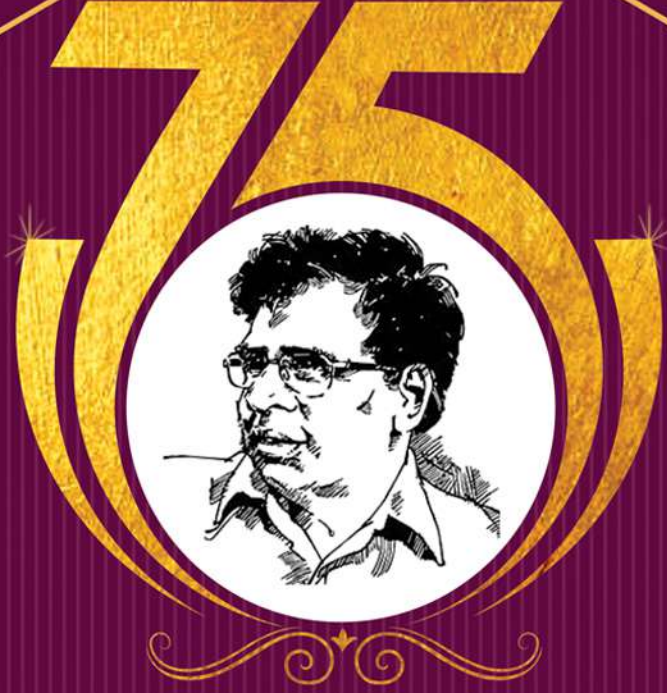


IVDP
SINCE 1979



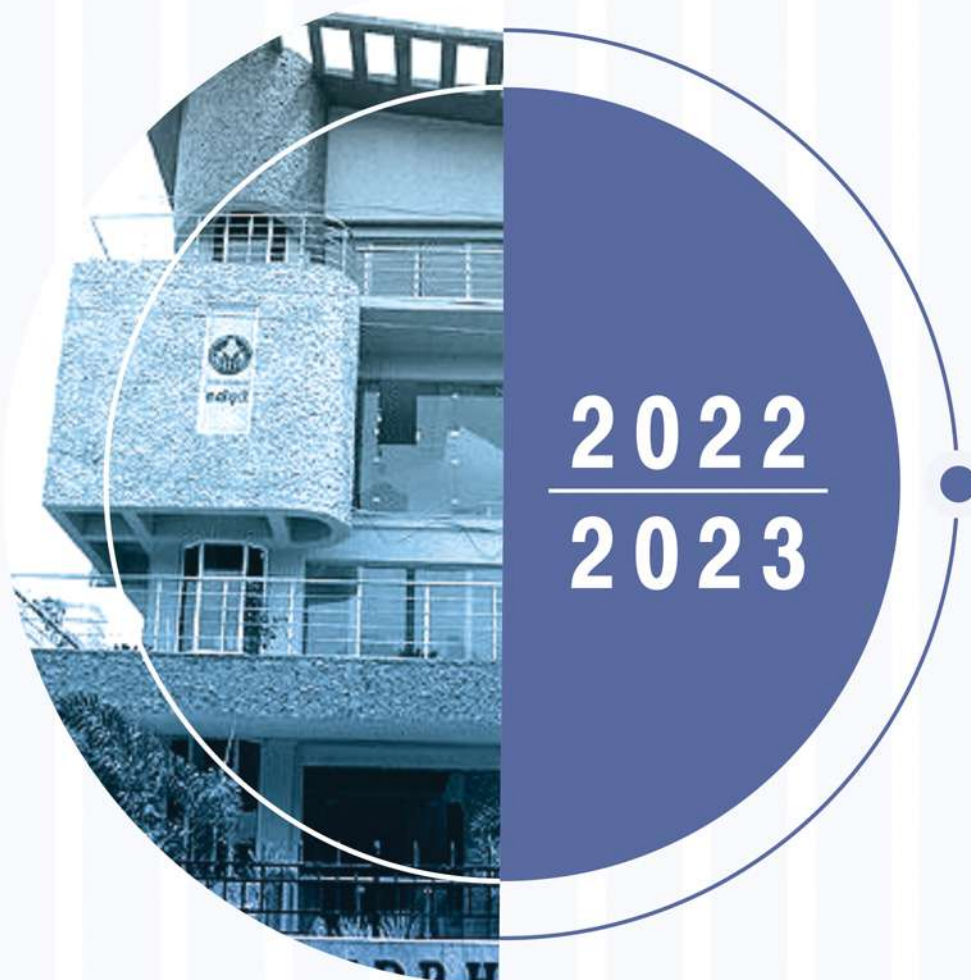
உங்களில் ஒருவனாக...
DIAMOND JUBILEE CELEBRATIONS
of IVDP Founder President

**ANNUAL
REPORT**

2022 - 2023



ANNUAL REPORT



“BEYOND SAVINGS & DIVIDENDS”

Founder Speaks...

*Dear Friends &
well-wishers,*

This year has been a year of health concerns! IVDP promoted a health project to benefit all SHG women. A first of its kind by a promoter of SHG federations.

Women's health is pivot to the happiness of the families. Hence it has always been a concern of IVDP. This year we made yet another large-scale significant outreach in terms of health examination to detect early warning signals of cervical cancer. An ambitious project to test a record number of 2, 80,000 SHG women in four districts of Krishnagiri, Dharmapuri, Tirupattur and Vellore. The IVDP project “Cancer detection, Care & Cure” began in the last three months of 2022 - 2023 reveals a greater health outcome already.



This year also has been a year of greater strides by SHGs. Financially; IVDP facilitates **15,798** SHGs spread across four districts of Tamil Nadu. This year, **443** new SHGs with **6202** new members joined the movement, taking the membership to **2,79,992** women. The economically vibrant membership had transacted **Rs. 1,336** crore during the year. Another evidence of liveliness of this cooperative movement is evident from the fact that over **5543** groups received a dividend of **Rs. 89.35 crore** [paid out periodically] resulting from an efficient rotation of their own savings for necessities of SHG members.

In 2022 - 2023, IVDP has spent **Rs. 12.99 crore** for various developmental activities. A new initiative of fund sharing started for several social causes. A new value addition is realized by sharing of financial responsibility by the concerned institutions. During the year IVDP's contribution was Rs. 1.02 crore as a "Matching Grant" and the institutions also contributed Rs. 1.04 crore. Untill date, cumulatively; IVDP had contributed Rs. 5.54 crore towards this initiative.

Since 1979 a cumulative of **Rs. 128.27 crore** spent on humanitarian causes. They include irrigation for agriculture for farmers, direct assistance to SHG members and their children to meet their educational aspirations, technology support, enhancement of infrastructure enhancement, vocational training, health care, emergency relief, etc.,

IVDP is thankful to Indian Bank, Tamil Nadu Grama Bank, Bank of India, Bank of Baroda and Union Bank of India for facilitating loans for IVDP SHG women.

I thank all our teams, for their support and endorsement. Special thanks to the Board, well-wishers, employees, animators, and partners in IVDP social endeavours like LG Electronics, d.light – Solar & Bella Premier for their participation in IVDP community outreach and all the SHG members for making IVDP to wider its reach year after year.

A handwritten signature in black ink, appearing to read 'Kulandai Franics'.

KULANDAI FRANICS
Founder President

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TOWARDS TRANSFORMATION

மாற்றத்தை நோக்கி...

VISION



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

...

MISSION



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

...

GOAL



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

...



IVDP MILESTONES AT A *GLANCE*

SINCE 1977



For more Information turn to Page No.: 97

thank
you

PARTNERS



Taking Banking Technology to the Common Man

Bank of India



Relationship beyond banking



PARTNERS



Sister's of St. Ann's
Madhavaram(SSAM)
Chennai



St. John's Medical College
And Hospital, Bengaluru



 **KARKINOS**



St. Louis Hospital
Krishnagiri

- **Diamond Jubilee Celebrations of IVDP Founder - President**
- **CARE & CURE** - Cancer Screening & Wellness Project
for IVDP SHG Memebbers
- **SMART TEACHING AND LEARNING**
Project for providing LED Televisions
to Govt. Schools.
- **NEW PARTNERSHIP PROJECT INITIATIVES (Matching Grant)**



DIAMOND JUBILEE CELEBRATIONS

of

IVDP Founder President

Ramon Magsaysay **MR. KULANDAI FRANCIS**



உங்களில் ஒருவனாக...

குழந்தை பிராக்ஸிஸ்



WITH HIM We March Forward

75
YEARS

பிறந்த நாள் பவள விழா



CARE & CURE

Cancer Screening & Wellness
Programme for IVDP SHG Members



₹

11.60
Lakhs



Cancer is the uncontrolled growth of abnormal cells anywhere in a body. These abnormal cells are termed cancer cells, malignant cells, or tumour cells.

In India, one in nine people are likely to develop cancer in his/her lifetime. Especially in rural areas the awareness about the cancer and its effects are very less, which leads to worsen the disease and death.

