

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as the "MOU") is made and executed on this 9th day of September 2021 at Pune.

BETWEEN

S.U.S Government College, a college/Institute recognized under Section 2(f) and 12 (B) of the UGC Act 1956 and having address at: Near Baba Bhai Mol Chand Sahib, Sunam, 147028, Punjab, India

Through its Principal

(hereinafter referred to as "PARTNER INSTITUTE")



AND

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

AND

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

Through President (Legal and Taxation) – Bajaj Finserv Limited

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

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

WHEREAS:

- A. PARTNER INSTITUTE established in 1969 by is affiliated to Punjabi University Patiala.
- B. Bajaj Finserv Limited is the holding company for financial services businesses of the Bajaj Group;
- C. Bajaj Finance Limited is a Non-Banking Finance Company registered with Reserve Bank of India.
- D. FINSERV, as part of its Corporate Social Responsibility (CSR) activities, desires to create employment opportunities for educated youth in the Banking, Finance and Insurance Sector through a customized training programme encompassing product knowledge, communication and other soft skills, which is expected to benefit fresh graduates, especially those belonging to economically weaker sections of the society;
- E. FINSERV, in partnership with some of the leading educational institutes, has designed and developed a customized programme viz. Certificate Programme in Banking, Finance and Insurance (hereinafter referred to as CPBFI).
- E. The PARTNER INSTITUTE has expressed its willingness to partner with FINSERV to conduct CPBFI for its students and alumni, on terms and conditions set out herein below;
- F. FINSERV has accepted the offer of the PARTNER INSTITUTE and agreed to partner with the PARTNER INSTITUTE for conducting CPBFI, on terms and conditions set out below.

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

1. Purpose/Objective of CPBFI:

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



2. Scope of CPBFI:

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

3. Responsibilities of the Parties:

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



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



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4. Batch Strength:

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

5. Term of the MOU:

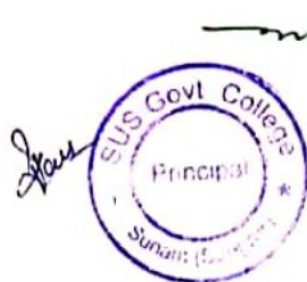
The term of this MOU is for a period commencing from signing of this MoU till end of March 31, 2024, except Clause 3(xiii) and Clause 14, which shall continue to be in force for a further period of 3 years from the date of termination of this MOU. The parties may decide to further extend the term of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

6. Course fees:

- i. PARTNER INSTITUTE shall charge a non-refundable fee of Rs. 1000 (Rupees One thousand only) plus applicable GST and other taxes, to each of the students of CPBFI towards the course fees. The fee payable by each student shall not be less than Rs. 1,000 (Rupees one thousand only) plus applicable taxes and shall not exceed Rs. 3,000 (Rupees three thousand) plus applicable taxes. The fees specified here shall be valid for two years from signing of this MOU. The fees shall be reviewed on completion of this period and parties may mutually agree to revise the same from time to time.
- ii. 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 shall commence from September 2021. The said Programme will involve training of about 100 hours.
- ii. The PARTNER INSTITUTE has agreed to mobilize, on best effort basis, at least 40 students in first academic year and at least 80 students from second academic year onwards. The PARTNER INSTITUTE shall decide the batch schedule and timings and inform the schedule to FINSERV at least 45 days before commencement of the batch.



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- iii. FINSERV shall arrange to make the faculty available as per the schedule informed by the PARTNER INSTITUTE.
- iv. Detailed schedule of the lectures and practical shall be given in advance to students before commencement of CPBFI.

8. Place of teaching:

- i. The CPBFI classroom teaching and practical shall be conducted at S.U.S Government College, Sunam 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.U.S Government College and Mr. V. Rajagopalan, President (Legal and Taxation), Bajaj Finserv Limited. The decision of the principal of S.U.S Government College 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.U.S Government College



Name: Parminder Singh
Designation: Principal

Witness
Full Name:
Designation:

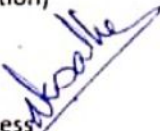
Dr. Manita Joshi
Assistant Prof.

