Memorandum of Understanding

Between

JSPM's Jayawant Institute of Management Studies, S. N. 80/3/1, Pune – Mumbai Bypass Highway, Tathawade, Pune 411 033 (hereinafter referred to as JIMS)

And

M/s. REAL VALUE Consultants Pvt. Ltd., 202, Shashi Apartments, 1104, Lakaki Road, Near Hotel Ambience, Model Colony, Shivajinagar, Pune (MS) 411 016,

Both, JIMS & M/s. REAL VALUE Consultants Pvt. Ltd., have entered into this memorandum because they both recognize the mutual interest in the fields such as:

- > Training & Development and dissemination of knowledge for students of JIMS and employees of both the organizations.
- > Summer Internship and placement of the eligible students from JIMS, strictly according to the extant rules and regulations of M/s. REAL VALUE Consultants Pvt. Ltd.
- > Collaborative efforts in setting up grounds for long term partnership to conduct various Social Activities.





- Conducting exchange programs for students, faculty members as well as the employees of M/s, REAL VALUE Consultants Pvt. Ltd.
- Any other area which may be mutually beneficial to both the organizations.
- > The period of the linkage is valid for a period of 7 years from the date of signing of this Linkage.

The parties hereby agree to establish mutual collaboration on above areas.

Signed at Pune on 23rd December 2015.

For JIMS

Dr. Priyanka Singh

Director

Dr. Priyanka Singh birector

JSPM's Jaywant Institute of Management Studies S. No. 82/2, Pune-Mumbal Dypass 10 phosy Tathawade, Pune - 411 033. For M/s. REAL VALUE Consultants Pvt. Ltd

FOR REAL VALUE CONSULTANTS PVT. LTD.

DIRECTOR

JSPM'S

Jayawant Institute of Management Studies And

REAL VALUE Consultants Pvt. Ltd.

Activity Report on

"Anti Tobacco Awareness Program"

(a)

Sutarwadi Slum Area, Pashan, Pune

Day & Date: Tuesday, 19th January 2016.

Activity Report

Activity Name: Anti- Tobacco Awareness Program

Day & Date: Tuesday, 19th January 2016.

Time: 4 pm to 6 p.m.

Venue: Sutarwadi Slum Area, Pashan, Pune Event Co-ordinator: Prof. Mangesh Javkhedkar

In Association with: M/s. REAL VALUE Consultants Pvt. Ltd.

Program Objective: 1) To create awareness about ill-effects of consuming Tobacco.

2) To help students in their overall development as better human beings.

Program Outcomes: 1) Increased awareness amongst the residents about the ill effects of consuming tobacco

2) Students gain confidence to speak and convince general public

3) Students are able to understand the social evils within the neighborhood community.

In order to create awareness amongst the labor class regarding ill effects of consuming tobacco we decided to visit Sutarwadi Slum Area in Pashan and try to educate and desist them to stay away from Tobacco.

Students (17) of MBA and MCA with Faculty members (3) and employees of REAL VALUE (2) went to the Sutarwadi area and started reaching out to families in that Slum.

A street play was performed by our students for depicting the ill effects of consuming tobacco.

After some time people started gathering near us and we started interacting with them. Slowly the topic was taken to chewing of Tobacco and the ill effects of it.

They were made aware of the evil effect of tobacco addiction on the individual as well as on the family members. It leads to many family problems.

To get rid of these addictions we suggested that, they perform Bhajan or Kirtan collectively on a daily basis .These kind of activities have a soothing effect and they bring about a positive change.

For habitual persons we suggested them to attend free counseling and visit to rehabilitation center.

They promised that they will not indulge in any addiction and also will help others to desist from getting addicted.

Student volunteers: 1) Nitin Mahajan 2) Pankaj Kulkarni 3) Rahul Jadhav 4) Pratik Sasnani 5) Dinesh Sonawane 6) Shantiling Giram 7) Abhijit gadekar 8) Sitaram Hadkar 9) Sagar Mali 10) Abhishek Kechale 11) Vaibhav Shinde 12) Somnath Shinde 13) Vijay Kakde 14) Vivek Yadav 15) Sandhya Katkar 16) Supriya Shinde 17) Sujata Galphade

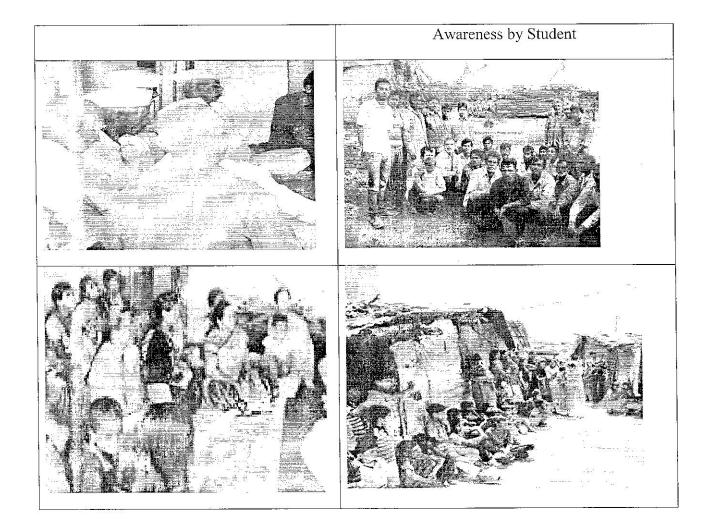
Faculty Members: 1) Mangesh Javkhedkar 2) Kamlesh Meshram 3) Kumar Pawar