Screening tests can help find cancer at an early stage, before symptoms appear. When abnormal tissue or cancer is found early, it may be easier to treat or cure. By the time symptoms appear, the cancer may have grown and spread. This can make the cancer harder to treat or cure. The goal of cancer screening and early detection is to cure cancer by detecting the malignancy, or its precursor lesion, at an early stage prior to the onset of symptoms, when treatment of cancer is most effective.

Since IVDP is working with poor rural women all along these years, took up the prevention a challenging effort and launched a massive Cancer Screening & Wellness Programme for IVDP SHG Members with the goal of reducing the cancer morbidity (illness) and mortality (death). For this purpose IVDP is entered a MoU with Mumbai based Health care company **KARKINOS** for its screening project.

CARE & CURE



PROJECT IMPACT



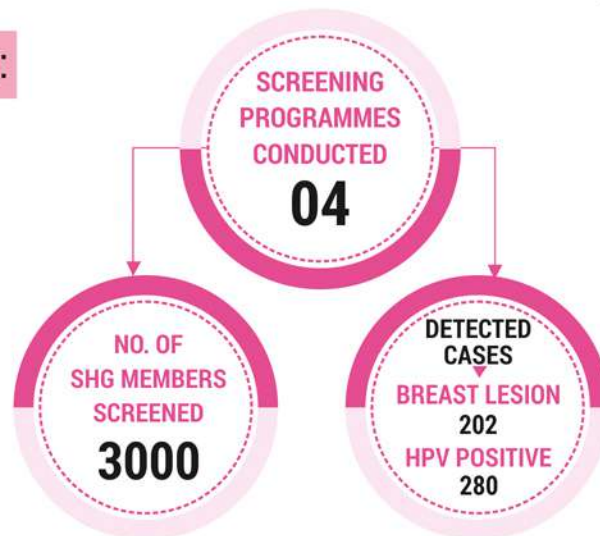
Early deduction of women related cancers like cervical, oral and breast cancers.

Elimination of cervical cancer among IVDP SHG members through screening.



Technology used for screening:

The collaborating organisation **KARKINOS** conducted HPV (Human Papillomavirus) Cervical Screening test with the most advanced technology available in the world for women and US FDA certified with a high degree of accuracy at the pre cancer phase.



* Till March 2023

Cancer screening is initiated by IVDP for all SHG members. Each SHG members contributed Rs. 1600/- towards initial screening charges. In the next level of intervention, IVDP has taken up the responsibility for further treatment cost from its own funds, on deduction of HPV positive and suspected breast and cervix cancer. For this purpose already IVDP spent **Rs.11.60 Lakhs**



SMART TEACHING AND LEARNING



₹

66.46
Lakhs

Project for providing LED Televisions to Govt. Schools– Phase I

A smart television helps the teachers to strengthen their teaching process and attracts the younger generations. It is also an effective tool in improving the class room atmosphere an attractive one and making teaching learning processes more fun and interactive.

This year IVDP has given the special emphasis to create its digital platform towards schools in Krishnagiri district especially government institutions, which was directly benefited by the poor children.

With the collaboration of Department of School Education, this project was launched in primary, middle, high and higher secondary schools in Krishnagiri district. In the 1st Phase, 211 Smart 43" LED Televisions were given to schools at the cost of Rs. 66 Lakhs. As per the agreed conditions, the schools (Dept. Of School Education) also contributed equally and procured another 211 Smart 43" LED Televisions and installed in their schools.

Altogether this Smart Teaching and Learning Project covered the supply of 422 Smart 43" LED Televisions worth of Rs. 1.32 Crores to Govt. Schools.

The Smart 43" LED Televisions were handed over to the concern school Head Masters by IVDP Founder President Ramon Magsaysay **Mr. Kulandai Francis** in the presence of **Mrs. P. Maheswari**, Chief Educational Officer, Krishnagiri District.



NEW PARTNERSHIP PROJECT INITIATIVES

(Matching Grant Program)

During the year IVDP promoted and implemented various new initiatives under partnership mode. These partnerships were very effective because of equal sharing of financial responsibility for chosen services. Thus there was a greater value addition.

Name of the Projects & Institutions under partnership mode	IVDP Contribution	Institutions Contribution	Total cost of the project
Smart Teaching & Learning Project LED Televisions to Govt. schools in Krishnagiri Dt.	₹ 66.46 Lakhs	₹ 66.46 Lakhs	₹ 1.32 Crore
Desk & Benches for St. Antony's Hr. Sec. School, Elathagiri	₹ 3.88 Lakhs	₹ 3.88 Lakhs	₹ 7.76 Lakhs
Desk & Benches for Little Flower School, Pallikonda	₹ 2.16 Lakhs	₹ 2.16 Lakhs	₹ 4.32 Lakhs
Smart Board Interactive systems to St. Ann's Nursery & Primary School, Krishnagiri	₹ 4.86 Lakhs	₹ 4.86 Lakhs	₹ 9.72 Lakhs
LED Televisions to Mary Immaculate Primary School, Tirupattur	₹ 4.75 Lakhs	₹ 5.00 Lakhs	₹ 9.75 Lakhs
Outdoor LED Screen to Auxilium College, Vellore	₹ 3.60 Lakhs	₹ 3.00 Lakhs	₹ 6.60 Lakhs
TAB to the professors of Don Bosco College, Dharmapuri	₹ 3.40 Lakhs	₹ 3.40 Lakhs	Rs. 6.80 Lakhs
Modern Kitchen equipment to Don Bosco College Hostel, Yelagiri Hills	₹ 5.94 Lakhs	₹ 6.42 Lakhs	₹ 12.36 Lakhs
RO-Water purifier to Sacred Heart College, Tirupattur	₹ 2.67 Lakhs	₹ 2.67 Lakhs	₹ 5.34 Lakhs
Smart Board Interactive systems to P.U. Middle School, Ummiyampattu	₹ 77,500/-	₹ 77,500/-	₹ 1.55 Lakhs
Internet Connectivity for Govt. Arts College for Women, Krishnagiri	₹ 14,744/-	₹ 14,744/-	₹ 29,488/-
Furniture for P.U.Middle School, Kollur	₹ 8,400/-	₹ 8,400/-	₹ 16,800/-
CCTV Camera for Govt. Hr. Sec. School, Soolamalai	₹ 25,833/-	₹ 25,833/-	₹ 51,666/-
CCTV Camera for IELC Middle School, Krishnagiri	₹ 35,500/-	₹ 20,000/-	₹ 55,500/-
Printer to Govt. Hr. Sec. School, Veppanapalli	₹ 21,830/-	₹ 21,830/-	₹ 43,660/-
Floor tiles for Govt. Hr. Sec. School, Gerigepalli	₹ 60,000/-	₹ 2.40 Lakhs	₹ 3.00 Lakhs
Books to Sacred Heart College Library	₹ 2.00 Lakhs	₹ 2.00 Lakhs	₹ 4.00 Lakhs
TOTAL	₹ 1.02 Crore	₹ 1.04 Crore	₹ 2.06 Crore

ABSTRACT

Name of the Projects & Institutions under partnership mode	IVDP Contribution	Institutions Contribution	Total cost of the project
Partnership projects as on March 2022	₹ 1.86 Crore	₹ 1.62 Crore	₹ 3.48 Crore
Partnership projects as on March 2023	₹ 1.02 Crore	₹ 1.04 Crore	₹ 2.06 Crore
TOTAL	₹ 2.88 Crore	₹ 2.66 Crore	₹ 5.54 Crore

IVDP SHG ACTIVITIES

CHAPTER 02

- ➔ IVDP Self Help Groups
- ➔ Savings of IVDP SHGs
- ➔ Annual Credit Plan
- ➔ Credit worthiness & Loan Activity
- ➔ Rate of Interest for SHG Bank Loans
- ➔ Group Reserve Fund
- ➔ Audit
- ➔ Grading Criteria of SHGs
- ➔ Grading of Self Help Groups & Animators
- ➔ Dividend
- ➔ Training for Capacity Building



Total Number
of SHGs
15,798

Total Number
of Members
2,79,992



In 2022 - 2023
Loan Turnover

₹
1335.76 Crore



Total Turnover

₹ **11,106.90**
Crore

IVDP SELF HELP GROUPS



Since 1985, the IVDP is a forefront organisation in promoting Self Help Groups for rural women. These SHGs are guided by the high standard of operational procedures, transparency and mutual Trust.

A woman in a given village/locality comes together with the sole aim to attain finance for social economic betterment of their family needs and livelihood prospects through collective representation.

A Self Help Group consists of 12-20 women with shared concerns between 18-55 age groups.



VALUES

- ➔ IVDP aims to encourage the habit of savings and make women credit worthy.
- ➔ To cultivate mutual understanding, co-operation, affinity and solidarity among the members.
- ➔ To build self confidence that every member can earn to build/meet the needs for their livelihood.
- ➔ To acknowledge they can achieve socio economic development through better health and sanitation practices.
- ➔ To understand and accept the responsibility for women related developmental and wellness issues.

