



MEMORANDUM OF UNDERSTANDING
(MoU)

BETWEEN

**NATIONAL SCHEDULED CASTES FINANCE AND
DEVELOPMENT CORPORATION
(NSFDC)**

AND

**MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
GOVERNMENT OF INDIA**

**FOR THE FINANCIAL YEAR
2015-16**

TABLE OF CONTENTS

SL. NO.	CONTENTS	PAGE NO.
1.	VISION, MISSION AND OBJECTIVES	1
2.	COMMITMENTS/ASSISTANCE FROM THE GOVERNMENT	2
3.	PERFORMANCE ASSESSMENT TARGETS AND THEIR DETERMINATION	3-4
4.	EXERCISE OF ENHANCED AUTONOMY AND DELEGATION OF FINANCIAL POWERS	5
5.	ACTION PLAN FOR IMPLEMENTATION AND MONITORING OF THE MOU	6
6.	ANNEXURES	7-16

VISION, MISSION AND OBJECTIVES

1.0 **VISION**

To be the leading catalyst in systematic reduction of poverty through socio-economic development of Scheduled Castes living below double the poverty line, working in an efficient, responsive and collaborative manner with channelizing agencies and other development partners.

2.0 **MISSION**

Promote prosperity among Scheduled Castes by improving flow of financial assistance and through skill development & other innovative initiatives.

3.0 **OBJECTIVES**

Major objectives of the NSFDC are:

- ❖ To finance income generating schemes of eligible Scheduled Caste persons through State Channelizing Agencies (SCAs) nominated by the State Governments/UT Administration and other Channelizing Agencies (CAs).
- ❖ To provide Educational Loans to target group through SCAs and/or CAs for pursuing full-time professional/technical education through recognized institutions.
- ❖ To provide loans to target group through SCAs and/or CAs for pursuing employment linked Vocational Education and Training Courses.
- ❖ To provide grants for Skill Development Training Programmes of the target group.
- ❖ To provide advisory services to SCAs/CAs & target groups.
- ❖ To upgrade professional skill levels of the Officers of SCAs/CAs.
- ❖ To develop competencies of its employees by providing professional training in emerging fields.
- ❖ To organize/participate in the Exhibition cum Fairs for marketing of the products of beneficiaries.

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COMMITMENTS/ASSISTANCE FROM THE GOVERNMENT

- 1.1 The funds allocated and approved by the Planning Commission for release to NSFDC during the Plan Year 2015-16 shall be released by the Government as early as possible.
- 1.2 The Government of India shall endeavour to provide due equity support (49%) to the SCDCs/State Channelising Agencies.
- 1.3 The Government of India shall provide help to NSFDC in securing State Government/UT Guarantee.
- 1.4 The Government shall assist NSFDC in realizing old outstanding dues from the State Channelising Agencies.
- 1.5 The Government shall provide grant-in-aid to NSFDC for achieving the targets fixed for skill training.

