



(Regd. No. 69/79)

# IVDP ANNUAL REPORT 2025-26



**EMPOWERING WOMEN  
STRENGTHENING COMMUNITIES  
TRANSFORMING LIVES.**



**IVDP**  
SINCE 1979



# ANNUAL REPORT

2025-2026



# TOWARDS TRANSFORMATION



## Vision

To build an inclusive, equitable and self-reliant community where every individual, irrespective of caste, creed or background, lives with dignity and has the opportunity to realise their full potential.



## Mission

To improve the quality of life of poor and vulnerable communities by promoting women's empowerment, sustainable livelihoods, quality education, accessible healthcare, financial inclusion and community-led development through Self-Help Groups and people's institutions.



## Goal

To empower women through strong and self-reliant Self-Help Groups, enabling them to improve their social, economic and health status while building resilient families and stronger communities.

மாற்றத்தை நோக்கி  
சுதானம்

# CONTENTS

04 FOUNDER'S MESSAGE

---

06 IVDP MILESTONES

---

08 IVDP LEGACY

---

09 IVDP SELF HELP GROUPS

---

44 SHG WELFARE

---

58 EDUCATIONAL SERVICES

71 COMMUNITY  
DEVELOPMENT PROJECTS

---

76 AWARDS OF HONOURS

---

77 HUMANITARIAN  
SERVICES 2025-2026

---

78 PRESENCE OF IVDP SHGs

---

79 PEOPLES VOICE

---

81 IVDP PARTNERS

# FOUNDER'S MESSAGE

K U L A N D A I F R A N C I S

*A Journey of Empowerment,  
Building Communities and  
Lasting Transformation*



It gives me great pleasure to present the Annual Report of the Integrated Village Development Project (IVDP) for the year 2025–2026. For over four and a half decades, IVDP has remained committed to empowering women, strengthening families, and building self-reliant communities.

Today, IVDP has grown into a vibrant movement of **14,408 SHGs with 2,53,623 women members**. Through savings, credit, and steady livelihoods, these women are achieving financial independence, managing family finances with confidence, and earning respect within their communities.

In a concentrated effort to drive youth and women empowerment, IVDP provided scholarships to **3,993 deserving students**, distributed 'Vetri Nam Kayil' guidebooks to **60,000 students** preparing for Public Exams, and enhanced digital education infrastructure for over **10,000 college students**. IVDP channeled ₹ **6.79 crore** into education and skill development this year, raising our cumulative investment to a monumental ₹ **50.30 crore**.

Parallely, our targeted livelihood training programs equipped **129 SHG members** with computer literacy and **251 members** with tailoring and Aari crafts, proudly bringing our cumulative training milestone to **1,303 members** to date.

Healthcare stands at the forefront of our highest priorities. Our cancer awareness and early detection initiatives expanded significantly this year, screening **14,290 women**. Cumulatively, **36,978 women** have undergone screening, with **4,952 women** receiving comprehensive care—including diagnosis, scans, chemotherapy, radiation, standard and robotic surgeries, and follow-up care. This year alone, IVDP invested ₹ **5.11 crore** in cancer treatment support (reaching a cumulative ₹ **12.57 crore**). Partnering with St. John's Hospital, Bengaluru, and St. Louis Hospital, Krishnagiri, we extended this life-saving care directly to vulnerable SHG families.

Our SHGs achieved great financial success this year, showing real economic growth in our villages. SHG members saved ₹ **190.22 crore** this year, bringing the cumulative savings to ₹ **1,732.57 crore**. Total loans given out this year reached ₹ **1,630.09 crore**, pushing the **cumulative** loan turnover past ₹ **16,074.18 crore**. Along with these financial milestones, a **cumulative** total of ₹ **181.69 crore** has been dedicated to community welfare and social work to uplift rural families.

These achievements are far more than statistics. They represent healthier families, educated children, empowered women, stronger community institutions and renewed hope for thousands of households. IVDP deeply thanks our partner banks, government departments, healthcare institutions, and well-wishers for helping us bring financial support and growth to rural communities.

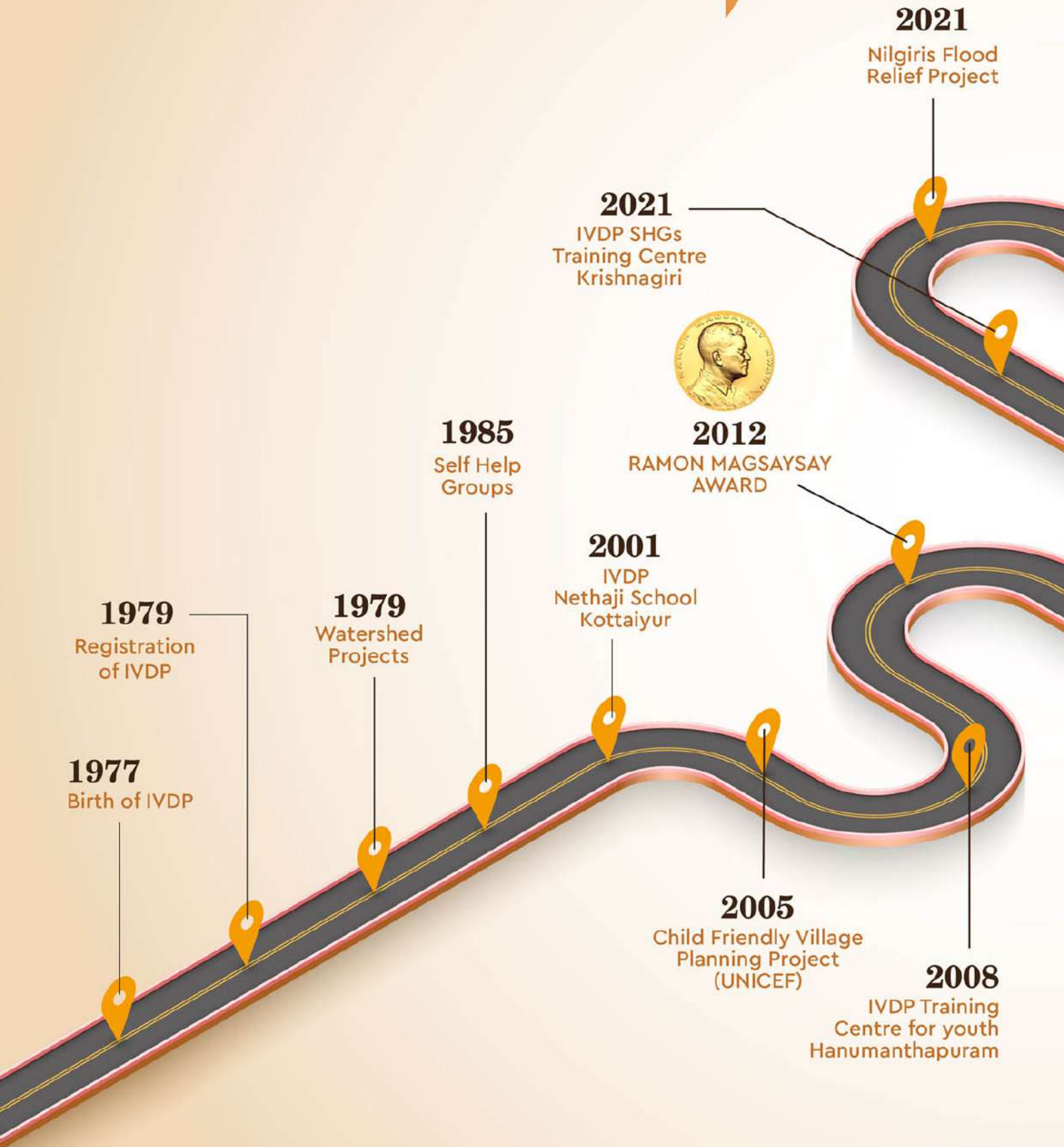
### Looking Forward

As we look ahead, we remain dedicated to expanding healthcare access, deepening financial inclusion, and promoting sustainable livelihoods. Together, we shall continue to build communities where opportunity reaches every woman, hope reaches every family, and development leaves no one behind. This remains our shared commitment and our enduring vision for the years ahead.



"Ramon Magsaysay" **KULANDAI FRANCIS**  
FOUNDER - PRESIDENT

# IVDP MILESTONES





**2023**

Launching of  
Cancer Screening &  
Wellness Programme

**2025**

New Office for  
Natrapalayam  
CLF

**2021**

IVDP  
Founder's  
Diamond  
Jubilee

**2022**

Projects for Main  
Streaming Irulars

**2020**

IVDP response to  
Covid Pandemic

**2018**

Kerala  
Flood Relief

**2018**

Cyclone  
Gaja Relief

**2012**

IVDP Head Office  
was established



**2016**

Flood Relief  
Houses  
in Cuddalore

# IVDP LEGACY



## 1977

*The Beginning: Human dignity became the starting point.*

IVDP began in 1977 at Sesurajapuram near Natrapalayam, a remote forest region on the Tamil Nadu-Karnataka border. Moved by widespread hunger, poverty, and debt bondage, Ramon Magsaysay Award winner Kulandai Francis started IVDP to restore dignity, livelihoods, and hope among vulnerable rural families.

*Restoring Land: Restoring land to restored livelihoods.*

IVDP mobilised support to restore degraded agricultural land across 60 villages. More than 333 check dams were constructed, helping improve water conservation, revive agriculture, and reduce seasonal migration.

## 1979

## 1985

**Women's Self Help Movement Begins:**

*Women moved from dependence to participation*

At a time when women rarely handled finances independently, IVDP introduced the concept of women-led Self Help Groups (SHGs). Despite social resistance, the initiative gradually became a powerful movement for savings, mutual support, and financial dignity.

**Formation of the First SHG**

*Community groups evolved into institutions*

Kulandai Francis organised the first women's Self Help Group named "Annai Vailankanni SHG". This marked the beginning of a community-based women's financial movement that would later grow into one of India's largest SHG networks.



## 2003

**SHGs Become Independent Institutions**

In 2003, IVDP-supported SHGs became increasingly self-managed and independent. Women gained direct access to savings, internal lending systems, and formal banking linkages — strengthening community ownership and financial inclusion.

## 2002

**Expansion Across Districts:**

*A local initiative became a people's movement*

By 2002, IVDP had established nearly 2,000 Self Help Groups across Krishnagiri and Dharmapuri districts. The movement evolved into a strong community-based financial system promoting savings, credit access, livelihoods, and social empowerment.

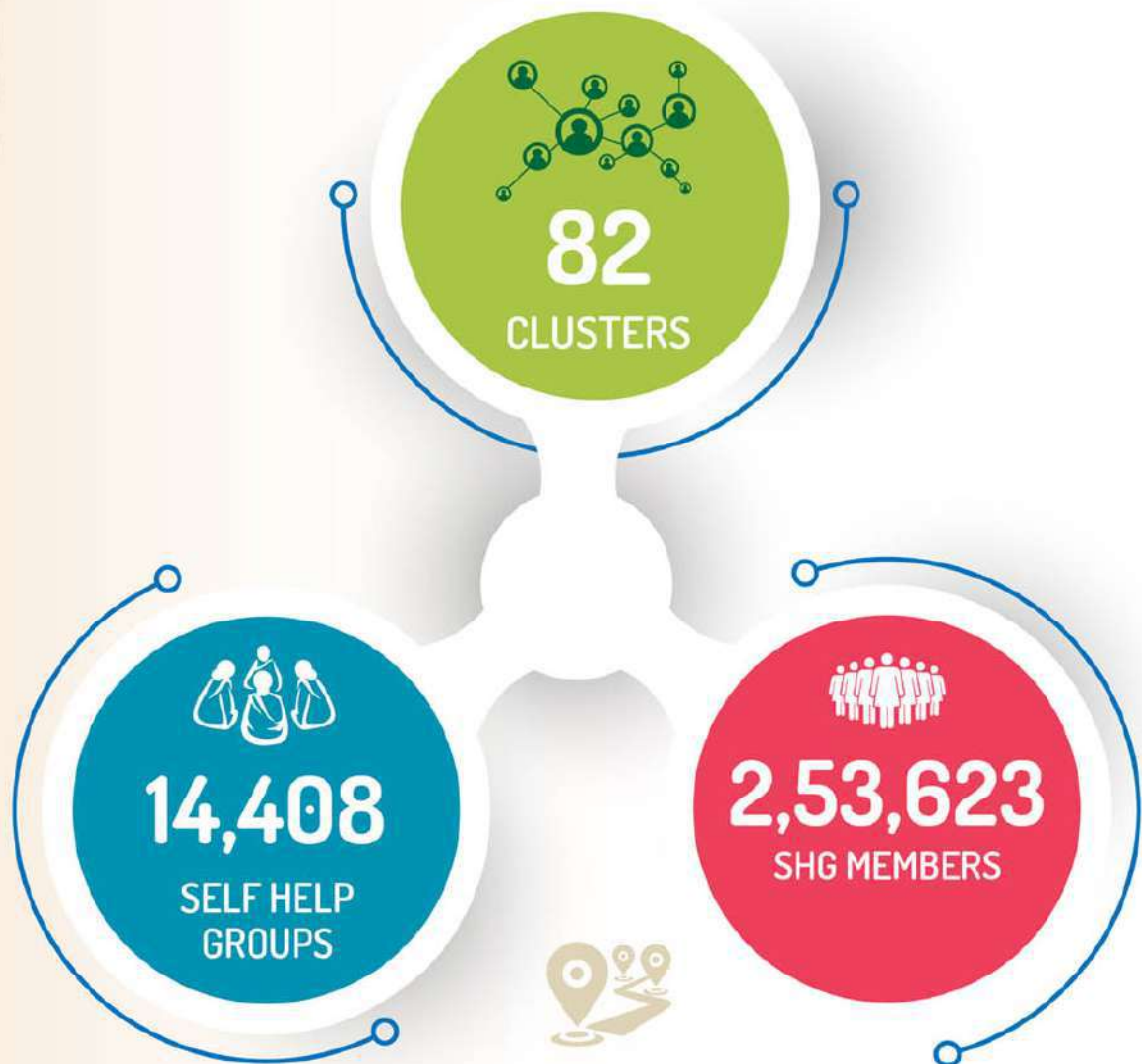


# IVDP

## SELF HELP GROUPS

EACH SELF HELP GROUP IS INDEPENDENT  
& SELF-REGULATED BODY

IVDP TODAY



KRISHNAGIRI  
DHARMAPURI  
TIRUPATTUR  
VELLORE  
Districts

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

# IVDP SELF HELP GROUPS

IVDP has been at the forefront of organizing and strengthening women-led Self-Help Groups (SHGs), implementing systematic operational practices and professional management standards. These SHGs function as self-managed and peer-supported groups formed by women from similar socio-economic backgrounds who come together with shared goals and aspirations.

