



# श्री राम कॉलेज ऑफ कॉमर्स SHRI RAM COLLEGE OF COMMERCE

दिल्ली विश्वविद्यालय

मौरिस नगर, दिल्ली-110 007

दूरभाष : +91-11-27667905, 27666519

वेबसाइट : www.srcc.edu

ईमेल : principal@srcc.du.ac.in

principaloffice@srcc.du.ac.in

University of Delhi

Maurice Nagar, Delhi-110 007

Phone: +91-11-27667905, 27666519

Website : www.srcc.edu

Email : principal@srcc.du.ac.in

principaloffice@srcc.du.ac.in

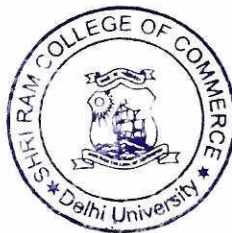
## Supporting Documents for Criterion 1.2.2

### Annexure 3 of Criterion 1.2.2: Notices for Add-on Courses

Sr. No.	Description	Page No.
1	Notices	1-44

Prof. C. S. Sharma  
Convenor, NAAC  
Shri Ram College of Commerce

Prof. Simrit Kaur  
Principal  
Shri Ram College of Commerce



## NOTICE

### Registrations for Value added Course-Data Analytics

February 14, 2020

Applications are invited for the below mentioned Value Added Course offered by AICPA-CIMA:

Course	Duration	Fee
Data Analytics with R	30 hours	Rs.11,800(including GST)

The registrations for the course are open for all the students of Undergraduate Programme- B.Com.(Hons.) and B.A. (Hons.) and Postgraduate Programme- M.Com. and G.B.O.

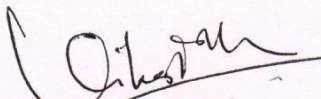
Interested students are required to fill in the registration form latest by Feb 20, 2020 till 5:00 p.m.

Registration form can be accessed using the following link:

<https://forms.gle/fgxBthzArEXwWvXF8>

Details regarding course content and schedule of classes are attached herewith.

For any queries related to the course, kindly mail to: [valueaddedatsrcc@srcc.du.ac.in](mailto:valueaddedatsrcc@srcc.du.ac.in)

  
Mr. Vikas Madan

Convenor (In-charge)

Value Added Courses

Enclosures:

Annexure I: Detailed Course outline

Annexure II: General Guidelines

Annexure III: Tentative Schedule of classes

Sl. No.	Module Name	Topics	Duration
1	Introduction to Data Analytics – and R	<ul style="list-style-type: none"> <li>➤ Introduction to Artificial Intelligence and Data Analytics</li> <li>➤ Factors driving surge in popularity of Data Analytics.</li> <li>➤ Data Analytics Use Cases from multiple industries.</li> <li>➤ Data Ecosystem of an Organisation.</li> <li>➤ Difference between Business Analytics and Data Analytics</li> <li>➤ Skill set for Data Analytics professional.</li> <li>➤ Reasons for growing popularity of R.</li> <li>➤ Basics of R language</li> <li>➤ Introduction to R Ecosystem and Community</li> <li>➤ R in comparison to other analytics tools</li> </ul>	2 Hours
2	Installation of R Studio and Packages	<ul style="list-style-type: none"> <li>➤ Installation of R Studio</li> <li>➤ Installation of packages in R</li> <li>➤ Basic operations using R Studio.</li> </ul>	1 Hour
3	R programming – Basics I	<ul style="list-style-type: none"> <li>➤ Data types in R – vectors, matrix, arrays, lists, data frames.</li> <li>➤ Basic Data manipulation</li> </ul>	2 Hours
4	R programming – Basics II	<ul style="list-style-type: none"> <li>➤ Use of built in functions in R like, seq(), cbind(), rbind(), merge()</li> <li>➤ Summarise and interpreting data using functions like, str(), class(), length(), nrow(), ncol()</li> <li>➤ Inspecting data frames with functions like, head(), tail()</li> </ul>	2 Hours
5	R Programming – Basics III	<ul style="list-style-type: none"> <li>➤ For and While Loops in R</li> </ul>	2 Hours
6	Data Manipulation	<ul style="list-style-type: none"> <li>➤ Steps in Data Cleaning</li> <li>➤ Data Inspection</li> <li>➤ Tackling the issues arising during data cleaning.</li> <li>➤ Use of string manipulation functions like grepl(), grep(), sub()</li> <li>➤ Data coercion</li> <li>➤ Use of apply() family of functions.</li> </ul>	2 Hours
7	Data Importing into R	<ul style="list-style-type: none"> <li>➤ Import data from spreadsheets, CSV and text files into R.</li> <li>➤ Import data from different file statistical formats like sas7bdat, spss.</li> <li>➤ Install packages for database import.</li> <li>➤ Connect with RDBMS from R and perform basic functions.</li> </ul>	2 Hours

Sl. No.	Module Name	Topics	Learning Outcome
8	Exploratory Data Analysis and Data Visualisation	<ul style="list-style-type: none"> <li>➤ Exploratory Data Analysis (EDA) – Concepts</li> <li>➤ Performing EDA on datasets</li> <li>➤ Co-relation function cor() in R</li> <li>➤ Use of packages for EDA in R</li> <li>➤ Use of Plot function</li> <li>➤ Creating various graphs like, boxplot, density plot and histogram.</li> </ul>	2 Hours
9	Visualisation II	<ul style="list-style-type: none"> <li>➤ Lattice package for Visualisation</li> <li>➤ GGplot2 package for visualisation</li> <li>➤ Decision making through plots</li> </ul>	3 Hours
10	Data Analysis Project Management	<ul style="list-style-type: none"> <li>➤ Steps in Data Analysis Project Management Life Cycle.</li> </ul>	1 Hour
11	Data Mining I	<ul style="list-style-type: none"> <li>➤ K-means Clustering</li> <li>➤ Hierarchical Clustering</li> </ul>	3 Hours
12	Data Mining II	<ul style="list-style-type: none"> <li>➤ Association Mining Rule</li> </ul>	2 Hours
13	Data Mining III	<ul style="list-style-type: none"> <li>➤ Linear Regression</li> <li>➤ Decision Tree - Regression</li> </ul>	3 Hours
14	Data Mining IV	<ul style="list-style-type: none"> <li>➤ Logistic Regression</li> <li>➤ Decision Tree – Classification</li> <li>➤ Random Forest</li> </ul>	3 Hours



## Annexure II

### General Guidelines-Value Added Courses

1. Tentative Timelines:

Registration opens: 15 February, 2020

Registration closes: 20 February, 2020

Submission of fee opens: 20 February, 2020

Submission of fee closes: 21 February, 2020

Announcement of Batches: 22 February, 2020

Commencement of Classes: 23 February, 2020

2. The students are advised to read the guidelines, annexures as well as the embedded instructions in the registration forms very carefully before proceeding.
3. The admission for a course will be done on first come first serve basis.
4. The names of the selected students will be put up in a separate notice. A waiting list will also be displayed in the same notice. A mail will also be sent from [valueaddedatarcc@srcc.du.ac.in](mailto:valueaddedatarcc@srcc.du.ac.in) to selected students intimating them of their selection.
5. The selected candidates will be required to pay fee in full upon confirmation of their selection.
6. The fee once paid shall not be refundable or transferable.
7. On the commencement of the course, it is mandatory for the students to attend all the classes pertaining to the course.
8. The total duration of the course shall be 30 hours. The classes will be held on non-teaching days.
9. AICPA-CIMA will conduct the exam and also evaluate the same during the course and at the end of course.
10. The certificate shall be provided by AICPA-CIMA to the students upon successful completion of the course.
11. AICPA-CIMA/ VAC Committee reserves the right to alter, modify or change the content as it deems fit without assigning any reasons to the students.

### Annexure III

## Tentative Schedule of the Sessions

Total duration: 30 hours

Session	Date	Time
Session 1	23.02.2020 (Sunday)	9:00 am-12:30 pm
Session 2	29.02.2020 (Saturday)	2:00 pm -5:30 pm
Session 3	01.03.2020 (Sunday)	9:00 am-12:30 pm
Session 4	22.03.2020 (Sunday)	9:00 am-12:30 pm
Session 5	28.03.2020 (Saturday)	2:00 pm -5:30 pm
Session 6	29.03.2020 (Sunday)	9:00 am-12:30 pm
Session 7	02.04.2020 (Thursday)	9:00 am-12:30 pm
Session 8	05.04.2020 (Sunday)	9:00 am-12:30 pm
Session 9	06.04.2020 (Monday)	9:00 am-12:30 pm
Session 10	10.04.2020 (Friday)	9:00 am-12:30 pm
Session 11	11.04.2020 (Saturday)	2:00 pm -5:30 pm
Session 12	12.04.2020 (Sunday)	9:00 am-12:30 pm
Session 13	18.04.2020 (Saturday)	2:00 pm -5:30 pm

\* There will be a break of 15-20 minutes in between each of the sessions.

## NOTICE

### Registrations for Value added Course-Data Analytics

October 6, 2020

Value Added Courses Committee, Shri Ram College of Commerce invites applications for the Value Added Course-**Data Analytics with R** offered by **AICPA-CIMA**.

Details of course are as follows:

<b>Name of the Course</b>	Data Analytics with R
<b>Duration</b>	30 Hours
<b>Fee</b>	11,800 (including GST)

The registrations for the course are open for all the students of Undergraduate and Post-Graduate Courses.

