



“ Everything is within
your power
and your power
IS WITHIN YOU. ”

www.ivdpkrishnagiri.org



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 Social Economic status.

Goal

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

**TOWARDS
TRANSFORMATION**



TABLE OF

CONTENTS

ABOUT IVDP

OUR LEGACY

IVDP MILESTONES AT A GLANCE

IVDP TODAY

IVDP SELF HELP GROUPS 07

LOANS 32

SHG WELFARE SCHEMES 48

CANCER SCREENING & FREE TREATMENT PROJECT 59

EDUCATION 62

COMMUNITY DEVELOPMENT 74

AWARDS AND HONOURS 80

HUMANITARIAN ACTIVITIES 81

PRESENCE OF IVDP SHGs 82

VOICES FROM THE CANCER JOURNEY 83

PRESIDENT'S MESSAGE



**TOWARDS
BUILDING A
GROWTH DRIVEN
HEALTHY
COMMUNITY !**

As we celebrate 45 years of service, it is with great pride and gratitude that I reflect on the incredible achievements of IVDP. The past year has been one of growth, resilience, and unwavering commitment to our mission of empowering women and uplifting communities.

In 2024 - 2025 our Self-Help Groups have grown to include **15,384** groups, benefiting **2,61,528** underprivileged women. The total savings pooled by our members now stand at **₹ 1,542.35 crore**, with a loan turnover of **₹ 1,643.87 crore** for the year. Cumulatively, the SHG Loans have reached **₹ 14,429.1 crore**.

These numbers are not just statistics—they represent the collective strength, determination, and hope of our members striving for financial independence and a brighter future.

Our commitment to community development extends beyond financial inclusion. This year, we contributed **₹17.18 crore** to philanthropic initiatives that support education, healthcare, and welfare services for SHG members. To date, we have invested **₹161.15 crore** in programs aimed at improving the quality of life for individuals and communities.

None of these accomplishments would have been possible without the dedication and hard work of our staff, animators, members, and the support of our banking partners and stakeholders. Their relentless spirit and commitment to the cause have been instrumental in driving our success.

A special highlight of 2024 was our lifesaving cancer screening and treatment initiative. We screened **22,688** SHG members and provided treatment for **2,025 women** who showed symptoms of cancer. This critical intervention was made possible through the invaluable support of **St. John's Medical College Hospital, Bengaluru, and St. Louis Hospital, Krishnagiri**. We thank them for their partnership in this life-changing effort.

As we look to the future, I am filled with optimism and determination. We will continue to build on the momentum of our past achievements, expanding our reach and deepening our impact. Together, we will strive to create a more inclusive, empowered, and prosperous

community for all, with sustainable growth at its core.

I would like to express my deepest gratitude to everyone who has been a part of this journey. Your unwavering support and dedication to our mission make all of this possible. I look forward to continuing our work together, making lasting positive changes in the lives of those we serve.

With gratitude and best wishes.



KULANDAI FRANCIS
FOUNDER, PRESIDENT-IVDP

IVDP LEGACY

IN 1977



The Integrated Village Development Project (IVDP) began its humble beginnings in 1977 at Sesurajapuram near Natrampalayam, a remote forest area on the borders of Tamil Nadu and Karnataka.

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



IN 1979

IVDP raised support to help people out of their long-standing debt and built 333 check dams across 60 villages that helped restore the land's natural balance to enable year-long agriculture.

Kulandai Francis organized the first WOMEN'S SELF HELP GROUP of 12 Women called "Annai Velankanni" SHG.



IN 1985

At the time, this initiative was met with strong resistance from the community because traditionally only men handled money. But IVDP persisted and by 1989, 12 self-help groups were formed.

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

MILESTONES



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



2016

Flood Relief Houses in Cuddalore

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



2018

Cyclone Gaja Relief

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



2018

Kerala Flood Relief

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



2020

IVDP response to Covid Pandemic

IVDP contributed Rs. 3.72 crore to COVID Relief efforts to the State and members of SHGs.



2021

IVDP SHGs Training Centre Krishnagiri

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



2021

Nilgiris Flood Relief Project

IVDP contributed Rs. 1.11 crore to Flood Relief efforts in Nilgiris Districts.



2022

Projects for Main streaming Irulars

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



2022

Diamond Jubilee

IVDP Celebrated his Founder President's Diamond Jubilee



2023

Cancer Screening & Wellness Programme

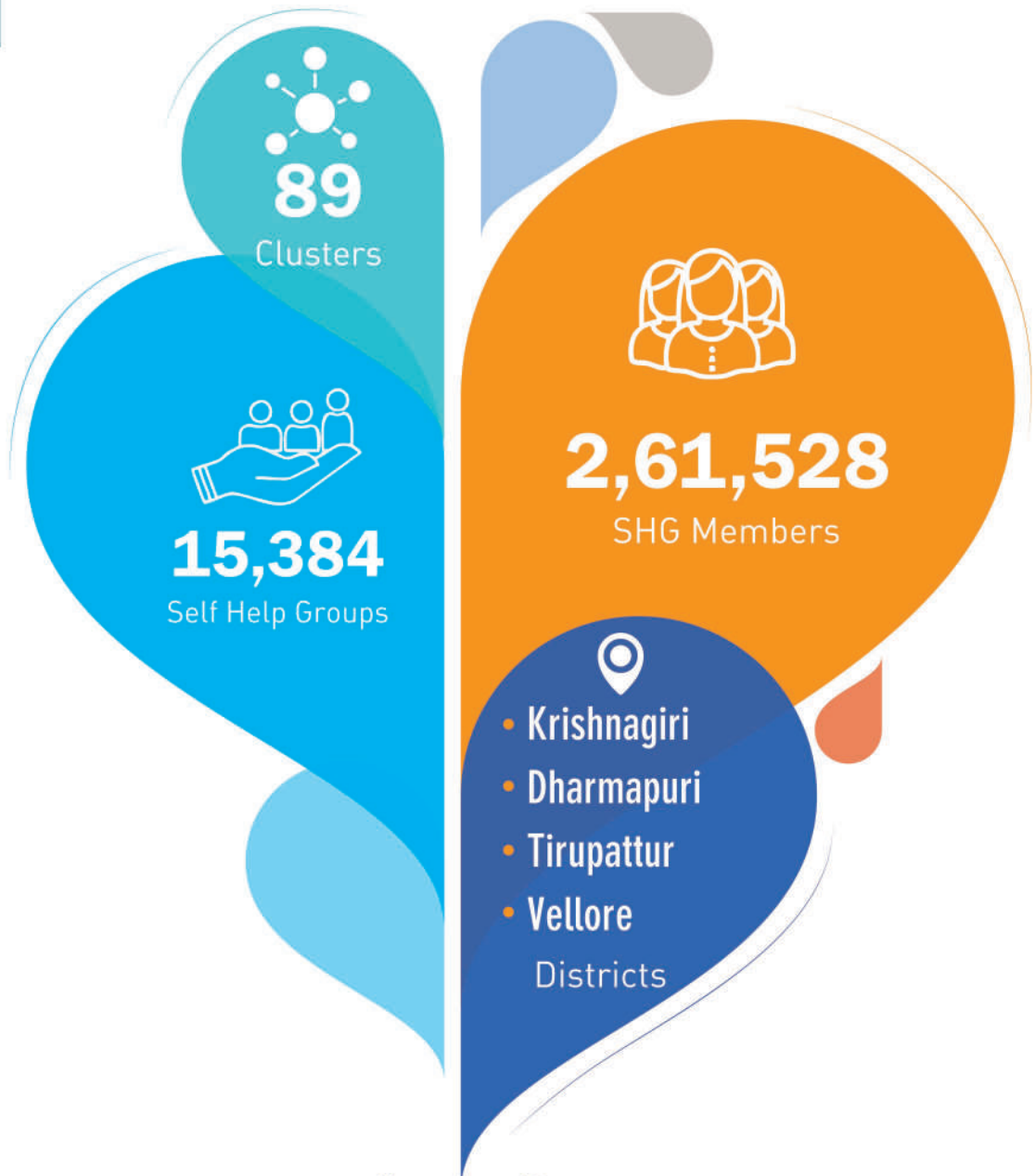
We work with rural women who do not have access to awareness or screening services for cancer. This is why, testing for cancer is a growing focus area of our work today. We have launched a comprehensive Cancer Screening and Wellness Program for IVDP SHG members since January 2023.

IVDP PARTNERS MEET

St. John's Medical College Hospital, Bangalore.



IVDP TODAY



**EACH SELF HELP GROUP
IS INDEPENDENT &
SELF-REGULATED BODY**

All savings and credit are directly accessible to SHGs, is guaranteed by IVDP



SELF HELP GROUPs

A Self-Help Group is a self-governed, peer-controlled, informal association of individuals from similar socio-economic backgrounds, united by a common goal. These groups empower economically disadvantaged individuals by encouraging voluntary savings, pooling resources, and providing financial support to members for productive and urgent needs.

AIM TO



EMPOWERING WOMEN



FINANCIAL DISCIPLINE & INDEPENDANCE



SOCIAL PROGRESS & DEVELOPMENT

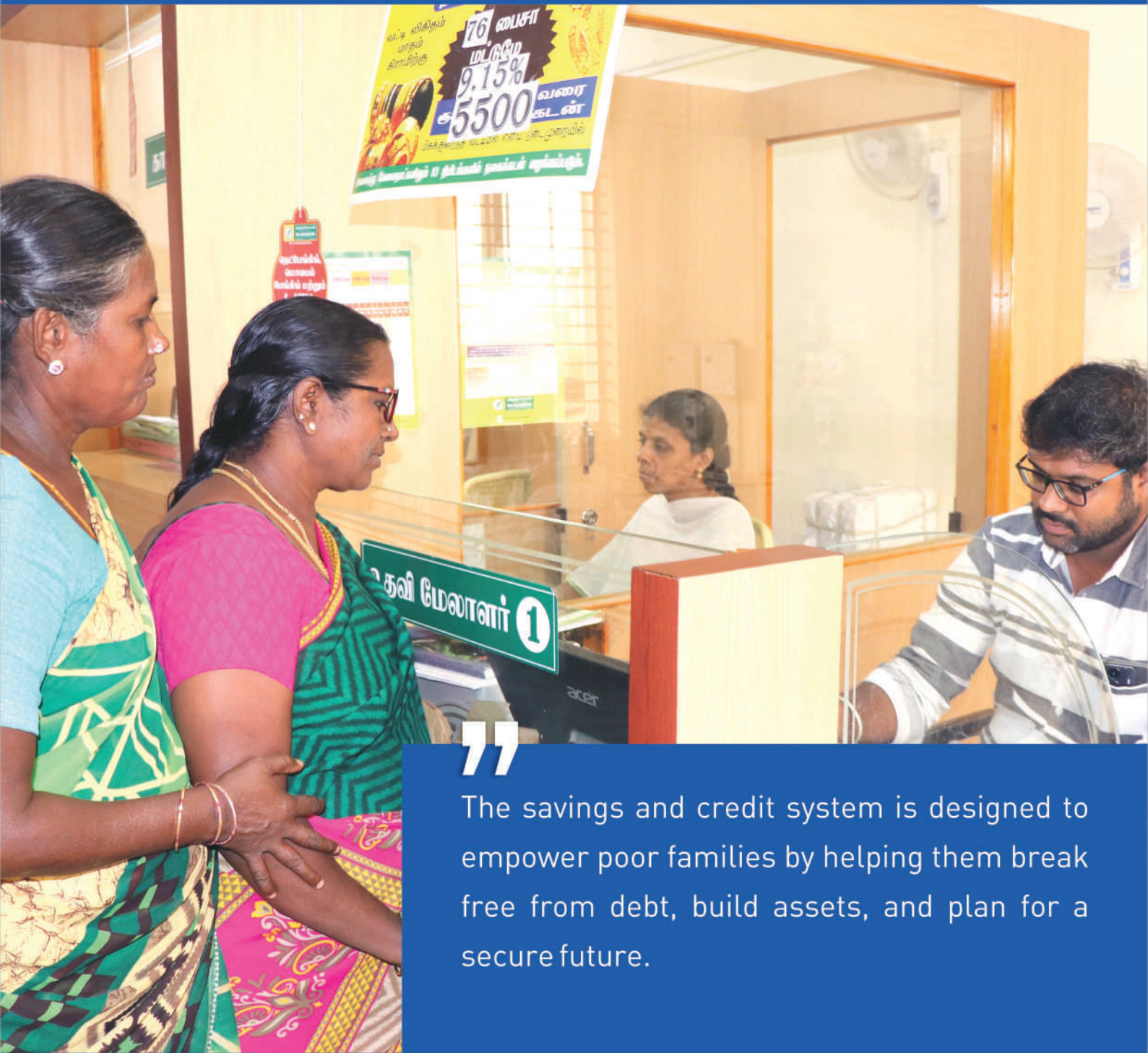
GOAL

- To cultivate savings habits and encourage banking practices among members.
- To provide financial, technical, and moral support.
- To facilitate access to loans for productive purposes.
- To enhance economic well-being through credit and financial assistance.
- To foster a sense of unity and group cohesion among women.
- To build confidence and enhance women's capabilities.
- To encourage collective decision-making.
- To instill a culture of savings and enable the accumulation of personal capital.
- To inspire women to take up social responsibilities.



