MEMORANDUM OF UNDERSTANDING

Between

Jyoti Nivas College Autonomous
A Premier Institute for Women | Estd. 1966 | Reaccredited by NAAC with 'A+' Grade in the 4th Cycle

JYOTI NIVAS COLLEGE AUTONOMOUS

BANGALORE

AND

Finmark
Leaders in Financial Market Education

FINMARK TRAINERS INDIA PVT. LTD

CHENNAI

भारतीय गैर न्यायिक

एक सौ रुपये

Rs. 100

रु. 100

ONE HUNDRED RUPEES

सत्यमेव जयते

भारत INDIA

INDIA NON JUDICIAL

தமிழ்நாடு तमिलनाडु TAMILNADU

- 4 APR 2026

FG 168086

Finmark Trainers INDIA PvtLtd

A. SATHISH KUMAR
STAMP VENDOR
LIC No. 7/876/B3/96
TRIPLICANE, CHENNAI-600 005.
Phone: 28552346, 45566661

MEMORANDUM OF UNDERSTANDING

JYOTI NIVAS COLLEGE AUTONOMOUS, BANGALORE

AND FINMARK TRAINERS INDIA PVT LTD

This Memorandum of Understanding (MOU) is a service agreement to provide content for the courses both offline and online, offer training to students and conduct certification exams between Finmark Trainers India Pvt. Ltd. (Finmark) and, Jyoti Nivas College Autonomous (Jyoti Nivas College), Bangalore.

To this end the parties operating under this MOU agree as follows: -

Sr. Louisa

Grace Samuel

A. **PURPOSE**: Finmark is a leader in financial market education and imparts financial market training across the country. With the capital markets booming, there is a dearth of trained and certified manpower. Finmark conducts short-term, placement-focused skill enhancement trainings across the country. It has strong tie-ups with leading BFSI companies and helps them source knowledgeable and skilled resources that are productive for organizations in the least possible time.

Jyoti Nivas College is an autonomous college institute for women, situated at Koramangala, Bangalore, India. It was established in 1966 and founded by The Sisters of St. Joseph of Tarbes. It is affiliated to Bengaluru City University. This college offers different undergraduate and postgraduate courses in Arts, Science, Commerce and Management.

The parties intend to enter into an MOU to Provide Diploma, Certification programs, workshops, guest lectures etc. for the students and FDP for faculty members of department of the College in association with FINMARK as their knowledge and training partner.

A. CERTIFICATION PROGRAM: Finmark will provide course content, train students and conduct offline /online exams. The program offered is Investment Strategies and Analysis Using AI.

B. Finmark shall assist the Department of Commerce, Jyoti Nivas College to run both online and offline certification programs for their Commerce and other students (who may be interested) across all the semesters UG programs

C. **RESPONSIBILITIES:** Finmark will be responsible to provide the content (both offline and online). The online content will be provided in two stages. In the initial stage, only offline content would be provided. In the second stage, a complete E-Learning module will be provided to Department of Commerce Jyoti Nivas College. Further, Finmark will offer training to the students and prepare and sit for both offline and online exams. Till the Online modules are ready for offer, all the Modules will be offered to the students only in offline mode. In the offline mode, Finmark will depute suitably qualified and well experienced trainers to handle the sessions. Finmark will also let its brand be used to issue a co- branded certification from the Department of Commerce Jyoti Nivas College.

Jyoti Nivas College on its part will help Finmark to promote these courses among students and also encourage that they sign up. Jyoti Nivas College will be

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responsible in hosting the content and pricing of the courses in consultation with Finmark.

As a part of the agreement, Jyoti Nivas College will ensure a minimum of 70+ students will register for the training.

D. **FINANCIAL AGREEMENT: Finmark and Jyoti Nivas College agree to the revenue structure as per the Schedule mentioned in Page # 8 of this MOU.**

A. **PAYMENT:** Jyoti Nivas College shall pay the course fee to Finmark as per schedule below:

Mode	Nature of payment	Payment terms
Initial payment	Advance after1/3rd of the offline classes is conducted	50%
Final payment	End of training	50%

Finmark will formally produce an Invoice for the same.