Interested students are required to fill in the registration form latest by **Oct 11, 2020 till 5:00 p.m.**

**Registration form can be accessed using the following link:**

<https://forms.gle/8UdVGmjdyJjFx7CTA>

Details regarding course content and schedule of classes are attached herewith.

For any queries related to the course, kindly mail to: [valueaddedatsrcc@srcc.du.ac.in](mailto:valueaddedatsrcc@srcc.du.ac.in)

Dr. C. S. Sharma

Convenor

Value Added Course Committee

Attachments:

Annexure I: Detailed Course outline

Annexure II: General Guidelines

Annexure III: Tentative Schedule of classes

## Annexure I: Detailed Course outline

Sl. No.	Module Name	Topics	Duration
1	Introduction to Data Analytics – and R	<ul style="list-style-type: none"> <li>➤ Introduction to Artificial Intelligence and Data Analytics</li> <li>➤ Factors driving surge in popularity of Data Analytics.</li> <li>➤ Data Analytics Use Cases from multiple industries.</li> <li>➤ Data Ecosystem of an Organisation.</li> <li>➤ Difference between Business Analytics and Data Analytics</li> <li>➤ Skill set for Data Analytics professional.</li> <li>➤ Reasons for growing popularity of R.</li> <li>➤ Basics of R language</li> <li>➤ Introduction to R Ecosystem and Community</li> <li>➤ R in comparison to other analytics tools</li> </ul>	2 Hours
2	Installation of R Studio and Packages	<ul style="list-style-type: none"> <li>➤ Installation of R Studio</li> <li>➤ Installation of packages in R</li> <li>➤ Basic operations using R Studio.</li> </ul>	1 Hour
3	R programming – Basics I	<ul style="list-style-type: none"> <li>➤ Data types in R – vectors, matrix, arrays, lists, data frames.</li> <li>➤ Basic Data manipulation</li> </ul>	2 Hours
4	R programming – Basics II	<ul style="list-style-type: none"> <li>➤ Use of built in functions in R like, seq(), cbind(), rbind(), merge()</li> <li>➤ Summarise and interpreting data using functions like, str(), class(), length(), nrow(), ncol()</li> <li>➤ Inspecting data frames with functions like, head(), tail()</li> </ul>	2 Hours
5	R Programming – Basics III	<ul style="list-style-type: none"> <li>➤ For and While Loops in R</li> </ul>	2 Hours
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7	Data Importing into R	<ul style="list-style-type: none"> <li>➤ Import data from spreadsheets, CSV and text files into R.</li> <li>➤ Import data from different file statistical formats like sas7bdat, spss.</li> <li>➤ Install packages for database import.</li> <li>➤ Connect with RDBMS from R and perform basic functions.</li> </ul>	2 Hours

Sl. No.	Module Name	Topics	Learning Outcome
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9	Visualisation II	<ul style="list-style-type: none"> <li>➤ Lattice package for Visualisation</li> <li>➤ GGplot2 package for visualisation</li> <li>➤ Decision making through plots</li> </ul>	3 Hours
10	Data Analysis Project Management	<ul style="list-style-type: none"> <li>➤ Steps in Data Analysis Project Management Life Cycle.</li> </ul>	1 Hour
11	Data Mining I	<ul style="list-style-type: none"> <li>➤ K-means Clustering</li> <li>➤ Hierarchical Clustering</li> </ul>	3 Hours
12	Data Mining II	<ul style="list-style-type: none"> <li>➤ Association Mining Rule</li> </ul>	2 Hours
13	Data Mining III	<ul style="list-style-type: none"> <li>➤ Linear Regression</li> <li>➤ Decision Tree - Regression</li> </ul>	3 Hours
14	Data Mining IV	<ul style="list-style-type: none"> <li>➤ Logistic Regression</li> <li>➤ Decision Tree – Classification</li> <li>➤ Random Forest</li> </ul>	3 Hours



## **Annexure II**

### **General Guidelines-Value Added Courses**

1. Tentative Timelines:  
Registration opens: 7 October, 2020  
Registration closes: 11 October, 2020  
Submission of fee opens: 12 October, 2020  
Submission of fee closes: 16 October, 2020  
Announcement of Batches: 17 October, 2020  
Commencement of Classes: 18 October, 2020
2. The students are advised to read the guidelines, annexures as well as the embedded instructions in the registration forms very carefully before proceeding.
3. The admission for a course will be done on first come first serve basis.
4. The names of the selected students will be put up in a separate notice. A waiting list will also be displayed in the same notice. A mail will also be sent from [valueaddedarcc@srcc.du.ac.in](mailto:valueaddedarcc@srcc.du.ac.in) to selected students intimating them of their selection.
5. The selected candidates will be required to pay fee in full upon confirmation of their selection.
6. The fee once paid shall not be refundable or transferable.
7. On the commencement of the course, it is mandatory for the students to attend all the classes pertaining to the course.
8. The total duration of the course shall be 30 hours. The classes will be held on non-teaching days.
9. AICPA-CIMA will conduct the exam and also evaluate the same during the course and at the end of course.
10. The certificate shall be provided by AICPA-CIMA to the students upon successful completion of the course.
11. AICPA-CIMA/ VAC Committee reserves the right to alter, modify or change the content as it deems fit without assigning any reasons to the students.

### Annexure III

#### Tentative Schedule of the Sessions

Total duration: 30 hours

Session	Date	Time
Session 1	18.10.2020 (Sunday)	9:00 am-12:30 pm
Session 2	25.10.2020 (Sunday)	2:00 pm -5:30 pm
Session 3	30.10.2020 (Friday) Holiday-Id-e-Milad	9:00 am-12:30 pm
Session 4	01.11.2020 (Sunday)	9:00 am-12:30 pm
Session 5	08.11.2020 (Sunday)	2:00 pm -5:30 pm
Session 6	15.11.2020 (Sunday)	9:00 am-12:30 pm
Session 7	22.11.2020 (Sunday)	9:00 am-12:30 pm
Session 8	28.11.2020(Saturday)	9:00 am-12:30 pm
Session 9	29.11.2020 (Sunday)	9:00 am-12:30 pm
Session 10	30.11.2020 (Monday) Holiday-Guru Nanak's Birthday	9:00 am-12:30 pm

\* There will be a break of 15-20 minutes in between each of the sessions.

\*The mode of classes will be Online/Offline depending upon the prevalent situation.

## NOTICE

### Registration to Value added Course

September 27, 2019

Applications are invited for the following value added courses for undergraduate and postgraduate programmes:

Course	Duration	Fee
Data Analytics Certificate Series	30 hours	Rs.11,800(including GST)
Artificial Intelligence	30 hours	Rs.11,800(including GST)
Module on Assurance and Audit	30 hours	Rs. 3,000 plus GST

The courses are open for registration for all the students of undergraduate programme - B.Com.(Honours) and B.A. (Honours) and Postgraduate programme -M.Com. and G.B.O..

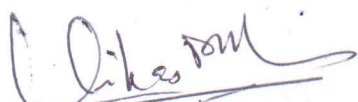
Interested students are requested to fill in the registration form latest by 28 September, 2019 till 11:59 p.m.

Form for Registration can be opened using the following link:

<https://forms.gle/X1NE4cU7g8zguVX87>

For queries relating to value added courses, kindly mail to:

[valueadded@srcc@srcc.du.ac.in](mailto:valueadded@srcc@srcc.du.ac.in)



Mr. Vikas Madan


In-Charge, Value Added Courses

Enclosures:

Annexure I: General Guidelines

Annexure II: Detailed Course outline

Annexure III: Tentative Schedule of classes



Prof. Simrit Kaur  
Principal

## Annexure I

### General Guidelines-Value Added Courses

1. Tentative Timelines:

Registration opens: 27 September, 2019

Registration closes: 28 September, 2019

Submission of fee opens: 29 September, 2019

Submission of fee closes: 30 September, 2019

Announcement of Batches: 1 October, 2019

Commencement of Classes: 2 October, 2019

2. The students are advised to read the guidelines, annexures as well as the embedded instructions in the registration forms very carefully before proceeding.
3. A student can enrol for only one-value added course at a time.
4. The admission for a course will be done on first come first serve basis.
5. The names of the selected students will be put up in a separate notice. A waiting list will also be displayed in the same notice. A mail will also be sent from [valueaddedatarcc@srcc.du.ac.in](mailto:valueaddedatarcc@srcc.du.ac.in) to selected students intimating them of their selection.
6. The selected candidates will be required to pay fee in full upon confirmation of their selection.
7. The fee once paid shall not be refundable or transferable.
8. On the commencement of the course, it is mandatory for the students to attend all the classes pertaining to the course.
9. The total duration of the course shall be 30 hours. The classes will be held on non-teaching days.
10. AICPA-CIMA / Thinking Bridge will conduct the exam and also evaluate the same during the course and at the end of course.
11. The certificate shall be provided by AICPA-CIMA/ Thinking Bridge to the students upon successful completion of the course.
12. AICPA-CIMA/Thinking Bridge/ SRCC reserves the right to alter, modify or change the content as it deems fit without assigning any reasons to the students.

ok  
*[Signature]*

**Annexure II****Course Outline: Data Analytics**

Sessions	Topics
Session 1	Determine how the digital transformation and disruption landscape create opportunities across the enterprise  Identify the organizational ecosystem needed for becoming a data-driven organization.
Session 2	Analyze the life cycle of data and its implications for data-driven decision making  Compare common problems and risks associated with becoming a data-driven business
Session 3	Differentiate on data analysis tools.  Identify requirements for data-driven projects
Session 4	Distinguish how to develop a customer journey map  Application of Data Analysis Essentials  Determine and classify variables
Session 5	Calculate central tendency  Calculate measurement and variability.
Session 6	Calculate basic probability.  Calculate conditional probability  Calculate advanced probabilities
Session 7	Calculate discrete distributions  Calculate continuous distributions
Session 8	Analyze statistics in R case study  Analyze distributions in R case study.

