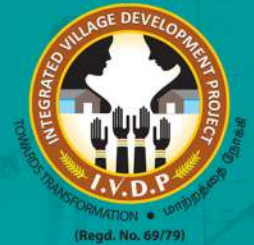


IVDP

SINCE 1979



Handing over of
IVDP's contribution of
₹ 1 CRORE
to CM Corona Relief Fund with
Hon'ble Chief Minister of Tamil Nadu
Mr. M.K. STALIN



ANNUAL REPORT

2021-2022



IVDP ANNUAL REPORT

2021-2022



FOUNDER *Speaks...*

Dear friends,

It gives me immense pleasure to present to you IVDP's Annual Report for the year 2021-22.

In the last year, our work focussed on reaching the unreached people (Irulars) throughout our working districts. In spite of this COVID pandemic situation, our programmes continued to reach out to women, especially from the marginalised communities in the poorest and remote rural areas, to make a positive impact in their lives and livelihoods.



TACKLING POVERTY THROUGH EMPOWERING WOMEN...

At present we are working with **15,355** SHGs to directly reach out around **2,74,353** women through SHG, health, education and livelihood programmes. Lasting change can only become a reality when underlying causes of poverty and social exclusion are addressed in a holistic manner. In this journey our SHGs loan portfolio has reached a new height of **Rs. 1136.16 Crores**. As a unique programme of IVDP, the SHG members have received **Rs. 66 Crores** as dividend during this year.

Last year the IVDP have spent **Rs. 26.43 Crores** for various philanthropic activities including Life Security Fund, in particular, we have spent **Rs. 3.72 Crores** for COVID relief activities. To put together so far we have spent **Rs. 115.20 Crores** as a humanitarian aid. Due to the continuous interventions of IVDP, the women become breadwinners in their family, financially independent and empowered to make their own decisions.

I would like to take this opportunity to thank our board members, bankers, partners, staff, animators and well wishers for their strong and consistent support, without which we would not have been able to achieve so much, particularly when we needed to find solutions to big development challenges.

KULANDAI FRANCIS
FOUNDER - PRESIDENT



IVDP

ANNUAL REPORT
2021-2022

CONTENTS

- 02 FOUNDER SPEAKS
- 06 VISION, MISSION, GOAL
- 07 IVDP MILESTONE
- 08 JOURNEY CONTINUOUS



- 19 AWARDS & HONOURS
- 22 OUR FOOT PRINT
- 28 IVDP STRUCTURE

29 CHAPTER - 1 EMERGENCY RELIEF SERVICES

- 30 RESPONSE TO COVID
- 34 SPECIAL PROJECT FOR IRULARS
- 36 NORTH EAST MONSOON FLOOD RELIEF

37 CHAPTER - 2 IVDP SHG ACTIVITIES

- 38 SELF HELP GROUPS
- 40 ANNUAL CREDIT PLAN
- 42 SAVINGS AND CREDIT
- 43 LOANS
- 49 GROUP RESERVE FUND
- 54 AUDIT & ACCOUNTABILITY
- 59 DIVIDEND
- 62 CAPACITY BUILDING TRAINING

63 CHAPTER - 3 IVDP SHG WELFARE



- 64 LIFE SECURITY FUND
- 70 KOSELAY GOLD MEDAL AWARD

71 **CHAPTER - 4**
IVPD SHG FEDERATION
STAFF WLEFARE



72 DREAM HOUSE

74 NEW YEAR
GIFTS

76 SCHOLARSHIP TO IVPD
STAFF MEMBER'S CHILDREN

77 **CHAPTER - 5**
EDUCATIONAL SERVICES

78 DIGITAL
LEARNING

80 IVPD SCHOLARSHIP
FOR HIGHER EDUCATION

83 UNIFORMS TO
COLLEGE STUDENTS



85 TAILORING MACHINES
TO COLLEGES

88 PROJECTS FOR NORTH
EASTERN STATES

91 **CHAPTER - 6**
CHILD WELFARE

92 TRUNK BOXES TO
SCHOOL CHILDREN

93 **CHAPTER - 7**
COMMUNITY DEVELOPMENT

94 TOUCHING
GRASSROOTS

96 CCTV CAMERAS IN
KRISHNAGIRI MUNICIPALITY

97 **CHAPTER - 8**
EXTENSION SERVICES



98 IVPD-NETHAJI MAT.
SCHOOL, KOTTAIYUR

100 SUPPOR TO
LEPROSY PROJECT

102 FINANCIAL OVER VIEW
OF IVPD PHILOTHERAPIC ACTIVITIES

110 PEOPLE'S VOICE

113 கவிதைத் துளிகள்

116 PHOTO GALLERY

118 IVPD IN MEDIA

122 IVPD PUBLICATIONS

TOWARDS TRANSFORMATION

மாற்றத்தை நோக்கி

VISION

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

MISSION

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

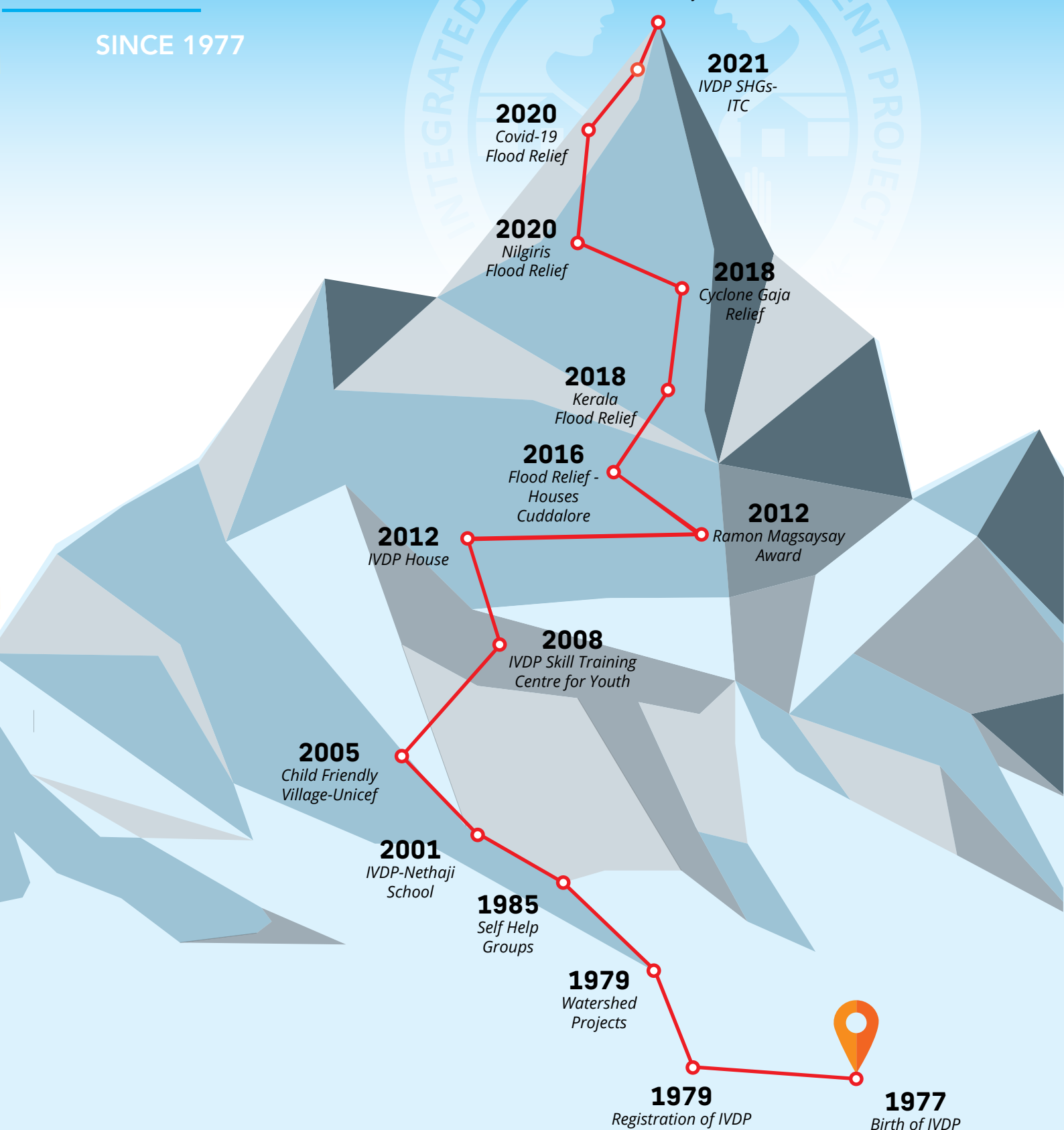
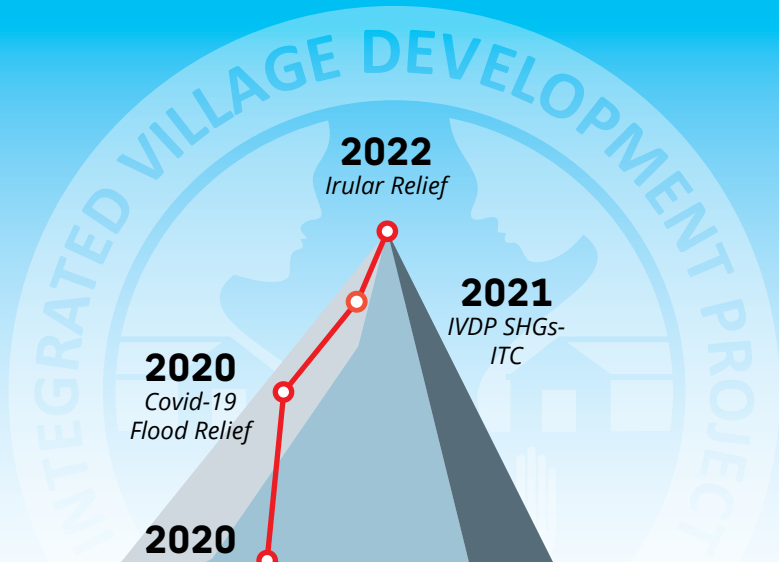
GOAL

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

IVDP

MILESTONES

SINCE 1977



Night Schools And First Aid Centres



1977

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.

1979



Birth of IVDP

Watershed Projects



From 1979 to 2002, IVDP implemented watershed programs around the hills of Anjetty Region. This involved with planning and construction of 92 major and 239 minor check dams, built across streams and gullies in the hilly region.

▶ 1979

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



1985

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 focus towards women in 1985 and started Annai Velankanni SHG with 12 members in Sesurajapuram. This first group collected only 50 paise as individual savings.

Now it grown as 15355 SHGs and spread over 4 District in Tamil Nadu.

IVDP-Nethaji Matric. School, Kallaiyur



2001

IVDP Nethaji 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 514 students are studying from LKG to X std.

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.

2005

IVDP Skill Training Centre for Youth was started in 2008 at Hanumanthapuram Village, Dharmapuri dt. Through this centre the rural youth and dropout students of the remote rural areas are empowered with Computer and Communicative English skills.

IVDP Skill Training Centre for Youth, Hanumanthapuram



2008

Reflecting the Growth... IVDP House



2012

The Newly built IVDP head office at Shanthi Nagar, Krishnagiri was inaugurated in 2012. It helps in planning and coordinating all the activities of IVDP SHGs in 4 Districts of Tamil Nadu.



Ramon Magsaysay Award



2012

Asia's

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
received
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 in Cuddalore



**316
Houses**

**₹ 1.56
Crores**

2016



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



₹ 1
Crore

2018

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.

On 15th October 2018, the IVDP President “Ramon Magsaysay” **Mr. KULANDAI FRANCIS** handed over the demand draft worth of **Rs. 1 Crore** with Hon’ble Chief Minister of Kerala, **Mr. PINARAYI VIJAYAN** at the State Secretariat, Thiruvananthapuram.

Cyclone Gaja Relief Work



₹ 80
Lakhs

2018

CYCLONE 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 4500 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.,

◀ 2020



1
PROJECT

Two Tier Cots 380 Nos. and Mattresses 740 Nos. for the children staying in ADW and Tribal welfare Hostels

₹ **56.00** Lakhs



2
PROJECT

Construction of Five ICDS (Anganwadi) centres, play materials and wall drawings

₹ **47.64** Lakhs



3
PROJECT

Relief materials during flood – Kerosene stove and Tarpaulins.

₹ **7.00** Lakhs

Total Cost of the Project ₹ 1.11 CRORES

Industrial Training Centre for Self Help Groups



Total Cost

₹ 9
Crores

2021

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 SIDCO Industrial Estate, Krishnagiri 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.



AWARDS & HONOURS

vikatañ

PINNACLE AWARDS²⁰₂₁



Received from,

Dr. Tamilisai Soundararajan,

Hon'ble Governor of Telangana &
Hon'ble Lieutenant Governor of Puducherry

**BEST SOCIAL ACTIVIST
in Tamil Nadu**

Mr. Kulandai Francis



AWARDS & HONOURS

ஐ.வி.டி.பி. நிறுவனர் தலைவர்

திரு. குழந்தை பிரான்சிஸ்

முன்னெடுத்த சமூக செயற்பாட்டு நடவடிக்கைகளைப் பாராட்டி

“சிறந்த சமூக செயற்பாட்டாளர்”

விருது வழங்கி கௌரவித்தது

விகடன்.

தலைவர்கள் பிறப்பால் உருவாவதில்லை... மக்களுக்காக தன் வாழ்வையே அர்ப்பணிக்கத் துணியும் அந்தத் தருணத்தில் மகத்தான ஒரு தலைவன் பிறக்கிறான்!

கிராமப்புற பெண்களின் வாழ்வாதாரத்தை உயர்த்த பல்வேறு நடவடிக்கைகளை எடுத்து வரும் தன்னார்வத் தொண்டு நிறுவனமான 'Integrated Village Development Project'-ஐ தொடங்கியவர் குழந்தை பிரான்சிஸ். 1979-ம் ஆண்டிலிருந்து இதுவரை 15,000-க்கும் மேற்பட்ட பெண்கள் சுய உதவிக் குழுக்களை உருவாக்கி, 3 லட்சத்துக்கும் மேற்பட்ட எளிய குடும்பத்துப் பெண்களின் வாழ்வில் ஒளி ஏற்றியுள்ளது இந்த அமைப்பு.

சமூக மேம்படுத்தல் மற்றும் ஊரக மேலாண்மையில் உயர்கல்வி கற்றுள்ள குழந்தை பிரான்சிஸ் தன் வாழ்நாளையே சமூக முன்னேற்றத்துக்காக அர்ப்பணித்துள்ளார். இரவுப் பள்ளிக்கூடம், முதல் உதவி நிலையம் என்று சிறியதாய் தொடங்கிய இவரின் பயணம் இன்று கிராமப்புறங்களில் தடுப்பணைகள் கட்டுதல், பெண்கள் முன்னேற்றம், திறன் மேம்பாட்டுப் பயிற்சி, வீட்டு வசதி, கல்வி உதவி என்று பல்கிப் பெருகியுள்ளது.

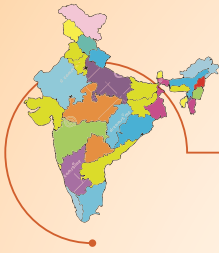
குழந்தை பிரான்சிஸ் அவர்களின் சமூக சேவையைப் பாராட்டி மிக உயரிய விருதான ராமோன் மகசேசே விருது 2012-ம் ஆண்டு இவருக்கு வழங்கப்பட்டது.

தர்மபுரி, கிருஷ்ணகிரி, திருப்பத்தூர் மற்றும் வேலூர் ஆகிய மாவட்டங்களில் குழந்தை பிரான்சிஸ் முன்னின்று நடத்திய சமூக செயற்பாட்டு நடவடிக்கைகளைப் பாராட்டி அவருக்கு, 2021-ம் ஆண்டுக்கான 'சிறந்த சமூக செயற்பாட்டாளர்' எனும் Pinnacle Award வழங்கி கௌரவித்தது விகடன்!



AWARDS & HONOURS

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



National Award

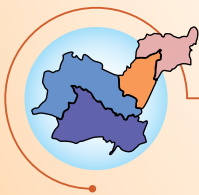
National Level
Excellence Award
Bank of India - 2004

Bank of Baroda
"The Baroda Sun"
Life Time Achievement
Award - 2014

Indian Bank
**Women Empowerment
and Rural Development**
Award - 2015

Pallavan Grama Bank
"Life Time Achievemnt"
Award - 2016

Indian Bank
**"National Award of
Excellence"** 2017



District Award

SGSY Revolving
Fund DRDA - 2003

Indian Bank
Best Performance
on SHG Bank Linkage
- 2004

Adhiyaman Grama Bank
SHG Performance
- 2005



International Award

**Ramon Magsaysay
Award 2012**

**World Habitat
Award 2010**



State Award

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



Other Awards

**Man of Zeal and
Inspiration** : Moreau
Award from the
Fathers of Holy Cross,
Bangalore - 2011

Christuva Nallenna Iyakkam
**Life Time
Achievement**
Award-2013

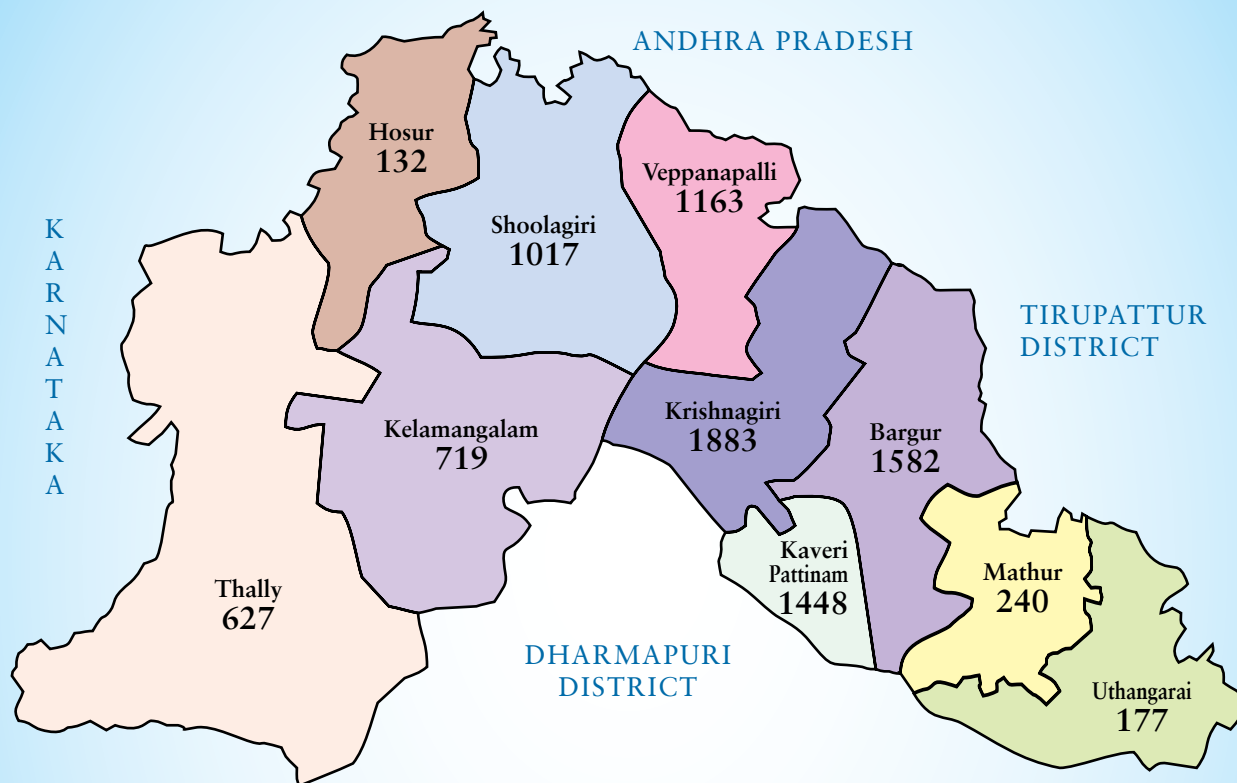
Rotary Club of Coimbatore
**Life Time
Achievement**
Award-2018

Our Foot Print...


