

MoU

MoU for the year 2025-26	
CPSE and Administrative Ministry/Department	
National Backward Classes Finance and Development Corporation	Ministry of Social Justice & Empowerment

Scope : Standalone

Objectives, Responsibilities and Governing Framework:

As prescribed vide DPE's MoU framework for performance evaluation of the CPSEs.

Parameter-wise annual targets for the year 2025-26

Part-I : Main Parameters

S.No.	Parameter	Unit	Wt.	Target 2025-26
1	Revenue from Operations	₹ Crore	8	85.39
2	Number of Beneficiaries Assisted (loan disbursed to)	Nos.	10	67250
3	Number of Women Beneficiaries Covered (loan disbursed to)	Nos.	5	33625
4	Utilization of grant received under Govt. schemes	%	10	100.00
5	Procurement through GeM (as percentage of Total Procurement)	%	2	100.00
6	Loan Disbursed to Total Fund Available	%	10	100.00
7	Loan Disbursed to Micro Finance Beneficiaries	%	5	68.00
8	Last Mile Disbursement to Ultimate Beneficiaries	%	5	100.00
9	Geographical Coverage	%	10	100.00
10	Overdue Loans to Total Loans	%	10	3.26
11	NPA to Total Loans	%	10	0.10
12	EBTDA (as a percentage of Total Income)	%	5	63.28
13	Return on Net Worth	%	5	2.05
14	Asset Turnover Ratio	%	5	3.23
Total			100	

Part-II : Compliance Parameters

S.No.	Parameter	Marks	Source/ Verification
1	DPE guidelines on CSR expenditure	-1	Administrative Ministry based on Board Resolution/Annual Report, and inputs from CSR Cell of DPE
2	Provisions in the Companies Act, 2013 [or SEBI (LODR) regulations in case of listed entities] on Corporate Governance: a. Composition of Board of Directors b. Board Committees c. Holding Board and Committees' Meetings d. Related Party Transactions e. Disclosures and Transparency	-3.0	Administrative Ministry on the basis of CAG/ Statutory/ Secretarial Auditor Report(s)/ Annual Report
3	Onboarding of CPSE on all operational TReDS platforms	-0.5	MSME Sambandh/ TReDS portals
4	Timely payments to MSE vendors as prescribed in MSMED Act	-3.0	MSME Samadhaan/ TReDS portals/ Administrative Ministry based on Annual Report/ any other authentic source
5	Procurement of goods and services (as % of total procurement), from: a. MSEs overall – 25% b. SC/ST owned MSEs – 4% c. Women owned MSEs – 3%	-2	MSME Sambandh portal/ Annual Report/ PE Survey
6	Steps and initiative taken for Health & Safety improvement of Human Resources in CPSEs	-1	Administrative Ministry based on Board Resolution [targets have been prescribed by Administrative Ministry]
7	Targets under PM Internship scheme of MCA	-1	Ministry of Corporate Affairs and / or Administrative Ministry based on Board Resolution/ Annual Report [Applicable to the CPSEs participating as partner companies]
8	Leadership Development Plan	-1	Inputs from concern Division of DPE and / or Administrative Ministry
9	Surplus non-core assets (land & building) monetization plan.	-1	DPE by plan submitted through Administrative Ministry within prescribed timelines.