



Enterprise



NIRD-RSETI's Quarterly Newsletter

Vol 4 (4)

Promoting Self Employment

October - December 2013

WISH YOU ALL VERY HAPPY AND PROSPEROUS NEW YEAR - 2014

National Level meet of RSETI Stakeholders



National level meet of RSETI stakeholders was organized by MoRD, GoI at Vigyan Bhawan, New Delhi on 21st November, 2013. The meet was chaired by Hon'ble Union Minister of Rural Development **Sri Jairam Ramesh**. **Dr D Veerendra Heggade**, Co-chairman, NLSC of RSETIs, Sri L C Goyal, IAS, Secretary, MoRD, Sri T Vijay Kumar, IAS, JS NRLM, Sri S K Jain, CMD Syndicate Bank and Sri R K Dubey, CMD Canara Bank were also on the dais.

The main purpose of the meet was to recognize the best performing Banks/States and RSETIs / RUDSETIs in the country. Based on the grading done by MoRD for the year 2012-13. The states i.e. Karnataka, Andhra Pradesh and Kerala were awarded first, second and third prizes respectively. Among the Banks first prize was given to Syndicate Bank & Canara Bank. Second prize was given to United Bank of India, Andhra Bank and State Bank of Hyderabad. Third prize was given to State Bank of India, Punjab National Bank, UCO Bank and Allahabad Bank. The shields of recognition were received by respective Principle Secretary/Chairman/ED/GM of the state/banks from Hon'ble Union Minister **Sri Jairam Ramesh**.

For the grading purpose RSETIs / RUDSETIs were divided into two categories i.e. category I, includes RSETIs which are 1-3 years old and category-II includes RSETIs more than three years old. Amongst the RSETIs in category-I, First prize was given to RSETI Faridabad, Tirupur, Thanjavur, Lakhimpur Kheri. Second prize was given to Vizianagarm. Third prize was given to Sonipat & Medak. Consolation prizes were given to Hamirpur, Hingoli, Uttar Dinjapur, Parbhani,

Cont.. Page 4

11th Rural Technology Mela – 2013 at NIRD



Rural Technology Park (RTP) was started by NIRD to demonstrate the technology models and to show a way for the livelihood creation. The efforts of NIRD have fetched the RTP with ISO 9001:2008 in the year 2012. To promote technologies and encourage the innovators, NIRD has been organising the "Rural Technology Melas" for past ten years. The **11th Rural Technology Mela** was inaugurated by **Dr M V Rao, IAS, DG, NIRD** on 8.11.2013. The focus of the mela was on innovations, technology promotion and showcasing the successful entrepreneurs.

21 states namely AP, Assam, Bihar, Chhattisgarh, Jharkhand, Sikkim, WB, Odisha, Kerala, Punjab, Rajasthan, MP, Maharashtra, Manipur, Gujarat, Goa, TN, Karnataka, UP and J&K have participated in the Mela. More than 220 stalls with technologies of Food Processing, Renewable Energy Solar Devices, Water Purifier, Agricultural Implements, Housing Technologies, Kalamkari Print, Leather Lamp Shades, Artificial Flowers, Bidri Craft, Assam Moga Silk and Bamboo Craft drew the attention of large number of visitors. The demonstrations of Solar fertilizer sprayer cum solar mixer by Shri Sangappa Sankana Goud of Karnataka, Pottery and doll making by Shri Shrikant Narayan Pardeshi from Maharashtra and the Wind Power operated water pump by Sri Mohan Reddy from Andhra Pradesh Re-cycling of Plastic Waste Technology from Tamil Nadu were the special attractions.

A significant number of Government organisations like National Fisheries Development Board (NFDB), National Institute of Plant Health Management (NIPHM), Central Food Technological Research Institute (CFTRI), Small Scale Sustainable Infrastructure Development Fund

Cont.. Page 4

RSETI Project**National Institute of Rural Development**

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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 youth 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 releasing funds, monitoring infrastructure creation and mentoring of RSETIs.

About Enterprise – NIRD RSETIs Newsletter

The 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 be emailed to rsetinewsletter.nird@gmail.com, alternatively they can 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 authors only and not of NIRD. The material published may freely be reproduced with due acknowledgment.