For Bajaj Finance Limited



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

Witness
Full Name: Ajay Sathe
Designation: Group Head – Customer Experience and CSR

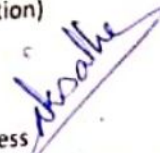


For Bajaj Finserv Limited



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

Witness
Full Name: Ajay Sathe
Designation: Group Head – Customer Experience and CSR




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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 (%) = $\text{Actual Student Days} / \text{Available Student Days} \times 100$

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: 40×40 i.e. 1600

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

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



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

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



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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)



List of Students Batch -01 (A) Session 2021-22 No 313

S.No	Your Full Name	Roll No	Gender	Date of Birth	Which degree are you pursuing currently?	Year
1	Kamaljeet Kaur	3471	Female	5/12/2001	B.A.	Third Year
2	Manpreet Kaur	3465	Female	3/2/2001	B.A.	Third Year
3	JAGTAR SINGH	1142	Male	7/26/2000	B.Com.	Third Year
4	HARSH BANSAL	1130	Male	8/25/2002	B.Com.	Third Year
5	MANPREET SINGH	3990	Male	11/20/1999	B.A.	Third Year
6	PARMINDER KAUR	1063	Female	9/2/2021	B.Com.	Third Year
7	ANCHAL SHARMA	1064	Female	3/10/2002	B.Com.	Third Year
8	PARIKA RANI	3533	Female	9/4/2001	B.A.	Third Year
9	Manjinder Kaur	3339	Female	11/22/2001	B.A.	Third Year
10	Sandeep kaur	3423	Female	1/1/2002	B.A.	Third Year
11	DIVANSHU KANSAL	1135	Male	9/6/2001	B.Com.	Third Year
12	HANISH GARG	1198	Male	12/30/2001	B.Com.	Third Year
13	Parveen Bansal	1144	Male	10/26/2000	B.Com.	Third Year
14	Arshdeep Singh	1133	Male	4/28/2001	B.Com.	Third Year
15	TAMANNA	1057	Female	3/13/2001	B.Com.	Third Year
16	DILPREET SINGH	1192	Male	11/8/2002	B.Com.	Third Year
17	HARMANJOT SINGH	1191	Male	8/25/2001	B.Com.	Third Year
18	Divya Chawla	3431	Female	6/23/2001	B.A.	Third Year
19	HARIJOT SINGH DHINDSA	1146	Male	2/26/2001	B.Com.	Third Year
20	Prishitasingla	1083	Female	10/13/2001	B.Com.	Third Year
21	Heena	1072	Female	4/2/2001	B.Com.	Third Year
22	PRINCE KUMAR	1127	Male	1/16/2002	B.Com.	Third Year
23	Rama rani	1073	Female	6/22/2001	B.Com.	Third Year
24	MANPREET SINGH	4039	Male	7/27/2001	B.A.	Third Year
25	SALONY RANI	1056	Female	7/6/2002	B.Com.	Third Year
26	ISHWER GARG	3707	Male	11/30/2001	B.A.	Third Year
27	JANVI SHARMA	1075	Female	6/10/2001	B.Com.	Third Year
28	Akshay kumar	1152	Male	7/17/2001	B.Com.	Third Year
29	Priyanka sharma	3441	Female	12/18/2000	B.A.	Third Year
30	Marjina rani	3416	Female	11/22/2000	B.A.	Third Year
31	KUSH GARG	1132	Male	4/19/2002	B.Com.	Third Year
32	ISHWAR KUMAR	1136	Male	9/10/2001	B.Com.	Third Year
33	Jaswinder kaur	3406	Female	7/23/2002	B.A.	Third Year
34	PALLVI AGGARWAL	3408	Female	12/29/2001	B.A.	Third Year
35	Jaspreet Kaur	1058	Female	2/11/2002	B.Com.	Third Year
36	Gagandeep Kaur chatha	1077	Female	6/23/2000	B.Com.	Third Year
37	Manpreet Kaur	1059	Female	1/14/2002	B.Com.	Third Year
38	Parminder kaur	3537	Female	9/18/2002	B.A.	Third Year
39	NEERAJ	1138	Male	1/17/2002	B.Com.	Third Year
40	GURPREET KAUR	1065	Female	1/29/2001	B.Com.	Third Year
41	Lovepreet Singh	1158	Male	3/17/2001	B.Com.	Third Year
42	ARPIT MITTAL	1137	Male	9/23/2000	B.Com.	Third Year

