



Memorandum of Understanding Buddy4Study - Sri Siddhartha Academy of Higher Education (SSAHE)



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (“MOU”) is made on this 13th day of April, 2026, by and between:

Buddy4Study, the platform owned and operated by **Smiling Star Advisory Pvt. Ltd.**, a company incorporated under the Companies Act, 2013, having its principal office at Buddy4Study (Work Hub), 3rd Floor, A-14/15, Sector 59, Noida, Uttar Pradesh 201309 India, represented by **Mr. Varadarajan Sridharan, Chief Product Officer (CPO)** (hereinafter referred to as “**Buddy4Study**”, which expression shall, unless repugnant to the context or meaning thereof, include its successors and permitted assigns),

AND

Sri Siddhartha Academy of Higher Education (SSAHE) Deemed to be University u/s 3 of the UGC Act, 1956, having its principal place of business at **Agalakote, B.H. Road, Tumkur - 572 107 Karnataka – India**, represented by **Dr. Ashok Mehatha, Registrar** (hereinafter referred to as “**Institution**”, which expression shall, unless repugnant to the context or meaning thereof, include its successors and permitted assigns).

Effective Date: [13/04/2026]

Duration: [3 Years]

1. About Buddy4Study

Buddy4Study is India’s largest and most trusted gateway to education funding, connecting students who seek financial support for their education (referred to as “fund-seekers”), with individuals, institutions, corporations, and organizations offering financial support (referred to as “fund-providers”).

With 13+ years of experience, Buddy4Study has reached over 1.1 crore students, supported 1.38 lakh+ scholars, and managed/disbursed ₹630+ crore in education-linked funding. We curate scholarships, education loans, interest subsidy schemes, and philanthropic contributions on a single platform, and we are trusted by 200+ reputed partners, including Fortune 500 companies, top banks/NBFCs, leading NGOs, premier institutions, and government bodies.

2. Purpose

This MOU formalizes the partnership between Buddy4Study and the Institution to establish and operate the **Student Financial Aid Office (SFAO) or Student Financial Aid Desk (SFAD)** — an institution-branded, single-window system for facilitating access to multiple forms of student funding.

The scope, features, and operational model of the SFAO/SFAD are detailed in Annexure 1 – Product Description, Problem, Solution, USPs, Way Forward for Institution, Details of Bundled Modules.

3. Definitions

For the purpose of this MOU, the following terms shall have the meanings assigned below:

- 1. Student Financial Aid Office (SFAO) / Student Financial Aid Desk (SFAD):** The master product offered by Buddy4Study to facilitate student funding access within the institution. An “Office” refers to a dedicated space with one or more Financial Aid Counsellors; a “Desk” refers to a smaller setup managed by a single Financial Aid Counsellor.
- 2. Modules:** Distinct functional components of the SFAO/SFAD, which include:
 - o **SFS (Student Funding Solutions):** Dedicated institutional portal listing scholarships, government loan schemes, interest subsidies, and philanthropic funding opportunities, curated by Buddy4Study and customized based on Institution’s inputs.





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- **S2S (Student-to-Scholar):** System given to Institution for uploading/inviting/adding students who require financial support, referring them to Buddy4Study, enabling automated matching to funding opportunities, real-time tracking, and analytics.
 - **SAS (Scholarship cum Admission Seats):** Optional, paid module (see Annexure 3) for running admission-linked scholarship programs with nationwide outreach, verification, and admissions support.
 - **Kind Circle:** Optional, paid module (see Annexure 3) for alumni and donor engagement, enabling financial contributions, mentorship, and transparent tracking of impact.
 - **SMP (Self-Managed Mentoring Platform):** Optional, paid module (see Annexure 3) for institutions to host and manage their own alumni / industry / faculty mentoring network on Buddy4Study's platform.
3. **Bundled Modules:** The core modules (SFS and S2S) included in the Base SFAO/SFAD Package as described in Annexure 1.
 4. **Financial Aid Counsellor:** A staff member of the Institution, appointed by the Institution, trained by Buddy4Study, responsible for managing day-to-day operations of the SFAO/SFAD.
 5. **Confidential Information:** All non-public data, reports, processes, student information, institutional content, or proprietary materials shared under this MOU, whether in written, electronic, or oral form.
 6. **Effective Date:** The date on which this MOU is signed by both parties and comes into force.

