



14.9.2021 தமிழ்நாடு தமில்நாடு TAMILNADU
GRT college of education and
Tamilnadu Teachers education university
Tiruttani

K. Gajen CK 744847
K. GAJENDRA BABU
STAMP VENDER
275, M.P.S.SALAI,
TIRUTTANI, TAMIL NADU.
L.No: 775-27/D1/2021

MEMORANDUM OF UNDERSTANDING

Between

GRT COLLEGE OF EDUCATION, TIRUTTANI - 631 209

And

TAMIL NADU TEACHERS EDUCATION UNIVERSITY
KARAPAKKAM, CHENNAI-600 097

This Memorandum of Understanding (MoU) is made on 07.12.2021

BY AND BETWEEN

1. GRT COLLEGE OF EDUCATION [hereinafter referred to as GRT COE],
Recognised by NCTE and Affiliated to Tamil Nadu Teachers Education
University. The GRT College of Education is accredited at 'B' level by the NAAC.

The College is located at Chennai-Tirupathi Highway, GRT Mahalakshmi Nagar, Tiruttani - 631209, Thiruvallur District, Tamil Nadu (www.grtcoe.com).

- II. Tamil Nadu Teachers Education University (hereinafter referred to as TNTEU) is an exclusive University for Teachers Education established in 2008, by the Government of Tamil Nadu (Act No 33 of 2008) to promote excellence in Teacher Education. The University is unique in nature relatively to the other Universities since its assignment is to promote excellence in teacher education and produce dynamic and smart teachers for the benefit of the society. The TNTEU awards B.Ed., M.Ed., M.Phil., and Ph.D. degrees through its Departments as well as through its affiliated Colleges of Education in Tamil Nadu (<http://www.tnteu.ac.in/>).
- III. Whereas GRT COE and TNTEU are interested in entering into an MoU with a view of sharing a common desire to explore, extend and strengthen the mutual relationship with well-established Academic, Research & Development set up in order to share the facilities and expertise available with each of them as stated in the subsequent paragraphs.

1. Purpose and Objectives:

The parties recognize the benefits to be derived from mutual collaboration, cooperation and interaction towards the empowerment of the teachers. Hence, the parties desire to work together with the following objectives:

1. To conduct and organize Integrated Webinars, Seminars, Mentoring Programmes, Promotions.
2. To encourage Job opportunities, Global openings and other possibilities without any financial dependencies.

3. To encourage and emphasize the Professors, Associate Professors, Assistant Professors and others to participate and contribute as resource faculty.
4. To establish a global stage for the students and teachers.
5. To strengthen the educational relationships between the TNTEU and GRT College of Education for the welfare of students and teachers.

2. Discretion:


This memorandum of Understanding (MoU) is subject to the following:

1. That the final authority in regard to its implementation and coordination of its activities shall rest on the Registrar of the Tamil Nadu Teachers Education University and the Principal of GRT College of Education.
2. That the Memorandum of Understanding will remain valid for five (5) years from the date of signing with the possibility of further renewal, and such renewal is subject to evaluation and subsequent agreement on the part of both the Parties/ Institutions.
3. The Tamil Nadu Teachers Education University and the GRT College of Education, agree that the Memorandum of Understanding may be amended by mutual agreement and that each Institution may unilaterally withdraw after six months' notice to the partner.
4. The functionaries shall meet at least once in three months for planning and implementation of the programmes via video conference or face to face based on everyone's availability.
5. This Memorandum of Understanding is subject to the approval of the Syndicate of Tamil Nadu Teachers Education University.

6. This Memorandum of Understanding is not binding any financial commitment on the part of Tamil Nadu Teachers Education University in implementing this Memorandum of Understanding.

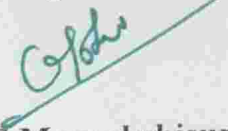
This Memorandum of Understanding is signed in the presence of the Honourable Vice - Chancellor of Tamil Nadu Teachers Education University.

Signature



Dr. M. Soundararajan
Registrar i/c,
Tamil Nadu Teachers Education University,
Chennai - 97.