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PERFORMANCE ASSESSMENT TARGETS AND THEIR DETERMINATION

Sl. No.	Evaluation Criteria	Unit	Weight (In %age)	Achievements 2014-15 (Provisional/ Estimated)	B.E. Target (VG) (2015-16)	MoU Target					Documentary evidence and source/origin of documents (Means of Verification)
						Excellent (5)	Very Good (4)	Good (3)	Fair (2)	Poor (1)	
1	2	3	4	5	6	7	8	9	10	11	12
1	STATIC/ FINANCIAL PARAMETERS (40%)										
	Mandatory Parameters (28%)										
(i)	EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization)	Rs/crore	12	25.81	23.00	23.30	23.00	22.70	22.40	22.20	Annual Report
(ii)	Disbursements (Scheme-wise)	Rs/crore	12	270.00	300.00	315.00	300.00	285.00	271.00	257.00	Annual Report
	a. Term Loan Schemes	Rs/crore	6	NA	180.00	189.00	180.00	171.00	162.60	154.20	Annual Report
	b. Micro Credit Schemes	Rs/crore	6	NA	120.00	126.00	120.00	114.00	108.40	102.80	Annual Report
(iii)	Recoveries as a %age of amount overdue for more than one year #	%age	4	24.00%	25.00%	26.00%	25.00%	24.00%	23.00%	22.00%	Annual Report
	Optional Parameters (12%)										
(iv)	%age of total resources mobilized from sources other than equity from Government	%age	4	65.42%	60.00%	61.00%	60.00%	58.00%	56.00%	55.00%	Annual Report
(v)	Recovery as a %age of amount due (Current Year)	%age	4	70.00%	75.00%	79.00%	75.00%	69.00%	64.00%	59.00%	Annual Report
(vi)	PAT/Net Worth	%age	4	NP	1.59%	1.61%	1.59%	1.57%	1.55%	1.53%	Annual Report
	Sub -total 1 [(i) to (vi)]		40								
2	DYNAMIC PARAMETERS (50%)										
(i)	Number of beneficiaries assisted during the year (Scheme-wise)	Nos.	10	60,000	60,000	63,000	60,000	57,000	54,200	51,400	Annual Report
	a. Term Loan Schemes	Nos.	5	NA	20,000	21,000	20,000	19,000	18,067	17,133	Annual Report
	b. Micro Credit Schemes	Nos.	5	NA	40,000	42,000	40,000	38,000	36,133	34,267	Annual Report
(ii)	%age of beneficiaries found during inspection to have utilized the assistance for the intended purpose	%age	6	85.00%	85.00%	87.00%	85.00%	83.00%	81.00%	79.00%	Annual Report
(iii)	Number of target group provided Skill / Entrepreneurship Development Programme of established Institutions that help them to secure employment/ rehabilitation (Commencement)	Nos.	8	13,200	14,000	14,700	14,000	13,300	12,600	12,000	Annual Report
(iv)	Number of beneficiaries got assisted under schemes of other Government Departments or established institutions	Nos.	3	3,000	3,000	3,200	3,000	2,850	2,700	2,565	Annual Report
(v)	Implementation of Innovative Ideas (Development of New Clusters)	Nos.	3	5	5	6	5	4	3	2	Annual Report
(vi)	Number of Women beneficiaries	Nos.	5	NP	27,000	28,350	27,000	25,650	24,390	23,130	Annual Report
(vii)	Number of beneficiaries under different schemes in backward districts notified by Government of India	Nos.	5	NP	6,000	6,500	6,000	5,700	5,400	5,100	Annual Report
(viii)	Marketing efforts/Awareness Camps organized	Nos.	5	7	7	8	7	6	5	4	Annual Report
(ix)	Human Resource Management (Number of Employees Provided Training)	Nos.	5	18	46	48	46	44	42	40	Annual Report
3	SECTOR SPECIFIC PARAMETER (10%)										
(i)	Finalisation of IT Plan for interaction with SCAs (Preparation of Software)	Time-line	5	NP	29.02.2016	15.02.2016	29.02.2016	11.03.2016	21.03.2016	31.03.2016	Annual Report
(ii)	Socio-economic impact study in two states	Time-line	5	NP	29.02.2016	15.02.2016	29.02.2016	11.03.2016	21.03.2016	31.03.2016	Annual Report
	Sub-total [2 (i) to (ix) + 3 (i) & (ii)]		60								
	TOTAL (1+2+3)		100								

N.P.: New Parameter

NA : Not Applicable

Target under 1 (ii) is a part of target under 1 (v)

* Term Loan Schemes include Term Loan (TL), Mahila Kisan Yojana (MKY), Shilpi Samridhhi Yojana (SSY), Laghu Vyavasay Yojana (LVY), Nari Arthik Sashaktikaran Yojana (NASY), Vocational Education & Training Loan Scheme (VETLS) & Educational Loan Scheme (ELS)

* Micro Credit Schemes include Micro-credit Finance (MCF) and Mahila Samridhhi Yojana (MSY)

3

MoU 2015-16
Approved by DPE/TF

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*** Negative Marking for Non-Compliance of Corporate Governance**

Non-Compliance of Corporate Governance will lead to negative marking and the MOU Score will be decreased in the following manner in accordance with DPE OM No. 18(8)/2005-GM Dated 14th May, 2010:

Sl. No.	Annual Score	Grading	Penalty Marks
1	85% and Above	Excellent	0
2	75% - 84%	Very Good	0
3	60% - 74%	Good	0.5
4	50% - 59%	Fair	0.5
5	Below 50%	Poor	1.0

If NSFDC fails to submit the Self-evaluation report of Corporate Governance through its Administrative Ministry (MOSJ&E) or directly to DPE within the timelines, NSFDC would be graded as not complied and the same would be treated as poor rating.

