



*Towards Transformation*

# I.V.D.P.

INTEGRATED VILLAGE DEVELOPMENT PROJECT



## ***Annual Report***

### ***2010-2011***



# **IVDP** **Annual Report** **2010-2011**



**Towards Transformation**

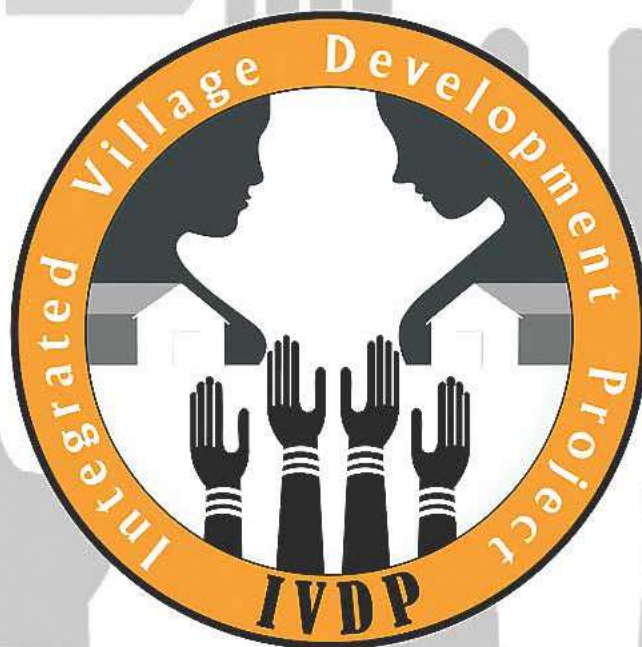
**IVDP**

201, Gandhi Nagar,  
Krishnagiri - 635 001.

**T** 04343-232129  
**E**  
**L** 04343-236420

**W** francis.kulandei@gmail.com  
**E**  
**B** <http://www.ivdpkrishnagiri.org>





***Towards Transformation***

**IVDP**



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Towards Transformation

# IVDP

*"If you cannot feed hundred people, then feed just one" - Mother Teresa*

It is a great privilege and honour for us to present this Annual Report pertaining for the year 2010-2011, which has various programs, activities and events carried out solely to empower women in the areas of Economic, Training, Savings, Credits, Health, Education and Family and its details are coming up in the following pages.

## Motto

Towards Transformation

## Goal

Helping women to move themselves out of poverty through SHG activities for comprehensive social and economic development.

## Mission

To strive for the betterment of marginalized, irrespective of caste, creed, color and religion, through and socio-economic activities.

## Vision

Transforming the life standard of the poor by drastically reducing their sufferings through SHG activities, related to their good health, social status and economy.



## BRIEF... STORY OF IVDP

### Beginning

Mr. Kulandei Francis stepped into the Natrampalayam hilly area in the year 1977 and while treading to different places, he found people deprived of Health, Education and Economic development opportunities. These people were not relishing their lives as enjoyed by others in the city. He was very much moved, had compassion on them and decided to do his best to brighten their lives in a sustainable way. So he started the non-profit organization called IVDP in 1979.



First IVDP Office

### Watershed Program

The People in this Natrampalayam area were not able to cultivate anything due to shortage of rainfall. Hence they moved from one place to another for cultivation. Due to this frequent migration the young and the old died and some people succumbed to starvation also. Exploitation of people using cheap labor also took place. To avoid all the above unwanted, unpleasant things IVDP carried out watershed programmes in the Forest areas of Anchetty, Thally in Denkanikottai Block of Krishnagiri District.

No. of major Check Dams constructed	:	92
No. of minor check Dams constructed	:	239
No. of Villages Covered	:	60
No. of People Benefitted	:	40,000



Soon after the water source was created, people were in dire need of money for livelihood activities and after analysing all the programs, SHG was chosen as a core activity to alleviate poverty among poor.

### SHG Activities

To improve the Economic status of poor, SHGs were started under IFAD programme from 1989 to 1997 and from 1997 to 2003 IVDP promoted SHGs in close association with Tamilnadu Women Development Corporation. Now IVDP's SHG activities are self reliant and it doesn't depend on any donor agencies for running its on going programme. We are happy to mention here that IVDP has 7549 SHGs covering 1,35,000 women in Krishnagiri, Dharmapuri & Vellore Districts. It covers 1300 Villages under 300 Panchayats, whose lives have been lifted above the poverty line. All the SHGs are owned by 35 SHG Federations. Each Federation has minimum of 200 - 300 SHGs. Now these women have been released from the clutches of moneylenders. They started Micro Enterprises, and their Income level raised, life style changed and harmonious community web is created.

The following pages will highlight IVDP's various activities with special reference to savings and credit activities of SHGs.

**"Every noble work is at first impossible"**



## EMPOWERING & ENRICHING WOMEN LIVES...

IVDP moots SHGs with broad agenda of anti-poverty. These self-help groups are seen as instruments for empowering women, developing leadership abilities among poor people, increasing school enrolments, and improving nutrition and the use of birth control.

IVDP Self-Help Group (SHG) is a group of micro entrepreneurs having homogenous social and economic backgrounds, voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. Also it is a group of people who pool in their resources to become financially stable by taking loans from the money collected by that group and by making everybody of that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending.

**"Woman must not depend upon the protection of Man,  
but must be taught to protect herself" - Susan**



## A GLANCE ON SHG ACTIVITIES...

Sl. No	Micro credit activities	2010-2011	Cumulative as on 31.03.2011
1	No. of Groups formed	893 SHGs	7549 SHGs
2	Total No. of members	15181 members	135000 members
3	Total savings	Rs.33 crores	Rs.183 crores

	Credit Details	In crores	In crores
4	Sangha loan	Rs.181 crores	Rs.987 crores
5	Bank Loan(SHG Direct linkage + Bulk lending)	Rs.196 crores	Rs.956 crores
6	IVDP loan	Rs.6.5 crores	Rs.41.5 crores
	Total	Rs.383.5 crores	Rs.1984.5 crores



## CUMULATIVE CREDIT DETAILS

'I don't follow precedent, I establish it'

- Fanny Ellen.



**Rs. 1984  
CRORES**

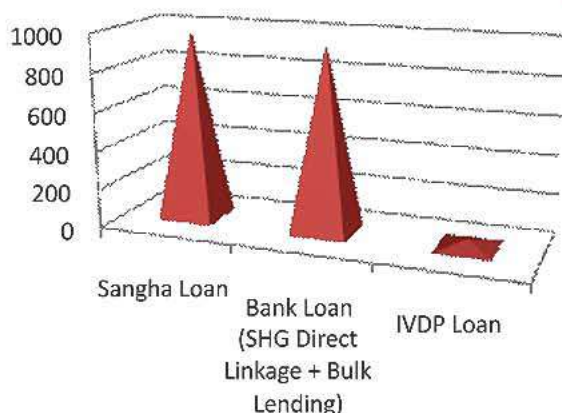
Microcredit initially began with the principle of lending to individuals. The use of group-lending was motivated by [economics of scale] as the costs associated with monitoring loans and enforcing repayment are significantly lower when credit is distributed to groups rather than individuals. Many times the loan of one participant in group-lending depends upon the successful repayment of another member, thus transferring repayment responsibility off of microcredit institutions to loan recipients.

IVDP is the only NGO which has helped the women members to get a Bank Loan of Rs. 956/- Crore in the last decade under 'linkage model' in the districts of Krishnagiri and Dharmapuri. As far as we concern, money has not been a constraint for the women, to realize their primary objects.

From 1989 to 2011 IVDP has helped the members to get Rs. 1984 Crore as loans from Sangha, Bank and IVDP.

Sl.No.	MICRO CREDIT ACTIVITIES	CUMULATIVE AS ON 31.03.2011 (IN CRORES)
1.	Sangha Loan	Rs. 987 Crores
2.	Bank Loan (SHG Direct Linkage + Bulk Lending)	Rs. 956 Crores
3.	IVDP Loan	Rs. 41.5 Crores
	<b>TOTAL</b>	<b>Rs. 1984 Crores</b>

### Cumulative as on 31.03.2011 (in Crores)





## BANK LINKAGE

SHGs are small, cohesive and participative groups of the poor, who pool their thrift regularly and use it to make small interest bearing loans to members and in the process learn the nuances of financial discipline. Subsequently they graduate to access bank credit to augment their resources for lending to their members in need of financial assistance for meeting their credit needs. Over the years the pooled resources of the SHGs become a sizeable corpus, which complimented by higher volume of bank loan enables them to take up livelihood activities which results in improving their standard of living.

The NABARD envisions covering one third of Rural population in India by establishing one million SHG's with the help of NGO's. Through the SHG - Bank linkage programme the RBI and NABARD tries to promote relationship banking i.e. improving the existing relationship between poor and bankers with the social intermediation of NGOs. The Indian model is predominantly 'Linkage Model'.

### Bank linkage in 2010-11 and overall Bank linkage till Mar'2010

Bank	As On Mar'10 Cumulative in crores	IN 2010-11 in crores	As On Mar'11 Cumulative in crores
Pallavan Grama Bank	234.51 crores	76.23 crores	Rs. 310.74 crores
Indian Bank	188.65 crores	20.65 crores	Rs. 209.30 crores
Bank of India	176.78 crores	25.68 crores	Rs. 202.46 crores
State Bank of India	155.01 crores	73.73 crores	Rs. 228.74 crores
IFAD loan	5 crore		
<b>TOTAL</b>	<b>Rs.760 crores</b>	<b>Rs.196.29 crores</b>	<b>Rs. 956.29 crores</b>

"Most of the ills we suffer from are traceable to our own behaviour"

- Henry Miller.





## LENDING DETAILS



### A Path way of Women Empowerment...

Self-help groups under NABARD's SHG-bank-linkage program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments.

This model has attracted attention as a possible way of delivery microfinance services to poor population that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest.

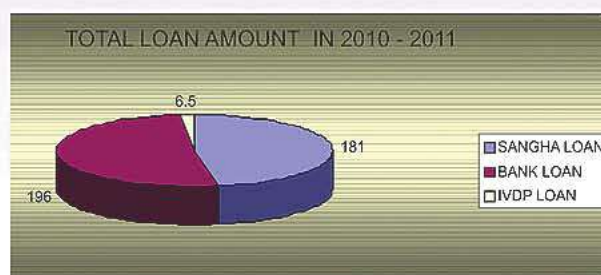
The members can avail sangha loan, special loan, Bank loan and IVDP Loan at anytime and all the loans are available at hand to realize their desires.

In 2010-2011, 1,35,000 members availed such loans to the tune of Rs.383.5 and its details are given hereunder.

**1,35,000 MEMBERS AVAILED LOAN Rs.383.5 CRORE**

Total Loan Distributed in 2010-11

Sl. No	ACTIVITY	LOAN AMOUNT (Rs. in Crores)
1	SANGHA LOAN .....	181.0
2	BANK LOAN .....	196.0
3	IVDP LOAN .....	6.5
TOTAL		Rs. 383.5 Crores



**"Your future depends on many things,  
but mostly on you" - Frank Tyger**

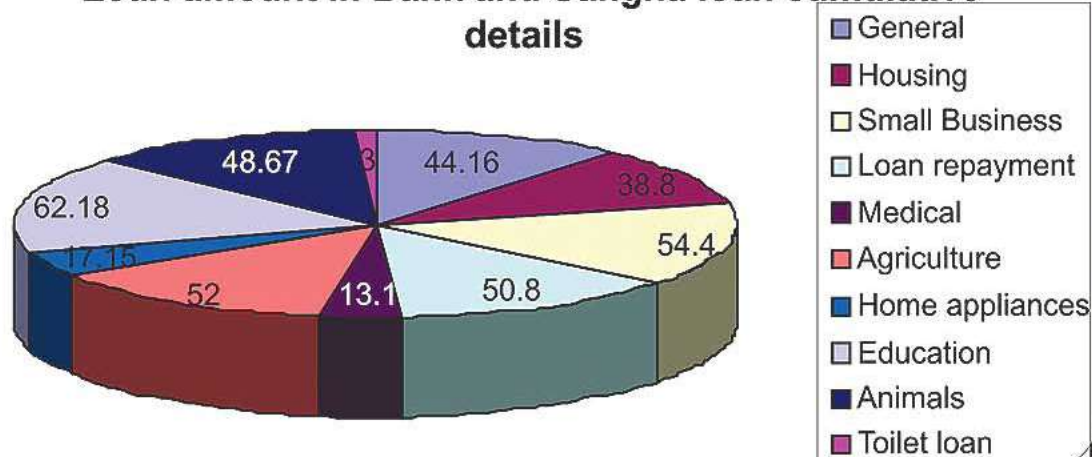




## ACTIVITY BASED BANK & SANGHA LOANS 2010-11

Credit facilities are available for women for the purposes of consumption, production and asset creation, and this credit facility has improved the status of women in household, given power for decision making, changed in the consumption pattern and increased family income.

