





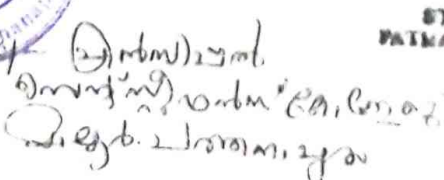


കേരളം കരल KERALA

26AA 645503

Memorandum of Understanding

Memorandum of Understanding signed on the 20<sup>th</sup> day of June 2018 between, Head of the Institution St Stephens's college, Pathanapuram, Kollam, Kerala-689695 (herein after called as "Sponsoring Organization") and the Kerala Agricultural University, Thrissur (herein after called as "the KAU") for carrying out short term project work of post graduate students (herein after called as "Candidate") at Krishi vigyan Kendra, Kollam, Sadanandapura(P.O), Kottarakkara, Kollam, Kerala-691531( here, in after called "the station/college") under KAU.

Where as both the above parties mutually agree upon the following terms and conditions to carry out Post Graduate research project at the Krishi Vigyan Kendra, Kollam, Sadanandapuram, and Kottarakkara, Kollam, Kerala-691531. (Name of college/ station)

  
  
 No. 24175  
 20-6-18  
  
  
  
 PRINCIPAL  
 ST. STEPHEN'S COLLEGE  
 PATHANAPURAM, KOLLAM DIST.



കേരളം KERALA

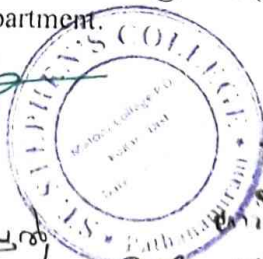
26AA 645504

The external candidates are permitted to conduct their project works at KAU Research Stations and Colleges on payment basis subject to the terms and conditions mentioned below

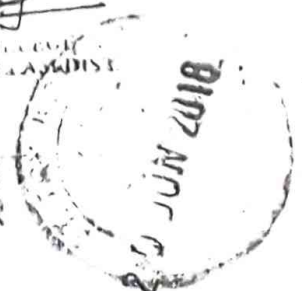
1. Application of the external candidate duly recommended by the Head of Institution should be sent to the college / research station under KAU.
2. The admissibility of the project work will be decided by the Head of Institution in consultation with the Head of the Department or the scientist concerned. Information regarding this shall be intimated to the Director of Research/Director of extension as the case may be.
3. The rate of fee may be fixed on the basis of duration. For a period up to one month the amount of fee will be Rs.5,500/-, and an additional fee @ of Rs.4,500/- month will be charged for every additional month or part there of. The amount shall be paid as DD drawn in favour of Head of station, payable at the concerned Bank Branch.
4. Service tax has to be charged from the students @ 15% (or as applicable) of the total fee for remittance at Central Excise Department.



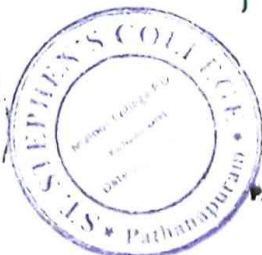
No 2718/100 - 20.6.18  
 Dr. M. S. ...  
 ...  
 ...




*Aban Jem*  
 Principal  
 ST STEPHEN'S COLLEGE  
 MANAPURAM, KOLLAJUR




5. The rate fixed is only for the facilities available at KAU. Expenses on additional requirements including chemicals required for the conduct of research work are to be met by the candidate or by the sponsoring organization, as decided by the Head of Station.
6. The boarding and lodging charges should be met by the candidate from her own source. The available accommodation facilities of the KAU can be provided to the candidates at a rate similar to that of KAU candidates or at the rate fixed by the University from time to time.
7. An undertaking in the prescribed proforma shall be given by the candidate duly countersigned by the concerned guide/head of the department/head of the sponsoring organization.
8. Head of the College/Station where the project work is undertaken shall have the freedom to assign the work/supervision of the candidate to a qualified teacher/scientist (supervisor) who will be designated as the advisor.
9. The College/Station and supervisors of work in KAU will have joint right on the research finding or patent, if any, and the same are to be properly acknowledged with due authorship in the publication/presentation/patenting and report of the project work.
10. That in the event if any dispute or difference between the parties or in connection with the interpretation of the terms and condition above, such disputes or differences shall be referred to the sole arbitration of a person nominated by the Registrar, Kerala Agricultural University, subject to the provisions of the law of arbitration applicable.
11. The venue of Arbitration shall be at Thrissur.
12. The Kerala High Court and courts subordinate to it at Thrissur shall have exclusive jurisdiction in all matters, including any matter arising out of the arbitration proceedings or any Award made therein.