*** Negative Marking for Non-Compliance of other Guidelines/Regulations**

(a) Procurement from MSME

NSFDC will have to follow the Public Procurement Policy for Micro, Small and Medium Enterprises (MSMEs) Order, issued vide D.O. No. 21(1)/2011-M.A. dated April 25, 2012 and non-compliance with the aforesaid order will be penalized upto 1 (one) mark.

(b) Non-Compliances of DPE Guidelines

NSFDC has to give a certificate regarding implementation of Guidelines issued by DPE within prescribed timelines and format specified through its Administrative Ministry (MOSJ&E) as per details in OM No.DPE/14(38)/10-Fin Dated 28th June, 2011 & 15th September, 2014. Non-compliance of DPE Guidelines determined on the basis of certificate submitted will be penalized upto 1 (one) mark. If there is any inconsistency between the compliance certificate submitted by NSFDC and the observations in the Reports of the Comptroller and Auditor General of India for the year ended March, 2014 & 2015 (if any), the NSFDC will be penalized by reduction of 1 (one) mark.

(c) Non-Compliance of CSR Guidelines

NSFDC will have to submit a certificate regarding compliance of the Act, Rules & Guidelines issued by DPE in this regard. Non-compliance will be penalized upto 1 mark at the time of MOU Evaluation.

(d) Other Non-Compliance

Non-compliance of any directives of Government including submission of data for Public Enterprises (PE) survey, MOSPI data updation on their website etc. and non-compliance of requirements of regulators in serious cases may be penalized upto 1 (one) mark depending on the degree and seriousness of non-compliance. NSFDC will have to give a certificate regarding compliance of directives of Government and requirement of regulators.

Note : All Internal documents to be signed by functional director of Board i.e. CMD, NSFDC.


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EXERCISE OF ENHANCED AUTONOMY AND DELEGATION OF FINANCIAL POWERS

All powers delegated to the MoU-signing PSEs (vide DPE OM Number BPE 1(18)/88-Fin. (PPU) dated 19.10.1988 and subsequent amendments from time to time), will be available to the NSFDC.

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Signed 

**ACTION PLAN FOR IMPLEMENTATION AND MONITORING
OF THE MoU**

The implementation of GOI-NSFDC MoU shall be reviewed in the months of July, October, January and April by the Secretary, Ministry of Social Justice & Empowerment, and evaluated by the Department of Public Enterprises (DPE) at the end of the year.

Signed at New Delhi on : 30 - 03-2015

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R.K. SINGH
CHAIRMAN-CUM-MANAGING DIRECTOR
NSFDC,
14TH FLOOR, SCOPE MINAR
CORE-1&2, LAXMI NAGAR
DISTRICT CENTRE
DELHI - 110 092

A. Agnihotri

ANITA AGNIHOTRI
SECRETARY
DEPARTMENT OF SOCIAL JUSTICE &
EMPOWERMENT, MOSJ&E,
GOVERNMENT OF INDIA,
SHASTRI BHAWAN
NEW DELHI - 110 115

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Signed *[Signature]*

1. STATIC/ FINANCIAL PARAMETERS (40%)**Mandatory Parameters (28%)****(i) EBITDA - 12% (Rs. in crore)**

Achievement (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
25.81	23.30	23.00	22.70	22.40	22.20

- The difference between criteria values 'Excellent' & 'Very Good' is 1.30%, 'Very Good' & 'Good' is Rs.1.32%, 'Good' & 'Fair' is 1.34% and 'Fair' & 'Poor' is 0.90%.
- As per the Minutes of the MoU (2014-15) Negotiation meeting held on 24.02.2014, Grants received from the MOSJ&E for Skill Development Training Programmes and funds used by the NSFDC for Skill Development Training Programmes from its EOIOE are not included in determining EBITDA.

