



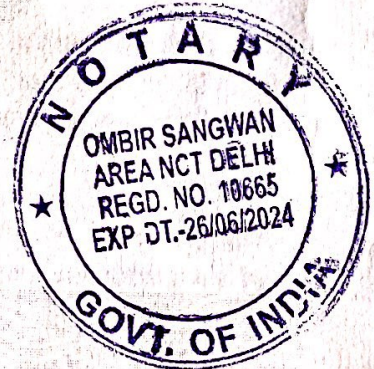
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# INDIA NON JUDICIAL

## Government of National Capital Territory of Delhi

### e-Stamp

Certificate No. : IN-DL63689064612421R  
 Certificate Issued Date : 03-Oct-2019 04:27 PM  
 Account Reference : IMPACC (IV)/ dl711903/ DELHI/ DL-DLH  
 Unique Doc. Reference : SUBIN-DL71190336211337806144R  
 Purchased by : JESUS AND MARY COLLEGE NEW DELHI  
 Description of Document : Article 5 General Agreement  
 Property Description : Not Applicable  
 Consideration Price (Rs.) : 0  
 (Zero)  
 First Party : JESUS AND MARY COLLEGE NEW DELHI  
 Second Party : YSTART INNOVATION LABS PVT LTD  
 Stamp Duty Paid By : JESUS AND MARY COLLEGE NEW DELHI  
 Stamp Duty Amount(Rs.) : 10  
 (Ten only)



Please write or type below this line

### Memorandum of Understanding

Between

JESUS & MARY COLLEGE, NEW DELHI (INDIA)  
 AND  
 YSTART INNOVATION LABS PVT LTD (INDIA)

This Memorandum of Understanding is made and entered into on 4<sup>th</sup> day of October 2019 between the parties as follows:

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*Mr. Rosily*

#### Statutory Alert:

1. The authenticity of this Stamp Certificate should be verified at "www.shcilestamp.com". Any discrepancy in the details on this Certificate and as available on the website renders it invalid.



## The Parties

The Jesus & Mary College (a constituent college of University of Delhi) located at Chanakyapuri, New Delhi- 110021 represented through its Principal, Sr. (Dr.) Rosily T.L. rjm, (hereinafter referred as JMC) which expression shall, unless excluded by or repugnant to the context, be deemed to include its administrators, executors, liquidators, successors in interest and permitted assigns of the First Part

## AND

YStart Innovation Labs Pvt Ltd, New Delhi with its registered office at Flat no 206, Building No 4855/24, Ansari Road, Near Sanjeevan Hospital, Darya Ganj, Delhi 110002 through its authorized representative, Mr. Mridul Upreti (hereinafter referred as YSTART) which expression shall, unless excluded by or repugnant to the context, be deemed to include its administrators, executors, liquidators, successors in interest and permitted assigns of the Second Part.

Whereas, the JMC is desirous of imparting skill oriented add-on courses in Finance Industry, Data Sciences, Fintech, Innovation and Entrepreneurship and other such Tech enabled courses as may be agreed for the prospective learners/ students seeking to learn the skills related to this sector for suitable work opportunities. And whereas, YSTART seeks to partner with the JMC to offer such add-on courses (refer annexure 1, 2 & 3) as an education partner for the annexed add-on courses of JMC.

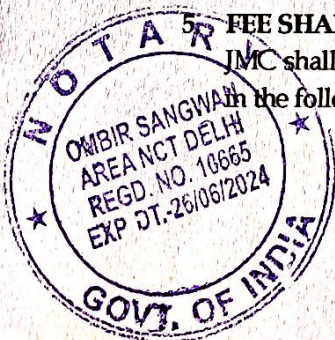
Therefore JMC and YSTART, upon the premises and covenants mentioned hereinafter, each individually a Party, and collectively referred to as Parties, agree to work together:

