



RURAL DEVELOPMENT ORGANISATION
GRAMYA BHAVAN, ARUVANKADU-643 2002
THE NILGIRIS, TAMILNADU,INDIA

44TH ANNUAL REPORT



Chairman's Note



The RDO Trust's 44th Annual Report showcases a year brimming with accomplishments and impactful projects. One of the cornerstones of this success is the "Innovative Resilience Agriculture" project implemented in the Nilgiris. This initiative, spearheaded with the support of the Supraja Foundation, equips farmers with the tools and knowledge necessary to navigate the challenges of agriculture through sustainable and resilient practices. Similarly, the "Comprehensive Community Development Program" stands out as another remarkable achievement. Undertaken in collaboration with ITC-CSR, this program fosters holistic development within the Coimbatore District.

But perhaps the most groundbreaking accomplishment is the "Green Women Compost Production Company." This brainchild of RDO CEO, Mr. S. Rajkumar, empowers a segment of society often overlooked – sanitation workers. The company provides them with the opportunity to become entrepreneurs in the realm of compost production, fostering both economic empowerment and environmental responsibility.

RDO's dedication to impactful work garnered well-deserved recognition. His Excellency Governor R.N. Ravi of Tamil Nadu bestowed upon them the prestigious title of "The Best NGO Award-2023." This recognition serves as a powerful testament to the positive change RDO is driving in rural communities. We would also like to express our sincere gratitude to Padmashree Subburaman for his role in nominating RDO for this esteemed award.

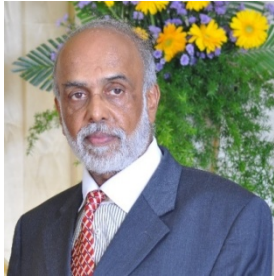
Mr.Valentine Post of FINISH Mondial,Dr.Venkatesh Tagat, Mr.Suresh Krishna, Mr.Kedar(IAS) and Mr.Lakshmi Narayanan of Supraja Foundation visited RDO during the year and gave their valuable suggestions to improve the activities of RDO. Mr.Shylet of FFVDP, Mrs.Indhumathi of UNBOUND ,Mr.Subburaman of SCOPE,Trichy, Dr.Mehta, Former Country Director of WHO and present consultant of YORK University, Cannada visited RDO during the year.

Beyond these specific highlights, it's crucial to acknowledge the unwavering support of our esteemed partners. Organizations like Supraja Foundation and ITC-CSR, along with various government bodies like the Tamil Nadu Agricultural University, KVK-Ooty, ICAR-IISWC,Ooty, and the District Administrations of both Nilgiris and Coimbatore, have played a vital role in our success. We are also grateful to Mrs. Shibila Mary and her team at the Horticulture Department (The Nilgiris), as well as the press and media for their part in amplifying our efforts.

Looking ahead, the RDO Trust draws immense motivation from the achievements of the past year. With the continued collaboration of our valued partners, we are confident in our ability to make a lasting positive impact on rural communities throughout Tamil Nadu.

N.K.Perumal
Founder/Chairman

From the CEO's desk



The year 2023 was yet another year of satisfying achievements and accomplishments by Rural Development Organization in key Development streams:

1. Circular Economy in Sanitation for Agriculture
2. Women's Empowerment through Social Enterprise Development
3. Innovative Climate Smart Resilient Agriculture
4. Models for Tribal development through better management of resources

The Water Energy For Food initiative provided the Technical Assistance facility for upscaling our Circular Economy in Sanitation for Agriculture as a business initiative. This initiative enabled us to achieve higher production of Co-compost in the exclusive unit established in Ketty. A total of 220.30 Tons of Co-compost produced and sold to about 1547 farmers growing vegetables with reduction in the use of chemical fertilizers. Moreover, this enterprise owned and managed by our Green Women as the Green Women Compost Production Private Limited Company has gained importance and recognition attracting support from Micro Land Foundation for the next financial year. These two initiatives in partnership with the Town Panchayaths and District Administration is now looked up as model for replication with a number of visitors to these sites on the increase. We were able to share this experience by hosting the WASH Network meeting at RDO with 36 NGO partners.

RDO's intervention in Agriculture could have been at a more appropriate time when the Government of Tamil Nadu launched its Organic Agriculture Policy with a focus on Nilgiris District to be the first District to become Organic by 2030. Thanks to Supraja Foundation for their support to enable 4500 farmers move from Conventional Farming to Natural Farming. Our first year of the programme enabled us to successfully cover in the two cluster villages of Hullathy & Masinagudi 1547 Farmers in 37 Farmers Groups trained to adopting Natural Farming practices in about 1669.92 Acres. This programme also has enabled us to encourage farmers to practice Low External Input Sustainable Agriculture practices through on-farm production of bio-inputs like Panchakavya, Jeevamirtham, etc and enriched Farm Yard Manure. With more than 350 Tribal farmers involved under this Project enabling us to provide value-addition support to their dung economy through improved cattle sheds and Vermicomposting. Collective Farming through block demonstrations have enabled more than 70 Acres of fallow lands belonging to Tribal Farmers to be brought under cultivation during this year as a break-through of the climate change mitigation measure. This initiative has also proved to be a model under the Tribal Sub-Plan Schemes for Indian Institute of Horticultural Research and Tamil Nadu Agricultural University's Krishi Vigyan Kendra.

Would like to appreciate the efforts of each and every staff member of RDO and the Partners for making this a fruitful year benefiting our Green Women and Farmers' in Nilgiris District.

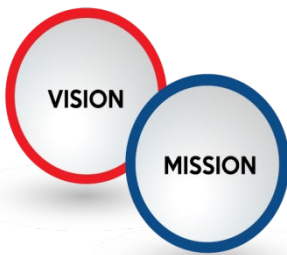
Best Wishes

Sampath Rajkumar
Chief Executive Officer

ABOUT RDO

The Rural Development Organization Trust (RDO Trust) was founded by Mr.N.K.Perumal Community Development worker in 1980. The Trust is committed to serve the rural community by promoting innovative solutions and advocates collective responsibilities. The organisation facilitates solutions by establishing and reinforcing relationships among stakeholders, indulges in capacity building, supports livelihood diversification to cope with climate change, and influences policy decisions at district, state, and national levels through practical ideas and networking of various systems.

RDO Trust's has expanded its path-breaking activities across India and has penetrated deep into the villages touching a number of livelihoods of the rural masses. The RDO team comprising dedicated and competent and well trained professionals and volunteers, through their exemplary work in education, women empowerment, water and sanitation, advocacy and lobbying, waste and faecal management have put different forms of sustainable livelihoods within the reach of the villagers. Due to such achievements and accomplishments, the RDO over a period of four decades has earned the respect of the community and successive Governments at the centre and states.



Vision: To build partnerships with the rural poor for positive social change through improved educational status & economic upliftment make a lasting impact on health, sanitation & personal hygiene of vulnerable communities.

Mission: RDO Trust is committed to serve the rural community by promoting innovative solutions and advocating collective responsibilities.

