



Enterprise



NIRD-RSETI's Quarterly Newsletter

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Promoting Self Employment

October - December 2011

NABARD Support for Entrepreneurship Training in RSETIs

Rural Entrepreneurship Development Programme (REDP) is one of the important Non Farm Sector promotional programmes supported by National Bank for Agriculture and Rural Development (NABARD) for creating sustainable employment and income opportunities in a cost effective manner for the rural unemployed youth. The objective is developing entrepreneurial and activity oriented skills among unemployed rural youth willing to set up small/micro enterprises. The grant is available to RSETIs for training the youth. to NGO's and development agencies including RSETIs with good record in conducting REDP and Professional competency.

NABARD considers that REDP comprises of three distinct phases viz. pre- training, training and post- training and the success depends on how best the RSETI tries to adhere to these phases.

The RSETIs located in the states will prepare their training calendar for the financial year showing the details of the entrepreneurship development training programmes, number of programmes, number of trainees, duration of the programmes etc. The Training Calendar should be done before the beginning of ensuing financial year and submitted in the month of April every year to the respective regional offices of NABARD. The training calendar should be first approved by LAC.

The calendar showing the details of programmes eligible for NABARD's support need be approved by the concerned Regional Office of NABARD. The Governing Council of RSETIs of each bank can consolidate the approved calendar from each state giving RSETI wise break up and other details. The application for sanction of grant assistance together with consolidated training calendar will be submitted by the corporate office of respective banks directly to the CGM, DPD-NFS, NABARD, HO, Mumbai.

On receipt of the consolidated proposal from each Bank, NABARD Head Office will convey in principle sanction of the budget for the entire year for the Bank as a whole, as also specifying therein the RSETI wise break up. This will indicate the ceiling up to which grant support to any particular RSETI will be released by the concerned regional office of NABARD.

The RSETIs will have to prefer their claims for NABARD's grant support on quarterly basis, giving the details of expenditure on various heads. The RSETIs are required to submit status report on the handholding services provided to the trainees of previous programmes to NABARD Head Office in the prescribed format.

NABARD reimburses 50% of the recurring cost and capital expenditure to the extent maximum upto ₹ 10 lakh or 50% of such expenses whichever is less to the new institutes and upto ₹ 5 lakh to the existing institutes. Cumulatively NABARD has sanctioned ₹ 829.36 lakh (as on 31.03.2011) for conducting 3469 REDPs to train 63317 rural youth.

NABARD also provides promotional assistance to RSETI's under the institutionalization of REDP. The select institutions are provided with need based capacity building support and long term assurance by way of continued financial assistance for conducting REDP. Some of the major items that are covered under grant assistance include: cost of pre training survey, publicity, selection of candidates, inaugural and valediction, reading material for trainees, stationery, tool kit, stipend in exceptional cases, raw material, hire charges, electricity charges, honorarium for trainers-motivator, guest faculty, coordinator, exposure visit of trainees, overhead cost (10% of the training budget), expenditure on follow up and hand holding services.

Grant assistance would be provided for purchase of essential training related equipments such as computer accessories, laptop, overhead projector, LCD/multimedia projector, screen, white board and other audio visual aids, etc. subject to optimal use of such equipments in dispensation of the training programme. Only these programmes on REDPs relating the non-farm sector and farm sector not being supported by other agencies shall only be eligible for grant support.

The amount of grant support for the recurring expenses on eligible items shall be in proportion to the number of sponsors of the RSETIs. For example, if the institute is supported by one agency, NABARD support is limited to 50% of the expenditure and if sponsored by two agencies, the support shall be one third of expenses so on.

It may be added here that Assistant General Managers (District Development) of NABARD of the respective districts are also the members of Local Advisory Committee of RSETI. The Director RSETI may get more information about the scheme of NABARD from them.