Ok  
Quikar



### Course Outline: Artificial Intelligence

Session	TOPIC
Session 1	Introduction: what is and what is not AI History of AI Turing test, Concept of satisficing & "good enough" decisions
Session 2	Problem solving agents, introduction to AI problems Introduction to machine learning supervised and unsupervised learning
Session 3	Applications of AI: Economics, e-Commerce, Customer support, Financial risk AI for Good
Session 4	Applications of AI: Social Media, Web Search, Video Streaming, Email classification
Session 5	<i>Reserved for a topic picked by students</i>
Session 6	Applications of AI: Healthcare, Agriculture, Education, Security and surveillance AI solution design group exercise
Session 7	Basic introduction to AI model building Modelling an AI system: hands on exercise Part 1
Session 8	Modelling an AI system: hands on exercise Part 2 Course assessment

OK  
W. Smith

### Course Outline: Module on Assurance and Audit

Sessions	Topics
1	Course Introduction & Materiality Testing
	Basic Excel Training
2	Advanced Excel & Audit Tools
	Cash & Bank and Financial Investments- Walkthrough, Testing, Workpaper Formation
3	Operating Expenses and Creditors
	Revenue: Confirmations + Debtors
4	Fixed Assets, Closing stock - Floor to Sheet, Sheet to Floor, Share Capital testing
	Payroll testing, Actuarial testing
5	Borrowings, Prepaid Exp. & Impairment Testing
	Provisions, Cap Commitments, Statutory Dues, Off Balance Sheet Items, Secretarial Audit, JV Testing
6	Checking for Divergences
	Variance & Ratio Analysis
7	Reporting, CARO, Internal Financial Controls
	Conclusion, Course Highlights & Key Pointers
8	<b>EXAM</b>

ok  
W. Q. Khan

### Annexure III

#### Tentative Schedule of the Sessions

Total duration: 30 hours

Session	Date	Time
Session 1	02 October, 2019 (Wednesday)	9:00 am-1:15 pm
Session 2	13 October 2019 (Sunday)	9:00 am-1:15 pm
Session 3	19 October 2019 (Saturday)	1:45 pm -6:00 pm
Session 4	20 October 2019 (Sunday)	9:00 am-1:15 pm
Session 5	26 October 2019 (Saturday)	1:45 pm -6:00 pm
Session 6	03 November 2019 (Sunday)	9:00 am-1:15 pm
Session 7	10 November 2019 (Sunday)	9:00 am-1:15 pm
Session 8	12 November 2019 (Tuesday)	9:00 am-1:15 pm

\* There will be a break of 15 minutes in between each of the sessions.

ok  
Wikester



23, 2020

Simrit Kaur, Principal  
RIRAM COLLEGE OF COMMERCE  
Maurice Nagar,  
North Delhi  
Delhi, DL 110007

Dear Dr. Simrit Kaur, Principal :

We are enclosing our invoice for professional services rendered by us. Our invoices are payable on presentation and we would greatly appreciate if payment could be made through RTGS/NEFT. Bank details for the same are mentioned on the invoice.

In case payment is being made by way of cheque or draft, you may send the same to the following address:

Surbhi Gupta  
Building No. 8, 1st Floor,  
Tower A, Sector 25 A,  
DLF Cybercity Phase II  
Gurgaon, Haryana -122002, India

Please mention our Invoice Number and the TDS deducted by you, (if any) along with the cheque or draft sent to us. The cheque or draft should be in favor of Ernst & Young Associates LLP .

Yours sincerely

For Ernst & Young Associates LLP

Encl : As above

Ernst & Young Associates LLP  
1st Floor, Tower A, Building No.8,  
DLF Cyber City, Phase II, Sector-25,  
Gurgaon - 122002, India.

Phone: (+91-124) - 457 5000  
Fax: (+91-124) - 457 5200

## Tax Invoice

Original for recipient

SHRIRAM COLLEGE OF COMMERCE  
Gaurice Nagar,  
North Delhi  
Delhi, DL 110007

Invoice Number : IINL04HR006717  
Date : September 23, 2020  
Place of Supply : Delhi

Client GSTIN / UIN : 07AAATS7081H1ZA  
Client PAN : AAATS7081H

### Particulars

	Amount(INR)
EY Foundation Course for the students of Shriram College of Commerce- E Learning (37 Participants)	156,695.00
IGST @18%	28,205.10
Total	
(in words) : INR ONE HUNDRED EIGHTY-FOUR THOUSAND NINE HUNDRED AND 10/100 Only	184,900.10

### Our Banker's details for remitting funds:

Bank Name	STANDARD CHARTERED BANK
Current A/c No.	M Block Market Building No.39 Greater Kailash Part -II DL India 110048
Beneficiary	523-0-522549-5
SWIFT CODE	ERNST & YOUNG ASSOCIATES LLP
MICR	SCBLINBBDEL
IFSC Code	110036003
	SCBL0036021

Please quote our Invoice Number when remitting funds.

Our GSTIN : 06AAEFE1778R1ZU

HSN Code : 9992

HSN Description : Education services

Please quote our following PAN No. on the TDS Certificate to be issued by you.

PAN No : AAEFE1778R

Mr. SR

Vinay

Services rendered to our self  
Approved for payment  
Date /



27 JUNE 2021

Dr. Simrit Kaur  
Principal  
Shriram College of Commerce  
Maurice Nagar, North Delhi  
Delhi, India - 110007

Dear Dr. Kaur,

**Regarding:** "MBA Orientation Workshop" for Shriram College of Commerce First Year Students

Thank you for choosing Havish M. Consulting ("we" or "HMC") to perform professional services (the "Services") for Shriram College of Commerce ("you" or "Client"). We appreciate the opportunity to work with the Institute.

The attached Statement of Work (SOW) describes the Scope of our Services, Agenda, Specific Conditions, Contacts, Fees, and the necessary arrangements.

Please sign in the space provided below to indicate your agreement with these agreements and return it to us. In case of any queries, you can reach out to us anytime.

Yours Sincerely

For and on behalf of Havish M. Consulting

**For HAVISH M CONSULTING**

*Havish M.*  
Proprietor

Havish Madhvapaty  
Founder - Havish M. Consulting

For Shriram College of Commerce

*Dr. Simrit Kaur*  
Dr. Simrit Kaur  
Principal

Enclosed:  
Statement of work

*Approved for submission*  
*Dr. K*

# SHRI RAM COLLEGE OF COMMERCE, DELHI

G B O Account

Vr. No. ....

Dated 10/8/21

DEBIT	Rs.	P.
	6,72,000/-	
TOTAL	6,72,000/-	
CREDIT	6,72,000/-	
TOTAL	6,72,000/-	

PAYABLE TO Havish M. Consulting

DETAILS 72 hours MBA orientation  
workshop

RUPEES Six lakh Seventy two  
thousand only.

FORWARDED BY

Signature

Received Payment

Signature

A.Q. (Accounts)

Bursar

*SR*  
Principal  
Shri Ram College of Commerce  
(University of Delhi)  
Maurice Nagar, Delhi-110007

CONSULTING

TR/SRCC/64

09 AUGUST 2021

SRCC / 07AAATS7081H1ZA

AMOUNT  
(INR)

REACHABLE  
(GST)

5,69,492

51,254

51,254

6,72,000

SEVENTY-TWO THOUSAND ONLY

23 AUGUST 2021

IFSC CODE

BARBOCURZON

For HAVISH M CONSULTING

*Havish M.*  
Proprietor

*Seena Chakraborty*

Course Coordinator  
Global Business Operations  
Shri Ram College of Commerce  
(University of Delhi)  
Delhi-110007

*in Pochhi*  
Principal  
Shri Ram College of Commerce  
(University of Delhi)  
Maurice Nagar, Delhi-110007

*Vijay*



HAVISH M. CONSULTING

Address: 392/C, Pocket-2, Mayur Vihar Phase 1, New Delhi 110091

Phone 9818524222

PAN: AZFPM8807K

GST: 07AZFPM8807K1ZX

Service Accounting Code (SAC): 999293

**INVOICE**

CLIENT NAME AND ADDRESS:

SHRIRAM COLLEGE OF COMMERCE

MAURICE NAGAR, NEW DELHI 110007

BILL NO:

TR/SRCC/64

BILL DATE:

09 AUGUST 2021

CLIENT CODE / GSTIN:

SRCC / 07AAATS7081H1ZA

**DESCRIPTION****AMOUNT  
(INR)**

72 HOURS MBA ORIENTATION WORKSHOP

70+ HOURS OF VIDEO CONTENT PROVIDED TO ALL STUDENTS ON TEACHABLE  
BATCH OF 84 STUDENTS @ INR 8000 PER STUDENT (INCLUSIVE OF GST)

5,69,492

CGST (9%)

51,254

SGST (9%)

51,254

TOTAL AMOUNT (INR)

6,72,000

TOTAL AMOUNT (INR) IN WORDS

SIX LAKH SEVENTY-TWO THOUSAND ONLY

TOTAL DUE BY DATE

23 AUGUST 2021

All payments made in favour of HAVISH M. CONSULTING

BANK NAME

BANK OF BARODA

ACCOUNT NUMBER

06230200000985

BRANCH

K.G. MARG, NEW DELHI, 110001

IFSC CODE

BARBOCURZON

For HAVISH M CONSULTING

*Havish M.*  
Proprietor*Seena Chandra**Dr. F.*  
Course Coordinator  
Global Business Operations  
Shri Ram College of Commerce  
(University of Delhi)  
Delhi-110007*in Delhi*  
Principal  
Shri Ram College of Commerce  
(University of Delhi)  
Maurice Nagar, Delhi-110007*Vinod*

Partnership for Bridge Course\_Batch 2021-23

CE <pgdgbo@srcc.du.ac.in>

1 of 2



27 JUNE 2021

Dr. Simrit Kaur  
Principal  
Shriram College of Commerce  
Maurice Nagar, North Delhi  
Delhi, India - 110007

Dear Dr. Kaur,

Regarding: "MBA Orientation Workshop" for Shriram College of Commerce First Year Students

Thank you for choosing Havish M. Consulting ("we" or "HMC") to perform professional services (the "Services") for Shriram College of Commerce ("you" or "Client"). We appreciate the opportunity to work with the institute.