IVDP SELF HELP GROUPS DETAILS

NAME OF THE DISTRICTS	NO.OF CLUSTERS	NO.OF SHGS	NO.OF SHG MEMBERS
Krishnagiri	48	9324	165917
Dharmapuri	21	3826	67693
Tirupattur	14	2464	43527
Vellore	1	184	2855
TOTAL	84	15798	279992

* as on 31 March 2023

SAVINGS OF IVDP SHGs



Savings is one of the most important activities of SHGs.

It plays a vital role in strengthening both individual members and group as a whole to become credit worthy. It shows the financial power of its members.

It gives due recognition to group. It creates self confidence among women. It serves as a backbone for the successful running of SHGs.

It prevents members taking loans on higher rate of interest from money lenders when they are in crisis.

Savings of IVDP SHG members

NAME OF THE DISTRICTS	TOTAL SAVINGS IN 2022 - 2023	SAVINGS TILL MAR' 2023
Krishnagiri	₹ 99.91 cr	₹ 754.27 cr
Dharmapuri	₹ 34.47 cr	₹ 260.82 cr
Tirupattur	₹ 17.37 cr	₹ 130.45 cr
Vellore	₹ 0.99 cr	₹ 7.49 cr
TOTAL	₹ 152.74 crore	₹ 1153.03 crore

ANNUAL CREDIT PLAN FOR 2022-23 WITH PARTNER BANKS



Every year IVDP joins hands with commercial banks and draft a credit plan for lending loans to its SHG members. This year the same exercise was done during the month of August 2022.



The Credit plan meeting held on behalf of **Tamil Nadu Grama Bank** chaired by its General Manager **Mr. Dhamodhiran**, the Regional managers and various branch managers too participated in the meeting.

The Credit plan meeting held on behalf of **Indian Bank** chaired by its Dharmapuri Zonal Manager **Mrs. Padmavathi** and Vellore Zonal Manager **Mr. Prasanna Kumar**, the Lead bank manager and various branch managers too participated in the meeting.



Likewise, the authorities of **Bank of India**, **Bank of Baroda** and **Union Bank of India** also attended the credit plan meeting with IVDP and finalised the credit portfolio for the year 2022-2023.

ANNUAL CREDIT PLAN FOR 2022-23 WITH PARTNER BANKS



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

BANK WISE LOAN TARGET AND ACHIEVEMENTS – 2022-2023

S.No	Name of Banks	TARGET		ACHIVEMENTS	
		No. of SHGs	Loan Amount	No. of SHGs	Loan Amount
1.	Indian Bank	5019	₹ 315 cr.	4734	₹ 305.58 cr
2.	Tamil Nadu Grama Bank	8493	₹ 520 cr.	8051	₹ 532.34 cr
3.	Bank of India	529	₹ 30 cr.	472	₹ 37.05 cr
4.	Bank of Baroda	178	₹ 10 cr.	127	₹ 10.51 cr
5.	Union Bank of India	621	₹ 40 cr.	437	₹ 27.15 cr
TOTAL		14840	₹ 915 cr.	13821	₹ 912.63 cr.

CREDIT WORTHINESS



The savings and credit are the major components of any SHGs in India. The credit facilities given to the poor rural women by the financial institutions are bringing significant changes in their lives.

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

IVDP is committed to bring about women empowerment through women SHGs by means of facilitating various loans at a reasonable rate of interest.



Types of loans availed by IVDP SHG members:

1. Sangha Loan (Advanced to members from group savings)
2. Sangha Special Loan
3. IVDP Loan
4. Bank Loan : The bank loan is given in the name of groups. Not in the name of individual members.

LOAN ACTIVITY



FOR 2022 - 2023

S.No	Types Of Loans	Total Loan as on March 2022	Loan received during the current financial year 2022- 2023	Total Loan up to March 2023
1.	Sangha loan	₹ 4039.13 Cr.	₹ 356.69 Cr	₹ 4395.82 Cr.
2.	Bank loan	₹ 5258.51 Cr.	₹ 912.63 Cr	₹ 6171.14 Cr.
3.	IVDP loan	₹ 243.47 Cr.	₹ 52.07 Cr	₹ 295.54 Cr.
4.	Sanitation loan from SHG Savings without interest	₹ 230.03 Cr.	₹ 14.37 Cr	₹ 244.40 Cr.
TOTAL		₹ 9771.14 Cr.	₹ 1,335.76 Cr.	₹ 11,106.90 Cr.

BANK WISE SHG CREDIT LINKAGE



AS ON MARCH - 2023

S.No	Bank Name	Total Loan as on March 2022	Loan received during the current financial year 2022- 2023	Total Loan up to March 2023
1.	Indian Bank	₹ 1763.52 Cr.	₹ 305.58 cr.	₹ 2,069.10 Cr
2.	Tamil Nadu Grama Bank	₹ 2544.73 Cr.	₹ 532.34 cr.	₹ 3,077.07 Cr
3.	Bank of India	₹ 562.26 Cr.	₹ 37.05 cr.	₹ 599.31 Cr
4.	Bank of Baroda	-	₹ 10.51 cr.	₹ 10.51 Cr
5.	Union Bank of India	-	₹ 27.15 cr.	₹ 27.15 Cr
6.	State Bank of India	₹ 388.00 Cr.	-	₹ 388.00 Cr
TOTAL		₹ 5258.51 Cr.	₹ 912.63 Cr.	₹ 6,171.14 Cr.

INDIAN BANK - LOANS



Details of clusterwise Bank Loan Disbursement

S.No	Cluster Name	Total SHGs as on March' 2022	Loan Target in Crore	No.of SHGs Availed Loan	Loan Amount	%
1.	Hanumanthapuram	349	₹ 25 cr.	355	₹ 30.48 cr.	122 %
2.	Karimangalam	264	₹ 20 cr.	246	₹ 18.31 cr.	92 %
3.	Marandahalli	308	₹ 23 cr.	293	₹ 22.95 cr.	95 %
4.	Palacode	174	₹ 12 cr.	154	₹ 12.13 cr.	101 %
5.	Dharmapuri	174	₹ 8 cr.	141	₹ 8.47 cr.	106 %
6.	Thippampatti	228	₹ 15 cr.	210	₹ 12.74 cr.	85 %
7.	Kambainallur	152	₹ 5 cr.	112	₹ 3.89 cr.	78 %
8.	Varatanapalli	246	₹ 18 cr.	225	₹ 15.88 cr.	88 %
9.	Kaveripattinam	471	₹ 32 cr.	463	₹ 33.91 cr.	106 %
10.	Barur	187	₹ 14 cr.	184	₹ 14.28 cr.	102 %
11.	Pochampalli	201	₹ 15 cr.	179	₹ 11.16 cr.	74 %
12.	Kurubarapalli	223	₹ 15 cr.	216	₹ 17.30 cr.	115 %
13.	Kundarapalli			35	₹ 1.85 cr.	
14.	Vengatasamuthiram	158	₹ 11 cr.	145	₹ 9.5 cr.	86 %
15.	Royakottai	196	₹ 13 cr.	174	₹ 11.70 cr.	90 %
16.	Uddanapalli	106	₹ 6 cr.	98	₹ 5.41 cr.	90 %
17.	Karapattu	60	₹ 3 cr.	57	₹ 2.07 cr.	69 %
18.	Mathur	166	₹ 10 cr.	161	₹ 8.34 cr.	83 %
19.	Gerigepalli	69	₹ 3 cr.	55	₹ 2.61 cr.	87 %
20.	Nachikuppam	208	₹ 12 cr.	178	₹ 10.21 cr.	85 %
21.	Natrampalli	174	₹ 12 cr.	219	₹ 14.03 cr.	117 %
22.	Vinnamangalam	180	₹ 8 cr.	138	₹ 5.48 cr.	69 %
23.	Ponneri	112	₹ 6 cr.	127	₹ 6.22 cr.	104 %
24.	Gajalnaikkanpatti	113	₹ 6 cr.	98	₹ 5.33 cr.	89 %
25.	Pachur	189	₹ 11 cr.	179	₹ 11.60 cr.	105 %
26.	Alangayam	114	₹ 3 cr.	112	₹ 2.82 cr.	94 %
27.	Mittur	41	₹ 2 cr.	38	₹ 1.36 cr.	68 %
28.	Udayendiram	156	₹ 7 cr.	142	₹ 5.57 cr.	80 %
TOTAL		5019	₹ 315 cr.	4734	₹ 305.58 cr.	97 %