4. License Scope and Restrictions

1. **Campus-Specific Deployment:** This agreement and associated license apply solely to the campus/location of the Institution listed in this MOU. For institutions operating multiple campuses or universities with affiliated colleges, each physically distinct campus/college intending to use the SFAO/SFAD platform must execute a separate agreement and purchase a separate license from Buddy4Study.
2. **Adding New Campuses:** Additional campuses/affiliated colleges may be onboarded via separate addenda, each referring to this MOU and Annexure 3 for fees and timelines.
3. **No Sublicensing:** The Institution shall not sublicense, share, or allow access to non-licensed campuses/affiliates.
4. **Branding & Subdomain:** Each campus will receive a distinct, co-branded portal/subdomain as per Annexure 1 (SFS).

4. Scope of Engagement

Buddy4Study shall:

- Set up and configure the SFAO/SFAD portal
- Provide co-branding, content updates, counsellor training and certification (at cost), monthly webinars, and support
- Deliver analytics and reporting as described in **Annexure 1**
- Provide optional paid modules (**SAS, Kind Circle & SMP**) as per **Annexure 2**, if opted by the Institution

Institution shall:

- Appoint one of their staff members as Financial Aid Counsellor
- Promote SFAO/SFAD services on-campus and online
- Facilitate verification processes and provide accurate institutional data
- Support student engagement activities as per **Annexure 1**
- Adhere to licensing scope, operational safeguards, & conduct guidelines set forth in **Annexure 4**





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5. Roles & Responsibilities

Roles, responsibilities, licensing rules, and operational safeguards are outlined in **Annexure 4 – Service Levels, Deliverables, Licensing Rules & Operational Safeguards**.

6. Commercial Terms

All fees, payment terms, and renewal conditions are as specified in **Annexure 3 – Commercials**.

7. Data Privacy & Confidentiality

- Both parties will maintain strict confidentiality of all student and institutional data.
- Data will only be processed for the purposes outlined in this MOU.
- Confidentiality obligations survive termination for 3 years.

8. Intellectual Property Rights

- Buddy4Study retains ownership of all platform technology, software, and processes.
- The Institution retains ownership of its branding, student data, and institution-specific content.

9. Branding & Publicity

- Mutual prior written consent required for logo or brand usage.
- Buddy4Study may showcase the Institution's SFAO/SFAD participation in reports and promotional material, with consent.
- Institution shall display "SFAO / SFAD Services are free" notices and Buddy4Study's helpline.

10. Service Levels & Reporting

- As per Annexure 4 – Service Levels, Deliverables, Licensing Rules & Operational Safeguards.

11. Term & Renewal

- Initial term: [3 Years], renewable by mutual consent
- Auto-renewal unless either party gives 60 days' notice prior to expiry

12. Termination

- As per terms in this MOU and Annexures 1–3.
- Either party may terminate with 60 days' written notice.
- For material breach, termination may occur if not cured within **30 days** of notice.
- On termination, the Institution retains all student data.

13. Dispute Resolution

- Any disputes shall be resolved amicably; failing which, arbitration will be conducted in New Delhi under the Arbitration and Conciliation Act, 1996.





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14. Case Studies & Marketing: With mutual approval, both parties may co-create case studies or success stories from the SFAO/SFAD implementation.

15. Force Majeure: Neither party shall be liable for failure to perform obligations due to causes beyond reasonable control, including natural disasters, war, strikes, or government actions.

16. Disclaimer on Funding Outcomes


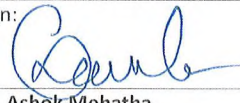
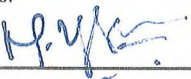
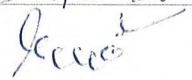
As detailed in Annexure 1, Buddy4Study, through the SFAO/SFAD product, facilitates access to information about various education funding options, including scholarships, education loans, interest subsidies, and philanthropic aid, and provides guidance on related application processes.

