be of major benefit to the student community to enhance their skills and knowledge.
- b. **Curriculum Design:** Second Party will give valuable inputs to the First Party in teaching / training methodology and suitably customize the curriculum so that the students fit into the industrial scenario meaningfully.
- c. **Industrial Training & Visits:** Industry and Institution interaction will give an insight in to the latest developments / requirements of the industries; the Second Party to permit the Faculty and Students of the First Party to visit its group companies and also involve in Industrial Training Programs for the First Party. The industrial training and exposure provided to students and faculty through this association will build confidence and prepare the students to have a smooth transition from academic to working career. The Second Party will provide its Labs / Workshops / Industrial Sites for the hands-on training of the learners enrolled with the First Party.
- d. **Research and Development:** Both Parties have agreed to carry out the joint research activities in the fields of tourism, management, travel and living.
- e. **Skill Development Programs:** Second Party to train the students and faculties of First Party on the emerging technologies to bridge the skill gap and make them industry ready.
- f. **Guest Lectures:** Second Party to extend the necessary support to deliver guest lectures to the students of the First Party on the technology trends and in house requirements.
- g. **Faculty Development Programs:** Second Party to train the Faculties of First Party for imparting training as per the industrial requirement considering the National Occupational Standards in concerned sector, if available.
- h. **Placement of Trained Students:** Placement of Trained Students: Second Party will actively engage to help the delivery of the training and try to its best for placement of students of the First Party into internships/jobs.
- i. Both parties to obtain all internal approvals, consents, permissions, and licenses of whatsoever nature required for offering the Programmes on the terms specified herein.
- j. There is no financial commitment on the part of Dempo Charities Trust's, S.S. Dempo College of Commerce and Economics, Cujira-Goa, and the First Party to take up any program mentioned in the MoU. If there is any financial consideration, it will be dealt separately.

4. Confidentiality

- a. Both the Parties recognize, accepts, and agrees that all information obtained or disclosed, including but not limited to all data, documents, application, paper, statements, slips, programs, plans and /or any business/ customer information, marketing strategies/plans and any and all other trade secrets, confidential knowledge, or information of either Party relating to its activities, practice and procedures (hereinafter collectively referred to as "information") which may be provided or communicated by such Party to the other Party in connection with this MoU and/or in the course of performance of this MoU, shall remain the sole property of the Party providing such information and shall be of strictly private and confidential nature and shall be treated as confidential by the other Party.
- b. During the term of this MoU and thereafter, neither Party shall make use of any information for any purpose whatsoever which is not necessary for the discharge of its obligation under this MoU or to the disadvantage of the Party providing such information, nor shall the Party receiving such information divulge it to anyone other than the Party providing the information or persons designated by such Party.
- c. All information shall be returned forthwith by the Party receiving such information to the Party providing the information on the expiry or termination of this MoU; Provided that the Party



receiving such information shall, upon demand by the Party providing it at any time during the term of this MoU, return to the Party providing it, any and all information.

5. Commencement, Duration and Termination

- a. The effective commencement date of this working relationship will be the date of the signing of this MoU and the working relationship shall remain in force for a period of 3 years from the commencement date.
- b. The working relationship defined in this MOU can be terminated at any time by any Party by giving 30 (thirty) calendar days written notice of termination to the other Party.
- c. The working relationship will not be automatically renewed and will be reviewed before the end date with a view to assessing delivery against the objectives set out in this MoU and whether a renewed working relationship aligns with the strategies and objectives of the Parties.

6. Intellectual Property Rights


- a. Nothing contained in this MoU shall, by express grant, implication, estoppel or otherwise create in either Party any right, title, interest, or licence in or to the intellectual property (including but not
- b. limited to know-how, inventions, patents, copy rights and designs) of the other Party.

7. Governing Law and Dispute Resolution

- a. This MoU shall be fully enforceable in India and shall be governed by and construed in accordance with the laws of India.
- b. Either party shall take all steps to settle any disputes amicably. In case the Parties are unable to reach an amicable and mutual settlement of the dispute within a period of 30 days from the date of dispute through mutual discussions, then the matter will be referred to and settled by binding arbitration.
- c. The arbitration proceedings shall be conducted, including all documents presented in such proceedings in English language. The seat of arbitration shall be in Goa and shall be conducted and administered by the Arbitrator under the provisions of the Indian Arbitration & Conciliation Act, 1996. The award of the arbitrator shall be binding on the Parties and may be submitted in a court of competent jurisdiction for its execution thereof. Each party shall bear its own costs and fees in connection with the arbitration.
- d. Parties agree to submit all their disputes arising out of or in connection with this MoU to the exclusive jurisdiction of courts of the State of Goa.

IN WITNESS WHEREOF, the Parties have executed this Memorandum of Understanding to become effective as on the date first written above.

Signed by:



Dr. Radhika S. Nayak
Principal S.S Dempo College of Commerce
and Economics, Cujira- Goa

Date: 08/07/2021

Official Stamp



Mr. Varun Hegde
Founder, Untraced Paths Travellers LLP


Date: 08/07/2021

Official Stamp





Witness 1: Ms. Anushka laad
Abad

Witness 3:  Mrs. Raashi Kamat

Witness 2:  Ms. Saylee Kumbhakar

Witness 4:  Mr. Yash B. Prabhyaonkar

Skill Development, Outcome Based Training & Career Opportunities Webinar Report

Department: Tourism Studies

Name of event: Webinar on Skill Development, Outcome Based Training & Career Opportunities

Date: 19th July 2021

Time 4.30PM to 5.30 PM

Guest Speaker: Mr. Clyde Tellis

Webinar Link- <https://zoom.us/j/8989036379?pwd=SFQxWmozNFZUOEExSMIY5M0xzTnZnZz09>

Webinar on Skill Development, Outcome Based Training & Career Opportunities was organised by Masters of Tourism and Travel Management under Post Graduate Department of Tourism Studies at S.S Dempo College of Commerce and Economics in association with UNTRACED PATHS TRAVELLERS LLP.

Mr Clyde Tellis, Business Development Manager at Soul Travelling, was invited as the guest speaker. Mr Clyde enlightened all the students of MTTM Part 1 and 2 about Skill Development, Outcome Based Training & Career Opportunities available at Soul Travelling.

Mr Clyde also explained the MOU signed between S.S Dempo College of Commerce and Economics and UNTRACED PATHS TRAVELLERS LLP and its benefits to the Dempo students.

Assistant Professor and MTTM programme coordinator Dr Cheryl Dias concluded the webinar by giving the speaker and attendees a vote of thanks.


Dr. Radhika S. Nayak



PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.



