

MEMORANDUM OF UNDERSTANDING (MoU)

FOR ACADEMIC-INDUSTRY COLLABORATION

Between

RUPEENEX - A Financial Services Organization

And

Handia Post Graduate College

This Memorandum of Understanding ("MoU") is executed on this 27th day of February 2026 ("Effective Date").

1. PARTIES

1.1 RupeeNex

RupeeNex - Grow Easy, Live Nex, an independent Financial Distribution and Wealth Solutions Organization engaged in Mutual Fund Distribution in accordance with SEBI and AMFI regulations, Insurance Distribution as per IRDAI guidelines, and Loan & Lending Facilitation Services in association with regulated Banks and NBFCs.

RupeeNex also provides Goal Based Planning Support, Risk Management Assistance, and technology-enabled financial solutions aimed at enhancing financial awareness and long-term wealth creation.

Registered Office: 133, ISANA The Business Hub, VIP Road, Beside DMart, Althan, Surat - 394221, Gujarat, India.

(hereinafter referred to as "RupeeNex", which expression shall include its successors and permitted assigns).

1.2 Handia Post Graduate College

Handia Post Graduate College, an institution of higher education situated at Handia, Prayagraj, Uttar Pradesh, India (hereinafter referred to as "the College", which expression shall include its administrators, successors, and permitted assigns).

RupeeNex and the College shall collectively be referred to as the "Parties" and individually as a "Party".

2. PURPOSE & STRATEGIC INTENT

This MoU establishes a structured Academic-Industry Partnership aimed at:

- Integrating Financial Services industry exposure into academic curriculum.
- Enhancing student employability in BFSI (Banking, Financial Services & Insurance) sector.
- Providing experiential learning in regulated financial environments.
- Promoting responsible financial Services practices.
- Encouraging entrepreneurship within the Financial Services ecosystem.

3. SCOPE OF COLLABORATION

3.1 Industry Internship Program

RupeeNex shall offer structured internship opportunities in Financial Services domains including:

- Wealth Management & Portfolio Structuring
- Mutual Fund & SIP Operations
- Insurance & Risk Assessment
- Goal Planning Case Analysis
- Client Relationship & Compliance Management
- Investment Knowledge & Market Analytics
- Financial Product Distribution Systems
- FinTech.

Duration: 12 Weeks

Mode: Onsite

Eligibility: Commerce, Finance, Management, Economics and related disciplines.

3.2 Professional Skill Enhancement

RupeeNex shall conduct:

- Financial Markets Knowledge Orientation Programs
- Investment Awareness & Regulatory Compliance Sessions
- Career Pathways in Financial Services Workshops
- Entrepreneurial Opportunities in Wealth Advisory or Financial Services
- Practical Case-Based Goal Planning Simulations

3.3 Live Industry Projects

Selected students may engage in:

- Portfolio Construction Case Studies
- Client Risk Profiling Framework Development
- Financial Literacy Campaign Strategy
- Market Research & Product Positioning
- Digital Wealth Services Models

4. GOVERNANCE & COORDINATION

To ensure smooth implementation:

- The College shall appoint a Faculty Internship Coordinator.
- RupeeNex shall appoint a Program Director / Industry Mentor.
- Structured review meetings may be conducted.
- Performance evaluation metrics shall be documented.

5. ROLES & RESPONSIBILITIES

5.1 RupeeNex Shall:

1. Provide industry-aligned internship structure.
2. Offer supervised exposure to Financial Services operations.
3. Ensure adherence to regulatory standards applicable to financial services.
4. Conduct periodic performance evaluation.
5. Issue Industry Internship Completion Certificate.
6. Consider meritorious candidates for future engagement opportunities (subject to business needs).

5.2 The College Shall:

1. Nominate academically qualified students.
2. Ensure adherence to professional ethics and confidentiality.
3. Provide academic recognition (where applicable).
4. Facilitate institutional support for seminars/workshops.

5. Monitor student discipline and conduct.

6. REGULATORY & COMPLIANCE FRAMEWORK

Both Parties acknowledge that Financial Services is a regulated sector.

- All internship activities shall comply with applicable Indian financial regulations.
- Students shall not independently Provide Financial Services to clients unless supervised.
- Confidential client data shall be strictly protected.

7. CONFIDENTIALITY

- All proprietary methodologies, advisory frameworks, and client data shall remain confidential.
- Students may be required to execute Non-Disclosure Agreements (NDA).
- Breach of confidentiality may result in termination of internship.

8. INTELLECTUAL PROPERTY

- Any proprietary tools, advisory models, or digital platforms of RupeeNex remain its exclusive intellectual property.
- Collaborative academic outputs may be governed by separate agreement.

9. FINANCIAL TERMS

- This MoU does not create financial liability on either Party unless mutually agreed in writing.
- Internship may be stipend-based, incentive-based, or unpaid, at RupeeNex's discretion.

10. VALIDITY & TERMINATION

- Valid for Three (3) Years from Effective Date.
- Renewable upon mutual consent.
- Termination requires 30 days written notice.
- Ongoing internships shall conclude professionally.

11. DISPUTE RESOLUTION*

Any disputes shall be resolved amicably through discussion.
Jurisdiction: Surat, Gujarat, India.

12. FORCE MAJEURE

Neither Party shall be liable for delay or failure due to events beyond reasonable control including regulatory changes, natural disasters, or governmental actions.

13. SIGNATORIES

IN WITNESS WHEREOF, the Parties have executed this MoU on the date mentioned above.

For RUPEENEX

Name: Avaneesh Tiwari
Designation: Co-Founder and Business Head

Signature: _____

Seal: _____

Date: 27th February 2026



For Handia Post Graduate College

Name: Dr. Virendra Pandey

Designation: Principal

Signature: 9046

Seal: प्राचार्य

Date: हण्डिया पीठ जीठ कालेज

हण्डिया-प्रयागराज