Signature



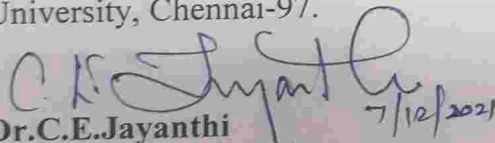
Dr. K.S. Meenakshisundaram
Dean,
GRT Group of Educational
Institutions
Tiruttani.



Dr. S. Mani
Director, Centre for National & International
Academic Collaborations, Professor & Head,
Department of Educational Planning and
Administration, Tamil Nadu Teachers Education
University, Chennai-97.

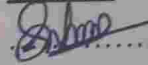



Dr. Radhika Vidyasagar
Principal,
GRT College of Education,
Tiruttani.




Dr. C.E. Jayanthi
MoU Implementing Officer
& Assistant Professor
Department of Educational Planning and
Administration,
Tamil Nadu Teachers Education University,
Chennai-97.


Witness


.....
CDR. P. Subramanian, Asst Professor
TNTU


.....
CDR. K. VIJAYA)
Assistant professor
TNTU

Witness

1. 
.....
(DR. R. VADIVELU)

2. 
.....
DR. P. PACHAIYAPPAN
Associate professor
GRT College of Education
Tiruttani.

भारतीय गैर न्यायिक

बीस रुपये

रु.20

Rs.20

TWENTY
RUPEES

INDIA NON JUDICIAL

511000100 तमिलनाडु TAMIL NADU
02.09.2021.

K. Gajen
74AB 9532

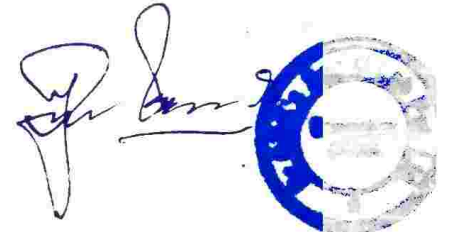
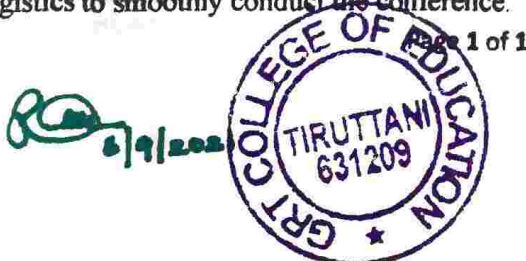
GRT College of Education.
and.
DR. GSK's Social Lab Pvt Ltd
Bangalore.

K. GAJENDRA BABU
STAMP VENDER
275, M.P.S.SALAI,
TIRUTTANI, TAMIL NADU.
L.No: 776-27/D/1/2021

Memorandum of Understating

This Memorandum of Understating (MoU) sets for the terms and understanding between the **GRT College of Education**, located at GRT Mahalakshmi Nagar, Chennai-Tirupati Highway, Tiruttani, Tiruvallur – 631 209, Tamil Nadu as represented by *Principal, GRT College of Education*, and **Dr. GSK's Social Lab Pvt. Ltd**, #18, 2nd Floor, Om Sai, 5th B Cross Road, M.R. Garden, V. Nagenahalli, RT Nagar Post, Bengaluru – 560 032, Karnataka, as represented by *Founder and Chief Learning Officer, Dr. GSK's Social Lab Pvt. Ltd.*, to conduct Annual Joint-Research Conference, Dr. GSK's Social Lab Annual Lecture Series, and Online Value Added Certifications.

Now therefore, the GRT College of Education, and Dr. GSK's Social Lab Pvt. Ltd (hereinafter referred to as "Partner" or collectively as "Partner") agreed that they will conduct an **Annual Joint-Research Conference** and the theme of the conference will be conceptualized and delivered by either of Dr. GSK's Social Lab Pvt. Ltd or the GRT College of Education, or by both. The entire cost of the conference will be borne by Dr. GSK's Social Lab, and the registration fee transactions will be handled only by Dr. GSK's Social Lab. The partner institution, GRT College of Education will support by providing the facilities including auditorium with audio and video support, guest house for resource persons, and local logistics to smoothly conduct the conference.