E. **TERM**: Terms of this MoU shall be for the course of *One year*, commencing on the 17th August 2026. After a period of one year, and on carrying out a general review by both the parties and after an assessment that should yield satisfactory grounds of continuing this program, then the MoU may be renewed for a further period.

F. **TERMINATION**: This MOU may be terminated by either party by notice in writing from the party not at fault if the other party is in breach of this MoU and fails to remedy the breach within ninety (90) days from receipt of notice in writing from the first party specifying the breach. However, it is the responsibility of both parties to sustain the MoU in letter and spirit.

Alteration and supplements to this MoU must be made in writing to hold validity.

G. **CONFIDENTIALITY OF INFORMATION**: The parties herewith undertake to treat confidentially all information that they obtain directly or indirectly from each other within the framework of the student mobilization and training

Sr. Louisa Grace Samuel

engagement. Confidential treatment means that the information obtained may not be made available to a third party (third party does not include the certification authority like NSE or NISM) and that the information may not be used for the parties' economic purposes or for the purposes of a third party. The parties undertake to use the information obtained solely for the purpose stipulated in the preamble. Any use going beyond that purpose or the conveying of information to a third party requires the written consent of both parties.

H. **FORCE MAJEURE**: Non-performance of either party (except for payment obligations) shall be excused to the extent that performance is rendered impossible by strike, fire, flood, war, terrorism, act of God, government acts or orders or restrictions, failure of suppliers, or any other reason where failure to perform is beyond the control and not caused by the negligence of the non-performing party.

I. **NON-COMPETE and NON- POACH**: Finmark and Jyoti Nivas College and its employees should not propose any potential project directly with the Client(s)/ Students for whom work is undertaken as part of this MoU without the formal and written consent of the other party.

J. **LANGUAGE**: The parties hereto are satisfied that this MOU and all related documents be drawn for training purposes or any other purposes in the English language.

K. **PUBLIC STATEMENTS**: Neither of the parties shall do any act which is unethical, immoral or against any prevailing or future Law of India

L. **REGISTRATION FOR THE PROGRAM**: Jyoti Nivas College shall nominate one of its faculties as the Course Coordinator for this program. Finmark will nominate one of their executives as a SPOC (Single point of Contact). Interested students will be directed to understand the details of the Finmark program and to register for the program. These students should be encouraged to take up all the modules.

M. **CONDUCTING OF THE CLASSES**: The training program will be completed over a period of 30 hours. The training commences from August 17th 2026 and will complete before September 18th 2026. An annexure of the schedule is attached.

N. **INTERNSHIP**: During the summer vacation of the second-year students (who have completed all the modules successfully), Finmark shall strive to use its good offices to try and organize internships for a period varying from 10 days to one month. Finmark and Jyoti Nivas College understands that Internship is

Sr. Louisa   Grace Samuel

subject to Internships being available at that particular point.

O. **EMPLOYMENT OPPORTUNITY**: When the students complete their Final year of their UG degree, Finmark shall use its good offices to bring potential employers to Jyoti Nivas College or otherwise render help to the students (who have completed all modules) to find suitable jobs. These students should be fully aware of what the industry stands to look for offering employment opportunities. The students who complete all modules must mandatorily clear the equivalent National Institute of Securities Market (NISM) exams conducted by NISM. Finmark shall organize training and render help to also ensure students can register for NISM. It is in the interest of the students to complete and clear the NISM exams, thus an eligibility to seek employment opportunities.

P. **PREPARATION FOR INTERVIEW**: Finmark shall organize a one/two-day session (at no cost to Jyoti Nivas College to the students) to improve the soft skills of the students (who have completed all the modules) and conduct mock interviews. This session will be open to UG and PG students.