TAMIL NADU GRAMA BANK - LOANS



Details of clusterwise Bank Loan Disbursement

S.No	Cluster Name	Total SHGs as on March' 2022	Loan Target in Crore	No.of SHGs Availed Loan	Loan Amount	%
1.	Karimangalam	268	₹ 20 cr.	237	₹ 18.72 cr.	88%
2.	Pennagaram	197	₹ 8 cr.	162	₹ 7.08 cr.	82%
3.	Odasalpatti	162	₹ 7 cr.	129	₹ 4.2 cr.	80%
4.	Panchapalli	199	₹ 13 cr.	192	₹ 11.42 cr.	96%
5.	Vellichandai	340	₹ 25 cr.	305	₹ 24.2 cr.	92%
6.	Mallapuram	136	₹ 8 cr.	125	₹ 7.29 cr.	92%
7.	Jakkasamuthiram	125	₹ 8 cr.	120	₹ 9.41 cr.	96%
8.	Papparapatti	108	₹ 5 cr.	91	₹ 4.36 cr.	84%
9.	Palacode	260	₹ 18 cr.	243	₹ 16.38 cr.	93%
10.	Natrampalayam	154	₹ 8 cr.	132	₹ 6.97 cr.	86%
11.	Anchetty	405	₹ 18 cr.	361	₹ 19.32 cr.	88%
12.	Denkanikottai	241	₹ 10 cr.	204	₹ 11.82 cr.	85%
13.	Iruthukottai	110	₹ 3 cr.	111	₹ 3.0 cr.	101%
14.	Krishnagiri	1587	₹ 100 cr.	1554	₹ 120.53 cr.	138 %
15.	Bargur	261	₹ 20 cr.	256	₹ 20.46 cr.	98%
16.	Jagadevi	241	₹ 18 cr.	227	₹ 18.06 cr.	94%
17.	Paiyur	280	₹ 20 cr.	275	₹ 20.94 cr.	98%
18.	Velampatti	230	₹ 14 cr.	221	₹ 14.20 cr.	96%
19.	Arasampatti	261	₹ 18 cr.	259	₹ 19.76 cr.	99%
20.	Uthankarai	130	₹ 6 cr.	116	₹ 3.56 cr.	89%
21.	Veppanapalli	300	₹ 20 cr.	295	₹ 23.89 cr.	119%
22.	Shoolagiri	529	₹ 30 cr.	503	₹ 33.8 cr.	112%
23.	Kamanthotti	230	₹ 12 cr.	209	₹ 10.43 cr.	91%
24.	Athimugam	84	₹ 2 cr.	71	₹ 3.11 cr.	85%
25.	Berigai	153	₹ 8 cr.	136	₹ 6.63 cr.	89%
26.	Royakottai	207	₹ 13 cr.	196	₹ 12.36 cr.	95%
27.	Madhepatti	191	₹ 14 cr.	182	₹ 12.79 cr.	95%
28.	Basuvannakoil	112	₹ 7 cr.	110	₹ 8.76 cr.	98%
29.	Theertham	155	₹ 10 cr.	143	₹ 8.43 cr.	92%
30.	Natrampalli	218	₹ 14 cr.	200	₹ 11.78 cr.	92%
31.	Thirupathur	229	₹ 25 cr.	317	₹ 20.72 cr.	82%
32.	Kakkangarai	222	₹ 13 cr.	217	₹ 12.29 cr.	98%
33.	Pallikonda	168	₹ 5 cr.	152	₹ 5.71 cr.	90%
TOTAL		8493	₹ 520 cr.	8051	₹ 532.34 cr.	102 %

BANK OF INDIA - LOANS



Details of clusterwise Bank Loan Disbursement

S.No	Cluster Name	Total SHGs as on March' 2022	Loan Target Fixed By IVDP (in Cr)	No.of SHGs Availed Loan	Loan Amount	%
1.	Thogarapalli	369	₹ 30 cr.	367	₹ 30.69 cr.	102 %
2.	Thirupattur	160		105	₹ 6.36 cr.	-
TOTAL		529	₹ 30 cr.	472	₹ 37.05 cr.	124 %

BANK OF BARODA- LOANS



Details of clusterwise Bank Loan Disbursement

S.No	Cluster Name	Total SHGs as on March' 2022	Loan Target Fixed By IVDP (in Cr)	No.of SHGs Availed Loan	Loan Amount	%
1.	Kundarapalli	161	₹ 10 cr.	124	₹ 10.45 cr.	104 %
2.	Perumbalai	17		3	₹ 6 lakhs	-
TOTAL		178	₹ 10 cr.	127	₹ 10.51 cr.	105 %

UNION BANK OF INDIA - LOANS



Details of clusterwise Bank Loan Disbursement

S.No	Cluster Name	Total SHGs as on March' 2022	Loan Target Fixed By IVDP (in Cr)	No.of SHGs Availed Loan	Loan Amount	%
1.	Palacode	167	₹ 13 cr.	139	₹ 10.98 cr.	84 %
2.	Boodimutlu	122	₹ 6 cr.	90	₹ 4.90 cr.	82 %
3.	Natrampalli	173	₹ 12 cr.	110	₹ 7.21 cr.	60 %
4.	Thirupattur	159	9 crore	98	₹ 4.06 cr.	45 %
TOTAL		621	₹ 40 cr.	437	₹ 27.15 cr.	68 %

BANK LOAN DISBURSEMENT FOR 2022 - 2023



S.No	Bank Name	Total SHGs as on March'2022	Loan Target Fixed in Crore	No.of SHGs Availed Loan	Loan Amount	%
1.	Indian Bank	5019	₹ 315 cr.	4734	₹ 305.58 cr.	97 %
2.	Tamil Nadu Grama Bank	8493	₹ 520 cr.	8051	₹ 532.34 cr.	102 %
3.	Bank Of India	529	₹ 30 cr.	472	₹ 37.05 cr.	124 %
4.	Bank Of Baroda	178	₹ 10 cr.	127	₹ 10.51 cr.	105 %
5.	Union Bank Of India	621	₹ 40 cr.	437	₹ 27.15 cr.	68 %
TOTAL		14840	₹ 915 cr.	13821	₹ 912.63 cr.	99 %

Purpose of Bank Loan

Agriculture, Animal Husbandry, Education, Small Business



RATE OF INTEREST



FOR SHG BANK LOANS



Money lending with huge interest rate exploits poor people in the villages. The IVDP SHGs receive the bank loan for the rate of interest fixed by banks. The same interest rate is passed on to the members. Here is the comparison of rate of interests offered by commercial banks

SPECIAL CHARACTERISTICS OF IVDP FACILITATED BANK LOANS TO SHG MEMBERS

Name of the Banks	Loan Limit	Bankers Interest (%)	Lending Rate Of Interest To SHG
INDIAN BANK	up to Rs.10 lakhs	10.60 %	10.60%
INDIAN BANK	above Rs.10 lakhs	11.40 %	11.40%
TAMIL NADU GRAMA BANK	up to Rs. 20 Lakhs	11.00 %	11.00%
BANK OF INDIA	up to Rs.10 Lakhs	10.70 %	10.70 %
BANK OF INDIA	above Rs.10 Lakhs	11.20 %	11.20%
BANK OF BARODA	up to Rs. 3 lakhs	9.85 %	9.85 %
BANK OF BARODA	above Rs. 3 lakhs	10.35 %	10.35 %
UNION BANK OF INDIA	upto Rs.5 lakhs	9.30 %	9.30%
UNION BANK OF INDIA	above Rs.5 lakhs	10.30 %	10.30%

PURPOSE OF IVDP LOANS



S.No	Purpose Of The Loan	No.of Beneficiaries	Amount
1.	Refrigerator	4208	₹ 7.60 Cr.
2.	Washing Machine	350	₹ 61.55 Lakhs
3.	LED Television	1195	₹ 2.45 Cr.
4.	Gold Coin	5823	₹ 19.84 Cr.
5.	Education	1	₹ 0.75 Lakh
6.	Tailoring Machine	104	₹ 11.07 Lakhs
7.	Laptop	1	₹ 0.80 Lakh
8.	Medical	1	₹ 0.50 Lakh
9.	Two Wheeler	1	₹ 48,000
10.	Loan to SHGs (Agriculture)	2593	₹ 21.32 Cr.
TOTAL		14,277	₹ 52.07 Cr.

PURPOSE OF SANGHA LOAN



S.No	Purpose Of The Loan	No.of Beneficiaries	Amount
1.	General Purpose	2729	₹ 10.80 Crore
2.	Animal Husbandry	2092	₹ 6.68 Cr
3.	Housing	9650	₹ 29.80 Cr
4.	Small Business	2221	₹ 6.59 Cr
5.	Loan Repayment	1881	₹ 7.85 Cr
6.	Medical	2762	₹ 5.70 Cr
7.	Agriculture	73675	₹ 226.08 Cr
8.	Education	11937	₹ 40.87 Cr
9.	Marriage	2084	₹ 7.5 Cr
10.	Buy Vehicle	12	₹ 4.7 Lakh
11.	Jewellery Purchase & Redemption of Jewels	529	₹ 2.28 Cr
12.	House Repair & Maintenance	5948	₹ 13.29 Cr
13.	Toilet Construction	335	₹ 1.96 Cr
TOTAL		115855	₹ 359.46 Cr.