The partners agreed to launch **Dr. GSK's Social Lab Annual Lecture Series** on contemporary socio-economic developmental issues, at GRT College of Education. This will be an on-campus lecture programme fully sponsored by Dr. GSK's Social Lab, to the teachers and students of the GRT College of Education. Eminent national and international thought leaders will be invited to deliver the lecture. The partner institution, GRT College of Education will support by providing the facilities including auditorium with audio and video support, guest house for resource persons, and local logistics to smoothly conduct the annual lecture series.

The GRT College of Education agreed to offer **Online Value-Added Certifications** designed and delivered by Dr. GSK's Social Lab Pvt. Ltd. The online value-added certifications on the dynamic skills (business skills, technology skills, data skills, and human skills) required to excel in the professional career, can be adopted into the extra curriculum for the programmes offered the GRT College of Education. There will be 100+ skill development programmes as value added certifications, in the forthcoming academic year i.e. July 2022. The GRT College of Education can recommend their students to undergo at least one course. The cost per student will be fixed as Rs. 2000/- per year and they can do as many courses they wish to undergo, out of the 100 + courses.

The partners agree that they will cooperate closely and consult one another on the matters of mutual interest in order to achieve their common objectives, and to work together in good faith, through join and concerted cooperation in order to implement the agreed common objectives. The partners can use the logos and brands of each other for the promotions of the programmes to be offered by them.

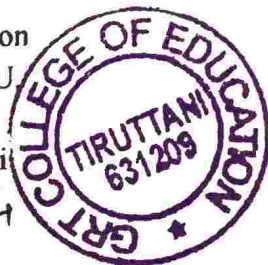
Further, the partners agree to explore possibilities for join collaboration on activities and projects in the mutually interested areas as and when opportunity arises.

IN WITNESS WHEREOF the undersigned, duly appointed representatives of the GRT College of Education and Dr. GSK's Social Lab Pvt. Ltd, respectively, have signed the present Memorandum of Understanding in English and in two originals, on the date and at the place set forth below.


For **GRT College of Education**


Dr. Radhika Vidyasagar
Principal
GRT College of Education
Tiruttani, TAMIL NADU

Place : Tiruttani
Date : 6/9/2021
Official Seal :



For **Dr. GSK's Social Lab Pvt. Ltd**


Dr. G. Sathis Kumar
Founder and Chief Learning Officer
Dr. GSK's Social Lab Pvt. Ltd
Bengaluru, KARNATAKA.

Place : Bengaluru
Date : 6/9/2021
Official Seal :





தமிழ்நாடு தமில்நாடு TAMILNADU 100/

CK 746680

GRT college of Education, Tiruella

and
Govt. Hr. Sec. School, Amirthapuram

D. PRABHAKAR
STAMP VENDOR
325/155, M.P.S. SALAI
TIRUTTANI-631 209.
LICENCE No: 1756/B1/88

2021

6 DEC 2021

Memorandum of Understanding

2021 வருடம் டிசம்பர் மாதம் 8ஆம் நாள் இன்றைய தேதியில் தமிழ்நாடு ஆசிரியர் கல்வியியல் பல்கலைக் கழகத்தில் இணைவுபெற்ற திருவள்ளூர் மாவட்டம் திருத்தணி பகுதியில் இயங்கிவரும் GRT கல்வியியல் கல்லூரியின் முதல்வர் ஆகிய நான் (நபர் 1).


திருவள்ளூர் மாவட்டம் திருத்தணி பகுதியில் இயங்கிவரும் அரசு உயர்நிலைப் பள்ளி, அமிர்தபுரம், திருத்தணி பள்ளியின் தலைமை ஆசிரியராகிய நான் (நபர் 2).