The SHGs encourage women to save regularly, create common funds, and provide financial assistance to members for productive and emergency needs. Through these groups, women gain financial security, social support, and confidence to pursue livelihood opportunities.



## OBJECTIVES OF IVDP SHGs

- ◆ Promote regular savings and banking habits.
- ◆ Provide financial, technical, and moral support.
- ◆ Facilitate access to credit for income-generating activities.
- ◆ Improve economic conditions through financial assistance.
- ◆ Encourage collective financial management and mutual benefit.
- ◆ Create awareness about women's empowerment through SHGs.
- ◆ Strengthen unity, cooperation, and teamwork.
- ◆ Build confidence and leadership skills among women.
- ◆ Encourage participatory decision-making.
- ◆ Develop personal savings and asset creation.
- ◆ Motivate women to undertake social responsibilities and community development activities.

**THROUGH THESE INITIATIVES, IVDP CONTINUES TO STRENGTHEN WOMEN'S FINANCIAL INDEPENDENCE AND SOCIAL EMPOWERMENT.**

# IVDP SELF HELP GROUPS



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:

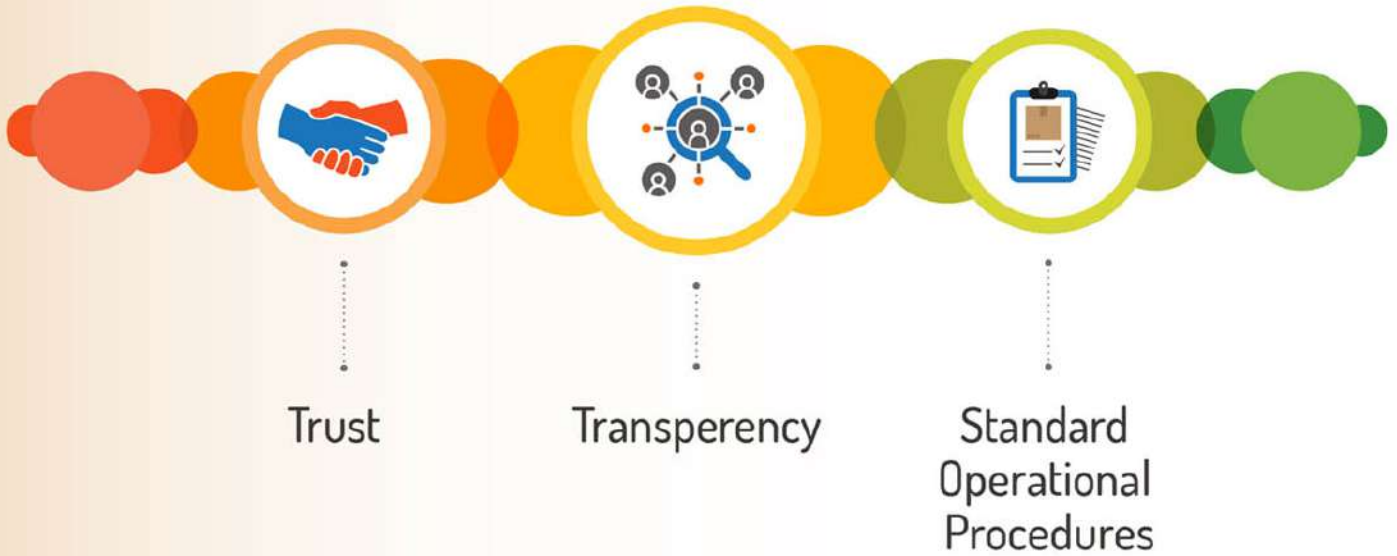
Organizing women into self-help groups based on a culture of mutual respect and understanding, cooperation and solidarity amongst member.

Monitoring disbursement and recovery of loans.

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

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

## SHGs are Guided by



SHGs are Grouped into Cluster Level Federations (CLFs)  
for Better Monitoring and Functioning

**82**  
Clusters

# THE STRENGTH OF SHARED SAVINGS

Small Savings, Big Change

*Collective savings and responsible credit helping women build secure and dignified futures*



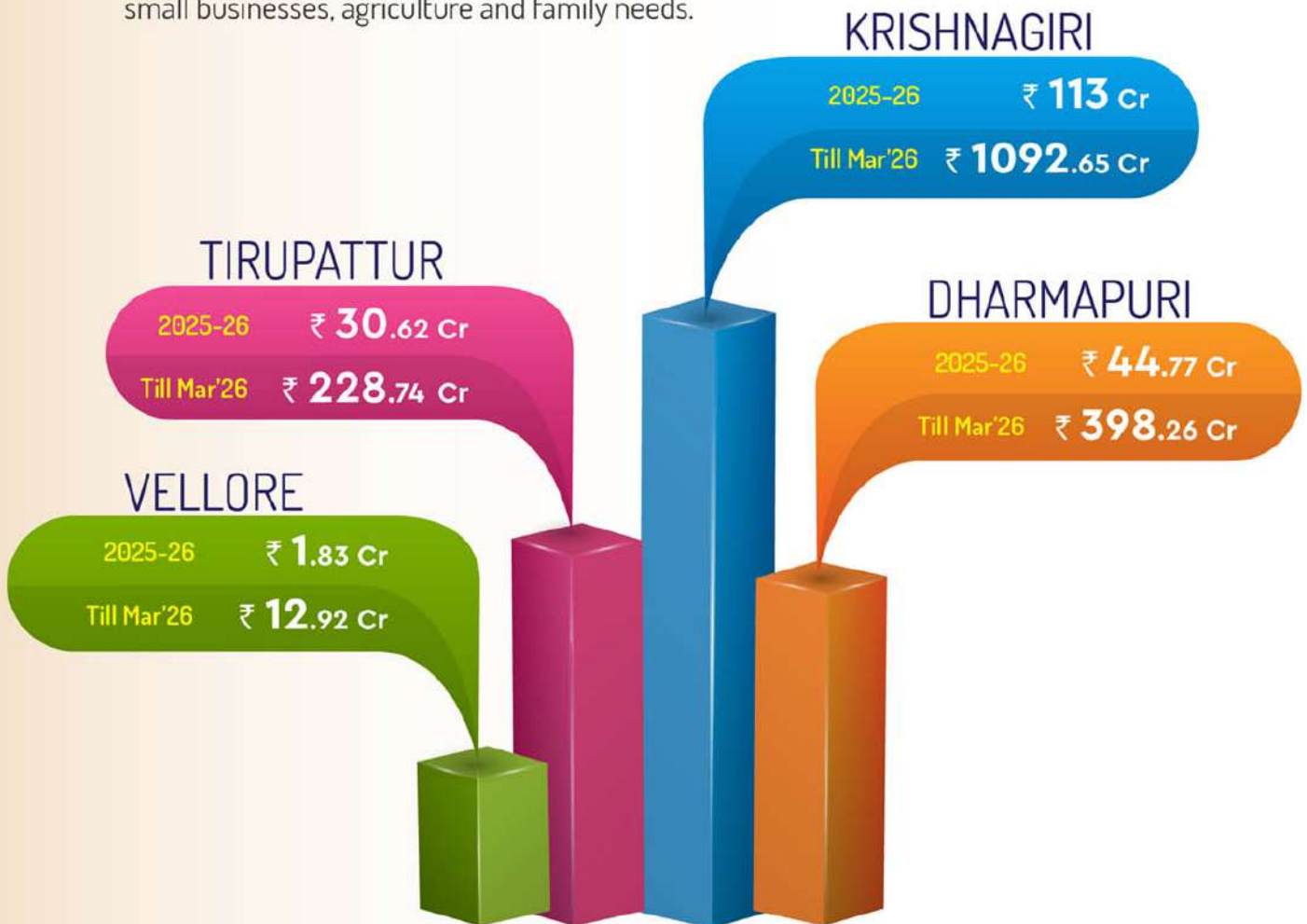
IVDP's Savings and Credit Programme supports poor and vulnerable families in reducing indebtedness, building financial stability, and improving household resilience. Through Self Help Groups, women are encouraged to save regularly and manage finances collectively.

❖ **Access to Affordable Credit**

Group savings improve access to bank loans and reduce dependence on high-interest borrowing.

❖ **Support for Livelihoods and Emergencies**

Loans are used for livelihoods, education, health care, small businesses, agriculture and family needs.



Savings 2025-2026

₹ **190.22 Cr**

Cumulative Savings Till March 2026

₹ **1732.57 Cr**





## SAVINGS WITH PURPOSE, CREDIT WITH CONFIDENCE

How disciplined women-led SHGs built a banking culture rooted in trust, accountability, and collective strength

### Disciplined Savings Culture

#### Regular Savings Habit : Foundation of Financial Security

Members contribute small amounts consistently, creating a strong culture of financial responsibility and planning. These regular contributions build a dependable internal fund that supports members during emergencies, health needs, education expenses, livelihoods, and household requirements

#### Reduced Dependence on Informal Debt

Access to group-based savings and loans helps women avoid high-interest borrowing from moneylenders, thereby reducing financial vulnerability and debt burdens.

#### Collective Accountability

Since decisions are taken collectively and transparently, members develop mutual trust, peer accountability, and responsible borrowing practices.

#### Credit worthiness Recognised by Banks

Banking institutions value SHGs that demonstrate consistency in savings, timely repayments, proper records, and collective discipline. This strengthens the confidence of banks in extending credit support.





## DIVIDEND & EXCESS SAVINGS: RETURNING VALUE TO MEMBER

### Sharing Growth, Strengthening Trust : long-term economic security.

- ❖ One of the unique strengths of the IVDP Self Help Group movement is the culture of collective savings and shared financial responsibility.
- ❖ Over the years, members' savings are internally rotated as loans within the group, generating income through nominal interest.
- ❖ This accumulated income is periodically returned to members as dividend, reinforcing trust, ownership, and financial discipline within the SHG system.

Along with dividend distribution, excess savings are also returned to members in a transparent and structured manner through approved group resolutions and monitoring systems.

### Dividend at a Glance – 2025–2026

Total SHGs	14,408
SHGs Received Dividend	6,214
Total Dividend Distributed	₹ <b>93.44 Crore</b>
Excess Savings Distributed	₹ <b>142.24 Crore</b>
Total Dividend Distributed Till March 2026	₹ <b>1,098.85 Crore</b>
Total Members Received Dividend	<b>1,06,689</b>

# STRUCTURED CREDIT SYSTEM

Self-Help Groups (SHGs) mobilise regular savings from their members and provide need-based loans within the group. This process helps women build financial discipline, strengthen their creditworthiness, and gain access to formal banking services.

- ◆ Regular Savings – Consistent savings by members strengthen financial discipline, build group capital, and improve long-term creditworthiness.
- ◆ Collective Accountability – Loans and repayments are monitored collectively by members, creating a strong culture of responsibility and timely repayment.
- ◆ Community Ownership – Thousands of responsible financial decisions taken collectively at the grassroots level strengthen the sustainability and credibility of the SHG movement.

With continuous guidance and institutional support from IVDP, SHGs are able to access bank credit at affordable interest rates. These loans help meet livelihood, education, healthcare, agriculture, housing, and emergency needs while promoting financial inclusion, entrepreneurship, self-reliance, and long-term economic security for rural families.

## TYPES OF LOANS 2025-2026

S.No.	TYPES OF LOANS	TOTAL LOAN AS ON MARCH 2025	LOAN RECEIVED DURING THE CURRENT FINANCIAL YEAR 2025-2026	TOTAL AS ON MAR 2026
1	SANGHA LOAN	₹ 5,129.11 Cr	₹ 259.00 Cr	₹ 5,388.11 Cr
2	BANK LOAN	₹ 8,602.64 Cr	₹ 1,260.76 Cr	₹ 9,863.40 Cr
3	IVDP LOAN	₹ 431.34 Cr	₹ 95.43 Cr	₹ 526.77 Cr
4	SOLAR POWER AND SANITATION LOAN	₹ 281.00 Cr	₹ 14.90 Cr	₹ 295.90 Cr
	<b>TOTAL</b>	<b>₹ 14,444.09 Cr</b>	<b>₹ 1,630.09 Cr</b>	<b>₹ 16,074.18 Cr</b>

# RATE OF INTEREST ON BANK LOANS TO IVDP SHG MEMBER

## A Transparent Financial Systems.



SHGs receive bank loans at the interest rate prescribed by the respective lending bank. IVDP does not charge any additional interest or service fee on these loans. Every loan is made available directly to SHG members through a transparent and accountable system, ensuring that the full benefit of institutional credit reaches the women members.

NAME OF THE BANKS	LOAN LIMIT	BANKERS INTEREST (%)	LENDING RATE OF INTEREST TO SHGs
INDIAN BANK	UPTO Rs. 35 Lakhs	10.75 %	10.75 %
TAMIL NADU GRAMA BANK	No Limit	11.00 %	11.00 %
BANK OF INDIA	UPTO Rs. 20 Lakhs	11.30 %	11.30 %
BANK OF BARODA	UPTO Rs. 35 Lakhs	10.50 %	10.50 %
INDIAN OVERSEAS BANK	UPTO Rs. 35 lakhs	8.75 %	8.75 %

# WHY BANKS TRUST IVDP?



*Regular meetings, accurate records, systematic reviews, and community monitoring ensure complete transparency in all financial transactions.*

**Banking Confidence** – The combination of discipline, transparency, accountability, and institutional support has enabled IVDP to build enduring partnerships with leading banks over several decades.

**Self-Governance** – Every SHG functions as a democratic, member-managed institution based on collective responsibility, financial discipline, and mutual trust.

**Responsible Credit Utilisation** – Loans are utilised primarily for livelihoods, agriculture, education, healthcare, housing improvements, and other essential family needs.