However, Buddy4Study does **not** guarantee, warrant, or represent that any applicant will be selected for, or will receive funding. All funding decisions are made solely by the respective funding agencies, institutions, or providers, in accordance with their independent eligibility criteria, evaluation process, and discretion.

17. Miscellaneous

- Entire agreement comprises this MOU and its Annexures 1–3.
- Amendments only in writing with both parties' consent.
- No partnership, joint venture, or employment relationship is created by this MOU.

IN WITNESS WHEREOF, the parties have executed this MOU on the date first written above.

For Buddy4Study	For Sri Siddhartha Academy of Higher Education (SSAHE)
Sign: 	Sign: 
Mr. Varadarajan Sridharan Chief Product Officer – Buddy4Study	Dr. Ashok Mehatha, Registrar
Date: 13-APR-2026	Date: 13-APR-2026
Witness: 	Witness: 
_____	_____
13/4/26	





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Annexure 1 – SFAO/SFAD:

Product Description, Problem, Solution, USPs, Way Forward for Institution, Details of Bundled Modules

The **Student Financial Aid Office (SFAO)** or **Student Financial Aid Desk (SFAD)** is an institution-branded, centralized hub established in collaboration with Buddy4Study to give students direct access to a wide spectrum of verified education funding opportunities. This includes scholarships, education loans, interest subsidy programs, and philanthropic aid. The SFAO/SFAD is physically present on campus (as an office or desk), visible to students, and operated by a **trained Financial Aid Counsellor**, appointed by the Institution, provided with training and ongoing support by Buddy4Study.

Problem: Most institutions lack a **centralized, credible, and compliant** funding support mechanism. This leads to:

- Fragmented awareness among students
- Underutilization of available funding options
- Increased financial dropouts
- Missed opportunities to improve institutional rankings through inclusivity and diversity

Solution: Setup of a **co-branded Financial Aid Office or Desk** within the institution that integrates multiple funding modules (scholarships, loans, subsidies, philanthropic aid), enhances regulatory compliance, provides real-time data insights, and is managed by a trained counsellor to serve as the single point of contact for student financial aid needs.

USPs:

- **One-stop setup** – fully operational within a week of earmarking dedicated space and identifying staff to be trained as Financial Aid Counsellor
- Supports **accreditation and ranking compliance** (NAAC, NIRF, AICTE, RUSA)
- **Data-driven reporting** on student financial needs and funding impact
- Minimal operational load on institution staff due to Buddy4Study's managed services

Way Forward for the Institution:

- Allocate a dedicated space (office or desk) in a visible location on campus.
- Appoint a **Financial Aid Counsellor**, ensure they participate in Buddy4Study's structured training program and get certified by Buddy4Study (paid certification available – see Annexure 3)
- Ensure active participation of the Counsellor in monthly update webinars.
- Add a **"Student Financial Aid Office / Desk"** link to the institution's website menu, pointing to the live portal.
- Add a SFAO / SFAD poster to the institution's fee payment counters, both online and offline.
- Promote the SFAO/SFAD launch through student, parent, and faculty communication channels.

Bundled Modules SFS & S2S Included in the Base SFAO/SFAD Package

1. Student Funding Solutions (SFS)





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Objective: To ensure every student in the institution is aware of, and has direct access to, the widest possible range of verified education funding opportunities — thereby reducing financial dropouts and ensuring academic continuity.

Scope & Features:

- **Dedicated Co-branded Institutional Page** on Buddy4Study featuring all active and relevant scholarships, government schemes, interest subsidy programs, and philanthropic funding sources.
- Hundreds of Scholarships listed annually from government, corporate, alumni, and philanthropic contributors.
- Awareness of **Government Education Loan Schemes** – up to ₹20 lakh, 0–4% interest, and no collateral requirements.
- Comprehensive **bank/NBFC education loan solutions** – up to ₹1.2 crore, covering both secured and unsecured loans, with a focus on low-interest and collateral-free options where possible.
- **Detailed eligibility criteria**, application timelines, step-by-step application process, and guidance resources for every listed opportunity.
- Real-time updates and alerts for deadlines, changes, and new opportunities.