(ii) Disbursements (Scheme-wise) - 12% (Rs. In crore)

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
270.00 (Overall)	315.00	300.00	285.00	271.00	257.00
Term Loan Schemes - NA	189.00	180.00	171.00	162.60	154.20
Micro-Credit Schemes - NA	126.00	120.00	114.00	108.40	102.80

- The difference between criteria values (overall) 'Excellent' & 'Very Good' is 5.00%, 'Very Good' & 'Good' is 5.26%, 'Good' & 'Fair' is 5.17% and 'Fair' & 'Poor' is around 5.45%.
- The %age for disbursement under Term Loan Schemes & Micro-Credit Schemes has been fixed at 60% and 40% respectively based on average of last three years actual scheme-wise disbursement.

(iii) Recoveries as a %age of amount overdues for more than one year - 4% (%age)

Achievement (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
24.00%	26.00%	25.00%	24.00%	23.00%	22.00%

Optional Parameters (12%)**(iv) %age of total resources mobilized from sources other than equity from Government - 4% (%age)**

Achievement (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
65.42%	61.00%	60.00%	58.00%	56.00%	55.00%

(v) Recovery as a %age of amount due (Current Year) - 4% (%age)

Achievement (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
70.00%	79.00%	75.00%	69.00%	64.00%	59.00%

(vi) PAT/Net Worth - 4% (%age)

Achievement (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
NP	1.61%	1.59%	1.57%	1.55%	1.53%

2. DYNAMIC PARAMETERS (50%)**(i) Number of beneficiaries assisted during the year (Scheme-wise) - 10% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
60,000 (Overall)	63,000	60,000	57,000	54,200	51,400
Term Loan Schemes - NA	21,000	20,000	19,000	18,067	17,133
Micro-Credit Schemes - NA	42,000	40,000	38,000	36,133	34,267

- Per Capita Investment (PCI) has been increased to Rs.0.90 lakh for Term Loan Schemes & Rs.0.30 lakh for Micro-Credit Schemes based on average of last three years actual Per Capita Investment (PCI) i.e. Rs.0.87 lakh for Term Loan Schemes and Rs.0.23 lakh for Micro-Credit Schemes.

(ii) %age of beneficiaries found during inspection to have utilized the assistance for the intended purpose - 6% (%age)

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
85.00%	87.00%	85.00%	83.00%	81.00%	79.00%

- The difference between criteria values 'Excellent' & 'Very Good', 'Very Good' & 'Good', 'Good' & 'Fair' and 'Fair' & 'Poor' is 2 percentage points.
- Under Credit Based Schemes, number of beneficiaries to be evaluated shall be taken @ 6% of the actual beneficiaries assisted during the previous financial year (2014-15) on the basis of utilization reports submitted by SCAs/CAs and considered by NSFDC. Further, the State(s)/UT(s) shall be covered under evaluation studies which were not covered for the same purpose during previous financial year (2014-15).

(iii) **Number of target group provided Skill / Entrepreneurship Development Programme of established institutions that help them to secure employment /rehabilitation (Commencement) - 8% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
13,200	14,700	14,000	13,300	12,600	12,000

→ The difference between criteria values 'Excellent' & 'Very Good', 'Very Good' & 'Good', 'Good' & 'Fair' and 'Fair' & 'Poor' is 5% approximately.

→ The Skill Development Training Programmes shall be commenced for the target group.

(iv) **Number of beneficiaries got assisted under schemes of other Govt. Departments or established Institutions - 3% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
3,000	3,200	3,000	2,850	2,700	2,565

→ The difference between criteria values 'Excellent' & 'Very Good' is 200 numbers, 'Very Good' & 'Good', 'Good' & 'Fair' 150 numbers each and 'Fair' & 'Poor' is 135 numbers.

(v) **Implementation of Innovative Ideas (Development of New Clusters) - 3% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
5	6	5	4	3	2

(vi) **Number of Women Beneficiaries - 5% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
NP	28,350	27,000	25,650	24,390	23,130

→ The target for coverage of women beneficiaries @ 45% of the total number of beneficiaries to be assisted during the year has been taken. The difference between criteria values 'Excellent' & 'Very Good', 'Very Good' & 'Good', 'Good' & 'Fair' and 'Fair' & 'Poor' is 5% approximately.