43	BHAVNISH GARG	1136	Male	6/22/2002	B.Com.	Third Year
44	Amanjot kaur	1055	Female	12/1/2003	B.Com.	Third Year
45	Abhay sindhani	1148	Male	10/6/2001	B.Com.	Third Year
46	Rimpy Kaur	3407	Female	9/27/2000	BA	Third Year
47	Avtar Kaur	3502	Female	1/27/2001	BA	Third Year

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

03 March 2022

To
The Principal and CPBFI Coordinator,
Shaheed Udham Singh Government College
Sunam
Punjab

We are pleased to share the Batch Performance Report in respect of Batch Number 1 (CPBFI Batch Number 313) conducted at your college/institute from 20 Sep 2021.

Our official training partner for the batch was **Center for Investment Education and Learning**.

OVERALL RESULT:

Number of students eligible for certificates – 15;

Passing Ratio – 38.46 %.

1. Student Profile Details (Based on Gross Enrolment):

Particulars	Number of students
Gross Enrolment	47
Of which: First Generation Graduates	42
Of which: Socially weaker Categories	18

First generation graduates and graduates from socially weaker section are very important segments for this flagship CSR initiative of Bajaj Finserv.

2. Student Participation Details:

Enrolment Details	No. of students	Participation	No. of students
Enrolment	47	Pre-assessment	38
Cancellation	1	Post-assessment	32
Drop-outs	7	HR Workshop	30
Regular Students	39	Feedback Survey	9
Drop-out Ratio %	15.22	Certified	15

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.

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

3. Attendance Details

Course	Attendance %	Attendance Slab	% of students
Overview of Retail Banking	88.68	Below 65%	10.26
Overview of Insurance	85.47	65 – 75%	5.13
Communication and Workplace skills	82.48	75 – 85%	17.95
		Above 85%	66.67
Total	85.10	Total	100.00

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.

4. Performance in online Assessment Tests – Average Scores

Course Name	Scores before training	Scores after training	Improvement
Overview of Retail Banking	41.03	48.62	7.59
Overview of Insurance	32.33	37.33	5.00
Communication and Workplace skills	40.00	43.28	3.28
Total	37.34	43.03	5.69

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.

5. Performance in HR Workshop Interviews

	Attended	Shortlisted	Success Rate %
Participation and success	30	17	56.67

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.

6. Student endorsement

Voice of students	% strongly agree
My confidence has improved (Attitude Development)	55.56

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

My communication has improved (Skill Development)	66.67
My industry knowledge has improved (Knowledge Development)	44.44
CPBFI was the right decision for my career (Overall satisfaction)	44.44

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.

7. 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	55.56
Not Likely – Detractors – Score of 0 to 6	11.11
Net Promoter Score = Promoters – Detractors	44.44
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.

8. Feedback about faculty:

Faculty Name	Subject	% of students#
NAVREET KAUR	Banking	66.67
RAJAN BHARDWAJ	Insurance	55.56
GURMIT KAUR	CAWS	66.67

% 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.