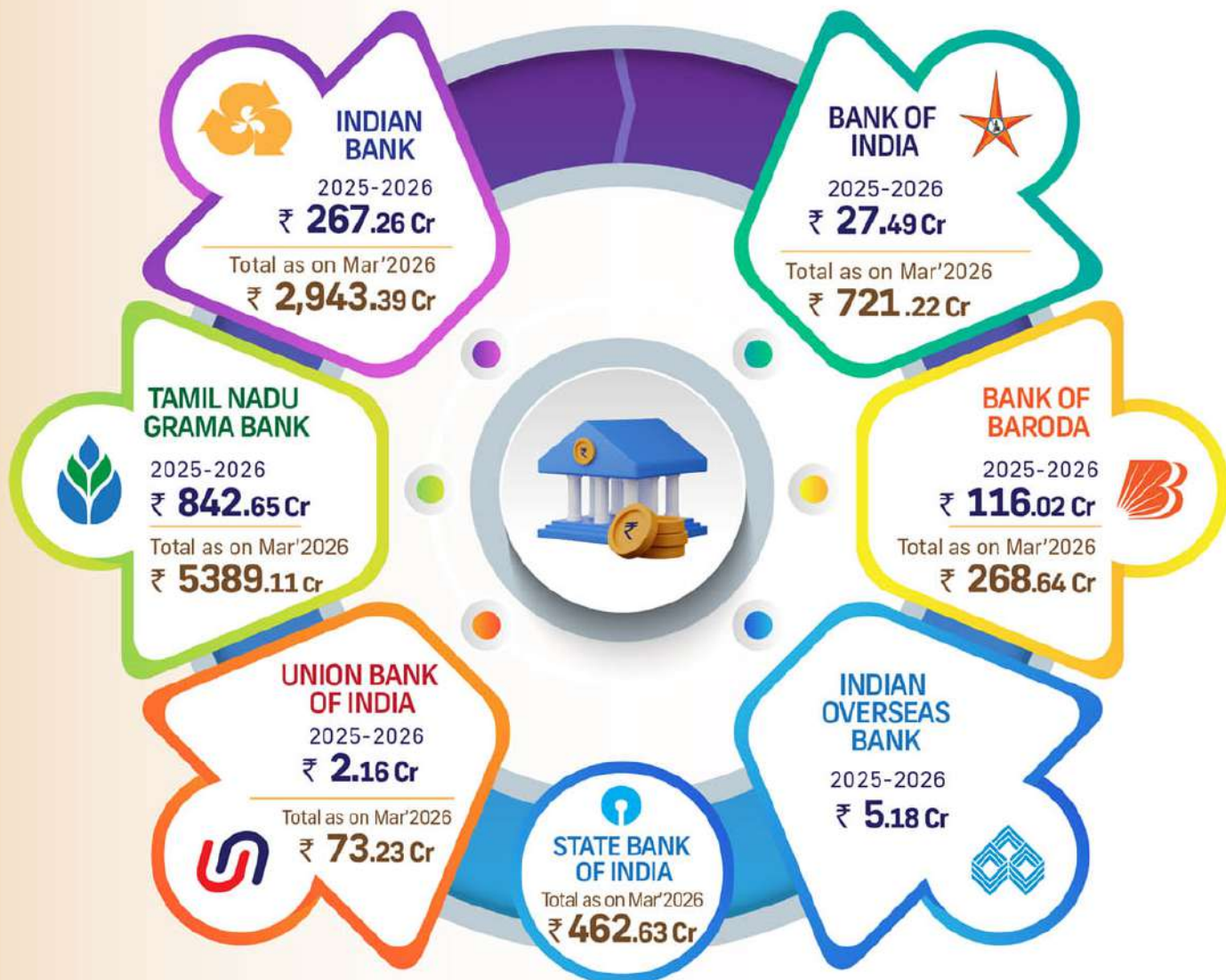
**Strong Repayment Culture** – Excellent repayment performance and peer accountability make IVDP-supported SHGs dependable and low-risk banking partners.

**Financial Resilience** – Continuous cycles of savings, lending, repayment, and reinvestment improve household income and strengthen community resilience.

**Institutional Support** – Regular training, grading, monitoring, and capacity-building by IVDP help maintain high standards of governance and financial management.

# BANK WISE SHG CREDIT LINKAGE

2025-2026



## BANK LOAN RECEIVED BY GROUPS

Current Financial Year  
2025-2026

₹ **1,260.76 Cr**

Total Loan Received  
As on March 2026

₹ **9,863.40 Cr**

# TAMIL NADU GRAMA BANK LOANS



₹ 842.65 Cr

## Details of Cluster-wise Bank Loan Disbursement

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
1	KARIMANGALAM	534	₹ 64 cr	461	₹ 55.27 cr	86%
2	PENNAGARAM	171	₹ 13 cr	135	₹ 11.46 cr	79%
3	ODASALPATTI	156	₹ 7 cr	61	₹ 4.51 cr	39%
4	PANCHAPALLI	189	₹ 20 cr	153	₹ 17.41 cr	81%
5	VELLICHANDAI	331	₹ 40 cr	270	₹ 33.97 cr	82%
6	MALLAPURAM	125	₹ 13 cr	118	₹ 11.89 cr	94%
7	JAKKASAMUTHIRAM	126	₹ 15 cr	107	₹ 12.77 cr	85%
8	PAPPARAPATTI	105	₹ 8 cr	78	₹ 6.61 cr	74%
9	PALACODE	476	₹ 50 cr	402	₹ 45.7 cr	84%
10	NATRAMPALAYAM	168	₹ 13 cr	137	₹ 11.76 cr	82%
11	ANCHETTY	290	₹ 24 cr	221	₹ 20.57 cr	76%
12	DENKANIKOTTAI	283	₹ 18 cr	183	₹ 15.61 cr	65%
13	IRUTHUKOTTAI	85	₹ 5 cr	47	₹ 2.73 cr	55%
14	KRISHNAGIRI	1545	₹ 195 cr	1377	₹ 168.31 cr	89%
15	BARGUR	273	₹ 32 cr	254	₹ 28.5 cr	93%
16	JAGADEVU	243	₹ 32 cr	242	₹ 28.01 cr	100%

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Aailed Loan	Loan Amount	%
17	PAIYUR	223	₹ 32 cr	237	₹ 28.88 cr	106%
18	VELAMPATTI	216	₹ 30 cr	195	₹ 22.36 cr	90%
19	ARASAMPATTI	221	₹ 30 cr	228	₹ 27.78 cr	103%
20	VEPPANAPALLI - II	192	₹ 22 cr	152	₹ 17.88 cr	79%
21	SHOOLAGIRI	355	₹ 42 cr	310	₹ 35.11 cr	87%
22	KAMANTHOTTI	191	₹ 20 cr	130	₹ 13.17 cr	68%
23	BERIGAI	216	₹ 20 cr	175	₹ 15.06 cr	81%
24	ROYAKOTTAI - II	260	₹ 30 cr	199	₹ 22.84 cr	77%
25	MADHEPATTI	187	₹ 25 cr	174	₹ 18.66 cr	93%
26	BASUVANNAKOIL	137	₹ 16 cr	114	₹ 13.61 cr	83%
27	THEERTHAM	152	₹ 18 cr	127	₹ 14.4 cr	84%
28	SANTHUR	152	₹ 20 cr	149	₹ 19.29 cr	98%
29	NEDUSALAI	175	₹ 22 cr	162	₹ 18.99 cr	93%
30	SAMALPATTI	161	₹ 6 cr	89	₹ 6.13 cr	55%
31	NATRAMPALLI	385	₹ 43 cr	287	₹ 31.51 cr	75%
32	THIRUPATHUR	411	₹ 34 cr	267	₹ 27.8 cr	65%
33	KAKKANGARAI	244	₹ 25 cr	226	₹ 23.48 cr	93%
34	PALLIKONDA	163	₹ 12 cr	132	₹ 10.62 cr	81%
<b>TOTAL</b>		<b>9141</b>	<b>₹ 996 cr</b>	<b>7599</b>	<b>₹ 842.65 cr</b>	<b>83%</b>





₹ 267.26 Cr

## Details of Cluster-wise Bank Loan Disbursement

SN <sub>o</sub>	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Aailed Loan	Loan Amount	%
1	HANUMANTHAPURAM	270	₹ 30 cr	251	₹ 29.66 cr	93%
2	MARANDAHALLI	295	₹ 25 cr	221	₹ 24.58 cr	75%
3	THIPPAMPATTI	185	₹ 15 cr	146	₹ 15.5 cr	79%
4	KAMBAINALLUR	115	₹ 7 cr	74	₹ 5.29 cr	64%
5	VARATANAPALLI	197	₹ 20 cr	177	₹ 18.46 cr	90%
6	KAVERIPATTINAM	383	₹ 35 cr	266	₹ 26.64 cr	69%
7	BARUR	188	₹ 22 cr	183	₹ 19.95 cr	97%
8	POCHAMPALLI	205	₹ 22 cr	156	₹ 16.66 cr	76%
9	VENGATASAMUTHIRAM	162	₹ 18 cr	147	₹ 16.28 cr	91%



SN <sub>o</sub>	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
10	ROYAKOTTAI 1	177	₹ 20 cr	148	₹ 15.65 cr	84%
11	MATHUR	153	₹ 13 cr	110	₹ 9.57 cr	72%
12	NACHIKUPPAM	164	₹ 18 cr	135	₹ 12.29 cr	82%
13	THAKKATTI	139	₹ 7 cr	74	₹ 4.77 cr	53%
14	BETTAMUGILALAM	55	₹ 2 cr	23	₹ 0.89 cr	42%
15	PONNERI	135	₹ 11 cr	115	₹ 9.82 cr	85%
16	GAJALNAIKKANPATTI	114	₹ 12 cr	107	₹ 10.84 cr	94%
17	PACHUR	184	₹ 20 cr	160	₹ 15.54 cr	87%
18	ALANGAYAM	202	₹ 12 cr	140	₹ 7.95 cr	69%
19	UDAYENDIRAM	126	₹ 11 cr	86	₹ 6.92 cr	68%
<b>TOTAL</b>		<b>3449</b>	<b>₹ 320 cr</b>	<b>2719</b>	<b>₹ 267.26 cr</b>	<b>79%</b>

# BANK OF INDIA LOANS



₹ 27.49 Cr

## Details of Cluster-wise Bank Loan Disbursement

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
1	THOGARAPALLI	228	₹ 26 cr	221	₹ 23.83 cr	97%
2	THIRUPATHUR III	38	₹ 4 cr	38	₹ 3.66 cr	100%
<b>TOTAL</b>		<b>266</b>	<b>₹ 30 cr</b>	<b>259</b>	<b>₹ 27.49 cr</b>	<b>97%</b>

# UNION BANK OF INDIA LOANS



₹ 2.16 Cr

## Details of Cluster-wise Bank Loan Disbursement

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
1	PALACODE III	25	₹ 2 cr	25	₹ 2.16 cr	100%
<b>TOTAL</b>		<b>25</b>	<b>₹ 2 cr</b>	<b>25</b>	<b>₹ 2.16 cr</b>	<b>100%</b>

₹ 116.02 cr

## Details of Cluster-wise Bank Loan Disbursement

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
1	KUNDHARAPALLI	270	₹ 30 cr	239	₹ 27.33 cr	89%
2	VEPPANAPALLI - I	140	₹ 12 cr	97	₹ 10.21 cr	69%
3	SHOOLAGIRI - II	242	₹ 22 cr	173	₹ 18.21 cr	71%
4	DHARMAPURI	154	₹ 13 cr	101	₹ 9.03 cr	66%
5	JERTHALAV	135	₹ 15 cr	101	₹ 12.42 cr	75%
6	AMBUR	152	₹ 13 cr	126	₹ 9.67 cr	83%
7	VELAGALNATHAM	97	₹ 10 cr	83	₹ 8.03 cr	86%
8	PUTHU KOVIL	141	₹ 13 cr	120	₹ 12.61 cr	85%
9	THIRUPATHUR - II	187	₹ 12 cr	84	₹ 8.51 cr	45%
<b>TOTAL</b>		<b>1518</b>	<b>140 cr</b>	<b>1124</b>	<b>116.02 cr</b>	<b>74%</b>



₹ **5.18 Cr**

## Details of Cluster-wise Bank Loan Disbursement

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
1	THIMMAPURAM	79	₹ 4 cr	39	₹ 3.88 cr	49%
2	PANNATHUR	68	₹ 1 cr	12	₹ 1.30 cr	18%
<b>TOTAL</b>		<b>147</b>	<b>₹ 5 cr</b>	<b>51</b>	<b>₹ 5.18 cr</b>	<b>35%</b>



# BANK LOAN DISBURSEMENT

## FOR THE YEAR 2025-2026

₹ **1260.76 Cr**

### CONSOLIDATED BANK LOAN DISBURSEMENT REPORT

SNo	CLUSTER NAME	Targeted SHGs 2025-2026	Loan Target in Crore	No of SHGs Availed Loan	Loan Amount	%
1	INDIAN BANK	3449	₹ 320 cr	2719	₹ 267.26 cr	83%
2	TAMILNADU GRAMA BANK	9141	₹ 996 cr	7599	₹ 842.65 cr	79%
3	BANK OF INDIA	266	₹ 30 cr	259	₹ 27.49 cr	97%
4	BANK OF BARODA	1518	₹ 140 cr	1124	₹ 116.02 cr	74%
5	UNION BANK OF INDIA	25	₹ 2 cr	25	₹ 2.16 cr	100%
6	INDIAN OVERSEAS BANK	147	₹ 5 cr	51	₹ 5.18 cr	35%
<b>TOTAL</b>		<b>14546</b>	<b>₹ 1,493 cr</b>	<b>11777</b>	<b>₹ 1260.76 cr</b>	<b>81%</b>

## IVDP LOAN

IVDP also provides loans from its Capital Reserve to eligible SHG members. These loans supplement bank credit and enable members to meet urgent needs or invest in productive activities. Members commonly utilise these loans for agriculture, small enterprises, education, healthcare, housing improvements and other essential household requirements. Timely access to credit strengthens livelihoods, improves family income and reduces dependence on informal money lenders.