(Source: www.nabard.org)

Progress of Training (as on 30.11.2011)

No. of youth trained : 261573
No. of youth settled : 99075

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About RSETI Project:

Establishment of Banks led Rural Self Employment Training Institutes (RSETIs) in each of the 622 lead bank districts of our country, with active co-operation from the State Governments is an innovative and ambitious project of the Ministry of Rural Development, Government of India, with a view to train unemployed rural youths of Below Poverty Line (BPL) to become successful rural entrepreneurs. NIRD is the nodal agency to implement RSETIs Project on behalf of Ministry of Rural Development, Government of India. NIRD looks after release of funds, monitoring of infrastructure creation and mentoring of RSETIs.

About Enterprise – NIRD RSETIs Newsletter:

Enterprise has a limited circulation and serves as a medium of communication among the stake holders of RSETI Project. NIRD invites contributions in the form of articles, success stories, news and events and other write-ups related to RSETIs and allied aspects. The material for the Newsletter shall be short, crisp, concise along with photographs and will be sent preferably in the soft form to rsetinewsletter.nird@gmail.com otherwise it should be neatly typewritten and sent by post to the Editor, RSETIs Newsletter, NIRD, Rajendranagar, Hyderabad – 500 030. Right to edit and publish rests with the Editors. The views expressed in the Newsletter are of those individuals only and not of NIRD. The material published in this newsletter may freely be reproduced with due acknowledgement.

Editorial**RSETIs in the North East Region**

Dear Readers,

You find a new face to RSETI Newsletter from this quarter. This is done with a view to strike at ultimate goal of RSETI Project which is to create enterprises throughout the country.

NIRD is closely monitoring the growth of RSETIs in the country, since the inception of this scheme from January 7, 2009. While 111 RSETIs were functioning before the scheme was launched, there was none in the North East. This is due to the fact that the environment is not conducive to banks to open new RSETIs, which is a concern to Government of India.

North Eastern Region comprises eight states of highly undulating hilly terrain, covering 2.63 lakh sq. kms which is about 8% of total geographical area of the country, is home to a population of 39 million with a literacy rate of 68.5% which is higher than national average. In the north eastern states, generically, women population enjoys more equality and freedom in both social and economic sphere than the rest of the country. About 4500 km i.e. 98% of its border is with five different countries of south east Asia viz. Nepal, Bhutan, China, Myanmar and Bangladesh. The region is richly endowed with biodiversity, hydro potential, minerals and forest wealth. But due to lack of proper infrastructure, transport system and geo-political condition of the region these resources largely remained untapped. The level of infrastructure development index is almost negligible. The problem of insurgency has become the stumbling block in the course of development.

Out of 622 lead districts of India already RSETIs have been opened in 475 districts. The share of NE region comes to 86 lead districts against which only 6 districts have RSETI at present. Assam (SBI-Baksa, Udalguri and Chirang, RUDSETI-Nagaon), Mizoram (SBI-Aizwal), Nagaland (SBI-Peren). State Bank has major responsibility to open 39 RSETIs in these districts. To give special attention, SBI recently held its Governing Council Meeting in its Local Head Office, Guwahati. The response of State Governments to allot the land is also very poor. In many states, the land is not in the possession of revenue department but it is in the custody of Hill Council.

As per the RSETI scheme, the state Government is to provide land free of cost to banks but the major hindrance in the process of land allotment is the prevailing Sixth Schedule of Indian Constitution where tribals dominate the area. The land in all tribal districts belong to the people which makes it non-transferable or saleable.

Hence, to overcome this problem it was suggested that there is a need to change the policy with regard to land allotment to banks. However, each district poses different issues which need to be addressed individually. Let us hope that some solution will be found out soon and all districts will have RSETIs soon.

Editor

Infrastructure Monitoring of RSETIs

During the quarter, Mentor visited a few RSETIs for infrastructure monitoring in the state of Odisha, Rajasthan, Maharashtra and Jharkhand. Highlights of the observations made during these visits are placed below for the benefit of our RSETIs' Directors.