**Loan amount in Bank and Sangha loan cumulative details**



SL.NO	ACTIVITY	NO. OF BENEFICIARIES	LOAN AMOUNT in Rupees
1	General	15,111	44.16
2	Housing	10,341	38.80
3	Small Business	15,521	54.40
4	Loan repayment	14,621	50.80
5	Medical	4,541	13.10
6	Agriculture	13,501	52.00
7	Home appliances	6,572	17.15
8	Education	15,234	62.18
9	Animals	12,543	48.67
10	Toilet loan	3,030	3.00
TOTAL		111,015	Rs. 384.26 Crore

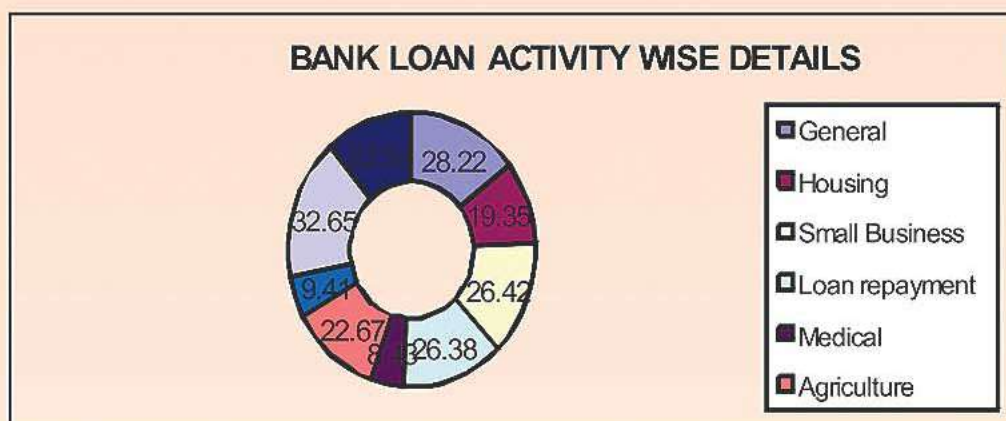
**"The only discipline that lasts is self - discipline"**  
- Philips





## ACTIVITY WISE BANK LOAN 2010-2011

Before the intervention of NGOs, Bank Loan was a dream for the poor, but after the linkage model, NGOs has facilitated lakhs of people to avail bank loan, with just a recommendation of sponsor letter. Even the repayment of loan by members is almost 99 percent.



### BANK LOAN IN 2010/11

Sl.No	Activity	No. of Beneficiaries	Loan amount
1	General	7,516	28.22
2	Housing	8,368	19.35
3	Small Business	7,415	26.42
4	Loan repayment	6,970	26.38
5	Medical	3,236	8.43
6	Agriculture	5,967	22.67
7	Home appliances	3,231	9.41
8	Education	8,156	32.65
9	Animals	5,211	22.54
<b>TOTAL</b>		<b>56,070</b>	<b>Rs.196.07</b>

Bankers do not hesitate to give loan to IVDP SHGs members.

Instead of that they love to sanction required loan for women members.

"Heaven and hell is right now... you make it heaven or you make it hell by your actions"

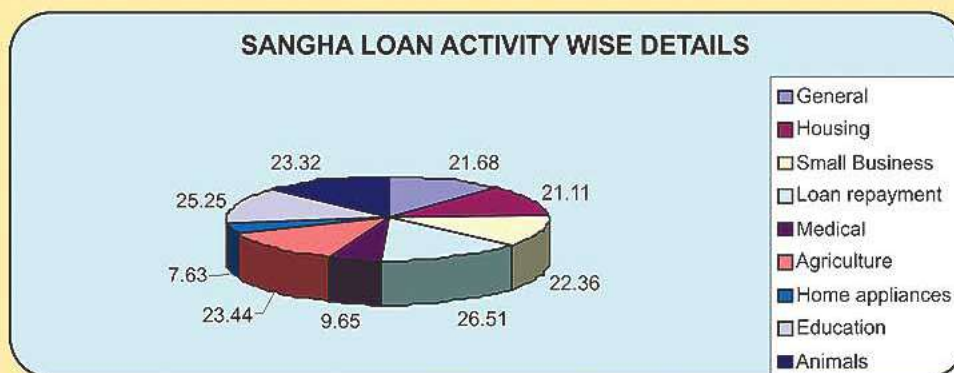
- George





## ACTIVITY WISE SANGHA LOAN 2010-2011

Women members do avail sangha loan and special loan and are immediately available for education of children, medical needs of family members, purchase of Home appliances, income generative activities etc.,



It is evident from the below table, that most of the money has been spent to earn handful of money for the their livelihood, besides members have also spent a considerable amount towards education of their children.

Sl. No	ACTIVITY	NO. OF BENEFICIARIES	LOAN AMOUNT (in Crore)
1	General	8,651	21.68
2	Housing	8,016	21.11
3	Small Business	9,443	22.36
4	Loan repayment	8,248	26.51
5	Medical	3,546	9.65
6	Agriculture	9,563	23.44
7	Home appliances	4,130	7.63
8	Education	10,431	25.25
9	Animals	6,673	23.32
<b>TOTAL</b>		<b>68,701</b>	<b>Rs. 181 Crore</b>



## SHG BANK LOAN LINKAGE DETAILS

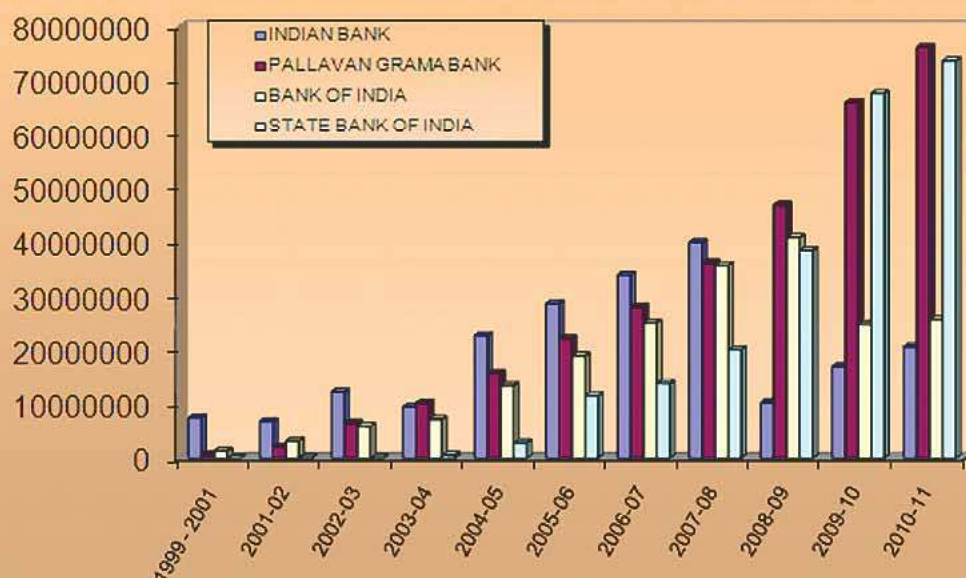
### CUMULATIVE UP TO 31.03.2011

Linking SHGs with banks to provide wholesale loans reduces transaction costs of delivering credit to underserved clients, extending financial service outreach. Lending to SHGs is profitable for banks because often the costs of group formation are borne by facilitating agencies.

#### Total Amount credited to Groups by Each Banks Yearwise Details

TOTAL CREDIT AMOUNT					
YEAR	INDIAN BANK	PALLAVAN GRAMA BANK	BANK OF INDIA	STATE BANK OF INDIA	TOTAL
1999 - 2001	7.5 crore	68 lakhs	1.5 crore	0	9.6 crore
2001-02	6.82 crore	2.2 crore	3.2 crore	7 lakhs	12.25 crore
2002-03	12.3 crore	6.5 crore	5.9 crore	4 lakhs	24.73 crore
2003-04	9.5 crore	10.24 crore	7.2 crore	61 lakhs	27.58 crore
2004-05	23 crore	15.75 crore	13.5 crore	2.9 crore	54.84 crore
2005-06	29 crore	22.12 crore	19 crore	11.59 crore	81.31 crore
2006-07	34 crore	28.01 crore	25 crore	13.89 crore	100.82 crore
2007-08	40 crore	36.2 crore	35.7 crore	20.09 crore	131.95 crore
2008-09	10.3 crore	46.86 crore	40.83 crore	38.5 crore	136.46 crore
2009-10	17 crore	66 crore	24.83 crore	67.67 crore	175.50 crore
2010-11	21 crore	76 crore	25.68 crore	73.72 crore	196.29 crore
<b>TOTAL</b>	<b>209.36 crore</b>	<b>310.73 crore</b>	<b>202.34 crore</b>	<b>229.08 crore</b>	<b>Rs. 956 Crore</b>

#### YEAR WISE PROJECTION OF SHG LINKAGE

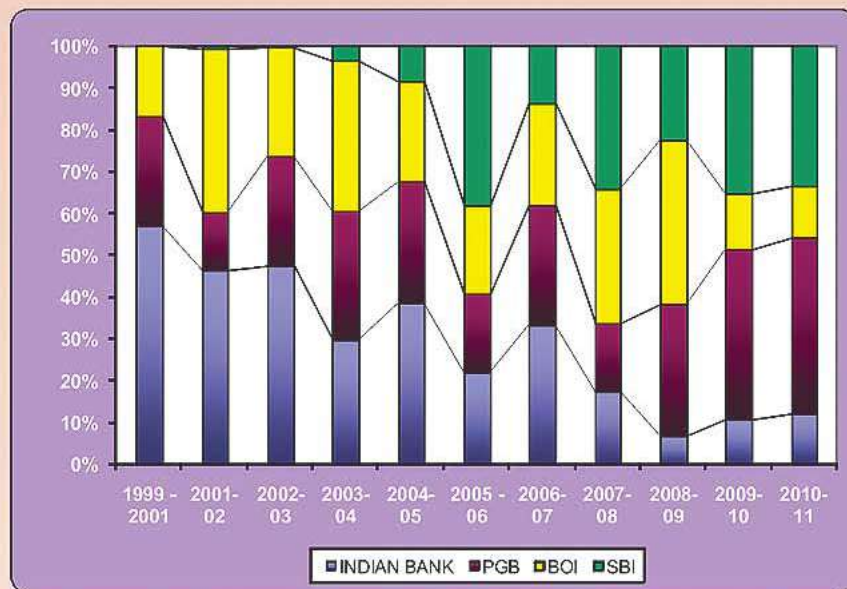




# YEARWISE No. of GROUPS SUPPORTED BY BANKERS

CUMULATIVE UPTO 31.03.2011

The SHG-Bank Linkage Program is gaining increase of acceptance amongst NGO community and Banks. The below table and Bar - Diagram shows the number of SHGs supported by each banks and it is seen increasing.



NO. OF GROUPS					TOTAL
YEAR	INDIAN BANK	PALLAVAN GRAMA BANK	BANK OF INDIA	STATE BANK OF INDIA	
1999 - 2001	547	254	160	0	961
2001-02	775	232	654	7	1668
2002-03	903	496	492	4	1895
2003-04	591	601	711	67	1970
2004-05	1149	863	717	249	2978
2005 - 06	1232	1043	1181	2127	5583
2006-07	1276	1110	931	526	3843
2007-08	1327	1244	2448	2579	7598
2008-09	334	1572	1931	1116	4953
2009-10	574	2180	707	1883	5344
2010-11	705	2468	722	1959	5854
Total	9413	12063	10654	10517	42647

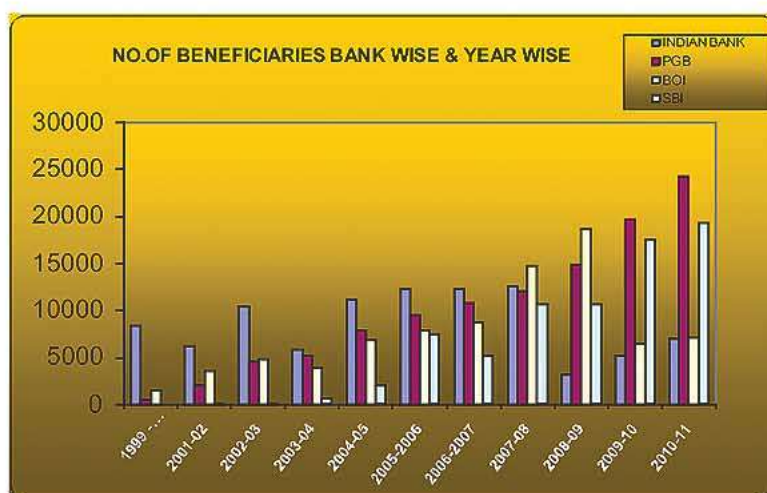


# YEARWISE No. of BENEFICIARIES SUPPORTED BY BANKERS

## CUMULATIVE DETAILS UP TO 31.03.2011

Every year more number of women join IVDP SHGs and all are linked with banks for loans. As many as 3 lakh women members have been helped by bankers, in the past.

NO. OF BENEFICIARIES					
YEAR	INDIAN BANK	PALLAVAN GRAMA BANK	BANK OF INDIA	STATE BANK OF INDIA	TOTAL
1999 - 2001	8367	517	1473	0	10357
2001-02	6171	2022	3529	70	11792
2002-03	10414	4586	4795	40	19835
2003-04	5814	5149	3988	601	15552
2004-05	11165	7862	6895	1892	27814
2005-2006	12387	9496	7822	7419	37124
2006-2007	12312	10772	8766	5080	36930
2007-08	12620	12029	14776	10627	50052
2008-09	3170	14851	18674	10588	47283
2009-10	5245	19738	6543	17444	48970
2010-11	6940	24240	7120	19240	57540
<b>TOTAL</b>	<b>94605</b>	<b>111262</b>	<b>84381</b>	<b>73001</b>	<b>363249</b>





## ONWARD LENDING FOR LOWER INTEREST

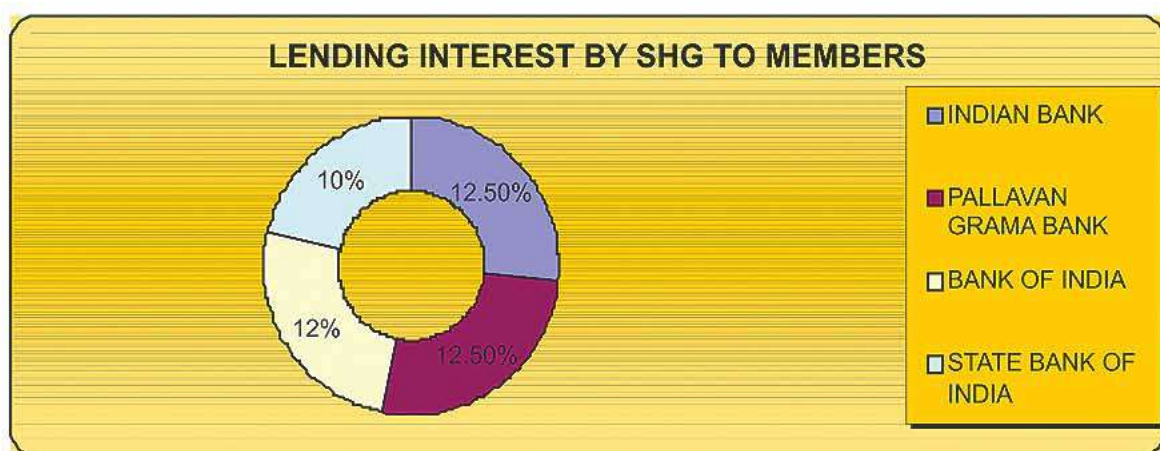


The partner Bankers of IVDP charge a nominal interest rate, for the loans that they give it to SHG members, and IVDP/CLFs does not charge extra interest along with the Bank's rate of interest.

