

MEMORANDUM OF UNDERSTANDING (MoU)

BETWEEN

STATE BANK OF INDIA DARESI ROAD, LUDHIANA

AND

S.D.P. COLLEGE for WOMEN, LUDHIANA

This Memorandum of Understanding (MoU) is made and entered into on this 12 August 2026, by and between **State Bank of India, Daresi Road, Ludhiana**, and **S.D.P. College for Women, Ludhiana** with the objective and promoting AICTE-related activities, including student insurance policy, skill enhancement, financial literacy, and other academic and professional development initiatives.

1. PURPOSE OF THE MoU

The purpose of this MoU is to establish cooperation between the College and SBI for providing banking and financial services, financial literacy, awareness programs, and other mutually agreed facilities for students, faculty members, staff and eligible stakeholders of the College.

2. AREAS OF COOPERATION

1. Opening and facilitating savings/current accounts for eligible students, faculty and staff, subject to applicable KYC and banking rules.
2. Providing information and guidance regarding education loans, scholarships, digital banking and other suitable banking products.
3. Conducting financial literacy and awareness programmes for students and staff.
4. Promoting safe and responsible use of digital banking, UPI, cards, internet banking and mobile banking.
5. Facilitating fee collection or other institutional banking arrangements, wherever mutually agreed and permitted under SBI rules.
6. Providing other banking facilities/services as may be mutually agreed in writing from time to time.
7. Facilitation of students Insurance policy for all students as per AICTE norms.

3. RESPONSIBILITIES OF SBI

1. Provide information and assistance regarding applicable banking products and services.
2. Conduct financial literacy/awareness sessions as mutually agreed.
3. Facilitate eligible account opening, loan guidance, Insurance policy and other services in accordance with SBI policies, RBI directions and applicable law.

4. COMPLIANCE AND CONFIDENTIALITY

Both parties shall comply with applicable laws, RBI directions, SBI policies, institutional rules and data-protection/confidentiality requirements. No party shall disclose confidential information received from the other party except where required by law or with appropriate authorization.

5. DURATION

This MoU shall remain in force for a period of 1 years from the date of signing, unless terminated earlier in accordance with this MoU.

6. SIGNATURES

For STATE BANK OF INDIA	For S.D.P. COLLEGE for WOMEN
Name: <u>Sudha Kumari</u>	Name: <u>Dr. Ranjana Sood</u>
Designation: <u>Branch Manager</u>	Designation: <u>OFFG- PRINCIPAL</u>
Signature & Seal: <u>[Signature]</u>	Signature & Seal: <u>[Signature]</u> 12/5/26

Offg. Principal
S.D.P. College for Women,
LUDHIANA-08.



S.D.P. College For Women

NAAC-ACCREDITED SINCE 2005

Behind Fort (G.T. Road, Near Power House),

Daresi Road, LUDHIANA-141008. (Punjab)

New Additional Site : Vill. KHAWAJKE-MANGAT,

Rahon Road, Ludhiana.

Email : sdpcollegeldh@gmail.com

sdpcollegeldh@yahoo.co.in

Web site : www.sdpcollege.com

MEMORANDUM OF UNDERSTANDING (MoU)

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S.D.P. COLLEGE for WOMEN, LUDHIANA

AND

STATE BANK OF INDIA DARESI ROAD, LUDHIANA

This Memorandum of Understanding (MoU) is made and entered into on this 12 August 2026, by and between **S.D.P. College for Women, Ludhiana** and **State Bank of India, Daresi Road, Ludhiana**, with the objective of organizing and promoting **AICTE-related activities, including student insurance policy, skill enhancement, financial literacy, and other academic and professional development initiatives**

1. PURPOSE OF THE MoU

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6. Providing other banking facilities/services as may be mutually agreed in writing from time to time.
7. Facilitation of students Insurance policy for all students as per AICTE norms.

3. RESPONSIBILITIES OF THE COLLEGE

1. Provide necessary institutional support and coordination for activities under this MoU.
2. Facilitate awareness programmes, camps or student interactions at mutually agreed dates.
3. Provide only such information/documents as are lawfully required and permitted for the agreed banking activities.

4. COMPLIANCE AND CONFIDENTIALITY

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6. SIGNATURES

For S.D.P. COLLEGE for WOMEN	For STATE BANK OF INDIA
Name: <u>Dr. Ranjana Sood</u>	Name: <u>Sudha Kumari</u>
Designation: <u>OFFG. PRINCIPAL</u>	Designation: <u>Branch Manager Daresi</u>
Signature & Seal: <u>[Signature]</u>	Signature & Seal: <u>[Signature]</u>

12/8/14
Offg. Principal,
S.D.P. College for Women,
LUDHIANA-08.



S.D.P. College For Women

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Date: 12-08-2026

To

Ms. Sudha

Branch Manager

State Bank of India (SBI)

Daresi Road Branch, Ludhiana

Subject: Appreciation for Conducting Student Insurance Awareness Session.

Dear Madam,

On behalf of **S.D.P. College for Women, Ludhiana**, we express our sincere appreciation and gratitude to you for your valuable contribution and support in conducting the Awareness Session on Student Insurance an insightful session for our students.

Your informative interaction and practical insights provided our students and staff with valuable awareness about insurance benefits, financial security, healthcare coverage, and the opportunities available within the startup ecosystem.

We deeply appreciate your valuable time, professional expertise, and continued support towards S.D.P. College for Women, Ludhiana. We look forward to your continued support and association in our future academic and entrepreneurial initiatives.

With sincere appreciation and best wishes.

With Regards

Offg. Principal
S.D.P. College for Women
Ludhiana

Offg. Principal,
S.D.P. College for Women
LUDHIANA-08