PRESENCE OF IVDP SHGs in


KRISHNAGIRI DISTRICT

IVDP Women SHGs in 10 Blocks of Krishnagiri District Upto March 2022





 Krishnagiri - 1883


 Veppanapalli - 1163


 Shoolagiri - 1017


 Thally - 627

 Bargur - 1582

Kaveripattinam - 1448 

Kelamangalam - 719 

Mathur - 240 

Uthangarai - 177 

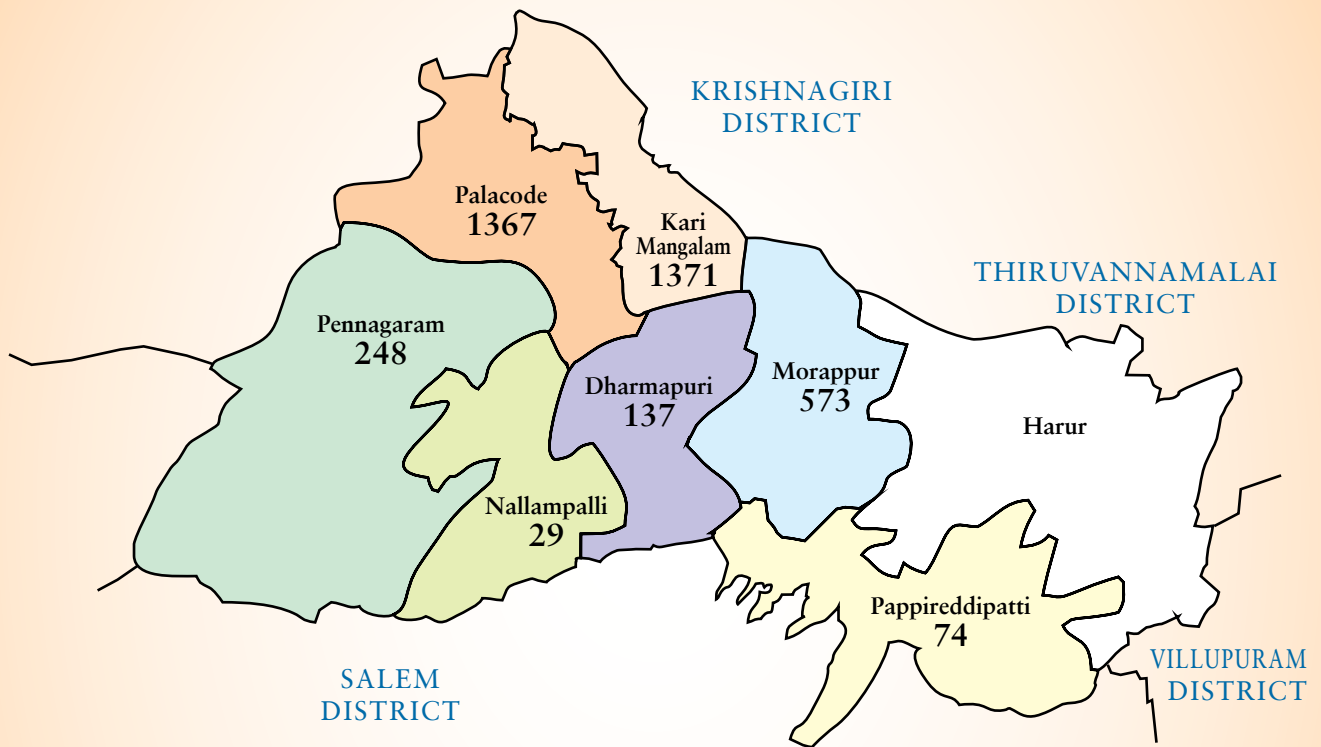
Hosur - 132 

Krishnagiri District

8988

PRESENCE OF IVDP SHGs in
DHARMAPURI DISTRICT

IVDP Women SHGs in 7 Blocks of Dharmapuri District Upto March 2022



Karimangalam - 1371

Palacode - 1367

Morappur - 573

Dharmapuri - 137

Nallampalli - 29

Pennagaram - 248

Pappireddipatti - 74

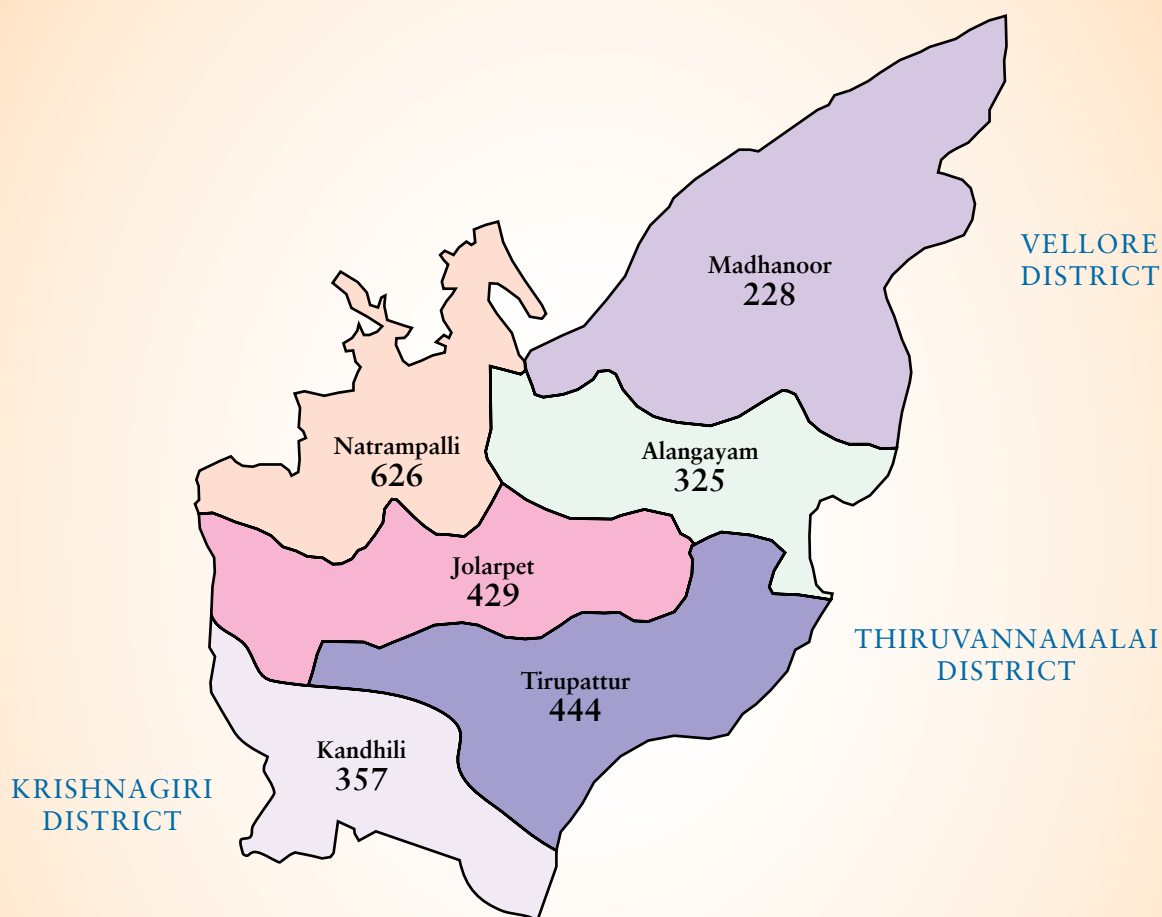
Dharmapuri District

3799


Our Foot Print...

PRESENCE OF IVDP SHGs in **TIRUPATTUR DISTRICT**


IVDP Women SHGs in 6 Blocks of Tirupattur District Upto March 2022



 Tirupattur - 444

Natrampalli - 626 

 Jolarpet - 429

Alangayam - 325 

 Kandhili - 357

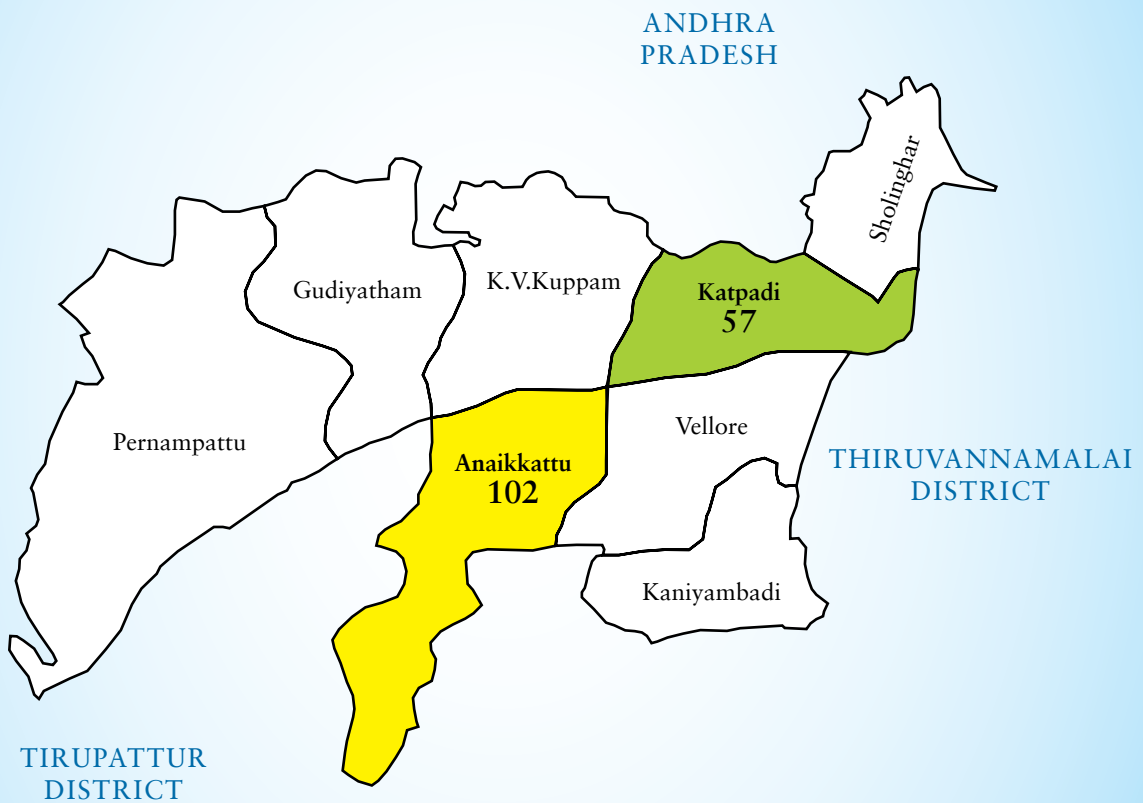
Madhanoor - 228 

Tirupattur District

2409

PRESENCE OF IVDP SHGs in
VELLORE DISTRICT

IVDP Women SHGs in 2 Blocks of Vellore District Upto March 2022



Anaikattu - 102

Katpadi - 57

Vellore District **159**

Our Foot Print...

LOCATION OF HEAD OFFICE AND CLF OFFICES OF IVDP



No. of SHGs Under Each CLFs

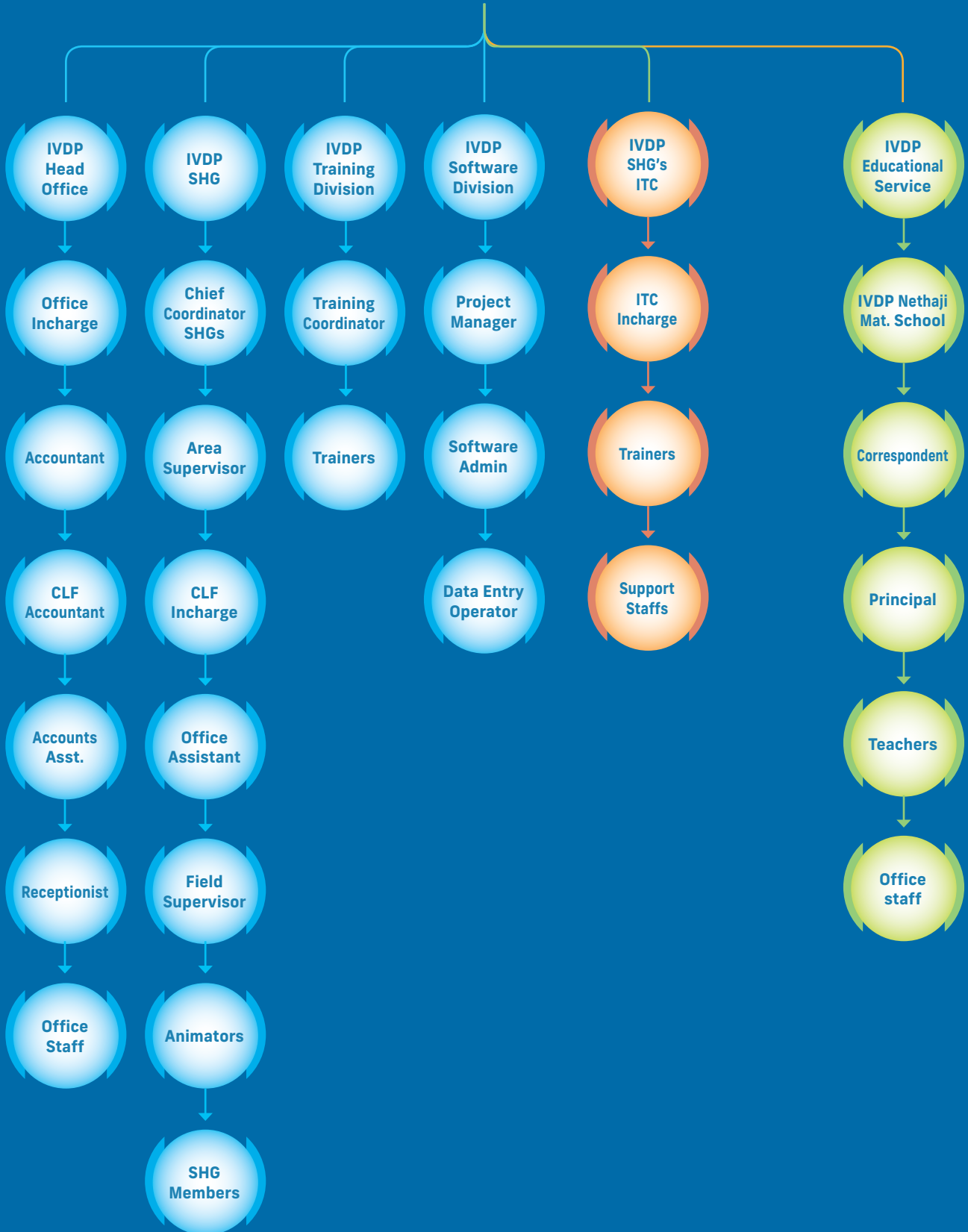
S.No.	Name of the Cluster	Total SHGs
1	NATRAMPALAYAM	154
2	ANCHETTY 1	234
3	ANCHETTY 2	175
4	DENKANIKOTTAI	248
5	IRUTHUKOTTAI	112
6	KRISHNAGIRI 1	212
7	KRISHNAGIRI 2	214
8	KRISHNAGIRI 3	200
9	KRISHNAGIRI 4	208
10	KRISHNAGIRI 5	205
11	KRISHNAGIRI 6	181
12	KRISHNAGIRI 7	132
13	KRISHNAGIRI 8	193
14	MADEPATTY	245
15	KUNDARAPALLI	191
16	KURUBARAPALLI	223
17	VEPPANAPALLI CLF 1	211
18	VEPPANAPALLI CLF 2	203
19	NACHIKUPPAM	218
20	THEERTHAM	155
21	BERIGAI 1	90
22	BERIGAI 2	80
23	ATHIMUGAM	88
24	SHOOLAGIRI CLF 1	276
25	SHOOLAGIRI CLF 2	271
26	KAMANTHOTTI	244
27	UTHANAPALLI	100
28	RAYAKOTTAI CLF 1	203
29	RAYAKOTTAI CLF 2	213
30	VARATTANAPALLI	270
31	BASAVANNAKOVIL	88
32	BARGUR	264
33	VENKATASAMUTHIRAM	166
34	THOGARAPALLI CLF 1	189
35	THOGARAPALLI CLF 2	191
36	JAGADEVU	241
37	POCHAMPALLI	251
38	VELAMPATTY	231
39	KAVERIPATTINAM 1	243
40	KAVERIPATTINAM 2	243
41	PAIYUR	286

S.No.	Name of the Cluster	Total SHGs
42	BARUR	189
43	ARASAMPATTY	261
44	MATHUR	171
45	UTHANGARAI	185
46	KARIMANGALAM CLF1	273
47	KARIMANGALAM CLF2	278
48	HANUMANTHAPURAM CLF1	227
49	HANUMANTHAPURAM CLF2	220
50	VELLICHANDHAI 1	133
51	VELLICHANDHAI 2	196
52	JAKKASAMUTHIRAM	125
53	PANCHAPALLI	202
54	MARANDAHALLI CLF 1	162
55	MARANDAHALLI CLF 2	162
56	MALLAPURAM	138
57	PALACODE CLF 1	186
58	PALACODE CLF 2	218
59	PULIKARAI	140
60	PAPPARAPATTI	106
61	PENNAGARAM	238
62	DHARMAPURI	170
63	KAMBAINALLUR	189
64	ODASALPATTY	186
65	THIPPAMPATTI	245
66	KARAPATTU	63
67	KAKKANGARAI	231
68	GAJALNAYAKKANPATTI	111
69	THIRUPATHUR CLF 1	132
70	THIRUPATHUR CLF 2	199
71	THIRUPATHUR CLF 3	190
72	PONNERI	190
73	ALANGAYAM	119
74	NATRAMPALLI CLF1	184
75	NATRAMPALLI CLF2	232
76	NATRAMPALLI CLF3	173
77	PACHUR	196
78	VINNAMANGALAM	208
79	MITTUR	41
80	UDHAYENDRAM	165
81	PALLIKONDA	179

TOTAL No. of IVDP SHGs : 15355

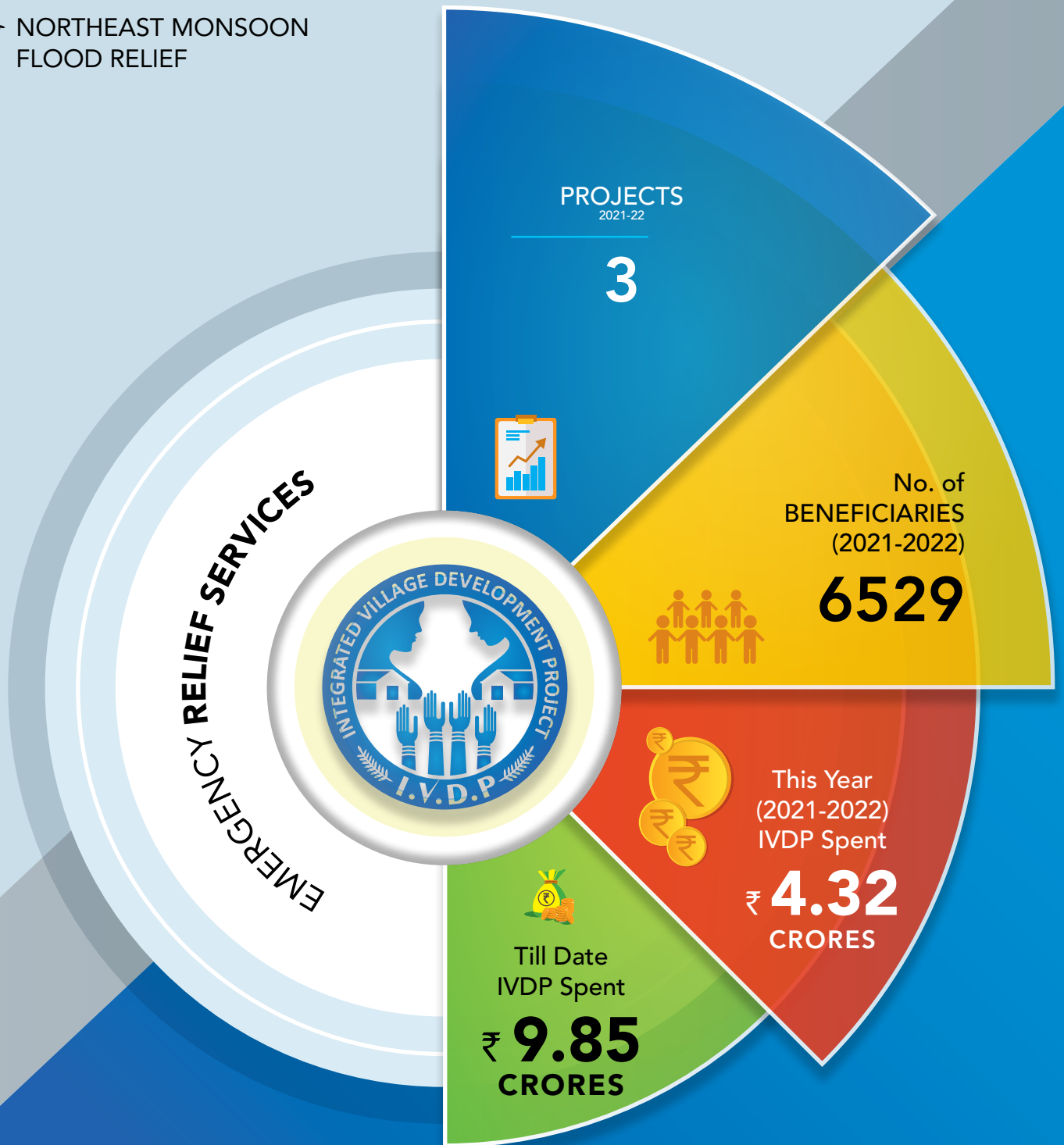
IVDP STRUCTURE

**FOUNDER
PRESIDENT**



INSIDE...