The attached Statement of Work (SOW) describes the Scope of our Services, Agenda, Specific Conditions, Contacts, Fees, and the necessary arrangements.

Please sign in the space provided below to indicate your agreement with these agreements and return it to us. In case of any queries, you can reach out to us anytime.

Yours Sincerely

For and on behalf of Havish M. Consulting

For HAVISH M CONSULTING

*Havish M.*  
Proprietor

Havish Madhvapathy  
Founder - Havish M. Consulting

For Shriram College of Commerce

*Dr. Simrit Kaur*

Dr. Simrit Kaur  
Principal

Enclosed:  
Statement of work

*Approved & Forwarded*  
*Dr. P.S.*



## Statement of Work

The Statement of Work, dated 26 June 2021 (this "SOW") is made by Havish M. Consulting ("we" or "HMC") and Shriram College of Commerce ("you" or "Client"), pursuant to the Agreement, dated 26 June 2021 (the "Agreement") between HMC and Shriram College of Commerce (SRCC) to provide training services as described below (the "Services").

The SOW is deemed to be a part of the Agreement.

### Scope of Services

The objective of our engagement is to run "MBA Orientation Workshop" for the students of SRCC. The workshop comprises of:

- 72 hours of Live Virtual sessions to the designated students of SRCC.
- Access to 60+ hours of e-learning modules hosted on Teachable, that includes Excel, PowerPoint, Word, Google Sheets, Power BI, Tableau, R, Python, Knime.

SRCC accepts that HMC will be using its judgment when determining the contents of the presentation. The training will be conducted by Havish Madhvapathy, and other Senior trainers represented by HMC. The training will take place on the days and dates agreed between both the parties.

### Agenda

Total 72 hours of Live Virtual sessions.

14 hours of Live Virtual sessions (combined batch) conducted on Zoom.

52 hours of Live Virtual sessions (26 hours per batch) conducted on Zoom (Individual batch with max 45 students).

6 hours of Live Virtual sessions (combined batch) with participant presentations to measure learning outcomes and receive feedback.

Topic	Hours	Trainer
Choosing the Right Career Path - Create Your Portfolio + Build your Resume (Combined Batch)	2	Havish
Data Insights and Modelling using Microsoft Excel	8	Havish
Business Intelligence and Automation on Power BI	10	Havish
Data Visualization and Dashboard with Tableau	4	Havish
Finance for Everyone (Combined Batch)	2	TBC
Consulting for Everyone (Combined Batch)	2	Havish
Introduction to Programming with Python	2	Anubhav
Technology Bootcamp - Machine Learning and Artificial Intelligence	2	Anubhav
Technology Bootcamp - Blockchain (Combined Batch)	2	Anubhav
Design Thinking (Combined Batch)	2	Rohit Shenoy (TBC)
Storytelling with PowerPoint (Combined Batch)	2	Havish
Introduction to Sustainability (Combined Batch)	2	Nikhil
Final Presentation - Measurement of Learning Outcome	6	Havish

The students will be given 3 days preparation break.

Students will work in Group of 5.

The final presentation for 10 minutes will be given by students to measure learning outcomes.

Feedback will be shared for each presentation.

### Specific Conditions

After the services have been completed, we may disclose or present to prospective clients, or otherwise in our marketing materials, that we have performed the Services for you, and we may use your name solely for that purpose, in accordance with applicable professional obligations. In addition, we may use your name, trademark,



HAVISH M. CONSULTING

**Address:** 392/C, Pocket-2, Mayur Vihar Phase 1, New Delhi 110091**Phone** 9818524222**PAN:** AZFPM8807K**GST:** 07AZFPM8807K1ZX**Service Accounting Code (SAC):** 999293**INVOICE****CLIENT NAME AND ADDRESS:**SHRIRAM COLLEGE OF COMMERCE  
MAURICE NAGAR, NEW DELHI 110007**BILL NO:**

TR/SRCC/54

**BILL DATE:**

12 APRIL 2021

**CLIENT CODE / GSTIN:**

SRCC / 07AAATS7081H1ZA

DESCRIPTION	AMOUNT (INR)
12 HOURS BUSINESS INTELLIGENCE + DATA ANALYTICS WORKSHOP 50+ HOURS OF VIDEO CONTENT PROVIDED TO ALL STUDENTS ON TEACHABLE	1,20,000
CGST (9%)	10,800
SGST (9%)	10,800
TOTAL AMOUNT (INR)	1,41,600
TOTAL AMOUNT (INR) IN WORDS	ONE LAKH FORTY ONE THOUSAND SIX HUNDRED ONLY
<b>TOTAL DUE BY DATE</b>	<b>19 APRIL 2021</b>

All payments made in favour of HAVISH M. CONSULTING

<b>BANK NAME</b>	BANK OF BARODA
<b>ACCOUNT NUMBER</b>	06230200000985
<b>BRANCH</b>	GROUND FLOOR, 17 VIJAYA BUILDING, BARAKHAMBA ROAD NEW DELHI 110001
<b>IFSC CODE</b>	BARB0VJBARO

**For HAVISH M CONSULTING**  
**Proprietor**





KPMG Assurance and Consulting Services LLP  
Advant Navis Business Park, 6th Floor, Plot No 7, Tower A  
Noida, UP, 201305, India

Telephone: +91 120 386 8000  
Fax: +91 120 386 8999  
Internet: www.kpmg.com/in

**Tax Invoice**  
**ORIGINAL FOR RECIPIENT**

IRN : 6a9d12b7475ccc74a702a0c16c1e58a4218b921dbf040c8519b77329b290d709  
Ack No : 142110183500512  
Ack Date : 25-JAN-2021



SHRIRAM COLLEGE OF COMMERCE  
SHRIRAM COLLEGE OF COMMERCE, MAURICE NAGAR,  
Delhi-110007, Delhi, India  
GSTIN No: 07AAATS7081H1ZA  
PAN : AAATS7081H

Invoice Date : 25-JAN-21  
Tax Invoice No : KPMG-UP/401266  
GSTIN No : 09AAAFK1415H1ZP  
PAN : AAFAK1415H

Kind Attention: SHRIRAM COLLEGE OF COMMERCE

**Description of Supply**

After completion of batch

Amount in INR

154,237

Total Taxable Value : 154,237  
IGST @ 18 % : 27,763  
**Total** : 182,000

(INR One Lakh Eighty-Two Thousand Only)  
HSN Code : 9992

Description of HSN : Education services

Our charges become payable when this bill is issued. This account is therefore now due for settlement. Please detach the slip below and send it with your cheque or bank draft (if outside India) to the accounts department at the above address.  
Payment can also be made directly to the following Bank Account, quoting the Tax invoice number and under intimation to us of the remittance being made:

Payment can also be made directly to the following Bank Account, quoting the Tax invoice number and under intimation to us of the remittance being made:

Cheque/draft in favour of	KPMG Assurance and Consulting Services LLP		
Beneficiary Bank Name	The Hongkong and Shanghai Banking Corporation Ltd		
Beneficiary Bank Address	NO. 25, BARAKHAMBA ROAD NEW DELHI 110 001		
Beneficiary IFSC Code	HSBC0110002		
UPI ID	KPMG@HSBC		
Beneficiary Account No	To the credit of KPMG Assurance and Consulting Services LLP, Account No.166346718001		
Nostro Bank Details			
Intermediary Bank Name	Intermediary Swift Code	Intermediary Account No	Intermediary Additional Info
KOTAK Mahindra Bank Limited, NewDelhi		KOTAK Mahindra Bank Limited, NewDelhi_01722540000245	
Please share payment advice / invoice details at: ar-india@kpmg.com			
Client Name	SHRIRAM COLLEGE OF COMMERCE	Client Code: 1641240	Project Code: 1558729
Place Of Supply:	SHRIRAM COLLEGE OF COMMERCE, MAURICE NAGAR, Delhi-110007, Delhi, India	State Name/Code: Delhi/07	Reference No: 1343587
Whether the tax is payable under the Reverse Charge: No			

*Approved for*  
*Signature*

*Reena Chaudha*

*Signature*  
**PRINCIPAL**  
Shri Ram College of Commerce  
(University of Delhi)  
Maurice Nagar, Delhi-110 007

Signature Not Verified  
**ANUJ MEHTA**  
25.01.2021 22:59

KPMG Assurance and Consulting Services LLP, an Indian limited liability partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity.

KPMG (Registered) (a partnership firm with Registration No. BA- 62445) converted into KPMG Assurance and Consulting Services LLP (a Limited Liability partnership with LLP Registration No. AAT-0367) with effect from July 23, 2020.