USPs:

- Largest verified education funding database in India.
- Network of **10+ active loan partners** offering diverse solutions.
- Strong emphasis on affordability — low-interest, collateral-free lending.
- Consolidated access point for all verified student funding options.

Way Forward for the Institution:

- Register the institution on relevant government portals (NSP, state portals) to maximize eligibility.
- Share anonymized student financial needs data with Buddy4Study for personalized recommendations.
- Facilitate regular **awareness sessions/webinars** for students.
- Promote SFS during **admission and fee payment windows**.
- Track funding success (how many students received scholarship, loan, interest-subsidies, etc.) as a measurable impact of SFS.

2. Student-to-Scholar (S2S)

Objective: To move from passive awareness of funding opportunities to **active student participation** by connecting every enrolled student to the right funding option through targeted outreach, invitation, and tracking.

Scope & Features:

- **Institution-led Upload & Invitation** – Admins can upload, invite, nominate, or add students individually or in bulk to the Buddy4Study system.
- **Secure Registration Process** – Students receive unique invitations to register, verify their information, and complete their profiles with academic, socio-economic, and category details.





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- **Automated Matching** – Once registered, students are auto-matched to eligible funding opportunities from the SFS database.
- **Application Tracking** – Both the institution and Buddy4Study can monitor application status in real time, identifying bottlenecks and incomplete submissions.
- **Automated Reminders** – Students receive alerts for incomplete profiles, missed deadlines, or pending application steps.

USPs:

- Transforms student funding awareness into actual applications.
- Early identification of financially at-risk students for intervention.
- Enables proactive support to prevent dropouts.
- Facilitates data-driven engagement and reporting for institutional decision-making.

Way Forward for the Institution:

- Nominate all newly admitted students to S2S immediately after admission.
- Encourage students to complete their Buddy4Study profiles and actively apply.
- Involve faculty, placement officers, and administrative teams in driving participation.
- Use S2S analytics to identify funding gaps and create targeted campaigns.

Annexure 2 – Optional Paid Add-On Modules: SAS & Kind Circle

Product Description, Problem, Solution, USPs, Way Forward for Institution

1. Scholarship cum Admission Seats (SAS)

Objective: To help institutions attract and admit top-quality, diverse students through customized, transparent, and credible admission-linked scholarship programs — supported by Buddy4Study's technology, nationwide outreach, and verification expertise.

Scope & Features:

- **Custom Program Design** – Institution sets its own eligibility criteria, number of seats, and tuition fee waiver percentage for both regular and vacant seats.
- **Nationwide Outreach** – Reach 1.1 crore+ students, 1.37 lakh+ scholars, 70,000+ NGOs, and extensive media partnerships.
- **Multi-Channel Promotion** – Listing on Buddy4Study's portal, homepage banners, social media campaigns, newsletters, targeted emailers, campus visits, influencer collaborations, and media coverage.
- **Applicant Engagement Tools** – Student nomination feature with over 20% conversion rate, automated deadline reminders, and push notifications via the Buddy4Study mobile app.
- **Screening & Shortlisting** – Conducted as per institution's criteria, including document verification, interviews, and scoring systems.
- **Candidate Readiness** – Mentoring sessions to prepare shortlisted students for interviews and presentations.





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- **Physical Verification** – Home visits for up to 1.5x the number of scholarship seats to ensure authenticity.
- **Admission Spillover Advantage** – Non-selected scholarship applicants can be offered regular admission seats, boosting overall enrolment.
- **Data Intelligence** – Use of merit trends, board topper data, and geographic insights for targeted outreach.

USPs:

- Fully customizable, transparent, and scalable process.
- Proven pan-India reach with strong application engagement.
- Higher application completion rates through automation and personalized reminders.
- Dual advantage: Fill both scholarship and regular admission seats quickly.

