



Findfin

"Financial Literacy to Financial Inclusion"

MEMORANDUM OF UNDERSTANDING

Between

Findfin Foundation

And

Swami Rama Himalayan University (SRHU)

THIS MEMORANDUM OF UNDERSTANDING (the "MoU") is agreed and entered into on 27th Day of November of 2024

Between

Findfin Foundation (A Sec 8 Company limited by Shares, registered & incorporated by Ministry of Corporate Affairs Govt of India - under The Companies Act 2013) /located at Registered Office – New Colony Ranjhawala , Raipur , Dehradun , Uttarakhand – Bharat represented by its authorized signatory Binod Dobhal (Founder – MD & CEO which expression shall unless repugnant to the context and meaning thereof include its successors, administrators and permitted assignees, hereafter to be known as the First Party.

And

Swami Rama Himalayan University (SRHU), a university established under section 2(f) of UGC Act, 1956 vide Uttarakhand State Act through its Registrar having its Head Office at Swami Ram Nagar, P.O. Jolly Grant, Dehradun (hereinafter referred to as "SRHU") represented by its authorized signatory Dr. Mukesh Bijalwan, (Registrar, SRHU), which expression shall unless repugnant to the context and meaning thereof include its

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FIND FIN Foundation
B.O - RANIPOKHRI
Near Rajendra Saha Rajkiya Inter College
Ranipokhri, Dehradun - 248145
Phone No. - 9353033005

successors, administrators and permitted assignees), hereafter to be known as the Second Party.

1. Background of parties

Findfin Foundation is a company limited by shares registered & incorporated by Ministry of Corporate Affairs Govt of India - under Section 8 of The Companies Act 2013 with CIN No. U85300UR2021NPL011970 & Section 8 License no 123102. Company has registered itself under Sec 12 A with Income Tax department & has also obtained 80 G registration. Company has also registered itself with Ministry of Corporate Affairs for undertaking CSR Projects vide registration number CSR00019162. Findfin Foundation is on a mission to make Bharat Financially Literate, Financially Empowered and Protected Inclusive Society. Company serves the peoples of society with core activities as Poverty Alleviation, Skill development, Gender Equality, Social Disability Inclusion, Women Empowerment, livelihood promotion, Income Generation, data privacy, advocating grievance redressal mechanism, empowering from possible Cyber menace & Sustainable Holistic living. Company has expertise in conducting awareness & dissemination campaigns for all sections of the population through seminars, workshops, conclaves, research studies, surveys, consultancy, capacity assessment, evaluation, technical assistance and training.

About SRHU

Swami Rama Himalayan University (SRHU), a top private university in Dehradun endeavors to transform lives through holistic approach to education, providing integrated health care services and effective rural development and social outreach programs. With a rich legacy of Himalayan Hospital & Himalayan Institute of Medical Sciences, the first and the largest NABH accredited private teaching hospital and medical college of Uttarakhand, SRHU has been providing a platform to the youth, for a decade, to learn and transform into efficient, effective, ethical and committed professionals. SRHU is the only university in Dehradun, Uttarakhand that has a dedicated multispecialty Himalayan Hospital, Cancer Research Institute, Ayurveda Center and Rural Development Institute, all under one roof, besides eight schools and colleges namely: Himalayan Institute of Medical Sciences, Himalayan College of Nursing, Himalayan School of Management Studies, Himalayan School of Science & Technology, Himalayan School of Bio Sciences, Himalayan School of Yoga Science, Himalayan School of Pharmaceutical Sciences. Students have a range of options to pursue their academic aspirations and further advance their learnings through interdisciplinary and multidisciplinary programs and research. In addition, there are ample opportunities for extra-curricular & co-curricular activities necessary to become an all-rounder. Furthermore, mentoring, meditation & Science of Joyful Living (SoJL) workshops help students grow as complete individuals.



2. Objectives

The objectives of this MoU are to:

- Strengthen ties between industry and academia
- Scheduling workshops and seminars for students and industry. Give practical exposure to faculty & students by providing them the opportunity to participate in industry-led sessions, webinars, seminars, workshops and events.
- Internship opportunities and campus interviews for students in industries, so as to better prepare them for corporate life.
- Learning opportunities, Live project exposure, skill enhancements of students & empowering them for Competitive Performance
- Provide facilities that help strengthen students' innovative capabilities giving them constructive ideas for application in the industry for effective functioning.
- Help students find relevancy between theoretical and practical approaches.
- Disseminate knowledge sharing between academia & industry for students benefits.
- Suggesting & exchanging of new ideas from both the industry and academia.
- To bridge the gap between academic researchers & industry experts
- Implement & facilitating an innovation friendly environment connecting the expertise of field (industry) with knowledge repository (Universities/ Institute/ College)

3. Collaborative activities

- **Internship:** Company will actively engage to provide internship opportunities to the students of SRHU as and when required subject to availability of scope of training.
- **Placements:** Company may provide placement opportunities to the students of SRHU as and when required subject to availability of scope of recruitment. The institute shall extend all necessary arrangements for organizing the in-campus/pool campus placement drive.
- **Workshops:** Company may facilitate conduction of technical sessions/ workshops /seminars /conferences / Symposiums in joint partnership with the institute depending upon availability of industry subject expert(s).
- **Research partnership:** The institute and the company may collaborate for research activities, expertise services further facilitating use of institute's research capabilities and resources for sample analyses, consultancy services.
- **Product Developments-** Both institute & Company may collaborate to fuel new innovative technologies towards joint products developments & solutions in medical & non-medical fields.
- **Motivational Sessions:** The institute and the company may collaborate on enhancing the capabilities of students of SRHU on administrative Leadership Management skills.



