



# Our Founder

The COVID-19 pandemic led to a dramatic loss of human life worldwide and give an unprecedented challenge to the public health, food systems and the world of work. Though the pandemic left a visible impression across the sectors globally, the impact on marginalized sections, women, and children has been enormous in India.

Repeated lockdown extensions have led to a struggle for basic needs like food and shelter, frustration, disproportionate sharing of domestic responsibilities, and violence against the vulnerable members of the household. It led to the loss of lives, and it intensified human misery and toppled our lives upside down.

# 66 Do the right thing because it is RIGHT

Immanuel Kant



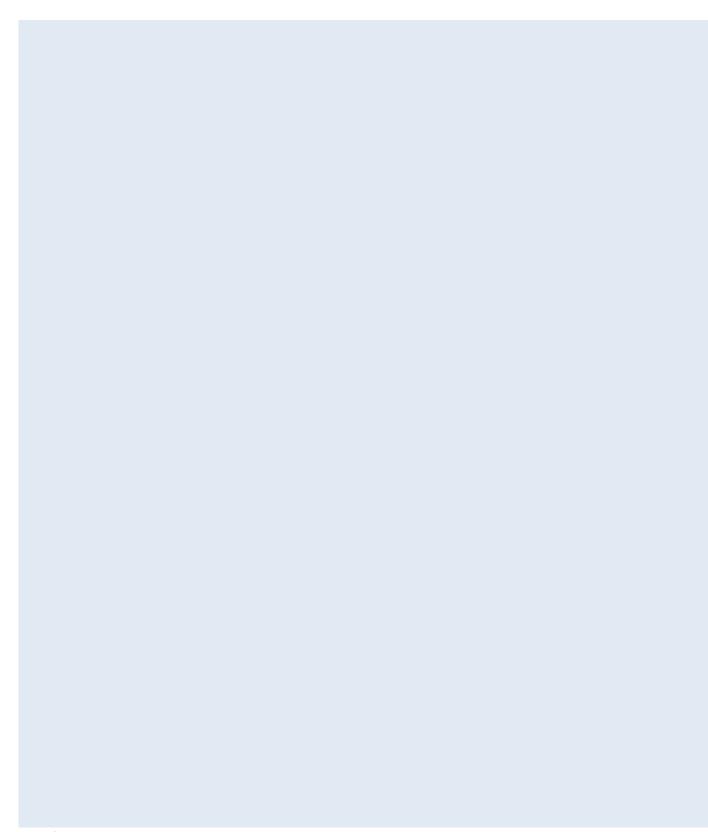
In this pandemic situation, our IVDP touched many lives and extended its helping hands to feed the hunger with food materials worth of Rs. 61.52 Lakhs. In despite of this pandemic and uncertain situation we have added 825 new SHGs in 2020-2021. With this our number of groups has been increased to 14676 which consists of 264168 women members. Our overall loan turnover also reached the new level of Rs. 8,631.46 Crores.

Like the past years, we have undertaken several philanthropic projects and activities worth of Rs. 8.79 crores during the year. In this background, our IVDP SHG members also faced huge amount of crisis and struggled for their livelihood and lacked financial, social and emotional support. At certain level the IVDP extended its helping hands and resolved their crisis.

As I'm thinking over the past year, I remember each and every person who made our IVDP as a unique organisation. The upcoming pages are with full of excitement and success which would never be possible without the amazing board members, bankers, staff, animators, well wishers, supporters and all our SHG members. I want to personally thank each and every one of you for your time, commitment, dedication and support over the previous year. I am so proud to be in this glorious organisation with you all.

KULANDAI FRANICS Founder - President

# Contents



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# TOWARDS TRANSFORMATION

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Vision

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



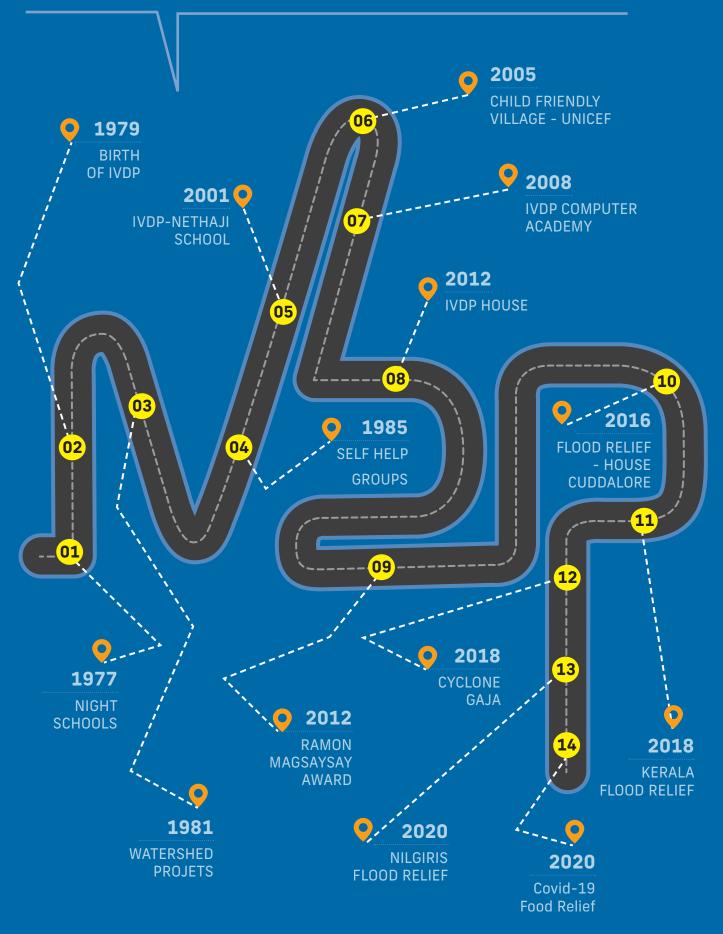
Transforming the standard of life of the poor by reducing their sufferings through SHG activities with reference to Health, Education and Socio Economic status.

'oal

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

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# **SINCE** 1977-2021





# NIGHT SCHOOLS AND FIRST AID CENTRES



In 1977, Mr. Kulandai Francis started 20 night schools and first aid centres in and around Natrampalayam and Biligundu Villages in the erstwhile Dharmapuri District.

He travelled by coracle (Parisal) across the river Cauvery to reach the tribal children in the forest for organizing night school for them. He also arranged the fishing license from the Govt. for the fisherman in Biligundu village.

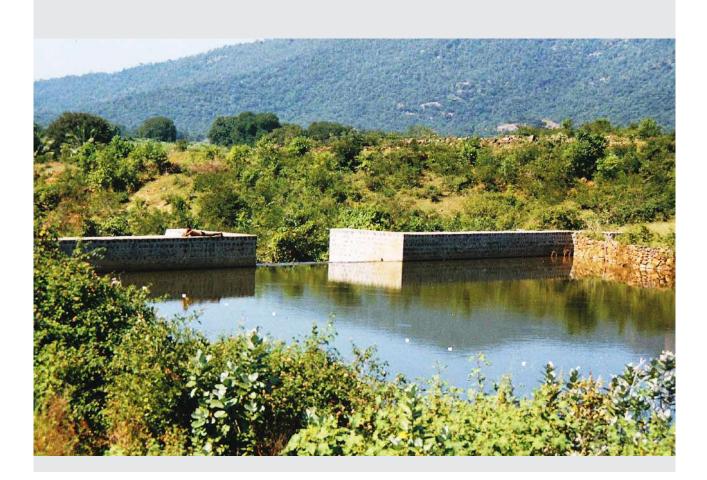


IVDP was founded in 1979 at Motragi Village, Natrampalayam in Thally block of Krishnagiri district in the midst of the thick forest. While staying with the poor villagers Mr. Kulandai Francis realised the dare needs of the rural people in the locality. He felt that without health and education, development will not take place in the society.

# BIRTH OF



First IVDP Office 1976 @ NATRAMPALAYAM





# WATERSHED PROJECTS

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





# SELF HELP GROUPS

When Mr. Kulandai Francis was constantly thinking of bringing transformation among the poor villagers, then we came out with a novel idea of forming groups for their development.

At first, he started men SHG and it was not much successful as the members were so irregular and failed to repay their loans. Then he shifted his concentration towards women in 1985 and started Annai Velankanni SHG with 12 members in Sesurajapuram. This first group collected only 50 paise as savings.



# IVDP-NETHAJI **MATRIC SCHOOL** KOTTAIYUR

IVDPNethaji Matriculation School was started as a Tamil Medium School in the year 2001 and later it was converted into English Medium. Then it was upgraded as a Matriculation School in the year 2013. At present 485 students are studying from LKG to X std.



In this noble journey, Society of Sisters of St. Ann's Madavaram (SSAM) extend their helping hands with IVDP to run this school.



# CHILD FRIENDLY VILLAGE PLANNING PROJECT-UNICEF

With the support of UNICEF Chennai, IVDP initiated the Child Friendly Village Planning Project during 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 has been completed in 879 Villages

Total number of VLMC's formed were 879

Total Panchayats covered were 139

Total strength of CFVP team was 145 Facilities





# **IVDP COMPUTER ACADEMY** HANUMANTHAPURAM

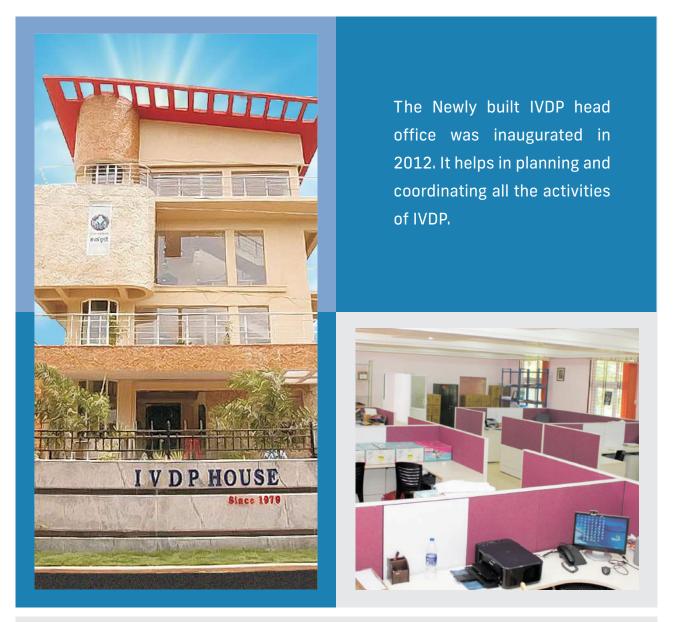
IVDP Computer Academy was started in 2008 at Hanumanthapuram Village, Dharmapuri dt. Through this centre the rural youth and dropout students of the remote areas are empowered with computer and communicative English skills.



*In this noble journey, St. Augustinian Missionary Sisters, Bangalore collabrate with IVDP to run this academy* 



# RELFELCTING THE GROWTH... IVDP-HOUSE



The new office demonstrates the IVDP's growth in all its spheres.



# RAMON MAGSAYSAY AWARD 2012



premier prize & Highest honour bestowed on IVDP Founder President **Mr. KULANDAI FRANCIS** 



Three decades of tireless pursuit have borne fruit. Mr. Kulandai Francis, Founder President receiving Ramon Magsaysay Award 2012 from Philippines Government.



The Magsaysay Foundation said that the Award was given to Mr. Kulandai Francis for "his visionary zeal, his profound faith in community energy, sustained programme in pursuit of the holistic economic empowerment of thousands of women and their families in rural India."





# FLOOD RELIEF HOUSES

IVDP had identified and constructed 316 houses sizing 176 sq. ft. to the worst affected poor families in Cuddalore district during the flood due to "Vardha Cyclone" at the cost of Rs.1.56 Crores







# KERALA FLOOD RELIEF





On 15th October 2018, the IVDP President **"Ramon Magsaysay" Mr. KULANDAI FRANCIS** handed over the demand draft worth of **Rs. 1 Crore** to the Hon'ble Chief Minister of Kerala, **Mr. PINARAYI VIJAYAN** at the State Secretariat, Thiruvanathapuram.

In late July 2018, severe floods affected the state of Kerala due to unprecedented high rainfall during the monsoon season. After seeing the great sufferings of the people in neighbouring state of Kerala, the IVDP President made an appeal with its SHG members to contribute a small amount of Rs. 50/- each. Like "Little Drops of Water Make the Mighty Ocean" the IVDP have raised a huge amount of Rs. 1 Crore for flood relief.

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# CYCLONE GAJA RELIEF WORK



CYCOLONE GAJA, a major landfall over Tamil Nadu coast on 16th November, 2018, leaving behind a huge trail of destruction in the districts of Nagapattinam, Cuddalore, Thanjavur, Tiruvarur and Pudukottai.

To respond this emergency situation and sustain the affected families, IVDP provided the relief package containing solar lamps, bed sheets, tarpaulins and mosquito nets to 7500 families worth of Rs. 80 Lakhs in the cyclone affected districts.



# RELIEF PROJECTS FOR THE CHILDREN OF **NILGIRIS DISTRICT**



The IVDP President Mr. Kulandai Francis handed over the projects worth of Rs. **1.11 Crores** with The Nilgiris District Collector, Mrs. **Innocent Divya,** IAS., on 19.02.2021 at the programme held in District Collector's Office, Udhagamandalam.

### PROJECT-1 **PROJECT-2 PROJECT-3** Two Tier Cots Construction of **Relief materials** 380 Nos, and Five ICDS (Anganwadi) during flood – Mattresses 740 Nos. centres in Padanthurai, Kerosene stove for the children staying Puthur Vayal, Pandalur, and Tarpaulins. in ADW and Tribal Puliampara and welfare Hostels Nanthatti. Play materials and Wall drawings ₹ 56.00 ₹ 47.64 ₹ 7.00 Lakhs Lakhs Lakhs

# TOTAL COST OF ₹ **1**.11 **CRORES**











# AWARDS & HONOURS

IVDP for its phenomenal services put in SHG, has been crowned with many laurels across the world.

### 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 Award
- 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 AWARD (Krishnagiri and Dharmapuri District Level)

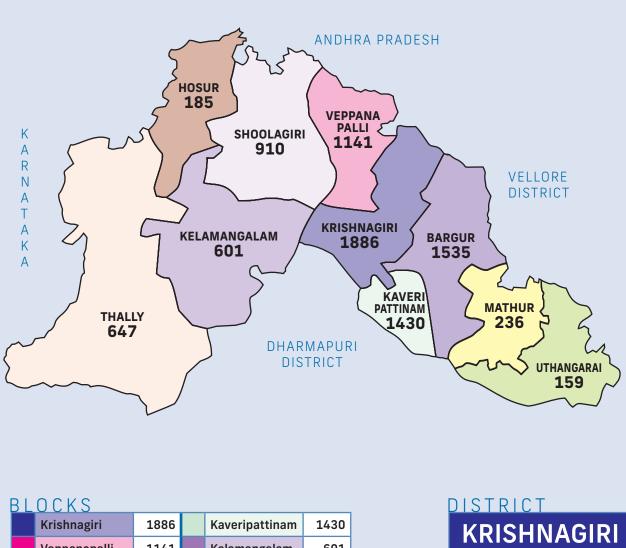
- 2003-04 SGSY Revolving Fund DRDA
- 2004-05 Indian Bank for Best Performance on SHG-Bank Linkage.
- 2005-06 Adhiyaman Grama Bank for SHG Performance.