- COVID RELIEF CONTRIBUTION TO GOVERNMENT OF TAMIL NADU
- FOOD RELIEF DURING COVID SECOND WAVE
- SPECIAL RELIEF TO IVDP SHG MEMBERS WHO LOST THEIR HUSBANDS DUE TO COVID
- MAINSTREAMING IRULARS
- NORTHEAST MONSOON FLOOD RELIEF



Response to

COVID PANDEMIC

₹ **1**
CRORE

COVID RELIEF

Contribution to GOVERNMENT OF TAMIL NADU

The second wave of COVID-19 in India has had severe consequences in the form of spiralling cases, reduced supplies of essential treatments, and increased deaths particularly in the young population. The COVID-19 pandemic in India is a part of the worldwide pandemic of coronavirus disease 2019. As of 4 May 2022, according to official figures, India has the second-highest number of confirmed cases in the world. In this worst situation, to fight against Corona virus, **Hon'ble Chief Minister of Tamil Nadu Mr. M.K. Stalin** appeals to citizens to make donations generously into Chief Minister's Relief Fund.



The IVDP Founder President **Mr. KULANDAI FRANCIS**, responded his call immediately, and contributed **Rs. 1 Crore** to Govt. of Tamil Nadu **Chief Minister's Relief Fund**. He handed over the cheque for **Rs. 1 Crore** with Hon'ble Chief Minister of Tamil Nadu **Mr. M.K. STALIN** in the State Secretariat at Chennai.

Response to COVID PANDEMIC

FOOD RELIEF During Covid Second Wave

₹ 20.26
LAKHS



Like in the first wave of COVID 19, the IVDP provided the food materials during the second wave of Covid also for sanitary workers of Krishnagiri Municipality, front line Covid warriors, press/media persons and IVDP staff members' worth of **Rs. 20.26 Lakhs.**



Response to COVID PANDEMIC

₹ **1.90**
CRORES

SPECIAL RELIEF to IVDP SHG Members who lost their husbands due to covid

The COVID-19 pandemic and the ensuing lockdown had adversely affected peoples' lives, particularly the marginalized sections of the populations with loss of livelihoods, food shortage and disruptions in access to health services and education.

In IVDP also many SHG members lost their husbands and close relatives. This trend suddenly pushed them into tough situation and collapsed their normal life. In order to save its members from the worst situation and console them, the IVDP has provided

a financial assistance of Rs. 50,000 each to its 370 Self Help Group Members who lost their husbands due to COVID 19 pandemic. Along with this relief amount, the IVDP President also provided the food materials each worth of Rs. 1025/- to all the 370 SHG members.

Further the IVDP provided the financial assistance of Rs. 1 lakh each for the children who lost their mother (IVDP SHG member) and father due to COVID.



Response to COVID PANDEMIC



PHASE-I : 2020

Food relief to Tribal, Irular,
Gypsy People, Folk Artist & Transgenders

₹ **61.50**
LAKHS

PHASE-II : 2021

Contribution to Government of Tamil Nadu
CM Relief Fund for Covid Related Activities

₹ **1**
CRORE

PHASE-III : 2021

Food and Medical relief during
Second wave of COVID

₹ **20.26**
LAKHS

PHASE-IV : 2021

Special Relief to IVDP SHG members
who lost their Husbands due to COVID

₹ **1.90**
CRORES

**TOTAL CONTRIBUTION
TO COVID RELIEF ACTIVITIES**

₹ **3.72**
CRORES

Special Project for IRULARS

₹ **1.22**
CRORES

MAINSTREAMING IRULARS

Tamil Nadu constitutes one percent of total India's tribal population. One of the largest tribes in Tamil Nadu is Irular, they are Dravidian tribe found in the southern states. The word 'Irular' derived from Tamil word called "Irul" which means 'darkness'. 'Irular' means those who are in darkness. Irulars speak Tamil dialect.

Earlier the Irula tribes were hunters and they have known for their special expertise in snake trapping. They earned their livelihood by catching the snake,

rats, selling firewood, honey and its bee wax.

The socio-economic living conditions of Irular have been marked by poverty, illiteracy, ignorance and lack of social and economic security. They struggle hard for their bare necessities. Since most of them are illiterate they have not been able to come out of pathetic living conditions. Overall the living conditions of Irulars are unstable and pitiable.



Special Project for IRULARS



The Irulars are living in large numbers at Krishnagiri, Dharmapuri and Tirupattur districts, mostly in isolated, hidden areas and outskirts without any basic amenities. By realizing the pathetic situation of Irular communities during this pandemic period, the IVDP President took this as a flagship programme of IVDP for the next few years and planned to reach them personally with the help of IVDP SHGs spreading every nook and corner of these districts. Finally he launched the programme and personally went all the 212 habitations and distributed the relief materials to 5,529 beneficiaries which belong to Irular community.

Districts covered

**KRISHNAGIRI, DHARMAPURI
TIRUPATTUR**

Irulars
habitations
covered

212

Total
beneficiaries
reached

5,529

Relief materials given
**Rice, Tarpaulin,
Solar lamp & Bed sheet**

₹ 1.22 Crores

Flood Relief

₹ **5.30**
LAKHS

NORTH EAST MONSOON FLOOD RELIEF

No. Families

650

Villages Covered

Pakkam, Avurivakkam, Melkuppam, Keelkuppam
(Minjur Block, Ponneri Taluk, Thiruvallur District.)

Target People

Scheduled Tribe, Irulars, Fishermen

Relief Materials

Rice and Bedsheets

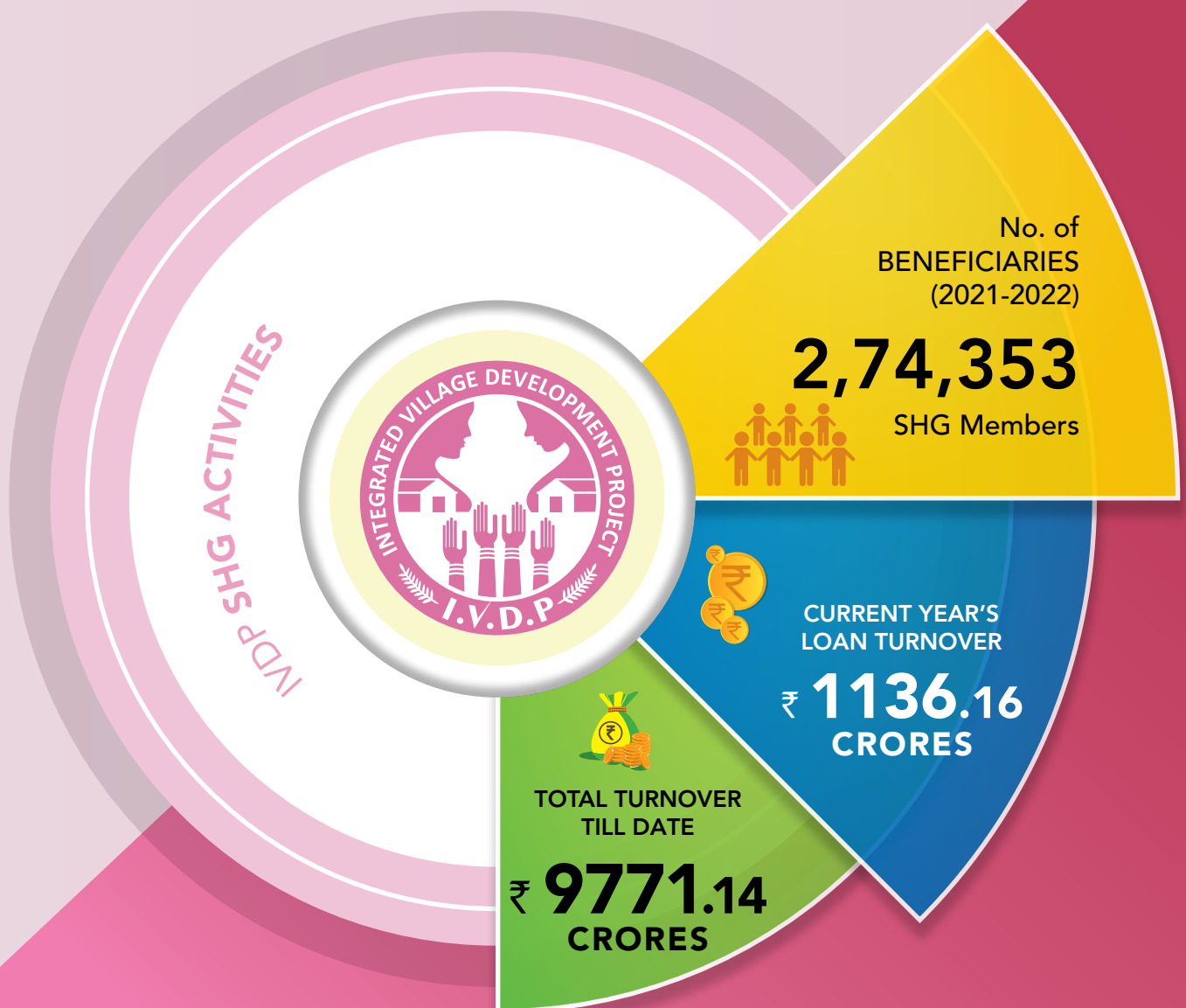


INSIDE...

- 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 AND ACCOUNTABILITY
- GRADING OF SHGS
- DIVIDEND
- EMPOWERING WOMEN THROUGH TECHNOLOGY
- CAPACITY BUILDING TRAINING

2

Chapter

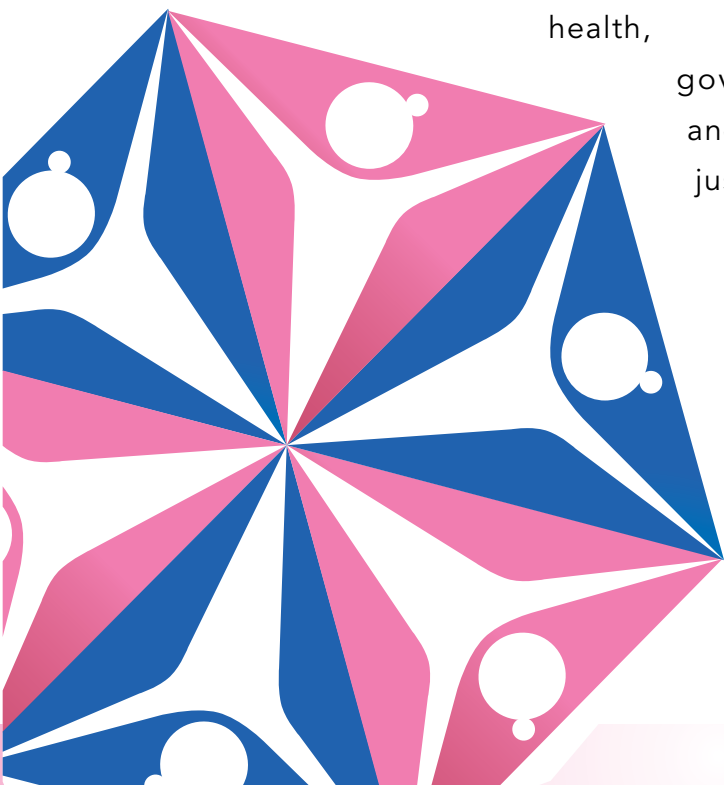


Self Help Groups

The Self Help Group (SHG) refers to self-governed, peer-controlled informal group of 12-20 people with similar socio-economic background and having a desire to collectively perform common purpose. Beyond their function as savings and credit groups, SHGs offer poor women a platform for building solidarity. It allows women to come together and act on issues related to their own lives including health, nutrition, governance and gender justice.

The IVDP is a forefront organisation in promoting SHGs for women. It has a high standard of operational procedures and professional ethics. 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 her confidence in pursuing income generation opportunities.

IVDP interacts with rural women to build awareness on various issues which they are facing and ways and means 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 as well as for need-based requirements.



SELF HELP GROUP DETAILS

Name of the Districts	No. of Clusters	No. of SHGs	No. of SHG Members
Krishnagiri	45	8988	162418
Dharmapuri	20	3799	67242
Tirupattur	15	2409	41984
Vellore	1	159	2709
Total	81	15355	274353

OBJECTIVES OF IVDP SHGs

- ◆ To inculcate the savings and banking habits among members.
- ◆ To secure them from financial, technical and moral strengths.
- ◆ To enable availing of loan for productive purposes.
- ◆ To gain economic prosperity through loan/credit.
- ◆ To gain from collective wisdom in organising and managing their own finance and distributing the benefits among themselves.
- ◆ To sensitize women of target area for the need of SHG and its relevance in 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 particularly related to women development.
- ◆ It acts as the forum for members to provide space and support to each other.

ANNUAL CREDIT PLAN

for 2021-2022

Planning plays an important role in estimating the volume of funds required for providing loan/credit to IVDP SHGs. Every year the IVDP invites the commercial banks and draft a credit plans for forthcoming financial year for lending loans to its SHG members. The current year's Annual Credit Plan was conducted in the presence of IVDP President at IVDP Head Office.

The Credit plan meeting with Indian Bank was conducted on 11 & 17th November 2021 at IVDP House. The meeting was chaired by **Mr.Palani**, Zonal Manager Dharmapuri. The Lead bank manager and various branch managers were also participated in the meeting

The Annual Credit plan meeting with Tamil Nadu Grama Bank was conducted on 29th November 2021 at IVDP House was chaired

by its General Manager **Mr. Dhamodiran**. During this meeting the various issued faced by the SHGs pertaining to their bank branches were discussed and found solutions. The TNGB Regional Manager, **Mr. Baskaran** and the branch managers who are dealing with IVDP SHG accounts from Krishnagiri, Dharmapuri, Tirupattur and Vellore districts were also participated in the meeting.



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

BANK WISE LOAN TARGET AND ACHIEVEMENTS

S.No.	Name of Banks	TARGET		ACHIEVEMENTS	
		No. of SHGs	LOAN AMOUNT	No. of SHGs	LOAN AMOUNT
01	Indian Bank	5904	₹ 347 Cr.	4989	₹ 301.56 Cr.
02	Tamil Nadu Grama Bank	8464	₹ 447 Cr.	7236	₹ 445.40 Cr.
03	Bank of India	375	₹ 20 Cr.	357	₹ 20.26 Cr.
Total		14743	₹ 814 Cr.	12585	₹ 767.22 Cr.

Savings and Credit

The savings and credit system is designed to truly support poor families to come out of debt, build their assets and plan for the future. In IVDP, the women SHG members are encouraged to save for their financial and moral strengths. Further the group savings increases the financial assets of the poor and provides affordable credit from financial institutions.



The savings of IVDP-SHG Members (District Wise 2021-2022)

Name of the Districts	Total Savings 2021-2022	Savings Till March'22
Krishnagiri	73.64 Cr.	654.36 Cr.
Dharmapuri	31.05 Cr.	226.35 Cr.
Tirupattur	18.84 Cr.	113.08 Cr.
Vellore	1.16 Cr.	6.5 Cr.
Total	124.69 Cr.	1000.29 Cr.

Loans

The credit/loan 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.

Invariably the SHG members require financial support for all their developmental activities. Irrespective of their livelihood jobs, every member avails either one or more loans and make use of the money for their developmental activities like small business, agricultural, house construction, educational expenses, marriage expenses, debt swapping, etc.

Types of loans availed by IVDP SHG members:

1. Sangha loan (from the savings) at the reasonable interest rate fixed by the groups.
2. Sangha Special Loan
3. IVDP loan
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 IVDP loan and bank loan.

Loan Activity

for 2021-2022

S.No.	TYPES OF LOANS	Total Loan as on March 2021	Loan received during the current financial year 2021-2022	Total as on March 2022
01	Sangha Loan	₹ 3730.22 Cr.	₹ 308.91 Cr.	₹ 4039.13 Cr.
02	Bank Loan	₹ 4491.26 Cr.	₹ 767.25 Cr.	₹ 5258.51 Cr.
03	IVDP Loan	₹ 206.26 Cr.	₹ 37.21 Cr.	₹ 243.47 Cr.
04	Sanitation Loan for SHGs	₹ 207.24 Cr.	₹ 22.79 Cr.	₹ 230.03 Cr.
Total		₹ 8634.98 Cr.	₹ 1136.16 Cr.	₹ 9771.14 Cr.

Bankwise SHG Credit Linkage

as on March 2022

S.No.	Name of the Banks	Total Loan as on March 2021	Loan received during the current financial year 2021-2022	Total as on March 2022
01	Indian Bank	₹ 1461.96 Cr.	₹ 301.56 Cr.	₹ 1763.52 Cr.
02	Tamil Nadu Grama Bank	₹ 2099.30 Cr.	₹ 445.43 Cr.	₹ 2544.73 Cr.
03	Bank of India	₹ 542.00 Cr.	₹ 20.26 Cr.	₹ 562.26 Cr.
04	State Bank of India	₹ 388.00 Cr.	---	₹ 388.00 Cr.
Total		₹ 4491.26 Cr.	₹ 767.22 Cr.	₹ 5258.51 Cr.