Way Forward for the Institution:

- Finalize the scholarship program's structure, eligibility, and timelines.
- Approve outreach strategy and provide institutional branding inputs.
- Nominate an admissions liaison for smooth coordination.
- Prepare the admissions committee for timely review and selection of candidates.

2. Kind Circle (Alumni & Donor Engagement)

Objective: To create a sustainable, transparent, and impactful platform for alumni and donors to contribute financially and intellectually to their alma mater — strengthening the bond between past and present students while fostering a culture of “giving back.”

Scope & Features:

- **Dedicated Institutional Kind Circle Webpage** – Fully branded for the institution, featuring an introduction, purpose, ongoing initiatives, updates, testimonials, FAQs, and funding opportunities.
- **Nomination & Peer Invite Tools** – Alumni and donors can invite peers to join or nominate deserving students for support.
- **Circle Passbook Transparency** – Every contribution is tracked with real-time updates on fund utilization and a list of beneficiaries.
- **Optional Alumni Endowment Page** – For creating a permanent funding pool with recurring or one-time large contributions.
- **Mentorship Features** – Integrated mentor slot booking, virtual/in-person beneficiary–mentor meetups, and administrative control for managing mentoring programs.
- **Leverage Buddy4Study Mentor Network** – Access to 2,000+ industry professionals who have delivered over 4,000 hours of mentorship to date.





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USPs:

- Dual impact: Financial aid + Mentorship.
- 100% transparency on fund usage and impact.
- Builds a sustainable, self-reinforcing alumni–student ecosystem.
- Combines intellectual and monetary contributions for holistic student support.
- Issue 80G tax exemption certificate to your donors

NOTE: Kind Circle can currently receive donations sent only from Indian bank accounts. Foreign donors will not be able to directly donate to the Institution's circle on Kind Circle. Instead, they will have to make their donations through their Indian bank accounts.

Way Forward for the Institution:

- Nominate an **Alumni Coordinator** or alumni relations office to liaise with Buddy4Study for Kind Circle activities.
- Promote Kind Circle via alumni newsletters, reunions, dedicated events, and social media channels.
- Identify and onboard potential alumni mentors and donors before the launch.
- Host an **annual "Alumni Giving & Mentoring Day"** to celebrate contributions and engage the alumni community.

3. SMP (Self-Managed Mentoring Platform)

Objective: To empower institutions to independently host, manage, and grow their own alumni, industry, and faculty mentoring networks on the Buddy4Study platform — fostering structured, impactful, and measurable mentorship without relying on external networks.

Scope & Features:

- **Dedicated Institutional Mentoring Portal** – Fully branded for the institution, showcasing the mentoring program's objectives, ongoing sessions, mentor profiles, impact stories, and FAQs.
- **Mentor Registration & Profile Management** – Alumni, faculty, and industry experts can create detailed profiles highlighting expertise, mentoring topics, and availability.
- **Automated Slot Booking & Scheduling** – Streamlined appointment system allowing mentees to request, confirm, and manage mentoring sessions with ease.
- **Mentor–Mentee Matching Engine** – Intelligent matching based on skill needs, career goals, academic background, and mentor expertise.
- **Session Tracking & Impact Reports** – Documentation of sessions, feedback collection, and performance analytics to measure mentoring effectiveness.
- **Administrative Controls** – Institution retains full control over mentor onboarding, session approvals, and program guidelines.





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USPs:

- Institution-owned mentoring network for maximum control and customization.
- Facilitates industry–academia connections within a controlled environment.
- Creates long-term mentor–mentee relationships tailored to institutional needs.
- Full data ownership, privacy, and reporting for the institution.