Banks while fulfilling their financial inclusion duties by extending the banking services to the rural poor have found SHG as a platform for reducing their transaction and risk cost.

Sl. No.	BANKERS	BANKERS INTEREST %	LENDING INTEREST BY SHG TO MEMBERS %
1	INDIAN BANK	12.5%	12.5%
2	PALLAVAN GRAMA BANK	12.5%	12.5%
3	BANK OF INDIA	12%	12%
4	STATE BANK OF INDIA	10%	10%

Risk cost, usually associated with any type of loan extended by banks, is mitigated in the group approach. Mutual guarantee and peer pressure acts as the best collateral or security while doing business with the poor through SHG model.





# BANK LINKAGES - IVDP CLUSTERWISE IN 2010-11



The concept of linking SHGs to banks was launched as a pilot project by NABARD in 1992. The mechanism of lending thru SHGs has gained wide popularity during the last few years and has been adopted as an important strategy by Banks for lending to the poor.

SL NO.	CLUSTER NAME	BANK NAME	AS ON MAR'11		
			NO. OF GROUPS	NO. OF MEMBERS	AMOUNT
1	NATRAMPALAYAM	PGB-Anchetty	23	230	73 Lakhs
2	ANCHETTY	PGB	134	1340	3.3 crores
3	KOTTAIYUR	PGB-Anchetty	19	190	34 Lakhs
4	THIRUPATHUR	PGB	153	1530	2.3 crores
5	KRISHNAGIRI - 1 (S) CLF - I	PGB	243	2430	8.84 crores
6	KRISHNAGIRI - 1 (S) CLF - II	PGB	189	1890	6.01 crores
7	JEGADEV	PGB	178	1780	6.5 crores
8	BARGUR - I	PGB	178	1700	5.9 crores
9	BARGUR - II	PGB	150	1450	5.2 crores
10	PAIYUR	PGB	319	3100	11.8 crores
11	VEPPANAPALLI -1	PGB	241	2400	8.3 crores
12	VEPPANAPALLI-2	PGB	205	2000	6.3 crores
13	SHOOLAGIRI - I	PGB	173	1700	5 crores
14	SHOOLAGIRI - II	PGB	145	1400	3.05 crores
15	DENKANIKOTTAI	PGB	118	1100	3 crores
16	DENKANIKOTTAI	STATE BANK OF INDIA	36	360	36 lakhs
17	POCHAMPALLI	STATE BANK OF INDIA	244	2400	8.3 crores
18	ROYAKOTTAI	STATE BANK OF INDIA	213	2100	7 crores
19	NAGAMANGALAM	STATE BANK OF INDIA	53	530	1.1 crores
20	KAVERIPATTINAM - I	STATE BANK OF INDIA	241	2390	9.2 crores
21	KAVERIPATTINAM - II	STATE BANK OF INDIA	246	2420	9.6 crores
22	MARANDAHALLI - I	STATE BANK OF INDIA	189	1780	6.2 crores
23	MARANDAHALLI - II	STATE BANK OF INDIA	171	1700	6.1 crores
24	PALACODE - I	STATE BANK OF INDIA	214	2100	8.3 crores
25	PALACODE - 2	STATE BANK OF INDIA	164	1580	5.9 crores
26	KRISHNAGIRI - III	STATE BANK OF INDIA	188	1880	11.7 crores
27	VARATTANAPALLI	INDIAN BANK	200	1960	6.9 crores
28	NATRAMPALLI	INDIAN BANK	196	1800	3.5 crores
29	BARUR	INDIAN BANK	50	510	2 crores
30	KARIMANGALAM	INDIAN BANK	143	1500	5.4 crores
31	DHARMAPURI	INDIAN BANK	116	1170	3 crores
32	THOGARAPALLI	BANK OF INDIA	246	2400	9 crores
33	KRISHNAGIRI - 2 (B) CLF - 1)	BANK OF INDIA	255	2520	9 crores
34	KRISHNAGIRI - 2 (B) CLF - 2	BANK OF INDIA	221	2200	7.5 crores
	TOTAL		5854	57540	196 crores



## BULK LOANS

SHG-Bank Linkage Model opened the eyes of many including the bankers towards rural poor women. It brought about an attitudinal change among the banking community and they no longer look SHG Bank Linkage Model as social sector banking. On the contrary, the nation has realised that loans to SHGs is one of the most profitable portfolios of any bank.

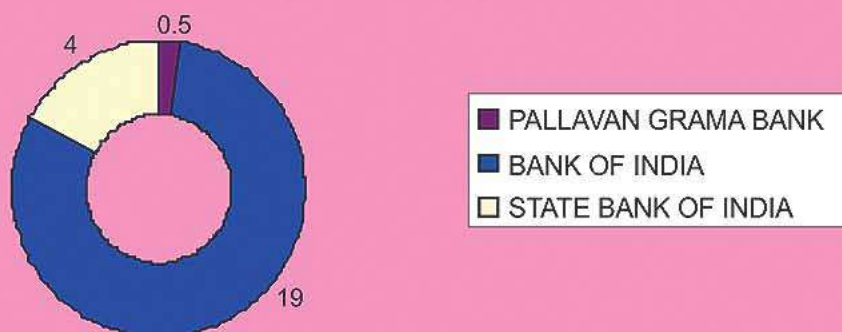
The Bulk loan is a kind of loan given to NGOs by bankers and in turn the NGO gives it to members for specific purposes such as construction of Toilets, Housing, Purchase of Home appliances etc., In the last 11 years Rs. 23.5 crore was made available to members to fulfill such purposes.

The needs of SHG members are numerous and they need constant and uninterrupted loan facilities to transform their lives, and in the last decade Rs.23.5 crore was given as Bulk loan to members and out of that Rs.16 crore was distributed for construction of Toilets alone.

### YEARWISE BULK LENDING DETAILS

Year	Banks	Beneficiaries	Activities	Amount IN Crores	Bank Lending Interest rate	IVDP lending interest rate
2000-01	PGB – Krishnagiri	272	Housing	Rs.0.5 crores	11%	12.5%
2001-02	BOI- Alapatty	513	Housing	Rs. 1 crores	10.5%	12%
2003-04	BOI- Alapatty	800	Housing	Rs. 2 crores	9%	10.5%
2004-05	BOI-Alapatty	1000	Toilet	Rs. 1 crores	9%	10.5%
2005-06	SBI-Kaveripattinam	3392	Home appliances	Rs. 2 crores	8.5%	10%
2006-07	SBI-Krishnagiri	7500	Home appliances	Rs. 2 crores	11.5%	13%
2007-08	BOI-Krishnagiri	5077	Toilet	Rs. 5 crores	11.25%	12.75%
2008-09	BOI-Krishnagiri	10000	Toilet	Rs.10 crore	11.25%	12.75%

### BULK LOAN AMOUNT



**"Nothing can bring you peace, but yourself" - Emerson**



# SHGs RESERVE FUNDS

## Introduction

Reserve Fund is an account maintained to provide funds to meet risks that are anticipated in SHGs and the fund is usually taken from the savings of the SHG members. Members of SHGs are encouraged to make voluntary savings, regularly. Women, whether rich or poor are good savers of money. Small savings of rural poor women which were hidden in pots, jars, etc. were brought out in the open through the platform of SHGs and found a way to the bank as security. Thus, the money lying idle in the household earns interest.



SHGs are encouraged to create reserve funds for the following purposes.

- To show its financial strength.
- To meet any eventualities that occurs in the group.
- To add value for the loan appraisals.
- To create group confidence and good opinion among the Bank Managers.

### AMOUNT OF RESERVE FUND TO BE CREATED BY SHGS.

3-5 Year old group is to set aside

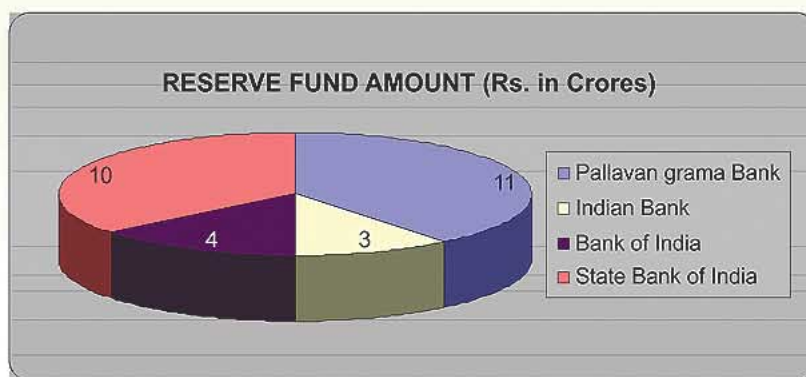
**Rs.25,000/-**

5-7 Year old group to create

**Rs. 50,000/-**

8 Year above groups to reserve

**Rs.75,000/- to Rs.1,00,000/-**



### STATUS OF IVDP SHGs RESERVE FUND

Bank	IN 2010-11	As On Mar'11 Cumulative in crores
Pallavan Grama Bank	Rs. 4.4 crores	Rs. 11 crores
Indian Bank	Rs. 1.5 crores	Rs. 3 crores
Bank of India	Rs. 1.8 crores	Rs. 4 crores
State Bank of India	Rs. 3.8 crores	Rs. 10 crores
<b>TOTAL</b>	<b>Rs.11.5 crores</b>	<b>Rs. 28 crores</b>

Expected Reserve Fund on 31st March, 2012 = **Rs.38 Crores**



## SHGs INTEGRITY EXPOSED

### Grading of SHGs Through Auditing in 2010-2011

Internal auditing is done by every quarter with exchange of internal staff and an external auditing is conducted once in a year by a special team of staff under the supervision of a chartered accountant and this team gives grading to SHGs taking into account of groups adherence to SHG ethics, financial discipline and health projects. In 2010-2011, 7346 SHGs were audited and its grading given are shown below :

S.NO	CLUSTER NAME	A++	A+	A	D	Total Groups
1	KRISHNAGIRI 1 CLF 1		203	85	9	297
2	KRISHNAGIRI 1 CLF 2	32	128	76	9	245
3	KRISHNAGIRI 2 CLF 1		203	82	2	287
4	KRISHNAGIRI 2 CLF 2	20	184	63	-	267
5	KRISHANGIRI 3		80	132	-	212
6	THOGARAPALLI		142	106	-	248
7	JAGADEVI	24	108	38	-	170
8	POCHAMPALLI		97	184	1	282
9	BARUR		9	52	-	61
10	VEPPANAPALLI 1	2	163	136	-	301
11	VEPPANAPALLI 2		48	202	-	250
12	PAIYUR 1		107	93	2	202
13	PAIYUR 2		67	94	3	164
14	KAVERIPATTINAM 1		90	176	1	267
15	KAVERIPATTINAM 2		71	184	3	258
16	DHARMAPURI	1	45	114	-	160
17	BARGUR 1		79	135	2	216
18	BARGUR 2	11	73	86	-	170
19	TIRUPATTUR		31	225	-	256
20	NATRAMPALLI	1	40	212	-	253
21	SHOOLAGIRI 1		38	199	1	238
22	SHOOLAGIRI 2	3	44	169	1	217
23	MARANDHALLI 1		84	168	1	253
24	MARANDHALLI 2		80	155	1	236
25	KARIMANGALAM		37	144	4	185
26	ROYAKOTTAI		79	162	-	241
27	NAGAMANGALAM	1	13	53	-	67
28	DENKANIKOTTAI			230	-	230
29	ANCHETTY			203	-	203
30	KOTTAIYUR			58	-	58
31	VARATTANAPALLI		101	131	-	232
32	NATRAMPALAYAM			38	-	38
33	PALACODE 1	1	106	206	1	314
34	PALACODE 2		97	150	3	250
		96	2647	4541	44	7328

A++ Group Members use pureit, toilet, and sanitary napkin.

A+ Denotes group activities are good and members use pureit, and sanitary napkins

A - Refers group activities are good and members partially use pureit, toilet and sanitary napkins.

D - Defunct.



## SHG DIVIDEND

### Harvest Reaped as Dividend

This dividend is a novel and unique scheme introduced by IVDP in 2003 for the welfare of the members. The hard earned saved amount in the sangha, is revolved among the group members by charging low interest rate. Later on this net profit interests are divided and given as a dividend to its members after setting aside the expenses. In 2010-11, Rs. 28 crore was given as dividend to 27,482 members and so far, cumulatively Rs. 100 crore dividend was shared by members.



#### Benefits of Dividend

1. Members continue to repose faith on IVDP.
2. New members join IVDP.
3. Hard earned amount reaped as dividend.

#### Dividend Formula

$$A - B = C$$

A - Group's Total Value

B - Deduction of Group Expenses

C - Dividend

#### DIVIDEND DISTRIBUTION DETAILS FROM 2003 TO 2010

S.No	Dividend Distribution Yearwise	Total groups	Total members	Dividend Amount (in crores)
1	2003	420	8520	3.5
2	2004	260	4300	2.5
3	2005	497	9540	5
4	2006	1209	18116	10
5	2007	839	15905	10
6	2008	1066	20574	16
7	2009	1453	27929	26
8	2010	1436	27482	28
TOTAL		7180	132366	Rs.100 crore

**Cumulative Dividend Rs. 100 Crore**



# EMERALDS IN THE CROWN OF IVDP

The following feathers are in the crown of IVDP.