### **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
- 2018 Life time Achievement Award by Rotary Club of Coimbatore Town

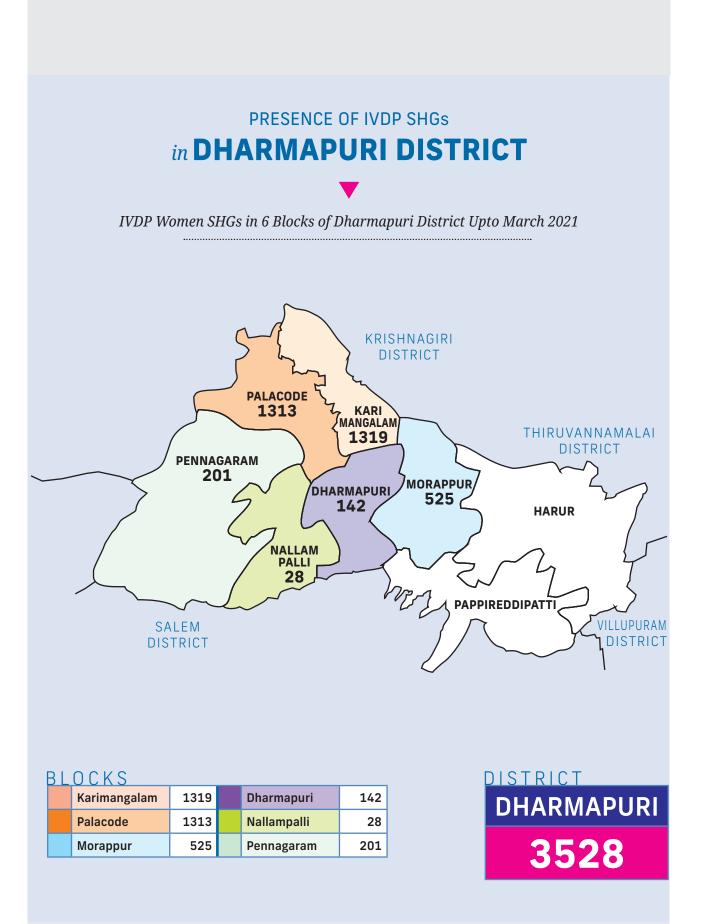
# PRESENCE OF IVDP SHGs in **KRISHNAGIRI DISTRICT**

IVDP Women SHGs in 10 Blocks of Krishnagiri District Upto March 2021



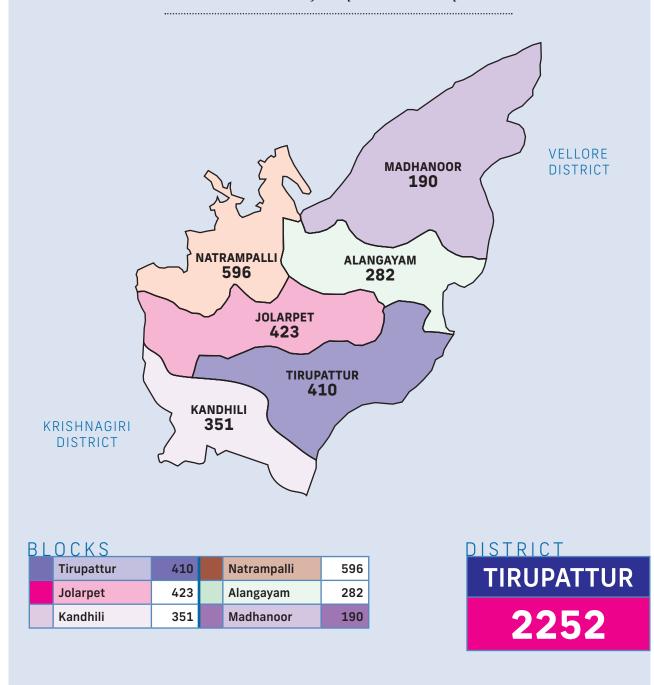
Krishnagiri	1886	Kaveripattinam	1430
Veppanapalli	1141	Kelamangalam	601
Shoolagiri	910	Mathur	236
Thally	647	Uthangarai	159
Bargur	1535	Hosur	185

8730



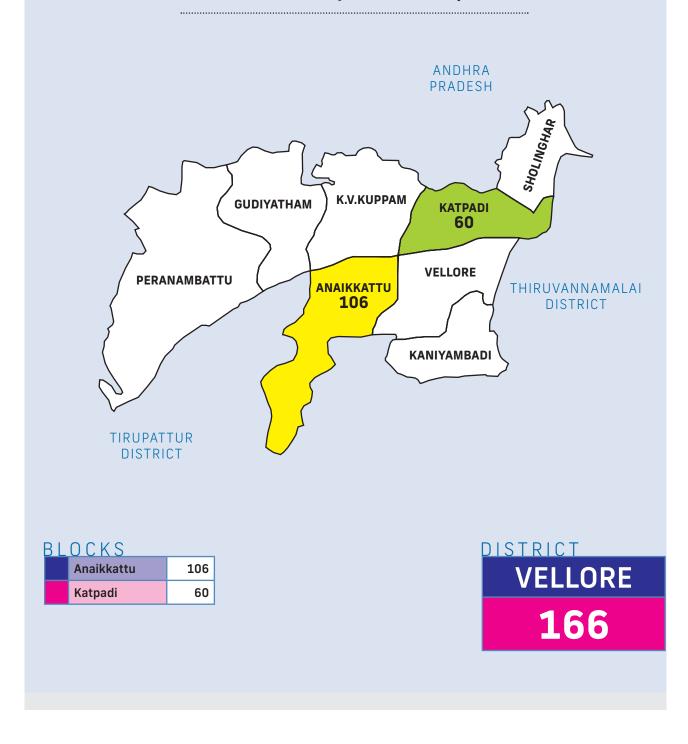
# PRESENCE OF IVDP SHGs in **TIRUPATTUR DISTRICT**

IVDP Women SHGs in 6 Blocks of Tirupattur District Upto March 2021



# PRESENCE OF IVDP SHGs in VELLORE DISTRICT

IVDP Women SHGs in 2 Blocks of Vellore District Upto March 2021



# LOCATION OF HEAD OFFICE AND CLF OFFICES OF IVDP UPTO MARCH 2021



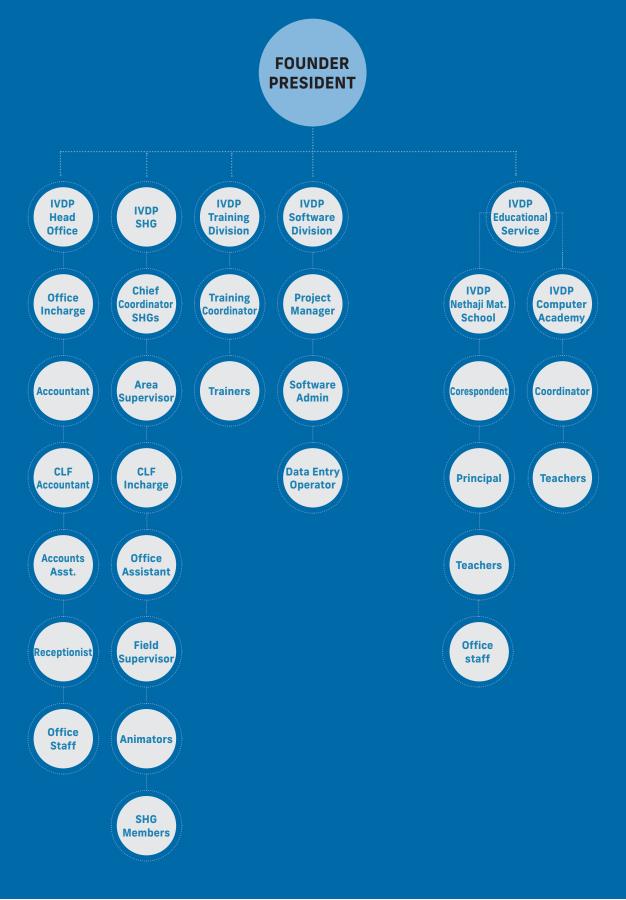
# No. of SHGs Under Each CLFs

S.No.	Name of the Cluster	Total SHGs	S.No.	Name of the Cluster	Total SHGs
1	NATRAMPALAYAM	139	38	BERIGAI	141
2	ANCHETTY 1	224	39	BAGALUR	110
3	ANCHETTY 2	161	40	KARIMANGALAM CLF1	259
4	DENKANIKOTTAI	229	41	KARIMANGALAM CLF2	265
5	KRISHNAGIRI 1 CLF 1	284	42	THIPPAMPATTI	237
6	KRISHNAGIRI 1 CLF 2	273	43	HANUMANTHAPURAM CLF1	222
7	KRISHNAGIRI 1 CLF 3	280	44	HANUMANTHAPURAM CLF2	218
8	KRISHNAGIRI 2 CLF 1	207	45	MARANDAHALLI CLF 1	156
9	KRISHNAGIRI 2 CLF 2	180	46	MARANDAHALLI CLF 2	154
10	KRISHNAGIRI CLF 3	327	47	JAKKASAMUTHIRAM	115
11	VARATTANAPALLI	255	48	VELLICHANDHAI	320
12	BARGUR	265	49	PALACODE CLF 1	196
13	JAGADEVI	235	50	PALACODE CLF 2	230
14	THOGARAPALLI CLF 1	186	51	DHARMAPURI	174
15	THOGARAPALLI CLF 2	189	52	PENNAGARAM	199
16	VELAMPATTY	219	53	NATRAMPALLI CLF1	205
17	ARASAMPATTY	249	54	NATRAMPALLI CLF2	217
18	PAIYUR	288	55	NATRAMPALLI 3	140
19	KAVERIPATTINAM 1	247	56	PACHUR	187
20	KAVERIPATTINAM 2	245	57	THIRUPATHUR CLF 1	136
21	BARUR	192	58	THIRUPATHUR CLF 2	206
22	POCHAMPALLI	239	59	THIRUPATHUR CLF 3	202
23	MATHUR	167	60	KAKKANGARAI	239
24	UTHANGARAI	167	61	PONNERI	190
25	VENKATASAMUTHIRAM	160	62	GAJALNAYAKKANPATTI	103
26	MADEPATTY	240	63	VINNAMANGALAM	168
27	RAYAKOTTAI CLF 1	195	64	UDHAYENDRAM	150
28	RAYAKOTTAI CLF 2	212	65	PALLIKONDA	188
29	KUNDARAPALLI	194	66	BASAVANNAKOVIL	84
30	THEERTHAM	152	67	PANCHAPALLI	180
31	KURUBARAPALLI	224	68	MALLAPURAM	121
32	VEPPANAPALLI CLF 1	204	69	PULIKARAI	141
33	VEPPANAPALLI CLF 2	197	70	KAMBAINALLUR	146
34	NACHIKUPPAM	208	71	ODASALPATTY	187
35	SHOOLAGIRI CLF 1	270	72	ALANGAYAM	132
36	SHOOLAGIRI CLF 2	278	73	IRUTHUKOTTAI	81
37	KAMANTHOTTI	202	74	UTHANAPALLI	94

## TOTAL No. of IVDP SHGs : 14676

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# IVDP STRUCTURE



# **CURRENT FOCUS**

01

 Financial, Industrial Training Centre for Self Help Groups





# **FINANCIAL, INDUSTRIAL TRAINING CENTRE** FOR SELF HELP GROUPS

The dream project of IVDP Founder President Mr. Kulandai Francis has come into realistic. The integrated financial and industrial centre for women self help groups has been built in Krishnagiri Town with exclusive banking and multi skill training facilities. The IVDP SHG Industrial Training Centre takes care of providing skill training to women in the region which aims at stimulating employment opportunities among women of various socio-economic levels and different age groups.



### Special features of the centre

- Spacious office arrangements for accommodating 8 Cluster Level Federation offices.
- Exclusive Banking facilities for Self Help Groups inside the campus.
- At present, 8 CLF offices will be integrated the functions of 1600 SHGs of this region will be consolidated. Later it will be increased upto 2000 SHGs.
- Skill training centre for women with latest equipments will address the employment needs of the SHG members.
- Life skill and leadership training facilities for youth and women.
- Multipurpose auditorium with latest audio visual equipments can accommodate more than 500 people.
- Calm and lush green ambiance around the training centre.
- Easy transport access to self help group members.
- Protected with high resolution CCTV surveillance facilities ensures safety of SHG members.

# **EMERGENCY RELIEF SERVICES**

Food Relief During Covid 19



This Year IVDP Distributes

₹ **1.60** Crore for Covid-19 No. of Beneficiaries 2010



02

Till date IVDP Spent



for Emergency Response and Out Reach Services



# FOOD RELIEF DURING COVID-19

COVID-19 affects different people in different ways. The psycho, social effects of this pandemic created a greater impact on every citizen of the country. More than a psychological impact, the pandemic has left visible impression on marginalised sections, women and children has been enormous in our country.

Many lost their daily wages and fell into extreme poverty. Without the means to earn an income during lockdowns, many are unable to feed themselves and their families.

In order to feed the hunger, the IVDP came forward to support them with food materials. (The relief package contains 25 Kgs. Rice, 1 Kg Dhall and 1 Ltr. Cooking oil) For this purpose, the IVDP identified the most deserving and needy people in Krishnagiri and Dharmapuri districts.





Target Group	Area	No. Of Beneficiaries	Value of relief materials
COVID Awareness and Prevention activities of Krishnagiri District administration	Krishnagiri		₹ <b>11.66</b> LAKHS
Supply of cooked food to frontline workers through "Olirum Krishnagiri Foundation"	Krishnagiri		₹ <b>2.00</b> LAKHS
Tribal, Irular and Gypsy community people	13 Villages in Anjetty and Soolagiri Taluk	679 Families	₹ 8.60 LAKHS
Irular Community people	19 villages in Veppanapalli Block and Anjetty Taluk	524 Families	₹ 6.50 LAKHS
Irular Community people	27 Villages in Krishnagiri, Kelamangalam, Soolagiri and Kaveripattinam Blocks	866 Families	₹ <b>11.00</b> LAKHS
IVDP SHG CLF Staff	Krishnagiri and Dharmapuri District	402 Families	₹ <b>5.00</b> LAKHS
Poor Students of Govt. Arts College for Women	Karimangalam, Dharmapuri District	200 Students	₹ <b>2.00</b> LAKHS
Folk Artist families	Krishnagir and Dharmapuri districts	321 Families	₹ <b>3.65</b> LAKHS
Tribal People	Nilgiris district	500 Nos.	₹ <b>7.00</b> LAKHS
Transgender	Krishnagiri, Tirupattur and Vellore districts		₹ <b>3.11</b> LAKHS
Sweepers working in Colleges	Krishnagir and Dharmapuri	10 Nos.	₹ <b>1.00</b> LAKH
Total			₹ <b>61.52</b> LAKHS

# **IVDP SHG ACTIVITIES**

- Self Help Groups
- Loans
- Loan Activity
- Bank Wise SHG Credit Linkage
- Rate of Interest
- Group Reserve Fund
- Details of IVDP Loan
- Details of Sangha Loan
- Audit Ensure Accountability
- Grading of SHGs
- Dividend
- Managing SHGs Made Easy
- Capacity Building Training

women shg members 2010



03

This Year IVDP Distributes



through Bank Loan, Sangha Loan & IVDP Loan Altogether IVDP distributed

> ₹ 5.45 Crores



of Loans for Various Purposes



# **SELF HELP GROUPS**

The IVDP is a pioneer in promoting and organizing the women into groups. The IVDP SHGs have the highstandards of operational procedures and professional methods.