ENABLING

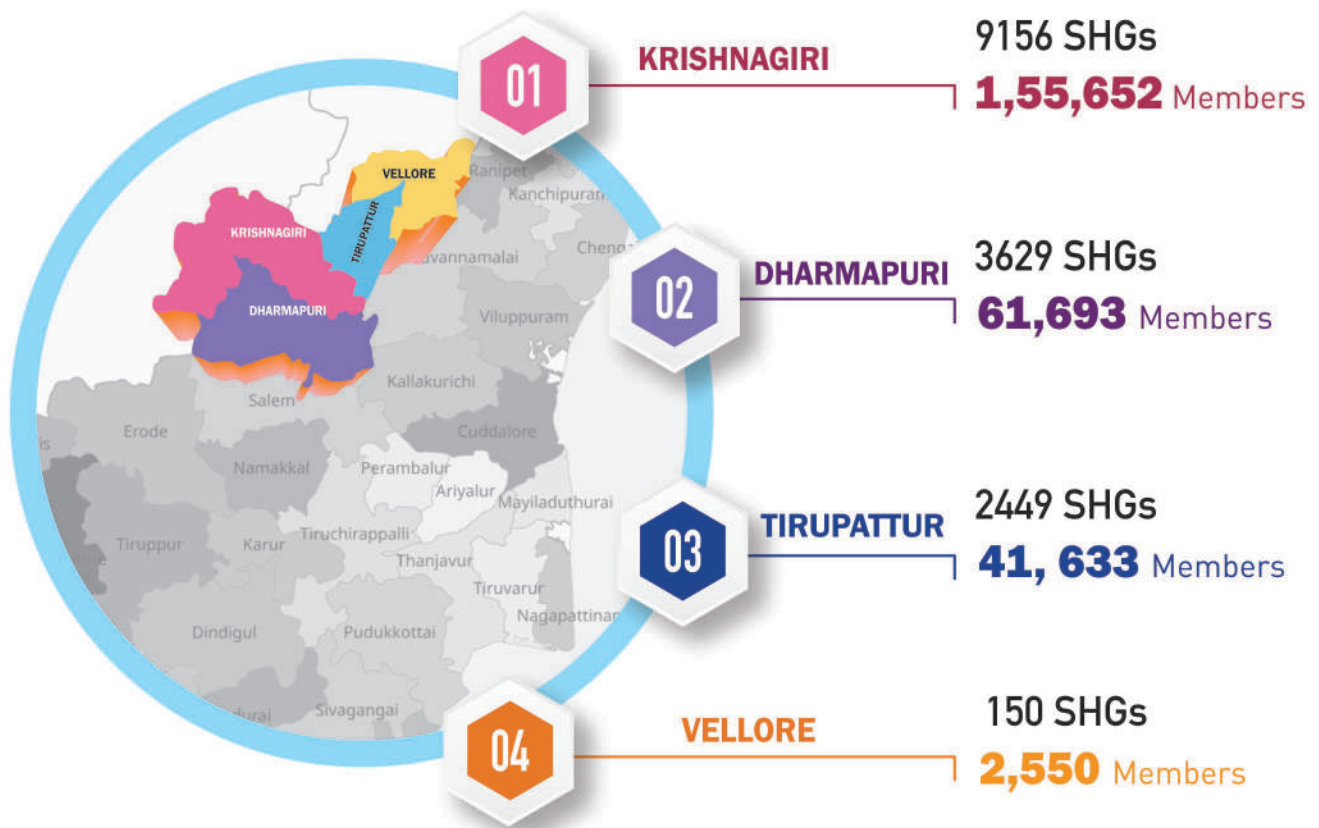
SAVINGS & CREDIT



”

The savings and credit system is designed to empower poor families by helping them break free from debt, build assets, and plan for a secure future.

SELF HELP GROUP



- 12 TO 20 WOMEN PER SHG
- BETWEEN THE AGES OF 18-55 YEAR
- EVERY SHG MUST MEET TWICE A MONTH

OUR PRIMARY TASKS

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



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



Monitoring disbursement and recovery of loans.



Training and developing important skills and knowledge in financial management, leadership and entrepreneurship



IMPORTANCE OF SAVINGS

SAVINGS IS THE MOST IMPORTANT FUNCTION OF A SELF HELP GROUP.

- ▶ Self Help Group members are encouraged to save, strengthening both their financial stability and confidence.
- ▶ Group savings enhance the financial assets of the poor while enabling access to affordable credit from financial institutions.
- ▶ Prevents women from taking loans from money lenders at a higher interest rate.
- ▶ Savings Creates true financial freedom and power.

STRATEGY



Access to credit to improve living conditions and livelihood prospects and address critical family requirements.

SHGs ARE GUIDED BY



TRUST



TRANSPARENCY



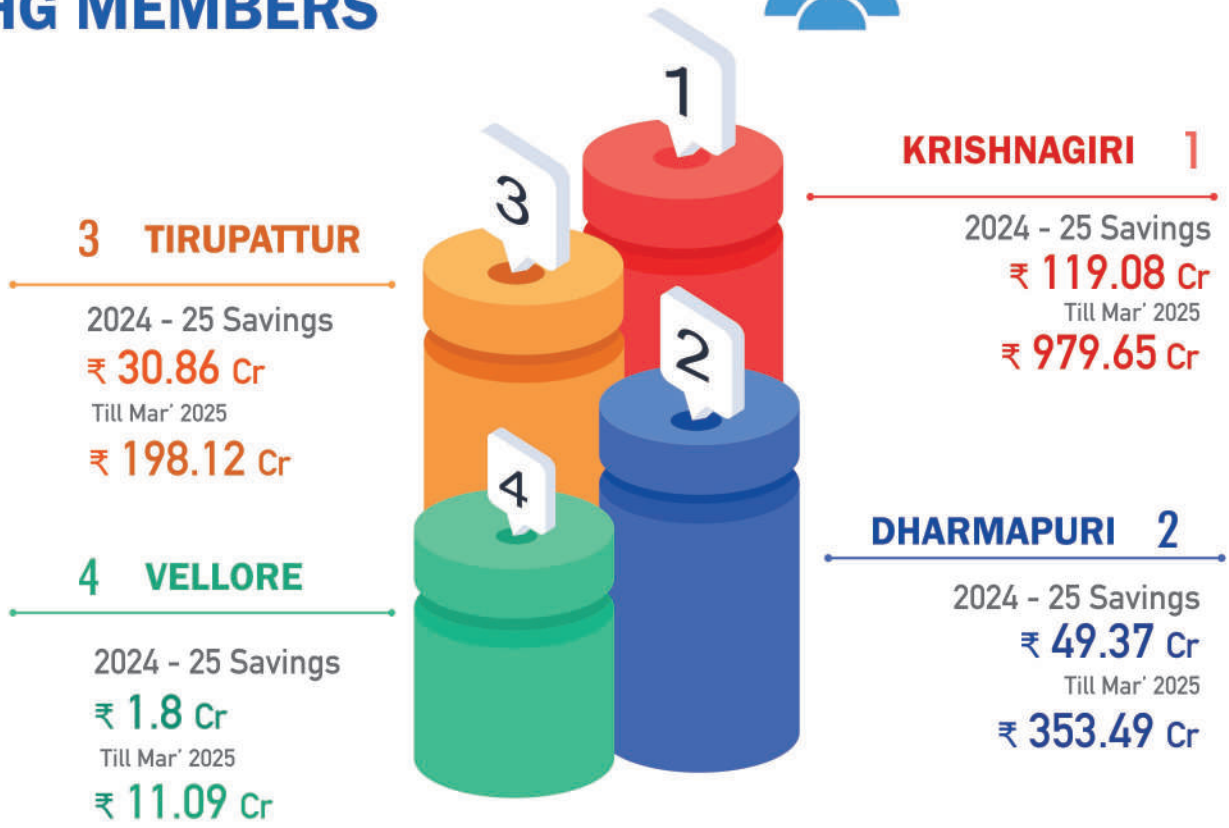
STANDARD OPERATIONAL PROCEDURES



SHGs ARE GROUPED INTO CLUSTER LEVEL FEDERATIONS (CLFs) FOR BETTER MONITORING AND FUNCTIONING.

89
Clusters

SAVING OF THE IVDP SHG MEMBERS



SAVINGS 2024 - 2025 **₹ 201.11 cr**

CUMULATIVE SAVING TILL MARCH 2025 **₹ 1542.35 cr**

GROUP RESERVE FUND

The Group Reserve Fund is an exclusive savings fund maintained by IVDP SHGs. Each SHG is required to deposit an amount ranging from ₹ 50,000 to ₹ 3,00,000 depending on the group's age. This reserve enhances the SHG's credibility, making it easier to secure bank loans.



DIVIDEND AND EXCESS SAVINGS



Self-Help Group members rotate their savings as internal loans among themselves at a nominal interest rate. Initially, the accumulated interest is shared among members after five years. After the fifth year, the accumulated interest is distributed every two years, once the group's expenses are deducted, and this is referred to as the dividend.

This system fosters trust in the group's activities and encourages members to save more money through their SHG.

INCOME	EXPENDITURE
Sangha Loan Interest, Reserve Fund Interest And Bank Interest Subsidy	Bank Charges, Honorarium For Animators, Annual CLF Contribution, Audit Fees, Stationary, Training Expenses And Funeral Expenses At The Time Of Member's Death

DIVIDEND



DIVIDEND AND EXCESS SAVINGS IN LAST THREE YEARS

DETAILS	2022 - 2023	2023 - 2024	2024 - 2025
TOTAL SHGS	15,798	16,152	15,384
DIVIDEND RECEIVED SHGS	5543	5831	5820
DIVIDEND	₹ 89.35 Cr	₹ 102.7 Cr	₹ 86.41 Cr
EXCESS SAVINGS	₹ 94.48 Cr	₹ 142.2 Cr	₹ 120.74 Cr

TRAINING

KNOWLEDGE BUILDING

IVDP offers step-by-step training and continuous support to SHGs, helping them to build capacity in credit planning, loan recovery, record-keeping, and ensuring transparency in group operations. To function professionally and effectively, SHGs must enhance their skills and knowledge.

Training and knowledge building are ongoing processes at IVDP, fostering efficiency and quality in group activities. Through this process, SHGs gain valuable knowledge, skills, and techniques that enhance their overall effectiveness and sustainability.