Innovative Resilient Agriculture

The launching of the Innovative Resilient Agriculture Programme in the Nilgiris by Rural Development Organization Trust and Supraja Foundation could not have been so appropriate to the Government of Tamil Nadu bringing out its Organic Farming Policy – 2023 and the focus on making Nilgiris as the first Organic District of Tamil Nadu.

The Tamil Nadu Organic Farming Policy – 2023 emphasizes the need for Organic Farming Practices based on the following attributes that clearly outlines the urgency.

- The source of many health issues noticed world-wide is found to be the residues of agro chemicals used. It has been proven that the pesticide residues enter the food chain causing many health hazards to human and animals. Providing healthy and chemical-free food is the new age mantra.
- World Health Organization (WHO) is promoting the Concept of "One Health" Which necessitates Organic Farming to improve the Soil Health.
- Tamil Nadu has great potential for production and supply of organic produce in relation to the global demand and expanding domestic and overseas markets. This necessity for environmentally safe food supply system has initiated the need for framing of the organic farming policy.
- The organic farming policy will help to ensure, upscale and support the chemical free organic agriculture in Tamil Nadu and to provide safe food for the people.

The Policy further has clearly outlined the following Objectives under important sectors of growth and sustainability:

- To Conserve and protect soil health, agro ecology and biodiversity
- To provide safe, healthier and environment friendly food
- To create Awareness about Organic farming and Extension of Organic Farming practices

- To strengthen certification systems and residue testing protocols
- To promote on farm or locally produced inputs like farmyard manure, vermi compost etc.,
- To create market advisory and certification advisory
- To promote exports and increase the revenue of farmers
- To include Organic Farming in Education and Research

Based on these principles and guidelines the Nilgiris District Organic Farming initiative has been launched by the Department of Horticulture during the year 2023.

Agriculture in the Nilgiris is gearing up to go completely organic in the next few years. The increasing focus on health has forced traditional farmers to take notice and authorities to push for a change.

According to the then Joint Director of Horticulture Department Shiva Subramaniam Samraj, it is a long road. “Five years of continuous bio-fertilization would make the soil organic,” he said.

As a first step, 48 farmer producer companies (FPCs) in the district have been selected by the horticulture department for ‘scope certification’, which is issued after inspecting the farm land where organic farming has begun. The companies, each comprising 100 members, have started organic farming.

The then Nilgiris collector J Innocent Divya formed a core panel comprising joint director of horticulture, officials from TN Agricultural University Research Centre, animal husbandry department, farmers’ groups and pesticides and weedicides dealers’ association, to initiate the process. “A road-map to bring out a policy is being prepared. Once done, a proposal will be sent to the government seeking an order for complete organic farming in the district,” said Divya, who believes organic food has become a people’s movement.

Since the soil takes years to recover from the chemical effects that it is subjected to for decades, at the outset chemical pesticides and weedicides bearing ‘red’ and ‘yellow’ tags will be banned in the district. “By the end of March 2020, there will be no sale of chemical pesticides and weedicides in the district,” said Samraj.

Using the incentive of subsidies of seeds, fertilizers and tools, the authorities are trying to convince the farmers to make the switch. Under the ‘Mission for Integrated Development of Horticulture’, the district has been sanctioned 50 ‘vermicomposting units’ wherein farmers opting for the facility are eligible for a 50% subsidy. At least 50 farmer groups from different parts of the district have already been selected for setting up vermicomposting units under this scheme. “For setting up each unit, it would cost around ₹1 lakh,” he said. At least 15 vermicomposting units are nearing completion and will soon be inspected. Earthworms will be supplied by horticulture department, said an official. The horticulture department is also supplying ‘dasakaviya’ and ‘panchakaviya’— health drink for plants — to farmers for free under the Gaja special package scheme,” Samraj said. Prepared using cow dung, ghee and medicinal leaves, they are being made in the state horticulture farms in Nanjanadu and Devala.

In the past year, there have been several awareness drives both by authorities and some farmers, stressing on the benefits of going organic. But ensuring the entire district practices organic is not, agree officials. “Cooperation of the farmers is crucial. Realising the situation wherein the shift is a must, considering health of the public farmers are coming forward”, said Samraj.

Besides convincing the farmers, the horticulture department faces two major challenges — availability of organic fertilizer. Shift to organic farming demands organic fertilizer throughout the district as a replacement for inorganic fertilizers. “We need to develop integrated farming system to produce sufficient organic fertilizers. In the process, rearing of cattle, poultry, fisheries and sericulture is a must as cow dung and other waste can be used as manure,” he said. To ensure this, under the ‘Rain-fed Agriculture

Development Scheme', a farmer with two hectares of farming land is eligible for subsidy to buy two cows.

District officials believe these steps have set Nilgiris on the road to going healthy.

Innovative Resilient Agriculture Programme

This initiative was launched in June 2023 with the following broad Objectives:

- Capacitate 4500 farmers in adopting sustainable climate smart resilient agricultural practices in cultivation of vegetables and millets through promoting demonstration plots for learning and replication.
- Institutionalizing the farmers as Farmers' Groups and Farmer Producer Organizations
- Encouraging the farmers to adopt low external input sustainable practices through integrated farming with improved livestock management and preparation of on-farm bio-inputs
- Reduce the cost of cultivation by 15% for the farmers through adopting Sustainable agriculture practices and collective procurement of inputs.
- Create linkages with Government, Agri business and Financial Institutions for leveraging schemes and resources.

The key interventions planned to achieve the above objectives were:

1. Awareness building and Training among 4,500 small and marginal farmers and extension functionaries over a period of 3 years to switch over from conventional chemical farming to natural farming.
2. Establish a demonstration farm and Training Centre for Natural Farming
3. To bring 3,000 farmers to adopt natural farming in 3 years
4. To bring 3,000 acres of vegetable and millet garden under natural farming
5. To enable the 3,000 farmers to reduce input cost through use of on-farm bio-products preparation and use.
6. Enriching the soil nutrients with continued application of natural compost as an alternative for chemical fertilizers and the use of more bio-pest and disease control measures
7. Increasing yield and quality of vegetables
8. Efficient management of resources both soil and water through appropriate use and cultivation practices of natural farming
9. Recycling organic solid liquid waste both grey and black water for production of bio-solids called co-compost
10. Reduction and complete stopping the use of chemical fertilizer and plant protection chemicals
11. Positively impacting on the environment with better management of all crop residues and organic waste
12. Gender and Social impact with increased participation of women farmers and farmers' institutions
13. Producing Panjakavya, Jeevamirtham and Meen Amilam
14. Forming and strengthening of FPOs and nurturing and assisting FPOs for efficient agri-business initiatives in input sales and marketing
15. Enhancing the income of the farmers
16. Creating jobs in value-addition of agricultural produce, production of bio-inputs and marketing
17. Ensuring sustainable livelihood of farmers and their future generation

Client Farmer's Data

The very first intervention was in collating both qualitative and quantitative data of every farming house in the selected two clusters of Hullathi and Masinagudi. Baseline data was collected and completed in all these villages using the ODK App with specifically drafted template.