Mr Yash B Prabhugaonkar
Assistant Professor
Department of Tourism Studies

DCT's
S. S. Dempo College of Commerce & Economics
Cujira, Bambolim – Goa

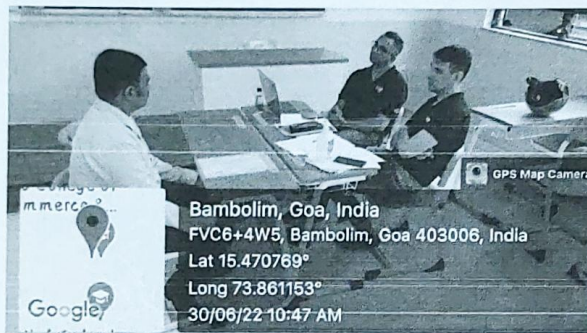
Campus Placement Drive

Associated MOU: Untraced Paths Travellers LLP; B:Live; Make it Happen

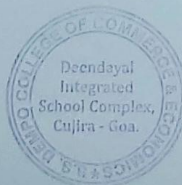
Date: 30 June 2022

Venue: S.S Dempo College of Commerce and Economics, Cujira. (online)

The Department of Tourism Studies and the college Career Guidance and Placement cell organised a Campus Placement Drive for final-year students at S. S. Dempo College of Commerce and Economics. Business firms from the tourism industry in Goa having an MOU with our institute were invited to participate in this placement drive.



Yash B Prabhugaonkar



Dr. Radhika S Nayak

PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

The Following Students were shortlisted for the campus placement drive

Sr No	Name and Number of the Student	Course	Company
1	Aditi Sharma, 9284150354	B.Com. (Hons)	Soul Travelling
2	Akhil Baiju 8381099688	MTTM	Soul Travelling
3	Tanaya Tulaskar 9130354425	MTTM	Soul Travelling
4	Sadiya Shaikh, 7798708122	MTTM	Soul Travelling
5	Leroy Anthony Pereira, 8668384917	BBA	B:live
6	Naina Narvekar, 9284893449	BBA	B:live
7	Aman Nirban, 9881237886	B.Com. (Hons)	B:live
8	Harish Soni, 7720876801	BBA	B:live
9	Saish Kunde, 9158824521	BBA	B:live
10	Umeshwar Gaundar, 9284320297	M.Com.	B:live
11	Antonia Cota, 9096999658	B.Com. (Hons)	Make it Happen
12	Shara Naique, 9637946866	B.Com. (Hons)	Make it Happen
13	Abigail Fernandes, 7887450312	B.Com. (Hons)	Make it Happen
14	Jenisha Dias, 954535378	B.Com. (Hons)	Make it Happen
15	Aziel Mendonca, 9011182893	B.Com. (Hons)	Make it Happen
16	Daylane Vaz, 7798610182	B.Com. (Hons)	Make it Happen



Mr. Yash B Prabhugaonkar

Assistant Professor





Confederation of Indian Industry



Young Indians
WE CAN WE WILL

Confederation of Indian Industry

Goa State Office (Western Region)
1st Floor, Salgaocar Centre,
Rua de Ourem, Panaji, Goa – 403 001, India
T : +91-0832-242 2790, 223 2255
F : +91-0832-242 2796
E : yi.goa@cii.in
W : www.youngindians.net

MEMORANDUM OF UNDERSTANDING (“MOU”)

BETWEEN

CONFEDERATION OF INDIAN INDUSTRY

AND

S. S. DEMPO COLLEGE OF COMMERCE & ECONOMICS

Agreed and executed on this 02nd day of March, 2021,

Confederation Of Indian Industry (“CII”), a society registered under the Societies Registration Act, 1860, a not for profit and industry managed organisation and having its Central Office at The Mantosh Sondhi Centre 23, Institutional Area, Lodi Road, New Delhi -110 003, India (hereinafter referred to as “CII”), represented by its authorised signatory **Ms. Pratiksha Khalap, Chair YUVA, Yi Goa Chapter** which expression shall unless repugnant to the context and meaning thereof include its successors, administrators and permitted assignees).

And

S. S. Dempo College of Commerce & Economics, Cujira, Bambolim, Goa having its Head Office at Panaji-Goa (hereinafter referred to as “S. S. Dempo College, Bambolim Goa” represented by its authorised signatory **Dr. Radhika Nayak, Principal**, which expression shall unless repugnant to the context and meaning thereof include its successors, administrators and permitted assignees).

Hereinafter individually referred to as CII or S. S. Dempo College, Bambolim, Goa as it may be, and collectively referred to as the Parties.

WHEREAS:

CII is a non-government, non-profit, industry led and industry managed organization, which works to create and an environment conducive to the growth of industries in India through advisory and consultative process CII charts change by working closely with Government on policy issues, interfacing with thought leaders, and enhancing efficiency, competitiveness and business opportunities through a range of specialized services and strategic global linkages. Young Indians (Yi) is an initiative and integral part of the CII formed with an objective of creating a platform for Young Indian’s to realize the dream of a developed nation. It has over 3200 direct members in 54 city chapters, and indirect membership of 29500 through its Yuva. “To become the Voice of Young Indian’s Globally” being the vision of Yi, it reaches out to the global Indians wherever they are to make them an integral part of the Indian Growth Story. The Yi Yuva platform is one of the most active focus areas within Young Indians by which Yi members engage students from across the country in various initiatives that the students conceptualize, plan and execute. The objective is to create a bridge, a platform for the students to work

in cross functional teams with a broad objective of enhancing their leadership skills and giving back to the nation. In the process, the students work in leadership roles while operationalizing projects that are based on self-development, skill building, community service and nation building.

WHEREAS:

S. S. Dempo College of Commerce & Economics, Cujira, Bambolim, Goa, established in 1966 by the Goa Education Society under the Chairmanship of Shri. Vasantao S. Dempo, a leading industrialist of Goa, is the oldest and the most highly reputed institution for undergraduate commerce education (B. Com). Presently managed by the Dempo Charities Trust, Panaji, led by the dynamic scion of the Dempo family, Mr. Shrinivas V Dempo and trustees, Ms. Pallavi Dempo and Mr. Yatish Dempo. The college blazing new frontiers with exciting career oriented educational programs, under the guidance of Mr. Rajesh Bhatikar, the Administrator of the Trust, the proven leadership of Principal, Dr. Radhika Nayak and the dedicated services of the Vice-Principal, CA Gauri Tamba, members of the teaching, administrative and support staff.