Indian Bank - Loans

Details of Clusterwise Bank Loan Disbursement

S.No.	Cluster Name	Total SHGs as on March 2021	Loan Target in Crores	No. of SHGs Availed Loan	Loan Amount	%
1	HANUMANTHAPURAM	440	₹ 30 Cr.	372	₹ 29.37 Cr.	98
2	KARIMANGALAM	259	₹ 18 Cr.	241	₹ 17.13 Cr.	95
3	MARANDAHALLI	310	₹ 22 Cr.	280	₹ 20.06 Cr.	91
4	PALACODE	383	₹ 25 Cr.	343	₹ 24.12 Cr.	96
5	DHARMAPURI	162	₹ 7 Cr.	131	₹ 7.02 Cr.	100
6	THIPPAMPATTI	237	₹ 13 Cr.	207	₹ 10.83 Cr.	83
7	PULIKARAI	131	₹ 7 Cr.	106	₹ 5.80 Cr.	83
8	KAMBAINALLUR	146	₹ 5 Cr.	109	₹ 3.07 Cr.	61
9	VARATANAPALLI	255	₹ 20 Cr.	227	₹ 15.76 Cr.	79
10	KAVERIPPATTINAM	492	₹ 31 Cr.	390	₹ 26.31 Cr.	85
11	BARUR	192	₹ 13 Cr.	169	₹ 12.06 Cr.	93
12	POCHAMPALLI	239	₹ 16 Cr.	198	₹ 12.24 Cr.	77
13	KURUBARAPALLI	224	₹ 18 Cr.	203	₹ 14.96 Cr.	83
14	KUNDARAPALLI	194	₹ 12 Cr.	163	₹ 11.75 Cr.	98
15	VENGATASAMUTHIRAM	160	₹ 11 Cr.	138	₹ 9.98 Cr.	91
16	ROYAKOTTAI	195	₹ 13 Cr.	184	₹ 11.58 Cr.	89
17	UDDANAPALLI	94	₹ 5 Cr.	69	₹ 4.08 Cr.	82
18	BERIGAI	83	₹ 4 Cr.	85	₹ 3.81 Cr.	95
19	KARAPATTU		₹ - Cr.	6	₹ 0.11 Cr.	0
20	MATHUR	167	₹ 8 Cr.	134	₹ 6.38 Cr.	80
21	NACHIKUPPAM	208	₹ 12 Cr.	183	₹ 8.31 Cr.	69
22	NATRAMPALLI	345	₹ 16 Cr.	289	₹ 16.72 Cr.	105
23	VINNAMANGALAM	168	₹ 7 Cr.	129	₹ 4.62 Cr.	66
24	PONNERI	190	₹ 9 Cr.	146	₹ 5.47 Cr.	61
25	GAJALNAIKKANPATTI	103	₹ 5 Cr.	92	₹ 4.51 Cr.	90
26	PACHUR	187	₹ 12 Cr.	158	₹ 8.73 Cr.	73
27	ALANGAYAM	132	₹ 3 Cr.	112	₹ 2.88 Cr.	96
28	MITTUR		₹ - Cr.	5	₹ 0.12 Cr.	
29	UDAYENDIRAM	150	₹ 4 Cr.	120	₹ 3.78 Cr.	95
TOTAL		5846	₹ 346 Cr.	4989	₹ 301.56 Cr.	87



Tamil Nadu Grama Bank - Loans

Details of Clusterwise Bank Loan Disbursement

S.No.	Cluster Name	Total SHGs as on March 2021	Loan Target in Crores	No. of SHGs Availed Loan	Loan Amount	%
1	KARIMANGALAM	265	₹ 20 Cr.	259	₹ 19.43 Cr.	97
2	PENNAGARAM	199	₹ 6 Cr.	142	₹ 5.01 Cr.	84
3	ODASALPATTI	187	₹ 3 Cr.	108	₹ 2.95 Cr.	98
4	PANCHAPALLI	180	₹ 9 Cr.	178	₹ 9.94 Cr.	110
5	VELLICHANDAI	320	₹ 22 Cr.	319	₹ 23.70 Cr.	108
6	MALLAPURAM	121	₹ 6 Cr.	113	₹ 6.18 Cr.	103
7	JAKKASAMUTHIRAM	115	₹ 6 Cr.	100	₹ 7.33 Cr.	122
8	PAPPARAPATTI	65	₹ 3 Cr.	51	₹ 2.81 Cr.	94
9	NATRAMPALAYAM	139	₹ 5 Cr.	113	₹ 5.24 Cr.	105
10	ANCHETTY	385	₹ 16 Cr.	311	₹ 15.56 Cr.	97
11	DENKANIKOTTAI	229	₹ 9 Cr.	166	₹ 8.99 Cr.	100
12	IRUTHUKOTTAI	81	₹ 2 Cr.	73	₹ 1.60 Cr.	80
13	KRISHNAGIRI	1551	₹ 100 Cr.	1341	₹ 94.85 Cr.	95
14	BARGUR	265	₹ 20 Cr.	242	₹ 18.37 Cr.	92
15	JAGADEVI	235	₹ 18 Cr.	229	₹ 18.05 Cr.	100
16	PAIYUR	288	₹ 20 Cr.	262	₹ 19.09 Cr.	95
17	VELAMPATTI	219	₹ 12 Cr.	206	₹ 12.94 Cr.	108
18	ARASAMPATTI	249	₹ 16 Cr.	243	₹ 16.36 Cr.	102
19	UTHANKARAI	167	₹ 5 Cr.	123	₹ 3.40 Cr.	68
20	VEPPANAPALLI	401	₹ 20 Cr.	342	₹ 21.90 Cr.	110
21	SHOOLAGIRI	524	₹ 30 Cr.	486	₹ 29.87 Cr.	100
22	KAMANTHOTTI	235	₹ 8 Cr.	191	₹ 8.41 Cr.	105
23	ATHIMUGAM	76	₹ 2 Cr.	30	₹ 1.05 Cr.	53
24	BERIGAI	83	₹ 3 Cr.	50	₹ 2.38 Cr.	79
25	ROYAKOTTAI	212	₹ 10 Cr.	175	₹ 11.22 Cr.	112
26	MADHEPATTI	240	₹ 12 Cr.	219	₹ 15.33 Cr.	128
27	BASAVANNAKOIL	84	₹ 7 Cr.	82	₹ 6.49 Cr.	93
28	THEERTHAM	152	₹ 8 Cr.	135	₹ 8.05 Cr.	101
29	NATRAMPALLI	217	₹ 9 Cr.	206	₹ 10.98 Cr.	122
30	THIRUPATTUR	544	₹ 25 Cr.	408	₹ 22.25 Cr.	89
31	KAKKANGARAI	239	₹ 12 Cr.	223	₹ 12.01 Cr.	100
32	PALLIKONDA	188	₹ 3 Cr.	113	₹ 3.66 Cr.	122
TOTAL		8455	₹ 447 Cr.	7239	₹ 445.40 Cr.	100

Bank of India - Loans



Details of Clusterwise Bank Loan Disbursement

S.No.	Cluster Name	Total SHGs as on March 2021	Loan Target in Crores	No. of SHGs Availed Loan	Loan Amount	%
1	THOGARAPALLI	375	₹ 20 Cr.	357	₹ 20.26 Cr.	101
TOTAL		375	₹ 20 Cr.	357	₹ 20.26 Cr.	101

Details of Bank Loan Disbursement

Bankwise

S.No.	Name of the Banks	Total SHGs as on March 2021	Loan Target in Crores	No. of SHGs Availed Loan	Loan Amount	%
1	Indian Bank	5846	₹ 346 Cr.	4989	₹ 301.56 Cr.	87
2	Tamil Nadu Grama Bank	8455	₹ 447 Cr.	7239	₹ 445.40 Cr.	100
3	Bank of India	375	₹ 20 Cr.	357	₹ 20.26 Cr.	101
TOTAL		14676	₹ 813 Cr.	12585	₹ 767.22 Cr.	94







Rate of Interest

FOR SHG BANK LOANS

Money lending with huge interest rate exploits poor people in the villages. But IVDP offers the loans to its SHG members with same rate of interest which commercial bank offers for its loans. Further the commercial banks are offering exclusive low rate of interest for IVDP SHG loans alone.

The IVDP SHGs in Dharmapuri and Vellore districts avails the loans from banks at a concessional rate under NRLM Project norms. According to that, the SHGs are getting loans with the 3% interest subvention and 4% additional subsidy per annum for the loans up to Rs. 3 lakhs. This reduces their interest burden further.

Rate of Interest Offered by Commercial Banks

BANK NAME	BANKER'S RATE OF INTEREST	LENDING RATE OF INTEREST TO SHG
 INDIAN BANK Above ₹ 10 Lakhs	10.05%	10.05%
 INDIAN BANK Upto ₹ 10 Lakhs	11.45%	11.45%
 TNGB	11.00%	11.00%
 BANK OF INDIA	9.10%	9.10%

Group Reserve Fund

Group Reserve Fund is nothing but the exclusive savings of the IVDP SHG.

Every IVDP SHG has a Fixed Deposit in a bank ranging from Rs. 25,000/- to Rs. 2,00,000/- depending upon the age of the group. It increases the credibility of the SHG while getting the bank loan.

Bank Wise Reserve Fund Details

S.No.	Name of the Banks	Total No. of Groups	No. of Groups having Reserve Fund	Loan Amount
1	Indian Bank	6110	4844	₹ 52.36 Cr.
2	Tamil Nadu Grama Bank	8865	7069	₹ 91.33 Cr.
3	Bank of India	380	360	₹ 4.45 Cr.
TOTAL		15355	12273	₹ 148.14 Cr.



Details of IVDP Loan

S.No.	PURPOSE OF THE LOAN	No. of Beneficiaries	Amount
1	REFRIGERATOR	5048	₹ 7.81 Cr.
2	WASHING MACHINE	407	₹ 62.57 Lakhs
3	LED TELEVISION	1208	₹ 2.57 Cr.
4	GOLD COIN	2126	₹ 7.66 Cr.
5	HOUSING	3	₹ 2.50 Lakhs
6	TAILORING MACHINE	35	₹ 3.90 Lakhs
7	LAPTOP	4	₹ 1.35 Lakhs
8	TWO WHEELER	5	₹ 2.25 Lakhs
9	SHG LOAN	1469	₹ 15.52 Cr.
10	RO PLANT	246	₹ 18.13 Lakhs
11	SOLAR FAN	7847	₹ 2.75 Cr.
TOTAL		18398	₹ 37.22 Cr.

Details of Sangha Loan

S.No.	PURPOSE OF THE LOAN	No. of Beneficiaries	Amount
1	GENERAL PURPOSE	5668	₹ 10.37 Cr.
2	ANIMAL HUSBANDRY	3460	₹ 9.75 Cr.
3	HOUSE CONSTRUCTION & REPAIR	19138	₹ 45.67 Cr.
4	SMALL BUSINESS	4796	₹ 13.46 Cr.
5	LOAN REPAYMENT	4755	₹ 8.65 Cr.
6	MEDICAL	14902	₹ 40.34 Cr.
7	AGRICULTURE	31693	₹ 92.68 Cr.
8	EDUCATION	20017	₹ 58.35 Cr.
9	MARRIAGE	696	₹ 17.44 Cr.
10	BUYING VEHICLE	1034	₹ 3.11 Cr.
11	BUYING JEWELLS & REDEMPTION OF JEWELLS	389	₹ 9.09 Cr.
TOTAL		116323	₹ 308.91 Cr.

Loans for Health and Environment Products



SOLAR PRODUCTS

India is the country where huge solar resources are available. Solar is the cleanest and purest forms of energy. In order to tap this resource IVDP is promoting the solar energy products like lamps, fans among its SHG members. After introducing the solar products among them, we have witnessed the following positive changes;

- Fire accidents due to kerosene are almost zero
- Electricity consumption charges reduced considerably
- Contributed stinger role in protection of environment.

SANITATION PRODUCTS

Sanitation is the undivided part of every human life. The people get many diseases due to poor and unhygienic situation prevailing in our society. To address this need of our SHG members, IVDP is providing high quality sanitary napkins at a lowest price. Effects of using sanitary napkins:

- Vaginal related cancer and other related diseases prevented
- Urinary tract infections prevented

Solar Energy & Sanitation Activities Promoted

S.No.	PURPOSE OF THE LOAN	No .of Beneficiaries	Value till March 2021	No .of Beneficiaries	Value of Products promoted during 2021-2022	No .of Beneficiaries	Value as on March 2022
1	Sanitary Napkins	405310 Boxes	40.55 Cr.	41060 Boxes	7.10 Cr.	405310 Boxes	47.65 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)	110207 Units	41.14 Cr.	237 Units	0.60 Cr.	110207 Units	41.74 Cr.
5	RO Battery	868	0.24 Cr.	100	0.04 Cr.	868	0.28 Cr.
6	Solar Lights to SHG Members	660243	65.58 Cr.	24899	6.13 Cr.	660243	71.71 Cr.
7	Solar Lights to disaster relief works	7215	0.43 Cr.	---	---	7215	0.43 Cr.
8	Solar Fans	13998	6.08 Cr.	7877	3.46 Cr.	13998	9.54 Cr.
9	Power Bank	7755	0.60 Cr.	11840	0.98 Cr.	7755	1.58 Cr.
10	Inverter LED Bulb	---	---	75000	4.42 Cr.	75000	4.42 Cr.
11	Less Smoke stove	29623	4.05 Cr.	---	---	29623	4.05 Cr.
Total			207.67 Cr.		22.73 Cr.		230.40 Cr.

Audit & Accountability

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.

Audit Ensures

- Regular cash transaction or misappropriations if any are found out and suitable action is taken to solve the problems.
- Wrong entries, missing entries, in income and expenditure/transaction are found out and suitable action is taken.
- Audit enables and qualifies the SHGs 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 staff.

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 if any.

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 transactions of the groups at the end of every financial year and gives grading to groups. Producing bank statement, getting no dues certificate from the bank, evaluation and grading, rectification of the errors and arrive 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.

Grading of SHGs

Grading Criteria of Self Help Groups



BRONZE GRADE

The group should function upto 3 years

All the members should have 100% attendance at least for 6 meetings in a year

All the members have to register their attendance in the TAB

Excellence in credit linkage activities

upto
₹ 50,000



SILVER GRADE

The group should function upto 5 years

All the members should have 100% attendance at least for 6 meetings in a year

All the members have to register their attendance in the TAB

Excellence in credit linkage activities

The animtor should possess A+ grade

upto
₹ 60,000



GOLD GRADE

The group should function upto 7 years

All the members should have 100% attendance at least for 6 meetings in a year

All the members have to register their attendance in the TAB

Excellence in credit linkage activities

The Animator should possess A+ grade

upto
₹ 75,000



DIAMOND GRADE

The group should function upto 10 year Rs. 1,00,000
More than 10 years
Rs. 1,20,000

All the members should have 100% attendance at least for 6 meetings in a year

All the members have to register their attendance in the TAB

Excellence in credit linkage activities

The animtor should possess A+ grade

upto
₹ 1,20,000

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

Grading of Animators

A GRADE

All the members should have 100% attendance at least for 6 meetings in a year
All the members have to register their attendance in the TAB
Excellence in credit linkage activities

A+ GRADE

All the members should have 100% attendance at least for 6 meetings in a year
All the members have to register their attendance in the TAB
Excellence in credit linkage activities
Proper maintenance of books and records.
Best performance in Promoting Health and Solar activities

Audit & Accountability

Graded Groups : **INDIAN BANK**

S.No.	Cluster Name	No. of Groups	Self Help Groups Grading					Animators Grading	
			Diamond	Gold	Silver	Bronze	D	A+	A
1	HANUMANTHAPURAM 1	227	129	6	31	61	-	172	55
2	HANUMANTHAPURAM 2	220	128	13	22	57	-	178	42
3	KARIMANGALAM 1	273	113	17	36	107	-	187	86
4	MARANDAHALLI 1	161	88	7	18	48	-	140	21
5	MARANDAHALLI 2	162	74	8	13	67	-	135	27
6	PALACODE 1	186	69	10	21	86	-	121	65
7	PALACODE 2	218	90	19	17	92	-	133	85
8	DHARMAPURI	170	31	5	12	122	-	64	106
9	THIPPAMPATTI	245	48	22	25	150	-	181	64
10	KAMBAINALLUR	189	3	6	3	177	-	61	128
11	PULIKARAI	140	38	9	20	73	-	66	74
12	NATRAMPALLI 1	184	76	13	13	82	-	122	62
13	NATRAMPALLI 3	173	46	17	31	79	-	120	53
14	UDHAYENDRAM	165	22	14	7	122	-	82	83
15	VINNAMANGALAM	208	13	12	9	174	-	53	155
16	PACHUR	196	69	16	12	99	-	125	71
17	ALANGAYAM	119	0	2	2	115	-	25	94
18	MITTUR	41	3	4	1	33	-	17	24
19	GAJELNAYAKENPATTI	111	26	16	5	64	-	55	56
20	PONNERI	190	20	14	31	125	-	96	94
21	VARATTANAPALLI	270	161	39	30	40	-	188	81
22	KAVERIPATTINAM 1	243	121	20	25	77	-	165	78
23	KAVERIPATTINAM 2	243	125	7	17	94	-	164	79
24	BARUR	189	99	16	51	23	-	167	22
25	POCHAMPALLI	251	78	30	42	101	-	129	122
26	KURUBARAPALLI	223	153	18	9	43	-	172	51
27	VENKATASAMUTHIRAM	166	78	22	40	26	-	93	73
28	RAYAKOTTAI 1	203	77	5	17	104	-	100	103
29	KUNDARAPALLI	191	126	10	9	46	-	164	27
30	BERIGAI	90	5	12	6	67	-	23	67
31	MATHUR	172	33	3	24	112	-	82	90
32	UTHANAPALLI	100	22	6	2	70	-	31	69
33	NACHIKUPPAM	218	79	21	18	100	-	158	60
TOTAL		6137	2243	439	619	2836	-	3769	2367

Audit & Accountability

Graded Groups : **TAMIL NADU GRAMA BANK**

S.No.	Cluster Name	No. of Groups	Self Help Groups Grading					Animators Grading	
			Diamond	Gold	Silver	Bronze	D	A+	A
1	KARIMANGALAM 2	278	155	12	29	82	-	225	53
2	PENNAGARAM	238	9	17	8	204	-	113	125
3	VELLICHANDAI	329	175	21	49	84	-	289	40
4	ODASALPATTY	187	5	0	3	179	-	40	147
5	PANCHAPALLI	202	52	10	14	126	-	97	105
6	JAKKASAMUTHIRAM	125	60	7	8	50	-	85	40
7	MALLAPURAM	138	42	7	24	65	-	72	66
8	PAPPARAPATTI	106	23	2	5	76	-	40	66
9	KAKKANKARAI	231	53	24	34	120	-	154	77
10	THIRUPPATTUR 1	133	39	11	12	70	1	92	40
11	THIRUPPATHUR 2	199	41	22	28	108	-	132	67
12	THIRUPPATTUR 3	190	58	37	24	71	-	139	51
13	NATRAMPALLI 2	232	70	17	18	127	-	151	81
14	PALLIKONDA	179	1	7	18	153	-	56	123
15	NATRAMPALAYAM	154	39	10	6	99	-	42	112
16	ANCHETTY 1	234	65	33	24	112	-	122	112
17	ANCHETTY 2	175	48	21	13	93	-	57	117
18	KRISHNAGIRI 1	212	144	15	18	35	-	187	25
19	KRISHNAGIRI 2	214	118	23	36	37	-	172	42
20	KRISHNAGIRI 3	200	117	18	12	53	-	155	45
21	KRISHNAGIRI 4	208	116	16	22	54	-	168	40
22	KRISHNAGIRI 5	205	120	23	21	41	-	167	38
23	KRISHNAGIRI 6	181	89	25	11	56	-	129	52
24	KRISHNAGIRI 7	132	61	12	11	48	-	89	43
25	KRISHNAGIRI 8	193	124	21	12	36	-	161	32
26	PAIYUR	286	179	22	16	69	-	234	52
27	BARGUR	265	181	23	18	43	-	234	31
28	VEPPANAPALLI 1	211	86	23	2	100	-	115	96
29	VEPPANAPALLI 2	202	111	15	12	64	-	140	62
30	SHOOLAGIRI 1	276	127	14	18	117	-	181	95
31	SHOOLAGIRI 2	271	94	34	23	120	-	162	109
32	KAMANTHOTTI	244	32	20	15	177	-	131	113
33	ARASAMPATTY	261	111	28	39	83	-	208	53
34	JAGADEVU	241	169	14	5	53	-	195	46
35	DENKANIKOTTAI	248	46	36	15	151	-	98	149
36	MADEPATTY	246	129	6	16	95	-	174	72
37	VELAMPATTY	231	70	22	24	115	-	140	91
38	UTHANKARAI	185	0	3	5	177	-	45	140
39	RAYAKOTTAI 2	213	56	12	14	131	-	112	101
40	IRUTHUKOTTAI	112	3	0	0	109	-	5	107
41	THEERTHAM	155	60	12	11	72	-	100	55
42	BASAVANNAKOVIL	88	61	5	7	15	-	80	8
43	BERIGAI 2	80	9	9	2	60	-	23	54
44	ATHIMUGAM	88	3	6	1	78	-	10	78
45	KARAPATTU	61	2	1	0	58	-	21	40
TOTAL		8838	3353	716	703	4066	1	5542	3291