LIST OF ADOPTED VILLAGES - Year 1 - June 2023 - May 2024		
MASINAGUDI CLUSTER		
Name of Field Co-ordinator: Halammal		
Sl.No.	Name of Village	No of farmers in Baseline Data
1	Masinagudi	9
2	Vazhathottam	32
3	Thottalingi	65
4	Thakkal	53
5	Kovilpatti	4
6	Kurumbar Padi	24
7	Kurumbar Pallam	25
		207
Name of Field Co-ordinator: Srinivasan		
Sl.No.	Name of Village	No of farmers in Baseline Data
1	Anaikatti	100
2	Siriyur	42
3	Chokkanahalli	26
4	Boothanatham	62
5	Semmanatham	43
		273
HULLATHI CLUSTER		
Name of Field Co-ordinator: Rithick		
Sl.No.	Name of Village	No of Farmers in Baseline Data
1	Hullathi	154
2	Karapillu	50
3	Kavaratty	189
4	Thattneri	47
5	Akonni/ Bikkatty	96
6	Melur	112
7	Kel Kallatty	105
8	Mel Kallatty	24
		777
Name of Field Co-ordinator: Nithish		
Sl.No.	Name of Village	No of Farmers in Baseline Data
1	Asanganthorai	25
2	Alagarmalai	105
3	Bannimara	60
4	Solada	69
5	Gandhinagar	105
6	Masikal	34
		398



Capacity Building/Training of Farmers'

Orientation awareness programmes were conducted in each of the selected villages with a focus on sensitizing the farming community to shift from Conventional Farming practices to Natural Farming practices. The support to be extended to the farmers under the IRA Programme as incentives was also clearly outlined. All these programmes were conducted in partnership with technical expertise of the TNAU – KVK, Horticulture Department & Animal Husbandry Department more to dovetail the various initiatives taken up by them under the Nilgiris Organic Mission. These programmes led to the institutionalizing of the Farmers as Farmer's Groups for providing more value added training and exposure on Natural Farming practices.

Village awareness trainings programmes were conducted in the following villages along with officials of the TNAU – KVK and the Horticulture Department. The main topics covered during this one-day programme were:

- Overview of objectives, activities and expected outcomes of the Innovative Resilient Agriculture Programme
- Importance of Farmers involvement and participation in the Programme
- Complimentary schemes implemented by the Horticulture Department that will support the IRA Programme
- Plan of action to make the IRA Programme as a movement in the Nilgiris



This has been followed by facilitating the formation of Farmers' Groups in each of the villages. The MoU executed with the TNAU Horticulture Research Station KVK will enable all these farmers groups to undergo the 5 Modular Training programmes drafted for moving towards Natural Farming systems.

Formation of Farmers' Groups

Agricultural extension activities were initiated in all the villages by interacting with the farmers mobilizing them and facilitating them to form Farmers' Groups that will function as the key Community Based Institution under the Programme to initiate all the activities planned.

As a process of strengthening Farmers Institutions, it is planned first to train our entire Farmers' Groups with the five modular training on Climate Smart Resilient Agriculture and provide the required exposure visits before we federate them into a Farmers Producer Organization. As an initial activity, soil samples



were collected from 70 farmers and soil test reports obtained for use to educate farmers on the correct use of inputs to improve the soil health status.

Particulars of Farmers' Groups – Farmers & Area covered under Natural Farming

Sl.No.	Name of Village	No of farmers	Area (Acres)	Farmers Groups
1	Boodanattam	60	87	3
2	Chokkanahalli	25	28.59	1
3	Semmanatham	75	56	1
4	Anaikatti	84	62	2
		244	233.59	7

Sl.No.	Name of Village	No of farmers	Area (Acres)	Farmers Groups
1	Thottalingi	25	45.25	1
2	Thakkal	35	46.83	1
3	Kovilpatti	5	9.00	1
4	Kurumbarpadi	25	36.00	1
5	Kurumbarpallam	30	37.50	1
6	Vazhathottam	20	18.00	1
		140	192.58	6

Sl.No.	Name of Village	No of farmers	Area (Acres)	Farmers Groups
1	Hullathi	150	175.95	1
2	Karabillu	50	52.00	1
3	Mel Kallatty	25	29.00	1
4	Keel Kallatty	100	107.05	2
5	Akonni/Bikkatty	95	122.50	2
6	Thattaneri	45	55.00	1
7	Kavaratty	200	210.50	2
8	Melur	125	116.35	1
		790	868.35	11

Sl.No.	Name of Village	No of farmers	Area (Acres)	Farmers Groups
1	Masikal	35	37.50	1
2	Alagarmalai	100	124.2	5
3	Bannimara	60	69.20	2
4	Hasanganthorai	25	25.50	1
5	Gandhinagar	77	52.00	1

6	Sholada	76	67.00	3
		373	375.4	13

IEC Training Materials



IEC materials on the need to adopt more appropriate and alternative cultivation practices moving away from conventional farming with the use of bio-inputs has been printed and provided as training materials for the Farmers Groups. More topic specific IEC materials will be developed with the KVK.

Two IEC materials on Natural Farming Practices and preparation of Bio-inputs have been drafted and sent for printing. These IEC materials will be provided to the farmers groups during the modular training provided by TNAU – KVK.

The newly printed IEC training materials on natural farming have been distributed to farmers who participated in the training program. Recognizing the need for ongoing education, the KVK is now developing new IEC materials to further support farmers in their natural farming practices.

Staff Training



The staffs were provided a two-day Training Exposure Programme to MYRADA – ICAR – Krishi Vigyan Kendra, Erode. The focus of this programme was to provide a good sensitization to the staff on the concept of Natural Farming with hands on preparation of bio-inputs at the farm level. The entire change in farming operations as a low external input sustainable agriculture model was provided to the staff members. Visit was made to farms where farmers have taken to natural farming and preparing bio-inputs within their farms.

The staffs were provided a one-day Training Exposure Programme to TNAU-KVK. Staffs has actively participated in ongoing monthly training sessions for the past one year.

School Children Awareness

The focus of this activity has been to sensitize the budding farming community on the importance of Natural Farming and having them as ambassadors of Natural Farming. Moreover by establishing Nutritional gardens within the school premises enable them to get a more hands on experience of natural farming and taste the vegetables and greens grown in this healthy manner. 55 students of the Government Tribal Residential High School were taken to Kurumbar Pallam for exposure training on Natural Farming at Kumar's field and on improved cattle-shed for preparation of bi- inputs. The importance of integrated farming system approach for natural farming was highlighted. The following



villages in the two Clusters have been selected for creating a model in involving school children as ambassadors of promoting Climate smart agriculture among the farmers in their villages. It is also planned to provide other soft skills training to these children with the help of Mrs. Roopa Suraj.

- Government Tribal Residential High School – Bokkapuram
- Government Middle School – Solada
- Government Middle School – Hullathi
- Three Nutritional Gardens have been established in Bokkapuram, Hullathi and Solada Schools.



