

# BUILDING A SELF RELIANT COMMUNITY



(Regd.No. 69/79)

# Annual REPORT 2023-24

**IVDP**  
SINCE 1979

ANNUAL  
**REPORT**  
2023 - 2024

[www.ivdpkrishnagiri.org](http://www.ivdpkrishnagiri.org)

[www.ivdpkrishnagiri.org](http://www.ivdpkrishnagiri.org)

# LEADING WITH PEOPLE



Integrated Village Development Project



# OUR VISION Of Change

## *Vision*

Move to build a Self reliant community irrespective of caste, creed and religion through socio economic activities.

## *Mission*

Transforming the standard of the lives of the poor and marginalised by reducing their sufferings through SHG activities in relation to health, education and socio economic status.

## *Goal*

To enable women to move forward add through Self Help Group activities for a comprehensive and holistic development.

## TOWARDS TRANSFORMATION



SHG Welfare



Education



Child  
Development



Community  
Development



Environment



Sports & Games



Federation Staff Welfare



# PRESIDENT'S MESSAGE

“ I am honored to share the remarkable achievements and unwavering dedication that have defined our journey at IVDP over the past 45 years.

*Dear Friends & Well-wishers,*

As we reflect on the past year, I am honored to share the remarkable achievements and unwavering dedication that have defined our journey at IVDP over the past 45 years. Our mission to empower women and uplift communities has driven us to reach new milestones and make a profound impact in the lives of many.

IVDP proudly supports **16,152** women's Self Help Groups (SHGs), encompassing an incredible **2,90,628** underprivileged women members. The total savings pooled by our SHG members now stands at an impressive **₹ 1,341.24 Crore**, with a total loan turnover of **₹ 1,654.02 Crore** for the year 2023-2024. Cumulatively, these figures have reached a new height of **₹ 12,785.23 Crore**. These numbers are more than just figures; they represent the collective effort, resilience, and determination of our members striving for financial independence and brighter futures.

Our commitment to holistic community development is further evidenced by our philanthropic actions of **₹ 15.67 Crore** this year. Till now we have invested **₹ 143.92 Crore** in various vital developmental initiatives, including scholarships for children, educational services, welfare of SHG members, etc. These initiatives underscore our dedication to improving the quality of life for individuals.

As a special mention, last year the IVDP undertook lifesaving efforts through cancer screening and treatment for our SHG members. Through this initiative, we screened **10,101 SHG members** and provided treatment for **1,043 members** displaying cancerous symptoms. We extend our heartfelt thanks to St. John's Medical College, Bengaluru, and St. Louis Hospital, Krishnagiri, for their invaluable partnership in this noble cause.

The achievements of the past year would not have been possible without the tireless efforts of our team, the relentless spirit of our staff, animators & members, and the generous support of our banking partners and stakeholder.

As we look to the future, I am filled with optimism and determination. We will continue to build on our successes, expand our reach, and deepen our impact. Together, we will strive to create a more inclusive, empowered, and prosperous community for all with sustainable growth. Thank you for your steadfast dedication and support. I look forward to continuing this journey together; making lasting positive changes in the lives of those we serve.

*With gratitude and best wishes.*



**KULANDAI FRANCIS**

FOUNDER, PRESIDENT - IVDP





# 65

Ramon  
Magsaysay  
Award Presentation  
*ceremony*

The Founder President of IVDP and 2012 Ramon Magsaysay Awardee Mr. KULANDAI FRANCIS was a special invitee at the 65th Ramon Magsaysay Award presentation ceremony held in Manila, Philippines.

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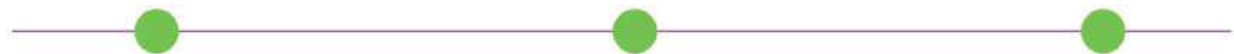
# OUR HISTORY

*The Integrated Village Development Project (IVDP)* began its humble beginnings in 1979 in Sesurajapuram near Natrampalayam, a remote forest area on the borders of Tamil Nadu and Karnataka.

Our Founder, Ramon Magsaysay Award Winner, Kulandai Francis began IVDP to improve the living conditions of the region where people starved to death simply because there was no food. Kulandai Francis lived amongst the locals and soon learned how moneylenders ensured that the poor were stuck in a cycle of poverty and that the land needed restoration to enable sustainable agriculture.

## IN 1979,

IVDP raised support to help people out of their long-standing debt and built **over 300 check dams across 60 villages** that helped restore the land's natural balance to enable year-long agriculture.



**1977**

Birth of IVDP



**1979**

Registration of IVDP



**1979**

Watershed Project

## IT WAS IN 1985 THAT

Kulandai Francis organized the first women's self-help group of 12 women. At the time, this initiative was met with strong resistance from the community because traditionally only men handled money. But IVDP persisted and by 1989, 12 self-help groups were formed.

THE PEOPLE OBSERVED THE  
IMPACT AND POTENTIAL OF  
WOMEN'S SELF HELP GROUPS AND  
CAME FORWARD TO FORM MORE  
SELFHHELP GROUPS



BY 2002, IVDP FORMED 2,000 SELF-HELP GROUPS AND SET A BASE IN KRISHNAGIRI AND DHARMAPURI. IN 2003 IVDP SHGS BECAME INDEPENDENT AND HAVE SINCE BEEN FUNCTIONING ON ITS OWN, HAVING DIRECT ACCESS TO SAVINGS AND LOANS.

## IVDP MILESTONES AT A GLANCE



**1985**  
Self Help Groups



**2001**  
IVDP Nethaji School



**2005**  
Children Friendly Village  
(UNICEF)



**2008**  
IVDP Skill Training Centre  
for Youth



**2012**  
IVDP House was  
established

## RAMON MAGSAYSAY AWARD



Mr Kulandai Francis received the prestigious Ramon Magsaysay Award in 2012 for his work with women and community. The Ramon Magsaysay Award is an annual award that recognizes individuals and organizations who have demonstrated greatness of spirit in service to Asian people.



### Flood Relief in Cuddalore

IVDP constructed over 316 houses for the worst affected and poorest of families affected by the floods caused by the 'Vardha Cyclone'.

### Kerala Flood Relief



IVDP SHG members made a donation of ₹ 50/- each and raised Rs 1 crore which was handed over to the Hon'ble Chief Minister of Kerala, Mr Pinarayi Vijayan.



### IVDP SHGS Training Centre

Financial and industrial centre for SHG members built in the SIDCO Industrial Estate, Krishnagiri with exclusive banking and multi-skill training facilities.



### Cyclone Gaja Relief

2018

IVDP provided relief packages to 7500 families consisting of solar lamps, bed sheets, tarpaulins and mosquito nets



### IVDP response to Covid Pandemic

2020

IVDP contributed ₹ 3.72 crores to COVID Relief efforts to the State and members of SHGs.



2022

### Projects for main-streaming Irulars

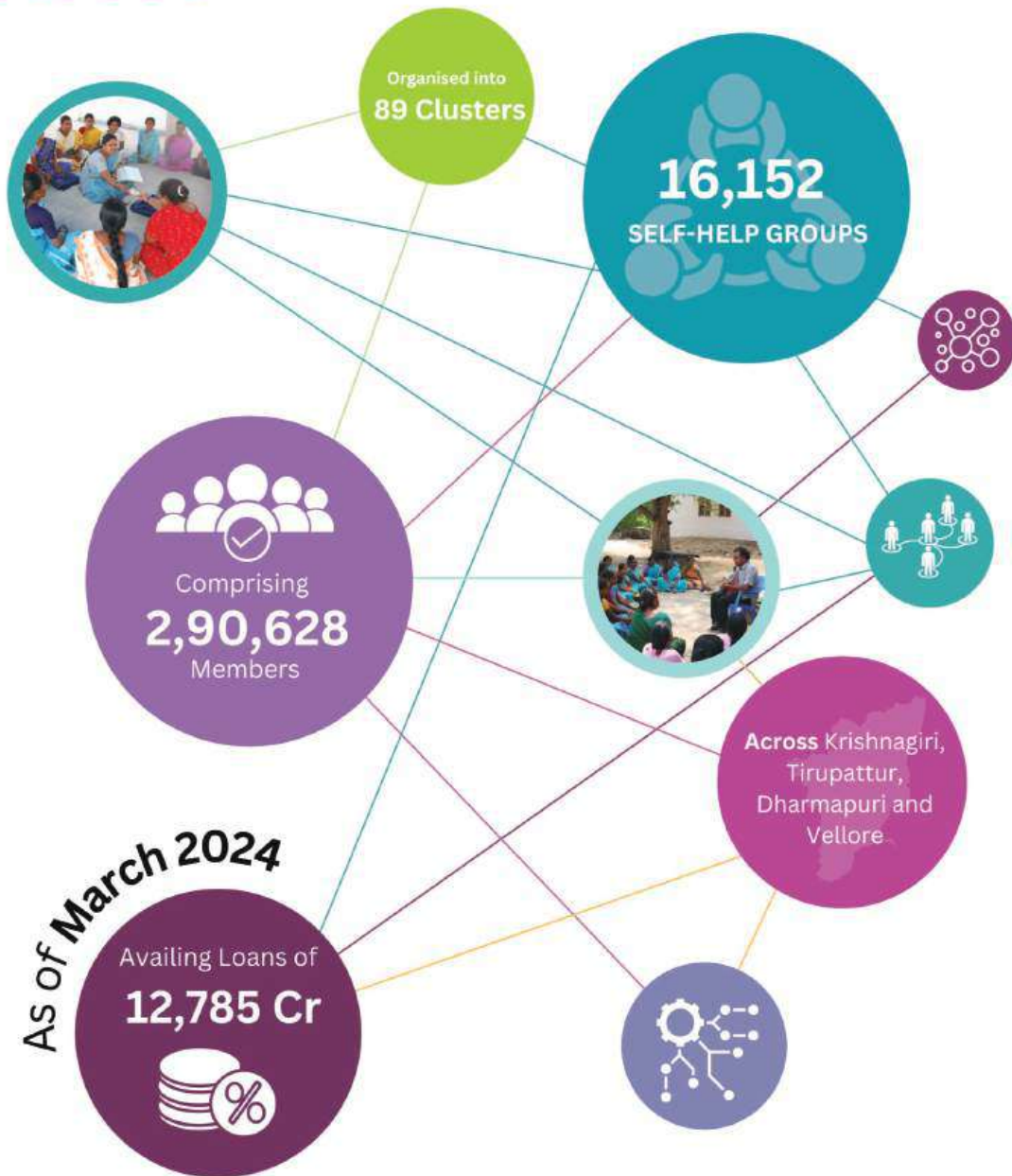
Relief provided to the disadvantaged community of Irulars living across Krishnagiri, Dharmapuri and Tirupattur.



Diamond Jubilee Celebration of IVDP Founder Mr. Kulandai Francis

*A Summary*

# WHERE WE STAND TODAY



**EACH SELF-HELP GROUP IS INDEPENDENT AND A SELF-REGULATED BODY**

This means that all savings and credit are directly accessible to the SHG which is guaranteed by IVDP.

# IVDP SELF HELP GROUPS (SHGS)

At the heart of IVDP lies the women who come together to improve their living conditions and futures through Self-Help Groups. Since 1985, these SHGs have been guided by decades of experience in credit and savings procedures and mutual trust and transparency that have become the pillars of the program.

## VALUES



## OBJECTIVES



To inculcate the habit of saving and make women credit-worthy



To engage women in the development of their communities.



To improve financial literacy, leadership and independence among women



To make every woman self-confident in their ability to build their livelihood.



To improve hygiene and health practices in our communities



To develop collective decision-making amongst women.



# ENABLING SAVINGS AND CREDIT

District Wise

# IVDP SELF HELP GROUPS



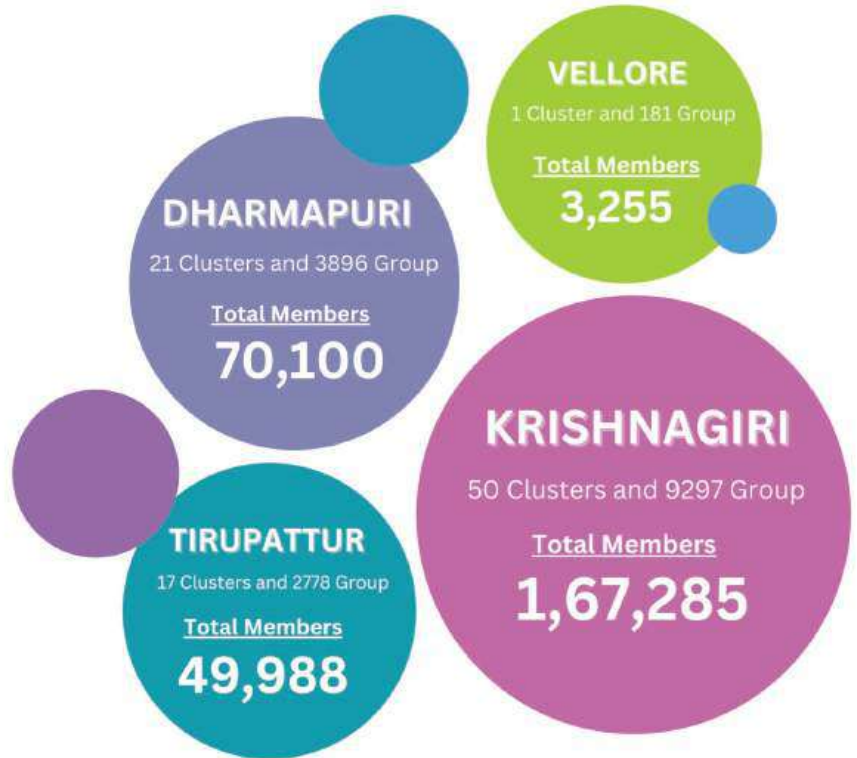
**89**  
Clusters



**16,152**  
Groups



**2,90,628**  
Members



## OUR PRIMARY FOCUS

Encouraging the habit of saving and enabling women’s credit worthiness.  
This includes:



Organizing women into self-help groups based on a culture of mutual respect and understanding, cooperation and solidarity amongst member.