MONITORING



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

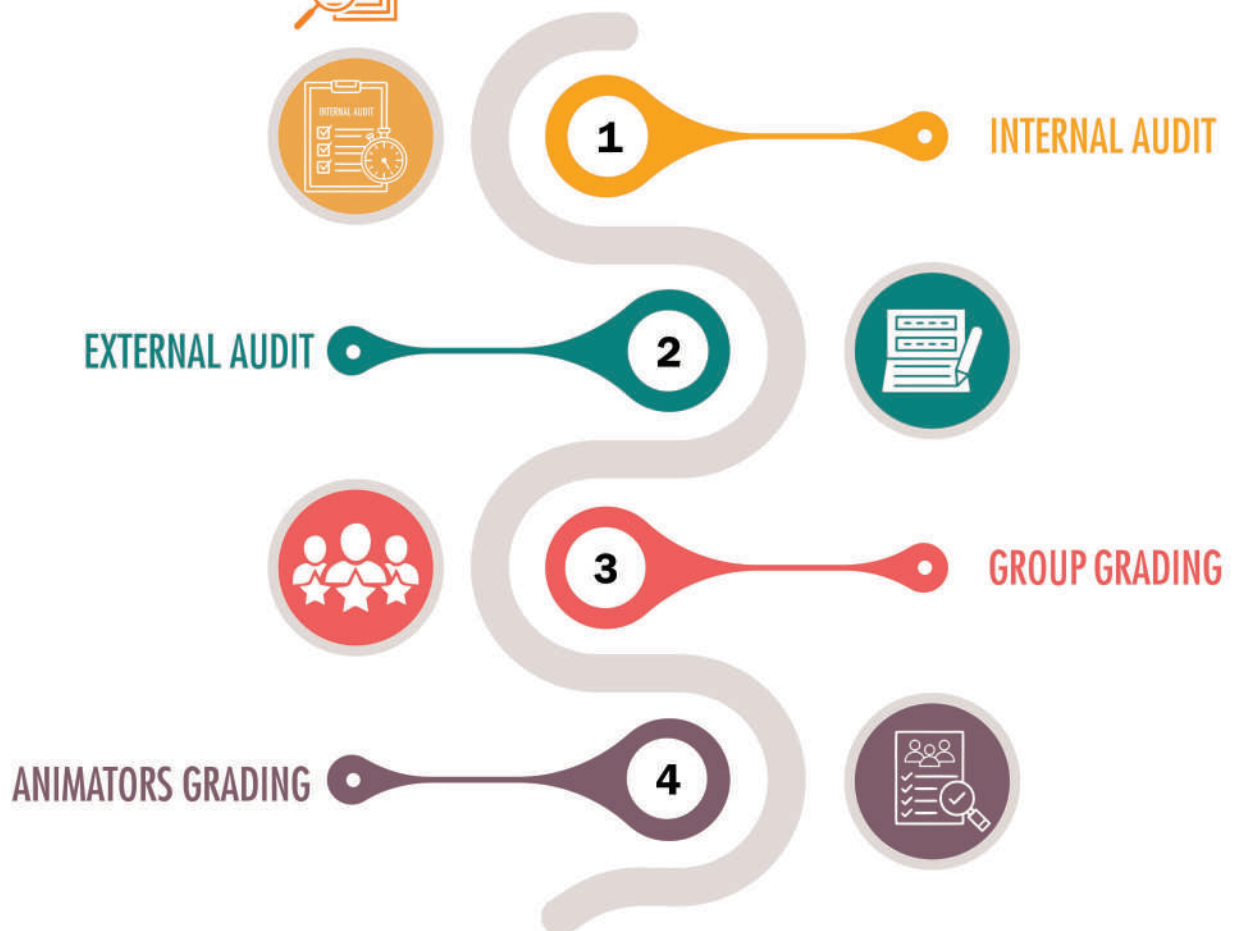
TRANSPARENCY AND INTEGRITY THROUGH AUDIT



A highly trained panel of IVDP staff verify all transactions, income and expenditures in the books of accounts of each SHGs. The reports are sent to a chartered accountant to verify and confirm.



AUDIT STAGES



INTERNAL AUDIT

The accounts of SHGs within the cluster-level federation are verified by full-time field supervisors from another CLF. Internal audits are conducted every three months. During these audits, all records related to group transactions and bank statements are thoroughly reviewed. The audit also ensures that any outstanding dues with the bank are addressed by instructing the groups to clear them.

EXTERNAL AUDIT

At the end of each financial year, a team of experts from the IVDP head office, under the guidance of an external auditor, verifies the income, expenditure, and all transactions of the groups. This team also provides a grading for the groups. Special features of the external audit include producing the bank statement, obtaining a no-dues certificate from the bank, evaluating and grading the groups, correcting errors, and preparing a detailed balance sheet.

The audit process begins with a manual review of the groups' records, which is then cross-checked with the entries in the software system. Finally, the audit statement is compiled and sent to a chartered accountant for final approval.

GRADING OF SHGs



SPECIAL GRADE

- The group should function more than 10 years.
- All the group members should have 95% attendance for group meetings..
- Excellence in credit linkage activities.
- The group animator should possess A+ grade.
- The group should have Rs. 3 Lakhs in Fixed Deposit

₹ 2,00,000

DIAMOND GRADE

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

₹ 1,50,000

GOLD GRADE

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

₹ 1,20,000

SILVER GRADE

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

₹ 1,00,000

BRONZE GRADE

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

₹ 50,000

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

GRADING OF ANIMATORS

- **Members of the Group should have 95% attendance**
- **Excellence in credit linkage activities**



- **Members of the Group should have 95% attendance**
- **Noteworthy credit linkage activities**
- **Outstanding in credit linkage activities & proper maintenance of books and accounts**

AUDIT AND ACCOUNTABILITY



GRADED GROUPS

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL CORAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	HANUMANTHAPURAM	345	98	162	44	23	18	-	43	302
2	KARIMANGALAM	207	49	81	26	22	29	-	37	170
3	MARANDAHALLI	159	48	61	22	20	8	-	47	112
4	THIPPAMPATTI	222	52	74	45	31	20	-	68	154
5	KAMBAINALLUR	141		5	21	34	81	-	64	77
6	VARATANAPALLI	201	29	120	14	31	7	-	55	146
7	KAVERIPATTINAM	276	67	133	25	35	16	-	30	246
8	BARUR	189	38	119	16	12	4	-	12	177
9	POCHAMPALLI	136	23	59	19	12	23	-	74	62
10	VENGATASAMUTHIRAM	163	34	79	24	10	16	-	18	145
11	ROYAKOTTAI	187	21	88	22	25	31	-	36	151
12	UDDANAPALLI	130	4	44	19	34	29	-	55	75
13	MATHUR	151	14	34	33	47	23	-	59	92

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
14	NACHIKUPPAM	174	32	58	32	30	22	-	43	131
15	THAKKATTI	141	-	25	30	30	56	-	109	32
16	BETTAMUGILALAM	75	-	-	-	8	67	-	67	8
17	PONNERI	144	10	40	27	20	47	-	48	96
18	GAJALNAIKKANPATTI	116	27	31	23	15	20	-	17	99
19	PACHUR	188	6	102	21	20	39	-	56	132
20	ALANGAYAM	159	1	3	22	56	77	-	84	75
21	MITTUR	85	-	8	8	14	55	-	40	45
22	UDAYENDIRAM	161	2	27	27	39	66	-	91	70
	TOTAL	3750	555	1353	520	568	754	-	1153	2597



GRADED GROUPS

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	THOGARAPALLI	230	45	147	22	12	4	-	13	217
2	THIRUPATHUR	338	14	137	43	57	87	-	111	227
	TOTAL	568	59	284	65	69	91	-	124	444

TAMIL NADU GRAMA BANK



GRADED GROUPS

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	KARIMANGALAM	347	117	133	47	11	39	-	72	275
2	PENNEGARAM	204	7	27	31	40	99	-	109	95
3	ODASALPATTI	186	-	15	27	45	99	-	109	77
4	PANCHAPALLI	202	52	49	30	49	22	-	25	177
5	VELLICHANDAI	343	73	164	35	41	30	-	18	127
6	MALLAPURAM	138	17	50	20	27	24	-	34	104
7	JAKKASAMUTHIRAM	130	26	55	17	23	9	-	16	114
8	PAPPARAPATTI	116	2	23	12	43	36	-	40	76
9	PALACODE	410	38	210	65	66	31	-	105	305
10	NATRAMPALAYAM	173	4	57	23	24	65	-	53	120
11	ANCHETTY	160	-	69	23	23	45	-	73	87
12	DENKANIKOTTAI	139	1	45	19	20	54	-	65	74
13	IRUTHUKOTTAI	112	-	5	9	19	79	-	83	29
14	KRISHNAGIRI	1570	588	675	162	91	54	-	172	1398
15	BARGUR	275	60	154	12	23	26	-	46	229
16	JAGADEVI	248	66	123	25	21	13	-	37	211

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
17	PAIYUR	258	89	100	26	10	33	-	15	243
18	VELAMPATTI	224	49	105	23	28	19	-	33	191
19	ARASAMPATTI	260	55	124	29	26	26	-	40	220
20	UTHANKARAI	121	-	13	20	53	35	-	65	56
21	VEPPANAPALLI	211	25	107	30	11	38	-	50	161
22	SHOOLAGIRI	359	49	188	29	49	44	-	80	279
23	KAMANTHOTTI	219	19	63	37	49	51	-	89	130
24	ATHIMUGAM	98	-	31	11	32	24	-	37	61
25	BERIGAI	169	3	62	28	13	63	-	71	98
26	ROYAKOTTAI	220	44	72	38	40	26	-	57	163
27	MADHEPATTI	195	55	73	18	21	28	-	37	158
28	BASUVANNAKOIL	137	66	38	12	5	16	-	16	121
29	THEERTHAM	156	37	53	15	37	14	-	55	101
30	SANTHUR	152	70	60	8	8	6	-	6	146
31	NEDUSALAI	174	87	63	9	6	9	-	18	156
32	SAMALPATTI	99	-	5	9	4	81	-	69	30
33	NATRAMPALLI	222	52	64	42	45	19	-	28	194
34	THIRUPATHUR	296	18	146	33	54	45	-	86	210
35	KAKKANGARAI	252	25	113	47	41	26	-	27	225
36	PALLIKONDA	165	1	45	35	30	54	-	51	114
	TOTAL	8740	1795	3379	1056	1128	1382	-	2087	6653

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	KUNDARAPALLI	276	69	135	28	36	8	-	49	227
2	VEPPANAPALLI	150	11	76	21	25	17	-	28	122
3	SHOOLAGIRI	210	10	90	24	15	71	-	58	152
4	DHARMAPURI	175	7	43	31	28	66	-	83	92
5	AMBUR	167	2	39	36	27	63	-	68	99
6	VELAGALNATHAM	103	4	59	13	5	22	-	33	70
7	PUTHU KOVIL	146	32	52	13	28	21	-	30	116
	TOTAL	1227	135	494	166	164	268	-	349	878

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	KAVERIPATTINAM	198	69	80	19	14	16	-	31	167
2	MARANDAHALLI	143	26	78	16	13	10	-	22	121
3	ANCHETTY	157	3	73	17	15	49	-	71	86
4	DENKANIKOTTAI	151	-	52	15	33	51	-	95	56
5	POCHAMPALLI	103	11	40	15	21	16	-	44	59
6	NATRAMPALLI	179	29	80	26	20	24	-	37	142
	TOTAL	931	138	403	108	116	166	-	300	631

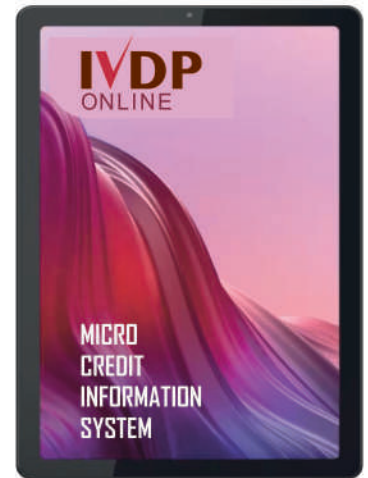
SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	PALACODE	168	31	95	9	24	9	-	33	135
	TOTAL	168	31	95	9	24	9	-	33	135

BANKWISE CONSOLIDATED GROUP GRADING

SNO	CLUSTER NAME	NO.OF GROUPS 2024-25	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			SPECIAL	DIAMOND	GOLD	SILVER	BRONZE	DEFAULT GROUPS	A	A*
1	INDIAN BANK	3750	555	1353	520	568	754	-	1153	2597
2	TAMILNADU GRAMA BANK	8740	1795	3379	1056	1128	1382	-	2087	6653
3	BANK OF INDIA	568	59	284	65	69	91	-	124	444
4	BANK OF BARODA	1227	135	494	166	164	268	-	349	878
5	UNION BANK OF INDIA	168	31	95	9	24	9	-	33	135
6	STATE BANK OF INDIA	931	138	403	108	116	166	-	300	631
	TOTAL	15384	2713	6008	1924	2069	2670	-	4046	11338

USE OF TECHNOLOGY TO BOLSTER PROCESSES

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



FEATURES AND ADVANTAGES OF THE DIGITAL MONITORING SYSTEMS

01

All the loan repayments are entered in front of and acknowledged by the member. Collections entered in the TAB immediately move to the IVDP MIS portal (Management Information System) and Cluster Desktops

02

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

03

SHG member's attendance is monitored.

04

Individual member's transactions like - Savings, Loan outstanding, Overdues and Group Status can be monitored.

05

Increases credibility of SHG functioning and boosts confidence amongst banks.

06

The coordination between the groups and IVDP Head Office is strengthened.



LOANS

SHGs pool their savings and offer loans to members, helping build credit worthiness for access to formal bank credit. Supported by IVDP guarantees, these lower-interest loans promote financial inclusion, meet urgent needs, and encourage entrepreneurship and self-reliance, especially among marginalized communities.