Two flip charts have been developed and provided to the schools after highlighting the salient features of Nilgiris District and the types of soils in Nilgiris District for appropriate cropping and natural farming. In all the three schools Nutritional Gardens have been established and maintained.

Exposure Visits – FPOs & Farmers

23 Farmers & Staff of IRA Project were provided with an Exposure and Training visit to TNAU – KVK at Ooty. The main focus of the Exposure visit is to understand the functions of the KVK and get hands on training on Vermicomposting.

Two exposure visits have been planned for FPOs and farmers in the next quarter. The visits with focus on two aspects of interacting with successful FPOs and learn what could be replicated in the Nilgiris and the second focus will be on understanding the basic natural farming practices adopted by progressive farmers.

Demo-farms & Training Centre



Three Demonstration Farms were established during this reporting period. Two farms in Masinagudi Cluster. One of this demo-farm for Beans crop was established in the tribal farmer Maari's land in Thottalingi village. The other demo-farm for tomato, brinjal and chillies was established in the tribal farmer Kumar's land in Kurumbarpallam village. One demo-plot for carrot was established in Kavaratty village in the farmer Kannan's land. Climate smart cultural practices were followed with the use

of inputs like Co-compost, Panchakavya, Fish amino-acid, Baeuveria bassiana, neem-seed extract, pseudomonas fluorescence, calcium, turmeric powder, cow urine, etc. The severe dry conditions due to the failure of the South West Monsoon was a challenge in the two demo-fields in Masinagudi cluster, but the farmers were able to get a good crop by providing critical irrigation with water from the nearby stream. The beans crop has been harvested and the other crops are still to be harvested. Records have been maintained to document the cultural practices and the costs which will be consolidated one the complete crops have been harvested.

It is also planned to stream-line the Demo-farms and conduct of Farmers' Field School based on the advice provided by the senior team members of Supraja Foundation during their quarterly review visit. The partnership with the TNAU – KVK will enable us to take up this more technically dovetailing it with the Front- Line Demonstration of the KVK.



As mentioned earlier, the months of January, February and March are the dry months in the Nilgiris which also extends till end May when the onset of the South-west Monsoon take place. As a means to be more prepared and use the present irrigation facilities available with the farmers, the following farmers have been selected by the Farmers' Groups to establish 16 Demonstration Farms of various crops. These farms will serve as Farmers' Field School for the entire cropping cycle.

Demonstration Farms – 2024

Hullathy Cluster

Sl.No	Name of Farmer	Village	Demo-Crop
1	Kannan	Kavaratty	Carrot
2	Devaraj	Gandhi Nagar	Beetroot
3	Perumal	Alagarmalai	Potato
4	Sherief	Sholada	Potato
5	Santosh	Bannimara	Carrot
6	Sasikumar	Thattaneri	Carrot/Garlic
7	Sivaraman	Thattaneri	Carrot/Garlic
8	Murugan	Thattaneri	Garlic
9	Santoshkumar	Karabillu	Carrot/Turnip
10	Suburaj	Melur	Garlic/Turnip

Masinagudi Cluster

Sl. No	Name of Farmer	Village	Demo-Crop
1	Maari	Thottalingi	Beans
2	Kumar	Kurumbarpallam	Tomato/Brinjal/Chilli
3	Lingan/Mara	Thakkal	Beans/Tomato/Chilli
4	Raju/Bommi	Thottalingi	Beans
5	Raju/Masani	Thottalingi	Beans
6	Basuvaraj/Saroja	Thottalingi	Beans/Tomato/Chilli
7	Bheeman/Jaya	Kovilpatti	Beans/Tomato/Chilli
8	Prakash/Krishnan	Kovilpatti	Garlic
9	Mani/Nandini	Boothanatham	Beans

All the farmers were provided with Co-compost and Bio- inputs that will enable the reduction of chemical fertilizers and fertilizers.

- Devaraj from Gandhinagar successfully harvested beetroot.
- Perumal from Alagarmalai's potato crop has reached 50 days since planting.
- Sherief has sown Carrot recently
- Santosh of Pannimara has sown carrot and it is at 30-day stage

- Thattaneri village Sasi Kumar's garlic is at the 45-day stage, while Sivaraman's and Murugan's garlic have reached the 55-day and 35-day stages, respectively.
- Santosh Kumar's carrot and garlic in Karabillu village are both nearing harvest and will be ready within 20 days.
- Suburaj's turnip and garlic plants have 30 days remaining until harvest in Melur village.
- Lingan/Mara from Thakkal harvested beans three times and recently planted chili and tomato.
- Raju/Bommi from Thottalingi planted beans in June.
- Bheeman/Jaya from Kovilpatti planted a combination of beans, chili, and tomato.
- Prakash/Krishnan of Kovilpatti planted garlic.

19 Demonstration plots established in 14 villages of the Project area served as a practical learning field exhibiting various cultural practices in Natural Farming that the farmers can adopt for various crops grown.

Improved Cattle sheds/ Production of Co-compost



In Masinagudi Cluster the cattle-sheds of Maari of Thottalingi village and Kumar of Kurumbar Pallam village were taken up for improvement. The Project funds were more focused to be used for the flooring of the cattle-sheds so as to enable the collection of the cow urine for the preparation of the bio-inputs like Panchakavya, Jeevamirtha, etc. The farmer's contribution was the complete construction of the cattle-shed with proper roofing. In Kurumbar Pallam village, all the 21 farmers who had cattle-shed were taken up as a model village initiative for not only preparing enriched Farm Yard Manure but also Vermi-compost production to enhance income of landless families who depended only on income from sale of cow-dung. All these tribal cattle shed farmers were provided with one day training on Vermicompost at the TNAU – KVK during this reporting period.

In Hullathi Cluster 3 cattle sheds at Thattneri village were selected and completed with farmers participation and contribution. Improved cattle sheds allow for better manure management, a key component for producing natural bio-inputs like Jeevamrutha and Panchakavya.

The improvement to a total of 25 Cattle sheds have been undertaken and during the 1st year of the IRA Programme 21 Cattle sheds in Kurumbarpallam 1 Cattle shed in Thottalingi and 3 Cattle sheds in Thattneri village have been completed. The cattle shed farmers' involvement and participation has been reflected in their contribution amounting to Rs.3,24,040.00.



Vermicompost Training

21 Cattle shed farmers of the Tribal community in Kurumbarpallam were provided with a follow-up field level training on Vermicomposting. All the 21 cattle shed farmers of Kurumbarpallam were provided with a hands-on training

of Vermicomposting and 8 Grow-bag vermicompost units have been established. Production of Vermicompost is expected to provide a steady flow of additional income during this year for these landless tribal farmers who have only a few cattle.