NOW THEREFORE, BOTH THE PARTIES HEREBY AGREE AS UNDER

ARTICLE I: Purpose and Objectives

Both the Parties, by way of this MOU express their commitment to collaborate with each other to:

- i) The role of the institution would be to enroll All students or minimum of 50 students at the beginning of the year and increase the same substantially through the years.
- ii) Yi and Education Partner shall motivate and provide opportunities to the students to engage in activities and initiatives that they conceptualize, create reports regularly on their activities to the Yi Executive Member and participate in the Yi National & Chapter events in other cities like the summit (finer details to be worked in coherence with the institution's policies)
- iii) Both the Parties are desirous of promoting mutual cooperation and wish to expand the basis for friendly and cooperative educational and academic collaborations by way of this MOU.
- iv) Both the Parties understand and acknowledge that this MOU is a pre-requisite for further collaboration and cooperation activities, academic partnerships etc.
- v) Any other activities considered by both Parties to be potentially beneficial.

ARTICLE II: Financials

- i) Both the Parties shall, depending on availability of funds and resources and after mutual consensus, dedicate funds for specific arrangements, academic projects and all endeavours envisioned under this MOU. Unless otherwise specifically agreed to in writing by the Parties, each Party will bear on their own the respective costs of carrying out the obligations under this MOU. Each party is responsible for its own taxes and compliances in respect to the deliverables envisaged herein and shall not hold the other party responsible for such taxes and compliances. This is merely a broad understanding between the parties in furtherance to the common intention for accomplishing the objectives mentioned herein above. In future, if the parties intend to enter into any financial arrangement, the legal rights and commercial obligations of the parties as applicable shall be delineated through separate documents on case-to-case basis. Taxes if any will be charged extra and withholding tax if any will be deducted by respective party on any financial transaction as per applicable laws.

- ii) Both the Parties shall be free to collaborate with and seek financial support, donations from national and international organizations, partners for cooperative activities to be undertaken under this MOU.

ARTICLE III: Coordination Between Facilitators

Both the Parties shall nominate one or more senior representative/officer, who shall be the point of contact/facilitator for the purposes of this MOU. The facilitators of both the Parties shall maintain regular contact with the other Party as well as propose and review different academic projects, programs and other activities in furtherance of objectives of the purpose and objectives envisioned under this MOU. The Facilitators may also be required to report to and coordinate with different committees or boards for the purposes of this MOU, as may be necessary.

ARTICLE IV: Intellectual Property Rights

Both the Parties shall:

- i) Share with each other all data, research and findings relating to activities, projects undertaken under this MOU.
- ii) Enjoy joint ownership of all intellectual property rights in terms of copyrights, patents, trademarks for any discoveries, inventions researches and any outcomes resulting from joint activities undertaken under this MOU.

ARTICLE V: Confidentiality

For the purposes of this MOU:

- i) either of the Parties who provides any sensitive or commercial information shall be referred to as '**Disclosing Party**' and
- ii) either of the Parties, receiving such information shall be referred to as '**Recipient Party**'.

The Recipient Party shall use the confidential information of the provided by the Disclosing Party solely in accordance with the provisions of this MOU and will not disclose or permit to be disclosed, the same, directly or indirectly, to any third party without the Disclosing Party's prior written consent.

The Recipient Party shall exercise all care and caution in protecting the confidential information provided by the Disclosing Party, from any unauthorized use and disclosure. However, neither party bears any responsibility for safeguarding information which:

- i) is publicly available,
- ii) obtained by the other party from third parties without restrictions on disclosure,
- iii) independently developed by the other party without reference to confidential information, or
- iv) required to be disclosed by order of a court or other law enforcement entity, provided written notice of such compelled disclosure before court or law enforcement entity is intimated to the Disclosing Party.


ARTICLE VI: Governing Law, Jurisdiction & Arbitration

- i) This MOU shall be construed, interpreted and enforced in accordance with Laws of India.
- ii) In case of any differences, both the parties, shall make all efforts to settle the disputes amicably through mutual discussion and negotiation, failing which, dispute(s) shall be referred to a sole Arbitrator appointed by both the Parties, as per provisions of Arbitration and Conciliation Act, 1996 including. Language of Arbitration shall be English and place of Arbitration shall be New Delhi, India.
- iii) Subject to the Arbitration Clause, the Courts competent jurisdiction at Delhi shall have exclusive jurisdiction in respect of any and all matters pertaining to this MOU.


ARTICLE VII: Miscellaneous

- i) This MOU can only be amended in writing by mutual consent of both the Parties.
- ii) This MOU shall come in effect from the date of affixing signature by both the Parties and shall remain valid for a period of **Three (03) years** from that date, subject to any written notice by one party to the other party, expressing its intent to terminate this MOU.
- iii) Either of the Parties, may terminate this MOU by way of 2 (two) months advance notice. In such an event, both the Parties, shall make all endeavours to fulfil their obligations and responsibilities for any ongoing program(s), project(s) or any endeavour(s) which has been initiated under this MOU.
- iv) This MOU may be executed in counterparts including but not limited to MOUs, communications exchanged defining responsibilities, obligations of both the Parties for different programmes, initiatives etc. under this MOU, each of which shall be deemed to be an original, and all of which, taken together, shall constitute an integral part of this MOU.
- v) If any provision of this MOU shall be invalid, illegal or otherwise unenforceable, the validity, legality and enforceability of the remaining provisions shall in no way be affected or impaired thereby.
- vi) The captions of the clauses of this MOU are for convenience of reference only and in no way define, limit or affect the scope or substance of any clause of this MOU.

IN WITNESS WHEREOF the parties hereto have executed this MOU, in duplicate, by their duly authorized representatives on the date, month and year first written above.


02.03.2021

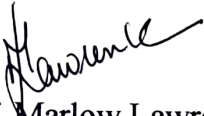
Dr Pratiksha Khalap
Yi Yuva Chair


02.03.2021
Dr. Radhika Nayak
Principal


Mr Cecil F Pinto
Yi (Executive Member)

Report on Orientation Programme on CII-Yi

Placement cell of Dempo college of commerce and economics, organised an orientation program on Confederation of Indian Industries - Young Indians (CII-Yi) Goa Chapter for the students on 31st October 2020 at 11.30 a.m. via the Google Meet Platform. 15 students attended the session. The resource persons for the same were Mr. Erle Brito, Past Chairman, Young Indians, Goa Chapter (Main Speaker) Mr Anirudh Dempo, Chair, Young Indians, Goa Chapter and Dr. Pratiksha Khalap, Chair, YUVA Goa. Mr. Brito highlight the need and objectives of CII and Yi and also encouraged students to take up leadership and enumerated the benefits of entrepreneurship. The fruitful interactive session ended at 12.30 pm.



