



ఆంధ్రప్రదేశ్ ఆంధ్ర ప్రదేశ్ ANDHRA PRADESH

AG 223551

SI No 4702 Date: 13-10-2011

SOLD TO: S. Bharathudu S/Sutariah

FOR WHOM: NSIC Ltd Hyd

CH. SHASHI RAO
LICENCED STAMP VENDOR
Lic.No: 15-23-009/2011
H.No. 6-10-9/002, VINAYAKNAGAR,
BAJANAGAR, R.R. DISTRICT.
Ph.No: 9848470731

EXTENSION OF MEMORANDUM OF UNDERSTANDING

THIS memorandum of understanding (hereinafter called MOU) is made on this 23rd day of November, 2011 at Hyderabad between State Bank of Hyderabad, a body corporate constituted under the State Bank of Hyderabad Act 1956 and reconstituted under the State Bank of India (Subsidiary Banks) Act, 1959 and having its Head Office at Hybank Towers, Gunfoundry, Hyderabad- 500 001 (hereinafter referred to as "SBH" which expression shall, unless it be repugnant to the context or meaning thereof, mean and include its successors and assignees, lawful attorneys, authorized representatives) of the First Part,

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AND

The National Small Industries Corporation Ltd. a Govt. of India Enterprises having its, registered office at NSIC Bhawan, Okhla Industrial Estate, New Delhi-110020 (hereinafter referred to as NSIC which expression shall unless repugnant to the meaning or context thereof mean and include its successors and permitted assigns) of the second Part.

Whereas the parties had executed an MOU dated 12-10-2010, a copy of which is annexed hereto and marked as annexure "A". As per the said MOU the NSIC and State Bank of Hyderabad Bank have agreed for facilitating credit to MSME's for one year. The said one year has since expired on 12-10-2011. Now 'State Bank of Hyderabad **Bank**' has approached NSIC for extension of the MOU for another three years on the same terms and conditions as are enumerated in the above referred MOU dated 12-10-2010.


Now further both the parties hereby agree for extending the MOU dated 12-10-2010 for another three years with effect from 12-10-2011 on the same terms and conditions as stated in Annexure 'A'. The MOU dated 12-10-2010 at Annexure 'A' shall be part of this MOU and all the terms and conditions of MOU Dated 12-10-2010 will remain unchanged.


A circular purple stamp of the State Bank of Hyderabad is visible. The text around the perimeter includes "STATE BANK OF HYDERABAD" and "NSIC". In the center, there is a handwritten signature in blue ink.A circular purple stamp of the National Small Industries Corporation Ltd. (NSIC) is visible. The text around the perimeter includes "THE NATIONAL SMALL INDUSTRIES CORPORATION LTD." and "NSIC". In the center, there is a handwritten signature in blue ink.

...3

In witness whereof each of the parties hereto has caused this MOU to be executed by its duly authorized officers as of the day and year mentioned above.


Signed and delivered by the within named



(T.KESHAV KUMAR)
Dy.General Manager
MSME Department
State Bank of Hyderabad




Through its Authorised Signatory


Witness
In the presence of


Shri J. Dharma Rao
Chief Manager
MSME-Department
State Bank of Hyderabad.



Signed and delivered by the within named


(RAVINDRA NATH)
Director (Finance)
The National Small Industries
Corporation Ltd.



Through its Authorised Signatory

Witness
In the presence of


Sh. G. Dixit
General Manager (Finance)
The National Small Industries
Corporation Ltd.



ఆంధ్రప్రదేశ్ ఆంధ్ర ప్రదేశ్ ANDHRA PRADESH

AK 692329

S.No. 2254 (08.10.10 Rs 100)
Sold to Bharathudu
S/o Suresh, Hydr
For whom NSIC Ltd, Hydr

SMT. K. RUKMINI
SVL.No.51/84, R.No.16/2008
REGIMENTAL BAZAR, SEC'BAD.

MEMORANDUM OF UNDERSTANDING
Between
State Bank of Hyderabad
&

The National Small Industries Corporation Ltd.

This Memorandum of Understanding (hereinafter called MOU) is made on this 12th day of October, 2010 at Hyderabad between State Bank of Hyderabad, a body corporate constituted under the State Bank of Hyderabad Act 1956 and reconstituted under the State Bank of India (Subsidiary Banks) Act, 1959 and having its Head Office at Hybank Towers, Gunfoundry, Hyderabad-500 001 (hereinafter referred to as "SBH" which expression shall, unless it be repugnant to the context or meaning thereof, mean and include its successors and assignees, lawful attorneys, authorized representatives) of the First Part,

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Bharath



For STATE BANK OF HYDERABAD

[Signature]
Deputy General Manager
MSME Dept., H.O., Hyderabad

:2:

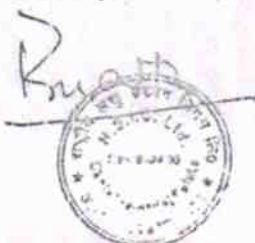
And

The National Small Industries Corporation Ltd., a Government of India Enterprise having its registered office at NSIC Bhawan, Okhla Indl. Estate, New Delhi -110020 (hereinafter referred to as NSIC, which expression shall, unless repugnant to the meaning or context thereof mean and include NSIC, its successors in interest and permitted assigns) of the Second Part.