Prof. Mangesh Javkhedkar

Program Co-ordinator

Dr. Pryanka Singh

Director





Date: 19.01.2016

To, JSPM's Jayawant Institute of Management Studies, Tathawade – Pune 411 033.

Sir / Madam,

Our firm M/s. Real Value Consultants Pvt Ltd. would like to recognise and appreciate your institute for noteworthy contribution in organizing a social drive "Anti Tobacco Awareness Program" at Sutarwadi, Slum Area, Pashan, Pune which was jointly conducted by us and your institute on 19.01.2016.

Together we have worked hand in hand in making this event a great success. We are looking forward to work in areas of Social Service of mutual interests with your esteemed institution.

Regards

REAL VALUE Consultants Pvt. Ltd.:

JSPM's

Jayawant Institute of Management Studies, Tathawade, Pune-33

In association with

M/s. REAL VALUE Consultants Pvt. Ltd, Shivajinagar, Pune-16

Report on "Swachh Bharat Abhiyan"

- Activity Name: "Swachh Bharat Abhiyan"
- Activity Date: 22th July 2017 at 10:30 am to 3:00 pm
- Venue: Prati Shirdi Temple, Shirgaon, Somatane Phata

Objectives:

- To create awareness among the Students towards cleanliness about our surrounding, City & Country.
- To try and change people's attitudes, mindset and behavior for maintaining cleanliness.

Outcomes:

- > Cleaner Temple Campus
- > Sense of satisfaction for the participants
- Increased awareness about maintaining cleanliness especially in a Public Place

Brief Report:

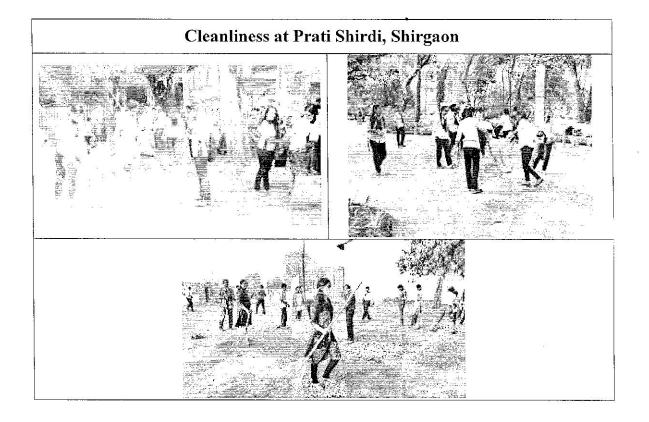
Swachh Bharat Abhiyan is a national level campaign by the Government of India to clean the streets, roads and infrastructure of the country. This campaign was officially launched on 2 October 2014 at Rajghat, New Delhi, where Prime Minister Mr. Narendra Modi himself wielded broom and cleaned a road. The mission was started by Mr. Narendra Modi, the Prime Minister of India, nominating nine famous personalities for this campaign, and they took up the challenge and nominated nine more people and so on (like the branching of a tree). It has been carried forward since then with famous people from all walks of life joining it.

Our Institute organized Cleanliness Drive under "Swachha Bharat Abhiyaan" Programme on 22nd July 2017. The main purpose of this programme was to create awareness among the students regarding Cleanliness and its benefits. Under this programme, the students of the MBA and MCA along with teachers were the part of this drive. As a part of this Cleanliness Drive, we decided to clean the "Prati Shirdi Temple" at Shirgaon.

Students picked up the brooms and started their job. Some of the students did the dusting of the Temple. And others started to pick wrappers lying scattered around temple. After collecting the trash, it was deposited in the dustbins. After doing this job for two to three hours, they all assembled in the Temple Canteen. There students were given refreshment.

Activity Details:

- Activity Name: "Swachha Bharat Abhiyaan"
- Activity Date: 22th July 2017 at 10:30 am to 3:00 pm
- Participants: MBA and MCA students and employees of REAL VALUE
- Coordinator: Dr. Gorakh Wakhare & Prof Kumar Pawar.



Dr. Gorakh Wakhare & Prof Kumar Pawar Coordinators

Dr. Priyanki Director



Date: 22.07.2017

To,
The Director,
JSPM's Jayawant Institute of Management Studies,
Tathawade – Pune 411 033.