Generally the Self-Help Group (SHG) refers to self-governed, peer controlled, informal group of people with same socio-economic background which have a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to the common fund and to lend to the members for meeting their productive and emergent needs.

The IVDP Self Help Groups have revolutionised the lives of millions of women across Krishnagiri, Dharmapuri, Tirupattur and Vellore districts of Tamil Nadu and use them as a tool to keep women connected, financially supported and to build their confidence in pursuing income generating opportunities.

IVDP interacts with rural women to build awareness on various issues which they are facing and ways by which they can overcome them. It leads to introduction of SHG where women inculcate a habit of saving, have availability of finances in an emergency situation as well as for need-based requirements.

Names of the Districts	No. of clusters	No. of SHGs	No. of SHG members
Krishnagiri	42	8693	156474
Dharmapuri	18	3520	63360
Tirupattur	13	2275	40950
Vellore	1	188	3384
TOTAL	74	14676	264168

#### SELF HELP GROUP DETAILS

#### **OBJECTIVE OF IVDP SHGs**

- To inculcate the savings and banking habits among members.
- To Secure them from financial Crounches technical and moral strengths.
- To enable the availability of loan for productive purpose.
- To gain economic prosperity through loans credit.
- To gain from collective wisdom in organising and managing their own finance and distributing the benefits among themselves.
- To sensitize the women of targeted area for the need of SHG and its relevance to their empowerment.

- To create group feeling among women.
- To enhance the confidence and capabilities of women.
- To develop collective decision making among women.
- To encourage habit of saving among women and facilitate the accumulation of their own capital resource base.
- To motivate women taking up social responsibilities related to women development.
- It acts as the forum for members to provide space and support to one another.



The savings and credit are the most important components of any self help groups. In IVDP also the women SHG members are encouraged to save for their financial and moral strengths. Further the group members' savings will help them to gain the confidence from the financial institutions to offer the bank loans.

#### Table Showing the savings of IVDP-SHG Members (District Wise 2020-2021)

Name of the Districts	Total Saving in 2020-2021	Saving till date March 2021
Krishnagiri	₹ <b>61.72</b> Cr.	₹ 580.72 Cr.
Dharmapuri	₹ <b>24.30</b> Cr.	₹ 195.30 Cr.
Tirupattur	₹ <b>16.04</b> Cr.	₹ 94.24 Cr.
Vellore	₹ <b>0.94</b> Cr.	₹ 5.34 Cr.
TOTAL	₹ 103.00 Cr.	₹ 875.60 Cr.





# LOANS

Invariably the SHG members require financial support for all their developmental activities. Irrespective of their livelihood. Every member avails either one or more loans and make use of the money for their developmental activities like small business, agriculture, house construction, children's education, marriage, debt swapping, etc.

The credit facilities given to the poor rural women by the financial institutions are bringing significant changes in their lives. The quantum of the loan is fixed, depends on the saving corpus of the group.

The 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)
- 2. Sangha Special Loan
- 3. IVDP loan
- 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.



S.No.	TYPES OF LOANS	Total Loan as on March'2020	Loan received during the current financial year 2020-2021	Total Loans upto March 2021
01	SANGHA LOAN	₹ <b>3463.17</b> Cr.	₹ <b>267.17</b> Cr.	₹ <b>3730.34</b> Cr.
02	BANK LOAN	₹ <b>3847.74</b> Cr.	₹ <b>643.52</b> Cr.	₹ <b>4491.26</b> Cr.
03	IVDP LOAN	₹ <b>181.04</b> Cr.	₹ <b>25.22</b> Cr.	₹ <b>206.26</b> Cr.
04	SANITATION LOAN FOR SHGs	₹ <b>187.72</b> Cr.	₹ <b>16.00</b> Cr.	₹ <b>203.72</b> Cr.
TOTAL		₹ <b>7679.67</b> Cr.	₹ <b>951.79</b> Cr.	₹ <b>8631.46</b> Cr.



#### BANK WISE SHG CREDIT LINKAGE AS ON MARCH 2021

S.No.	NAME OF THE BANKS	Total Loan as on March'2020	Loan received during the current financial year 2020-2021	Total Loans upto March 2021
01	INDIAN BANK IFAD LOAN - Rs. 5 Crore	₹ <b>1172.69</b> Cr.	₹ <b>289.27</b> Cr.	₹ <b>1461.96</b> Cr.
02	TAMIL NADU GRAMA BANK	₹ <b>1777.88</b> Cr.	₹ <b>321.42</b> Cr.	₹ <b>2099.30</b> Cr.
03	BANK OF INDIA	₹ <b>509.17</b> Cr.	₹ <b>32.83</b> Cr.	₹ <b>542.00</b> Cr.
04	STATE BANK OF INDIA	₹ <b>388.00</b> Cr.		₹ <b>388.00</b> Cr.
TOTAL		₹ <b>3847.74</b> Cr.	₹ <b>643.52</b> Cr.	₹ <b>4491.26</b> Cr.



Details of Clusterwise Bank Loan Disbursement INDIAN BANK - LOANS

C No	Cluster Name	TOTAL SHG as		sement in the Year -2021
S.No.	Cluster Name	on 31.03.2020	No. of SHGs Availed Loan	Loan Amount
1	HANUMANTHAPURAM	427	408	₹ <b>29.10</b> Cr.
2	KARIMANGALAM - I	248	226	₹ <b>14.20</b> Cr.
3	MARANDHALLI	296	278	₹ <b>17.38</b> Cr.
4	PALACODE	398	369	<b>₹ 21.90</b> Cr.
5	DHARMAPURI	159	141	<b>₹ 6.72</b> Cr.
6	THIPPAMPATTI	217	212	<b>₹ 10.45</b> Cr.
7	PULIKARAI	131	126	<b>₹ 6.50</b> Cr.
8	KAMBAINALLUR	97	67	₹ <b>1.77</b> Cr.
9	KRISHNAGIRI - III	327	298	<b>₹ 18.57</b> Cr.
10	VARATANAPALLI	245	228	₹ <b>13.23</b> Cr.
11	KAVERIPATTINAM	476	434	₹ <b>25.45</b> Cr.
12	BARUR	187	186	₹ <b>11.19</b> Cr.
13	POCHAMPALLI	222	211	₹ <b>10.46</b> Cr.
14	KURUBARAPALLI	220	195	₹ <b>12.84</b> Cr.
15	KUNDARAPALLI	191	192	₹ <b>11.74</b> Cr.
16	VENGATASAMUTHIRAM	149	138	<b>₹ 6.93</b> Cr.
17	ROYAKOTTAI	174	146	<b>₹ 7.90</b> Cr.
18	UDDANAPALLI	89	70	<b>₹ 3.68</b> Cr.
19	BERIGAI	133	97	<b>₹ 3.66</b> Cr.
20	MATHUR	157	148	₹ 6.34 Cr.
21	NACHIKUPPAM	192	189	<b>₹ 8.07</b> Cr.
22	NATRAMPALLI	308	284	₹ <b>15.32</b> Cr.
23	VINNAMANGALAM	130	99	<b>₹ 3.35</b> Cr.
24	PONNERI	163	137	₹ <b>5.07</b> Cr.
25	GAJALNAIKKANPATTI	91	90	<b>₹ 3.76</b> Cr.
26	PACHUR	171	171	₹ <b>8.56</b> Cr.
27	ALANGAYAM	92	78	₹ <b>1.83</b> Cr.
28	UDAYENDIRAM	101	92	<b>₹ 3.30</b> Cr.
TOTAL		5791	5310	₹ <b>289.27</b> Cr.



Details of Clusterwise Bank Loan Disbursement
TAMIL NADU GRAMA BANK-LOANS

C No.	Name of Clusters	TOTAL SHG as		sement in the Year -2021
S.No.	Name of Clusters	on 31.03.2020	No. of SHGs Availed Loan	Loan Amount
1	KARIMANGALAM - II	253	232	₹ <b>14.79</b> Cr.
2	PENNAGARAM	151	124	<b>₹ 4.20</b> Cr.
3	ODASALPATTI	135	97	<b>₹ 2.45</b> Cr.
4	PANCHAPALLI	158	143	<b>₹ 7.29</b> Cr.
5	VELLICHANDAI	304	279	<b>₹ 17.64</b> Cr.
6	MALLAPURAM	109	99	<b>₹ 4.86</b> Cr.
7	JAKKASAMUTHIRAM	103	100	<b>₹ 6.48</b> Cr.
8	NATRAMPALAYAM	128	106	₹ <b>4.31</b> Cr.
9	ANCHETTY	357	286	<b>₹ 12.22</b> Cr.
10	DENKANIKOTTAI	218	159	₹ <b>7.36</b> Cr.
11	IRUTHUKOTTAI	60	53	₹ <b>1.22</b> Cr.
12	KRISHNAGIRI 1	832	703	<b>₹ 43.6</b> Cr.
13	BARGUR	262	243	₹ <b>15.98</b> Cr.
14	JAGADEVI	233	195	₹ <b>12.33</b> Cr.
15	PAIYUR - I	285	262	<b>₹ 15.77</b> Cr.
16	VELAMPATTI	213	193	<b>₹ 9.88</b> Cr.
17	ARASAMPATTI	236	229	<b>₹ 13.96</b> Cr.
18	UTHANKARAI	135	117	<b>₹ 3.35</b> Cr.
19	VEPPANAPALLI	375	355	<b>₹ 20.88</b> Cr.
20	SHOOLAGIRI	514	458	<b>₹ 23.95</b> Cr.
21	KAMANTHOTTI	178	150	<b>₹ 5.57</b> Cr.
22	BAGALUR	98	69	₹ <b>2.42</b> Cr.
23	ROYAKOTTAI - II	183	171	<b>₹ 9.32</b> Cr.
24	MADHEPATTI	233	212	<b>₹ 13.05</b> Cr.
25	BASUVANNAKOIL	83	81	<b>₹ 5.51</b> Cr.
26	THEERTHAM	143	132	<b>₹ 5.35</b> Cr.
27	NATRAMPALLI - II	174	166	<b>₹ 8.08</b> Cr.
28	TIRUPATTUR	489	420	<b>₹ 19.31</b> Cr.
29	KAKKANGARAI	227	170	₹ <b>7.42</b> Cr.
30	PALLIKONDA	152	109	₹ <b>2.87</b> Cr.
TOTAL		7021	6113	₹ <b>321.42</b> Cr.



Details of Clusterwise Bank Loan Disbursement

## **BANK OF INDIA - LOANS**

S.No.	Name of Clusters	TOTAL SHG as		sement in the Year -2021
5.NU.		on 31.03.2020	No. of SHGs Availed Loan	Loan Amount
1	KRISHNAGIRI - 2	386	304	₹ <b>15.38</b> Cr.
2	THOGARAPALLI	371	346	₹ <b>17.45</b> Cr.
TOTAL		757	650	₹ <b>32.83</b> Cr.

#### Details of Bank Loan Disbursement - Bankwise

C No	C No. Doub Name	TOTAL SHG as on 31.03.2020	Bank Loan Disbursement in the Year 2020-2021	
S.No.	Bank Name		No. of SHGs Availed Loan	Loan Amount
1	INDIAN BANK	5791	5310	<b>₹ 289.27</b> Cr.
2	TAMIL NADU GRAMA BANK	7021	6113	₹ <b>321.42</b> Cr.
3	BANK OF INDIA	757	650	₹ <b>32.83</b> Cr.
TOTAL		13569	12073	₹ <b>643.52</b> Cr.

#### Details of Bank Loan Disbursement - District Wise

S.No.	District	TOTAL SHG as on 31.03.2020	Bank Loan Disbursement in the Year 2020-2021	
5.NO.	DISTRICT		No. of SHGs Availed Loan	Loan Amount
1	KRISHNAGIRI	8285	7356	₹ <b>398.92</b> Cr.
2	DHARMAPURI	3186	2901	₹ <b>165.73</b> Cr.
3	TIRUPATTUR	1946	1707	<b>₹ 76.00</b> Cr.
4	VELLORE	152	109	₹ <b>2.87</b> Cr.
TOTAL		13569	12073	₹ <b>643.52</b> Cr.



#### **RATE OF INTEREST** FOR SHG BANK LOANS

Private money lenders charging a interest at which exploits the poor people in the villages. But IVDP offers the loans to its SHG members with same rate of interest, which commercial banks are charging for its loans.

The IVDP SHGs in Dharmapuri and Vellore districts avails the loans from banks as per the concessions given by the NRLM project norms. According to that, the SHGs are getting loans with the interest subvention of 3% and the additional subsidy of 4% per annum for the loans up to Rs. 3 lakhs. This reduces their interest burdens further.

#### RATE OF INTERESTS OFFERED BY COMMERCIAL BANKS

Name of the Banks	Bankers Interest (%)	Lending Interest to Members (%)
Indian Bank	12.50 %	12.50 %
Tamil Nadu Grama Bank	12.00 %	12.00 %
Bank of India	9.15 %	9.15 %



# **GROUP RESERVE FUND**

Group Reserve Fund is a exclusive savings of the IVDP SHG.

Every IVDP SHG has to deposit an amount ranging from Rs. 25,000 to Rs. 1,50,000 depending upon the age of the group. It increases the credibility of the SHGs while getting the bank loans.