### PURPOSE OF IVDP LOAN

SNo	Purpose of IVDP Loan	No. of Beneficiaries	Amount
01	REFRIGERATOR	4604	₹ 8.22 cr
02	WASHING MACHINE	1321	₹ 2.72 cr
03	LED TELEVISION	2680	₹ 6.14 cr
04	EDUCATION	1	₹ 1 Lakh
05	TAILORING MACHINE	46	₹ 5.44 Lakhs
06	LAPTOP	1	₹ 47.5 Thousand
07	AIR CONDITIONER	11	₹ 4 Lakhs
08	MARRIAGE	1	₹ 2 Lakhs
09	MEDICAL	1	₹ 40 Thousand
10	AGRICULTURE	5388	₹ 78.21 cr
<b>TOTAL</b>		<b>14054</b>	<b>₹ 95.43 cr</b>

IVDP LOAN  
2025-2026

₹ 95.43 Cr

CUMULATIVE  
IVDP LOAN

₹ 526.77 Cr

# SANGHA LOAN

Sangha Loan are internal loans provided from the savings mobilised by each SHG. The interest rate is decided democratically by the members.

These loans form the financial foundation of every SHG by providing quick and affordable credit while strengthening the group's common corpus through interest earnings.

After bank loans, Sangha Loans are the second largest source of credit, with nearly 85–88% of SHGs across the four districts regularly benefiting from this facility.

SNo	LOAN ACTIVITY	Total Members	Total Amount
01	AGRICULTURE	45966	₹ 179.18 Cr
02	EDUCATION	8920	₹ 34.48 Cr
03	HOUSING	5387	₹ 18.63 Cr
04	LOAN REPAYMENT	854	₹ 3.83 Cr
05	MEDICAL EXPENSES	1795	₹ 7.15 Cr
06	ANIMALS	300	₹ 1.32 Cr
07	SMALL BUSINESS	1984	₹ 8.21 Cr
08	MARRIAGE	977	₹ 4.05 Cr
09	GENERAL	501	₹ 2.16 Cr
	<b>TOTAL</b>	<b>66684</b>	<b>₹ 259 Cr</b>

TOTAL SANGHA LOAN  
2025-2026

₹ **259.00 Cr**

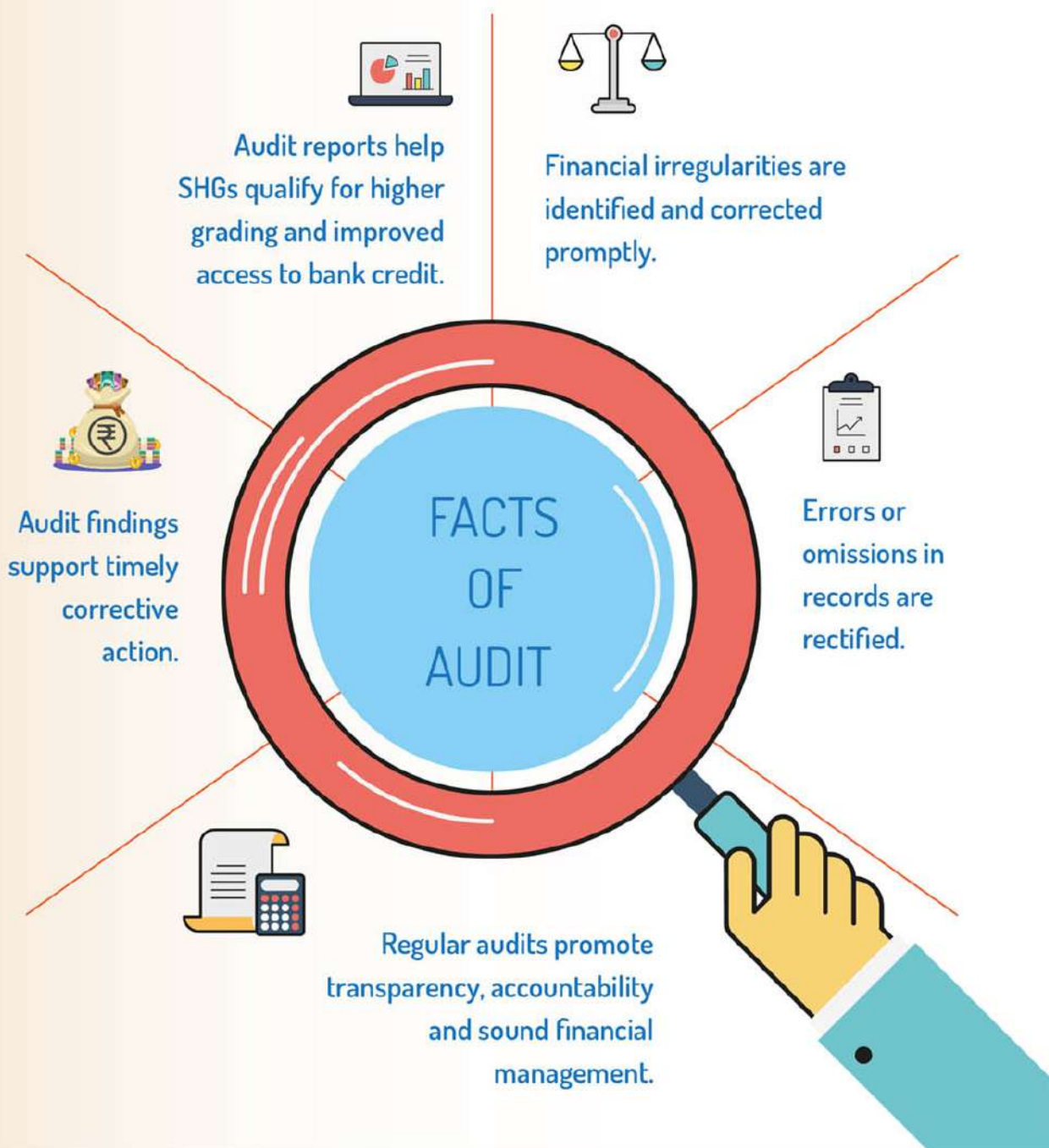
CUMULATIVE  
SANGHA LOAN

₹ **5,388.11 Cr**

# TRANSPARENCY & AUDIT MECHANISMS

Transparency is the foundation of the SHG movement. Every financial transaction is systematically recorded, reviewed and shared during regular group meetings, ensuring that all members remain informed and accountable.

These robust systems build confidence not only among SHG members but also among banks and other financial institutions.



# AUDIT AND ACCOUNTABILITY

IVDP conducts regular audits to ensure transparency, accountability and sound financial management within SHGs.

Audits include verification of records, passbooks, bank statements, savings, loan utilisation and financial transactions.



## THE AUDIT PROCESS

- ◆ Detects financial discrepancies and irregularities.
- ◆ Corrects errors in financial records.
- ◆ Strengthens loan eligibility.
- ◆ Improves financial discipline and sustainability.
- ◆ Grades SHGs and animators based on performance.

## TYPES OF AUDIT



## OUTCOME



## INTERNAL AUDIT

Internal audits are conducted every quarter by trained field supervisors from other Cluster-Level Federations.

## EXTERNAL AUDIT

At the end of each financial year, expert teams from the IVDP Head Office, together with external auditors, review the financial performance of SHGs and prepare comprehensive audit statements and balance sheets.

**Audits strengthen the financial stability and credibility of SHGs.**

# GRADING BASED LENDING SYSTEM

IVDP follows a grading-based system to assess the performance of SHGs. Groups are evaluated on regularity of meetings, savings discipline, maintenance of records, loan utilisation, repayment performance and overall group functioning. The grading system identifies high-performing SHGs eligible for higher levels of bank credit and provides banks with an objective, evidence-based framework for confident lending decisions. The grading criteria, tables and bank-wise details may be retained exactly as presented in the original report. IVDP further strengthens this system through continuous training, monitoring, data management and periodic reviews.



## SPECIAL GRADE (CORAL)

- ◆ 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.

# AUDIT BASED GRADING SYSTEM



## ANIMATORS GRADING

A Grade - Excellence in credit linkage activities. <<



A+ Grade - Outstanding performance in sanitation, hygiene, and credit activities.



### Non-functional groups are not eligible for loans.



IVDP follows a grading-based approach to assess the performance of SHGs. Groups are evaluated based on parameters such as regularity of meetings, savings discipline, record maintenance, and repayment behaviour.

This grading system helps identify strong-performing groups that are ready for higher levels of credit linkage. For banks, it provides a clear, evidence-based framework to make lending decisions with confidence.

# AUDIT AND ACCOUNTABILITY

## TAMIL NADU GRAMA BANK

## GRADED GROUPS

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
1	KARIMANGALAM	534	192	207	41	49	45	-	485	49
2	PENNAGARAM	169	6	40	43	43	37	-	118	51
3	ODASALPATTI	150	3	13	22	44	68	-	53	97
4	PANCHAPALLI	187	42	70	32	31	12	-	152	35
5	VELLICHANDAI	331	103	150	25	47	6	-	290	41
6	MALLAPURAM	125	28	42	28	15	12	-	103	22
7	JAKKASAMUTHIRAM	126	40	43	22	13	8	-	113	13
8	PAPPARAPATTI	105	6	34	22	33	10	-	78	27
9	PALACODE	472	102	231	84	39	16	-	217	255
10	NATRAMPALAYAM	168	24	43	25	34	42	-	89	79
11	ANCHETTY	290	0	150	42	51	47	-	205	85
12	DENKANIKOTTAI	282	5	102	32	85	58	-	182	100
13	IRUTHUKOTTAI	85	0	5	9	40	31	-	23	62
14	KRISHNAGIRI	1543	647	652	121	96	27	-	1411	132
15	BARGUR	273	125	90	19	25	14	-	244	29
16	JAGADEVU	243	83	112	18	21	9	-	214	29

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
17	PAIYUR	222	91	82	15	24	10	-	200	22
18	VELAMPATTI	217	66	97	32	13	9	-	206	11
19	ARASAMPATTI	220	90	77	19	27	7	-	176	44
20	VEPPANAPALLI - II	190	38	99	12	7	34	-	139	51
21	SHOOLAGIRI	353	81	159	33	62	18	-	281	72
22	KAMANTHOTTI	190	16	75	42	36	21	-	137	53
23	BERIGAI	216	3	96	20	74	23	-	135	81
24	ROYAKOTTAI - II	254	47	98	83	19	7	-	187	67
25	MADHEPATTI	187	43	92	17	16	19	-	160	27
26	BASUVANNAKOIL	137	74	34	6	15	8	-	129	8
27	THEERTHAM	152	41	58	30	15	8	-	133	19
28	SANTHUR	152	96	36	8	7	5	-	148	4
29	NEDUSALAI	175	107	45	12	4	7	-	163	12
30	SAMALPATTI	155	1	32	25	73	24	-	92	63
31	NATRAMPALLI	384	106	134	57	68	19	-	323	61
32	THIRUPATHUR	406	55	184	75	52	40	-	319	87
33	KAKKANGARAI	244	47	98	47	29	23	-	208	36
34	PALLIKONDA	163	8	45	52	27	31	-	107	56
<b>TOTAL</b>		<b>9100</b>	<b>2416</b>	<b>3525</b>	<b>1170</b>	<b>1234</b>	<b>755</b>	<b>-</b>	<b>7220</b>	<b>1880</b>



# AUDIT AND ACCOUNTABILITY

## INDIAN BANK

## GRADED GROUPS

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
1	HANUMANTHAPURAM	270	99	119	27	10	15	-	238	32
2	MARANDAHALLI	295	98	128	27	35	7	-	254	41
3	THIPPAMPATTI	185	36	63	73	10	3	-	132	53
4	KAMBAINALLUR	115	1	6	25	53	30	-	71	44
5	VARATANAPALLI	196	91	66	26	12	1	-	175	21
6	KAVERIPATTINAM	383	107	201	40	26	9	-	333	50
7	BARUR	188	79	82	10	15	2	-	177	11
8	POCHAMPALLI	203	56	88	23	28	8	-	183	20
9	VENGATASAMUTHIRAM	162	68	51	21	9	13	-	144	18
10	ROYAKOTTAI 1	177	14	95	29	27	12	-	134	43
11	MATHUR	153	25	40	21	49	18	-	90	63
12	NACHIKUPPAM	162	47	49	27	28	11	-	121	41
13	THAKKATTI	136	0	29	34	49	24	-	46	90
14	BETTAMUGILALAM	55	0	0	2	7	46	-	3	52
15	PONNERI	135	15	44	24	23	29	-	102	33
16	GAJALNAIKKANPATTI	114	23	42	22	10	17	-	91	23
17	PACHUR	184	14	100	31	22	17	-	152	32
18	ALANGAYAM	202	4	21	42	77	58	-	120	82
19	UDAYENDIRAM	126	1	29	30	26	40	-	83	43
<b>TOTAL</b>		<b>3441</b>	<b>778</b>	<b>1253</b>	<b>534</b>	<b>516</b>	<b>360</b>	<b>-</b>	<b>2649</b>	<b>792</b>

# AUDIT AND ACCOUNTABILITY

## BANK OF INDIA

## GRADED GROUPS

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
1	THOGARAPALLI	227	107	101	10	10	0	-	222	6
<b>TOTAL</b>		<b>227</b>	<b>107</b>	<b>101</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>-</b>	<b>222</b>	<b>6</b>

## BANK OF BARODA

## GRADED GROUPS

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
1	KUNDHARAPALLI	268	111	114	12	30	1	-	219	49
2	VEPPANAPALLI - I	139	38	58	25	11	7	-	104	35
3	SHOOLAGIRI - II	230	39	75	97	11	8	-	139	91
4	DHARMAPURI	151	23	34	27	21	46	-	107	44
5	JERTHALAV	133	31	53	9	38	2	-	92	41
6	AMBUR	151	11	50	25	29	36	-	120	31
7	VELAGALNATHAM	97	21	46	9	4	17	-	81	16
8	PUTHU KOVIL	141	40	47	19	18	17	-	111	30
9	THIRUPATHUR - II	183	23	79	25	35	21	-	157	26
<b>TOTAL</b>		<b>1493</b>	<b>337</b>	<b>556</b>	<b>248</b>	<b>197</b>	<b>155</b>	<b>-</b>	<b>1130</b>	<b>363</b>

# AUDIT AND ACCOUNTABILITY

## INDIAN OVERSEAS BANK

## GRADED GROUPS

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
1	THIMMAPURAM	79	25	35	8	8	3	-	66	13
2	PANNATHUR	68	23	28	9	8	0	-	57	11
<b>TOTAL</b>		<b>147</b>	<b>48</b>	<b>63</b>	<b>17</b>	<b>16</b>	<b>3</b>	<b>-</b>	<b>123</b>	<b>24</b>

## BANK WISE CONSOLIDATED GROUP GRADING

SNo	CLUSTER NAME	No. of Groups 2025-26	SELF HELP GROUPS GRADING						ANIMATOR GRADING	
			Special coral	Diamond	Gold	Silver	Bronze	Default Groups	A+	A
1	INDIAN BANK	3441	778	1253	534	516	360	-	2649	792
2	TAMILNADU GRAMA BANK	9100	2416	3525	1170	1234	755	-	7220	1880
3	BANK OF INDIA	227	107	101	10	10	0	-	222	6
4	BANK OF BARODA	1493	1493	556	248	197	155	-	1130	363
5	INDIAN OVERSEAS BANK	147	48	63	17	16	3	-	123	24
<b>TOTAL</b>		<b>14408</b>	<b>3686</b>	<b>556</b>	<b>1979</b>	<b>1972</b>	<b>1273</b>	<b>-</b>	<b>11344</b>	<b>3064</b>

# SOCIAL IMPACT CERTIFICATE

*This is to certify that*

## Integrated Village Development Project (IVDP)

has contributed to the following impact through March 31, 2026, as a result of facilitating access to affordable and sustainable impact products for under-electrified & rural customers, throughout India

**50,86,013** lives empowered,

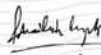
**11,71,825** school-aged children reached with solar lamp & lighting products,

**\$16,36,69,170** saved in energy-related expenses,

**1,02,08,25,118** productive hours created for working and studying,

**8,92,408** offset tons of CO<sub>2</sub>,

**54,81,586** 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

These pages promote products that improve household health, sanitation, environmental sustainability and quality of life.