Audit & Accountability

Graded Groups : **BANK OF INDIA** ←

S.No.	Cluster Name	No. of Groups	Self Help Groups Grading					Animators Grading	
			Diamond	Gold	Silver	Bronze	D	A+	A
1	THOGARAPALLI 1	189	102	9	15	63	-	150	39
2	THOGARAPALLI 2	191	113	20	11	47	-	154	37
TOTAL		380	215	29	26	110	-	304	76



Bank Wise Graded Groups

CONSOLIDATED ←

S.No.	Cluster Name	No. of Groups	Self Help Groups Grading					Animators Grading	
			Diamond	Gold	Silver	Bronze	D	A+	A
1	INDIAN BANK	6137	2243	439	619	2836	-	3769	2367
2	TAMILNADU GRAMA BANK	8838	3353	716	703	4066	1	5542	3291
3	BANK OF INDIA	380	215	29	26	110	-	304	76
TOTAL		15355	5811	1184	1348	7012	1	9615	5734

Dividend

SHARING INTEREST ←

Year wise disbursement of Dividend

Year	Total No. of Groups	Total No. of Groups Received Dividend	Dividend Amount in Crore
2003	2621	420	₹ 3.50 Cr.
2004	3172	260	₹ 2.50 Cr.
2005	3918	497	₹ 5.00 Cr.
2006	4629	1209	₹ 10.00 Cr.
2007	5165	839	₹ 10.00 Cr.
2008	5989	1066	₹ 16.00 Cr.
2009	6669	1453	₹ 26.00 Cr.
2010	6805	1436	₹ 28.00 Cr.
2011	7568	1787	₹ 32.00 Cr.
2012	8231	1717	₹ 34.00 Cr.
2013	9052	2080	₹ 41.00 Cr.
2014	9062	3200	₹ 67.00 Cr.
2015	9802	2946	₹ 55.00 Cr.
2016	10773	3797	₹ 64.00 Cr.
2017	11712	3544	₹ 56.00 Cr.
2018	13140	4205	₹ 71.00 Cr.
2019	13900	3870	₹ 68.00 Cr.
2020	14676	4761	₹ 72.00 Cr.
2021	14676	4807	₹ 66.00 Cr.
From 2003 - 2021			₹ 727.00 Cr.

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

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

Dividend 2021-2022
14676 Members
4807 SHGs. **₹ 66 Crores**

Excess Savings 2021-2022 **₹ 32 Crores**

Excess Savings & DIVIDEND 2021-2022 **₹ 98 Crores**

Cumulatively right from 2003 to 2022 IVDP SHGs shared **₹ 727 CRORES** as dividend among the members.

In a SHG, each member is allowed to keep Rs. 20,000 in their accounts. At the time of disbursement of dividend, the members who are having more than Rs. 20,000 will be treated as excess savings and the same will be distributed along with the dividend

Empowering Women Through Technology

The digitalization of SHGs accounts and operations are very well adopted by the members and given positive response. Now the group members are viewing all their transactions 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

01 All SHG members' finger prints will be collected and stored in IVDP server.



05 The SHG's transactions and activities will be monitored from the Head office.



02 All the loan repayments will be entered in front of Members and acknowledged by same member.



04 SMS alert will be sent to group member's mobile.

03 Collections entered in the TAB will immediately move to IVDP MIS portal (Management Information System) and Cluster Desktop.

ADVANTAGES

01 SHG member's attendance will be monitored



05 The credibility of the SHGs will increase and banks will get more confidence on group's functioning.



02 Individual member's transactions like; savings, loan outstanding, over dues and group status can be monitored then and there.



04 The coordination between the groups and IVDP HO will be strengthened.

03 Special loans can be avail without coming to HO.

Capacity Building Training

FOR SHGs

IVDP provides step-by-step training and handholding support to 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. Then only they can deliver its services effectively and efficiently. Training and capacity building exercises are an ongoing process in IVDP, which will bring out efficiency and quality in their functioning.

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

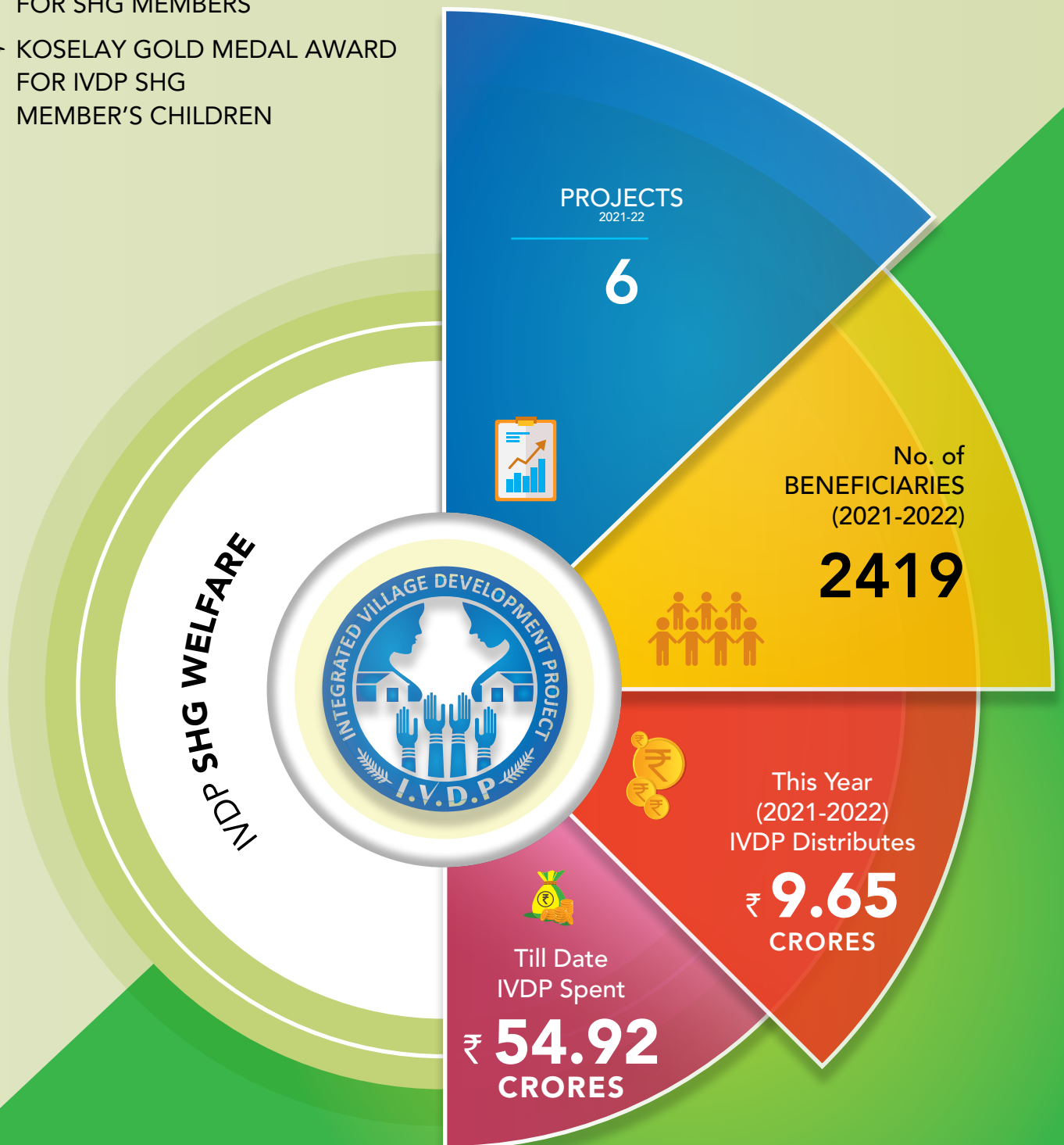


The Training Programmes Are Aimed At

- 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.

INSIDE...

- LIFE SECURITY FUND
- HIGHER EDUCATION SCHOLARSHIP TO WIDOW MEMBERS' CHILDREN
- HUT FIRE ACCIDENT RELIEF FUND
- TAILORING TRAINING FOR SHG MEMBERS
- FLOOD RELIEF FOR SHG MEMBERS
- KOSELAY GOLD MEDAL AWARD FOR IVDP SHG MEMBER'S CHILDREN



Life Security Fund

₹ 9.36 Crores

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



The Life Security Fund is given to the nominees of the deceased members every year.

During the year 2021

Rs. 9.36 Crores

have been distributed to the

1,702 nominees

(each Rs. 50,000/-)

of deceased

IVDP SHG members as a

Life Security Fund.

Rs. 5,000/- is given immediately for the funeral expenses to the family from the Group General Fund.

From the beginning of the scheme Rs. 47.36 crores have been distributed to 9603 nominees of the deceased.

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 an 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.

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.

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.

LSF UPTO MAR'2021		DURING 2021-2022		LSF as on MAR'2022	
No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
7901	₹ 34.84 Cr	1702	₹ 8.51 Cr	9603	₹ 43.35 Cr
Funeral Expenses	₹ 3.16 Cr	Funeral Expenses	₹ 0.85 Cr	Funeral Expenses	₹ 4.01 Cr
Total	₹ 38.00 Cr	Total	₹ 9.36 Cr	Total	₹ 47.36 Cr

Higher Education Scholarship to WIDOW MEMBERS' CHILDREN

₹ 7.40 Lakhs

- ◆ Children of widowed mothers of IVDP -SHG are given higher education scholarship of Rs. 10,000/- each.
- ◆ This scheme is in-existence since April 2010.
- ◆ The member should have been in the group for at least 3 years.
- ◆ Students should not have any arrears in the previous semester exams.



On 6th March 2022, about 74 children of IVDP Widow SHG members have received the scholarship worth of Rs. 7.40 Lakhs.

In the past IVDP has given Rs. 2.14 Crores to 2140 widow SHG members' children.

Hut Fire Accident Relief Fund

₹ 30,000



If a member's house is totally gutted in fire, the IVDP offers financial relief to the member. The IVDP President visits the spot and hands over Rs. 10,000/- and necessary cloths to affected family.

**This year IVDP hands over Rs. 30,000/- to
3 fire accident victims**

**So far IVDP has given the hut fire accident
relief worth of Rs. 44.50 Lakhs to fire accident victims.**

Tailoring Training for SHG Members

₹ 5.55 Lakhs

The main objective of this tailoring training program is to enhance the quality of life of women especially, poor and underprivileged through enhancement of their skills and knowledge. This training and job opportunity does not only provide them with a salary but also helps to raise confidence and to increase the weight of their voice and their share in decision making processes in their families.



Thus the IVDP started a full pledged tailoring training centre with latest Sewing Machine at the cost of **Rs. 4.80 Lakhs** in its newly started state of art SHG Industrial Training Centre at SIDCO Industrial Estate, Krishnagiri. **So far 113 IVDP SHG women members have successfully completed their tailoring training in 4 batches. The IVDP President encouraged them with the gift of tailoring machines and tailoring kits worth of Rs. 75,000/-.**

After learning this tailoring training, the women are started to design and stitch different type of blouses, in skirts, nighties, school children uniforms and earning some reasonable revenue for their family.



Flood Relief for SHG Members

₹ 14.84 Lakhs

As an unusual trend, the Tirupattur and Vellore districts are reeling from extreme unseasonal rainfall and flooding. This comes on top of heavy downpours that crippled the districts with full of water in the rivers and lakhs, which damaged many of our IVDP SHG member's property including their houses.

To respond the urgent needs of its SHG members, the IVDP President reacted quickly and visited the flood affected areas and supported them with food articles including rice, bed sheets and tarpaulins worth of **Rs. 14.84 lakhs**.

**TIRUPATTUR
AREA**

290 FAMILIES

₹ **4.08**
Lakhs

**PALLIKONDA
AREA**

160 FAMILIES

₹ **6.79**
Lakhs

**VINNAMANGALAM
AREA**

59 FAMILIES

₹ **3.07**
Lakhs

**UDAYENTHIRAM
AREA**

21 FAMILIES

₹ **0.90**
Lakhs



Koselay Gold Medal Award for IVDP SHG member's children

The Koselay Gold Medal Award is installed in memory of Late Mrs. Koselay Mary Francis, the Co-founder of IVDP. The Award is given to the children of IVDP SHG members who scored high marks in the board examinations.

- ◆ Among, the children of IVDP SHG members, those who have secured 90% and above in X and XII board exams are given one gram gold coin each.
- ◆ The top 5 rank holders in class XII are given a laptop each.
- ◆ The top five in class X are given a 4 gram gold coin each.

**So far Rs. 3.69 Crores worth of KOSELAY GOLD MEDALS
were given to the children of IVDP SHG members.**

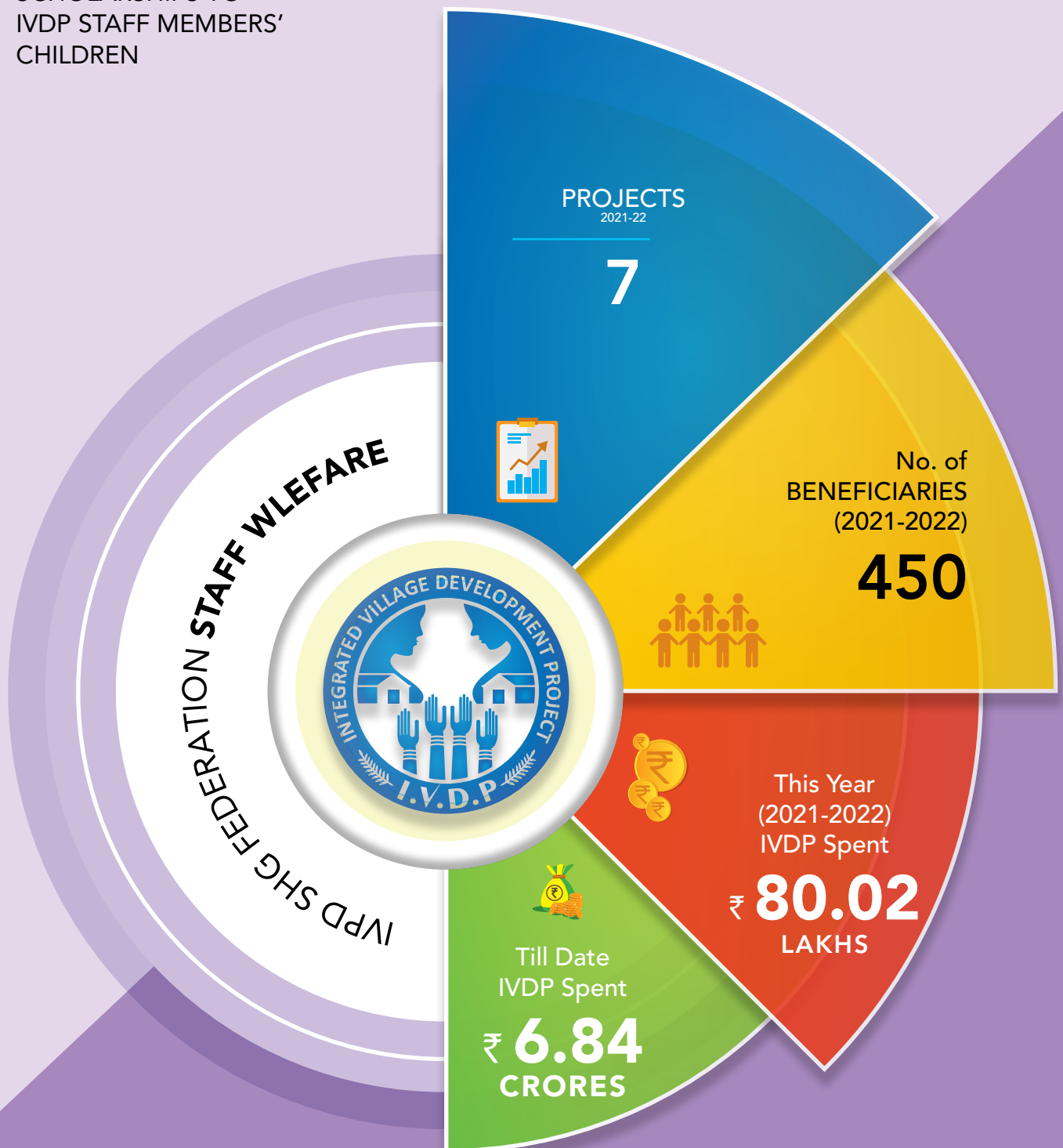
**SINCE NO GOVERNMENT EXAMINATIONS WERE HELD DUE TO COVID PANDEMIC,
CURRENT YEAR ALONE, KOSELAY GOLD MEDAL AWARD IS WITH HELD TEMPORARLEY.**

INSIDE...

- DREAM HOUSE
- MEDICAL INSURANCE
- DEEPAWALI CELEBRATIONS
- PONGAL GIFTS
- NEW YEAR GIFTS
- OVER COAT
- EDUCATIONAL SCHOLARSHIPS TO IVDP STAFF MEMBERS' CHILDREN

4

Chapter





Dream House

₹ 2 Lakhs

In the last few years, the IVDP is supporting its ultra poor staff to build new houses and to complete their incomplete houses. During this year, the IVDP supported Rs. 2 lakhs to Mrs. Malarvizhi of Velan SHG, Mallapadi, Bargur to build a new dream house.

Medical Insurance

₹ 5.21 Lakhs

As part of its staff welfare programme, the IVDP provided a group health insurance policy from Star Health Insurance Company for its 98 staff members who completed 10 years of service offers covering their medical expenditures including hospitalization and surgery up to Rs. 2 Lakhs. The staff can avail the cashless treatment facilities in the reputed hospitals. The total value of premium paid for this health insurance scheme is **Rs. 5.21 Lakhs.**



Deepawali Celebrations

₹ 33.20 Lakhs

Deepawali is a festival of lights that is celebrated annually across India. The festival celebrates the triumph of good over evil. Every year Deepawali is celebrated in IVDP in a grand manner with sharing of gifts and sweets. This year also Deepawali is celebrated with colourful cultural events and lots of fun. Finally the IVDP President Mr. Kulandai Francis distributed Rs. 33.20 Lakhs worth of incentives, saree, food package, sweets and inverter bulbs to all the staff members and wishes them Happy Deepawali.

Pongal Gifts

₹ 6.93 Lakhs



The festival of Harvest, PONGAL was celebrated in IVDP in a traditional manner with colourful events and sharing of sweet pongal among staff. This year Pongal was celebrated in IVDP by sharing of various pongal preparation items with 25 kgs. of rice bag each worth of Rs. 1,575/-. The total values of pongal gifts are Rs. 6.93 Lakhs.