- **Professional Skills** - The Company may facilitate modules on Financial Literacy & Education Training Programs for the students of SRHU with a mission to empower & make them financially aware citizens.
- **Digital Safety Skills** - The Company may facilitate modules on Digital Awareness, Digital Safety, Cyber Hygiene, Cybersecurity, Cyber Laws, Cyber-crime Prevention, Cyber Safeguards, Social Engineering Training Programs for the students & Staff of SRHU with a mission to empower them as safe Digital Naagrik.
- **Counselling & Therapy** - The institute and the company may collaborate & exchange their expertise services to provide psychological, emotional, mental health support and guidance to the victims of Crimes especially victims of Cyber Crimes & their families.
- **Holistic Lifestyle** – The institute & the company may collaborate in the areas of indigenous Sports development, Physical & mental fitness, all-round development of students, Staffs & Society as a whole.
- Any other activities as may be mutually agreed upon.

4. Mode of operation

Both parties will provide necessary support for effective implementation of the MoU within the institutional rules and procedures.

- This MoU shall be effective from the date it is signed by both the parties
- Any financial commitment for joint activities under this MoU shall be subject to the approval by the competent authorities of the respective organizations
- The activities under this MoU shall be coordinated, monitored and recorded by an Internal Coordination Committee. The designated person as nominated by the competent authority shall be the internal coordinator from SRHU, whereas Binod Dobhal – (Founder MD & CEO) will be the internal coordinator from Findfin Foundation.

5. Financial arrangements

This MoU places no financial obligations or supplementary funding commitments on either Party. These activities will be defined through separate programme agreements, detailing the commitment of resources (financial or otherwise) required from each institution. Subsequent programme agreements must be approved in writing by the authorized representatives from both Parties. Each Party will be responsible for its own costs in connection with all matters relating to collaborations under this MoU.



6. Non-disclosure

Either party shall not provide or disclose any confidential information related to the other party, acquired during the cooperation or exchange stated herein, to a third party (except as required under law disclosure to any governmental authority or any other person under the provisions of any applicable law).

7. Principle of good faith

The parties shall practice this MoU in good faith.

8. Validity

This MoU will become effective on the date of signatures by both Parties. It will remain valid for a period of five (05) years from the date of the last signature, with the understanding that it may be modified / renewed by written mutual consent of both the Parties. This MoU may be terminated by either Party with advance written notice of at least thirty (30) days. The terms of this MoU may be amended with the consent of both the Parties.

9. Indemnity

Either party agrees to defend, indemnify and shall accordingly hold harmless the other party, its directors, officers, employees, agents and affiliates ("Indemnified Person") from and against any losses or liabilities caused by the defaulting party, its directors/trustees, officers, employees or agents ("Personnel") and from any and all claims, damages, consequences, exposure, outgoings, prejudices, costs, taxes, duties, penalties and interest thereon or expenses of any kind, including reasonable attorney's fees and legal costs (incurred whether in protection or defense) which may be incurred by or asserted against the Indemnified persons on account of or arising out of or resulting from the acts, omissions, negligence or intentional misconduct of defaulting party and/or its Personnel, any bodily injury or destruction of tangible property, any claims for breach by the defaulting party of any of its obligations contained in this agreement or any violation of applicable laws.

10. Governing laws and disputes resolution

- 1) This MoU, shall in all respect, be governed by and construed in accordance with the laws of the Republic of India.
- 2) Any unresolved dispute shall be referred to the management of Findfin Foundation and SRHU. An independent arbitrator shall be engaged with mutual consent in accordance with Arbitration and Conciliation Act, 1966 and rules framed thereof. Arbitration shall be conducted at Dehradun. The decision of arbitrators so reached shall be final and binding on both the Parties. Language of arbitrator shall be English.
- 3) Each clause of this MoU is severable and if one clause is rendered illegal or is severed, it will not render the whole MoU illegal and all clauses except severed clause shall be valid and binding on both parties.

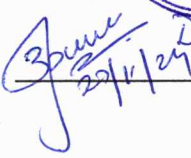


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11. Seal of the parties

In witness whereof, the Parties represented by their authorized representatives, set forth their hands on this day, month and year, first stated above, agree to and accept this MoU to be signed in the presence of the following witnesses:

In witness whereof, each of the parties has caused this agreement to be executed by its duly authorized authorities as of the date first written above.

For and on behalf of SRHU	For and on behalf of Findfin Foundation
Dr Mukeh Bijalwan Registrar Signature:  Date: 27/11/24 Seal: 	Binod Dobhal Founder – MD & CEO Signature:  Date:  Seal:
Witnesses (Names and Signatures): 1.  27/11/24 2. _____	Witnesses (Names and Signatures): 1.  2. _____