TYPES OF LOANS 2024-2025

SNO	TYPES OF LOANS	TOTAL LOAN AS ON MARCH 2024	LOAN RECEIVED DURING THE CURRENT FINANCIAL YEAR 2024-2025	TOTAL AS ON MAR 2025
1	SANGHA LOAN	₹ 4779.78 Cr	₹ 334.53 Cr	₹ 5114.31 Cr
2	BANK LOAN	₹ 7389.81 Cr	₹ 1212.83 Cr	₹ 8602.64 Cr
3	IVDP LOAN	₹ 356.54 Cr	₹ 74.8 Cr	₹ 431.34 Cr
4	SOLAR POWER AND SANITATION LOAN	₹ 259.10 Cr	₹ 21.71 Cr	₹ 280.81 Cr
	TOTAL	₹ 12785.23 Cr	₹ 1643.87 Cr	₹ 14429.1 Cr



RATE OF INTEREST ON BANK LOANS GIVEN TO SHGs

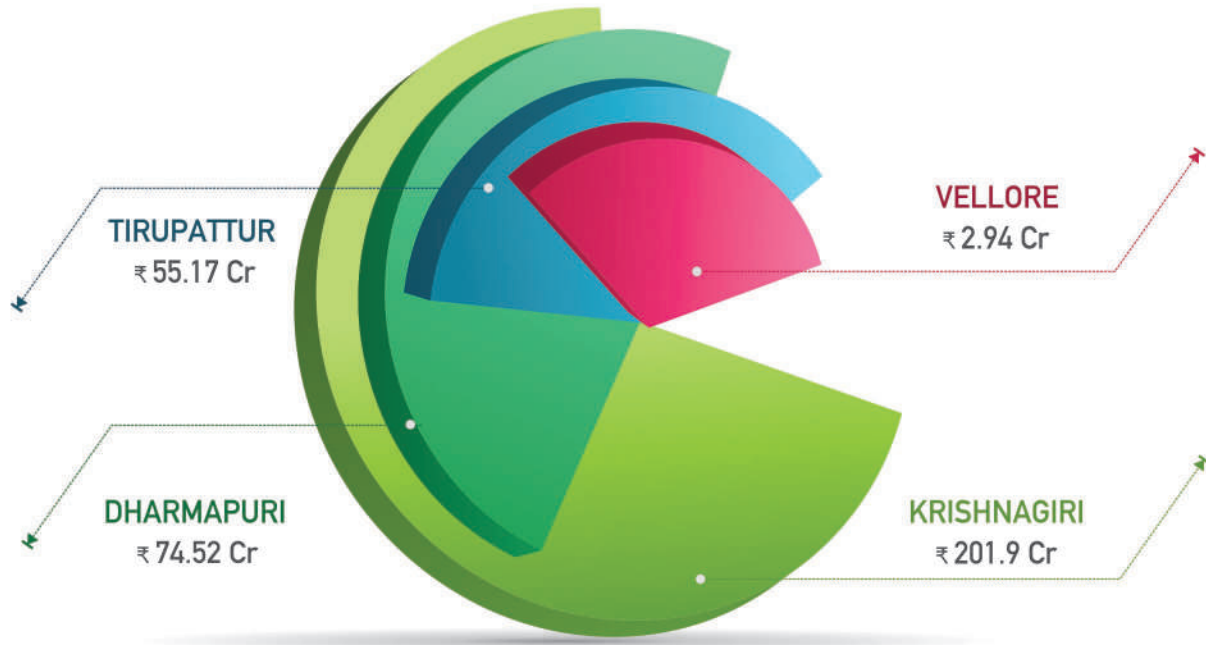


SHGs receive bank loans at the same interest rate that the bank provides. IVDP does not charge any premium over the interest rate and each loan goes directly to the SHG Members.

NAME OF THE BANKS	LOAN LIMIT	BANKER'S INTEREST (%)	LENDING RATE OF INTEREST TO SHGs (%)
INDIAN BANK	UPTO RS.10 LAKHS	11.10%	11.10%
	ABOVE RS.10 LAKHS	11.85%	11.85%
TAMILNADU GRAMA BANK	UPTO RS.20 LAKHS	11.00%	11.00%
BANK OF INDIA	UPTO RS.10 LAKHS	11.10%	11.10%
	ABOVE RS.10 LAKHS	11.60%	11.60%
BANK OF BARODA	UPTO RS.3 LAKHS	9.85%	9.85%
	ABOVE Rs.3 LAKHS	10.70%	10.70%
UNION BANK OF INDIA	UP TO RS.2 LAKHS	9.40%	9.40%
	RS.3 LAKH TO RS.5 LAKH	9.90%	9.90%
	RS. 6 LAKH TO RS.20 LAKHS	10.9%	10.9%
STATE BANK OF INDIA	UPTO RS.5 LAKHS	12.55%	12.55%
	RS.6 LAKH TO RS.10 LAKHS	10.35%	10.35%
	ABOVE RS.10 LAKHS	10.15%	10.15%

SANGHA LOANS

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



DISTRICTS	TOTAL SHGS	TOTAL NUMBERS OF MEMBERS	NO. OF MEMBERS RECEIVED SANGHA LOAN	TOTAL SANGHA LOAN 2024 - 2025
KRISHNAGIRI	9156	155652	51073	₹ 201.9 Cr
DHARMAPURI	3629	61693	20418	₹ 74.52 Cr
TIRUPATTUR	2449	41633	18422	₹ 55.17 Cr
VELLORE	150	2550	895	₹ 2.94 Cr
TOTAL	15384	261528	90808	₹ 334.53 Cr

TOTAL SANGHA LOAN 2024 - 2025

₹ **334.53 cr**

CUMULATIVE SANGHA LOAN

₹ **5114.31 cr**

IVDP LOAN

IVDP provides loans from its Capital Reserve. Members can avail the IVDP Loans at an individual level. Generally the loans are utilized by members to invest in agriculture, health and education and purchasing of essential household goods.

PURPOSE OF IVDP LOAN

S.No	PURPOSE OF THE LOAN	NO.OF BENEFICIARIES	AMOUNT
1	REFRIGERATOR	5574	₹ 9.52 Cr
2	WASHING MACHINE	770	₹ 1.53 Cr
3	LED TELEVISION	2999	₹ 6.90 Cr
4	GOLD COIN	894	₹ 9.46 Cr
5	TVS SCOOTY	1	₹ 88 Thousand
6	TAILORING MACHINE	148	₹ 17 Lakhs
7	LAPTOP	9	₹ 3.5 Lakh
8	RO PLANT	1	₹ 18 Thousand
9	AIR CONDITIONER	6	₹ 2.1 Lakh
10	LOAN TO SHGS (AGRICULTURE)	3591	₹ 47.17 Cr
	TOTAL	13993	₹ 74.80 Cr

IVDP LOAN 2024 - 2025



CUMULATIVE IVDP LOAN



BANK LOAN

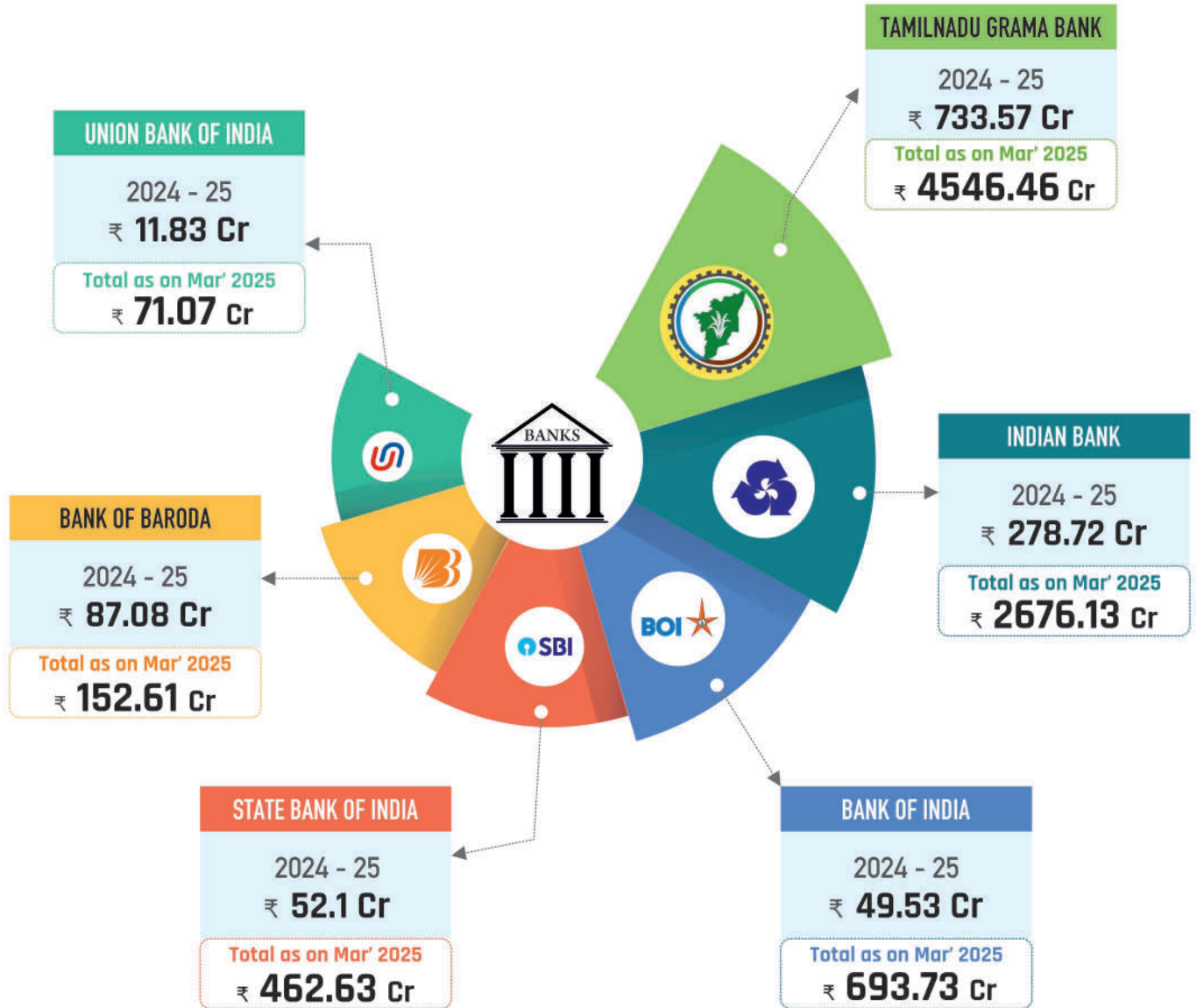
Bank Loans form the major source of credit for SHGs. Based on the grading of each SHG, loans are sanctioned for various purposes such as agriculture, animal husbandry, education or small businesses. Every year an Annual Credit Plan Meeting takes place with each Partner Bank where the target loan amount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

ANNUAL CREDIT PLAN

Annual Planning is important to estimate the volume of funds required for providing loans/credit to IVDP SHGs. Every year the IVDP invites Partner Banks to draft a credit plan for the forthcoming financial year. Annual Credit Plans are reviewed to asserting the loans received the previous year by members - address challenges faced by members at credit receiving level and SHGs in retrieval of loans.