Production of Panchakavya, Jeevamirtham & Meenamulam

The first batch of farmers who have been provided support for the improved cattle-sheds will be trained during this month as the first phase of farmers for a training programme on Enriched Farm Yard Manure and preparation of the above bio-inputs. One on-farm training programme on preparation of Panchakavya and Jeevamirtham was taken up in Kurumbarpallam village by Dr.Jayabalakrishnan and Mrs.Violet Mary of TNAU – KVK. The model Panchakavya drum was provided to Mr.Kumar of Kurumbarpallam who was guided on how to culture the panchakavya for 25 days before harvesting the same for distribution and use by farmers.



Ganga/Kumar, Belli/Ramachandran and from Masinagudi cluster has successfully produced a substantial batch of 400 liters of Panchakavya each which will be used in the following cropping season.

Sasikumar, Sivaraman, Murugan from Thattaneri of Hullathi cluster have produced around 200 L of Panchakavya. 200 Lts of Jeevamirtham by Basvi/Kullan and 50L of Meen Amulam by Madhevi/Chandran has been prepared in Masinagudi cluster

Farmers' Field Schools – Demo



Knowledge sharing took center stage recently with a successful farmer field school held at Maara's bean field in Masinagudi.15 Farmers from Thatkal, Thotilingi, and Kovilpatti villages came together for this practical learning experience. Two other field schools at Santhosh of Karapillu village and Subburaj of Melur village was also conducted. Around 20 farmers participated.

Block Demonstration:

In the three villages of Bokkapuram cluster – Kurumbarpadi, Kurumbarpallam & Thottalingi where farmers predominantly rely on the monsoon rains, the failure of monsoon observed during the last year got a respite this year. The good precipitations during the end May & June encouraged us to take up this activity. 64.50 Acres of fallow lands were taken up for ploughing with the subsidized tractor hired from the Agricultural Engineering Department. These lands belonged to 34 tribal farmers who have now sown and integrated cropping of finger millets, beans, chillies and greens.



Lab-testing Co-compost

The co-compost produced by our Women Green Workers Compost Production Company at Ketty which is one of the main inputs used by our adoption farmers of the IRA Programme was sent for analysis twice during the reporting period and with the encouraging result of the following parameters:

Moisture: 23.56
pH: 7.5
Total Organic Carbon: 12.2
Nitrogen: 0.86
Phosphorus: 0.62
Potassium: 0.30
C:N ratio: 14.2

Monitoring of Pollutants

Discussion held with the Tamil Nadu Pollution Control Board officials for analysis of water from the stream that drains from the micro-catchments of the farming lands in the Project area.

As reported during the last quarter, Scientists from ICAR – Indian Institute of Soil & Water Conservation had a joint visit to the IRA Project area and have collected sample for analysis from the Sholada and Hullathy streams which are the drainage streams of two major micro- catchments of the Hullathy Watershed. We shall share the analysis report once we receive the same from the Institute.

Soil & Water Conservation Works

Since there has been a delay in receiving the required response from the TNPCB, the support of ICAR – Indian Institute of Soil & Water Conservation.

Research and Training Institute of Ooty have been sought to provide technical guidance for initiating soil & water conservation measures in the micro- catchments of the Project area as well as analysis of pollutants in downstream. Scientists from the Institute visited selected Micro-catchments and have collected samples as well as observed erosion status in micro-catchments for recommending proper soil and water conservation measures.



ICAR – Indian Institute of Soil & Water Conservation Research and Training Institute of Ooty have been sought to provide technical guidance for initiating soil & water conservation measures in the micro- catchments of the Project area as well as analysis of pollutants in downstream. Scientists from the Institute visited selected Micro-catchments and have collected samples as well as observed erosion status in micro-catchments for recommending proper soil and water conservation measures.

Sample Site	Analysis Parameters						
	pH	Na(m.e/L)	Co3(m.e/L)	HCo3(m.e/L)	Ca(m.e/L)	Mg(m.e/L)	Nitrate(ppm)
Bore-well	7.6	0.007692	ND	1.2	2	8.4	16.4
Sholada	8.38	0.028205	ND	1.6	1.2	12	21.4

Micro-catchment							
Thattaneri Micro-catchment	7.92	0.061538	ND	1.2	1.6	7.2	18.5
Hullathy Micro-catchment	8.03	0.069231	ND	0.8	2	9.6	16.9
Kurumbarpallam Micro-catchment	8.81	0.002564	ND	1.6	2.8	5.2	22.6

FPO Strengthening

In an effort to continuously develop farmer's knowledge and skills, we've conducted a series of valuable exposure visits over the past few months. These included three in-depth sessions: a vermicomposting training program in Bokkapuram and farm visits at Karapillu and Melur. These visits provided staff with the opportunity to learn from experienced professionals and gain firsthand insights

To empower our Farmer Producer Organizations (FPOs), we've recently organized a series of exposure visits and awareness programs. These initiatives aim to equip FPO members with valuable knowledge and firsthand experiences

Other Activities

- A MoU has been signed for working closely with the Tamil Nadu Agricultural University's Krishi Vigyan Kendra in Nilgiris for complete technical assistance in laying out the Demo-plots and Training of the entire Farmers' Groups as well as other research interventions of the Project.
- Key functionaries of Supraja Foundation paid a brief visit to the two cluster villages of the IRA Project. Field level discussion with the Farmer's Groups and visits to the Demo-plots were undertaken. The team shared their observations and provided valuable suggestions for improved processes in the implementation of the activities. They also provided key indicators for impact assessment after the first year.
- A Capacity Building and input distribution programme was undertaken for the Tribal Farmers of Bokkapuram in Masinagudi Cluster. About 74 farmers participated in this programme and were provided with seeds and bio-inputs worth Rs.1,50,000.00
- As part of the joint initiative of promoting Natural Farming specifically among tribal farmers, ICAR – TNAU – KVK promoted back-yard poultry as part of integrated farming system. 51 Farmers of Alagarmalai village in Hullathy cluster were provided with about 250 chicks and 38 Farmers of Bokkapuram village in Masinagudi cluster were provided with 380 chicks as part of the Tribal Sub-plan Scheme.
- In a move to support tribal farmers, the RDO hired a tractor from the Agri Engineering Department. This collaboration facilitated the ploughing of 30 acres of land for 30 tribal farmers in the Masinagudi cluster. Witnessing the initiative, a wave of motivation spread among other farmers, who then volunteered to plough an additional 15 acres. This initiative provides critical assistance in preparing the land for cultivation, empowering these farmers to achieve a successful planting season.