Registered Office :  
1st Floor, Lodha Excelus, Apollo Mills Compound  
NM Joshi Marg  
Mahataxmi, Mumbai - 400 011





KPMG Assurance and Consulting Services LLP  
Embassy Golf Links Business Park  
Pebble Beach, B Block, 1st and 2nd Floor  
Off Intermediate Ring Road  
Bengaluru 560 071 India

Telephone: +91 80 6833 5000  
Fax: +91 80 6833 6999  
Web: [www.kpmg.com/in](http://www.kpmg.com/in)  
Email: [indiawebsite@kpmg.com](mailto:indiawebsite@kpmg.com)

Strictly Private and Confidential

To,  
Dr. Simrit Kaur,  
Principal,  
Shri Ram College of Commerce,  
University of Delhi North Campus,  
Maurice Nagar, Delhi - 110007  
Ph- 011-27667905, 011-27666519

29-09-2020

Letter of Engagement for Competency Development Program on Lean Six Sigma Green Belt

Dear Dr., Simrit Kaur,

1. I am writing to confirm the terms of the engagement agreed between Shriram College of Commerce ("Shriram College of Commerce" or "you" or "Company") and KPMG Assurance and Consulting Services LLP ("KPMG" or "we") to deliver Competency Development Program on Lean Six Sigma Green Belt.
2. This engagement letter "EL" overrides all prior communications exchanged between us on this account. All changes to this EL shall have to be mutually agreed in writing between us.
3. Background  
We will be providing to the participants identified by Shriram College of Commerce, competency development program on Lean Six Sigma methodology. KPMG has long established curriculum and methodology to impart such programs. The Lean and Six Sigma concept may be applied by participants to ensure repeatability of desired process outcome over period of time or may be used for elevating their individual competency to perform work.
4. **Services.** We have discussed and agreed with you the Services which we will provide to you in accordance with the terms of this EL.
  - 4.1. **Scope of Work**  
The scope of this engagement covers provision of Competency Development Program for Six Sigma Green Belt with 25 participants. The current engagement scope covers only Delhi location of Shriram College of Commerce.
  - 4.2. **Scope Exclusion**
    - a) We do not render legal services and, therefore, none of the services rendered under this EL or any part thereof shall be deemed to be legal services. In respect of all legal issues, you may consult your legal advisors and act in accordance with their advice.

- b) We will not, pursuant to this letter, perform any management functions for you nor make any decisions relating to the services provided by us in terms of this letter. You are responsible for making management decisions, including accepting responsibility for the results of our services. Additionally, management is responsible for designating a management-level individual or individuals responsible for overseeing the services provided, evaluating the adequacy of the services provided, evaluating any findings or recommendations and monitoring ongoing activities.

#### 5. Client Responsibilities

All arrangements necessary to conduct program will be provided by you. This includes: Venue, Projector to connect to our laptops, 2-Color Markers, collar mike (if required) and related more. All food and refreshment arrangements for faculty and participants shall be arranged and borne by you

#### 6. Our Deliverable

KPMG will deliver training based on below mentioned broad table of content:

Training	Phases	Deliverable	Pre-Requisites
Green Belt	Define	<ul style="list-style-type: none"> <li>Understand 6σ</li> <li>Project definition and Charter</li> <li>High level Process Mapping – COPIS</li> </ul>	<ul style="list-style-type: none"> <li>Team player</li> <li>Statistical knowledge is desirable</li> <li>A process oriented class room culture</li> </ul>
	Measure	<ul style="list-style-type: none"> <li>CTQ Characteristics – Learning and usage of tools like FMEA, C&amp;E diagram, Pareto and detailed process mapping</li> <li>Performance standards</li> <li>Measurement system Analysis (MSA)</li> </ul>	
	Analyze	<ul style="list-style-type: none"> <li>Graphical Analysis</li> <li>Process Capability – Cp, Cpk,</li> <li>Identify variation sources – Hypothesis testing</li> </ul>	
	Improve	<ul style="list-style-type: none"> <li>Brainstorming techniques and TRIZ</li> <li>Pilot Improvement plans</li> </ul>	
	Control	<ul style="list-style-type: none"> <li>Introduction to Control Plans</li> <li>SPC – Control charts for Variable and Discrete Data</li> <li>Project closure</li> </ul>	

#### 7. Our Engagement Team

7.1. Our Engagement-team will comprise of the following: -

- Dr. KK Raman, Partner, Engagement Partner
- Nitesh Jain, Director, Engagement Director
- Vishal Singh, Manager, Engagement Manager
- Duly qualified trainers





We may involve other team-members as may be required for this engagement. These team- members may belong to our associated entities. However, we will remain responsible for all the work performed by them.

#### 8. Our Charges

- 8.1. Our professional-fee for the services at Paragraph-4 above will be INR 162,500/- (One Lakh Sixty-Two Thousand Five Hundred Only). Any addition to 25 participants will be charged at INR 6,500/- per participant.
- 8.2. This professional-fee will be payable by you to us as per the following schedule: -
- a. After completion of batch - Rs 162,500/-
- Total - Rs 162,500/-**
- 8.3. Following expenses and charges will be payable by you: -
- a) All charges viz. the taxes, duty, cess and all other levies as instituted by the statute that become applicable to any of the services provided under this engagement. Our fees are inclusive of applicable taxes that will be payable at actuals.
  - b) This fee does not include additional expenses such as Airfare, Local Conveyance, food and accommodation for the faculty, copying / duplication of training material, shipping charges, as applicable. The same will be charged on actual, if required.
- 8.4. Invoices will be presented on a periodic basis and are payable on presentation.
- 8.5. If unforeseen circumstances arise that warrant additional expenses that cause us to be unable to deliver our services within the fees stated above, then we will notify you of such circumstances.

#### 9. Other terms and conditions governing our relationship

- 9.1. We accept this engagement on the basis that our 'General Terms of Business' will apply to this work and govern our relationship with you. This letter is the "Engagement Letter" mentioned in our General Terms of Business.

#### 10. Special Circumstances

- 10.1. During the engagement term, each party shall keep the other party reasonably informed of any events which relate to COVID 19 or any other such situation that
- a) is not existing or reasonably foreseeable at the date of the Engagement Letter; AND
  - b) which will materially and adversely affect the notifying party's ability to perform its obligations under the Engagement Letter.
- 10.2. Each party will implement mitigation measures to enable the Services to be performed so far as reasonably practicable in the circumstances, including without limitation:
- a) reducing travel (particularly international travel) and in-person meetings to the minimum necessary level;
  - b) at the party's premises, implementing such infection control procedures as are recommended or required by official bodies in the applicable location;



- c) implementing internal corporate policies which permit and encourage individual remote working, and technical systems to enable individual remote working;
- d) implementing telepresence, audio conference, videoconference, and other systems for collaborative working; and
- e) complying with the regulations, notifications, advisories etc. issued by the relevant authorities ("Notifications").

10.3. If, as a result of the global COVID19 virus situation, performance by a party of its obligations under the Engagement Letter are rendered impossible or impracticable, the time for performance of such obligations shall be extended by such period as is reasonable in the circumstances without any liability on the nonperforming party, PROVIDED THAT the party in question is complying, and continues to comply, with its obligations pursuant to paragraph 10.2 above.

#### 11. Confirmation

- 11.1. We shall be grateful if you will kindly acknowledge your agreement with the terms and conditions of this EL by signing one copy of this letter and affixing your company seal in the space provided below and returning it to us.
- 11.2. If this EL were not to be in accordance with your understanding of our agreement, then we shall be pleased to receive your observations and provide you with information as you may require.

Kind regards

yours sincerely

Full Signature \_\_\_\_\_

Dr. KK Raman

Partner

I have read this letter and confirm agreement with its terms.

Full Signature \_\_\_\_\_

Name: Dr. Simrit Kaur

Title/ Position: Principal

PRINCIPAL  
Shri Ram College of Commerce  
University of Delhi  
New Delhi, India

Signature  
G- Coordinator  
GBO

Company seal

Date

Viney

Duly authorized for and on behalf of Shriram College of Commerce



## General Terms of Business – Training Services

### I. Definitions

"**Additional Terms**" means any other terms applicable to the Services included with or referenced in the Engagement Letter and these General Terms.

"**Agreement**" (or "**Services Contract**") means the contract formed by the Engagement Letter, these General Terms, and any Additional Terms.

"**Affiliate(s)**" means any legal entity that, directly or indirectly, controls, is controlled by, or is under common control with you.

"**Charges**" means the fees, expenses and applicable taxes payable for the Services.

"**Confidential Information**" means any information that has been or will be made available, directly or indirectly, by one Party to the other in connection with the Services, that is marked or communicated as confidential or whose nature is such that a recipient would reasonably consider it confidential, including, without limitation, business plans, proposals, product development details, methodologies, software code and specifications, and financial information. Confidential Information excludes Excluded Information.

"**Deliverable**" means any advice, report, training material or other product of the Services provided to you in any form including but not limited to the content of the Program.

"**Engagement Letter**" means the letter sent to you referencing these General Terms.

"**Engagement Team**" means KPMG Persons who are individuals delivering the Services.

"**Excluded Information**" means information that: (i) is or becomes generally available in the public domain through no fault of either the receiving Party or those to whom the receiving Party has disclosed the Confidential Information; or (ii) was previously known to the receiving Party free of any obligation of confidence; or (iii) becomes available to the receiving Party free of any obligation of confidence from a third party who to the reasonable belief of the receiving Party is entitled to make such disclosure; or (iv) was developed by a Party independently of the other's Confidential Information.

