

unless effective steps are taken by the SCAs to recover the dues from the beneficiaries and for timely repayments to the NSTFDC.

Inclusion of Established Voluntary Agencies (EVAs) of repute as Channelising Agencies of NSTFDC.

In view of the deteriorating financial establish alternative 3. institutional arrangements for providing funds to the eligible ST beneficiaries. Considering the unsatisfactory performance of many SCAs, it is felt necessary to broad base the existing network for channelising of funds by including Established Voluntary Agencies (EVAs) of repute as Channelising Agencies of NSTFDC. The EVAs would be in a better position to establish close contact with the beneficiaries and they would be much more realistic in the selection of beneficiaries after proper assessment of their entrepreneurial qualities. This might help in effective implementation of the projects/schemes and reaching out to a larger number of ST beneficiaries, besides ensuring that the ST persons of the defaulting States are not deprived of the benefit of availing concessional financial assistance of NSTFDC.

4. <u>Financial & other implications in implementation of</u> schemes through Established Voluntary Agencies (EVAs).

A. Financial Implications

a) At present NSTFDC provides financial assistance upto 90% of the Unit Cost, and the remaining 10% is contributed in the form of subsidy/ Margin Money loan