

# MEMORANDUM OF UNDERSTANDING (MOU)

BETWEEN

**St. Joseph's Business School – St. Joseph College of Engineering  
& Technology, Palai**

**ST. JOSEPH'S**  
BUSINESS SCHOOL

&

**HEDGE SCHOOL OF APPLIED ECONOMICS**  
(Training and knowledge initiative of Hedge Group of Companies)

  
**Hedge** | School of Applied Economics



*Benjamin Chelid*

CIN . U80301KL2010PLC025729

**Hedge School of Applied Economics Limited**

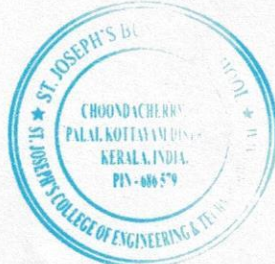
## **MEMORANDUM OF UNDERSTANDING (MOU)**

This Memorandum of Understanding (MOU) is executed between **St Joseph's Business School – St Joseph's College of Engineering & technology Palai** and **HSAE (Hedge School of Applied Economics)** for various industry training programmes.

**St Joseph's Business School – St Joseph's College of Engineering & Technology Palai**  
**and Hedge School of Applied Economics**

**St Joseph's Business School – St Joseph's College of Engineering & Technology Palai**  
Kottayam, Kerala

Represented By – Dr. Ajith K. Thomas, Professor, Head & Dean  
**St Joseph's Business School – St Joseph's College of Engineering & Technology Palai**



*Ajith K. Thomas*

Hedge School of Applied & Economics (HSAE)

Training & Knowledge Initiative – Hedge Group of Companies

Hedge House Mamangalam P O Palarivattom – Cochin, 682 017, Kerala – India

Represented by: Benil Dani Alexander  
Managing Director



*Benil Dani Alexander*



The First party is St Joseph's Business School - St. Joseph's College of Engineering & Technology, was the fulfillment of a long-cherished dream of providing facilities for higher education to the people of the diocese and surrounding regions. The main objective is to develop a college with a distinct identity and character, where education and training are imparted in a truly Christian environment conducive to fostering Christian values such as faith in God, love for their fellow men and devotion to the motherland. Every facility is provided in the campus to create an environment fully conducive to realizing this objective.

The second party is a knowledge initiative from Hedge Equities - a company engaged in Financial Services catering to the evolving needs and unique requirement to build, manage and grow wealth.

HSAE provides a platform for spreading the concept of financial freedom and develop entrepreneurship among youth through imparting the importance of asset creation and its management by understanding the true concepts of risk and return. HSAE is the first ever educational venture dedicated to creating a class of high-end investment professionals across India.

#### OBJECTIVE OF THE PROGRAMME

A good degree is no longer enough to guarantee students employment. More employers look for graduates/post graduates with key skills. It is well accepted that there is a growing need for Industry Institute tie-up to enable the students' pursuing academics at various levels will have an Industry orientation and employability along with their academic career.

This agreement is executed for various industry certification programs based on the mutual understanding between the two parties. The Program as follows:

- o Certification in Financial Services
- o Internship Assistance
- o Placement Assistance



*Benjamin Chelid*



**Co-Operation Expected from First Party – St Joseph’s Business School – St Joseph’s College of Engineering & technology Palai**

1. Providing students for the program which will be conducted upon mutual understanding.
2. To provide necessary infrastructure, including equipments and materials.
3. The first party to pay the amount based on the program that we conduct at your esteemed organization.
4. As part of the evaluation, student presentations, written tests, and practical tests can be facilitated by the First Party.
5. The first party shall consider interested candidates for internship.

Sl. No	Programmes	Hours
1	Certification in Financial Services	30 Hrs

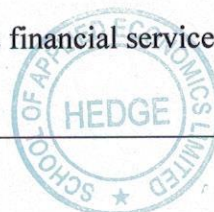
**Cooperation Expected from Second Party - Hedge School of Applied Economics:**

1. The industry faculty from HSAE will engage in skill-oriented classes on the basis of the mutually accepted curriculum.
2. Imparting of industry oriented theoretical knowledge should be done by the Second Party using their faculty resources.
3. Course modules of the program will be decided after mutual consideration of both parties.
4. As a part of the evaluation, student presentations, written tests, and practical tests should be conducted by the Second Party.

**Advantages for the First Party**

- Gain critical insights for their students from the industry subject matter expert.
- Add respected credentials to the resume of the students.
- Improve the adaptability of the students to the banking & financial services industry.
- Internship and project opportunities for their students.

*Sewant Lal*





### **Advantages for the Second Party**

- Improve visibility of the programs conducted by HSAE in association with various accredited certification programs – AAFM.
- Employer's get an option for recruiting the best out of the trained pool of the students.
- More publicity through associating as a partner in the programme.

### **Location**

The programme will be conducted at the facilities provided by the first party.

### **Commencement of the program**

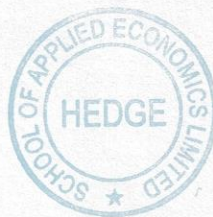
The program will be conducted based on the mutual understanding between the first party and second party.

### **Payment**

Ideally registered students will remit the program fee (100 % before the commencement day)

### **Certificates**

After conducting the program, evaluation will be conducted on the last day of each batch. Based on the assessment certificates will be issued by the second party.