BANK-WISE SHG CREDIT LINKAGE 2024-2025



BANK LOAN RECEIVED BY GROUPS

Current Financial Year
2024 - 2025

₹ **1212.83 Cr**

Total Loan Received
As on March 2025

₹ **8602.64 Cr**

TAMIL NADU GRAMA BANK LOANS

A Friendly bank to SHG members with a deep rooted rural community focus



₹ **733.57 cr**

Details of Cluster-wise Bank Loan Disbursement

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	KARIMANGALAM	348	₹ 40 cr	326	₹ 33.5 cr	84%
2	PENNAGARAM	205	₹ 16 cr	118	₹ 8.75 cr	55%
3	ODASALPATTI	178	₹ 12 cr	126	₹ 7.52 cr	63%
4	PANCHAPALLI	201	₹ 22 cr	180	₹ 16.38 cr	74%
5	VELLICHANDAI	340	₹ 38 cr	311	₹ 34.54 cr	91%
6	MALLAPURAM	138	₹ 14 cr	123	₹ 11.42 cr	82%
7	JAKKASAMUTHIRAM	129	₹ 15 cr	112	₹ 11.87 cr	79%
8	PAPPARAPATTI	113	₹ 10 cr	87	₹ 6.78 cr	68%
9	PALACODE	407	₹ 47 cr	363	₹ 37.73 cr	80%
10	CHINNAMPALLI	-	₹ 1 cr	13	₹ 0.53 cr	53%
11	DHARMAPURI	40	₹ 4 cr	40	₹ 3.48 cr	87%
12	NATRAMPALAYAM	167	₹ 15 cr	124	₹ 10.33 cr	69%
13	ANCHETTY	158	₹ 12 cr	121	₹ 10.44 cr	87%
14	DENKANIKOTTAI	135	₹ 12 cr	103	₹ 8.01 cr	67%
15	IRUTHUKOTTAI	109	₹ 5 cr	60	₹ 2.97 cr	59%

16	KRISHNAGIRI	1571	₹ 165 cr	1434	₹ 151.18 cr	92%
17	BARGUR	274	₹ 30 cr	259	₹ 26.01 cr	87%
18	JAGADEVI	246	₹ 28 cr	224	₹ 23.46 cr	84%
19	PAIYUR	258	₹ 28 cr	241	₹ 23.96 cr	86%
20	VELAMPATTI	221	₹ 25 cr	213	₹ 21.53 cr	86%
21	ARASAMPATTI	260	₹ 30 cr	233	₹ 25.68 cr	86%
22	UTHANKARAI	113	₹ 6 cr	82	₹ 4.74 cr	79%
23	VEPPANAPALLI	215	₹ 15 cr	169	₹ 17.68 cr	118%
24	SHOOLAGIRI	364	₹ 38 cr	326	₹ 32.42 cr	85%
25	KAMANTHOTTI	217	₹ 20 cr	175	₹ 14.41 cr	72%
26	ATHIMUGAM	99	₹ 8 cr	78	₹ 5.96 cr	75%
27	BERIGAI	164	₹ 12 cr	134	₹ 10.22 cr	85%
28	ROYAKOTTAI	217	₹ 23 cr	192	₹ 18.8 cr	82%
29	MADHEPATTI	197	₹ 22 cr	179	₹ 17.62 cr	80%
30	BASUVANNAKOIL	136	₹ 12 cr	119	₹ 12.33 cr	103%
31	THEERTHAM	159	₹ 16 cr	135	₹ 12.93 cr	81%
32	SANTHUR	150	₹ 18 cr	145	₹ 16.34 cr	91%
33	NADUSALAI	173	₹ 18 cr	154	₹ 16.35 cr	91%
34	SAMALPATTI	68	₹ 6 cr	39	₹ 2.51 cr	42%
35	NATRAMPALLI	284	₹ 23 cr	240	₹ 21.7 cr	94%
36	THIRUPATHUR	248	₹ 25 cr	234	₹ 22.65 cr	91%
37	KAKKANGARAI	244	₹ 26 cr	238	₹ 20.93 cr	81%
38	PALLIKONDA	158	₹ 10 cr	134	₹ 9.91 cr	99%
	TOTAL	8704	₹ 867 cr	7584	₹733.57 cr	81%

INDIAN BANK LOANS



Indian Bank was one of the first bank that recognized the concept of self-help groups in Tamil Nadu.

Indian Bank and IVDP SHGs share a relationship that began in 1989.

Indian Bank has developed an excellent documentation system that helps the SHGs for easy accessibility and ease of granting loans.

₹ **278.72 cr**

Details of Cluster-wise Bank Loan Disbursement

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORES	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	HANUMANTHAPURAM	245	₹ 40 Cr	310	₹ 34.08 Cr	85%
2	KARIMANGALAM	207	₹ 23 Cr	180	₹ 17.64 Cr	77%
3	MARANDAHALLI	161	₹ 16 Cr	139	₹ 14.37 Cr	90%
4	DHARMAPURI	46	₹ 4 Cr	46	₹ 3.69 Cr	92%
5	THIPPAMPATTI	223	₹ 23 Cr	165	₹ 15.98 Cr	69%
6	KAMBAINALLUR	139	₹ 12 Cr	93	₹ 4.88 Cr	41%
7	VARATANAPALLI	202	₹ 22 Cr	192	₹ 18.28 Cr	83%
8	KAVERIPATTINAM	277	₹ 33 Cr	241	₹ 23.82 Cr	72%
9	BARUR	189	₹ 21 Cr	167	₹ 18.18 Cr	87%
10	POCHAMPALLI	137	₹ 15 Cr	129	₹ 11.74 Cr	78%

11	VENKATASAMUTHIRAM	160	₹ 17 cr	151	₹ 14.67 cr	86%
12	ROYAKOTTAI	186	₹ 18 cr	150	₹ 14.65 cr	81%
13	UDDANAPALLI	128	₹ 11 cr	85	₹ 6.63 cr	60%
14	KARAPATTU	86	₹ 5 cr	37	₹ 2.23 cr	45%
15	MATHUR	156	₹ 15 cr	123	₹ 10.62 cr	71%
16	NACHIKUPPAM	172	₹ 20 cr	146	₹ 11.79 cr	59%
17	THAKKATTI	137	₹ 8 cr	99	₹ 5.38 cr	67%
18	BETTAMUGILALAM	70	₹ 2 cr	38	₹ 1.15 cr	58%
19	PONNERI	134	₹ 12 cr	119	₹ 8.96 cr	75%
20	GAJALNAIKKANPATTI	115	₹ 12 cr	112	₹ 9.41 cr	78%
21	PACHUR	183	₹ 21 cr	162	₹ 14.96 cr	71%
22	ALANGAYAM	159	₹ 10 cr	118	₹ 4.82 cr	48%
23	MITTUR	83	₹ 5 cr	63	₹ 3.02 cr	60%
24	UDAYENDIRAM	143	₹ 10 cr	125	₹ 7.77 cr	78%
	TOTAL	3838	₹ 375 cr	3190	₹ 278.72 cr	71%

BANK OF INDIA LOANS



A bank that values SHGs savings/loans that enhances the financial upliftment of the rural women organized by IVDP.

Details of Cluster-wise Bank Loan Disbursement

₹ **49.53 cr**

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORE	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	THOGARAPALLI	230	₹ 25 Cr	220	₹ 24.05 Cr	96 %
2	THIRUPATTUR	338	₹ 35 Cr	292	₹ 25.48 Cr	73 %
	TOTAL	568	₹ 60 cr	512	₹ 49.53 cr	85%

UNION BANK OF INDIA

Details of Cluster-wise Bank Loan Disbursement



UBI ensures the documentation process and requirements are kept straightforward for SHG members to follow easily.

₹ **11.83 cr**

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORE	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	PALACODE	171	₹ 20 cr	141	₹ 11.83 Cr	59 %
	TOTAL	171	₹ 20 cr	141	₹ 11.83 cr	59%

BANK OF BARODA LOANS



Bank of Baroda has consistently supported the SHGs movement. The loan disbursement to SHGs had contributed to livelihood of villagers in their pursuit for better living.

SHG movement is strengthened by adding new rural branches to facilitate the reach of more SHGs.

₹ **87.08 cr**

Details of Cluster-wise Bank Loan Disbursement

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORE	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	KUNDARAPALLI	279	₹ 31 cr	234	₹ 25.19 cr	81%
2	VEPPANAPALLI	150	₹ 20 cr	129	₹ 12.68 cr	63%
3	SHOOLAGIRI	209	₹ 22 cr	174	₹ 16.14 cr	73%
4	DHARMAPURI	94	₹ 9 cr	43	₹ 3.5 cr	39%
5	AMBUR	160	₹ 15 cr	125	₹ 8.74 cr	58%
6	VELAGALNATHAM	101	₹ 10 cr	93	₹ 9.79 cr	98%
7	PUTHU KOVIL	142	₹ 12 cr	121	₹ 11.04 cr	92%
	TOTAL	1135	₹ 119 cr	919	₹ 87.08 cr	72%

STATE BANK OF INDIA LOANS



The most important rural bank with maximum branches within the reach of people.

SBI has greatly contributed to multiplying SHG clusters, helping members to avail loans for their needs.



₹

52.1 cr

Details of Cluster-wise Bank Loan Disbursement

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORE	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT	%
1	KAVERIPATTINAM	200	₹ 22 cr	158	₹ 15.01 cr	68%
2	MARANDAHALLI	143	₹ 16 cr	100	₹ 10.13 cr	63%
3	ANCHETTY	153	₹ 13 cr	93	₹ 8.26 cr	64%
4	DENKANIKOTTAI	139	₹ 12 cr	77	₹ 6.41 cr	53%
5	POCHAMPALLI	103	₹ 15 cr	35	₹ 3.19 cr	21%
6	NATRAMPALLI	117	₹ 22 cr	86	₹ 9.1 cr	41%
	TOTAL	855	₹ 100 cr	549	₹ 52.1 cr	52 %

BANK LOAN DISBURSEMENT FOR THE YEAR 2024 - 2025



BANK LOAN DISBURSEMENT REPORT

₹ **1212.83 cr**

SNO	CLUSTER NAME	TARGETED SHGs 2024 - 2025	LOAN TARGET IN CRORE	NO.OF SHGS AVAILED LOAN	LOAN AMOUNT 2024 - 25	%
1	INDIAN BANK	3838	₹ 375 cr	3190	₹ 278.72 cr	74%
2	TAMILNADU GRAMA BANK	8704	₹ 867 cr	7584	₹ 733.57 cr	85%
3	BANK OF INDIA	568	₹ 60 cr	512	₹ 49.53 cr	82%
4	BANK OF BARODA	1135	₹ 119 cr	919	₹ 87.08 cr	73%
5	UNION BANK OF INDIA	171	₹ 20 cr	141	₹ 11.83 cr	59%
6	STATE BANK OF INDIA	855	₹ 100 cr	549	₹ 52.1 cr	52%
	TOTAL	15271	₹ 1540 cr	12895	₹ 1212.83 cr	79%



SOCIAL IMPACT CERTIFICATE

This is to certify that

Integrated Village Development Project (IVDP)

has contributed to the following impact through March 31, 2025, as a result of facilitating access to affordable and sustainable impact products for under-electrified & rural customers, throughout India

5,018,418 lives empowered,

1,156,728 school-aged children reached with solar lamp & lighting products,

\$162,807,004 saved in energy-related expenses,

1,007,751,652 productive hours created for working and studying,

886,659 offset tons of CO₂,

5,458,962 kWh generated from renewable energy source.

Shailesh Gupta
Group Managing Director
India & Global Partnerships

Nedjip Tozun
Cofounder, President & CEO

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

PROMOTION OF SOLAR ENERGY, SANITATION, AND HYGIENE PRODUCTS

SOLAR ENERGY

ACTIVITIES	As on Mar'2024		During 2024-2025		Till Mar'2025	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Solar Lights to SHG members	700993	Rs.75.94 cr	4760	Rs.1.25 cr	705753	Rs.77.19 cr
Inverter LED Light	203630	Rs.10.46 cr	28420	Rs.1.3 cr	232050	Rs.11.76 cr
ST 150 Torch	-	-	16488	Rs.3.76 cr	16488	Rs.3.76 cr
Solar Lights to disaster relief works	7215	Rs.43 lakhs	-	-	7215	Rs.43 lakhs
Solar Fans	23439	Rs.10.27 cr	-	-	23439	Rs.10.27 cr
Power Bank	19595	Rs.1.58 cr	-	-	19595	Rs.1.58 cr
TOTAL	954872	Rs.98.68 cr	49668	Rs.6.31 crore	1004540	Rs.104.99 cr

SANITATION

ACTIVITIES	As on Mar'2024		During 2024-2025		Till Mar'2025	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Sanitary Napkins	1543080	Rs.60.5 cr	92397	Rs.6.75 CR	1635477	Rs.67.25 cr
Buds Promoted	361539	Rs.2.18 cr	83814	Rs.70 lakhs	445353	Rs.2.88 cr
Intimate wash	Nil	Nil	215101	Rs.5.38 cr	215101	Rs.5.38 cr
TOTAL	1904619	Rs.62.68 cr	391312	Rs.12.83 cr	2295931	Rs.75.51 cr

HEALTH AND HYGIENE

ACTIVITIES	As on Mar'2024		During 2024-2025		Till Mar'2025	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Toilets promoted	48055	Rs.48.00 cr	-	-	48055	Rs.48.00 cr
Water Purifier (RO)	110444	Rs.41.74 cr	-	-	110444	Rs.41.74 cr
Ro Battery & Pureit Battery	968	Rs.28 lakh	-	-	968	Rs.28 lakh
Less Smoke stove	29623	Rs.4.05 cr	-	-	29623	Rs.4.05 cr
TOTAL	207522	Rs.94.07 cr	-	-	207522	Rs.94.07 cr

OTHERS

ACTIVITIES	As on Mar'2024		During 2024-2025		Till Mar'2025	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Taurpaulin	8978	Rs.1.16 cr	1427	Rs.24 lakhs	10405	Rs.1.4 cr
Pillow	22880	Rs.2.1 crore	25900	Rs.2.33 cr	48780	Rs.4.43 cr
Water Bottle	75504	Rs.60 lakhs	-	-	75504	Rs.60 lakhs
TOTAL	107362	Rs.3.86 cr	27327	Rs.2.57 cr	134689	Rs.6.43 cr

Cumulative details for Sanitation, Solar Energy, Health and Hygiene as on Mar'2025

ACTIVITIES	As on Mar'2024		During 2024-2025		Till Mar'2025	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Sanitation	1904619	Rs.62.68 cr	391312	Rs.12.83 cr	2295931	Rs.75.51 cr
Solar Energy	954872	Rs.98.68 cr	49668	Rs.6.31 crore	1004540	Rs.104.99 cr
Health and Hygiene	207522	Rs.94.07 cr			207522	Rs.94.07 cr
Others	107362	Rs.3.86 cr	27327	Rs.2.57 cr	134689	Rs.6.43 cr
TOTAL	3174375	Rs.259.29 cr	468307	Rs.21.71 cr	3642682	Rs.281 cr



**SHG WELFARE
SCHEMES**

LIFE SECURITY FUND



₹

7.30 Cr



Women are one of God's most cherished creations. When a family unexpectedly loses its pillar of strength; the woman who nurtures, supports, and holds everything together—it leaves a profound emotional void and disrupts the entire household.

