



महाराष्ट्र MAHARASHTRA

2019

VH 503430

4 JUL 2019

Memorandum of Understanding

This MEMORANDUM OF UNDERSTANDING is being executed on this 4th day of the month of July of the year 2019 at Pune (MAHARASHTRA), between,

The Party of the First Part
Financial Planning Academy
Vishal Gada

AND

The Party of the Second Part
Christ College
The Director

Vishal K. Gada

Memorandum of Understanding

This MEMORANDUM OF UNDERSTANDING is being executed on this 5th day of the month of July of the year 2019 at Pune (MAHARASHTRA), between,


The Party of the First Part

Financial Planning Academy having its office at, 4th floor, A wing, Abhijeet Court Building, above VLCC shop, near, Idea Showroom Bhandarkar Road, Pune – 411004, through its director,
Vishal Gada

AND

The Party of the Second Part

Christ College located at 26/4 A, Off Pune Nagar Road, Opposite Weikfield IT Citi Info Park, Wadgaon Sheri, Pune, Maharashtra 411014, through its Director,
Dr. (Fr.) Sony Chundattu


Vishal Gada

Memorandum of Understanding for Industry Academic Collaboration

The party of The First part has been in the business of conducting trainings, in Capital Markets & Other trainings relating to Financial Planning for several years, is desirous to offer the practical training relating to capital markets to the students of first, second and third year of different streams, in order to create awareness about the financial markets and helping them all to update their practical understanding of the topics taught in workshops.

Therefore the party of the first part & the party of the second part mutually agrees to work together to uplift knowledge and skill sets of student through Industry and Academic Collaboration below mentioned activities:

Advanced Learner's Program:

Name of the Program	Mode	Duration of the Program	Target Audience	Fees
CFP ^{CM}	Offline (Weekly Once)	8 months	Advance Learners from all the streams	Training Fees: Rs. 30,000/- plus GST. Registration Fees: Rs. 11,540/- Exam Fees: Rs. 4130/- for module 2 to 5. Rs. 8260/- for module 6

*The training fees will be subject to change time to time with the mutual consent of Party of the first part and the party of the second part.

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Vishal K. Gada

CFP Programme Structure:

Sr. No	Name of Modules	Hours
1.	Introduction to Financial Planning	12
2.	Risk Management & Insurance Planning	20
3.	Retirement Planning & Employee Benefits	20
4.	Investment Planning	20
5.	Tax & Estate Planning	28
6.	Advanced Financial Planning	48

Apart from the lectures for CFP, Party of the first part will also engage students and faculties through below mentioned engagement initiatives.

1. Organizing guest sessions by industry Experts:

- For the benefit of party of the second part's students, the party of the first part shall organize guest sessions by Industry Experts (up to 6 guest sessions).
- The objective of the sessions shall be to provide insights about industry and career perspective to students

**Please find the tentative list of speakers (Subject to their availability) in Annexure 2.*

2. Innovative Engagement Programs:

- Leadership programs for CRs (Class Representatives): To improve the leadership skills at the first level of leadership at class room level, party of the first part shall facilitate the soft skills training programs for CRs of the college every year.
- Various Faculty Development Programs and Workshops: In order to upgrade the knowledge and skills required to impart trainings to students, the party of the first part shall facilitate FDPs and Workshops for the faculties of party of the second part.
- Investor Awareness Programs for parents of the students: The party of the first part shall engage the parents of the students of the party of the second part through Investor Awareness Programs by experts.

CFP

Michael K. Garcia

Terms & conditions –

1. Party of the second part will provide infrastructure necessary for conducting the classroom training for the above mentioned courses i.e. well equipped classroom(s), Computer, LCD Projectors and AC and also need to manage the issues relating to administration, support for lectures at college, collection of fees and convincing students to pursue these courses.
2. The party of the First Part will share the responsibility of know – how, training i.e. faculties, helping students to generate their on line trading accounts to help student learn about the concepts they learn in the class etc.
3. The Party of the First Part shall keep the dully filled forms containing details of the students enrolled for the programs for their records. Party of First part hereby indemnifies party of the second part against the misuse of the student database & any loss caused thereof.
4. Certification for CFP^{CM} program shall be issued by Financial Planning Standards Board, USA. Certificate for add on programs shall be issued jointly by Party of the First Part and Party of Second Part for each program to each student.
5. In Future, both the parties may offer additional programs apart from these, on mutual consent including Chartered Financial Analysts, Diploma in Banking and Finance.
6. Party of the First Part & Party of the Second Part agrees on need based periodic updates in the programs, so as to offer the best practical knowledge to the students of Party of the Second Part.
7. The term of the MOU to be renewed every three years starting from July 5, 2019. The MOU will be automatically renewed after the expiry of the contract also, unless and until any of the party wants to terminate the MOU.
8. During this agreement tenure the party of the second part can not make similar tie up with any other party for any programs relative to capital markets, financial markets and financial planning.
9. Party of the second part allows the party of the first part to put banners and posters with relevant course details to create awareness and brand recall for the workshops. The party of the second part shall also allow the party of the first part to conduct relevant presentations and seminars to promote the employability programs mentioned in the MOU.
10. In the event of breaching the terms & conditions of this agreement by any of the party will make the agreement null & void.