Physical and Financial Progress of RSETIs

Year (as on)	Physical Progress (No. of RSETIs)	Financial Progress (₹. Crore)
31.03.2010	103	29.46
31.03.2011	205	85.26
31.03.2012	295	140.11
31.03.2013	349	173.41
31.12.2013	373	196.26

Progress of RSETIs as on 30.09.2013

Number of functional RSETIs	:	578
Number of Youth trained	:	736376
Number of Youth Settled	:	456248
- With bank finance	:	241522
- With self finance	:	210524

Editorial

Dear Readers,

Hand holding of Trainees

Readers, you are aware that one of the unique features of RSETI Scheme is “**short duration training and long duration hand holding**”, that means under RSETI scheme hand holding of the trainees is given more importance. The purpose of the hand holding support to the trainees is to maintain his/her motivation acquired during the course of training and to provide him/her counseling from time to time. The other purpose of hand holding is to guide and solve his/her problems coming in the way of their settlement. The follow up with the trainees is also the part of hand holding. The hand holding and post training follow up is one of the gray areas. Hence, it needs to be streamlined and improved.

All the Directors and RSETI stakeholders are requested to give special attention and importance to this aspect. The regular contact and interaction with ex-trainees will go a long way in this direction. This can be done either by phone call, email or by way of personnel visits and helping the trainees in getting raw material, necessary clearances, helping in marketing, getting bank assistance etc. This will help in increasing the settlement. Presently the settlement rate of different RSETIs is ranging from 40% to 90%. As per MoRD guidelines and expectations it should be 50% in first year, 60% in second year and 70% by the end of third year. The RSETIs which are having settlement rate less than prescribed percentage have to excel hard and come to the expected norms.

All the RSETIs are expected to keep documentary proof/record of the settlement. Simply information gathered through phone or email is not sufficient. They have to keep on record an action photograph of the trainee doing the work or running his enterprise. A statement / declaration written/singed by the trainees can also be kept as proof of settlement. If the trainee has availed the bank assistance, that itself is the valid proof for the settlement.

Another gray area is poor bank linkages. It is observed that less than 50% of the settled trainees could get bank assistance, while the majority of the settled candidates are with self finance. While getting the feedback and interaction with the trainees, it is learnt that many of them have availed the loans from private money lenders at exorbitant rate of interest. In the process major part of his/her earning goes in repaying the loan installments. It is expected from the Directors that they should assist and help the trainees in getting the bank assistance. This can be done by sensitizing the branch managers working in the district from time to time. Inviting the branch managers including RRB branch managers for interaction with the trainees during the course of training. It is also suggested that systematic review of bank assistance to the trainees is done in the various forums/meetings such as BLBCs/DCCs/DLRCs etc. in coordination with respective LDMs/CM, LB.

Let's re-dedicate ourselves for effective hand holding support to the RSETI trainees for the year 2014 to improve the settlement percentage and bank linkages.

- Editor

Appeal

- ✓ All the RSETI Directors' are requested to keep us inform about the important events & activities of their RSETIs well in time, so that the same can be published in forthcoming issues of "Enterprise".
- ✓ Off let, it is observed that Directors are only forwarding the photographs without write-up of the occasions. It does not serve the purpose. Hence it is requested that photographs are to be accompanied with a write-up.

The news/activities in Hindi are welcomed

Conclave of RSETI Directors

Bank of Baroda

Bank of Baroda organized third round of RSETI Directors' conclave at their Staff Training College, Ahmedabad on 8th - 9th Oct., 2013. The conclave was inaugurated by Sri U K Bijapur, GM, North Gujarat Zone, Sri Suhas B Paranjape, DGM (R&AB) BCC, Sri Kamlesh Patel, Principal & DGM, Staff Training College, Sri K N Janardhana, CPC, Monitoring Cell and other Bank officials participated in the inaugural session. The objective of the conclave was to review the performance of individual RSETI and to suggest remedial measures to further improve the performance and to share best practices/experiences. Directors presented their performance & shared experience/success stories which were reviewed and deliberated by CPC.



Sri O N Bansal, PD RSETI, NIRD discussed the issues related with land allotment/possession & construction of RSETI buildings in detail. Sri E H Rahiman, GM (R&AB) BCC in the valedictory addressed the participants and appealed them to focus on quality training to ensure better settlement. He also advised the Directors to ensure up-gradation of the RSETIs and emphasized that our RSETIs should attain grading in tune with the Bank's reputation. He also announced that from this year Bank will be selecting 3 Best RSETIs (BSVS) and 3 Best Entrepreneurs for recognition and award.

Canara Bank

Canara Bank organized third round of RSETI Directors' conclave at Hotel CITADEL, Bangalore from 10 - 11th Oct., 2013. All the 25 Directors participated in the conclave. Conclave started with invocation by Smt Kusuma and Nalini of Canara Bank followed by welcome address by Sri S S Bhat GM (PC&FI). It was inaugurated by Dr. Vijay Bhaskar, IAS, Principal Secretary, RD & PR, Govt. of Karnataka by lighting the lamp. In his address he complimented the initiatives of the Bank on various Rural Development Programmes. He emphasized that training should be supplemented by the timely credit and hand holding to continue for a reasonable period. Sri S S Bhat, GM welcomed the guests. He said that Directors have to play a key role in success of RSETIs and they need to be dynamic and vibrant to the local needs.



