

**MEMORANDUM OF UNDERSTANDING (MOU)**

**FOR THE YEAR**

**2016-2017**

**BETWEEN**

**NATIONAL HANDICAPPED FINANCE  
AND DEVELOPMENT CORPORATION  
(NHFDC)**

**AND**

**DEPARTMENT OF EMPOWERMENT OF PERSONS WITH  
DISABILITIES (DIVYANGJAN)  
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT  
GOVERNMENT OF INDIA**

**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION**  
**MEMORANDUM OF UNDERSTANDING FOR THE FINANCIAL YEAR 2016-17**

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## **PART-I**

### **BACKGROUND**

National Handicapped Finance and Development Corporation (NHFDC) was set-up by the Government of India under Section 25 of the Companies Act, 1956 on 24<sup>th</sup> January, 1997 as Company to serve as a catalyst in the economic and social development of Persons with Disabilities by helping them in setting up self-employment projects. The Company is wholly owned by Government of India. Authorised share capital of the Corporation is Rs.400.00 Crores. Government of India has released Rs.338.08 Crore only till date towards Equity capital. The Company is managed by Board of Directors nominated by Government of India. Registered Office of the Corporation is situated at Red Cross Bhavan, Sector-12, Faridabad-121007, (Haryana). The Corporate Office of the Corporation is at 3<sup>rd</sup> Floor, PHD Hosue, 4/2, Siri Institutional Area, August Kranti Marg, New Delhi-110016.



**PART-II**

<b>MoU 2016-17 Targets</b>								
Sl	Evaluation Criteria	Unit	Wt.	Excellent	V. Good	Good	Fair	Poor
				100	80	60	40	20
i)	<b>Capacity Utilization</b> Loan Sanctioned	Rs. Cr.	10	110	100	95	90	85
ii) A	<b>Efficiency Parameters (Physical Operations)</b>							
	Average time taken for disposal of loan applications dealt by the CPSE (Loans above Rs. 5 Lac)	No. of days	10	28	30	32	34	36
B	<b>Technology up-gradation:</b> Award of work for development of Loan Management Software <sup>1</sup>	Date	5	15-12-16	31-12-16	10-01-17	20-01-17	31-01-17
iii)	<b>Leveraging Net Worth :</b> Disbursement / Total Funds Available <sup>2</sup>	%	15	84	83	82	81	80
iv)	<b>Monitoring Parameter</b> NPA / Loan Assets <sup>3</sup>	%	5	0.30	0.32	0.38	0.39	0.40
v)	<b>Turnover for Operations:</b> Revenue from Operations (Net of excise duty)	Rs. Cr.	15	11.70	11.25	11.00	10.75	10.50
vi)	<b>Operating Profit/ Surplus:</b> Surplus before Tax (excluding Other Income, Extraordinary and Exceptional Items)	Rs. Cr.	15	3.50	2.50	2.30	2.10	2.00
vii)	<b>Early signs of weakness:</b> Restricting the no. of claims against the Company not acknowledged as Debt, over the previous year. Claims raised by - CPSE and Others	Nos.	5	0	1	2	3	4
viii)	<b>Marketing efficiency ratios:</b>							
A	Disbursement / Loan Sanctioned	%	5	99	98	97	96	95
B	Overdue loans to Loan Assets	%	5	25	28	28.25	28.50	29
ix)	Surplus/ Net Worth	%	10	1.30	1.16	1.08	1.03	0.98
<b>Total</b>			<b>100</b>					

**Notes:**

1. The Loan Management Software should also capture the time taken for release of funds from the State Channelising Agency (SCA ) to beneficiaries and repayments being made by the beneficiaries.

2. Total Funds Available would include Cash and Bank Balance at the beginning of the year + Loan Repayments during the Year + Equity assistance from Government of India during the Year + Refunds against loans released prior to FY 2016-17 + Other fund inflows.
3. Any rescheduled NPA Loans would be considered as NPA.
4. The targets approved by IMC are based on provisional / Estimates submitted by the CPSE for FY 2015-16. In case of better performance of the CPSE during the FY 2015-16 as compared to the Provisional / Estimated figure given to the committee. The difference between actual figures & provisional figures shall be added to the targets of 2016-17.
5. At the time of MoU Evaluation, wherever achievement is not verifiable from Annual report of the CPSE, the same would be accepted on the basis of certification by way of resolution from Board of Directors.
6. As per MoU Guidelines targets set in MoU are unconditional {(Except Parameter (ii) B, (iii) and (iv)} and no offset will be allowed in any condition. Further, evaluation would be subject to additional eligibility criteria as per Para 14.2/14.3 of MoU Guidelines 2016-17.