Asst. Prof. Marlow Lawrence

Activity in-charge



Dr. Radhika Nayak

Professor and Principal

PROFESSOR AND PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.



Attendance for:
Date:

CII Orientation

"2020-10-31"

"Time:"

"11:25"

"Meet ID:" "yjb-uzwt-sjk"

Names	"Email"	"Commen"	"Arrival tir"	"Last Seen"	"Details"
Vitiksha Venji	" ✓"	""	"11:25"	""	""
Seema Devi Pal	" ✓"	""	"11:35"	""	""
Tanaya Velgekar	" ✓"	""	"11:32"	""	""
Marlow Lawrence	" ✓"	""	"11:34"	""	""
Tejal Verlekar	" ✓"	""	"11:40"	""	""
Nagraj Yadahalli	" ✓"	""	"11:44"	""	""
Jaya Ambekar	" ✓"	""	"11:38"	""	""
Akshada Naik	" ✓"	""	"11:35"	""	""
Erle Brito	" ✓"	""	"11:28"	""	""
Anirudh Dempo	" ✓"	""	"11:32"	""	""
Pratiksha Khalap	" ✓"	""	"11:25"	""	""
Vedant Porobo Desai	" ✓"	""	"11:25"	""	""
Aaron Patrick Ronaldo Rodrigues	" ✓"	""	"11:35"	""	""
Euphrasia Vaz	" ✓"	""	"11:30"	""	""
Anusha Poojary	" ✓"	""	"12:01"	""	""
Stacy Silveira	" ✓"	""	"11:29"	""	""
Tanuja Sutar	" ✓"	""	"11:45"	""	""
Clinton Lima	" ✓"	""	"11:37"	""	""
Sharon Shaji	" ✓"	""	"11:36"	""	""
K Shruthi	" ✓"	""	"11:32"	""	""

Help/more info:

"<https://tinyurl.com/y5peu3nk>"

© Google Meet Attendance

<https://tinyurl.com/y6k2yqts>


PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.



MEMORANDUM OF UNDERSTANDING

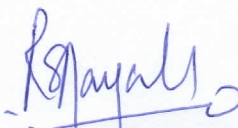
This Memorandum of Understanding (MoU) records the understanding arrived on this 28th day of April, 2021,

BETWEEN

DCT's S. S. DEMPO COLLEGE OF COMMERCE AND ECONOMICS, a college established in 1966 by the Goa Education Society, presently managed by Dempo Charities Trust established under the Indian Trust Act, 1882 and bearing registration no. 2 dated 23.09.1965, having its main campus at Integrated Education Complex, Opp. GMC (Bambolim), Cujira, St. Cruz, Ilhas, Bambolim, Goa 403005, India, through its Principal, **Dr. Radhika Nayak** (hereinafter called as "**DEMPO**"), which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns of the One Part;

AND

PINKISHE FOUNDATION a Public Charitable Trust registered under established under the Indian Trust Act, 1982, having its registered office at H. No. 51, G.F., Block -AM, Shalimar Bagh, New Delhi - 110088, Represented by **Mr. Arun Gupta** (President), (hereinafter called as "**PINKISHE**"), which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns of the Other Part;


PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

1 of 6



The Parties to this MOU hereinafter shall be jointly referred to as 'the Parties' and individually as 'the Party'.

WHEREAS DEMPO is entering into this MOU with PINKISHE on non-exclusive basis.

1. Objective of MOU:

To provide Interning opportunities to students of DEMPO as a part of their School for Life program which ensures to bring social awareness to the students. PINKISHE is collaborating with DEMPO as an NGO in the School for Life, where students are recruited as interns to support the projects of PINKISHE.

2. Obligations:

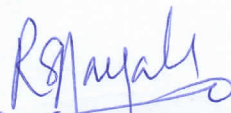
Both the organizations acknowledge the fact that no contractual relationship has been created out of this MOU and they agree to work in unison towards their respective goals and targets to make this collaboration a success and thereby exemplify the spirit of transparency and responsibility.

3. Cooperation in view of this Collaboration:

The MOU shall oversee the functioning of PINKISHE as an NGO in the DEMPO.

The roles for both the parties would be:


A. Role of PINKISHE:


PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.



1. Representatives of PINKISHE will join a webinar to represent the work being done to encourage students to join as an intern.
2. The identified students will be trained by PINKISHE based on the role as Interns that they are short listed for. Training will be common for all Interns joining the organization.
3. Interns will be assigned tasks based on the role they are short listed for.
4. Interns will be reporting to their Supervisor/ Manager/ PINKISHE officials. The officials of PINKISHE will ensure the safety and well-being of students when they're on field.
5. PINKISHE will ensure all the policies related with prevention of Sexual Harassment or Discrimination which is applicable to their employees or is applicable as per Law of the Land will be applicable to the DEMPO students.
6. PINKISHE will encourage Interns to submit a report based on their role, for which support will be provided.
7. Intern participation shall be shared in the form of credits (A tracking mechanism used to see how the Intern has performed their role through the year) to DEMPO to help grade the students as a part of their course.
8. Confidential Personal Information: "Confidential Personal Information" means all information about the intern students, including Transaction Information and their names, addresses, all contact information and demographic or financial information. Confidential Personal Information may be used only for the limited purpose for mere operation of this MOU. PINKISHE shall be liable for all unauthorized disclosures and use of Confidential Personal Information by its Affiliates and personnel. Notwithstanding the obligation for maintaining confidentiality, PINKISHE will notify the DEMPO promptly upon the discovery of the loss, unauthorized disclosure, or unauthorized use of the Confidential Personal Information, if any.

B. Role of DEMPO:


PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

1. Ensuring to provide a platform for students to be addressed about the Interning roles in the organization.
2. Encourage students to join PINKISHE and give them permission to attend events and classes during the weekends.

4. Financials:

PINKISHE & DEMPO will be responsible for their own costs and expenses involved in its efforts to negotiate, conclude and fulfil its obligations under this MOU. Notwithstanding anything to the contrary contained herein, PINKISHE shall not charge any payment, fee, charges whatsoever from the Interns.

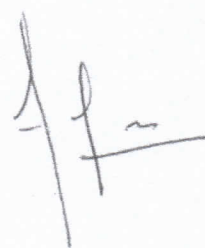
However, as a part of the internship program, students/interns may however be given assignments to raise funds from friends, family and general public for various activities to be organized and conducted solely by PINKISHE or jointly by PINKISHE & DEMPO.

PINKISHE or DEMPO cannot claim reimbursement of any expenses from other party unless exclusively agreed and approved in written in advance by the other party.