*Benjamin Chidi*



**EXECUTED AS AN AGREEMENT**

**Signed for and on behalf of St Joseph's Business School – St Joseph's College of Engineering & Technology Palai**

**Dr. Ajith K. Thomas, Professor, Head & Dean  
St Joseph's Business School – St Joseph's College of Engineering & Technology Palai**

(Signature)



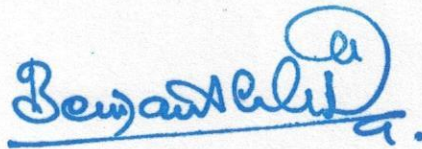
(Seal)



**Signed for and on behalf of Hedge School Applied Economics**

**Benil Dani Alexander – Managing Director**

(Signature)



(Seal)





**St. Joseph's College of Engg. & Tech. Palai -**  
**M/s Hedge School of Applied Economics Ltd**  
 Ledger Account

1-Apr-2018 to 31-Mar-2024

Page 1

Date	Particulars	Vch Type	Vch No./Excise Inv.No.	Debit	Credit
9-6-2018	Dr (as per details) M.B.A A/C Advance T.D.S Professional	Journal	110		47,790.00
				53,100.00 Dr 5,310.00 Cr	
	Cr South Indian Bank OD A/C No.0708081000000001 Ch.No 075949	Bank Payment	BP/254	47,790.00	
8-11-2018	Cr South Indian Bank OD A/C No.0708081000000001 Ch.No 745921 Being given in connection with certification programme conducted by MBA Dept.	Bank Payment	BP/1160	15,120.00	
	Dr (as per details) M.B.A A/C Advance T.D.S Professional Invoice no. HSAE471 dt 3-11-2018 - -Conducting foundation programme in Capital Market by MBA Dept	Journal	499		15,120.00
				16,520.00 Dr 1,400.00 Cr	
				<b>62,910.00</b>	<b>62,910.00</b>
3-12-2019	Cr South Indian Bank OD A/C No.0708081000000001 Ch.No 1002053 Being 50% advance given to Hedge School of applied Economics in connection with conducting foundation programme in banking and Financial services to MBA students	Bank Payment	BP/1261	29,500.00	
	Dr Closing Balance			29,500.00	29,500.00
				<b>29,500.00</b>	<b>29,500.00</b>
1-7-2020	Cr Opening Balance			29,500.00	
17-7-2020	Cr South Indian Bank OD A/C No.0708081000000001 Ch.No 1002053 Being balance 50% given to Hedge School of applied Economics in connection with conducting foundation programme in banking and Financial services to MBA students	Bank Payment	BP/177	25,075.00	
	Dr (as per details) M.B.A A/C Advance T.D.S Professional Ch.No 1002053 Being balance 50% given to Hedge School of applied Economics in connection with conducting foundation programme in banking and Financial services to MBA students	Journal	67		54,575.00
				59,000.00 Dr 4,425.00 Cr	
				<b>54,575.00</b>	<b>54,575.00</b>
31-5-2022	Dr (as per details) M.B.A A/C Advance T.D.S Professional Being given to Hedge School of applied Economics in connection with conducting foundation programme in banking and Financial services to MBA students(42 *1500)	Journal	114		56,700.00
				63,000.00 Dr 6,300.00 Cr	
				<b>56,700.00</b>	<b>56,700.00</b>
Carried Over					56,700.00



continued ...



Date	Particulars	Vch Type	Vch No./Excise Inv.No.	Debit	Credit
	Brought Forward				56,700.00
31-5-2022	Cr South Indian Bank OD A/C No.0708081000000001 Bank Payment Ch.No 1006271 Being amt given to Hedge School of applied Economics in connection with conducting foundation programme in banking and Financial services to MBA students		BP/274	56,700.00	
				56,700.00	56,700.00
26-4-2023	Dr (as per details) M.B.A A/C Advance T.D.S Professional	Journal	5		51,300.00
					57,000.00 Dr 5,700.00 Cr
	Cr South Indian Bank OD A/C No.0708081000000001 Bank Payment Ch.No1008997 Being amt given to Hedge School of Applied economics for certification programme		BP/20/23-24	51,300.00	
				1,62,575.00	1,62,575.00







**ST. JOSEPH'S**  
**COLLEGE OF ENGINEERING**  
**AND TECHNOLOGY.**  
- PALAI -

To : Principal, SJ CET  
Through Head, Department of MBA

From : Dr. Soumya Varghese

In the capacity of : Faculty Co-ordinator

DATE : 1/03/2023

SUBJECT : FOUR DAY Certified Value Added Programme

*Recommended*

*Start*  
*1/3/2023*

Ajith K. Thomas, BHM, MBA, Ph.D.  
Professor, Head and Dean, St. Joseph's Business School  
St. Joseph's College of Engineering & Technology, Palai  
Choondacherry P.O., Keraia - 686 579

Dear Sir,

The department of MBA is planning to organize a four Day Workshop on Certification in Financial Services from 20/03/2023 to 23/03/2023. (Three full day workshop and Fourth day Industrial visit )..

Total No: of Students participating the programme : **38 students (S4 :2021-2023 MBA Batch )**

Cost of training, examination and certification per student: **Net cost per student =Rs. 1500**

The expected cost for the entire programme : **Rs. 57,000** (ie: 1500\*38 students) ✓

Food for the trainer from the college canteen, dinner from St. Thomas Hostel and accommodation in the faculty guest house and college bus for the Industrial visit is also required.

In connection with the programme we request your approval to organize the same and to make the programme a grand success.