## National Award

2004 Bank of India Excellence award at National Level

## State Award

2005 SBI, Star performance award

## District Awards

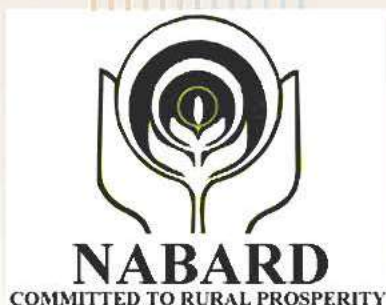
(Krishnagiri and Dharmapuri Districts level)

- 2003-04 SGSY revolving fund DRDA.
- 2004-2005 Indian Bank to IVDP for best performance on SHG Bank Linkage.

2005-2006 Adhiyaman Gramma Bank to IVDP for SHG Performance

## International Appreciations

IVDP was chosen as a finalist for getting World Habitat Award 2010.



## NABARD AWARDS

S.NO	YEAR	NABARD AWARD DETAILS	STATUS (at the State Level)
1	2001-02	SHG Bank linkages	II PRIZE
2	2002-03	SHG Bank linkages	II PRIZE
3	2003-04	SHG Bank linkages	I PRIZE
4	2004-05	SHG Bank linkages	II PRIZE
5	2005-06	SHG Bank linkages	I PRIZE
6	2006-07	SHG Bank linkages	I PRIZE
7	2007-08	SHG Bank linkages	II PRIZE



## CAPACITY BUILDING



Education is playing an important role in Human Development and Training helps to speed up the development process. Training also helps in providing knowledge, skills and change the attitude of human beings. Thus knowing the importance of Training IVDP has given the following training to its women SHG members.

### Training for Empowerment:

Members of SHGs undergo various training and capacity building programmes. At the time of formation, members are trained in the concepts of SHG which includes importance of savings, internal lending, calculation of interest, conduct of meetings, maintenance of books and above all financial discipline. Training at the time of formation is mandatory because it enables a financially excluded rural poor women to understand the world of finance, to which their access was denied due to multiple reasons.

Name of the Training	No.of Participants
SHG A & R Training (Animators & representatives)	1,382
SHG New Group Training (members)	14,520
Accounts Training(Animators)	597
Undertaking Training (members)	12,300
Group enhancement and management Training with special reference to sanitation Training	1,15,200
<b>TOTAL</b>	<b>1,43,999</b>



# LIFE SECURITY SOLIDARITY FUND



“No Problem my Life is Secured” - A member of IVDP

IVDP has constituted a Fund known as ‘Life Security and Solidarity fund’ to its members, and under the scheme a member has to pay Rs.100/- as a premium to the federation, and in the subsequent years, the annual premium will be lesser than Rs.100/-

In case of death of a member, the nominee of deceased is paid Rs.35,000/- and in the case of members who have become permanent disabled due to accident, is paid Rs.20,000/-. This year the amount has been increased from Rs. 35,000 to Rs. 40,000 and Rs.20,000 for disability.

## A Synopsis of Life Security Fund Distribution:

Life Security Fund distributed in 2010/2011		Overall life security fund distributed till Mar'2011	
Members	Amount	Members	Amount
340	Rs. 1.20 Crore	1820	Rs. 4.20 Crore

In 2010, 340 SHG members passed away. To award the amount to the bereaved a LIFE SECURITY SOLIDARITY FUND Distribution function was held in R.C. Fathima High School, Krishnagiri in which Mrs. Faritha Nawab, Mr. Baskaran C.E.O., (SSA) Mr. Kulendei Francis, President of IVDP, participated and in this function Rs 1.20 Crore was distributed to the kin of deceased members.





## IVDP's EDUCATIONAL SERVICES

IVDP strengthens second generation of SHG members. Hence internal loan and bank loans are extended to SHGs without any delay for the Education of their wards. Besides, as a social responsibility IVDP extends financial assistance for scholarship, Guides, learning materials and other infrastructure facilities required for the Educational Institutions. In 2010-2011 Rs 1 Crore was spent and cumulatively Rs.2.5 Crore was spent under this program.

### AMOUNT PUMPED OUT FOR EDUCATIONAL PROGRAMME

S.No	Particulars	No.of Beneficiaries	Amount
1	Educational Scholarship to School Students who had scored 90% and above in X & XII	835	46 lakhs
2	IVDP awarded help for educational promotion activities to poor students studying in Auxilium college, Don Bosco college and other college	250	20 lakhs
3	X th & +2 guide 'Vetri Un Kail'	All the students in Govt & Govt aided school in Krishnagiri, Dharmapuri & vellore district	55 lakhs
4	Kitchen Equipments, Water Treatment Plan, College Library & and other Sanitation Expenses in Auxilium College, BICS, Yelagiri, Donbosco college, Dharmapuri	All the students in above college	36 lakhs
5	Mathematical Kid	All Govt & Govt aided school in Krishnagiri dt	11 lakhs
6	Desk & Bench distribution, Toilet renovation, Uniform Distribution and concrete floor in R.C. Boys High School, Krishnagiri	All the students	11 lakhs
7	Staff Children Scholarship last two year	397	20 lakhs
8	Widow children Scholarship	130	13 lakhs
9	Vellore 'Central Prison Computer lab' - (Computers, LCD projector, AC, Plasma TV and renovation of Lab)	All prisoners	4.5 lakhs
10	Vellore 'Auxilium School Computer Lab' (42 computer, LCD projector)	3200 students	7.5 lakhs
11	Govt. Girls Hr.Sec. School, Krishnagiri 'Computer Lab' (52 computers, LCD projector) (9 lakhs sponsored by IVDP, another 9 lakhs sponsored by Namakku Name thittam, DRDA, Krishnagiri)	4500 students	9 lakhs
12	I.E.LC. School Uniform and Water Bottle	500 students	2 lakhs
13	Uniform, Bag, Belt, Chair, Mic and other things distribte to Municipality school - Nesuvukara st and Uniform to Anganwadi students	250 students	1.75 lakhs
14	Water Bottle to Govt school students and Municipality school students in Krishnagiri dt	35000	11 lakhs
15	Mic, Bell, Water bottle, sintex tank to Kattinayanapalli school and Godrej Rack, Boxes, water bottle and swetter to Karichandrem residential school students and Truck suit to sports students	500	2 lakhs
	<b>Total</b>	<b>Rs</b>	<b>2.5 crore</b>



## HOMES FROM HOMELESS INTERNATIONAL, UK.



The Homeless International, U.K. extends financial support to poor to have decent houses and this organisation has been supporting IVDP in many ways. In 2010-2011 HI-UK gave Rs. 6.90 lakhs to construct houses for poor living in the hilly areas of Billigundu. Here 17 poorest of the poor were selected and were given constructed houses under the supervision of Holycross and ICM Sisters. Each house was built with a cost of Rs.40,000/- and totally Rs. 6.90 lakhs was spent for this project.

## HOUSING FROM SANGHA & BANK LOAN

Majority of the IVDP SHG members are from rural areas, and frequently they avail loan either to construct new houses or to renovate the existing houses. The members those who live under huts are encouraged to have tiled roofs and for this special loans are offered with low interest.

Year	No. of Housing Beneficiaries from sangha loan	Amount of Sangha loan in crores	No. of Housing Beneficiaries from Bank loan	Amount of bank loan in crores	Bulk loan beneficiaries	Bulk loan amount in crores
2004-05	5978	8.32	2396	5.21	1585	3.5
2005-06	9422	10.19	5023	13.61	-	-
2006-07	11243	11.34	6317	15.23	-	-
2007-08	11296	14.90	7033	23.4	-	111.73
2008-09	9833	24.46	5811	22.40	-	124.82
2009-10	7958	21.41	4325	25.62	-	
2010-11	8016	21.11	8368	19.35	-	236.55
<b>Total</b>	<b>63746</b>	<b>111.73</b>	<b>39273</b>	<b>124.82</b>	<b>1585</b>	<b>3.5</b>

**Total No. of Houses constructed / renovated.. : 1,03,019**

**Total amount spent on House..... : Rs. 237 crore**



## SANITARY TOILET

One of special programs of IVDP, is promoting individual household toilets among SHG members. It is ridiculous to note that most of the families in India do have either one or two cell phones, but they do not have toilet for their houses. Due to this absence of toilet, people suffer from Anemia and Worm infestation. So, keeping in mind of the above facts, IVDP encourages every SHG family to construct toilet for their own houses.



### Amount spent for the Toilets

YEAR	No. of Toilets constructed	Amount Spent (in crores)	Source of Fund
2004-05	1000	1 Crore	Bank of India
2007	1000	1 Crore	IVDP
2007	5077	5 Crore	Bank of India
2008	10000	10 Crore	Bank of India
2010-11	3000	3 Crore	IVDP
<b>TOTAL</b>	<b>20,077</b>	<b>Rs.20 Crores</b>	

## DRINKING WATER BOTTLES

Under the promotion of safe drinking water among the members and school children, IVDP gave free drinking water bottles to the school going children. So far 35,000 bottles worth of Rs.11 Lakhs were given to the school children and its details are given below :

### WATER BOTTLE TO SCHOOL STUDENTS

#	SCHOOL NAME	NO. OF BOTTLES
1	STAFF CHILDREN SCHOLARSHIP	1,700
2	KATTINAYANAPALLI	400
3	R.C. HIGH SCHOOL -,BOYS LIST	1,200
4	ST. ANNE'S GIRLS - PRIMARY	1,700
5	ST. ANNE'S GIRLS - HIGHER SEC	2,500
6	IELC MIDDLE SCHOOL	600
7	GOVT. BOYS HR.SEC. SCHOOL	3,300
8	MUNICIPALITY SCHOOL	3,500
9	THIMMAPURAM SCHOOL	500
10	AUXILIUM SCHOOL	3,500
11	R.C. PRIMARY BOYS	1,500
12	SERVANTS OF MARY IMMACULATE	500
13	GOVT. GIRLS HR. SEC. SCHOOL	4,200
14	HANUMANTHAPURAM STUDENTS	100
15	KOTTAIYUR SCHOOL STUDENTS	250
16	STAFF	400
17	ANIMATOR	8,000
	<b>TOTAL</b>	<b>33,850</b>





## START HEALTHY & STAY HEALTHY

The health of any country determines that country's wealth. If a person is not healthy, then he/she will find it very difficult to enjoy life. Balanced food, fresh air, exercise, good posture, plenty of rest, pure water, cleanliness, regular health check-ups - all these helps to keep our body and mind healthy.

In order to make the members happy and healthy IVDP promotes sanitary napkins, Pureit and individual household toilets and these are called three approaches on health.

## LIVES SAVED FROM SAFE DRINKING WATER

Only 1 % of water on the earth is potable. IVDP is involved with water issues. Contamination of water is causing havoc in Krishnagiri District causing totally avoidable illness like diarrhoea and sometimes even killing people. To avoid this IVDP promotes "PUREIT" among SHGs and so far Rs.15 crore worth of Pureits were purchased by members.

## PERSONAL HYGIENE THRU SANITARY NAPKINS

Only 12% of women in india, use sanitary napkins. The incidence of reproductive tract infection (RTI) is common among 70% of women in india.

Inadequate menstrual protection makes adolescent girls to miss 5 days of school in a month. Around 23% of these girls actually drop out of school after they started menstruating.

The biggest barrier to using a sanitary napkin is affordability. Around 70% of women in India say their family can't afford to buy them.

In this regard IVDP facilitates its SHG members to get BELLA sanitary napkins with affordable prices and totally the women members have purchased Rs.4.5 crore worth of sanitary napkins.





## HUT FIRES DOZED WITH RELIEF

Hut fires kill and injure hundreds yearly, and cost many more their valued possession and memories. The SHG members are given quite often the tips on prevention of hut fire. Despite this, few incidents have occurred last year and they each were extended Rs. 10,000 as a solace.



S.NO	Year	AMOUNT GIVEN
1	2006-07	1.4 lakhs
2	2007-08	90 thousand
3	2008-09	1.6 lakhs
4	2009-10	4.1 lakhs
5	2010-11	2.3 lakhs
	<b>TOTAL</b>	<b>Rs. 10.3 lakhs</b>

## HEARTY HELP FOR HEART SURGERY

In Developing Countries, congenital heart diseases is often a death sentence for children. Conditions like a hole in the heart, TOF, VSD and ASD cannot be treated so easily, which requires lots of money. As a tiny help IVDP extends Rs. 25,000/- as a relief for this heart surgery.

Year	AMOUNT GIVEN
2006-07	50 thousand
2007-08	1.25 lakhs
2008-09	1 lakhs
2009-10	1.25 lakhs
<b>Total</b>	<b>4 lakhs</b>





## KNOWLEDGE FOR TRIBAL



School function at IVDP Nethaji Nursery & Primary School, Kottaiyur.

Primary Education programme, aims to make primary education more accessible and effective. especially for girls and children in deprived communities, marginalised groups, SC and ST.

As a social economic development IVDP runs Nethaji Nursery Primary School in Kottaiyur of Tally Block. Presently 200 children are studying from pre KG to 5th Standard under the guidance of eminent teachers.

This school is presently managed by Holy Cross Congregation based at Bangalore and last year they handled the school on trial basis under one year contract. After successfully completing the academic year under the guidance of Rev. Fr. Panneer Selvam, now they have decided to continue their services for some more years among the tribal children.

## SELF - RELIANCE THRU MICRO ENTERPRISES



A Micro - enterprise is a type of small business, often unregistered, having five or fewer employees and requiring seed capital of not more than Rs. 35,000.