1. **OBJECT:** To facilitate prospective learners/students interested in pursuing Tech enabled courses as mentioned above and related add-on courses at Jesus & Mary College as proposed & conducted by YSTART and as per annexures attached to this MoU (Annexures 1, 2 and 3).
2. **CERTIFICATION:** On successful completion of the course(s) by learner(s), JMC & YSTART shall issue joint certificate(s) of the course(s) completed countersigned by the authorized person(s) of JMC & YSTART.
3. **ADMINISTRATION:** Students will be responsible for fulfilling all financial obligations, including tuition and all required fee applicable for the course(s) of their respective choice. JMC may, at its option, appoint any of its staff or faculty members to act as representatives from its College as course coordinators and key officers from College to keep track of the enrolments for the courses, its proper delivery/ training by YSTART, fee collections, etc. to safeguard the interest of all concerned.
4. **ADD-ON COURSE(S) TITLE, FEE, SYLLABUS, ELIGIBILITY, & OTHER DETAILS:** The add-on course to be run under this MoU & their respective fee, are detailed in attached Annexures 1, 2 and 3 respectively.

## 5. FEE SHARING, REIMBURSEMENTS & CALCULATIONS:

JMC shall collect and share the course fee receipts for the add-on courses with YSTART in the following ratio:

JMC (30%) : YSTART (70%)



Dr. Rosily rjm

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JMC shall, on receipt basis, pay to YSTART its complete fee share of 70% to meet out the expenses of advertising & publicity, lectures, tutorials & practical classes, teachers' honorarium(s).

6. **PRINTING AND STATIONARY:** JMC shall make available the admission forms for the students and retain its sale proceed with it. Any other printed material if requires, e.g. course information brochure shall be got printed by YSTART at its option.

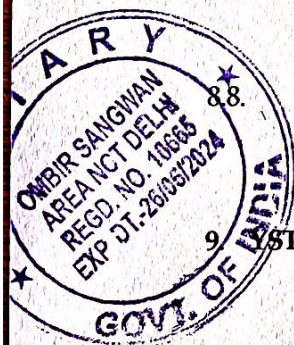
7. **YSTART OBLIGATIONS:** YSTART, as a part of its deliverables and for the association with JMC, agrees to:

- 7.1. support/assist JMC in developing the syllabus, curriculums, structure of the add-on courses as per this MoU.
- 7.2. support & assist JMC in designing the brochures, pamphlets, banners etc. for effective implementation of marketing and visibility drive and public relations programs for this initiative to generate awareness about the initiative amongst the target audience. YSTART can release advertisement(s), news and press releases (in print, electronic, web media) for the promotion of the add-on courses at own discretion and costs.
- 7.3. maintain its copy of student's records and confidentiality of the same.
- 7.4. to advise and recommend any needed additions in number of add-on courses, advise and recommend modifications and updation that may be required in the existing add-on courses of JMC and implement the same accordingly after the consent of JMC.

#### 8. JESUS & MARY COLLEGE OBLIGATIONS

- 8.1. Allow use of College's logo, web-links, contact information, videos, photos or other creatives (whether in print or electronic forms) at/in YSTART promotions materials, websites/online, activities and advertisements (whether in print or electronic forms).
- 8.2. Allot classrooms in the JMC's premises with requisite furniture and fixtures, electricity, fans, lighting, instruction boards/ markers, almirah(s) etc exclusively to be used by YSTART for the educating of students enrolled in add-on courses of JMC.
- 8.3. Provide, on occasions, its College Auditorium along with audio/video/lights/power-backup and spaces within its premises for the promotion of the course to be done by YSTART, at no extra costs.
- 8.4. Collect fee for the add-on courses and maintain proper record and account of its affair at the JMC.
- 8.5. Determine the timings of the classes of add on courses to be run by YSTART, with mutual consent.
- 8.6. To ensure that the interest of YSTART & its properties are not effected in anyway by the activities of any students and teachers unions operating in the vicinity.
- 8.7. To keep the peons/ gatekeepers/ guards/ electrical technicians, etc duly informed about the support that may be needed by YSTART in smooth execution of the roles and responsibilities entrusted. To allow the entry of the enquiring/ admitted candidate for the courses to be run through YSTART
- 8.8. To enforce upon students that no refund of fees, already paid by them, shall be entertained. Also not to allow/permit defaulting candidates to attend the classes. JMC is supposed to provide Identity cards to students.

