



ग्रेटर नौएडा इंस्टिट्यूट ऑफ टेक्नोलॉजी (एम.बी.ए. इंस्टिट्यूट)  
GREATER NOIDA INSTITUTE OF TECHNOLOGY (M.B.A. INSTITUTE)

## Memorandum of Understanding (MoU)

Between



Greater Noida Institute of Technology (MBA INSTITUTE)

&

UPSTOX

**upstox**

Invest Right, Invest Now.

For

**Skill Development, IT Trainings & Certification Programs**

# MEMORANDUM OF UNDERSTANDING (MOU)

Between

UPSTOX

And

**GNIOT MBA INSTITUTE**

## **Purpose**

This Memorandum of Understanding is entered on 23<sup>rd</sup> January 2025 by and Between GNIOT MBA Institute having its office at Plot No. 7 KP-2 Greater Noida, India and, Upstox, having its address 809 Barakhamba Road, New Delhi- 110001, and Corporate Office at Sunshine Tower, 30<sup>th</sup> Floor, Senapati Bapat Marg, Dadar (w), Mumbai. 400013.

This Memorandum of Understanding (MOU) establishes a formal partnership between **Upstox**, a leading fintech company in India, and **GNIOT**, with the goal of providing students with comprehensive financial education and fostering financial wellness. This partnership aims to democratise finance for the students, equipping them with the knowledge, skills and tools they need to navigate the financial markets and make informed financial decisions.

## **Objective**

To create a **Holistic Financial Wellness Program** for students, faculty, and alumni of **GNIOT** through continuous learning, practical workshops, and a structured Student Ambassador Program. This collaboration seeks to improve financial literacy, enhance employability, and provide access to exclusive Upstox products and resources.

## Scope of Offerings

### 1. Continuous Online Learning with Certification

Students will gain access to the **Uplearn** platform, offering over 40 hours of financial education per month along with 20+ hours of on-demand video courses. These courses cover fundamental and advanced topics such as financial markets, investment strategies, risk management, and portfolio management.

### 2. Workshops (Physical & Virtual)

Upstox will organise **live workshops** both on-campus (quarterly or as mutually agreed) and virtually. These workshops will cover key financial topics, including taxation, financial planning, and insurance for students, staff, and alumni.

### 3. Students' Ambassador Program

Selected students will become Upstox Ambassadors, helping to raise financial awareness in their institutions. Ambassadors will receive exclusive training and career growth opportunities, including the potential for internships with Upstox.

### 4. Simulation Lab

A hands-on lab where students can practise trading strategies through dummy accounts, allowing them to gain real-world experience across multiple financial instruments including equities, derivatives, and ETFs.

## Benefits to Students

- **Certification from Uplearn by Upstox**

Students who complete the modules and pass assessments will receive recognized certifications from **Upstox**, which can enhance their employability.

- **High-Quality Financial Education**

Access to courses and workshops led by **industry experts**, covering a wide range of financial topics, from basic to advanced.

- **Opportunity to Become Upstox Ambassadors**

Ambassadors will gain leadership and entrepreneurial skills, with opportunities for **internships** and future career prospects at **Upstox**.

- **Exclusive Offers**

- **Free Brokerage:** Students will enjoy **free brokerage** for up to two years.
- **Free Uplearn Subscription:** Access to Uplearn courses worth Rs. 2,999/- for free.

## Benefits to the College

- **Enhanced Employability**

By equipping students with certifications and hands-on experience in financial markets, this program significantly boosts their **job prospects** in financial and related sectors.

- **Corporate Partnership with Upstox**

The college will benefit from establishing a **long-term corporate partnership** with one of India's top fintech players, giving it access to industry insights, networking opportunities, and more.

- **Comprehensive Wealth Suite**

The partnership extends beyond students, offering the college access to the **Upstox Wealth Suite** which includes **treasury management** and **group insurance solutions**, providing broader financial management services for the institution.

## Benefits for Faculty & Alumni

- **Financial Education**

Faculty and alumni will have access to workshops covering topics such as **taxation guidance, financial management, and insurance planning**, helping them optimise their personal financial portfolios.

- **Personal Financial Planning**

Faculty and alumni will receive hands-on guidance in **retirement planning, investment strategies, and tax-saving instruments**, allowing them to secure their financial future.

## Continuous Online Learning via Uplearn

Upstox's **Uplearn** platform offers comprehensive financial education through a variety of courses. Some of the key topics covered are:

- **Basics of Financial Markets**
- **Introduction to Different Market Instruments:** Equity, Debt (Bonds), Mutual Funds, ETFs, Derivatives, REITs
- **Fundamental Analysis:** Financial statement analysis, industry structure, and valuation ratios.
- **Technical Analysis:** Technical indicators, chart patterns, and trading strategies.
- **Risk Management:** Position sizing, managing market and credit risks.
- **Portfolio Management:** Building a diversified portfolio aligned with personal goals.
- **Holistic Financial Development:** Emergency funds, insurance, loans, and wealth building.

Each module will be accompanied by assessments, and students passing the tests will be awarded **certificates**.

## Live Workshops

- Topics from **Uplearn** will also be covered through **live workshops**, conducted both online and offline.
- **Offline workshops** will be held **quarterly** or as per mutual agreement.
- Practical applications through the **Upstox app** will be demonstrated for clear understanding.
- **Tax, financial, and insurance planning workshops** will also be organised for faculty and admin staff.

## Students' Ambassador Program

Upstox will select and train students as **Ambassadors**, who will represent the company at their university and take part in driving financial awareness.

### Ambassador Benefits:

- Certification from Upstox.
- 100+ hours of financial education.
- Hands-on experience organising events and growing financial literacy in their college.
- Internship opportunities for top-performing ambassadors.
- Exclusive access to conferences, sponsorships for finance-related certifications, and career pathways with Upstox.

### Ambassador Responsibilities:

- Organising financial literacy events at the college with Upstox support.
- Promoting Upstox initiatives via social media, college events, and student networks.
- Leading financial awareness efforts and engaging with the campus community.

### Support Provided by Upstox:

- **Training and development:** Exclusive courses, mentorship from financial experts.
- **Marketing support:** Access to branded materials, posters, and templates.
- **Incentives:** Certificates, exclusive event invites, and career growth opportunities.

## Commercial Terms

### By Upstox:

- Free **Uplearn subscription** worth Rs. 2,999/- for all students, faculty, and admin staff.
- **Free brokerage** for up to two years for all students.

### By GNIOT

- Arrangement or reimbursement of travel and stay for visiting executives or experts conducting offline sessions.

## Term and Termination

This MOU will remain in effect for **two years** from the date of signing and may be renewed upon mutual agreement by both parties. Either party may terminate this MOU by providing **30 days' written notice**.

## Signatures

By signing below, both parties agree to the terms and conditions outlined in this MoU.

### For UPSTOX:

**Name:** Mr. Varun Kumar

**Designation:** Manager- Key Account

**Date:** 23<sup>rd</sup> January, 2025

Signature

Varun Kumar  
23/01/25

### For GNIOT MBA INSTITUTE

**Name:** Dr. Anshul Sharma

**Designation:** Director

**Date:** 23<sup>rd</sup> January, 2025

Signature

Dr. Anshul Sharma  
23/01/25