### SOLAR ENERGY

ACTIVITIES	As on Mar'2025		During 2025-2026		Till Mar'2026	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Solar Light to SHG Member	705753	₹ 77.19 cr	2040	₹ 44.31 Lakhs	707793	₹ 77.63 cr
Inverter LED Light	232050	₹ 11.76 cr	9780	₹ 39.12 Lakhs	241830	₹ 12.15 cr
ST 150 Torch	16488	₹ 3.76 cr	3948	₹ 75.78 Lakhs	20436	₹ 4.52 cr
Solar Lights to disaster relief works	7215	₹ 43 lakhs	-	-	7215	₹ 43 Lakhs
Solar Fans	23439	₹ 10.27 cr	-	-	23439	₹ 10.27 cr
Power Bank	19595	₹ 1.58 cr	-	-	19595	₹ 1.58 cr
<b>TOTAL</b>	<b>1004540</b>	<b>₹ 104.99 cr</b>	<b>15768</b>	<b>₹ 1.59 cr</b>	<b>1020308</b>	<b>₹ 106.58 cr</b>

## SANITATION

ACTIVITIES	As on Mar'2025		During 2025-2026		Till Mar'2026	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Sanitary Napkins	1635477	₹ 67.25 cr	287220	₹ 5.65 cr	1922697	₹ 72.9 cr
Buds	445353	₹ 2.88 cr	203184	₹ 1.65 cr	648537	₹ 4.53 cr
Intimate Wash	215101	₹ 5.38 cr	138924	₹ 2.78 cr	354025	₹ 8.16 cr
<b>TOTAL</b>	<b>2295931</b>	<b>₹ 75.51 cr</b>	<b>629328</b>	<b>₹ 10.08 cr</b>	<b>2925259</b>	<b>₹ 85.59 cr</b>

## HEALTH AND HYGIENE

ACTIVITIES	As on Mar'2025		During 2025-2026		Till Mar'2026	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Toilets	48055	₹ 48.00 cr	-	-	48055	₹ 48.00 cr
Water Purifyer (RO)	110444	₹ 41.74 cr	-	-	110444	₹ 41.74 cr
RO Battery & Purit Battery	968	₹ 28 Lakhs	-	-	968	₹ 28 Lakhs
Less Smoke Stove	29623	₹ 4.05 cr	-	-	29623	₹ 4.05 cr
<b>TOTAL</b>	<b>207522</b>	<b>₹ 94.07 cr</b>	<b>-</b>	<b>-</b>	<b>207522</b>	<b>₹ 94.07 cr</b>

## OTHERS

ACTIVITIES	As on Mar'2025		During 2025-2026		Till Mar'2026	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
Taurpalin	10405	₹ 1.40 cr	510	₹ 7.56 Lakhs	10915	₹ 1.48 cr
Pillow	48780	₹ 4.43 cr	34770	₹ 3.13 cr	83550	₹ 7.56 cr
Water Bottle	75504	₹ 60 Lakhs	-	-	75504	₹ 60 Lakhs
<b>TOTAL</b>	<b>134689</b>	<b>₹ 6.43 cr</b>	<b>35280</b>	<b>₹ 3.21 cr</b>	<b>169969</b>	<b>₹ 9.64 cr</b>

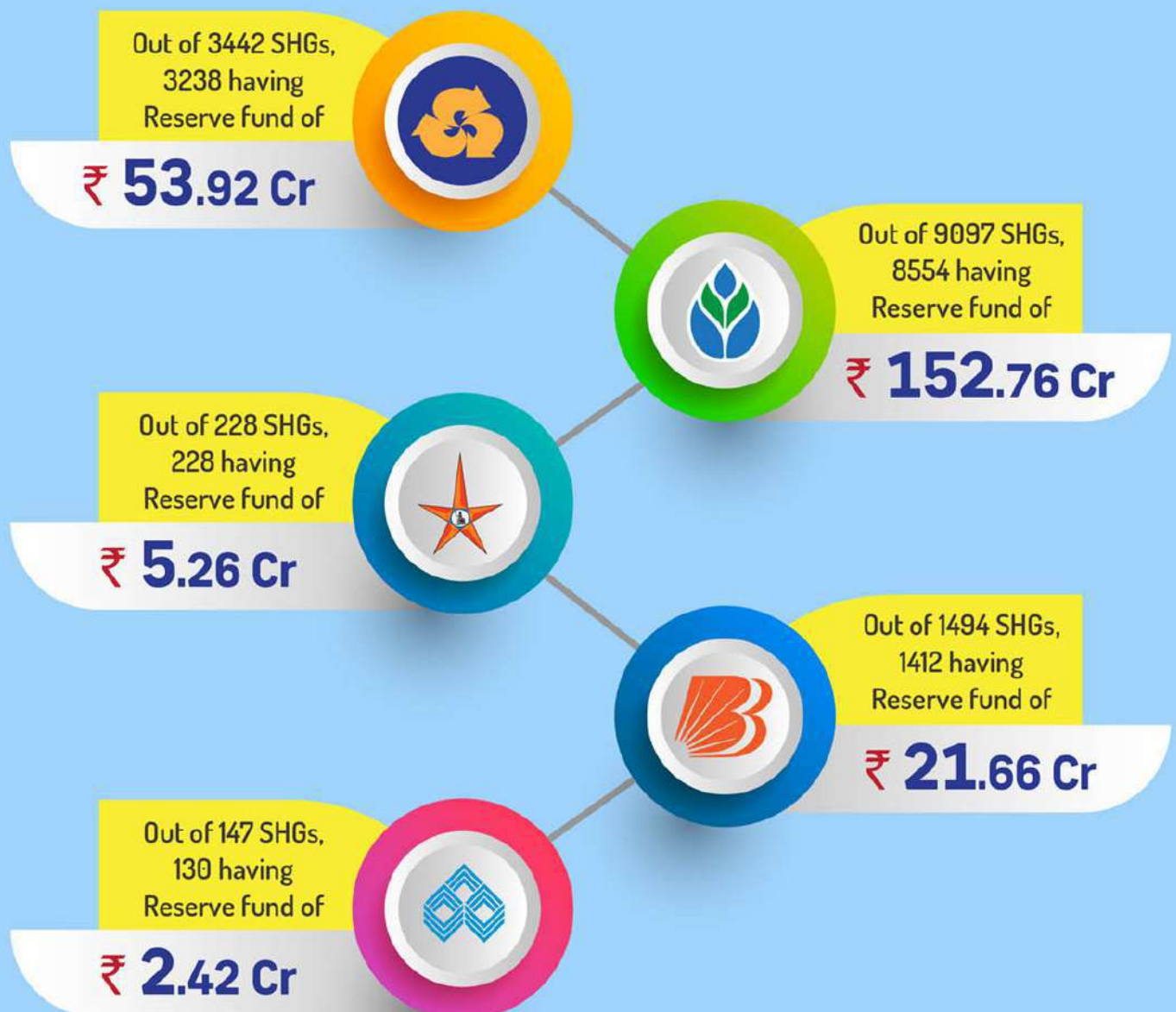
### Cumulative details for Sanitation, Solar Energy, Health and Hygiene as on Mar'2026

ACTIVITIES	As on Mar'2025		During 2025-2026		Till Mar'2026	
	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value	No. of Beneficiary	Promoted Value
SANITATION	2295931	₹ 75.51 cr	629328	₹ 10.08 cr	2925259	₹ 85.59 cr
SOLAR ENERGY	1004540	₹ 104.99 cr	15768	₹ 1.59 cr	1020308	₹ 106.58 cr
HEALTH AND HYGIENE	207522	₹ 94.07 cr	-	-	207522	₹ 94.07 cr
OTHERS	134689	₹ 6.43 cr	35280	₹ 3.21 cr	169969	₹ 9.64 cr
<b>TOTAL</b>	<b>3642682</b>	<b>₹ 281 cr</b>	<b>680376</b>	<b>₹ 14.88 cr</b>	<b>4323058</b>	<b>₹ 295.88 cr</b>

# GROUP RESERVE FUND

The Group Reserve Fund is a mandatory financial reserve maintained by every IVDP SHG. Depending on the age and performance of the group, members collectively maintain reserves ranging from **Rs. 25,000** to **Rs. 3,00,000**.

The Reserve Fund strengthens the financial stability and credibility of SHGs, improves their eligibility for higher levels of bank credit, and enhances the confidence of lending institutions.



Total No. of Groups <b>14,408</b>	No. of groups having reserve fund <b>13,562</b>	Current Financial Year <b>2025-2026</b>	<b>₹ 236.02 Cr</b>
--------------------------------------	--	--	--------------------

# SKILL DEVELOPMENT AND CAPACITY BUILDING

IVDP provides continuous training and handholding support to SHGs in financial planning, bookkeeping, loan management, leadership development, governance and transparency. These capacity-building programmes strengthen institutional sustainability, improve operational efficiency and promote professional management practices within SHGs.

## Training Programmes

1

SHG Animator and Representative Training  
- Every 3-4 months

2

New SHG Members' Training  
- Every 5-6 months

3

Accounts Training for Animators  
- Every 6-7 months

4

Group Management Training for Members  
- Every 7-8 months

5

Group Enhancement Training  
- Conducted annually

# DIGITAL EMPOWERMENT OF SHGS

IVDP has introduced digital systems to modernise SHGs operations and strengthen transparency, efficiency and accountability. Members can securely record and monitor transactions using tablets and biometric authentication.

The digital platform enables real-time monitoring, improves data accuracy and strengthens coordination between SHGs and the IVDP Head Office.

## METHODOLOGY

Collection and secure storage of members' biometric data.

Digital recording of savings and loan repayments.

Instant synchronisation with the MIS portal.

Centralised monitoring from the Head Office.

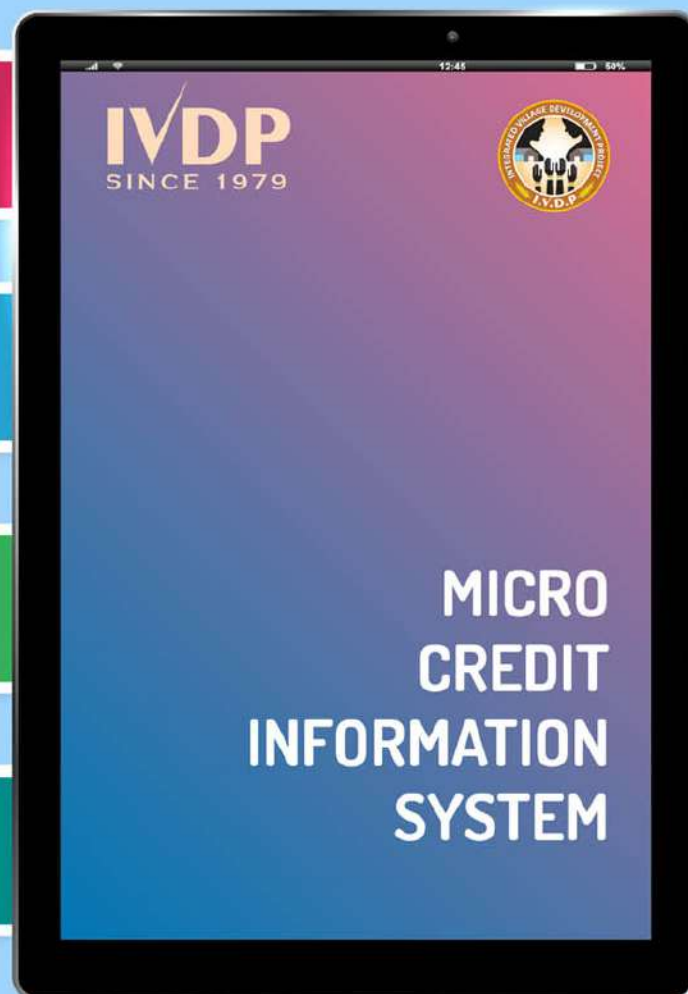
## ADVANTAGES

Real-time monitoring of attendance and financial transactions.

Easy tracking of savings, loans, repayments and overdue amounts.

Greater transparency and credibility with banking institutions.

Improved communication between SHGs and IVDP.



IVDP

# SHG WELFARE SCHEMES



# SUPPORTING EDUCATION FOR THE CHILDREN OF WIDOWED SHG MEMBERS

₹ 46.87 Lakhs



Since 2010, IVDP has been implementing a scholarship program to support the higher education of children belonging to widowed SHG members.