SOLAR ENERGY & SANITATION ACTIVITIES FOR BETTER LIFE



ACTIVITIES PROMOTED

S. No	Activities Promoted	No. of Members	Value till March 2022	No. of Members	Value of products promoted during 22 - 23	No. of Members	Value as on March 2023
1.	Sanitary Napkins	446370 Boxes	₹ 47.65 cr	35475	₹ 6.7 cr.	481845 Boxes	₹ 54.35 cr.
2.	Buds Promoted	205140	₹ 1.00 cr.	64767	₹ 41.9 lakhs	269907	₹ 1.42 cr.
3.	Toilets promoted	48055	₹ 48.00 cr.			48055	₹ 48.00 cr.
4.	Water Purifying system (RO)	110444 Units	₹ 41.74 cr.			110444 Units	₹ 41.74 cr.
5.	Ro Battery & Pureit Battery	968	₹ 28 lakh			968	₹ 28 lakhs
6.	Solar Lights to SHG members	685142	₹ 71.71 cr.	7451	₹ 2.03 cr.	692593	₹ 73.74 cr.
7.	Solar Lights to disaster relief works	7215	₹ 43 lakhs			7215	₹ 43 lakhs
8.	Solar Fans	21875	₹ 9.54 cr.	1564	₹ 73.28 lakhs	23439	₹ 10.27 cr.
9.	Power Bank	19595	₹ 1.58 cr.			19595	₹ 1.58 cr.
10.	Inverter LED Light	75000	₹ 4.42 cr.	71420	₹ 3.43 cr.	146420	₹ 7.85 cr
11.	Less Smoke stove	29623	₹ 4.05 cr.			29623	₹ 4.05 cr
12.	Single Tarpaulin			6304	₹ 94.56 lakhs	6304	₹ 94.56 lakhs
13.	Double Tarpaulin			372	₹ 11.16 lakhs	372	₹ 11.16 lakhs
TOTAL		1649427	₹ 230.4 cr.	187353	₹ 14.37 cr.	1836780	₹ 244.77 cr.

GROUP RESERVE FUND

Group Reserve Fund, in fact is a risk management system for Self Help Groups. It is a collective effort that provides for an effective sustenance mechanism.



1

Every group, after 2 to 3 years of its formation, must deposit a particular amount in the bank from its gross savings as Group Reserve Fund.

2

It can be used when group faces any unforeseen critical situation.

BANK WISE RESERVE FUND DETAILS

S.No	Name of the Banks	Total No. of Groups	No. of Groups having Reserve Fund	Total Value of Reserve Fund
1.	Indian Bank	5407	4734	57.28 Cr
2.	Tamil Nadu Grama Bank	8999	8051	102.71 Cr
3.	Bank of India	543	472	4.83 Cr
4.	Bank of Baroda	196	127	2.14 Cr
5.	Union Bank of India	653	437	5.84 Cr
		15798	13821	₹ 172.82 Cr

AUDIT



A fully qualified panel of IVDP staff verifies the income and expenditures and other transactions of the groups for a specific period of time and submit reports. Finally the reports will be verified and signed by the Chartered Accountant.

SPECIAL FEATURES OF AUDIT

1

Auditing helps the SHGs to understand their financial status and plan.

The audit statement helps the groups to qualify / eligible to avail various loans.

2

3

The wrong entries on the records and budgetary accounts are pointed out and steps are taken to rectify then and there.

In case of financial irregularities in the group transactions are identified they are directed to take necessary remedial measures immediately and the same is reported to HO

4

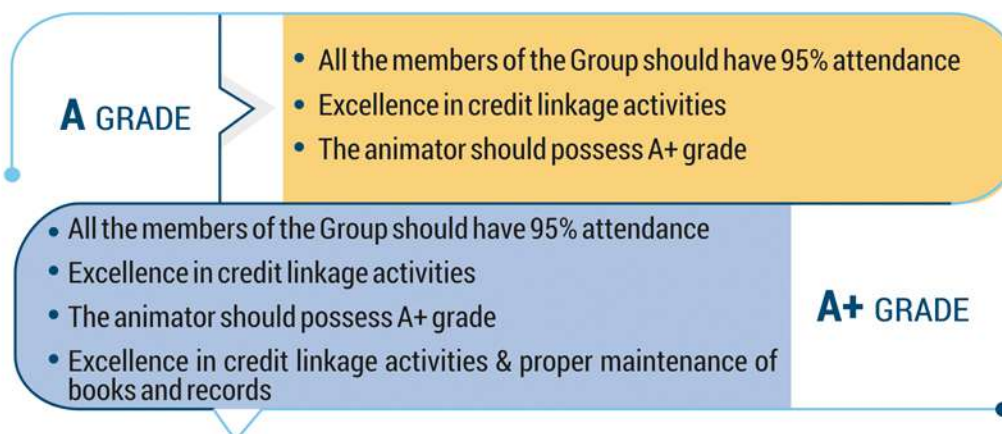
GRADING CRITERIA OF SHGs



DIAMOND GRADE 	<ul style="list-style-type: none"> The group should function more than 10 years All the members of the Group should have 95% attendance Excellence in credit linkage activities The animator should possess A+ grade 	7 to 10 years ₹ 1,20,000
		Above 10 years ₹ 1,50,000
GOLD GRADE 	<ul style="list-style-type: none"> The group should function 5 to 7 years All the members of the Group should have 95% attendance Excellence in credit linkage activities The animator should possess A+ grade 	₹ 1,00,000
SILVER GRADE 	<ul style="list-style-type: none"> The group should function 5 to 7 years All the members of the Group should have 95% attendance Excellence in credit linkage activities The animator should possess A+ grade 	₹ 75,000
BRONZE GRADE 	<ul style="list-style-type: none"> The group should function 2 to 3 years All the members of the Group should have 95% attendance Excellence in credit linkage activities 	₹ 50,000

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

GRADING OF ANIMATORS



AUDIT AND GRADING

GRADED GROUPS

INDIAN BANK



S. No	Cluster Name	No. of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		A+	A
1.	Hanumanthapuram - 1	221	131	27	27	36	-	188	33
2.	Hanumanthapuram - 2	136	88	10	12	26	-	108	28
3.	Karimangalam - 1	272	141	50	25	56	-	221	51
4.	Marandahalli-1	162	94	25	16	27	--	137	25
5.	Marandahalli - 2	159	94	13	14	38	-	117	42
6.	Palacode - 1	174	100	27	14	33	-	138	36
7.	Dharmapuri	200	61	16	34	89	-	120	80
8.	Thippampatti	243	89	41	45	68	-	181	62
9.	Kambainallur	157	8	30	36	83	-	73	84
10.	Varatanapalli	261	183	18	14	46	-	225	36
11.	Kaveripattinam - 1	240	148	44	17	31	-	220	20
12.	Kaveripattinam - 2	244	160	27	15	42	-	183	61
13.	Barur	190	139	28	15	8	-	174	16
14.	Pochampalli	202	87	27	15	73	-	139	63
15.	Gurubarapalli	230	184	11	14	21	-	211	19
16.	Vengatasamuthiram	163	89	19	17	38	-	126	37
17.	Royakottai	201	83	24	21	73	-	136	65
18.	Uddanapalli	131	48	11	13	59	-	68	63
19.	Karapattu	93	8	4	12	69	-	24	69
20.	Mathur	191	48	35	47	61	-	128	63
21.	Gerigepalli	95	14	15	11	55	-	25	70
22.	Nachikuppam	215	102	28	22	63	-	155	60
23.	Natrampalli - 3	180	86	23	18	53	-	141	39
24.	Vinnamangalam	197	33	25	19	120	-	94	103
25.	Ponneri	134	14	24	14	82	-	73	61
26.	Gajalnaikkanpatti	119	47	14	35	23	-	89	30
27.	Pachur	193	104	36	20	33	-	152	41
28.	Alangayam	145	4	1	33	107	-	69	76
29.	Mittur	77	5	5	7	60	-	44	33
30.	Udayendiram	182	35	17	20	110	-	97	85
Total		5407	2427	675	622	1683	0	3856	1551

AUDIT AND GRADING

GRADED GROUPS : TAMIL NADU GRAMA BANK



S. No	Cluster Name	No.of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		Animator A*	Animator A
1	Karimangalam - 2	279	167	30	21	61	-	203	76
2	Pennagaram	212	28	14	40	130	-	85	127
3	Odasalpatti	178	8	5	21	144	-	60	118
4	Panchapalli	209	85	32	35	57	--	64	145
5	Vellichandai - 1	150	89	28	11	22	-	110	40
6	Vellichandai - 2	201	114	29	6	52	-	171	30
7	Mallapuram	146	57	15	24	50	-	92	54
8	Jakkasamuthiram	134	71	9	17	37	-	101	33
9	Papparapatti	123	26	2	13	82	-	56	67
10	Palacode - 2	267	115	39	52	61	-	221	46
11	Natrampalayam	170	46	14	18	92	-	62	108
12	Anchetty - 1	246	73	31	38	104	-	132	114
13	Anchetty - 2	187	65	17	14	91	-	95	92
14	Denkanikottai	279	73	26	26	154	-	123	156
15	Iruthukottai	138	3	6	22	107	-	53	85
16	Krishnagiri 1	213	181	16	5	11	-	205	8
17	Krishnagiri 2	219	181	15	2	21	-	205	14
18	Krishnagiri 3	195	142	24	10	19	-	176	19
19	Krishnagiri 4	209	150	31	11	17	-	195	14
20	Krishnagiri 5	205	134	21	11	39	-	172	33
21	Krishnagiri 6	183	119	25	6	33	-	152	31
22	Krishnagiri 7	197	119	22	11	45	-	143	54
23	Krishnagiri 8	192	137	36	3	16	-	189	3
24	Bargur	271	204	20	11	36	-	229	42
25	Jagadevi	245	182	14	20	29	-	233	12
26	Paiyur	296	195	18	18	65	-	260	36
27	Velampatti	237	128	40	23	46	-	203	34
28	Arasampatti	273	122	37	23	91	-	201	72
29	Uthankarai	141	3	9	22	107	-	51	90
30	Veppanapalli - 1	124	77	6	10	31	-	97	27