Sri K N Janardhana, CPC reviewed the performance of individual RSETIs. Sri O N Bansal, PD RSETI, NIRD discussed the land allotment/possession and construction of building related issues,

Sri H Somashekar, DG, NAR discussed about counseling techniques and best practices, Sri Madhusudan, GM, MSME discussed about role of RSETI Directors in MSME advances. Lastly, team members of Enable India explained the opportunities available to the RSETIs to organize the EDPs for differently abled persons. In the valedictory session, Sri Bhat advised the Directors to work hard and to make their RSETI as model RSETI in the country. Sri Ananthayya Achar gave important tips about housekeeping and up scaling the performance. Sri Sunil Kurtkoti, DGM (PC&FI) presented vote of thanks.

Andhra Bank

Andhra Bank organized 3rd round of RSETI Directors' conclave from 12 - 13th, Nov., 2013 at their Apex College, Hyderabad. The conclave was inaugurated by Sri V B Bhagavathi, GM of the Bank. Sri K N Janardhana, CPC, Sri H Sambasiva Rao, Principal of Apex College and Bank officials were present. All 11 Directors attended the conclave and presented the performance of respective RSETIs.



Sri V B Bhagavathi, GM expressed his happiness for the good performance and rating given by the MoRD to the ABRSETIs for the year 2012-13 and advised the Directors to focus not only in providing training in soft and hard skills to the rural youth but also help them for settlement by providing Bank finance. Sri K N Janardhana, CPC requested the participants to come up with the expectations of MoRD. Sri O N Bansal, PD RSETI, NIRD discussed in detail about allotment/possession of the land and gaps in construction of RSETI buildings. He also advised to speed up the construction activity and utilize the grant in time.

Punjab National Bank

Punjab National Bank organized 3rd round of RSETI Directors Conclave on 22 - 23rd Nov., 2013 at their zonal training centre, Rajendra place, New Delhi. The conclave was presided by Sri Rakesh Sethi, Chairman of the PNBCRD Trust and was attended by Smt Renuka Kumar DS, MoRD, Dr Rakesh Gupta, Executive Trustee, Sri Ved Mathur, Managing Trustee, Sri S R Sharma, Field GM, Delhi, Sri K N Janardhana CPC, Sri O N Bansal PD RSETI, NIRD, Sri A K Saxena, Principle ZTC Delhi, Sri Narinder Sharma AGM and Sri S K Sharma, CM. Operational Problems related to working were discussed and guidance was given by Dr Rakesh Gupta, GM (PS) and Sri Ved Mathur, DGM.



Sri O N Bansal discussed the issues related to land allotment / possession and construction of RSETI buildings. Sri K N Janardhana CPC reviewed the performance of individual RSETIs. Sri Naresh Bhandari, Director RSETI Sonapat was awarded with the memento for securing 3rd rank in category-I on pan India basis. Shields were also given to Sri B P Gupta, Director Saraikela, Sri Balram Behra, Director Midnapur and Sri S C Chippa, Director Jhalrapatan who were the top performers and runnerup in category I & II. The Conclave was concluded with vote of thanks by Sri Ved Mathur.

Dena Bank

Dena Bank organized 3rd round of conclave for 12 RSETI Directors at SPBT, Mumbai on 29th - 30th Nov., 2013. The objective of the conclave was to review the performance of individual RSETIs and to suggest remedial measures to further improve the performance and to share best practices/experiences. The conclave was inaugurated by Sri K C Chhipa, GM (PS). Smt Jaya Chakraborty, DGM (PS), all the concerned Dy. RMs, Sri O N Bansal, PD, RSETI, NIRD, Sri Nagendra Babu, Director NAR were also present. Sri O N Bansal discussed the issues related to land allotment/ possession and construction of RSETI buildings. Sri Nagendra Babu reviewed the performance of individual RSETIs. During the conclave valuable guidance and suggestions were given to RSETI Directors.



Syndicate Bank

Syndicate Bank organized 3rd round of conclave of their RSETI Directors at Hotel Citadel, Gandhinagar Bangalore on 12 - 13th of Dec. 2013. Conclave was inaugurated by Sri Sudhir Kumar Jain, CMD of the Bank. The other dignitaries present in the conclave were Sri T K Srivastava, ED, Sri K Preetam Lal, GM(PSCD), CO, Sri K N Janardhana, CPC, Sri O N Bansal, PD RSETI, NIRD, and Sri B Anant Rao, AGM (PSCD) CO. Sri S K Jain, CMD congratulated the Directors of Faridabad and Kottayam RSETIs who received the awards. He expressed his desire that next year all RSETIs should get the award. He mentioned that to work as a Director RSETI is a great opportunity provided by the Bank. Sri T K Srivastava ED, mentioned that serving in the RSETIs is serving the people and the Nation. He expressed his happiness that 15 RSETIs secured either "AA" or "A" grading and it is a matter of pride for Bank.