To support the education of children from IVDP SHG member families, educational assistance is provided in the form of scholarships. Students pursuing higher education receive ₹12,500 each, while those pursuing medical education receive ₹25,000 each. To qualify, the mother must have been an active SHG member for a minimum of three years, and the student must have successfully cleared all subjects in the previous semester.

During the current year, scholarships amounting to

₹ 46.87 Lakhs

were awarded to

365 Students

Altogether, IVDP has disbursed ₹ 3.72 Crore over the years, helping children of widowed SHG members continue their education and build a brighter future.



₹ 7.06 Cr

## LIFE SECURITY FUND

வாழ்க்கைப் பாதுகாப்பு நிதி

Women play a pivotal role in sustaining and nurturing their families. The loss of a woman who serves as the backbone of her household often leaves the family facing profound emotional grief and financial uncertainty.

Recognizing these challenges, IVDP, together with its Self-Help Group (SHG) members, provides both emotional support and financial assistance through the **Life Security Fund**. This unique initiative embodies the values of mutual care, solidarity, and collective responsibility that define the SHG movement.

As part of this commitment, financial assistance is extended each year to the nominees of deceased SHG members. On **15 February 2026**, IVDP distributed ₹ **7.06 crore** as the Life Security Fund to **1,289 nominees** of SHG members who passed away during **2025**.

In addition, immediate financial assistance of ₹ **5,000** per family was provided from the **Group General Fund** to help meet funeral expenses, amounting to a total disbursement of ₹ **62.75 lakh**.

# ASSISTANCE PROVIDED

₹ 50,000

to nominees of deceased SHG members

₹ 25,000

to grievously injured members

₹ 5,000

towards funeral expenses for deceased members' families



In 2025,  
₹ **7.06**  
Crore

was distributed to  
1289 Nominees

Since the inception of the scheme, a total of **Rs. 75.49** crore has been distributed to the nominees of 14728 deceased members.



## *Award of Excellence in Education*



# IVDP KOSELAY AWARD

CELEBRATING ACADEMIC EXCELLENCE

₹ 1.52 Cr

The IVDP KOSELAY AWARD recognizes and encourages outstanding academic performance among children of SHG members studying in Government schools.

Students scoring above 90% in the 10th and 12th standard public examinations are honored with the prestigious **IVDP KOSELAY GOLD MEDAL**.

The 2025 award ceremony was held on August 24, 2025, at R.C. Fathima High School Campus, Krishnagiri. Awards were presented by **Mr. Dinesh Kumar, IAS.**, District Collector, Krishnagiri, in the presence of IVDP Founder President **Mr. Kulandai Francis.**

## HIGHLIGHTS OF THE AWARDS



As of today ₹ 7.11 Crore has been Award under the Koselay Award.



# EMPOWERING WOMEN THROUGH TAILORING TRAINING

₹ 4.29 Lakhs



To strengthen livelihood opportunities for economically disadvantaged women, IVDP conducts tailoring training programs that enhance vocational skills, confidence, and self-reliance.

The training is conducted at the SHG Industrial Training Centre located in SIDCO Industrial Estate, Krishnagiri. During this year, 1303 SHG women successfully completed training under various batches. IVDP spent **Rs. 12.62 Lakhs** towards implementing this program.



The trained women are now engaged in stitching blouses, skirts, nighties, and school uniforms, enabling them to generate regular income and support their families.

# COMPUTER TRAINING FOR SHG MEMBERS

₹ 20.09 Lakhs



Computer literacy has become an indispensable and essential employability skill in today's world. Recognizing this growing need, IVDP initiated a Basic Computer Skills Training Programme for SHG members and their girl children.

Since October 2025, a total of 129 SHG members and their girl children have successfully completed training in basic computer skills through four batches. To facilitate this initiative, IVDP has invested **Rs. 20.09 Lakhs** in developing the necessary infrastructure and providing quality training.

This programme aims to enhance digital literacy and improve employment opportunities for SHG members and their families.

# WELFARE INITIATIVES FOR SHG FEDERATION STAFF

₹ 83.12 Lakhs



IVDP places strong emphasis on the welfare and well-being of its SHG federation staff through various financial assistance and support programs.

## STAFF WELFARE ASSISTANCE

Support to staff who lost their husbands	₹ 5,50,000
Marriage assistance for staff daughters	₹ 3,50,000
Deepavali gifts and sweets	₹ 21,92,000
New Year gifts	₹ 4,31,000
Pongal celebration gifts	₹ 17,08,951
Uniform sarees for staff	₹ 2,39,000
Cakes and sweets	₹ 4,45,000
Financial assistance during the death in staff families	₹ 1,40,000
Founder's Day gifts and food	₹ 2,85,000
Incentives for best performed staff (Founder's day)	₹ 9,05,000
Staff Children Scholarship	₹ 66,000
Death compensation Assistance to the family of the late. Mr. Elias (Former Staff)	₹ 10,00,000

## TOTAL EXPENDITURE

Staff Welfare Programmes during 2025-26

₹ 83.12 Lakhs

Total staff welfare support provided till date

₹ 10.58 Cr

# STRENGTHENING SELF-HELP GROUP ACTIVITIES THROUGH INFRASTRUCTURE DEVELOPMENT CLUSTER LEVEL FEDERATION AT SESURAJAPURAM

₹ 54 Lakhs



As part of its efforts to strengthen Self-Help Group activities across various locations, IVDP constructed a new and spacious building for its Cluster Level Federation at Sesurajapuram at a cost of **Rs. 54 lakhs**. The building also houses a branch of Tamil Nadu Grama Bank, which provides banking services to SHG members as well as the general public.

The building was inaugurated on 24 October 2025 by IVDP President Mr. Kulandai Francis in the presence of Mr. Mani Subramanian, Chairman of Tamil Nadu Grama Bank, Salem.

This landmark project was completed to commemorate the 50 years of public service rendered by Mr. Kulandai Francis. Significantly, his journey of community development began in the same village in 1975, operating from a small tiled-roof building with very limited facilities. The new building stands as a symbol of the remarkable progress achieved over the past five decades and IVDP's continued commitment to empowering rural communities.

# BRINGING HOPE THROUGH EARLY DETECTION AND LIFESAVING CARE

## IVDP'S COMPREHENSIVE CANCER CARE INITIATIVE FOR SHG MEMBERS



Cancer remains a major health concern for women, particularly in rural areas where access to timely diagnosis and treatment is limited. To address this challenge, IVDP launched the Cancer Screening and Wellness Initiative for its SHG members.

IVDP "Cancer Care and Women Wellness" programme provides free cancer screening, advanced treatment, and continuous medical support. Educating and enabling women to detect cancer early and access quality healthcare regardless of their financial circumstances.

A key strength of this initiative is the collaboration with reputed healthcare institutions. St. John's Medical College Hospital, Bengaluru, provides specialized diagnostic and treatment support, while St. Louis Hospital, Krishnagiri, plays a crucial role in community outreach, screening camps, and follow-up services. Together, these partnerships have enabled high-quality healthcare to reach women in remote villages.

## THE PROGRAMME IS DRIVEN BY THREE CORE OBJECTIVES

- ◆ Promoting early identification of cancer and related health conditions.
- ◆ Ensuring access to modern and effective treatment procedures.
- ◆ Eliminating preventable cancer-related deaths among SHG members.

Through sustained awareness campaigns, regular health screenings, and advanced medical interventions, the project has evolved into a model of community-based cancer prevention and care.

## MAJOR ACHIEVEMENTS UP TO MARCH 2026

The initiative has delivered extensive screening and treatment services to SHG members across the region.

### SCREENING AND DIAGNOSIS

- ◆ HPV screening for early detection of cervical cancer was conducted for **36978 women**.
- ◆ Clinical breast examinations were carried out for **27564 women**.
- ◆ A total of **2385 women** tested positive for HPV and received further medical attention.
- ◆ Colposcopy examinations were performed for **1337 women** requiring detailed assessment.
- ◆ Mammograms and FNAC investigations were conducted for **631 patients**.
- ◆ Abdominal and breast scans were provided to **2132 women**.
- ◆ PET scans were undertaken for **89 patients** requiring advanced diagnosis.
- ◆ Genetic testing was conducted for **10 members**.

### TREATMENT AND MEDICAL CARE

- ◆ Hysterectomy procedures were performed for **127 patients**.
- ◆ Thermal ablation and cone biopsy treatments were provided to **308 women**.
- ◆ Breast surgeries were successfully carried out for **77 patients**.
- ◆ Radiation therapy and chemotherapy were provided to **78 patients**.
- ◆ Thyroid-related treatment was extended to **26 patients**.
- ◆ General medical treatment for non-cancerous conditions was provided to **60 members**.
- ◆ Treatment support was extended to **36 daughters** of SHG members.
- ◆ Robotic Surgery support to **38 SHG members** and daughter of SHG members.

## EXPANDING ACCESS TO SPECIALIZED HEALTHCARE

To make the programme more inclusive, IVDP broadened the scope of assistance during the year.

Under the expanded scheme, daughters of SHG members diagnosed with cervical lesions, breast lumps, or related conditions are now eligible for treatment support.



## PRECISION ROBOTIC SURGERY FOR ADVANCED CANCER CARE

As part of its commitment to providing world-class healthcare to SHG members, IVDP has extended support for precision Robotic surgeries for patients requiring advanced cancer treatment. Robotic-assisted surgery offers greater accuracy, minimal invasiveness, reduced blood loss, faster recovery, and improved treatment outcomes. Through its partnership with leading medical institutions, IVDP ensures that eligible patients have access to this cutting-edge technology regardless of their financial circumstances.

To date, 38 SHG members and beneficiaries have successfully undergone robotic cancer surgeries under the programme, and return to their normal lives with renewed hope and confidence.

## A COMMITMENT TO SAVING LIVES

The Cancer Screening and Wellness Initiative reflects IVDP's commitment to safeguarding the health of SHG members. Through early detection, timely treatment, and community support, the programme has improved access to cancer care and brought hope to thousands of women and their families.

### FINANCIAL IMPLICATION OF THE CANCER SCREENING AND TREATMENT PROJECT

PARTICULARS	upto 2025	APRIL 2025 - MARCH 2026	TOTAL
HPV and Breast Cancer Screening	₹ 3.18 Crore	₹ 1.78 Crore	₹ 4.96 Crore
Advanced Cancer Treatment	₹ 4.28 Crore	₹ 3.33 Crore	₹ 7.61 Crore
			₹ 12.57 Crore

# COMMUNITY HEALTH IMPACT CERTIFICATE FROM KARKINOS



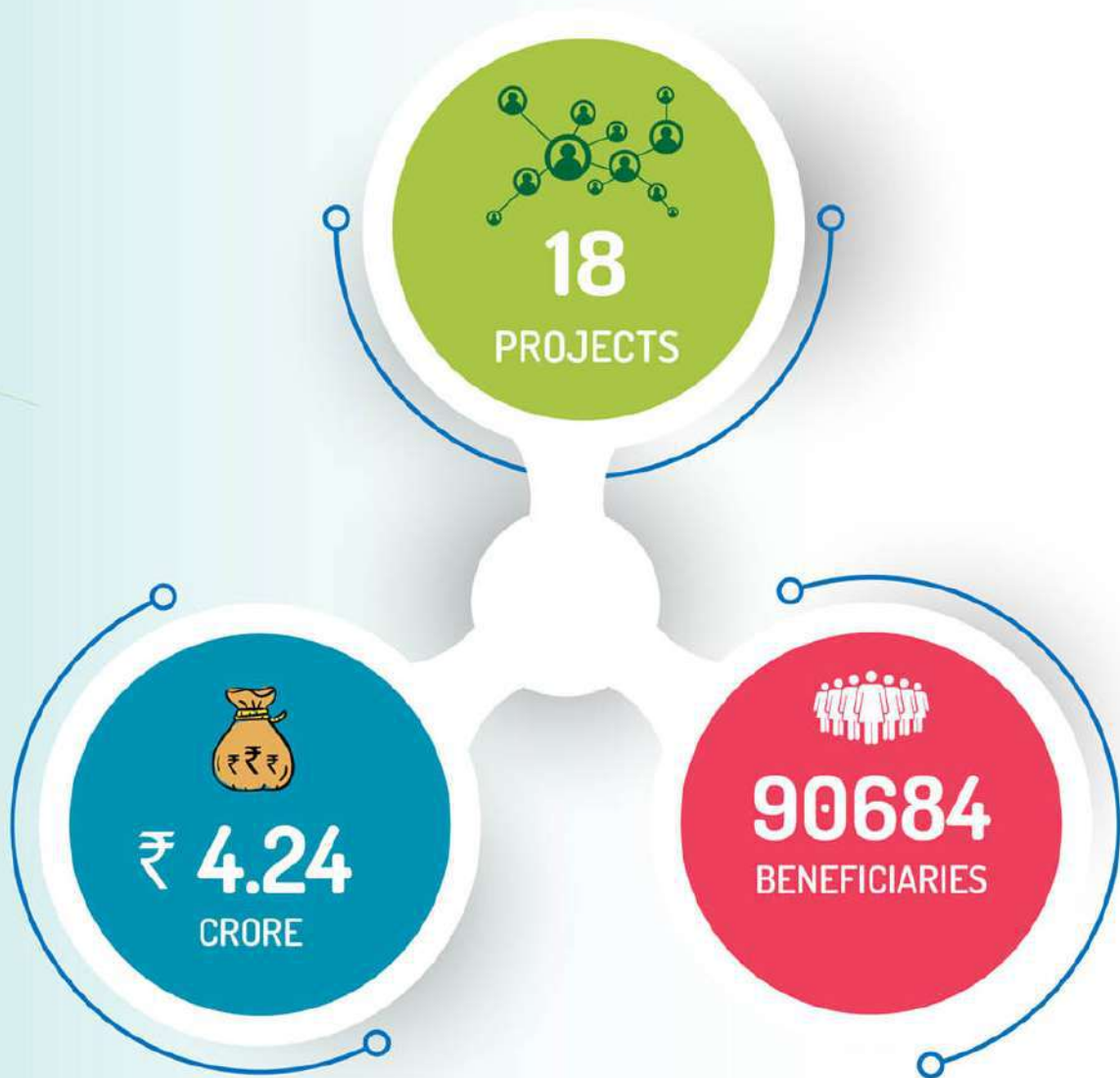
IVDP partnered with KARKINOS, a Mumbai-based healthcare company, to implement an HPV DNA screening project aimed at promoting women's health. The project was carried out from November 2023 to March 2024, during which 10,101 women members of IVDP's Self-Help Groups were screened for cervical, uterine, and breast cancers.