Sd/-

.....  
(Paresh Chandra Das)  
Chairman-cum-Managing Director  
National Handicapped Finance and  
Development Corporation

Sd/-

.....  
(Vinod Aggarwal)  
Secretary,  
Department of Empowerment of Persons with  
Disabilities (Divyangjan)  
Ministry of Social Justice & Empowerment  
Government of India

Place : New Delhi

Date : 30<sup>th</sup> September 2016

**PART-III**

**Self Declaration/Certification by CPSE**

It is hereby certified that while arriving at the targets of the financial Parameters, the definitions and norms laid down in the MoU Guidelines of DPE have been strictly and scrupulously followed and no deviations have been made. At the time of evaluation, if it is found that definitions as per the MoU Guidelines have not been followed by the CPSE, DPE will evaluate the MoU achievements as per the definitions given in MoU Guidelines.

Sd/

.....  
(Paresh Chandra Das)  
Chairman-cum-Managing Director  
National Handicapped Finance and  
Development Corporation

**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION**  
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Form - I (Applicable for all CPSEs except CPSEs under closure/ Under Construction)

**Part B**  
**Trend Analysis**

Sl. No.	Evaluation Criteria	Unit	Financial Year				Actual as on 31.03.2016	2016-17 Projected
			2011-12	2012-13	2013-14	2014-15		
i.	Capacity Utilisation (Based on PartA)	%	92.53	94.00	107.33	142.15	80.31	84.00
ii	Efficiency Parameters (Physical operations) Based on Part A - Number of beneficiaries assisted		10,704	13,253	13,376	14,452	20,552	19,430
iii	CAPEX	Rs. Crore	0.0327	0.0789	0.0364	0.1098	0.15	10.16
	Disbursement/ Equity from Government	Ratio	1.70	3.48	2.33	3.08	3.42	3.10
iv	PaidUp Share Capital —	Rs. Crore	191.80	211.80	244.35	277.29	315.58	345.58
v	Accumulated Reserves	Rs Crore	31.30	35.94	45.59	55.08	63.46	67.90
vi	Net worth	Rs Crore	223.10	247.74	289.94	332.37	379.04	413.48
vii	Borrowings (shown in Non- current Liability)	Rs Crore	0	0	0	0		0
viii	Borrowings /Net Worth	%	0	0	0	0		0
ix	Percentages of value of CAPEX contracts! projects running/ completed during the year without time! cost overrun to total value of CAPEX contracts running/ completed during the year (wherever applicable)	----	----	----	----	----		----
x	Revenue from Operations (Gross)	Rs Crore	3.44	3.81	8.02	8.93	9.79	10.87
xi.	Revenue from Operations (Net of excise duty)	Rs Crore	3.44	3.81	8.02	8.93	9.79	10.87
xii.	Profit before Tax	Rs Crore	3.72	4.64	9.64	9.59	8.38	4.44
xiii.	Other Income - Interest	Rs Crore	4.89	5.8	6.39	7.04	4.89	2.14
	- Dividend	Rs Crore	0	0	0	0	0	0
	- Others		0	0	0	0	0	0
	- Total		4.89	5.8	6.39	7.04	4.89	2.14
xiv.	Extraordinary Items	Rs Crore	0	0	0	0	0	0
xv.	Exceptional Items	Rs Crore	-0.5	0	0	0	0	0
xvi.	Profit before Tax (excluding Other Incomes, Extraordinary and Exceptional Items)	Rs Crore	-0.69	-1.16	3.25	2.55	3.49	2.30
xvii.	Profit After Tax	Rs Crore	4.20	4.64	9.64	9.59	8.38	4.44