Thanking You,

Name: Dr. Soumya Varghese

Signature: 

Approve/ Reject

*Permitted subject to Budget provision*  
*01/03/23*





Budget  
Utilization Statement

1. Name of Department: MBA

2. Name of the item required: Four day workshop on Certification in financial services

3. The item is under recurring or non-recurring expenditure: Recurring

4. The amount sanctioned in the Budget under the above head: Rs. 13.5 Lakhs

5. The amount utilized till date: Rs. 4,91,772/-


6. Available balance: Rs. 8,58,228/-

7. Expected expenditure for the term required: Rs. 57,000/-

8. Balance amount after purchase Of this item: Rs. 8,01,228/-

Dated: 10/4/23

HOD SIC



**Ajith K. Thomas, BHM, MBA, Ph.D.**  
Professor, Head and Dean, St. Joseph's Business School  
St. Joseph's College of Engineering & Technology, Palai  
Choondacherry P.O., Keraia - 686 579





Performa Invoice

Hedge School of Applied Economics Limited

Hedge House, Mamangalam, Ernakulam,

Ernakulam, Kerala, 682025

Ph: 9745732222

Invoice Date: 06/04/2023

GST No: 32AACCH4443F1Z1

Permanent Account No: AACCH4443F

SAC Code: 999293

**Billing Details:**

St Joseph's College of Engineering and Technology, Pala

SI No	Programme	Total Amount
1	Certification in Financial Services(1500*38)	57,000/-

Total Amount in Words
Fifty Seven Thousand Rupees Only



*Bewal...*

Authorised Signatory

CIN : U80301KL2010PLC025729

**Hedge School of Applied Economics Limited**

Tel: 97457 32222/ 97457 42222 | Email: training@schoolofhege.com | Website: www.schoolofhedge.com  
Corporate Office: 4th Floor, Hedge House, Mamangalam, Kochi-682025, Kerala, India

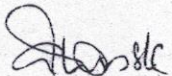




ST. JOSEPH'S  
COLLEGE OF ENGINEERING  
AND TECHNOLOGY  
- PALAI -

The list of Fourth Semester MBA (2021-2023 Batch) students and Members of Faculty for Industrial Visit on 23/03/2023 to KSINC, Kochi

Sl. No.	STUDENT NAME	Sl. No.	STUDENT NAME
1	Abhilash P V	21	Divya Varghese
2	Abhirami P Hari	22	Donia Thomas
3	Abhirami P Mukundan	23	Jayadev R
4	Alan Joseph	24	Joyal Anto
5	Albin Benny	25	Joyal K S
6	Albin George	26	Krupa Marium Eby
7	Alexis Mathew Joseph	27	Maimol Robert
8	Alpha Emmanuel	28	Midhin Tom
9	Amal Baby	29	Navya Alisa Sunil
10	Anakha P	30	Peter Paul Mathew
11	Anja Maria Varghese - 9497789892	31	Pratheek Zachariah George
12	Anjaly Vincent	32	Ramya Mary John
13	Antony Xavier	33	Rintoo Biju
14	Arjun Prakash	34	Rosemary Jose
15	Asna Ali	35	Rosmi Babu -
16	Benitta Babu	36	Sonamol Joseph
17	Binto Bilson	37	Suraj Suresh
18	Bristo Xavier	38	Sweety Ann Joshy
19	Deepa Tobias		
20	Deepak Ajithkumar - 8593974493		
<b>Faculty Members</b>			
1	Dr. Soumya Varghese - 9539063639		
2	Ms. Meera Kuncheria - 9446268974		

  
22/3/2023

**Ajith K. Thomas**, BHM, MBA, Ph.D.  
Professor, Head and Dean, St. Joseph's Business School  
St. Joseph's College of Engineering & Technology, Palai  
Choondacherry P.O., Kerala - 686 579







# CERTIFICATION IN FINANCIAL SERVICES

*This is to certify that*

**RINTOO BIJU**

*Has successfully completed Thirty-hours of programme*

*With an overall rating of B*

*Conducted by*

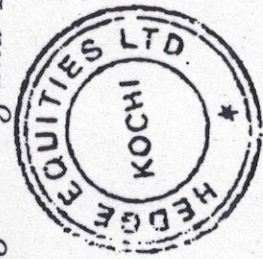
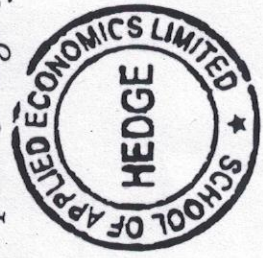
*Hedge School of Applied Economics*

*In association with*

*St. Joseph's Business School – St. Joseph's College of Engineering and Technology, Palai*

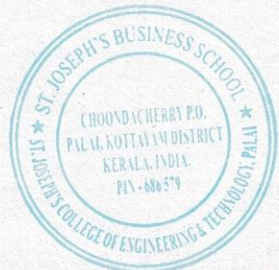
23/03/2023

*Date*



*Benjamin P*

*Signature*







**ST. JOSEPH'S  
COLLEGE OF ENGINEERING  
AND TECHNOLOGY,  
- PALAI -**

To : The Principal, SJCT, and Palai  
From : Dr. Soumya Varghese  
In the capacity of : Faculty coordinator  
DATE : 24/5/2022  
SUBJECT : Expenses incurred for Hedge workshop

Dear Sir,

As part of the FOUR DAY workshop on Financial Services following are the expenses incurred for refreshment guest speakers .Enclosed the bills .Kindly do the needful to settle the payment.