9. YSTART shall continue with its educational/ training activities elsewhere as well.



*Sr. Rosily*

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10. **VALIDITY AND DURATION OF AGREEMENT:** This MOU shall be effective immediately upon the signature of the parties and shall remain in force initially for a period of one year. The duration of this MOU can be extended for further similar duration provided a review is done by the parties after completion of this one year period.

11. **MODIFICATION TO THE MOU:** The MOU can be modified through mutual written consent of the parties to this MOU.

12. **FORCE MAJEURE:** Neither party shall be held responsible for non-fulfilment of their respective obligations under this MOU due to the exigency of one or more of the force majeure events such as but not limited to Acts of God, War, Flood, Earthquakes, Strike, Lockouts, Epidemics, Riots, Civil Commotion etc. provided on the occurrence and cessation of the other party immediately after, but not later than one month of such occurrence and/or cessation. The period between the occurrence and cessation of such event will be excluded while calculating the period during which the part has to perform the obligations under this MOU. If the force majeure conditions continue beyond six months, the parties shall then mutually decide about the future course of action.

In witness whereof the parties hereto have signed this MOU on this 1<sup>st</sup> day of September 2019 mentioned herein before at New Delhi.

For and On behalf of First Part

*Dr. Rosily pm*  
Principal  
Jesus & Mary College

For and on behalf of Second Part

*[Signature]*  
Auth. Sign  
YSTART Innovation Labs Pvt Ltd

Date: 04/10/ 2019

Witness(es):  
Name:  
Address:

Witness(es):  
Name:  
Address:



**ATTESTED**  
NOTARY PUBLIC, NEW DELHI

4 OCT 2019

4 OCT 2019



## Certificate Program in Fintech Applications (40 Hours)

### Course Overview

This course will cover modules of Financial Services, Fintech areas such as Banking, Lending, Investment and wealth management, Proptech and Insurtech

### Module 1: Basic Building Blocks

Startup Ecosystem & Introduction to Fintech

- a) Introduction to the Startup Ecosystem, Fintech and emerging Fintech  
Overview of Startup ecosystem, overview of Fintech Industry, Factors driving growth, new ideas and trends, disruption and disintermediation in Financial Services
- b) Over view of Startup key metrics and Financial Aspects of Start-up  
Overview of key metrics, building MVP, Financial Analysis, Valuation and Fund raising, Investing in a startup, Angel Investors Perspective.
- c) Applying Design thinking for reimagining Ideas (workshop)  
Building Financial services customer journeys and applying concepts of design thinking for reimagine simple challenges by Fintech companies
- d) Marketing of Financial Services  
Marketing Channels and Customer Funnel management, key emerging channels for marketing BFSI and Fintech impact

### Module 2: Fintech in BFSI

- e) Fintech in Banking & NBFC India and Global Perspectives  
Fintech in Banking, disruption in banking, lending payments and risk management, using fintech for customer engagement, banking without banking, innovative lending for unbanked. Alternative credit rating process using technology Global wealth and Investment management outlook and cases. Future of Fintech trends and area of growth within Fintech for students option for a career.
- f) Fintech in Lending Business  
Key areas covered - USP of Digital Lending Platforms, Product Development, Credit analysis, fraud detection, Loan recovery & NPA management, Customer journeys and User interface. Career opportunities in Fintech
- g) Fintech in Investment Management & Asset Management  
Emerging use case in Investment Management, traditional investment management vs new age concepts, tech enabled asset management and reporting case studies

### Module 3: Fintech in Alternate Areas (Proptech, Insurtech & Wealth Management)

- h) A Fintech in Real Estate (Proptech)  
Proptech Essentials - I Real Estate Brokerage Services, Alternate Asset Focussed - Co-working, Co-living, Student housing  
Service Focussed - Brokerage engines, CRE Community Management, Data and Analytics  
Proptech Essentials - II Property & Construction Management, Device Focussed - IOT, Drones, Clean Tech, Robotics, AR/ VR applications  
Service Focussed - Construction Management, Vendor/IFM, Design & Development, FF&E / Ancillary renting and management

*Dr. Rosily Pm*



i) Fintech in Insurance

Traditional Banking and Insurance industry. Emerging trends for Insurance and key commercial drivers. Key customer engagement metrics and case studies. Opportunities in Insurance Technology and Regulatory implications

j) Fintech in Wealth Advisory & Distribution

Emerging use case in Wealth advisory, Digitization of Client advisor, Robo advisors, blockchain applications in asset management, Product Design direct to customer marketing platforms