PTO


ஆகிய நாம் இருவரும் ஒருமனதாக இணைந்து ஏற்படுத்திக் கொண்ட புரிந்துணர்வு ஒப்பந்தம் யாதேனில், தமிழ்நாடு ஆசிரியர் கல்வியியல் பல்கலைக்கழக ஆட்சிமன்றக் குழுவின் தீர்மானத்தின் படி இச்சமுதாய முன்னேற்றத்திற்காகவும், இப்பள்ளியில் பயிலும் மாணாக்கர்களின் கல்விச்சார்ந்த, பணிபுரியும் ஆசிரியர்களின் திறன் சார்ந்த மற்றும் பிற வளர்ச்சி சார்ந்த முன்னேற்றத்திற்காகவும், கீழ்க்குறிப்பிட்ட செயல்பாடுகளை 1-ம் நபரின் கல்லூரியின் சார்பாக செய்வதென ஒப்புக்கொண்டு, அதற்கு 2-ம் நபரின் பள்ளியின் சார்பில் முழு ஒத்துழைப்பினை முழு மனதுடன் வழங்குவதாக உறுதி அளித்து, இந்த ஒப்பந்தம் தமிழ்நாடு ஆசிரியர் கல்வியியல் பல்கலைக் கழகத்தின் பதிவாளர் மற்றும் புரிந்துணர்வு ஒப்பந்த இயக்குநர் மற்றும் பல்கலைக்கழக மாவட்ட ஒருங்கிணைப்பாளர் முன்னிலையில் செய்துக்கொள்ளப்படுகிறது.

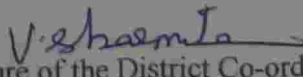
செயல்பாடுகள் விபரம்


1. பசுமை வளாகம் உருவாக்குதல்.
2. வழிகாட்டுதல் மற்றும் ஆற்றுப்படுத்துதல்.
3. ஊக்குவிக்கும் நிகழ்வுகளை நடத்துதல்.
4. யோகா, ஆரோக்கியம் மற்றும் சுகாதாரம் தொடர்புடைய நிகழ்வுகளை ஏற்பாடு செய்தல்.
5. இசை, கலை மற்றும் விளையாட்டு நிகழ்வுகளுக்கு ஆதரவு அளித்தல்.


 Signature of the Headmaster
HEADMASTER
GOVT. HIGH SCHOOL
AMIRTHAPURAM-631 209
TIRUVALLUR DT.


 Signature of the Principal
PRINCIPAL
GRT College of Education
Tiruttani - 631 209.


 Signature of the MOU Director
Prof. S. Mani
MOU Director
Tamil Nadu Teachers Education University
Karapakkam, Chennai - 600 037.


 Signature of the District Co-ordinator


 Signature of the Registrar



14-9-2021
#0001

தமிழ்நாடு தமிழ்நாடு TAMILNADU

GRT College of Education

and
Tamilnadu Teachers Education University
Tiruthani

K. Gajen CK 744844

K. GAJENDRA BABU
STAMP VENDER
275, M.P.S.SALAI,
THRUTTANI, TAMIL NADU
L.No: 776-27/D1/2021

MEMORANDUM OF UNDERSTANDING

BETWEEN

GRT COLLEGE OF EDUCATION AND

TAMIL NADU TEACHERS EDUCATION UNIVERSITY

This memorandum of Understanding (MoU) is made on 15.09.2021

BY AND BETWEEN


1. GRT COLLEGE OF EDUCATION [Hereinafter referred to as GRT COE] (Approved by NCTE/Affiliated to the Tamilnadu Teachers Education University) Accredited 'B' level by NAAC) Chennai Tirupathi Highway, GRT Mahalakshmi Nagar, Tiruttani, 631209, Thiruvallur District, Tamil Nadu (www.grtcoe.com)