Resp Madam,

Real Value Consultants Pvt Ltd. would like to appreciate your institute for valuable contribution in conducting and organizing a social drive "Swachha Bharat Abhiyan" at Prati Shirdi Temple, Somatane Phata, Pune which was jointly conducted by our company employees and your institute on 22.07.2017.

Your team of students and faculty members have worked hard in making this noteworthy event a success. We are keen to be associated with your esteemed institution in conducting various such programs in future.

Thanks & Regards,

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JSPM's

Jayawant Institute of Management Studies, Tathawade, Pune 411 033

Faculty Development Program Report
On

"Financial Planning —Need of the Hour"

In Association with

M/s. Real Value Consultants Pvt. Ltd.

Date: 26th April 2017

Venue: JIMS "E" Building



Objective of FDP: To educate the staff members of our Institute with the basics of Financial Planning and to prepare them for a better and financially secure future.

Resource Person: Mr. Rahul Gadkari (Director - Real Value Consultant Pvt. Ltd., Pune)

Date: 26th April 2017

Time: 1 pm to 5 pm

Venue: Syndicate Room, JIMS

Participants: 16 Faculty Members of JIMS

Report:

Financial planning is nvery important for everyone. It is all the more important for a person who is from a non-finance background. For a secure future one needs to understand the basics of financial planning and prepare a plan suitable to him/her based on his income level and priorities.

With this objective in mind we organized an Faculty Development Program for our Faculty Members on 26th April 2017. The resource person for this FDP was Mr. Rahul Gadkari who is the Director of M/s. Real Value Consultants Pvt. Ltd.

Mr. Gadkari is an ex-banker and has vast experience in the finance and investment field.

He addressed the faculty members in a very simple and lucid way and explained the basics of financial planning,

He explained various but interesting thumb rules and told that Rules of thumb may come in handy for those who are just beginning their financial planning and also For those who are in the middle of their career and don't yet have a proper plan in place

He said that first rule of personal finance says: 'Pay yourself first'. Which simply means that out of your monthly income, a certain percentage has to be saved before it is spent. 'Income minus savings equal to expenses' should be the rule and not vice-versa., for which identify your goals, estimate the inflation-adjusted requirement and then find out how much you need to save for them. Now make sure that each month funds move out from your salary towards your goals, and manage your household expenses with what is left.

He then explained how much one should save: saving at least 35 per cent of your post-tax income should be the target for middle aged person.

The 50-20-30 Rule: He said ideally 50 per cent of income should go towards living expenses; 20 per cent towards savings for your short, medium, long-term goals; and 30 per cent towards spending, including outing, food and travel.

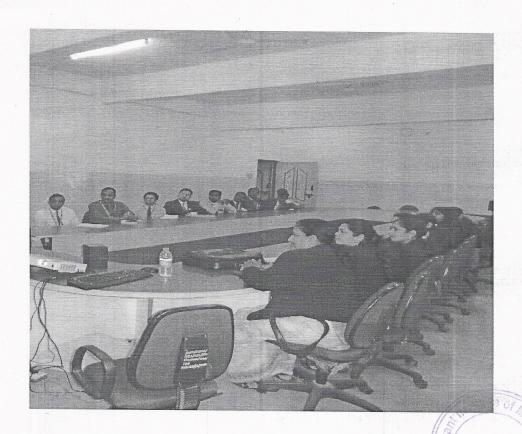
He emphasized on having a Emergency fund which should ideally be equal to 3-6 months' household expenses

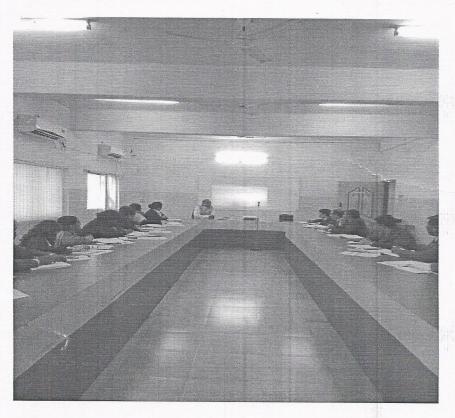
The amount of Life cover should ideally be at least 10 times of your annual income.

Towards the end he touched on the Most important question on how much to save for retirement? According to him a retirement corpus target should be about 20 times of one's annual income or may be 30 times can be a better figure as it will take care of inflation.

He answered many queries raised by the faculty members.

The FDP ended with vote of thanks proposed by Dr. Bipin Bankar.





Attending Faculty Members:

Dr. Priyanka Singh	Prof. Mangesh Javkhedkar	Dr. Rasika Patil
Dr. Bipin Bankar	Dr. Sachin Ambekar	Prof. Gorakh Wakhare
Prof. Manesh Palav	Prof. Deepak Pore	Prof. Harini Rajan
Prof. Sarika Khandekar	Prof. Shweta Padale	Prof. Leena Deshmukh
Prof. Sanjay Dandele	Prof.Aditya Katkar	Prof. Kumar Pawar
Prof.Sarika Patil		

Dr. Priyanka Singh Director