Monitoring disbursement and recovery of loans.

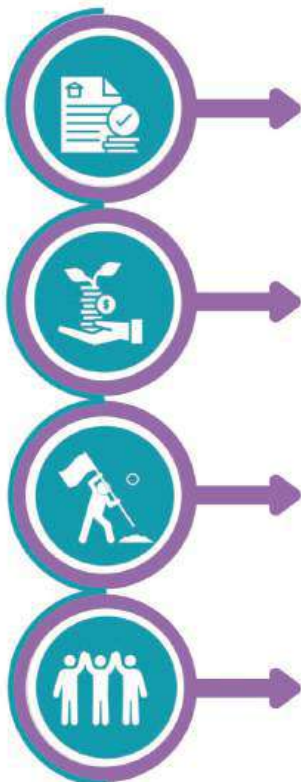


Training and developing important skills and knowledge in finance management, leadership and entrepreneurship.



# THE IMPORTANT ROLE OF SAVINGS

Creating Savings is the most important function of a Self Help Group.



It makes both the individual member and the group as a whole creditworthy. Savings create true financial freedom and power.

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It is the major function that prevents women from taking loans from moneylenders at a higher interest rate.

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Savings ensure that an SHG receives its due recognition as an independent body.

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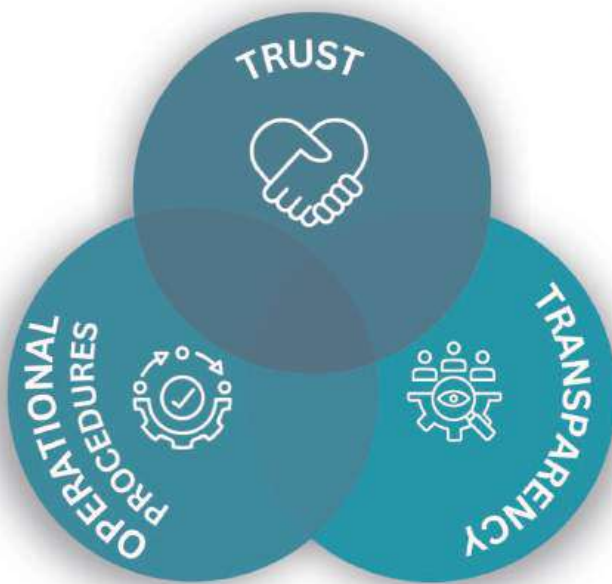
It boosts each member's confidence and the whole group's morale.



# PROCESSES

The aim is for members to have access to credit to improve living conditions and livelihood prospects and address critical family requirements.

## SHGs ARE GUIDED BY



SHGS ARE THEN GROUPED INTO CLUSTER LEVEL FEDERATIONS (CLFS) FOR BETTER MONITORING AND FUNCTIONING.

Every SHG must meet twice a month.



12 to 20 women per SHG



Between the ages of 18 - 55 year.



2023-2024

# THE SAVINGS OF THE IVDP SHG MEMBERS



Savings Till Mar'2024

**₹ 1341.24 Cr**

Total Savings 2023-2024

**₹ 188.21 Cr**

## GROUP RESERVE FUND



Total Reserve Fund

**₹ 196.58 Cr**

This risk management fund ensures IVDP SHGs can withstand unforeseen circumstances or emergencies. Every SHG must deposit a minimum sum of ₹ 50,000/- and maximum of ₹ 2,00,000/- each towards the Group Reserve Fund.

# EXCESS SAVINGS AND DIVIDENDS

Every member of an SHG is allowed to maintain up to ₹ 20,000/- as savings in their account. Any excess of over ₹ 20,000/- is treated as excess savings and returned to the member at the time of disbursing dividends.

The members' savings are rotated amongst themselves as a Sangha Loan in an SHG. The accumulated interest over five years is treated as dividends. The accrued interest is shared once every two years amongst members after deducting for SHG expenses.

INCOME VS EXPENDITURE

INCOME

BANK LOAN INTEREST, SANGHA LOAN INTEREST, RESERVE FUND INTEREST AND BANK INTEREST SUBSIDY

EXPENDITURE

BANK CHARGES, HONORARIUM FOR ANIMATORS, ANNUAL CLF CONTRIBUTION, AUDIT FEES, STATIONARY, TRAINING EXPENSES AND FUNERAL EXPENSES AT THE TIME OF MEMBER'S DEATH

## TOTAL DIVIDEND

<b>Till March 2023</b>	<b>During this financial year (2023-2024)</b>	<b>Total dividend as on March 2024</b>
₹ 816.35 Cr	₹ 102.7 Cr	₹ 919.05 Cr

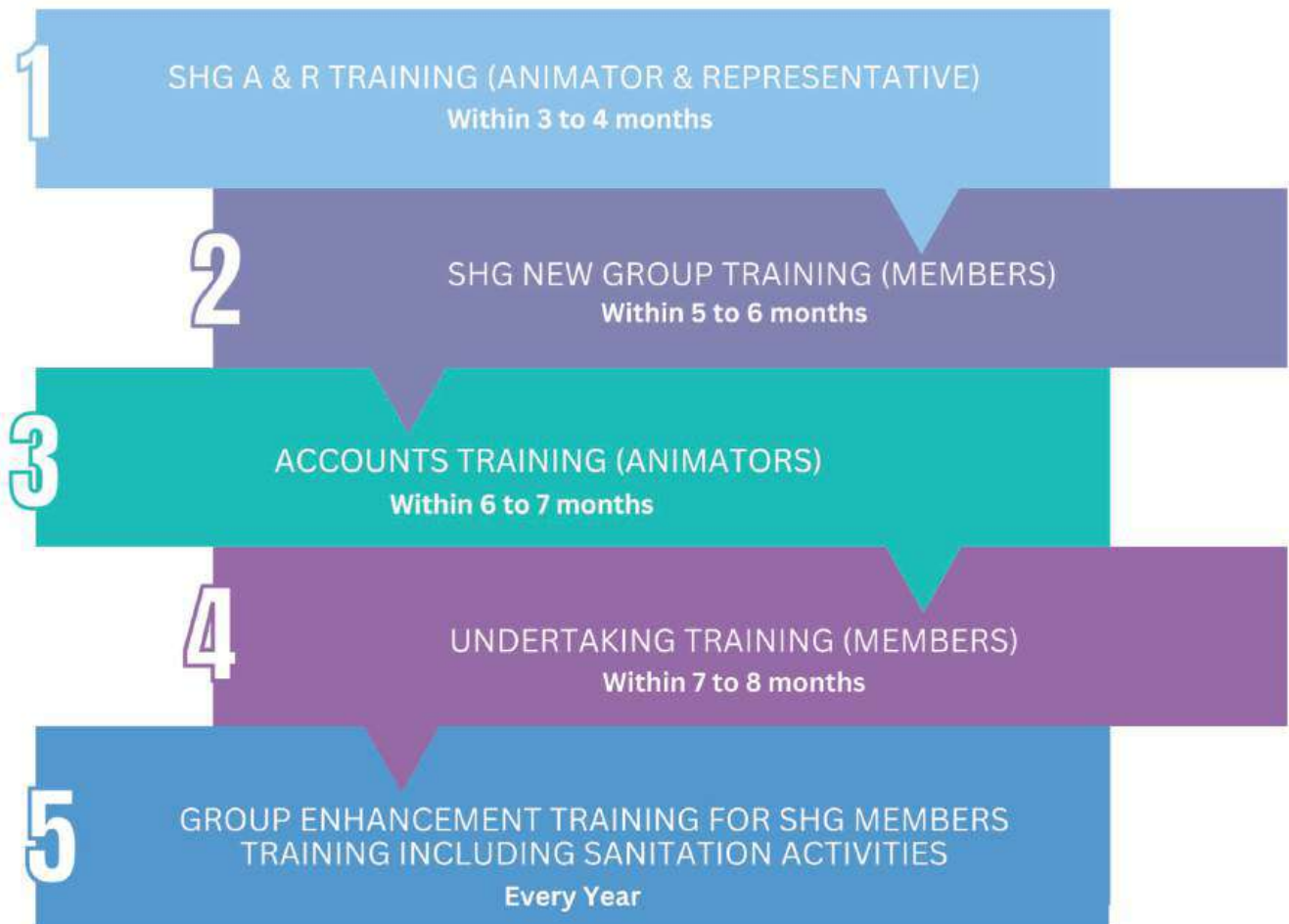
## DIVIDEND AND EXCESS SAVINGS IN LAST FIVE YEARS

DETAILS	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
TOTAL SHGS	13851	14676	15355	15798	16152
DIVIDEND RECEIVED SHGS	3870	4761	4807	5543	5831
DIVIDEND AMOUNT	₹ 68 Cr	₹ 72 Cr	₹ 66 Cr	₹ 89.35 Cr	₹ 102.7 Cr
EXCESS SAVINGS	₹ 58 Cr	₹ 70 Cr	₹ 32 Cr	₹ 94.48 Cr	₹ 142.2 Cr

# TRAINING FOR CAPACITY BUILDING

Training is an essential part of having a robust SHG. Every year we have new SHGs formed that require handholding and training. In the first year, training is provided on the processes of the SHG functioning and procedures for maintaining savings and records. IVDP staff and bank managers also provide training on appraising members for bank loans.

Existing SHGs also require periodical enhancement training to ensure high standards of transparency and efficiency are followed.



## MONITORING

A Monitoring Committee consists of a Chief Coordinator, software staff-in-charge, CLF staff, an IVDP accountant, the Head Office staff-in-charge and area supervisors. Weekly reports and monthly reports are made on the functioning of the SHG.

# AUDITING

A highly qualified panel of IVDP staff verifies all transactions, income and expenditures in the Book of Accounts of each SHG. The reports are then sent to a Chartered Accountant to verify and sign off. Internal Audits take place once every three months.

## PURPOSES OF AN AUDIT

Helps each SHG to understand and analyze their financial status and make plans and goals.



The Audit Statement helps the SHG qualify to avail of available loans through Grading.



Addresses wrong entries or mistakes on the records and helps rectify them immediately.



Identifies and prevents financial irregularities.



Helps the SHG establish financial stability.



Makes provision for necessary remedial measures.



# STEPS IN AN AUDIT



ASSESS BOOKS OF ACCOUNTS  
OF SHG

01



VERIFY INDIVIDUAL  
MEMBER'S PASSBOOKS

02



RECONCILIATION OF SHG  
BOOKS OF ACCOUNTS AND  
PASSBOOKS

03



VERIFY USE OF  
LOANS

04



MAINTAIN CONFIDENCE AMONGST  
MEMBERS ON THE PROPER  
FUNCTIONING OF THE SHG AND  
FEDERATION

05



IDENTIFY GAPS FOR  
TRAINING AND CAPACITY  
BUILDING

06

# EXTERNAL AUDIT

Under the supervision of an external auditor, an expert panel from the IVDP Head Office verifies income, expenditure and all transactions of the groups at the end of every financial year and gives Grading to the SHGs. The external audit will ensure No Dues Certificates from the lending bank and arrive at a detailed balance sheet at the end of the financial year

## GRADING



- The group should function more than 7 years.
- All the group members should have 95% attendance for group meetings.
- Excellence in credit linkage activities.
- The group animator should possess A+ grade.
- The group should have Rs. 2 Lakhs in Fixed Deposit

₹ 1,50,000



- The group should function 5 to 7 years.
- All the group members should have 95% attendance for group meetings.
- Excellence in credit linkage activities.
- The group animator should possess A+ grade.
- The group should have Rs. 1.50 Lakhs in Fixed Deposit

₹ 1,20,000



- The group should function 3 to 5 years.
- All the group members should have 95% attendance for group meetings.
- Excellence in credit linkage activities.
- The group animator should possess A+ grade.
- The group should have Rs. 1.25 Lakh in Fixed Deposit

₹ 1,00,000



- The group should function 1 to 3 years.
- All the group members should have 95% attendance for group meetings.
- Excellence in credit linkage activities.
- The group should have Rs. 1 Lakh in Fixed Deposit

₹ 50,000

**(D) Default Groups: Groups that are not functioning properly and they are not eligible for any Loan.**



# GRADING OF ANIMATORS



- ▶ All the members of the Group should have 95% attendance
- ▶ Excellence in credit linkage activities