- Some of the RSETIs are having full-fledged infrastructure such as well furnished class rooms, workshop equipped with computers, sewing machines, interlocking machines, display of product made by the trainees, number of independent rooms/dormitories with all the bedding materials separately for male and female participants, fully furnished dining hall, aqua guard etc. These RSETIs are also having a team of supporting staff either provided by the Bank or taken on contract/ daily wage basis. These RSETIs are doing well and their settlement rate is above 60%. Keep it up.
- Some of the RSETIs are non-existent or say invisible. There is no premise or building, no sign board, no staff. One of the officers in the branch is holding the LDM office/RO concurrent charge of the RSETI. Not a single training programme is conducted in last many months despite taking grant from NIRD/MoRD. Such RSETIs are requested to hire a premise, display RSETI sign board and start conducting training immediately.
- In one of the district land is allotted, possession also given, foundation stone was laid on 30th January 2010. There after no progress. RSETI is conducting program in the premise of one of the NGO. The NGO is getting all the credit. Mentor along with Director visited District Development Commissioner (DDC) in the district and requested to allot a

govt. building or a hall to conduct the training. DDC agreed to give a vacant building to RSETI free of cost. RSETI is requested to follow up to ensure training being conducted in the allotted premises and to start construction of the building soon.

- In one of the district, land allotted to RSETI is rocky hill which is not suitable for building construction. RSETI was pursuing for change of land but no progress. Mentor along with Director met the Deputy Commissioner (DC) and apprised him of the facts and requested for an alternate site. DC said he was not aware of this and assured to replace the site. RSETI is requested to follow up.
- In one of the dormant RSETI, DRDA has given a TRYSEM training hall free of cost to RSETI to conduct the training program. Only one program was conducted there after the hall was abandoned. The hall is still in possession of RSETI. Mentor met the concerned Regional Head and requested to make this hall usable by white wash and place a RSETI sign board there and make full use of the free premise. He agreed to do the needful immediately. Concerned Director is requested to follow up.
- In some of the RSETIs, it is observed that trainees are mobilized by the master trainers or through NGOs at their whims and fancies. It is also observed in one programme 2 to 3 members of the same family attends the training. These master trainers and NGOs work as a sub-contractor which defeats the very purpose of opening RSETIs. This is to be discouraged.

O.N. Bansal, Mentor RSETI, NIRD

News and Events

SyndRSETI Belagavi, Karnataka



The foundation stone of Syndicate Bank RSETI at Belagavi, Karnataka state was laid by Ms Renuka Kumar, Deputy Secretary, MoRD on 17.10.2011. She also interacted with trainees and ex-trainees and wished them success in their endeavors. Siddalingappa, DGM, RO, Belagavi Syndicate Bank stated that since the establishment of SyndRSETI on 02.10.2000 at Belagavi,

it has trained more than 14,000 trainees and he also stated that Syndicate bank was the first bank to provide agriculture loan.

-R D Savanur, Director, SyndRSETI, Belgavi from Belgaum, Karnataka

National Seminar on Rural Skilling

One day National Seminar on Rural Skilling – Problems and prospects – Role of RSETIs was organized by Bankers Institute of Rural Development (BIRD), Lucknow on 19th November 2011. The seminar was presided over by Dr. M.V Rao, IAS, Director General, NIRD, Hyderabad who emphasized the need for developing skills among the poor for creating gainful employment opportunities. SK Chatterjee, Director, BIRD, called upon RSETIs to develop as a hybrid IITs and IIMs to provide managerial and technical skills to meet the industry expectations. The seminar was attended by GC Pande, Principal, SBIRD, Hyderabad, Dipra Mukhopadhyay, National Skill Development Corporation, New Delhi, Rekha Sanzgiri, Maharashtra Centre for



Dr M V Rao, IAS, DG, NIRD delivering the Keynote address. (Seated from L to R looking on): DD Mishra, Vice Principal, NSBC, RK Das, Jt. Director, BIRD, SK Chatterjee, Director, BIRD, GC Pande, Principal, SBIRD, Hyderabad and Dr. RN Hegde, Project Coordinator, RSETI, NIRD, Hyderabad

Entrepreneurship Development, Mumbai, H Somashekhar, Director General and faculty members of National Academy of RUDSETI, Bangalore, senior officials of NABARD and Directors of RSETIs. Several issues related to RSETI movement in the country were discussed and recommendations were made. The seminar was coordinated by Dathathree and VD Bohra, faculty members, BIRD.