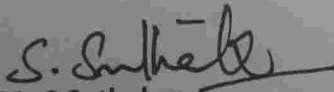
AND


2. Tamil Nadu Teachers Education University (Hereinafter referred to as TNTEU) (As Second Party), is an exclusive University for Teachers Education established by the Government of Tamil Nadu (Act No 33 of 2008) to promote excellence in Teacher Education in 2008. This University is unique in nature relatively to the other Universities since its assignment is to promote excellence in teacher education and produce dynamic and smart teachers for the benefit of the society. TNTEU produces M.Ed., M.Phil., and Ph.D. Scholars every year through the University Departments as well as through its affiliated Colleges of Education in Tamil Nadu (<http://www.tnfeu.ac.in/>).
3. Whereas GRT COE and TNTEU are interested in entering into an MoU with a view of sharing a common desire to explore, extend and strengthen the mutual relationship with well-established set up in order to share the facilities and expertise available with each of them as stated in the subsequent paragraphs.
4. Whereas GRT COE has come forward to sign an MOU with TNTEU to offer support to the areas of National Service Scheme.
5. Responsibilities of GRT COE
 - (a) Providing support and guidance for the National Service Scheme by TNTEU.
 - (b) Providing possible services to the TNTEU and its affiliated Colleges of Education
 - (c) Participate in the programmes organized by National Service Scheme by TNTEU
6. Responsibilities of TNTEU
 - (a) Promote activities under National Service Scheme in TNTEU and its affiliated Colleges of Education.
 - (b) Participate in possible services and programmes organized by the National Service Scheme, GRT COE
 - (c) Share success stories of National Service Scheme activities with of GRT COE.
7. Both the Parties seek to enhance relations and recognize the benefits to be derived from increased collaboration, cooperation and interaction for further promotion.

8. On behalf of the First Party Dr Radhika Vidyasgar , Principal GRT COE will be the point of contact for further correspondence.
9. On behalf of the Second Party **Dr. V. Balakrishnan** Registrar i/c TNTEU, Karapakkam Chennai will be the point of contact for further correspondence.
10. This Memorandum of Understanding shall enter into force on the basis of goodwill and shall not be legally bound.
11. The MoU is valid for a period of three years from the date of signature by both the parties and may be renewed for any other period as shall be agreed on in between the parties. If either Party does not wish to continue this MoU, then such Party provide to the other Party of its intention to terminate this MoU, by giving 3 (three) months' notice in writing. Essentially, there shall not be any sort of financial commitment on the part of the University.
12. This MoU is signed subject to the approval of the syndicate of the Tamil Nadu Teachers Education University.



Dr. Radhika Vidyasagar
Principal,
GRT COE


Dr. V. Balakrishnan
Registrar i/c,
TNTEU


Mr. S. Suthakar
NSS Programme officer
GRT COE


Dr. M. Soundararajan
Dean of faculty
TNTEU


Dr. S. Mani
Director, Centre for National &
International Academic Collaboration,
TNTEU


Dr. P.C. Nagasubramani
Implementing Officer and
Coordinator, NSS, TNTEU



தமிழ்நாடு தமிழ்நாடு TAMILNADU

GRT College of Education, Tiruttani

And
Govt. Hr. Sec. School, Arugulam

CK 746679
D. PRABHAKAR
STAMP VENDOR
325/155, M.P.S. SALAI
TIRUTTANI-631 209.
LICENCE No: 1756/B1/88

2021

6 DEC 2021

Memorandum of Understanding

2021 வருடம் டிசம்பர் மாதம் 8ஆம் நாள் இன்றைய தேதியில் தமிழ்நாடு ஆசிரியர் கல்வியியல் பல்கலைக் கழகத்தில் இணைவுபெற்ற திருவள்ளூர் மாவட்டம் திருத்தணி பகுதியில் இயங்கிவரும் GRT கல்வியியல் கல்லூரியின் முதல்வர் ஆகிய நான் (நபர் 1).


திருவள்ளூர் மாவட்டம் திருத்தணி பகுதியில் இயங்கிவரும் அரசு மேல்நிலைப் பள்ளி, அருங்குளம் பள்ளியின் தலைமை ஆசிரியராகிய நான் (நபர் 2).