Sl. No.	Particulars	Amount
1	Course fee (Training+ Exam +Certificate ) of Four day workshop	Rs. 63,000
2.	Food for two Speakers from St. Thomas Hostel	Rs.300
	Total	63,300/-

Students  
(42 x 1500)

Thanking You,

Name: Dr. Soumya Varghese, Asst. prof- MBA Dept. SJCT

Signature:

Approve/Reject

Shalini  
31/5/2022







**ST. JOSEPH'S  
COLLEGE OF ENGINEERING  
AND TECHNOLOGY,  
- PALAI -**

To : Principal, SJ CET  
Through Head, Department of MBA

From : Soumya Varghese

In the capacity of : Faculty Co-ordinator

DATE : 16/5/2022 to 19/5/2022

SUBJECT : FOUR Day Certified Value Added Programme

*Ajith K. Thomas*  
4/05/22  
**Ajith K. Thomas; BHM, MBA, Ph.D.**  
Professor, Head and Dean, St. Joseph's Business School  
St. Joseph's College of Engineering & Technology, Palai  
Choondacherry P.O., Kerala - 686 579

Dear Sir,

The department of MBA is planning to orgnaise a FOUR Day Workshop on Financial Services from 16/5/2022 to 19/5/2022.

Total No: of Students participating the programme : 44 students (S4 MBA) ✓

Cost of training, examination and certification per student: Rs.1500

The expected cost for the entire programme : Rs.70,000/-

- Rs. .66,000/-/- ie: 1500\*44 students) ✓
- Rs.4000/- (Food for the trainer's from the college canteen and accommodation in the faculty guest house ( two resource persons ).

In connection with the programme we request your approval to organize the same and to make the programme a grand success.

Thanking You,

Name: Ms. Soumya Varghese

Signature: *[Signature]*

Approve/ Reject :



*FO*  
*For remarks, pl*  
*04/5/22*  
*70 MBA Students*  
*We have called 14,000/- per*  
*Student out for semester for*  
*value added programme*  
*He need to allow Rs. 1500/-*  
*per student for this specific*  
*program and may sanction*  
*total amount of Rs. 70,000/-*  
*may be sanction*  
*04/05*



## Proposal - Industry certifications for institutions / colleges

1 message

Mariam <mariam.p@schoolofhedge.com>

13 April 2022 at 11:00

To: soumya@sjcetpalai.ac.in

Cc: Benil Alexander <benil@schoolofhedge.com>, noufal@schoolofhedge.com, Megha M <megha.m@schoolofhedge.com>

Dear Madam,

Greetings from Hedge Group of Companies !!

Kindly find the industry tie up proposal for various certification programmes.

### About Hedge Equities & Hedge School

Hedge Equities is one of the leading Financial Services Company in India, specialized in offering a wide range of financial products, tailor made to suit individual needs. Ever since its inception, the company spanned its presence all over India through Meticulous Research, High Brand Awareness, and Intellectual Management and Extensive Industry knowledge. Hedge also created a premier brand image in Kerala. So Hedge School can leverage such a brand image and created an imminent position in the mind of people. Hedge School of Applied Economics (Training & CSR Initiative – Hedge Group) strives to provide a Gateway to Financial Freedom to individuals and organizations with the sole objective of molding high qualified financial professionals and thereby build a financially strong and robust India. Through the various financial literacy activities of Hedge School, we facilitate the students, youths and new investors who wish to explore career as well as investment opportunities in this sector.

Website: [www.hedgeequities.com](http://www.hedgeequities.com); [www.hedgefinance.com](http://www.hedgefinance.com); [www.schoolofhedge.com](http://www.schoolofhedge.com); [www.hedgeohari.com](http://www.hedgeohari.com)

### About Institution tie up with Industry:

It is well accepted that there is a growing need for Industry Institute tie-up to enable the students pursuing academics at various levels will have an Industry orientation and employability along with their academic career. Financial Services Industry, especially the Capital Markets/ Banking / Insurance has given lot of job opportunities and a challenging career to young incumbents. We are trying to enable the students to overcome the practical learning curve and improve employability (through industry certifications) in this industry through these kind of associations.

The certification details are mentioned below:



Sl.No	Program	Duration	Training Fee (exclusive of GST)	Minimum No of Candidate
1	Certification in Financial Services	25 hours	Rs. 1500 per candidate	60



Mr. Josin Jacob – 16/5/2022 & 17/5/2022  
Mr. Rajanikanth – 17/5/2022

**Activities**

All our modules are activity oriented, and its evaluation will be submitted back to college on the final Day.

**Final Exam**

Final Exam will be conducted online, on the 4<sup>th</sup> day.

**Certification Ceremony**

Certification ceremony can be conducted on another day, as evaluation and preparation of certificates take time.

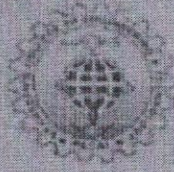
**Request from our side**

Kindly provide us with the list of candidates in prior

---







# VALUE-ADDED COURSE ON FINANCIAL SERVICES

In Association with Hedge Equities & Hedge School of Applied Economics

## Our Speakers



**Mr. Noufal Latheef**  
Director,  
Hedge School of Applied Economics



**Mr. Josin Jacob**  
Research Analyst and Faculty  
Hedge School of Applied Economics



**Mr. Rajanikanth C S**  
Vice President,  
Hedge School of Applied Economics

May 16-19, 2022  
09:00AM-04.30PM



St. Francis Block  
SJSS Seminar Hall

[www.sjsscpalai.ac.in](http://www.sjsscpalai.ac.in)



