Corporate Agents. Annual reports of the Authority. Handbook on insurance. Programmes to advance understanding of RTI. Information Under Section 4(1)(b) of RTI Act 2005. IRDAI initiative to Least Developed Countries. SAIRM. India Development and Relief Fund (IDRF) is a Maryland, USA-based 501(c)(3) tax exempt, non-profit organization (EIN: 52-1555563) that supports impoverished people in India, Nepal and Sri Lanka. IDRF's main goal has always been to put power and not charity in the hands of those in need. It has always striven to break the cycle of poverty by empowering the marginalized people with skills, services and infrastructure in sustainable development. IDRF's programs span all over India from Jammu and -The Report is the first one and measures progress among states during the period 1980-2001, Kerala is on top regarding HD indicators. TN-MH and RJ achieved substantial progress over the period. Bihar is placed at the bottom. The Report also measures Gender Empowerment Index, Human Poverty Index for various states and Union Territories.