PTO


ஆகிய நாம் இருவரும் ஒருமனதாக இணைந்து ஏற்படுத்திக் கொண்ட புரிந்துணர்வு ஒப்பந்தம் யாதெனில், தமிழ்நாடு ஆசிரியர் கல்வியியல் பல்கலைக்கழக ஆட்சிமன்றக் குழுவின் தீர்மானத்தின் படி இச்சமுதாய முன்னேற்றத்திற்காகவும், இப்பள்ளியில் பயிலும் மாணாக்கர்களின் கல்விச்சார்ந்த, பணிபுரியும் ஆசிரியர்களின் திறன் சார்ந்த மற்றும் பிற வளர்ச்சி சார்ந்த முன்னேற்றத்திற்காகவும், கீழ்க்குறிப்பிட்ட செயல்பாடுகளை 1-ம் நபரின் கல்லூரியின் சார்பாக செய்வதென ஒப்புக்கொண்டு, அதற்கு 2-ம் நபரின் பள்ளியின் சார்பில் முழு ஒத்துழைப்பினை முழு மனதுடன் வழங்குவதாக உறுதி அளித்து, இந்த ஒப்பந்தம் தமிழ்நாடு ஆசிரியர் கல்வியியல் பல்கலைக் கழகத்தின் பதிவாளர் மற்றும் புரிந்துணர்வு ஒப்பந்த இயக்குநர் மற்றும் பல்கலைக்கழக மாவட்ட ஒருங்கிணைப்பாளர் முன்னிலையில் செய்துக்கொள்ளப்படுகிறது.


செயல்பாடுகள் விபரம்

1. பசுமை வளாகம் உருவாக்குதல்.
2. வழிகாட்டுதல் மற்றும் ஆற்றுப்படுத்துதல்.
3. ஊக்குவிக்கும் நிகழ்வுகளை நடத்துதல்.
4. யோகா, ஆரோக்கியம் மற்றும் சுகாதாரம் தொடர்புடைய நிகழ்வுகளை ஏற்பாடு செய்தல்.
5. இசை, கலை மற்றும் விளையாட்டு நிகழ்வுகளுக்கு ஆதரவு அளித்தல்.


 Signature of the School HM
 தலைமை ஆசிரியர்
 அரசினர் மேல்நிலைப் பள்ளி
 அருங்குளம் - 631 201.
 திருத்தணி (கல்வி மாவட்டம்)
 இருவள்ளூர் (மாவட்டம்).


 Signature of the College Principal
PRINCIPAL
 GRT College of Education
 Tiruttani - 631 209.


 Signature of the MOU Director
Prof. S. Mani
 MOU Director
 Tamil Nadu Teachers Education University
 Karapakkam, Chennai - 600 097.


 Signature of the District Co-ordinator


 Signature of the Registrar



தமிழ்நாடு தமில்நாடு TAMILNADU

25.07.22 .

Sarvam Fintech Pvt Ltd.
Bangalore.

K. Gajem CP 222845

K. GAJENDRA BABU
STAMP VENDER

27B, N. P. SALAI,
CHITTANI, TAMIL NADU
PIN: 774010/2021

Memorandum of Understanding

This Memorandum of Understanding ("MOU") is made at Chennai on this 25th day of July 2022.

BY AND BETWEEN

Sarvam Fintech Private Limited, operating under the brand name **Scholfe**, a Company incorporated under the Companies Act, 2013 and having its registered office at (KOLAB #28, Ground Floor, 16th main, 38th Cross, Jayanagar 4th T Block 560041) (hereinafter referred to as "**Scholfe**", which expression shall unless repugnant to the meaning or context hereof, include its successors and permitted assigns);

AND

GRT College of Education and having its college at Chennai- Tirupathi Highways, Tiruttani 681209, Thiruvallur District, having registration no. _ (hereinafter referred to as "**Institution**", which term shall, unless repugnant to the context or meaning thereof, include its successors, legal representatives and permitted assigns);

Scholfe and the Institution shall hereinafter, wherever the context permits, jointly be referred to as "Parties" and individual as "Party" and this MOU shall also be referred to as "Agreement".

WHEREAS, Scholfe is interested in providing financial help for fees/educational loans to parents/students with a view to help parents/students who are in need of the same.