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Sl. No.	Evaluation Criteria	Unit	Financial Year				Actual as on 31.03.2016	2016-17 Projected
			2011-12	2012-13	2013-14	2014-15		
xviii.	Revenue from Operations (Net)/Total Expenses [excluding extra ordinary/exceptional items, if shown separately and Tax (Income Tax) Expense]	%	83.29	76.81	168.13	140.19	155.40	126.84
xix.	Closing Inventory of finished goods	Rs Crore	0	0	0	0	0	0
xx.	Closing Inventory of Work-in-progress	Rs Crore	0	0	0	0	0	0
xxi.	Sale of Products (Net of Excise duty )	Rs Crore	0	0	0	0	0	0
xxii.	Number of days of Inventory of finished goods and Work-in- progress to Sale of Products (wherever applicable)	No of Days	0	0	0	0	0	0
xxiii.	Trade Receivables of over 6 months	Rs Crore	1.76	1.11	1.08	1.39	1.40	0.73
xxiv.	Trade Receivables (Total)	Rs Crore	2.04	2.3	2.53	3.18	1.79	2.13
xxv.	Trade Receivables as percentage of Revenue from Operations (Gross)	%	59.30	60.37	31.55	35.61	18.24	19.60
xxvi.	Cash and Bank Balance	Rs Crore	57.29	61.72	56.23	49.74	22.90	0.24
xxvii.	PAT/Net worth	%	1.88	1.87	3.32	2.89	2.21	1.07
xxviii.	Dividend/PAT	%	0	0	0	0	0	0
xxix.	Dividend/ Net Worth or Surplus/ Net Worth	%	1.67	1.87	3.32	2.89	2.21	1.07
xxx.	Claims against the Company not acknowledged as debt	Rs Crore	0	0	0	0.03	0.003	0.002
	Reduction in Claims against the Company not acknowledged as debt, over the previous year	Rs Crore						0.0012
	By Central Government Departments							
	By State Departments							
	By CPSEs							
	By Others							
xxxi.	CPSE specific/sector specific (List all from Part A)							
	Awareness Creation	Nos.	18	18	20	35	28	28
	Evaluation Study	Time Line	Nil	Nil	Nil	Nil	31-12-2015	31-01-2017



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Sl. No.	Evaluation Criteria	Unit	Financial Year				Actual as on 31.03.2016	2016-17 Projected
			2011-12	2012-13	2013-14	2014-15		
xxxii.	Resources Raised	Rs Crore	0	0	0	0	0	0
xxxiii.	Surplus Redeployed		3.72	4.64	9.64	9.59	8.38	4.44
xxxiv.	Major Expenses							
	1 Salary and Other Staff Benefit Expense		2.47	3.15	2.87	3.06	3.02	3.26
	2 Other Operating Expense		1.58	1.74	1.84	3.211	3.15	5.18
	3 Depreciation and Amortisation Expense		0.07	0.068	0.06	0.1	0.12	0.13
xxxv.	Loans Sanctioned during the year	Rs Crore	55.38	69.22	80.24	88.56	130.41	94.87
xxxvi.	Capacity to Sanction loan based on line of credit available & sources of finance etc.	Rs Crore	59.85	73.64	74.76	62.30	162.39	112.94
xxxvii.	Loans Sanctioned /Capacity to Sanction Loan	%	92.53	94.00	107.33	142.15	80	84.00
xxxviii.	<b>Loans Disbursed from Loans Sanctioned during the year</b>	%	91.71%	95.01%	93.62%	92.49%	98.66%	97.00%
xxxix.	Loans Disbursed/ Loans Sanctioned	%	91.84	100.53	94.55	114.60	100.51	98.03
xl.	Overdue Loans	Rs Crore	43.64	51.32	58.78	67.02	97.37	117.06
xli.	Outstanding Loans or Loan Assets	Rs Crore	162.42	184.28	216.03	279.59	346.76	386.76
xlii.	NPA	Rs Crore	0.79	0.83	1.04	1.1	1.12	1.39
xliii.	<b>Overdue Loans to Outstanding Loans (Loans assets)</b>	%	26.87	27.85	27.21	23.97	28.08	30.27
xliv.	NPA/Loans Assets	%	0.49	0.45	0.48	0.39	0.32	0.36

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**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION**  
**MEMORANDUM OF UNDERSTANDING FOR THE FINANCIAL YEAR 2016-17**  
**MoU Achievements for Last Five Financial Years**