(vii) **Number of beneficiaries under different schemes in backward districts notified by Government of India - 5%(Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
NP	6,500	6,000	5,700	5,400	5,100

→ The difference between criteria values 'Excellent' & 'Very Good' is 500 numbers, 'Very Good' & 'Good', 'Good' & 'Fair' and 'Fair' & 'Poor' is 300 numbers each.

(viii) **Marketing efforts /Awareness Camps organized - 5% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
7	8	7	6	5	4

(ix) **Human Resource Management (Number of Employees provided Training) - 5% (Nos.)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
18	48	46	44	42	40

→ The employees of the Corporation at its Headquarters shall be provided training in application of IT as well as gender sensitivity and gender related issues.

3 SECTOR SPECIFIC PARAMETER (10%)

(i) **Finalization of IT Plan for interaction with SCAs (Preparation of Software) - 5% (Time-line)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
NP	15.2.2016	29.2.2016	11.3.2016	21.3.2016	31.3.2016

(ii) **Socio-economic Impact Study in two States - 5% (Time-line)**

Achievements (Estimated) (2014-15)	Target for 2015-16				
	Excellent	Very Good	Good	Fair	Poor
NP	15.2.2016	29.2.2016	11.3.2016	21.3.2016	31.3.2016

→ Socio-economic Impact Study shall be commissioned in two States with an objective to assess the impact of NSFDC Schemes on the socio-economic conditions of the beneficiaries. Beneficiaries who were provided loan around five years back shall be covered under the study.

Annexure-II

CASH FLOW STATEMENT

(Rs. in crore)

Sl. No.	Particulars	2015-16 Projections (EXCELLENT)
RESOURCES		
1.	Opening Cash & Bank Balance	278.17
2.	Investment – Special Reserve Fund	14.63
3.	Expected Recovery	142.55
4.	Refund of Loans	0.00
5.	Interest on Short Term Deposit / Others	15.75
6.	Interest on Special Reserve Fund	1.50
7.	Equity Support required from MOSJ&E	100.00
8.	Grant for Skill Dev. Training/RLP/CSR Funds	6.00
	TOTAL	558.60
UTILIZATION		
1.	Disbursement of Loans	315.00
2.	Capital Expenditure	1.40
3.	Computer Grant to SCAs	0.00
4.	Revenue Expenditure (incl. prov. for Tax)	13.67
5.	Advance to Staff/ Parties	5.00
6.	Training Expenses - Beneficiaries	4.50
7.	Grant for Skill Development Training utilization	6.00
8.	Incentive to SCAs and Death Waiver benefit	1.50
9.	SRMS Survey Scheme Fund paid/payable	0.00
10.	Clearance of liabilities	4.00
11.	Investment – Special Reserve Fund	16.92
12.	Closing Balance	190.61
	TOTAL	558.60

TREND OF NSFDC'S PERFORMANCE ON FINANCIAL PARAMETERS FOR LAST FIVE YEARS ALONGWITH PROJECTION FOR NEXT TWO YEARS

Annexure VI A

(Rs in Crore)