General Council Meeting of State Bank of India at Guwahati



(Members of GC from L to R): R.R Halder, AGM, Tilak Das, DGM, G.C Pande, GM and Chairman of GC, R.K Garg, CGM, LHO, Guwahati, B.J Sarma, GM, R.N Hegde, PC, NIRD, Vijaya Kumar, DGM, Maheep Kumar, DGM

State Bank of India has the highest number of lead bank districts (39 out of 86) in the North East and the progress of setting up of RSETIs is slow. To give focused attention, resolve issues pertaining to land allotment and other infrastructure facilities, quarterly meeting of GC was held on 20.10.2011 at Local Head Office, Guwahati. Dr. R.N. Hegde, PC, RSETI, NIRD attended the meeting as a special invitee. It was decided to seek separate package from Government of India for the successful implementation of RSETI scheme in the region since the land allotment in some states comes under sixth schedule of the Indian Constitution, under which land is non-transferable.

State Bank RSETI, Kabirdham, Chhattisgarh

State Bank of India RSETI, Kabirdham was inaugurated on 8th February 2010. The Institute conducts training programmes based on local needs such as two wheeler motor cycle repair and servicing, mobile repair and servicing, LMV driving training, electrical wiring and domestic electrical appliances, dress design



Trainees during practical session on domestic electrical wiring and appliances repairing

and tailoring for women. During the training, the trainees were briefed about the programme, importance, scope, advantages to get self employed and information on banking services. Entrepreneurship development, personality development, yoga and daily shramadhan along with group discussions were part of the training. Programme on computer hardware and networking was conducted from 27th June to 2nd August 2011 in collaboration with the Zila Panchayat. Training programme on domestic electrical wiring and appliances repairing was conducted from 20th September to 23rd 2011. Certificates of participation along with prizes to outstanding candidates were also distributed.

-V.K. Samudrawar, Director SBRSETI from Kabirdham, Chhattisgarh

Indian Overseas Bank RSETI, Thanjavur, Tamil Nadu

Indian Overseas Bank RSETI, Thanjavur organized an exhibition of the products made by trainees on 21.03.2011 at the Regional Office, Thanjavur, as part of Platinum Jubilee celebrations of the



RBI Deputy Governor Subir Gokarn standing behind (2nd from right), M. Narendra, CMD-IOB showing the model of house wiring

Bank. Subir Gokarn, Deputy Governor, Reserve Bank of India along with M. Narendra, Chairman and Managing Director, S.N. Misra, General Manager, Priority Credit were present. Products like glass paintings, eco friendly paper products, fashion jewellery, printed sarees, home use products, brass lamps, eco friendly areca nut leaf plates, soft toys, laminated photographs, sanitary napkins, handloom silk sarees, Thanjavur paintings,

models of mobile phone service, house wiring and motor rewinding etc were displayed for exhibition cum sale. The trainees were encouraged to start their own ventures instead of getting employment elsewhere and also to find ways to minimize the cost of production without compromising on the quality and to maximize the profits.

-M. Ravichandran, Director IOBRSETI from Thanjavur, Tamil Nadu

Foundation laying ceremony of GITSERD, Karnataka



Gadag Institute for Training in Self-Employment and Rural Development (GITSERD) Hulkoti sponsored by State Bank of India and Agricultural Science Foundation Hulkoti, was established on 04.07.2004. Since 2004, it is functioning in Krishi Vigyan Kendra building provided by Agricultural Science Foundation Hulkoti. The foundation stone of the new training centre was laid by C.C. Patil, Hon. Minister for Women and Child Development, Government of Karnataka and Gadag district in-charge on 16.03.2011. The minister appreciated the institute's efforts in bringing down the unemployment problem in the district by imparting required skill based training to the youth and making them self-employed. Many successful ex-trainees were also present in the function.