#### **BANK WISE RESERVE FUND DETAILS**

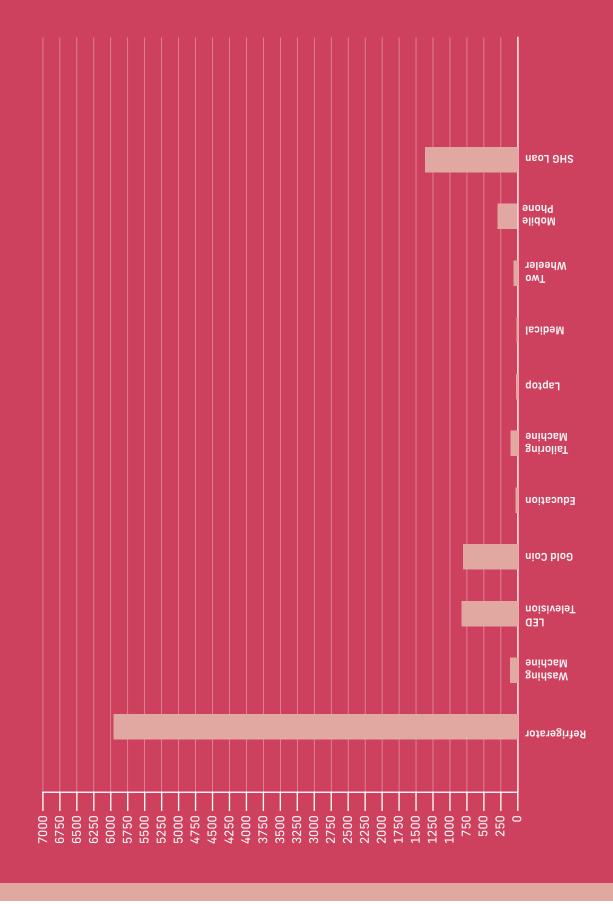
S.No.	Name of the Banks	Total No. of Groups	No.of Groups have Reserve fund	Reserve Fund Amount
1	Indian Bank	6296	4955	54.70 Cr
2	Tamil Nadu Grama Bank	7618	5071	63.63 Cr
3	Bank of India	762	724	8.58 Cr
Total		14676	10750	126.91 Cr
	₹ 54.70 Crores	₹ 63.6 Crores		₹ 8.58 Crores



# **DETAILS OF IVDP LOAN**

S.No.	PURPOSE OF THE LOAN	No. of Beneficiaries	Amount
1	REFRIGERATOR	5906	8,07,35,820
2	WASHING MACHINE	172	22,30,550
3	LED TELEVISION	798	1,37,99,350
4	GOLD COIN	782	1,21,24,882
5	EDUCATION	1	1,00,000
6	TAILORING MACHINE	96	9,16,390
7	LAPTOP	1	38,500
8	MEDICAL	1	50,000
9	TWO WHEELER	11	5,08,080
10	MOBILE PHONE	268	30,92,330
11	SHG LOAN	1430	13,86,60,000
Total		9466	25,22,55,902





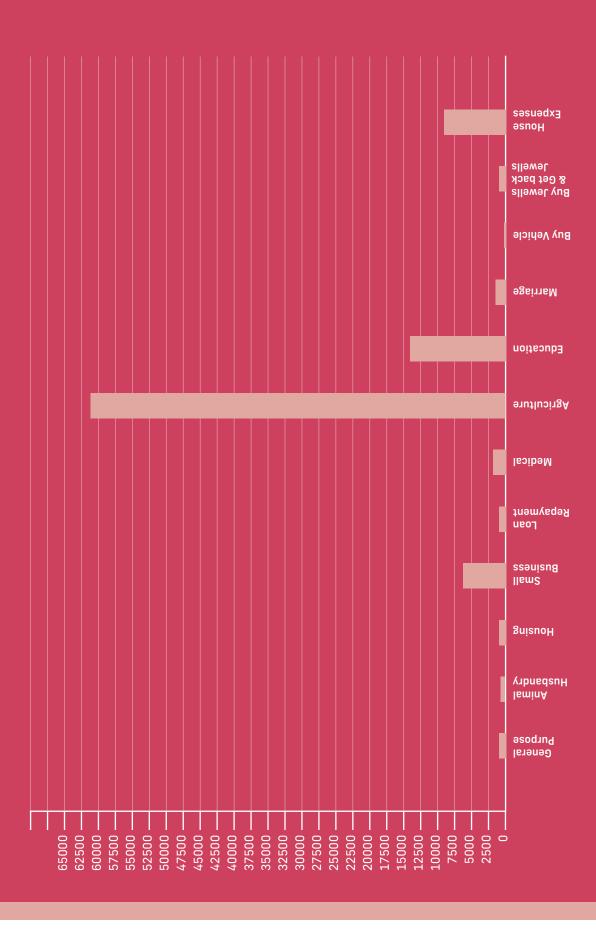
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# **DETAILS OF SANGHA LOAN**

S.No.	PURPOSE OF THE LOAN	No. of Beneficiaries	Amount of Crores
1	General Purpose	1594	2.17 Cr
2	Animal Husbandry	370	0.90 Cr
3	Housing	940	3.33 Cr
4	Small Business	7200	12.36 Cr
5	Loan repayment	1421	6.67 Cr
6	Medical	2262	10.40 Cr
7	Agriculture	61000	139.25 Cr
8	Education	14979	61.85 Cr
9	Marriage	1922	9.02 Cr
10	Buy Vehicle	20	0.07 Cr
11	Buy Jewells & Get back Jewells	573	2.27 Cr
12	House Expenses	7996	18.76 Cr
Total		14676	126.91 Cr

# SANGHA LOAN UTILITY DETAILS





# SOLAR ENERGY & SANITATION ACTIVITIES PROMOTED

S.No.	PURPOSE OF THE LOAN	No . of Beneficiaries	Value till March 2020	No . of Beneficiaries	Value of Products promoted during 2020-2021	No . of Beneficiaries	Value as on March 2021
1	Sanitary Napkins	1022990	34.15 Cr.	43800	6.40 Cr.	405310	40.55 Cr.
2	Buds Promoted	205140	1.00 Cr.			205140	1.00 Cr.
3	Toilets promoted	48055	48.00 Cr.			48055	48.00 Cr.
4	Water Purifying system (RO)	109610	37.84 Cr.	597	3.30 Cr.	110207	41.14 Cr.
5	RO Battery & Pureit Battery	619	0.18 Cr.	249	0.06 Cr.	868	0.24 Cr.
6	Solar Lights to SHG members	646701	59.46 Cr.	23842	6.12 Cr.	660243	65.58 Cr.
7	Solar Lights to disaster relief works	7215	0.43 Cr.			7215	0.43 Cr.
8	Solar Fans	6755	3.04 Cr.	7243	3.04 Cr.	13998	6.08 Cr.
9	Power Bank			7755	0.60 Cr.	7755	0.60 Cr.
10	Less Smoke stove	29623	4.05 Cr.			29623	4.05 Cr.
Tota			4.05 Cr.		19.50 Cr.		207.64 Cr.



AUDIT & ACCOUNTABILITY

The undertaking of the audit provides important and valuable insight. An audit determines whether an SHG is providing a true and fair view of its financial performance and various other aspects related to its functioning. In IVDP, the audit will assess the quality of recording of books of accounts by SHGs, verify individual pass books of SHG members, reconciliation of bank passbook and SHG books of account, assist the members to ensure that the federated SHGs and its members have utilized the credit in the manner and purpose, infuses confidence among the bankers that the SHGs are being properly monitored and regularly verified by the SHG federation and come out with training needs of the SHG, which has been audited.

#### The audit ensures:

- Regular cash transaction misappropriations if any are found out and suitable action is taken to solve the problems.
- Wrong entries, missing entries, income and expenditure / transaction are found out and suitable action is taken.
- Audit enables and qualifies groups to avail various loans.
- Audit helps the groups to stabilise or establish their sound financial position.
- Grading the SHGs and animators, based on the performance in credit linkage activities.

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 staffs.

#### **Kinds of Audit**

- 1. Internal Audit
- 2. External Audit
- 3. Group Grading
- 4. Animators Grading

#### Internal audit and its special features

The accounts of SHGs belonging to cluster level federation are 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.

#### External audit and its 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 the transactions of the groups at the end of every financial year and gives grading to the groups. Producing bank statement, getting no due 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.	Name of the Clusters	Total Audited	Self Help Groups Grading				Default
S.		Groups	Diamond	Gold	Silver	Bronze	Groups
1	HANUMANTHAPURAM - I	222	95	11	9	107	
2	HANUMANTHAPURAM - II	218	121	8	14	75	
3	KARIMANGALAM - I	259	133	9	19	98	
4	MARANDAHALLI-1	156	67	17	12	60	
5	MARANDAHALLI - II	154	73	15	16	50	
6	PALACODE - I	196	79	11	14	92	
7	PALACODE - II	230	95	32	15	88	
8	DHARMAPURI	174	43	9	13	109	
9	KRISHNAGIRI - III	327	151	30	21	125	
10	VARATANAPALLI	255	139	28	17	71	
11	KAVERIPATTINAM - I	247	124	17	21	85	
12	KAVERIPATTINAM - II	245	129	26	14	76	
13	BARUR	192	91	33	19	49	
14	POCHAMPALLI	239	90	15	19	115	
15	KURUBARAPALLI	224	115	59	18	32	
16	VENGATASAMUTHIRAM	160	61	19	9	71	
17	ROYAKOTTAI - I	195	66	19	9	101	
18	KUNDARAPALLI	194	116	23	16	39	
19	BERIGAI	141	2	10	8	121	
20	MATHUR	167	31	5	12	119	
21	UDDANAPALLI	94	20	18	15	41	
22	NATCHIKUPPAM	208	50	42	17	99	
23	NATRAMPALLI 1	205	57	44	19	85	
24	NATRAMPALLI 3	140	42	14	19	65	
25	VINNAMANGALAM	168	5	5	10	148	
26	THIPPAMPATTI	237	40	23	25	149	
27	PONNERI	190	8	12	14	156	
28	GAJALNAIKKANPATTI	103	31	12	10	50	
29	PACHUR	187	66	29	22	70	
30	PULIKARAI	141	32	15	15	79	
31	KAMBAINALLUR	146	0	0	0	146	
32	ALANGAYAM	132	0	8	6	118	
33	UDAYENDIRAM	150	10	8	6	126	
Total		6296	2182				



AUDIT & ACCOUNTABILITY GRADED GROUPS : TAMIL NADU GRAMA BANK

S.No.	Name of the Clusters	Total Audited	Self Help Groups Grading				Default
S.		Groups	Diamond	Gold	Silver	Bronze	Groups
1	KARIMANGALAM - II	265	142	19	20	84	
2	PENNAGARAM	199	0	21	11	167	1
3	VELLICHANDAI	320	148	22	24	126	
4	ODASALPATTI	187	1	4	6	176	
5	PANCHAPALLI	180	85	20	12	63	
6	JAKKASAMUTHIRAM	115	59	5	8	43	
7	MALLAPURAM	121	47	7	5	62	
8	NATRAMPALAYAM & KOTTAIYUR	139	15	21	6	97	
9	ANCHETTY - I	224	22	39	39	124	3
10	ANCHETTY - II	161	25	12	6	118	
11	K - I CLF - I	284	173	40	24	47	1
12	K - I CLF - II	273	104	56	20	93	
13	K - I CLF - III	280	131	44	7	98	
14	PAIYUR	288	157	36	18	77	
15	BARGUR	265	154	28	19	64	
16	VEPPANAPALLI - I	204	78	31	21	74	
17	VEPPANAPALLI - II	197	82	33	10	72	
18	SHOOLAGIRI - I	270	89	43	13	125	
19	SHOOLAGIRI - II	278	67	52	48	111	
20	KAMANTHOTTI	202	22	23	14	143	
21	ARASAMPATTI	249	105	72	32	40	
22	JAGADEVI	235	163	18	9	45	
23	DENKANIKOTTAI	229	10	19	10	190	
24	MADHEPATTI	240	128	9	17	86	
25	BAGALUR	110	2	5	4	99	
26	VELAMPATTI	219	75	22	42	80	
27	UTHANKARAI	167	0	2	4	161	
28	ROYAKOTTAI - II	212	78	12	13	109	
29	IRUDHUKOTTAI	81	2	1	1	77	
30	THEERTHAM	152	46	24	6	76	
31	BASAVANNAKOIL	84	57	7	3	17	
32	NATRAMPALLI - II	217	53	25	15	124	
33	THIRUPATHUR - I	136	25	30	11	70	1
34	THIRUPATHUR - II	206	18	33	24	131	
35	THIRUPATHUR - III	202	40	43	34	85	
36	KAKKANGARAI	239	24	32	19	164	
37	PALLIKONDA	188	2	3	10	173	
Total		7618	2429	913	585	3691	6



# **AUDIT & ACCOUNTABILITY**

**GRADED GROUPS : BANK OF INDIA** 

S.No.	Name of the Clusters	Total Audited		Default			
S.	Nume of the ofdsters	Groups	Diamond	Gold	Silver	Bronze	Groups
1	K - II CLF - I	207	107	18	9	73	
2	K - II CLF - II	180	87	20	13	60	
3	THOGARAPALLI - I	186	110	23	19	34	
4	THOGARAPALLI - II	189	97	24	19	49	
Total		7618	2429	913	585	3691	0

#### **GRADING OF SHGs** (BANK WISE)

S.No.	Name of the Bank	Total Audited	:	Default			
S.I		Groups	Diamond	Gold	Silver	Bronze	Groups
1	Indian Bank	6296	2182	626	473	3015	
2	Tamil Nadu Grama Bank	7618	2429	913	585	3691	6
3	Bank of India	762	401	85	60	216	
Total		14676	5012	1624	1118	6922	6



#### **GRADING OF SHGs** Grading Criteria of Self Help Groups

Grades	Criteria	Bank Loan Eligibility		
BRONZE GRADE	<ul> <li>The group shoud function more than 5 years</li> <li>All the memers should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities</li> </ul>	upto ₹ 50,000		
SILVER	<ul> <li>The group shoud function more than 7 years</li> <li>All the memers should have 100% attendance at least for</li></ul>	upto		
GRADE	6 meetings in a year <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities</li> <li>The animtor should possess A+ grade</li>	₹ 60,000		
GOLD	<ul> <li>The group shoud function more than 10 years</li> <li>All the memers should have 100% attendance at least for</li></ul>	upto		
GRADE	6 meetings in a year <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities</li> <li>The Animator should posses A+ grade</li>	₹ 75,000		
DIAMOND	<ul> <li>The group shoud function more than 7 years</li> <li>All the memers should have 100% attendance at least for</li></ul>	upto		
GRADE	6 meetings in a year <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities</li> <li>The animtor should possess A+ grade</li>	₹ 1,00,000		
Default groups : Groups that are not functioning properly and they are not eligible for any loan.				

#### **GRADING CRITERIA OF ANIMATORS**

Grades	Criteria
A	<ul> <li>All the memers should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities</li> </ul>
A+	<ul> <li>All the memers should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities</li> <li>Proper maintenance of books and records</li> </ul>



The Self Help Group members are rotating their savings among the members for a nominal interest. First time the accumulated interest over the period of five years is shared among themselves, and after the fifh year once in two years the accumulated interest will be shared among themselves after deducting the group's expenditures. This is known as dividend.

This creates a faith over the group activities and motivates them to save more money through their SHGs.