  
**PRINCIPAL**  
**ST. STEPHEN'S COLLEGE**  
**PATHANAMTHALAM DIST.**

Signed on 20<sup>th</sup> day of June 2018 by Dr.Achamma George, St stephen's college, Pathanapuram, Kollam, Kerala-689695 on the part of the sponsoring organization and Dr. Bindu Podikunju Programme co-ordinator Krishi Vigyan Kendra, Kollam Head of the Station/College, (Kerala Agricultural University) on the part of the KAU.

Signature, Name, designation & Address of

1.   
**PRINCIPAL**  
**ST. STEPHEN'S COLLEGE**  
**PATHANAPURAM, KOLLAM DIST.**

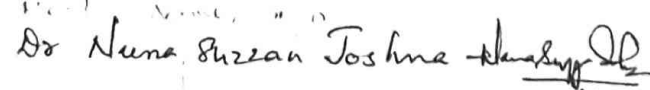
2.

(Sponsoring Organization)


Head of College/Station for (KAU)

Witness

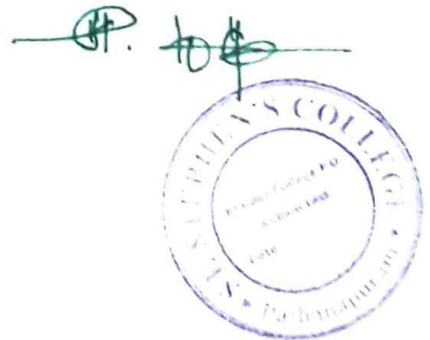
Witness

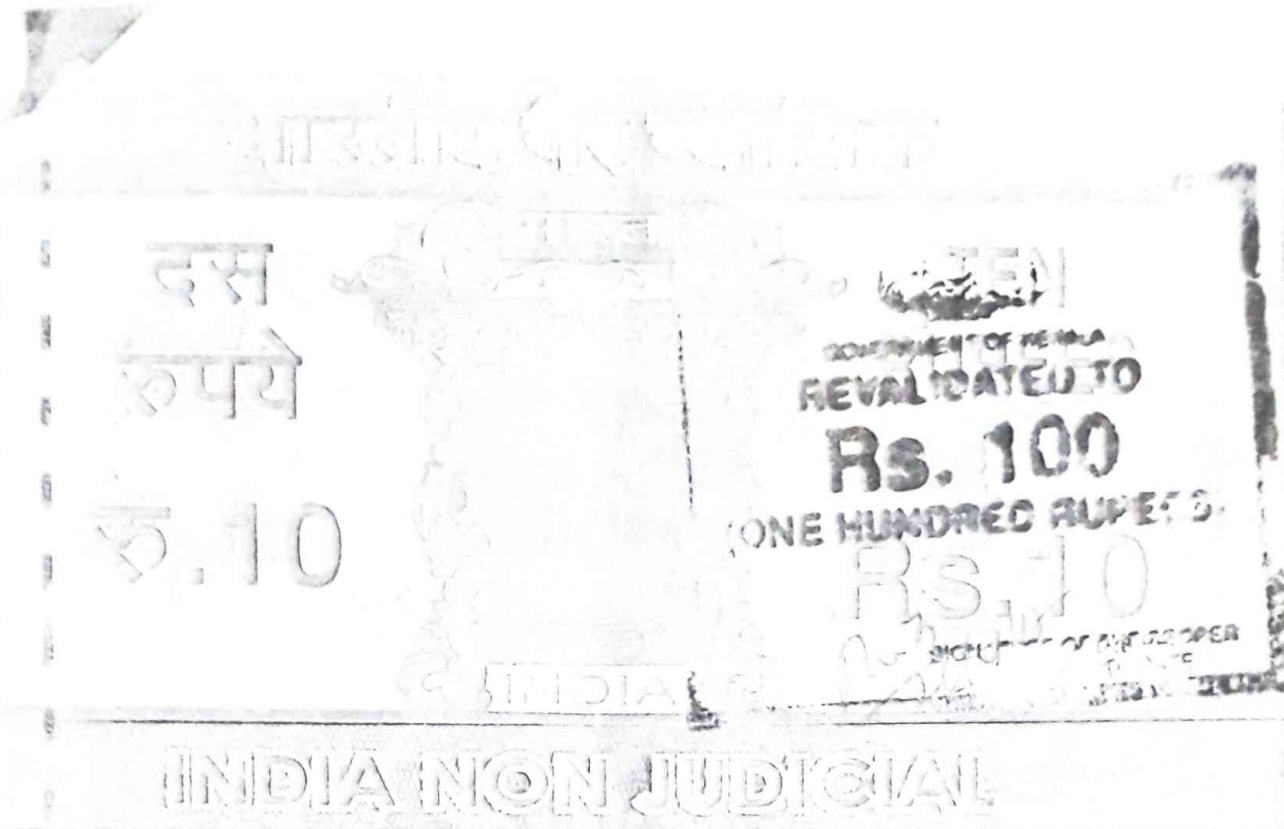
1.   
Dr Nuna Suzean Joshna

1.

2. Chirchhu Mathew   
Asst. Prof.  
Dept. of Zoology

2.





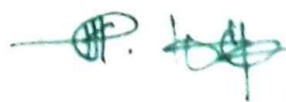

കേരളം കേരള KERALA

27AA 572108

**MEMORANDUM OF UNDERSTANDING**

This Memorandum Of Understanding (MoU) is entered into at Thiruvananthapuram on this 30<sup>th</sup> day of MAY, 2019 between ST. STEPHENS COLLEGE, PATHANAPURAM, KOLLAM DIST College, having its registered office at hereinafter referred to as "CCEK sub-center" (which expression unless shall repugnant to the context be deemed to include its successors in office, administrators and assigns) of the First Part, Center for Continuing Education, Kerala having its registered office at Anathara Lane, Charachira, Kowdiar P.O., Thiruvananthapuram, Kerala-695003 and represented by its Director, hereafter referred to as "CCEK" (which expression unless shall repugnant to the context be deemed to include its successors in office, administrators and assigns) of the Second Part and HB Education Pvt Ltd, (CIN U0902KL2007PTC021072) represented by its Managing Director hereinafter referred to as "NSDC Training Partner" (which expression unless shall repugnant to the context be deemed to include its successors in office, administrators and assigns) of the

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1001

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കേരളം കേരള KERALA

27AA 672109