- Rao Saheb Honakatti, Director GITSERD Hulkoti from Gadag, Karnataka

RUDSETI Anantapur, Andhra Pradesh



RUDSETI Anantapur conducted a free mobile checkup camp at Dharmavaram. The trainees of mobile servicing actively participated in the camp. More than 200 mobiles got repaired in the camp. The free mobile service camp evoked great response and trainees under the supervision of guest faculty earned good image for RUDSETI institute and its objectives.

-P. Satyaraj, Director RUDSETI from Anantapur, Andhra Pradesh

Inauguration of UCO RSETIs in Assam

Rural Self Employment Training Institute, Agia, Goalpara was inaugurated on 29.09.2011 by Kiran Nath, a prominent senior citizen and ex-principal, JNM Higher Secondary School, Agia . A newly constructed building was provided by DRDA Goalpara for



starting the RSETI until the permanent structure is constructed. Other Government officials, NGOs, Bank officials, members of farmers clubs and SHGs were present. The various guests spoke on the occasion and expressed their hope that the RSETI will serve a long felt need in the district and improve employment scenario of this backward district.

-Prafulla Barman, Director, UCORSETI, Goalpara from Assam

UCO Bank RSETI at Dhubri was inaugurated on 06.09.2011 by S Z Hazarika, Additional Deputy Commissioner, Dhubri. Officials from banks, DRDA and other departments were also present on the occasion. The ADC, appreciated the steps taken by the RSETI Director and encouraged the participants to take full benefit from the training programme. The inaugural training programme on dairy farming was attended by 63 participants and the programme will be conducted in 3 phases for 5 days with 25 participants. Fishery programme and plant nursery programme were also conducted for 6 days each in September 2011.

-Pradip Kumar Barua, Director, UCO RSETI Dhubri from Assam

State Bank RSETI, Umaria, Madhya Pradesh



V. K Goyal (2nd from right), Advisor, Planning Commission, at SBRSETI Umaria on 22.09.2011

Trainees of State Bank of India RSETI Umaria, got a golden chance to interact with V.K. Goyal, Advisor, Planning Commission, Government of India. During his visit to Umaria, he interacted with the trainees. He appreciated the paintings on tribal cultures and also clippings on various activities by trainees. He also recognized the working pattern and culture of training programmes including soft and hard skills to tribal villagers of the district.

-Jai Prakash Pandey, Director, SBRSETI Umaria from Madhya Pradesh

Conclave of PNB RSETI Directors



Conclave of PNB RSETI Directors was held on 1-2 December 2011 at Bank's Central Staff College, Delhi. In his welcome address, Shri G. Banerjee, GM, informed that as part of Corporate Social Responsibility the Bank had already created a Trust namely Punjab National Bank Centenary Rural Development Trust on 24.03.1993. Initially, the Trust had set up three centres in different parts of the country, subsequently, on receipt of guidelines issued by MoRD in 2009, the Trust set up 31 PNB RSETIs. During his inaugural address, Shri Rakesh Sethi, Chairman of PNB CRDT, informed that PNB RSETIs have so far trained 27678 candidates with 36% either by way of own venture or wage employment. He emphasized that Directors should focus on quality of training so that objective of settlement of trainees is achieved in letter and spirit. In her keynote address, Ms. Renuka Kumar, Deputy Secretary, MoRD, deliberated upon the concept of RSETIs, expectations of the Government and the role of Banks and other agencies. During the Conclave, Shri O.N. Bansal, Mentor, NIRD, Hyderabad, interacted with the participants and gave valuable tips for improvement of RSETIs. Resource persons from NAR, Bangalore and staff from the Trust HO provided faculty support.

All the Directors made individual. Study material compiled by the Trust were found to be "highly informative and relevant to such conclave" by NIRD Hyderabad which has been circulated to all the Banks to be used as a model for such like Conclaves.