In such difficult times, the IVDP and its SHG members not only extend their heartfelt condolences, but also provide meaningful financial support to the affected families. This compassionate response reflects the strong sense of collective responsibility shared among IVDP SHG members.



The Life Security Fund for the year 2024 was distributed on March 16, 2025, at St. Anne's School campus in Krishnagiri. The event was presided over by **Mr. Murali**, Deputy Superintendent of Police, Krishnagiri, who handed over the fund to the legal heirs of deceased SHG members, in the presence of IVDP Founder President, **Mr. Kulandai Francis**. A heartfelt homage address was delivered by **Fr. Alex**, OFM, Director of the Fountain Institute, Sundampatti, marking the occasion meaningful.



₹ 50,000 /-

to nominees of **1327** deceased members

₹ 25,000/-

to **3** grievously injured members

₹ 5000/-

to families of **1283** deceased towards funeral expenses

Through these actions, IVDP SHG members continue to stand together—not only in times of success, but also in times of sorrow.

IN 2024, ₹ 7.30 CRORE WAS DISTRIBUTED TO 1330 NOMINEES

of deceased IVDP SHG members as part of the Life Security Fund. Since the start of the scheme, a total of ₹ **68.43 Crore** has been distributed to **13,439** the nominees of the deceased.

IVDP

KOSELAY

Award
of Excellence



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



₹
89.30
Lakhs

The IVDP KOSELAY AWARD honors the outstanding academic achievements of students from IVDP SHG member's families who excel in the 10th and 12th standard Government examinations. Each year, students scoring above 90% are recognized with the prestigious **IVDP KOSELAY GOLD MEDAL AWARD**.

The **2024 IVDP KOSELAY GOLD MEDAL AWARD** ceremony was held on **July 21, 2024**, at **R.C. Fathima Boys High School campus**, Krishnagiri. Awards were presented by Mr. Vasudevan, General Manager, Tamil Nadu Grama Bank, Salem, in the esteemed presence of IVDP Founder President **Mr. Kulandai Francis. Rev. Fr. Maria Arockiyaraj**, SDB, Vice Principal of Sacred Heart College, Tirupattur, delivered an inspiring address to encourage and motivate the students.

This initiative not only recognizes academic excellence but also inspires students to pursue their educational goals with dedication and determination.

◀ HIGHLIGHTS OF THE AWARD ▶

The top 5 rank holders in Grade 12 received a Laptop valued at **Rs. 34,500/-** each.



The top 8 rank holders in Grade 10 received the IVDP Koselay Gold Medal, which weighs 4 grams and is valued at **Rs. 27,400/-** each.



1230 students were honored with the IVDP Koselay Gold Medal, each receiving one gram of gold worth **Rs. 6,850/-**



The Total value of 2024 IVDP KOSELAY AWARD is **Rs. 89.30 Lakhs**



₹
39.12
Lakhs

SUPPORTING EDUCATION FOR **THE CHILDREN OF WIDOWED SHG MEMBERS**

The IVDP has been providing a dedicated scholarship program since 2010, to support the higher education of children whose mothers are members of IVDP's SHGs and have been widowed. Under this scheme, each eligible student receives a scholarship of **Rs. 12,500**.

To qualify, the mother must have been an active SHG member for at least three years, and the student must have no arrears in their previous semester examinations.



313 children received a total scholarship of

Rs. 39.12 lakhs

We have provided Rs. 3.26 Cr

towards this scholarship since its inception.



HUT FIRE ACCIDENT RELIEF FUND



₹

25,000/-

In times of unexpected tragedies such as house fires, the IVDP extends timely financial support to affected SHG members. When a member's home is completely destroyed by fire, the IVDP President personally visits the site to offer comfort and immediate assistance **Rs. 25,000/-**

In the current year, IVDP has provided **Rs. 25,000** to the family affected by such unfortunate incident. This demonstrates IVDP's commitment to stand by its members during times of crisis.

Till date, IVDP has extended hut fire accident relief totaling

Rs. 47.55
Lakhs

SAFE AND SECURE HOUSING FOR SHG WOMEN

IVDP extends support to SHG members in constructing safe and secure homes, aiming to improve their living standards and ensure dignity and stability for their families. Through this initiative financial assistance of **Rs. 4.50 lakhs** have been given to following SHG members.



₹

4.50 Lakhs

Mrs. **Devi**, Sri Ramajeyam SHG, Krishnagiri

Rs. 2 Lakhs

Mrs. **Sebastina** Mangai SHG, Natrampalayam

Rs. 2 Lakhs

Mrs. **Sitheriammal**, Anthoniyar SHG, Natrampalayam

Rs. 50 Thousand

Cumulative support for Housing Project

Rs. 7.30
Lakhs

EMPOWERING WOMEN THROUGH **TAILORING TRAINING**

₹

3.49 Lakhs

IVDP launched a tailoring training program to uplift underprivileged women by enhancing their skills and confidence. Beyond providing a source of income, the training empowers women to participate more actively in family decisions.

The program is conducted at the state-of-the-art SHG Industrial Training Centre in SIDCO Industrial Estate, Krishnagiri. From 2021, **972 SHG** members have completed training across various batches. To support their journey, the IVDP have spent **Rs. 8.33 Lakhs** towards training for the SHG members

Now, these women are successfully stitching blouses, skirts, nighties, and school uniforms and earning a steady income and contributing to their family's well-being.

FACIAL RECONSTRUCTIVE SURGERY SUPPORT FOR SHG MEMBERS

₹

6.00 Lakhs

IVDP supports SHG members in accessing facial reconstructive (facial facsimile) surgeries, helping individuals regain confidence, improve health, and reintegrate into society with dignity. This initiative reflects the organization's commitment to holistic well-being beyond economic empowerment.



During this year IVDP supported **Rs. 6 Lakhs** to

01

MRS. **PERUMA MURUGAN**, PADMA SRI SHG, TIRUPATTUR

02

MRS. **SELVI MURUGAN**, PANITHULI SHG, MATHUR

FLOOD RELIEF FOR SHG MEMBERS

₹

4.62 Lakhs

In an unusual weather pattern, **Uthangarai** area in Krishnagiri district were hit by unseasonal rainfall and severe flooding, following earlier heavy downpours that left rivers and lakes overflowing. Many IVDP SHG members suffered significant property damage, including the loss of their homes.



Responding swiftly to their urgent needs, the IVDP President personally visited the affected areas and extended immediate relief. Essential supplies like food materials, vessels, bed sheets, cloths, pillows, solar lamps and tarpaulins worth **Rs. 4.62 lakhs** were distributed to support **17 families**.

So far, IVDP have spent **Rs.19.46** Lakhs towards flood relief for its SHG members

WELFARE INITIATIVES FOR SHG FEDERATION STAFF

₹ **74.00** Lakhs



1	Deepavali Celebration Gifts & Sweets	₹ 17,16,570/-
2	New Year Gifts	₹ 3,30,980/-
3	Gifts & Sarees during House Warming	₹ 4,08,300/-
4	Pongal Celebration Gifts	Rs. 16,22,975/-
5	Uniform sarees for staff	₹ 2,99,750/-
6	Cakes & Sweets	₹ 3,42,280/-
7	Financial support during the death of staff family members	₹ 3,00,000/-
8	Gifts & Food during Founder's Day	₹ 19,39,000/-
9	Support to Staff Medical treatment	₹ 1,80,000 /-
10	Staff Children Education	₹ 35,770/-
11	Support to staff daughter's marriage	₹ 2,25,000 /-

Staff Welfare Programmes during 2024 - 2025

₹ 74
Lakhs

Till now ₹ 9.75 Crore

———— FIGHTING ————
 CANCER WITH COMPASSION
 IVDP'S SCREENING AND FREE
 TREATMENT PROJECT
 FOR SHG MEMBERS



Cancer continues to be a major public health challenge, often claiming lives due to late detection and limited access to treatment. In a proactive step toward combating this issue, the IVDP launched the Cancer Screening & Wellness Project exclusively for its Self-Help Group members.

Through targeted screenings and timely interventions, the project empowers SHG women with knowledge, access, and hope.



ST. JOHN'S HOSPITAL TEAM WITH IVDP PRESIDENT



This impactful initiative thrives on strong partnerships with leading healthcare institutions. St. John's Medical College Hospital in Bengaluru lends its expertise in diagnostics and treatment, while St. Louis Hospital in Krishnagiri plays a pivotal role in outreach and screening the rural populations.

THE INITIATIVE IS DESIGNED WITH A BOLD YET COMPASSIONATE VISION

- Early detection of symptoms, ■
- Modern and effective cancer treatment, ■
- Total elimination of cancer-related deaths among SHG members. ■

By combining community support, medical excellence, and organizational dedication, the project represents a powerful model for rural cancer care and prevention.

SUMMARY OF ADVANCED TREATMENTS AND PROCEDURES (UP TO MARCH 2025)

As part of its cancer screening and treatment project, IVDP provided the following advanced treatments and procedures

✓ HPV early cancer screening was conducted for	22,688 Members
✓ Clinical breast examinations were conducted for	13,350 Women.
✓ Individuals tested positive for HPV	1,550 Members
✓ Colposcopy tests were performed for	1,177 Patients
✓ Hysterectomy procedures were carried out for	101 Patients
✓ Thermal ablation and cone biopsy were conducted for	152 Patients
✓ Mammograms and FNAC tests were conducted for	412 Patients
✓ Breast surgeries were performed for	58 Patients
✓ PET scans were performed for	74 Patients
✓ Radiation and chemotherapy treatments were provided	72 Patients
✓ Genetic tests were conducted for	10 Members
✓ Abdominal and breast scans were performed for	1,492 Patients
✓ General (non-cancerous) treatments were provided to	48 Members
✓ Thyroid treatments were given to	15 Patients
✓ Treatment provided for girl children of SHG members	13

NEW ADDITIONS IN THE CANCER SCREENING & WELLNESS PROJECT

- Girl children of IVDP SHG members who have lesions or lumps in the cervix or breast are also treated under this scheme.
- Those below 50 years of age, who are affected by cleft palate, facial injuries due to fire accidents, or other medical issues, can also approach IVDP for medical assistance.

YOUTH-LED BLOOD DONATION DRIVE SUPPORTS SHG CANCER PATIENTS



SHG members undergoing advanced cancer surgeries often require urgent blood transfusions. To support this critical need, 110 students from Sacred Heart College, Tirupattur, and 150 students from Don Bosco College, Dharmapuri, have voluntarily donated blood.

In recognition of their compassionate gesture, IVDP encouraged and appreciated their contribution by gifting college **LENOVO BAGS** worth **Rs. 2.60 Lakhs**.