WHEREAS CCEK is established by Government of Kerala under the administrative control of Higher Education Department in the year 1998 vide G.O. (MS) No. 9/98/H.Edn. Dated 3/2/1998, with a primary objective such as, to impart need-based training to the unemployed youth of the State to increase their employability, to identify the employment potential areas and to conduct competency-based skill development programmes;

AND WHEREAS ST. STEPHEN'S COLLEGE, PATHANAPURAM, KOLLAM, is a Govt/ Aided Polytechnic/Engineering/Arts & Science College/VHS School in the state of Kerala and a registered sub-centre of CCEK with Register No. CE/A/442/2019



No. 1877  
Value Rs. 100/-  
Paid To

*[Handwritten signature]*

DIRECTOR  
CCEK  
THIRUVANANTHAPURAM - 3

*[Handwritten signature]*



The Director, Centre for  
Continuing Education Kerala  
Thiruvananthapuram

*[Handwritten signature]*

4/05/2018

The first party is an Educational Institution reaccredited at the B grade by the NAAC with CGPA 2.80.

The second party is a knowledge initiative from Hedge Equities - a company engaged in Financial Services catering to the evolving needs and unique requirement to build, manage and grow wealth.

HSAE provides a platform for spreading the concept of financial freedom and develop entrepreneurship among youth through imparting the importance of asset creation and its management by understanding the true concepts of risk and return. HSAE is the first ever educational venture dedicated to creating a class of high-end investment professionals across India.

### OBJECTIVE OF THE PROGRAMME

A good degree is no longer enough to guarantee students employment. More employers look for graduates/post graduates with key skills. It is well accepted that there is a growing need for Industry Institute tie-up to enable the students pursuing academics at various levels will have an Industry orientation and employability along with their academic career. The Skill Development Programmes by KASE, Kerala Academy for Skills Excellence (Skill development division of Kerala Government) is designed to deliver the key employability skills to your student who wants to pursue a career in the Financial Services Industry including Banking & Financial Markets. Developing in consultation with colleges and concerned institutions, it's a compact package of Govt of Kerala, Kerala Academy for Skills Excellence & Financial Services Industry.