- ▶ All the members of the Group should have 95% attendance
- ▶ Excellence in credit linkage activities
- ▶ Excellence in credit linkage activities & proper maintenance of books and accounts



# AUDIT AND ACCOUNTABILITY

## GRADED GROUPS : INDIAN BANK

S.NO	CLUSTER NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
1	HANUMANTHAPURAM	356	267	36	14	39	-	285	71
2	KARIMANGALAM	274	169	30	27	48	-	225	49
3	MARANDAHALLI	172	110	20	15	27	-	131	41
4	DHARMAPURI	202	67	21	31	83	-	111	91
5	THIPPAMPATTI	237	96	58	32	51	-	163	74
6	KAMBAINALLUR	164	10	7	31	116	-	49	115
7	VARATANAPALLI	259	181	17	11	50	-	207	52
8	KAVERIPATTINAM	287	202	33	22	30	-	252	35
9	BARUR	192	154	16	6	16	-	173	19
10	POCHAMPALLI	204	109	30	17	48	-	159	45
11	VENGATASAMUTHIRAM	162	99	20	17	26	-	139	23
12	ROYAKOTTAI	195	101	21	22	51	-	150	45
13	UDDANAPALLI	141	36	17	27	61	-	71	70
14	KARAPATTU	102	5	4	13	80	-	34	68
15	MATHUR	198	76	39	27	56	-	123	75
16	GERIGEPALLI	96	13	15	8	60	-	35	61
17	NACHIKUPPAM	213	113	23	14	63	-	156	57

18	THAKKATTI	140	24	23	15	78	-	45	95
19	BETTAMUGILALAM	70	0	0	13	57	-	8	62
20	NATRAMPALLI	84	40	17	3	24	-	54	30
21	PONNERI	141	33	25	26	57	-	80	61
22	GAJALNAIKKANPATTI	121	48	15	19	39	-	86	35
23	PACHUR	188	107	24	19	38	-	160	28
24	ALANGAYAM	170	6	12	36	116	-	88	82
25	MITTUR	101	10	10	9	72	-	48	53
26	UDAYENDIRAM	149	30	13	34	72	-	100	49
	<b>TOTAL</b>	<b>4618</b>	<b>2106</b>	<b>546</b>	<b>508</b>	<b>1458</b>	<b>Nil</b>	<b>3132</b>	<b>1486</b>

## GRADED GROUPS : TAMILNADU GRAMA BANK

S.NO	CLUSTER NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
27	KARIMANGALAM	279	171	41	11	56	-	221	58
28	PENNAGARAM	226	29	21	39	137	-	107	119
29	ODASALPATTI	184	11	24	39	110	-	87	97

30	PANCHAPALLI	213	92	27	39	55	-	179	34
31	VELLICHANDAI	354	244	27	22	61	-	272	82
32	MALLAPURAM	147	53	14	18	62	-	63	84
33	JAKKASAMUTHIRAM	136	74	10	16	36	-	110	26
34	PAPPARAPATTI	131	29	11	15	76	-	92	39
35	PALACODE	434	242	91	35	66	-	368	66
36	NATRAMPALAYAM	177	77	18	21	61	-	69	108
37	ANCHETTY	327	155	35	40	97	-	210	117
38	DENKANIKOTTAI	296	101	34	23	138	-	152	144
39	IRUTHUKOTTAI	115	5	8	25	77	-	21	94
40	KRISHNAGIRI	1595	1259	123	49	164	-	1383	212
41	BARGUR	269	202	18	15	34	-	246	23
42	JAGADEVI	247	192	9	8	38	-	221	26
43	PAIYUR	295	208	15	11	61	-	247	48
44	VELAMPATTI	231	151	30	15	35	-	192	39
45	ARASAMPATTI	283	177	43	17	46	-	235	48
46	UTHANKARAI	142	7	18	27	90	-	75	67
47	VEPPANAPALLI	179	106	16	2	55	-	119	60
48	SHOOLAGIRI	377	223	51	35	68	-	289	88
49	KAMANTHOTTI	233	70	33	38	92	-	126	107
50	ATHIMUGAM	103	25	18	8	52	-	54	49

51	BERIGAI	184	63	16	30	75	-	83	101
52	ROYAKOTTAI	224	102	37	26	59	-	148	76
53	MADHEPATTI	205	115	27	15	48	-	166	39
54	BASAVANNAKOVIL	117	80	8	8	21	-	99	18
55	THEERTHAM	163	77	23	12	51	-	99	64
56	NATRAMPALLI	223	100	35	47	41	-	193	30
57	THIRUPATHUR	254	120	56	35	43	-	207	47
58	KAKKANGARAI	248	116	41	39	52	-	199	49
59	PALLIKONDA	181	30	52	36	63	-	125	56
60	SANTHUR	150	120	13	8	9	-	136	14
61	NEDUSALAI	110	94	4	2	10	-	102	8
	<b>TOTAL</b>	<b>9032</b>	<b>4920</b>	<b>1047</b>	<b>826</b>	<b>2239</b>	<b>Nil</b>	<b>6695</b>	<b>2337</b>

## GRADED GROUPS : BANK OF INDIA

S.NO	CLUSTER NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
62	THOGARAPALLI	233	195	19	7	12	-	228	5
63	THIRUPATHUR	359	148	47	53	111	-	252	107
	<b>TOTAL</b>	<b>592</b>	<b>343</b>	<b>66</b>	<b>60</b>	<b>123</b>	<b>Nil</b>	<b>480</b>	<b>112</b>

## GRADED GROUPS : BANK OF BARODA

S.N O	CLUSTER NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
64	KUNDARAPALLI	285	214	9	4	58	-	218	67
65	PERUMBALAI	59	0	2	4	53	-	5	54
66	VEPPANAPALLI	126	72	8	27	19	-	85	41
67	SHOOLAGIRI - 2	215	93	42	37	43	-	144	71
68	AMBUR	206	41	30	36	99	-	111	95
69	VELAGALNATHAM	96	59	2	11	24	-	70	26
70	PUTHU KOVIL	148	60	20	15	53	-	87	61
	<b>TOTAL</b>	<b>1135</b>	<b>539</b>	<b>113</b>	<b>134</b>	<b>349</b>	<b>Nil</b>	<b>720</b>	<b>415</b>

## GRADED GROUPS : UNION BANK OF INDIA

S.NO	CLUSTER NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
71	PALACODE	176	108	12	3	53	-	115	61
72	BOODIMUTLU	121	53	13	8	47	-	71	50
73	NATRAMPALLI	125	76	17	11	21	-	106	19
	<b>TOTAL</b>	<b>422</b>	<b>237</b>	<b>42</b>	<b>22</b>	<b>121</b>	<b>Nil</b>	<b>292</b>	<b>130</b>

## GRADED GROUPS : STATE BANK OF INDIA

S.NO	CLUSTER NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
74	KAVERIPATTINAM	200	159	18	9	14	-	186	14
75	MARANDAHALLI	151	99	17	9	26	-	128	23
	<b>TOTAL</b>	<b>351</b>	<b>258</b>	<b>35</b>	<b>18</b>	<b>40</b>	<b>Nil</b>	<b>314</b>	<b>37</b>

## BANKWISE CONSOLIDATED GROUP GRADING

S.NO	BANK NAME	NO.OF GROUPS	SELF HELP GROUPS GRADING					ANIMATOR GRADING	
			DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	ANIMATOR A*	ANIMATOR A
1	INDIAN BANK	4618	2106	546	508	1458	-	3132	1486
2	TAMILNADU GRAMA BANK	9032	4920	1047	826	2239	-	6695	2337
3	BANK OF INDIA	592	343	66	60	123	-	480	112
4	BANK OF BARODA	1135	539	113	134	349	-	720	415
5	UNION BANK OF INDIA	422	237	42	22	121	-	292	130
6	STATE BANK OF INDIA	351	258	35	18	40	-	314	37
	<b>TOTAL</b>	<b>16150</b>	<b>8403</b>	<b>1849</b>	<b>1568</b>	<b>4330</b>	<b>Nil</b>	<b>11633</b>	<b>4517</b>

# USE OF TECHNOLOGY TO BOLSTER PROCESSES

We have adopted MIS systems on fingerprint-enabled TABs for each SHG to access transactions and loan information. This has streamlined processes and enabled better services to SHGs and individual members and helps converge other social and financial programs into one record.

## FEATURES AND ADVANTAGES OF THE DIGITAL MONITORING SYSTEMS

- 1 All the loan repayments are entered in front of and acknowledged by the member. Collections entered in the TAB immediately move to the IVDP MIS portal (Management Information System) and Cluster Desktop.
- 2 The SHG's transactions and activities can be monitored from the Head office.
- 3 SHG member's attendance is monitored.
- 4 Individual member's transactions like – Savings, Loan outstanding, Overdues and Group Status can be monitored.
- 5 Increases credibility of SHG functioning and boosts confidence amongst banks.
- 6 The coordination between the groups and IVDP Head Office is strengthened.





# LOANS



# LOANS



Every SHG member takes one or more loans for various purposes such as funding a small business, investing in agriculture, constructing homes, educational expenses, marriage expenses, debt swapping, investment in gold, home appliances, etc. The quantum of loan receivable depends on the savings corpus of the group.

## TYPES OF LOANS 2023-2024



S.NO	TYPES OF LOANS	TOTAL LOAN AS ON MAR 2023	LOAN RECEIVED DURING THE CURRENT FINANCIAL YEAR 2023-2024	TOTAL AS ON MAR 2024
1	SANGHA LOAN	₹ 4420.13 Cr	₹ 359.65 Cr	₹ 4779.78 Cr
2	BANK LOAN	₹ 6171.14 Cr	₹ 1218.66 Cr	₹ 7389.81 Cr
3	IVDP LOAN	₹ 295.54 Cr	₹ 61 Cr	₹ 356.54 Cr
4	SOLAR POWER AND SANITATION LOAN FOR SHGS	₹ 244.4 Cr	₹ 14.71 Cr	₹ 259.1 Cr
	<b>TOTAL</b>	<b>₹ 11,131.21 Cr</b>	<b>₹ 1654.02 Cr</b>	<b>₹ 12785.23 Cr</b>

2023-2024

# BANK-WISE SHG CREDIT LINKAGE



₹ **1218.66 Cr**

Loan Amount Received  
During the Current Financial  
Year 2023-2024

Total Loan Amount Received  
As on March 2024

₹ **7389.81 Cr**

# TAMIL NADU GRAMA BANK



The Tamil Nadu Grama Bank serves poor communities and has always been approachable. They offer SHG loans at a very reasonable interest rate of 11% for amounts up to ₹ 30 lakhs. Additionally, they do not charge any processing fees for these loans, which is a significant benefit. They are always happy to provide up-to-date information on transactions.



## TAMIL NADU GRAMA BANK LOANS

Details of Cluster-wise Bank Loan Disbursement

**₹ 735.82 Cr**

S.NO	CLUSTER NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	KARIMANGALAM	279	₹ 30 Cr	278	₹ 27.82 Cr	100%
2	PENNAGARAM	212	₹ 10 Cr	159	₹ 9.8 Cr	75%
3	ODASALPATTI	177	₹ 10 Cr	138	₹ 5.93 Cr	78%
4	PANCHAPALLI	209	₹ 19 Cr	198	₹ 16.34 Cr	95%
5	VELLICHANDAI	351	₹ 35 Cr	349	₹ 35.4 Cr	99%
6	MALLAPURAM	146	₹ 13 Cr	134	₹ 10.44 Cr	92%
7	JAKKASAMUTHIRAM	134	₹ 13 Cr	120	₹ 12.38 Cr	90%
8	PAPPARAPATTI	123	₹ 6 Cr	108	₹ 6.02 Cr	88%
9	PALACODE	441	₹ 38 Cr	376	₹ 34.9 Cr	85%
10	NATRAMPALAYAM	170	₹ 12 Cr	147	₹ 9.95 Cr	86%
11	ANCHETTY	310	₹ 21 Cr	272	₹ 20.38 Cr	88%
12	DENKANIKOTTAI	279	₹ 18 Cr	227	₹ 16.9 Cr	81%
13	IRUTHUKOTTAI	98	₹ 4 Cr	98	₹ 2.93 Cr	100%
14	KRISHNAGIRI	1612	₹ 151 Cr	1530	₹ 152.08 Cr	95%
15	BARGUR	265	₹ 26 Cr	280	₹ 28.11 Cr	106%

16	JAGADEVI	245	₹ 26 Cr	262	₹ 26.78 Cr	107%
17	PAIYUR	296	₹ 30 Cr	303	₹ 29.07 Cr	102%
18	VELAMPATTI	237	₹ 20 Cr	229	₹ 20.77 Cr	97%
19	ARASAMPATTI	273	₹ 27 Cr	278	₹ 27.55 Cr	102%
20	UTHANKARAI	141	₹ 6 Cr	110	₹ 4.69 Cr	78%
21	VEPPANAPALLI	183	₹ 16 Cr	153	₹ 15.52 Cr	84%
22	SHOOLAGIRI	526	₹ 47 Cr	537	₹ 47.74 Cr	102%
23	KAMANTHOTTI	245	₹ 16 Cr	203	₹ 13.67 Cr	83%
24	ATHIMUGAM	101	₹ 6 Cr	84	₹ 4.75 Cr	83%
25	BERIGAI	181	₹ 8 Cr	138	₹ 8.99 Cr	76%
26	ROYAKOTTAI	220	₹ 16 Cr	216	₹ 18.37 Cr	98%
27	MADHEPATTI	204	₹ 16 Cr	189	₹ 16.4 Cr	93%
28	BASAVANNAKOVIL	121	₹ 12 Cr	126	₹ 12.56 Cr	104%
29	THEERTHAM	162	₹ 12 Cr	150	₹ 11.91 Cr	93%
30	NATRAMPALLI	225	₹ 20 Cr	222	₹ 18.01 Cr	99%
31	THIRUPATHUR	248	₹ 22 Cr	232	₹ 20.12 Cr	94%
32	KAKKANGARAI	237	₹ 20 Cr	266	₹ 22.04 Cr	112%
33	PALLIKONDA	184	₹ 10 Cr	139	₹ 7.55 Cr	76%
34	SANTHUR	131	₹ 12 Cr	137	₹ 14.6 Cr	105%
35	NEDUSALAI	108	₹ 7 Cr	51	₹ 5.35 Cr	47%
	<b>TOTAL</b>	<b>9074</b>	<b>₹ 755 Cr</b>	<b>8439</b>	<b>₹ 735.82 Cr</b>	<b>93%</b>

**INDIAN BANK**



Indian Bank was one of the first banks that recognized the concept of self-help groups in Tamil Nadu. Indian Bank and IVDP SHGs share a relationship that began in 1989. Their documentation system is impeccable, and they provide bank statements whenever our group requires them.

