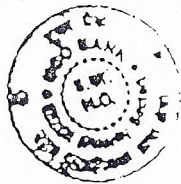


9. NSIC organizes various open houses / exclusive sessions, campaigns to create awareness of the schemes implemented by it as well as the arrangement like the one covered under this MOU. The Bank and NSIC may also jointly hold similar open houses / campaigns to create awareness of their schemes and also take necessary steps to promote the business of mutual interest.
10. Under this understanding the above arrangements would be given publicity by NSIC and Bank at their own cost. Details of the arrangement shall also be publicized through the website of NSIC and Bank.
11. This MOU will be valid upto 31.03.2011 and may be renewed on mutually agreeable terms and conditions. Any amendment to the MOU will be mutually agreed upon in advance and will be in writing signed by the both the parties. During the term of this MOU and the extension thereof, NSIC or the Bank 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, casualty, law and order or regulation. Due cogency and every reasonable efforts shall be used by each party in curing 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 MSE unit to be forwarded to the Bank for credit support. The Bank 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. The Bank shall have the right to refuse, accept or not to accept the proposal of a particular MSE at its sole discretion and the same may not be disclosed to the customer. However at the request of NSIC, the Bank may inform the reasons of



*[Handwritten signature]*