  
ST STEPHEN'S COLLEGE  
Mikkar College PO  
Kollam Dist  
Date

  
PRINCIPAL  
ST STEPHEN'S COLLEGE  
PATHANAPURAM, KOLLAM DIST.

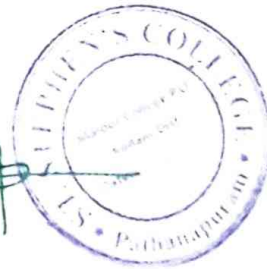
**Hedge School of Applied Economics Limited**

Sl.No	Programmes	Fees	Duration	Number of Students
1	Foundation Programme in Banking & Financial Services	Rs.50,000/Batch	20 Hrs	Based on the Mutual Understanding
2	Test Drive your career in Financial Services & Live Internship	Rs.3,500/Candidate	30 Hrs	
3	Gateway to Financial Freedom	Rs.10,000 per program*	3 Hrs	
4	NISM	Rs.3500/Candidate(IA) / Rs.3000/Candidate(MF)	IA - 20-25 Hours/ MF - 15 Hours	
5	NCFM	Rs.2000 / Candidate	20 Hrs	
6	CPFS	Rs.5000 / Candidate	10 Hrs	

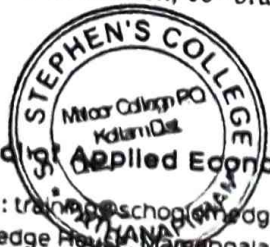
**Cooperation Expected from Second Party - Hedge School of Applied Economics:**

1. The industry faculty from HSAE will engage in skill oriented classes on the basis of the mutually accepted curriculum
2. Imparting of industry oriented theoretical knowledge should be done by the Second Party.
3. Course modules of the program will be decided after mutual consideration of both parties.
4. As a part of the evaluation, student presentations, written tests, and practical tests should be conducted by the Second Party.

5. Awarding certificates: After the evaluation, co-branded certificates are to be awarded by Second Party.



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**Hedge School of Applied Economics Limited**

**PRINCIPAL  
ST. STEPHEN'S COLLEGE  
PATHANAMUKKAM, KOLLAM DIST.**



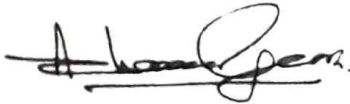
**EXECUTED AS AN AGREEMENT**

Signed for and on behalf of St. Stephen's College, Pathanapuram

Dr. Achamma George

Principal,

St. Stephen's College



(Signature)

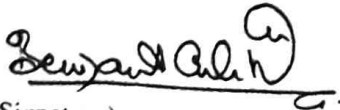
**PRINCIPAL**  
**ST. STEPHEN'S COLLEGE**  
**PATHANAPURAM, KOLLAM DIST.**



Signed for and on behalf of Hedge Equities

Mr. Benil Dani Alexander

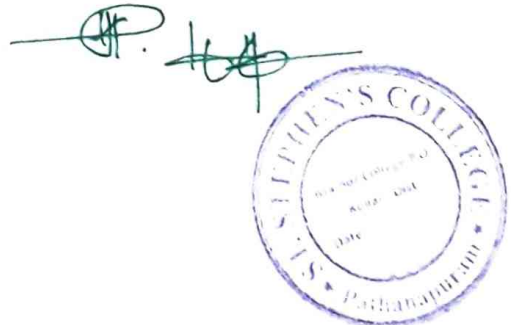
Managing Director, Hedge School



(Signature)



(Seal)



**Hedge School of Applied Economics Limited**

Tel : 97457 3 2222 / 97457 4 2222 | Email : [training@schoolofhedge.com](mailto:training@schoolofhedge.com) | Website : [www.schoolofhedge.com](http://www.schoolofhedge.com)  
Corporate Office : 4<sup>th</sup> Floor, Hedge House, Mamangalam, Kochi - 682025, Kerala, India.