## INDIAN BANK LOANS

Details of Clusterwise Bank Loan Disbursement

**₹ 328.31 Cr**

S.NO	CLUSTER NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	HANUMANTHAPURAM	357	₹ 37 Cr	303	₹ 30.54 Cr	85%
2	KARIMANGALAM	273	₹ 27 Cr	241	₹ 22.83 Cr	88%
3	MARANDAHALLI	171	₹ 21 Cr	171	₹ 16.41 Cr	100%
4	DHARMAPURI	200	₹ 15 Cr	165	₹ 11.75 Cr	83%
5	THIPPAMPATTI	243	₹ 21 Cr	211	₹ 17.6 Cr	87%
6	KAMBAINALLUR	157	₹ 10 Cr	127	₹ 5.82 Cr	81%
7	VARATANAPALLI	260	₹ 25 Cr	238	₹ 21.91 Cr	92%
8	KAVERIPATTINAM	320	₹ 30 Cr	296	₹ 26.94 Cr	93%
9	BARUR	190	₹ 17 Cr	182	₹ 18.43 Cr	96%
10	POCHAMPALLI	202	₹ 17 Cr	188	₹ 17.03 Cr	93%

11	KURUBARAPALLI	60	₹ 6 Cr	55	₹ 5.73 Cr	92%
12	VENGATASAMUTHIRAM	163	₹ 16 Cr	159	₹ 15.17 Cr	98%
13	ROYAKOTTAI	201	₹ 17 Cr	162	₹ 14.05 Cr	81%
14	UDDANAPALLI	131	₹ 10 Cr	103	₹ 7.4 Cr	79%
15	KARAPATTU	93	₹ 5 Cr	78	₹ 3.28 Cr	84%
16	MATHUR	191	₹ 15 Cr	159	₹ 11.18 Cr	83%
17	GERIGEPALLI	95	₹ 5 Cr	68	₹ 3.84 Cr	72%
18	NACHIKUPPAM	215	₹ 16 Cr	188	₹ 14.96 Cr	87%
19	THAKKATTI	124	₹ 10 Cr	119	₹ 5.18 Cr	96%
20	BETTAMUGILALAM	40	₹ 2 Cr	36	₹ 0.91 Cr	90%
21	NATRAMPALLI	105	₹ 13 Cr	102	₹ 9.45 Cr	97%
22	VINNAMANGALAM	30	₹ 2 Cr	28	₹ 2.15 Cr	93%
23	PONNERI	129	₹ 9 Cr	117	₹ 7.23 Cr	91%
24	GAJALNAIKKANPATTI	119	₹ 9 Cr	118	₹ 9.78 Cr	99%
25	PACHUR	193	₹ 15 Cr	172	₹ 14.88 Cr	89%
26	ALANGAYAM	145	₹ 6 Cr	142	₹ 4.56 Cr	98%
27	MITTUR	77	₹ 4 Cr	65	₹ 2.41 Cr	84%
28	UDAYENDIRAM	142	₹ 10 Cr	127	₹ 6.89 Cr	89%
	<b>TOTAL</b>	<b>4626</b>	<b>₹ 390 Cr</b>	<b>4120</b>	<b>₹ 328.31 Cr</b>	<b>89%</b>



**BANK OF INDIA**



We have always enjoyed a very cordial relationship with all officials of Indian Bank that all women in IVDP SHGs find very easy to approach. Bank officials actively participate in the loan appraisal process and interact with SHG members in a friendly manner.

## BANK OF INDIA LOANS

Details of Clusterwise Bank Loan Disbursement

**₹ 44.89 Cr**

S.NO	CLUSTER NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	THOGARAPALLI	248	₹ 32 Cr	258	₹ 27.35 Cr	104%
2	THIRUPATHUR	260	₹ 27 Cr	231	₹ 17.54 Cr	89%
	<b>TOTAL</b>	<b>508</b>	<b>₹ 59 Cr</b>	<b>489</b>	<b>₹ 44.89 Cr</b>	<b>96%</b>



# BANK OF BARODA



The documentation process of the Bank of Baroda is straightforward and easy to follow. The loan process is completed during the appraisal, making it very efficient. They ensure their approach towards the women is clear and simple and ensure all information is updated whenever needed.

## BANK OF BARODA LOANS

Details of Clusterwise Bank Loan Disbursement

**₹ 55.02 Cr**

S.NO	CLUSTER NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	KUNDARAPALLI	228	₹ 29 Cr	239	₹ 24.42 Cr	105%
2	PERUMBALAI	30	₹ 1 Cr	18	₹ 0.52 Cr	60%
3	VEPPANAPALLI	125	₹ 10 Cr	99	₹ 8.91 Cr	79%
4	SHOOLAGIRI	44	₹ 4 Cr	44	₹ 3.57 Cr	100%
5	AMBUR	163	₹ 11 Cr	125	₹ 6.51 Cr	77%
6	VELAGALNATHAM	88	₹ 8 Cr	62	₹ 5 Cr	70%
7	PUTHU KOVIL	122	₹ 7 Cr	80	₹ 6.09 Cr	66%
	<b>TOTAL</b>	<b>800</b>	<b>₹ 70 Cr</b>	<b>667</b>	<b>₹ 55.02 Cr</b>	<b>83%</b>

UBI provides loans to SHGs up to ₹ 20 lakhs at an interest rate of 10.70%. Their relationship with IVDP SHG members is very cordial, making the banking experience pleasant and supportive for all members.

### UNION BANK OF INDIA LOANS

Details of Clusterwise Bank Loan Disbursement

**₹ 32.09 Cr**

S.NO	CLUSTER NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	PALACODE	173	₹ 16 Cr	144	₹ 12.4 Cr	83%
2	BOODIMUTLU	126	₹ 9 Cr	99	₹ 7.31 Cr	79%
3	NATRAMPALLI	118	₹ 10 Cr	132	₹ 10 Cr	112%
4	THIRUPATHUR	62	₹ 10 Cr	62	₹ 2.38 Cr	100%
	<b>TOTAL</b>	<b>479</b>	<b>₹ 45 Cr</b>	<b>437</b>	<b>₹ 32.09 Cr</b>	<b>91%</b>



SBI ensures the documentation process and requirements are kept straightforward for SHG members to follow easily. SBI has always been supportive to provide all information whenever needed to SHGs.

### STATE BANK OF INDIA LOANS

Details of Clusterwise Bank Loan Disbursement

**₹ 22.53 Cr**

S.NO	CLUSTER NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	KAVERIPATTINAM	161	₹ 20 Cr	150	₹ 12.57 Cr	93%
2	MARANDAHALLI	150	₹ 15 Cr	109	₹ 9.96 Cr	73%
	<b>TOTAL</b>	<b>311</b>	<b>₹ 35 Cr</b>	<b>259</b>	<b>₹ 22.53 Cr</b>	<b>83%</b>



## BANK LOAN DISBURSEMENT FOR THE YEAR 2023-2024

### CONSOLIDATED REPORT

**₹ 1218.66 Cr**

S.NO	BANK NAME	TOTAL NO.OF SHGS AS ON MAR 2023	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	INDIAN BANK	4626	₹ 390 Cr	4120	₹ 328.31 Cr	89%
2	TAMILNADU GRAMA BANK	9074	₹ 755 Cr	8439	₹ 735.82 Cr	93%
3	BANK OF INDIA	508	₹ 59 Cr	489	₹ 44.89 Cr	96%
4	BANK OF BARODA	800	₹ 70 Cr	667	₹ 55.02 Cr	83%
5	UNION BANK OF INDIA	479	₹ 45 Cr	437	₹ 32.09 Cr	91%
6	STATE BANK OF INDIA	311	₹ 35 Cr	259	₹ 22.53 Cr	83%
	<b>TOTAL</b>	<b>15798</b>	<b>₹ 1354 Cr</b>	<b>14411</b>	<b>₹ 1218.66 Cr</b>	<b>91%</b>



## CONSOLIDATED REPORT OF SHG BANK LOAN NO DUES

### FROM PARTNER BANKS OF IVDP

NAME OF THE BANK	NO. OF BRANCHES	TOTAL NO. SHGS SERVING	NO. OF LOAN A/C	CURRENT YEAR'S LOAN DISBURSEMENT	OUT STANDING	RECOVERY PERCENTAGE
TAMIL NADU GRAMA BANK	36	8439	18257	₹ 735.82 Cr	₹ 701.25 Cr	100%
INDIAN BANK	28	4120	7392	₹ 328.31 Cr	₹ 310.56 Cr	100%
STATE BANK OF INDIA	2	259	752	₹ 22.53 Cr	₹ 35.20 Cr	100%
BANK OF BARODA	6	667	1075	₹ 55.02 Cr	₹ 50.75 Cr	100%
BANK OF INDIA	2	489	882	₹ 44.89 Cr	₹ 39.5 Cr	100%
UNION BANK OF INDIA	3	437	762	₹ 32.09 Cr	₹ 26.25 Cr	100%
	<b>77</b>	<b>14411</b>	<b>29120</b>	<b>₹ 1218.66 Cr</b>	<b>₹ 1163.51 Cr</b>	<b>100%</b>



# SOLAR POWER AND SANITATION LOANS

Since 2005, IVDP has provided specific loans to SHGs for the basic needs of Power, Water and Hygiene. We began to furnish this loan as an advance towards helping the community move towards better hygiene and health practices specifically for the local women and girls to begin using recyclable sanitary towels instead of dirty rags.



Soon we found that contaminated water was a major issue and thus we provided loan advances for water purification systems. In more recent times we have provided these loans to fund solar power and inverter lighting to replace the use of kerosene lamps. Tarpaulins also form an important material for shelter during flood relief and storage and protection of agricultural produce and farm animals. We purchase these requirements at 30-35% less than it's maximum retail price.

## SOCIAL IMPACT CERTIFICATE

*This is to certify that*

**Integrated Village Development Project (IVDP)**

has contributed to the following impact through March 31, 2024, as a result of facilitating access to affordable and sustainable impact products for under-electrified & rural customers, throughout India

- 4,730,276** lives empowered,
- 1,091,543** school-aged children reached with solar lamp & lighting products,
- \$157,005,324** saved in energy-related expenses,
- 951,302,308** productive hours created for working and studying,
- 852,518** tons of CO<sub>2</sub> offset,
- 5,169,828** kWh generated from renewable energy source.



**Shailesh Gupta**  
Managing Director-India



**Ned Tozun**  
Group Director

d.light employs a rigorous data-driven approach to measure impact across our key impact metrics. We use sales data, customer feedback, and ongoing product evaluation in the field to provide a comprehensive picture of how access to energy transforms the lives of our customers. For solar products, our impact numbers are calculated using GGGIA standardized impact metrics. For non-solar products or impact metrics not defined by GGGIA, we adapt the methodology. By measuring our impact through these metrics, we ensure that we are on track to achieve our social impact goals and that we continue to make a difference in the lives of our customers. The figures shown are consistent with our company-wide methodology and represent the cumulative impact to be generated over the product life.