Accomplishments of IRA – Year 1

- Baseline data of 1655 Farmers to move from Conventional Farming to Natural Farming collated and documented in software
- 4 IEC materials developed for training and follow-up on Natural Farming
- Staff Exposure and Training Programmes on a monthly basis
- 1547 Farmers in 37 Farmers Groups trained and adopting Natural Farming practices in about 1669.92 Acres of annual crops
- 3 Schools selected curriculum-based awareness programmes conducted on Natural Farming and setting up of Nutritional Gardens
- 19 Demonstration plots established in 14 villages of the Project area served as a practical learning field exhibiting various cultural practices in Natural Farming that the farmers can adopt for various crops grown.
- The improvement to a total of 25 Cattle sheds have been undertaken. The cattle shed farmers' involvement and participation has been reflected in their contribution amounting to Rs.3,24,040.00.
- 21 cattle shed farmers of Kurumbarpallam were provided with a hands-on training of Vermicomposting and 8 Grow-bag vermicompost units have been established.
- 600 litres of Panchakavya, 200 litres of Jeevamirtham and 50 litres of Meen Amilam by has been prepared and distributed to the farmers in Masinagudi cluster
- Farmers' Field School was held at Maara's bean field in Masinagudi.15 Farmers from Thatkal, Thotilingi, and Kovilpatti villages came together for this practical learning experience. Two other field schools at Santhosh of Karapillu village and Subburaj of Melur village was also conducted. Around 20 farmers participated.
- In the three villages of Bokkapuram cluster – Kurumbarpadi, Kurumbarpallam & Thottalingi where farmers predominantly rely on the monsoon rains, 64.50 Acres of fallow lands were taken up for ploughing with the subsidized tractor hired from the Agricultural Engineering Department. These lands belonged to 34 tribal farmers who have now sown and integrated cropping of finger millets, beans, chillies and greens.
- The co-compost produced by our Women Green Workers Compost Production Company at Ketty which is one of the main inputs used by our adoption farmers of the IRA Programme was sent for analysis four times during this year.
- Partnering with ICAR's Indian Institute of Soil and Water Conservation Research and Training Institute in Ooty samples from the following 5 streams of Micro-catchments were collected and analyzed.

RDO/ITC Project

Community Development Programme (CDP): Sanitation and Solid Waste Management

Since 2019, ITC and RDO Trust have partnered on sanitation and waste management initiatives. In 2023-2024, activities spanned Maruthur, Kalampalayam, Nelithurai, Tholampalayam, Kemmarampalayam, Thekkamapatti, and Velliyankadu Panchayats, with additional Green Temple projects in Erode, Tirupur, Coimbatore, and Nilgiris.

Solid Waste Management (SDG 11: Sustainable Cities and Communities)

Objective: Implement sustainable waste management practices at the village level, emphasizing reduction, reuse, and recycling.

Key Initiatives:

1. Decentralized Waste Management:

- **Source Segregation:** Households separate waste into wet and dry categories.
- **Home Composting:** Training provided to turn organic waste into valuable compost.
- **Nutrition Gardens:** Use of homemade compost to grow nutritious food.



2. Community-Based Composting:

- **Cluster Composting:** Compost yards at the Panchayat level process wet waste using windrow, tank, and vermicomposting techniques.

3. Recycling Initiatives:

- **Collection and Sale of Recyclables:** Biannual collection and sale of recyclables by Panchayat Green workers, generating community income.

4. Training and Capacity Building:

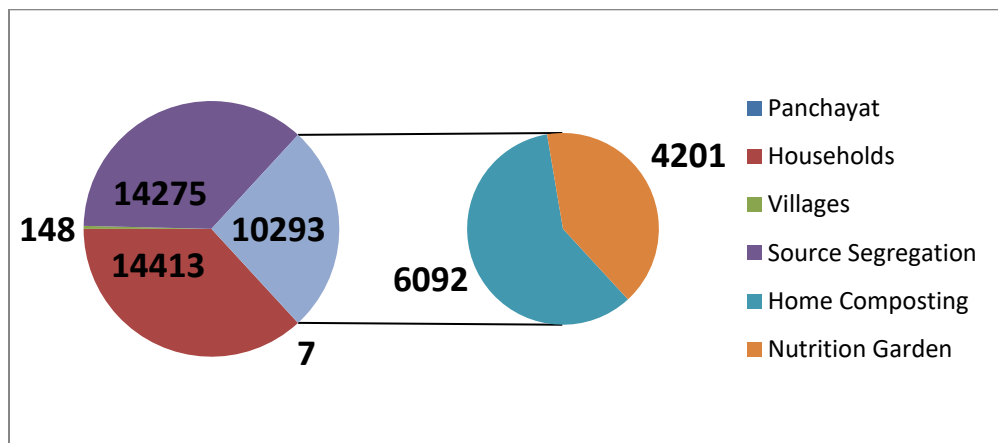
- **Village-Level Training:** 13 sessions benefited 277 individuals across 7 Panchayats, focusing on waste management practices.

5. Community Engagement:

- **Commitment:** Participants pledged to segregate waste and use designated collectors.

Impact:

- **Sustainability:** Reduced landfill waste through effective segregation and composting practices.
- **Community Benefits:** Increased awareness and cleaner village environments.
- **Income Generation:** Sales of recyclables provide additional income and encourage recycling efforts.



Sanitation (SDG 6: Clean Water and Sanitation)

The project encompasses two main components:



1. Individual Household Toilets:

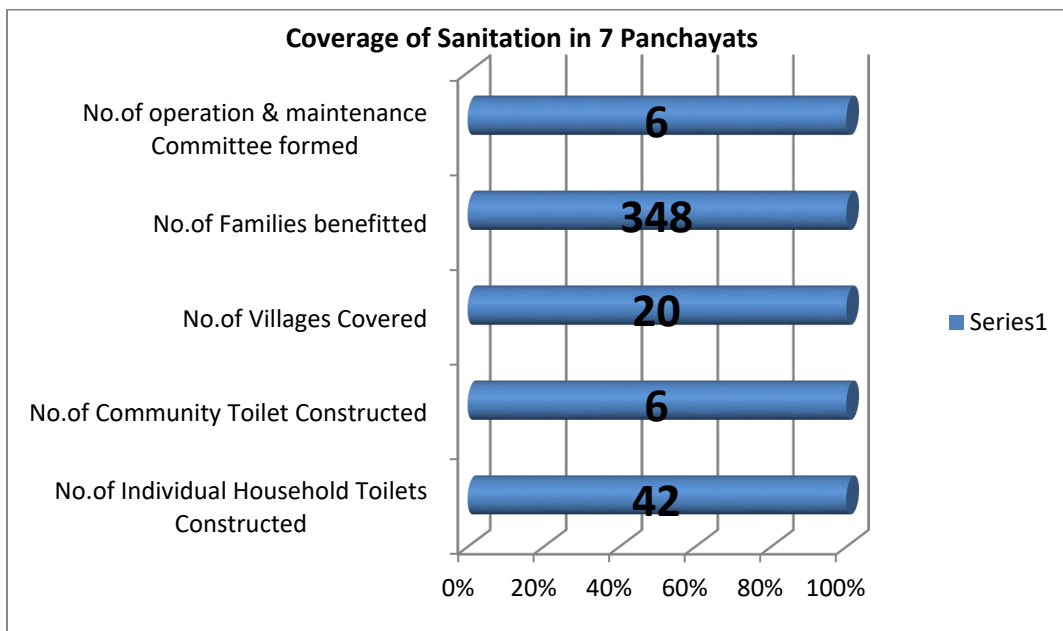
Construction: 42 toilets built across 14 villages in FY 2023-2024 with local masons and ITC's interest-free loan of Rs. 12,000 per beneficiary. Beneficiaries contributed additional funds for superstructure enhancements.