-Contributed by: K.L.Bareja, Nodal Officer/AGM, PNB CRDT, HO from New Delhi

Grant from Ministry of Food Processing Industries

MoFPI has announced that it gives grant upto ₹2 lakh per EDP in food processing which is not less than 6 weeks. The number of trainees should be 25-35 per batch with adequate representation to SC/ST/ women and minorities candidates. Directors of RSETI may visit the website: <http://mofpi.nic.in> ; e-mail: aawadhesh.kumar@nic.in

Andhra Pradesh RSETI Steering Committee Meeting

In the state of Andhra Pradesh the meeting of RSETI Steering Committee to which all Lead Banks are members, are regularly held every month to review the progress of RSETIs in the state under the Chairmanship of the CEO, Employment Generation and Marketing Mission (EGMM) under State Rural Development Department. NIRD is a special invitee to all the meetings. The meeting helps the RSETIs to resolve various issues pertaining to land allotment/possession, reimbursement of training expenses and sponsoring of candidates. The CEO reviews the progress made by the RSETIs in terms of no. of candidates trained vis-à-vis target, no. of candidates settled with and without bank finance and no. of candidates dropped out. It is suggested other states may also follow similar practice.

- O N Bansal, Mentor RSETI, NIRD from Hyderabad

Success Stories



Canara Bank RSETI, Davangere, Karnataka

Smt Pushpavathi is a native of Harihara village. She is married and has a daughter. She is physically challenged which was a major impediment for her. She had done a course on hand bag and vanity bag making. She applied for Prime Minister's Employment Generation Programme (PMEGP) loan. After selection, she was sent for training in Canara Bank RSETI in May 2009. The training helped her to gain confidence and come out of hesitation and prejudiced mindset about being handicapped. After the training, she availed a loan of ₹22,500/- from Vijaya Bank Harihar and purchased 3 sewing machines and cloth materials for stitching bags. She also generated employment for two ladies. She developed a marketing and delivery system by engaging workers for door to door delivery of bags manufactured in her shop. Now she receives order for school bags from local schools. She also stitches bags for college going students. She is the only working member in her family. She earns a profit of ₹20,000/- per month. She also has good rapport with the customers.

-N S Kiran, Director CNB RSETI from Davangere, Karnataka

RSETI Type Institutions existing before Government of India Scheme launched on 07.01.2009

Editor's Note: There were 111 RSETIs as on 07.01.2009 as shown below. The number of RSETIs opened as on 30.11.2011 comes to 478. It is heartening to note that due to the scheme, banks could open 367 RSETIs in a short period of 3 years. Ofcourse, due to non-allotment of land by State Governments out of 478 only 262 RSETIs could take grant from MoRD.