**MEMORANDUM OF UNDERSTANDING (MOU)**

This Memorandum of Understanding (MOU) is executed between **St.Stephen's College and HSAE (Hedge School of Applied Economics)** for training programmes in financial services **accredited by Kerala Academy of Skills & Excellence (KASE - skill development mission of Kerala Government.**M/s. Kerala Academy for Skills Excellence, a Government of Kerala owned company incorporated under section 25 of the Companies Act, 1956 with its Registered Office at 3rd Floor, Carmel Tower, Cotton Hill, Vazhuthacaud, Thiruvananthapuram-695 014, Kerala, India, represented by its Managing Director Sri.Sriram Venkitaraman IAS)

**St.Stephen's College, Pathanapuram & Hedge School of Applied Economics**

**1).ST.STEPHEN'S COLLEGE**

**Maloor College P.O.**

**Pathanapuram**

**Kollam Dist**

**Represented by: Dr. Achamma George**

**2).HEDGE SCHOOL OF APPLIED & ECONOMICS (HSAE)**

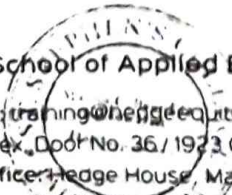
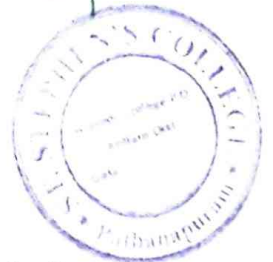
**Training & Knowledge Initiative – Hedge Group of Companies**

**House Mamangalam P O Palarivattom – Cochin, 682 017, Kerala – India**

**Represented by: Mr. Benil Dani Alexander, Director**

**Hedge School of Applied Economics Limited**

Tel : 0484 3102043 / 44 | Email : [training@hedgeequities.com](mailto:training@hedgeequities.com) | Website : [www.schoolofhedge.com](http://www.schoolofhedge.com)  
2<sup>nd</sup> Floor, Chammaney Complex, Door No. 36 / 1923 Cl, Sebastian Road, Kaloor, Kochi - 682 017  
Corporate Office: Hedge House, Mamangalam, Kochi - 682025



*Handwritten signature of Mr. Benil Dani Alexander*

This agreement is executed for various industry certification program based on the mutual Understanding between the two parties. The Program as follows:

- ↓ Gateway to Financial Freedom
- ↓ Foundation Programme in Banking & Financial Services – Accredited by KASE
- ↓ Test Drive your career in Financial Services & Live Internship
- ↓ Advance Security Analysis
- ↓ Technical Training
- ↓ Project Guidance
- ↓ Internship Assistance
- ↓ Placement Assistance

### CO-OPERATION EXPECTED FROM FIRST PARTY – ST. STEPHEN'S COLLEGE, PATHANAPURAM

1. Providing students for the program which will be conducted for 20 Hours.
2. To provide necessary infrastructure, including equipments and materials , It is agreed by the first party to pay an amount of Rs. 50,000 as the course fee per batch.
3. Advance payment of Rs.12,500 (25% of course fee) is to be made by the first party.



SLNo	Programmes	Fees	Number of Students
1	Foundation Programme in Banking & Financial Services	Rs.50000/Batch	Based on the Mutual Understanding Between Company and Academic Institution.
2	Test Drive your career in Financial Services & Live Internship	Rs.3500/Candidate	
3	Advanced Security Analysis	Rs.7500/Candidate	
4	Gateway to Financial Freedom	Rs.10,000 per program*	

*Signature*



Hedge School of Applied Economics Limited

- More publicity through associating as a partner in the programme.

### LOCATION

The programme will be conducted at the facilities provided by the first party.

### COMMENCEMENT OF THE PROGRAM

The program will be conducted based on the mutual understanding between the first party and second party.

### CERTIFICATES

After conducting the program, evaluation will be conducted on the last day of each batch. Based on the assessment certificates will be issued by the second party within One Month



Hedge School of Applied Economics Limited



PRINCIPAL  
ST. STEPHEN'S COLLEGE  
PATTANAMPARAM

- More publicity through associating as a partner in the programme.

### LOCATION

The programme will be conducted at the facilities provided by the first party.