Particulars	2010-11		2011-12		2012-13		2013-14		2014-15		2015-16		2016-17		2017-18	
	MoU VG	Actual	MoU VG	Actual	MoU VG	Actual	MoU VG	Actual	MoU VG	Projected VG	Projected VG	Projected VG	Projected VG	Projected VG	Projected VG	
Capacity Utilisation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Production (in Qty.)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Production (in Rs. Cr.)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Profit & Loss Statement Items.																
Sales Turnover excluding interest and other income (Operating Turnover)	17.25	22.29	18.85	23.77	22.47	27.01	23.06	22.19	21.78	22.26	25.81	30.00	30.00	32.00		
Interest and Other Income	1.25	3.35	2.90	10.38	3.50	16.25	11.75	28.95	14.00	18.75	15.50	13.00	13.00			
Gross Operating Margin (Rate %)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
Gross Operating Margin	17.25	22.29	18.85	23.77	22.47	27.01	23.06	22.19	21.78	22.26	25.81	30.00	30.00	32.00		
EBITDA (Earnings before Interest, Tax, Depreciation & Amortization)	4.52	14.20	9.97	21.81	10.67	25.42	14.98	30.39	17.37	25.81	22.97	23.25	23.25	23.98		
Depreciation	0.40	0.24	0.30	0.22	0.30	0.24	0.30	0.33	0.30	0.30	0.35	0.38	0.40			
EBIT (Earnings before Interest & Taxes)	4.12	13.96	9.67	21.59	10.37	25.18	14.68	30.06	17.07	21.01	22.62	22.87	23.58			
Interest expenses.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Prior period expenses.	0.03	0.76	0.03	1.37	0.05	0.07	0.05	0.00	0.05	0.05	0.05	0.05	0.05			
Extra ordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Any other expenses.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Profit before tax	4.12	13.96	9.67	21.59	10.37	25.18	14.68	30.06	17.02	20.96	22.57	22.82	23.53			
Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Profit after tax	4.12	13.96	9.67	21.59	10.37	25.18	14.68	30.06	17.02	20.96	22.57	22.82	23.53			
Dividend paid	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Profit transferred to Statutory reserves	0.51	1.40	0.97	2.16	1.09	2.52	1.47	3.01	1.70	2.10	2.26	2.28	2.35			
Any other item	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Profit transferred to Balance Sheet	3.61	12.56	8.70	19.43	9.28	22.66	13.21	27.05	15.31	18.86	20.31	20.53	21.17			
Balance Sheet Items																
Gross Block	12.92	9.24	10.73	9.39	12.24	9.49	12.39	9.51	12.49	10.61	12.01	13.51	15.11			
Less : Depreciation	3.62	3.16	3.65	3.38	3.75	3.57	3.89	3.47	4.14	3.77	4.12	4.50	4.90			
Net Block	9.30	6.08	7.08	6.01	8.49	5.92	8.50	6.04	8.35	6.84	7.89	9.01	10.21			
Share Capital of CPSE	566.80	596.80	629.80	676.80	714.80	781.80	881.80	881.80	981.80	981.80	1081.80	1220.80	1362.80			
Reserves & Surplus of CPSE	189.57	214.70	215.55	236.72	235.43	262.59	270.82	292.86	307.79	315.08	339.15	363.71	389.24			
Less deferred revenue exp / pre acquisition loss	-	-	-	-	-	-	-	-	-	-	-	-	-			
Less Profit & Loss a/c. (Loss Figure)	-	-	-	-	-	-	-	-	-	-	-	-	-			
Net worth of CPSE	756.37	811.50	845.35	913.52	950.23	1044.39	1152.62	1174.66	1289.59	1296.88	1420.95	1584.51	1752.04			