Sl. No.	Name of Bank/Agency	Date of opening	State	District	Sl. No.	Name of Bank/Agency	Date of opening	State	District	
1	Allahabad Bank (4)	14/09/2001	Jharkhand	Hazaribagh	55	RUDSETI (21)	07/12/1985	Kerala	Kannur	
2		08/07/2005	Uttar Pradesh	Raebareli	56		07/05/1986	Uttar Pradesh	Ghaziabad	
3		25/11/2006	West Bengal	Birbhum	57		01/02/1987	Tamilnadu	Madurai	
4		06/01/2008	West Bengal	West Midnapore	58		01/08/1988	Karnataka	Udupi	
5	Andhra Bank (9)	14/11/1989	Andhra Pradesh	East Godavari	59		23/09/1988	Karnataka	Chitradurga	
6		09/12/2001	Andhra Pradesh	Krishna	60		01/01/1992	Karnataka	Mysore	
7		27/11/2002	Andhra Pradesh	Srikakulam	61		01/04/1992	Karnataka	Bijapur	
8		18/05/2003	Kerala	Kasaragod	62		28/03/1996	Karnataka	Bangalore Rural	
9		22/09/2003	Andhra Pradesh	Nellore	63		01/10/1997	Uttar Pradesh	Agra	
10		31/07/2005	Andhra Pradesh	Guntur	64		01/12/1997	Maharashtra	Pune	
11		08/10/2005	Andhra Pradesh	West Godavari	65		08/03/1998	Andhra Pradesh	Anantapur	
12		Andhra Pradesh Bankers Institute of Rural and Entrepreneurship Development (1)	08/03/2006	Orissa	Ganjam		66	15/02/1999	Rajasthan	Jaipur
13			13/05/2008	Andhra Pradesh	Chittoor		67	01/04/1999	Orissa	Bhubaneswar
14	Bank of Baroda (12)	09/10/2007	Andhra Pradesh	Hyderabad	68		18/12/2000	Punjab	Jalandhar	
15		12/03/2004	Rajasthan	Jaipur	69		19/09/2002	Madhya Pradesh	Bhopal	
16		30/03/2004	Gujarat	Gandhinagar	70		08/12/2003	Gujarat	Kheda	
17		02/04/2004	Gujarat	Surat	71		24/09/2007	Rajasthan	Baran	
18		06/01/2005	Maharashtra	Pune (Theur)	72		01/12/2007	West Bengal	Murshidabad	
19		02/03/2006	Gujarat	Panchmahal	73		04/03/2006	Rajasthan	Pali/Jaitaran	
20		13/03/2006	Rajasthan	Ajmer	74		20/03/2007	Rajasthan	Bikaner	
21		06/11/2006	Uttar Pradesh	Amethi	75		20/03/2007	Rajasthan	Sirohi	
22		19/03/2007	Rajasthan	Banswara	76	State Bank of Hyderabad (8)	25/11/2002	Andhra Pradesh	Warangal	
23		19/03/2007	Rajasthan	Chittorgarh	77		08/08/2005	Andhra Pradesh	Rangareddy	
24		19/03/2007	Rajasthan	Dungarpur	78		08/08/2005	Karnataka	Raichur	
25		20/02/2008	Uttar Pradesh	Lucknow	79		05/01/2006	Karnataka	Koppal	
26	20/02/2008	Uttar Pradesh	Raebareli	80	12/07/2006		Andhra Pradesh	Nalgonda		
27	07/10/2005	Madhya Pradesh	Bhopal	81	22/11/2006		Andhra Pradesh	Khammam		
28	12/02/2007	Maharashtra	Kolhapur	82	03/08/2007		Andhra Pradesh	Adilabad		
29	21/12/2001	Maharashtra	Pune	83	23/07/2008		Andhra Pradesh	Nizamabad		
30	15/10/2003	Maharashtra	Aurangabad	84	29/11/1997	Karnataka	Gulbarga			
31	21/11/2003	Maharashtra	Nagpur	85	17/07/2004	Karnataka	Gadag			
32	Bidar DCC Bank (1)	22/02/2002	Karnataka	Bidar	86	12/03/2007	Orissa	Kandhamal		
33	Canara Bank (6)	18/02/1991	Tamilnadu	Coimbatore	87	30/03/2007	Bihar	Purnia		
34		01/04/1992	Kerala	Malappuram	88	01/10/2008	Jharkhand	Deoghar		
35		01/11/1992	Karnataka	Kolar	89	01/10/2008	Jharkhand	Ranchi		
36		03/06/1993	Karnataka	Ramanagara	90	02/10/2008	Uttarakhand	Almora		
37		31/03/1999	Karnataka	Shimoga	91	28/11/2008	Andaman & Nicobar Islands	Port Blair		
38		02/09/2005	Tamilnadu	Sivagangai	92	23/11/2001	Karnataka	Charamrajnagar		
39	Central Bank of India (2)	28/03/2007	Rajasthan	Kota	93	01/07/2003	Karnataka	Tumkur		
40		22/12/2008	Madhya Pradesh	Hoshangabad	94	04/04/2005	Kerala	Wayanad		
41	Corporation Bank (1)	22/03/1996	Karnataka	Chikmagalur	95	Syndicate Bank (7)	02/10/2000	Karnataka	Belgaum	
42	Dena Bank (2)	25/02/2005	Gujarat	Kutch/Bhuj	96		02/10/2000	Karnataka	Bellary	
43		07/04/2005	Gujarat	Mehsana	97		02/10/2000	Karnataka	Uttara Kannada	
44	ICICI Bank(2)	05/03/2006	Rajasthan	Udaipur	98		02/10/2000	Uttar Pradesh	Moradabad	
45		10/03/2007	Rajasthan	Jodhpur	99		04/06/2003	Andhra Pradesh	Kadapa (YSR)	
46	ING Vysya (1)	22/05/2003	Karnataka	Bagalkot	100		04/06/2003	Andhra Pradesh	Kurnool	
47	Oriental Bank of Commerce (3)	26/02/2006	Rajasthan	Sriganganagar	101		27/01/2004	Kerala	Kollam	
48		23/03/2007	Rajasthan	Jaipur	102	19/06/2006	West Bengal	Howrah		
49		16/06/2007	Punjab	Ferozepur	103	27/08/2007	Orissa	Puri		
50	Punjab National Bank (2)	17/11/1998	Punjab	Moga	104	Union Bank of India (3)	02/10/2004	Kerala	Ernakulam	
51		15/01/2007	Bihar	Patna	105		31/03/2005	Uttar Pradesh	Varanasi	
52	RUDSETI (21)	01/07/1982	Karnataka	Dakshina Kannada	106		10/10/2008	Kerala	Idukki	
53		01/07/1984	Karnataka	Dharwad	107	14/08/2007	West Bengal	South 24 Parganas		
54		01/08/1984	Haryana	Gurgaon	108	25/09/2008	West Bengal	Bankura		
					109	17/03/2008	West Bengal	Howrah		
					110	Vijaya Bank (2)	24/12/1999	Karnataka	Mandya	
					111		01/09/2003	Karnataka	Haveri	