Schedule

Day	Date	Time	Sessions	Resource Person	Topic	
Day 1	16/5/2022	9.00 am - 11.00 am	Session 1	Mr. Noufal Latheef	Company, Course Intro and Asset Classes, including 1 Core Activity	
		BREAK				
		11.15 am - 12.45 pm	Session 2	Mr. Noufal Latheef	BFSI& Mutual Funds	
		BREAK				
		1.30 pm - 3.00 pm	Session 3	Mr. Noufal Latheef	Stock Game	
		BREAK				
Day 2	17/5/2022	3.15 pm -4.30 pm	Session 4	Mr. Noufal Latheef	Capital Market Jargons and story	
		9.00 am - 11.00 am	Session 1	Mr. Josin Jacob	Market updates & Fundamental Analysis	
		BREAK				
		11.15 am - 12.45 pm	Session 2	Mr. Rajanikanth C.S.	The Great Egg Drop Game and Motivational Video	
		BREAK				
		1.30 pm - 3.00 pm	Session 3	Mr. Josin Jacob	Trading Terminal Intro & Portfolio construction in Moneycontrol Demo	
Day 3	18/5/2022	BREAK				
		3.15 pm -4.30 pm	Session 4	Mr. Rajanikanth C.S.	IPO & Corporate Actions	
		9.00 am - 11.00 am	Session 1	Mr. Josin Jacob	Market updates & Technical Analysis & Marshmallow Game	
		BREAK				
		11.15 am - 12.45 pm	Session 2	Mr. Rajanikanth & Mr. Josin	Trading terminal practice & Portfolio construction in Money control	
		BREAK				
Day 4	19/5/2022	1.30 pm - 3.00 pm	Session 3	Mr. Josin	Portfolio Construction in Excel	
		BREAK				
		3.15 pm -4.30 pm	Session 4	Mr. Rajanikanth & Mr. Josin	Portfolio Review and Evaluation	
		9.00-11.00	Session 1	Exam		
		1.30- 4.00 pm	Session 2	Valedictory Function		







# CERTIFICATION IN FINANCIAL SERVICES

*This is to certify that*

**NAKSHATHRAS**

*Has successfully completed our Thirty four programme*

*With an overall rating of A*

*Conducted by Hedge School of Applied Economics*

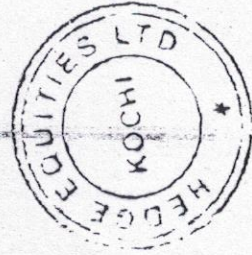
*In association with*

*St. Joseph's College of Engineering and Technology, Palai*



20/05/2022

*Date*



*Benjamin*

*Signature*



St. Joseph's Business School  
 Fourth Semester MBA Student List  
 Workshop on Financial Services  
 Attendance Sheet-16/5/2022

Sl.No:	Name of the Student	9.00 am -11.00 am	11.15 am -12.45 pm	1.30 pm- 3.00 pm	3.15 pm-4.30 pm
1	ABHIJITH SABU	[Signature]	[Signature]	[Signature]	[Signature]
2	ABIN JOSE	[Signature]	[Signature]	[Signature]	[Signature]
3	AJO SEBASTIAN	[Signature]	[Signature]	[Signature]	[Signature]
4	ALAN GIGI	[Signature]	[Signature]	[Signature]	[Signature]
5	ALAN JOSE	[Signature]	[Signature]	[Signature]	[Signature]
6	AMRITHA KRISHNAN R P	[Signature]	[Signature]	[Signature]	[Signature]
7	ANANDHU SABU	[Signature]	[Signature]	[Signature]	[Signature]
8	ANANTHAN KARTHA U	[Signature]	[Signature]	[Signature]	[Signature]
9	ANGEL JOSE	[Signature]	[Signature]	[Signature]	[Signature]
10	ANITHA SHEEBA SAJU	[Signature]	[Signature]	[Signature]	[Signature]
11	ATHIRA SAJAN	[Signature]	[Signature]	[Signature]	[Signature]
12	BAGHYALAKSHMI C S	[Signature]	[Signature]	[Signature]	[Signature]
13	BINSO P JOHN	[Signature]	[Signature]	[Signature]	[Signature]
14	CYRIL MON S	[Signature]	[Signature]	[Signature]	[Signature]
15	DEEPU DILEEP	[Signature]	[Signature]	[Signature]	[Signature]
16	DEVASIACHAN ANTONY	[Signature]	[Signature]	[Signature]	[Signature]
17	DEVIKA S KUMAR	[Signature]	[Signature]	[Signature]	[Signature]
18	ELIZABETH JOSE	[Signature]	[Signature]	[Signature]	[Signature]
19	FEMI TOMY	[Signature]	[Signature]	[Signature]	[Signature]
20	FREDDY JOY	[Signature]	[Signature]	[Signature]	[Signature]
21	GEORGE JOSEPH	[Signature]	[Signature]	[Signature]	[Signature]
22	HANNA ANN JOY	[Signature]	[Signature]	[Signature]	[Signature]
23	JEFFIN GEORGE PALAKEEL	[Signature]	[Signature]	[Signature]	[Signature]
24	JINO ROBERT	[Signature]	[Signature]	[Signature]	[Signature]
25	JISMY C JOSE	[Signature]	[Signature]	[Signature]	[Signature]
26	JOE MERIN JOSEPH	[Signature]	[Signature]	[Signature]	[Signature]
27	KIRAN B THACHAMPURAM	[Signature]	[Signature]	[Signature]	[Signature]
28	MEGHA MATHW	[Signature]	[Signature]	[Signature]	[Signature]
29	MINNA MARIAM KOSHY	[Signature]	[Signature]	[Signature]	[Signature]
30	NAKSHATHRA S	[Signature]	[Signature]	[Signature]	[Signature]
31	NEENA KURIAN	[Signature]	[Signature]	[Signature]	[Signature]
32	NIMMY GEORGE	[Signature]	[Signature]	[Signature]	[Signature]
33	PINKY JOSEPH	[Signature]	[Signature]	[Signature]	[Signature]
34	RAHUL VISWANATHAN	[Signature]	[Signature]	[Signature]	[Signature]
35	RENJITHA JOHNSON	[Signature]	[Signature]	[Signature]	[Signature]
36	RITTO MANI	[Signature]	[Signature]	[Signature]	[Signature]
37	RIYA SIBY	[Signature]	[Signature]	[Signature]	[Signature]
38	SHIKHA ANN RAJ	[Signature]	[Signature]	[Signature]	[Signature]
39	SINDHYA BENNY	[Signature]	[Signature]	[Signature]	[Signature]
40	SNEHA S	[Signature]	[Signature]	[Signature]	[Signature]
41	SONA BABU	[Signature]	[Signature]	[Signature]	[Signature]
42	TEENA RAICHEL THOMAS	[Signature]	[Signature]	[Signature]	[Signature]
43	VARGHESE AKHIL SANTHOSH	[Signature]	[Signature]	[Signature]	[Signature]
44	ZIA ZAMEEN	[Signature]	[Signature]	[Signature]	[Signature]
	SIGNATURE OF THE FACULTY	[Signature]	[Signature]	[Signature]	[Signature]
	NAME OF THE FACULTY	MIK DJ	RJ MK	MIK	MIK