5. Use of Logo/Name

“Permission is given to both the parties to use the official marks of the other party specifically the institutional name and/or institutional logo solely for the purposes of promoting and administering the collaborative activities between the institutions; Provided, that the party using the official marks of the other party shall take all such reasonable degree of care as an institution of good ethical and normal prudence would expect in its own case.”


PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.



6. Arbitration and Jurisdiction:

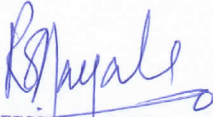
In case of any dispute arising between the parties in respect to any of the terms in this MOU, the parties undertake to settle the same by issuing a notice within 15 days from the date of the issue becoming known to either party. In case no such settlement is arrived at after mutual negotiations, the matter may be resolved by arbitration and shall be governed by the provisions of the Arbitration and Conciliation Act 1996 subject to any statutory modification, amendment or re-enactment, from time to time.

7. MOU Effective Date:

This Memorandum of Understanding shall be effective from the date of signing by both parties.

8. Term of MOU:

This MoU, unless extended by mutual written agreement of the parties, shall expire 5 years after the effective date specified hereinabove. This MoU may be amended or terminated earlier by mutual written understanding of the parties at any time. However, no such early termination of this MoU, whether mutual or unilateral, shall affect the current obligations of the parties under the MOU. Notwithstanding, either party may terminate this MOU after giving a 90 days written notice to the other party. However, DEMPO shall be at liberty to terminate the MOU forthwith in the event of any breach of confidentiality, as contained under clause 3 (A).8.



PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

5 of 6



IN WITNESS WHEREOF BOTH THE PARTIES HAVE SIGNED THIS
MEMORANDUM OF UNDERSTANDING ON THE DAY AND DATE FIRST
ABOVE WRITTEN:

**FOR DCT's S. S. DEMPO COLLEGE OF
COMMERCE AND ECONOMICS:**

Signature: 

Name: **Dr. Radhika Nayak**

Designation: **Principal**

PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

FOR PINKISHE FOUNDATION:

For PINKISHE FOUNDATION

Signature:  President

Name: **Arun Gupta**

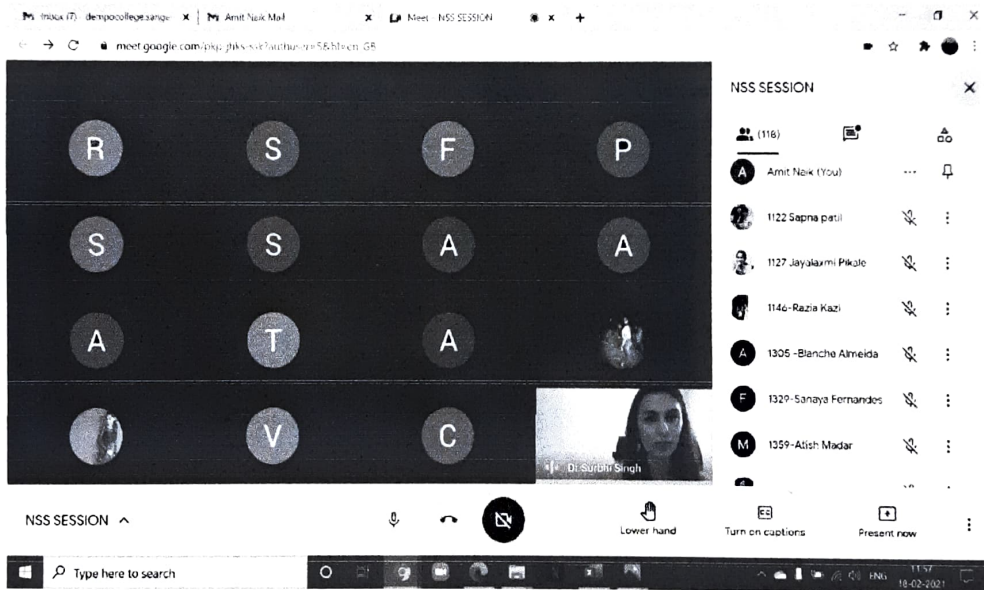
Designation: **President**

Report on Interactive Session on Women's Health Issues

An interactive session on " Women's health issues: Menstrual health and Hygiene" was organised by the NSS unit of S.S. Dempo College of Commerce and Economics in collaboration with Delhi based NGO, Pinkishe Foundation on 18th February 2021 from 11 AM to 12 PM via the Google meet platform.

Delhi based gynaecologist, Dr. Surbhi Singh conducted the session along with a member from her NGO organisation. Dr. Surbhi Singh is a doctor, social worker, activist, environmentalist, trainer and a mass messenger, who has been spreading awareness with full heart and zeal to empower and protect the community towards hygiene and sanitation. National secretary general, Pinkishe Foundation, Ms. Shalini Gupta also attended the session.

The programme was well appreciated and attended by a total of 118 members, of which 113 were our NSS students, 2 NSS Programme officers, Dr. Sangeeta Chakrabarty and Dr. Amitha Shanbhogue and 3 members from Pinkishe.



Dr. Sangeeta Chakrabarty
NSS PO and Activity in-charge

Professor and Principal



PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
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S.S. Dempo College of Commerce & Economics Cujira, Bambolim, Goa

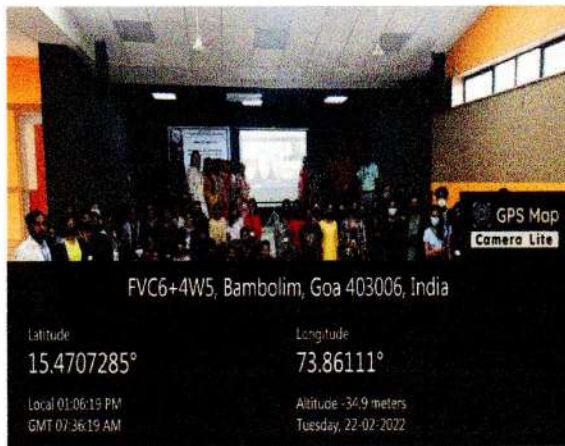
**UNNAT BHARAT ABHIYAAN /Centre for Equal opportunity / NSS/SBSI unit
REPORT
2021-2022**