AUDIT AND GRADING

GRADED GROUPS

TAMIL NADU GRAMA BANK



S. No	Cluster Name	No.of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		A+	A
31	Veppanapalli - 2	183	120	9	12	42	-	148	35
32	Shoolagiri - 1	205	116	20	17	52	-	161	44
33	Shoolagiri - 2	205	83	41	30	51	-	169	36
34	Shoolagiri - 3	160	82	29	17	32	-	131	29
35	Kamanthotti	245	51	22	41	131	-	132	113
36	Athimugam	101	31	12	17	41	-	30	71
37	Berigai	181	51	29	20	81	-	101	80
38	Royakottai - 2	220	86	32	34	68	-	166	54
39	Madhepatti	204	98	32	15	59	-	155	49
40	Basuvannakoil	121	85	13	3	20	-	102	19
41	Theertham	162	81	18	19	44	-	121	41
42	Natrampalli - 2	225	85	30	29	81	-	157	68
43	Thirupattur - 1	247	94	40	33	80	-	228	19
44	Kakkangarai	237	95	45	42	55	-	168	69
45	Pallikonda	184	8	29	32	115	-	86	98
Total		8999	4260	1032	905	2802	0	6394	2605

GRADED GROUPS

BANK OF INDIA



S. No	Cluster Name	No.of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		A+	A
1	Thogarapalli - 1	182	147	18	10	7	-	174	8
2	Thogarapalli - 2	188	136	22	16	14	-	173	15
3	Thirupattur - 3	173	81	37	15	40	-	143	30
Total		543	364	77	41	61	0	490	53

AUDIT AND GRADING



GRADED GROUPS

BANK OF BARODA



S. No	Cluster Name	No. of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		A+	A
1	Kundarapalli	166	142	4	7	13	-	152	14
2	Perumbalai	30	0	0	4	26	-	5	25
	Total	196	142	4	11	39	0	157	39

GRADED GROUPS

UNION BANK OF INDIA



S. No	Cluster Name	No. of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		A+	A
1	Palacode - 3	173	152	16	0	5	-	152	21
2	Boodimutlu	126	47	9	9	61	-	65	61
3	Natrampalli -1	176	85	19	26	46	-	144	32
4	Thirupattur - 2	178	48	37	47	46	-	131	47
	Total	653	332	81	82	158	0	492	161

BANK WISE GRADED GROUPS - CONSOLIDATE

S. No	Cluster Name	No. of Groups	Self Help Groups Grading				D	Animator Grading	
			Diamond	Gold	Silver	Bronze		A+	A
1	Indian Bank	5407	2427	675	622	1683	-	3856	1551
2	Tamil Nadu Grama Bank	8999	4260	1032	905	2802	-	6394	2605
3	Bank Of India	543	364	77	41	61	-	490	53
4	Bank Of Baroda	196	142	4	11	39	-	157	39
5	Union Bank Of India	653	332	81	82	158	-	492	161
	Total	15798	7525	1869	1661	4743	0	11389	4409

DIVIDENDS



Activities Promoted	Total No. of Groups	Total No. of Groups Received Dividend	Dividend Amount in Crore
2003	2621	420	₹ 3.5 crore
2004	3172	260	₹ 2.5 crore
2005	3918	497	₹ 5 crore
2006	4629	1209	₹ 10 crore
2007	5165	839	₹ 10 crore
2008	5989	1066	₹ 16 crore
2009	6669	1453	₹ 26 crore
2010	6805	1436	₹ 28 crore
2011	7568	1787	₹ 32 crore
2012	8231	1717	₹ 34 crore
2013	9052	2080	₹ 41 crore
2014	9062	3200	₹ 67 crore
2015	9802	2946	₹ 55 crore
2016	10773	3797	₹ 64 crore
2017	11712	3544	₹ 56 crore
2018	13140	4205	₹ 71 crore
2019	13900	3870	₹ 68 crore
2020	14676	4761	₹ 72 crore
2021	15355	4807	₹ 66 crore
2022	15795	5543	₹ 89.35 crore
TOTAL			₹ 816.35 cr.

Cumulatively right from 2003 to 2022 IVDP SHGs shared **Rs. 816.35** crore as dividend among the members.

In a SHG, the savings of the members is rotated among themselves as internal loan with nominal interest rate.

The accumulated interest over the period of 5 years is shared among the members based on their savings as dividend.

After the 5th year the accumulated interest will be shared once in 2 years among members after deducting the group's expenses is known as dividend.

DIVIDEND

(2022-2023)

15795 MEMBERS

5543 SHGs

₹ **89.35**
crore

EXCESS SAVINGS (2022-2023)

₹ **94.48**
crore

EXCESS SAVINGS & DIVIDEND (2022-2023)

₹ **183.83**
crore

EXCESS SAVINGS

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

TRAINING FOR CAPACITY BUILDING



Training enables SHGs to deliver its services effectively and efficiently. Training and capacity building exercises are ongoing process which requires continues training and exposure programmes at all levels.

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



IVDP SHG WELFARE SCHEMES

CHAPTER 03

- Life Security Fund
- Scholarship For The Children Of Widow Members Of IVDP SHGs
- IVDP Koselay Award 2022
- Fire Accident Relief Fund
- Tailoring & Aari Work Training For SHG Members

5



Projects



Beneficiaries
18,183



In 2022 - 2023
IVDP Spent
₹8.16 Crore
on IVDP SHG
Welfare Schemes



Till Now
IVDP Spent
₹ 63.08 Crore
on IVDP SHG
Welfare Schemes

LIFE SECURITY FUND

₹

6.63
Crore

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



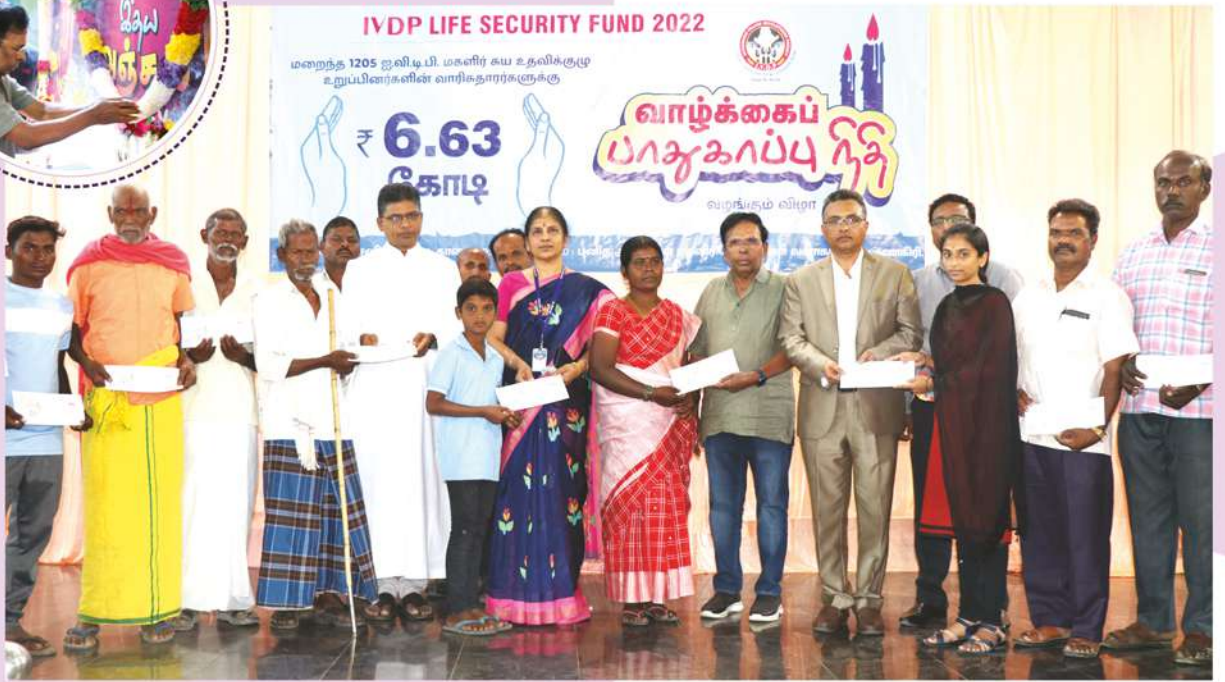
The Life Security Fund is given to the nominees of the deceased members every year. This year (2022-2023) **Rs. 6.63 crore** have been distributed to **1205** nominees of the deceased members.