**PARTNERSHIP  
IMPACT  
CERTIFICATE**

**2024**

## PROMOTION OF SOLAR ENERGY, SANITATION, AND HYGIENE PRODUCTS AMONG SHGS

ACTIVITIES PROMOTED	NO.OF MEMBERS BENEFITED AS ON MAR'2023	VALUE OF PRODUCT PROMOTED TILL MARCH 2023
RO, Toilets, Less smoke Stove,Power Bank, Solar Fan, Solar Lights to Disaster Relief	239339	₹ 106.35 Cr

### ONGOING PROGRAM

ACTIVITIES PROMOTED	NO.OF MEMBERS BENEFITED AS ON MAR'2023	VALUE OF PRODUCT PROMOTED TILL MARCH 2023	NO.OF MEMBERS BENEFITTED DURING 2023-2024	VALUE OF PRODUCTS PROMOTED DURING 2023-2024	VALUE OF PRODUCTS PROMOTED DURING 2023-2024	VALUE OF PRODUCT PROMOTED AS ON MARCH 2024
Sanitary Napkins	14,45,535	₹ 54.35 Cr	97,545	₹ 6.15 Cr	15,43,080	₹ 60.5 Cr
Earbuds	269907	₹ 1.42 Cr	91632	₹ 76 Lakhs	361539	₹ 2.18 Cr
Solar Lights to SHG members	692593	₹ 73.74 Cr	8400	₹ 2.2 Cr	700993	₹ 75.94 Cr
Inverter LED Light	146420	₹ 7.85 Cr	57210	₹ 2.61 Cr	203630	₹ 10.46 Cr
Single Taurpaulin	6304	₹ 94.56 Lakhs	1904	₹ 19 Lakhs	8208	₹ 94.75 Lakhs
Double Taurpaulin	372	₹ 11.16 Cr	398	₹ 10 Lakhs	770	₹ 21.16 Lakhs
Pillow	-	-	22880	₹ 2.1 Cr	22880	₹ 2.1 Cr
Water Bottle	-	-	75504	₹ 60 Lakhs	75504	₹ 60 Lakhs
<b>Total</b>	<b>25,61,131</b>	<b>₹ 138.41 Cr</b>	<b>3,55,473</b>	<b>₹ 14.71 Cr</b>	<b>29,16,604</b>	<b>₹ 153.12 Cr</b>





# SHG WELFARE SCHEMES



# LIFE SECURITY FUND



Women form the backbone of their families and their demise or serious illness or injury can very adversely affect the family. To help the family cope in the event of such an event, we began the Life Security Fund as an act of solidarity amongst IVDP SHG members.

This special fund is created to act as a risk management fund for IVDP members who choose to subscribe to this scheme. Entry into the Life Security Fund requires an IVDP member to pay ₹ 100 to benefit from the scheme. The fund is maintained as a fixed deposit in the name of IVDP LSF.

The benefits include providing the nominee proposed by the IVDP SHG member a sum of ₹ 50,000/- in the case of natural or accidental death. In the case of permanent disability, ₹ 25,000/- is provided to the member. ₹ 5,000/- is given for funeral expenses.



₹ 50,000/-

to nominee of deceased member

₹ 25,000/-

to grievously injured member

₹ 5,000/-

to family of deceased for funeral expenses

Every year the amount disbursed as LSF will be equally contributed by all SHG members who have enrolled in the IVDP - LSF scheme. If a loan balance is pending in the name of the deceased, the amount will be deducted from the LSF and the balance disbursed to the proposed nominee.

## IN 2023, ₹ 7.14 CRORE WAS DISTRIBUTED TO 1301 NOMINEES

(each receiving ₹ 50,000/-)

of deceased IVDP SHG members as part of the Life Security Fund. Since the start of the scheme, a total of ₹ **61.13 Crore** has been distributed to the nominees of the deceased.

*"Building a Brighter Future for the  
Younger Generation"*



**IVDP KOSELAY AWARD OF  
EXCELLENCE**

**-A Vote of Confidence in Abilities and  
Future Success**

Empowering Today's Youth to Lead Tomorrow's  
World with Koselay Awards



₹ 40 Lakhs



The IVDP Koselay Award recognizes the exceptional academic achievements of Grade 10 and 12 children of IVDP SHG members. Students scoring above 90% in their final exams are honored with the prestigious IVDP Koselay Award Gold Medal. This initiative celebrates academic excellence and is a source of inspiration for students to strive for excellence in their educational endeavors. We have given scholarships of ₹ 4.69 Crores since the inception of this Award.

The ceremony took place on July 23, 2023, at St. Ann's Hr. Sec. School in Krishnagiri. Rev. Fr. Maria Arockiyaraj and Mr. Gopala Narayana Moorthy presented the awards to the meritorious students in the presence of IVDP Founder President Mr. Kulandai Francis.

## ➤➤ HIGHLIGHTS OF THE AWARDS



The top 5 rank holders in Grade 12 received a Laptop valued at ₹ 37,913/- each.



The top 8 rank holders in Grade 10 received the IVDP Koselay Gold Medal, which weighs 4 grams and is valued at ₹ 22,552/- each.



610 students were honored with the IVDP Koselay Gold Medal, each receiving one gram of gold worth ₹ 5,638/-.



## SCHOLARSHIP FOR CHILDREN OF WIDOWED MEMBERS OF IVDP SHGS

Since 2010, we have run a scholarship program specifically for children of widowed mothers in IVDP SHGs. This is a higher education scholarship of ₹ 12,500/- each where the mother should be an SHG member for at least three years and the children should not have any arrears in their previous semester.

This year, the scholarship function was held on 25 February 2024 and presided over by Rev. Fr. Jesudoss Rajamanickam, Director, St. John’s National Academy of Health Sciences, Bengaluru.



**338 children** received a total scholarship of ₹ 45.46 lakhs



We have provided ₹ **2.87 Crores** towards this scholarship since its inception.

# SHG MEMBER SERVICE PROGRAMS

The communities we work in, are vulnerable to various adversaries and require support that helps alleviate problems that can affect health or overall development. We identify areas of need and sponsor charitable activities to improve the lives of SHG members.

## HUT FIRE ACCIDENT RELIEF FUND

In the unfortunate event that a member's house is destroyed by fire, IVDP extends financial relief to the affected member. The IVDP President personally visits the site and provides ₹ 25,000/- along with necessary clothing to the affected family.

THIS YEAR, IVDP HAS DISBURSED ₹ 1,25,000 TO ASSIST 5 FIRE ACCIDENT VICTIMS.  
 SO FAR IVDP HAS GIVEN THE FINANCIAL HELP WORTH OF ₹46.05 LAKHS FOR  
 FIRE ACCIDENT VICTIMS.

₹ 1.25 Lakh



## SHG INDUSTRIAL TRAINING CENTRE - TAILORING TRAINING FOR SHG MEMBERS

To promote skill development and self-employment, we have been running a Tailoring Training Program, particularly for those who are economically disadvantaged. This initiative is also driven to boost confidence, amplify independence and partake in decision-making within their families.

This comprehensive Tailoring Training Program is conducted at our state-of-the-art SHG Industrial Training Centre located in the SIDCO Industrial Estate, Krishnagiri. To date, 450 IVDP SHG women members have completed their Tailoring Training in 15 batches and another 192 members have completed their Aari-Work Training in eight batches. Aari is a type of embroidery that creates intricate designs usually seen used on sari blouses and kurtas and fetches a premium price for the tailor.



**Following their training, these women have begun designing and stitching various garments such as blouses, skirts, nightwear, and school uniforms, thereby generating a sustainable income for their families.**



# IVDP SHG FEDERATION STAFF WELFARE

IVDP SHG STAFF CHILDREN  
SCHOLARSHIP

2023-2024

₹ 30.16 Lakhs

As on MAR'2024

₹ 1.54 Crore

STAFF WELFARE  
(GIFT & INCENTIVE)

2023-2024

₹ 56.5 Lakhs

As on MAR'2024

₹ 7.01Crore

HEALTH INSURANCE (HEALTH  
CHECKUP, MEDICAL EXPENSES  
AND INSURANCE)

2023-2024

₹ 2.9 Lakhs

As on MAR'2024

₹ 23.97 Lakhs

ULTRA POOR  
HOUSE

2023-2024

₹ 2 Lakhs

As on MAR'2024

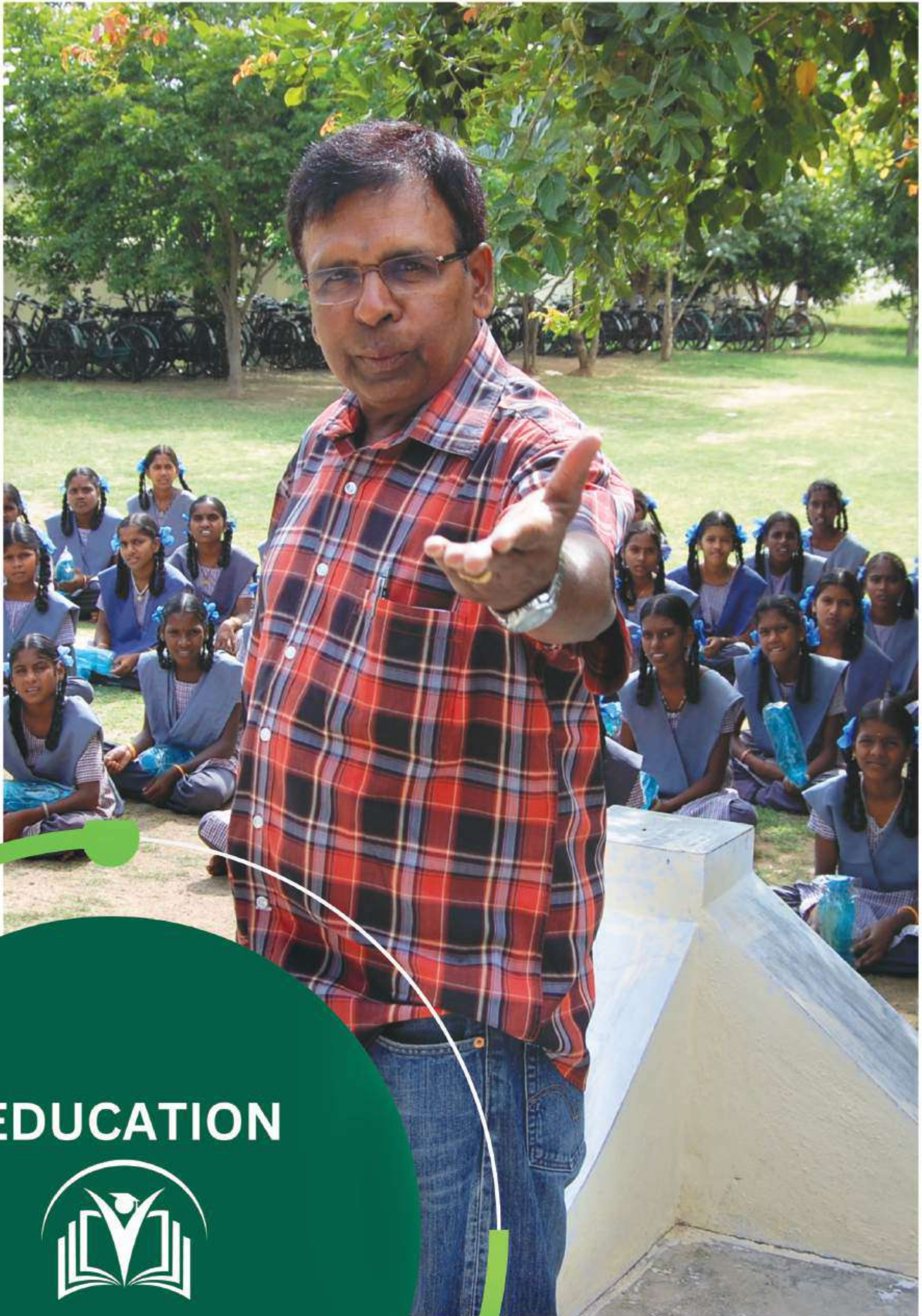
₹ 22 Lakhs

₹

Total As on March 2024

9.01 Crore





# EDUCATION



## IVDP HIGHER EDUCATION SCHOLARSHIP FOR ORPHAN, SEMI-ORPHAN, AND ECONOMICALLY DISADVANTAGED STUDENTS

The IVDP Higher Education Scholarship is for students who have lost one or both parents and extremely poor children, encouraging and supporting their higher education. This year, 1483 students have been awarded scholarships ranging from ₹ 7500 to ₹ 10,000 totaling ₹ 1.33 crore.

₹ 1.33 Crore



INSTITUTIONS	NO. OF STUDENTS	VALUE OF SCHOLARSHIP
St. Joseph's College, Tirupur	100	₹ 7.55 Lakhs
Auxilium Collge, Vellore	108	₹ 8.22 Lakhs
St. Joseph's College, Hosur	81	₹ 6.22 Lakhs
Loyola College, Mettala	46	₹ 3.55 Lakhs
Don Bosco College, Yelagiri Hills	47	₹ 3.57 Lakhs
St. Joseph's College, Pagalpatti, Salem	50	₹ 3.77 Lakhs
Jeyarani College, Salem	16	₹ 1.22 Lakh

St. Mary's Community College, Salem	15	₹ 1.50 Lakh
Loyola College, Vettavalam	189	₹ 14.17 Lakhs
Gonzaha College, Elathagiri	103	₹ 7.97 Lakhs
Don Bosco College, Dharmapuri	97	₹ 8.80 Lakhs
Don Bosco College of Education, Dharmapuri	6	₹ 60,000
Don Bosco College, Keela Eral, Tuticorin	69	₹ 5.27 Lakhs
Auxilium College, Madurai	40	₹ 3.55 Lakhs
Bon Secures College, Veppadai, Namakkal	37	₹ 2.97 Lakhs
Sacred Heart College, Tirupattur	233	₹ 16.69 Lakhs
St. Louis Nursing Institute, Krishnagiri	11	₹ 1.10 Lakh
Govt. Arts College for Women, Krishnagiri	10	₹ 1 Lakh
Children of leprosy-affected people in Salem	6	₹ 60,000
Student from St. Joseph's Health Centre, Bargur	53	₹ 5.30 Lakhs
Children of SriLankan refugee camp, Kelavarapalli Dam, Hosur	17	₹ 1.70 Lakh



# IVDP NETHAJI HR. SEC. SCHOOL FOR TRIBAL CHILDREN, KOTTAIYUR



IVDP began an exclusive school for children living in the remote tribal villages in and around the Anjetty forest region in 2001. The school is maintained by the Society of Sisters of St Anne’s Madavaram (SSAM) and IVDP supports with scholarships, educational aids and infrastructural development required by the school.