Way Forward for the Institution:

- Appoint a Mentoring Program Coordinator to manage the SMP platform and act as liaison with Buddy4Study.
 - Identify and onboard a diverse pool of mentors from alumni, faculty, and industry partners.
 - Promote the SMP to students through orientations, academic departments, and career services.
 - Host periodic “Mentor–Mentee Meet & Learn” sessions to build engagement and momentum.
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Annexure 3 – Commercials

Component	Inclusions / Scope	Fee Structure
Base Package – SFAO/SFAD with Bundled Core Modules	<p>Master Product Setup – Institution-branded SFAO/SFAD, dedicated space/desk, counsellor training by Buddy4Study, portal integration, launch promotion.</p> <p>Bundled Modules –</p> <p>1. SFS: Co-branded institutional page listing current scholarships, government loan schemes, interest subsidies, and philanthropic aid.</p> <p>2. S2S: Upload/invite/nominate students (individually or in bulk), automated matching to funding opportunities, real-time tracking, analytics.</p> <p>Operational Support – Platform access, monthly review webinars, standard participation and impact reports.</p>	<ul style="list-style-type: none"> • One-time Setup Fee: ₹25,000 per campus • Annual Service Fee: ₹1,00,000* per year per campus <p><i>*Group discount of 20% on total annual service fee, provided that all campuses of SSAHE institutions will launch SFAO in phased manner, starting with SSAHE.</i></p> <p>Eg. –</p> <p>-Year 1: ₹1,05,000 (₹80,000+₹25,000) per campus;</p> <p>-Year 2: ₹80,000 per campus;</p> <p>-Year 3: ₹80,000 per campus;</p> <p>-And so on.</p>
Buddy4Study ‘Empowering – Scholarships’ Training (BEST)^{##}	An online/classroom-based training program by Buddy4Study that aims to help young people and professionals learn about the science of education funding solutions such as scholarships, education loans, government subsidy schemes, etc.	<p>Training fee - FREE</p> <p>Certification fee - ₹3,000** per faculty</p> <p><i>**Waived off for up to 10 faculty members for year 1. From Year 2 onwards, ₹3,000 certification cost per faculty will apply.</i></p>
Optional Add-On – Scholarship cum Admission System (SAS)	Custom program design, nationwide outreach, multi-channel promotion (digital, media, campus, influencers), applicant engagement tools, shortlisting, verification (document/telephonic/physical), candidate readiness mentoring, admission spillover support, data intelligence outreach.	<p>Separate fee per program cycle based on:</p> <ul style="list-style-type: none"> • Outreach scale (geographic & numeric reach) • Expected number of applications and months of outreach • Level of verification required • Variable fee per admission: not included in base SFAO, can be mutually agreed in separate MoU
Optional Add-On – Kind Circle (Alumni & Donor Engagement)	Dedicated Kind Circle webpage, alumni/donor onboarding tools, Circle Passbook transparency, optional Alumni Endowment Page, mentor slot booking, beneficiary–mentor meetups, access to Buddy4Study’s mentor network (2,000+ mentors, 4,000+ hours delivered).	<p>•Gold Plan[#] (Recommended)</p> <p>•One-time Setup Fee: ₹5,000***</p> <p>•Annual Maintenance Fee: ₹2,500***</p> <p>•Donation transaction fee: 12.5% of donations received via the Kind Circle payment gateway</p> <p><i>***One-time setup fee and annual maintenance fee waived off for Year 1. From year 2 onwards, annual maintenance fee will be applicable. Donation transaction fee is applicable from Year 1 onwards.</i></p>
Optional Add-On – SMP	Platform for institutions to manage their own alumni/industry/faculty mentoring network.	Annual License Fee: not included in base SFAO, can be mutually agreed in separate MoU

#Alumni Kind Circle – Gold Package (Complimentary for SSAHE)

As part of this partnership, Buddy4Study will extend the **Alumni Kind Circle – Gold Package** free of cost to SSAHE. Normally a premium add-on, this package will serve as a **value-added initiative to strengthen SSAHE’s alumni–student support ecosystem** by combining philanthropy and transparent donor engagement.

Key Highlights of Gold Package:

- Dedicated **Alumni Portal branded for SSAHE** with custom logo and banner.
- Real-time **donor dashboard & contribution tracking** for transparency.





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- **Beneficiary sourcing** from alumni nominations and university pool (with due diligence).
- End-to-end **scholarship application management** including verification and disbursal via Buddy4Study India Foundation.
- **Virtual mentorship (1:1)** between alumni and students (safe & moderated).
- **Alumni engagement features:** testimonials and donor podcasts/interviews.
- **Tax exemption certificates** for all contributions.