**MOU Targets (FY 2011-12)**

Sl.	<u>Evaluation Criteria</u>			Excellent	V. Good	Good	Fair	Poor	Achieve ment
1	<b>Static / Financial Parameters (40%)</b>	Unit	Weight (in %)	1	2	3	4	5	
1.1	Gross Margin	`Cr.	11	4.58	4.28	4.08	3.88	3.6	<b>4.31</b>
1.2	Disbursements	`Cr.	13	50	46.6	44.4	41.3	37.15	<b>50.86</b>
1.3	% of total resources mobilized from source other than grant in aid of Government	%	3	50	46.35	43.69	39.47	32.71	<b>50.86</b>
1.4	Gross Margin / Total employment of the CPSE at the year-end as per Audited Accounts	Ratio	2	0.1348	0.126	0.12	0.114	0.106	<b>0.1436</b>
1.5	Recoveries as a % of amount due	%	5	73.05	68.25	65	61.75	57.45	<b>71.19</b>
1.6	Recoveries as a % of amount overdue for varying years	%	6	3.92	3.7	3.5	3.31	3.1	<b>3.62</b>
	<b>Sub-Total (1) (1.1+1.2+1.3+1.4+1.5+1.6)</b>		<b>40</b>						
2	<b>Non-financial Parameters* (60%)</b>								
2.1	No. of Beneficiaries assisted during the year	Nos.	10	10000	9320	8880	8260	7430	<b>10625</b>
2.2	% age of beneficiaries inspected during the year	%	10	0.48	0.45	0.43	0.41	0.38	<b>0.61</b>
2.3	% age of beneficiaries found during inspection to have possessed the assets created	%	8	84.25	78.75	75	71.25	66.25	<b>85.28</b>
2.4	Workshops /Awareness Creation Programmes	Nos.	6	14	13	12	11	9	<b>18</b>
2.5	%age of assisted beneficiaries found during inspection to have crossed poverty line	%	2	8	6	5	4	2	<b>60.38</b>
2.6	Submission to DPE of completed data- sheet for PE Survey and penalties	Time line	1	15-09-11	01-10-11	15-10-11	31-10-11	After 31-10-11	<b>15-10-11</b>
2.7	Minority representation (new recruitment/representation of member belonging to Minority community in selection committee/board)	No.	1	--	--	--	--	--	<b>1</b>
3	%age Reduction in Non- performing assets–year wise break up	%	5	7.48	6.99	6.66	6.32	5.88	<b>-283.12</b>
4	Participation in Regional /State Fairs/Camps/Exhibitions	Nos.	5	15	14	13	12	11	<b>16</b>
5	No of target group provided Entrepreneurship Development / skill development programme that help them to secure employment	Nos.	4	689	644	613	582	542	<b>709</b>
6	Strategic plan prepared	Time line	2	30-09-11	31-10-11	30-11-11	31-12-11	31-01-12	<b>Not prepared</b>
7	Partnership with Government departments to leverage existing schemes	Nos.	2	3	2	1	0	0	<b>3</b>
8	Partnership with EDP institutes to train beneficiaries	Nos.	2	3	2	1	0	0	<b>3</b>
9	Net working with various institutions to achieve their mission	Time line	2	31-12-11	31-01-12	29-2-12	31-3-12	-----	<b>Before 31/12/11</b>
	<b>Sub-total 2: (2+3+4+5+6+7+8+9)</b>		<b>60</b>						
	<b>Total (1+2)</b>		<b>100</b>						

**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION**  
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Financial Year 2012-13