Microenterprises add value to a country's economy by creating jobs, enhancing income, strengthening purchasing power, lowering costs and adding business convenience. IVDP encourages women to start their own micro enterprises with sangha loan and bank loans.



## SHG TRAINING CENTER



SHG Training Center was established in 2007 - 2008 at Hanumanthapuram in where the members, animators and staffs are trained on various aspects, leading for self reliance. Besides, this center has a cluster office and an Indian bank.

## IVDP COMPUTER ACADEMY



To create employment opportunities for rural youths, IT skills along with Communicative English skills are imparted to them through one year diploma in computer application herein IVDP Computer Academy, under the guidance of eminent faculties, with the technical input of Don Bosco Center, Yellagiri Hills.



## MEMORABLE EVENTS

### Srilankan Visitors

Seven member team from 'Sevanantha', Srilanka, visited IVDP and interacted with the president of IVDP, staffs and beneficiaries of Toilet, Housing, savings and credit activities of SHG and Health program. Having amazed over the IVDP activities, they wanted to implement the same kind of programs in their place.



### HUL Visitors

The Higher officials from HUL, namely T.K.Deb, Prakash and Freddy met the president of IVDP and had an elaborate discussion on promoting the 'pureit' among the 1 lakh 35 thousand members of IVDP.



### Bankers meet

The Annual Action plan meeting with the Bankers were held in the IVDP Office, in which the partner Bankers of IVDP, namely Indian Bank, State Bank of India, Bank of India and Pallavan Grama Bank actively participated and assured to give a loan amount of Rs.275 crore for the year 2010-11.



### IVDP in RC Boys Primary & High School

The RC Primary School (Boys) , Krishnagiri had temporary roofing with cement sheets and this was replaced with concrete roofing by IVDP with a cost of Rs.3 lakhs and besides, 102 poor primary students of the same school were given two sets of uniforms. The RC Boys High school, Krishnagiri was given concrete roofing, bricks, windows and doors for four classes, Desk and Benches worth of Rs. 10.5 Lakhs.





## COLOURFUL EVENTS

### SCHOLARSHIP TO CHILDREN OF IVDP STAFF

In a function held on 10th May'10, at shanthi kalyana Mandabam, Krishnagiri, IVDP gave away scholarship worth of Rs. 9 Lakhs to 108 children of 90 staff, in the presence of Mr.Baskaran, the CEO and Mr. Thirumavalan, the LDM, Indian Bank, Krishnagiri.



### VISIT OF HOLY CROSS STUDENTS

Fifteen students from Holy cross, Bangalore had a field visit to IVDP and during that period they visited Toilet constructed by SHGs and interacted with the beneficiaries in order to assess its impact on health, family and community.

### IVDP'S CONTRIBUTION TO AUXILIUM SCHOOL, VELLORE.

#### a. Computer Center:

To commemorate the silver Jubilee celebration of Auxilium School, vellore, IVDP set up a computer center in this school, worth of Rs.7.5 lakhs and this was inagurated by Mr.Kulandei Francis, the president of IVDP, Mr.Rajendiran, the District collector of Vellore and Sr. Mary Anne.



#### b. Water Plant:

Since the students consumed contaminated water, and suffered from water borne diseases, the IVDP contributed water purifier plant with a cost of Rs.2 lakhs.



#### c. Water Bottle:

Besides, all the 3,500 students of this school were given water bottles worth of Rs. 1 lakh.

### SMALL HELP AT SISU BHAVAN CENTER, VELLORE:

The sisua Bahavan center, vellore is rendering commendable services to the deprived, differently abled, orphans and vulnerable children, and to partake in their services, IVDP donated 1000 bathing soaps worth of Rs.26,000/- to these children.





## SWEET MOMENTS

### IVDP IN MUNICIPAL PRIMARY SCHOOL, KRISHNAGIRI

The students in Municipal Primary school, Krishnagiri were given 2 sets of uniforms, shool bags, and belts and the school was provided with MIC, bell and chairs worth of Rs.1.75 lakh.



### VISIT OF THE PRESIDENT OF BELLA, POLLAND

Mr.Jaroslaw Joz, the president of Bella, polland had a visit to IVDP on 10th April'11 and he interacted with Mr.Kulandei Francis, the president of IVDP on the promotion of Bella sanitary Napkins among the SHG members.



### MEDICAL HELP FOR DIALYSIS

A student of Auxilium college, by name Ms.Milan, was suffering from kidney dysfunction, and since she was very poor, she was helped with Rs.25,000/-for dialysis.



### STAFF DAY

On the new year of 2011, the staffs of IVDP were given Home appliances worth of Rs.5 lakhs, in order to appreciate their services to IVDP. Cumulatively Rs.20 lakhs was spent for staff welfare.



### UNICEF VISIT

The WES Specialist Mr.Arun Dobhal, visited IVDP and interacted with the president of IVDP on the promotion of Individual Household Toilets among its SHG members.



### IVDP IN IELC MIDDLE SCHOOL, KRISHNAGIRI

The 500 students of IELC Middle school, Krishnagiri were given two sets of Uniforms and water bottles with a cost of Rs.2 lakhs.



### IVDP'S COMPUTER CENTER IN GGHS, KRISHNAGIRI

IVDP contributed Rs.9 lakhs to set up a well furnished computer center, in GGHS, Krishnagiri and an equal amount was also contributed by DRDA for computer center. Altogether, the center has 52 computers, a LCD projector, UPS and other furniture worth of Rs.18 lakhs.





# GREEN MEMORIES

## PHILIPS STOVES

The Eco friendly Philips stoves were awarded to all the staffs of IVDP and special feature of this stove is, it cooks food faster, requires less fire wood, no smoke and it can be easily taken for picnic.



## ANNUAL DAY IN IVDP-NETHAJI PRIMARY SCHOOL, KOTTAIYUR

The Nethaji Primary school's Annual Day was celebrated with full zeal and fervor and during this day the students enacted play, performed dances and got prizes for their outstanding performances on academic side



## TOPPERS WITH IVDP LAPTOPS AND CASH PRIZES

The five toppers in X and XII among the IVDP members were given Lap-tops and children of SHG members who secured 90 per cent above in the same public examinations were awarded Rs.5000/- cash prize and a total cost of Rs.21 lakhs were awarded to 369 children of SHG members in a function held in the presence of Mr.Mars the DEO and Mr.Sadagoban, the DGM of IB, Dharmapuri.



## IVDP'S COMPUTER CENTER IN VELLORE CENTRAL PRISON

IVDP set up a computer center in vellore central prison at a cost of Rs.4.5 lakhs in order to be beneficial to the prisoners who aspire to learn computing skill and this was inaugurated in a function held in this prison, in the presence of Mr.Duraisamy, the Dy.Inspector General of prison, vellore, Dr.Ahamed, the Director of APCA and Rev.Sister.Eugin, the principal of Auxilium college, vellore.



## SANITATION FESTIVAL AMONG IRULA STUDENTS

The sisters of Mary Immaculate were running two Residential bridge course centers at Kariyasandiram and Thottagoundanoor for Irula students, who were identified as dropouts of school and these 116 Irula students were given Bedsheets, sweaters, ear cap, bathing soaps, and water bottles worth of Rs.1.5 lakh on 26th Dec'10,in a sanitation function held here in the presence of Mr.Baskaran the CEO (SSA), Krishnagiri and the students too were given a delicious food at the end of the function.



## IVDP IN FOOT BALL MATCH

Inter District Foot Ball Match was held in Krishnagiri on May'10 and IVDP donated prizes to winners and runners up of this match.





## UNFORGETTABLE EVENTS

### CONVOCATION AT IVDP-COMPUTER ACADEMY

On 26th May'10, a convocation function was held at ACA, Hanumanthapuram, in which 40 students who studied one year Diploma course on computer Application, were awarded convocation, in the presence of Fr.Maria Arockia Raj, Fr.Devadoss and Fr.Francis Xavier.



### IVDP IN ANGANWADI CENTERS

The Krishnagiri Municipality Managed Anganwadi centers children were in dire need of uniforms, and having come to know of this, IVDP contributed free uniforms to all 620 children attending these centers.



### VETTRI UN KAIYIL- GUIDES

The students of X and XII, studying in Govt. and Govt. Aided schools of Krishnagiri, Dharmapuri and Vellore districts were given 'Vetri Un Kaiyil' guides at free of cost to the tune of Rs.20 lakhs and this is the fourth successive year of such contribution to the students.

The distribution of guides was held in the presence of Mr.Arun Roy, the District collector of Krishnagiri and Mr. Baskaran, CEO (SSA), Krishnagiri.





## STORIES OF HUMAN INTEREST

### CASE STUDY 1 (Beneficiary of Toilet Loan)

**Rajeswari, IVDP SHG Member (Victoria M/M)**

I'm in IVDP SHG for the last 11 years. During the group meeting animator spoke on the usefulness of Toilet. I reluctantly gave my name for the Toilet list and got the Toilet loan as well.

Within three months I completed constructing a toilet and all my family members, including me use it regularly. No doubt our privacy has been upheld and we are free from worm infestation and Anemia.



### CASE STUDY 2 (Hut Fire Relief)

**Kantha, IVDP SHG Member (Azhagi M/M)**

I'm in IVDP SHG for the last 9 years. I have three children and among two of them do coolly work in towns. My father is a blind and he used to cook food for us. One day, while cooking he came out of the hut to fetch water and unfortunately the hut got fire and it was reduced to ashes. In it we lost valuables worth of Rs.15,000/-

On hearing this, the president of IVDP rushed to my spot and handed over me Rs.10,000/- cash and clothes worth of Rs.1000/-. Besides, we availed Rs.50,000/- from sangha loan and have constructed a new house.



### CASE STUDY 3 (Scholarship to Children of IVDP Staff)

**Senthamarai, IVDP SHG Member (Lakshmi Saraswathi M/M)**

I've been working as a staff of IVDP for the last 8 yrs. My only source of income is insufficient to maintain my whole family. Whenever the new academic year comes, I get fever. Because I have to pay school fees, purchase Uniforms and Notebooks for my children.

But this year, I did not face such problem. Because IVDP gave scholarship to my children and out of that I met my children's educational needs. Hereafter I no need to worry for such problem, since IVDP is always with me.



### CASE STUDY 4 (Scholarship to the children of Widow SHG members)

**Chennammal, IVDP SHG Member (Sendumalli M/M)**

Four years ago, my husband died, leaving a son. Since then, I suffered a lot for his schooling, as I was earning meager income from my coolly work.

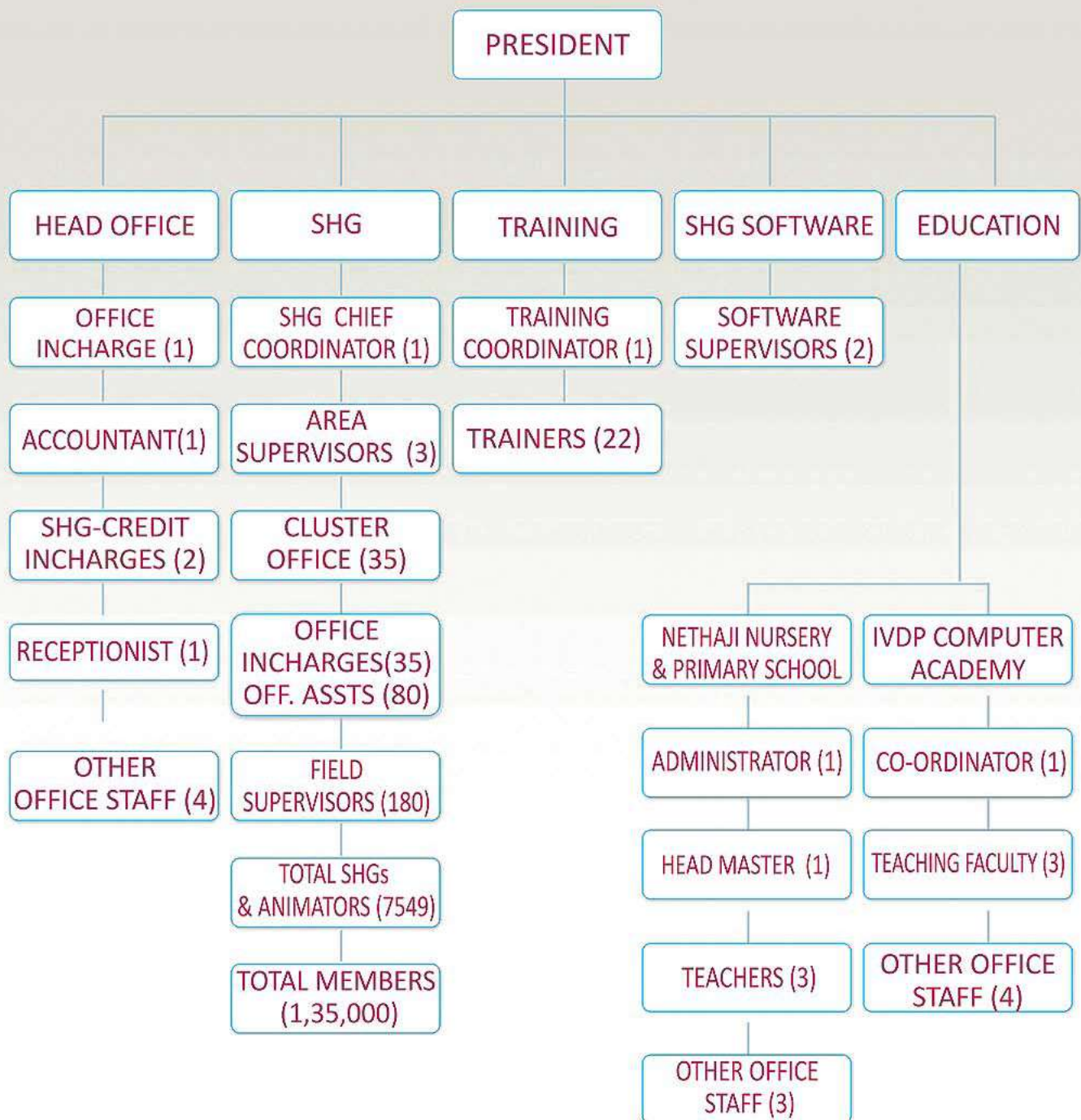
In the meantime my son stepped in to college to pursue his Bachelor degree. During his leave days, he did masonry work to pay his fees. Very recently IVDP announced scholarship to widows children, and in this way I got Rs.10,000/- and used it paying college fees of my son.

Thanks to IVDP, for the timely help.





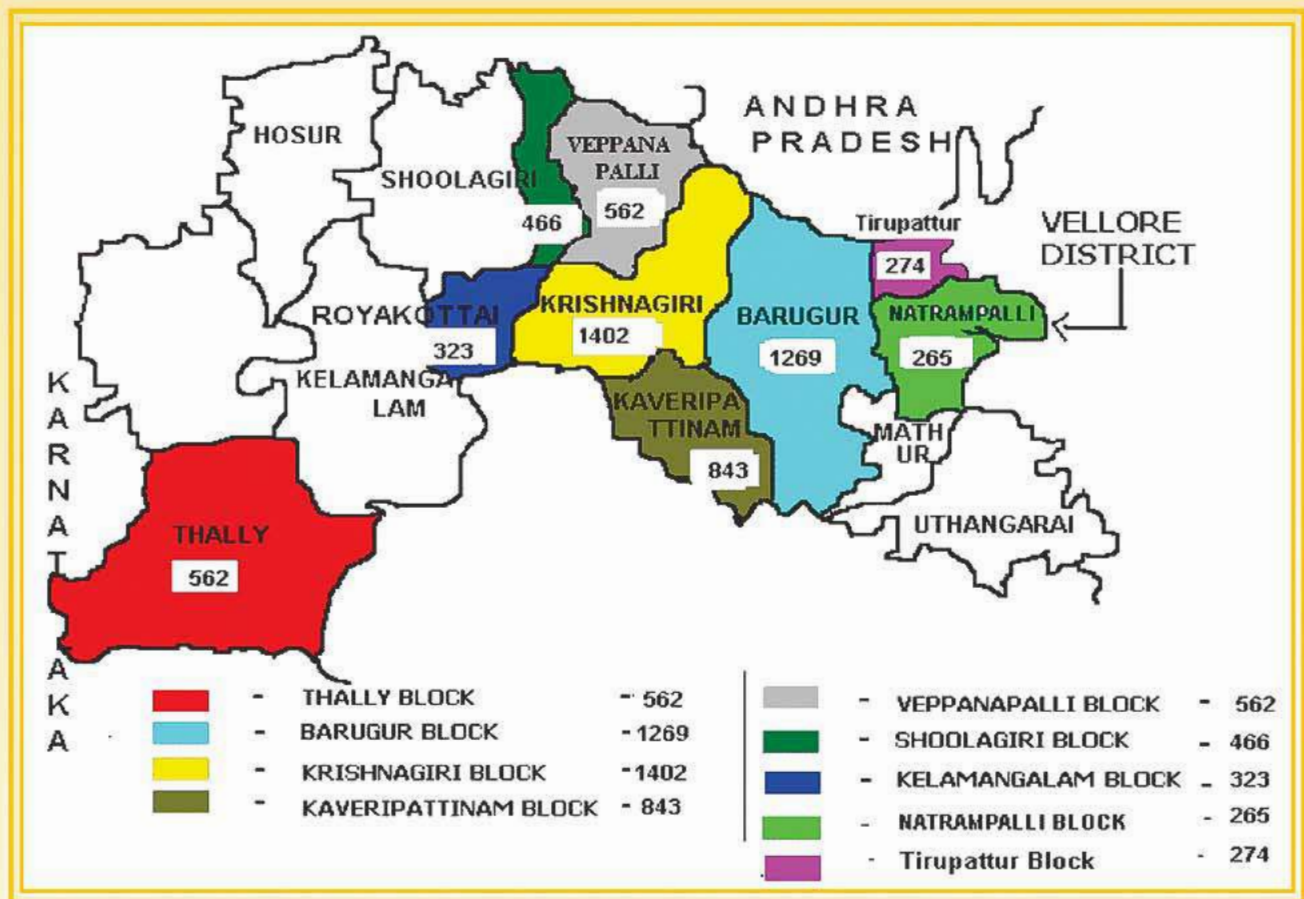
# IVDP ORGANISATION STRUCTURE





# IVDP WOMEN GROUPS IN 7 BLOCKS

UPTO MARCH - 2011



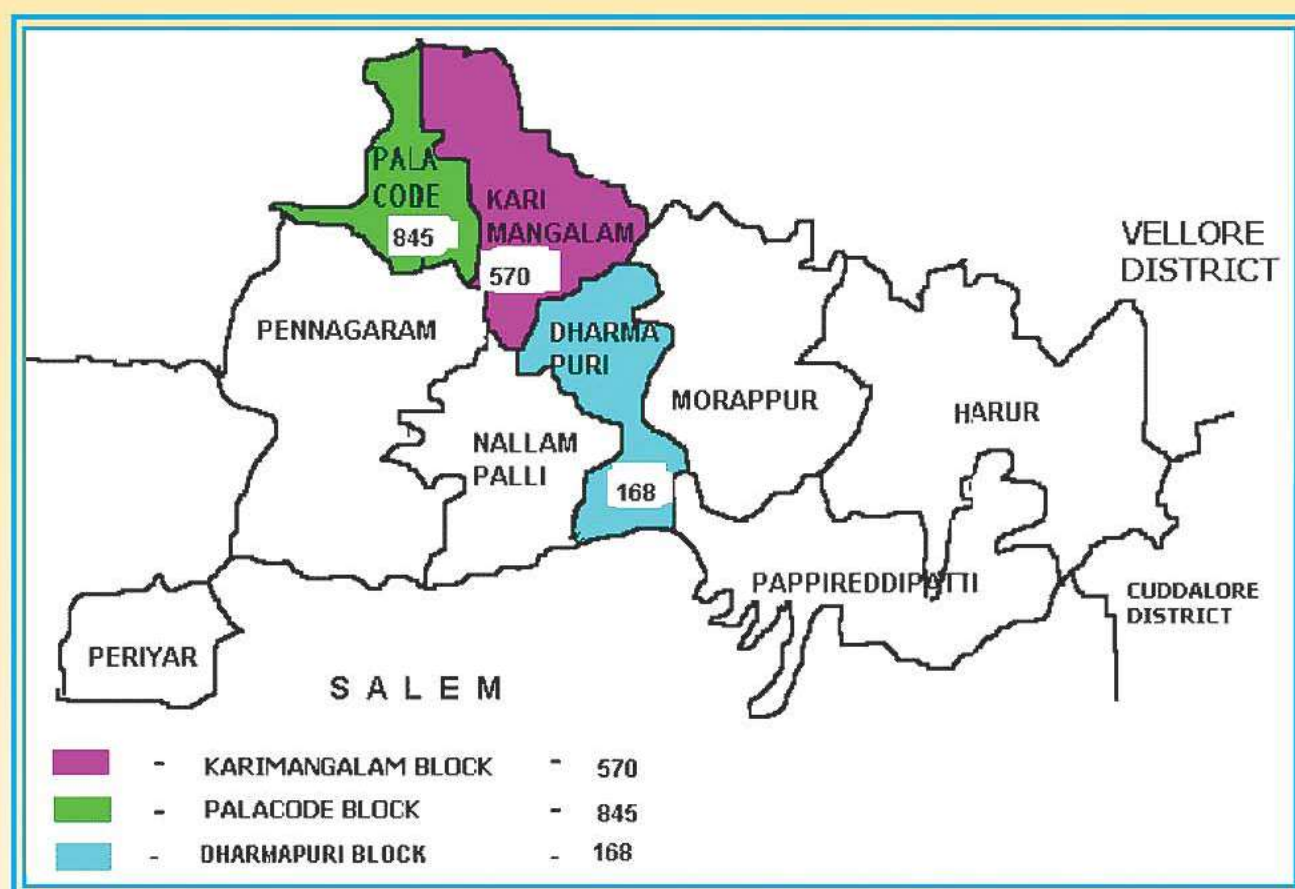
**Total IVDP Groups in Krishnagiri District : 5427**

**Total IVDP Groups in Vellore District : 539**



# DHARMAPURI DISTRICT MAP IVDP WOMEN GROUPS IN 3 BLOCKS

UPTO MARCH - 2011



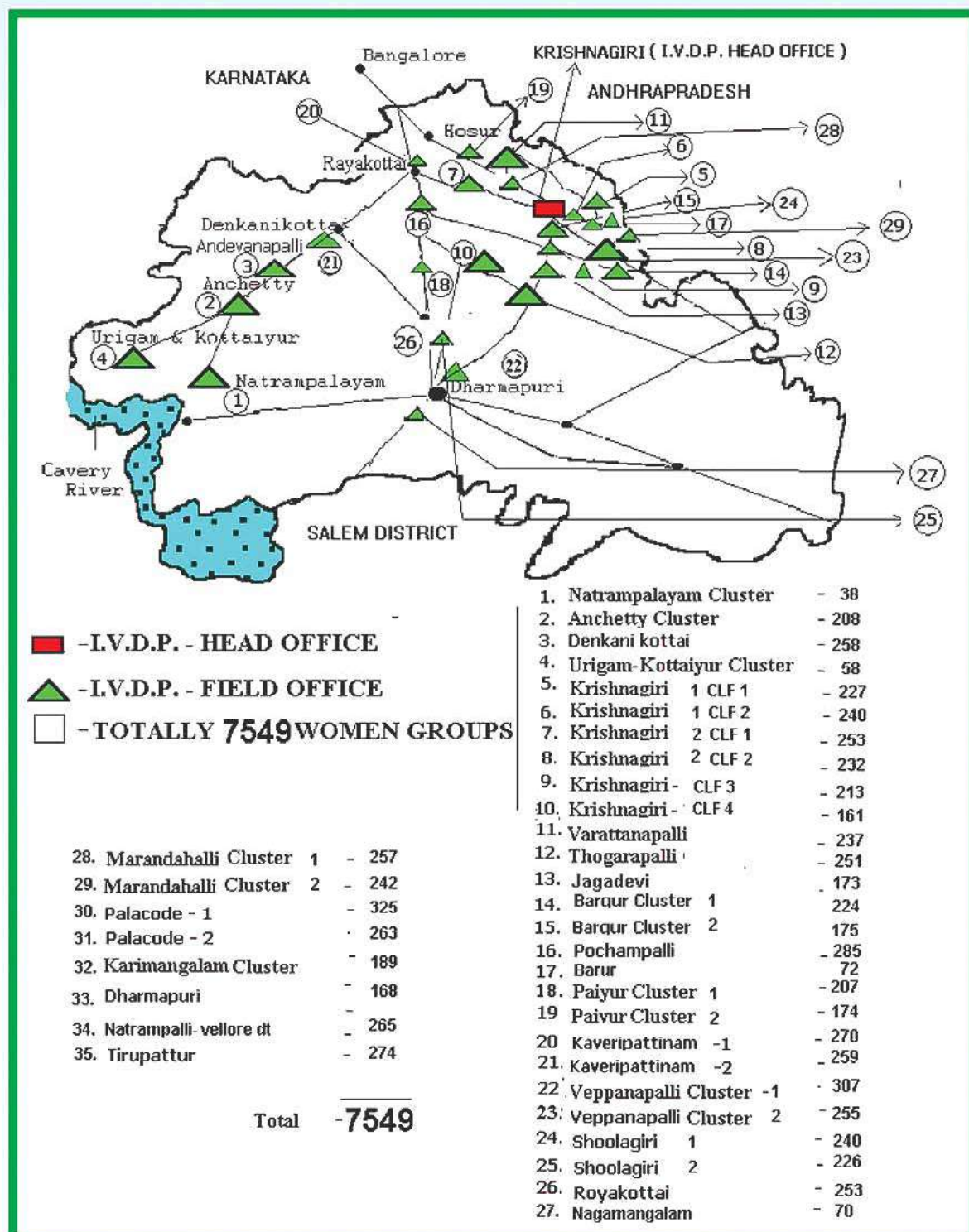
**Total IVDP Groups in Dharmapuri District : 1583**

**Total No. of SHGs in Krishnagiri, Dharmapuri & Vellore Districts : 7549**



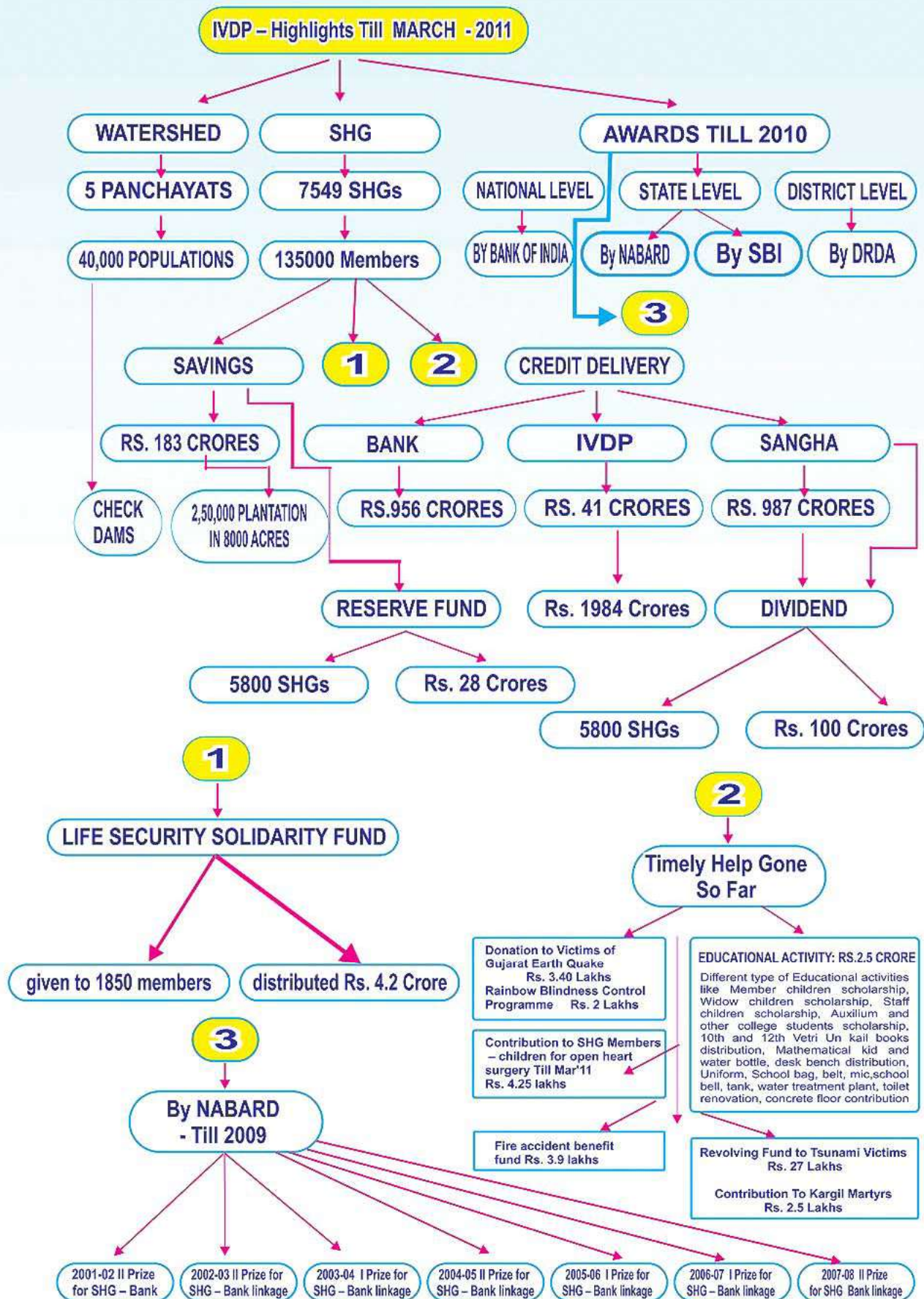
# LOCATION OF HEAD OFFICE AND FIELD OFFICES OF IVDP

AS ON MARCH 2011





# IVDP – HIGHLIGHTS TILL MARCH - 2011





Bangalore

THE HINDU \* FRIDAY, JUNE 11, 2010

## Pallavan Grama Bank to lend Rs. 200 crores to SHGs

Staff Reporter

KRISHNAGIRI: Pallavan Grama Bank (PGB), the Salem-based RRB sponsored by Indian Bank will lend Rs. 200-crore during this fiscal to women SHGs attached to Krishnagiri-based NGO, the Integrated Village Development Programme (IVDP). This has been decided at an action plan meeting held at the headquarters of the IVDP in Krishnagiri on Wednesday, said Mr. Kulandai Francis.

The PGB would extend loans to SHGs through IVDP. G. Rangarajan, chairman, Pallavan Grama Bank, said that the loan would be extended by the nine branches in Krishnagiri and Vellore districts to 2,835 women Self-Help Groups. The following is the break-up of branches and the loan amount it would dis-



Kulandai Francis, Director, Integrated Village Development Programme, explaining the activities of the organisation at a meeting in Krishnagiri on Wednesday.

burse: Veppanapalli Rs. 21 crore; Bargur Rs. 12 crore; Shoolagiri Rs. 11 crore; Krishnagiri Rs. 21 crore; Paiyur Rs. 15 crore; Anchetty Rs. 5.5 crore; Denkanikottai Rs. 4 crore; Jagadevi Rs. 7 crore and Tirupattur Rs. 2.5 crore.

Mr. Kulandai Francis, Director, IVDP, explained to officials about the functioning of the organisation.

The branch Managers of the PGB, heads of SHGs and other officials of the IVDP participated in the meeting.

## SBI to extend Rs. 100-cr. loan to women SHGs

Staff Reporter

KRISHNAGIRI: The State Bank of India in Krishnagiri and Dharmapuri districts has planned to disburse Rs. 100-crore loan to women Self-Help Groups attached to the Krishnagiri-based Non-Governmental Organisation, the Integrated Village Development Programme (IVDP), for the fiscal 2010-11.

A decision in this regard was taken at an action plan meeting held at the headquarters of the IVDP in Krishnagiri recently, said Kulandai Francis, Director, IVDP.

The bank was extending loan to 2,400 SHGs through IVDP.

Last year, it extended Rs. 68-crore loan to the IVDP SHGs, Mr. Francis added.

R. Viswanathan, Assistant General Manager, SBI, Salem Region, said that the loan would be extended through its eight branches in both the districts.

The Palacode branch would disburse Rs. 25 crore;



FOR DEVELOPMENT: R. Viswanathan (left), Assistant General Manager, State Bank of India, Salem, receiving the annual action plan report from Kulandai Francis, Director, Integrated Village Development Programme, in Krishnagiri.

- PHOTO: N. BASHKARAN

Kaveripattinam Rs. 20 crore; Royakottai Rs. 8.5 crore; Krishnagiri town Rs. 8.5 crore; Marandalli Rs. 20

crore; Nagamangalam Rs. 1.5 crore; Pochampalli Rs. 13 crore and Denkanikottai Rs. 1 crore.

தினத்தந்தி \* சேலம் \* 14.02.2011



ஐ.வி.டி.பி. தொண்டு நிறுவனத்தின் சார்பில் இறந்த உறுப்பினர்களின் வாரிசுகளுக்கு வாழ்க்கை பாதுகாப்பு நிதியை நகர்மன்ற தலைவர் பரிதாபவாப் வழங்கினார். அருகில் ஐ.வி.டி.பி. இயக்குனர் குழுத்தை பிரான்சிஸ், பல்லவன் வங்கி பொதுமோலார் ரங்கநாதன், ஈரத் ஸ்டேட் வங்கி முதன்மை மோலார் ஆதிகேசவன் ஆகியோர் உள்ளனர்.

ஐ.வி.டி.பி. தொண்டு நிறுவனம் சார்பில்

## ரூ.1 கோடியே 20 லட்சம் வாழ்க்கை பாதுகாப்பு நிதி

இறந்த உறுப்பினர்களின் வாரிசுகளுக்கு வழங்கப்பட்டது

கிருஷ்ணகிரி, 14-ஐ.வி.டி.பி. தொண்டு நிறுவனம் சார்பில் இறந்த உறுப்பினர்களின் வாரிசுகளுக்கு ரூ.1 கோடியே 20 லட்சம் மதிப்பில் வாழ்க்கை பாதுகாப்பு நிதி வழங்கப்பட்டது.

வாழ்க்கை பாதுகாப்பு நிதி

கிருஷ்ணகிரியை தலைமை இடமாக கொண்டு செயல்பட்டு வரும் ஐ.வி.டி.பி. தொண்டு நிறுவனம் கிருஷ்ணகிரி, தர்மபுரி, வேலூர் ஆகிய மாவட்டங்களில் கமரர் ரூ.1 லட்சம் உறுப்பினர்களுக்கும் ஐந்தாமன் மகனார் சபை தலிக்குழுக்களை ஆரம்பித்து உதவி வருகிறது. இக்குழுக்களில் உள்ள உறுப்பினர்கள் மற்றும் அவர்களது குடும்ப கலுக்காக ஒவ்வொரு பூண்டு குழுக்களில் உள்ள உறுப்பினர்கள் இறந்தால்

அவர்களது வாரிசுகளுக்கும், விபத்தில் திரைத் துறையில் உறுப்பினர்களுக்கு உறுப்பினர்களுக்கு வாழ்க்கை பாதுகாப்பு நிதியை வழங்கி வருகிறது. அதன்படி 2010-2011 ஆம் ஆண்டிற்கான வாழ்க்கை பாதுகாப்பு நிதி வழங்கும் விழா கிருஷ்ணகிரி ஆர்.சி. பாரதிமா ஆன்கன் உயர் நிலைப்பள்ளி வளாகத்தில் நடைபெற்றது. இந்த விழாவிற்கு கிருஷ்ணகிரி நகர்மன்ற தலைவர் பரிதாபவாப் தலைமை தாங்கினார்.

விழாவில் பல்லவன் வங்கி பொது மோலார் ரங்கநாதன், பாரத் ஸ்டேட் வங்கி முதன்மை மோலார் ஆதிகேசவன், இந்தியன் வங்கி முன்னோடி மோலார் திருமாவளவன் ஆகியோர் சிறப்பு விருந்தினர்களாக கலந்து கொண்டு பேசினார்கள். விழாவில் கிருஷ்ணகிரி பல்லவன் வங்கி

கிளை மோலார் மனிகண்டேஸ்வரன், பெல்லா பிரிமியர் நிறுவனம் சார்பில் கலாப்பன் ஆகியோர் கலந்து கொண்டனர்.

ரூ.1 கோடியே 20 லட்சம் நிதி

விழாவில் ஐ.வி.டி.பி. இயக்குனர் குழுத்தை பிரான்சிஸ், உறுப்பினர்களின் வாரிசுகளுக்கு உதவித் தொகையை வழங்கி ஐ.வி.டி.பி. நிறுவனம் செயல்படுத்தி வரும் திட்டங்கள் குறித்து விளக்கினார். இவ்விழாவில் இயற்கை எய்திய 334 உறுப்பினர்களின் வாரிசு தாரர்களுக்கு தலா ரூ.35 ஆயிரம் வீதமும், திரைத் துறையில் உறுப்பினர்களுக்கு தலா ரூ.20 ஆயிரம் வீதமும், மொத்தம் ரூ.1 கோடியே 20 லட்சம் நிதி வழங்கப்பட்டது. இதுவரை வாழ்க்கை பாதுகாப்பு நிதி என்னும் திட்டம் மூலம் ஆயிரத்து 820 உறுப்பினர்கள் மற்றும் அவர்களது குடும்பத்தினர் பயனடைபவர்களில் ரூ.4 கோடியே 20 லட்சம் வழங்கப்பட்டுள்ளது எனவும், இந்த உதவித் தொகை அடுத்த வரும் முதல் ரூ.35 ஆயிரத்தில் இருந்து ரூ.40 ஆயிரமாக உயர்த்தப்படும் எனவும் ஐ.வி.டி.பி. இயக்குனர் குழுத்தை பிரான்சிஸ் தெரிவித்தார்.

முன்னதாக ஐ.வி.டி.பி. பணிபுரான் மருகனா வரவேற்றார். முதன்மை ஒருங்கிணைப்பாளர் முனிர்ரத்தினம் திகழ்ச்சி பற்றிய அறிக்கை வாசித்தார். திகழ்ச்சியை ஐ.வி.டி.பி. பணிபுரான் வடகம்பிதொகுத்து வழங்கினார். முடிவில் வள்ளிகணி உடனார்







## பள்ளி வகுப்பறை கட்டிடம் திறப்பு

கிருஷ்ணகிரி, அக்.19: கிருஷ்ணகிரி ஆர்.சி. ஆண்கள் தொடக்கப் பள்ளியில் 9.56 மாணவர்கள் பயின்று வருகின்றனர்.

இப்பள்ளிக்கு 3 வகுப்பறைகள் கொண்ட கட்டிடம் கட்டுவதற்கு ஐ.வி.டி.பி கல்வி உதவித் தொகை திட்டத்தின் கீழ் 3 லட்சம் நிதியுதவியை ஐ.வி.டி.பி தொண்டு நிறுவனம் வழங்கியது. இந்த நிதி மூலம் கட்டிடம்

கட்டி முடிக்கப்பட்டு திறப்பு விழா நடந்தது. இதற்கு பள்ளி தாளாளர் மதலை முத்து தலைமை தாங்கினார். ஐ.வி.டி.பி தொண்டு நிறுவன இயக்குனர் குழந்தை பிரான்சிஸ், கட்டிடத்தை திறந்து வைத்தார்.

இந்நிகழ்ச்சியில் பள்ளி மாணவர்கள், ஆசிரியர்கள் கலந்து கொண்டனர். முடிவில் பள்ளி தலைமை ஆசிரியர் செல்வநாயகம் நன்றி கூறினார்.



கிருஷ்ணகிரி ஆர்.சி.ஆண்கள் தொடக்கப்பள்ளியில் ஐ.வி.டி.பி நிதியுதவிடும் 3 வகுப்பறை கட்டிடம் கட்டப்பட்டது. இந்த கட்டிடத்தை ஐ.வி.டி.பி தொண்டு நிறுவன இயக்குனர் குழந்தை பிரான்சிஸ் திறந்து வைத்தார். அருகில், பள்ளி தாளாளர் மதலை முத்து, தலைமை ஆசிரியர் செல்வநாயகம் ஆகியோர் உள்ளனர்.

தினகரன் \* சேலம் \* 25 பிப்ரவரி 2011

## ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் ஐ.ஆ.எல்.சி. பள்ளி மாணவர்களுக்கு ₹2 லட்சத்தில் இலவச சீருடை

கிருஷ்ணகிரி, பிப்.25: கிருஷ்ணகிரி ஐ.ஆ.எல்.சி. பள்ளி மாணவர்களுக்கு ₹2 லட்சத்தில் இலவச சீருடைகள் வழங்கிப் புகுபட்டது. கிருஷ்ணகிரி பஸ்ஸுபேட்டையில் உள்ள ஐ.ஆ.எல்.சி. நடுநிலைப்பள்ளியில் சுமார் 100 மாணவ, மாணவிகள் பயின்று வருகின்றனர். இவர்களுக்கு ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் ₹2 லட்சத்தில் இரண்டு செட் இலவச சீருடை தண்ணீர் பாட்டில்கள் மற்றும் பள்ளிக்கு செட் ஆகியவை வழங்கும் விழா பள்ளி வளாகத்தில் நடந்தது. விழாவிற்கு பள்ளியின்

தாளாளர் ஆபிரகாம் தலைமை வகித்தார். சிறப்பு விருந்தினராக ஐ.வி.டி.பி இயக்குனர் குழந்தை பிரான்சிஸ் கலந்துகொண்டு மாணவர்களுக்கு இலவச சீருடை மற்றும் தண்ணீர் பாட்டில்களை வழங்கி வாழ்த்து பேசினார். விழாவில் சிறப்பு அழைப்பு பாளர்களாக ஆம்பூர் சபை பிரசாத், சபை போதகர் அலெக்சாண்டர் கலந்து கொண்டு பேசினார். விழாவில் மாணவ, மாணவிகள், ஆசிரியர், ஆசிரியைகள் மற்றும் பெற்றோர் கலந்து கொண்டனர். பள்ளியின் தலைமை ஆசிரியர் சரோஜா வரவேற்றார். கிராம கல்விக்குழுத் தலைவர் தங்கராஜ் நன்றி கூறினார்.



கிருஷ்ணகிரி ஐ.ஆ.எல்.சி. பள்ளி மாணவ, மாணவிகளுக்கு ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் இலவச சீருடை வழங்கும் விழா நடந்தது. இதில் கலந்துகொண்ட மாணவ-மாணவிகள், உள்பட: ஐ.வி.டி.பி இயக்குநர் குழந்தை பிரான்சிஸ் 2 லட்சம் மதிப்பிலான இலவச சீருடை, தண்ணீர் பாட்டில்களை மாணவ-மாணவிகளுக்கு வழங்கினார்.

தினகரன் \* சேலம் \* 10.01.2010



சீரோட்டில் இன்று முதல் 12ம் தேதி வரை மாநில அளவிலான தடகளப் போட்டி நடக்கிறது. இதில் பங்கேற்கும் எலத்தகிரி தூய அந்தோணியார் மேல்நிலைப்பள்ளி மாணவர்கள் 11 பேருக்கு ஐ.வி.டி.பி தொண்டு நிறுவன இயக்குநர் குழந்தை பிரான்சிஸ் இலவச சீருடை வழங்கினார்.

தினகரன் \* சேலம் \* 20 நவம்பர் 2010

## ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் வேலூர் சிறைக்கு ₹4 லட்சம் கம்ப்யூட்டர் உதவி

கிருஷ்ணகிரி, நவ.20: கிருஷ்ணகிரி இலவச துறையிடமாக கொண்டு செயல்பட்டு வரும் ஐ.வி.டி.பி. தொண்டு நிறுவனம் கிருஷ்ணகிரி, தர்மபுரி மற்றும் வேலூர் மாவட்டங்களில் 7 ஆவது நிறுவன அறிமுக மலர் அடங்கிய இலவச துறையிடம் செயல்படுத்தி வருகிறது. இந்நிலையில், தற்போது வேலூர் மத்திய சிறைச்சாலைவில் உள்ள மகளிகள் தங்கு தண்டனைக்குட்பட்ட தலைவர்கள் 7 ஆவது நிறுவன அறிமுக மலர் அடங்கிய இலவச துறையிடம் செயல்படுத்தி வருகிறது. இந்நிலையில், தற்போது வேலூர் மத்திய சிறைச்சாலைவில் உள்ள மகளிகள் தங்கு தண்டனைக்குட்பட்ட தலைவர்கள் 7 ஆவது நிறுவன அறிமுக மலர் அடங்கிய இலவச துறையிடம் செயல்படுத்தி வருகிறது.



கிருஷ்ணகிரி ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் வேலூர் மத்திய சிறைச்சாலைக்கு வழங்கிய ₹4 லட்சம் மதிப்பிலான கம்ப்யூட்டர் உதவிட்ட பொருட்கள்.

செர், ஏ.சி., ஏ.பி.எல் வழங்கப்பட்டுள்ளது. உள்பட பொருட்களை கைநினை கல்வி தர சிறைச்சாலைக்கு இலவசமாக திற ஏற்ப 6 மாதம் மற்றும் தெரிவித்தார்.

ஒரு வருட காலம் பற்றி அவர்களுக்கு அறிக்கை ஏற்பாடு செய்கப்பட்டுள்ளது. அத்துடன் இவர்களுக்கு வேலூர் அக் சி லீயம் பெண்கள் கல்லூரியில் பணிபாற்றும் பேராசிரியர்கள் பற்றி அறிக்கை ஏற்பாடு செய்யப்பட்டுள்ளது. இந்த பற்றி பெறுவதன் மூலம் தண்டனை காலம் முடிந்து வெளியே வரும் கைதிகள் தங்கள் வாழ்வை ஒரேய மாக இலவசமாக கம்ப்யூட்டர் வழங்கி, பற்றி அறிக்கை ஏற்பாடு செய்யப்பட்டுள்ளது. ஐ.வி.டி.பி. நிறுவன குழந்தை பிரான்சிஸ் தெரிவித்தார்.



# PAPER CLIPPINGS

தினகரன் \* சேலம் \* 20 டிசம்பர் 2010



கிருஷ்ணகிரி ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் அக்சீலியம் பெண்கள் மேல்நிலைப்பள்ளிக்கு 42 கணினிகள் வழங்கப்பட்டன. இந்த கணினி ஆய்வகத்தை ஐ.வி.டி.பி இயக்குனர் குழந்தை பிராணசில் திறந்து வைத்தார்.

## பள்ளிக்கு 42 கணினிகள் ஐவிடிபி நிறுவனம் வழங்கியது

கிருஷ்ணகிரி, டிச.20: கிருஷ்ணகிரி ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் வேலூர் அக்சீலியம் அரசு பெண்கள் மேல்நிலைப்பள்ளிக்கு ரூ.7.50 லட்சம் மதிப்பிலான 42 கணினிகள், ஒரு எல்சிட் புராஜக்டர் வழங்கப்பட்டது. இதை தொடர்ந்து அப்பள்ளியில் கணினி ஆய்வக

திறப்பு விழா நடந்தது. இந்த விழாவிற்கு பள்ளிதாளாளர் மாசல்லா தலைமை தாங்கினார். ஐ.வி.டி.பி தொண்டு நிறுவன இயக்குனர் குழந்தை பிராணசில் கணினி ஆய்வகத்தை திறந்து வைத்தார். இவ்விழாவில் கோசலைமேரி பிராணசில், இமேரி ஆனபொன்னாண்டோ, ஆசிரியர்கள், மாணவிகள்

கலந்து கொண்டனர். முடிவில் தலைமை ஆசிரியை மேரிபிரேமியார் நன்றி கூறினார். இந்த விழா வினோபாது மாணவிகளுக்கு ரூ.1 லட்சம் மதிப்பிலான குடிநீர் பாட்டில்களை ஐ.வி.டி.பி தொண்டு நிறுவனம் வழங்கியது.

தினசுடர் \* சேலம் \* 23 நவம்பர் 2010



சேவ்வாய் 23 நவம்பர் 2010

தினசுடர்

தினகரன் 7, ஜனவரி 2011



பிரகை அடுத்த கரியசந்திரம் கிராமத்தில் உள்ள உண்டு உறைவிடப்பள்ளியில் நடந்த காதார திருவிழாவில் நரிக்குறவர் மற்றும் இருள் இன மாணவ, மாணவிகளுக்கு ஐ.வி.டி.பி. நிறுவனம் குழந்தை பிராணசில் வாட்டர் பாட்டில், பெப்சி உள்ளிட்ட பொருட்களை வழங்கினார். அருகில் அனைவருக்கும் கல்வி இயக்க மாவட்ட முதன்மை கல்வி அலுவலர் பாஸ்கரன் உள்ளிட்டோர் உள்ளனர்.

10, +2 பொதுத்தேர்வு

## கடந்த ஆண்டை விட தோச்சி சதவீதம் அதிகரிக்க வேண்டும் கலெக்டர் வேண்டுகோள்

கிருஷ்ணகிரி, நவ.22-

கிருஷ்ணகிரி அரசு பெண்கள் மேல்நிலைப்பள்ளியில் 10 மற்றும் 12ம் வகுப்பு பொது தேர்வு எழுதும் மாணவிகளுக்கு ஐ.வி.டி.பி. தொண்டு நிறுவனம் சார்பில் இலவச வினா வங்கி புத்தகம் வழங்கும் நிகழ்ச்சி நடைபெற்றது. மாவட்ட ஆட்சித்தலைவர் வி.அருணாபு, தலைமைப்பேற்று மாணவ மாணவிகளுக்கு இலவச வினா வங்கி புத்தகங்களை வழங்கி பேசியதாவது

ஐ.வி.டி.பி. தொண்டு நிறுவனம் மாணவிகளுக்கு கல்வி உதவித்தொகை, வினாப்பாட்டு மாணவிகளுக்கு புராக் குட், கம்ப்யூட்டர் பயிற்சி, சமூக, கனித உபகரணப் பொருட்கள், இலவச வினா வங்கி புத்தகம் வழங்குதல் உள்ளிட்ட கல்வி பணிகளுக்காக ரூ.2.19 கோடி செலவிட்டு சிறப்பாக செயல்பட்டுவருகிறது. இதமட்டுமன்றி கய

உதவிக்குழுக்களின் உறுப்பினர் குழந்தைகளுக்கும் கல்விப் பரிசுத்தொகை ரூ.44 இலட்சம் வழங்கியுள்ளது. இன்று வழங்கப்படும் இலவச வினா வங்கி புத்தகத்தை மாணவிகள் பயன்படுத்தி அதிக மதிப்பெண்கள் பெறவேண்டும். கடந்த ஆண்டைவிட இந்த ஆண்டு 10 மற்றும் 12ம் வகுப்பு

பொதுத்தேர்வு தோச்சி சதவீதம் அதிகரிக்கவேண்டும். இதற்கு பெற்றோர்கள், ஆசிரியர்கள் மாணவிகளை ஊக்கப்படுத்தி ஒத்துழைக்கவேண்டும். மாணவர்கள் 12ம் வகுப்பின் கல்வியை நிறுத்திவிடாமல் உயரகல்வி குறிப்பாக தொழிற்சலி, புத்தது வாழ்கையில் முன்னேறவேண்டும். வாழ்கையில் ஒரு இலக்கை நிறைவித்த அதனை அடைய நல்ல முறையில் கல்வி கற்கவேண்டும் என்று மாவட்ட ஆட்சித்தலைவர் பேசினார்.

முன்னதாக மாவட்ட கல்வி அலுவலர் ஜி.முத்தீர் வரவேற்றும், தலைமை ஆசிரியர் பி.ஆனந்தகுமார் நன்றி கூறும் பேசினார்கள்.

இவ்விழாவில் அனைவருக்கும் கல்வி இயக்க முதன்மை கல்வி அலுவலர் எம்.பாஸ்கரன், ஐ.வி.டி.பி.தொண்டுநிறுவன தலைவர் எஸ்.குழந்தை பிராணசில், மாவட்ட கல்வி அலுவலர்கள் எம்.இராமசாமி, எஸ்.கந்தசாமி, பெற்றோர்

## ஐ.வி.டி.பி. நிறுவனம் சார்பில் உண்டு உறைவிடப்பள்ளியில் ககாதார திருவிழா

கிருஷ்ணகிரி, ஜன.7: கிருஷ்ணகிரி மாவட்டம் பேரிகை அருகே உள்ள கரியசந்திரம் உண்டு உறைவிடப்பள்ளியில் ஐ.வி.டி.பி. நிறுவனம் சார்பில் ககாதார திருவிழா நடந்தது. கிருஷ்ணகிரி மாவட்டம் பேரிகை அடுத்த கரியசந்திரம் கிராமத்தில் அனைவருக்கும் கல்வி இயக்கம் சார்பில் கர் வண்டல் ஆப் மேரி இமாமுதீன் நடத்தும் உண்டு உறைவிடப்பள்ளியில் கிருஷ்ணகிரி ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் ககாதார திருவிழா நடந்தது.

இந்த விழாவிற்கு மாவட்ட அனைவருக்கும் கல்வி இயக்க முதன்மை கல்வி அலுவலர் பாஸ்கரன் தலைமை வகித்தார். ஐ.வி.டி.பி. நிறுவனம் குழந்தை பிராணசில் மற்றும் இயக்குனர் கோசலைமேரி பிராணசில்,

நத்தினி ஆகியோர் உண்டு உறைவிடப்பள்ளியில் பயிலும் 66 நரிக்குறவர் இன மாணவ, மாணவிகளுக்கும், தொடக்க வகுப்பு மாணவியில் பயிலும் 50 மாணவ, மாணவிகளுக்கும் ரூ. ஒரு லட்சத்து 50 ஆயிரம் மதிப்பில் வாட்டர் பாட்டில்கள், பெப்சி, ஸ்காப்பி, கோப்பு மற்றும் அறுகவை உணவை வழங்கி வாழ்த்தினர். அத்துடன் இந்த ககாதார திருவிழா விளை பொட்டடி உண்டு உறைவிட பள்ளி மாணவ, மாணவிகள் மற்றும் ஐ.வி.டி.பி. பணியாளர் களின் கலை நிகழ்ச்சிகள் நடந்தது.

இந்த விழாவிற்கான ஏற்பாடுகளை ஐ.வி.டி.பி மற்றும் சர்வண்டல் ஆப் மேரி இமாமுதீன் நிறுவனத்தினர் செய்திருந்தனர்.









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**INTEGRATED VILLAGE DEVELOPMENT PROJECT**

**201, GANDHI NAGAR, KRISHNAGIRI - 635 001.**

**PH : 04343 - 236420, 232129**

**E-MAIL : FRANCIS.KULANDEI@GMAIL.COM, KULANDEI\_FRANCIS@REDIFFMAIL.COM**

**WEBSITE : WWW.IVDPKRISHNAGIRI.ORG**