This year we constructed nine classrooms to accommodate the expansion of the school to include higher secondary streams. The school is also building an open stage to accommodate extracurricular events. The total cost of the project has been **₹ 1.08 Crore.**

Many students in the IVDP Nethaji Matric School for Tribal Children require support to pursue their education without gaps. In furtherance of this, we have provided **₹ 7.99 lakhs** in scholarships and **₹ 5.94 lakhs** in textbooks and notebooks.



## VETRI NAM KAIYIL GUIDE BOOK FOR 10TH AND 12TH STD.

For fourteen years, IVDP has published the Vetri Nam Kaiyil Guidebooks for Grade 10 and 12 students in Tamil, English and Telugu. These comprehensive guidebooks are authored by expert educators and are provided free to all government and government-aided schools across Krishnagiri, Dharmapuri, Tirupattur, and Vellore districts.

₹

**13.45 Lakhs**



Over the past fourteen years, IVDP has dedicated approximately ₹ **4.25 Crore** to its publication. Over the years the guidebooks have proven to raise the scores, especially of economically disadvantaged students who have no access to other external aids or tuition.

This year's edition of the Vetri Nam Kaiyil Guidebooks was published and distributed at a cost of ₹ **13.45 lakhs** and released by the IVDP President Mr. Kulandai Francis, in the esteemed presence of Mrs. K.P. Maheswari, Chief Educational Officer of Krishnagiri District.

# EDUCATIONAL GRANTS AND SPONSORSHIPS

## Adopting New Technology

We encourage educational institutions to adopt the latest technology that can be used in classrooms as an aid to teaching and learning. Towards this effort we have been supporting the purchase of various technological devices in schools and colleges.

### INTERACTIVE DISPLAY BOARDS FOR ACTIVE CLASS ENGAGEMENT



Interactive display boards encourage collaboration amongst students and greater immersion into their study material. More than mere projections, they encourage active engagement that fosters a better understanding of concepts and retention of subject material. In our digital era, they are indispensable, elevating the learning experience.



To promote this digital learning journey, the IVDP generously donated interactive display boards to the following institutions:

- 01
4 Interactive boards to St. Joseph’s College, Hosur
₹ 4.40 lakhs
- 02
4 Interactive boards to Loyola College, Mettala
₹ 4.40 lakhs
- 03
2 Interactive boards to Auxilium College, Madurai
₹ 2.20 lakhs
- 04
2 Interactive boards to Govt. HSS. Kaveripattinam
₹ 2.20 lakhs
- 05
1 Interactive board to Govt. HSS. Bagalur
₹ 1.10 lakh

## SMART TELEVISIONS FOR SCHOOLS





Learning on Smart TVs in classrooms can greatly improve student engagement by allowing them to learn through a variety of engaging visuals, such as animated videos, project videos, digital books, practice exercises, and more. Recognizing the attraction of Smart TVs for children's learning,

IVDP facilitated the provision of 16 SMART TVs to the following schools:

- 01

7 Smart Televisions for 7 Govt. schools

₹ 2.20 lakhs
- 02

7 Smart Televisions for Dominic Savio Hr. Sec. School, Tirupattur

₹ 2.20 lakhs
- 03

1 Smart Television for Pudhu Vazhvu Children Home, Harur

₹ 31,000
- 04

1 Smart Television St. Ann's Hr. Sec. School, Harur

₹ 31,000

## OUTDOOR LED SCREEN TO AUXILIUM COLLEGE, VELLORE

To showcase college activities and raise awareness among both students and the general public, IVDP generously donated a high-quality outdoor LED screen valued at ₹ 5 Lakhs to Auxilium College, Vellore, as part of their matching grant scheme.



## Improving Educational Facilities and Premises

### GOVT. ARTS COLLEGE FOR WOMEN, KRISHNAGIRI

₹ 20.59 lakhs

IVDP provided a grant to the Government Arts College for Women in Krishnagiri to develop the educational facilities of the college. The grant of ₹ 20.59 lakhs was used to procure conference hall chairs, desks and benches, classroom boards, cupboards, Audio-visual systems and LED Screens.

### INITIATIVE TO FOSTER READING HABIT AMONG GOVT. SCHOOL CHILDREN

₹ 12 lakhs



In a bid to foster a love for reading among government school children, the Krishnagiri district Education Department has initiated the enrollment of these students as members of the government libraries.

To support their cause, IVDP has generously contributed ₹ 12 lakhs. As a result, a remarkable 60,000 govt. school children have been successfully enrolled as members of these libraries.



This initiative not only promotes literacy but also opens doors to a world of knowledge and imagination for these young learners.

## CHAPATI MAKING MACHINE AT THE HOSTEL KITCHEN AT DON BOSCO COLLEGE, YELAGIRI HILLS



IVDP supplied a modern automated chapati-making machine, costing ₹ 3.40 Lakhs, to the Don Bosco College Hostel in Yelagiri Hills. This machine allows chappatis to be prepared quickly and hygienically for 600 students.

## PAVER BLOCKS AT R.C. FATIMA SCHOOL, KRISHNAGIRI

To ensure a safe and clean pathway in the R.C. Fatima School at Krishnagiri we provided a matching grant of ₹ 5 lakhs for paver blocks that have brought a complete face-lift to the premises.



## TAILORING MACHINE TO MARY IMMACULATE SCHOOL, TIRUPATTUR

IVDP supported the cost of 15 tailoring machines for the tailoring course at the Mary Immaculate School in Tirupattur at ₹ 93,000/-.



## Teacher and Student Development

### UNIFORM FOR COLLEGE STUDENTS

**₹ 11.49 Lakhs**

IVDP supplied uniforms to students to foster equality, instill discipline, and mitigate financial disparities.

- 01

740 students of Govt. Arts College, Karimangalam

₹ 5.02 lakhs
- 02

300 students of St. Joseph's College, Pagalpatti, Salem

₹ 1.33 lakh
- 03

852 students of Govt. Arts College, Krishnagiri

₹ 5.14 lakhs

### SCHOOL BAGS FOR STUDENTS EXCELLING IN SPORTS

The IVDP President gifted school bags worth ₹ 1.10 lakhs to 108 girls from the Government Girls Higher Secondary School in Krishnagiri who excelled in sports.



## APPRECIATION AWARDS TO STUDENTS AND TEACHERS


**₹ 93,000**

IVDP honored the outstanding efforts of ten teachers from St. Anne's Hr. Sec. School, Krishnagiri, has consistently guided their students to achieve 100% marks in both Class X and XII board examinations with gold coin gifts as a token of appreciation.

Additionally, the six top-performing students from St. Augustine Matric Hr. Sec. School, Onnalwadi, in both Class X and XII board examinations, were also acknowledged and appreciated with gold coins worth ₹ 93,000/-

## EDUCATIONAL EXPOSURE VISITS FOR TEACHERS

**₹ 2.04 Lakhs**



IVDP facilitated educational exposure trips for college and school teachers, to help motivate and expand their knowledge in the field of education. This year teachers from the Dept. of Business Administration, Auxilium College, Vellore; St. Anne's Hr. Sec. School, Krishnagiri and St. Anne's Primary and Nursery School, Krishnagiri participated.

## MOTIVATIONAL GIFTS TO TEACHERS

**₹ 1.10 Lakh**

The teaching fraternity plays a crucial role in shaping the future generation and we believe that recognizing teachers dedication and hard work is essential. In line with this, IVDP provided motivational gifts totaling ₹ 1.10 lakh to the teachers of St. Augustine Matric Hr. Sec. School, Onnalwadi, St. Anne's Hr. Sec. School, Krishnagiri, and R.C. Fatima Primary and High School, Krishnagiri.

## CHRISTMAS CELEBRATIONS

We believe in the importance of spreading Christmas cheer across all schools that creates lasting memories of kindness and generosity and symbolizes the spirit of giving.



### THIS YEAR IVDP SHARED CHRISTMAS CAKES WITH

IVDP Nethaji School's Students and Parents	₹ 52,000
2100 Student Recipients and Parents of Koselay Award	₹ 84,000
2300 Students of St. Anne's Hr.Sec. School, Krishnagiri	₹ 92,000
1800 Students of St. Anne's Primary School, Krishnagiri	₹ 72,000
1700 Students of R.C. Fatima Primary & High School, Krishnagiri	₹ 68,000
300 Students of P.U.M. School, Ummiyampattu	₹ 16,000
1700 Students of St. Augustine Matric Hr. Sec. School, Onnalwadi	₹ 66,000
3100 Students of Govt. Girls Hr. Sec. School, Krishnagiri	₹ 1.50 lakh

## **BRIDGE COURSE FOR GOVT. ARTS COLLEGE FOR WOMEN, KARIMANGALAM**



To strengthen the English language proficiency of government college students, IVDP organized an English bridge course for 650 students from Govt. Arts College for Women, Karimangalam, investing ₹ 1.10 lakh. This initiative is aimed to equip students with essential language skills, empowering them for future academic and professional endeavors.

## **UNIFORMS FOR SCHOOL CHILDREN AT P.U.M. SCHOOL IN UMMIYAMPATTU**

**₹ 3.18 Lakhs**

IVDP supplied uniforms and school diaries to 340 students attending P.U.M. School in Ummiyampattu, Dharmapuri district, at a total cost of ₹ 1.60 lakh. We also supplied uniforms to Krishnagiri District SDA Judo players for ₹ 1.58 lakh

## **GIFTS TO NEET-PASS GOVT. SCHOOL STUDENTS**

**₹ 1.49 Lakh**

IVDP awarded cash prizes and gold coin gifts to six students who attended government schools and successfully passed the NEET examinations.



# Promoting Health and Hygiene Practices amongst Students

## NAIL CUTTERS & WATER BOTTLES

**₹ 2.29 Lakhs**

In a bid to encourage healthy habits among schoolchildren, IVDP distributed nail cutters to ensure clean nails and provided water bottles for carrying safe drinking water to schools.

Nail cutters for 1760 students of RC Fathima School, Krishnagiri	<b>₹ 86,411</b>
Nail cutters for 1700 students of St. Augustin School, Onnalwadi	<b>₹ 81,600</b>
Nail cutters for 360 students of P.U. Middle School, Ummyampattu	<b>₹ 18,000</b>
Water bottles for 360 students of P.U. Middle School, Ummyampattu	<b>₹ 43,200</b>





₹ 2.60 Cr



## CANCER SCREENING AND WELLNESS PROGRAM



**About 1 in 10 people will develop cancer in their lifetime in India and 1 in 12 women will die from Cancer in India.**

We work with rural women who do not have access to awareness or screening services for cancer. This is why, testing for cancer is a growing focus area of our work today. We have launched a comprehensive Cancer Screening and Wellness Program for IVDP SHG members since January 2023.

THE PRIMARY AIM OF OUR PROGRAM IS TO

### MITIGATE THE MORBIDITY AND MORTALITY ASSOCIATED WITH CANCER.



Partnering with KARKINOS, renowned for its cutting-edge technology and expertise, IVDP conducted HPV Cervical Screening for 10,101 SHG members in 2023-24 at ₹ 1.60 crore. Utilizing state-of-the-art technology, these screenings have a high degree of accuracy, especially in detecting pre-cancerous stages. Notably, out of the screened individuals, 1043 were found to be HPV positive.

Recognizing the importance of comprehensive care, all HPV-positive and suspected breast and cervical cancer cases, were taken in for further treatment. Collaborating with esteemed medical institutions like St. John's Medical College Hospital in Bengaluru and St. Louis Hospital in Krishnagiri, IVDP ensured quality care for these women.

We have covered the entire cost of cancer treatments from our Corpus, amounting to **₹ 1 Crore**. This financial commitment encompassed various facets, from organizing screening camps to arranging blood donation drives and developing necessary software.

**BY PRIORITIZING PREVENTION, EARLY DETECTION,  
AND COMPREHENSIVE TREATMENT, WE AIM TO  
SAVE LIVES AND ENHANCE THE QUALITY OF LIFE FOR  
WOMEN ACROSS RURAL INDIA.**



IVDP has signed a Memorandum of Understanding with **St. John's Medical College Hospital** in Bengaluru and **St. Louis Hospital** in Krishnagiri to provide HPV, Breast cancer screening and free treatment for IVDP SHG members.