New Year Gifts

₹ 21.41 Lakhs

Every year the New Year day was observed as a 'Staff Day' in IVDP. During this occasion, the IVDP President shares the New Year gifts with staff and honours them with incentives and gold medals. The dance and games of staff will add more colours to this celebration and made the day memorable one. Finally the IVDP President concluded the day with his New Year message and distributed the following gifts with staff;

- ◆ Rs. 10,000/- bonus for the staff who are completed 10 years of service in IVDP.
- ◆ Medical insurance policy for 98 staff members
- ◆ Gold medals for best performed staff
- ◆ Cakes and Bed Sheets, Calendar & Diary for all the staff



The total value of New Year gifts to staff is Rs. 21.41 Lakhs

Over Coat

₹ 6.36 Lakhs



To work comfortably and conveniently, IVDP provided two sets of overcoats to its **400 staff members** at the cost of **Rs. 6.36 Lakhs.**

Educational Scholarships to IVDP Staff Members' Children

₹ 5.55 Lakhs

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



1st to 5th Standard Children get **Rs. 3,000** each

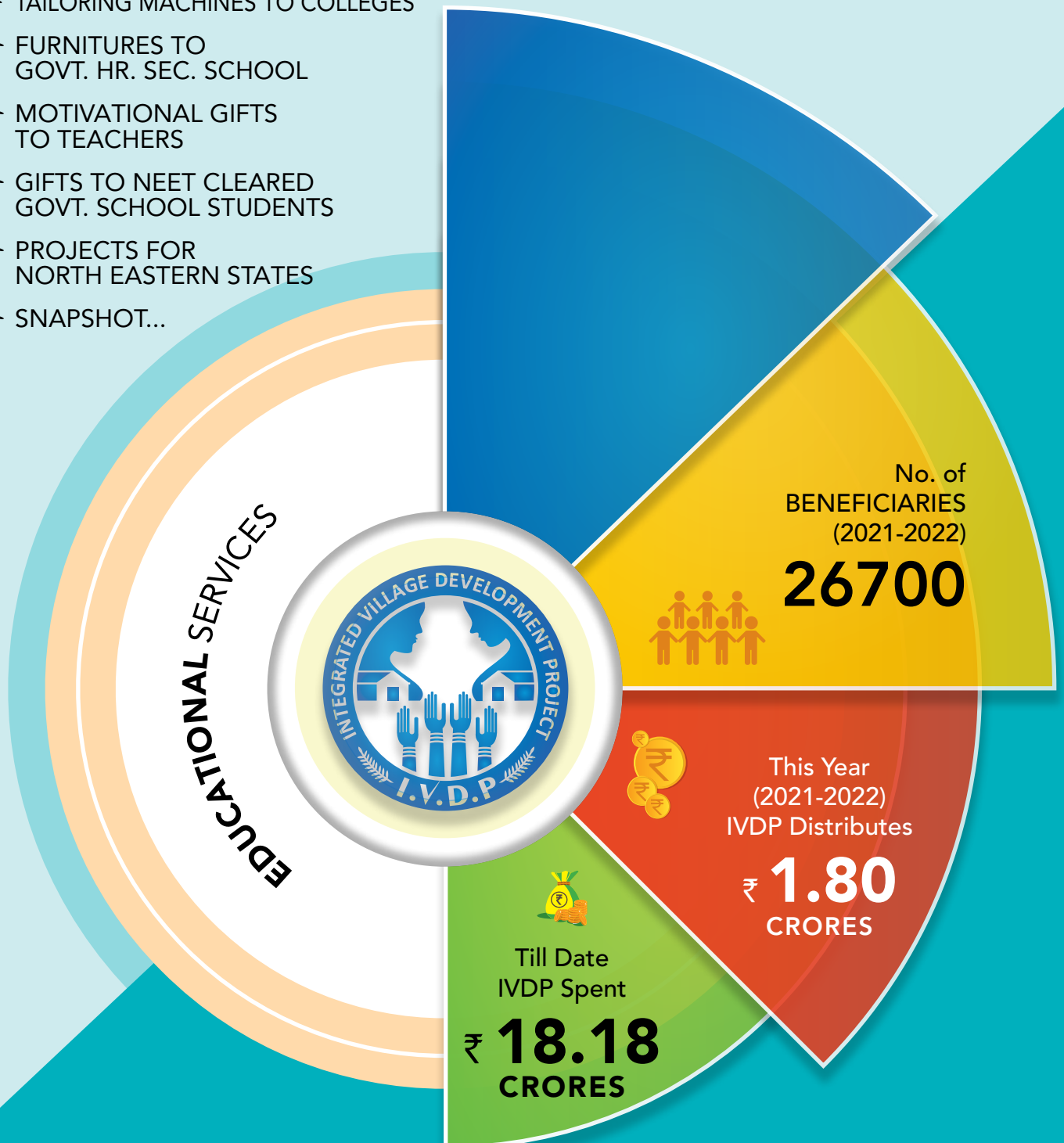
6th to 12th Standard Children get **Rs. 5,000** each

College Students get **Rs. 10,000** each

During this year, 55 children of IVDP staff members have received the scholarship of Rs. 10,000/- each. The total value of this scholarship is Rs. 5.55 Lakhs.

INSIDE...

- DIGITAL LEARNING
- COMPUTER LAB
- BOOKS TO SACRED HEART COLLEGE LIBRARY
- IVDP SCHOLARSHIPS FOR HIGHER EDUCATION
- SCHOLARSHIP FOR ULTRA POOR STUDENTS
- UNIFORMS TO COLLEGE STUDENTS
- BRIDGE COURSE FOR GOVT. COLLEGE STUDENTS
- TAILORING MACHINES TO COLLEGES
- FURNITURES TO GOVT. HR. SEC. SCHOOL
- MOTIVATIONAL GIFTS TO TEACHERS
- GIFTS TO NEET CLEARED GOVT. SCHOOL STUDENTS
- PROJECTS FOR NORTH EASTERN STATES
- SNAPSHOT...





Digital Learning

→ ₹ 21.88 Lakhs

Smart Class set-up was introduced in various educational institutions to use digital learning as a tool in improving the class room atmosphere a attractive one and making teaching learning processes more fun and interactive.

This year the IVDP has given the special emphasis to create this digital platform in schools and colleges which was directly benefitted to children.

Smart Board to Our Lady's Primary School, Madhakondapalli	₹ 67,500
Smart Board to Sagaya Madha Middle School, Dasarapalli	₹ 62,500
Three Smart Boards to IELC Middle School, Krishnagiri	₹ 1.79 Lakhs
Smart Boards to St. Joseph's College for Women, Tirupur	₹ 2.10 Lakhs
Smart Boards to Loyola College, Vettavalam	₹ 5.40 Lakhs
Smart Boards and 20 Smart LED Televisions to Mary Immaculate Girls Hr. Sec. School, Tirupattur	₹ 9.84 Lakhs
Smart LED Televisions to 8 Schools in Krishnagiri District	₹ 1.45 Lakhs



Computer Lab

₹ 5.14 Lakhs

The computer lab is important to enhance the scientific and technological research and invention capacity of students. The good and practical computer lab makes students interesting and enthusiastic about technology and science. To achieve this goal, the IVDP supported St. Mary's Hr. Sec. School, Harur to set up a computer lab at the cost of Rs. 5.14 Lakhs.

Books to Sacred Heart College Library

₹ 2 Lakhs

Libraries play a vital role in providing students with reliable content. They encourage and promote the process of learning and grasping knowledge. To add more value to their library, the IVDP donated Rs. 2 Lakhs worth of books to Sacred Heart College Library on various topics.





IVDP Scholarships for Higher Education

₹ 73.51 Lakhs

IVDP Higher Scholarship is boon for students belonging to the weaker sections of the society, who are unable to pursue their education for some reason or other. Scholarship is an incentive as well as encouragement for students, who lost one or both of their parents.

To achieve this goal, the IVDP provides the scholarship of Rs. 10,000/- for Orphan students and Rs. 7,500/- for semi orphan students studying in various colleges.





St. Louis
Nursing School
Krishnagiri

8 STUDENTS

₹ **0.80**
LAKHS

St. Joseph's
College for Women
Tiruppur

43 STUDENTS

₹ **3.30**
LAKHS



St. Joseph's
College for Women
Hosur

90 STUDENTS

₹ **6.85**
LAKHS

Sacred Heart
College
Tirupattur

171 STUDENTS

₹ **13.10**
LAKHS

Auxilium College
Vellore

144 STUDENTS

₹ **11.00**
LAKHS

Don Bosco Arts
& Science College
Dharmapuri

114 STUDENTS

₹ **8.57**
LAKHS

Don Bosco
College of Education
Dharmapuri

11 STUDENTS

₹ **1.10**
LAKHS

Don Bosco
College
Yelagiri Hills

83 STUDENTS

₹ **6.37**
LAKHS

Gonzaga
College for women
Elathagiri

71 STUDENTS

₹ **5.60**
LAKHS

Loyola College
Mettala

58 STUDENTS

₹ **4.42**
LAKHS

Loyola College
Vettavalam

70 STUDENTS

₹ **5.30**
LAKHS

Other Schools
& Colleges

71 STUDENTS

₹ **7.10**
LAKHS





Scholarship for Ultra Poor Students

₹ 14.07 Lakhs

The IVDP Scholarship for students studying in the colleges is one of the most effective, inspiring and rewarding ways to help students living in the most backward economic status. It also gives them better lives and futures. To address this need the IVDP President come out with a special scholarship programme for extremely poor students through which the ultra poor families will begin to move out of poverty.

Loyola College
Vettavalam
Thiruvannamalai Dt

100 STUDENTS

₹ 5
Lakhs

St. Joseph's
College
for Women
Tiruppur

60 STUDENTS

₹ 4.50
Lakhs

St. Joseph's
College
for Women
Hosur

61 STUDENTS

₹ 4.57
Lakhs

Uniforms to College Students

₹ 13 Lakhs

Wearing uniform promotes equality, discipline, focus on learning, time saving and avoids financial difference among students. Therefore IVDP provided the uniforms to female Students.



Govt. Arts College for Women, Karimangalam
3215 Students - **Rs. 12 Lakhs**



Don Bosco College, Yellagiri Hills
240 Students - **Rs. 1 Lakh**



Bridge Course for Govt. College Students

₹ 2.75 Lakhs

The IVDP conducted a bridge course in English for newly admitted students in Government colleges at Krishnagiri and Karimangalam. The main objective of the course is to bridge the gap between school and collegiate education and to meet the student's communicative requirements.



MOTIVATIONAL GIFTS (POWER BANK)

worth of Rs. 17,000/- to 25 English department lecturers who handled the bridge course for Govt. Colleges.



Tailoring Machines to Colleges

₹ 2.13 Lakhs

Vocational education is a different learning option from the path of college or universities. It offers a path that imparts the skills and knowledge needed to work in a given occupation. It is coordinated with the requirements of the labour market and is an integral part of the education system. So IVDP is keen in enhancing the vocational skills among college students while they are studying higher education.

Don Bosco
College
Yelagiri Hills

**10 SEWING
MACHINES**

₹ 62000

St. Joseph's
College
Hosur

**9 SEWING
MACHINES**

₹ 89100

Auxilium
College
Vellore

**10 SEWING
MACHINES**

₹ 62000

Furnitures to Govt. Hr. Sec. School, Gerigepalli

₹ 56,000



Motivational Gifts to Teachers

₹ 8.34 Lakhs



St. Joseph's College for Women,
Hosur

102 Staffs ₹ 4.1 Lakhs

Mary Immaculate Hr. Sec. School
Tirupattur

21 Staffs ₹ 84,000

Holy Cross Matric. Hr. Sec. School,
Vakkampatti, Dindigul

85 Staffs ₹ 3.40 Lakhs

Paver Block Floors to Govt. Schools

₹ 2.30 Lakhs

Since, the Paver blocks are durable, slip resistant and skid resistant; it is more suitable for schools where small children are run around. So, IVDP supported to install the paver blocks

P.U. Primary School,
Kattinayanapalli,
Krishnagiri Dt.
at the cost of
Rs. 1.06 Lakhs



P.U. Middle School,
Ummiyampatti,
Dharmapuri Dt.
at the cost of
Rs. 1.24 Lakhs

Gifts to NEET cleared Govt. School students

₹ 2.34 Lakhs

At the request of School Education department, last year the IVDP president donated Rs. 4 lakhs worth of NEET coaching books for MBBS aspirant Govt. School students in Krishnagiri district. Among them 8 students have succeeded in their NEET examination and got admitted in various Govt. Medical colleges.



In order to appreciate and motivate them the IVDP President gifted each Rs. 20,000/- and One gram gold coin each worth of Rs. 4,750/- and college bag each worth of Rs. 1200/- for 8 students who got MBBS admission. The total value of gifts is Rs. 2.34 lakhs.

PROJECTS FOR NORTH EASTERN STATES

Holy Cross School, Moharpara

₹ 12.80 Lakhs



Solar Lamps and Inverter Bulbs to
500 Students ₹ 3.80 Lakhs

Dinner Sets to
102 Staff ₹ 2.80 Lakhs

Winter Jackets to 168 Girl children
staying in the Hostel
₹ 1.60 Lakhs

25 KVA Kirloskar Generator to
Holy Cross Natter Dame School
₹ 4.60 Lakhs



PROJECTS FOR NORTH EASTERN STATES



Holy Cross Hr. Sec. School Makenrew, Megalaya state

₹ 1.86 Lakhs

IVDP supported to install the CCTV cameras in Holy Cross Hr. Sec. School, Makenrew, Megalaya State at the cost of **Rs. 1.86 lakhs**

Educational scholarships for Arunachal Pradesh students

₹ 1.80 Lakhs

IVDP provided a higher education scholarship of each Rs. 10,000/- to 18 students who are studying in various higher educational institutions in Arunachal Pradesh. The total value of scholarship is **Rs. 1.80 Lakhs.**

SNAPSHOT... Rs. 7.29 LAKHS

BAGS to School & College Students

Rs. **2.62 Lakhs**

COMPOUND WALL to
IELC MIDDLE SCHOOL, KRISHNAGIRI

Rs. **65,000**

COMPUTER with **PRINTER** for the use of
KRISHNAGIRI CHIEF EDUCATIONAL OFFICE

Rs. **82,000**

SOLAR LAMBS to **444 CHILDREN** studying in
LITTLE FLOWER SCHOOL, VELLAKULAM, TRICHY

Rs. **3 Lakhs**

HIGH SPEED INTERNET CONNECTION
to **GOVT. ARTS COLLEGE FOR WOMEN KRISHNAGIRI**

Rs. **20,000**

GOLD EAR RINGS AND TITAN WATCHES
FOR **40 STUDENTS OF**
ST. JOSEPH COLLEGE FOR WOMAN, TIRUPUR.

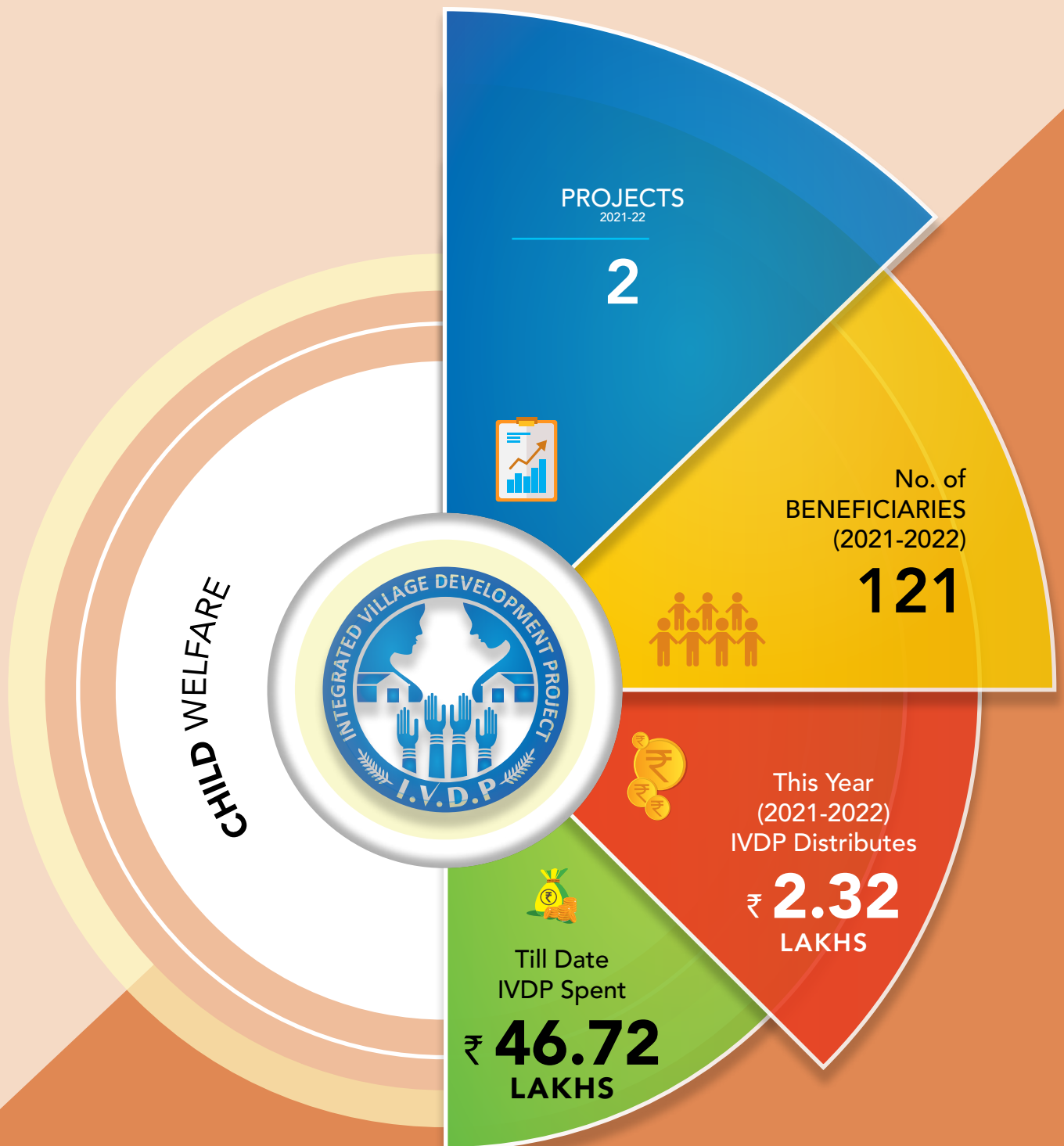
Rs. **2.53 Lakhs**

INSIDE...

- TRUNK BOXES TO RESIDENTIAL SCHOOL CHILDREN
- MEDICAL HELP

6

Chapter





Trunk Boxes to Residential School Children

₹ 1.32 Lakhs

Steel trunk boxes are the great place to store clothing and other belongings of the children studying in the residential boarding schools. It ensures them their belonging are safe and ready for their regular use. So every children like have their own trunk boxes to keep their belongings. To fulfil this dare need of the children staying in the Nethaji Subas Chandra Bose residential school at Athimugam, Krishnagiri district the IVDP President provided 120 trunk boxes at the cost of **Rs. 1.32 lakhs.**



MEDICAL HELP

Medical support for **Head Surgery** of the **5 years old Child. YUKESH**

Rs. **1 Lakh**



INSIDE...

- TOUCHING GRASSROOTS
- SEWING MACHINES TO SHG MEMBERS DON BOSCO YOUTH VILLAGE
- SUPPORT TO INSTALL THE SURVEILLANCE CAMERAS IN KRISHNAGIRI MUNICIPAL LIMITS



Touching Grassroots

Rs. 10 Lakhs
to Alert India, Mumbai
for Leprosy Elimination and
Rehabilitation Project



Gold Coins worth of **Rs. 23,000**
to 5 retired revenue
department officials.