KC Commercial Value: This plan usually includes setup charges, annual maintenance fees, and transaction costs. However, for SSAHE, both the **setup fee and the first year's annual maintenance fee will be waived**, extended as a complimentary benefit under this strategic partnership.

Buddy4Study 'Empowering – Scholarships' Training (BEST) (Complimentary for SSAHE)

Under this collaboration, SSAHE faculty members will have the opportunity to participate in the Buddy4Study Empowering Scholarships & Training (BEST) Program, a specialized skill-building and certification program. Faculty completing this training will become certified Financial Aid Counsellors (FACs), enabling them to effectively manage and guide students through scholarship and financial aid processes at SSAHE. While the program is free, the certification fee of INR 3,000 is fully waived for SSAHE faculty participants.

Notes:

1. **Base Package Payment:** 100% on MoU signing.
2. **Taxes:** All fees exclusive of GST; TDS/statutory deductions as per law.
3. **Renewal:** Reviewed annually 60 days before expiry; revised fee if applicable.
4. **Late Payment:** Interest at 1.5% per month for overdue payments (after agreed grace period).
5. **Optional Modules:** SAS, Kind Circle and SMP are billed separately; can be activated anytime during the contract term.
6. **Customizations:** Quoted separately for special integrations, branding beyond standard templates, extra outreach campaigns, or additional reporting formats.





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Annexure 4 – Service Levels, Deliverables & Accreditation Impact

Part A – Service Levels & Deliverables

This annexure details the service commitments, deliverables, and accreditation benefits of the SFAO/SFAD, ensuring timely setup, smooth operations, and measurable impact on student funding access and institutional performance.

Setup Steps:

1. Sign agreement & close commercials
2. Configure SFAO/SFAD portal within **1 week**
3. Identify & train Financial Aid Counsellor
4. Launch with promotions (physical & digital)
5. Track aid applications & measure impact
6. *(Optional)* Alumni Endowment Page setup
7. *(Optional)* Alumni/industry mentoring integration
8. *(Optional)* Admission-linked scholarship programs

Service Commitments:

- **Portal live:** Within 5 working days post-payment
- **Scholarship database updates:** Weekly
- **Financial Aid Counsellor webinars & updates:** Monthly
- **Helpline response:** Within 2 business days
- **Funding impact dashboard:** Quarterly

Part B: Accreditation & Compliance Impact

Framework	Benefit	Measurement Impact
NAAC Criterion 5	Improved student support metrics	Higher % of students receiving financial aid
NIRF Outreach & Inclusivity	ESCS parameter improvement	Up to 20 marks improvement
NEP 2020 Para 12.10	Policy alignment demonstration	Evidence of inclusive practices
AICTE Benefits	Access to institutional schemes	Eligibility for financial support programs
RUSA	State funding compliance	Meets mandatory support requirements

Part C – Licensing Rules & Operational Safeguards

1. Licensing Rules:

- Campus-specific deployment; each physical campus or affiliated college must purchase a separate license.
- Additional campuses may be added via addenda with separate commercials.
- No sublicensing or cross-campus sharing.
- Each campus gets its own co-branded subdomain.





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2. Code of Conduct & Anti-Bribery:

- No staff may demand/accept consideration from students for funding facilitation.
- Any bribery, favouritism, or coercion is a material breach.
- Conflicts of interest must be declared.
- "No Fee" notices and Buddy4Study helpline displayed on-site and online.

3. Grievance Redressal:

- Institution to maintain on-campus grievance channel and publish Buddy4Study helpline.
- Complaints acknowledged in 2 business days, resolved in 10.
- Logs retained for 24 months and summarised in Quarterly Dashboard.

4. Access Control & Audit:

- Role-based logins with periodic reviews.
- Audit trails kept for 12 months.
- No unilateral approvals by Counsellors.
- No cash handling by SFAO/SFAD staff.
- Buddy4Study may conduct operational audits.
- Annual re-certification of counsellors on ethics and compliance.