## IVDP PROVIDED THE FOLLOWING TREATMENTS AS PART OF THEIR CANCER SCREENING & WELLNESS PROGRAMME:

- Colposcopy tests were conducted for **965 members**
- Hysterectomy procedures were performed for **26 members**
- Thermal ablation and cone biopsy tests were conducted for **93 members**
- Breast examinations were conducted for **504 members**
- Mammograms and FNAC tests were conducted for **230 members**
- Breast surgeries were performed for **15 members**
- Chemotherapy and radiation treatments were given to **13 members**
- PET scans were conducted for **12 members**
- Genetic tests were conducted for **3 members**
- Received non-cancerous treatments for **29 members**

For the next phase of IVDP's screening and treatment project, IVDP has signed an MoU with St. John's Medical College Hospital in Bengaluru and St. Louis Hospital in Krishnagiri.

**IVDP AIMS TO CONDUCT HPV SCREENING FOR 1,00,000 SELF HELP GROUP (SHG) MEMBERS OVER THE NEXT FIVE YEARS**

## OUR PARTNERS



**St. John's Medical College Hospital**  
Bengaluru



# COLPOSCOPY EQUIPMENT TO ST. LOUIS HOSPITAL

IVDP SHG members receive treatment for cervical lesions at St. Louis Hospital, Krishnagiri, by the doctors from St. John's Medical College Hospital, Bengaluru. In order to ensure effective and accurate examinations, IVDP provided colposcopy equipment to St. Louis Hospital at a cost of ₹ 3.68 Lakhs.

₹ 3.68 Lakhs





# COMMUNITY SERVICE



# COMMUNITY SERVICE GRANTS

Every year we reserve funds for grants or matching grants given to other social service organizations or groups working in health, education, or community development.

## DEVELOPMENT OF SHGS ACROSS INDIA



IVDP supported the JUST SHGs in Agartala, Tripura State with the Areca plate-making machine	<b>₹ 3.86 Lakhs</b>
IVDP contributed Tailoring machines for the SHGs functioning under ASHA, Arunachal Pradesh.	<b>₹ 2.50 Lakhs</b>
IVDP provided the SHG Capacity building training for the staff of ASHA, Arunachal Pradesh	<b>₹ 1.70 Lakh</b>
IVDP provided water bottles to 1000 SHG members of SHGs in Don Bosco Youth Village, Keeranur	<b>₹ 80,000/-</b>

## ALERT INDIA LEPROSY PROJECTS BASED IN MAHARASHTRA

**₹ 22.94 Lakhs**

We recognize the need to address the prevalence of leprosy in India that continues to cause disabilities, isolation, discrimination, and loss of productive lives. Towards this endeavor, we have contributed ₹ 22.94 Lakhs as a grant supporting the work of ALERT, Mumbai works across the States of Maharashtra to detect, cure and rehabilitate those affected by leprosy.

## An EXPOSURE TRIP FOR TEACHER'S OF LEPROSY COLONY FROM MUMBAI TO TAMIL NADU

**₹ 5.50 lakhs**

IVDP organized an exposure trip for the staff working at Abinav Dhanyan Mandir school, situated in a leprosy colony in Mumbai, where many of the children's parents have migrated from Tamil Nadu. The trip included visits to significant tourist destinations in Tamil Nadu.

## IVDP SUPPORTED TRANSGENDER RELIEF WITH MATERIAL

**₹ 1.1 lakh**

Every year, IVDP supports residents of a Transgender colony that reside in a village neighbouring Krishnagiri. This fund typically goes to cover groceries for the residents of the community as a measure to avoid exploitation and abuse that this community usually faces while begging in neighbouring towns.

## COMMUNITY BRIDGE IN NATRAMPALAYALAM

**₹ 1 lakh**

IVDP supported the construction of a community bridge to cross the stream in Natrampalayam that will help the community throughout the year.



*Quotes from the Grassroots.*

## WINDS OF CHANGE



*Oviya, Assistant Manager - Bank of Baroda, Kundarapalli Branch, Krishnagiri Daughter of a Sangam member*

“

*None of the village elders and men appreciated this concept. They felt that once women were empowered and independent, they would begin to dominate over the men and not respect them.*

**The men were afraid to lose their status in society. My family included.**

“

Every development that you see in the homes of the people in the village, is a reflection of the empowerment of women. IVDP has created several opportunities for women in the community to become independent, increasing the inclusion of women in the roles and responsibilities of the household.

**Every woman in even the smallest village knows what a Sangam is.**



*Suguna a natural leader, with her husband*

“

*Our lifestyle has changed so much now. With loans, we can balance our lives with good earnings, a comfortable home, and our needs.*

*Kulandai Francis is like a member of the family. He developed our village beautifully and we owe him our comfortable and respectable lives.*



## OUR IMPACT

“

**ALL THANKS TO IVDP I HAVE RETURNED TO A HAPPY LIFE.**



**When Sangham member Kavitha first learned that she had cancer, she thought she would be left to die.**

Kavitha is a 42-year-old Sangham member from Dharmapuri who has two children. With severe and frequent stomach aches she went to consult a doctor from a private hospital. With tests, the doctor confirmed that she had developed a cancerous tumor near her uterus. Hysterectomy, as the doctor recommended, would cost ₹ 6,00,000/-. This was an amount that was beyond her family's means.

“It is already a struggle to manage the children's education and home maintenance with my husband's income. How would we arrange such a huge amount? My husband and my children were in a panic. We didn't know what to do.”

Speaking to her doctor to understand the details of the treatment required, Kavitha felt even more dejected. “The doctor told me, that even after the surgery, there was no assurance for my life. So he advised me to live the rest of my life with delicious food and happiness. I was shocked with his advice and the whole family was in great grievance.”

It was amidst complete hopelessness that Kavitha remembered a specific detail Mr. Kulandai Francis mentioned to the Sangha members a while back. “The IVDP Head promised medical and surgical support to anybody with uterus issues.”

So Kavitha took the next bus to Krishnagiri IVDP Head Office to meet with Mr Kulandai Francis. Almost immediately all arrangements were made and Kavitha was sent to St Johns Hospital in Bangalore for treatment. She received three sessions of chemotherapy in the beginning and then underwent a hysterectomy. Post surgery she underwent three more sittings of chemotherapy. Following her treatment, she has been to St John's Hospital three times to check for remission. Kavitha is now cancer-free.

***“I am so happy and now continue my life with full confidence. My husband and children are also so happy and relieved. I am CANCER FREE. All thanks to IVDP I have returned to a happy life. I couldn't even imagine how my life and family would have been ruined if we didn't have an organization like IVDP looking after us.”***



**“ I AM OUT OF DANGER NOW. I AM RESTARTING MY LIFE.**

**Young mother Chitra imagined the worst when she learned that she had breast cancer - that her three young children would grow up without a mother.**

Chitra is a 29-year-old mother of three children aged 7, 6 and 3. Her husband works as a lorry driver and she joined the Sangham to be able to save and access low-interest loans in the future. She discovered a lump in her breast and decided to attend the free cancer test and screening organized by IVDP. The test uncovered a cancerous tumor in her breast that needed immediate medical attention. She met with Mr. Kulandai Francis who assured her of support for all treatment required.

Chitra was admitted to St Johns Hospital, Bangalore where she was monitored and prepped for treatment for six days. After her surgery, she was under medical support for 28 days when she underwent chemotherapy and radiation therapy as well as genetic testing.

“I was extremely worried about my children’s future the whole time. I kept thinking that my young children would lose their mother. What would happen to them? They were too young to understand what was going on.” Chitra underwent six sittings of chemotherapy in total and continued her medication at the Krishnagiri Hospital.

***“I am out of danger now. Completely cured! IVDP brought me back to life! Kulandai Francis Sir supported my entire treatment without a second thought. I have a lot of gratitude in my heart for IVDP. Today the fear of cancer has cleared from my mind and I am restarting my life.”***

# AWARDS AND HONOURS

## »» INTERNATIONAL AWARDS



### RAMON MAGSAYSAY

Award - 2012

### WORLD HABITAT AWARD

Award - 2010

## »» NATIONAL AWARDS



NATIONAL LEVEL

### EXCELLENCE AWARD

Bank of India - 2004

Bank of Baroda

### “THE BARODA SUN”

Life Time Achievement Award - 2014

Indian Bank

### WOMEN EMPOWERMENT AND RURAL DEVELOPMENT

Award - 2016

Pallavan Grama Bank

### “LIFE TIME ACHIEVEMENT”

Award - 2016

Indian Bank

### “NATIONAL AWARD OF EXCELLENCE”

Award - 2017

## »» STATE AWARDS



State Level - I Prize

### NABARD for SHG Bank Linkages

2003, 2005, 2006

State Level - II Prize

### NABARD for SHG Bank Linkages

2001, 2002, 2004, 2007

State Bank of India

### STAR PERFORMANCE

Award - 2005

Vikatan

### PINNACLE

Award - 2021

## »» DISTRICT AWARDS



### SGSY Revolving Fund DRDA

2003

### BEST PERFORMANCE ON SHG BANK LINKAGE

2004

Adhiyaman Grama Bank

### SHG PERFORMANCE

2005

## »» OTHER AWARDS



### MAN OF ZEAL AND INSPIRATION

Moreau Award from the Fathers of Holy Cross, Bangalore 2011

Christuva nallenna lyakkam

### LIFE TIME ACHIEVEMENT - 2013

Rotary Club of Coimbatore

### LIFE TIME ACHIEVEMENT - 2018

News 7

### KALVI ELUMIN - 2018

2023-24

# IVDP PUBLICATIONS



**KULANDAI FRANCIS**  
*Breaking Chains, Building Dreams*

Providing  
**GUIDENCE AND  
SUPPORT  
THROUGH OUR  
PUBLICATIONS**

**KULANDAI FRANCIS**

BREAKING CHAINS, BUILDING DREAMS - A Coffee Table book

[www.ivdpkrishnagiri.org](http://www.ivdpkrishnagiri.org)