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

9. Comments from Bajaj Finserv CPBFI Team:

What worked well –

What could have been better –

- Many students did not appear for the HR Workshop despite being regular in the classes. They would have learnt a lot from the experience.

We place on record our appreciation for the efforts put in by the coordinator Ms. Parminder Kaur, and other staff in making the batch successful. Overall, some of 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 BEYOND,

Bajaj Finserv Limited

6th Floor, Bajaj Finserv Corporate Office,
Off Pune-Ahmednagar Road, Viman Nagar, Pune – 411014,

LinkedIn: www.linkedin.com/company/finservcpbfi

List of Students Batch 01 (B) Session 2021-22 No 456

Sr. No	Your Full Name	Roll No	Gender	Date of Birth	Which degree are you pursuing currently?	Year
1	Jaspreet Kaur	3421	Female	08/06/2001	B.A.	Third Year
2	Manpreet Kaur	1061	Female	11/09/2001	B.Com.	Third Year
3	Rimpy kaur	1053	Female	12/08/2000	B.Com.	Third Year
4	Harjot singh	1146	Male	11/04/2002	B.Com.	Third Year
5	Ranvir kaur	3660	Female	05/07/2001	B.A.	Third Year
6	Karamjeet kaur	1070	Female	31/08/2021	B.Com.	Third Year
7	Gagandeep kaur	3463	Female	22/05/2002	B.A.	Third Year
8	ARSHDEEP KAUR	3451	Female	01/09/2000	B.A.	Third Year
9	HARPREET SINGH	1145	Male	05/05/2001	B.Com.	Third Year
10	Geet nder singh	1168	Male	11/09/2000	B.Com.	Third Year
11	SIMA KAUR	3596	Female	06/10/2000	B.A.	Third Year
12	Kamaldeep singh	1176	Male	13/02/2001	B.Com.	Third Year
13	Sarabjeet kaur	3445	Female	14/11/2021	B.A.	Third Year
14	MANJINDER SINGH	1169	Male	25/02/2001	B.Com.	Third Year
15	BANDHANA RANI	1074	Female	27/07/2001	B.Com.	Third Year
16	SUKHWINDER SINGH	1185	Male	01/09/2000	B.Com.	Third Year
17	HIMANSHI KANSAL	1068	Female	06/03/2001	B.Com.	Third Year
18	Ramandeep kaur	1078	Female	20/12/2002	B.Com.	Third Year
19	Laddi khan	1200	Male	18/03/2000	B.Com.	Third Year
20	NAVEEN KUMAR	1157	Male	16/02/2001	B.Com.	Third Year
21	Gurpreet singh	1161	Male	07/03/2001	B.Com.	Third Year
22	Manpreet Singh	1183	Male	02/01/2002	B.Com.	Third Year
23	POOJA RANI	1057	Female	25/03/2002	B.Com.	Third Year
24	RAMANJOT KAUR	1054	Female	27/10/2001	B.Com.	Third Year
25	Jaspreet singh	1149	Male	02/08/2000	B.Com.	Third Year
26	MANISH KUMAR	1153	Male	08/03/2001	B.Com.	Third Year
27	SATNAM SINGH	1134	Male	03/10/2000	B.Com.	Third Year
28	SANDEEP SINGH	1165	Male	23/01/2000	B.Com.	Third Year
29	JAMES BANSAL	1156	Female	07/07/2021	B.Com.	Third Year
30	HARSHIT GOYAL	1139	Male	02/01/2002	B.Com.	Third Year
31	ATUL KUMAR GOYAL	1181	Male	03/04/2001	B.Com.	Third Year
32	AKRITI KUMARI YADAV	3604	Female	12/03/2001	B.A.	Third Year
33	MEHAK SINGLA	1082	Female	14/04/1999	B.Com.	Third Year
34	Rajinder kaur	1067	Female	12/06/2001	B.Com.	Third Year
35	SUKHJEET KAUR	1076	Female	05/08/2001	B.Com.	Third Year
36	Arshdeep kaur	1062	Female	11/02/2001	B.Com.	Third Year
37	GUNJAN RANI	3404	Female	30/06/2001	BA	Third Year
38	Sonu Sharma	3405	Female	16/10/2001	BA	Third Year

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

24 June 2022

To
The Principal and CPBFI Coordinator,
Shaheed Udham Singh Government College,
Sunam,
Punjab.