FINANCIAL IMPLICATION OF THE CANCER SCREENING AND TREATMENT PROJECT

PARTICULARS	2023-2024	APRIL 2024 - MARCH 2025	TOTAL	
HPV & Breast cancer screening charges paid by IVDP SHG members	Rs. 1.61 crore	Rs. 1.57 crore	Rs. 3.18 crore	Rs. 7.46 crore
Cancer Treatment cost borne by IVDP	Rs. 1.00 crore	Rs. 3.28 crore	Rs. 4.28 crore	



EDUCATION

VETRI NAM KAIYIL GUIDE BOOK

TOWARDS PROMOTING ACADEMIC SUCCESS OF UNDER PRIVILEGED STUDENTS

₹

60.00 Lakhs

Over the last 14 years, IVDP has consistently prepared and distributed the “Vetri Nam Kaiyil” guidebooks to students of Classes 10, 11, and 12. These comprehensive academic resources, available in Tamil, English, and Telugu mediums, are developed by a team of expert educators and are provided free of cost to students in government and government-aided schools across the districts of **Krishnagiri, Dharmapuri, Tirupattur** and **Vellore**.



The impact of these guidebooks has been significant, especially for economically disadvantaged and slow-learning students. “**VETRI NAM KAIYIL**” has played a vital role in enhancing academic performance and improving pass rates in state board examinations.

Since its inception, IVDP has invested ₹ **4.85** crore in the production of these valuable educational materials. This year’s edition was prepared at a cost of ₹ **60** lakhs and officially released by IVDP President Mr. **Kulandai Francis**, in the esteemed presence of Mrs. **K.P. Maheswari**, Chief Educational Officer of Krishnagiri District.



EDUCATIONAL SUPPORT TO IVDP NETHAJI SCHOOL, KOTTAIYUR

₹ **30.88** Lakhs

IVDP Nethaji School, established by the IVDP founder in the remote village of Kottaiyur, offers quality education to children in underserved areas, aiming to bridge the educational gap and create opportunities for rural students. To support this mission, IVDP has provided the following educational resources to the school.

Interactive Display Board	Rs. 75,000/-
Text Books & Note Books	Rs. 6.53 Lakhs
Modern Class room furniture	Rs. 7.01 Lakhs
CCTV Surveillance camera	Rs. 5.58 Lakhs
Scholarship to siplings children	Rs. 11.21 Lakhs



So far IVDP provided
Rs. **6.33** Crore of
educational services
to this school



ENABLING ACCESS TO HIGHER EDUCATION THROUGH IVDP SCHOLARSHIPS

₹

1.64 Crore

The IVDP Higher Education Scholarship is a vital incentive and source of encouragement for students who have lost one or both parents, facilitating their pursuit of higher education. To achieve this objective, IVDP offers scholarships to orphaned, semi-orphaned, and economically disadvantaged students enrolled in colleges. This year, 2099 students have been awarded scholarships totaling **Rs. 1.64 crore**, with amounts ranging from **Rs. 7500 to Rs. 10,000**.

INSTITUTIONS	Orphan & Semi-Orphan students	Ultra Poor students	Value of Scholarship
Sacred Heart College, Tirupattur	139	138	Rs. 19.70 Lakhs
Auxilium Collge, Vellore	117		Rs. 8.88 Lakhs
St. Joseph's College, Tirupur		100	Rs. 7.67 Lakhs
St. Joseph's College, Hosur	73	104	Rs. 13.35 Lakhs
Loyola College, Vettavalam	17	161	Rs. 14.28 lakhs
Loyola College, Mettala	46	116	Rs. 12.18 Lakhs
Don Bosco College, Yelagiri Hills	51	54	Rs. 8.08 Lakhs
Don Bosco College, Dharmapuri	62	39	Rs. 7.12 Lakhs
Don Bosco College of Education, Dharmapuri	10	--	Rs. 1 Lakh
St. Mary's Community College, Salem	--	21	Rs. 1.57 Lakhs
Gonzaha College, Elathagiri	42	159	Rs. 15.37 lakhs
St. Joseph's College, Pagalpatti, Salem	11	89	Rs. 7.49 lakhs
Jeyarani College, Salem	11	88	Rs. 7.67 Lakhs
Idaya College, Pudupalayam	59	51	Rs. 7.93 Lakhs
Immaculate College, Kallakuruchi	39	94	Rs. 10.02 Lakhs
Bon Secures College, Veppadai, Namakkal	52	33	Rs. 6.54 Lakhs
Students in ASHA, Arunachal Pradesh	--	12	Rs. 1.2 Lakh
Children of Leprosy affected people in Deviyakuruchi, Salem	--	4	Rs.40,000
Student from St. Joseph's Health Centre, Bargur	--	39	Rs. 3.70 Lakhs
Students in Don Bosco Youth Village, Keeranur	--	40	Rs. 4 Lakhs
Other students studying various institutions	28	–	Rs. 5.86 Lakhs
TOTAL	757	1342	Rs. 1.64 Crore

Until today, IVDP has disbursed a total of ₹ **8.77** crore through the Higher Education Scholarship program, benefiting orphaned and semi-orphaned students.

FOSTERING EQUALITY AND DISCIPLINE UNIFORMS TO COLLEGE STUDENTS

₹ **10.33** Lakhs

IVDP provided uniforms at the cost of **Rs. 10.33** Lakhs to students at the following colleges, aiming to promote equality, encourage discipline, and reduce financial disparities.



850

Students of Govt. Arts College for Women, Krishnagiri

➤ Rs. 5,70,780/-

450

Students of St. Joseph's College for Women, Pagalpatti

➤ Rs. 2,00,475/-

480

Students of Idaya College for Women, Pudupalayam

➤ Rs. 2,62,440/-

So far IVDP have provided uniforms worth of **Rs. 50.91** Lakhs to various college students.

HONORING DEDICATION

₹

7.90 Lakhs

IVDP'S MOTIVATIONAL GIFTS TO TEACHERS

IVDP holds deep respect for teachers and consistently recognizes their valuable contributions to education. In celebration of Teachers' Day, IVDP honored the following school teachers for their dedicated service.



60

Silver Gifts to Teachers - Anne's School, Krishnagiri

➤ Rs. 1,10,000/-

1

Lenova Laptop and 1 Tab presented to Anne's School Teachers

➤ Rs. 70,000/-

92

Lenova Bags to Professors - Don Bosco College, Dharmapuri

➤ Rs. 1,10,000/-

40

Professors of Bon Secures College, Namakkal

➤ Rs. 2,00,000/-

60

Professors of Immaculate College, Kallakuruchi

➤ Rs. 3,00,000/-

So far the IVDP has given **Rs. 1.07 Cr** worth of motivation gifts to teachers.

INTERACTIVE DISPLAY BOARDS TO ENHANCED LEARNING

₹ **18.73** Lakhs

Interactive display boards, a modern innovation, capture attention with their dynamic visuals. When using this in classrooms, they foster collaboration and enhance engagement. Far beyond simple projections, these boards actively involve students, making communication more precise and impactful. In today's digital age, they have become essential tools for effective learning and interaction.

To support this digital transformation, IVDP has generously donated interactive display boards worth of **Rs. 18.73 Lakhs** to the following institutions under matching grant scheme.



So far the IVDP has given **34** Interactive Display Boards worth of **Rs. 33.13** Lakhs to Varies Institutions.

2 Interactive boards to St. Joseph's College, Tirupur	Rs. 1.92 lakhs
4 Interactive boards to Loyola College, Mettala	Rs. 3.84 lakhs
2 Interactive boards to Immaculate College, Kallakuruchi	Rs. 1.92 lakhs
3 Interactive boards to Gonzaha College, Elathagiri	Rs. 2.88 lakhs
2 Interactive board to Idaya College, Pudupalayam	Rs. 1.92 lakhs
4 Interactive boards to Don Bosco College, Dharmapuri	Rs. 3.84 lakhs
2 Interactive boards to St. Joseph's College, Pagalpatti	Rs. 1.92 lakhs
1 Interactive board to Don Bosco Tribal Home, Jawadhi Hills	Rs. 48,000/-

COMPOUND WALL

₹

3.93 Lakhs

FOR CSI TRIBAL SCHOOL AT BARGUR

IVDP has made a significant contribution to the CSI Tribal School at Bargur by donating funds for the construction of a much-needed compound wall at the cost of **Rs. 3.93 Lakhs**. This support aims to enhance the safety and security of the students and staff, ensuring a safer learning environment.



COMPUTER LAB

TO DON BOSCO COLLEGE, DHARMAPURI

₹

4.00 Lakhs

A well-equipped computer lab sparks students' interest and enthusiasm for technology and science. To support this vision, IVDP assisted **Don Bosco College**, Dharmapuri, in establishing a computer lab at a cost of **Rs. 4.00 lakhs**.



SURVEILLANCE CAMERAS

TO GOVT. GHS. SCHOOL, KRISHNAGIRI

₹

2.53 Lakhs



IVDP contributed to enhancing the safety and security of girl students by installing a CCTV surveillance system at the Govt. Girls Hr. Sec. School, Krishnagiri. The initiative, carried out at a cost of **Rs. 2.53 lakhs**, ensures a safer learning environment for the students and staff.

GENERATOR TO MONTFORT COMMUNITY SCHOOL, KOMBUTHOKKEY

₹ 3.50 Lakhs

IVDP donated a **Kirloskar 25 KVA Generator** to Montford Community School, Kombuthokkey in Yercaud under a 50% matching grant scheme, supporting the institution's efforts to ensure uninterrupted power supply for its academic activities.



SINGAPORE TAMIL ASSOCIATION MEMBERS VISITED IVDP



HONOURING THE STUDENTS OF ST. AUGUSTIN MATRIC. SCHOOL, ONNALWADI

₹ **41,000/-**

IVDP honored the 10th and 12th std. students of St. Augustin Matric. School, Onnalwadi, who achieved outstanding results in the board examinations. Six top-performing students were each awarded a one-gram gold medal, with the total value amounting to **Rs. 41,000**.

DESK, BENCHES, AND INCINERATOR FOR GOVERNMENT SCHOOL

₹ **46,000/-**

IVDP provided 10 sets of desks and benches worth of **Rs. 35,400/-** and a sanitary napkin incinerator worth of **Rs. 11,210/-** to the Municipal Middle School, Rasu Street, Krishnagiri.



**COMMUNITY
DEVELOPMENT**

SUPPORT TO LEPROSY ERADICATION INITIATIVES OF ALERT INDIA

₹ **20.80** Lakhs



IVDP extended its support to the staff of Mumbai-based ALERT India, an organization actively involved in the leprosy eradication program in Maharashtra. As part of this initiative, IVDP contributed one month's salary for 61 staff amounting to **Rs. 14 lakhs** and presented cash awards and gold coins worth **Rs. 6.79 lakhs** to 36 dedicated staff members who have completed 20 years of service.

Further, the IVDP President honored **MR. ANTHONI SAMY**, founder of **ALERT INDIA**, with an 8-gram gold medal in recognition of his **45 years** of dedicated service to people affected by leprosy.



In total, IVDP has contributed **Rs. 20.80** lakhs to ALERT India this year in support of its on going initiatives.

So far, IVDP has extended support worth **Rs. 1.02 crore** to various leprosy initiatives undertaken by Alert India.

CCTV SURVEILLANCE FOR A SAFER KRISHNAGIRI

₹ **6.37 Lakhs**



IVDP, in coordination with the Police Department, installed **58 CCTV** surveillance cameras at 15 strategic locations across Krishnagiri town. This initiative, carried out at a cost of **Rs. 6.37 lakhs**, aims to enhance public safety and support crime prevention efforts.

Cumulative support for a 'Safer Krishnagiri' through Krishnagiri Municipality & Police Department - Rs. 16.37 Lakhs

SUPPORT TO RURAL HEALTHCARE

₹ **3.30** Lakhs

IVDP provided laboratory equipment at the cost of **Rs. 3.30** Lakhs to Morning Star Health Centre, located in the remote forest village of **Sesurajapuram**, to enhance diagnostic services and improve healthcare access for the local tribal and rural communities.



HONORING YOUNG SPORTS ACHIEVERS

₹ **1.19** Lakhs



IVDP awarded gold medals worth **Rs. 1.19 Lakhs** to **17 students** of St. Mary's Higher Secondary School, A.N. Mangalam, who were selected to participate in the Under-19 National Football Tournament, recognizing their talent and dedication in the field of sports.

PONGAL GIFTS FOR TRANSGENDER COMMUNITY

₹ **1.52 Lakhs**

IVDP provided a bundle of food items worth **Rs. 1.52 lakh** to **67 transgender** individuals residing in Panjaliyur, near Krishnagiri, as part of the Pongal celebrations, offering support and goodwill during the festive season.