DIVIDEND (2020-2021)	idend	bursement at Divi	Year wise dis		
MEMBERS SHGs	Dividend Amount in Crore	Total No. of Groups Received Dividend	Total No. of Groups	Year	
_ 70	<b>3.50</b> Cr.	420	2621	2003	
₹72	<b>2.50</b> Cr.	260	3172	2004	
	<b>5.00</b> Cr.	497	3918	2005	
CRORES	<b>10.00</b> Cr.	1209	4629	2006	
	<b>10.00</b> Cr.	839	5165	2007	
EXCESS SAVINGS	<b>16.00</b> Cr.	1066	5989	2008	
(2020-2021)	<b>26.00</b> Cr.	1453	6669	2009	
	28.00 Cr.	1436	6805	2010	
₹	<b>32.00</b> Cr.	1787	7568	2011	
	<b>34.00</b> Cr.	1717	8231	2012	
CRORES	<b>41.00</b> Cr.	2080	9052	2013	
	<b>67.00</b> Cr.	3200	9062	2014	
EXCESS SAVINGS	<b>55.00</b> Cr.	2946	9802	2015	
& DIVIDEND	<b>64.00</b> Cr.	3797	10773	2016	
2019-2020	<b>56.00</b> Cr.	3544	11712	2017	
2013 2020	<b>71.00</b> Cr.	4205	13140	2018	
7147	68.00 Cr.	3870	13900	2019	
	<b>72.00</b> Cr.			2020	
CRORES	<b>661.00</b> Cr.		03 - 2020	From 20	

#### Cumulatively right from 2003 to 2020 IVDP SHGs shared Rs. 661 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 members who are having more than Rs. 20000 will be treated as excess savings and the same will be distributed along with the dividend



#### MANAGING SHGs TURN DIGITAL

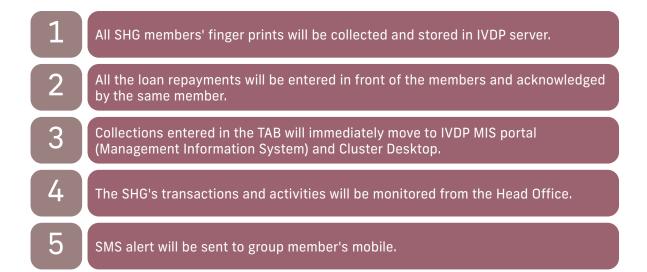


The IVDP SHG software manage its SHGs most efficiently with maximum accuracy to enhance trustworthiness and credibility. The digitalization of SHGs accounts and operations are very well adopted by the IVDP self group members and given positive response.

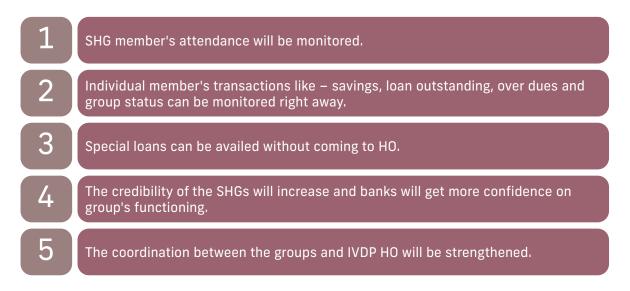
Now the group members are viewing all their transactions and operations in the tab and operating it through the finger print device. This enables a comprehensive information base and effective MIS system, which may facilitate suitable interventions and convergence of other programme for social and financial empowerment.

Further it will help in identifying suitable interventions and support for proper nurturing and strengthening of SHGs.

## **METHODOLOGY**



## **ADVANTAGES**





#### **USAGE OF BIOMETRIC DEVICES** IN CLUSTER OFFICE

All the Loans received by members were acknowledged through Biometric device. Amounts collected in group meetings (1st & 2nd meeting) and its Remittance confirmations were acknowledged through Biometric device.

Members will acknowledge their attendance during Group Enhancement Training. Acknowledgement Processes Through Biometric Devices In IVDP Cluster Offices

The members will acknowledge the receipt of the Dividend. During the Review meeting the Animators will acknowledge their attendance.



#### **CAPACITY BUILDING TRAINING** FOR SHG MEMBERS

Capacity building training exercises are an ongoing process which requires continues training and exposure programmes at all levels. To achieve this purpose, the IVDP provides stepby-step training and handholding support to all its SHGs for building their capacity in the areas of credit planning, regular recovery, record keeping and maintaining transparency in group operations. The groups have to build their capacity and acquire knowledge for its professional functioning and helps them to execute their activities effectively and efficiently.

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

#### THE TRAINING PROGRAMMES ARE AIMED AT

- To improve the quality of the groups
- Create "WE" feeling among the members in the group
- Creating conflict addressing mechanism
- Improve the management system
- Proper documentation including the maintances of books and accounts.

## **IVDP TRAINING STRUCTURE**

Types of the Training	Duration of the Training
SHG ANIMATOR & REPRESENTATIVE (A & R) TRAINING	within 3 to 4 Months
NEW SHG MEMBERS TRAINING	within 5 to 6 Months
ACCOUNTS TRAINING FOR ANIMATORS	within 6 to 7 Months
UNDERTAKING TRAINING FOR MEMBERS	within 7 to 8 Months
GROUP ENHANCEMENT TRAINING FOR SHG MEMBERS (INCLUDING SANITATION)	Yearly Once



# **IVDP SHG WELFARE**

 Scholarship for the Children Widow Membes of IVDP SHGs

- Fire Accident Relief Fund
- Life Security Fund
- IVDP Koselay Gold Medal Award 2021





This Year IVDP has spent



₹ **1.60 Crores** for IVDP SHG Welfare women shg members 2010



04

Till date IVDP has spent

₹ 39.10



Crores of IVDP SHG Welfare



## SCHOLARSHIP FOR CHILDREN OF WIDOW MEMBERS OF IVDP SHGS





Every year the IVDP is providing scholarship of Rs.10,000/- each for the children of its widow members. This scholarship helps the widow members to meet out the educational needs of their children.

This year, 92 Children of widow members of IVDP SHGs have received this scholarship worth of **Rs. 9.20 Lakhs.** 

In the past Ten years **Rs. 2.05 Crores** has been distributed under this scheme.



A fire accident is an unexpected event that results in injury, deaths, damage to property or some other losses. In IVDP also often its SHG members have suffered due to fire accidents and lost houses and valuables.

To respond their emergency situation and compensate their sudden loss, the IVDP offers immediate relief in the form of financial support of Rs. 10,000/- and dress materials.

During this year (2020-2021), IVDP distributed the relief materials worth of Rs. 34 Thousand to 3 fire accident victims who belongs to IVDP SHGs.

So far IVDP has given the relief worth of Rs. 42.25 Lakhs to fire accident victims.



# LIFE SECURITY FUND



The Life Security Fund is given to the nominees of the deceased IVDP SHG members.

- During this year, the nominees of 1071 deceased IVDP SHG members have received Rs. 50,000/- each.
- 4 seriously hurt & permanently disabled members have received Rs. 25,000/- each.
- Rs. 5,000/- is given to the families of each deceased members as funeral expenses.

So far IVDP has given the Life Security Fund worth of Rs. 42.25 Crores.



LSF UPTO MAR'2020		DURING 2	020-2021	LSF as on MAR'2021		
No. of Beneficiareis	Amount	No. of Beneficiareis	Amount	No. of Beneficiareis	Amount	
6832	₹ <b>29.48</b> Cr	1071	₹ <b>5.36</b> Cr	7901	<b>₹ 34.84</b> Cr	
Funeral Expenses	₹ <b>2.50</b> Cr	Funeral Expenses	₹ <b>0.53</b> Cr	Funeral Expenses	₹ <b>3.03</b> Cr	
Total	₹ <b>31.98</b> Cr	Total	₹ <b>5.89</b> Cr	Total	₹ <b>37.87</b> Cr	

#### What is Life Security Fund?

- SHG members share their feelings of cooperation and solidarity towards the family members of the deceased.
- 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 contributed 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 new members 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.

#### Conditions for receiving LSF

- 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 mentioned by the deceased 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.



## IVDP KOSELAY GOLD MEDAL AWARD 2021



IVDP Koselay gold medal Award is given to the children of IVDP SHG members, for their outstanding performance in 10th and 12th standard Govt. Examinations. The children who scores more than 90% will get the 1 gram Koselay Gold medals.

- The top five rank holders in 12th Std. received Laptops.
- 90 students have received the IVDP KOSELAY AWARD gold medals.

Current year's IVDP KOSELAY AWARD'S value is Rs. 7.5 Lakhs

So far Rs. 3.7 Crores has been spent for this IVDP KOSELAY AWARD since inception of this award.



# **IVDP SHG STAFF WELFARE**

05

- Educational Scholarship for IVDP Federation Staff Children
- Housing Programme
- General Staff Welfare





# EDUCATIONAL SCHOLARSHIP FOR IVDP FEDERATION STAFF CHILDREN





The IVDP not only supports the welfare of its women self help group members, but also taken care of the educational needs of the children of its staff members by providing scholarships.

# The children of IVDP Federation staff who have completed five years of service will get this scholarship in the following manner.

1 <sup>st</sup> to 5 <sup>th</sup> std children	₹	<b>3,000</b> each
6 <sup>th</sup> to 12 <sup>th</sup> std children	₹	<b>5,000</b> each
College students	₹	<b>10,000</b> each.

During this year IVDP has given the scholarship worth of ₹ **4.00 Lakhs** to **40 children** of IVDP SHG Federation staff members.

So far IVDP has spend ₹ **1.04 Crore** towards this scholarship scheme.



#### HOUSING PROGRAMME FOR IVDP SHG STAFF LIVING BELOW POVERTY LINE

The Home provides security, control, belonging, identity, and privacy, among other things. IVDP have taken this special project for providing financial support to its staff who have longer experience in IVDP Federations to build their own house. Their economic status is another selection criterion for this project. During this year six staff have been given each Rs. 2 Lakhs for constructing their house. Each ₹ 2 Lakhs



Mrs. Shenbagavalli



Mrs. Selvarani



Mrs. Manju



Selvi. Mahalakhsmi



Mrs. Madhu



Mrs. Maheswari

**₹ 1 Lakh** is given to
Mrs. Sathya, Dharmapuri for improving her House.



## **GENERAL STAFF WELFARE**

- Helmets for IVDP SHG Federation Staff
   110 helmets worth of Rs. 1 Lakh
- Deepawali Celebrations for IVDP SHG Federation staff Sree Krishna Sweets and Savouries worth of Rs. 13.7 Lakhs during Deepawali.
- New Year cum Staff Day Celebrations
   Rs. 14.20 Lakhs worth of 3 burners LPG stove and Cakes for 290 IVDP SHG Federation staff.
- Pongal Celebration Gifts
   Pongal Gift Bag contains Rice, Ghee, Jaggery, Cashew,
   Cardamom, etc. Worth of Rs. 2 Lakhs



## **EDUCATIONAL SERVICES**

- Higher Education Scholarship
- Tabs and Computers
- Smart Class Rooms
- Computer Labs
- Motivational Gifts
- Desk and Benches
- Construction of Class Rooms
- NEET Coaching Book
- Ear Rings Gifts



(₹)

Projects 2020-2021

> This Year **IVDP** given

₹ **51** Crore

for Educational Services

BENEFICIARIES 2010



Till date IVDP has spent





Services





### **HIGHER EDUCATION SCHOLARSHIPS** FOR ORPHAN AND SEMI ORPHAN STUDENTS

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. 7,500/for semi orphan students as scholarship.



Name of the Institutions	No. of Students	Scholarship amount
St. Louis Nursing Institute, Krishnagiri	7	₹ <b>1.50</b> Lakhs
Gonzaga College of Arts and Science for Women, Kathanpallam, Krishnagiri Dt.	73	₹ <b>5.70</b> Lakhs
Auxilium College, Katpadi, Vellore	110	₹ <b>8.53</b> Lakhs
St. Joseph's College for Women, Hosur	60	₹ <b>4.50</b> Lakhs
Sacred Heart College, Tirupattur	121	₹ <b>9.22</b> Lakhs
Don Bosco College, Dharmapuri	103	₹ <b>8.05</b> Lakhs
Don Bosco College, Yellagiri Hills	74	₹ <b>5.72</b> Lakhs
Don Bosco College of Education, Dharmapuri	5	₹ 0.50 Lakhs
Govt. Arts College for Women, Karimangalam, Dharmapuri Dt.	112	₹ <b>2.80</b> Lakhs
Loyola College, Mettala, Namakkal Dt.	19	₹ <b>1.50</b> Lakhs
Loyola College, Vettavalam	51	₹ <b>4.00</b> Lakhs
Special Scholarship for the students of Sacred Heart College, Tirupattur	100	₹ <b>7.50</b> Lakhs
Scholarships for Economically Poor College Students		₹ <b>3.00</b> Lakhs
TOTAL	746	₹ <b>62.52</b> Lakhs



Don Bosco College, Dharmapuri



Loyola College, Mettala



Loyola College, Vettavalam



Don Bosco College, Yelagiri



Govt. Arts College for Women's, Karimangalam



₹

LAKHS

#### **TABS AND COMPUTERS** TO STRENGTHEN ONLINE TEACHING PROGRAMME

The whole educational system from elementary to college level has been collapsed during the lockdown period of the COVID. All of the sudden the teaching staff forced to adopt a new technology to fulfil the learning needs of the students. At the same time, the majority of teachers possessed smart phones and only considerable numbers had laptops that are the needed resources to implement online teaching-learning.



In order to fulfil the gaps in teaching and learning technology, the IVDP supported the following new ventures for the higher education institutions;

- ₹ 9 Lakhs worth of TABS to the self finance stream professors of Auxilium College, Katpadi, Vellore,
- ₹ **1.4 Lakhs** worth of Laptop computers to 4 Self finance stream lecturers of *Sacred Heart College, Tirupattur.*
- ₹ **3.40 Lakhs** worth of 10 computers to *Govt. Arts College for women, Karimangalam, Dharmapuri dt.*
- ₹ **62,000** worth of High speed internet connectivity equipments to *Govt. Arts College for women, Krishnagiri.*



## **SMART BOARD CLASS ROOMS** FOR SCHOOLS AND COLLEGES

The smart boards provide students with an enriched learning experience by projecting visual elements. It also makes differentiated learning much easier because teachers are able to accommodate different learning styles. In addition to that, a student's learning experience is enhanced by technology because of its ability for students to view diagrams, charts, videos, and more on the huge screen in front of them.



To keep this mind, the IVDP provided the smart board equipments to the following institutions;

- ₹ **5.5 Lakhs** worth of Touch Screen Smart board equipments to Gonzaga Arts and Science College for Women, Kathanpallam, Elathagiri.
- ₹ 60,000 worth of Smart Board to
   P.U. Middle School, Ummiyampattu, Dharmapuri Dt.
- ₹ **10 Lakhs** worth of Smart boards, Computer to Natter Dam Holy Cross High School, Mogerbara, Tripura.



## **COMPUTER LABS** FOR SCHOOLS AND COLLEGES



- ▼ 3.67 Lakhs worth of Computer Lab to IELC Middle School, Krishnagiri.
- ₹ 1.5 lakhs worth of
   5 Computers to P.U.P. School,
   Gerikepalli, Krishnagiri dt.
- ₹ 4 Lakhs worth of 15 Computers to St. Antony's Hr. Sec. School, Elathagiri.
- ₹ 3.20 Lakhs worth of 12 Computers to P.U.P. School, Ummiyampattu, Dharmapuri district.



Computer education in schools plays important role in student's career development. Computer with the internet is the most powerful device that students can use to learn new skills and more advanced version of current lessons. Computers help students to draw the creativity and imagination but also help to understand technologies. This is the reason why the IVDP always prefers to provide computer labs to schools and colleges.



## **MOTIVATIONAL GIFTS** TO TEACHERS



A motivational gift is the underlying driving force that causes you to do the things you do the way you do them.

- ₹ 2.2 Lakhs worth of Dinner Sets to the professors of Loyola College, Mettala, Namakkal dt.
- ₹ 72,000 worth of Dinner Sets to the teachers of Our Lady School, Madhakondapalli.
- ₹ 5.32 Lakhs worth of Dinner Sets to the self finance stream staff of Sacred Heart College, Tirupattur.