"**General Terms**" means these terms and conditions.

"**IPRs**" means all intellectual property rights including all rights in and to inventions, utility models, patents, copyright and related rights, trade marks, logos, trade and business names, rights in designs, rights in computer software, database rights, moral rights, rights in Confidential Information (including know-how and trade secrets), in every case whether registered or unregistered and all similar or equivalent rights or forms of protection (whether now or in the future) in any part of the world and references to "IPR" means any of them.

"**KPMG**" or "**we**" (and derivatives) means KPMG contracting party as identified by the Engagement Letter.

"**KPMG Persons**" means KPMG, and each and all of our partners, directors, members, employees and agents together with KPMG International and other members of network of KPMG International Cooperative (each a "**Member Firm**") and any entity associated with us or a Member Firm, and each and all of its partners, directors, employees and agents, and "**KPMG Person**" means any one of them.

"**Other Beneficiaries**" means any Person identified in the Engagement Letter as a beneficiary of the Services or of any Deliverable other than you, on whose behalf or for whose benefit you sign the Engagement Letter.

"**Other KPMG Person(s)**" means KPMG Persons who are not members of the Engagement Team.

"**Party**" means either of KPMG and you and "**Parties**" shall mean both KPMG and you.

"**Person**" means individuals, corporate and unincorporated bodies.

"**Program**" means the training program to be undertaken by KPMG in accordance with terms of the Engagement Letter.

"**Services**" means the services to be delivered by us under the Engagement Letter.





**"Unpublished Price Sensitive Information"** means any information, relating to a company or its securities, directly or indirectly, that is not generally available, which upon becoming generally available is likely to materially affect the price of the securities and shall, ordinarily include, but not be restricted to, information relating to the following:

- (i) financial results;
- (ii) dividends;
- (iii) change in capital structure;
- (iv) mergers, de-mergers, acquisitions, delistings, disposals and expansion of business and such other transactions;
- (v) changes in key managerial personnel.

**"you"** (and derivatives) means the addressee(s) of the Engagement Letter and, if the context requires, Other Beneficiaries.

## **2. The Agreement**

2.1 This Agreement sets out the entire agreement between the Parties in connection with the Services and extinguishes all previous agreements, promises, representations and understandings between the Parties, whether written or oral, to the extent only that they relate to its subject matter.

2.2 In entering into this Agreement, neither Party has relied on any statement, representation, assurance or warranty (made innocently or negligently) that is not set out in this Agreement.

2.3 If there is any inconsistency between the Engagement Letter and any other part of this Agreement, the Engagement Letter prevails to the extent necessary to resolve the inconsistency. If there is any inconsistency between these General Terms and any Additional Terms, the Additional Terms prevail to the extent necessary to resolve the inconsistency.

2.4 Any changes to this Agreement must reference this Agreement, be in writing and signed by all Parties.

2.5 If any provision of the Agreement is found by a court of competent jurisdiction to be invalid, unenforceable or illegal in whole or in part for any reason such decision shall not affect the validity, enforceability or legality of the remaining provisions hereof and the Agreement will be construed as if such invalid, illegal or unenforceable provision was not a part of the Agreement.

## **3. Our responsibilities**

3.1 The Services shall be delivered with the reasonable skill and care expected from a skilled and experienced Person engaged in providing services similar to the Services, in a similar context, and in compliance with applicable laws. We do not render legal services and, therefore, none of the Services rendered under the Engagement Letter or any part thereof shall be deemed to be legal services.

3.2 The Services will be provided by an Engagement Team, including any individuals named in the Engagement Letter. We try to minimise team changes, but, where necessary, we may change team members for others of equivalent skills and we shall try to give you reasonable notice of any changes.

3.3 When we work at your premises, we shall comply with applicable site policies communicated to us.

## **4. Your responsibilities**

4.1 You shall provide (and procure that your personnel and representatives provide), in a timely manner, such cooperation, information, documents and access to personnel, premises, systems and facilities, as we reasonably need or request and you shall obtain all necessary licences and permissions. You shall provide a safe and appropriate working environment and perform any actions required of you under this Agreement.

4.2 You shall inform us of any changed circumstances or information that may have an impact on the Services and shall ensure that the personnel with whom we deal have the required skills and information.

4.3 You are responsible and accountable for managing your affairs, deciding on what to do after receiving any Deliverable and implementing any advice or recommendations.

4.4 You are responsible for making any notifications, registrations and disclosures required of you by law or regulation.

4.5 We may communicate with you by electronic mail where any such person wishes us to do so, on the basis that in consenting to this method of communication you accept the inherent risks (including the security risks of interception of or unauthorised access to such communications).





the risks of corruption of such communications and the risks of viruses or other harmful devices), that to the extent permitted by law we may intercept such communications in order to monitor them for internal compliance or other statutory purposes, and that you shall perform virus checks. We may, at your request, send documents to an electronic storage facility hosted or controlled by you or at your direction, in which event you shall be responsible for security and confidentiality at such facility.

## **5. Ownership**

5.1 We own all IPRs in any Deliverable and the Program (including any part thereof), except to the extent that the Deliverable incorporate your or third party pre-existing intellectual property which you or they shall continue to own. We shall retain ownership of our working papers.

5.2 You own any Deliverable in its tangible form on payment in full of our Charges and shall use the Deliverable subject to the terms of this Agreement.

## **6. Our advice and use of information**

6.1 We may provide advice orally, in draft or interim form, but our later written advice or final written report supersedes anything provided earlier.

6.2 You should not rely on any draft or interim advice. If we give you oral advice, and you wish to rely on it, you shall inform us and we will provide it in writing. You should only rely on our written advice.

6.3 We may rely on any instructions, requests or information supplied by any Person whom we reasonably believe to be authorised by you for such purpose.

6.4 Unless set out in the Engagement Letter, if we receive information from you or from other sources in connection with the Services, we will rely upon it without independent verification.

6.5 Unless a part of the Services, we will not update the Services or the Deliverable after we have delivered the final Deliverable.

6.6 We cannot predict future events or circumstances, and you should not interpret our advice, forecasts or recommendations as a prediction or guarantee of any outcome.

6.7 Unless otherwise agreed, our Services and Deliverable are provided for your internal use only and on the basis that you shall not quote our name or reproduce our logo in any form or medium without our prior written consent. The Deliverable shall not be disclosed to any other Person without our prior written consent except as permitted under the Agreement or except as required by law or by a competent regulatory authority (in which case you shall, if permitted by law or regulation, promptly inform us).

6.8 You may disclose the Deliverable to your insurers, legal and other professional advisers if seeking advice in relation to the Services, provided that you inform them that: (i) the Deliverable shall be kept confidential; and (ii) to the fullest extent permitted by law, we accept no liability to them in connection with the Services or the Deliverable. You may disclose the Deliverable to your Affiliate(s) who shall then be considered as Other Beneficiaries.

## **7. Confidentiality**

7.1 The Parties shall keep each other's Confidential Information confidential and use it only to perform or receive the Services or for exercising their rights or performing their obligations under this Agreement. Each Party will protect the Confidential Information it receives as it would protect its Confidential Information, and exercise at least a reasonable standard of care.

7.2 Unless you tell us otherwise in writing, we may share Confidential Information with your other advisers. The Parties may disclose Confidential Information if required by applicable law or regulation but only to the extent required by such law or regulation. The Parties may disclose Confidential Information to their advisors and insurers in relation to any dispute relating to this Agreement, in which event such disclosure shall be done privately and in confidence only.

7.3 Subject to our confidentiality obligations herein, we will retain your Confidential Information in accordance with our record retention policy. We may share information relating to you and the Services (including Confidential Information) with KPMG Persons and our subcontractors and that information may be accessed by parties who facilitate or support our business. We are still responsible for ensuring confidentiality if Confidential Information is shared with or accessed by such parties.



7.4 We may use information we obtain in performing the Services, anonymised and/or aggregated so that no Personal Data or commercially sensitive information is disclosed, for development of expertise and know-how, benchmarking, analytics, quality assurance and other purposes related to our business.

7.5 Except as required by law or as set forth in this paragraph, neither Party shall acquire hereunder any right to use the name or logo of the other Party or any part thereof, and any such use shall require the express written consent of the other Party. You agree that we may refer to you in our internal and external communication, indicating the general services rendered. Further, for purposes of the Services, you hereby grant to us a limited, revocable, non-exclusive, non-transferable, paid up and royalty-free license, without right of sublicense, to use your name and logo solely for presentations or reports to you or for internal presentations and intranet sites.

7.6 You are aware of the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015, including amendments thereof, ("Regulations") and the restrictions imposed thereby and agree to comply with the same. You agree to use all our oral and written reports and all other communications and advice, strictly in accordance with the Regulations. You shall inform us in writing, in advance in case the information supplied to us will include Unpublished Price Sensitive Information ("UPSI") pertaining to you or any other listed company / companies along with the name of such company / companies to enable us to comply with our obligations under the Regulations. You acknowledge and agree that we shall not be responsible for determining the difference between price sensitive and non-price sensitive information that would form part of the information disclosed to us. All information supplied to us (in whatever form) which is not in the public domain will be treated as Confidential Information. We recommend that you obtain legal advice to ensure that the information supplied to us is not in contravention of any applicable laws and regulations.

## 8. Our Charges

8.1 We shall invoice you as per the Engagement Letter for the Charges which shall be payable on presentation of our invoice (or at such other time as may be specified in the Engagement Letter) without set-off.

