

National Handicapped Finance and Development Corporation
Memorandum of Understanding 2020-21

Performance Criteria		Marks	2019-20 (Est.)	Best in 5 years	MoU Targets for the year 2020-21				
					Exc.	V.G.	Good	Fair	Poor
1	Revenue from Operations (Net of Taxes) (Rs. Cr.)	10	11.91	10.18	12.00	11.00	10.50	10.00	9.50
2	Operating Profit as % of Revenue from operations (%)	20	22.36	22.10	24.00	23.00	22.00	21.00	20.00
3	PAT as a % of Average Net-worth (%)	20	2.54	2.29	2.55	2.30	2.20	2.10	2.05
4	Loan disbursed / Total Funds available (%)	10	98	80.48	98	81	78	75	72
5	Loan disbursed to Micro Finance Beneficiaries as % of Total Disbursement (%)	5	52.30	46.02	53.00	46.00	40.00	35.00	30.00
6	Overdue Loans/Total Loans (Net) (%)	7	26.14	25.22	25.00	26.15	27.50	29.50	30.00
7	NPA/ Loans Assets (Net) %	8	0.23	0.28	0.22	0.23	0.24	0.26	0.27
8	Percentage of procurement of goods and services through GeM portal to total procurement of goods and services during the previous year, i.e., 2019-20(%)	5	--	--	40.00	37.00	35.00	33.00	31.00
9	Last Mile disbursement to ultimate beneficiary (% of total disbursement by 31.12.2020)	5	--	--	100	98	97	96	95
10	Geographical Coverage (No. of states/UTs)	5	--	--	36	34	32	30	28
11	Development and operationalize of Dash Board for capturing Loan Disbursement to ultimate beneficiaries and amount with intermediary along with period.(Date)	5	--	--	15.02. 2021	28.02. 2021	10.03. 2021	20.03. 2021	31.03. 2021
Total (1 to 11)		100							

1. In working out achievements for the year, quantified qualifications of Comptroller & Auditor General of India / Statutory Auditors would be adjusted in case of overstatement of Revenue / Profit / Surplus or understatement of Loss / Deficit, in addition to the negative marks prescribed in MoU guidelines.
2. Adjustment would be made in the targets in case of improvement in actual performance over the estimated performance in the base year (2019-20) as per MoU Guidelines.
3. It was agreed that targets decided are unconditional and no offset will be allowed on any ground. Further, evaluation would be subject to compliance of Additional Eligibility criteria as contained in MoU guidelines.

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(Rajan Sehgal)
Chairman-cum-Managing Director
National Handicapped Finance and Development Corporation
Date : 11th November, 2020

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(Shakuntala D. Gamlin)
Secretary,
Department of Empowerment of Persons with Disabilities (Divyangjan)
Ministry of Social Justice & Empowerment, Government of India