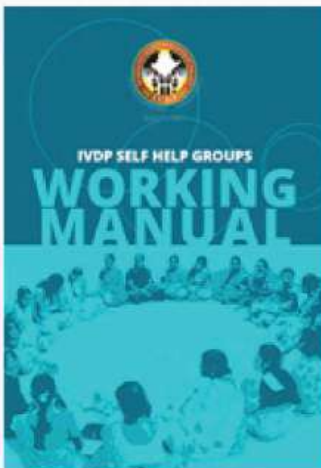
Annual Report 2022 -2023



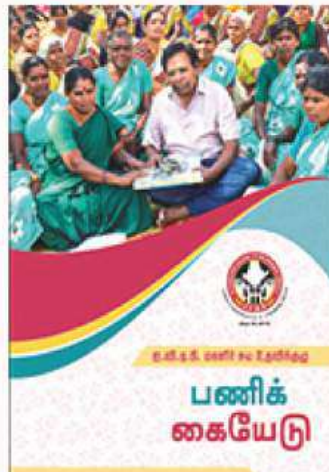
Apr – Jul – 2023



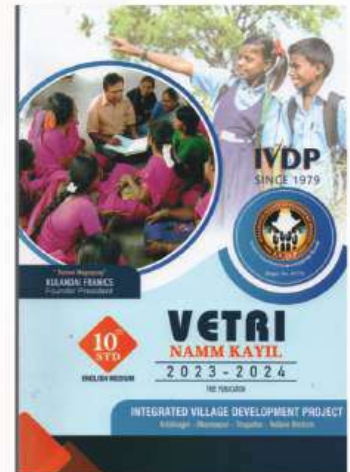
Aug 2023– March 2024



**IVDP WORKING MANUAL**  
English New Version



**IVDP WORKING MANUAL**  
Tamil New Version



For 10th and 12th Std  
**VETRI NAMM KAYIL**  
2023-2024

## PRESENCE OF IVDP SHGs in KRISHNAGIRI DISTRICT

IVDP Women SHGs in 10 Blocks of Krishnagiri District Upto March 2024



### BLOCKS



### DISTRICT

**KRISHNAGIRI**  
**9493 SHGs**

## PRESENCE OF IVDP SHGs in TIRUPATTUR DISTRICT

IVDP Women SHGs in 6 Blocks of Tirupattur District Upto March 2024



### BLOCKS

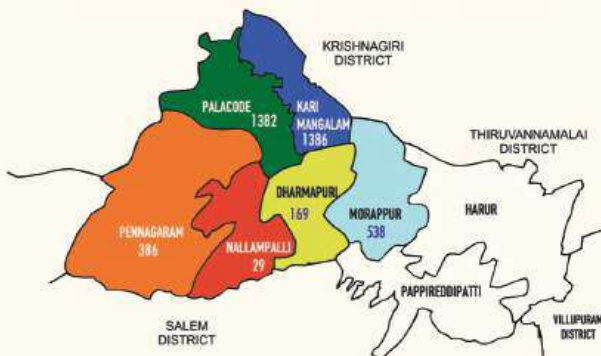


### DISTRICT

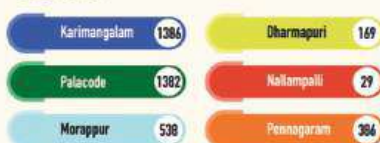
**TIRUPATTUR**  
**2605 SHGs**

## PRESENCE OF IVDP SHGs in DHARMAPURI DISTRICT

IVDP Women SHGs in 6 Blocks of Dharmapuri District Upto March 2024



### BLOCKS



### DISTRICT

**DHARMAPURI**  
**3890 SHGs**

## PRESENCE OF IVDP SHGs in VELLORE DISTRICT

IVDP Women SHGs in 2 Blocks of Vellore District Upto March 2024



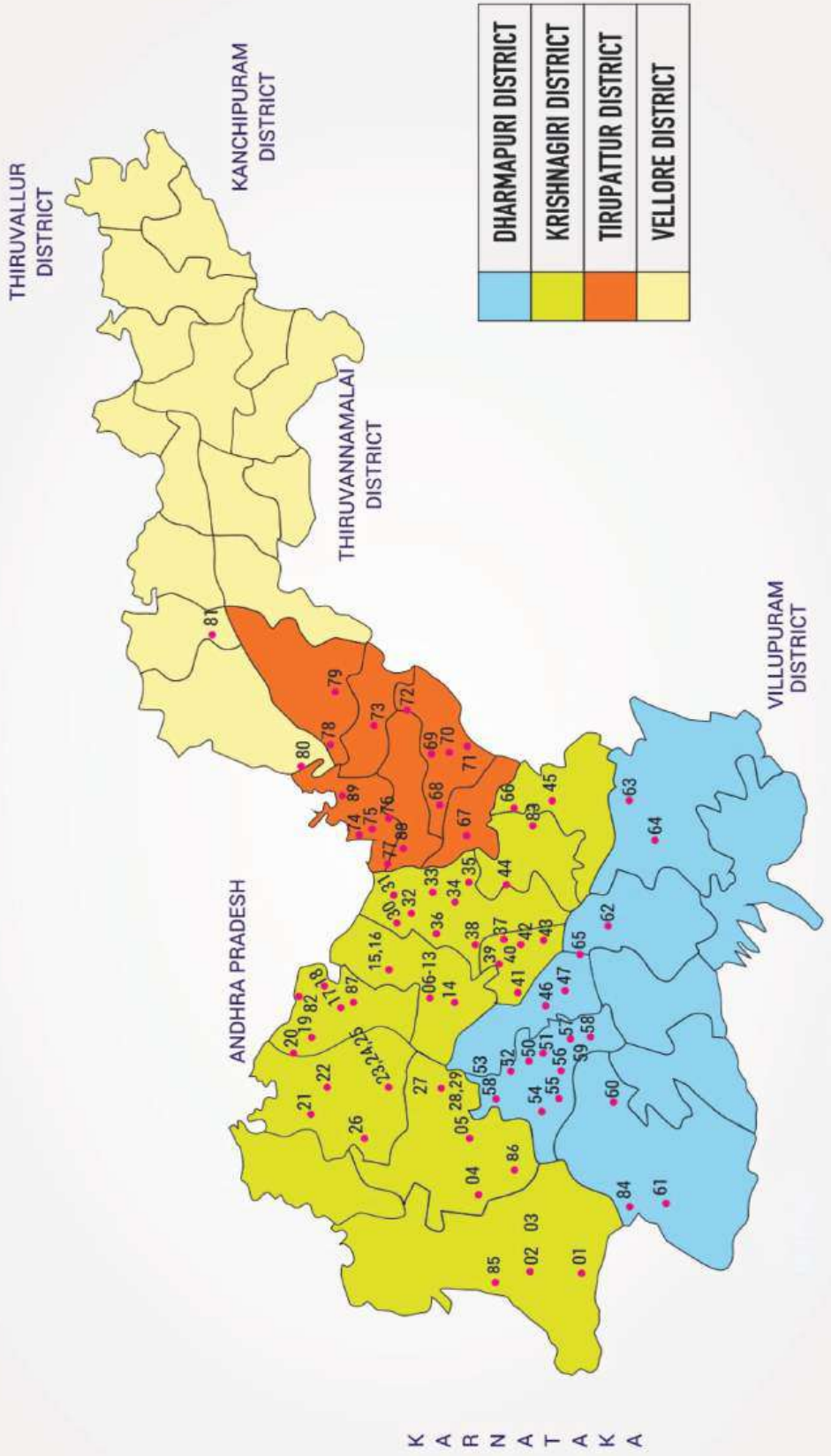
### BLOCKS



### DISTRICT

**VELLORE**  
**164 SHGs**

# LOCATION OF IVDP HEAD OFFICE AND CLF OFFICES AS ON MARCH 2024



TOTAL NUMBER OF SHG MEMBERS  
**2,90,628**

TOTAL NUMBER OF IVDP SHGS  
**16152**

TOTAL NUMBER OF CLUSTERS  
**89**

Thank you **PARTNERS**



**Sisters of St. Anns**  
Madhavaram(SSAM)  
Chennai



St. John's Medical College  
And Hospital, Bengaluru



St. Louis Hospital  
Krishnagiri





# INTEGRATED VILLAGE DEVELOPMENT PROJECT

## IVDP HOUSE

📍 9E, Shanthi Nagar 3rd Cross, Krishnagiri-635 001, Tamilnadu, India.

☎ (+91) 04343 236420 | 04343 232129

✉ francis@ivdpkrishnagiri.org | francis.kulandei@gmail.com

🌐 [www.ivdpkrishnagiri.org](http://www.ivdpkrishnagiri.org)

Annual Report co-created by Mahiti Trust  
([www.mahititrust.org](http://www.mahititrust.org))

# RATE OF INTEREST FOR SHG BANK LOAN

All SHGs receive bank loans at the same interest rate that the bank provides. IVDP does not charge any premium over the interest rate and each loan goes directly to the SHG.

## SHG BANK LOAN INTEREST

NAME OF THE BANK	LOAN LIMIT	BANKERS INTEREST (%)	LEADING RATE OF INTEREST TO SGH
INDIAN BANK	Upto Rs 10 lakhs	10.95%	10.95 %
INDIAN BANK	Above Rs 10 lakhs	11.70%	11.70%
TAMIL NADU GRAMA BANK	Upto Rs 20 lakhs	11.00 %	11.00 %
BANK OF INDIA	Upto Rs 10 lakhs	10.70 %	10.70 %
BANK OF INDIA	Above Rs 10 lakhs	11.20 %	11.20 %
BANK OF BARODA	Upto Rs 3 lakhs	9.85 %	9.85 %
BANK OF BARODA	Above Rs 3 lakhs	10.35 %	10.35 %
UNION BANK OF INDIA	Upto Rs 5 lakhs	9.30 %	9.30 %
UNION BANK OF INDIA	Above Rs 5 lakhs	10.30 %	10.30 %
STATE BANK OF INDIA	Upto Rs 5 lakhs	12.15 %	12.15 %
STATE BANK OF INDIA	Above Rs 5 lakhs	9.7 %	9.7 %

# SANGHA LOANS

SANGHA LOAN AS ON  
2023 - 2024 <sup>Total</sup> ₹ 359.65 Cr

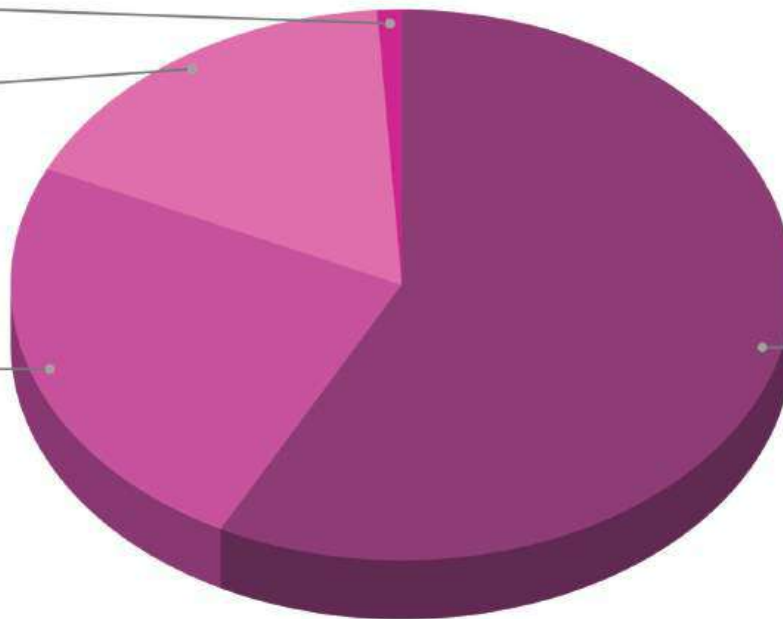
These loans are drawn from the savings of each SHG. The SHG sets the interest rate. Sangha Loans are the bedrock of every SHG as they draw from their savings and the interest helps build their corpus. It is the second largest source of money loaned to SHGs after Bank Loans, where 85-88% of all SHGs across the four districts avail Sangha Loans.

**VELLORE**  
3.64 Cr

**TIRUPATTUR**  
61.34 Cr

**DHARMAPURI**  
87.3 Cr

**KRISHNAGIRI**  
207.37 Cr



DISTRICT	TOTAL SHGS	SHGS RECD LOANS	%	NO. OF BENEFICIARIES
KRISHNAGIRI	9297	8207	88 %	59725
DHARMAPURI	3896	3331	85.5 %	26578
TIRUPATTUR	2778	2450	88 %	22907
VELLORE	181	155	85 %	1782
<b>TOTAL</b>	<b>16152</b>	<b>14143</b>	<b>87.5 %</b>	<b>110992</b>

## IVDP LOANS

IVDP also furnishes loans from the Capital Reserve. Members can avail of the IVDP Loans at an individual level. These loans are treated as Loans to SHG, generally used to invest in agriculture, health and education.

### PURPOSE OF IVDP LOAN

**₹ 60.87 Cr**

S.NO	PURPOSE OF THE LOAN	NO.OF BENEFICIARIES	AMOUNT
1	REFRIGERATOR	5342	₹ 8.29 Cr
2	WASHING MACHINE	445	₹ 77 Lakhs
3	LED TELEVISION	2726	₹ 4.65 Cr
4	GOLD COIN	2369	₹ 23.65 Cr
5	EDUCATION	1	₹ 1 Lakh
6	TAILORING MACHINE	88	₹ 10 Lakhs
7	LAPTOP	4	₹ 1 Lakh
8	RO PLANT	1	₹ 18,920
9	AIR CONDITIONER	2	₹ 44,350
10	LOAN TO SHGs (AGRICULTURE)	1798	₹ 23.39 Cr
	<b>TOTAL</b>	<b>12776</b>	<b>₹ 60.87 Cr</b>

# BANK LOANS

Bank Loans form the major source of credit for SHGs. Based on the grading of each SHG, loans are sanctioned for various purposes such as agriculture, animal husbandry, education or small businesses. Every year an Annual Credit Plan Meeting takes place with each Partner Bank where the target loan amount to SHGs is drawn for the financial year.

## ANNUAL CREDIT PLAN

Annual Planning is important in estimating the volume of funds required for providing loans/credit to IVDP SHGs. Every year the IVDP invites Partner Banks to draft a credit plan for the forthcoming financial year. Annual Credit Plans review loans received the previous year and address challenges faced by SHGs in receiving loans.



## HUMANITARIAN ACTIVITIES OF IVDP IN 2023-24

PARTICULARS	AS ON MARCH 2023	2023-24	AS ON MARCH 2024
Water shed Projects	₹ 5.00 Cr	-	₹ 5.00 Cr
Replacement of tiled roofs	₹ 2.00 Cr	-	₹ 2.00 Cr
Support to Hospitals, Old age homes, leprosy projects, free housing projects	₹ 2.63. Cr	₹ 50.59 Lakhs	₹ 3.14 Cr
Life Security Fund	₹ 53.99 Cr	₹ 7.14 Cr	₹ 61.13 Cr
SHG members Welfare: Koselay Award, Fire Accident relief, Ultra poor housing project, Tailoring training, Flood relief to members, scholarships for members' children	₹ 9.09 Cr	₹ 90.44 Lakhs	₹ 10.00 Cr
SHG Federation staff welfare programmes	₹ 8.09 Cr	₹ 91 Lakhs	₹ 9.01 Cr
Scholarships and gifts for school and college students	₹ 21. 27 Cr	₹ 2.30 Cr	₹ 23.57 Cr
IVDP SHG Training Center, IVDP Nethaji School, Kottaiyur, Computer Center, Hanumanthapuram	₹ 15.79 Cr	₹ 1.28 Cr	₹ 17.07 Cr
Support to Children Homes	₹ 55.11 Lakhs	₹ 63,000	₹ 55.74 Lakhs
Relied projects for Natural disasters	₹ 4.91 Cr	-	₹ 4.91 Cr
COVID Relief for Govt and SHG members	₹ 3.71 Cr	-	₹ 3.72 Cr
Irular relief projects	₹ 1.22 Cr	-	₹ 1.22 Cr
Cancer screening and Free Treatment project	-	₹ 2.60 Cr	₹ 2.60 Cr
<b>Total</b>	<b>₹128.25 Cr</b>	<b>₹ 15. 67 Cr</b>	<b>₹ 143.92 Cr</b>