#### **DESK & BENCHES** TO SCHOOLS





The 15 sets of desks and benches worth of Rs. 87,000/- to Our Lady Primary School, Madhakondapalli and 10 sets of desks and benches worth of Rs. 56,000/- to P.U.P. School, Gerikepalli, Mathur Union, Krishnagiri district enhanced the infrastructure facility of the school and improved the dignity of the students as well.



#### CONSTRUCTION OF CLASS ROOMS



Classroom environment is one of the most important factors affecting student learning. The children studying in Concordia Hr. Sec. School, Bargur in Krishnagiri district suffered due to lack of class rooms which are incomplete for long time. To address the urgent and long pending needs of the children in the school, the IVDP President come forward and supported to complete the five class rooms at the cost of Rs. 11 Lakhs.





## NEET COACHING BOOKS





NEET is an entrance exam that grants entry into medical and dental colleges across the country. In order to prepare the govt. school students to come through the NEET, the Tamil Nadu Govt. providing free NEET coaching to students interested in writing for the exam. In Krishnagiri district the Education Department made arrangements to coach Govt. school students for NEET UG exam. At the request of Education department, the IVDP provided **Rs. 4 Lakhs** worth of English and Tamil medium NEET Coaching books for the Govt. school children who are undergoing NEET Coaching in Krishnagiri district.

# **EAR RING GIFTS** TO COLLEGE STUDENTS





Ear Rings worth of ₹ **1.67 Lakhs** to 13 Girl Students of **St. Joseph's Wollege for Women, Hosur,** Krishnagiri district.

Ear Rings worth of ₹ **1.54 Lakhs** to 12 Girl Students of Don Bosco College, Yellagiri Hills.



### **IVDP SHG WELFARE**



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Life Security Fund	29.48 Crores	5.36 Crores	34.84 Crores
SHG Member Funeral Expenses	2.50 Crores	0.53 Crore	3.03 Crores
Support to Victim of Fire Accidents, Heart Surgery and Medical Expenses for SHG Members,	42.25 Lakhs	40 Thou.	42.65 Lakhs
Mothers Day	8 Lakhs		8 Lakhs
Ultra Poor House – 5 Nos	2.80 Lakhs		2.80 Lakhs
Educational Scholarship to School Students of IVDP SHG Members Children Top Scorer in 10th and 12th std	3.69 Crores	7.50 Lakhs	3.77 Crores
IVDP SHG Widow Members Children Scholarship (college students only)	1.97 Crores	9.20 Lakhs	2.06 Crores
Solar Lamps to IVDP SHG Member's Children who face 10th and 12th std Public Examination	40 Lakhs		40 Lakhs
Sanitation Day Gift, Uniform to Animators, Water bottles to Animators	49.5 Lakhs		49.5 Lakhs
TOTAL	39.07 Crores	6.06 Crores	45.13 Crores

#### IVDP SHG INDUSTRIAL TRAINING CENTRE



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Purchase of Land for IVDP SHG-ITC	4.51 Crores	35.9 Lakhs	4.87 Crores
Construction of SHG-ITC Building	1 Crore	4 Lakhs	1.04 Crores
TOTAL	5.51 Crores	52.9 Lakhs	5.91 Crores

#### IVDP SHG FEDERATION STAFF WELFARE



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Staff Welfare (Gift & Incentive)	4.51 Crores	35.9 Lakhs	4.87 Crores
IVDP SHG Staff Children Scholarship	1 Crore	4 Lakhs	1.04 Crores
Ultra Poor House		13 Lakhs	13 Lakhs
TOTAL	5.51 Crores	52.9 Lakhs	6.04 Crores

## Educational Service to IVDP NETHAJI SCHOOL, KOTTAIYUR



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
<b>School Establishment Work</b> (Land Purchase, 3 Floors, 18 Class Rooms with Toilet Block, Furniture, Play Things, Computer Lab & Science lab)	2.40 Crores	12 Lakhs	2.52 Crores
Auditorium Construction	76 Lakhs		76 Lakhs
Xerox machine, Solar System, Furniture	9 Lakhs		9 Lakhs
Library Books		30 Thou.	30 Thou.
School Van Purchase	11 Lakhs		11 Lakhs
Jeep Purchase	11 Lakhs		11 Lakhs
LCD Projector	46 Thou.		46 Thou.
LED TV	2.45 Lakhs		2.45 Lakhs
RO Plant	1.25 Lakhs		1.25 Lakhs
Uniform, Bag, Belt, water bottle, Exam Pad	18.4 Lakhs		18.4 Lakhs
School Bus Purchase	15 Lakhs		15 Lakhs
Sports day & Annual day Gifts	2.43 Lakhs		2.43 Lakhs
Health Mix to students	1.4 Lakhs		1.4 Lakhs
Musical Instruments	1.15 Lakhs		1.15 Lakhs
Students Tour Expenses	25 Thou.		25 Thou.
Teachers Gift & Tour Expenses	1.72 Lakhs		1.72 Lakhs
TOTAL	3.93 Crores	12.30 Lakhs	4.05 Crores

#### Educational Service to IVDP COMPUTER ACADEMY HANUMANTHAPURAM



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Establishment Work (land Purchase, 3 floors with toilet block, Furniture, Computer Lab )	1.52 Crores		1.52 Crores
Uniform, Book, Bag, Gift (DCA & Short term course)	5 Lakhs		5.5 Lakhs
Maintenance Expenses (UPS, Carpending work, Bore well work, EB work)	2 Lakhs		2 Lakhs
Vehicle	5 Lakhs		5 Lakhs
TOTAL	1.64 Crores		1.64 Crores

#### Educational Scholarship to COLLEGE & SCHOOL STUDENTS



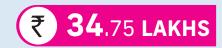
PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Scholarship to College Students	1.05 Crores	3.2 Lakhs	Rs.1.08 Crores
Sesurajapuram – 1st Generation Scholarship	60.72 Lakhs		60.72 Lakhs
Orphan & Semi Orphan Scholarship	1.53 Crores	52 Lakhs	2.05 Crores
Govt. College Cash Award	11.41 Lakhs		11.41 Lakhs
Scholarship to School Students from IVDP Nethaji School, Kottaiyur	6.7 Lakhs	1.4 Lakhs	8.1 Lakhs
Ultra Poor Student Scholarship (Sacred Heart college)	6.7 Lakhs	7.5 Lakhs	14.2 Lakhs
TOTAL	3.43 Crores	64.10 Lakhs	4.07 Crores

#### CHILD WELFARE PROGRAMMES



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Training Expenses	10 Thou.		10 Thou.
LED TV to Children Homes	8.89 Lakhs		8.89 Lakhs
RO Plant to Children Homes	4.5 Lakhs		4.5 Lakhs
Solar Heater to Homes, Boarding & Hostels	14.35 Lakhs		14.35 Lakhs
Swetter & Scarf to Home children	1.62 Lakhs		1.62 Lakhs
Water Bottles to Home Children	85 Thou.		85 Thou.
Awarness Wall Paintings on Child Protection	35 Thou.		35 Thou.
Book Rack to Home Children	1.25 Lakhs		1.25 Lakhs
Support to Tribal Children	78 Thou.		78 Thou.
Gifts to Children Home	50 Thou.		50 Thou.
Solar lamps to Auxilium school, Madurai	3 Lakhs		3 Lakhs
Plastic Mat, Tumbler to Home Children	50 Thou.		50 Thou.
Bag to Athimugam ARS Home Children, Arani St.Joseph Home Children & St. Mary Girls children Home, Vellroe	2.6 Lakhs		2.6 Lakhs
Grinder to Home Children	81 Thou.		81 Thou.
Dining Table to IELC Children Home, Bargur	1.6 Lakhs		1.6 Lakhs
Food Expenses for Physically Challanged Children	80 Thou.		80 Thou.
Gold Ear Rings to Home Children in Vazhapadi	2.3 Lakhs		2.3 Lakhs
Exam Pad to Indra Gandhi Home Children, Mathakondapalli	11 Thou.		11 Thou.
Tour Expenses to Blind children	53 Thou.		53 Thou.
TOTAL	45.42 Lakhs		45.42 Lakhs

#### **SPORTS & GAMES**



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Scout Scheme	10 Lakhs		10 Lakhs
Basket Ball Court	8 Lakhs		8 Lakhs
Judo matt to Schools	3 Lakhs		3 Lakhs
Sports Dress & Sports Materials to Schools	6.75 Lakhs		6.75 Lakhs
Play Things	4 Lakhs		4 Lakhs
Mini Marathon	70 Thou.		70 Thou.
Fastrag Bag to Sports Students	30 Thou.		30 Thou.
Gold coin Gifts to Winners	20 Thou.		20 Thou.
Gift to Sports Person	1.5 Lakhs	30 Thou.	1.8 Lakhs
TOTAL	34.45 Lakhs	30 Thou.	34.75 Lakhs

#### **EMERGENCY RELIEF SERVICE**



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Kargil War, Gujarat Earth Quake, Tsunami, Gaja Cyclone, Vartha, Kerala Flood	3.75 Crores		3.75 Crores
Nilgiri Flood Relief Work	1 Crore	11 Lakhs	1.11 Crores
Covid-19 Relief Work	12 Lakhs	49.52 Lakhs	61.52 Lakhs
TOTAL	4.87 Crores	60.52 Lakhs	5.48 Crores

## OTHER EDUCATIONAL SERVICES (₹ 12.30 CRORE



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
10th and +2 question Bank "Vetri Nam Kayil" distribution during 2008-2016	4.12 Crores		4.12 Crores
NEET Books		4 Lakhs	4 Lakhs
Water Bottle to School Children	31.06 Lakhs		31.06 Lakhs
Mathematics Kit to Govt. Schools in Krishangiri District.	11 Lakhs		11 Lakhs
Kitchen Equipment to Auxilium College, Vellore and Don Bosco College, Yelagiri	13.5 Lakhs		13.5 Lakhs
Water Treatment Plant to Schools & Colleges	61 Lakhs		61 Lakhs
Computer and Smart Board Lab to Schools, Colleges	1.59 Crores	22.49 Lakhs	1.82 Crores
Smart Board to Notre Dame Holy Cross High School Tripura		10 Lakhs	10 Lakhs
Open Auditorium to Auxilium School, & John Britto School, Christupalayam	12.2 Lakhs		12.2 Lakhs
Construction, Toilet Renovation to R.C.Fathima Boys High School & Concordia Higher Sec. School, Bargur	24.5 Lakhs	11 Lakhs	35.5 Lakhs
Safety Grill frame work, Compound Wall & Tiles to St.Ann's school, Krishnagiri, Our Lady School Mathakondapalli School, St.John Bosco School, Hosur, John Britto, Anniyalam	17.72 Lakhs		17.72 Lakhs
Chair, Desk & Bench to Schools	65.64 Lakhs	1.43 Lakhs	67.07 Lakhs
Exam Pad to Schools	40 Thou.		40 Thou.
Uniform, Bag, Belt to School Children	13 Lakhs		13 Lakhs
Science Lab to School Children	4.6 Lakhs		4.6 Lakhs
Cycle to School Children	14.45 Lakhs		14.45 Lakhs
Audio Visual Equipments to Students	6.3 Lakhs		6.3 Lakhs
Hearing Aid to Students	30 Thou.		30 Thou.
Generator, UPS & Battery to Schools & Colleges	16.4 Lakhs		16.4 Lakhs
DRDA scheme contribution (Schools and Colleges)	88.5 Lakhs		88.5 Lakhs
Library to School & College Students	20.9 Lakhs		20.9 Lakhs
TOTAL	11.59 Crores	70.84 Lakhs	12.30 Crores

#### other educational services...

PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Sanitation Expenses, Christmas Gifts & Food expenses for School & College Students	13.72 Lakhs		13.72 Lakhs
Teachers Gift	52.08 Lakhs	18.72 Lakhs	70.80 Lakhs
CC TV Camera & LED TV to Schools	9.47 Lakhs		9.47 Lakhs
Bridge Course to College Students	8 Lakhs		8 Lakhs
Employability Personal Skill Training to College Students	1.5 Lakhs		1.5 Lakhs
Beautician & Skincare Awareness Course to College Students	2.1 Lakhs		2.1 Lakhs
Mobile Phone Service Training to College Students	70 Thou.		70 Thou.
Photographic Course to Students	1.25 Lakhs		1.25 Lakhs
Tally Training to College Students	1.8 Lakhs		1.8 Lakhs
Tailoring Training to College Students	3.5 Lakhs		3.5 Lakhs
Gold coin to College Students	1.26 Lakhs		1.26 Lakhs
Gold Ear Rings to College Students	1.5 Lakhs	3.2 Lakhs	4.7 Lakhs
Titan Watches to College Students	1.25 Lakhs		1.25 Lakhs
Tailoring Machine to College Students	1.56 Lakhs		1.56 Lakhs
Camera to College Students.	30 Thou.		30 Thou.
Valluvar Award to College Students	5.25 Lakhs		5.25 Lakhs
Midday – Meals scheme to Yelagiri Don Bosco College Students	3.3 Lakhs		3.3 Lakhs
Motivational Training and Gift to School Students (st.Ann's & IELC)	1.32 Lakhs		1.32 Lakhs
Vehicle Distribution – RSTC for Dropout, Athimugam	65 Thou.		65 Thou.
Dictionary to School Children	2.7 Lakhs		2.7 Lakhs
Solar lamp , Science Lab, Uniform, Geometry box & Cloth Drying Machine, Generator, to Megalaya School Children	29.8 Lakhs		29.8 Lakhs
Fastrack Bags to Schools & College Students	42.4 Lakhs		42.4 Lakhs
TOTAL	11.59 Crores	70.84 Lakhs	12.30 Crores

#### COMMUNITY DEVELOPMENT



PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Check Dam Construction in Thally Block	5 Crores		5 Crores
Thatched House in to Tiles House	2 Crores		2 Crores
Vellore Ceneral Prison	5 Lakhs		5 Lakhs
Women Sub jail – UPS, Battery, RO, Tank, Sewing machine, Towel & Other Materials & SP office, Krishnagiri Computer & Printer	3 Lakhs		3 Lakhs
Govt. College , Municipality DMC worker Sanatorium workers in Tambaram & Conservancy Worker in Krishnagiri municipality, St.Ann's School, RC Fathima School & St. Louis Hospital	11.25 Lakhs	1 Lakh	12.25 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	25 Lakhs		25 Lakhs
Old Age Home – Grace Compassion Home Tiruvannamalai, Arockia Annai Old age home, Hosur & Physically & Mentally Challenged Men, Kanchipuram, Uyuiroli Old age Home , Chennai,	13.6 Lakhs		13.6 Lakhs
Solar Heater to St. Lourdes Hospital, Mathakondapalli	60 Thou.		60 Thou.
Ambulance to Krishnagiri Municipality	3 lakhs		3 Lakhs
St. Louis Hospital, Krishnagiri (This year Ventilator)	14.8 lakhs	4 Lakhs	18.8 Lakhs
Elathagiri - St.Annes Hospital	50 Thou.		50 Thou.
Krishnagiri District library – Furniture	20 Thou.		20 Thou.
JUST (Jana Unnaiyan Samity) - Tiripura	22.5 Lakhs		22.5 Lakhs
Meghalaya SHG Members and Kasi People Welfare	7.5 Lakhs		7.5 Lakhs
Other Donations (Marriage, Medical, sports)	4.6 Lakhs		4.6 Lakhs
TOTAL	8.80 Crores	12.10 Lakhs	8.92 Crores

#### community development...

PARTICULARS	As on Mar'2020	2020-2021	TOTAL
Christmas Celebration St. Joseph Health Center, Bargur for HIV People, Leprosy Home, Bargur	8.2 Lakhs	3.1 Lakhs	11.3 Lakhs
Sanitary Napkin & Survey Team Expenses During Flood Relief	6.7 Lakhs		6.7 Lakhs
Olirum Krishnagiri Foundation	1 Lakhs		1 lakh
Ultra Poor House	4.3 Lakhs		4.3 Lakhs
Land Donated to Govt.Veterinary hospital, Natrampalayam	30 Lakhs		30 Lakhs
Women Empowerment Award to Social Worker in Arakonam	50 Thou.		50 Thou.
Uniform Saree to Widow SHG Members in Kalangarai NGO, Nagapattinam	Rs.6 lakh		6 Lakhs
Tailoring machines to Widow Members in Kalanjiyam Trust, Chennai	75 Thou.		75 Thou.
Tailoring machines to SHG Members in Don Bosco Youth Village, Keeranoor, Pudhukottai		4 Lakhs	4 Lakhs
Tailoring Machine and Gold Coin to Indian Bank Rural Self Exployment Scheme	1.3 Lakhs		1.3 Lakhs
TOTAL	8.80 Crores	12.10 Lakhs	8.92 Crores

#### TOTAL AMOUNT SPEND FOR

SHG WELFARE, HEALTH, SANITATION, EDUCATION, CHILD WELFARE, COMMUNITY DEVELOPMENT, SPORTS AND GAMES & OTHERS



## SPECIAL PAGE



Peter Singarayer <petersdb97@gmail.com> Wed, Aug 19, 2020 at 11:05 AM

Dear Respected Sir,

Cordial Greetings from Fr. Peter sdb, from Salem. I am really overwhelmed to write these few lines about our nature and functions of our home here at Moolakadu, Nilavaarapatti, Salem after having spent 20 minutes of precious time in talking with you yesterday. At the outset, I beg your pardon for not sending the mail yesterday as I promised, due to poor network.