Module 4: Business Analytics & Emerging Technologies

k) Data Analytics & its use case for Fintech

Analytics driven approach to Financial Services, Introduction to Analytical tools used in Fintech, Brief intro to AI/ML and its applications in Fintech

l) Special Lecture on Blockchain / AIML / Startup Founder

Special applications and use case of Emerging technologies with start ups working in the area

**Module 4: Closing & Assessment**

Presentation to Incubator Jury + Assessment of Projects

**Course Delivery**

The sessions shall be planned with tutorials followed by bi-weekly project and academic assignment breaks to enable the students complete their projects and assignments as they complete the programme

**Course Duration**

Two/Three months maximum

**Total sessions / Total Hours (Theory + Practical)**

Twenty 2 hour sessions / Forty hours

**Course Fee**

Rs.17,500/- in lumpsum

**Eligibility**

Minimum 10+2 qualified or equivalent.

Candidates appearing the qualifying examinations may also apply and enroll.

Classes may be offered co-educational pattern as well.

Screening and shortlisting of the candidates for admissions to be conducted jointly by the JMC & YSTART

*Dr. Rosily Jm*

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### Certificate Program in Business Analytics (Basic and Advanced, each 30 hours)

#### Course Overview (Basic Programme) 30 Hours

The Business Analytics course programme comprises application-based instruction by industry professionals. Designed to give working knowledge of Data Sciences and decision making for business decisions and how they inter-relate, the course comprises of modules, research projects and workshops. This programme is specifically designed for an entry level understanding of the subject

#### Module 1: Basics of Statistics & Exploratory Data Analysis

Concepts such as Data Distribution, Type of Graphs, Standard Deviation and Variance, Introduction to Sampling, Probability Distribution, Hypothesis Testing, Missing Value Treatment, Feature Engineering, Univariate and Bivariate Analysis

#### Module 2: Introduction to R

Programming principles, Fundamentals of R, Data types and visualisation

#### Module 3: Linear Regression Analysis

Applying Linear Regression Analysis, Model Building, Model Analysis and Industry Based Case Studies

#### Module 4: Logistic Regression Analysis

Applying Logistic Regression Analysis, Model Building, Model Analysis and Industry Based Case Studies

#### Module 5: Time Series

Different components of Time Series, Forecasting Techniques and Model Validation, Stationarity (Exponential Smoothing, ARIMA)

#### Module 6: Clustering

Performing Hierarchical Clustering, K-means Clustering, Scaling

#### Module 7: Market Basket Analysis

Applying Market Basket Analysis, Apriori Algorithm, Industry Based Case Study

#### Module 8: Classification

Applying Decision Trees, Random Forest

#### Module 9: Corporate Lecture

Corporate Lecture + Assessment

#### Business Analytics (Advanced Level) Programme 30 Hours

##### Course Overview (Advanced Programme)

The Business Analytics course programme comprises application-based instruction by industry professionals. Designed to give working knowledge of Data Sciences and decision making for business decisions and how they inter-relate, the course comprises of modules, research projects and workshops. This programme is specifically designed for an higher level understanding of the subject and can be done after a basic level business analysis course

#### Module 1: Introduction to Python

*Dr. Rosily*

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Programming principles, Fundamentals of Python, Data types and visualisation

**Module 2: Advanced Machine Learning**

Support Vector Machine, KNN(K-nearest neighbors) Principal Component Analysis and, Industry Based Case Study

**Module 3: Text Mining**

Understand the concepts such as Sentiment Analysis, Term Document Matrix, Spars Words, Topic Modelling

**Module 4: Neural Networks**

Introduction to Neural Network, concepts of Deep Learning, CNN (Convolutional Neural Network), RNN (Recurrent Neural Network)

**Module 5: Data Analytics**

Understand what is Hadoop, Complex Architecture of Hadoop, MapReduce, Hive and Pig

**Course Training methodology**

Lecture and demonstrations

**Course Duration**

Two/three months maximum for each Basic and Advanced Course Respectively

**Total sessions / Total Hours**

Thirty sessions / Thirty Plus Thirty = Sixty hours

**Course Fee in Lumpsum**

Rs.17,500/- for Basic Course

Rs 17,500/- for Advanced Course

**Eligibility**

Minimum 10+2 qualified or equivalent for Basic course. Basic course or Mathematics / statistics or prior understanding of statistics required for advanced course

Candidates appearing the qualifying examinations may also apply and enroll.