Women's Health and Hygiene Programme @ Villages of Goa on 22nd February 2022

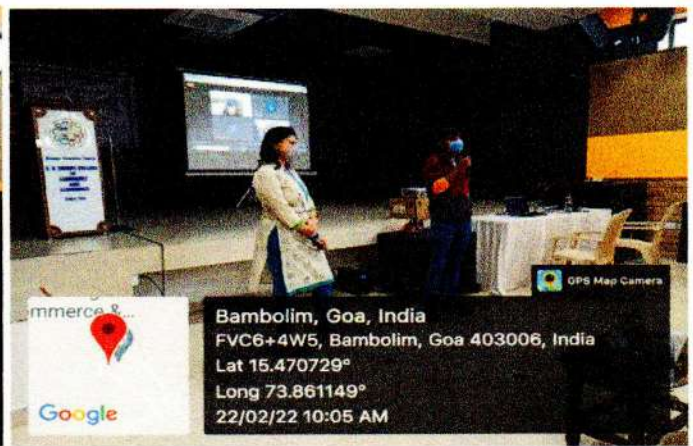
THE UBA/ CEO CELL/ NSS Unit of the college in association with NGO Pinkishe Foundation, Delhi and Swachh Bharat Student Internship organised "Women's Health and Hygiene Programme @ Villages of Goa" on 22nd February 2022 at College Auditorium from 08:15 a.m. to 1:15 p.m. Dr. Shehla Jamal Director, Menstrual Health Sciences from Pinkishe Foundation was the resource person for the program, who conducted the program online.

The Programme focused on Menstrual Health Education (MHE). It created awareness and empathy for menstrual health among the participants, understanding of hormones and physiology of menstrual cycle, nutrition and exercise and myths and taboos regarding menstruation, sanitation options and barriers in optimal menstrual health. Six groups of 10 students each were created for conducting role-play and discussions amongst them. The idea was to educate the student volunteers who would then be fully equipped for facing the queries during Sanitary Pads Distribution Drive at the 6 adopted villages under the Unnat Bharat Abhiyaan (Merces, Chimbhel, Curca, Santacruz, Taleigao) and NSS (Bambolim).


The workshop was organized by Associate Professor Dr. Sangeeta Chakrabarty and was attended by 13 faculty members, 8 panchayat members of the adopted villages, P & G officials and 61 students in offline mode in the College auditorium.



Students, Panchayat & Faculty members along with online resource person from Pinkishe Foundation Delhi



P & G official addressing the gathering


Dr. Radhika S Nayak
(Principal)

PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.




Dr. Sangeeta Chakrabarty
(UBA/ CEO/ SBSI Co-ordinator)

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as the "MOU") is made and executed on this 12th day of January 2021 at Pune.

BETWEEN

S.S. Dempo College of Commerce and Economics, a college/Institute recognized under Section 2(f) and 12 (B) of the UGC Act 1956 and having address at: Integrated Education Complex, Opp. GMC, Cujira, Bambolim, Goa, 403202, Goa, 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 1966 by Dempo Charities Trust is affiliated to Goa University.
- 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).
- F. FINSERV and PARTNER INSTITUTE had signed a Memorandum of Understanding on July 12, 2019 for conducting CPBFI for the students and alumni of PARTNER INSTITUTE;
- G. The Parties have agreed to terminate the aforementioned MoU and shall henceforth conduct 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. 1,000 (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. On successful completion of every batch (i.e. If the overall attendance of the students is in excess of 75%) of CPBFI-CLASSROOM and CPBFI-BLENDED, FINSERV shall pay an amount of Rs. 500 (Rupees Five Hundred only) per student to the PARTNER INSTITUTE as a fee subsidy. The fee subsidy shall be paid by FINSERV within 2 weeks from completion of every batch and submission of bank account information as per Annexure 3. The method for calculating the overall attendance in respect of CPBFI batches, is included in Annexure 2.
- iii. The PARTNER INSTITUTE has agreed to suitably remunerate the coordinator and other staff members for their effort towards successful conduct of CPBFI Batch.
- iv. 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.
- v. 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.
- vi. 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 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 class room teaching and practical shall be conducted at S.S. Dempo College of Commerce and Economics, Goa 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 and CPBFI-BLENDED. The certificates shall be printed by FINSERV and shall carry the logos of FINSERV, the PARTNER INSTITUTE and the concerned CPBFI Official Training Partner.

FINSERV shall issue a "Certificate of Completion" in "Certificate Programme in Banking, Finance and Insurance" to the eligible students of CPBFI-ONLINE. The certificates shall be in digital format and shall carry the logos of FINSERV, the PARTNER INSTITUTE and the concerned CPBFI 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 S.S. Dempo College of Commerce and Economics and Mr. V. Rajagopalan, President (Legal and Taxation), Bajaj Finserv Limited. The decision of the Principal of S.S. Dempo College of Commerce and Economics 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 S.S. Dempo College of
Commerce and Economics


Name: Dr. Radhika S. Nayak
Designation: Principal

Witness
Full Name:




For Bajaj Finance Limited


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

Witness
Full Name: Ajay Sathe



For Bajaj Finserv Limited


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

Witness
Full Name: Ajay Sathe



Designation:

Designation: Group Head –
Customer Experience and CSR

Designation: Group Head –
Customer Experience and CSR

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 X 40 i.e. 1600

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

Overall attendance: (1405 / 1600) X 100 = 87.81%



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

Sr.	Information Required
1	<p>Basic information about the PARTNER INSTITUTE viz.</p> <p>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)</p>
2	<p>Coordinator Details viz.</p> <p>Name Designation Department (Commerce/Science etc.) Contact details: Mobile and Email Address</p>
3	<p>Bank Details for payment of subsidy viz.</p> <p>Beneficiary Name: Bank Account number: Bank Account Type: (Saving/current) Bank Name: Branch: IFSC Code:</p> <p>Permanent Account Number of the college (PAN):</p> <p>Please provide scanned copy of a cancelled cheque and PAN Card along with the above information</p>
4	<p>High resolution logo of the college for printing on the Certificate/CPBFI brochures etc.</p> <p>Ai, JPEG, PNG, PDF Format. The image should be high resolution.</p>
5	<p>Brief write up about the institute – for inclusion on CPBFI website, CV book etc.</p>



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)

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

Dear _____

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.