St. Joseph's Business School  
 Fourth Semester MBA Student List  
 Workshop on Financial Services  
 Attendance Sheet-17/5/2022

Sl.No:	Name of the Student	9.00 am -11.00 am	11.15 am -12.45 pm	1.30 pm- 3.00 pm	3.15 pm-4.30 pm
1	ABHIJITH SABU				
2	ABIN JOSE				
3	AJO SEBASTIAN				
4	ALAN GIGI				
5	ALAN JOSE				
6	AMRITHA KRISHNAN R P				
7	ANANDHU SABU				
8	ANANTHAN KARTHA U				
9	ANGEL JOSE				
10	ANITHA SHEEBA SAJU				
11	ATHIRA SAJAN				
12	BAGHYALAKSHMI C S				
13	BINSO P JOHN				
14	CYRIL MON S				
15	DEEPU DILEEP				
16	DEVASIACHAN ANTONY				
17	DEVIKA S KUMAR				
18	ELIZABETH JOSE				
19	FEMI TOMY				
20	FREDY JOY				
21	GEORGE JOSEPH				
22	HANNA ANN JOY				
23	JEFFIN GEORGE PALAKEEL				
24	JINO ROBERT				
25	JISMY C JOSE				
26	JOE MERIN JOSEPH				
27	KIRAN B THACHAMPURAM				
28	MEGHA MATHIEW				
29	MINNA MARIAM KOSHY				
30	NAKSHATHRA S				
31	NEENA KURIAN				
32	NIMMY GEORGE				
33	PINKY JOSEPH				
34	RAHUL VISWANATHAN				
35	RENJITHA JOHNSON				
36	RITTO MANI				
37	RIYA SIBY				
38	SHIKHA ANN RAJ				
39	SINDHYA BENNY				
40	SNEHA S				
41	SONA BABU				
42	TEENA RAICHEL THOMAS				
43	VARGHESE AKHIL SANTHOSH				
44	ZIA ZAMEEN				
	SIGNATURE OF THE FACULTY				
	NAME OF THE FACULTY				





St. Joseph's Business School  
 Fourth Semester MBA Student List  
 Workshop on Financial Services  
 Attendance Sheet-18/5/2022

Sl.No:	Name of the Student	9.00 am -11.00 am	11.15 am -12.45 pm	1.30 pm- 3.00 pm	3.15 pm-4.30 pm
1	ABHIJITH SABU				
2	ABIN JOSE				
3	AJO SEBASTIAN				
4	ALAN GIGI				
5	ALAN JOSE				
6	AMRITHA KRISHNAN R P				
7	ANANDHU SABU				
8	ANANTHAN KARTHA U				
9	ANGEL JOSE				
10	ANITHA SHEEBA SAJU				
11	ATHIRA SAJAN				
12	BAGHYALAKSHMI C S				
13	BINSO P JOHN				
14	CYRIL MON S				
15	DEEPU DILEEP				
16	DEVASIACHAN ANTONY				
17	DEVIKA S KUMAR				
18	ELIZABETH JOSE				
19	FEMI TOMY				
20	FREDDY JOY				
21	GEORGE JOSEPH				
22	HANNA ANN JOY				
23	JEFFIN GEORGE PALAKEEL				
24	JINO ROBERT				
25	JISMY C JOSE				
26	JOE MERIN JOSEPH				
27	KIRAN B THACHAMPURAM				
28	MEGHA MATHEW				
29	MINNA MARIAM KOSHY				
30	NAKSHATHRA S				
31	NEENA KURIAN				
32	NIMMY GEORGE				
33	PINKY JOSEPH				
34	RAHUL VISWANATHAN				
35	RENJITHA JOHNSON				
36	RITTO MANI				
37	RIYA SIBY				
38	SHIKHA ANN RAJ				
39	SINDHYA BENNY				
40	SNEHA S				
41	SONA BABU				
42	TEENA RAICHEL THOMAS				
43	VARGHESE AKHIL SANTHOSH				
44	ZIA ZAMEEN				
	SIGNATURE OF THE FACULTY				
	NAME OF THE FACULTY				