We are pleased to share the Batch Performance Report in respect of Batch Number 2 (CPBFI Batch Number 456) conducted at your college/institute from 23 Feb 2022.

Our official training partner for the batch was **Center for Investment Education and Learning**.

OVERALL RESULT:

Number of students eligible for certificates – 18;

Passing Ratio – 62.07 %.

1. Student Profile Details (Based on Gross Enrolment):

Particulars	Number of students
Gross Enrolment	40
Of which: First Generation Graduates	34
Of which: Socially weaker Categories	19

First generation graduates and graduates from socially weaker section are very important segments for this flagship CSR initiative of Bajaj Finserv.

2. Student Participation Details:

Enrolment Details	No. of students	Participation	No. of students
Enrolment	40	Pre-assessment	34
Cancellation	7	Post-assessment	23
Drop-outs	4	HR Workshop	22
Regular Students	29	Feedback Survey	23
Drop-out Ratio %	12.12	Certified	18

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.

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

3. Attendance Details

Course	Attendance %	Attendance Slab	% of students
Overview of Retail Banking	82.76	Below 65%	10.34
Overview of Insurance	82.47	65 – 75%	10.34
Communication and Workplace skills	83.14	75 – 85%	24.14
		Above 85%	55.17
Total	82.84	Total	100.00

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.

4. Performance in online Assessment Tests – Average Scores

Course Name	Scores before training	Scores after training	Improvement
Overview of Retail Banking	40.38	62.88	22.50
Overview of Insurance	33.88	47.25	13.38
Communication and Workplace skills	43.75	53.00	9.25
Total	38.45	54.65	16.20

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.

5. Performance in HR Workshop Interviews

	Attended	Shortlisted	Success Rate %
Participation and success	22	13	59.09

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.

6. Student endorsement

Voice of students	% strongly agree
My confidence has improved (Attitude Development)	65.22

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

My communication has improved (Skill Development)	47.83
My industry knowledge has improved (Knowledge Development)	60.87
CPBFI was the right decision for my career (Overall satisfaction)	65.22

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.

7. 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	65.22
Not Likely – Detractors – Score of 0 to 6	13.04
Net Promoter Score = Promoters – Detractors	52.17
Overall Rating – Good (>0), Excellent (>50%), Exceptional (>70%)	Excellent

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.

8. Feedback about faculty:

Faculty Name	Subject	% of students#
NAVREET KAUR	Banking	78.26
ASHWANI KUMAR PURI	Insurance	73.91
GURMIT KAUR	CAWS	69.57

% 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.

Certificate Programme in Banking, Finance and Insurance (CPBFI) BATCH PERFORMANCE REPORT

9. Comments from Bajaj Finserv CPBFI Team:

What worked well –

- We are pleased to note that more than half the students, that provided feedback, 'strongly' agree that joining CPBFI was a right decision.
- The students have given good feedback to all the faculties.

What could have been better –

- Many students did not appear for the HR Workshop despite being regular in the classes. They would have learnt a lot from the experience.