Coordinator

(name and signature)



DCT's

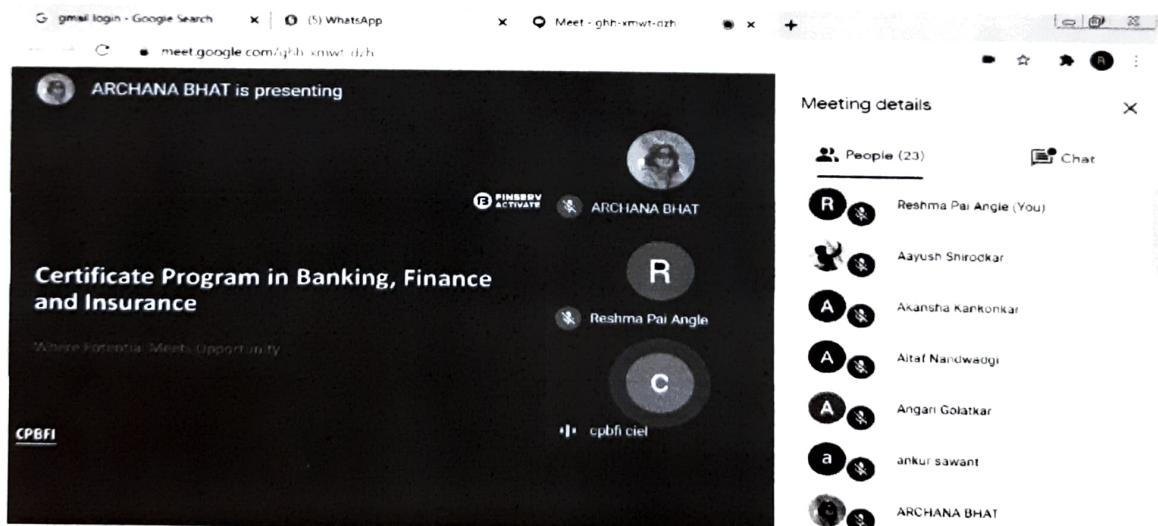
S.S. Dempo College of Commerce and Economics

Cujira - Bambolim - Goa

Report on Certificate Programme in Banking, Finance and Insurance

Career Guidance and Placement Cell of S.S. Dempo college of Commerce and Economics organized a certified program in Banking, Finance and Insurance (CPBFI). The aim of the certified course was to train students for competitive entrance exams (SBI and IBPS), the duration of CPBFI course (Certificate Programme in Banking, Finance and Insurance) was 28 days, the course was conducted for Third Year B.Com. students 2020-21 from 9th March to 14th April 2021 through the Google Meet platform. A total of 38 students registered for the course.

Bajaj Finserv performed an online evaluation before and after the course to measure students' understanding of the various courses. Bajaj Finserv also solicited comments from students both during and after the course to learn about faculty ratings and students' self-assessment of their growth in attitude, abilities, and knowledge.



Reshma Pai Angle
Asst. Prof. Reshma Pai Angle

Faculty in-charge



Dr. Radhika Nayak
Dr. Radhika Nayak

PROFESSOR and PRINCIPAL
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Goa.

DCT's

S.S. Dempo College of Commerce and Economics
Cujira - Bambolim - Goa

Students registered for Certificate Programme In Banking, Finance and Insurance

Client Name	Learning Group	Learner name	Login ID	Location
Bajaj FinServ	CPBFI 224 Goa Dempo	Aanchal Singh	BFS8556	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Aarti Dattatray Mane	BFS8557	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Akshata Ranjan Sawant	BFS8558	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Anaida Froilla Fernandes	BFS8559	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Apeksha Umesh Naik	BFS8560	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Archana Shetappa Malanar	BFS8561	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Arya Mahesh Dhond	BFS8562	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Dwaynie Rodrigues	BFS8563	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Hema Rama Kuttikar	BFS8564	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Jessica Stella D'Souza	BFS8565	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Kajal Mangaldas Musalmari	BFS8566	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Razia Amiruddin Kazi	BFS8567	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Kimberly Costa	BFS8568	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Daksha Satish Kurdikar	BFS8569	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Madhavi Lingappa Sungar	BFS8570	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Marlyn Parras	BFS8571	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Mayank Srivastava	BFS8572	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Namita Sainath Naik Phatarpekar	BFS8573	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Nedaamad Attar	BFS8574	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Nihal Narayan Pednekar	BFS8575	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Pritam Narendra Hadfadkar	BFS8576	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Pragati Pradeep Naik	BFS8577	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Priyanka Conceicao Fernandes	BFS8578	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Purna Shridhar Bhat	BFS8579	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Ranisa Azavedo	BFS8580	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Salikha Shaikh	BFS8581	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Saniya Khan	BFS8582	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Serena Valanka Fernandes	BFS8583	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Shaikh Shabana	BFS8584	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Shawn Leander Mendes	BFS8585	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Shubham Mahantesh Karvinkop	BFS8586	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Steffi Marian Fernandes	BFS8587	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Sudepta Sudhakar Mallya	BFS8588	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Suella Fernandes	BFS8589	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Tejal Rama Gawas	BFS8590	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Vidhya Vinayak Kuttikar	BFS8591	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Winfrid Conception Mendonsa	BFS8592	Goa_224
Bajaj FinServ	CPBFI 224 Goa Dempo	Yukta Bharat Fondekar	BFS8593	Goa_224



R. Jayale

PROFESSOR and PRINCIPAL,
S.S. DEMPO COLLEGE OF
COMMERCE & ECONOMICS,
Deendayal Integrated School Complex,
Cujira - Bambolim - Goa

CPBFI Batch Performance Report

To
The Principal and CPBFI Coordinator,
S.S. Dempo College of Commerce and Economics
North Goa
Goa

We are pleased to share the Batch Performance Report in respect of Batch Number 2 (CPBFI Batch Number 224) conducted at your college/institute from Mar 4th 2021.

Our official training partner for the batch was Centre for Investment Education and Learning (CIEL).
The batch was conducted online.

RESULT: Number of students eligible for certificates - 12; Passing Ratio - 66.67%.

Student Profile Details:

First Generation Graduates	25 (65.8%)
Socially weaker Categories (OBC/SC/SBC/ST/NT)	8 (21.1%)
Female students	32 (84.2%)
Educational Backgrounds	B.com. - 37 (97.4%), M.com. - 1 (2.6%)

1. Student Participation Details:

Enrolment Details	No. of students
Enrolment	38
Cancellation	19
Drop-outs	1
Regular Students	18
Drop-out Ratio	5.26

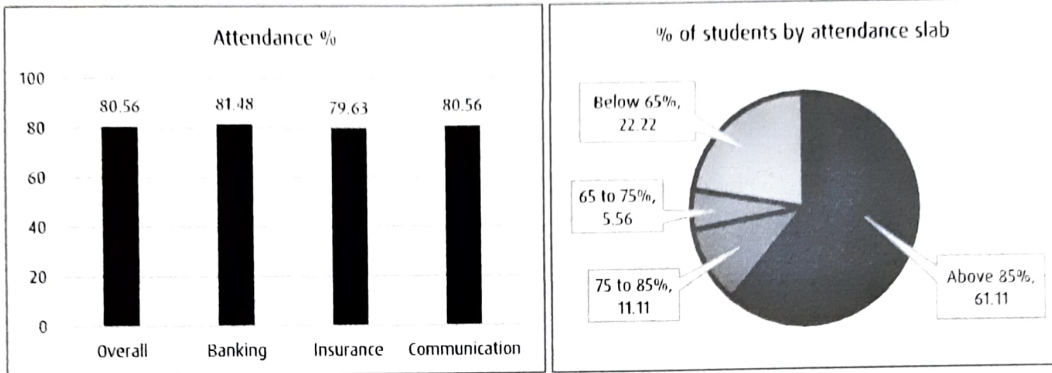
Participation	No. of students
Pre-assessment	25
Post-assessment	16
HR Workshop	13
Feedback Survey	11

The student participation in the programme is driven by (a) the relevance of the programme in their individual career plans, (b) their understanding and conviction about the programme value and (c) their investment in the programme. A combination of all these factors leads to high participation.