CAKES AND SWEETS FOR CHILDREN AND SHG MEMBERS

₹ **9.68 Lakhs**

Cakes and sweets are always a cherished treat during celebrations. Every year, IVDP provides cakes and sweets to children in nearby schools, college students, and members of Self-Help Groups (SHGs) during their gatherings and events. This small gesture brings joy and enhances the sense of community during special occasions.

This year alone, IVDP has distributed cakes and sweets worth **Rs. 9.68 lakhs** on various occasions, spreading joy to children.



MINOR PROJECTS

SUPPORT FOR PHYSICALLY CHALLENGED CHILDREN



IVDP provided meals for physically challenged children during the Physically Challenged Day celebration at IELC School, Bargur at the cost of **Rs. 47,000/-**.



FOOD FOR GOVT. SCHOOL CHILDREN



IVDP provided meals to the children of Bellarampalli Govt. School during their Sports Day celebrations, at a cost of **Rs. 70,000**.



SAREES TO MONTFORT DEVELOPMENT ORGANIZATION STAFF



IVDP provided sarees worth **Rs. 81,000** to the staff of Montfort Development Organization in Hyderabad, who are dedicated to supporting transgenders and underprivileged communities.





AWARDS & HONOURS

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

INTERNATIONAL AWARDS

- **RAMON MAGSAYSAY**

AWARD 2012

- **WORLD HABITAT**

AWARD 2010

NATIONAL AWARDS

National Level

- **EXCELLENCE AWARD**

Bank of India - 2004

Bank of Baroda

- **"THE BARODA SUN"**

Life Time Achievement Award 2014

Indian Bank

- **WOMEN EMPOWERMENT AND RURAL DEVELOPMENT**

Award - 2016

Pallavan Grama Bank

- **"LIFE TIME ACHIEVEMENT"**

Award - 2016

Indian Bank

- **"NATIONAL AWARD OF EXCELLENCE" 2017**

STATE AWARDS

State Level- I Prize

- **NABARD** for SHG Bank Linkages (2003, 2005, 2006)

State Level- II Prize

- **NABARD** for SHG Bank Linkages (2001, 2002, 2004, 2007)

State Bank of India

- **Star Performance** Award 2005

Vikatan

- **PINNACLE** Award 2021

DISTRICT AWARDS

- **SGSY** Revolving Fund DRDA - 2003

Indian Bank

- **BEST PERFORMANCE ON SHG BANK LINKAGE** -2004

Adhiyaman Grama Bank

- **SHG PERFORMANCE** -2005

OTHER AWARDS

- **MAN OF ZEAL AND INSPIRATION**

Moreau Award from the Fathers of Holy Cross, Bangalore 2011

Christuva Nallenna Iyakkam

- **Life Time Achievement** Award-2013

Rotary Club of Coimbatore

- **Life Time Achievement** Award-2018

News 7

- **KALVI EZHUMIN** Award-2022

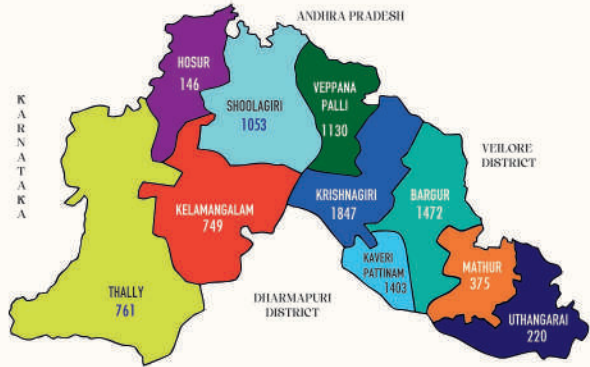
HUMANITARIAN ACTIVITIES OF IVDP IN 2024 - 2025

PARTICULARS	AS ON MAR'2024	2024-2025	TOTAL AS ON MAR' -2025
Water Shed Projects	₹ 5 cr		₹ 5 cr
Replacement of Tiled Roofs	₹ 2 cr		₹ 2 cr
Support to Hospitals, Old age homes, Leprosy projects, free housing projects	₹ 3.16 cr	₹ 29.83 Lakhs	₹ 3.46 Cr
Life Security fund	₹ 61.13 cr	₹ 7.3 cr	₹ 68.43 cr
SHG members welfare : Koselay Award, Fire Accident relief, Ultra Poor housing project, Tailoring Training, Flood relief to members' children	₹ 10.00 cr	₹ 1.42 cr	₹ 11.42 cr
SHG Federation staff welfare programmes	₹ 9.01 cr	₹ 74.04 lakhs	₹ 9.75 cr
Education Scholarships and gifts for school and colleges students	₹ 23.57 cr	₹ 2.26 cr	₹ 25.83 cr
IVDP SHG training center, IVDP Nethaji School, Kottaiyur, Computer Center, Hanumanthapuram	₹ 17.07 cr	₹ 30.87 lakhs	₹ 17.38 cr
Support to children homes	₹ 57.94 lakhs		₹ 57.94 lakhs
Relief projects for Natural Disasters	₹ 4.91 cr		₹ 4.91 cr
COVID relief for Govt and SHG members	₹ 3.72 cr		₹ 3.72 cr
Irular Relief projects	₹ 1.22 cr		₹ 1.22 cr
Cancer Screening and Free Treatment project	₹ 2.6 cr	₹ 4.85 cr	₹ 7.45 cr
TOTAL	₹ 143.97 crore	₹ 17.18 crore	₹ 161.15 crore

PRESENCE OF IVDP SHGs

KRISHNAGIRI DISTRICT

IVDP Women SHGs in 10 Blocks of Krishnagiri District Upto March 2025



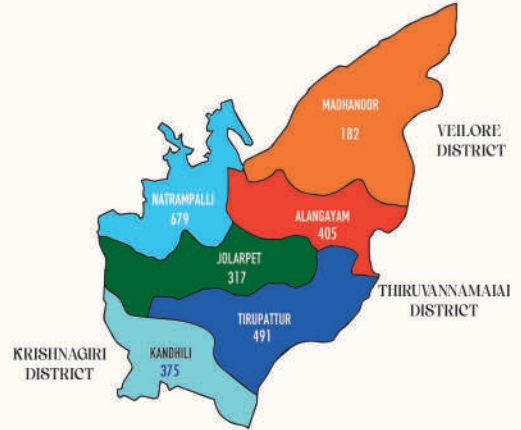
BLOCKS

Krishnagiri	1847	Kaveripattinam	1403
Veppanapalli	1130	Kelamangalam	749
Shoolagiri	1053	Mathur	375
Thally	761	Uthangarai	220
Bargur	1472	Hosur	146

DISTRICT
KRISHNAGIRI
9156 SHGs
 * Upto March 2025

TIRUPATTUR DISTRICT

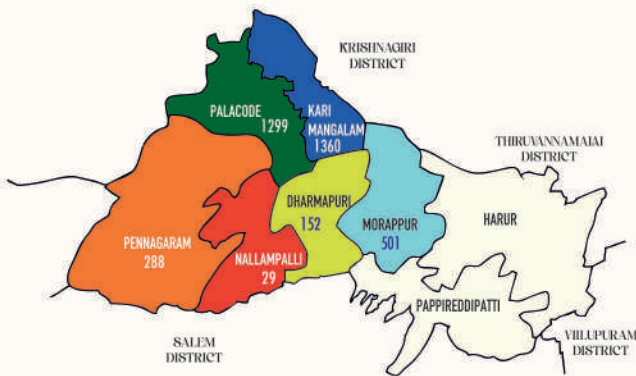
IVDP Women SHGs in 6 Blocks of Tirupattur District Upto March 2025



DISTRICT
TIRUPATTUR
2449 SHGs
 * Upto March 2025

DHARMAPURI DISTRICT

IVDP Women SHGs in 6 Blocks of Dharmapuri District Upto March 2025



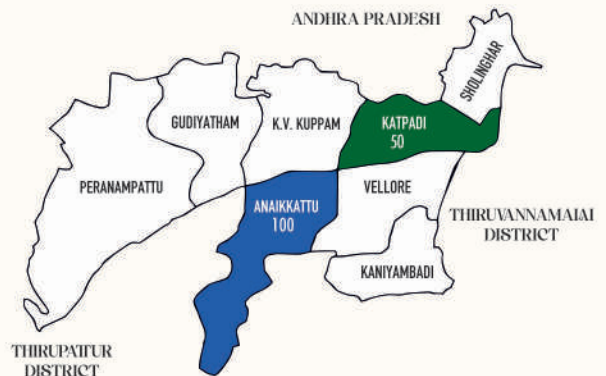
BLOCKS

Karimangalam	1360	Dharmapuri	152
Palacode	1299	Nallampalli	29
Morappur	501	Pennagaram	288

DISTRICT
DHARMAPURI
3629 SHGs
 * Upto March 2025

VELLORE DISTRICT

IVDP Women SHGs in 2 Blocks of Vellore District Upto March 2025



BLOCKS

Anaikkattu	100
Katpadi	50

DISTRICT
VELLORE
150 SHGs
 * Upto March 2025

A Journey of Healing & Hope

Malarvizhi's *Story*

I am **Malarvizhi**, and I have been serving as an animator for a IVDP SHG for the past 12 years. Some time ago, I began experiencing health issues and decided to undergo a medical check-up at a private hospital. After several tests, the doctors informed me that I had a lesion in my uterus and advised immediate removal of the uterus. This news left me in a state of shock and emotional trauma.

Around the same time, I learned that the IVDP was conducting **HPV cancer screening camps** and referring HPV-positive cases for advanced treatment at **St. John's Medical College Hospital** in Bengaluru, all at the cost of IVDP.

Without delay, I approached the **Founder President of IVDP** and participated in the HPV screening camp held at **St. Louis Hospital**, Krishnagiri. After my screening results came in, I was referred to St. John's Hospital in Bengaluru for further diagnosis and treatment.

At St. John's, I underwent a series of detailed medical examinations. The doctors diagnosed the issue accurately and, rather than removing the uterus entirely, they successfully removed the lesion through surgery. Following the operation, I received both radiation therapy and chemotherapy. Thanks to this treatment, my uterus was saved. Today, I am free from pain and have not faced any complications.

Throughout this journey, **IVDP took care of everything**—from arranging medical treatment to providing food, medicine, and accommodation, all completely free of charge. At the hospital, **IVDP patients were given special attention and care**. In fact, the support I received was so compassionate and attentive that even our closest relatives might not have provided such care.

Now, both I and my family are filled with happiness and gratitude. I have regained my confidence and strength, and I look forward to a long, healthy life.

I am deeply thankful to **IVDP** and especially to the **Founder President** Sir, whose vision and efforts have changed my life.

Mrs. Malarvizhi, Mahalakshmi MM.,

Bodampatti, Rayakottai CLF

A Life Saved Through IVDP's Timely Intervention

Savithiri's *Story*

My mother, **Savithiri**, is a member of the Abirami IVDP SHG under the Periya Karadiyur unit of the Pochampalli CLF. She works as a sanitation worker and comes from a financially disadvantaged background. Our family consists of four children—three daughters and one son.

In a significant turn of events, my mother attended a health screening camp organized by IVDP in collaboration with **St. John's Hospital**, Bengaluru and **St. Louis Hospital**, Krishnagiri. The camp offered free screening for HPV and breast cancer. During the screening, doctors detected a suspicious lesion in her breast.

Following the initial diagnosis, **IVDP** immediately referred my mother to **St. John's Medical College Hospital** in Bengaluru for further evaluation and treatment. Upon arrival, she was admitted without delay and underwent a series of medical examinations. Soon after, she underwent surgery to remove the lump in her breast. The surgery was followed by radiation therapy and chemotherapy, all administered at St. John's.

Throughout this difficult period, we were overwhelmed by the level of care and support provided by the hospital. Every need was met with compassion—including nutritious meals for both my mother and the family member attending her. The medical staff treated us with respect and ensured we felt supported at every step of the treatment process.

None of this would have been possible without the unwavering support of IVDP. The organization has spent over Rs. 5 lakhs on my mother's treatment to date. Even now, I continue to take her for regular follow-up care at St. John's.

We are eternally grateful to the IVDP and its President for their timely help and life-saving intervention. Without them, my mother might not be alive today. Their support will remain etched in our hearts forever.

Sharing of

Mrs. Amudha, D/O Savithiri

Thank you

PARTNERS



St. John's Medical College
And Hospital, Bengaluru

Sisters of St. Anns
Madhavaram(SSAM)
Chennai



St. Louis Hospital
Krishnagiri