Investments																
Total current assets	705.58	848.79	899.29	944.61	1007.63	1072.38	1132.72	1188.61	1322.83	1274.71	1460.05	1626.79	1769.14			
Total current liabilities & provision	3.00	43.37	61.02	37.10	65.89	33.91	(11.40)	19.99	41.59	-15.33	46.99	51.28	27.31			
Net current assets	702.58	805.42	838.27	907.51	941.74	1038.47	1144.12	1168.62	1281.24	1290.04	1413.06	1575.50	1741.83			
Capital employed (Net Block + net current assets)	756.37	811.50	845.35	913.52	950.23	1044.39	1152.62	1174.66	1289.59	1296.88	1420.95	1584.51	1752.04			
Total long-term debt (loan funds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Total assets	756.37	811.50	845.35	913.52	950.23	1044.39	1152.62	1174.66	1289.59	1296.88	1420.95	1584.51	1752.04			
No of employees of CPSE	83	83	80	78	78	78	116	77	92	92	86	86	86			
Ratios																
PAT / Net worth (% age)	0.54%	1.72%	1.14%	2.36%	1.09%	2.41%	1.27%	2.56%	1.32%	1.62%	1.59%	1.44%	1.34%			
EBITDA / Net Block	0.49	2.34	1.41	3.63	1.26	4.29	1.76	5.03	2.08	3.77	2.91	2.58	2.35			
EBIT / Average Capital Employed	0.01	0.02	0.01	0.03	0.01	0.03	0.01	0.03	0.01	0.02	0.02	0.02	0.01			
PAT per-Employee (Rs. Lakhs)	4.96	16.82	12.09	27.68	13.29	32.28	12.66	39.47	18.50	28.05	26.71	27.03	27.88			
Current Ratio	235.19	19.57	14.74	25.46	15.29	31.62	(99.36)	59.46	31.80	(83.15)	31.07	31.72	64.79			
Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Operating Cash Flow	N.A.	(49.66)	N.A.	(37.23)	N.A.	(7.50)	N.A.	(98.97)	N.A.	N.A.	N.A.	N.A.	N.A.			
Average No. Days of Inventory	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Inventory Turnover Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Average Collection Period of Trade Receivables	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Debtors Turnover Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Loans Sanctioned	182.35	235.62	N.A.	254.63	N.A.	219.67	N.A.	414.15	N.A.	300.00	350.00	370.00	390.00			
Disbursements	155.00	180.09	160.00	182.77	189.00	201.55	220.00	245.14	260.00	270.00	300.00	315.00	330.00			
NPA/ Loan Assets	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Average cost of funds																
Additional for CPSEs registered under Sec.25 of the Companies Act, 1956.																
Disbursements	155.00	180.09	160.00	182.77	189.00	201.55	220.00	245.14	260.00	270.00	300.00	315.00	330.00			
% of Total Resources mobilized from sources other than grant in aid of Government	N.A.	N.A.	63.75%	67.50%	65.81%	66.22%	62.52%	66.99%	62.00%	69.00%	60%	56%	57%			
EBITDA / Total employment (Rs Lakh)	5.45	17.11	12.46	27.96	13.68	32.59	12.91	39.47	18.88	28.05	26.71	27.03	27.88			
Recoveries as % of amount due (current year)	N.A.	N.A.	72.00%	79.73%	64.10%	101.71%	68.00%	97.26%	70.00%	70.00%	75.00%	79.00%	83.00%			
Recoveries as a % of amount overdue for varying years (accumulated)	N.A.	N.A.	29.39%	28.37%	24.57%	30.58%	25.00%	32.31%	24.00%	24.00%	25.00%	26.00%	27.00%			
NOT APPLICABLE NOT A FINANCIAL SECTOR WITH BORROWINGS																

Additional for 'Sick and Loss making CPSEs.												
Cash Generation from Operations	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Working Capital Turnover Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Additional for ' CPSEs under Construction.												
Physical Achievement	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Financial Achievement	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

TREND OF NSFDC'S NON-FINANCIAL TARGETS PARAMETERS FOR THE LAST TWO YEARS AND EXPECTED ACHIEVEMENTS IN THE NEXT TWO YEARS

Particulars	Objective	Action	Criterion	Unit	Actual Value for F/Y 2010-11	Actual Value for F/Y 2011-12	Actual Value for F/Y 2012-13	Actual Value for F/Y 2013-14	MOU Target for F/Y 2014-15	Projected as on 31.3.2015	Target Value for F/Y 2015-16	Projected Value for F/Y 2016-17	Projected Value for F/Y 2017-18
Corporate Social Responsibility & Sustainability	CSR & Sustainability	Number of Target Group provided Skill/Entrepreneurship Development Training of Established Institutions that help them to secure employment	Number of Target Group provided Skill/Entrepreneurship Development Training of Established Institutions that help them to secure employment	No. of Trainees	-	-	8,043	8,624	8,270	8,270	14,700	15,970	17,570
Research & Development													
Initiative for Growth													
Physical Targets/Output or number of new orders / projects (Number of Beneficiaries)	Sound Physical Performance	Number of Beneficiaries assisted during the year	Number of Beneficiaries assisted during the year	No.	-	-	50,048	54,975	60,000	60,000	63,000	65,714	68,932
Corporate/Strategic Plan - preparation / determination/identification of objectives/goals	Sound Business Plan and Projection	Preparation of Strategic Plan	Preparation of Strategic Plan	Time Line	-	-	-	-	Preparation	Shall be prepared	To be implemented	To be implemented	To be implemented
Expansion/Diversification /Acquisitions / Joint Ventures													
Brand building/Marketing initiatives /new products/new markets (Number of Exhibition/Fairs & Awareness Camps)	CSR & Sustainability	Participating/arranging exhibition/fairs/awareness camps for the target group	Participating/arranging exhibition/fairs/awareness camps for the target group	No.	-	-	-	-	7	7	8	9	10
Import substitution / Exports/ Globalisation of Operations													
Risk Identification and Mitigation													
Project Management & Implementation													
Capacity Addition													
Number of new/on-going projects to be completed during the year													
Milestones to be reached for new/on-going projects that cannot be completed during the year													
CAPEX (Targets in financial terms to be achieved in financial year out of CWIP/Assets under construction)													
Productivity and Internal Processes													
Asset/Machine/Facility Utilization/Downtime													