Classes may be offered co-educational pattern as well.

Screening and shortlisting of the candidates for admissions to be conducted jointly by the JMC & YSTART

*Sr. Rosily Sm*



## Certificate Program in Innovation and Entrepreneurship (40 Hours)

### Course Overview

This course is designed to introduce the participant to the key elements of Innovation and Entrepreneurship. It helps students understand the innovation in incumbent industries and helps students understand incumbent vs tech enabled business plans for prospective young entrepreneurs and/or job seekers in industries

### Module 1: Basic Building Blocks

#### Startup Ecosystem & Introduction to Entrepreneurship

a) Introduction to the Startup Ecosystem, Business Models and emerging Career options in Startups.

Overview of Startup ecosystem, overview of Fintech Industry, Factors driving growth, new ideas and trends, disruption and disintermediation in Financial Services as a case study

b) Over view of Startup key metrics and Financial and Legal Aspects of Start-ups

Overview of key metrics, building MVP, Financial Analysis, Valuation and Fund raising, Investing in a startup, Angel Investors Perspective. Outline of Key terms SHA, SPA, Company formation, Founders Agreement, Legal and compliance aspects, Trademark and HR issues

c) Applying Design thinking for reimagining Ideas (workshop)

Building Financial services customer journeys and applying concepts of design thinking for reimagine simple challenges of Incumbent Business

d) Developing and Presenting a Business Plan for Funding

Understanding basic building blocks of business plan and key value drivers, Marketing and Customer engagement, Funding pitch deck Case Analysis

### Module 2: Deep Dive

e) Product Market Fit and Assessment

Market Segmentation, positioning and info sourcing, Designing Customer Journeys, A/B Testing and NPS Customer Validation and feedback, Prototyping

f) Marketing of Products and Services in the Digital Age. Special Lecture by Founder of a Startup

Key areas covered - USP of Digital marketing Platforms, , Basic Influencer Marketing Case Analysis, Marketing Campaign using digital platforms Goals and KPIs. Brand Management and Career options

g) Financial Operations and Investor Relations

Key issues and KPI for Financial Operations, management and Investor reporting case studies. Schemes and Incentives available for startups

### Module 3: Digital Transformation

h) Transforming Traditional Business through Technology. Special Lecture by Founder of a Startup

Case Analysis Key issues and opportunities in traditional business and Family run enterprise to transform using technology

i) Digital Transformation in Corporate World

*Sr. Ravi*



Case Analysis, key issues and opportunities of transforming Incumbent Business being disrupted using technology. Career Options in digital transformation

j) Fashion Technology (Old Vs New Business Models) 2 Hrs Special Lecture by Founder of a Startup  
Avenues in Fashion design, traditional vs emerging business trends, Creating a fashion brand, launching and scaling. Case analysis

#### **Module 4: Business Analytics & Emerging Technologies**

- a) Data Analytics Tools  
Analytics driven approach to Business Decision Making, Introduction to Analytical tools used in business.
- b) Special Lecture on Blockchain / AIML / Startup Founder  
Special applications and use case of Emerging technologies with start ups working in the area

#### **Module 5: Closing & Assessment**

Presentation to Incubator Jury + Assessment of Projects

#### **Course Training methodology**

Lecture demonstrations, workshops and assignments, etc,

#### **Course Duration**

Two/three months maximum

#### **Total sessions / Total Hours**

Twenty (two hour) sessions / Forty hours

#### **Course Fee**

Rs.17,500/- in lumpsum

#### **Eligibility**

Minimum 10+2 qualified or equivalent.

Candidates appearing the qualifying examinations may also apply and enroll.

Classes may be offered co-educational pattern as well.

Screening and shortlisting of the candidates for admissions to be conducted jointly by the JMC & YSTART.