We place on record our appreciation for the efforts put in by the coordinator Prof. Parminder Kaur, and other staff in making the batch successful. Overall, some of 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 BEYOND,

Bajaj Finserv Limited

6th Floor, Bajaj Finserv Corporate Office,
Off Pune-Ahmednagar Road, Viman Nagar, Pune – 411014,

LinkedIn: www.linkedin.com/company/finservcpbfi



Certificate of Completion

This is to certify that

Janvi Sharma

has participated and successfully completed
Certificate Programme in Banking, Finance and Insurance (September, 2021)
conducted by SUS Government College, Sunam
in collaboration with Bajaj Finserv Limited

For

CPBFI

SUS Government College, Sunam

For

Bajaj Finserv Limited

Training Partner



CENTRE FOR INVESTMENT
EDUCATION & LEARNING



Certificate of Completion

This is to certify that

Rama Rani

has participated and successfully completed
Certificate Programme in Banking, Finance and Insurance (September, 2021)
conducted by SUS Government College, Sunam
in collaboration with Bajaj Finserv Limited

For

CPBFI

SUS Government College, Sunam

For

Bajaj Finserv Limited

Training Partner



CENTRE FOR INVESTMENT
EDUCATION & LEARNING



Certificate of Completion

This is to certify that

Jagtar Singh

has participated and successfully completed
Certificate Programme in Banking, Finance and Insurance (September, 2021)
conducted by SUS Government College, Sunam
in collaboration with Bajaj Finserv Limited

For

SUS Government College, Sunam

For

Bajaj Finserv Limited

Training Partner



CENTRE FOR INVESTMENT
EDUCATION & LEARNING

CPBFI



Certificate of Completion

This is to certify that

Manjinder Singh, **CPBFI** Registration No - BFS309900

has successfully completed the 100-hour
Certificate Programme in Banking, Finance and Insurance
conducted by SUS Government College, Sunam between
23 February, 2022 and 21 April, 2022
in collaboration with Bajaj Finserv Limited

For

SUS Government College, Sunam

For

Bajaj Finserv Limited



Certificate of Completion

This is to certify that

Naveen Kumar, CPBFI Registration No - BFS309903

has successfully completed the 100-hour
Certificate Programme in Banking, Finance and Insurance
conducted by SUS Government College, Sunam between
23 February, 2022 and 21 April, 2022
in collaboration with Bajaj Finserv Limited

For

SUS Government College, Sunam

For

Bajaj Finserv Limited



Certificate of Completion

This is to certify that

Gunjan Rani, CPBFI Registration No - BFS310414

has successfully completed the 100-hour

Certificate Programme in Banking, Finance and Insurance

conducted by SUS Government College, Sunam between

23 February, 2022 and 21 April, 2022

in collaboration with Bajaj Finserv Limited

For

SUS Government College, Sunam

For

Bajaj Finserv Limited



Certificate of Completion

This is to certify that

Bandhana Rani, **CPBFI** Registration No - BFS309884

has successfully completed the 100-hour

Certificate Programme in Banking, Finance and Insurance

conducted by SUS Government College, Sunam between

23 February, 2022 and 21 April, 2022

in collaboration with Bajaj Finserv Limited

For

SUS Government College, Sunam

For

Bajaj Finserv Limited

Training Partner



CENTRE FOR INVESTMENT
EDUCATION & LEARNING



Certificate of Completion

This is to certify that

Arshdeep Kaur, CPBFI Registration No - BFS309882

has successfully completed the 100-hour
Certificate Programme in Banking, Finance and Insurance
conducted by SUS Government College, Sunam between
23 February, 2022 and 21 April, 2022
in collaboration with Bajaj Finserv Limited

For

SUS Government College, Sunam

For

Bajaj Finserv Limited

BEYOND

Training Partner









RUSA
DEPARTMENT





An effective summarization ...

- No addition / subtraction Inference - Meaning remains same
- Captures emotions of the person (Surface and hidden)
- Short and crisp without loss of information
- Use of alternate / own words
- Simplifies the communication

CPBFI





GO FOR YEARLY PREMIUMS RATHER
THAN MONTHLY



SUNAM
REMARKS



Some Terminology - Sales

Leads

Cold

Warm

Hot

Conversion Rate

10

S.U.S. COLLEGE SUNAM

MARKS