I really felt proud and happy in talking to you. I was really impressed by your commitment and zeal in educating and empowering people to be self-reliant in their lives through IVDB. As I went through the website, I was really touched by the humble beginning of your work, educating the people through 20 night schools in and around Natrampalayam village, in 1977 when I was not even born.

As Herbert Otto says, "Change and growth take place when a person has risked himself and dares to become involved with experimenting with his own life'. After having gone through your profile in the website you are one such person who had risked yourself with the great vision of educating and empowering people transforming your early poverty into an achievement together with the people.

Geroge Bernard Shaw would say," Life isn't about finding yourself. Life is about creating yourself", you have created yourself as a visionary and a place of hope for the underprivileged people.

I wish and Pray that May the Good Lord continue to bless you with good health of body and mind and be filled with peace and happiness in your heart. May you be strengthened and nourished by His graces that you may continue to empower many more people and make them self-reliant in their life.



## SPECIAL PAGE



Maria Arokia Raj K.A. SDB **<mariashc4@yahoo.com>** Fri, Mar 12, 2021 at 10:10 PM

Dear Sir,

Greetings to you.

Happy to receive the invitation for the Compassionate Day to be celebrated on 13th and 14th of March. The generous assistance is extended not only for the living but also for the survivors of the dead. A great act of love. Though the loss of the loved ones cannot be compensated, at least their loss need not make the living ones to live in debt. It's a great gesture. Congratulations sir. A far reaching vision.

with prayers, Fr. Maria A.

> Fr. Dr. Maria Arokiaraj K.A. SDB, Additional Principal, Head, PG Dept. of English (Shift-II) Sacred Heart College (Autonomous), Tirupattur - 635 601



Anbu M <anbujoe2009@gmail.com> Sat, Mar 13, 2021 at 3:27 PM

Dear brother

I m impressed everytime I see your news extending your support to all the needed people in news paper/mail.

As for me, the true compassion means not only feeling another's pain but also being moved to help relieve their anxiety.

In that way you are extremely fabulous brother.

Sometimes I feel to join with you to work for the way  $\mathsf{u}$  show , because satisfaction for the job is missing brother.

I continuosly pray for your health .

Thanks with love

Anbu



ஏழை எளியவரின் குரல் கேட்டு! வாஞ்சையோடு! இதோ வருகிறேன் ! என்று சமூகச் சேவைக்காக தம்மை முழுமையாக அர்ப்பணிக்கும் செம்மலே ! உடையில் எளிமை! உள்ளத்தில் வலிமை! கடமையில் எளிமை! கல்வியில் புலமை! சேவையில் தாய்மை! நிமிர்ந்த நன்னடை! நேர்க்கொண்ட பார்வை! ஏன மாணாக்கர்களின் வளா்ச்சிக்கும், பெண்களின் முன்னேற்றத்திற்கும் ஓய்வின்றி உழைத்துக் கொண்டிருக்கும் உன்னத மனிதரே! ஒருவரின் துயரைத் துடைத்தெறியும் அகத்தூய்மை இருப்பின்; முகமும் அழகாகும் என்பா். இங்ஙனம் பலரின் துன்பத்தைத் துடைத்தெறிந்தும் பெண்கள், குழந்தைகள், ஏழை எளியோர் என அனைவரின் வாழ்க்கை முன்னேற்றத்திலும், பல மாற்றங்களை நிகழ்த்திய சேவகரே! உம்முடைய புனிதப்பயனம்! இறையருளின் ஆசியால் ஓயாத கடல் அலையைப் போல, மேன்மேலும் பாமர மக்களைச் சென்றடைந்து உம்புகழ் விண்ணைத் தொட எம் கொன்சாகா குடும்பம் சாா்பாக நன்றிகளும்! வாழ்த்துகளும்! செபங்களும்! "மக்கள் பணியே மகேசன் பணி", "ஏழைகளின் சிரிப்பில் இறைவனைக் காண்" என்று அரப்பணிக்கும் தங்களின் இனிய சேவை இனிதே தொடர மீண்டும் ஒரு முறை வாழ்த்துகளையும் நன்றிகளையும் தெரிவித்துக் கொள்கிறோம்.

> இவண், கொன்சாகா கல்லூரி மாணவிகள்

#### அன்பார்ந்த சுய உதவிக்குழு உறுப்பினரக்ளும் ஐ.வி.டி.பி. இயக்குநர் அவரக்ளுக்கும் வணக்க!

என் பெயர் S. அக்தர் பீ, நான் B.Sc. Zoalozy படித்தேன். நான் கல்லூரியில் படித்துக் கொண்டிருக்கும்போது, என்னுடன் கல்லூரியில் பயிறன்ற G.முருகேசன் என்பவரை கலப்புத் தீருமணம் செய்து கொண்டேன். குடும்பத்தில் பலப்பிரச்சினை பலப்பிரச்சினை என்ன செய்வது என்று தெரியாமல் எதிர்காலம் என்ன ஆவது என பிரமை பிடித்தது போல் நீன்றேன். பின்னர் என் கணவருடன் சேர்ந்து பேண்ட் வாசிக்க (சேக்ஸ்போன்) வாசிக்க கற்றுக் கொண்டேன். பின்னர் தீருமண நிகழ்ச்சிகளில் வாசிப்பதற்கு என் கணவருடன் சேர்ந்து சென்றேன். குடும்பத்தில் பிரச்சினை எல்லா சவால்களையும் எதிர்கொண்டு வாழ வேண்டும் என நினைத்தேன். 19 வருடங்களுக்கு முன்னர் கீதாக்கா என்னை சரோஜினி மகளிர் மன்றம் (ஐ.வி.டி.பி.) சேர்த்து விட்டார். நான் அந்த சங்கத்தில் சேர்ந்ததால் எனக்கு தன்னம்பிக்கை ஏற்படுத்தி தந்தது. நான் அந்த சங்கத்தில் கூ வருடம் இருந்தேன். என்னால் குடும்ப வறுமை காரணத்தீனால் நான் அந்த சங்கத்தில் குருந்து பிரித்தேன். டீ வருடமாக சங்கத்தில் சேரவில்லை. எனக்கு மென்மேலும் பலப்பிரச்சினை என்னை செய்வது என்றே தெரியவில்லை.

எனக்கு மூன்று குழந்தைகள் (2 ஆண் + 1 பெண்) முதல் பையன் இப்போது MBA படிக்கிறான். இரண்டாவது பையன் (+2) படிக்கிறான். மூன்றாவது மகள் (+1) படிக்கிறான். நான் மீண்டும் என் பிரச்சினைகண்டு பயந்து இருந்தபோது என்னாலும் வாழமுடியும், நம் பிரச்சினையை தீர்த்து வைத்தது சங்கமே, அதனால் என்னாலும் சங்கம் நடத்த முடியும் என்ற தன்னம்பிக்கையையும், மன உறுதியையும் ஏற்படுத்தி தந்தது. இந்த சங்கமே அதனால் நானும் சங்கம் (தப்பாத்தி அம்மன் மகளிர் மன்றம்) என்ற குழுவை ஆரம்பித்து அதில் நான் ஊக்குனாராக 10 வருடமாக நடத்தி வருகிறேன். இந்த சங்கத்தில் சேர்ந்ததிலிருந்துதான் என் கஷ்டம் தீர்ந்தது. இந்த சங்கத்திலிருந்து தான் நான் டகன் எடுத்து (சங்க கடன் + வங்கிக் கடன்) எடுத்து என் பையன் மேற்படிப்பு B.Sc. மற்றும் M.B.A. படிக்க உதவியதும் இந்த சங்கத்தில் சேர்ந்ததிலிருந்துதான். என்னால் வாழமுடியும் என்ற மனஉறுதியை தந்தது இந்த சங்கம்தான்.

என் குடும்ப பிரச்சினை காரணத்தில் நான் சேர்ந்து போனபோதும் தலை நீமிர்ந்து நின்று நம்மாலும் வாழ்க்கை வாழமுடியும் என்ற தன்னம்பிக்கை தைரியத்தினையும் தந்ததும் இந்த சங்கமே. அதனால் பெண்கள் மனம் தளராமல் எந்த பிரச்சினையும் கண்டு வாழ்க்கையில் தளர்ந்து விடாமல் விடாமுயற்சியுடன் சங்கத்தில் சேர்ந்து சேமிப்பு என்ற யுக்தியையும் பயன்படுத்தில் நம்மாலல் வாழமுடியும் என்ற மனஉறுதியையும் தந்த ஐ.வி.டி.பி. தொண்டு நிறுவனத்தின் இயக்குனர் அவர்களுக்கு நன்றியையும். இந்த சங்கத்தில் இருந்ததினால்தான் என்னாலும் சேமிக்க முடியும். கடன் தொகை மென்மேலும் அதிகப்படுத்தி (சங்க கடன் + வங்கி கடன்) இந்த சங்கத்தில் தருவதினால் அந்த தொகையை வைத்து என் பிள்ளைகளின் மேற்படிப்புக்கும் படிக்க வைக்க முடியும் என்ற உறுதியை தந்த இயக்குனர் ஐ.வி.டி.பி.தொண்டு நிறுவனத்திற்கு நன்றியை கூறி என் உரை முடித்துக் கொள்கிறேன்.

7 பெண்கள் வைத்து தனியாக பேண்ட் வாத்திய குழு (சூப்பர் பேண்ட் இசைக்குழு) என்று பெயர் வைத்து தனியாகவும், ஆண்களுடன் சேர்ந்து வாசிக்கிறேன்.

> <sup>இப்படிக்கு,</sup> எஸ். அக்தர் பீ, காரிமங்கலம்

## **கண்டால்** வரச்சொல்லுங்கள்!

மனிதத் தாள்களை திருத்தும் பணியில் மும்மத தேவர்களும் மூழ்கியிருக்க கல்விச் சோலைகளெல்லாம் விடுமுறை காண மும்மத தேவர்களையும் கண்டால் வரச்சொல்லுங்கள்!

மண்ணுலகின் மரண ஓலங்களை தடுத்து நிறுத்தட்டும்! செத்துக் குவியும் உறவுகளை காணாமலே அடக்கம் செய்யும் அவல நிலையில் தொலைந்து போன உறவுகளைத் தேடி ஏங்கும் மனங்களுக்கு ஆறதல் கூற ஆதரவற்றோர் நலம் காத்த அன்னை தெரசாவை கண்டால் வரச்சொல்லுங்கள்!

<mark>கொரா</mark>னா நோயாளிகளுக்கு ஆக்சிசன் பற்றாக்குறையாம் இயற்கை காதலன், மரம் நடுதலின் **கதாநாயகன் விவேக்கை <mark>கண்டால் வரச்சொல்லுங்கள்!</mark>** 

<mark>கொ</mark>ரோனா பிடியில் உலகமே சிக்கித் தவிக்க சிறந்த மருந்துகளை கண்டுபிடிப்பதில் வெற்றிக் காண உலக சுகாதார அமைப்பில் ஆலோசனை குழு அமைப்பில் பணியாற்றிய பத்ம விபூசன் டாக்டர் சாந்தாவை கண்டால் வரச்சொல்லுங்கள்!

மனதிலும் உடலிலும் சோர்வினை உண்டாக்கும் கிருமியின் நாடகத்தை நசுக்கிப் போட யோகாவின் தாய் **பத்மஸ்ரீ நன்னம்மாளை** கண்டால் வரச்சொல்லுங்கள்!

கொடிய நோயின் தாக்கத்தால் பின்னோக்கி பயணிக்கும் என் தாய்நாட்டை வளர்ந்த நாடாக அன்றே கனவு கண்டு முன்மொழிந்த பாரத ரத்னா **டாக்டர் அப்துல் கலாமை கண்டால் வரச்சொல்லுங்கள்!** 

முகக்கவசம் உயிர் கவசம் என்பதை மறந்து உல்லாசமாய் உலகை உலா வரும் அரக்கர்களை தண்டிக்க **கொடுங்கோல் ஆட்சி ஹிட்லரை கண்டால் வரச்சொல்லுங்கள்!** 

பயந்து நடுங்கும் கொடிய நோய்க்கு விழிப்புணர்வு பாடல் கொடுத்து மனிதர் மனதில் சிரிப்பால் நீங்கா இடம்பிடித்த எஸ்.பி. பாலசுப்ரமணியம் ஐயாவை கண்டால் வரச்சொல்லுங்கள்!

பள்ளியின் மதிய உணவிற்காய் ஏங்கும் ஏழைச் சிறுவனின் பசி போக்க ஒப்பற்ற உலகத் தலைவராம் **காமராசரை கண்டால் வரச்சொல்லுங்கள்!** 

இவர்களுடன் சேரந்து மக்கள் நலம் காக்க வாழும் தெய்வங்களாய் வலம் வரும் கொடிய காலத்தில் வாழ்க்கையை அர்ப்பணித்த முன் களப்பணியாளர்களையும் அள்ளிக் கொடுத்த ரத்தன் டாடா வையும், அகரம் கொடுத்த சூர்யாவையும் கண்டால் வரச்சொல்லுங்கள்!