[Handwritten signature]

Vishal K. Gada

11. Any dispute that may arise amongst the parties of both part regarding the affairs of the said agreement or for the meaning of the any conditions of said agreement, the parties of the both part shall be referred to an arbitration under the Indian Arbitration Act or any statutory modification or re-enactment thereof and the parties of both the part mutually settle any dispute between them. Even though the any party of the part has to go the Court, the jurisdiction of the said agreement shall be at MUMBAI only.

IN WITNESS WHEREOF the parties has set his hence hereto at Mumbai on the 5th day of July 2019 hereinabove written.

Signed and Delivered by the
Within named
The party of the first part
Financial Planning Academy
through its Directors



Vishal Gada

Signed and Delivered by the
Within named
The parties of the second part
Through its Directors



Dr. (Fr) Sony Chundattu

In the presence of:

1.

2.

Annexure 1.

Add on Workshops: Short term add on workshops for employability of students to be offered with Mutual consent of both the parties.

Short Term Certificate Program in Financial Markets	Offline	30 Hours	BFM, BIM, BAF, BBI, B.com, BMS Finance Specialization	Training Fees: Rs. 4000 plus GST
Short Term Certificate Program in IFRS and Accounting	Offline	30 Hours	BFM, BIM, BAF, BBI, B.com, BMS Finance Specialization	Training Fees: Rs. 4000 plus GST
Short Term Certificate Program in Commercial Banking	Offline	30 Hours	BFM, BAF, BMS (Finance), B.com	Training Fees: Rs. 4000 plus GST.
Digital Marketing	Offline	30 Hours	BMS Marketing, BMM, B.com	Training Fees: Rs. 4000 plus GST
Online Skill Development Programs	Online	1 year	All years commerce and self finance	Rs. 1500 Plus GST
Diploma in Banking and Finance plus	Offline	6 months	All Third Year students	Rs. 30000 plus GST

*Please find the program structures of workshops in Annexure 1.

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8. Using a listed company as an example to do a comparative analysis of its performance vs. Industry and Competitors
9. Using trend analysis to understand the current health and performance of the company and future prospects

3. Commercial Banking

Objective – This module aims at familiarizing and providing students with the fundamentals of banking, basic insights into the policies and practices followed in the Indian banking system and detailed knowledge of products and services offered under Retail Banking. The training is delivered keeping in mind both the theoretical as well as practical aspects which eventually results in students being well prepared for various career opportunities with the Indian banks.

Course Content

1. Introduction & Evolution of Banking
2. Banking structure in India
3. Retail Banking – Products
4. Retail Banking – Services
5. Basic principles of bank lending
6. Bank investments
7. Other activities of commercial banking
8. Relationship between banks and customers

Every student will have to submit / present an assignment or a comparative analysis project on 'Retail Banking – Products & Services' before completion of the course. This will give these students an in-depth understanding of the topic.

4. Short Course on Digital Marketing

Objective – Through this course applicants will be introduced to diverse digital marketing possibilities. Students will be capable to decide on dissimilar types of digital marketing campaigns and manage those accordingly in both customer and business markets. Diverse kinds of processes of digital marketing are introduced. Course generates simple understanding of internet and mobile marketing. Time is also devoted to relevant issues in the web such as social media, communities, virtual worlds, blogs and viral marketing.

Course Content

1. Introduction to Digital Marketing Training
2. Search Engine Optimization
3. Search Engine Marketing
4. Pay per Click Marketing
5. Email Marketing

6. Social Media Marketing
7. Digital Display Marketing
8. Mobile Marketing
9. Website Analytics

Annexure 2: Tentative list of speakers for guest lectures by industry experts:

1. **Mr. Sukumaran** – Dean NISM (National Institute of Securities Markets) – Financial Literacy Programs
2. **Dr. Ajay Mittal** – Senior Vice President and Head of Learning and Development SBI Mutual Fund
3. **Mr. Sanjeeva Mathur** – IIM alumni and ex COO – Reliance Money with 20 years of rich experience in Financial Services industry
4. **Mr. Yogesh Gupta** – Chairman of a stock broking house.
5. **Mr. Zaheer Sayed** – ACCA by qualification, Associate Director – UBS formerly known as Union Bank of Switzerland
6. **Mr. Prem Khatri** – IIM Bangalore alumni with 30 years of experience into Financial Services Industry and Media.
7. **Mr. Tanuj Poddar** – Management Graduate with 16 years work experience in Banking & Financial Services
8. **Mr. Kirtan Shah** – Serial Entrepreneur and Financial Markets expert with over 12 years work experience.
9. **CA Priyesh Karia** – 12 years rich experience into Private Equity, Investment Banking and Mergers and Acquisition.

Vishal K. Gade