In recognition of IVDP's outstanding contribution to community health and its successful implementation of the screening initiative, KARKINOS awarded the organization the **Community Health Impact Certificate**. The certificate was presented to Mr. Kulandai Francis, Founder President - IVDP by Dr. Venkataramanan, CEO of KARKINOS, at a ceremony held in Chennai on 21 June 2025.



**IVDP**

# EDUCATIONAL SERVICES



# “VETRI NAM KAIYIL” GUIDEBOOK AND THIRAN BOOK SUPPORTING ACADEMIC ACHIEVEMENT AMONG UNDERPRIVILEGED STUDENTS

₹ 65.81 Lakhs

For the past 15 years, IVDP has been publishing and distributing the “Vetri Nam Kaiyil” guidebooks for students studying in Classes 10, 11, and 12.

Prepared by a dedicated team of experienced educators, these guidebooks are available in Tamil, English, and Telugu mediums and are distributed free of cost to students studying in government and government-aided schools across the districts of Krishnagiri, Dharmapuri, Tirupattur, and Vellore.



The guidebooks have greatly benefited economically disadvantaged and slow-learning students by strengthening their academic understanding and improving their performance in public examinations. Over the years, “Vetri Nam Kaiyil” has contributed significantly to increasing pass percentages among rural students.

Since the launch of this initiative, IVDP has invested **Rs. 5.51 Crore** towards the preparation and distribution of these educational materials. The 2025–2026 edition was produced at a cost of **Rs. 65.81 Lakhs** and was officially released by **Mr. Dinesh Kumar, IAS., Krishnagiri District Collector** in the presence of **IVDP President Mr. Kulandai Francis** and the officials of Krishnagiri District Education Department.

# ENABLING HIGHER EDUCATION THROUGH IVDP SCHOLARSHIPS

₹ 1.60 Crore



The IVDP Higher Education Scholarship Scheme serves as an important source of motivation and financial assistance for students who have lost one or both parents. The program aims to ensure that orphaned, semi-orphaned, and economically disadvantaged students are able to continue their higher education without interruption.

Under this initiative, scholarships are provided to eligible college students to support their academic journey and future aspirations. During the current year, **1912 students** received scholarships totaling **Rs. 1.60 Crore**, with individual assistance ranging from **Rs. 7,500 to Rs. 15,000**.

Through this scholarship program, IVDP continues its commitment to empowering deserving students through education and creating opportunities for a brighter future.

ENABLING HIGHER EDUCATION THROUGH IVDP SCHOLARSHIPS

SNo	INSTITUTIONS	Orphan & Semi-Orphan Students	Ultra Poor Students	Value of Scholarship
1	Sacred Heart College, Tirupattur	146	162	₹ 22.57 Lakhs
2	Bon Secures College, Namakkal	39	76	₹ 10.27 Lakhs
3	St. Mary's Community College, Salem	-	13	₹ 1.30 Lakhs
4	Auxillum College, Vellore	104	7	₹ 9.45 Lakhs
5	Immaculate College, Viriyur	38	41	₹ 7.42 Lakhs
6	St. Joseph College, Tiruppur	34	114	₹ 11.17 Lakhs
7	St. Joseph College, Pagalpatty	10	82	₹ 7.19 Lakhs
8	Idhaya College, Sengam	21	77	₹ 9.15 Lakhs
9	Don Bosco College, Dharmapuri	40	58	₹ 7.47 Lakhs
10	Don Bosco B.Ed. College, Dharmapuri	-	11	₹ 1.10 Lakhs
11	Loyola College, Vettavalam	27	150	₹ 13.30 Lakhs
12	Gonzaga College, Elathagiri	30	67	₹ 8.35 Lakhs
13	Loyola College, Mettala	30	47	₹ 7.14 Lakhs
14	Don Bosco College, Yelagiri	40	108	₹ 11.50 Lakhs
15	St. Joseph College, Hosur	66	118	₹ 11.42 Lakhs
16	Jayarani College, Salem	-	84	₹ 6.30 Lakhs
17	Don Bosco College, Chennai	-	50	₹ 10 Lakhs
18	Other Individual College Students	-	22	₹ 4.85 Lakhs
		625	1287	₹ 1.60 Crores

To date, IVDP has provided higher education scholarships amounting to **Rs. 10.36 Crore.**

# PROMOTING EQUALITY AND DISCIPLINE THROUGH COLLEGE UNIFORMS.

₹ 4.70 Lakhs



To encourage equality among students, promote discipline, and reduce economic disparities, IVDP provided uniforms and Sonata wrist watches to the students of Immaculate Women's College, Kallakuruchi at a total cost of **Rs. 4.70 Lakhs..**



# HONOURING EDUCATORS THROUGH MOTIVATIONAL GIFTS

₹ **32.30 Lakhs**



Teachers play a vital role in shaping society and nurturing future generations. In recognition of their dedication and service, IVDP presented motivational gifts worth **Rs. 32.30 Lakhs** to deserving college faculty members.

The beneficiaries include:

11 professors of Gonzaga College, Elathagiri received TAB	₹	1.88 Lakhs
138 professors of St. Joseph College, Hosur received Cookers	₹	2.56 Lakhs
60 professors of St. Joseph College, Tirupur received Cash Prize	₹	7.12 Lakhs
43 professors of Loyola College, Mettala received Cash Prize	₹	3.78 Lakhs
46 professors of Immaculate College, Kallakuruchi received Cash Prize	₹	2.30 Lakhs
54 Teachers of RC Fathima High School, Krishnagiri received Cookers & Cash Prize	₹	3.85 Lakhs
155 Teachers of St. Anne's Hr. Sec. & Public School, Krishnagiri received Cookers & Cash Prize	₹	7.83 Lakhs
30 Teachers of Don Bosco Matric School, Krishnagiri received Cash Prize	₹	1.50 Lakhs
50 Teachers of D Britto School, Aniyalam received Cookers	₹	Rs. 93,000
Food for 360 Govt. School Teachers	₹	Rs. 56,000

So far, IVDP has distributed motivational gifts worth **Rs. 1.44 Crore** to educators.

# INTERACTIVE DISPLAY BOARDS FOR DIGITAL LEARNING

₹ **36.43 Lakhs**



Interactive display boards have transformed classroom learning by creating engaging, collaborative, and technology-enabled educational environments. These modern teaching tools enhance communication, improve student participation, and support effective digital learning practices.

To strengthen digital education infrastructure, IVDP donated interactive display boards worth **Rs. 36.43 Lakhs** to various educational institutions under the matching grant scheme.

2 interactive boards to Immaculate College, Kallakuruchi	₹	1.65 Lakhs
7 interactive boards to Idaya College, Pudupalayam	₹	7.12 Lakhs
6 interactive boards to Don Bosco College, Chennai	₹	5.87 Lakhs
4 interactive boards to Don Bosco College, Dharmapuri	₹	4.13 Lakhs
1 interactive board to Anna Aided School, Dindigul	₹	41,000
10 interactive boards for Sacred Heart College, Tirupattur	₹	8.99 Lakhs
10 interactive boards to Holy Cross School, Vakkampatti, Dindigul	₹	8.26 Lakhs

So far, IVDP has given Interactive Display Boards worth of **Rs. 71.97 Lakhs** to various Institutions.

# EDUCATIONAL SUPPORT TO IVDP NETHAJI SCHOOL, KOTTAIYUR

₹ 47.28 Lakhs

Founded by the IVDP Founder in the remote village of Kottaiyur, IVDP Nethaji School provides quality education to children from underserved rural communities.

To strengthen educational facilities and student support services, IVDP provided the following assistance:

16 Computers to Lab	₹	5.42 Lakhs
Textbooks and notebooks	₹	7.70 Lakhs
Cakes for the children	₹	54,000
Water bottles for children	₹	76,000
Modern classroom furniture	₹	19.62 Lakhs
Scholarships for siblings' children	₹	13.26 Lakhs



So far, IVDP  
provided  
**Rs. 7.01 Crore**  
educational  
services to this  
School

# WINTER CLOTHING FOR CHILDREN

₹ 5.46 Lakhs



IVDP extended support to school children by providing winter clothing to students studying in the following schools :

477 Children of John Britto School, Aniyalam	₹	2.62 Lakhs
494 students of Don Bosco College, Yelagiri	₹	2.84 Lakhs

This gesture helping them stay protected during the cold season. This initiative was undertaken to ensure the comfort, health, and well-being of children from economically disadvantaged families.

## Supporting Children in North East India

# MEGHALAYA AND TRIPURA PROJECTS

₹ 48.19 Lakhs



Over the past several years, IVDP has been actively supporting the educational development of children in the North Eastern states of Meghalaya and Tripura. As part of this initiative, IVDP has extended educational assistance to the following schools at the cost of **Rs. 48.19 Lakhs**



## Meghalaya and Tripura projects

### Good Shepherd Higher Secondary School, Jongksha, Shillong

Winter cloths for 1184 children	₹	7.48 Lakhs
Computer Lab	₹	12.04 Lakhs
Cakes for 1184 children	₹	1.18 Lakhs
Dinner set gifts for staff	₹	4.23 Lakhs
Support to Teacher's excursion	₹	1.97 Lakhs
Interactive Boards – 5 Nos.	₹	4.12 Lakhs

### Holy Cross Higher Secondary School, Mawkyntew

Books for the School Library	₹	2.62 Lakhs
Gifts for 30 teaching and non-teaching staff members	₹	2.64 Lakhs
Winter cloths for 660 children	₹	4.17 Lakhs
Support to Teacher's excursion	₹	1.97 Lakhs
Laboratory equipments	₹	99,000
Interactive Boards – 5 Nos.	₹	4.12 Lakhs
Cakes for 660 children	₹	66,000

Through these contributions, IVDP continues to strengthen educational infrastructure and enhance learning opportunities for children in the North Eastern region.

So far, IVDP provided **Rs. 1.58 Crore** educational services to this School

# MINOR EDUCATIONAL PROJECTS

₹ 13.93 Lakhs



As part of its continued support to educational development, IVDP implemented several minor educational assistance initiatives aimed at enhancing learning facilities and encouraging students across various institutions.

Computer to Don Bosco Matric School, Krishnagiri	₹	50,000
Sewing machines to Loyola College, Mettala	₹	1.24 Lakhs
Gold coin gifts to students of Don Bosco Youth Village	₹	37,000
Food for government school children in Krishnagiri	₹	1.31 Lakhs
Chairs for Govt. College for Women, Krishnagiri	₹	4.94 Lakhs
Steel Cubboard for Municipal School, Krishnagiri	₹	50,000
Gifts to Students of St. Mary's Community College	₹	3.03 Lakhs
Honours the Sports Students	₹	1.01 Lakhs
Sweater and Bags to the Students of Athimugam Residential School	₹	1.03 Lakhs

# DISTRIBUTION OF CAKES AND SAVOURIES FOR CHILDREN

₹ 10.35 Lakhs

As part of its commitment to promoting the well-being and happiness of children and youth, IVDP regularly distributes cakes, sweets, and savouries to school and college students during important celebrations, special events, and festive occasions. During the year, IVDP extended support to the following institutions and groups at the cost of **Rs. 10.35 Lakhs** :



John Britto School, Anniyalam - 1400 Students	₹	70,000
IVDP Netaji School, Kottaiyur – 550 Students	₹	47,000
Gonzaga College, Elathagiri – 1,350 Students	₹	54,000
Don Bosco Youth Village, Keeranur – 100 Students	₹	4,000
St. Anne's School, Krishnagiri (Primary, Hr. Sec. & Public School) – Around 4,000 Students	₹	3,13,300
R.C. Fathima School, Krishnagiri – 2,000 Students	₹	1,75,000
Don Bosco School, Krishnagiri – 450 Students	₹	18,000
Koselay Award recipients, their parents and Animators - 4060 Students	₹	1,85,000
Don Bosco Residential School, Javadhu Hills - 150 Students	₹	7,500
St. Joseph Women's College, Hosur - 1850 Students	₹	92,500
St. Xavier Academy, Mathigiri, Hosur - 450 Students	₹	69,750

**IVDP**

# COMMUNITY DEVELOPMENT



# BUILDING COMMUNITY ASSET - DESILTING OF CHINNEPALLI LAKE

**₹ 10 Lakhs**

**BEFORE**



Lakes play a vital role in supporting irrigation and sustaining agricultural activities in rural areas. Recognizing their importance, IVDP undertook the desilting of Chinnepalli Lake in Kammampalli Panchayat, Krishnagiri Block, at the request of the Department of Rural Development and Panchayat Raj.

The project was completed at a cost of **Rs. 10 lakhs**. Major activities carried out under the project included the removal of bushes and illegal encroachments, deepening of the lake, and strengthening of the contour bunds to improve water storage capacity and conservation.



Following the desilting work, the lake has been effectively recharged with rainwater, leading to a significant improvement in the groundwater level in and around the village. This intervention has enhanced water availability for irrigation and is expected to contribute substantially to the livelihoods of local farmers by supporting sustainable agricultural production.

**AFTER**



# IMPROVING AMENITIES FOR TRIBAL CHILDREN AT DON BOSCO CHILDREN HOME, JAWADHU HILLS

₹ 8.37 Lakhs



IVDP is committed to enhancing the well-being and educational opportunities of underprivileged children, particularly those belonging to tribal communities. In line with this commitment, IVDP extended support to improve the living conditions and essential amenities at Don Bosco Children Home, Jawadhu Hills, which provides care and education to tribal children at the cost of Rs. 8.37 Lakhs.