Cumulatively from the beginning of the scheme **Rs. 53.99 crore** have been distributed to 10,808 nominees of the deceased.

வாழ்க்கை பாதுகாப்பு நிதி

The Life Security fund programme was held on 18.02.2023. On this occasion **Mr. Saravanakumar**, General Manager, Bank of Baroda, Chennai, Indian Bank, Dharmapuri Zonal Manager **Mrs. Padmavathi** and **Mr. Kamala Kannan**, Regional Manager, Bank of Baroda and **Fr. George** were participated in the programme and paid their homage to the deceased members in the presence of IVDP Founder President **Mr. Kulandai Francis**, and other guests.



LSF as on March 2022		During 2022-2023		LSF as on March 2023	
No.of beneficiaries	Amount	No.of beneficiaries	Amount	No.of beneficiaries	Amount
9603	Rs.43.35 Cr	1205	Rs.6.03 Cr	10808	Rs.49.38 Cr
Funeral Expenses	Rs.4.01 cr	Funeral Expenses	Rs.60 lakhs	Funeral Expenses	Rs.4.61 cr
9603	Rs.47.36 cr	1205	Rs.6.63 Cr	10808	Rs.53.99 Cr

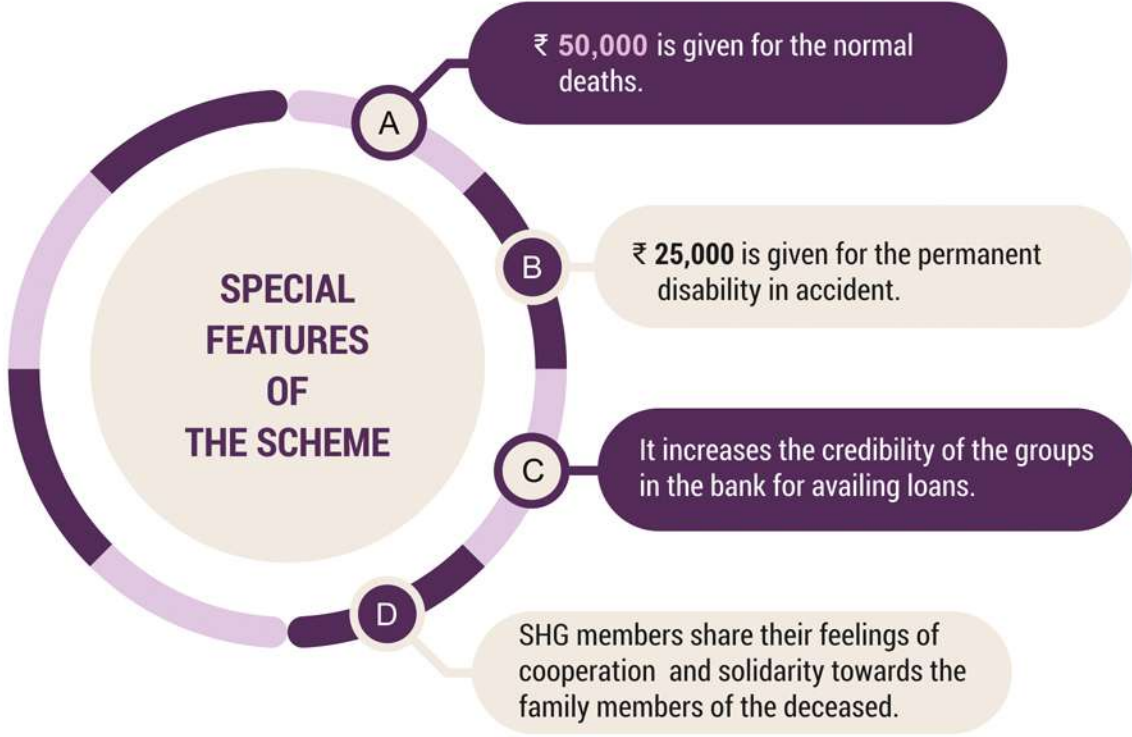
LIFE SECURITY FUND



WHAT IS LIFE SECURITY FUND?

- To show the solidarity and sympathy towards their fellow members.
- At the time of joining, a member has to contribute Rs. 100 as a entry fee for LSF. The total collection of this amount is kept as a fixed deposit in the name of IVDP LSF.
- Every year the amount disbursed as LSF will be equally contributed by all the SHG members who have enrolled in the IVDP-LSF scheme.
- Life Security Fund is created to support the family even after the demise of the member.
- A lump sum is given to the nominee of the deceased and to the member who becomes permanently disabled in an accident.
- This scheme is in existence since 2001.
- This scheme is applicable only for IVDP-SHG members.
- The new members subscription is credited first in their respective SHG accounts and then transferred to IVDP-SHG monitoring fund Account.
- Every year from January to December a list of the deceased members and permanently disabled after accident are prepared and relief fund is given.

வாழ்க்கை பாதுகாப்பு நிதி



CONDITIONS FOR RECEIVING LSF

- The deceased members should be a member of LSF by paying entry fee of Rs. 100.
- Death Certificate has to be produced.
- Natural and accident deaths will be covered under the scheme.
- Death by suicide is not eligible.
- A member who has left the group is not entitled for LSF even if she has paid the LSF subscription. (At the time of death she must be a member in IVDP-SHG)
- Only the nominee proposed by the group members are eligible for receiving LSF.
- Group Resolution in this connection has to be submitted to the respective cluster level federation.
- Loan balance if any in the name of the deceased, will be deducted from the LSF and the balance amount will be disbursed.

SCHOLARSHIP FOR THE CHILDREN OF WIDOWED MEMBERS OF IVDP SHGS



₹
26.00
Lakhs

The 260 Children of widowed members of IVDP SHGs have been given the scholarship of **Rs.10,000/-** each. This scholarship makes the children to continue their higher studies even after the demise of their father.

FEATURES OF THIS SCHOLARSHIP

Given to poor SHG members only

More than one child from the same family can avail this scholarship.

The College students have to pass all their subjects in the previous semester/years.

This year the scholarship distribution programme was held in IVDP SHG Training Centre on 04.12.2022. About 260 students have received the scholarship worth of **Rs. 26 Lakhs** from the hands of IVDP Founder President.



So for 2,400 children of widow members of IVDP SHGs received

Rs. 2.41 Crore

IVDP KOSELAY AWARD 2022



₹
52.00
Lakhs

An award instituted in memory of Late. **Mrs. Koselay Mary**, a mother of IVDP. The IVDP Self Help Group member's children securing more than 85% of marks in 10th and 12th standard Govt. examinations are eligible for this award. The Award carries one gram Gold Medal worth of **Rs. 5,600/-**



— 1 —

1000 students have received IVDP KOSELAY GOLD MEDAL.



— 2 —

The top 5 rank holder students in 12th Standard received "Lenova Laptop" worth of **Rs.35,250/-** each.



— 3 —

The top 5 rank holder students in 10th Standard received 4 gram Gold Medal worth of **Rs.19,520/-**



2022 Koselay Gold Medal Award presentation ceremony was held in St. Anne's Hr. Sec. School campus, Krishnagiri on 30.07.2022

Total value of the IVDP Koselay Award scheme from the beginning to till now is

Rs. 4.29 Crore

FIRE ACCIDENT RELIEF FUND



₹
30,000



The IVDP SHG member's houses were often affected by the fire accident and lost their house and other properties. The fire accidents suddenly brought all the family members into the street. Further the fire destroys all their savings and valuables including food grains, clothes, house hold articles and children's educational materials.



To respond their emergency needs and compensate their sudden loss, the IVDP President offers immediate financial help of **Rs. 10,000** and new clothes.

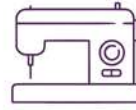
This year IVDP supported worth of **Rs. 30,000** for 3 fire accident victims (IVDP SHG members)

So far IVDP has given the financial help worth of **Rs. 44.80** Lakhs for fire accident victims.

FIRE ACCIDENT RELIEF ASSISTANCE ENHANCED

From April 2023 onwards the Fire Accident Relief assistance to IVDP SHG members has been increased from **Rs. 10,000/-** to **Rs. 25,000/-**.

TAILORING & AARI WORK TRAINING FOR SHG MEMBERS



In IVDP, the vocational training for women is aimed to mainstream them into economic activities. Therefore, the IVDP identified Tailoring and Aari work are the suitable training programme for women to enhance their livelihood.



Towards this direction, the IVDP organized tailoring and Aari work training for the members of its SHGs at SHG Training Centre in SIDCO Industrial Estate. So far 300 members in 10 batches have been completed their tailoring training and 60 members in 2 batches have completed their Aari work training.