WHEREAS, the Institution has no objection to referring parents/students to Scholfe to render such financial help as it is in the interest of the student community.

WHEREAS, in view of the above, the Parties agree as follows:

- This agreement is on non-exclusive basis and each party is free to engage in similar arrangements without the consent of the other party.
- The Institution will refer its students and/or its parents, who are in need of financial help to Scholfe and the Institution shall not receive any consideration either from Students/Parents or from Scholfe for the same. Scholfe shall have the sole right to approve or decline a loan application to the said parents/students.
- The Institution at all times, shall not be a party to the financial help/arrangement between the student/parent and Scholfe in any manner and accordingly the Institution shall neither be a guarantor in the financial transaction to student/parent/Scholfe nor be liable to repay outstanding sums to Scholfe in the event of a default by the Customer (i.e., parent/student) of Scholfe.
- (i) The Institution shall provide, on demand for each student, the details of fee payable by the student to the Institution, in order to provide the financial assistance of loan by Scholfe to the students/parents.
(ii) In case of Scholfe not disbursing the loan amount directly to the students/parents, the same shall be transferred to the designated bank account of the Institution which shall not exceed the fee amount as provided by the Institution and the same shall be intimated with all details of transfer to the Institution immediately.
- The Scholfe agrees that the Institution will not be held responsible for (i) any actions/defaults by the students/parents in the repayment of the loan money and/or (ii) any grievance or complaint or liability raised by Students/parents against Scholfe under any circumstances whatsoever.
- a. Scholfe represents and warrants that it has all the necessary approvals, permissions etc., under the applicable laws to financial transactions of providing such loans to students/parents and shall at all times comply with all such necessary statutory provisions.
b. These warranties are in addition to all other warranties specified in this Agreement or implied by law, and will survive termination of this Agreement
- Nothing in this MOU shall be construed to create an Agent/Principal relationship and neither party will be entitled to represent the other in any manner.
- The Parties agree that this agreement will be valid for a period of one (1) year and may be extended by mutual written consent every year. Either Party may terminate this agreement without cause by giving 30 day notice period to the other party.

- Brand name, marketing collaterals and logos of both the Parties form part of their intangible assets and therefore must not be used without written authorization from the other Party. Nothing in this Agreement is to be construed as an assignment, transfer or grant of right to use of any intellectual property except as specifically stated in this Agreement.
- In the event of any breach of the provisions of this Agreement or misrepresentation of any covenant, warranty or representation made by the Scholfe under or pursuant to this Agreement, the Scholfe shall indemnify the Institution, its members of governing body, its respective officers, directors, employees, agents, group companies and affiliates (together the "Representatives") and hold Institution and its Representatives harmless from any and all loss, damage, liability and expense (including reasonable legal fees and costs) sustained or incurred by the Institute and its Representatives brought about by anybody on the Institution, as a result of or in connection with such breach or misrepresentation. It is hereby clarified that the rights of the Institution and its Representatives under this Clause shall be in addition to the rights and remedies available to Institution and its Representatives under this Agreement or under applicable laws
- Any dispute in relation to this MOU shall be resolved by arbitration at Chennai, before a sole arbitrator mutually appointed by the Parties. The arbitration shall be in accordance with the Indian Arbitration and Conciliation Act, 1996 or amendments thereto and shall be conducted in English.

Providing Loans to Customers

Tenure (months)	Discount
10,12 Months	1.)Under D2C the Interest will be charged to the parents.
Payment to college 100% on day 1	

1. Scholfe shall have the sole right to approve or decline a Customer's Loan application. Scholfe may communicate its decision to the Customer or to the Institute. Scholfe will collect the documents from the Customers.

IN WITNESS WHEREOF, THE PARTIES HAVE EXECUTED THIS AGREEMENT ON THE DATE,
MONTH AND YEAR, FIRST HEREINABOVE MENTIONED.

For Scholfe

Name: - Karthikeyan.J

Designation: - Location Lead

For GRT College of Education

Name: - Dr. Radhika Vidyasagar

Designation: - Principal