

**MEMORANDUM OF UNDERSTANDING  
(MOU)**

**BETWEEN**



सत्यमेव जयते

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

**FOR THE YEAR  
2020-21**

**AND**



**ISO 9001:2008**

**NATIONAL SAFAI KARAMCHARIS FINANCE &  
DEVELOPMENT CORPORATION (NSKFDC)**

**TABLE OF CONTENTS**

<b>PART</b>	<b>TOPIC</b>	<b>PAGE NO.</b>
<b>I</b>	<b>BACKGROUND</b>	<b>1</b>
<b>II</b>	<b>PERFORMANCE EVALUATION PARAMETERS &amp; TARGETS</b>	<b>2</b>
<b>III</b>	<b>SELF DECLARATION/CERTIFICATION BY CPSE</b>	<b>3</b>

## NSKFDC

### MEMORANDUM OF UNDERSTANDING FOR THE YEAR 2020-21

#### BACKGROUND

National Safai Karamcharis Finance & Development Corporation (NSKFDC) was set up on 24<sup>th</sup> January 1997 by the Government of India under the Ministry of Social Justice & Empowerment with the objective of providing soft loan including micro-credit finance for the socio-economic upliftment of the Safai Karamcharis/Manual Scavengers and their dependants and also to impart the Skill Development Training to empower them through the Job Employment/Self Employment.


The Mission of NSKFDC is to empower the Safai Karamcharis/Manual Scavengers to break their depressed social and economic condition and leverage them to work their own way up the social and economic ladder, with dignity and pride. By providing loans for any income generating schemes/self-employment ventures, professional or technical education courses to students for graduation level and above, technology upgradation for carrying out sanitation work and also "micro" loans and entrepreneurship training to poor Safai Karamchari/Scavenger women, men and their dependants to start their own economic ventures, NSKFDC has been partnering the State Channelising Agencies for the social and economic empowerment of the Safai Karamcharis/Manual Scavengers and their dependants. Financial assistance is provided to the State Channelising Agencies against State/UT Government Guarantee/Letter of Assurances as security. Recently waste pickers have also been included as a target group to whom the upliftment initiatives of corporation are being extended.


The Memorandum of Understanding (MOU) is sought to be executed for obtaining desired objectives in a time bound manner.

**Registered under Section 8 of the Companies Act, 2013**

Sl	Parameters	Unit	Marks	MoU targets 2020-21				
				Excel lent	Very Good	Good	Fair	Poor
				100	80	60	40	20
1	Revenue from operations (Net of Taxes)	Rs. Cr	10	13.30	12.50	12.00	11.50	11.00
2	Operating Profit or Surplus/as a % of Revenue From Operations	%	20	50.00	22.00	20.00	18.00	16.00
3	PAT as a % of Average Net-worth	%	20	2.95	1.60	1.40	1.20	1.00
4	Loan disbursed/Total Funds Available	%	8	93.00	50.00	48.00	46.00	44.00
5	Loan disbursed to Micro Finance Beneficiaries as a % of Total Disbursement	%	5	48.00	25.00	20.00	18.00	16.00
6	Overdue Loans/Total Loans (Nct)	%	7	20.00	22.00	24.00	26.00	28.00
7	Providing Employment/Self Employment through Skill Development training programme to Manual Scavengers (No. of Persons)	No.	2	7000	6800	6600	6400	6200
8	Training to waste pickers ( No. of Persons)	No.	2	2600	2300	2000	1700	1400
9	Health Insurance of Manual Scavengers & Safai Karamcharis (Nos.)	No.	2	5000	4800	4600	4400	4200
10	Release of One Time Cash assistance to Manual Scavengers identified	%	2	100	95	90	85	80
11	Disbursement of Loan for providing Mechanised cleaning equipments/vehicles ( No. of Municipal Corporations/Jal Boards/Cantoment Board etc.)	No.	2	21	20	16	14	12
12	Percentage of procurement of goods & services through GeM Portal to total procurement of goods & services during the previous year i.e. 2019-20	%	5	25	20	15	10	7
13	Last Mile disbursement to ultimate beneficiary (% of total disbursement by 31.12.2020)	%	5	100	97	95	92	90
14	Geographical coverage (No. of States/Uts)	No.	5	36	25	20	18	15
15	Development and operationalize of Dash Board for capturing Loan disbursement to ultimate beneficiaries and amount with intermediary along with period.	Date	5	15.02. 21	28.02. 21	10.03. 21	20.03. 21	31.03. 21
<b>Total</b>			<b>100</b>					

1. In working out achievements for the year, quantified qualifications of CAG / 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.

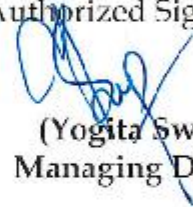
  
**YOGITA SWAROOP**  
 MANAGING DIRECTOR  
 NSKFDC - NTSC - 3RD FLOOR  
 E BLOCK, NSIC OKHLA INDUSTRIAL ESTATE  
 NEW DELHI - 110020

  
**R. SUBRAHMANYAM**  
 SECRETARY,  
 GOVERNMENT OF INDIA  
 M/O SJ&E SHASTRI BHAWAN  
 NEW DELHI - 110001

SELF DECLARATION/CERTIFICATION BY CPSE

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 2020-21. In case, any deviation is found at the time of appraisal of performance, DPE is free to evaluate as per audited accounts as per MoU Guidelines. CPSE has no right of claim in this regard.

Authorized Signatory



(Yogita Swaroop)  
Managing Director