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[Signature]

**प्राचार्य
Principal**

**श्री वेंकटेश्वर महाविद्यालय
Sri Venkateswara College**

धौला कुआँ, नई दिल्ली / Dhaula Kuan, New Delhi-21



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MEMORANDUM OF UNDERSTANDING

This MEMORANDUM OF UNDERSTANDING, hereinafter referred to as "MOU" is made at Delhi on the 01-09-2026.

BETWEEN

AV Financial Experts Network Private Limited, a company incorporated under the Companies Act 2013 and having its Corporate Office at Plot No.112, Above Croma, 1st Floor, Sion Koliwada Road, Mumbai, Maharashtra, India, 400022 and assigns on the One part. herein referred to as "**FinX**"

AND

Sri Venkateswara College, University of Delhi located at Delhi India, hereinafter referred to as "**the Institution**" which expression shall include its successors and assigns on the Other Part.

FinX and the Institution are hereinafter singly referred to as '**Party**' and collectively '**Parties**'.

PREAMBLE

WHEREAS:

- A. FinX is engaged in the business of providing education, skilling, certification programs, and employability solutions for the Banking, Financial Services and Insurance (BFSI) & Technology sector integrating education and employment outcomes.
- B. FinX has established the **Centre of Excellence (hereinafter referred to as "COE")** initiative to collaborate with Institutions and universities to bridge the gap between academic learning and industry employability in the BFSI sector.
- C. The COE aims to empower educational institutions and enable careers in BFSI by providing their students and alumni access to industry-recognized professional and regulatory certifications, specialised academic programs, placement assistance, internship opportunities, entrepreneurship pathways, financial literacy programs, assured job programs, competitions, masterclasses, skill assessments etc. through the FinX E3 platform.
- D. The Institution provides undergraduate and/or postgraduate and/or Executive Education and/or research (Doctorate) programs and is committed to enhancing student employability and career outcomes.
- E. The Institution is willing to collaborate with FinX under the COE initiative to provide its students access to specialized finance, technology trainings, certifications, career readiness tools, placements, and career development opportunities.



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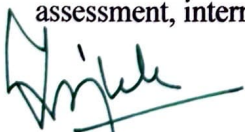
1. OBJECTIVES

The objectives of this **Centre of Excellence (COE)** collaboration are:

- 1.1. To establish a structured academic partnership between FinX and the Institution/ University for developing a future-ready BFSI workforce equipped with industry certifications, assessments, and employability tools.
- 1.2. To enable students to access flagship BFSI professional certifications and Assured Placement Programs.
- 1.3. To provide students with access to the FinX E3 Platform for education, employment matching, and exchange of opportunities, including Employability Score assessment.
- 1.4. To facilitate placement and Internship assistance for eligible students under COE, through FinX's network of BFSI corporate partners.
- 1.5. To enable entrepreneurship opportunities for students to start financial distribution businesses.
- 1.6. To strengthen the Institution's reputation, enhance student demand, and support NAAC/NIRF/NBA accreditation through documented placement and internship data.
- 1.7. To provide Career readiness tools and master classes by industry experts for capacity building.
- 1.8. To create an additional revenue stream for the Institution through a revenue-sharing arrangement.
- 1.9. To support the enhancement of teaching capabilities through training, industry exposure, Faculty Development Programs and research support in BFSI

2. SCOPE OF COLLABORATION

- 2.1. Establishment of a **Center of Excellence (CoE)** hosted as a dedicated co-branded micro-site page which shall be hosted on Institution's official website.
- 2.2. Integration of FinX's digital platform to enable student access to:
 - 2.2.1. Certification programs
 - 2.2.2. Career readiness tools
 - 2.2.3. Internship opportunities
 - 2.2.4. Placement services
 - 2.2.5. Quizzes & Competitions
 - 2.2.6. Skill Assessments
 - 2.2.7. Joint Academic Programs
 - 2.2.8. Financial Literacy Programs
 - 2.2.9. Scholarship Support
 - 2.2.10. Specialized student immersion program / industry visit in Mumbai.
- 2.3. Deliver in online/ offline mode training programs, workshops, masterclasses, and industry engagement initiatives.
- 2.4. Facilitation of student services including but not limited to onboarding on platform, training, assessment, internship, and placement.



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2.5. Sharing of reports, analytics, and performance data with the Institution.

NOW IT IS AGREED BETWEEN THE PARTIES HERETO AS FOLLOWS:

3. ROLES AND RESPONSIBILITIES OF THE INSTITUTION/UNIVERSITY

The Institution agrees to:

- 3.1. Register on the FinX Education, Employability, Exchange (E3) Portal by completing the institutional enrolment form.
- 3.2. Host the Centre of Excellence (CoE) as a dedicated webpage on the Institution's official website, with technical support and webpage design provided by FinX.
- 3.3. Facilitate webpage integration with the Institution's website by coordinating with the web administrator team and providing necessary access for implementation.
- 3.4. To conduct necessary awareness and orientation programs for students to introduce the COE initiative, certification programs, and career opportunities.
- 3.5. Promote the CoE programs and services to students and encourage enrolments through institutional communication channels including website, student portals, emails, notice Boards, Digital Platform and events.
- 3.6. Encourage and facilitate student registrations and participation in programs offered through the CoE.
- 3.7. Provide reasonable infrastructure support for offline sessions, workshops, or events, subject to mutual agreement.
- 3.8. Designate a suitable officer to act as the primary facilitator providing guidance and strategic direction to students.
- 3.9. Shall not solicit, hire, or engage any trainers, faculty members, or experts provided by FinX for the purpose of conducting courses.



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4. ROLES AND RESPONSIBILITIES OF FINX

FinX agrees to:

- 4.1. Take overall responsibility for the Centre of Excellence program and act as a bridge between industry and the institution for creating job-ready resources.
- 4.2. Work with the Institution's web administrator team to host the Co-branded COE webpage on the Institution portal.
- 4.3. Share the list of interested students who register through the Institution link on the E3 portal with the Institution on a regular basis.
- 4.4. Provide counselling services to potential students registered through the Institution link and guide them through the enrolment process.
- 4.5. Share the list of admitted students with the Institution on a monthly basis.
- 4.6. Train students on certifications and courses, including behavioral and functional skilling as agreed upon, while ensuring maintenance of quality standards.
- 4.7. Provide appropriate trainers, experts, and faculty members for the Institution as part of the educational services, either in-house or from external sources.
- 4.8. Work with corporate bodies willing to support Institution students with internships and placements during or after course completion.
- 4.9. Provide comprehensive career readiness services, including but not limited to:
 - 4.9.1. Skill assessments and employability scoring
 - 4.9.2. Resume building and profile optimization
 - 4.9.3. Job discovery, matching, and application support
- 4.10. Share regular placement and internship reports with the Institution, usable for NAAC/NIRF accreditation purposes.
- 4.11. Provide preferential registration for the Institution's participation in FinX events like National Mutual Fund Olympiad (NMFO) etc.
- 4.12. Maintain confidentiality of current student data received from the Institution and use such data only for the purposes outlined in this MOU.
- 4.13. Process revenue share payments to the Institution on a monthly basis for fully paid students enrolled through the COE initiative.



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COMMERCIALS AND REVENUE SHARING

The commercial terms for the Centre of Excellence are as follows:

- 5.1. The Parties acknowledge that the CoE may include a mix of:
 - 5.1.1. **Complementary offerings**, including certain career readiness tools, basic platform access, and introductory services, which may be provided to students without charge; and
 - 5.1.2. **Fee based Programs and services**, including certifications, advanced training modules, and specialized offerings.
- 5.2. Wherever any program requires payment by students, such programs shall be subject to a revenue-sharing arrangement between FinX, and the Institution as **specified in Annexure A** to this MoU.
- 5.3. Revenue sharing shall be applicable only on fully paid student enrolments post cancellation deadline if any.
- 5.4. Payments due to the Institution shall be settled on a monthly basis. The first payment shall be released within thirty (30) days from the date of commencement of the respective batch, subject to reconciliation.
- 5.5. FinX shall have the right to determine program pricing, discounts, bundling, promotional strategies, to students at its discretion.
- 5.6. All fees are exclusive of applicable taxes, and each Party shall comply with its respective tax obligations.

Note: The Parties agree to add modify or remove training programs, career readiness tools under this MOU. The specific details in case of such program, including but not limited to course name, fees, duration, batch size, delivery/implementation modalities, and any other commercial or operational terms, shall be mutually agreed between the Parties. Any such email exchange, approval communicated by email, or any written confirmation in the form of a letter or otherwise, confirming the agreed terms, shall form an integral and binding part of this MOU, as if fully incorporated herein, and shall not require execution of any separate annexure or separate written agreement.