WHEREAS the NSIC and State Bank of Hyderabad are desirous of executing a Memorandum of Understanding (MOU) with a view to record the broad terms and conditions mutually agreed to, by and between them subject to working out the modalities and terms of implementation in detail, in due course, as may be agreed between the NSIC and State Bank of Hyderabad.

NOW THEREFORE THIS MEMORANDUM OF UNDERSTANDING WITNESSETH AS UNDER:

1. Loan Application forms of State Bank of Hyderabad along with the broad terms & conditions will be made available at the operational office(s) of NSIC, to be provided to SME units (List of NSIC Offices is enclosed).
2. State Bank of Hyderabad will provide a list of branches and controlling offices where application forms for credit support are to be forwarded by the operational offices of NSIC collecting applications from interested SMEs.
3. The NSIC will forward the credit proposals to State Bank of Hyderabad's branches, without any liability on its part for sanction.
4. State Bank of Hyderabad may accept loan applications forwarded by NSIC and consider sanctioning loans on merit basis and as per lending norms laid down in the lending policy of the Bank.
5. After sanction of the loan applications, all necessary action relating to dealing with the borrowers (including disbursement, monitoring, recovery etc.) would be taken up by State Bank of Hyderabad.
6. Upon sanction of the loan, State Bank of Hyderabad will pay within 30 days, 50% of the processing fee received from applicants to NSIC for each application so forwarded. No fee or charges will be paid/shared on account of subsequent review/renew/enhancement of loan amount.
7. This arrangement of financing by State Bank of Hyderabad's branches shall be extended to the projects relating to SME Sector at different places where bank branches are located or other important industrial centres throughout the country.



For STATE BANK OF HYDERABAD

MSME Dept., Hyderabad

8. **NSIC** is operating a Performance and Credit Rating Scheme for Micro & Small Enterprises (MSEs) wherein MSEs units are rated in terms of 'performance and credit parameters'. Seven rating agencies viz., CRISIL, DUN & BRADSTREET, ICRA, CARE, ONICRA, FITCH & SMERA have been empanelled by NSIC under the scheme for rating of the Micro & Small Enterprises. **State Bank of Hyderabad** may refer its customers to **NSIC** so as to be rated by any one of the empanelled rating agencies as selected by the customer.
9. **NSIC** organizes various open houses / exclusive sessions, campaigns to create awareness of the schemes implemented by it as well as the arrangements like the one covered under this MOU. **State Bank of Hyderabad** and **NSIC** may also jointly hold similar open houses / campaigns to create awareness of their schemes and also take necessary steps to promote the business of mutual interest.
10. Under this understanding, the above arrangements would be given publicity by **NSIC** and **State Bank of Hyderabad**. Details of the arrangement shall also be publicised through the website of **NSIC** and **State bank of Hyderabad**.
11. This MoU will be valid for a period of one year and may be renewed on mutually agreeable terms and conditions. Any amendment to the MoU will be mutually agreed upon and will be in writing signed by both the parties. During the term of this MoU and extension thereof, **NSIC** or **SBH** may enter into similar arrangements with any other agencies.
12. Neither party shall be liable for any failure, inability or delay in performing the obligation hereunder if such failure, inability or delay be due to an act of God, war, explosion or sabotage, riots, civil disturbance, strike, lockout, labour trouble, accident, causality, law and order or regulation. Due cogency and every reasonable effort shall be used by each party incurring such cause.
13. The MOU can be terminated by either party by giving 60 days prior notice to the other party. During this notice period, **NSIC** shall not collect any fresh applications from any SME Unit to be forwarded to **State Bank of Hyderabad** for credit support. **State Bank of Hyderabad** will however to carry out and complete the appraisal of applications in all cases where the applications are received by them prior to the date of termination notice.
14. **State Bank of Hyderabad** shall have the right to refuse, accept or not to accept the proposal of a particular Small & Medium Enterprises at its sole discretion and the same may not be disclosed to the customer. However at the request of **NSIC**, **State Bank of Hyderabad** may inform the reasons for rejection.

Ruath


For STATE BANK OF HYDERABAD

MSI... Hyderabad

In affirmation, the parties hereto have signed this Memorandum of Understanding on this day first here in above written.

Signed and Delivered by the within Named
State Bank of Hyderabad

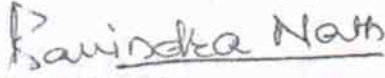
Signed and Delivered by the within Named
The National Small Industries Corporation Ltd

Through its Authorised Signatory
Shri M.Dattatreya Sarma
Dy.General Manager (MSME)

Through its Authorised Signatory
Shri Ravindra Nath
Director (Finance)

For STATE BANK OF HYDERABAD


(M.DATTATREYA SARMA)
MSME Dept., H.O., Hyderabad


(RAVINDRA NATH)

Witness

Witness

In the presence of Sh. _____
✓ - Suryanarayana

In the presence of Sh. _____
Gaurang Dixit