Physical and Financial Progress of RSETIs

	As on 31.03.2010	As on 31.03.2011	As on 30.11.2011
Physical Progress (No. of RSETIs received MoRD grant)	103	205	270
Financial Progress (₹ Crore)	29.46	85.26	124.17

Conclave of RSETIs Directors

Conclave of RSETI Directors of banks held during this quarter: United Bank of India at Kolkata on 25-26 November 2011, Dena Bank at Mumbai on 28-29 November 2011, Punjab National Bank at Delhi on 1-2 December 2011 and Canara Bank at Bangalore on 19-20 December 2011. Ms Renuka Kumar, Deputy Secretary, MoRD, Government of India guided the participants in all these conclaves. Dr R N Hegde, Project Coordinator, RSETI NIRD attended at Kolkata, Mumbai and Bangalore and Shri O N Bansal, Mentor, RSETI NIRD at Delhi. They reviewed the progress of infrastructure creation by the respective banks. The representatives of National Academy of RUDSETI, Bangalore also attended as resource persons. In Canara Bank Conclave Bangalore Dr Veerendra Heggade, President, National Academy of RUDSETI and Shri T Vijaya Kumar, Joint Secretary, MoRD, Govt. of India addressed the Directors. Senior Executives of respective banks were also present in all these conclave. The Directors strengthened their capacities by exchange of thoughts and experiences to carry forward the RSETI movement in the country, by their respective banks.

Letter to the Editor

We wish to convey our sincere gratitude for the timely visit and providing necessary guidance in the tasks ahead by the Mentor, who visited our RSETI not caring the torrential rains and bad weather in this region that time. The observations made and well elucidated have received utmost importance from our side and we assure you we will act accordingly on priority basis. Kindly continue to provide such logistic support and path finding compass to us in future also.

-Ajay Bajpai, Director SBRSETI from Damoh, Madhya Pradesh

ANNOUNCEMENT

Kind attention is drawn to this column which appeared in July-September 2011 issue wherein it was suggested to send MIS Format I & II to both NIRD and NAR. Since streamlining takes some more time, it is suggested continue to forward the above statements to both NIRD and NAR till further announcement.

Updates on RSETI Portal of www.nird.org.in

- Model RSETI building plan.
- Model Agreement of Building Contractors.
- MoU between National Academy of RUDSETI and Ministry of Rural Development, GoI.

For any query on RSETIs, for soft copies of the current and back issues of Newsletter log on to www.nird.org.in and also mail at rsetinird@gmail.com

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To

