



अल्पसंख्यक कार्य मंत्रालय
(भारत सरकार)

तथा

राष्ट्रीय अल्पसंख्यक विकास एवं वित्त निगम
(भारत सरकार का उपक्रम)

के बीच

समझौता ज्ञापन

Memorandum of Understanding

between

Ministry of Minority Affairs
(Govt. of India)

and

National Minorities Development & Finance Corporation
(A Govt. of India Undertaking)



सत्यमेव जयते

अल्पसंख्यक कार्य मंत्रालय
(भारत सरकार)
Ministry of Minority Affairs
Government of India



एनएमडीएफसी
NMDFC

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(भारत सरकार का उपक्रम)
National Minorities Development & Finance Corporation
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NMDFC

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Memorandum of Understanding (Mou) for the year 2019-2020

TREND ANALYSIS


Sl.No.	Non Financial Performance Criteria	Unit	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	
								Actual Upto Sep. 18	Estimated
1	Revenue from Operations	Crore	36.08	40.44	48.58	48.33	55.20	31.52	63.44
2	Profit Before Tax	Crore	29.09	34.39	23.05	48.39	54.55	22.99	44.60
3	Extraordinary & Exceptional items	Crore	-	-	-	-	-	-	-
4	Prior Period Items	Crore	-	-	-	-	-	-	-
5	Other Incomes	Crore	14.15	11.20	8.41	13.61	14.90	3.41	8.16
6	Operating Profit/ Loss (2-3-4-5)	Crore	14.94	23.19	14.64	34.78	39.65	19.58	36.44
7	Operating profit as percentage of Revenue from Operations	%age	41.40	57.34	30.14	71.96	71.83	62.12	57.44
8	Profit after Tax (Profit for the year)	Crore	29.09	34.39	23.05	48.38	54.55	22.99	44.60
9	Paid-up Share Capital	Crore	1201.52	1209.93	1365.46	1539.82	1795.60	1806.36	1973.86
10	Reserves and surplus (Other Equity)	Crore	280.50	314.87	335.89	430.67	438.30	460.29	485.28
11	Reserves not created out of profits	Crore	-	-	-	(0.01)	0.21	-	-
12	Net Worth at year end (9+10+11)	Crore	1482.02	1524.80	1701.35	1970.48	2234.11	2266.65	2459.14
13	Issue of Share Capital	Crore	-	8.40	155.53	174.37	255.78	-	178.26
14	Average Net Worth	Crore	1465.33	1503.41	1613.08	1872.85	2161.00	2118.57	2288.36
15	PAT/Average Net Worth	% age	1.99	2.29	1.43	2.58	2.52	1.09	1.95
16	Loan Disbursed	Crore	325.11	431.2	473.29	503.32	570.83	225.02	603.65
17	Total Funds Available	Crore	460.357	484.88	533.236	556.1	605.43	521.87	640.40
18	Loans disbursed/ Total Funds Available	% age	70.62	88.93	88.76	90.51	94.29	43.12	94.26
19	Loan Disbursed to Micor Finance Benef.	Crore	118.96	186.8	163.65	225.1	274.3	74.30	283.70
20	Loans disbursed to Micro Finance Beneficiaries as a % of Total Disbursement	%	36.59	43.32	34.58	44.72	48.05	33.02	47.00
21	Overdue Loans (Total Overdue - NPA)	Crore	197.56	215.35	180.05	181.96	220.16	149.70	261.70
22	Total Loans (Net)	Crore	1280.17	1519.10	1659.44	1808.50	2054.75	2197.18	2297.18
23	Overdue loans/ Total loans (Net)	%	15.43	14.18	10.85	10.06	10.71	6.81	11.39
24	NPA	Crore	160.01	178.19	152.89	73.88	60.86	79.78	77.41
25	NPA/ Total loans (Net)	%	12.50	11.73	9.21	4.09	2.96	3.63	3.37
26	GOI share	%	81.15	83.06	82.39	82.15	79.92	-	-
27	Cash and Bal Balance and equivalent	Crore	147.95	33.34	966.80	302.87	71.91	30.07	52.04



NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

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S.N.	Performance Criteria	Unit	Marks	Current year (2018-19 Estimate)	Best in 5 years	Target for 2017-18 (Excellent)	Target for 2018-19 (V.G)	Mid Target for the year (2019-20)				
								Excellent	V.G.	Good	Fair	Poor
(A) Financial Parameters												
1	Turnover/ Revenue from Operations	Rs. crore	10	63.44	55.20	45.50	51.00	73.00	71.00	70.00	69.00	68.00
2	Operating profit or Surplus / Revenue from operations (net) (%)	%	20	57.44	71.96	61.00	56.50	65.00	63.00	58.00	56.00	55.00
3	Return on investment: PAT or Surplus / Average Net Worth	%	20	1.95	2.58	1.60	1.60	2.15	2.10	2.05	2.04	2.03
Total (A)			50									
(B) Non - Financial Parameters												
4	Loans disbursed/ Total Funds Available	%	25	94.26	94.29	92.15	92.30	95.00	94.50	94.00	93.50	93.00
5	Loans disbursed to Micro Finance Beneficiaries as a % of Total Disbursement	%	10	47.00	48.05	47.00	46.30	48.00	47.00	46.00	45.00	44.00
6	Overdue loans/ Total loans (Net)	%	10	11.39	10.06	6.00	7.75	9.00	11.00	12.00	13.00	14.00
7	NPAs/ Total loans (Net)	%	10	3.37	2.96	3.70	3.80	2.70	3.00	3.30	3.50	4.00
Total (B)			45									
(C) HR Parameters												
8	Achievement of HR parameters of continuous return as per list given below	No. of Parameters	4	NA	NA	NA	NA	8.00	7.00	6.00	5.00	4.00
i	Online submission of ACR/PM in respect of all executives (E-0 & above) along with compliance of prescribed timeline w.r.t. Writing of ACR/PM											
ii	Online Quarterly vigilance clearance updation for Senior executives (AGM (E-5) and above).											
iii	updation of succession plan and its approval by Board of Directors.											
iv	Holding of OPC without delay for Executives (E-0 & above level).											
v	Talent Management & career progression by imparting at least 1 week training of at least 3 Executives (E-0 & above) in Centre of Excellence within India e.g. IITs, IIMs, NITs, ICAI etc.											
vi	updation of career paths for all levels and its approval by the Board.											
vii	At least three workshops for Communication Skills, Financial Management & Time Management											
viii	Review & implementation of employee performance on the lines of PR (56) and submit a compliance report to Board of Directors at the end of the year.											
9	Two Workshops on Emotional Intelligence	Date	1	NA	NA		NA	30-11-2019	15-12-2019	31-12-2019	31-01-2020	15-02-2020
Total (C)			5									
Grand Total (A+B+C)			100									


Md. Shahbaz Ali
CHAIRMAN-CUM-MANAGING DIRECTOR
NATIONAL MINORITIES DEVELOPMENT &
FINANCE CORPORATION


Sateesh
SECRETARY
MINISTRY OF MINORITY AFFAIRS

Date:

Place: