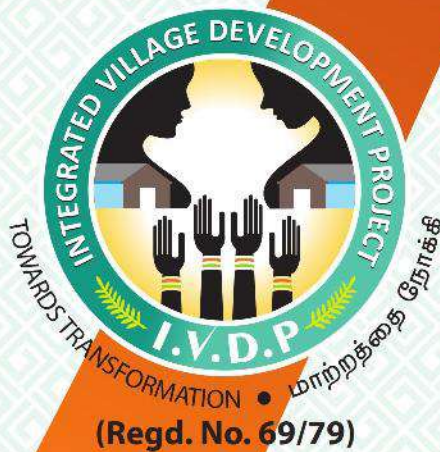


IVDP
SINCE 1979

Annual Report

2017-2018



Founder President

SPEAKS



Living with nature is a complete life. That is why our ancestors worshiped nature as God. Our lives and living soil are bound together. But today it is facing great threads. Every moment of today's life has become a business and it does not escape the nature of life. When human beings changed their path, life has become dormant.

In this situation, the struggle for protecting the nature is become a day today affair in Tamil Nadu. There are various anti-natural issues like right for Cauvery water, sterlite plant poisoning, methane gas, looting of mineral resources, poisonous lands, polluted water, sand dunes, disappeared and encroached waterways, water erosion and deserted lands are threatening Tamil Nadu. So as members of IVDP, avoid going against nature in terms of civilization. Enjoy nature and love the nature.

If you love the nature, the nature will give you the right reputation. Dear members start these initiatives from your families.

“BE A PART OF THE SOLUTION Not PART OF THE Pollution.”

Always IVDP believe in power of women to change their lives, their family and the society. In spite of their economic independence, many women are prevented from enjoying their full human rights because of poverty, discrimination, violence and inequality. To liberate the women from discrimination and inequality we work with SHGs to provide women with opportunities to earn an income and lead the change they want to see.

In order to bring more women in its fold, last year IVDP concentrated on expansion programmes in Vellore district. We extended it to 12 new cluster offices and restructured its activities in uncovered areas of Vellore district. Another major milestone in the history of IVDP is digitalization of SHG transactions. I am sure this will bring more transparency and accuracy in SHG functions.

In the journey with women, last year IVDP have added 1042 new SHGs in its fold, adding this new SHGs the total strength of IVDP SHGs have been stands 12134 with 219168 members. Altogether they transacted over Rs. 724.7 crores in the form of various loans.

To complement the women empowerment programmes IVDP also supports variety of welfare programmes for children educational aid, health and sanitation, emergency relief, environment protection, promoting renewable energy, providing safe drinking water, etc. **For this purpose IVDP has spent Rs. 7.2 Crores in 2017-2018.**

I extend my sincere thanks to our financial partners such as Indian Bank, Pallavan Grama Bank and Bank of India with gratitude for their continues support. I also thank Bella, D-Light, LG, HUL,TVS Chinnasamy Agencies, Joy Alukkas, Usha Sewing Machine Company and other government and Non-government organizations, for their cooperation and participation in our mission.

Finally I would like to thank all my IVDP staff, animators, well wishers and members for their enormous efforts and their contribution towards IVDP's mission and vision.



■ **KULANDAI FRANCIS**, Founder - President



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မဟိုဟိုခိုတဲဒ် ငှါခိခိ...

Towards Transformation



GOAL

Make women to move themselves forward through Self Help Group activities for a comprehensive and holistic development.

VISION

Moving towards a well developed society, irrespective of caste, creed and colour through social economic activities.



MISSION

Transforming the standard of life of the poor by reducing their sufferings through SHG activities with reference to Health, Education and Socio Economic status.

IVDP
2018

Milestones Speaks the History...



HUMBLE BEGINNING...



NIGHT SCHOOLS

In 1977, Mr. Kulandai Francis started 20 night schools and first aid centres in and around Natrampalayam Village.

This was a great help for the children to continue their education without dropping out from the school.

IVDP REGISTERD

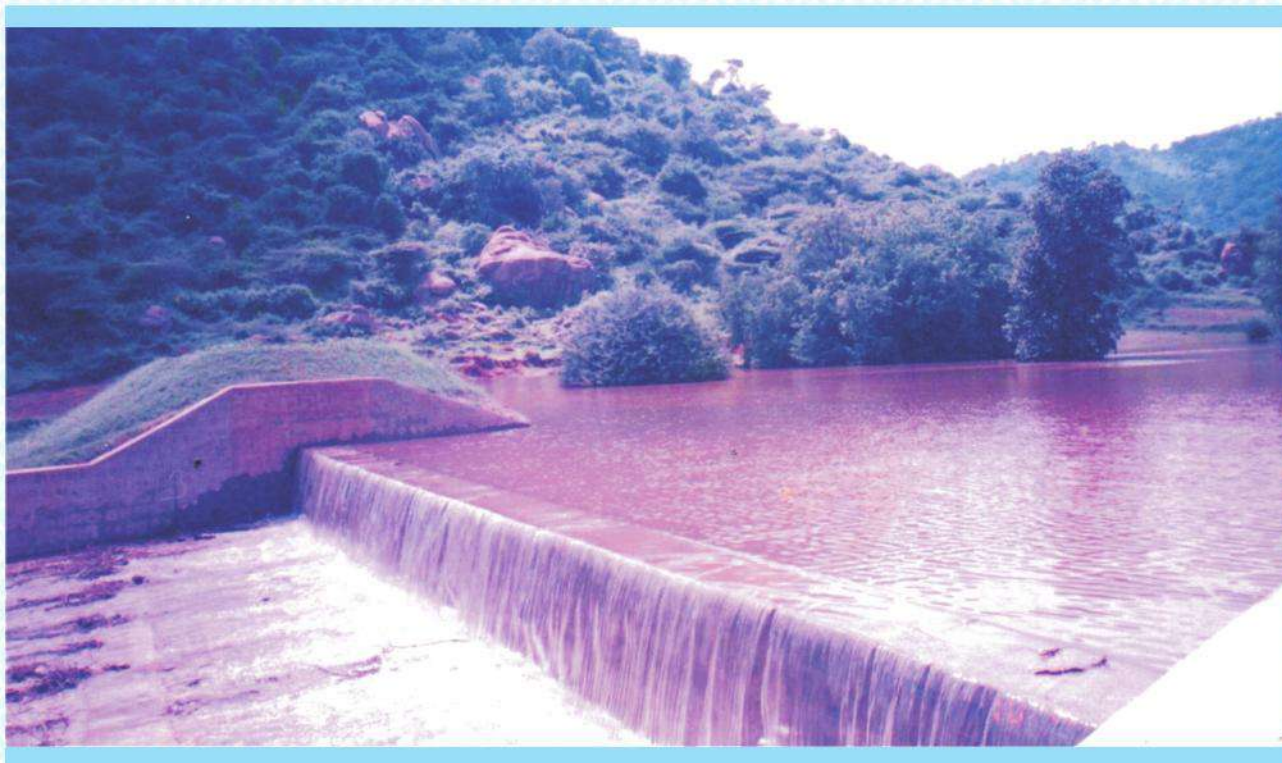


The humble beginning of the IVDP takes place in 1979 at Motragi Village, Natrampalayam in Thally block of Krishnagiri district in the midst of thick forest.

While staying with the poor villagers Mr. Kulandai Francis realised the dare needs rural people of the locality.

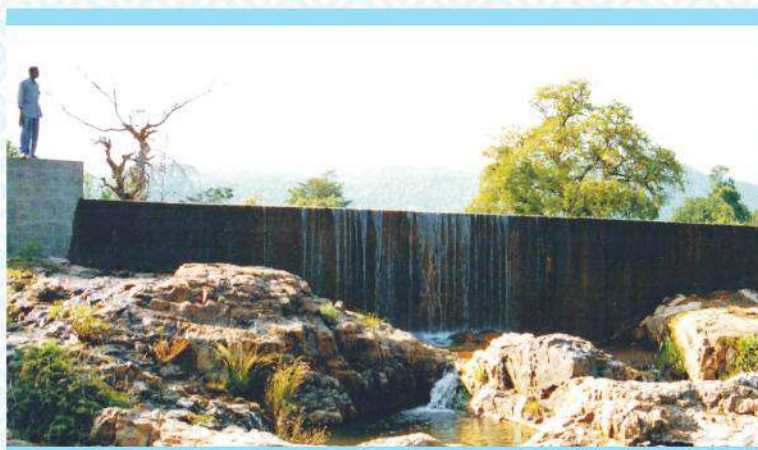
He felt that without health and education, development will not take place.

CHECK DAMS



From 1979 to 2002 IVDP initiated a watershed program along an area of hills in the Denkanikottai and Thally Regions. This involved the planning and construction of 92 major and 239 minor check dams, built across streams or gullies in the hilly region. The check dams are designed to retain monsoon rains, leading to increased groundwater levels and storing water for the irrigation, livestock and domestic requirements of the villagers.

The check dams constructed resulted in groundwater levels rising by 40 feet leading to successful harvests throughout the year. It has also created water stores allowing the inhabitants to settle in their native villages. **The benefits are being appreciated by 40,000 people across 60 villages in the region.**



SELF HELP GROUPS



When Mr. Kulandai Francis was constantly thinking of bringing transformation among the poor villagers, he came out with a novel idea of forming groups for their development. At first he started men SHG and it was not successful as the members were so irregular and failed to repay their loans.

Then he shifted his concentration towards women in 1985 and started a Annai Velankanni SHG with 12 members in Sesurajapuram. This first group collected 50 paise only as savings from each member.

**Today IVDP has 62 Clusters 12134 SHGs
219168 women members In Krishnagiri,
Dharmapuri and Vellore districts**



SCHOOL FOR TRIBAL CHILDREN

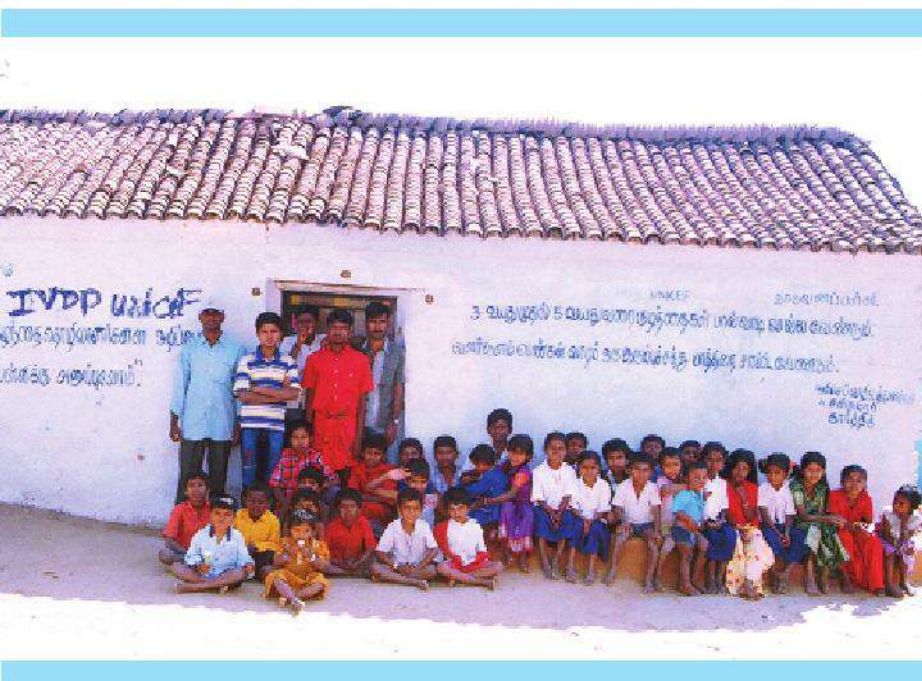
IVDP NETHAJI MATRIC. SCHOOL, KOTTAIYUR



The IVDP Nethaji Matriculation School was started as a Tamil Medium school in the year 2001 and later it was converted into English Medium then upgraded as a Matriculation School in the year 2013. At present 600 students are studying from LKG to X std.

In this noble journey, Society of Sisters of St. Annes Madavaram (SSAM) extends their helping hands with IVDP to run this school.

CHILD FRIENDLY VILLAGE PLANNING PROJECT



With the support of UNICEF Chennai, IVDP initiated the Child Friendly Village Planning Project from 2005-2007 in five blocks (139 panchayats) of Krishnagiri District, to improve health, water, sanitation and education among women and children.

HIGHLIGHTS OF CFVP PROGRAMME

CFVP Exercise completed in 879 Villages

Total number of VLMCs formed 879.

Total Panchayats covered 139.

Total strength of CFVP team 145 Facilitators.

COMPUTER ACADEMY FOR RURAL YOUTH

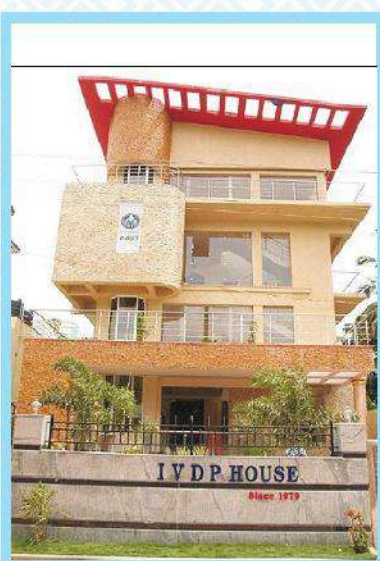
IVDP COMPUTER ACADEMY, HANUMANTHAPURAM



The IVDP Computer Academy was started in 2008 at Hanumanthapuram Village, Dharmapuri Dt. Through this centre the remote rural students are empowered with computer and communicative English skills to pursue high salaried jobs.

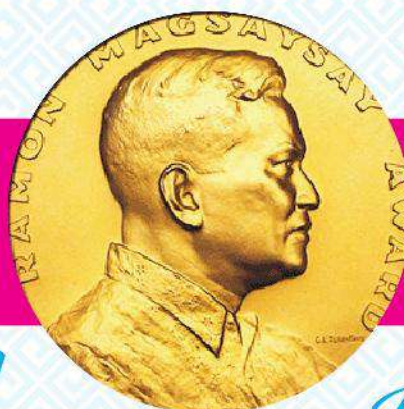


REFLECTING THE GROWTH... IVDP HOUSE



The newly built IVDP head office building houses various units of IVDP which coordinates the activities of SHGs. This building shows the IVDP's growth in all spheres, which was inaugurated in 2012.

RAMON MAGSAYSAY



Award

Awarded to IVDP Founder President

MR. KULANDAI FRANCIS



Three
decades of
tireless pursuit
have borne fruit.

**Mr. Kulandai Francis,
Founder/President
of IVDP has
awarded the
Ramon Magsaysay
Award 2012,
considered the
most prestigious
in Asia.**

The Magsaysay Foundation said that the Award was being given to him for
“his visionary zeal, his profound faith in community energy, sustained programme in pursuit the holistic economic empowered of thousands of women and their families in rural India”.

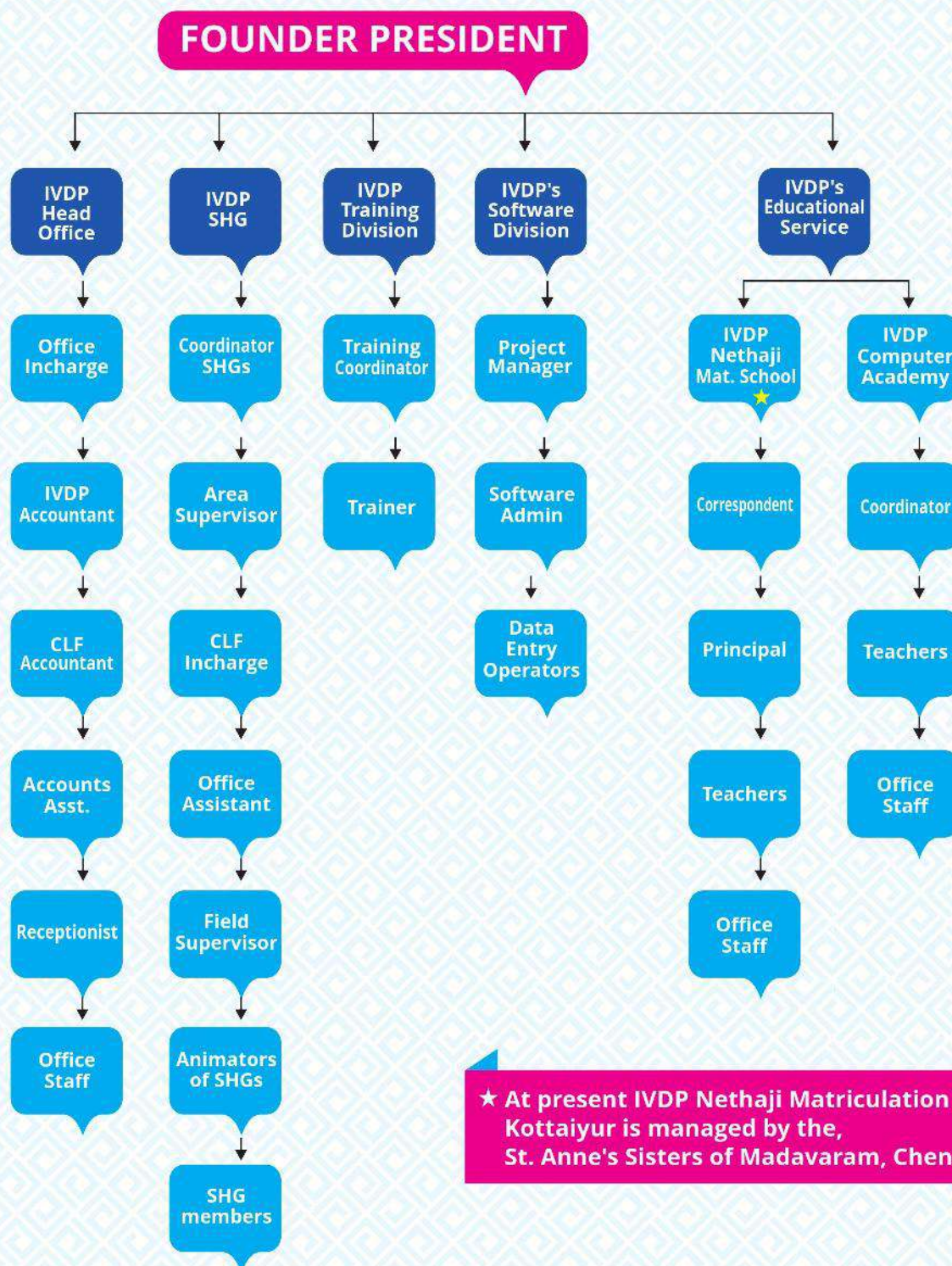
FLOOD RELIEF HOUSES CUDDALORE

IVDP have identified and constructed 310 houses sizing 176 sq. feet to the worst affected poor families in Cuddalore district during the flood due to “Vardha Cyclone” at the cost of

₹ **1.56**
CRORES



Organisation Structure



★ At present IVDP Nethaji Matriculation School, Kottaiyur is managed by the, St. Anne's Sisters of Madavaram, Chennai.



Indian Bank

Awards & Honours



The Indian Bank honoured the IVDP in its
111th FOUNDATION DAY CELEBRATIONS
held in Kalaivanar Arangam, Chennai on 19th August 2017.



**Mr. KISHORE KHARAT, Managing Director and CEO of Indian Bank honored
Mr. KULANDAI FRANCIS, Founder/ President of IVDP.**

IVDP for its stupendous work put in SHG, has won many laurels across the world and some of them are stated here under.

INTERNATIONAL AWARD

- **Ramon Magsaysay Award 2012**
- World Habitat Award 2010

NATIONAL AWARD

- 2004 Bank of India Excellence Award at National Level
- 2014 Bank of Baroda's "The Baroda Sun" Life Time Achievement Award
- 2015 Indian Bank - Women Empowerment and Rural Development
- 2016 Pallavan Grama Bank - "Life Time Achievement Award"
- 2017 Indian Bank - "National Award of Excellence"

STATE AWARD

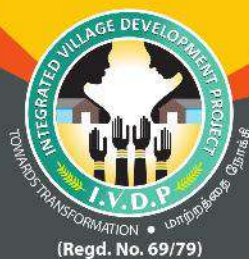
- 2001-02 State Level II prize given by NABARD for SHG Bank linkages
- 2002-03 State Level II prize awarded by NABARD for SHG Bank linkages
- 2003-04 State level I prize received from NABARD for SHG Bank linkages
- 2004-05 State level II prize bestowed by NABARD for SHG Bank linkages
- 2005 SBI, Star Performance Award
- 2005-06 State level I prize received from NABARD for SHG Bank linkages
- 2006-07 State level I prize received from NABARD for SHG Bank linkages
- 2007-08 State level II prize received from NABARD for SHG Bank linkages

DISTRICT AWARDS (Krishnagiri and Dharmapuri District Level)

- 2003-04 SGSY Revolving Fund DRDA.
- 2004-05 Indian Bank for Best Performance on SHG-Bank Linkage.
- 2005-06 Adhiyaman Grama Bank for SHG Performance.

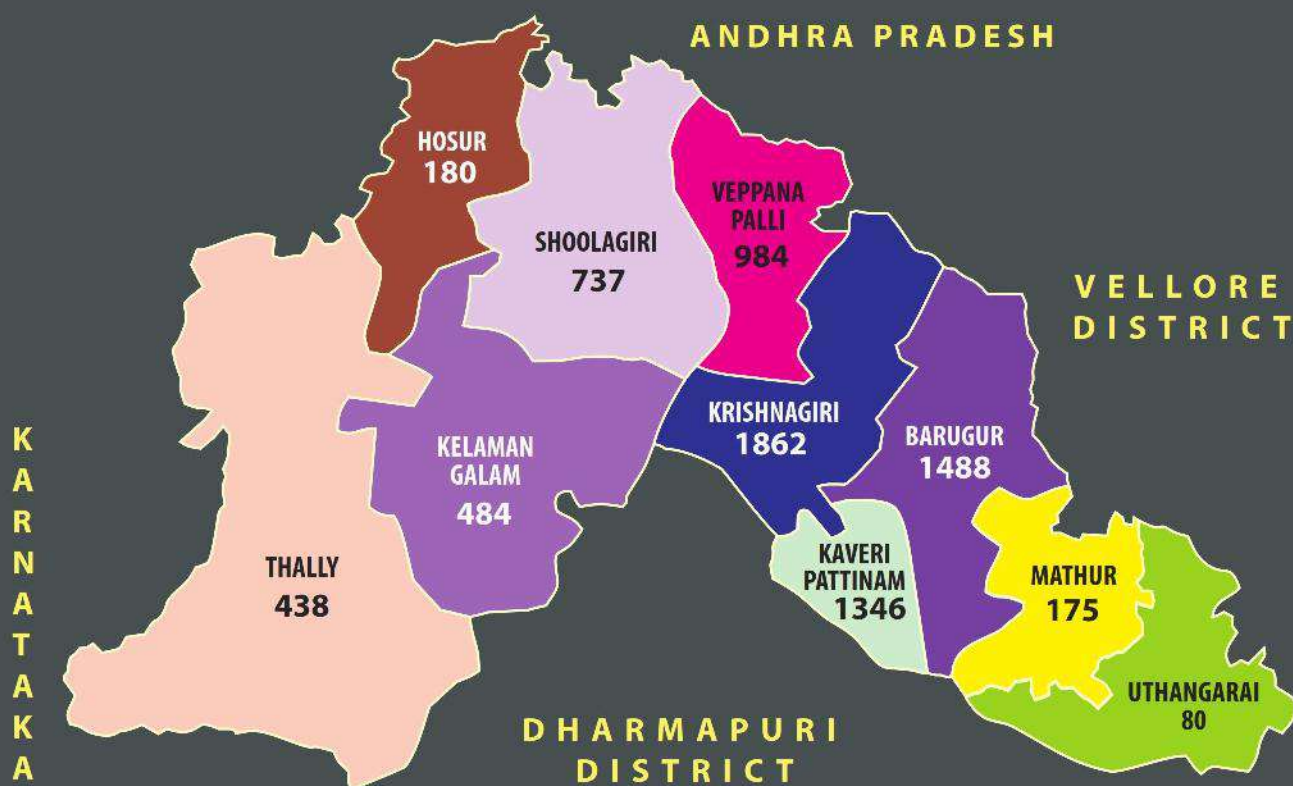
OTHER AWARDS

- 2011-12 Man of Zeal and Inspiration :
Moreau Award from The Fathers of Holy Cross, Bengaluru
- 2013-14 Chirstuva Nallenna Iyakkam Life time achievement award



Presence of IVDP SHGs

Krishnagiri District Map IVDP WOMEN GROUPS IN 10 BLOCKS UP TO MARCH 2018



| | | | |
|---|------|---|------|
| ■ Krishnagiri Block | 1862 | ■ Kaveripattinam Block | 1346 |
| ■ Veppanapalli Block | 984 | ■ Kelamangalam Block | 484 |
| ■ Shoologiri Block | 737 | ■ Mathur Block | 175 |
| ■ Thally Block | 438 | ■ Uthangarai Block | 80 |
| ■ Barugur Block | 1488 | ■ Hosur Block | 180 |

**KRISHNAGIRI
DISTRICT**

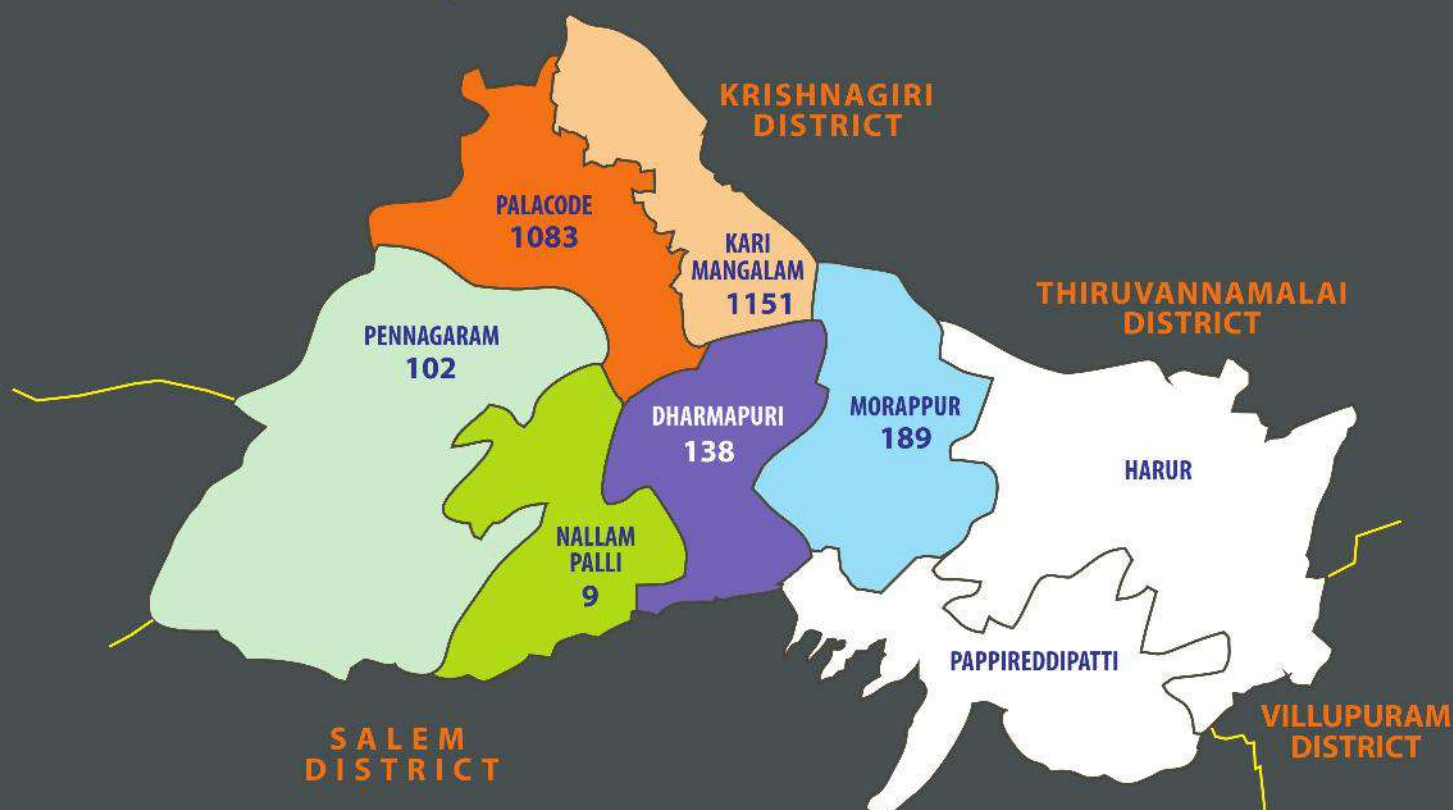
● **7774**







Presence of IVDP SHGs



Dharmapuri District Map

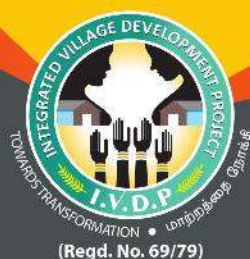
IVDP WOMEN GROUPS IN 6 BLOCKS UP TO MARCH 2018



| | | | |
|--|------|---|-----|
|  Karimangalam Block | 1151 |  Dharmapuri Block | 138 |
|  Palacode Block | 1083 |  Nallampalli Block | 9 |
|  Morappur Block | 189 |  Pennagaram Block | 102 |

DHARMAPURI
DISTRICT

● 2672



Presence of IVDP SHGs

Vellore District Map

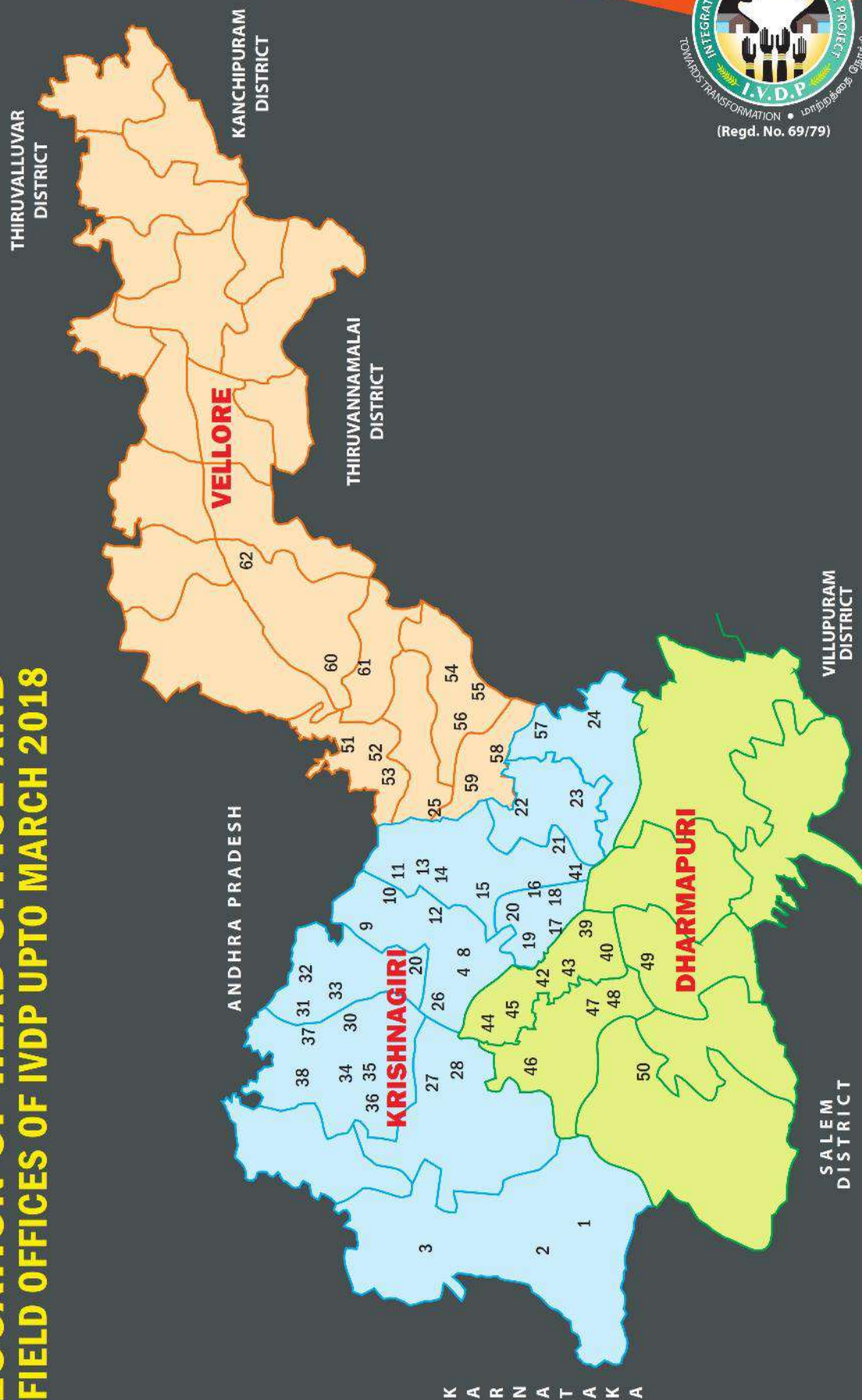
IVDP WOMEN GROUPS IN 8 BLOCKS UP TO MARCH 2018



VELLORE
DISTRICT

1688

LOCATION OF HEAD OFFICE AND FIELD OFFICES OF IVDP UPTO MARCH 2018





No. of SHGs UNDER EACH CLFs

| S.No. | Cluster Name | Total Groups |
|-------|--------------------------|--------------|
| 1 | NATRAMPALAYAM, KOTTAIYUR | 191 |
| 2 | ANCHETTY | 205 |
| 3 | DENKANIKOTTAI | 209 |
| 4 | KRISHNAGIRI 1 CLF 1 | 300 |
| 5 | KRISHNAGIRI 1 CLF 2 | 277 |
| 6 | KRISHNAGIRI 1 CLF 3 | 262 |
| 7 | KRISHNAGIRI 2 CLF 1 | 338 |
| 8 | KRISHNAGIRI 2 CLF 2 | 332 |
| 9 | VARATTANAPALLI | 284 |
| 10 | KANDHIKUPPAM | 133 |
| 11 | BARGUR | 261 |
| 12 | JAGADEVI | 229 |
| 13 | THOGARAPALLI CLF 1 | 149 |
| 14 | THOGARAPALLI CLF 2 | 202 |
| 15 | VELAMPATTY | 201 |
| 16 | ARASAMPATTY | 200 |
| 17 | PAIYUR CLF 1 | 216 |
| 18 | PAIYUR CLF 2 | 222 |
| 19 | KAVERIPATTINAM 1 | 170 |
| 20 | KAVERIPATTINAM 2 | 176 |
| 21 | BARUR | 183 |
| 22 | POCHAMPALLI | 206 |
| 23 | MATHUR | 121 |
| 24 | UTHANGARAI | 85 |
| 25 | VENKATASAMUTHIRAM | 140 |
| 26 | MADEPATTY | 215 |
| 27 | RAYAKOTTAI CLF 1 | 187 |
| 28 | RAYAKOTTAI CLF 2 | 158 |
| 29 | KUNDARAPALLI | 191 |
| 30 | KURUBARAPALLI | 222 |
| 31 | VEPPANAPALLI CLF 1 | 181 |

| S.No. | Cluster Name | Total Groups |
|-------|----------------------|--------------|
| 32 | VEPPANAPALLI CLF 2 | 220 |
| 33 | VEPPANAPALLI CLF 3 | 207 |
| 34 | SHOOLAGIRI CLF 1 | 219 |
| 35 | SHOOLAGIRI CLF 2 | 205 |
| 36 | SHOOLAGIRI CLF 3 | 189 |
| 37 | BERIGAI | 131 |
| 38 | BAGALUR | 132 |
| 39 | KARIMANGALAM CLF1 | 271 |
| 40 | KARIMANGALAM CLF2 | 232 |
| 41 | THIPPAMPATTI | 152 |
| 42 | HANUMANTHAPURAM CLF1 | 214 |
| 43 | HANUMANTHAPURAM CLF2 | 204 |
| 44 | MARANDAHALLI CLF 1 | 276 |
| 45 | MARANDAHALLI CLF 2 | 275 |
| 46 | VELLICHANDHAI | 239 |
| 47 | PALACODE CLF 1 | 295 |
| 48 | PALACODE CLF 2 | 208 |
| 49 | DHARMAPURI | 191 |
| 50 | PENNAGARAM | 102 |
| 51 | NATRAMPALLI CLF1 | 155 |
| 52 | NATRAMPALLI CLF2 | 191 |
| 53 | PACHUR | 143 |
| 54 | THIRUPATHUR CLF 1 | 57 |
| 55 | THIRUPATHUR CLF 2 | 237 |
| 56 | THIRUPATHUR CLF 3 | 177 |
| 57 | KAKKANGARAI | 186 |
| 58 | PONNERI | 110 |
| 59 | GAJALNAYAKKANPATTI | 74 |
| 60 | VINNAMANGALAM | 95 |
| 61 | VANIYAMBADI | 181 |
| 62 | PALLIKONDA | 120 |

TOTAL No of IVDP SHGs

12134



06. IVDP SHG ACTIVITIES

IVDP WORKING AREA

**KRISHNAGIRI, DHARMAPURI
& VELLORE DISTRICTS.**

| | |
|--------------------------------------|--------------|
| ● Total No.of Cluster | 62 |
| ● Total No.of SHGs | 12134 |
| ● Total No.of Members | 219168 |
| ● Total Savings | ₹ 556 Crores |
| ● Total Deposit By SHGs | ₹ 87 Crores |
| ● Total Dividend Received By Members | ₹ 450 Crores |

This year
IVDP Distributes

₹ **724.70
CRORES**

through Bank Loan,
Sangha Loan
& IVDP loan.

Altogether
IVDP distributed

₹ **5965.60
CRORES**

Loan for various
purpose



SELF HELP GROUPS

Women Self Help Groups changed the face of Indian women and made them empowered and economically more independent. The Women empowerment and their economical growth led them towards their overall family development and playing vital role in eradicating poverty.

IVDP is trend setter in promoting and organizing the women into groups. The IVDP SHGs are having the high standards of operational procedures and professional methods. Women SHG members save their income, rotate their savings among themselves at lower



interest. Members avail bank loan without any security. It is boon for all the poor rural women who cannot produce any property document as a security, It naturally builds a sense of cooperation, helping tendency and responsibility among the members.

Table Showing Cluster, No. of SHGs, No. of Members and their savings-District wise 2017-2018

| Name of the District | No. of Cluster | No. of Groups | No. of Members | Total Saving in 2017-2018 | Saving till today March 2018 |
|----------------------|----------------|---------------|----------------|---------------------------|------------------------------|
| KRISHNAGIRI | 38 | 7774 | 143301 | ₹ 57.00 cr. | ₹ 385.20 cr. |
| DHARMAPURI | 12 | 2672 | 49118 | ₹ 16.20 cr. | ₹ 119.40 cr. |
| VELLORE | 12 | 1688 | 31912 | ₹ 12.70 cr. | ₹ 51.30 cr. |
| TOTAL | 62 | 12134 | 224331 | ₹ 86.00 cr. | ₹ 556.00 cr. |



ANNUAL CREDIT PLAN 2017-2018

TARGET
₹ **430** Crore

ACHIEVED
₹ **378.78**
Crore

Every year IVDP joins hands with commercial banks and draft a credit plan for lending loans to its SHG members. This year the same exercise was done during the month of August '17.

The Credit plan meeting held on behalf of Pallavan Grama Bank chaired by its Chairman Mr. Suresh Kumar, the Regional managers and various branch managers were also participated in the meeting.

The Credit plan meeting held on behalf of Indian Bank chaired by its Regional Manager Mr. Surya Narayanan, the Lead bank manager and various branch managers were also participated in the meeting.

During this meetings the loan lending amount to SHGs has been fixed as follows,

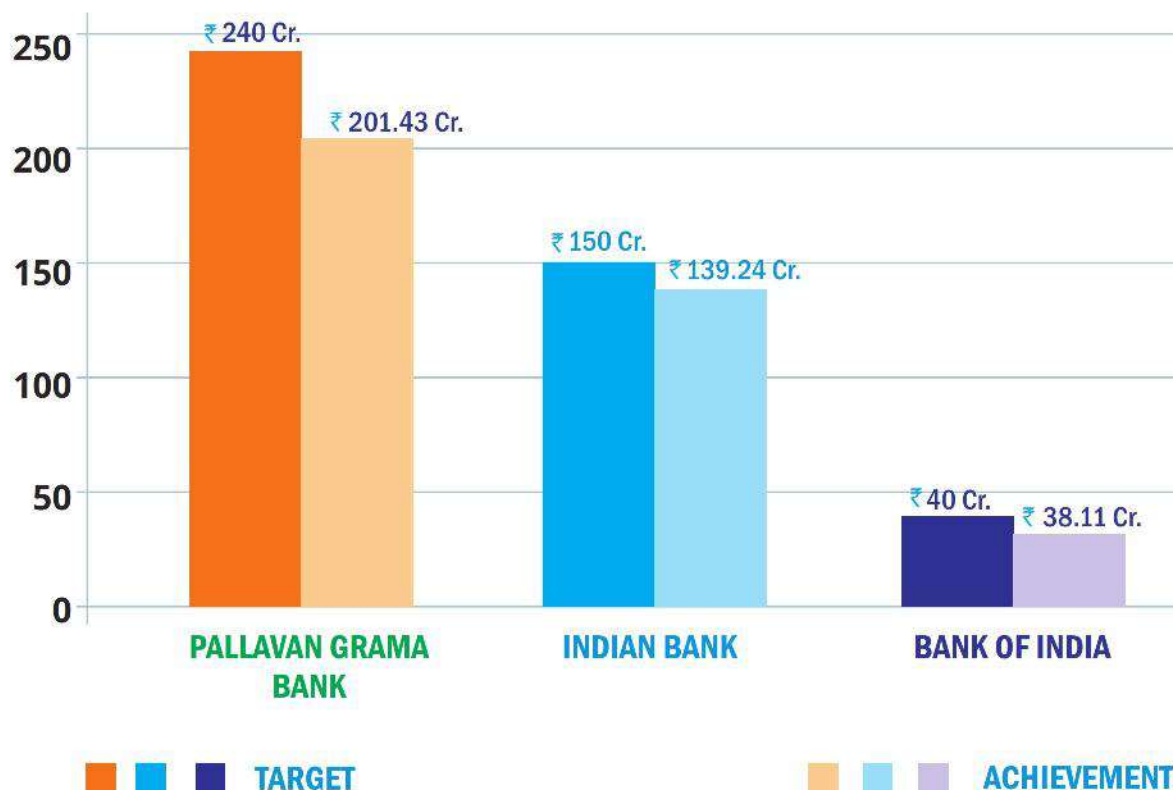




ANNUAL CREDIT PLAN 2017-2018

| BANK | TARGET | | ACHIEVEMENTS | |
|---------------------|-------------|-------------|--------------|--------------|
| | No. of SHGs | LOAN AMOUNT | No. of SHGs | LOAN AMOUNT |
| Pallavan Grama Bank | 6368 | ₹ 240 Cr. | 5422 | ₹ 201.43 Cr. |
| Indian Bank | 3754 | ₹ 150 Cr. | 3590 | ₹ 139.24 Cr. |
| Bank Of India | 972 | ₹ 40 Cr. | 918 | ₹ 38.11 Cr. |
| | 11094 | ₹ 430 Cr. | 9930 | ₹ 378.78 Cr. |

IVDP SHG BANK LINKAGE - TARGET & ACHIEVEMENT





LOANS



The savings and credit are the major components of any SHGs in India. The credit facilities given to the poor rural women by the financial institutions are bringing significant changes in their lives.

Invariably they need financial support for all their developmental activities. Irrespective of their livelihood jobs, every member avails either one or more loans and make use of the money for their development activities like small business, purchasing agriculture land, house construction, educational expenses, marriage expenses etc.

IVDP is committed to bring about women empowerment through women SHGs by means of facilitating various loans at a reasonable rate of interest.

Types of loans availed by IVDP SHG members:

1. Sangha loan (from the savings) at the reasonable interest rate fixed by the groups.
2. Sangha Special Loan
3. IVDP loan (Interest 12%)
4. Bank loan : Here the bank loans are sanctioned only to the group accounts. Naturally all members become equally responsible for the loan amount sanctioned. If a member fails to repay the loan, all other remaining members should take the responsibility of repayment.

Apart from the sangha loans, the groups have easy access to get either IVDP loan or bank loan. IVDP SHGs are grouped under clusters for training, loan appraisal and so many other purposes.



Loan Activity (Consolidated) as on March'2018

| Loan Activities | Cumulatively as on March 2017 (Amount in Crores) | Finance Year 2017-2018 (Amount in Crores) | Cumulatively As on March 2018 (Amount in Crores) |
|-----------------------|--|---|--|
| Sangha Loan | ₹ 2473.00 cr. | ₹ 309.00 cr. | ₹ 2782.00 cr. |
| Bank Loan | ₹ 2519.00 cr. | ₹ 379.00 cr. | ₹ 2898.00 cr. |
| IVDP Loan | ₹ 111.50 cr. | ₹ 22.00 cr. | ₹ 133.50 cr. |
| Sanitation Loan - SHG | ₹ 137.40 cr. | ₹ 14.70 cr. | ₹ 152.10 cr. |
| TOTAL | ₹ 5240.90 cr. | ₹ 724.70 cr. | ₹ 5965.60 cr. |

Bank Wise SHG Bank Loans (Consolidated) as on March'2018

| Bank Name | Upto Mar' 2017 | Finance Year 2017-2018 | Cumulatively (Mar'2018) |
|---|----------------|---------------------------|----------------------------|
| Indian Bank + IFAD Loan - Rs. 5 Crore | ₹ 619.78 cr. | ₹ 139.23 cr. | ₹ 759.01 cr. |
| Pallavan Grama Bank | ₹ 1106.77 cr. | ₹ 201.57 cr. | ₹ 1308.34 cr. |
| Bank of India | ₹ 404.64 cr. | ₹ 38.11 cr. | ₹ 442.75 cr. |
| State Bank of India | ₹ 388.00 cr. | | ₹ 388.00 cr. |
| TOTAL | ₹ 2519.19 cr. | ₹ 378.91 cr. | ₹ 2898.00 cr. |



PALLAVAN GRAMA BANK - LOANS

Target for 2016-2017 as per the action plan and achievement

| S.No. | CLUSTER NAME | Total No. of Groups | Target Amount in Crore | No. of Groups Received Loan | Achievement Total Loan Amount | % |
|--------------|----------------------------|---------------------|------------------------|-----------------------------|-------------------------------|------------|
| 01 | KARIMANGALAM | 247 | ₹ 10 cr. | 239 | ₹ 9.90 cr. | 99 |
| 02 | PENNAGARAM | 77 | ₹ 2 cr. | 46 | ₹ 1.55 cr. | 78 |
| 03 | VELLICHANDAI | 323 | ₹ 12 cr. | 256 | ₹ 10.40 cr. | 87 |
| 04 | NATRAMPALAIYAM & KOTTAIYUR | 191 | ₹ 5 cr. | 158 | ₹ 5.33 cr. | 107 |
| 05 | ANCHETTY | 183 | ₹ 5 cr. | 164 | ₹ 5.60 cr. | 115 |
| 06 | KRISHANAGIRI | 817 | ₹ 35 cr. | 765 | ₹ 30.50 cr. | 87 |
| 07 | PAIYUR | 430 | ₹ 17 cr. | 358 | ₹ 14.00 cr. | 82 |
| 08 | BARGUR | 311 | ₹ 12 cr. | 244 | ₹ 9.74 cr. | 81 |
| 09 | VEPPANAPALLI | 558 | ₹ 21 cr. | 514 | ₹ 19.50 cr. | 93 |
| 10 | SHOOLAGIRI | 559 | ₹ 20 cr. | 515 | ₹ 18.80 cr. | 94 |
| 11 | ARASAMPATTI | 275 | ₹ 12 cr. | 233 | ₹ 9.24 cr. | 77 |
| 12 | JEGADEV | 221 | ₹ 10 cr. | 206 | ₹ 8.81 cr. | 88 |
| 13 | DENKANIKOTTAI | 177 | ₹ 5 cr. | 145 | ₹ 5.35 cr. | 107 |
| 14 | MADHEPATTI | 186 | ₹ 8 cr. | 174 | ₹ 6.80 cr. | 85 |
| 15 | BAGALUR | 120 | ₹ 3 cr. | 65 | ₹ 1.92 cr. | 64 |
| 16 | VELAMPATTI | 181 | ₹ 7 cr. | 171 | ₹ 6.05 cr. | 86 |
| 17 | ROYAKOTTAI | 125 | ₹ 5 cr. | 111 | ₹ 4.24 cr. | 85 |
| 18 | NATRAMPALLI | 477 | ₹ 15 cr. | 299 | ₹ 10.30 cr. | 69 |
| 19 | VANIYAMPADI | 233 | ₹ 7 cr. | 178 | ₹ 5.80 cr. | 83 |
| 20 | THIRUPATTUR | 541 | ₹ 22 cr. | 361 | ₹ 11.90 cr. | 54 |
| 21 | KAKKANGARAI | 169 | ₹ 5 cr. | 138 | ₹ 4.50 cr. | 90 |
| 22 | PALLIKONDA | 83 | ₹ 2 cr. | 69 | ₹ 1.05 cr. | 53 |
| 23 | UTHANGARAI | | ₹ cr. | 13 | ₹ 0.33 cr. | |
| TOTAL | | 6484 | ₹ 240 cr. | 5422 | ₹ 201.57 cr. | ... |

As per the action plan for the year 2017-2018. Pallavan Grama Bank fixed a target of Rs. 240 crore of loans to IVDP-SHG and reached Rs. 201.57 crores. 5422 Groups have been benefitted by Pallavan Grama Bank.



INDIAN BANK - LOANS

Target for 2017-2018 as per the action plan and achievement

| S.No. | CLUSTER NAME | Total No. of Groups | Target Amount in Crore | No. of Groups Received Loan | Achievement Total Loan Amount | % |
|--------------|-------------------|---------------------|------------------------|-----------------------------|-------------------------------|------------|
| 01 | HANUMANTHAPURAM | 392 | ₹ 17 cr. | 278 | ₹ 11.70 cr. | 69 |
| 02 | KARIMANGALAM | 244 | ₹ 10 cr. | 235 | ₹ 9008.00 cr. | 91 |
| 03 | MARANDHALLI | 472 | ₹ 20 cr. | 475 | ₹ 19.00 cr. | 95 |
| 04 | PALACODE | 371 | ₹ 15 cr. | 353 | ₹ 13.50 cr. | 90 |
| 05 | DHARMAPURI | 174 | ₹ 6 cr. | 146 | ₹ 5.40 cr. | 90 |
| 06 | VARATTANAPALLI | 266 | ₹ 11 cr. | 254 | ₹ 10.50 cr. | 95 |
| 07 | KAVERIPATTINAM | 322 | ₹ 15 cr. | 281 | ₹ 11.14 cr. | 74 |
| 08 | BARUR | 174 | ₹ 7 cr. | 178 | ₹ 6.90 cr. | 99 |
| 09 | POCHAMPALLI | 193 | ₹ 8 cr. | 170 | ₹ 5.94 cr. | 74 |
| 10 | KURUBARAPALLI | 212 | ₹ 9 cr. | 191 | ₹ 8.32 cr. | 92 |
| 11 | KUNDARAPALLI | 179 | ₹ 8 cr. | 166 | ₹ 6.57 cr. | 82 |
| 12 | RAYAKOTTAI | 165 | ₹ 7 cr. | 138 | ₹ 5.56 cr. | 79 |
| 13 | VENKATASAMUTHIRAM | 130 | ₹ 5 cr. | 121 | ₹ 4.71 cr. | 94 |
| 14 | KANDHIKUPPAM | 120 | ₹ 5 cr. | 97 | ₹ 3.80 cr. | 76 |
| 15 | BERIGAI | 114 | ₹ 3 cr. | 83 | ₹ 2.21 cr. | 74 |
| 16 | MATHUR | 100 | ₹ 4 cr. | 96 | ₹ 2.85 cr. | 71 |
| 17 | NATRAMPALLI | | ₹ cr. | 98 | ₹ 3.60 cr. | |
| 18 | TIRUPATTUR | | ₹ cr. | 70 | ₹ 2.55 cr. | |
| 19 | VINNAMANGALAM | | ₹ cr. | 26 | ₹ 0.90 cr. | |
| 20 | THIPPAMPATTI | | ₹ cr. | 47 | ₹ 1.81 cr. | |
| 21 | PONNERI | | ₹ cr. | 23 | ₹ 0.70 cr. | |
| 22 | GAJELNAYAKENPATTI | | ₹ cr. | 28 | ₹ 1.06 cr. | |
| 23 | PACHUR | | ₹ cr. | 36 | ₹ 1.40 cr. | |
| TOTAL | | 3628 | ₹ 150 cr. | 3590 | ₹ 139.23 cr. | ... |

As per the action plan for the year 2017-2018. Indian Bank fixed a target of Rs. 150 crore of loans to IVDP-SHG and reached Rs. 139.23 crores.
3590 Groups have been benefitted by Indian Bank.



BANK OF INDIA - LOANS

Target for 2017-2018 as per the action plan and achievement

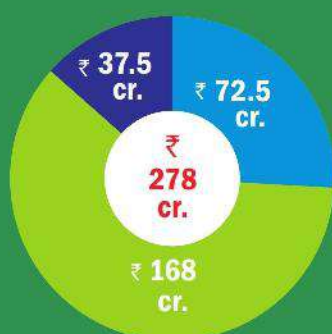
| S.No. | CLUSTER NAME | Total No. of Groups | Target Amount in Crore | No. of Groups Received Loan | Achievement Total Loan Amount | % |
|-------|----------------|---------------------|------------------------|-----------------------------|-------------------------------|-----------|
| 01 | KRISHNAGIRI | 648 | ₹ 25 cr. | 584 | ₹ 23.50 cr. | 94 |
| 02 | THOGARAPALLI 1 | 328 | ₹ 15 cr. | 334 | ₹ 14.60 cr. | 97 |
| | TOTAL | 974 | ₹ 40 cr. | 918 | ₹ 38.11 cr. | 83 |

Bank of India fixed a target of Rs. 40 crore of loans to IVDP-SHG's and reached Rs. 38.11 crores. 918 Groups have been benefitted by Bank of India

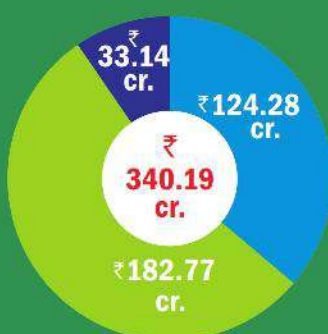
A Comparative Table of Performance of Various Banks in Terms of SHG Loans

| Name of the Bank | Total No. of Groups | Target Amount in Crore | No. of Groups Received Loan | Achievement Total Loan Amount | % |
|---------------------|---------------------|------------------------|-----------------------------|-------------------------------|---|
| Pallavan Grama Bank | 6484 | ₹ 240 cr. | 5422 | ₹ 139.23 cr. | |
| Indian Bank | 3628 | ₹ 150 cr. | 3580 | ₹ 201.57 cr. | |
| Bank of India | 974 | ₹ 40 cr. | 918 | ₹ 38.11 cr. | |
| TOTAL | 11086 | ₹ 430 cr. | 9930 | ₹ 378.91 cr. | |

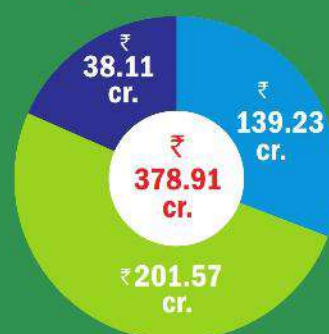
Table Showing Bank Loans for the Past 3 Years



2015-16



2016-17



2017-18

■ Pallavan Grama Bank ■ Indian Bank ■ Bank of India

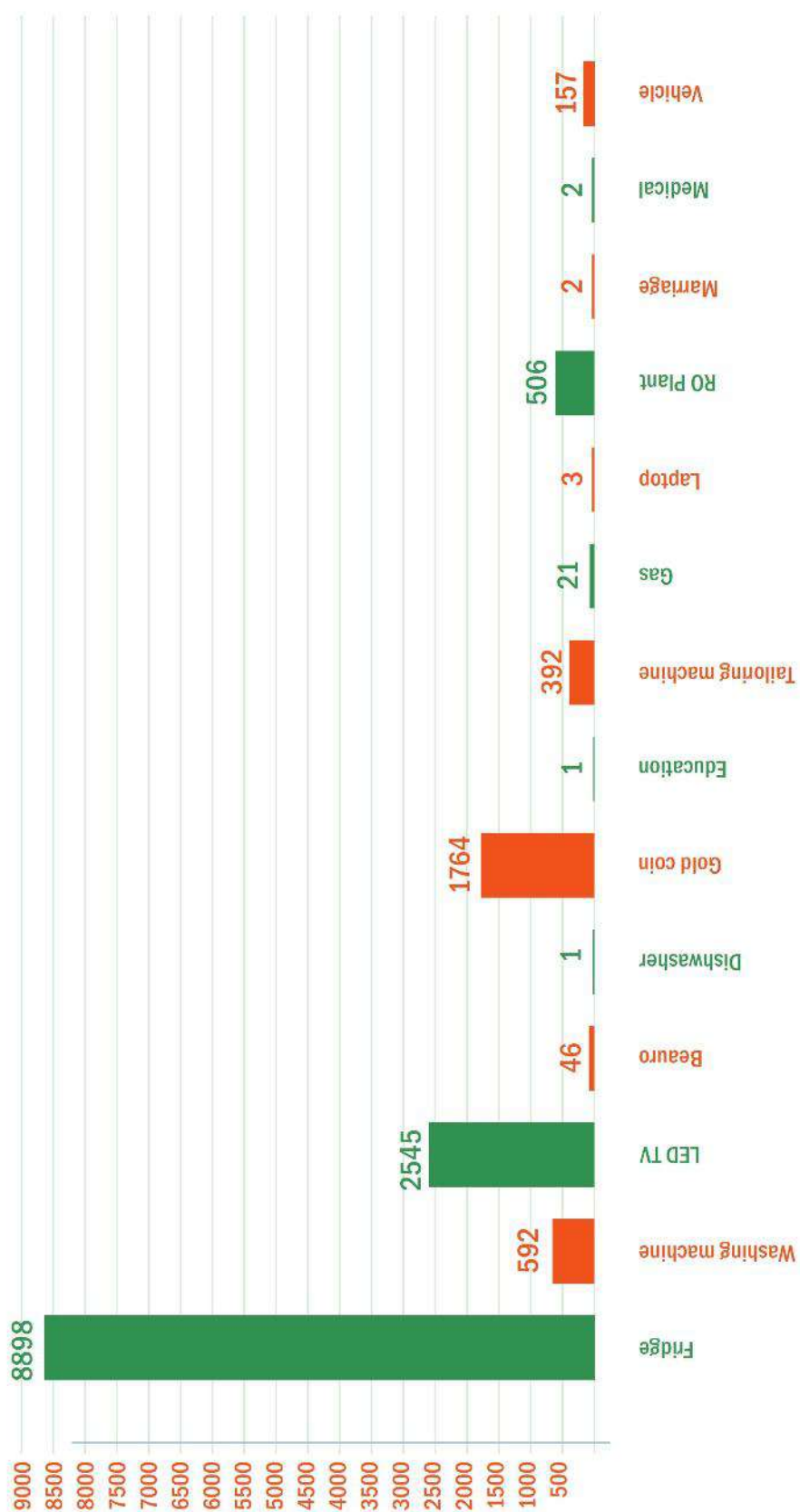


DETAILS OF IVDP LOAN

| ACTIVITY | No. of Beneficiaries | Amount In Crores |
|-------------------|----------------------|------------------|
| Fridge | 8898 | ₹ 11.44 |
| Washing machine | 592 | ₹ 0.73 |
| LED TV | 2545 | ₹ 4.57 |
| Beauro | 46 | ₹ 0.03 |
| Dishwasher | 1 | ₹ 0.03 |
| Gold coin | 1764 | ₹ 3.85 |
| Education | 1 | ₹ 0.03 |
| Tailoring machine | 392 | ₹ 0.30 |
| Gas | 21 | ₹ 0.02 |
| Laptop | 9 | ₹ 0.03 |
| RO Plant | 506 | ₹ 0.56 |
| Marriage | 2 | ₹ 0.01 |
| Medical | 2 | ₹ 0.01 |
| Vehicle | 157 | ₹ 0.51 |
| TOTAL | 14936 | ₹ 22.12 |



IVDP LOAN UTILITY WISE DETAILS



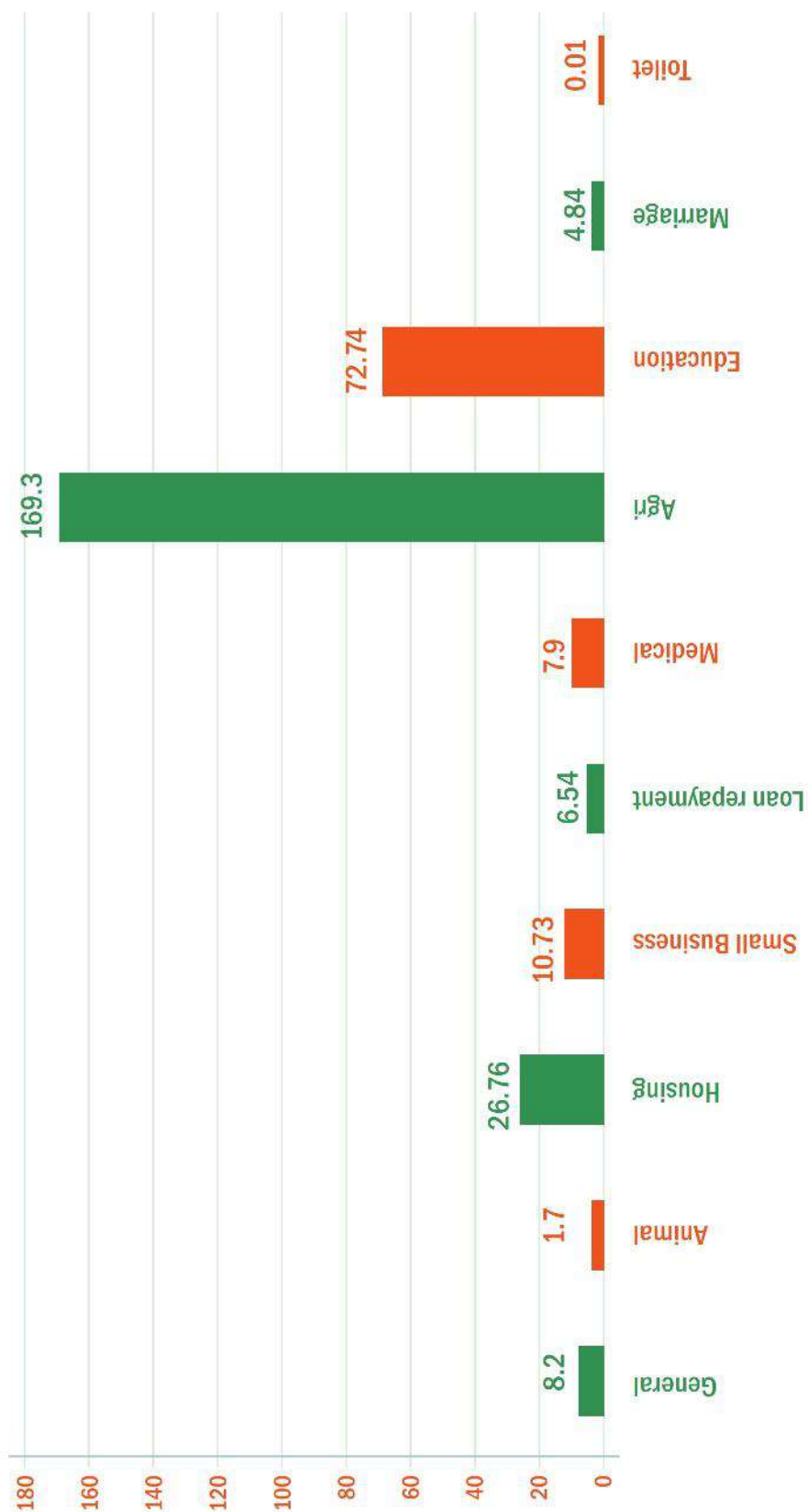


DETAILS OF SANGHA LOAN

| ACTIVITY | No. of Beneficiaries | Amount In Crores |
|----------------|----------------------|------------------|
| General | 2408 | ₹ 8.20 |
| Animal | 470 | ₹ 1.70 |
| Housing | 15688 | ₹ 26.76 |
| Small Business | 3778 | ₹ 10.73 |
| Loan repayment | 1969 | ₹ 6.54 |
| Medical | 2689 | ₹ 7.90 |
| Agri | 62582 | ₹ 169.30 |
| Education | 26462 | ₹ 72.74 |
| Marriage | 1376 | ₹ 4.84 |
| Toilet | 6 | ₹ 0.01 |
| TOTAL | 117428 | ₹ 308.72 |



SANGA LOAN UTILITY WISE DETAILS





RATE OF INTEREST FOR SHG BANK LOANS

Money lending with huge interest rate exploits poor people in the villages. But IVDP offers the loans to its SHG members with same rate of interest which commercial bank offers for its loans. Here is the comparison of rate of interests offered by commercial banks:



| Bank Name | Bankers Interest (%) | Lending Interest to Members(%) |
|---------------------|----------------------|--------------------------------|
| Indian Bank | 11 % | 11 % |
| Pallavan Grama Bank | 12 % | 12 % |
| Bank Of India | 10.4 % | 10.4 % |



SOLAR PRODUCTS LOAN

India is the country where huge solar resources are available. In order to tap this resources IVDP is promoting the solar energy lamps to its SHG members. Further the solar lamps reduced the SHG member's electricity bill and fire accidents considerably.

SANITAITON LOAN

Water and sanitation are the undivided part of every human life. The people get many diseases due to poor and unhygienic situation prevailing in our society. To address this need of our SHG members, IVDP is providing sanitary napkins and water purifiers at a reasonable price.

SOLAR ENERGY & SANITATION ACTIVITIES PROMOTED

| S.No. | Name of the Activities | Beneficiaries As on Mar' 2017 | Amount as on Mar' 2017 | Beneficiaries 2017-2018 | Amount 2017-2018 | Beneficiaries As on 2018 | Amount as on Mar' 2018 |
|-------|---------------------------|-------------------------------------|---------------------------|----------------------------|---------------------|-----------------------------|---------------------------|
| 1 | Sanitary Napkins Promoted | 236794 | ₹ 19.20 Cr. | 39738 | ₹ 4.30 Cr. | 276532 | ₹ 23.50 Cr. |
| 2 | Toilet Promoted | 48055 | ₹ 48.00 Cr. | - | - | 48055 | ₹ 48.00 Cr. |
| 3 | Water Purifing Systems | 106765 | ₹ 34.40 Cr. | 506 | ₹ 0.56 Cr. | 107271 | ₹ 34.96 Cr. |
| 4 | Solar Lights Promoted | 515709 | ₹ 31.20 Cr. | 50569 | ₹ 9.90 Cr. | 566278 | ₹ 41.10 Cr. |
| 5 | Less Smoke Stove Promoted | 2623 | ₹ 4.90 Cr. | - | - | 2623 | ₹ 4.90 Cr. |
| | | | ₹ 137.70 Cr. | | ₹ 14.76 Cr. | | ₹ 152.50 Cr. |



GROUP RESERVE FUND

Group Reserve Fund is nothing but the exclusive savings of the IVDP SHG. Every IVDP SHG has to deposit a amount ranging from Rs. 25,000/- to Rs. 1,50,000/- depending upon the age of the group. It increases the credibility of the SHG while getting the bank loan.



BANK WISE SAVINGS & RESERVE FUND

| S.No. | Name of the Banks | No. of Clusters | No. of SHGs | No. of Members | Total Reserve Fund (Till today) |
|--------------|---------------------|-----------------|--------------|----------------|---------------------------------|
| 1 | Indian Bank | 27 | 4984 | 89943 | ₹ 35.80 Cr. |
| 2 | Pallavan Grama Bank | 31 | 6129 | 110705 | ₹ 42.00 Cr. |
| 3 | Bank Of India | 4 | 1021 | 18500 | ₹ 9.20 Cr. |
| TOTAL | | 62 | 12134 | 219168 | ₹ 87.00 Cr. |



CAPACITY BUILDING TRAINING FOR SHGs

Any community organization has to build their capacity for its professional functioning. Then only they can deliver its services effectively and efficiently. Training and capacity building exercises are an ongoing process which requires continues training and exposure programmes at all levels.

In this process the SHGs will acquire knowledge, skills and various techniques which are useful for their better functioning.

The training conducted to groups during 2017-2018

| S.No. | Name of the Training | No. of Groups | No. of Beneficiaries |
|-------|--|---------------|----------------------|
| 1. | SHG A & R Training (Animators & Representatives) | 1048 | 2096 |
| 2. | SHG New Group Training (Members) | 1122 | 20196 |
| 3. | Accounts Training (Animators) | 1056 | 1056 |
| 4. | Undertaking Training (Members) | 567 | 10206 |
| 5. | Group Enhancement Training For SHG Membrs - Every Year (sanitation Training on Toilet, Water & Sanitary Napkin) | 9930 | 178740 |



Transparency Ensured through...

AUDIT & ACCOUNTABILITY

Consolidating the income, expenditure and accounting of financial transactions of the SHGs for a particular period of time (April to March) are audited by a group of IVDP staff.

Importance of Audit

1. Regular operation of fund or misappropriations are found out and suitable action is taken to solve the problems.
2. Wrong entries, missing entries in income and expenditure / transaction are found out and suitable action is taken.
3. Audit enables and qualifies groups to avail various loans.
4. Audit helps groups to stabilise or establish their sound financial position.

Kinds of Audit

1. Internal Audit
2. External Audit

Internal audit and it's special features

The accounts of SHGs belonging to cluster level federation is verified by the full time field supervisors of another CLF.

Internal Audit will be conducted once in every three months. All the records in connection with the group transactions and bank statements will be verified in the audit. The auditing will also instruct the groups to clear their dues in the bank if any.

External audit and it's special features

A group of experts in the IVDP head office under the able guidance and supervision of an external auditor verifies income, expenditure and all transactions of the groups at the end of every financial year and gives grading to groups. Producing bank statement, getting no dues certificate from the bank, evaluation and grading, rectification of the errors and arriving a detailed balance sheet are the special features of the external audit. First the team will audit the groups manually then it will be cross checked with the entries in software.

Finally the audit statement will be prepared and sent to chartered accountant for his final approval.



AUDIT & ACCOUNTABILITY



GRADED GROUPS - INDIAN BANK

| S.No. | CLUSTER NAME | Total audited groups | SHG GRADING | | ANIMATORS GRADING | | Default groups |
|-------|---------------------|----------------------|-------------|------|-------------------|------|----------------|
| | | | A★ | A | A★ | A | |
| 1 | KAVERIPATTINAM | 346 | 190 | 156 | 188 | 158 | |
| 2 | VARATANAPALLI | 284 | 171 | 113 | 190 | 94 | |
| 3 | POCHAMPALLI | 206 | 60 | 146 | 120 | 86 | |
| 4 | MATHUR | 121 | 41 | 80 | 66 | 55 | |
| 5 | BARUR | 183 | 85 | 98 | 101 | 82 | |
| 6 | KUNDARAPALLI | 191 | 102 | 89 | 111 | 80 | |
| 7 | KANDHIKUPPAM | 132 | 57 | 75 | 74 | 58 | |
| 8 | RAYAKOTTAI CLF I | 188 | 53 | 135 | 42 | 145 | |
| 9 | BERIGAI | 133 | 3 | 130 | 7 | 124 | |
| 10 | KURUBARAPALLI | 222 | 147 | 75 | 161 | 161 | |
| 11 | VENKATASAMUTHIRAM | 140 | 70 | 70 | 86 | 52 | |
| 12 | THIPPAMPATTI | 152 | 29 | 123 | 53 | 99 | |
| 13 | KARIMANGALAM CLF I | 271 | 128 | 143 | 174 | 95 | |
| 14 | MARANDAHALLI | 551 | 249 | 302 | 303 | 248 | |
| 15 | HANUMANTHAPURAM | 416 | 241 | 175 | 258 | 158 | |
| 16 | PALACODE | 504 | 196 | 308 | 233 | 268 | |
| 17 | DHARMAPURI | 191 | 44 | 147 | 75 | 116 | |
| 18 | PACHUR | 143 | 51 | 92 | 88 | 52 | |
| 19 | VINNAMANGALAM | 95 | 3 | 92 | 24 | 69 | |
| 20 | NATRAMPALLI CLF I | 155 | 44 | 111 | 70 | 85 | |
| 21 | PONNERI | 110 | 3 | 107 | 28 | 79 | |
| 22 | GAJALNAIKAMPATTI | 74 | 17 | 57 | 30 | 44 | |
| 23 | THIRUPATHUR CLF III | 177 | 27 | 150 | | | |
| TOTAL | | 4985 | 2011 | 2974 | 2482 | 2408 | 0 |



AUDIT & ACCOUNTABILITY



GRADED GROUPS - PALLAVAN GRAMA BANK

| S.No. | CLUSTER NAME | Total audited groups | SHG GRADING | | ANIMATORS GRADING | | Default groups |
|-------|---------------------|----------------------|-------------|-------------|-------------------|-------------|----------------|
| | | | A★ | A | A★ | A | |
| 1 | ARASAMPATTI | 200 | 82 | 118 | 137 | 63 | |
| 2 | PAIYUR | 436 | 187 | 249 | 208 | 223 | |
| 3 | KRISHNAGIRI | 841 | 452 | 389 | 482 | 352 | |
| 4 | VEPPANAPALLI | 608 | 211 | 397 | 270 | 334 | |
| 5 | UTHANGARAI | 85 | - | 85 | 5 | 80 | |
| 6 | ANCHETTY | 399 | 9 | 387 | 0 | 191 | 3 |
| 7 | VELAMPATTI | 201 | 66 | 135 | 108 | 93 | |
| 8 | JEGADEVI | 229 | 140 | 89 | 183 | 46 | |
| 9 | SHOOLAGIRI | 615 | 198 | 417 | 230 | 380 | |
| 10 | MADHEPATTY | 215 | 123 | 92 | 140 | 75 | |
| 11 | BARGUR | 261 | 161 | 100 | 156 | 105 | |
| 12 | RAYAKOTTAI CLF II | 158 | 52 | 106 | 58 | 100 | |
| 13 | BAGALUR | 132 | - | 132 | - | 126 | |
| 14 | DENKANIKOTTAI | 209 | 47 | 162 | 27 | 182 | |
| 15 | KARIMANGALAM CLF II | 231 | 141 | 90 | 144 | 87 | |
| 16 | VELLICHANDAI | 238 | 92 | 146 | 130 | 108 | |
| 17 | PENNAGARAM | 105 | - | 102 | 11 | 91 | 3 |
| 18 | PALLIKONDA | 120 | - | 120 | 8 | 101 | |
| 19 | VANIYAMBADI | 181 | 19 | 162 | - | - | |
| 20 | NATRAMPALLI CLF II | 191 | 65 | 126 | 80 | 111 | |
| 21 | TIRUPATTUR | 295 | 33 | 262 | 57 | 237 | |
| 22 | KAKKANGARAI | 185 | 28 | 157 | 55 | 128 | |
| | TOTAL | 6135 | 2106 | 4023 | 2489 | 3213 | 6 |



AUDIT & ACCOUNTABILITY



GRADED GROUPS - BANK OF INDIA

| S.No. | CLUSTER NAME | Total audited groups | SHG GRADING | | ANIMATORS GRADING | | Default groups |
|-------|---------------|----------------------|-------------|-----|-------------------|-----|----------------|
| | | | A★ | A | A★ | A | |
| 1 | KRISHNAGIRI 2 | 670 | 341 | 329 | 426 | 242 | - |
| 2 | THOGARAPALLI | 351 | 217 | 134 | 238 | 113 | - |
| | TOTAL | 1021 | 558 | 463 | 664 | 355 | 0 |

BANK WISE GRADED GROUPS - CONSOLIDATED

| S.No. | BANK NAME | Total audited groups | SHG GRADING | | ANIMATORS GRADING | | Default groups |
|-------|---------------------|----------------------|-------------|------|-------------------|------|----------------|
| | | | A★ | A | A★ | A | |
| 1 | INDIAN BANK | 4985 | 2011 | 2974 | 2482 | 2408 | - |
| 2 | PALLAVAN GRAMA BANK | 6135 | 2106 | 4023 | 2489 | 3213 | 6 |
| 3 | BANK OF INDIA | 1021 | 558 | 463 | 664 | 355 | - |
| | TOTAL | 12141 | 4675 | 7460 | 5635 | 5976 | 6 |

Groups : A grade is for their excellence in credit link activities, A★ grade is given for their best performance in water, sanitation & hygienic practices and credit activities.

Animators : A grade is for their excellence in performing all the group activities, A★ grade is given for their excellence in performing group activities and maintenance of books and records.

Note: Default-groups not functioning they are not eligible for any loan.



DIVIDEND : SHARED INTEREST

The Self Help Group members are rotating their savings among the members with a nominal interest. First time the accumulated interest over the period of five years is shared among themselves, after the fifth year once in two years the accumulated interest will be share among themselves after deducting the group's expenses. This is known as dividend. This creates a faith over the group activities and motivates them to save more money through their SHG.

2017
65222 Members
3544 SHGs
₹ 56 Crores

Excess savings
2017-2018
₹ 39 Crores

Year wise disbursement of Dividend

| Year | Total No. of Groups | Total No. of Groups eligible for Dividend | Dividend Amount in Crore |
|------|---------------------|---|--------------------------|
| 2003 | 2621 | 420 | ₹ 3.50 cr |
| 2004 | 3172 | 260 | ₹ 2.50 cr |
| 2005 | 3918 | 497 | ₹ 5.00 cr |
| 2006 | 4629 | 1209 | ₹ 10.00 cr |
| 2007 | 5165 | 839 | ₹ 10.00 cr |
| 2008 | 5989 | 1066 | ₹ 16.00 cr |
| 2009 | 6669 | 1453 | ₹ 26.00 cr |
| 2010 | 6805 | 1436 | ₹ 28.00 cr |
| 2011 | 7568 | 1787 | ₹ 32.00 cr |
| 2012 | 8231 | 1717 | ₹ 34.00 cr |
| 2013 | 9052 | 2080 | ₹ 41.00 cr |
| 2014 | 9062 | 3200 | ₹ 67.00 cr |
| 2015 | 9802 | 2946 | ₹ 55.00 cr |
| 2016 | 10773 | 3797 | ₹ 64.00 cr |

2017 **22707** **3544** **₹ 56.00 cr**

From 2003 to 2017

₹ 450 cr

Cumulatively right from 2003 to 2016 IVDP- SHGs shared Rs. 450 crores as dividend among the members.

The SHG are allowed to keep Rs. 20000 in their accounts. At the time of disbursement of dividend, the groups which are having more than Rs. 20000 will be treated as a excess savings and the same will be distributed along with dividend.



EMPOWERING WOMEN THROUGH TECHNOLOGY

The digitalization of SHGs accounts and operation are very well adopted by the members and given positive response. Now the group members are viewing all their transactions in the tap and operation in the tap and operating it through the finger print device.

METHODOLOGY

- All SHG members' finger prints will be collected and stored in IVDP server.
- All the loan repayments will be entered in front of Members and acknowledged by same member.
- Collections entered in the TAB will immediately move to IVDP MIS portal (Management Information System) and Cluster Desktop.
- The SHG's transactions and activities will be monitored from the Head office.
- SMS alert will be sent to group member's mobile.



ADVANTAGES

- SHG member's attendance will be monitored.
- Individual member's transactions like - savings, loan outstanding, over dues and group status can be monitored then and there.
- Special loans can be avail without coming to HO.
- The credibility of the SHGs will increase and banks will get more confidence on group's functioning.
- The coordination between the groups and IVDP HO will be strengthened.

We have completed the digitalization process for 5938 SHGs consisting of 1,05,037 members.



07. IVDP SHG WELFARE

Scholarship for Children of
Widow Members of IVDP SHGs

IVDP Life Security Fund

IVDP Koselay Award

Educational Scholarship
for IVDP Staff Members Children
Support to Victim of Fire Accident

Snap Shot

8 Projects
4002 Beneficiaries

₹ **4.89**
CRORES

Till date
IVDP spent

₹ **35.22**
CRORES

for SHG
Welfare.



SCHOLARSHIP FOR CHILDREN OF WIDOWED MEMBERS OF IVDP SHGS

₹ **23 Lakhs**



The Children of widowed members of IVDP SHGs have been given the scholarship of

Rs.10,000/- each.

This scholarship makes the children to continue their higher studies even after the demise of their father.



FEATURES OF THIS SCHOLARSHIP

- Given to poor SHG members only
- More than one child from the same family can avail this scholarship.
- The College students have to clear all their subjects in the previous semester/years.

This year the scholarship distribution programme was held in IVDP House on 12.11.2017. About 200 students have received the scholarship worth of **Rs. 23 Lakhs.**

In the past seven years Rs.1.49 Crores has been distributed to 1410 students.



“வாழ்க்கை பாதுகாப்பு நிதி”

LIFE SECURITY FUND

₹ **3.24 Crores**

distributed to 645 Beneficiaries



Women are more precious in God's creature. When the family suddenly lost its back bone, the entire family upsets very much. In this grave situation the IVDP and its members not only share their condolences and feelings, but also support their families with reasonable contributions. This is how the IVDP SHG members reflect their joint responsibility in their groups.

The Life Security fund is given to the nominees of the deceased members every year. This year **Rs. 3.24 crores** have been distributed **Rs. 50,000** each to the 645 nominees of the deceased members and **Rs. 25,000** for seriously ill members as a

Life Security fund. **Rs. 5,000** is given immediately for the funeral expenses to the family from the group general fund.

Cumulatively from the beginning of the scheme Rs. 23.33 crores have been distributed to 5262 nominees of the deceased.

The Life Security fund programme was held on 12.02.2018. On this occasion Mrs. Shanthi, District Revenue Officer, participated in the programme and paid their homage to the deceased members in the presence of IVDP President and other guests.



| LSF UPTO MAR'2017 | | 2017-2018 | | LSF AS ON MAR'2018 | |
|----------------------|--------------------|------------------|-------------------|--------------------|--------------------|
| No. of Beneficiaries | AMOUNT | No. of Group | AMOUNT | No. of Group | AMOUNT |
| 4617 | ₹ 18.37 Cr. | 645 | ₹ 3.24 Cr. | 5260 | ₹ 21.61 Cr. |
| Funeral Expenses | ₹ 1.40 Cr. | Funeral Expenses | ₹ 0.32 Cr. | Funeral Expenses | ₹ 1.72 Cr. |
| TOTAL | ₹ 19.77 Cr. | TOTAL | ₹ 3.56 Cr. | TOTAL | ₹ 23.33 Cr. |

What is Life Security Fund?

- To show the solidarity and sympathy towards their fellow members, within the limits of the cluster level.
- At the time of joining, a member has to contribute Rs. 100 as a entry fee for LSF. The total collection of this amount is kept as a fixed deposit in the name of IVDP LSF.
- Every year the amount disbursed as LSF will be equally shared by all the SHG members who have enrolled in the IVDP-LSF scheme.
- Life Security Fund is created to support the family even after the demise of the member.
- This is a different form of life insurance.
- A lump sum is given to the nominee of the deceased and to the member who becomes permanently disabled in an accident.
- This scheme is in existence since 2001.
- This scheme is applicable only for IVDP-SHG members.
- The subscription is credited first in their respective SHG accounts and then transferred to IVDP-SHG monitoring fund Account.
- Every year from January to December a list of the deceased members and permanently disabled after accident are prepared and relief fund is given.

Special features of the scheme

- Rs. 50,000 is given for the normal deaths.
- Rs. 25,000 is given for the permanent disability in accident.
- It increases the credibility of the groups in the bank for availing loans.
- SHG members share their feelings of cooperation and solidarity towards the family members of the deceased.

Conditions for receiving LSF

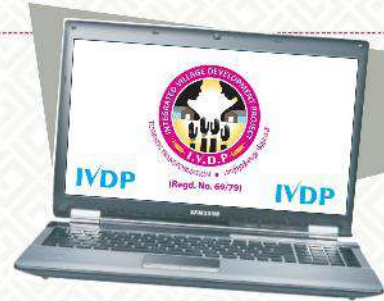
- The diseased member should have paid their LSF entry fee of Rs. 100.
- Death Certificate has to be produced.
- Natural and accident deaths will be covered under the scheme.
- Suicidal death is not eligible.
- A member who has left the group is not entitled for LSF even if she has paid the LSF subscription. (At the time of death she must be a member in IVDP-SHG)
- Only the nominee proposed by the group members are eligible for receiving LSF.
- Group Resolution in this connection has to be submitted to the respective cluster level federation.
- Loan balance if any in the name of the deceased, will be deducted from the LSF and the balance amount will be disbursed.



ஐ.வி.டி.பி. கோசலை விருது 2017

IVDP KOSELAY AWARD 2017

₹ **53 Lakhs**



IVDP Self Help Group member's children securing more than 90% of marks in 10th and 12th standard Govt. examinations are eligible for this award. The Award carries one gram Gold Medal worth of **Rs. 3000.**

- **1612 students have received IVDP Koselay Gold medal.**
- **The top 5 rank holder students in 12th Standard received "Lenova Laptop" worth of Rs.30,000/- each.**
- **The top 5 rank holder students in 10th Standard received 4 gram Gold Medal worth of Rs.11,920/- each.**



2017 Koselay Gold Medal Award presentation ceremony was held in St. Anne's Hr. Sec. School campus, Krishnagiri on 8th July 2017. Mr. Swaminathan, Regional Manager, Indian Bank, Dharmapuri and Mr. Ahamed Basha, Dist. Educational Officer, Krishnagiri jointly presented the awards in the presence of IVDP President to the meritorious students. Prof. Fr. Vimal from Periyar University, Salem motivated the students by his inspirational talk.



Current Year's IVDP Koselay Award's Value is Rs. 53 Lakhs.

Total Value of the IVDP Koselay Award scheme from the beginning to till now is Rs. 3.24 Crores.



EDUCATIONAL SCHOLARSHIP FOR IVDP STAFF MEMBERS' CHILDREN

₹ **11 Lakhs**

The staff are the soul and back bone of the IVDPs' success. As part of its staff welfare programme, IVDP supports their children's education through scholarships.

This year IVDP has spent **Rs. 11 Lakhs** for the education of 106 staff member's children in the following manner.



1st to 5th Standard Children

₹ 3,000 each

6th to 12th Standard Children

₹ 5,000 each

College Students

₹ 10,000 each

So far,
IVDP has spent
Rs. 78 Lakhs
towards this
scholarship
scheme.



FIRE ACCIDENT RELIEF FUND

FINANCIAL SUPPORT SCHEME FOR FIRE ACCIDENT VICTIMS



The IVDP SHG member's houses were often affected by the fire accident and lost their house and other properties. The fire accidents suddenly brought all the family members into the street. Further the fire destroys all their savings and valuables including food grains, cloths, house hold articles and children's educational materials.

To respond their emergency needs and compensate their sudden loss, the IVDP President offers immediate financial help of **Rs. 10,000** and cloths, essential materials, etc.

This year
IVDP supported worth of
Rs. 1.7 Lakhs
for 15 fire accident victims
(IVDP SHG members)

So far IVDP has given
the financial help worth of
Rs. 29 Lakhs
for fire accident victims.



SNAP SHOT

- Medical help (Heart Surgery) to SHG member's husband
Rs. 50,000
- Medical help (Treatment for stroke) to SHG member's husband
Rs. 25,000
- Medical help to IVDP SHG members for their various ailments
Rs. 2,00,000
- Gifts to Staff during the May Day celebrations
Rs. 2,50,000
- Motivation and Performance incentives to Staff members
Rs. 12 lakhs





08. EDUCATION

- IVDP 'VETRI NAM KAIYIL' Distribution ■
- Orphan & Semi Orphan students scholarship ■
- Govt.Arts College for Women, Krishnagiri ■
- IVDP Nethaji School, Kottaiyur ■
- Other Schoarship (1st Generation, Ultra poor) ■
- Teachers Motivation ■
- Meghalaya School Children ■
- Desk & Bench, CCTV Camera, Dictionary, Library, Auditorium to Schools Children ■
- Snap Shot ■

13 Projects
76025 Beneficiaries
₹ 1.72 CRORES

Till date
IVDP spent
₹ 16.3 CRORES
for Education
purpose



வெற்றி நம் கையில் - வினா விடை தொகுப்பு

IVDP "VETRI NAM KAIYIL"

₹ 65 Lakhs

The "VETRI NAM KAIYIL" question cum guide Books were published by IVDP in eleventh consecutive year. These books are prepared by the team of expert teachers in Tamil, English and Telugu languages and distributed to the students studying in Government and Govt. aided schools. IVDP has been supplying these books at free of cost to the students in Krishnagiri, Dharmapuri and Vellore districts.



The "VETRI NAM KAIYIL" question cum guide book brought the following results among students

- The passing percentage was increased
- Helpful for poor students
- Helped to score high marks





Krishnagiri District Collector, Mr. C. Kathiravan, IAS., have released the "VETRI NAM KAIYIL" question cum guide book on 07.10.2017 in the presence of Mr. A. Puhazenthi, Chief Educational officer, Krishnagiri & IVDP President.

**Current Year 2017-2018 question bank books
distributed for students worth of**

₹ 65 Lakhs

**In the Last 11 Years
SSLC & HSE question bank books worth of
₹ 4.05 Crores were distributed.**



ENCOURAGING HIGHER EDUCATION BY SCHOLARSHIPS

₹ 30 Lakhs

IVDP HIGHER EDUCATION SCHOLARSHIP is meant for Orphan and Semi orphan students studying in the colleges. The IVDP is giving **Rs. 10,000** for orphan students and **Rs. 5,000** for semi orphan students as scholarship.



**Don Bosco Arts
& Science College
Dharmapuri**

**93 Students,
₹ 5 Lakhs**

**Don Bosco College
of Education
Dharmapuri**

**11 Students,
₹ 1.1 Lakhs**





**Sacred Heart
College
Tirupattur**

137 Students
₹ 7.2 Lakhs



**Auxilium College
Vellore**

213 Students
₹ 11.7 Lakhs



**Don Bosco College
Yelagiri**

71 Students
₹ 5 Lakhs



**So far, Rs. 67 Lakhs where given as a scholarship
for Orphan and Semi Orphan College Students**



Educating Women

... .. IVDP'S TOOL TO EDUCATING THE GENERATION

Projects implemented in Govt.Arts College for Women, Krishnagiri.

₹ 9.5 Lakhs



▲ Special scholarship of Rs.500/- each for
218 Second year students who are successfully
completed their exams without arrears

₹ 1.09 Lakhs



- ◆ Bridge Course & Skill Development training for students
₹ 2 Lakhs
- ◆ “ToT” Training for professors
₹ 1 Lakh
- ◆ Special gift of Rs.1000/- each for 100 best performed students in Bridge course and personality development programme
₹ 1 Lakh
- ◆ Beautician Training for selected students to increase their employability skills
₹ 1 Lakh
- ◆ Mobile phone servicing training for students to increase their employability skills
₹ 30,000
- ◆ Installation of 25 KV generator for solving the power cut problem of the college
₹ 3.14 Lakhs





Uniforms, Scholarships and Musical Band to IVDP NETHAJI SCHOOL CHILDREN, KOTTAIYUR.

₹ **4 Lakhs**



IVDP has given scholarships and uniforms worth of **Rs. 2.30 lakhs** to 600 poor tribal children studying in IVDP Nethaji School situated inside the forest area in Kottaiyur. This school provides quality education at affordable cost.

Not only the education alone elevate the children. The children should acquire all the skills for their overall development. The Music is one of most important skill, every child should learn. The IVDP extended its support to the IVDP Nethaji School to get musical band instruments worth **Rs. 1.10 lakhs**. Now the children are playing the musical bands during the school celebrations.



This year the IVDP has given the prizes worth of **Rs. 60000** to the children of IVDP Nethaji School during their Annual day and Sports day celebrations in order to encourage their talents.



Poor Students Scholarship in Partnership Mode at SACRED HEART COLLEGE, TIRUPATTUR

₹ **1.70 Lakhs**



The IVDP President introduced an innovative scheme among the students of Sacred Heart College, Tirupattur that he will contribute the amount equal to the contribution of students. Further he announced the gift of one gram gold coin for the core team members who collected the amount. The students took this as a challenging task and collected **Rs. 1.70 Lakhs** from students.



As per his promise IVDP President also contributed **Rs. 1.70 Lakhs** towards this scholarship scheme and given to 74 deserving students as a scholarship. During the scholarship distribution programme IVDP President appreciated the efforts of students and gifted one gram gold coin to 9 students who lead the initiative.



MOTIVATING THE TEACHERS

IVDP always believes that the teachers have to be motivated in order to improve the quality of education. To achieve this IVDP offered the gifts to the following school teachers.



Dinner sets worth of **Rs. 2.75 Lakhs** to the teachers in St.Mary's Hr.Sec. School, A.N.Mangalam, Salem.



Dinner sets worth of **Rs. 2 lakhs** to the teachers who motivated the students in Public Exams in St. Anne's Hr. Sec. School Krishnagiri.



MOTIVATING THE TEACHERS



- ◀ The IVDP gifted the Fastrack bags worth of **Rs. 45,000** to all the teachers of St. Anne's Hr. Sec. School, Krishnagiri



- ◀ The IVDP gifted the Fastrack bags worth of **Rs. 60,000** to all the teachers of Our Lady's Hr. Sec. School, Madhagondapalli



- ◀ 25 best Govt. school teachers were honoured with Gold Medal (I Gram) and 100 expert teachers who compiled the VETRI NAM KAIYIL book are honoured with Dinner sets by Krishnagiri District Collector Thiru. C. Kathiravan, IAS.

Rs. 4,75,000



SERVICE WITHOUT BORDERS Welfare Programmes for Children in Meghalaya

₹ **18 Lakhs**

Thousands of poor tribal children are getting quality education through Holy Cross School, Mawkenraw, in North Eastern State of Meghalaya. Their parents are economically backward and living below the poverty line. To support their education, IVDP have provided the following welfare programmes for the children and their families:





School uniforms
worth of
₹ 2 Lakhs



Cloth
drying machine
worth of
₹ 1.3 Lakhs



Computer lab with
UPS worth of
₹ 8.7 Lakhs



Dictionary,
geometry box
and pencil
pouch worth of
₹ 1.6 Lakhs



Fastrack bags
worth of
₹ 48,000



Blankets to
Children's families
₹ 3.8 Lakhs



So far,
IVDP
implemented
various
projects
for the children
worth of
₹ 26 Lakhs





Desk & Benches to ST. ANTONY'S SCHOOL, ELATHAGIRI

₹ **5.2 Lakhs**



The 100 sets of desks and benches worth of **Rs. 5.2 Lakhs** to St. Antony's Hr. Sec. School, Elathagiri enhanced the infrastructure facility of the school and improved the dignity of the students as well.

Safety First... CCTV Camera to MONTFORT COMMUNITY SCHOOL, YERCAUD

₹ **5 Lakhs**



To ensure the safety and security of the children studying in Montfort Community School in Kombuthokki, Yercaud, the IVDP installed a **Rs. 5 Lakhs** worth of CCTV Camera in their campus. This CCTV Camera strengthened the surveillance and security system of the school further.



ENHANCING THE LEARNING

Library Books and LED TV to Nirmala School, Kolathur

₹ **1 Lakhs**

The books are shaping the mankind. To induce the reading habit among children the IVDP have donated Rs. One lakh worth of books to the library of Nirmala HS School, Kolathur, Salem dt.



Children's Day With KRISHNAGIRI ST. ANNE'S SCHOOL CHILDREN

₹ **2.6 Lakhs**

The Children's day was celebrated in St. Anne's Hr. Sec. School, Krishnagiri. The IVDP President was the Chief Guest on this occasion and appreciated the services of Sr. Alphonsa Celin, in view of receiving the "State Government's Best Teacher Award". Sr. Celin developed the



school in all spheres like education, sports, etc. In order to honour her services and efforts, the IVDP President gifted the Dictionaries and cakes worth of Rs. 2.60 lakhs to all the 2200 students studying in the school.



ROOFING THE OPEN AIR AUDITORIUM @ John Britto Hr. Sec. School, Anniyalam

₹ **4.66 Lakhs**



The auditorium is very essential for any educational institutions. That too the school in remote place needs best infrastructure to improve the quality of education. By keeping this in mind the IVDP President contributed the entire cost of roofing sheets worth of Rs.4.66 Lakhs. Now the school got elegant auditorium to conduct their school events.

Honouring the Student Leaders in AUXILIUM COLLEGE, VELLORE

The IVDP President gifted the Fastrack bags to 75 Student Leaders of Auxilium College, Vellore during the Inauguration of Students Associations.





SNAP SHOT

- 1 First Generation Students Scholarship to Sesurajapuarm Village
₹ 3 Lakhs
- 1 Mobile phone servicing training for student to increase their employability skills. Projects implemented in Govt. Arts College for Women, Bargur
₹ 33,000
- 1 School bags to sponsored children from DCPU, Krishnagiri worth of
₹ 15,000
- 1 Gifts to the children who visited the Book Festival in Kaveripattinam worth of
₹ 12,000
- 1 Gold medals and silver articles worth of
₹ 24000
to the winners of Literafest held in IVDP Computer Academy at Hanumannthapuram.
- 1 Gifts to Dharmapuri Don Bosco Matric School students during their Convocation day
₹ 15,000
- 1 Mid day meals programme for the students of Don Bosco College, Yellagiri Hills at the cost of
₹ 85,000



09. CHILD DEVELOPMENT

Solar Lamp to Madurai Auxilium school ■

LED TV to Children's Home ■

Water Bottle & Sweater to Home children ■

Support to Tribal Children ■

Child protection wall painting ■

Gifts to Children home, Arani ■

Solar water heaters to Children home ■

8 Projects
4900 Beneficiaries

₹ 11.5
LAKHS

Till date
IVDP spent

₹ 17
LAKHS

for Child
Welfare



BRIGHTENING THE AUXILIUM SCHOOL CAMPUS MADURAI WITH SOLAR LIGHTS

₹ 3 Lakhs



The IVDP have brightened the Children Home in Auxilium School campus, Madurai with solar lamps worth of **Rs. 3 Lakhs**, where many remote rural female children are studying. Now they are free from power cuts and continue their studies. Further IVDP have given 300 school bags to these children to encourage their education.





LED TELEVISIONS TO CHILDREN HOMES

₹ 3.5 Lakhs



The recreation should be healthier and pleasure for the children. Now the television is one of the major recreational modes that every child is like. But the children staying in the children homes are missing this opportunity and watching the programmes in the small and oldest model TV sets. In order make the children happier the IVDP President contributed LG 43" LED Televisions to 8 child care institutions worth of **Rs. 3.5 Lakhs**.

- ❖ **St. Vincent Children Home, Adaikkalapuram**
- ❖ **Vallalar Home, Dharmapuri**
- ❖ **Jeevan Jothi Home for Girl children, Elathagiri**
- ❖ **Kamala Nehru Children Home, Krishnagiri**
- ❖ **Government Children Home, Panchapalli**
- ❖ **St. Francis Children Home, Elathagiri**
- ❖ **Home of Hope, Nachikuppam**
- ❖ **St. Joseph's Home for Girl Children, Arani**



Caring the children with winter cloths and water bottles ANNE MARI AND ST. VINCENT CHILDREN HOMES, ADAIKKALAPURAM

₹ **75,000**



Adaikkalapuram is a remote rural village near Kelamangalam and having the cold climate in most of the year. The IVDP President once visited the children staying in the Anne Mari and St. Vincent Children Homes and found their difficulties and offered sweaters, caps and water bottles worth of **Rs. 75,000** to 156 children staying in the homes.

SUPPORT TO TRIBAL CHILDREN AT YERCAUD

₹ **78,000**

The Salesian Fathers in Yercaud hills are organizing the tribal youth and children through oratories. They are running night schools, sports and games programmes for children and youth. This year IVDP President took part in their Annual Oratory day celebrations and presented the gifts worth of **Rs. 78,000** to all the participants.





CHILD PROTECTION WALL PAINTING

₹ 35,000

The child protection is most sensitive issue in today's society. Creating awareness on child protection is the need of the hour. To address this need the IVDP have contributed the 10 wall paintings in the prominent place of the Krishnagiri district at the request of Krishnagiri District Child Protection Unit.



Gifts to Children in St. Joseph's Children Home, Arani

₹ 50,000

The IVDP President realised the needs of the children staying in St. Joseph's Children home in Arani and gifted the mattress, tumbler, water bottle and cakes to 160 children staying in the home at the cost of **Rs. 50,000.**





SOLAR WATER HEATERS TO CHILDREN HOMES

₹ **2.64 Lakhs**

The children staying in the children homes are finding very difficult during the summer season.

Especially the homes in hilly regions, the children are feeling very cold and could take bath. To put end to this menace, IVDP

donated Solar water heaters to Annie Mari Children Home for girl children, Adaikkalapuram and St. Charles Children Home, Yelagiri hills, Vellore district at the cost of **Rs. 2.64 Lakhs.**



Annie Mari Children Home, Adaikkalapuram



St. Charles Children Home, Yelagiri



10. COMMUNITY DEVELOPMENT

- Solar heater for Mentally retarded
- Old age home
- Support to Library
- Support to Destitute
- Govt. Veterinary Hospital, Natrampalayam
- Honouring workers gift
- Launching of S500 Solar Lamps
- Caring the Destitutes
- Christmas with Marginalized
- Vehicle gift to Sisters
- Gift to Health Care personnel
- Promoting SHGs in Tripura
- Support to Leprosy Eradication
- Snap Shot

11 Projects
6483 Beneficiaries
₹ 45.6 LAKHS

Till date
IVDP spent
₹ 1.35 CRORES
for Child
Welfare



CARING THE SENIOR CITIZENS

Missionary of Charity of Mother Theresa, Kanchipuram

₹ 1 Lakhs

The IVDP is always happy to share its resources with marginalized and neglected section of the society. In this gesture IVDP donated Rs. One lakh worth of 1000 Lt. Solar Water heater to the Home for Senior Citizens and mentally retarded & physically challenged persons run by Missionary of Charity of Mother Theresa, Kanchipuram.



VUYIROLI OLD AGE HOME, CHENNAI

₹ 4 Lakhs



The IVDP have given solar water heater, LED Television, Fans and Solar lamps worth of Rs. 4 lakhs to the Senior citizens in Vuyiroli old age home in Chennai.



SUPPORT TO KRISHNAGIRI DISTRICT LIBRARY



The library is the space for learning. In order to equip the library more comfortable, IVDP have contributed **50 chairs worth of Rs. 20,000/-**.

SUPPORT TO DESTITUTE

Mrs. Alamelu a destitute woman from Kamanthotti struggling for her livelihood. Her female child scored good marks in 12 std. government examinations. The IVDP extends its hands to her child Bhavani and admitted her in degree course at MGR College, Hosur and assured to bear the 3 years college fees of **Rs. 35,000**. Now she has started a new life with the help of IVDP.





Land to Govt. Veterinary Hospital, Natrampalayam



To address the long felt need of the tribal community in Natrampalayam, the IVDP have donated the **10 cents of land worth of Rs. 30 lakhs** to Government Animal Husbandry Department to construct the Veterinary Hospital for the benefit of tribal villages around Natrampalayam.

Honouring the Conservancy Workers with Gifts



The conservancy workers are playing a vital role in our health and hygiene. In order honour them, the IVDP President celebrated his new year with conservancy workers with new cloths and other gifts worth of **Rs. 60000/-**.



LAUNCHING OF S500 SOLAR LAMPS



The IVDP saved millions of units of electricity through solar energy. Often it upgraded the technology and introduces new variants of solar lamps to its SHG members. In this line the leading manufacturers of solar lamp “d.light” launched its latest product S500 in India on 29th Nov. 2017 in the hands of IVDP President. During this occasion the Global CFO of d.light Mr. Kamal Lath, Global Service Director Mr. Sri Ram, Sr. Director Mr. Madhu Murthi and Sr. Manager Mr. Pavalan were participated.

CARING THE DESTITUTES

Together with Kalanjiyam, Chennai, the IVDP has given the **blankets worth of Rs. 27000/-** to the people lying and sleeping on the streets of Chennai City.





MEANINGFUL CHRISTMAS WITH MARGINALIZED

₹ **2.7 Lakhs**



- Vallalar Home, Dharmapuri
- Jeevan Jothi Home for Girl children, Elathagiri
- Jeevan Jothi Children Home for boys, Krishnagiri
- Kamala Nehru Children home, Krishnagiri
- St. Francis Children Home, Elathagiri
- Home of Hope, Nachikuppam
- St. Joseph's Home for Girl Children, Arnni
- St. Henry Home for Aged, Salem
- St. Joseph Home, Kottur
- St. Mary's Hr. Sec. School, A.N. Mangalam
- Our Lady's Hr. Sec. School, Madhakondapalli
- SSA-RSTC Children Home, Athimugam
- Women Prison, Krishnagiri

Christmas is the festival of joy and sharing of love. To mark this occasion the IVDP celebrated its Christmas in a more meaningful manner. The IVDP President shared his joy through gifts and cakes with more than 4000 school children, destitute children, HIV infected, old age people and prisoners. For this purpose IVDP have spent more than **Rs. 2.7 Lakhs.**



IVDP gifted the Two wheeler worth of Rs. 67,000/- to Servants of Mary Immaculate Sisters to take care of the children.



GIFTS TO HEALTH CARE PERSONNEL

The IVDP President gifted Fastrack bags worth of

Rs. 1,00,000

to the staff and students of St. Louis Hospital, Krishnagiri.



PROMOTING SHGs IN TIRIPURA



The JUST Voluntary Organization in Tripura is working among the tribal community and organising SHGs for women. In order to strengthen their groups through training and promoting livelihood programmes, IVDP have contributed **Rs. 3.5 Lakhs** to JUST organization.

SUPPORT TO LEPROSY ERADICATION INITIATIVES



The leprosy eradication through awareness and treatment is the main thrust area, which IVDP always concentrates.

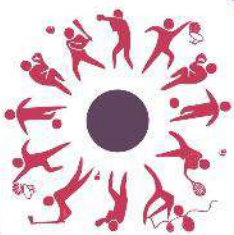
To achieve this IVDP have offered **Rs. 3 Lakhs** to leprosy eradication project of ALERT INDIA FOUNDATION, Mumbai.



SNAP SHOT

- Marriage gift (Gold coin, dinner set and cloths) to destitute girl worth of **₹ 25,000**
- Gift (Gold coin) to Pensioners worth of **₹ 25,000**
- Pongal celebration gifts worth of **₹ 40,000** to the youth and publics in Shanthi Nagar
- Sewing machines to the rehabilitated women prisoners worth of **₹ 16,000**





11. SPORTS & GAMES

Gold Medals to Sports Coaches ■

Uniforms to Physical education Teachers ■

Honouring the Champions ■

Honouring the KHO-KHO Champions ■

3 Projects
104 Beneficiaries

₹ 1.3
LAKHS

Till date
IVDP spent

₹ 28.75
LAKHS

for Sports &
Games



GOLD MEDALS TO SPORTS COACHES

₹ 12,000



Gold medals to
St. Anne's Hr. Sec. School
sports coaches worth of
Rs.12,000

UNIFORMS TO PHYSICAL EDUCATION TEACHERS

₹ 75,000



IVDP encourages and invest huge resources on children's education and sports as well. As part of this venture the IVDP have given track suits for 160 Physical Education Teachers in the district worth of Rs.75000/-.



HONOURING THE CHAMPION



The IVDP has honoured Mr. Prathap with the award of Rs. 25000/- for his achievements in the National Level Body Building Championships. He is the son of Mrs. Rajathi an IVDP member, won many trophies and medals at the state and national level.

NATIONAL JUNIOR KHO-KHO CHAMPIONSHIP



The IVDP President honoured the top three winners of 33rd National Junior Kho-Kho Championship 2017 held in St. John Bosco Hr. Sec. School, Hosur with Fastrack bags.



Promoting Solar Lamps

An IVDP way to protecting the environment



A poor is already struggling and when the fire destroy their belongings they will be struggling much more and if the fire occurs by Kerosene lanterns then lets eradicate it – Mr. Kulandai Francis said this and stood by that. IVDP took a mission of eradicating kerosene lanterns in every member home in the year 2012-14 and successfully eradicated kerosene lanterns by providing d.light solar lights in 2000 villages in Krishnagiri, Dharmapuri and Vellore districts of Tamilnadu, India.

When Ministry of New and Renewable Energy (MNRE) is working with the Mission of Making India as "SOLAR INDIA", IVDP is actively contributing to the nation by facilitating affordable and quality d.light solar lights for every IVDP member.

As of March 2018 IVDP have facilitated their self help groups (SHG) to buy around 5.5 lakh d.light solar lights through which a

remarkable social impact is accomplished. School children, farmers, small entrepreneurs are major of them who got benefitted by this initiative.

The Global Impact Investing Rating System (GIIRS) rated company d.light has certified IVDP for the social impact achieved by facilitating solar lights in the areas where IVDP operates. A remarkable social impact IVDP has achieved includes the offset of 600495 tons of Co2 which is equivalent of the exhaust of almost 13,000 cars per year. Around 6 lakhs school aged children got benefitted by this initiative.

IVDP is facilitating affordable and quality renewable energy products for the members to ensure every district where IVDP operates becomes a solar district and every IVDP member saves and earn money by using renewable energy products.



SOCIAL IMPACT CERTIFICATE



Social Impact Certificate

This is to certify that

Integrated Village Development Project (IVDP)

has contributed to the following impact through March 31, 2018, as result of facilitating access to affordable solar lighting, for under - electrified customers, throughout India.

2,434,439 lives empowered
608,610 school-aged children reached with solar lighting
121,601,363 USD saved in energy-related expenses
226,767,432 productive hours created for working and studying
600,495 tons of CO₂ offset
1,761,932 kWh generated from renewable energy source

Ned Tozun

CEO and Co-Founder, d.light

d.light undergoes an annual industry-recognised independent assessment, the Global Impact Investing Rating System. d.light has received the highest possible score each year, certifying that the company meets rigorous standards of social and environmental performance, accountability, and transparency within the off-grid lighting space. d.light is a pioneer in social impact measurement, leading the industry towards developing third-party validated standards. Until these exist, d.light has devised an impact calculation approach that utilizes conservative assumptions and the highest-quality available external research from the United Nations and the International Finance Corporation. The figures shown are consistent with this company-wide methodology and represent cumulative impact to be generated over the product life.

FACTS & FIGURES

IVDP SHG WELFARE, HEALTH, SANITATION, EDUCATION, CHILD WELFARE & OTHER SERVICES

IVDP SHG Welfare

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL | ₹ 29.3 cr. |
|---|----------------|---------------|----------------|------------------|
| LIFE SECURITY FUND | ₹ 18.37 Crores | ₹ 3.24 Crores | ₹ 21.61 Crores | |
| SHG member Funeral expenses | ₹ 1.39 Crores | ₹ 32 Lakhs | ₹ 1.71 Crores | |
| Flood relief Fund, Kargil war, Gujarat Earth quake, Tsunami | ₹ 2 Crores | | ₹ 2 Crores | |
| Heart Surgery for SHG members | ₹ 4.75 Lakhs | ₹ 25 Thou. | ₹ 5 Lakhs | |
| SHG member's family medical expenses | | ₹ 50 Thou. | ₹ 50 Thou. | |
| Support to Victim of Fire Accidents | ₹ 27.23 Lakhs | ₹ 1.7 Lakhs | ₹ 29 Lakhs | |
| Sanitation Day Gift & Uniform to Animators | ₹ 29 Lakhs | ₹ 6 Lakhs | ₹ 35 Lakhs | |
| Staff Welfare (Gift & incentive) | ₹ 2.91 Crores | ₹ 35 Lakhs | ₹ 3.26 Crores | |
| Ultra poor house – 3 Nos | ₹ 2.8 Lakhs | | ₹ 2.8 Lakhs | |
| TOTAL | ₹ 25.30 Crores | ₹ 4 Crores | ₹ 29.3 Crores | |

SHG Member's Children

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL | ₹ 5.92 cr. |
|---|----------------|------------|---------------|------------------|
| Educational Scholarship to School Students of IVDP SHG members children top scorer in 10th and 12th std | ₹ 2.71 Crores | ₹ 53 Lakhs | ₹ 3.24 Crores | |
| IVDP SHG Widow members children scholarship (college students only) | ₹ 1.26 Crores | ₹ 23 Lakhs | ₹ 1.49 Crores | |
| Solar Lamp to IVDP SHG members children who face 10th and 12th std public examination | ₹ 40 Lakhs | | ₹ 40 Lakhs | |
| IVDP SHG staff children scholarship | ₹ 67.1 Lakhs | ₹ 11 Lakhs | ₹ 78.1 Lakhs | |
| TOTAL | ₹ 5.05 Crores | ₹ 87 Lakhs | ₹ 5.92 Crores | |

Education service to IVDP Computer Academy, Hanumanthapuram

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL | ₹ 1.54 cr. |
|--|----------------|-----------|---------------|------------------|
| Establishment work (Land Purchase, 3 floors with toilet block, furniture computer Lab) | ₹ 1.52 Crores | | ₹ 1.52 Crores | |
| Uniform, Gold Coin and Silver articles | | ₹ 2 Lakhs | ₹ 2 Lakhs | |
| | ₹ 1.52 Crore | ₹ 2 Lakhs | ₹ 1.54 Crore | |

FACTS & FIGURES

EDUCATIONAL SERVICE TO IVDP NETHAJI SCHOOL, KOTTAIYUR

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL |
|---|----------------|--------------|---------------|
| School Establishment work (Land Purchase, 3 Floors, 18 Class Rooms with Toilet Block, Furniture, Play Things, Computer Lab & Science Lab) | ₹ 2.4 Crores | | ₹ 2.4 Crores |
| Xerox Machine, Solar System, Furniture | ₹ 9 Lakhs | | ₹ 9 Lakhs |
| School Van Purchase | ₹ 11 Lakhs | | ₹ 11 Lakhs |
| Jeep Purchase | ₹ 11 Lakhs | | ₹ 11 Lakhs |
| LCD Projector | ₹ 46 Thou. | | ₹ 46 Thou. |
| LED TV | ₹ 65 Thou. | | ₹ 65 Thou. |
| RO Plant | ₹ 1.25 Lakhs | | ₹ 1.25 Lakhs |
| Uniform, Bag, Belt | ₹ 9.7 Lakhs | ₹ 80 Thou. | ₹ 10.5 Lakhs |
| School Bus Purchase | ₹ 15 Lakhs | | ₹ 15 Lakhs |
| Sports day & Annual day gifts | ₹ 1 Lakh | ₹ 60 Thou. | ₹ 1.6 Lakhs |
| Musical Instruments | | ₹ 1.15 Lakhs | ₹ 1.15 Lakhs |
| TOTAL | ₹ 3 Crores | ₹ 2.55 Lakhs | ₹ 3.03 Crores |

₹
3.03
cr.

EDUCATIONAL SCHOLARSHIP TO COLLEGE & SCHOOL STUDENTS

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL |
|--|----------------|---------------|---------------|
| Scholarship to College students | ₹ 88.6 Lakhs | ₹ 4.71 Lakhs | ₹ 93.31 Lakhs |
| Sesurajapuram - 1st Generation Scholarship | ₹ 57 Lakhs | ₹ 3 Lakhs | ₹ 60 Lakhs |
| Orphan & Semi Orphan Scholarship | ₹ 37 Lakhs | ₹ 30 Lakhs | ₹ 67 Lakhs |
| Govt. College Cash Award | ₹ 4.11 Lakhs | ₹ 2 Lakhs | ₹ 6.11 Lakhs |
| Scholarship to School students from IVDP Nethaji School, Kottaiyur | | ₹ 2 Lakhs | ₹ 2 Lakhs |
| Ultra poor students scholarship (Sacred Heart College) | | ₹ 1.7 Lakhs | ₹ 1.7 Lakhs |
| TOTAL | ₹ 1.87 Crores | ₹ 43.41 Lakhs | ₹ 2.3 Crores |

₹
2.3
cr.

CHILD WELFARE PROGRAMMES

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL |
|---|----------------|--------------|--------------|
| Training Expenses | ₹ 10 Thou. | | ₹ 10 Thou. |
| LED TV to Homes | ₹ 3.2 Lakhs | ₹ 3.5 Lakhs | ₹ 6.7 Lakhs |
| RO Plant to Homes | ₹ 1 Lakhs | | ₹ 1.5 Lakhs |
| Solar Heater to Home | ₹ 1.05 Lakhs | ₹ 2.7 Lakhs | ₹ 3.75 Lakhs |
| Swetter to Home Children | ₹ 1 Lakh | ₹ 50 Thou. | ₹ 1.5 Lakhs |
| Water bottles to home children | | ₹ 25 Thou. | ₹ 25 Thou. |
| Awareness Wall Painting to Child Protection | | ₹ 30 Thou. | ₹ 30 Thou. |
| TOTAL | ₹ 6.35 Lakhs | ₹ 7.25 Lakhs | ₹ 13.6 Lakhs |

₹
13.6
Lakhs

FACTS & FIGURES

OTHER EDUCATIONAL SERVICE

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL |
|--|----------------------|---------------------|----------------------|
| Kitchen Equipment to Auxilium college, Vellore and Don Bosco College, Yelagiri | ₹ 9.7 Lakhs | | ₹ 9.7 Lakhs |
| Water Treatment plant to Schools & Colleges | ₹ 61 Lakhs | | ₹ 61 Lakhs |
| Computer Lab to Schools, Colleges | ₹ 1.25 Crores | ₹ 9 Lakhs | ₹ 1.34 Crores |
| Open Auditorium to Auxilium School & John Britto School, Christupalayam | ₹ 7.5 Lakhs | ₹ 4.7 Lakhs | ₹ 12.2 Lakhs |
| Construction, Toilet renovation to R.C.Fathima Boys High School & IELC school | ₹ 24.5 Lakhs | | ₹ 24.5 Lakhs |
| Safety Grill frame work, Compound wall & Tiles to St.Ann's school, Krishnagiri, Our Lady School Mathakondapalli School, St.John Bosco School, Hosur. | ₹ 15.2 Lakhs | | ₹ 15.2 Lakhs |
| Chair, Desk & Bench to Schools | ₹ 43.3 Lakhs | ₹ 5.2 Lakhs | ₹ 48.5 Lakhs |
| Uniform, Bag, Belt to School Children | ₹ 12 Lakhs | | ₹ 12 Lakhs |
| Science Lab to School Children | ₹ 4.1 Lakhs | | ₹ 4.1 Lakhs |
| Cycle to School Children | ₹ 12.2 Lakhs | | ₹ 12.2 Lakhs |
| Audio Visual Equipments to Students | ₹ 6.3 Lakhs | | ₹ 6.3 Lakhs |
| Generator, UPS & Battery to Schools & Colleges | ₹ 13.2 Lakhs | ₹ 3.2 Lakhs | ₹ 16.4 Lakhs |
| Scout Scheme, Basket Ball court, Judo matt, Sports Dress & Sports Materials to Schools | ₹ 28 Lakhs | ₹ 75 Thou. | ₹ 28.75 Lakhs |
| DRDA scheme contribution | ₹ 38.5 Lakhs | | ₹ 38.5 Lakhs |
| Library to School & College students | ₹ 2.1 Lakhs | ₹ 60 Thou. | ₹ 2.7 Lakhs |
| Book Rack to School children | ₹ 1.25 Lakhs | | ₹ 1.25 Lakhs |
| Sanitation Expenses, Suppose Christmas expenses for School & college students | ₹ 8.32 Lakhs | | ₹ 8.32 Lakhs |
| Solar heater to Boarding & hostels | ₹ 5.2 Lakhs | | ₹ 5.2 Lakhs |
| Solar lamp to Schools | | ₹ 3 Lakhs | ₹ 3 Lakhs |
| Teachers Gift | ₹ 13.5 Lakhs | ₹ 11 Lakhs | ₹ 24.5 Lakhs |
| LED TV to Children Home in Selliyampatti, Auxilium School, Madurai & Nirmala School, Kolathur | ₹ 1.1 Lakhs | ₹ 35 Thou. | ₹ 1.45 Lakhs |
| Solar lamp to Auxilium school, Madurai | | ₹ 3 Lakhs | ₹ 3 Lakhs |
| CC TV camera to Schools | | ₹ 5 Lakhs | ₹ 5 Lakhs |
| Bridge course to College students | ₹ 2.4 Lakhs | ₹ 3 Lakhs | ₹ 5.4 Lakhs |
| Beautician & Skincare Awareness Course to College Students | | ₹ 1 Lakhs | ₹ 1 Lakhs |
| Mobile Phone Service Training to College Students | | ₹ 70 Thou. | ₹ 70 Thou. |
| Vehicle Distribution – RSTC for Dropout, Athimugam | | ₹ 65 Thou. | ₹ 65 Thou. |
| Dictionary to school children | | ₹ 2.7 Lakhs | ₹ 2.7 Lakhs |
| Blanket to Children in Meghalaya | | ₹ 3 Lakhs | ₹ 3 Lakhs |
| Uniform, Geometry box & Cloth Drying Machine to Meghalaya school children | ₹ 8 Lakhs | ₹ 3.8 Lakhs | ₹ 11.8 Lakhs |
| Fastrack bag to schools & college students | ₹ 19 Lakhs | ₹ 8 Lakhs | ₹ 27 Lakhs |
| Total | ₹ 4.65 Crores | ₹ 68.6 Lakhs | ₹ 5.34 Crores |

₹
5.34
cr.

FACTS & FIGURES

SCHOOL CHILDREN

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL | ₹ 4.28 cr. |
|---|----------------|------------|---------------|--------------------------------|
| 10th and +2 question Bank "Vetri Un Kail" distribution during 2008-2017 | ₹ 3.4 Crores | ₹ 65 Lakhs | ₹ 4.05 Crores | |
| Water Bottle | ₹ 12 Lakhs | | ₹ 12 Lakhs | |
| Mathematics Kit | ₹ 11 Lakhs | | ₹ 11 Lakhs | |
| TOTAL | ₹ 3.63 Crore | ₹ 65 Lakhs | ₹ 4.28 Crores | |

COMMUNITY SERVICE

| Particulars | As on Mar'2017 | 2017-2018 | TOTAL | ₹ 1.38 cr. |
|--|----------------|--------------|---------------|--------------------------------|
| Vellore Ceneral Prison | ₹ 5 Lakhs | | ₹ 5 Lakhs | |
| Women Sub jail – UPS, Battery, RO, Tank, Sewing machine, Towel & Other materilas | ₹ 1.1 Lakhs | ₹ 25 Thou. | ₹ 1.35 Lakhs | |
| Sanatorium workers in Tambaram & Conservancy Worker in Krishnagiri municipality | ₹ 5 Lakhs | ₹ 55 Thou. | ₹ 5.6 Lakhs | |
| Leprosy Programme under St.Mary's Hospital, Arisipalayam –Salem (Food, cloths, equipments, solar lamp & educational activities) | ₹ 9 Lakhs | | ₹ 9 Lakhs | |
| Leprosy Programme -Alert India-Mumbai | ₹ 11 Lakhs | ₹ 3 Lakhs | ₹ 14 Lakhs | |
| Old Age Home – Grace Compassion Home Tiruvannamalai, Arockia Annai Old age home, Hosur & Physically & Mentally Challenged Men, Kanchipuram, Uyuiroli Old age Home , Chennai, | ₹ 8.6 Lakhs | ₹ 5.4 Lakhs | ₹ 14 Lakhs | |
| Ambulance to Krishnagiri Municipality | ₹ 3 Lakhs | | ₹ 3 Lakhs | |
| St. Louis Hospital, Krishnagiri | ₹ 13.8 Lakhs | ₹ 1 Lakhs | ₹ 14.8 Lakhs | |
| Elathagiri - St.Annes Hospital | ₹ 50 Thou. | | ₹ 50 Thou. | |
| K.giri District library – Furniture | | ₹ 24 Thou. | ₹ 24 Thou. | |
| JUST (Jana Unnaiyan Samity) - Tiripura | ₹ 19 Lakhs | ₹ 3.5 Lakhs | ₹ 22.5 Lakhs | |
| Meghalaya SHG | ₹ 2.5 Lakhs | | ₹ 2.5 Lakhs | |
| Other donations | ₹ 2.25 Lakhs | ₹ 87 Thou. | ₹ 3.12 Lakhs | |
| Christmas celebration St. Joseph Health center, Bargur for HIV people, Leprosy Home, Bargur | ₹ 3.5 Lakhs | ₹ 3.2 Lakhs | ₹ 6.7 Lakhs | |
| Sanitary napkin & survey team expenses during Flood relief | ₹ 4.7 Lakhs | | ₹ 4.7 Lakhs | |
| Land Donate for Veterinary Hospital, Natrampalayamj | | ₹ 30 Lakhs | ₹ 30 Lakhs | |
| TOTAL | ₹ 89 Lakhs | ₹ 16.1 Lakhs | ₹ 1.38 Crores | |

TOTAL AMOUNT SPENT FOR SHG WELFARE, HEALTH, SANITATION, EDUCATION, CHILD WELFARE & OTHER SERVICE

| | |
|------------------------------|-----------------------|
| 2017-2018 | ₹ 7.23 Crores |
| Cumulative as on 2018 | ₹ 53.21 Crores |



IVDP: A Viable and Sustainable Model of SHG-Based Lending Lessons from Krishnagiri, Dharmapuri, and Vellore districts of Tamil Nadu

By: V Santhakumar, Anant Gangola, Subrat Mishra

1. Background

The Integrated Village Development Project (IVDP) is a notable non-governmental organisation working in the Krishnagiri, Dharmapuri, and Vellore districts of Tamil Nadu. This is founded by Mr. Kulandai Francis, recipient of the Ramon Magsaysay Award (2012). This organisation has its genesis in the experience and interactions of its founder in a set of villages in an interior part of the Krishnagiri district in the year 1975, while he was studying to be a priest. He started with twenty night-schools and first-aid centres in and around the Natrampalayam village in Krishnagiri district. The acute water scarcity in these villages forced him to mobilise people and resources to store water for agricultural purposes through the construction of check-dams.

Many people in these villages were in debt to money lenders and forced to relinquish their land due to the non-repayment of their loans. Francis' initial effort was to mobilise charity funds from individuals and international organisations in order to help these people pay back their debts and reclaim their land. Although, with this help too, only a part of their original land holdings could be restored back to them.

These were significant efforts but Francis' organisation, IVDP wanted to develop a strategy to help the poor people without relying on external funds, which led to the formation of

Self-Help Groups (SHGs). The IVDP could mobilise some money from its well-wishers, which it used to provide loans to the needy at a reasonable rate of interest (considerably lower than that charged by the money lenders). The idea was to use peer pressure and monitoring within the SHGs to ensure the repayment of loans. Initially, the SHGs were formed among men but these male SHGs failed because they could not exert enough peer pressure. And so, the focus shifted to SHGs among women. The beginning was the formation of one such group in 1985 with 12 members. Then, the organisation began collaborating with the Tamil Nadu Corporation for Development of Women (TNCDW) to organise more women SHGs in the region. However, there were many obstacles in working with a governmental organisation, such as delays in getting disbursements of loans and also the pressure on the women members of the SHGs to attend public meetings where political functionaries were present.

All these factors steered the organisation into developing a model where the SHGs are directly linked with the banks, with no external collaboration, support or funds. The IVDP considers this SHG-based access to credit as an important instrument in improving the lives of people and in facilitating social transformation in these villages. This report makes an assessment of this model being tried out by IVDP which we find interesting for various reasons that are discussed below. This assessment is important given the subdued

interest in, or excitement about, micro-finance, currently. The report starts with a summary of the known problems of SHG-based access to credit.

2. SHG-Based Lending: An Overview

In general, SHG-based lending was seen as a better approach to facilitating the access to capital by the poorer sections of the society. Poor people's access to formal financial institutions is limited because they do not possess collaterals to pledge against bank loans, and the moneylenders charge very high rates of interest.

Predominantly, there are two kinds of lending through SHGs. The first is the direct lending by banks to the SHGs which may be assisted or facilitated by a promoting agency like a non-governmental organisation (NGO). The second mode is where the banks give loans to the promoting agency, which in turn extends the loan to the SHGs. In this case, the promoting agency acts like a non-banking financial agency and this mode is called, micro-finance. It has been noticed that in certain cases where the promoting agencies provide loans, they may charge a higher interest rate, and this may work against the borrowers. However, the focus of this report is not on such micro-finance but on lending provided by banks directly to the members of SHGs.

The use of lending based on peer-pressure begets important benefits for poor people like freeing them from the clutches of money



lenders for their financial needs. It has enabled families to get out of indebtedness. The loan received through SHGs has reduced the cost of borrowing and this, in turn, has benefited poverty eradication, enhanced consumption and the building of assets (including the acquisition of education) in poorer households. It also enhances the peer-dependence of women enabling their work both within and outside the home. The leadership role played by women in SHGs has also encouraged some of them to assume an important role in politics. For example, those who are at the forefront of the SHGs, have become elected representatives in local governments in states like Kerala (when 50% of these positions are reserved for women).

However, the appeal of the SHG-based lending is declining owing to a number of issues that have emerged from its implementation in different parts of the world. One of these is the lower repayment rates in certain cases and where government agencies promote the SHGs, this may become unsustainable due to the continued need for subsidies.

There are other concerns also: Is there competition among different SHG-promoting agencies which may lead to multiple memberships by people in different SHGs and an escalation in borrowing by the poorer people? Do people use loans for consumption purposes and if so, does it affect their welfare in the long-run? Are the micro-enterprises promoted by the agencies to ensure that the loans are used for productive enterprises, viable? Does the formation of the SHGs among women and loans available to them increase their burden in meeting the needs of their family? The last is an important concern since there is no concurrent change in gender norms in the society. In this context, it may be insightful to look at the model that is followed by the IVDP.

3. IVDP's Model of SHG-Based Lending

The IVDP encourages women to come together as SHGs that facilitate savings among their members. Those who need, get loans from three

sources:

- (1) Banks: These include public sector banks and rural banks (sponsored by the former). The interest rate is around 11-12%. In 2017-18, around Rs. 379 Crore were provided as loans through these banks.
- (2) Savings of the SHG: The interest rate is determined by the members of the SHG. At present, it is 24%, per annum. The total amount of loans disbursed through this source is almost equal to the total amount of loans which are mobilised through banks.
- (3) IVDP funds: IVDP has a core fund or endowment (around Rs. 10 crores in 2017-18), which is also used for lending to the members of the SHGs. The interest rate is equal to that of the public-sector banks but much lower than the one offered from the savings of the SHGs.

The IVDP has organised more than 12,000 SHGs serving 2,20,000 members in the three districts of Tamil Nadu. The annual increase in the number of SHGs formed with the support of this organisation is more than one thousand. The repayment rate is close to 100%, and out of the 12,000 SHGs which are graded by banks, only six are found to be financially unhealthy, which is an important achievement considering the lower repayment in SHGs which are promoted by governmental and other agencies.

In essence, those members of the SHGs who want loans get these at a rate closer to that of the public-sector banks (except in those cases where they have to depend on the savings of the SHG). Even though there is no subsidy, this enhances access to credit by the poorer sections of the society¹.

We discuss a few features of IVDP's model of SHG-based lending in the following sections.

3.1 No external sources of funding

Though IVDP has received funding from domestic and international charitable sources at the beginning of its operations (especially

when it was focused on the construction of check dams), it has not relied on any such external funding in the last couple of decades. There are two major sources of revenue for its operations.

(1) The organization gets 2% of the bank loan to meet all expenditure needed to facilitate the loan transaction between the SHG and the bank. The IVDP founder signs all the documents of loan transactions as a promoter and a facilitator of the SHG.

(2) Interest on the core fund: It receives interest on its core fund by lending it to the SHG members, the rate of which is equal to that of a commercial bank on a deposit.

The functioning of the organisation – its recurring costs and capital expenditure (for example, the building of the central office and those of the federations) are met from these sources. Hence, the organisation does not depend on any external source for its own sustenance. This seems to be a conscious strategy on the part of the founder whose main concerns include, self-respect and financial self-reliance.

3.2 Savings and loans on savings

The revenue of an SHG is the interest it gains on the lending of savings of the group to its members. Each SHG has an animator – the member who organises meetings and keeps the account of transactions. She gets a minimal honorarium paid by the SHG. So, the total revenue minus the cost (such as the salary of the animator) is paid back to the members as a bonus. This is the return for each member who has saved money with the SHG. There are some notable features of this saving and its use for lending among the members.

Interest rate: As noted earlier, the interest rate of the loans based on savings of the SHG is determined by the members themselves. Currently, the rate is high at 24%. The IVDP has been suggesting that this be reduced but the SHG members are unwilling to do so. This is an income that they get from their own savings, and hence members have a strong incentive to keep

the rate at the current level. This bonus is accounted once in two years and distributed among the members. According to one estimate, each rupee that is saved can get a return of 30 – 80 paisa as bonus.

Cap on individual savings: The higher rate of interest, in this case, can potentially create problems in the community. For example, if in an SHG there is a section of members who are mainly savers and there is another section who are borrowers, the members who 'save' more money may become 'money lenders' who are using the SHG to lend out their money. To avoid this problem, the IVDP has kept a cap on the amount of money that can be saved by each member during two weeks (Rs. 250). During our visits to the meetings with these groups, we could see that almost all members deposit this money. This amount which is less than the daily wage of an unskilled worker does not seem excessive or unmanageable for most members.

Cap on total savings: The other strategy used by IVDP is to cap the total amount of savings that can be retained by each individual. This amount is around Rs. 20,000 per member. Once the dividend is calculated and disbursed, excessive savings are returned to the members. This strategy also mitigates the possibility of some members using the SHG as a way to lend out their money at a higher interest rate. The IVDP has enforced these practices to avoid the creation of inequalities through the functioning of the SHGs.

3.3 Monitoring and control

A group of around 200 SHGs is organised as one federation, and there is a set of functionaries (employees of the federation) who overlook the functioning of these SHGs. The role of the federation is limited to the monitoring of loan transactions and functioning of the SHGs. The federation is partly an autonomous body like the SHGs. This arrangement is based on the experience of IVDP and other organisations that independent transactions that may take place between the federation and the banks, and the possible failures in this regard, can dent the reputation of these organisations. Therefore,

the IVDP has adopted this centralised control in terms of facilitating the functioning of the SHGs by its own employees. All loan transactions between SHGs and banks are monitored by IVDP. This enables effective monitoring and control over financial transactions.

4. Capacity building of members and digitization of transactions

The IVDP also carries out extensive training programs for the members and functionaries of the SHGs every year. These include, training for the animators and representatives from nearly 1000 SHGs and members of new groups (from 762 SHGs); training in accounts for 719 groups; and a general orientation training of nearly 1.5 lakh members on sanitation, including the use of toilets, sanitary napkins, and safe water-use in the year 2016-17. The organisation has also adopted a plan to digitise the operations of the SHGs by creating a database of fingerprints of the members; implementing processes like on-time accounting of financial transactions and relaying of transaction information to members through SMSs.



4.1 Catalyst for social change

IVDP's role is not limited to the facilitation of access to credit. It believes that if people have access to credit at normal interest rates, they will take appropriate decisions for their own development, for example, for enhancing their agricultural incomes and enabling the education of their children. Hence, IVDP does not intervene in the creation of productive enterprises by those who receive loans. However, the organisation has a vision for social

change and uses the SHG-based lending to usher in that change in areas where it operates. It discourages child marriages and encourages SHG members to send their children to schools and colleges. The organisation stipulates that each SHG enrol members irrespective of their caste or religion and thereby reins in the social fragmentations in these villages.

The organisation has encouraged the members of the SHGs to create mechanisms that strengthen mutual support among them. There is a 'solidarity fund' created with the contributions by the SHGs. This fund is available for the payment of Rs. 5,000 for the funeral in case of the death of a member; and Rs. 50,000 to the family of the deceased member (after the loan amount due on her has been deducted from it). The founder has witnessed cases of fighting over funeral expenses among the family members of the deceased member and that has prompted him to institute such a provision.

During our interactions with the members of the SHGs, we could see that there is a genuine concern and sympathetic approach among them towards those who were facing serious financial difficulties in the locality. The members are inclined to allow a few of these people to be part of the SHG thereby helping them in getting better access to credit. Also, if sometimes, some members are unable to pay instalments (part of the loan repayment), other members share the burden and pay the instalments of the defaulting members. Genuine difficulties faced by defaulters are taken into consideration by the other members of the SHGs while exerting peer pressure for repayment.

The IVDP also gives cash prizes to children of members of the SHGs who do well in high-school examinations. In an effort to encourage positive lifestyle changes among the members, the IVDP has helped provide them with subsidised solar lighting, low-cost and safe sanitary napkins and water purifiers². The use of kerosene lamps, a major cause of fire accidents in the region, has been completely eliminated in these households.



The organisation has also helped the setting up of two educational institutions, which serve a wider section of the villagers and not just the families of the SHG members. One of these is an unaided private school, which is managed by the nuns of a Christian congregation. The second is a computer academy which provides IT-related training to adults. The school and the computer academy charge a moderate fee from students to meet the recurring expenses. The IVDP has also facilitated the creation, printing and distribution of guidebooks to improve the pass rate in school examinations in the area. It has spent four crore rupees across 11 years for this purpose.

All these interventions indicate that the IVDP is not just focussed on the provision of loans but it is also striving towards enabling human development and social change in the area.

4.2 Evolving strategies

The current practices that are in use by the organisation have evolved through its own experiences. For example, the realization that some members may not pay back loans despite taking all precautions, and that this may affect the reputation of the SHG and also the promoting organisation, has led to the creation of a Risk Management Fund. The fund is used to pay back those unpaid loans. This has enhanced the confidence of, and enabled, bank managers to continue to extend loans to the SHGs promoted by IVDP.

Similarly, the solidarity fund which is used to support the families of the deceased members of the SHGs has evolved in response to the

challenges faced. In some cases, the family members (especially husband or sons) were not willing to pay back the loans taken by the deceased. Or in certain other cases, the families were in financial distress and could not pay the loan back. The solidarity fund mitigates such situations that affect the financial health of the SHGs and its reputation with the banks.

IVDP's approach towards the formation of federations of the SHGs has also changed with its experience. According to the founder, some employees and bank officials started hijacking the federation and that created problems for the organisation. The current approach is to use federations for the purpose of monitoring while the financial transactions are only between the SHGs and the banks, facilitated by IVDP. The IVDP has also desisted from entering the realm of micro-finance based on its understanding of the inappropriate practices that such intermediations may involve.

Given the complexity of the contexts in which these social organisations function, it is important to be open to learning from experience and to change strategies from time to time, as necessary. The IVDP has shown this flexibility of approach and that could be a major contributor to its success.

4.3 Dealing with multiple memberships

One concern that the spread of the SHG-based lending has raised recently is the possibility of multiple-memberships and its impact on the welfare of the poorer people. This happens when multiple organisations – both governmental and non-governmental – promote SHGs in the same locality and people become members of more than one SHG, thus borrowing from multiple sources. Each of these facilitating organisations may promote borrowing directly or indirectly. The loans from one source may be used to pay back the loan taken from another source. If one organisation provides loans at a lower interest rate, people may use it to pay back loans taken from another source, and the dependence on credit at higher interest rate may not come down. This is especially so in cases where

people use loans for consumption purposes and not necessarily for enhancing their incomes in the long-run. All these may enhance the indebtedness of the poor people.

The founder of IVDP tells us that though they are not completely impervious to the problem of multiple memberships, it is not very severe for a number of reasons. First, IVDP has more or less, a dominant position as a facilitating organisation of SHG-based lending in the region. Other non-governmental organisations, that have attempted, have not been as successful and hence their operations have declined. Governmental organisations have also not succeeded because their performance is often marred by the issues of ineffectiveness and corruption. The IVDP and SHG members are also careful in avoiding those who are members of or are dependent on other SHGs. It may be noted that the members of SHGs are aware of the presence of other SHGs that may be operating in their localities. All these factors have helped IVDP in ways that multiple-memberships is not a serious issue among its members.

5. The Impact of IVDP

It is difficult to have a statistically rigorous, quantitative assessment of the impact of the work of an organisation like the IVDP which has been in operation for more than two decades. This is due to the absence of a proper baseline data and the long years of operation that make the separation of the contribution of this organisation from that of the other probable socio-economic and political factors, difficult. However, qualitative and anecdotal evidence-collection and a process-based assessment of the impact of IVDP are possible.

There are a few obvious indications of the positive impact of IVDP. The smooth functioning of almost twelve thousand SHGs facilitated by it is itself an indication that it meets certain social requirements. In the absence of such a felt need on the part of the people, it would have been difficult to ensure the effective and smooth functioning of so many SHGs. Though there have been efforts to create and run SHGs by other

governmental and non-governmental organisations in these localities, there are indications that the IVDP has been far more successful on a consistent basis. A number of prizes and medals which have been received by IVDP from banks which have extended loans and from other national and international organisations are also an indication of its success. Its life-transforming impact on people whether they are the direct beneficiaries of scholarships or of other support through various altruistic projects of the IVDP, is for all to see.

While interacting with the members of the SHGs, one frequently hears the stories of individuals whose lives have been transformed through the functioning of the IVDP. The decline of the practice of illegal money-lending has been noted by many. Apparently, the families of the money-lenders have moved to other enterprises like the running of private schools. Some of them have also joined the SHGs as members.

The individuals who have taken, used and paid back loans, have through this process, enhanced the productivity of their sources of livelihood and income. The story of a self-employed coir-worker who has improved the technology of weaving, from hand-based through semi-mechanised to a fully mechanised machine, is notable. There are many families that have used these loans to meet the cost of education, either in private schools or colleges, and a section of them has benefitted through remunerative jobs. The socio-economic transformation of these people resulting from the access to credit is a remarkable contribution.

The lived experience of the founder is also important in this regard. He has not only earned respect for the contribution he has made towards the society but has also derived personal gratification from having led a meaningful life for himself, in the service of others. A number of women who now work as employees of the IVDP had started as members of the SHGs and have now become animators or

field organisers of the organisation. These women have not only earned jobs but have also gained self-esteem by participating in a socially constructive project.

6. Future of IVDP

The functioning of the IVDP depends to a great extent on the experience and supervision of Mr Kulandai Francis which may have enabled the preservation of certain values with which the organisation has been founded. It is also interesting to note that all the supervisors of the organisation are women who have earlier been with the SHGs facilitated by the IVDP and have a commitment towards the organisation that is above and beyond that of an employee. However, it is time for the organisation to think about its transition to the next generation of leaders and managers. Ensuring a transition which will enable the organisation to continue to work with the core values and effectiveness that it is known for, could be a challenge.

7. Development Challenges Before Tamil Nadu and the Role of IVDP

We have visited a set of villages in Northern Tamil Nadu as part of the field work on IVDP and noticed a visible improvement in the life of the people there. People have access to, and use, toilets in urban slums and rural areas. Almost all boys and girls go to school. Most people have access to food and basic healthcare. The poorer people get a basic income from unskilled work including that from the Employment Guarantee Scheme (EGS). There has been a sharp decline or even complete disappearance of practices such as sex-selective abortions and infanticide. It appears that the people of Tamil Nadu have addressed the issue of severe underdevelopment. The competitive populism of the two Dravidian political parties has to a great extent ensured the availability of basic goods and services to the people, though the issues of corruption and ill-governance go largely unresolved. The state faces, what can be called, the second-generation challenges in terms of development. Though almost all children go to

school, the quality of education is not beyond apprehension.

However, what is striking is the attitude towards the employment of girls. Given that most children go to school, it is notable that the girls are more likely to successfully complete grades X and XII. A significant percentage of girls go for higher education – graduating in arts or commerce from local colleges. But when the focus turns to marriage, despite her educational qualifications, a girl's family has to mobilise a dowry in order to find a husband to 'take care' of her. Many girls with college degrees, because their families do not have the means to 'procure' educated boys, are married off to boys who may not have completed their schooling and may be working as construction workers or auto-drivers.

After marriage most husbands and their parents who have strong views against women's employment expect the girls to stay at home and take care of the housework and kids. Very often, a few years after marriage, husbands fall prey to alcohol abuse and other misdeeds, increasing the financial burden on the family, and girls are compelled to step out to earn. When they cannot find suitable work, these girls who have passed school or even graduated have no option but to work as agricultural labour in areas close to their marital family where they are under the watchful eye of the husband or his family³.

Girls also end up in distress employment in the agricultural and other unskilled sectors because they are not willing or encouraged to acquire skills such as that of an electrician or a

plumber after schooling as these are not in line with the socially accepted notions of femininity. However, when the marital family's financial situation deteriorates, these standards of femininity are lowered for the daughter-in-law who must then find employment.

There are households where girls have acquired higher education and taken up employment that requires such education. However, the investments which are made by the poorer households (using the money borrowed through SHGs) for the education of girls would lead to full benefits only if there is a change in gender norms that discourage girls from participating in employment. There have to be concerted efforts to bring about an attitudinal change in the society towards the employment of girls. This can be an agenda for the IVDP and other such organisations interested in enhancing the welfare of the poor people in the state of Tamil Nadu.

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The preparation of this report has been possible due to the sincere collaboration of a number of functionaries of the IVDP.

link :

<http://practiceconnect.azimpremjiuniversity.edu.in/2018/06/05/ivdp-a-viable-and-sustainable-model-of-shg-based-lending/>

நான் வாழ்க்கையில் முன்னேறியதற்கான அனுபவத்தை தங்களிடம் பகிர்ந்து கொள்கிறேன். - சங்கர் கணேஷ்

என் குடும்பம் மிகவும் ஏழ்மையான குடும்பம். நான் 1 வயதைக் கடக்கும் முன்னரே என் தந்தையை இழந்தேன். மிகுந்த வறுமையில் வாடிய என் குடும்பத்தின் நிலையை எழுதப்படும் வரிகளால் விவரிக்க முடியாது. இப்படி வறுமையால் தவித்த என் குடும்பம் ஐ.வி.டி.பி தொண்டு நிறுவனத்தின் மூலம் பயனடைந்தோம் என்று சொன்னால் அது மிகையாகாது.

குடிசை வீட்டில் இருட்டில் மண்ணெண்ணெய் விளக்கில் இருந்த நான் தொடக்க கல்வியை பெலவர்த்தி நடுநிலை மற்றும் உயர்நிலைப் பள்ளியில் படித்தேன் மற்றும் வரட்டனப்பள்ளி அரசு மேல்நிலைப்பள்ளியில் 12ஆம் வகுப்பு முடித்தேன். அதன் பிறகு மேல்நிலைப்படிப்பை தொடர முடியாமல் குடும்ப வறுமையின் காரணமாக தவித்தேன். என்னுடைய அம்மா அந்த வறுமையிலும் என்னை ஊக்கப்படுத்தி ஐ.வி.டி.பி காவ்யா குழுவின் மூலம் சங்கக்கடன் மற்றும் வங்கிக்கடன் எடுத்து படிக்க வைத்தார்கள். தமிழ்நாடு வேளாண்மை பல்கலைக்கழகத்தில் இளங்கலை மற்றும் முதுகலைப் பட்டப்படிப்பு படிக்க வைத்தார்கள். முதுகலைப் படிப்பின் போது இந்தியன் வங்கியில் அதிகாரி பணிக்கு தேர்வு செய்யப்பட்டு தற்போது மேலாளராக பணிபுரிந்து வருகிறேன்.

இருட்டு வீட்டில் மண்ணெண்ணெய் விளக்கோடு இருந்தபோது சூரிய விளக்கேற்றி நம்பிக்கையோடு உன் முதலடியை எடுத்துவை. முழு படிக்கட்டையும் பார்க்க வேண்டிய அவசியம் இல்லை என்ற ஐ.வி.டி.பி நிறுவனரின் வரிகளின் படி வாழ்ந்து காட்டு என்று என் தாய் கூறிய அறிவுரைகளை ஏற்று இன்று பல இன்னல்களை சவால்களாக ஏற்றுக் கொண்டு வாழ்க்கையில் முன்னேறினேன்.

சோதனைகளை சாதனைகளாக மாற்றி வரும் ஐ.வி.டி.பி நிறுவனர் திரு. குழந்தை பிரான்சிஸ் அவர்களுக்கு என் மனமார்ந்த நன்றியினை பணிவுடன் தெரிவித்துக் கொள்கிறேன். இந்தியன் வங்கி மேலாளராக ஐ.வி.டி.பி குழுக்களுக்கு பணிபுரிவதில் பெருமிதம் கொள்கிறேன். இத்தொண்டு நிறுவனத்தின் பணி மேன்மேலும் சிறக்க இறைவனை வேண்டிக் கொள்கிறேன்.

இப்படிக்கு

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(திரு. சங்கர் கணேஷ் அவர்கள் பெலவர்த்தி
ஐ.வி.டி.பி. காவ்யா மகளிர் சுய உதவிக்குழு உறுப்பினர்
திருமதி. பார்வதி அவர்களின் மகன் ஆவார்.)

நான் அக்சிலியம் கல்லூரியில் முதுகலை ஆய்வு படிப்பில்
இரண்டாம் ஆண்டு படிக்கிறேன்.
நான் ஐ.வி.டி.பியில் கள ஆய்வு
பிப்ரவரி மாதம் முதல் ஏப்ரல் மாதம் வரை
மேற்கொண்டேன்.



ஐ.வி.டி.பி என்பது ஒரு தன்னார்வ தொண்டு நிறுவனம் என்பதைத் தவிர வேறு எதுவும் தெரியாத நிலையில் இங்கு கள ஆய்வு பயிற்சிக்காக வந்தேன். ஆனால் இங்கு வந்தவுடன் மகளிர் சுயஉதவிக் குழுக்களின் செயல்கள் என்னை வியக்க வைத்தன.

கிராமப்புறங்களில் உள்ள ஏழை பெண்கள் குழுக்களை நடத்தும் விதங்களும், நகர்புறத்தில் உள்ள படித்த பெண்கள் குழுக்களை நடத்தும் விதங்களும் எந்த மாற்றமும் இல்லாமல் ஒரே மாதிரியாக உள்ளது. குழுக்களை நடத்துவது, கணக்குகளை பதிவு செய்வது, வங்கிகளில் பணத்தைச் செலுத்துவது, கடன் வாங்குவது மற்றும் திருப்பி செலுத்துவது என அனைத்து செயல்களுமே இணையாக இருக்குமாறு பயிற்சி பெற்றுள்ளனர்.

ஐ.வி.டி.பி செயல்படும் பகுதிகளில் குடும்பத்தில் ஒரு பெண்ணாவது குழுக்களில் உறுப்பினராக உள்ளார். வங்கிக்கு சென்று பணத்தை கட்டுவது, கடன் வாங்கி பிரித்து எடுத்துக் கொள்வது என அனைத்திலும் பெண்கள் முன்னேற்றம் அடைந்து உள்ளனர். அவர்களின் தன்னம்பிக்கையும், தைரியமும் அதிகரித்துள்ளது. பெண்கள் கடன் வாங்கி சுய தொழில் செய்தும் முன்னேறி வருகின்றனர்.

மேலும் ஐ.வி.டி.பி வழங்கும் பல திட்டங்கள் உறுப்பினர்களுக்கு ஊக்கமூட்டுவதாகும், உதவியாகவும் உள்ளது. ஐ.வி.டி.பியில் சேராமல் இருந்திருந்தால் எங்கள் வாழ்வில் இத்தகைய நல்ல மாற்றங்களை அடைந்திருக்க முடியாது என்று உறுப்பினர்கள் நன்றியுடன் தெரிவிக்கின்றனர்.

ஐ.வி.டி.பியில் மேற்கொண்ட களப்பணி என்னுடைய வாழ்விலும் மறக்கமுடியாத, தன்னம்பிக்கை அளிக்கக் கூடியதாக இருந்தது என்பதனை நன்றியுடன் தெரிவித்துக் கொள்கிறேன்.

செல்வி. அபிராமி, முதுகலை MBA மாணவி, அக்சிலியம் கல்லூரி, வேலூர்

ராமன் மகசேசே விருதுக்கு சொந்தக்காரர், வாரி வழங்கும் வள்ளலுக்கு
கிறிஸ்துபாளையம் ஜான்பிரிட்டோ பள்ளி வழங்கும் வாழ்த்துமடல்

மாமன்றம் நிறைந்த சான்றோர்களே!
மகிழ்ச்சியுடன் மனம் இசைந்து எடுக்கும் விழாவில்,
பிறந்த இடத்துக்கு பெருமையும், வளர்ந்த இடத்துக்கும் புகழையும் நல்கி,
நற்பணி ஆற்றிடும் நல்லவரே, ஐ.வி.டி.பி தொண்டு நிறுவனரே,

காலை பொழுதினில் கனிவான வணக்கங்கள்,
இந்த யுகத்தினில் சேலத்து காரிப்பட்டியில் வித்தாகி,
மதப்பணியா, மக்கள் பணியா என்ற பொழுது
மனித இதயங்களின் பொதுத் தொண்டு விதையாகி,
அஞ்செட்டி, நாட்டாம்பாளையத்தில் விருட்சமாகி,
சத்தியத்தை சமதர்மத்தை நிலைநாட்டி, சத்தமில்லாமல சாதனைகள் செய்யும்
மேன்மைமிகு குழந்தை பிரான்சிஸ் ஐயா அவர்களே,
வாழ்த்த வேண்டும் உம் பணிகளுக்குகாய்
வணங்க வேண்டும் உம் வாழ்விற்காய்.

கல்வியில் பின்னடையும் மாணவர்களுக்கு
வெற்றி உன் கையில் அறிமுகபடுத்தி
கல்வியில் உயர செய்த செம்மலே
இந்நவீன யுகத்தின் காமராஜர் நீர்.

ஆரம்ப நிலையில் தடைகளும், இடர்களும் வந்தாலும்,
நீர் மனம் தளராமல் கட்டி எழுப்பிய “தடுப்பணைகள், மகளிர் சுயஉதவிக் குழுக்கள்”
அருகாய் தோன்றி இன்று ஆலென வளர்ந்துள்ளன.

தனிமனித முயற்சிக்காக, தனி மனித சாதனைக்காக
ஆசியாவின் நோபல் பரிசாம் “ராமன் மகசேசே விருது” பெற்றவரே
நீர் தொண்டு செய்து, தொண்டு செய்து கனிந்த கனி அல்லவோ

எம்பள்ளி பனினெட்டு கால் மண்டபத்தில்
மேற்கூரை அமைத்திட்ட கடையெழு வள்ளலே!
கடையெழு வள்ளல் எழுவர், இனி உம்மோடு சேர்த்து இவ்வுலகில் எண்வர்!

நோய் நொடியின்றி, இன்று போல் என்றும் நீங்கள்,
இளமையுடன் வாழ்க! இன்பமுடன் வாழ்த்துகின்றோம்,
நலமாக வாழ்ந்திடவே, உளமார வாழ்த்துகின்றோம்.

இங்ஙனம்,

தாளாளர், தலைமை ஆசிரியர்
மற்றும் இருபால் ஆசிரியப் பெருமக்கள்
மாணவச் செல்வங்கள்

ஜான் பிரிட்டோ மேல்நிலைப்பள்ளி, கிறிஸ்துபாளையம்.

மக்களின் மகேசனுக்கு ஒரு வாழ்த்துப்பா

கல்வியில் கண்ணாய், செல்வத்தில் குசேலராய்,
பயிலும் பிள்ளைகளிடத்தில், பண்பிலி பாரியாய்,
பாசத்தில் அன்னையாய், பராமரிப்பில் தந்தையாய்,
ஆற்றலின் ஊற்றாய், குழந்தை உள்ளத்தோடு திகழும்
குழந்தை பிரான்சிஸ் ஐயாவே! நீவீர் வாழ்த்த பெறுவீராக

சின்னஞ் சிறு மாணாக்கரின் உள்ளத்தில் சேவை எண்ணத்தை பதித்த தொண்டரே,
சேவை செய்யும் தொண்டனாய், சிறந்த தேனடையாய் வாழ்வில்
சிறக்க பண்பை விதைத்த வித்தகரே,
கல்வியின் பெருமையே, நாட்டின் பெருமை என்று அனைவரும் போற்றும்படி வாழ
அறிவிருத்தும் வள்ளலே, நீவீர் வாழ்த்த பெறுவீராக!

தூங்காமை கல்வி துணிவுடைமை இம்முன்றும்,
நீங்கா நிலனாள் பவர்க்கு □ என்ற குறளுக்கேற்ப,
சிறந்த மாணாக்கனாய், அறிஞராய், மேதையாய், ஆன்றோராய்
சான்றோராய் பார் புகழும் வீரனாய் இம்மண்ணில் திகழ வித்திட்டவரே
நீவீர் வாழ்த்த பெறுவீராக!

இமயத்தில் ஒருவன் இருமினால்,
குமரியிலிருந்து மருந்து கொண்டோடினான் - என்று
உதவியின் கரத்தில்தான் உறவு உண்டு, தமிழன் என்ற பெருமை உண்டு
என்று தமிழுக்கு சிறப்பு சேர்க்கும் வள்ளலே - நீவீர் வாழ்த்த பெறுவீராக!

எம்பள்ளி மாணவர்களுக்கு அமர இருக்கை அளித்து,
மாணவர் படிப்பில் ஒளியேற்றிய, அவர்தம் ஆர்வத்தை தூண்டிய அருளாளரே
நீவீர் வாழ்த்த பெறுவீராக!

அறமதில் சிறந்த அண்ணலே, உதவியில் சிறந்த உத்தமரே,
ஆசிய நோபல் பரிசை பெற்ற அற்புத மணியே,
மாசே இல்லா குணத்தை பெற்றதால் □மகசேசே□ விருதைப் பெற்றாயோ,
தேசம் புகழும் திரவியமே, நீவீர் நலமுடனும், வளமுடனும்,
நாடும், வீடும் போற்ற, சேவையின் செம்மலாய் வாழ வாழ்த்தும்

அன்பு நெஞ்சங்கள்
ஆசிரியர்கள் மற்றும் மாணவர்கள்.
அந்தோணியார் பள்ளி, எலத்தகிரி.

தறி இயந்திரம் அமைத்து சுய தொழில்

ஐ.வி.டி.பி ஆனந்தம் ம.ம மற்றும் அன்னை தெரசா ம.ம, போச்சம்பள்ளி கிளை



இந்த குழுக்களில் உள்ள கஸ்தூரி, சுதா, சந்திரா மற்றும் கல்பனா ஆகிய உறுப்பினர்கள் தங்கள் வீடுகளில் தலா. ரூ.3 இலட்சம் மதிப்பில் தறி இயந்திரம் அமைத்து உள்ளனர். மொத்தமாக ஒரு சில நிறுவனங்கள் சேலை நெய்ய தேவையான மூலப்பொருட்களை அவர்களுக்கு வழங்கி வருகின்றன. அவற்றை பெற்று சேலை நெய்து அந்த நிறுவனங்களிடமே அதை விற்பனை செய்கின்றனர். இதன் மூலம் ஆண்டு முழுவதும் அவர்களுக்கு நிரந்தர வருமானம் வருவதுடன் சொந்த தொழில் புரியும் திறனும், தன்னம்பிக்கையும் அவர்களுக்கு ஏற்பட்டுள்ளது.

மேலும் தங்கள் குழுக்களில் உள்ள உறுப்பினர்களுக்கு வேலை வாய்ப்புக்களையும் அளித்து வருகின்றனர். வீட்டுக்குள்ளேயே இருந்த தங்களுக்கு ஐ.வி.டி.பி நிறுவனம் அளித்த வாய்ப்புக்களும், பயிற்சிகளும் சொந்தமாக தொழில் புரிய உதவியாக இருந்ததாக அந்த உறுப்பினர்கள் தெரிவித்தனர்.

மேலும் ஐ.வி.டி.பி மூலம் சங்கக்கடன், வங்கிக்கடன் பெற்று தொழிலில் முதலீடு செய்வதாகவும், அவற்றை சரியான முறையில் திருப்பி செலுத்துவதால் வங்கிகளில் தனிநபர் கடன் தருவதாகவும் நன்றியுடன் தெரிவித்தனர்.

புளி வியாபாரம்

ஐ.வி.டி.பி இளம்தென்றல் ம.ம, இராயக்கோட்டை கிளை



இந்த குழுவின் ஊக்குனர் திருமதி. பாஞ்சாலி என்பவர் குழுவில் உள்ள 10 உறுப்பினர்களை சேர்த்துக் கொண்டு சொந்தமாக புளி வியாபாரம் செய்து வருகிறார். புளியை மொத்தமாக மண்டியிலிருந்து டன் கணக்கில் எடை போட்டு எடுத்துக் கொள்கிறார். பின்பு உறுப்பினர்களை வைத்து உடைத்து, சுத்தம் செய்து பின் கொட்டை நீக்கி பதப்படுத்தப்பட்டு சமையலுக்கு ஏற்ற வகையில் சந்தைக்கு அனுப்பி வைக்கப்படுகிறது.

இத் தொழில் மூலம் குழு உறுப்பினர்களுக்கு வருடம் முழுவதும் வேலைவாய்ப்பு தரும் வகையில் வருமானமும், உரிய இலாபமும் கிடைப்பதாக தெரிவித்தார் திருமதி. பாஞ்சாலி.

PRESIDENT'S DIARY



Annual Day Celebrations at Gopi Krishna Matric. School, Kaveripattinam



Honouring the student achievers at Kamarajar Educational Trust, Hosur



Inauguration of Rayakottai Branch of Pallavan Grama Bank

PRESIDENT'S DIARY



Founders day celebrations at Bank of India Krishnagiri Branch



IVDP President with Mr. Ki Wan Kim
Managing Director LG Electronics India

PRESIDENT'S DIARY



▼
Mrs. Krystyna Jozefowicz,
from Bella Premier, Poland &
Ms. Alina Posluszny,
Managing Director
from Bella Premier Visit
to IVDP Office.



▼
IVDP President
with
Rt. Justice
K. Narayana Kurup
High Court of
Kerala



IVDP President with Mr. S. Sundararaj Regional Manager Indian Bank Vellore.

PRESIDENT'S DIARY



Thiru. C. Kathiravan, IAS District Collector Krishnagiri and IVDP President in Trangender Awareness Programme



IVDP President with Tripura JUST Organization



IVDP President addressing the students of Adhiyaman Agriculture College Athimugam.

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அரசு கல்லூரி மாணவிகளுக்கு ₹1.71 லட்சம் கல்வி உதவித்தொகை



கிருஷ்ணகிரி அரசு மகளிர் கல்லூரியில், முதல் பருவத்தேர்வில் அனைத்து பாடங்களிலும் தேர்ச்சி பெற்ற மாணவிகளுக்கு ஐவிடிபி நிறுவன தலைவர் குழந்தை பிரான்சிஸ் ₹1.71 லட்சம் ரொக்க பரிசு வழங்கினார்.

ஐவிடிபி நிறுவனம் வழங்கியது

கிருஷ்ணகிரி, ஏப்.9: அனைத்து அரசு கல்லூரிகளில், 3 ஆயிரத்திற்கும் அதிகமான மாணவ, மாணவிகள் பயின்று வருகின்றனர். இவர்களை ஊக்குவிக்கும் வகையில், ஐவிடிபி தொண்டு நிறுவனம் இயல்புரை ₹28 லட்சம் மதிப்பில் பல்வேறு கல்வி பணிகள் மேற்கொண்டுள்ளது. இதில் 2016-17ம் கல்வியாண்டில், முதலாமாண்டு மாணவிகள் முதல் பருவத்தேர்வில் அனைத்து பாடங்களிலும் தேர்ச்சி அடைந்தால் அவர்களுக்கு தலா ₹500 ரொக்க பரிசு வழங்கப்படும் என ஐவிடிபி தொண்டு நிறுவனத்தின் தலைவர் அறிவித்திருந்தார். முதல் பருவத்தேர்வு எழுதிய 700 மாணவிகளில், 342 பேர் அனைத்து பாடங்களிலும் தேர்ச்சியடைந்தனர். இதைப் படுத்த அந்த மாணவிகளுக்கு ஊக்கத் தொகை வழங்கும் விழா கல்லூரி கலைபரங்கல் நடந்தது. விழாவிற்கு கல்லூரி முதல்வர் (பொ) சீதா தலைமை வகித்தார். விழா

வில் ஐவிடிபி தொண்டு நிறுவன தலைவரும், ராமன் மகசேசே விருதானுமான குழந்தை பிரான்சிஸ் கலந்துகொண்டு, 342 மாணவிகளுக்கு தலா ₹500 என மொத்தம் ₹1 லட்சத்து 71 ஆயிரம் ரொக்க பரிசு வழங்கி வாழ்த்தினார். இந்திகழ்ச்சியில் சிறப்பு அழைப்பாளராக இருப்பதால் தாய்நெஞ்சு கல்லூரியின் சமூக பணித்துறை தலைவர் டேனிஸ் பேரோனார், இதில் பேராசிரியர்கள், உதவி பேராசிரியர்கள், விரிவுரையாளர்கள் மற்றும் மாணவிகள் கலந்துகொண்டனர்.

20 • சேலம் 5.3.2018

தினகரன் மாவட்டம்

எலத்தகிரி புனித அந்தோணியார் பள்ளிக்கு ₹5.20 லட்சம் மதிப்பில் 100 பெஞ்ச், டெஸ்க்

ஐவிடிபி தொண்டு நிறுவனம் வழங்கினார்



எலத்தகிரி புனித அந்தோணியார் மேல்நிலைப்பள்ளிக்கு, ஐவிடிபி தொண்டு நிறுவன தலைவர் குழந்தை பிரான்சிஸ், ₹5.20 லட்சம் மதிப்பிலான 100 பெஞ்ச் மற்றும் டெஸ்குகளை இலவசமாக வழங்கினார். கிருஷ்ணகிரி, மார்ச் 5: எலத்தகிரியில் புனித அந்தோணியார் மேல்நிலைப்பள்ளிக்கு, ₹5.20 லட்சம் மதிப்பிலான 100 பெஞ்ச் மற்றும் டெஸ்குகளை, ஐவிடிபி தொண்டு நிறுவன தலைவர் வழங்கினார். கிருஷ்ணகிரியை தலைமையிடமாக கொண்டு செயல்பட்டு வரும் ஐவிடிபி தொண்டு நிறுவனம்

எலத்தகிரி மேல்நிலைப்பள்ளியில் பயின்று வரும், கற்றுலட்டார் கிராமப்புறங்களை சேர்ந்த சுமார் 1500 மாணவ, மாணவிகள் பெஞ்ச் மற்றும் டெஸ்க் இல்லாமல் தரையில் அமர்ந்து படித்து வரும் நிலையை மாற்ற பெஞ்ச் மற்றும் டெஸ்க் வழங்க முடிவு செய்யப்பட்டது.

இப்பள்ளிக்கு ₹5.20 லட்சம் மதிப்பிலான 100 பெஞ்ச் மற்றும் டெஸ்க் வழங்கும் நிகழ்ச்சி பள்ளி வளாகத்தில் நடந்தது. நிகழ்ச்சிக்கு தலைமை ஆசிரியர் பெஞ்சு மின் தலைமை வகித்தார்.

ஐவிடிபி தொண்டு நிறுவன தலைவரும், ராமன் மகசேசே விருதானுமான குழந்தை பிரான்சிஸ் பங்கேற்று, 100 பெஞ்ச் மற்றும் டெஸ்க்குகளை வழங்கி வாழ்த்து பேசினார்.

இதில், உதவி தலைமை ஆசிரியர் மார்ட்டின், சுண்டம்பட்டி புனித அந்தோனியார் ஆலய பங்கு தந்தை லூர்துசாமி மற்றும் மாணவ, மாணவிகள், ஆசிரியைகள் கலந்துகொண்டனர்.

தினகரன் மாவட்டம்

20 • சேலம் 14.3.2018

கிருஷ்ணகிரி அரசு மகளிர் கல்லூரிக்கு ₹3.14 லட்சம் மதிப்பில் ஜெனரேட்டர் ஐவிடிபி தலைவர் வழங்கினார்



கிருஷ்ணகிரி அரசு மகளிர் கல்லூரிக்கு ஐவிடிபி தொண்டு நிறுவன தலைவர் குழந்தை பிரான்சிஸ் ₹3.14 லட்சம் மதிப்பிலான ஜெனரேட்டரை இலவசமாக வழங்கினார். அருகில் கல்லூரி முதல்வர் சீதா உள்ளிட்டோர் உள்ளனர்.

கிருஷ்ணகிரி, மார்ச் 14: கிருஷ்ணகிரி அரசு மகளிர் கல்லூரிக்கு ₹3.14 லட்சம் மதிப்பிலான ஜெனரேட்டரை ஐவிடிபி தொண்டு நிறுவனத் தலைவர் இலவசமாக வழங்கினார்.

கிருஷ்ணகிரியை தலைமையிடமாக கொண்டு செயல்பட்டு வரும் ஐவிடிபி தொண்டு நிறுவனம் 12 ஆயிரம் மகளிர் கல்வியை ஊக்குவிக்க கொடுத்தது. 2 லட்சத்து 16 ஆயிரம் குடும்பங்கள் பயனடையும் வகையில் பல்வேறு சேவைகளை செய்து வருகிறது. இந்தநிலையில் கிருஷ்ணகிரி அரசு மகளிர் கலை மற்றும் அறிவியல் கல்லூரியில் படித்து வரும் கிராமப்புற ஏழை, எளிய மாணவிகளின் நலன் கருதி, மின்னடையின் போது கணினி ஆய்வகம், விழாக்களின் போது ஒலி பெருக்கிகள் பயன்படுத்த முடியாத நிலை உள்ளிட்ட பிரச்சனைகளை எதிர்கொள்வதை அறிந்து, ஜெனரேட்டர் வசதியை இக்கல்லூரிக்கு ஏற்படுத்தி கொடுக்க ஐவிடிபி தொண்டு நிறுவனம் முடிவு செய்தது.

அதன்படி, ₹3.14 லட்சம் மதிப்பிலான ஜெனரேட்டரை ஐவிடிபி தொண்டு நிறுவனத் தலைவரும், ராமன் மகசேசே விருதான

குமான குழந்தை பிரான்சிஸ், கல்லூரிக்கு வழங்கினார்.

அப்போது அவர் பேசுகையில், ஏழை, எளிய மற்றும் கிராமப்புற மாணவிகள் பயிலும் இந்த கல்லூரிக்கு ஐவிடிபி தொண்டு நிறுவனம் மூலம் நாகாலிகள், பெஞ்ச், டெஸ்க், மாணவிகளுக்கு புத்தகப்பை, ஊக்கத்தொகை, உதவித்தொகை, அடிப்படை ஆங்கிலப் பயிற்சி, ஆளுமைத்திறன் பயிற்சி, பேராசிரியர்களுக்கு புத்தகக் பயிற்சி, கல்லூரி சீரமைப்பு பணி போன்ற பணிகள் செய்யப்பட்டுள்ளன. தற்போது, ₹3.14 லட்சம் மதிப்பில் ஜெனரேட்டரும் இலவசமாக வழங்கப்பட்டுள்ளது. இதனை மாணவிகள் பயனுள்ள வகையில் உபயோகப்படுத்தி தடையின்றி அனைத்து கல்வி பணிகளிலும் ஈடுபட வேண்டும். இதுவரை இக்கல்லூரிக்கு ஐவிடிபி தொண்டு நிறுவனம் மூலம் ₹33 லட்சத்து 50 ஆயிரம் மதிப்பில் பல்வேறு நலப்பணிகள் செய்யப்பட்டுள்ளது என்றார்.

நிகழ்ச்சியில் கல்லூரியின் முதல்வர் (பொ) சீதா மற்றும் பேராசிரியர்கள், நிறுவனத் தலைவரும், மாணவிகள் கலந்துகொண்டனர்.



THURSDAY 24.08.2017

Bank Loan Target ₹ 430 Crores Fixed to IVDP-SHGs

IVDP - Krishnagiri, a nonprofit social service organization working for the women empowerment since 1979. At present IVDP is having 11300 women SHGs in three districts (Krishnagiri, Dharmapuri and Vellore) having more than 2 lakhs members. IVDP believes that organizing the women into self help groups will create economic independence and self reliant among them.

The efficient management, effective functioning, prompt repayment and transparent administration of IVDP-SHGs, attracts nationalized banks to extend the bank loan to their groups. In this regard IVDP have arranged the bankers and SHGs meet every year to plan the volume of bank loans which can be offered to their groups during the financial year.

In this connection the Action plan meeting for the year 2017-2018 has been conducted with Pallavan Grama Bank, Indian Bank and Bank of India during the first week of August 2017 in IVDP Head office. During these meetings Ramon Magsaysay Kulandai Francis, Founder/ President, IVDP explained the achievements and functioning of IVDP in the year 2016-17 by publishing the Annual Report of IVDP for the year 2016-2017.

Mr. G. Vijayakumar, Deputy General Manager / Zonal Manager, Mr. Swaminathan, Deputy Zonal Manager, and the Managers of 16 Branches of Indian Bank participated in the action plan meeting and fixed Rs.150 crores Bank loan target for 3520 IVDP-SHGs.



தினத்தந்தி

★ சேலம் 11-7-2017 9



திருச்செங்கோட்டில் இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் சேலம் மாவட்ட, பாண்டமங்குடி-ன் இ.வி.டி.பி. தலைவர் குழந்தை பிரதீபன் மற்றும் பார் உள்வாங்கினார்.

இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில்

1,611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசு

இருண்டுகூடில் இலாபம் இல்லாததில் நடந்த இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

இருண்டுகூடில் இலாபம் இல்லாததில் நடந்த இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

இ.வி.டி.பி. குளந்தி நிர்வாகி இ.வி.டி.பி. குளந்தி

வழங்கினார்கள்.

திருச்செங்கோட்டில் சேலம் பெரியார் பல்கலைக்கழக கதவி போர்டிங் விழாவுக்கு கலந்துகொண்டிருந்த இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

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இ.வி.டி.பி. கோசலை விருது வழங்கும் விழாவில் 1611 மாணவர்களுக்கு ரூ.51 லட்சம் மதிப்பிலான தங்க நாணயங்கள் பரிசாக வழங்கப்பட்டது.

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20. சேலம் 20.2.2018
மகளிர் குழு உறுப்பினர்களின் வாரிகளுக்கு
₹3.24 கோடி வரை !

ரூ.24 கோடி வாழ்க்கை பாதுகாப்பு நிதி
—புறப்பரைகளின் வாரிசுகளுக்கு



அளவிட்டோர் உள்ளனர். அருகில் ஐவிடிபி நினைவுக் குழு உறுப்பினர்களின் உதவியாக ரூ.3.24 கோடிக்கான பணியை மேற்கொண்டனர்.

ஐவிடிபி நிறுவனம் வழங்கியது

சுபாஷ்ணம் வழங்கியது
கிருஷ்ணகிரி, பிப்.20: 2017ம் ஆண்டு இறந்த 645 ஜலிபி சூகங்களிற் சய உதவிக்குழு முப்பின் சகி இ.

தரப்பட்டிருக்கின்றன. வாரியர்களின் பணியை விரைவில் முடித்துக் கொடுக்கப்படும். வாரியர்களின் பணியை விரைவில் முடித்துக் கொடுக்கப்படும். வாரியர்களின் பணியை விரைவில் முடித்துக் கொடுக்கப்படும்.

பெரியார் பணக்கேழை நிகழ்ச்சியில் கேலம் முறியாயர் பணக்கேழை முன்னாள் பேராசிரியர் அருட்தலைவியம், இறந்த தாய் நிதியை வழங்கப் பட்டது என தெரிவிக்கப்பட்டது.

20 • சேலம் 9.10.2017

20. செப்டம்பர் 9.10.2017

ஐவியடிபி தொண்டு நிறுவனம் உருவாக்க
"வினா-விடை" கையேடு



► கிருஷ்ணகிரியில் நடந்த நிகழ்ச்சியில், இவ்வழிப் பாதையில் செல்லும் கதீரவன் வெளியூட்டார்.
“லெர்நி நம் கையில” வினா-விடை கையேட்டை: கலெக்டர் கதீரவன் வெளியூட்டார்.

உலகம் நமோவியுடையார்

[illegible]

தினத்தந்தி

20 செப்டம்பர் 10-12-2017



அடைக்கல்புரத்தில்

சுந்தரபாண்டியன், பாண்டியன்

ரூ.50 ஆயிரம் மதிப்பில் குளிக்கல உடைகள்

ஐ.வி.டி.பி. தொண்டு நிறுவனம் சார்பில் வழங்கப்பட்டது

கிருஷ்ணனினி, டிசு. 10-
தேன் கனிக்குடாட்டை
தாலுக்கா அடைகப்பெற்றதில்
ஆனிமேரி மானவிகள் இல்ல
மும், புனிதவின்சென்ட் மான
வா இல்லமும் செயல்பட்டு
வருகிறது. இங்கு கல்வி
படிக்கும் ஏழை மானவர்கள்
கரும் குளிரால் அவதிகை
பட்டுக்கொண்டிருப்பார்களெ
னம் சார்பில் 60 ஆண்டுகூட
தடைகளுக்கும் குளிராகூட

உடைகள் (கிவாட்டா, மப்
னர்) இலவசமாக வழங்கப்பட-
டான். அவற்றை ஜி.டி.பி.
தொண்டி நிறுவன தலைவ
ரும், ராமன் மகசேசே கிருது
பெற்றவருமான அழகைத்
பிரான்சுலோ வழங்கினார்.

அவற்றின் மதிப்பு ரூ.50 ஆயி
ரம் ஆகும். இந்நிகழ்ச்சியின்
போது 2 இலவசங்கள் கொடுத்த
மானவ், மானவிகள் மற்றும்
இலவசங்களை வழி நடத்திவ
ரும் புஷ்பராஜ லாகி ரோபிவ
ற்றும் கிருகங்களி் மாவட்ட
அறியும் நல அலுவலர்

தலைவர் விச்சேன்ட் ஆதி
யோர் உன் இதுதேனர்.
இதுகுத்தது வி.டி.பி. நிறு
வனை சார்பில் வெளியிட்
பட்ட செய்திக்குறிப்பில்,
சென்ற ஆண்டு இத்த இல்
லங்களுக்கு குடிநீர் கத்திகாப்
பான், எல.இ.டி. டி.வி.
வழங்கப்பட்டன. மேலும்
மாணவர் இல்லத்திற்கு
சோலார் வாட்டர் ஹீட்டர்
வழங்கப்பட்டது. இதுவரை
ஹி.டி.பி. மூலம் இதுபோன்ற
குழந்தைகள் பாதுகாப்பு இல்
லங்களுக்கும் ரூ.34 லட்சத்து 50
ஆயிரம் மதிப்பில் எல.இ.டி.
டி.வி., டி.வி.டி., குளிப்பதற்கு
வாட்டர் ஹீட்டர், மாண்பு
ளுக்கு புத்தகப்பை, சுவை-
பூ, புத்தகம், துணி வைத்துக்
கொள்ள பெட்டிகள், அவ
மாரி, குடிநீர் கத்திகாக்கும்
படகுணங்கள் வழங்கப்
பட்டுள்ளன என தெரிவிக்கப்
பட்டுள்ளது.

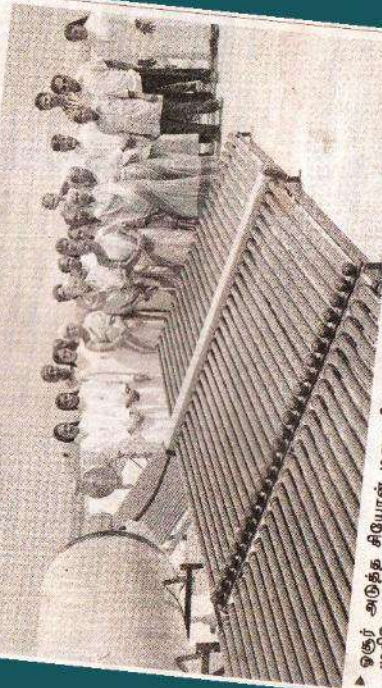
12

துன்கரன் • சேலம் 6.5.2017

மாண்பு

ஆரோக்கிய அன்னை முதியோர் இல்லத்திற்கு
3312 வர் பி.சி.சி.சி.

ரூ.3.12 லட்சத்தில் வெந்நீர் தயாரிக்கும் கருவி
மலிமபி தொண்டு நிறுவன தலைவர் வழங்கினார்

[illegible]

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கிருஷ்ணகிரி மாவட்டம்

உடற்கல்வி ஆசிரியர்களுக்கு ₹75 ஆயிரம் மதிப்பில் சீருடை

ஐவிபி தொண்டு நிறுவனம் வழங்கியது



கிருஷ்ணகிரியில் நுழைந்த நிகழ்ச்சியில் மாவட்ட உடற்கல்வி ஆசிரியர்கள் 150 பேருக்கு
₹75 ஆயிரம் மதிப்பிலான சீருடைகளை ஐவிபி தொண்டு நிறுவன தலைவர் குழந்தை
பிரான்சில் இலவசமாக வழங்கினார். அருகில் மாவட்ட முதன்மைக் கல்வி அலுவலர்
புகழேந்தி உள்ளிட்டோர் உள்ளனர்.

கிருஷ்ணகிரி, செப்.1: வினையாட்டுத்துறையில் அணிந்து கொள்ளும் வகை
மையிடமாக கொண்டு மாணவர்களை ஊக்கப்ப
உடற்கல்வி ஆசிரியர்க டுத்தும் விதமாக டிராக்
ஞக்கு ஐவிபி தொண்டு டூட், ஸ்போர்ட்ஸ் ஷூ, வழங்கப்பட்டது. இந்தி
நிறுவனம் சார்பில் ₹75 ஆயிரம் மதிப்பில் இலவசமாக வழங்கப்பட்டது. இந்தி
சீருடைகள் இலவசமாக மெட் வழங்குதல், அத் மேற்படுத்தல், ஐவிபி தொண்டு நிறுவன தலை
விரர், வீராங்கனைகளை ஊக்கப்படுத்தும் விதமாக மாவட்ட விளை
ஐவிபி தொண்டு நிறுவனம் கடந்த 40 ஆண்டுகளாக செயல்பட்டு வருகிறது. இந்த நிறுவனம் மகளிர் கல்வி மேம்பாட்டிற்கு உதவி
கொண்டு வருகிறது. இதன் ஒரு பகுதியாக மாவட்டத்தில் உள்ள 150 உடற்கல்வி ஆசிரியர்களுக்கு வினையாட்டு சீருடைகளை செய்
படுத்தும் வகையில் போட்டி யின் போது

கிருஷ்ணகிரி, செப்.1: கிருஷ்ணகிரி அரசு மகளிர் கல்லூரியில் சிறப்பாக நேர்ச்சி பெற்ற மாணவிகள் 100 பேருக்கு தலா ₹1 லட்சத்திற்கான ரொக்க பரிசை, ஐவிபி நிறுவன தலைவர் குழந்தை பிரான்சில் வழங்கினார். அருகில் முதலவர் கீதா உள்ளார். ஆன்மீக இயக்கம், இலவசமாக வழங்கினார். இந்த நிறுவனம் கடந்த 40 ஆண்டுகளாக செயல்பட்டு வருகிறது. இந்த நிறுவனம் மகளிர் கல்வி மேம்பாட்டிற்கு உதவி
கொண்டு வருகிறது. இதன் ஒரு பகுதியாக மாவட்டத்தில் உள்ள 150 உடற்கல்வி ஆசிரியர்களுக்கு வினையாட்டு சீருடைகளை செய்
படுத்தும் வகையில் போட்டி யின் போது

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தினகரன் மாவட்டம்

கிருஷ்ணகிரி அரசு மகளிர் கல்லூரி மாணவிகளுக்கு ₹1 லட்சம் ரொக்க பரிசு



கிருஷ்ணகிரி அரசு மகளிர் கல்லூரியில் சிறப்பாக நேர்ச்சி பெற்ற மாணவிகள் 100 பேருக்கு தலா ₹1 லட்சத்திற்கான ரொக்க பரிசை, ஐவிபி நிறுவன தலைவர் குழந்தை பிரான்சில் வழங்கினார். அருகில் முதலவர் கீதா உள்ளார். ஆன்மீக இயக்கம், இலவசமாக வழங்கினார். இந்த நிறுவனம் கடந்த 40 ஆண்டுகளாக செயல்பட்டு வருகிறது. இந்த நிறுவனம் மகளிர் கல்வி மேம்பாட்டிற்கு உதவி
கொண்டு வருகிறது. இதன் ஒரு பகுதியாக மாவட்டத்தில் உள்ள 150 உடற்கல்வி ஆசிரியர்களுக்கு வினையாட்டு சீருடைகளை செய்
படுத்தும் வகையில் போட்டி யின் போது

கிருஷ்ணகிரி, செப்.1: கிருஷ்ணகிரி அரசு மகளிர் கல்லூரியில் சிறப்பாக நேர்ச்சி பெற்ற மாணவிகள் 100 பேருக்கு தலா ₹1 லட்சத்திற்கான ரொக்க பரிசை, ஐவிபி நிறுவன தலைவர் குழந்தை பிரான்சில் வழங்கினார். அருகில் முதலவர் கீதா உள்ளார். ஆன்மீக இயக்கம், இலவசமாக வழங்கினார். இந்த நிறுவனம் கடந்த 40 ஆண்டுகளாக செயல்பட்டு வருகிறது. இந்த நிறுவனம் மகளிர் கல்வி மேம்பாட்டிற்கு உதவி
கொண்டு வருகிறது. இதன் ஒரு பகுதியாக மாவட்டத்தில் உள்ள 150 உடற்கல்வி ஆசிரியர்களுக்கு வினையாட்டு சீருடைகளை செய்
படுத்தும் வகையில் போட்டி யின் போது