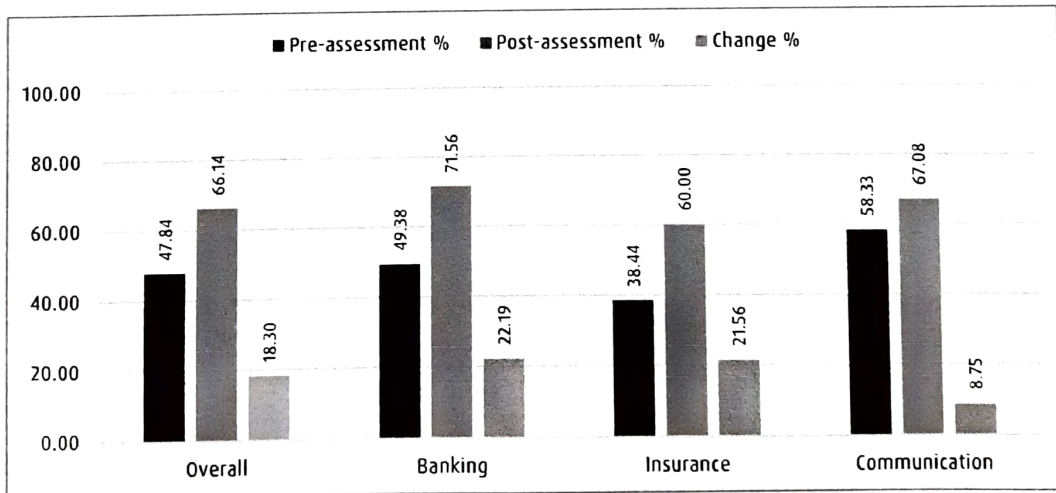
A handwritten signature in blue ink, appearing to read 'R. S. Payale'.

2. Attendance Details

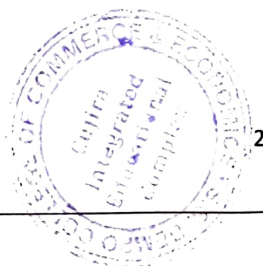


Attendance is driven by (1) certification eligibility criteria (CPBFI requires minimum 65% attendance), (2) training quality, which is a combination of trainer’s command over subject, the pedagogy used and students’ participation and (3) students’ willingness and ability to attend. Non-availability of infrastructure and mandatory college events or family events have a big influence on students’ ability to attend.

3. Performance in online Assessment Tests – Average Scores



Performance in online assessment tests is driven by the attendance and attentiveness of the students and by the training quality of CPBFI trainers. Students with higher attendance typically perform better than others.



Rajayal

4. Interview Performance

	Attended	Shortlisted	Success Rate
HR Workshop (HRW)	13	12	92.31%

A HR Workshop is conducted at the end of every batch, wherein recruiters from Bajaj Finserv and its subsidiaries, interview candidates for specific roles in BFSI industry. The recruiters shortlist candidates based on these interviews and provide us a list of candidates that they believe have a very high chance of being selected in a job interview. This independent assessment by professional recruiters is a good 'lead' indicator of employability.

5. Student endorsement

Voice of students	% strongly agree
My confidence has improved (Attitude Development)	54.55
My communication has improved (Skill Development)	63.64
My industry knowledge has improved (Knowledge Development)	54.55
CPBFI was the right decision for my career (Overall satisfaction)	27.27

Students join CPBFI with different objectives, so, it is important to seek their confirmation about improvement in their own attitude, skills and knowledge. This confirmation along with HR Workshop performance are key performance indicators of CPBFI.

6. Net Promoter Score (NPS)

Voice of students	% of respondents
On a scale of 0-10 how likely are you to recommend CPBFI to others?	
Very Likely - Promoters - Score of 9 or 10	63.64
Not Sure - Passives - Score of 7 or 8	18.18
Not Likely - Detractors - Score of 0 to 6	18.18
Net Promoter Score = Promoters - Detractors	45.45
Overall Rating - Good (>0), Excellent (>50%), Exceptional (>70%)	Good

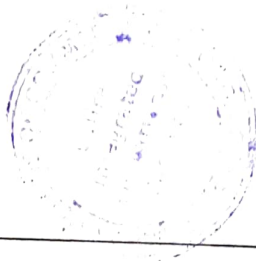
Net Promoter Score or NPS is globally regarded as a strong indicator of customer experience and loyalty. For CPBFI also NPS is regarded as an important success indicator.

7. Feedback about faculty:

Faculty Name	Subject	% of students#
Mumtaz Shaikh	Banking	81.82
Girish Naik	Insurance	0.00
Poonam Ekawde Shirsat	Communication	90.91

% of students that have rated the respective faculty as "Excellent".

Feedback about individual trainers help in assessment of the trainers and their delivery quality. These ratings are used to identify best trainers for each subject and to plan supporting interventions for trainers that are not at par.



Rajayal

8. Comments from Bajaj Finserv CPBFI Team:**• What worked well -**

The students of the batch have performed well in the assessments & HR workshop. The scores of assessment & HR workshop selection ratio indicates that the regular students prepared well & understood the concepts taught in the program. The sincerity of the students is visible from the attendance of the batch. The students also provided a very encouraging feedback about all aspects of the batch.

• What could have been better -

The batch started with enrolment of 38 students however, there were 19 students who cancelled their enrolment. The high cancellation suggests that the students had either enrolled without adequate understanding of the programme or had very different expectations from the programme. These students lost an excellent opportunity to enhance their capabilities. The participation in the HR workshop could have been better as these interviews give an excellent opportunity to demonstrate the skills learned and get instant feedback from the experienced recruiters.

We place on record our appreciation for the efforts put in by the coordinator, Prof. Reshma Paiangle, and other staff in making the batch successful. Overall, the students have sincerely completed the program and performed well and we are confident, every one of them has a successful career ahead!

Thank you!!

Team CPBFI**Bajaj Finserv Limited**

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