*Congratulations!*

TO THE MBA STUDENTS FROM ST. JOSEPH'S BUSINESS SCHOOL, PALA FOR SUCCESSFULLY COMPLETING THREE DAYS INDUSTRY WORKSHOP

**CERTIFICATION IN FINANCIAL SERVICES**

EDUCATION IS THE MOST POWERFUL WEAPON WHICH CAN USE TO CHANGE THE WORLD, NELSON MANDELA



School of Applied Economics

**Hedge**













**ST. JOSEPH'S  
COLLEGE OF ENGINEERING  
AND TECHNOLOGY,  
- PALAI -**

To : The Principal, SJ CET, Palai  
Through Head, Department of MBA

From : Soumya Varghese

In the capacity of : Faculty coordinator for the training programmes

DATE : 28/10/2019 to 31/10/2019 (PROPOSED DATE)

SUBJECT : Four Day Workshop as part of Value Added Programme

Dear Sir,

The department of MBA is planning to organize a Four Day Workshop on Banking and Financial Services from 28/10/2019 to 31/10/2019 for the Fourth trimester MBA students. There will be seven to eight trainers. We have to provide food and accommodation.

The rate for the student :Rs.1000/- (for training ,online exam and Certificate)  
The expected cost for the entire programme :Rs.63,000/-

In connection with the programme, we request your approval to organize the same and to make the programme a grand success.

- Food and fee for the programme
  - Total no: of participant's : 43 students (T4MBA )
  - Estimated cost for the Four day Value Added Programme :
- |   |              |   |              |
|---|--------------|---|--------------|
| Fee for the programme                           | :Rs.59,000/- | + | Rs. 63,000/- |
| Food and accommodation expenses for the experts | : Rs.4000/-  |   |              |

Enclosed the entire programme details.

Thanking You,

Name: Soumya Varghese  
Signature:

Approve/ Reject



*The program is recommended for T4 MBA (2018-20) Batch. Dawn Jose, Faculty Advisor*

*To The Principal,  
VAC inbuilt in our fees. Request you to kindly sanction, Sir.  
Hedge School of Applied Economics  
in the amount of Rs. 59,000/-*



# Rediffmail

Mailbox of savan03@rediffmail.com

Print Cancel

From: soumya varghese <savan03@rediffmail.com>  
 To: <savan03@rediffmail.com>  
 Subject: Fw: Proposal - Campus Value Added Programmes - Hedge  
 Date: Thu, 03 Oct 2019 11:24:31 IST

Note: Forwarded message attached

-- Original Message --

From: "Chandru Viswam" [chandru@schoolofhedge.com](mailto:chandru@schoolofhedge.com)  
 To: [savan03@rediffmail.com](mailto:savan03@rediffmail.com)  
 Subject: RE: Proposal - Campus Value Added Programmes - Hedge

Warm Regards.

SOUMYA VARGHESE  
 Assistant Professor  
 School of Management  
 St. Joseph's College of Engineering & Technology (SJCTET), Palai.  
 Choondachery P.O., Kottayam District, Kerala. India. Pin: 686579

Mobile:9539063639

JOIN THE BEST - <http://web.sjctetpalai.ac.in/mbahome>  
 Dear Soumya Mam,

As per the continuous association, management has agreed the amount of Rs.59000 for the Foundation Program in Banking and Financial Services – Accredited by Kerala Government.

1000*43	43000
College to be paid	7000
GST Amount	9000
<b>Total Amount</b>	<b>59000</b>

Thanks & Regards,

CHANDRU VISWAM

Product Head | Hedge School of Applied Economics,  
 4th Floor, Hedge House, Mamangalam, Kochi - 682025, Kerala  
 M: +91 9388175053 | O: +91 9745732222 | [chandru@schoolofhedge.com](mailto:chandru@schoolofhedge.com) | [www.schoolofhedge.com](http://www.schoolofhedge.com)



From: Chandru Viswam [mailto:[chandru@schoolofhedge.com](mailto:chandru@schoolofhedge.com)]  
 Sent: Wednesday, August 07, 2019 10:42 AM  
 To: 'savan03@rediffmail.com'  
 Cc: 'info@schoolofhedge.com' (info@schoolofhedge.com)  
 Subject: Proposal - Campus Value Added Programmes - Hedge

Dear Mam,

Greetings from Hedge School of Applied Economics: Training & knowledge initiative – Hedge Group of Companies !!

Further to the discussion, hereby forwarding the details of value added certification program for students - "Foundation Programme in Banking and Financial Services" – accredited by KASE - Kerala Academy of Skills Excellence – skill development initiative of Kerala Govt.

As we know that the Indian Financial Services Industry is evolving and expanding rapidly and there are lots of job opportunities awaiting the aspirants but lack of technical & employability skills compels them to drop their dreams. Here, this programme will help them to gain



quired skills and make them ready for the Banking / Financial markets / Mutual funds / Insurance sector.