8.2 Upon termination of the Agreement we shall be entitled to payment of our Charges for Services performed up to the date of termination. In this event, our Charges will be calculated at our agreed hourly rates (or if none are agreed then our relevant standard rates) at the time the Services were performed.

8.3 Where there is more than one addressee of the Engagement Letter, unless the Engagement Letter provides otherwise, each of you shall be jointly and severally liable to pay our Charges.

8.4 If we are required by law, or a regulatory or parliamentary body in any proceedings, forum, or investigation (in which we are not a party or participant but you are) to provide information or produce documents relating to the Services, you shall pay our fees incurred in satisfying such requirements based on our standard rates at the time and any costs, expenses and applicable taxes.

## 9. Managing conflicts of interest

9.1 KPMG Persons may be delivering services to, or approached to deliver services to, or act for another party or parties during and after this engagement with interests that conflict with or are adverse to yours (a "Conflicting Party" or "Conflicting Parties").

9.2 KPMG Persons are free to deliver services to Conflicting Parties, but where the interests of any Conflicting Party directly conflict with yours in relation to the subject matter of the Services then the Engagement Team shall not deliver services to the Conflicting Party and Other KPMG Persons may only deliver services to the Conflicting Party where appropriate Barriers are in place. Where this process is followed and such Barriers are in place, you agree that this will be sufficient to manage such conflict.

9.3 "Barriers" means reasonable safeguards to facilitate the protection of our clients' interests, through information handling procedures and deployment of professionals.

## 10. Third parties and their rights

10.1 KPMG Persons (who are not the KPMG contracting Party) may exercise rights given to them in this Agreement.

10.2 The Parties may end or vary this Agreement without anyone else's consent, including any Other Beneficiaries.

10.3 You agree to and accept the provisions of the Agreement on your own behalf and as agent for Other Beneficiaries. Other Beneficiaries (if any) acquire rights and become subject to obligations under this Agreement as if they had each signed a copy of the Engagement Letter and agreed to be bound by it.



10.4 Except as provided herein, the Agreement shall not create or give rise to, nor shall it be intended to create or give rise to, any third party rights. No third party shall have any right to enforce or rely on any provision of the Agreement which does or may confer any right or benefit on any third party, directly or indirectly, expressly or impliedly.

#### **11. Circumstances beyond your or our control**

11.1 No Party shall be in breach of its obligations under this Agreement or incur liability to the other if that Party is unable to comply with this Agreement due to any cause beyond their reasonable control.

11.2 If such an event occurs, the affected Party shall, as soon as reasonably practical, notify the other, who may suspend or terminate this Agreement by giving seven days' notice, taking effect if the affected Party has not recommenced the performance of its obligations in that period.

#### **12. Waiver, assignment and sub-contractors**

12.1 Failure by a Party to exercise or enforce any rights under this Agreement is not a waiver of such rights.

12.2 No Party may assign the benefit of this Agreement.

12.3 We may appoint sub-contractors to assist in delivering the Services, but we remain responsible for performing the Services and we shall procure that they treat your Confidential Information under obligations equivalent to those in this Agreement. Where any sub-contractor is not a KPMG Person we will notify you first.

#### **13. Limitations on our liability**

13.1 Our liability and that of any KPMG Person, in aggregate, to you and to Other Beneficiaries for direct losses or damages under this Agreement and for all claims connected to it, in contract, tort (including negligence), statutory liability or otherwise, shall be limited to the fee paid to us for the Services in last twelve (12) months preceding the claim. Nothing in this Agreement limits our liability for direct losses or damages arising from our fraud or deliberate breach of duty or any other liability which cannot be limited by law.

13.2 In no event shall we (including KPMG Persons) be liable for loss of profits, goodwill, anticipated savings or wasted time and for indirect, special, incidental, exemplary, punitive or consequential loss, claims, costs, expenses or damages.

13.3 Where there is more than one beneficiary of the Services (a "**Beneficiary**") the limitation on our liability in clause 13.1 shall be apportioned by the Beneficiaries amongst them. No Beneficiary shall dispute or challenge the validity or operation of clause 13.1 on the grounds that no apportionment has been agreed or that the share of the limitation amount apportioned to any Beneficiary is unreasonably low. In this clause, "Beneficiary" includes you and Other Beneficiaries.

13.4 Neither you nor any Other Beneficiaries shall bring any claim against any KPMG Person except KPMG in respect of loss or damage suffered by you arising out of or in connection with this Agreement or the Services. This clause is enforceable by any KPMG Person.

13.5 Any claim from you or Other Beneficiaries in respect of loss or damage suffered as a result of, arising from or in connection with the Agreement must be made within three years from the date on which the activity giving rise to the claim was performed. For the purposes of this clause, a claim shall be made when court or other dispute resolution proceedings are commenced.

#### **14. Third Party Claims**

14.1 You shall indemnify and hold us harmless from time to time and at all times hereafter, from and against all losses, damages, costs, charges and expenses, harm or injury suffered or incurred by us or any of us arising out of any third party notices, claims, demands, action, suits or proceedings given, made or initiated against us on account of or in relation to (a) the performance, by us or any of us, of all or any of our obligations hereunder (provided that this indemnity under (a) shall not, however, be applicable to the extent that any such notices, claims, demands, actions, suits or proceedings are found by a competent court in its final judgement to have resulted primarily from our wilful default in performing the Services described in the Engagement Letter) or (b) use, copy, duplication or distribution of the Deliverable or Program (or any part thereof) in a manner because of which there is any claim made or threatened against us (c) any default committed by you in the performance of all or any of your obligations hereunder, including breach of our IPRs or (d) providing a copy of our Deliverable to a third party as agreed by us under the Engagement Letter or in writing otherwise.

14.2 If any payment is made by you under this clause you shall not seek recovery of that payment from us at any time.





14.3 In this clause "us" shall include KPMG Persons and "you" shall include Other Beneficiaries.

## 15. Termination

15.1 Either you or we can terminate this Agreement by giving at least 30 days' prior notice to the other at any time. Except where termination is on account of clause 15.2 below, it is agreed between the Parties that (i) the Program shall be completed for all participants who have not finished the Program as on the date of the termination notice by a Party; and (ii) there will not be any new intake of participants for the Program from the date of termination notice by a Party.

15.2 We may terminate this Agreement immediately if: (i) there is a change of law, rule, regulation or professional standard, or circumstances arise that we reasonably believe would cause the relationship between the Parties to violate such law, rule, regulation or professional standard or would prejudice any KPMG Person's ability to comply with applicable independence requirements; or (ii) we believe a conflict of interest cannot be managed, but in that case we shall consult you before we do so.

15.3 Termination shall not affect any rights accrued before termination. Clauses 1, 4, 5, 6, 7, 8, 9, 10, 12, 13, 14, 15.3, 17, 18, 19 and 20 shall survive termination of this Agreement, together with any other provision which, by implication, is intended to survive.

## 16. Data Protection

16.1 This clause 16 applies to personal data provided to us by you or on your behalf in connection with the Services ("Personal Data").

16.2 You warrant and represent that you have necessary consent, have provided any necessary notice and have complied with provisions/actionable required under applicable data protection laws to disclose Personal Data to us in connection with the Services.

16.3 We will take appropriate technical and organisational steps to protect against unauthorised or unlawful processing of Personal Data and accidental loss or destruction of, or damage to, Personal Data.

16.4 We shall process the Personal Data as reasonably required (i) to provide the Services; (ii) for our reasonable business purposes including facilitation and support of our business and quality control; and (iii) to meet our legal and regulatory obligations. We may share Personal Data with KPMG Persons, our subcontractors or other parties who facilitate or support our business. We will only make such a disclosure where it is required in connection with such purposes and in compliance with applicable data protection laws.

16.5 With respect to Personal Data received under the Agreement, we shall notify you promptly: (i) upon receiving a request for Personal Data or other request from a data subject, or if we receive any claim, complaint or allegation relating to the processing of the Personal Data; (ii) upon becoming aware of any breach of security leading to the destruction, loss or unlawful disclosure of the Personal Data in our possession or control.

16.6 You shall inform us if you disclose any Personal Data that is subject to and governed by the General Data Protection Regulation (EU 2016/679) ("EU Personal Data"). Upon notice from you under this sub-clause, the Parties shall enter into a mutually agreed data protection exhibit governing the processing of such EU Personal Data which shall form part of these General Terms.

## 17. Notices

17.1 Any notice under this Agreement shall be in writing which includes email, except as set out in this clause. Any notice alleging breach or terminating this Agreement must be delivered by first class registered post (or overseas equivalent) to or left (and signed for) at our respective addresses in the Engagement Letter (or such other address as may be notified in writing) addressed to the lead persons of the relevant Party named in the Engagement Letter and copied to the Parties' respective General Counsel.

## 18. Legal and regulatory compliance

18.1 Notwithstanding any other provision in this Agreement, each Party agrees that the other may make any notifications, registrations and disclosures required by applicable law or regulation and this may include disclosures or registrations relating to money laundering, tax requirements, and criminal or regulatory investigations.

18.2 To the best of its knowledge and information available, each Party represents, warrants and covenants that as on the date of the Engagement Letter, each Party is in compliance with and has not violated applicable laws and regulations relating to anti-corruption and anti-bribery ("Anti-Corruption Laws") and agrees and undertakes that it shall not violate Anti-Corruption Laws, including through any of its employees, officers, affiliates, agents, subcontractors, or any other third party acting on its behalf.

## **19. Law and jurisdiction**

19.1 This Agreement and all disputes arising on any basis from, under or in connection to it shall be governed exclusively by Indian law and subject to the exclusive jurisdiction of the courts in New Delhi, India.