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6. DIGITAL CONTROL AND PLATFORM RIGHTS

- 6.1. The CoE webpage shall be hosted on the Institution's website; however, the design, structure, content, and functionality shall be owned and controlled by FinX.
- 6.2. **FinX shall have the right to update, modify, enhance, or change the CoE webpage, its content, programs, tools, features, and user interface from time to time**, in line with industry requirements and platform improvements, without requiring prior approval from the Institution.
- 6.3. The Institution shall not alter with or restrict the functioning of the CoE page or its integrations without FinX's prior written consent.

7. LIABILITY & INDEMNITY

Neither Party shall be liable to the other for any indirect, incidental, special, consequential, or punitive damages. The total aggregate liability of each Party under this MOU shall not exceed the fees actually paid or payable under this MOU in the three (3) months preceding the claim. Each Party shall indemnify and hold the other Party harmless against any claims, losses, damages, or liabilities arising from (i) its breach of this MOU, (ii) its negligence or misconduct, (iii) misrepresentation made to students or third parties, and (iv) any violation of applicable laws including the DPDP Act. This clause shall survive termination of the MOU.

8. CONFIDENTIALITY

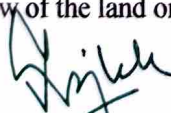
The Parties agree that they shall hold in trust any confidential information received by either Party under this MOU, and the strictest of confidence shall be maintained as confidential at the time of disclosure and confirmed as such in writing within 30 days of such disclosure. However, the following shall not be included as confidential information:

- 8.1. Information which is, or becomes known publicly through no fault attributable to recipient.
- 8.2. Information learned by recipient from a third party entitled to disclose it.
- 8.3. Information already known to recipient before receipt from the disclosing company, as shown by recipient's prior written records.

In the event that any of the parties hereto becomes legally compelled to disclose any confidential information, such Party shall give sufficient notice to the other Party to enable the other Party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any confidential information or the contents of this MOU without the prior written consent of the other Party. The obligations of this clause shall survive for a period of 5 years from expiration, cancellation, or termination of the MOU. Each Party will comply with applicable data-protection and privacy laws and use student personal data received under this MOU only to perform its obligations hereunder, taking reasonable measures to keep such data secure.

9. FORCE MAJEURE

Notwithstanding anything to the contrary herein contained, nothing herein shall apply if either party is prevented from discharging its obligations hereunder due to any cause arising out of or related to any Act of God or Act of State, war, riot, civil commotion, terrorism, industrial unrest, labor strikes or any order of any court of law, quasi-judicial forum, governmental, semi-governmental or local authority or law of the land or similar cause.



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10. INTELLECTUAL PROPERTY. TRADE NAMES. TRADEMARKS

All rights relating to intellectual property, trade names and trademarks in all confidential information disclosed by one party to the other and in all media comprising such confidential information shall as between the parties remain the property of the disclosing party and nothing in this Agreement shall be taken to represent an assignment, license or grant of other rights in or under such Intellectual Property Rights.

All course content, training material, curriculum, assessments, branding, and any other intellectual property provided or created by FinX ("FinX IP") shall remain the exclusive property of FinX. The Institution may use FinX IP only for delivering the agreed courses and shall not copy, share, modify, or distribute it without FinX's written consent. All use of FinX IP shall cease immediately upon expiry or termination of this MOU.

Both Parties agree that they shall not, during the term of this MOU and for one (1) year thereafter, directly or indirectly solicit, hire, engage, or attempt to engage any trainers, faculty, employees, consultants, or experts of the other Party involved under this MOU, without prior written consent of the other Party.

11. TERM AND TERMINATION

This MOU shall be effective from the date of execution ("Effective Date") and shall remain in force for a period of **three (3) years**, unless terminated earlier. Either Party may terminate this MOU without cause by giving the other Party **30 (Thirty) days' prior written notice**. In case of termination, both Parties shall complete any ongoing training batches already commenced unless mutually agreed otherwise.

12. DISPUTE RESOLUTION

Any dispute arising out of or in connection with this MOU shall first be attempted to be resolved amicably through mutual discussion between the Parties. If not resolved within **30 days**, the dispute shall be referred to **arbitration** under the Arbitration and Conciliation Act, 1996. The arbitration shall be conducted by a **sole arbitrator** mutually appointed by the Parties. The seat and venue of arbitration shall be **Mumbai**, and the proceedings shall be in **English**. The courts at Mumbai shall have exclusive jurisdiction.