**MOU Targets**

Sl.	Evaluation Criteria	Unit	Weight (in %)	MOU Targets					Achievement
				Excellent	Very Good	Good	Fair	Poor	
<b>1</b>	<b>Static / Financial Parameters (40%)</b>			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
1.1	Gross Margin	`Cr.	11	1.93	1.81	1.72	1.63	1.52	<b>4.49</b>
1.2	Disbursements	`Cr.	13	60	56.07	53.40	50.73	45.79	<b>69.59</b>
1.3	% of total resources mobilized from source other than grant in aid of Government	%	3	50.00 %	46.50	43.83	40.87	34.48	<b>71.26</b>
1.4	Gross Margin / Total employment of the CPSE at the year-end as per Audited Accounts	Ratio	2	0.0552	0.0516	0.0491	0.0467	0.0434	<b>0.1361</b>
1.5	Recoveries as a % of amount due	%	5	75.27	70.35	67	63.65	58.56	<b>76.16</b>
1.6	Recoveries as a % of amount overdue for varying years	%	6	6	5.25	5	4.75	4.37	<b>15.19</b>
	Sub-Total (1) (1.1+1.2+1.3+1.4+1.5+1.6)		40						
<b>2</b>	<b>Non-financial Parameters* (60%)</b>								
2.1	No. of Beneficiaries assisted during the year	Nos.	10	10910	10195	9710	9225	8325	<b>13296</b>
2.2	% age of beneficiaries inspected during the year	%	7	0.54	0.5	0.47	0.45	0.41	<b>0.58</b>
2.3	% age of beneficiaries found during inspection to have utilised the assistance for the intended purpose.	%	5	74.84	69.3	66	62.7	57.68	<b>80.91</b>
2.4	Workshops /Awareness Creation Programmes	Nos.	6	16	15	14	13	12	<b>18</b>
2.5	Submission to DPE of completed data- sheet for PE Survey and penalties	Time line	1	15-09-12	01-10-12	15-10-12	31-10-12	After 31/10/12	<b>14-09-12</b>
3	%age Reduction in Non- performing assets –year wise break up	%	4	11.34	10.5	10	9.5	8.74	<b>-4.65%</b>
4	Participation in Regional /State Fairs/Camps/Exhibitions	Nos.	4	18	16	15	14	13	<b>19</b>
5	No of target group provided Entrepreneurship Development / skill development programme that help them to secure employment	Nos.	4	940	870	830	785	700	<b>1061</b>
6	Preparation of Long-term Strategic plan	Time line	2	30-09-12	31-10-12	30-11-12	31-12-12	31-01-13	<b>10-09-12</b>
7	Partnership with Government Departments/other institutions to leverage NHFDC's Objectives	Nos.	2	3	2	1	0	0	<b>5</b>
8	Partnership with EDP institutes /Vocational Institutes to train beneficiaries	Nos.	1	3	2	1	0	0	<b>5</b>
9	Compliance of DPE Guidelines on Corporate Governance dated 22.6.2011	Compliance	5	85% and above	75-84%	60-74%	50-59%	Below 50%	<b>78.96%</b>

**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION**  
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Financial Year 2012-13

**MOU Targets**

<b>Sl.</b>	<b>Evaluation Criteria</b>			<b>Excellent</b>	<b>Very Good</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Achievement</b>
10	Human Resources Management		5	As per Appendix-i					<b>4.67</b>
11	Compliance of DPE Guidelines dated 20.1.2012		3						
	(i) Reservation for SC, ST & OBC in Appointment	Yes/No	1	Yes				No	<b>Yes</b>
	(ii) Implementation of 2007 Pay scale	Yes/No	1	Yes				No	<b>Yes</b>
	(iii) Submission of Compliance Report on DPE Guidelines	Time line	0.5	30.6.12	31.8.12	30.9.12		31.10.12	<b>After 31/10/12</b>
<b>Total</b> <b>(1+2+3+4+5+6+7+8+9+10+11)</b>			<b>100</b>						



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MOU FOR FINANCIAL YEAR 2013-14 : SELF EVALUATION OF PERFORMANCE PARAMETERS

Sl.	Particulars	Unit	Weightage (in %)	Excellent	Very good	Good	Fair	Poor	Achivement
<b>1</b>	<b>Static/Financial Parameters (40%)</b>			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
1.1	Gross margin	Rs. Cr.	8	1.2	1.12	1.07	1.02	0.95	<b>7.78</b>
1.2	Disbursements	Rs. Cr.	13	70	66	63	60	56	<b>75.86</b>
1.3	% of total resources mobilized from sources other than grant in aid of Government	%age	3	64	62	60	58	55	<b>57.09</b>
1.4	Gross Margin / Total employment of the CPSE at the yearend as per Audited Accounts	Ratio	2	0.0344	0.0321	0.0306	0.0291	0.0272	<b>0.2431</b>
1.5	Recoveries as a % of amount due	%age	5	75.27	70.35	66.75	63.57	59.41	<b>74.35</b>
1.6	Recoveries as a % of amount overdue for varying years	%age	6	0.2022	0.189	0.18	0.1714	0.1602	<b>24.09</b>
1.7	%age Reduction in Non- performing assets – year wise break up	%age	3	9.55	8.93	8.5	8.1	7.57	<b>-26.94</b>
	<b>Sub-Total (1) (1.1+1.2+1.3+1.4+1.5+1.6+1.7)</b>		<b>40</b>						
<b>2</b>	<b>Non-financial Parameters* (60%)</b>								
2.1	No. of Beneficiaries assisted during the year	No.	12	12840	12000	11430	10885	10175	<b>13307</b>
2.2	% age of beneficiaries inspected during the year	%age	9	1.1	1	0.95	0.91	0.85	<b>1.24</b>
2.3	% age of beneficiaries found during inspection to have utilised the assistance for the intended purpose	%age	6	75.27	70.35	67	63.81	59.64	<b>76.51</b>
2.4	Participation in Regional /State Fairs/Camps/ Exhibitions	No.	5	18	17	16	15	14	<b>20</b>
3	No of target group provided Entrepreneurship Development / skill development programme that help them to secure employment	No.	6	860	800	760	725	680	<b>4889</b>
4	Partnership with New (in addition to existing) Government departments/other Institutions to leverage existing schemes to enhance NHFDC Objectives	No.	3	4	3	2	1	0	<b>5</b>
5	Partnership with EDP institutes/Vocational Institutes to train beneficiaries	No.	3	4	3	2	1	0	<b>5</b>