## **20. Feedback on our performance**

20.1 To help us improve our service, we may send you a feedback request. Your feedback will be seen by the Engagement Team leader and the account Lead Partner.

20.2 If you want to comment on or complain about the Services to someone who is not involved in their delivery or management of your account, please contact Akhil Bansal, Deputy CEO, at [abansal@kpmg.com](mailto:abansal@kpmg.com).





- c) implementing internal corporate policies which permit and encourage individual remote working, and technical systems to enable individual remote working;
- d) implementing telepresence, audio conference, videoconference, and other systems for collaborative working; and
- e) complying with the regulations, notifications, advisories etc. issued by the relevant authorities ("Notifications").

10.3. If, as a result of the global COVID19 virus situation, performance by a party of its obligations under the Engagement Letter are rendered impossible or impracticable, the time for performance of such obligations shall be extended by such period as is reasonable in the circumstances without any liability on the nonperforming party, PROVIDED THAT the party in question is complying, and continues to comply, with its obligations pursuant to paragraph 10.2 above.

#### 11. Confirmation

- 11.1. We shall be grateful if you will kindly acknowledge your agreement with the terms and conditions of this EL by signing one copy of this letter and affixing your company seal in the space provided below and returning it to us.
- 11.2. If this EL were not to be in accordance with your understanding of our agreement, then we shall be pleased to receive your observations and provide you with information as you may require.

Kind regards

yours sincerely

KRISHNAMURTHY  
KOTHANDARAM  
AN

Digitally signed by  
KRISHNAMURTHY  
KOTHANDARAMAN  
Date: 2020.09.30 12:20:26  
+05'30'

Full Signature \_\_\_\_\_

Dr. KK Raman

Partner

I have read this letter and confirm agreement with its terms.

Full Signature \_\_\_\_\_

Name: Dr. Simrit Kaur

Title/ Position: Principal

  
**PRINCIPAL**  
Shri Ram College of Commerce  
(University of Delhi)  
Matrice Nagar, Delhi-110 007

Company seal

Date

*Duly authorized for and on behalf of Shriram College of Commerce*

 Reena Chaudha



**INVOICE**

Bill To:

Shri Ram College of Commerce- Global Business Operations

University Of Delhi, University Enclave,

New Delhi, Delhi 110007 India

ORIGINAL

No. USC/ 20/001

24-Jun-20

Kind Attention: Mrs Reena Chadha

Subject: Virtual Workshop

S.No.	PARTICULARS	AMOUNT(Rs)
1	Consultancy Charges for Virtual Workshop GBO Students	30000.00
Total (Rs.)		30000.00
Amount in Words: Rupees Thirty Thousand Only		

Thanking You.

For UrStyleCoach

*Neha Rakhija*

(AUTHORISED SIGNATORY)





**kotak**

Kotak Mahindra Bank

Shop No. 4, Sector 4 Market, North West Avenue,  
Club Road, Punjabi Bagh, New Delhi 110026 Delhi India  
IFSC: KKBK0000174

दिनांक  
Date

Valid

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2404066

KOTAK PRO SAVINGS ACCOUNT

CBS

Neha

branch located at Kotak Mahindra Bank Ltd.

Press

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Estimated Expenditure for July 2020		
Particulars		INR
Tentative cost of Designing Brochure & Placement Report	(Appendix 1)	50000
Subscription for six months for Cisco Webex Platform	(Appendix 2)	13545
Webinar - Gifts and Mementos INR 5000	(Tentative)	5000
Cost of Workshop by Ur style	(Appendix 3 &4)	30000
Cost of Workshop by Manjir Gupta	(Appendix 5)	21000
TOTAL		119545



7/4/2020

Shri Ram College of Commerce Mail - Fwd 7 Day Module as desired



## Fwd: 7 Day Module as desired

1 message

Coordinator GBO <coordinator.gbo@srcc.du.ac.in>

Aruna Jha <aruna.jha@srcc.du.ac.in>  
To: Coordinator Gbo <coordinator.gbo@srcc.du.ac.in>

Wed, Jun 24, 2020 at 9:19 PM

### Forwarded message

From: Reena <reenachadha26@gmail.com>  
Date: Wed, Jun 24, 2020 at 4:21 PM  
Subject: Re: 7 Day Module as desired  
To: Aruna Jha <aruna.jha@srcc.du.ac.in>

Dear Manjir

Appropos our conversation regarding time of the 7 day Virtual workshop to be conducted by you, it is suggested that it shall be scheduled from 11 am to 12 noon , everyday , from 20 th July 2020 through 26 th July 2020. Please ask your office to raise the bill in the name of SRCC GBO and also share the details of your bank account for transfer of the honorarium , as discussed earlier.  
Looking forward to a fruitful interaction .  
Warm Regards  
Reena Chadha

Sent from my iPhone

On 23-Jun-2020, at 10:38 AM, Reena <reenachadha26@gmail.com> wrote:

I think we should. Already spoken to her

Sent from my iPhone

On 22-Jun-2020, at 10:38 PM, Aruna Jha <aruna.jha@srcc.du.ac.in> wrote:

Should I forward this to Madam for approval?

On Mon, Jun 22, 2020 at 7:45 PM Reena <reenachadha26@gmail.com> wrote:

com/mail/u/4/?ik=7d7b319df6&view=pt&search=all&permthid=thread-f%3A1670396015533994014&siml=msg-f%3A1670396015533994014

## SELECT PICTURES

The screenshot shows a web browser window with the URL `havishmconsulting.teachable.com/admin/users/60146291/enrolled`. The page is titled "Enrollments" and displays a list of courses for a user named Justin Tripathi. The list includes course names, progress percentages (all at 0%), and action links (all represented by three dots). The courses listed are:

COURSE NAME	PROGRESS	ACTIONS
ADVANCED CALCULATIONS LOD (LEVEL OF DETAIL) EXPRESSIONS	0%	...
ALL THE CHARTS YOU WILL EVER NEED	0%	...
CUSTOMER ANALYTICS ON EXCEL	0%	...
DATA WRANGLING AND ETL USING POWER QUERY	0%	...
DATE FUNCTIONS FOR DATA ANALYSIS AND MODELLING	0%	...
DAX ESSENTIALS - DATA MODELLING FOR BUSINESS INTELLIGENCE	0%	...
DYNAMIC ARRAYS - SUPERCHARGE EXCEL FORMULAS	0%	...
ESSENTIALS FOR STUNNING PRESENTATIONS	0%	...

The left sidebar shows the user's profile and navigation menu, including options like Information, Purchases, Enrollments, Progress Reports, Affiliate, Author, and Role. The bottom of the screen shows a Windows taskbar with various application icons and system information.

The screenshot shows the Power BI Desktop interface with a line chart titled "Sales by Year, Quarter, Month and Segment". The chart displays sales data for three segments: Consumer (blue), Corporate (orange), and Home Office (purple) from January 2014 to December 2017. The Y-axis represents sales in thousands (K), ranging from 0K to 60K. The X-axis represents time in quarters. The chart shows a general upward trend in sales over the four-year period, with significant seasonal fluctuations. A date slicer at the bottom of the chart allows filtering by "Order Date" from 03-01-2014 to 30-12-2017.

The right sidebar shows the "Visualizations" pane with various chart types and the "Filters" pane with a list of fields including Category, City, Country, Customer ID, Customer Name, Discount, Order Date, Order ID, Postal Code, Product ID, Product Name, Profit, Quantity, Region, Row ID, Sales, Segment, Ship Date, Ship Mode, State, and Sub-Category. The bottom of the screen shows a Windows taskbar with various application icons and system information.



Home | HAVISH M. CONSULTING | (5) Havish Madhvapathy | LinkedIn

linkedin.com/in/havishm/

**Havish Madhvapathy**  
Founder @ Havish M Consulting | 40k40 [Analytics insight] | AuthorX20 | MOS | MCDA | MCT | Taught at IIM ABCLC

**Head of Research and Analytics**  
Traverse Strategy Consultants  
Nov 2014 – Oct 2017 · 3 yrs  
New Delhi Area, India  
Worked as Head of Research and Analytics. Successfully completed multiple brand and CMO ranking surveys with exchange4media and Business World; and projects for Ministry of Tourism, Ministry of Finance, and Ministry of Commerce with Nielsen, including international projects. ...see more

**Assistant Professor - Marketing**  
Amity University  
Jul 2013 – Jun 2015 · 2 yrs  
Taught M.B.A. and B.B.A. Courses  
Programme Coordinator - Anglia Ruskin University, Chelmsford, England  
Technical Courses for students and FDP on MS Office, SPSS and Design Applications  
Editorial Team - College Magazine (Campsolute) ...see more

Show 3 more experiences

**Education**

IILM

Member - Editor

Was awarded with Shri. Kulwant Bai Gold Medal for overall topper and Shri. Kulwant Bai Silver

5:43

64 Participants

You are screen sharing

AMIT KUMAR

colab.research.google.com/drive/1W8KDb\_9RGYYP4YKuC9I81LDnhI1W3-F#sc=

Python for mba-day 1\_b2.ipynb

File Edit View Insert Runtime Tools Help All changes saved

RAM Disk

Editing

```
[50] if years_of_investment<2:
      print("you can expect 5% returns")
      elif years_of_investment>3 and years_of_investment<5:
      print("you can expect 10% returns")
      else:
      print("you can expect 12 % returns")
```

Enter your years of investment8  
you can expect 12 % returns

3s completed at 1:30 PM

1:28:10