The assistance provided by IVDP has helped create a safer, healthier, and more comfortable environment for the children. The support included:

Steel bunker cots for the children	₹	4.27 Lakhs
120 pillows to improve sleeping comfort	₹	24,000
Renovation of toilet facilities	₹	3.29 Lakhs
Musical Band Equipments	₹	57,230

# GIFTS TO THOZHI FEDERATION STAFF

₹ 90,000



In recognition and appreciation of the dedicated services rendered by the staff of Thozhi Federation in the development sector, IVDP provided gifts in the form of 100 bags to the federation staff. The initiative was implemented at a total cost of Rs. 90,000.

# SUPPORT TO DISTRICT LIBRARY

₹ 4.01 Lakhs



IVDP is committed to strengthening educational infrastructure and improving learning facilities in public institutions. In line with this commitment, support was extended to the Krishnagiri District Library this year to enhance its amenities and services at the cost of Rs. 4.01 Lakhs.

The assistance provided included :

Books for the library	₹	1,01,373
200 Plastic chairs	₹	2,47,000
Stationery items and awards for children	₹	52,700

# RELIEF TO TRANSGENDER COMMUNITY

₹ 1.78 Lakhs



The IVDP believes the transgender people should be integrated in the normal life stream. To achieve this IVDP provided the following support worth Rs. 1.78 lakhs

Rice and Groceries to 80 Transgenders	₹	1,14,800
Sarees to 80 Transgenders	₹	45,800
Housing support to 1 person	₹	18,000



# PLATINUM JUBILEE INTERNATIONAL CONFERENCE - RANCHI, JHARKHAND



IVDP – PRESIDENT address the students during Valedictory Programme of Platinum Jubilee International Conference in Ranchi on February 2026.

## EYE PLASTIC SURGERY SUPPORT FOR SHG MEMBER

Mrs. Amsa, a SHG member from the Dharmapuri CLF, was suffering from misdirected eyelashes and vision problems in her left eye. After recognizing the severity of her condition, she approached IVDP and requested medical assistance.

IVDP referred her to St. John's Medical College Hospital, Bengaluru, for specialized treatment. Following a detailed medical evaluation, she successfully underwent eye plastic surgery. The total cost of the surgery was **Rs. 37,000**, helping to restore her eye health and improve her vision.



## IVDP FOUNDER-PRESIDENT MR. KULANDAI FRANCIS HONOURED BY ST. JOHN'S MEDICAL COLLEGE AT ITS GOLDEN JUBILEE CELEBRATION



As part of its **Golden Jubilee** celebrations, St. John's Medical College Hospital (SJMCH) in Bengaluru honored IVDP Founder-President **Mr. Kulandai Francis** for his outstanding contributions to community development and social service. **Mr. Kulandai Francis** was one of only three distinguished personalities selected for this prestigious recognition.

## IVDP PRESIDENT'S VISIT TO SINGAPORE TAMIL SANGAM



Following the visit of the members of Singapore Tamil Sangam (STS) to IVDP in 2024, the STS extended a warm invitation to IVDP Founder-President Mr. Kulandai Francis to visit their organization in Singapore.

Accepting the invitation, Mr. Kulandai Francis visited the Singapore Tamil Sangam on October 2025, where he interacted with its members. The visit provided an opportunity to strengthen mutual relationships, share IVDP's journey and community development initiatives, and explore avenues for future collaboration.

## CARITAS INDIA NATIONAL CONFERENCE MEET

CARITAS India  
National Conference  
for the Directors of  
Diocesan Social  
Service Society,  
in Trichy.





# AWARDS & HONOURS

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

## INTERNATIONAL AWARD

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

## NATIONAL AWARD

-  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 Achievement"**  
Award - 2016
-  Indian Bank  
**"National Award of  
Excellence"** 2017

## 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
-  Vikatan **PINNACLE**  
Award 2021

## DISTRICT AWARD

-  **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

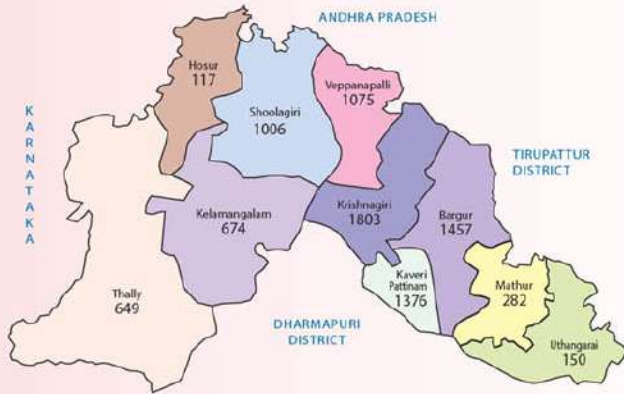
# HUMANITARIAN ACTIVITIES OF IVDP AS ON MARCH - 2026

PARTICULARS	AS ON MAR'2025	2025-2026	TOTAL AS ON MAR' -2026
Water Shed Projects	₹ 5.00 Cr.	-	₹ 5.00 Cr.
Replacement of Tiled Roofs	₹ 2.00 Cr.	-	₹ 2.00 Cr.
Support to Hospitals, Old age homes, Leprosy projects, free housing projects	₹ 3.47 Cr.	₹ 16.92 Lakhs	₹ 3.64 Cr.
Life Security fund	₹ 68.43 Cr.	₹ 7.06 Cr.	₹ 75.49 Cr.
SHG members welfare : Koselay Award, Fire Accident relief, Ultra Poor housing project, Tailoring Training to members' children, Flood relief	₹ 11.42 Cr.	₹ 2.61 Cr.	₹ 14.03 Cr.
SHG Federation staff welfare programmes	₹ 9.75 Cr.	₹ 83.12 Lakhs	₹ 10.58 Cr.
IVDP SHG training center, IVDP Nethaji School, Kottaiyur, Computer Center, Hanumanthapuram	₹ 17.38 Cr.	₹ 83.43 Lakhs	₹ 18.26 Cr.
Education Scholarships and gifts for school and college students	₹ 25.83 Cr.	₹ 3.81 Cr.	₹ 29.54 Cr.
Support to children homes	₹ 58.42 Lakhs	₹ 9.73 Lakhs	₹ 68.15 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	₹ 7.48 Cr.	₹ 5.11 Cr.	₹ 12.57 Cr.
<b>TOTAL</b>	<b>₹ 161.17 Cr.</b>	<b>₹ 20.52 Cr.</b>	<b>₹ 181.69 Cr.</b>

# PRESENCE OF IVDP SHGs

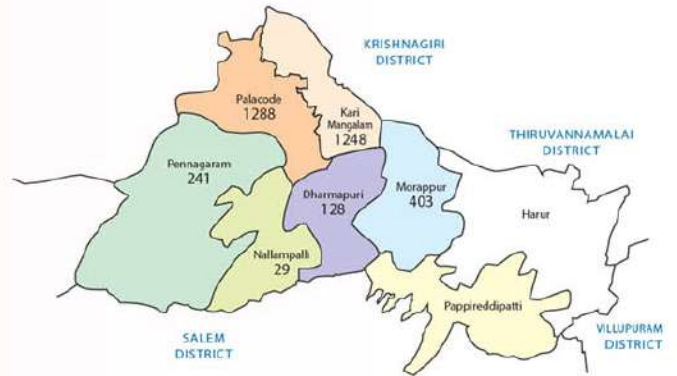
As on Mar'2026 - **14,408 SHGs**

## KRISHNAGIRI DISTRICT 10 Blocks - 8589 SHGs



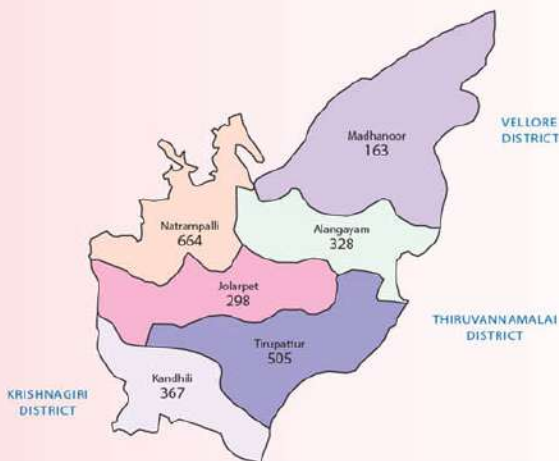
■ Krishnagiri	- 1803	■ Kaveripattanam	- 1376
■ Veppanapalli	- 1075	■ Kelamangalam	- 674
■ Shoolagiri	- 1006	■ Mathur	- 282
■ Thally	- 649	■ Uthangarai	- 150
■ Bargur	- 1457	■ Hosur	- 117

## DHARMAPURI DISTRICT 7 Blocks - 3337 SHGs



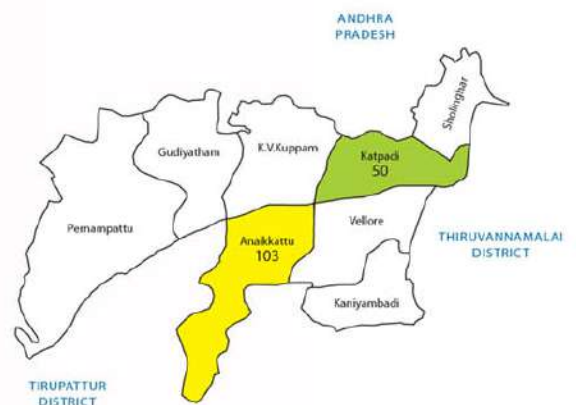
■ Karimangalam	- 1248	■ Nallampalli	- 29
■ Palacode	- 1288	■ Pennagaram	- 241
■ Morappur	- 403	■ Dharmapuri	- 128

## TIRUPATTUR DISTRICT 6 Blocks - 2325 SHGs



■ Tirupattur	- 505	■ Natrampalli	- 664
■ Jolarpet	- 298	■ Alangayam	- 328
■ Kandhili	- 367	■ Madhanoor	- 163

## VELLORE DISTRICT 2 Blocks - 153 SHGs



■ Anaikattu	- 103	■ Katpadi	- 50
-------------	-------	-----------	------

# PEOPLE'S VOICE

## A SECOND CHANCE THROUGH COMPASSION

*How timely support restored hope for Mrs. Jeyalakshmi*

Mrs. Jeyalakshmi, a member of the Mariamman Self-Help Group in Thogarapalli for over 23 years, comes from a financially struggling family. Her husband works in a bakery, and meeting medical expenses was beyond their means.

During an IVDP cancer screening camp, doctors detected a serious thyroid condition and advised immediate surgery. Unable to afford treatment, she approached IVDP for help.

IVDP referred her to St. John's Medical College Hospital, where she underwent surgery and received quality medical care. The organisation supported her treatment, medicines, food, and hospital-related expenses.

Later, when she developed a breast lesion, IVDP once again helped her access further medical care and continued support.

Today, Mrs. Jeyalakshmi faces her health challenges with courage and hope.



*"IVDP stood beside me during the most difficult period of my life. Their support gave me strength, confidence, and a new hope to live." — Mrs. Jeyalakshmi*

## FROM LEARNING TO LIVELIHOOD

*Computer training opened a new future for Mrs. Vinitha*

Mrs. Vinitha, a member of the Devi Self-Help Group, joined the IVDP Computer Training Centre in Krishnagiri with the hope of learning basic computer skills.

Through the 45-day training programme, she gained practical knowledge in MS Office, internet usage, and digital applications. The course, offered free of cost by IVDP, helped her build confidence and improve her employment opportunities.

After successfully completing the course, she secured employment at the Mahalir Thittam Office in Krishnagiri. Today, she earns around ₹10,000 per month and is also receiving offers from other companies.

The training has not only strengthened her family's financial condition but has also transformed her confidence and outlook towards life.



*"The training given by IVDP changed my life. It gave me confidence, employment, and the courage to dream about a better future." — Mrs. Vinitha*

# PEOPLE'S VOICE

## SKILLS THAT CHANGED A LIFE

*From unemployment to confidence and financial independence*

After completing her undergraduate a member of the Mahasakthi Amman Self-Help Group remained unemployed and uncertain about her future.

Her turning point came when she enrolled in the computer training programme conducted by IVDP for SHG members. The training improved her practical skills, confidence, and readiness for employment.

After completing the course, she secured a job at the Aadhaar Enrolment Centre in the Krishnagiri Collectorate and now earns around ₹15,000 per month, providing important support to her family.

The opportunity helped her move from uncertainty to self-reliance and dignity.



*"IVDP gave me confidence, employment, and hope for a better future. The training completely changed my life." — Beneficiary*

## THREADS OF HOPE AND INDEPENDENCE

*How skill training helped Ms. Megala build her own future*

Ms. Megala, a member of the Pirithi Self-Help Group, completed her M.Sc. in Mathematics but remained unemployed and uncertain about her future.

She later joined the Aari Work and Computer Training programmes conducted by the IVDP Training Centre in Krishnagiri. The practical training and encouragement she received helped her gain confidence and discover new livelihood opportunities.

Using the Aari work skills she learned, she started her own small shop and now earns around ₹12,000 per month. The computer training has also helped her support her children's education and improve digital awareness within her family. Today, Ms. Megala feels financially independent, confident, and hopeful about the future.



*"The training I received from IVDP transformed my life completely. It helped me stand on my own feet with dignity and confidence." — Ms. Megala*

# Thanks to PARTNERS

TAMIL NADU  
GRAMA BANK



INDIAN BANK



BANK OF INDIA



BANK OF BARODA



INDIAN OVERSEAS BANK



UNION BANK  
OF INDIA



STATE BANK  
OF INDIA



Sisters of  
St. Anns  
Madhavaram (SSAM)  
Chennai

BOSCO SOFT

*Knowledge and Skill*



LG



d.light



bella



St. John's Medical College  
And Hospital, Bengaluru



St. Louis Hospital  
Krishnagiri



Joyalukkas





**IVDP**  
SINCE 1979



ஐ.வி.டி.பி. நிறுவனர் தலைவர்

“இராமன் மகசேசே”

குழந்தை பிரான்சிஸ் அவர்களின்

மக்கள் பணியில்...

மகத்தான 50 ஆண்டுகள்

**பொன் விழா**

## INTEGRATED VILLAGE DEVELOPMENT PROJECT

📍 #9E, Shanthi Nagar 3rd Cross  
KRISHNAGIRI-635001  
Tamil Nadu, INDIA.

☎ 04343-232 129, 236 420  
✉ francis@ivdpkrishnagiri.org  
🌐 www.ivdpkrishnagiri.org