ஏழைகளின் நலம் காக்க கிராமச் சங்கம் வழி உதவும் ஐ.வி.டி.பி. **குழந்தை பிரான்சிஸ்** ஐயாவையும் கண்டால் வரச்சொல்லுங்கள்!



கவிஞர் மேரி சுஜாதா யாகப்பன் ஒசூர்



Visit of Mr. SHAILESH GUPTHA General Manager- India, D-light



Visit of Dlight Mr. SANDEEP DOAD General Manager, Bella Premier



Handing over the Nilgiris District Relief Projects with the Nilgiris District Collector Mrs. Innocent Divya, IAS.,



Inauguration of Tamil Nadu Gram Bank, London Pettai Branch @ IVDP SHG-ITC Complex

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Women's Day celebrations of Auxilium College, Vellore



Women's Day celebrations @ LEFT Centre, Harur





Field visit of MSW Students from Gonzaga College for Women, Elathagiri



Field visit of MSW Students from Don Bosco College, Dharmapuri

## DPIN M



பகுதிகளில் வசிக்கும் மாணவியருக்கு

20.5.2020 🛛 சேலம் 🚽 தினகான் கிருஷ்ணகிரி 24 தூய்மை பணியாளர்களுக்கு ₹2.40 லட்சம் நிதியுதவி



கிருஷ்ணகிரியில் மருத்துவமனை மற்றும் பள்ளிகளில் பணியாற்றும் தூய்மை பணியாளர்கள் 24 பேருக்கு ₹2.40 லட்சம் நிதியுதவியினை ஐவிடிபி நிறுவனர் குழந்தை பிரான்சிஸ் வழங்கினார்.

#### គណ៍ព្រំរៀ គ្នាតាតាក់ ជាប្រធានីលាក់ប្រ

கிருஷ்ணாகிரி, மே 20: கிருஷ்ணகிரியை தலை மையிடமாக கொண்டு செயல்படும் ஐவிடிபி தொண்டு நிறுவனமா னது, கிருஷ்ணகிரி, தர்ம புரி, தருப்பத்தூர், வேலார் ஆகிய மாவட்டங்களில் மக ளிர் சுய உதவிக்குழுக்கள் வாயிலாக மேம்பாட்டுப ணிகளில் ஈடுபடுவதோடு, கல்விப் பணி மற்றும் பல் வேறு சமூக மேம்பாட்டுப்

பணிகளிலும், பேரிடர் நிவாரண பணிகளிலும் ஈடுபட்டு வருகிறது. இந்நி லையில் கிருஷ்ணகிரி புனித லூயிஸ் மருத்துவமனை, புனித அன்னாள் பள்ளிகள் மற்றும் ஆர்.சி.பாத்திமாக ஆண்டுகள் உயர்நிலைப் பள்ளிகளில் பணியாற்றும் 24 தூய்மை பணியாளர்க ளுக்கு தலா ₹10 ஆயிரம் என ₹2லட்சத்து 40 ஆயிரம் நிதியுதவியை ஐவிடிபி நிறு வனரும், ராமன் மகசேசே விருதாளருமான குழந்தை பிரான்சிஸ் வழங்கி பேசி னார்.



ஐவிடிபி நீறுவனர் வழங்கினார்

கிருஷ்ணகிரி, மே 12: ஆளகிரி ஒன்றியம் உத்தனப்பள்ளி, சானமாவு, பீர்ஜேப்பள்ளி, உலகம், பிக்கனப்பள்ளி, பொள்ளல்நத்தம் ஆகிய கராமங்களில் உள்ள 123 கராமங்களால் உள்ள பல இருளர் குடும்பங்களுக் கும், கருஷ்ணகரி ஒன்றி ைட யான் ட அள்ளி, பழையூர், இம்ஜேப்பள்ளி, முத்தம்பட்டி.. உள்ளூரே, உருகாத்தப்பள்ளி, உன்னூரே, காலனி போன்ற திராமங்க ளில் வசிக்கும் 301 இருளர் குடும்பங்களுக்கும் மூன் நாம் கட்டமாக 11 லட் சம் மஇப்பிலான உண் பொருட்களை, ஐவிபு பிதிறு பொருட்களை, ஐவிடிபி நிறு வளரும், ராமன் மகசேசே விருதாளருமான குழந்தை பிரான்சிஸ், நிவாரணமாக

ஒவன்பாரு குரும்பத்தால கும் தலா ≹1200 மதிப்பில் 25 தலோ அரிசி, பருப்பு, எண் கல்லா அரசு, பருபடி எண ணெய் ஆதியவை வழங்கப் பட்டது. இதுவரை, 2069 இருளர் குடும்பங்களுக்கு தவாரணமாக t26 லட்சம் பிர் வார விரானப் யம் ஆலப்படடி, கங்க லேரி, இட்டிக்கல்அகரம், பூவத்தி, சோக் காடி, வெலகல் அள்ளி, மகா வெலகல அள்ளி, மகா ராஜகடை, நாரலப்பள்ளி ஆகிய கிராமங்களிலும், காவேரிப்பட்டணம் ஒன் நியம் பன்கமுட்லு, ஜெக தரப், தேர்ப்பட்டி ஆகிய கிராமங்களில் வடுக்கும் 442 இருனர் குடும்பங்க மதிப்புள்ள பொருட்களும், கொரோனா தடுப்பு பணிக ளுக்காக र12 லட்சமும் என र38 லட்சம் மதிப்பிலான நிவாரண பணிகளை ஐவி டிபி திறுவனம் மேற்கொண் னரா மங்களால வசாக்கும் 442 இருளர் குடும்பங்க ளுக்கும், கெலமங்கலம் ஒன்றியம் போகம்பட்டி. டுள்ளது.

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## PINN





வெள்ளிக்கிழமை, 19 பிப்ரவரி 2021

2 தினமணி தருமபுரி

கெரிக்கேபள்ளி அரசுப் பள்ளிக்கு கணினிகள் அளிப்பு

கிருஷ்ணகிரி, பிட் 18: கெரிக்கேப் பள்ளி அரசுப் பள்ளி மாணவர் சுள் இணையவழிக் சுல்வி பயிலும் வகையில், ஐ.வி.டி.பி. தொண்டு நிறுவனம் சார்பில் ரூ. 1.45 லட் சம் மதிப்பிலான கணினிகள் அண்ணையில் வழங்கப்பட்டன.

கிருஷ்ணகிரி LOTTAN\_L LD கெரிக்கேப்பள்ளி pangni a ஒன்றிய நடுநிலைப் பள்ளி மாணவர்களுக்கு கணினி வழங்கி உதவுமாறு அப்பள்ளி தலைமையாசிரியர் GAL BA கொண்டார். அதற்கிணங்க ஐ.வி.டி.பி நிறுவனம் மூலம் அப்பள்ளிக்கு ரூ. 1.45 லட்சம் மதிப்பிலான 5 கணினிகள் வழங் கப்பட்டன.

இந்தக் கணினிகள் மூலம் மாணவர்களுக்கு எளிதாகவும், விரைவாகவும் கல்வி சுற்பிக்க இயல்வதாக பள்ளி ஆசிரியர் கள் தெரிவித்தனர். கணினி

di.



கெரிக்கேப்பள்ளி அரசுப் பள்ளிக்கு கணினிகளை வழங்கிய ஐ.வி.டி.பி. தொண்டு நிறுவனத்தின் தலைவர் குழந்தை பிரான்சிஸ்.

3-cont குழந்தை பிரான்சிஸ் பேசிய தாவது:

சுரோனா காலத்தில் இணைய வழிக் கல்வி மேம்பாட்டுப் பணி சுளுக்காக ஐ.வி.டி'.பி. நிறுவ னம் ரூ. 15.3 லட்சம் மதிப்பி லான கணினிகளை மாணவர்க

பள்ளிக்கு வழங்கி ளின் நலனுக்காக வழங்கியுள் ஐ.வி.டி.பி. நிறுவனர், தலைவர் எது. இதுவரை பள்ளி, கல்லூரி களுக்கு கணினி ஆய்வகம், தொடுதிரை வகுப்புகளை தொடங்குவதற்காக கு. 1.74 கோடி மதிப்பிலான பணிகனை ஐ.வி.டி.பி. நிறுவனம் மேற் கொண்டுள்ளது எனத் தெரிவித் sont.

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## VDP IN MEDIA

தினத்தந்தி



தர் மபுரி தொன் போஸ் கோ கல் லூரியில், 98 மாணவர்களுக்கு கல்வி உதவித்தொகையாக ₹4.60 லட்சத்திற்கான காசோலையை, கிருஷ்ணகிரி ஐவிடிபி நிறுவனர் குழந்தை பிரான்சிஸ் வழங்கினார்.

கிருஷ்ணகிரி, பிப்.13: தர்ம ₹5.80 லட்சம், நாமக்கல் புரி தொன்போஸ்கோ கல்லூரியில் பயிலும் பெற்றோரை இழந்த 69 19 மாணவர்களுக்கு ₹1.50 மாணவர்களுக்கு கல்வி உதவித்தொகையாக ₹4.60 லட்சத்திற்கான காசோ லையை கிருஷ்ணகிரி ஐவி டிபி நிறுவனரும், ராமன் மகசேசே விருதாளருமான குழந்தை பிரான்சிஸ் வழங் வினார். இதுகுறித்து அவர் கூறியதாவது:

பெற்றோரின் இழப் பினால் மாணவர்களின் கல்வி தடைபடக்கூடாது என்பதிலும், அதனால் அவர்களின் எதிர்காலம் பாடுப்படைக் கூடாது என் ப இலும் ஐலி டிபி இறுவனம் உறுதியாக உள் வது அந்த அடிப்படை ழில், திருப்பத்தூர் தூய தெஞ்சக் கல்லூரியில் 121 மாணவர்களுக்கு 79.20 லட்சம், ஏலகிரி தொன் போஸ்கோ கல்லூரியில் 75 மாண வர்களுக்கு

மாவட்டம் மெட்டாலா லயோலா கல்லூறியில் லட்சம், ஒரூர் செயின்ட் ஜோசப் கல்லூரியில் 61 மாணவர்களுக்கு ₹4.60 லட் சம் கல்வி உதவித்தொகை வழங்கப்பட்டுள்ளது.

மேலும். எலத்தகிரி கொன்சாகா கல்லூரியில் 69 மாணவிகளுக்கு ₹5.40 லட்சம், கிருஷ்ணகிரி புனித 'லூயிஸ் செவிலியர் பயிற்கி பள்ளியில் 10 மாண விகளுக்கு (87 ஆயிரம், தர் மபுரி தொன்போஸ்கோ கல்லூரியில் 98 மாணவர்க ளுக்கு ₹4.60 லட்சம் என 8 கல்லூரிகளை சேர்ந்த 552 மாணவ, மாணவிகளுக்கு ₹42.32 லட்சம் கல்வி உத வித்தொகை வழங்கப்பட் டுள்ளது. இந்திட்டத்தின் மூலம் ₹1.96 கோடி கல்வி உதவித்தொகை வழங் கியுள்ளோம். இவ்வாறு அவர் கூறினார். ...

10 Столі 10-1-2021

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மகளி கடி உதலிக்குழு உறுப்பினர்களின் வார்களுக்கு அ. ச. டி. ச. காறங்கைய

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### VDP IN MF



நீலகிரி மாவட்ட குழந்தைகள் நலனுக்காக ரு.1.11 கோடி மதிப்பிலான திட்டங்கள் ஐ.வி.டி.பி. நிறுவனத்திற்கு, கலெக்டர் பாராட்டு கிருஷ்ணகிரி, பிப்.26-

தினத்தந்தி 10 சேலம் 24-3-2021



அரசு பள்ளி மாணவர்களுக்கு ரு.4 லட்சத்தில் நீட் பயிற்சி புத்தகங்கள் ஐ.வி.டி.பி. நிறுவனர் வழங்கினார்

பேசனையில், இந்த புத்தகங் கன்ன பயன்படுத்தி மானவர் என் நீட் தேர்வில் வெற்றி பெற்று, மருத்துவ படிப்பில் சேர வேண்டும் அவ்வாது சோ வேண்டும். அவ்வாறு தேர்வு பெறும் மானவாகள் அனை வருக்கும் தலா ஒரு திராம மந்ததொகை வழல் கூற்ரம மந்ததொகை வழல் கூற்றில் மால்றார் இதைச்சில் மாவட்ட முதன்மை கல்வி அலுவலா பாலமூராரி பங்களிப்பை

. ஆவன் பி. டி. பி. நிறுவனர் வழங்தனார் இருஷ்ணலிரமார்ச் 24-இருஷ்ணலிரமார்ச் 24-இருஷ்ணலிரமார்ச் 24-இருஷ்ணலிரமார்ச் 24-இருஷ்ணலிரமார்ச் 24-இருஷ்ணலிரம் பேற்று குற்றுக்கு குரிமா இருக்கு பிரும் பிருத்து கைய்தன் கிட்டு வருற்றுக்கு அமைப்புத்து கிட்ட பிற்றி குற்றுக்கு இருக்கு இரு இருத்து வருத்து பிருத்து கைய்து வன்றுக்கு எட்டாக் கனியாக இருத்து வருத்து பிற்றி, நற் வன்றுக்கு எட்டாக் கனியாக இருத்து வருத்து பிற்றி, நற் வன்றுக்கு எட்டாக் கனியாக இருத்து வருத்து பிற்றி, நற் வன்றுக்கு எட்டாக் கனியாக இருத்து வருத்து புற்றிரு குற் வன்றுக்கு வருதின் முத்தது. பான்று பிருத்து வருத்து இருந்து இருத்து இருது இருது இருது வன்றுக்கு வருதின் புறுது அருக்கு இருது இருது இருது இருது இருது இருது பான்று பிருத்து வருத்து இருத்து இருது இருது இருது இருது இருது பான்று பிருத்து வருத்து பிற்று குற்று பிருத்து வருக்கு புற்று குறுக்கு வருக்கு வருக்கு குறுக்கு வருக்கு பிற்றுக்கு குறுக்கு வருக்கு வருக்கு பிற்று இருது இருது இருது இருது இருது பிருக்கு இருது வருக்கு பிற்று பிருக்கு இருது வருக்கு குற்று வருக்கு இறுது வருக்கு வருக்கு வருக்கு பிருத்து வருக்கு பிற்று வருக்கு வருக்கு வருக்கு வருக்கு இருத்து வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு கேன்று வருக்கு வரு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வரு வருக்கு வருக்கு வரு வருக்கு கொண்டாக்கு கீ வருதல் வரைவர் பருத்து வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வரைவர் பான் வருக்கு கொண்டாக்கு கீ வருக்கு வரைவர் பருது அன்ன வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வரு வருக்கு வருக்கு வருக்கு வருக்கு வரு வருக்கு வரு வர்க்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வரு வரு வருக்கு வருக்கு வி வரு வருக்கு வருக்கு வரு வருக்கு வரு வரு வருக்கு வரு வரு வருக்கு வரு வருக்கு வரு வருக்கு வருக்கு வருக்கு வரு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வருக்கு வரு வரு வருக்கு வரு வருக்கு வி வருக்கு வருக்கு வருக்கு வருக

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