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MOU FOR FINANCIAL YEAR 2013-14 : SELF EVALUATION OF PERFORMANCE PARAMETERS

Sl.	Particulars	Unit	Weightage (in %)	Excellent	Very good	Good	Fair	Poor	Achivement
<b>Non-financial Parameters* (60%)</b>									
6	Net working with various institutions to achieve NHFDC mission/Adoption of Innovative Practices{Not included in 4 and 5 above}	No.	3	3	2	1	0	0	4
7	<b>HUMAN RESOURCES MANAGEMENT</b>		5	<b>As per Appendix-I</b>					
8	Corporate Social Responsibility and sustainability		8	<b>As per Appendix-II</b>					
	<b>Sub-total (2.1+2.2+2.3+2.4+3+4+5+6+7+8)</b>		<b>60</b>						
	<b>Total:</b>		<b>100</b>						

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FOR FINANCIAL YEAR 2013-14 : SELF EVALUATION OF PERFORMANCE PARAMETERS

Sl.	Evaluation Criteria	MoU Target for Financial Year 2013-14(Appendix-I)							Achievement
		Unit	Weight	Excellent (1)	V. Good (2)	Good (3)	Fair (4)	Poor (5)	
1	Formal risk management training courses to senior management personnel (All employees at Executive level)	Coverage in (%)	1	100	75	50	25	NIL	100
2	Training to Employees	Man days	1	30	26	20	15	10	41
3	Training for multi-skilling /Skill Upgradation of Non-executives	Man days	1	10	8	6	4	2	15
4	No. of suggestions generated per employee per year	Nos.per employee	1	0.6	0.5	0.4	0.3	0.2	0.59
5	Effectiveness of Grievance Redressal System - % of Grievance settled vis-à-vis received during the year	% settlement	1	55	50	45	40	35	No Grievance received

Sl.	Evaluation Criteria	MoU Target for Financial Year 2013-14 (Appendix-II)							Achievement
		Unit	Weight	Excellent (1)	V. Good (2)	Good (3)	Fair (4)	Poor (5)	
1	Events undertaken for involvement of employees and the top management in internalizing the CSR and sustainability Agenda within the Organisation	Nos	2	4	3	2	1	0	0
2	Incurring expenditure for providing material support to organizations having exemplary contribution for welfare of PwDs	Rs.in Lac	3	8	6	4	3	0	8.08
3	No. of Workshops/Awareness Camps undertaken for engagement of Key stakeholders such as PwDs and State Channelising Agencies (SCAs)	Nos.	3	18	17	16	15	14	19



