

## **IOB-SAMPOORNA PROJECT-A Total Village Development Project**

### **A. What is IOB-SAMPOORNA:**

IOB has launched a unique programme in the year 2008 unveiling stream of activities to facilitate Total Village Development viz., IOB-Sampoorna. As the name implies, IOB-Sampoorna aims at total inclusive growth for Integrated Rural Development covering all aspects of social and economical life of people. "IOB-Sampoorna" project is a curtain raiser for IOB's involvement and commitment to rural development

The project aims to create a sustainable model for rural development encompassing environmental up-gradation, better quality of life, enhanced income, generation of new revenue streams etc.

### **B. HOW IT WORKS:**

A Base Branch is identified to extend various non-credit inputs besides credit facilities in the village. IOB has aligned with reputed local NGOs / Voluntary organisations to make the programme meaningful to the rural people.

The project comprises of the following livelihood / developmental activities which have direct impact on the life of rural people.

1. **Loans to individuals:** Credit facilities for farm, non-farm activities including low cost Housing, biogas, solar lighting, solar Pumpset, education etc.
2. **Self Help Group Linkage:** Developing and lending to Self Help Groups and individuals for establishment of economic activity for income generation.
3. **Farmers Club:** Formation of farmers' club and conducting Meetings for farmers and SHGs.
4. **Rural Tourism:** Promoting rural tourism / heritage tourism in co-ordination with Government Department.
5. **Capacity-building:** Training on Farm activities and Computer education.

6. **Tree planting and Social Forestry:** Increasing greenery through plantation.
7. **Cleaning Water Bodies:** Desilting of Tanks in the village with the help of local Panchayats.
8. **Skill Training:** Training to unskilled labourers and women by Bank's Rural Training Centres / Gandhi Gram Rural Varsity etc. Off-site training also offered.
9. **Health care:** Health awareness campaigns, periodical medical examination by physicians, assistance for running of community hospitals etc.,
10. **Extension of banking services / products:** Delivery of banking services at the door-step of rural people by Business Correspondents through Hand Held Device with Biometric Smartcards. This is a compulsory and integral part of IOB Sampoorna Project.

### **C. PRESENT COVERAGE:**

#### **1) Kuthambakkam and Padur Villages**

This innovative rural development project was launched on 27.02.2008 in Kuthambakkam and Padur Villages in Tiruvallur District, Tamilnadu. Our Nazratpet Branch in Vellore Region is implementing the project in co-ordination with an NGO namely " Trust for Village Self-Governance (TVSG)".

Our Bank has sponsored the following amenities at Kuthambakkam.

1. Construction of Rural Business HUB- for storage and display.
2. Construction of drying yard for incense sticks.
3. Rural BPO in Kuthambakkam village

Our Bank has sanctioned loans under Differential Rate of Interest scheme for 900 rural families to construct toilets.

Smartcard Banking is introduced in the village and banking services are provided at the doorstep of rural customers.

## 2) Kameswaram Village

The project was inaugurated in Kameswaram Village, Nagapattinam District, Tamilnadu (under Vilundamavadi Branch in Nagapattinam Region) on 19.06.2008.

Kameswaram is a village on the coast of Bay of Bengal inhabited by huge fishermen population. The village was devastated by Tsunami, causing unprecedented loss of lives and property.

Smartcard Banking is introduced in the village.

## 3) Dhaliyur village

The project was inaugurated in Dhaliyur Village, Coimbatore District, Tamilnadu (under Thondamuthur Branch in Coimbatore Region) on 18.11.2008. Among other benefits, IOB helped to construct a foot-over bridge for the benefit of people in the village.

## 4) Innambur village

IOB-Sampoorna was introduced in Innambur village in Thanjavur District (Swamimalai branch in Thanjavur Region) on 20.06.2009. Many development activities were initiated based on the socio-economic study conducted by '**The Hindu Group**'.

## PAN INDIA EXPANSION

Our Bank now proposes to implement the project in 100 villages throughout the country.

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