Sl.No	Programmes	Fees	Duration	Number of Students	Certificate Issued by
1	Foundation Programme in Banking & Financial Services	Rs. 60,000+ Gst /Batch	20 Hrs	50	KASE - Skill Development initiative by Kerala Govt

**About Hedge Equities & Hedge School**

Hedge Equities is one of the leading Financial Services Company in India, specialized in offering a wide range of financial products, tailor made to suit individual needs. Ever since its inception, the company spanned its presence all over India through Meticulous Research, High Brand Awareness, and Intellectual Management and Extensive Industry knowledge. Hedge also created a premier brand image in Kerala. So Hedge School can leverage such a brand image and created an imminent position in the mind of people. Hedge School of Applied Economics (Training & CSR Initiative – Hedge Group) strives to provide a Gateway to Financial Freedom to individuals and organizations with the sole objective of molding highly qualified financial professionals and thereby build a financially strong and robust India. Through the various financial literacy activities of Hedge School, we facilitate the students, youths and new investors who wish to explore career as well as investment opportunities in this sector.

**About Institution tie up with Industry:**

It is well accepted that there is a growing need for Industry Institute tie-up to enable the students pursuing academics at various levels will have an Industry orientation and employability along with their academic career. Financial Services Industry, especially the Capital Markets/ Banking / Insurance has given lot of job opportunities and a challenging career to young incumbents. We are trying to enable the students to overcome the practical learning curve and improve employability (through industry certifications) in this industry through these kind of associations.

The below mentioned documents are attached with the mail. Kindly check the attachment.

1. Product cum process note – which includes the benefits of the students after attending the programme & the modules to be covered in the programme.
2. The detailed programme proposal – which includes all practical & employability training programmes that we are offering for students including projects/ internships.
3. KASE - Foundation Program in Banking and Financial Services Course Modules
4. Faculty Profile

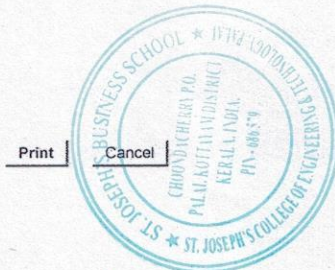
\*The Faculty will be allocated based on the availability .

Website: [www.hedgeequities.com](http://www.hedgeequities.com); [www.schoolofhedge.com](http://www.schoolofhedge.com); [www.wmshedge.com](http://www.wmshedge.com); [www.hedgeohari.com](http://www.hedgeohari.com) .

Thanks & Regards.

CHANDRU VISWAM

Sr.Manager - Marketing | Hedge School of Applied Economics,  
4th Floor , Hedge House, Mamangalam, Kochi - 682025 , Kerala  
M: +91 9388175053 | O: +91 9745732222 | [chandru@schoolofhedge.com](mailto:chandru@schoolofhedge.com) | [www.schoolofhedge.com](http://www.schoolofhedge.com)







# ST. JOSEPH'S

COLLEGE OF ENGINEERING  
AND TECHNOLOGY,  
- PALAI -

## Students Registered and Participated in the Certification in Financial Services MBA 2018-2020 BATCH

MBA 2018-2020 BATCH	
1	ALAN JOSEPH
2	ALWIN BENNY
3	ANANTHA KRISHNA MENON
4	ANANTHAVISHNU S
5	ANJITHA VIJAYAN
6	APARNA PRAKASH
7	ARANYA S DILEEP
8	ASHLY DOMINIC
9	BINEESHA P THOMAS
10	BIYONA BENNY
11	BLESSY MARIA GEORGE
12	BLESSY RAJAN
13	DENNIS MATHEW KADUVAPARAMBIL
14	DINU DOMINI
15	DONA PHILIP
16	FATHIMA FARHEEN
17	GOKUL A
18	HIMA MARIYA JACOB
19	JASMINE JOSE
20	JINS ROSE VARGHESE
21	JOYAL JOHN
22	JULIA GEORGE THONIPPARA
23	KRISHNA P ANIL
24	LIBIN BABY
25	MANI J NJAVALLIL
26	NANDHU M S
27	NAVEEN MATHEW
28	NEENU SHAJI
29	NEETHU MARY THAMPI
30	NIKSON ABRAHAM
31	NITHIN K M
32	PRIYA B MATHEW
33	RIYA SHAJI
34	ROSHINI THOMAS
35	SANAM P HAFEES
36	SANCHU SUNNY
37	SEBIN ALEX
38	SONA JOSE
39	SREEKUTTY MOHAN
40	THAJAS SANTY
41	THOMASKUTTY VARGHESE
42	TONY SEBASTIAN
43	VIPINKRISHNA A
44	VISHAL THOMAS PAYIKAD



  
**Ajith K. Thomas, BHM, MBA, Ph.D.**  
Professor, Head and Dean, St. Joseph's Business School  
St. Joseph's College of Engineering & Technology, Palai  
Choondacherry P.O., Kerala - 686 579

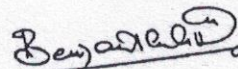
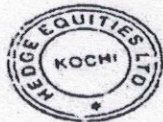


**CERTIFICATE**

This is to certify that the report titled "A Study on brand awareness, investor perception and about various financial products regarding Hedge Wealth Management Services" being submitted by ALAN GIGI ,SJC 20 MBA 04, to the APJ Abdul Kalam Technological University in partial fulfillment of the requirements for the award of the Degree of Master of Business Administration is a bonafide record of the project work carried out by him under my guidance and supervision in this organization for a period of one month.



Signature of the Industry Guide with Seal  
Name : Noufal Latheef  
Designation : Director, HSAE



Authorised Signatory

CIN : U65990MH2007PLC176866

**Hedge Equities Limited**

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kuria Road, Andheri East, Mumbai - 400 072. Tel : 9072530273  
CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345  
Email : info@hedgegroup.in | Website : www.hedgeequities.com