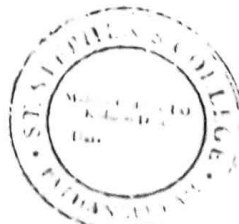
### COMMENCEMENT OF THE PROGRAM


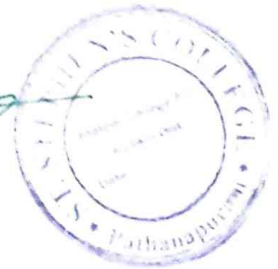
The program will be conducted based on the mutual understanding between the first party and second party.


### CERTIFICATES

After conducting the program, evaluation will be conducted on the last day of each batch. Based on the assessment certificates will be issued by the second party within One Month





  
PRINCIPAL  
ST STEPHEN'S COLLEGE  
PATTANAM

**MEMORANDUM OF UNDERSTANDING  
(MOU)**

BETWEEN

ST STEPHEN'S COLLEGE



&

HEDGE SCHOOL OF APPLIED ECONOMICS

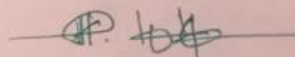
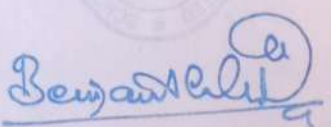
The first party is an institution which is affiliated to University Of Kerala .The college was upgraded in 1978 and now offers Degree and Post-Graduate courses.Department of Zoology has been recognized as a Research Centre by the University of Kerala in 2000.The college was accredited at the B++ grade by the NAAC Peer Team

The second party is a knowledge initiative from Hedge Equities - a company engaged in Financial Services catering to the evolving needs and unique requirement to build, manage and grow wealth.

HSAE provides a platform for spreading the concept of financial freedom and develop entrepreneurship among youth through imparting the importance of asset creation and its management by understanding the true concepts of risk and return. HSAE is the first ever educational venture dedicated to creating a class of high-end investment professionals across India.

#### OBJECTIVE OF THE PROGRAMME

A good degree is no longer enough to guarantee students employment. More employers look for graduates/postgraduates with key skills. It is well accepted that there is a growing need for Industry Institute up to enable the students pursuing academics at various levels will have an Industry orientation and employability along with their academic career. The Skill Development Programmes by KASE, Kerala Academy for Skills Excellence (Skill development division of Kerala Government) is designed to deliver the key employability skills to your student who wants to pursue a career in the Financial Services Industry including Banking & Financial Markets. Developing in consultation with colleges and concerned institutions, it's a compact package of Govt of Kerala, Kerala Academy for Skills Excellence & Financial Services Industry



PRINCIPAL  
ST STEPHEN'S COLLEGE  
PATHANAPURAM, KOLLAM DIST

CIN . UB0301KL2010PLC025729

**Hedge School of Applied Economics Limited**

This agreement is executed for various industry certification program based on the mutual understanding between the two parties. The Program as follows:

- Gateway to Financial Freedom
- Foundation Programme in Banking & Financial Services – Accredited by KASE
- Test Drive your career in Financial Services & Live Internship - Accredited by KASE
- NISM – Mutual Fund /Investment Advisory/ Research Analyst
- Project Guidance & Internship Assistance
- Placement Assistance
- Faculty Development Programme
- CWM
- CMA (US)

### Co-Operation Expected from First Party –St Stephen’s College, Pathanapuram

1. Providing students for the program which will be conducting upon mutual understanding
2. To provide necessary infrastructure, including equipments and materials.
3. The first party to pay the amount based on the program that we conduct at your esteemed organization.

Sl.No	Programmes	Fees	Number of Students
1	Foundation Programme in Banking & Financial Services	Rs.50000/Batch	Based on the mutual understanding

*Benard K...*



*[Signature]*  
**PRINCIPAL**  
 ST STEPHEN'S COLLEGE  
 PATHANAPURAM, KOLLAM DIST

CIN . U80304KLE010PLC025729

**Hedge School of Applied Economics Limited**



4. As part of the evaluation, student presentations, written tests, and practical tests can be facilitated by the First Party.

5. The first party shall consider interested candidates for internship.

**Cooperation Expected from Second Party - Hedge School of Applied Economics:**

1. The industry faculty from HSAE will engage in skill oriented classes on the basis of the mutually accepted curriculum
2. Imparting of industry oriented theoretical knowledge should be done by the Second Party.
3. Course modules of the program will be decided after mutual consideration of both parties.
4. As a part of the evaluation, student presentations, written tests, and practical tests should be conducted by the Second Party.
5. Awarding certificates: After the evaluation, co-branded certificates issued by KASE are to be awarded by Second Party.