Particulars	Objective	Action	Criterion	Unit	Actual Value for F/Y 2010-11	Actual Value for F/Y 2011-12	Actual Value for F/Y 2012-13	Actual Value for F/Y 2013-14	MOU Target for F/Y 2014-15	Projected as on 31.3.2015	Target Value for F/Y 2015-16	Projected Value for F/Y 2016-17	Projected Value for F/Y 2017-18
Product Manufacture/Product Cycle Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Measures taken to increase efficiency and productivity of manpower/resources	-	-	-	-	-	-	-	-	-	-	-	-	-
Benchmarking and fixation of targets to achieve goals against benchmarking	-	-	-	-	-	-	-	-	-	-	-	-	-
Market Share	-	-	-	-	-	-	-	-	-	-	-	-	-
Customer satisfaction and redress of customer grievances	-	-	-	-	-	-	-	-	-	-	-	-	-
Customer Focus - Customer Satisfaction Index and Complaints per unit of sales	-	-	-	-	-	-	-	-	-	-	-	-	-
Technology, Quality, Innovative Practices	-	-	-	-	-	-	-	-	-	-	-	-	-
New Technologies/improving existing ones/other innovatives practices (Development of Clusters)	Implementation of innovative ideas	Development of Clusters	Development of Clusters	No.	-	-	-	-	5	5	6	7	8
Intellectual property - patents, trademarks, copyrights	-	-	-	-	-	-	-	-	-	-	-	-	-
Quality Management methods like TQM, six Sigma and ISO, Baldrige Performance Excellence Criteria, etc	-	-	-	-	-	-	-	-	-	-	-	-	-
Safety Management - Safety incidents Index, reportable incidents	-	-	-	-	-	-	-	-	-	-	-	-	-
Cyber Security - developing/setting up security systems ; monitoring and detection of cyber security breaches	-	-	-	-	-	-	-	-	-	-	-	-	-
Human Resource Management (Number of Employees trained)	Improving Human Resource Management	Training to Employees of the Organization	Training to Employees of the Organization	Number of Employee	-	-	7	15	16	41	48	50	55
Sector Specific Parameter/ Enterprise Specific Parameter	-	-	-	-	-	-	-	-	-	-	-	-	-

ANNEXURE-VII

SELF DECLARATION/CERTIFICATION BY NSFDC

It is hereby certified that the targets and actual achievements in respect of financial parameters have been worked out as per MoU Guidelines by adopting the norms and definitions laid down in MoU Guidelines for the year 2015-16. In case, any deviation is found at the time of appraisal of performance, DPE is free to evaluate as per MoU Guidelines. NSFDC has no right of claim in this regard.

R K Singh

R. K. SINGH

CHAIRMAN-CUM-MANAGING DIRECTOR
NSFDC, 14TH FLOOR, SCOPE MINAR
CORE-1&2, LAXMI NAGAR DISTRICT CENTRE
DELHI- 110 092

Place : Delhi

Date : *30.03.2015*

ANNEXURE-VIII

**SELF DECLARATION FOR COMPLIANCE OF DIRECTIVES OF
GOVERNMENT & REGULATORS**

It is hereby certified that the NSFDC has complied all the directives of Government and requirements of regulators. In case, any deviation is found at the time of appraisal of performance, DPE is free to evaluate as per Guidelines, directives issued by the Government/Regulators, NSFDC has no right of claim in this regard.

R K S J

R. K. SINGH

CHAIRMAN-CUM-MANAGING DIRECTOR
NSFDC, 14TH FLOOR, SCOPE MINAR
CORE-1&2, LAXMI NAGAR DISTRICT CENTRE
DELHI- 110 092

Place : Delhi

Date : *30.03.2015*