**MEMORANDUM OF UNDERSTANDING FOR FINANCIAL YEAR 2014-15 : Performance Evaluation**

Evaluation Criteria		MoU Targets							
1	Static / Financial Parameters	Unit	Weight in %	Excellent (1)	V. Good (2)	Good (3)	Fair (4)	Poor (5)	Achievement
i)	EBITDA (Earnings before Interest, Taxes, Depreciation and Amortisation)	Rs. Cr.	10	1.07	1.00	0.95	0.9025	0.8395	9.742
ii)	Disbursements	Rs. Cr.	12	100	94	89	85	79	101.49
iii)	% of total resources mobilized from sources other than grant in aid of Government	%age	4	65%	63%	61%	59%	56%	63.96%
iv)	EBITDA /Total employment	Rs. Cr.	5	0.031	0.029	0.027	0.026	0.024	0.304
v)	Recoveries as a % of amount due (Cumulative)	%age	4	78.75%	73.60%	69.90%	66.40%	61.75%	71.10%
vi)	Recoveries as a % of amount overdue for varying years (Accumulated)	%age	5	18.75%	17.50%	16.65%	15.80%	14.70%	20.06%
<b>Sub total (i to vi)</b>			<b>40</b>						
<b>2</b>	<b>Dynamic Parameters</b>								
i)	No. of Beneficiaries assisted during the year	No.	14	14000	13000	12350	11735	10915	14703
ii)	% age of beneficiaries inspected during the year	%age	6	2.00%	1.50%	1.43%	1.35%	1.26%	2.20%
iii)	% age of beneficiaries found during inspection to have utilised the assistance for the intended purpose	%age	4	75.27%	70.35%	66.85%	63.50%	59.05%	79.63%
iv)	Carrying out study on socio-economic impact of NHFDC Schemes	Time Line	2	30.11.2014	31.12.2014	31.1.2015	28.2.2015	31.3.2015	-----
v)	Participation in Regional /State Fairs/Camps/ Exhibitions	Nos.	5	22	21	20	19	18	35
vi)	No of target group provided Entrepreneurship Development / Skill Development programme that help them to secure employment	No.	9	1100	1000	950	905	840	9356
vii)	Partnership with new (in addition to existing) EDP institutes/Vocational Institutes to train beneficiaries	No.	3	5	4	3	2	1	5
viii)	Partnership with new (in addition to existing) Government / Non-Government Departments/ established institutions to leverage the Corporation's objectives/schemes	No.	3	5	4	3	2	1	5



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**MoU Target for Financial Year 2014-15**

Evaluation Criteria		MoU Targets							
	Dynamic Parameters	Unit	Weight in %	Excellent (1)	V. Good (2)	Good (3)	Fair (4)	Poor (5)	Achievement
ix)	Net working with new (in addition to existing) various institutions to achieve NHFDC mission/Adoption of Innovative Practices(Not included above)	No.	3	5	4	3	2	1	5
x)	Human Resources Management		5	As per Appendix-I					
3	Corporate Social Responsibility & Sustainability		6	As per Appendix-II					
	Sub Total (2+3)		60						
	Grand Total		100						

Sl.	Evaluation Criteria	MoU Target for Financial Year 2014-15 (Appendix-I)							
	HRM - PERFORMANCE INDICATORS	Unit	Weight	Excellent (1)	V. Good (2)	Good (3)	Fair (4)	Poor (5)	Achievement
1	Formal risk management training courses to senior management personnel (All employees at Executive level)	Coverage in (%)	1	100	75	50	25	NIL	100
2	Training to Employees	Man days	1	30	26	20	15	10	40
3	Training for multi-skilling /Skill Upgradation of Non-executives	Man days	1	10	8	6	4	2	40
4	No. of suggestions generated per employee per year	Nos. per employee	1	0.6	0.5	0.4	0.3	0.2	0.6
5	Effectiveness of Grievance Redressal System - % of Grievance settled vis-à-vis received during the year	% settlement	1	55	50	45	40	35	66.6
	<b>Total</b>		<b>5</b>						

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Sl.	Evaluation Criteria	MoU Target for Financial Year 2014-15 (Appendix-II)							Achievement
		Unit	Weight	Excellent (1)	V. Good (2)	Good (3)	Fair (4)	Poor (5)	
<b>1</b>	Corporate Social Responsibility and Sustainability								
	Events undertaken for involvement of employees and the top management in internalizing the CSR and sustainability Agenda within the Organisation	Nos	2	4	3	2	1	0	4
<b>2</b>	Incurring expenditure for providing material support to organizations having exemplary contribution for welfare of PwDs	Rs.in Lac	2	8	6	4	3	0	8.06
<b>3</b>	No. of Workshops/Awareness Camps undertaken for engagement of Key stakeholders such as PwDs and State Channelising Agencies (SCAs)	Nos.	2	18	17	16	15	14	20
	<b>Total</b>		<b>6</b>						