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13. NOTICES

All notices, requests, consents, waivers or other communication required or permitted hereunder shall be in writing and shall be deemed properly served: (i) if delivered by hand at the address mentioned below and received by an authorized employee or officer of the Party, (ii) 3 days after being given to a reputed courier with a reliable system for tracking delivery, (iii) upon receipt of confirmation receipt when sent by facsimile, or (iv) when sent by electronic mail. All notices and other communication shall be addressed as follows:

In the case of FinX:

Attn: Mrs. Nisha Shah

Tel: 9819677075. Email: nisha.shah@finxpert.org

In the case of the Institution: Sri Venkateswara College, University of Delhi

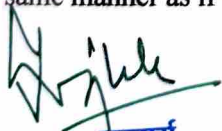
Attn:

Tel: Email:

A Party may change its address and/or addressees for notification purposes at any time during the term hereof by giving the other Party written notice in accordance with the terms hereof and the date on which such change will become effective.

14. MISCELLANEOUS

- 14.1. This MOU shall not be assigned either fully or in part by either party to any third party without the prior written consent of the other party.
- 14.2. The Institution is serving as an independent entity to FinX hereunder, and this MOU creates no partnership, pooling or joint venture relationship between the Parties, and no employment relationship between FinX and the employees, consultants, representatives etc. of the Institution.
- 14.3. This MOU, together with the attachments, shall constitute the entire understanding of the Parties concerning the subject matter hereof and supersede all prior agreements, commitments, discussions, and understandings, whether written or oral, between the Parties with respect thereto.
- 14.4. No amendment, modification, supplement, termination, waiver of any provisions herein contained shall be valid or binding unless executed in writing and signed by duly authorized representatives of both the Parties.
- 14.5. If any provision of this MOU is declared or found to be illegal, unenforceable or void, then each provision not so affected shall remain in full force and effect. The provision so held to be illegal, unenforceable or void shall be deemed amended as closely as possible consistent with the intention of the Parties in entering into this MOU. In the event that it cannot be so amended without materially altering the intention of the Parties, this MOU shall be construed as if such provision had never been contained herein.
- 14.6. The Parties agree that this MOU shall be binding, either expressly by incorporation, or by operation of law, and every term and condition hereof, shall be complied with by the Parties in the same manner as if the MOU were valid and in force.



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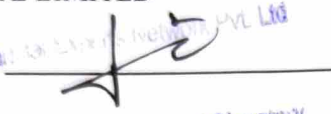
14.7. This MOU shall be governed by and construed in accordance with the laws of India and the courts at Mumbai shall have exclusive jurisdiction.

The persons signing this Agreement on behalf of FinX and the Institution hereto certify by their signatures that they are duly authorized to sign this Agreement.

IN WITNESS WHEREOF, THE PARTIES HAVE CAUSED THIS MOU TO BE DULY EXECUTED ON THE DAY AND MONTH WRITTEN HEREINABOVE

On behalf of:

AV FINANCIAL EXPERTS NETWORK
PRIVATE LIMITED

Signed: 

Authorised Signatory

Name: Mr. Manish Srivastava

Title: Business head & Sr. Vice President

Date: 01-09-2026

Witness: Vinay Gaur
Sr. manager
Business - Development.

On behalf of:

SRI VENKATESWARA COLLEGE,
UNIVERSITY OF DELHI

Signed: 

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Name: Prof. Vijala Ravi

Title: Principal

Date: 01-09-2026

Witness: Dr. Vinod Kumar
Assistant Professor
&
Teacher-in-charge.
Dept. of Commerce
SVC, DU.

Annexure -A

Revenue Sharing (Commercials)

Centre of Excellence (CoE) - Product Pricing Grid							
Exclusive Pricing for CoE Partner Colleges & Students							
#	Product Name	Category	Market Price (₹) with GST	CoE Student Price (₹) with GST	Discount %	Savings (₹)	Benefit to Colleges (12% for first 10 admissions. 11th admission onwards 15%)
CERTIFICATIONS							
1	AWP - Accredited Wealth Planner	Certification	₹ 53,100	₹ 47,790	10%	₹ 4,500	First 10 admissions: ₹4,860/student 11th admission onwards: ₹6,075/student
2	CMX - Certified Market Expert	Certification	₹ 54,600	₹ 49,290	10%	₹ 4,500	First 10 admissions: ₹4,860/student 11th admission onwards: ₹6,075/student
3	EFM - Equity & Financial Modeling	Certification	₹ 41,300	₹ 37,170	10%	₹ 3,500	First 10 admissions: ₹3,780/student 11th admission onwards: ₹4,725/student
SKILL ASSESSMENTS							
4	Skill Assessments	Assessment	₹ 499	₹ 449	10%	₹ 50	50 to the college
5	Prep2Pass	AI powered apative mock tests - NISM certifications	₹ 599	₹ 359	40%	₹ 50	50 to the college


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