Impact: Enhanced sanitation and privacy, improving health outcomes and hygiene awareness.

2. Community Toilets:

Construction: Facilities established in Thimmampalayam, Kooduthuraimalai, Bilichigoundanur, Neelampathi, Kaliyur, and Sundakaraiputhur to address space and financial constraints. Serving 306 families with management committees for upkeep.

Impact: Improved overall hygiene and reduced open defecation by providing collective sanitation solutions.



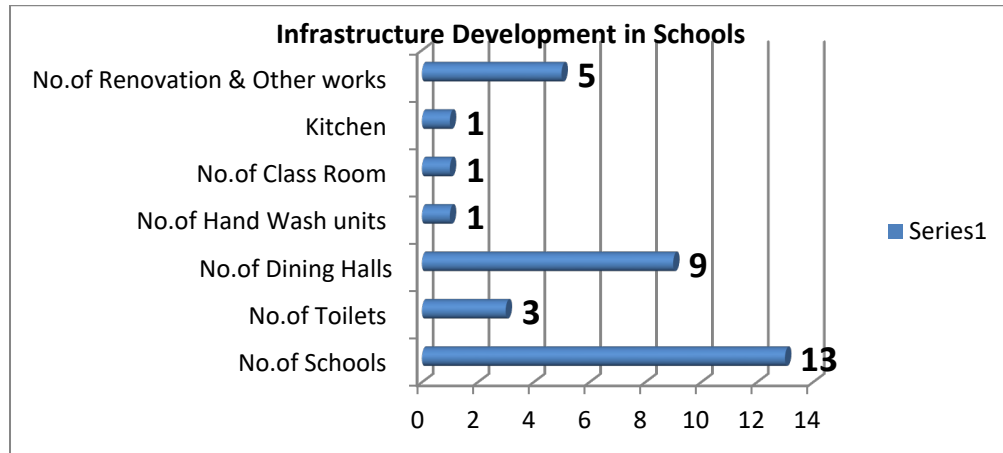
Health & Sanitation Meetings:

➤ **Scope:** 55 meetings held across 7 Panchayats, educating 759 members on toilet construction, personal hygiene, and waste management.

School WASH (SDG 4: Quality Education)

Activities:

- Implemented in 13 government schools across 7 Panchayats, benefiting 2,463 students, primarily girls.
- **School Management Committee/Child Cabinet Meetings:** Explained project goals and the role of SMCs and Child Cabinets in school development.
- **Drawing Competitions:** Raised awareness about solid waste management among students.



Impact:

- **Improved Hygiene:** Enhanced sanitary facilities and practices within schools.
- **Increased Awareness:** Raised awareness about solid waste management among students and school staff.
- **Positive Feedback:** Schools expressed strong appreciation for the improvements and support received.



SHG Formation & Adoption Programmes (SDG 1: No Poverty; SDG 8: Decent Work and Economic Growth)

Formation of SHGs:

Groups: 20 SHGs formed across 12 villages with 207 women.

Funding & Training:

- **Funds:** Rs. 34,40,000 obtained from ICICI Bank for toilet construction and goat rearing.

- **Bookkeeping Training:** Provided for effective financial management.
- **Financial Literacy & Scheme Linkage Training:** Organized for 107 groups, involving 1,254 members.



Impact:

- **Empowerment:** Increased confidence and financial independence among SHG members.
- **Capacity Building:** Enhanced financial management skills and access to government schemes.

Green Temple Project (SDG 12: Responsible Consumption and Production)



Objective: Manage temple waste and maintain cleanliness around temples in Nilgiris, Coimbatore, Erode, and Tirupur.

Achievements:

- **Baseline Data:** Collected for 327 temples.
- **Training:** Provided to 258 temple officials and 220 volunteers.
- **Project Initiation:** Launched in 111 temples.

Impact:

- **Improved Waste Management:** Enhanced cleanliness and waste management practices around temples.
- **Increased Awareness:** Trained officials and volunteers on effective waste management strategies, leading to sustained improvements in temple environments.

Light House Initiative (LHI) (SDG 6: Clean Water and Sanitation; SDG 11: Sustainable Cities and Communities)

Overview: Focused on sanitation and solid waste management in Kemmarampalayam Panchayat, Coimbatore.

Achievements:

- **Baseline Information:** Collected from 32 villages.
- **Toilets:** Constructed 42 individual household toilets.
- **Training:** Provided capacity building on Faecal Sludge Management (FSM), Solid Waste Management (SWM), and Liquid Waste Management (LWM).
- **Infrastructure:** Established a Grey Water Treatment Plant (GWTP) and supported composting units.



Impact:

- **Enhanced Sanitation:** Improved local sanitation facilities with the construction of household toilets.
- **Capacity Building:** Strengthened local capacity to manage waste through targeted training.
- **Infrastructure Development:** The GWTP and composting units contributed to effective waste and water management.

Grey Water Treatment Plant (GWTP):



- **Purpose:** Treats and recycles grey water from sinks, showers, and washing machines, reducing pollution and conserving water resources.
- **Implementation:** Installed a state-of-the-art GWTP that processes grey water for safe reuse.
- **Impact:** Improved water management by reducing wastewater discharge and enabling safe reuse for irrigation and non-potable purposes.

Other Activities

a) Exposure Visit: (SDG 17: Partnerships for the Goals)

- **Objective:** Learn wet waste management techniques.
- **Details:** Staff visited KVK, Myrada, and Gopi for practical demonstrations on wet waste composting.
- **Impact:** Acquired valuable insights and techniques for local wet waste management.



b) Staff Training on Local Self Government & Inclusive Development



Local self-government and inclusive development contribute to several Sustainable Development Goals (SDGs), particularly SDG 11 (Sustainable Cities and Communities), SDG 16 (Peace, Justice, and Strong Institutions), SDG 5 (Gender Equality), and SDG 10 (Reduced Inequalities).

The Gram Panchayat Development Plan training program was held at Gandhigram University from November 8-10, 2023. Organized by the Centre for Study of Social Exclusion and Inclusive Policy (CSSEIP) and supported by ITC Limited, the program included participation from RDO Trust, DHAN, CSD, DRDCT, COODU NGO staff members, and the ITC team. Topics covered included the history and constitutional framework of local self-government, state and central government schemes for Gram Panchayat development, the roles and functions of Gram Panchayat leaders, the impact of NGOs and Self-Help Groups (SHGs) on inclusive development, common property resource management, revenue generation, the role of women in Panchayat Raj institutions, and methods for social mapping and social auditing. The training provided valuable insights into enhancing rural governance and inclusive development practices.

c) World Hand Wash Day: (SDG 3: Good Health and Well-being)

Celebration: Held at various schools with 578 students participating. Emphasized proper hand hygiene through interactive sessions and demonstrations.

Impact: Enhanced hygiene practices and health awareness among students.



d) World Toilet Day: (SDG 6: Clean Water and Sanitation)

Event: Held at Medur Community Hall with 143 participants. Featured demonstrations on Faecal Sludge Management, Grey Water Treatment Plant, and hand washing.