Rs. 1 Lakh emergency medical
support to Mr. Karthik working in
Sacred Heart College, Tirupattur.



55" LG LED TV,
Computer with printer
worth of

Rs. 1.08 Lakh
to Krishnagiri District
Press Club

Touching Grassroots



Food for 250 physically challenged persons
Rs. 30,000



Cash award of **Rs. 25,000** to Mrs. Parimala for her service during the flood.



Aids and Appliances for bed ridden sickly persons in Sesurajapuram
Rs. 50,000



DINNER SETS to JUST Voluntary Organisation staff
Rs. 95,000

DINNER SETS to ASHA Organisation staff
Rs. 59,000

Sewing Machines to SHG members Don Bosco Youth Village

₹ 4.60 Lakhs



The women from the villages around Keeranur are organised as a Self Help Group by DB Youth Village. They are learning various employment and self development skills through DB Youth Village and earning for their livelihood. In order to enhance their employability skills, the IVDP provided 50 advanced sewing machines at the cost of Rs. 4.60 Lakhs.

Support to install the Surveillance Cameras in Krishnagiri Municipal Limits

₹ 10 Lakhs

Maintaining a law and order for security agencies like police become a challenging task now days. To ensure the safety of the general public and reduce the crime rate in the public places, the Krishnagiri Municipality and Police Dept. approached IVDP to seek the support to install the CCTV surveillance cameras in the sensitive locations of the Krishnagiri Town.

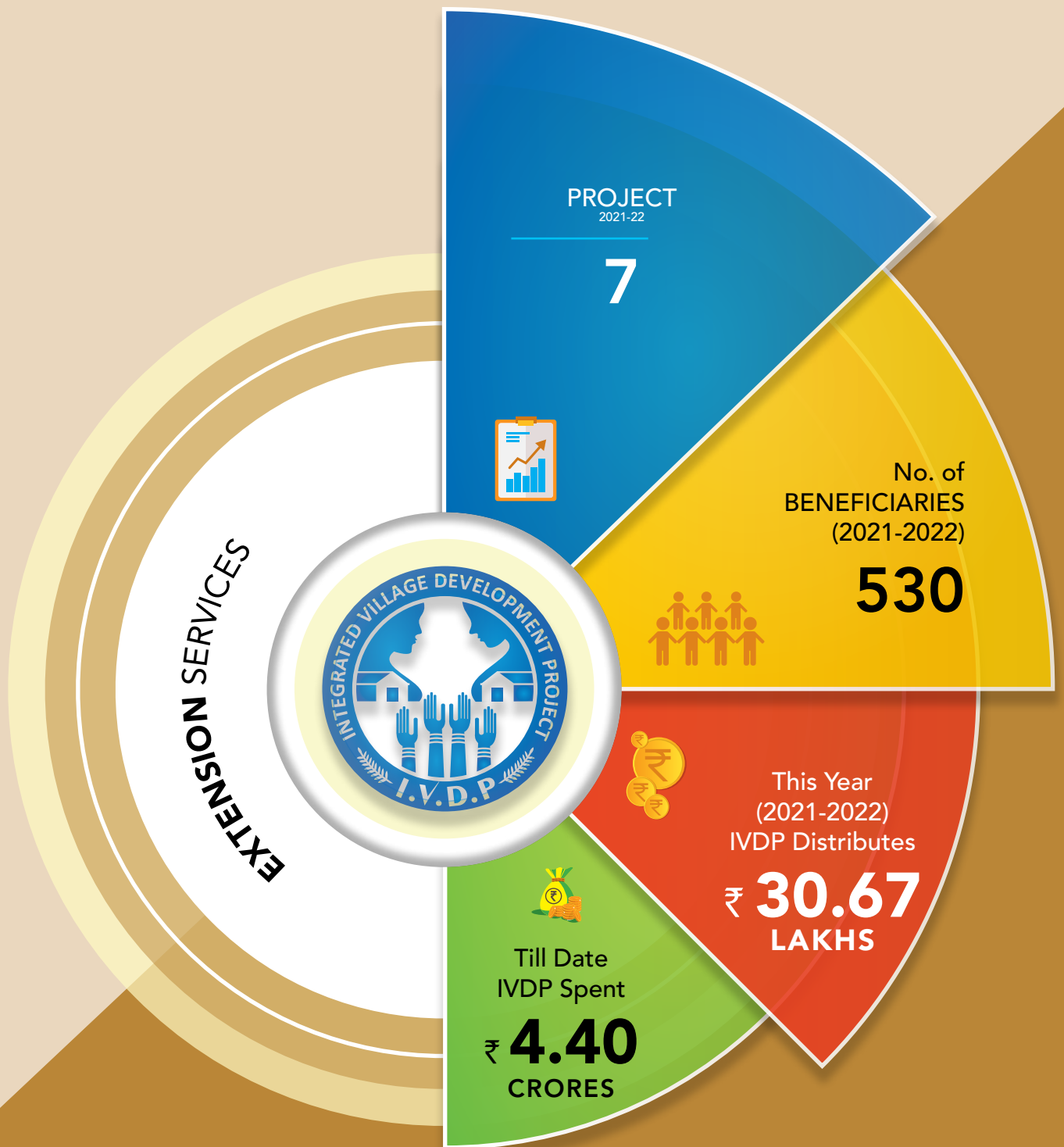
To support
this public cause,
IVDP contributed
Rs. 10 Lakhs.

The IVDP Founder President
Mr. Kulandai Francis
handed over the cheque
with Krishnagiri Municipal
Chairperson,
Mrs. Farida Nawab.



INSIDE...

- IVDP NETHAJI MATRICULATION SCHOOL, KOTTAIYUR





Educational Support to Underprivileged Children

₹ 14.77 Lakhs

The IVDP is committed to providing basic education for poor children living in remote rural and tribal areas in the midst of forest in Denkanikottai and Anjetty region, because it empowers an individual to earn his/her livelihood and it increases one's awareness on a range of issues.

So, it established an IVDP Nethaji Matric. School has all the modern facilities in Kottaiyur near Anjetty. The IVDP continuously supports this school by providing the following amenities;

Canon Camera ₹ 1 Lakh

Poor Children's Scholarships ₹ 5.99 Lakhs

Text Books & Library Books ₹ 2.15 Lakhs

Multipurpose Auditorium ₹ 2 Lakhs
(TOTAL VALUE ₹ 84 LAKHS)

Chairs for the Auditorium ₹ 1.63 Lakhs

Science Lab Equipments ₹ 2 Lakhs

PROJECT FOR IVDP NETHAJI MATRICULATION SCHOOL, KOTTAIYUR



Modern Toilet Block

₹ 21.40 Lakhs



Schools need clean toilets to promote cleanliness to students and further teach them the importance of washing their hands. The hygiene habits that children learn in school can be carried with them as they grow up. To achieve this goal, the IVDP President builds ultra modern toilets for IVDP Nethaji Matric. School in Kottaiyur at the cost of **Rs. 21.40 lakhs.**

IVDP SPONSORED LEPROSY REHABILITATION PROGRAMMES IN PARTNERSHIP WITH ALERT INDIA - MUMBAI



Leprosy is not eliminated in India! IVDP joins hands with ALERT-INDIA

to take up the national challenge to eradication leprosy under IVDP Disease Control Campaign



from the President's desk

Dear Members,

IVDP partners with ALERT-INDIA - NGO working for 43 years in Maharashtra. It has detected hundreds of new leprosy cases with IVDP support. It also promotes and supports cure of the leprosy affected, care of the deformed, correction of disabilities through physiotherapy of patients from remote tribal villages.

This report is a glimpse of their extensive work. IVDP joins the fight to end leprosy in our country.

Kulandei Francis, President, IVDP



Tracking migrant labourers

- ALERT-INDIA takes up surveys, contact tracing and referral centres for treatment - offers quality services to the leprosy affected in tribal and backward regions.
- IVDP support helped ALERT-INDIA to undertake case detection campaigns, bring down disease burden. Fight disability, stigma, discrimination and restore dignity at the family and community level.

★ IVDP supported locations in ALERT-INDIA project area.



In the past 10 yrs, total humanitarian help by IVDP is Rs. 102+ cr.

Special support to leprosy affected people is Rs. 35 lakhs.



Till Now IVDP Sponsored **Rs. 35 Lakhs** to various leprosy rehabilitation programmes of Alert India - Mumbai.

PROJECT IMPACT REPORT

Say NO to Fear and Exclusion
END . LEPROSY . TOGETHER .

A glimpse of
ALERT-INDIA's
 major activities:
 leprosy affected people
 reached with IVDP support.



Early case



Early infectious



Advanced infectious



Family education



Family survey



Contact tracing



Surveillance of early disability



Early disability detected - under treatment



Physiotherapy for disability correction



ALERT INDIA specialized in community-based Disease prevention, control, policy advocacy, and healthcare: The Reach

- **149+** Leprosy Referral Centres in **15** high leprosy incidence districts.
- **18 million+** rural / tribal population educated about leprosy to dispel myths & misconceptions.
- **31,000+** frontline health workers & **10,000+** ASHAs trained to identify and refer suspects of leprosy.
- **3,500+** public health MOs trained to diagnose and treat leprosy.
- **1,00,000+** leprosy affected treated and cured; counselled.
- **5 lakh+** lives saved: **26** pilot TB control - public health action in Maharashtra, Gujarat, Punjab & Jharkhand.
- **9,000+** people living with HIV/AIDS in **3** Cities - care and support addressed;
- **6,500+** female sex workers in **2** Cities: Mumbai & New Mumbai - protected from STI & HIV.

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

IVDP SHG WELFARE

₹ **54.92 CRORES**

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Life Security Fund	34.84 Crores	8.51 Crores	43.35 Crores
SHG Member Funeral Expenses	3.16 Crores	0.85 Crores	4.01 Crores
Support to Victim of Fire Accidents, Heart Surgery and Medical Expenses for SHG Members,	43.20 Lakhs	1.30 Lakhs	44.50 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	3.77 Crores		3.77 Crores
IVDP SHG Widow Members Children Scholarship (college students only)	2.06 Crores	7.40 Lakhs	2.14 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 Lakhs		49 Lakhs
Tailoring Training for SHG members in SHGs - ITC		4.80 Lakhs	4.80 Lakhs
Motivation gift to Tailoring students		73 Thou.	73 Thou.
Flood Relief for SHG members		14.84 Lakhs	14.84 Lakhs
TOTAL	45.27 Crores	9.65 Crores	54.92 Crores

IVDP SHG FEDERATION STAFF WELFARE

₹ **6.80 CRORES**

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Staff Welfare (Gift & Incentive)	4.87 Crores	72.47 Lakhs	5.55 Crores
IVDP SHG Staff Children Scholarship	1.04 Crore	5.55 Lakhs	1.10 Crores
Ultra Poor House	13 Lakhs	2 Lakhs	15 Lakhs
TOTAL	6.04 Crores	80.02 Lakhs	6.80 Crores

IVDP SHG INDUSTRIAL TRAINING CENTRE, KRISHNAGIRI

₹ **9.40 CRORES**

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Purchase of Land	3.50 Crores		3.50 Crore
Construction of ITC Building	4.90 Crores	0.45 Crore	5.35 Crore
Equipments and Furnitures		0.55 Crore	0.55 Crore
TOTAL	8.40 Crores	1.00 Crore	9.40 Crores

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

Educational Service to **IVDP NETHAJI SCHOOL, KOTTAIYUR**

₹ **4.40 CRORES**

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
School Establishment Work (Land Purchase, 3 Floors, 18 Class Rooms with Toilet Block, Furniture, Play Things, Computer Lab & Science lab)	2.52 Crore	2 Lakhs	2.54 crore
Auditorium Construction	82 Lakhs	2 Lakhs	84 Lakhs
Toilet Block	5.5 Lakhs	15.9 Lakhs	21.4 Lakhs
Xerox machine, Solar System, Furniture, Camera	9 Lakhs	2.63 Lakhs	11.63 Lakhs
Library Books & Text Book	30 Thou.	2.15 Lakhs	2.45 Lakhs
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 Lakh		2.43 Lakhs
Health Mix to students	1.4 Lakh		1.4 Lakhs
Musical Instruments	1.15 Lakh		1.15 Lakhs
Students Tour Expenses	25 Thou.		25 Thou.
Teachers Gift & Tour Expenses	1.72 Lakhs		1.72 Lakhs
TOTAL	4.14 Crores	24.68 Lakhs	4.39 Crores

Educational Service to **IVDP COMPUTER ACADEMY HANUMANTHAPURAM**

₹ **1.64 CRORES**

PARTICULARS	As on Mar'2021	2021-2022	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)	5.5 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

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

Educational Scholarship to COLLEGE & SCHOOL STUDENTS

₹ 5.05 CRORE

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Scholarship to College students	1.08 Crore	7.1 Lakhs	1.15 Crore
Sesurajapuram - 1st generation scholarship	60.72 Lakhs		60.72 Lakhs
Orphan & Semi Orphan Scholarship	2.05 Crore	66.41 Lakhs	2.71 Crore
Govt. College Cash award	11.41 Lakhs		11.41 Lakhs
Scholarship to students in IVDP Nethaji School, Kottaiyur	8.1 Lakhs	5.99 Lakhs	14.09 Lakhs
Ultra poor student scholarship (Sacred Heart college, Loyola college, Vettavalam, St.Joseph college, Hosur & St.Joseph College, Tiruppur, Arunachalapradesh)	14.2 Lakhs	15.77 Lakhs	29.97 Lakhs
Neet Student Scholarship		2.34 Lakhs	2.34 Lakhs
TOTAL	4.07 Crores	97.61 Lakhs	5.05 Crores

CHILD WELFARE PROGRAMMES

₹ 46.72 LAKHS

PARTICULARS	As on Mar'2021	2021-2022	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.
Awariness 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.
Bags to Athimugam ARS Home Children, Arani St.Joseph Home children & St. Mary's Girls children Home, Vellore	2.6 Lakhs		2.6 Lakhs
Grinder to Children Home	81 Thou.		81 Thou.
Dining table to IELC Children Home, Bargur	1.6 Lakhs		1.6 Lakhs
Food Expenses for Physically Challenged children	80 Thou.		80 Thou.
Gold Ear rings to Home Children in Vazhapadi	2.3. Lakhs		2.30 Lakhs
Exam Pads to Indra Gandhi Home children, Mathakondapalli	11 Thou.		11 Thou.
Tour Expenses to Blind children	53 Thou.		53 Thou.
Drunk Box to Athimugam ARS Home children		1.30 Lakhs	1.3 Lakhs
Medical Help (Surgery)		1.00 Lakh	1 Lakh
TOTAL	45.42 Lakhs	2.30 Lakhs	47.72 Lakhs

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

SPORTS & GAMES

₹ 34.75 LAKHS

PARTICULARS	As on Mar'2021	2021-2022	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	1.8 Lakhs		1.8 Lakhs
TOTAL	34.75 Lakhs		34.75 Lakhs

EMERGENCY RELIEF SERVICE

₹ 4.91 CRORE

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Kargil War, Gujarat Earth Quake, Tsunami, Gaja Cyclone, Vartha, Kerala Flood	3.75 Crore		3.75 Crore
Nilgiri Flood Relief Work	1.11 Crore		1.11 Crore
Chennai Flood Relief		5.30 Lakhs	5.30 Lakhs
TOTAL	4.86 Crore	5.30 Lakhs	4.91 Crore

COVID'19 RELIEF SERVICE

₹ 3.72 CRORE

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Covid'19 - Relief Work	61.52 Lakhs	3.1 Crore	3.72 Crore
TOTAL	61.52 Lakhs	3.1 Crore	3.72 Crore

IRULAR RELIEF SERVICE

₹ 1.22 CRORE

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Irular Relief - 1st Phase (Rice, Tharpaulin, Solar Lamp, Bedsheet)		1.22 Crore	1.22 Crore
TOTAL		1.22 Crore	1.22 Crore

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

OTHER EDUCATIONAL SERVICES

₹ **13.13 CRORE**

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
10th and +2 question Bank "Vetri Nam Kayil" distribution during 2008-2016	4.12 Crores		4.12 Crore
NEET Books	4 Lakhs		Rs.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	1.82 Crores	19.42 Lakhs	2.01 Crore
Smart Board to Notre Dame Holy Cross High School Tripura	10 Lakhs	12.8 Lakhs	22.8 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	35.5 Lakhs		35.5 Lakhs
Safety Grill frame work, Compound Wall & Tiles to St. Ann's school, Krishnagiri, Our Lady School Mathakondapalli, St. John Bosco School, Hosur, John Britto, Anniyalam, Peverblocks to Govt. School	17.72 Lakhs	2.95 Lakhs	20.67 Lakhs
Chair, Desk & Bench to Schools	67.07 Lakhs	0.56 Lakhs	67.63 Lakhs
Exam Pad to Schools	40 Thou.		40 Thou.
Uniform, Bag, Belt to School & College Students	13 Lakhs	13 Lakhs	26 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 Schools & Colleges	20.9 Lakhs	2 Lakhs	22.9 Lakhs

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

other educational services...

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Sanitation Expenses, Christmas Gifts & Food expenses for School & College Students	13.72 Lakhs		13.72 Lakhs
Teachers Gift	70.80 Lakhs	8.54 Lakhs	79.34 Lakhs
CC TV Camera & LED TV to Schools	9.47 Lakhs	7.6 Lakhs	17.07 Lakhs
Bridge Course to College Students	8 Lakhs	2.75 Lakhs	10.75 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	4.7 Lakhs	2.4 Lakhs	7.1 Lakhs
Titan Watches to College Students	1.25 Lakhs	13 Thou.	1.38 Lakhs
Tailoring Machine to College Students	1.56 Lakhs	2.13 Lakhs	3.69 Lakhs
Camera to College Students.	30 Thou.		30 Thou.
Valluvar Award to College Students	5.25 Lakhs		5.25 Lakhs
Solar Lamps to School Children		3 Lakhs	3 Lakhs
Middy - 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	1.8 Lakhs	31.6 Lakhs
CEO office - Printer & Computer		82 Thou.	82 Thou.
Fastrack Bags to Schools & College Students	42.4 Lakhs	2.62 Lakhs	45.02 Lakhs
TOTAL	12.30 Crore	Rs.82.58 lakhs	13.13 Crores

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

COMMUNITY DEVELOPMENT

₹ 9.22 CRORE

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Check Dam Construction in Thally Block	5 Crore		5 Crore
Thatched House in to Tiles house	2 Crore		2 Crore
Vellore Ceneral Prison	5 Lakh		5 Lakh
Women Sub jail – UPS, Battery, RO, Tank, Sewing machine, Towel & Other materials & SP office, Krishnagiri Computer & Printer	3 Lakh		3 Lakh
Govt. College , Municipality DMC worker Sanatorium workers in Tambaram & Conservancy Worker in Krishnagiri municipality, St.Ann's School, RC Fathima School & St. Louis Hospital	12.25 Lakh		12.25 Lakh
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	10 Lakhs	35 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)	18.8 Lakhs		18.8 Lakhs
Elathagiri - St.Annes Hospital	50 Thou.		50 Thou.
K.giri District library – Furniture	20 Thou.		20 Thou.
JUST (Jana Unnaiyan Samity) - Tiripura	23.71 Lakhs	95 Thou.	24.66 Lakhs
Arunachalapradesh SHG members	1.9 Lakhs		1.9 Lakhs
Meghalaya Kasi People Welfare (Blanket)	5.2 Lakhs		5.2 Lakhs
ASHA NGO – TRIPURA		59 Thou.	59 Thou.
Other donations(old age people, Marriage, Medical, sports, Sacred Heart Professor)	4.6 Lakhs	1.23 Lakhs	5.83 Lakhs
Christmas celebration St. Joseph Health center, Bargur for HIV people, Leprosy Home, Bargur	11.3 lakh		11.3 Lakhs
Sanitary napkin & survey team expenses during Flood relief	6.7 Lakhs		6.7 Lakhs

FINANCIAL OVERVIEW OF IVDP PHILANTHROPIC ACTIVITIES

community development...