**Advantages for the First Party**

- Gain critical insights from the industry subject matter expert.
- Add respected credentials to the resume of the students.
- Improve the adaptability of the students to the banking & financial services industry.
- Placement Partner in Financial Services Industry

**Advantages for the Second Party**

- Improve visibility of the programs conducted by HSAE in association with various accredited certification programs -KASE/AAFPM
- Employer's get an option for recruiting the best out of the trained pool of the students
- More publicity through associating as a partner in the programme.



*Benjamin*

CIN . U80301KL2010PLC025729

*[Signature]*  
PRINCIPAL  
ST STEPHEN'S COLLEGE  
PATHANAMANGALAM, KOLLAM DIST

**Hedge School of Applied Economics Limited**

Location

The programme will be conducted at the facilities provided by the first party.

Commencement and duration of the program

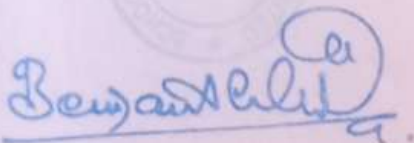
The program will be conducted based on the mutual understanding between the first party and second party, within this academic year itself.

Payment

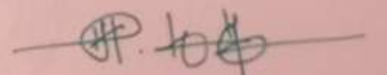
50% of the total program fees to paid on the commencement day, balance to be paid on the final day of the session

Certificates:

After conducting the program, evaluation will be conducted on the last day of each batch. Based on the assessment certificates will be issued by the second party.



*Bewant...*



PRINCIPAL  
ST. STEPHEN'S COLLEGE  
PATHANAMPURAM, KOLLAM DIST

CIN . UB0301KL2010PLC025729

**Hedge School of Applied Economics Limited**

EXECUTED AS AN AGREEMENT

Signed for and on behalf of St Stephen's College, Pathanapuram

Dr.K.P. Laladhas-Principal

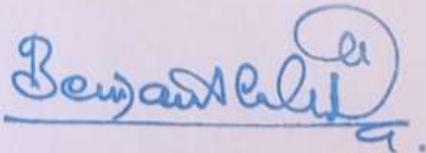


PRINCIPAL  
(Signature)  
ST STEPHEN'S COLLEGE  
PATHANAPURAM, KOLLAM DIST

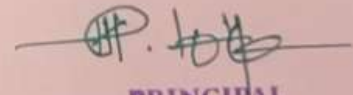


Signed for and on behalf of Hedge School Applied Economics

Benil Dani Alexander – Managing Director



(Signature)



PRINCIPAL  
ST STEPHEN'S COLLEGE  
PATHANAPURAM, KOLLAM DIST

(Seal)



CIN . U80301KL2010PLC025729

**Hedge School of Applied Economics Limited**

Tel : 97457 3 2222 / 97457 4 2222 | Email : training@schoolofhedge.com | Website : www.schoolofhedge.com

Corporate Office : 4<sup>th</sup> Floor, Hedge House, Mamangalam, Kochi - 682025, Kerala, India.

**MEMORANDUM OF UNDERSTANDING (MOU)**

This Memorandum of Understanding (MOU) is executed between **St Stephen's College, Pathanapuram** and **HSAE (Hedge School of Applied Economics)** for various Industry training programmes.

**St Stephen's College, Pathanapuram & Hedge School of Applied Economics**

ST. STEPHEN' S COLLEGE

MALLOOR COLLEGE P.O.

PATHANAPURAM, KOLLAM

PIN 689 695

KERALA, INDIA

Represented By : Dr.K.P. Laladhas

Principal

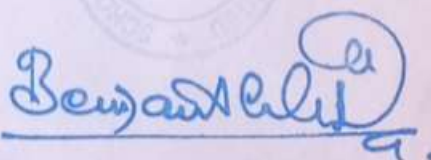
Hedge School of Applied & Economics (HSAE)

Training & Knowledge Initiative – Hedge Group of Companies

Hedge House Mamangalam P O Palarivattom – Cochin, 682 017, Kerala – India

Represented by: Benil Dani Alexander

Managing Director





  
PRINCIPAL  
ST STEPHEN'S COLLEGE  
PATHANAPURAM, KOLLAM DIST

CIN . U80301KL2010PLC025729

**Hedge School of Applied Economics Limited**