IVDP SHGs FEDERATION STAFF WELFARE

CHAPTER 04

- Educational Scholarship For IVDP Staff Members' Children
- Touching Lives (Medical & Other Welfare Programmes)
- Sparkles Of Diwali
- New Year Event as Staff Day
- Pongal

5



Projects



Beneficiaries
710



In 2022 - 2023
IVDP Spent
₹ **1.24 Crore**
On IVDP SHGs
Federation Staff
Welfare



Till Now
IVDP Spent
₹ **8.09 Crore**
On IVDP SHGs
Federation Staff
Welfare

EDUCATIONAL SCHOLARSHIP FOR IVDP STAFF MEMBERS' CHILDREN



₹
14.00
Lakhs

The staff are the soul and back bone of the IVDP's success. As part of it staff welfare programme, IVDP supports their children's education through scholarships.

This year IVDP has spent Rs. 14 Lakhs for the education of 213 staff member's children in the following manner.

1st to 5th Standard Children

Each ₹ 3000/-

6th to 12th Standard Children

Each ₹ 5000/-

College Students

Each ₹ 10000/-



So far, IVDP has spent
Rs. **1.24 CRORE** towards
this scholarship scheme.



TOUCHING LIVES

MEDICAL & OTHER WELFARE PROGRAMES

₹
68.38
Lakhs

Welfare Schemes	Value
IVDP Founder President Diamond Jubilee Gifts	₹ 15.18 Lakhs
Exposure Trip to Agra & New Delhi	₹ 10.00 Lakhs
Medical Expenses & Cancer Screening	₹ 16.50 Lakhs
Performance Incentives	₹ 5.10 Lakhs
Free Housing Scheme	₹ 5.00 Lakhs
Widow Staff Welfare Scheme	₹ 9.00 Lakhs
Unmarried Staff Welfare Scheme	₹ 2.00 Lakhs
Staff's Female Children Marriage Welfare Scheme	₹ 4.00 Lakhs
Staff Family Members Death Relief	₹ 1.60 Lakhs

₹
21.47
Lakhs

SPARKLES OF DIWALI



Diwali a festival of light symbolises “the victory of light over darkness” was celebrated in a traditional manner. This year the IVDP Founder President shared his wishes with Deepavali special sweets, gifts, incentives and food package worth of **Rs. 21.47** lakhs with IVDP Federation staff.



NEW YEAR EVENT AS STAFF DAY



₹
11.77
Lakhs

In IVDP the staff day was celebrated along with New Year with grand gala of fun and frolic. This year the day was celebrated with lots of cultural events, sharing of wishes and gifts. On this occasion the IVDP President gifted the cakes, pillows and bedding worth of **Rs. 11.77 lakhs** with all the IVDP staff.



PONGAL



₹
3.83
Lakhs



The festival of harvest, PONGAL was celebrated with usual Tamil culture. The Pongal celebration was celebrated with sharing of sweet pongal with food package and cakes worth of **Rs. 3.83 lakhs**.

EDUCATIONAL SERVICES

- Higher Education Scholarship
- Bridge Course for Govt. College Students
- Books to Library & Students
- Enhancing the Vocational Training
- Uniforms to Govt. College Students
- Desk & Benches for Schools
- Smart Board Interactive Systems to Schools
- Motivational Gifts to Teachers
- LED Televisions to Schools
- Water Bottles for Children
- Gifts to Children
- Cotton Buds for Students
- LED Outdoor Screen to Auxilum College
- Safe Drinking Water
- Tech Support
- Promoting Sports
- The Joy Of Sharing
- Support to Children
- Promoting Education beyond borders
- Protective Cloths for tribal Children
- Support to Hostel
- Additional Class Rooms Building
- Minor Projects - 12

26



Projects



Beneficiaries
62872



In 2022 - 2023
IVDP Spent
₹2.95 Crore
For IVDP Social
Responsibility
Initiatives
For Education



Till Now
IVDP Spent
₹21.47 Crore
on Educational
Projects & Services

IVDP HIGHER EDUCATION SCHOLARSHIP

ORPHAN, SEMI ORPHAN AND POOR STUDENTS



IVDP HIGHER EDUCATION SCHOLARSHIP is an incentive as well as encouragement for students, who lost one or both of their parents.

To achieve this goal the IVDP provides Scholarships for Orphan and Semi Orphan students who are doing their higher studies in the colleges. The IVDP is giving **Rs. 10,000** for orphan students and **Rs. 7,500/-** for semi orphan students as scholarship.

Further IVDP strongly believes that, providing educational support to under privileged and poor is the responsibility for the betterment of those less. In order to create an educational opportunities for them, it provides scholarships for them.



Name of the Institutions	No. of Students	Scholarship Amount
Don Bosco Arts & Science & Education College, Dharmapuri	115 Students	₹ 9 Lakhs
Sacred Heart College, Tirupattur	197 Students	₹ 18.12 Lakhs
Auxilium College, Vellore	94 Students	₹ 9.80 Lakhs
Don Bosco College, Yelagiri Hills, Tirupattur DT	58 Students	₹ 4.70 Lakhs.
St. Joseph's Arts & Science College for Women, Hosur	191 Students	₹ 14.60 Lakhs
St. Joseph's Arts & Science College for Women, Tirupur	100 Students	₹ 7.50 Lakhs
Gonzaga Arts & Science College, Elathagiri, Krishnagiri DT	61 students	₹ 5.08 lakhs
St. Joseph's Arts & Science College for Women, Pagalpatti, Salem	40 Students	₹ 1.12 Lakhs
Loyola College, Vettavalam, Thiruvannamalai DT	220 Students	₹ 16.52 Lakhs
Loyola College, Mettala, Namakkal dt	40 Students	₹ 3.07 lakhs
Govt. Arts & Science College for Women, Krishnagiri	16 students	₹ 1.60 Lakhs
St. Louis Hospital Nursing Institute, Krishnagiri	11 students	₹ 1.10 lakhs
St. Joseph's Health Centre, Bargur	36 students	₹ 3.60 lakhs
Don Bosco Youth Village, Keeranur, Pudhukottai DT	40 students	₹ 4 lakhs
Santhome Hr. Sec. School, Chennai	21 students	₹ 2 Lakhs
Children of Leprosy affected people, Omalur	5 Students	₹ 0.50 Lakhs
North East (Arunachal Pradesh) College Students	9 Students	₹ 0.90 Lakhs
Direct Individual Scholarship from IVDP	40 Students	₹ 5.20 Lakhs
TOTAL	1294	₹ 1.08 Crore



BOOKS TO THE LIBRARY AND STUDENTS OF SACRED HEART COLLEGE



₹
4.18
Lakhs



₹ **2.53**
Lakhs

The Libraries are encouraging and promoting the process of learning and grasping knowledge. To add more value to their library, the IVDP donated **Rs. 2.53** Lakhs worth of 176 books to **Sacred Heart College Library** on various topics.

₹ **1.65**
Lakh

Further IVDP donated the motivational books worth of **Rs. 1.65** lakhs for the final year UG and PG students of Sacred Heart College, Tirupattur.

ENHANCING THE VOCATIONAL TRAINING



₹
2.03
Lakhs

Vocational education offers a path that imparts the skills and knowledge needed to work in a given occupation. So IVDP is keen in enhancing the vocational skills among college students while they are studying higher education.



₹ **1.41**
Lakh

One advanced computerised sewing machine to
Gonzaga Women's College, Elathagiri

₹ **62,000/-**

10 Sewing machines to Govt. Arts & Science College for
women, Karimangalam

UNIFORMS

TO GOVT. COLLEGE STUDENTS



₹

3.58
Lakhs



Wearing uniform promotes equality, discipline, focus on learning, time saving and avoids financial difference among students. Therefore IVDP provided the uniforms to 805 UG & PG students studying in **Govt. Arts College for Women, Karimangalam** at the cost of **Rs. 3.58 Lakhs**.

DESK & BENCHES FOR SCHOOLS



₹

6.92
Lakhs

The IVDP gives much attention on providing desks and benches for the schools for improving the student's learning environment. During this year, the IVDP provided the desk and benches to the following institutions:



St. Antony's Hr. Sec. School, Elathagiri

50 sets - ₹ 3.87 Lakhs

Little Flower School, Pallikonda

25 sets - ₹ 2.27 Lakhs

P.U.P. School, Ummiyampattu

10 sets - ₹ 77,000

SMART BOARD INTERACTIVE SYSTEMS TO SCHOOLS



₹

6.26
Lakhs

The IVDP also adopted the advancement in educational teaching methodology and provided the smart class interactive equipments to various schools,



THE IVDP OFFERED THE SMART BOARD INTERACTIVE SYSTEMS TO

P.U. Middle School, Ummiyampattu

₹1.40
Lakh

St. Ann's Nursery & Primary School, Krishnagiri

₹4.86
Lakhs

MOTIVATIONAL GIFTS TO TEACHERS



₹

5.41
Lakhs

Dinner sets to Mary Immaculate Hr. Sec. School, Tirupattur

21 Staff

₹ 24,000

Dinner sets to Little Flower School, Pallikonda

15 Staff

₹ 60,000

Power Bank to St. Augustin School, Onnalvadi

67 Staff

₹ 47,000

Dinner sets to Santhome Hr. Sec. School, Chennai

102 Staffs

₹ 4.10
Lakhs