Q. **EXAM**: At the end of each training module, Finmark shall conduct a test. The test date unless otherwise agreed shall be on the last day of the training for each module. If any student fails or misses the exam for whatever reason, Finmark shall organize a retest. The student concerned will have to pay a retest fee based on case-to-case basis.

Sr. Louisa

Grace Samuel

ANNEXURE

INVESTMENT STRATEGIES AND ANALYSIS USING AI

TRAINING DATE: 17th, 18th, 19th, 24th, 25th, 31st AUGUST, 1st, 2nd, 7th, 8th, 9th, 10th, 15th, 16th & 17th SEPTEMBER 2026

TIME: 2.00 PM to 5.00 PM

DURATION: 30 HOURS

WEEK	DATE	HOURS	TOPICS COVERED
WEEK 1	17th August 2026 (Monday)	2 Hrs	Objectives of investment
WEEK 1	18th August 2026 (Tuesday)	2 Hrs	Investment types and choices — risk, return and tenure
WEEK 1	19th August 2026 (Wednesday)	2 Hrs	Introduction to investment frameworks
WEEK 2	24th August 2026 (Monday)	2 Hrs	Identifying Macro lead indicators to predict economic growth direction
WEEK 2	25th August 2026 (Tuesday)	2 Hrs	Identifying Micro lead indicators — sector and company-level signals
WEEK 3	31st August 2026 (Monday)	2 Hrs	Identifying industry MOATs and picking top companies for investment
WEEK 3	1st September 2026 (Tuesday)	2 Hrs	How AI can support and enhance fundamental analysis
WEEK 3	2nd September 2026 (Wednesday)	2 Hrs	Using AI to read, extract and summarise annual reports
WEEK 4	7th September 2026 (Monday)	2 Hrs	Valuing companies using DCF, SOTP and Holding Company valuation techniques (AI tools used extensively)
WEEK 4	8th September 2026 (Tuesday)	2 Hrs	Building Strategic and Dynamic Asset Allocation plans using AI applications
WEEK 4	9th September 2026 (Wednesday)	2 Hrs	Asset allocation based on goals and age (life-cycle approach)
WEEK 4	10th September 2026 (Thursday)	2 Hrs	Hedging strategies for portfolio protection
WEEK 5	15th September 2026 (Tuesday)	2 Hrs	Value at Risk (VaR) framework
WEEK 5	16th September 2026 (Wednesday)	2 Hrs	Interest Rate Risk and Currency Risk management
WEEK 5	17th September 2026 (Thursday)	2 Hrs	Using AI to identify red flags in a company's financial projections; Assessment

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SCHEDULE

REVENUE MODEL

Cost per Student (Rs)	
Share of Finmark	3000

The fees payable to Finmark includes GST. The initial instalment fees are remitted in the first week of September 2026 and the final instalment will be paid by the college soon as we complete the training.

DECLARATION: IN WITNESS WHEREOF, THE UNDERSIGNED PARTIES, BY THEIR DULY AUTHORIZED REPRESENTATIVES BELOW, HAVE EXECUTED AND ENTERED INTO THIS MOU AS EFFECTIVE OF THE DATE SIGNATURE.

Jyoti Nivas College Autonomous				**Finmark Trainers India Pvt Ltd**	
Signature	Sr. Louisa	**Signature**	Grace Samuel	**Signature**	
Name	**Dr. Sr. Mary Louisa**	**Name**	**Mrs. Grace Samuel**	**Name**	**Glenn Roger Carr**
Title	**Principal**	**Title**	**HOD and Chief Academic Coordinator of Commerce and Management**	**Title**	**Director**
DATE	**03-SEPT-26**	**DATE**	**03-SEPT-26**	**DATE**	**03-SEPT-26**

Witness 1:

Harathi D, Associate Professor

Harathi D

Name, Designation & Signature

Witness 2:

NARESH K, Head-Sales

K Naresh

Name, Designation & Signature