PARTICULARS	As on Mar'2021	2021-2022	TOTAL
Olirum Krishnagiri Foundation	1 Lakh		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	6 Lakh		6 Lakh
Tailoring machines to Widow members in Kalanjyam Trust, Chennai	75 Thou.		75 Thou.
Tailoring machines to SHG members in Don Bosco Youth Village, Keeranoor, Pudhukottai	4 Lakhs	4.6 Lakhs	8.6 Lakhs
Tailoring machine and Gold coin to Indian Bank Rural Self Employment scheme	1.3 Lakhs		1.3 Lakhs
Disability people food expenses & Wheel Chair Donation		80 Thou.	80 Thou.
Social worker - Flood relief		25 Thou.	25 Thou.
Press Club, Krishnagiri		1.08 Lakhs	1.08 Lakhs
CCTV camera, Krishnagiri Municipality		10 Lakhs	10 Lakhs
TOTAL	8.92 Crore	29.50 Lakhs	9.22 Crore

TOTAL AMOUNT SPEND FOR
**SHG WELFARE, HEALTH, SANITATION, EDUCATION,
 CHILD WELFARE, COMMUNITY DEVELOPMENT,
 SPORTS AND GAMES & OTHERS**

2021-2022

₹ **26.59**
CRORES

Cumulative as on
 March 2022

₹ **115.22**
CRORES

Social Work Needs Continuity and Life-Time Commitment

Reflections of Rev. Fr. Agilan Sarprasadam SDB,
Provincial – Salesian Province of Tiruchy,

I am inspired by Mr. Kulandai Francis, the Founder and President of IVDP (Integrated Village Development Project) Krishnagiri, for his contribution towards empowerment of women in our times. All of us are aware of his benevolence and generosity during the 12th National Boscoree held in our province at Thanjavur, and his continued support to the social reach-out activities at Don Bosco Youth Village, Keeranur. He has promised to take interest in all the other developmental works of our province as well, and I am sure, he will be one of our great benefactors and supporters in the years to come. Being an ex-seminarian, he shared his life experiences with us in various forums like the provincial council etc. I had the privilege of meeting him a few times and I am grateful to God for such a unique personality, who has gone through struggles and crisis in life. But today he has given life to lakhs of women and their families. I am presenting to you his life story.

Mr. Francis had faced great financial difficulties to pursue his higher education. There was little wealth in his family, so funding even the most basic education for Mr. Francis was a struggle. His parents, however, understood the importance of education, so sacrificed the small piece of land (considered to be the family's only property) to enable him to graduate from Annamalai University. Amidst all difficulties, He continued to educate himself, completed a Social Development Course at Coady International Institute, Canada, and a Rural Management Course in the Philippines. As Mr. Francis, personally experienced poverty at an early age

PEOPLE'S VOICE

itself, he started IVDP to help the poor and needy, to overcome all their financial struggles and burdens. This early impact of his parents' immense sacrifice stimulated him to dedicate his life towards helping the poor. Following his stint with the Fathers of Holy Cross in 1970; involvement in relief work with Caritas India during Bangladeshi war; participation in relief works during the drought in Pune in 1972, were the down to earth learnings further enriched and streamlined the direction and focus in life.

From the learning of the worst times of his life, had brought to the fore his exceptional insight to assertively plan and build SHGs (Self Help Groups) for rural women. He planned SHGs as a mighty micro economic weapon to take on the unquestionable coercive feudal money lending system that usurped the hard-earned money of the villagers, outdoing the officially established rural lending institutions.

Today, IVDP SHGs are the outstanding example of a viable, effective rural credit mechanism par excellence in the country, given the present economic, socio political environment in India. Some of the salient features are the following. IVDP is basically a non-profit NGO, striving women empowerment towards holistic approach through SHGs, since 1979. IVDP also believes in women development possible through their economic initiatives. It's self-reliance and economic independence liberates them from the clutches of poverty and the total control by men in the family and society. Till date IVDP had promoted 14,840 Self Help Groups with a membership of 2,67,120 women. The SHGs spread over Krishnagiri, Dharmapuri, Vellore and Tirupattur districts of Tamil Nadu. The SHGs have transacted more than Rs.9101.28 Crores, since 1989. "If I can, why not you? (a great congregation and the province)," is the challenge he proposed to me. And I was thinking about it for a very long time. I guess the time is ripe to take up this challenge and such proposals by us confreres of Tiruchy Province.

PEOPLE'S VOICE

Dear Mr. Kulandai Francis,

Joyful greetings from **Fr. B. Francis Xavier msfs!**

When I see you, I am reminded of my boyhood. I knew you to be a lively and gentle person living in the house next to the old church in my native village Sesurajapuram. Your appearance is still very fresh in my memory; with thick curled hair, well built physique and with bell pants outfit. If I am right, you used to distribute medicines. And later, you took a completely new Avatar by forming the IVDP to help the poor and needy of all creed, casts and color.



I was then still studying in boarding schools in settipatti later in Kovilur and in Salem. The insufficient and poor quality meals provided in boardings those days made my life even more difficult. My village had only muddy roads. There were irregular bus services (2 times a day). After each holiday, returning to school those days was a himalayan task as all the school going students of Sesurajapuram studying in different schools had to catch up the same bus. We could hardly breath-in; because the bus used to be completely full and there was hardly any place to keep both the legs down.

These difficulties made me long for good roads, transport facilities and above all, a good school with a hostel facility in my village. Along with these dreams, your ministry was a stamp-mark in my mind to this day. Yes, dear Bro. Francis, you have always been the role model and inspiration to me.

These a few projects that God enabled me to do for the students of my village (Sesurajapuram, Natrampalayam) are inspired by you. I thank you for the person that you are. As far as I am aware, your ministry covers 4 district of Tamil Nadu. May God continue to bless in your ministry for the poor and needy.

I wish you, your team and all the well wishers of IVDP all the best and God's blessings.

May God continue to bless you to carry on this noble task for the many more years to come.

- **Fr. B. Francis Xavier, msfs**
Working in Germany

துயர் துடைக்கும் வள்ளல்

ஆலமரமென உம்புகழ் வையகத்தில் பரவிட
குழந்தை - மதலைமேரி க்கு மகவாக உதித்த
சேலத்து செம்மலே!
காரிப்பட்டியைப் பிறப்பிடமாக கொண்டு
இருந்த ஒரு காணி நிலம் விற்று
பட்டம் பெற்ற பட்டதாரியே!

கள்ளமில்லா அன்பை தாங்கும் உள்ளம்
பள்ளமில்லா இடமின்றி பாய்ந்தோடும் வெள்ளம் போல்
உம் ஆண்மையில் உள்ள தாய்மைக் குணமும் பேரழகுதான்!
நீரின்றி அமையாது உலகு என்பதறிந்து
தடுப்பணைகள் தந்திட்ட தர்மசீலரே!

அறிவை விரிவு செய்து, அகண்டமாக்கி
உம் விசாலப் பார்வையால்,
விழுந்த மக்களை அணைத்து,
சுய உதவிக் குழுக்கள் தொடங்கி
மகளிரின் துயர் துடைத்த வள்ளலே!

தொடவே முடியாத தொலைவில் இருப்பது தொடுவானம்!
ஆம்! தொட முடியாத புகழின் உச்சியில் இருக்கும் நீர்!
உம் எண்ணத்தை பூக்களாக தூவி
ஒருங்கிணைந்த கிராம மேம்பாட்டுத் திட்டமெனும் (IVDP)
மாலையாக கோர்த்து, மாணவர்களின் கல்வி நலனுக்கு
பேருதவி புரிந்த அருடபெருந்தகையே!

குழந்தையின் சிரிப்பு மனகாயங்களைப் போக்கும்!
இக்குழந்தையின் கருணைச்சிரிப்போ!
மக்கள் வாழ்வில் இருளைப் போக்கும்!
உளியாற் ஓங்கி உடைக்கின்ற போதும்
உயிர்வலி தாங்கும் கடுங்கற் பாறை போல்
மகளிர் துயர் தீர்க்க
தன்னார்வத் தொண்டு நிறுவனம் தொடங்கி
இராமன் மகசேசே விருது பெற்ற சமூக சேவகரே!

உம்முடைய தொலைநோக்குப் பார்வையாலும்
சேவை மனப்பான்மையாலும்
உம்மக்கள் நாங்கள் மேன்மேலும் மிளிர்ந்திட!
குன்றின் மேலிட்ட விளக்காக!
தாங்கள் நீடுபுகழ் பெற்று, நீண்ட ஆயுள் பெறவும்
பிறந்தநாள் வாழ்த்துக்களோடு
இறைஞ்சுகிறோம் இறையருளை!!!

இங்ஙனம்

ஐ.வி.டி.பி.

தலைமை அலுவலகப்

பணியாளர்கள்

நீவீர் ஒரு சிறப்பதிகாரம்!

செந்தமிழும் செங்கனியும் இரண்டறக் கலந்து
இனிமையும் பெருமையும் சேர்க்கும் சேலம் மாவட்டம்
கண்டெடுத்த விந்தை (குழந்தை) நாயகன்!
அன்பை அடிக்கல்லாகவும் திறமையைப் படிக்கல்லாகவும்
பொறுமையைக் கவசமாகவும் புன்னகையை அணிகலனாகவும் கொண்டு
மக்கள் மனதில் மகசேசே விருதினைப் பெற்று
விழி நீர் கண்ட வீர கர்ணனாய் விளங்கும்
உம்மை தித்திக்கும் தேன் தமிழால் வாழ்த்துகிறோம்!

படிப்பறியா ஏழைகளின் பரமபுத்திரன்!
அன்போடு பண்பும் கூட்டி அறிவோடு இரக்கமும் சேர்த்து
ஏழை மாணவரின் வாழ்விருட்டில் எரிகின்ற சுடர்விளக்கே!
கல்விக்கண் திறப்பதில் கருணை நிறை பெருவளமே!
தூய மரியன்னை பள்ளி கண்ட மாணிக்க வைரமே!
கணினி தந்து கல்விக்கண் திறந்த காவியத் தலைவனே!
மாந்தர்களின் இதயங்களில் மலர்ந்த இலக்கியத் தாமரையே!
உம்மை வாஞ்சையோடு வாயார வாழ்த்துகிறோம்!

வளர்ச்சி படைக்கும் புகழ்ச்சி நாயகன்!
மதங்கள் கடந்து மனிதநேயம் காக்கும் மகத்துவ மணிமகுடம்!
இன்னல் பல கடந்து இனிதாய் வாழ பாதை வகுக்கும் பண்பாளன்
ஐயா குழந்தை பிரான்சிஸ் அவர்களே!
நீவீர் மனிதர் அல்ல மகான் என்பேன்!
இதையும் நீர் மறுப்பீர் புகழ்ச்சியை வெறுப்பீர்
மக்களே என் சொத்து என்பீர்!
உம்மை உளமாற உவகையோடு வாழ்த்துகிறோம்!

தர்ம யுத்தத்தின் கொடை வள்ளல்!
இனிய உம் பேச்சால் இதயம் பல வென்றவர்
ஜெபத்தால் ஜெயம் கண்டவர்
பெயர்கேற்ப குழந்தை மனம் கொண்டவர்
பகுத்துண்டு பல்லுயிர் ஒம்பும் பண்பினை
எமக்கெல்லாம் கற்றுத் தந்தவரே!
உம்மை கனிவாக இனிதாய் வாழ்த்துகிறோம்!

ஐயா நீவீர்!
காற்றையும் கவர்ந்திழுக்கும் எழுத்ததிகாரம்!
உற்றாரையும் உவக்க வைக்கும் சொல்லதிகாரம்!
ஏழைக்கு வாழ்வளிக்கும் பொருளதிகாரம்!
மொத்தத்தில் நீவீர் ஒரு சிறப்பதிகாரம்!
நாடும் ஏடும் வீடும் போற்றும் உம் நற்சேவையாலே
நீங்காப் புகழுடன் மாறாப் புன்னகையுடன்
எல்லா நலமும் வளமும் பெற்று
பல்லாண்டு வாழ இறையருள் வேண்டுகிறோம்
வாழ்க நீர் எம்மான்! இவ்வையகம் தழைக்கவே!

அன்புடன்,
நாளாளர், தலைமையாசிரியர்,
ஆசிரிய - அலுவலகப் பெருமக்கள்,
மாணவச் செல்வங்கள்,
புனித மரியன்னை டீ.பி.பள்ளி
அருள், தருமபுரி மாவட்டம்.

மனிதத்தின் மகத்துவமே!

வாழ்க்கைப் பாதுகாப்பு நிதித்திட்டம்

கண்முன்னே வாழ்ந்த காலம் கனவாகி போனாலும்
எங்கள் முன்னே உம்முகம் எந்நாளும் உயிர் வாழும்
மண்விட்டு மறைந்து நீங்கள் விண்ணோக்கிச் சென்றாலும்
கண்விட்டு மறையாமல் காலமெல்லாம் உடன் வாழும்!
பூ பூத்த உந்தன் கொடிகள் பூவின்றி தவிக்கிறதே!
பூவுலகத்தார் மனம் புலம்பிதான் வெடிக்கின்றதே!
மீண்டும் பூக்காதோ உந்தன் வாழ்வு என்று
நெஞ்சம் தான் துடிக்கின்றதே!
தாய் தங்கை மகள் மனைவி என பல உறவுகள்
காலனின் கட்டளையில் எம்மை ஏங்கவிட்டு போனதே!
காலம் கடந்து கண்ணீர் விட்டு மனம் தடுமாறி நிற்கிறதே!
உணர்வுகளும் குறைய போவதில்லை
நினைவுகளும் முடிய போவதில்லை
வாழ்க்கை சக்கரத்தில் உயிர் உதிர்வு என்றும் இயற்கையானதே!
வருவதும் போவதும் வழக்கமானதே!
அன்னையின் அரவணைப்பில் மனையாளின் அன்பு உபசரிப்பில்
இது நாள் வரை வாழ்ந்ததை எண்ணி எண்ணி உள்ளம் உடைகிறதே!
உறவுகள் வீழ்ந்தாலும் வீறுகொண்டெழு விருட்சமாய் வந்த
என்மானே! ஐயா! மனிதத்தின் மகத்துவமே!
அன்பிற்கு இலக்கணமாய் அவனியில் வாழ்ந்து
பண்புடைமை காத்து பக்குவமாய் வழிநடத்தி இரக்கத்தின் இருப்பிடமாய்
ஈகை பல செய்து துன்புற்றோர் துயர் துடைத்திட
முப்பொழுதும் யோசித்து சட்டென உம் புத்தியில் தோன்றியதோ!
இவ்வாழ்க்கைப் பாதுகாப்பு நிதி எனும் சிறப்பு திட்டம்!
வாழும் காலத்தில் நம்பிக்கையாய் குழுவில் இணைந்தவரை
வாழ்வு முடிந்த பிறகும் கைவிடாத உம் திட்டம்!
குடும்பத்தின் குலவிளக்காய் இருந்தவர் மறைந்த போதும்...
குத்து விளக்காய் ஒளி ஏற்றி வழிகாட்டியதே உம் திட்டம்!
யானை இருந்தாலும் ஆயிரம் பொன்!
இறந்தாலும் ஆயிரம் பொன்! என்பது போல்
மறைந்த உறுப்பினருக்கு மதிப்பு கூட்டியதே உம் திட்டம்!
வழி இழந்து வாழ்க்கை இழந்து புயலில் சிக்கிய கலமாய் இருந்தோர்க்கு
கலங்கரை விளக்காய் கரையேற்றிய எம்மானே!
ஐ.வி.டி.பி யை ஈன்றெடுத்த இறையே! மறையே!
நீர் நீடுழி வாழ வேண்டும் பல்லாண்டு!
கண்களில் இருக்கும் கண்ணீர் துளிகள் மதிப்பானது!
உதடுகளில் இருக்கும் வார்த்தைகள் வலிமையானது!
அன்பு கொண்ட இதயம் அழகானது!
அன்பு கொண்ட இதயமாய் மரணம் இல்லாமல்
வாழ ஆசைக் கொள்வோம்!
இந்த மண்ணில் அல்ல... மற்றவர் மனதில்...

திருமதி. A. பாரதி சீமரி,

ஐ.வி.டி.பி. ஈய உதவிக் குழுக்கள் பயிற்சி மையப் பொறுப்பாளர்.



குழந்தை பிரான்சிஸ்...

கிருஸ்து அட்டா!
கிருஷ்ணகிரி வந்துவிட்டார்!
“குழந்தை” வந்த குதூகலத்தில்
ஆயிரமாயிரம் பெண்டிர் ஆனந்தக் கூத்தாட
ஆயர்குலமானது கிருஷ்ணகிரி!
மாங்கனி தேசம்! மாதர் தேசமானது!
பெண்மையின் பறைச்சாற்றும்
புதிய கீதையோ! விவிலியமோ!
எதுவாயினும் சரி
இங்கேயொன்று எழுதப்பட்டு விட்டது!
பெண்ணின் அடிமைத் தளை களைந்து
கெட்ட போரிடும்
கந்து வட்டியைக் கந்துலாக்கி...
வறுமைப்பேய் மாய்க்கும்
பூத போதனையோ அன்றி
குருவேதர் பூத்தமோ ஏதோயிங்கு
தொடர்ந்து கொண்டோனிருக்கிறது,
கிருஷ்ணகிரி இரட்சிக்கத்
அவதரித்த அருங் “குழந்தை” நீ!
இளையத் தமிழ் போல் என்றும்
இனிதுறவே வாழியவே!

என்றும் அன்புடன்...

மு. கதிரேசன்

நலைவர் (ஓய்வு)

அதியமான் கிராம வங்கி

நருமபுரி.

PHOTO GALLERY



**Visit of Mr. Sasidharan, Regional Manager
Bank of India, Coimbatore**



**Visit of Mr. Krishnaraj, Zonal Manager
Indian Bank, Vellore**

PHOTO GALLERY



**Mr. Andrzej Hok, State Sales Manager
Bella Premier Happy Hygiene
Care Pvt.Ltd. Dindigul**



**Visit of Mr. Shailesh Guptha,
General Manager, d-light, India**

IVDP IN MEDIA



IVDP IN MEDIA



IVDP IN MEDIA



IVDP IN MEDIA



IVDP PUBLICATIONS...

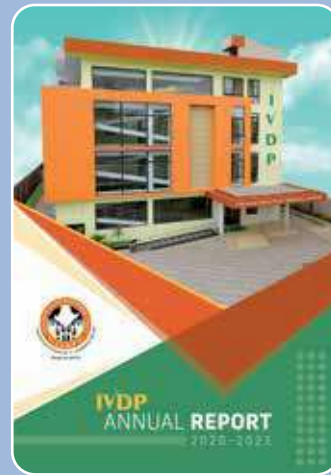
IVDP MALAR - ஐ.வி.டி.பி. மலர்
(Tamil Magazine - Published once in 4 Months)



IVDP SHGs **WORKING MANUAL**
TAMIL



IVDP **ANNUAL REPORT**
ENGLISH




FOR MORE DETAILS :
www.ivdpkrishnagiri.org



**LET'S
START FROM**
with in
AND AROUND
Us.

INTEGRATED VILLAGE DEVELOPMENT PROJECT

 IVDP Head Office, #9E, Shanthi Nagar 3rd Cross, KRISHNAGIRI-635001

 04343-232 129, 236 420

 francis@ivdpkrishnagiri.org

 www.ivdpkrishnagiri.org