Impact: Increased awareness about sanitation and waste management, promoting better practices among participants.

Sanitation to Entrepreneur

RDO has pioneered a sustainable solution for waste management by producing compost from human waste. This compost is then enriched by mixing it with cow dung, processed tea waste, and wet organic waste. This nutrient-rich manure provides farmers with an alternative to chemical fertilizers, promoting organic vegetable production.

Previously, forty dedicated women worked as door-to-door sanitation workers, collecting wet waste and meticulously segregating it at Resource Recovery Parks. Their responsibilities included separating sanitary napkins, diapers, urine bags, plastics, and even medical waste. Recognizing their potential, RDO Trust provided these women with specialized training in natural compost production. Today, these once sanitation workers are thriving as successful women entrepreneurs.

Empowered by RDO, women sanitation workers formed the "Green Women Compost Production Company Pvt. Ltd." They built a mini natural fertilizer factory, producing 2 tons of compost daily – a first-of-its-kind circular sanitation project for agriculture in India. NITI Aayog invited RDO to present this innovation, prompting them to recommend its replication across states. NGO leaders and government officials from Bangladesh, Kenya, Uganda, Tanzania, and Ethiopia visited RDO to study the process, aiming to replicate it in their countries.

Women Empowerment:

Since its inception in 1980, the Rural Development Organisation (RDO) has been a champion for rural women's empowerment. Recognizing the critical role women play in their communities, RDO has consistently strived to empower them educationally, economically, and socially. The journey began with the formation of women's associations in every village RDO serves. These associations provided a platform for women to come together, identify issues affecting them, and advocate for solutions. This fostered a sense of community and collective action.

In 1999, RDO's impact amplified through a pivotal collaboration with the Tamil Nadu State Corporation for Women Development. This partnership facilitated the formation of over 60,000 Self Help Groups (SHGs), bringing more than 1 million women under their umbrella. One of the significant achievements was mobilizing the traditionally isolated Badaga women. RDO understood the importance of overcoming

cultural barriers and invested significant effort in training these women about the benefits of SHGs. Similarly, RDO actively brought a large number of SC/ST women into the fold, ensuring inclusivity in the empowerment process.

RDO recognized the need for financial independence for lasting change. They played a crucial role in linking the SHGs with financial institutions like ICICI Bank and Sangamithra MFI. This connection allowed women to access loans and invest in income-generating activities, fostering economic self-sufficiency. RDO's commitment to financial inclusion goes beyond the initial partnerships. SHGs are also linked with commercial banks and cooperative banks operating in their villages. This expansive network ensures women have access to diverse financial resources to support their entrepreneurial endeavors.

The fiscal year 2023-2024 witnessed a significant milestone. A staggering sum of Rs.6.39 crore was disbursed to SHGs. This substantial amount signifies the collective power and economic potential that RDO has helped unlock for rural women. RDO's commitment to empowering rural women is a story of dedication, collaboration, and impactful results. By providing a platform, fostering financial access, and fostering self-belief, RDO has empowered millions of women to become agents of change within their communities. This legacy of empowerment continues to inspire and shape a brighter future for rural women in India.

Acknowledgement

RDO extends its sincere gratitude to the District Administrations of Coimbatore and Nilgiris, Round Table-Coimbatore, Panchayat Presidents of Kemmarampalayam, Tholampalayam, Maruthur, Kalampalayam, Velliyankadu, Nellithurai, and Thekkampatti, Mr. Manish Kumar, Mr. Niranjana, and Mr. Chandrasekhar of ITC, the press, and media for their invaluable cooperation and support in the successful implementation of our projects.

We also express our deep appreciation to Supraja Foundation, WASTE, FINISH Mondial, ITC, ICICI Bank, Sanghamithra Rural Finance Services, SBI Mutual Fund CSR, and countless individuals for their partnership in our endeavors.

CA

M.SIVALINGAM. B.Com., F.C.A.,DISA

CHARTERED ACCOUNTANT

7,Y.B.A BUILDING

WENLOCK ROAD

OOTACAMUND – 643 001

Nilgiri District

Tamil Nadu

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LC
23-24

INDEPENDENT AUDITOR'S REPORT

Opinion

I have audited the financial statements of **M/s. Rural Development Organisation, Grmaya Bhavan, Aruvankadu-643202, The Nilgiris, Tamil Nadu** which comprise the Balance Sheet as on **31st March, 2024**, Income and Expenditure and Receipts and Payments for the period from **1st April, 2023 to 31st March, 2024**.

In my opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at **31st March, 2024** and of its financial performance and receipts and payments for the period then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

I conducted my audit in accordance with the Standards on Auditing (SAs) issued by ICAI. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the entity in accordance with the ethical requirements that are relevant to my audit of the financial statements, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the aforesaid Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.




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RURAL DEVELOPMENT ORGANISATION				
"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN				
(CONSOLIDATED)				
BALANCE SHEET AS ON 31st MARCH 2024				
LIABILITIES	Rs.P	ASSETS	Rs.P	
General Fund	40087358.72	Fixed Asset - Schedule I		10169675.94
Add : Excess of Income Over Income Exp.	5128336.04			
		LOANS ADVANCES AND DEPOSIT:		
		Mutual fund -Axis Bank	100000.00	
		Advances others	18857887.40	18957887.40
		Cash and Bank Balance:		
		I.Foreign Contribution A/c		
		Cash in Hand		4638.00
		State Bank of India-New Delhi -115588-(FC DB)	4918.00	
		Canara Bank-5230 (Main)	3129228.36	
		Axis Bank Coonoor-3662 (Supplementary)	424.00	
		Axis Bank, Ooty - 6002 (Supplementary)	2052.63	
		Canara Bank -7969 (Supplementary)	18751.00	
		South Indian - 1812 (Supplementary)	17140.20	3172514.19
		I.Local A/c		
		Cash in Hand		1121.60
		Cash at Bank:		
		Axis Bank,Coonoor -6601	14136.51	
		Canara Bank Yedakkadu -11180	2205.00	
		Child Line-23311 Canara Bank	128433.50	
		ICICI Bank Ltd.- 0037	53807.69	
		Indian Bank Ooty-463106817	4455.52	
		Canara Bank-8431	1902.47	
		Syndicate Bank Gudalore-7760	8573.50	
		Canara Bank Yeallahanalli 18647	5511.56	
		Canara Bank Yeallahanalli 5446	5343.00	
		Axis Bank Coonoor-6501845 ITC	5146316.30	
		South Indian Bank - 1797	492.00	
		ESAF Bank-8813	88680.58	
		Corpus Fund	7450000.00	12909857.63
TOTAL Rs.	45215694.76	TOTAL Rs.		45215694.76
PLACE: ARUVANKADU		As Per Books of accounts made available verified		
DATE : 20.06.2024		and found correct		

For Rural Development Organisation


Managing Trustee


M. SIVALINGAM, B.Com. F.C.A. DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