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**MEMORANDUM OF UNDERSTANDING FOR FINANCIAL YEAR 2015-16**

Evaluation Criteria		MoU Targets							Achievements
1	Static / Financial Parameters	Unit	Weight in %	Excellent	V.Good	Good	Fair	Poor	
	<b>Mandatory Parameters</b>		<b>24</b>	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	
i)	EBITDA (Earnings before Interest, Taxes, Depreciation and Amortisation)	Rs.Cr	4	4.2	4.0	3.8	3.6	3.4	<b>8.503</b>
ii)	Disbursements	Rs.Cr	12	130	124	118	112	105	<b>131.08</b>
iii)	Recoveries as a % of amount due for more than 1 Year	%	8	26.25	25.00	23.81	22.68	21.19	<b>26.38%</b>
	<b>Optional Parameters</b>								
iv)	Recoveries as a % of amount Due (Current Year)	%	6	42.00	40.00	38.10	36.28	33.91	<b>43.15%</b>
v)	% of total resources mobilized from sources other than grant in aid of Government	%	6	50.40	48.00	45.71	43.54	40.69	<b>70.79%</b>
vi)	Surplus/Capital Employed	%	4	1.11	1.06	1.01	0.96	0.90	<b>2.21%</b>
	<b>Sub-total (i to vi)</b>		<b>40</b>						
<b>2</b>	<b>Dynamic Parameters</b>								
i)	No. of Beneficiaries assisted during the year	No.	12	17,325	16,500	15,715	14,965	13,985	<b>20,552</b>
ii)	No of target group provided Skill/Entrepreneurship Development/Skill Development program of established Institution that help them to secure employment/rehabilitation	No.	6	16,540	15,750	15,000	14,285	13,350	<b>17,637</b>
iii)	Developing and Hosting a Job Portal for the benefit of Persons with Disabilities	Time Line	5	30/11/15	31/12/15	31/1/16	29/2/16	-----	<b>13/05/15</b>

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**MEMORANDUM OF UNDERSTANDING FOR FINANCIAL YEAR 2015-16**

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1	Evaluation Criteria	MoU Targets							Achievements
		Unit	Weight in %	Excellent	V.Good	Good	Fair	Poor	
iv)	Partnership with new (in addition to existing) EDP institutes/ Vocational Institutes to train beneficiaries	No.	5	15	14	13	12	11	16
v)	Partnership with new (in addition to existing) Government / Non-Government Departments/ established institutions to leverage the Corporation's objectives/schemes including RRBs/PSBs to leverage the Corporations objectives schemes { Excluding Training Partners as at (iv) above. }	No.	5	11	10	9	8	7	14
vi)	No. of Women Beneficiaries assisted during 2015-16 (Assistance through Loan and Skill Training etc.)	%	5	26%	25%	24%	23%	21%	30.53%
vii)	Marketing efforts/Awareness camps organised	Nos	4	25	23	21	19	17	28
viii)	Human Resources Management	-----	5						
ix)	Backward Districts (as notified by Government of India) covered during the Year where assistance under different schemes of the Corporation extended	No.	4	6	5	4	3	2	17
3	<b>Sector specific Parameters</b>								
a)	Carrying out Impact Study on Assistance of the Corporation	Time Line	5	31/12/15	31/1/16	29/2/16	31/3/16	-----	21-12-2015
b)	Employment /Self Employment of PwDs Trained under schemes of the Corporation during the year	%	4	55	50	47.6	45.3	42.3	58.10
<b>Sub Total (2+3)</b>				<b>60</b>					
<b>Grand Total (1+2+3)</b>				<b>100</b>					

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**MoU Target for Financial Year 2015-16**

<b>I.</b>	<b>HRM - PERFORMANCE INDICATORS</b>	<b>Unit</b>	<b>Weight</b>	<b>Excellent (1)</b>	<b>V.Good (2)</b>	<b>Good (3)</b>	<b>Fair (4)</b>	<b>Poor (5)</b>	<b>Achievements</b>
1	Formal risk management training courses to senior management personnel (All employees at Executive level)	Coverage in (%)	1	100	75	50	25	NIL	<b>28</b>
2	Training to Employees	Man days	1	30	26	20	15	10	<b>48</b>
3	Training for multi-skilling / Skill Up gradation of Non-executives	Man days	1	10	8	6	4	2	<b>10</b>
4	No. of suggestions generated per employee per year	Nos. per employee	1	0.6	0.5	0.4	0.3	0.2	<b>0.6</b>
5	Effectiveness of Grievance Redressal System - % of Grievance settled vis-à-vis received during the year	% settlement	1	80	75	71	67	63	<b>100</b>
Total			5						