Sri K Preetam Lal, GM advised Directors to come up to the expectations. He honoured two successful entrepreneurs Smt. Muktha Srinivas and Sri Chikmath. Sri Janardhana reviewed individual performance of each RSETI, Sri K Nagendra Babu, Director was also present. Sri Bansal briefed MoRD guidelines and said that maximum amount sanctioned by MoRD is Rs 100 lacs only any escalation in the cost is to be borne by the Banks. He advised that construction to be completed by all the RSETIs at the earliest to minimize the cost escalation.

State Bank of Bikaner & Jaipur

State Bank of Bikaner & Jaipur organized two days Common Conclave for Directors of RSETIs sponsored by SBI Associate Banks at SBBJ RSETI, Nathdwara (Dist. Rajsamand) Rajasthan. Conclave was inaugurated by Sri Sanjay K Singh, CGM (RB), Smt Renuka Kumar DS, MoRD, Sri K N Janardhan, CPC, Sri O N Bansal, PD, RSETI, NIRD, Dr Pritam B Yashwant, IAS, Dist. Collector, Rajsamand, Sri Sundar Singh Negi, GM (P&SB, RB&FI), Sri Madho Ram, AGM (D&RB) and other executives from Head Offices of Associate Banks were also present. Deliberations were made in the conclave for conducting



qualitative training programme for unemployed youths to get them self employed and for better credit linkages by the Banks.

The Conclave was attended by the 8 RSETI Directors from SBBJ, 8 Directors from SBOP, 2 Directors from SBM and 4 Directors from SBT. Progress of each RSETI was reviewed by Sri Janardhana. He impressed upon use of best practices by RSETIs. Sri Bansal discussed the issues related to land allotment/possession and construction of RSETIs building in detail. In the valedictory address by Sri Santanu Mukherjee CGM (CB) said that, it is a Private Public Partnership Model of RSETIs. He added that RSETI Concept is God gift for unemployed youth and it is also beneficial for Banks. It is win-win situation for all stake holders.

National Level Meet of RSETI Stakeholders

Goalpara, Palwal, Allahabad, Rajgarh and Nayagarh. In Category-II First prize was given to RSETI Jodhpur, Kollam, Hassan and East Godavari. Second prize was given to Udaipur. Third prize was given to Srikakulam (Rajam) & Howrah. Consolation prizes were given to Krishna, West Godavari, Bidar, Mandya, Chikmangalur and Damoh. Amongst RUDSETIs in category-I, RUDSETI Bhilwara, Ranchi and West Tripura were awarded first, second and third prizes respectively. In category-II, first prize was given to Bangalore Rural & Udipi. Second prize was given to Chitradurga, Dakshin Kannada and Ghaziabad. Third prize was given to Bijapur & Mysore. The shields of recognition were received by respective Directors in the presence of their HO executives from **Hon'ble Dr D Veerendra Heggade**.

At the meet some successful entrepreneurs shared their experiences. The CMDs of Syndicate and Canara Bank addressed the meet. Sri T Vijay Kumar, JS presented a brief on functioning of RSETIs and expectations of MoRD. Sri L C Goyal, Secretary, MoRD conveyed thanks to the Banks for their role in working of RSETIs. Dr Heggade expressed gratitude that a small experiment started by him 1982 has become a big moment in the country. The Hon'ble Minister Sri Jairam Ramesh also expressed satisfaction on the role played by the Banks/RSETIs in imparting training to the rural youth and engaging them in self employment. He further said that now is the time for consolidation/streamlining the functioning of the RSETIs.

11th Rural Technology Mela – 2013 at NIRD

(S3IDF), Irula Tribe Women's Welfare Society, Rural Development Trust (RDT), Tribal Cooperative Marketing Development Federation of India Limited (TRIFED), Centre of Science for Village (CSV) participated in mela. The mela attracted about 50,000 visitors which includes students from different schools/colleges, who have shown keen interest in understanding the various technologies exhibited. Participants of NIRD International training programme also shown lot of interest in various aspects of the mela.

The NFDB, Central Bank of India, State Bank of Hyderabad; Andhra Bank, AISCET, Bhopal; IL & FS Cluster, New Delhi extended the support to the mela by way of sponsorship. Cultural programmes were also organised on all the six days depicting culture of different states which includes tribal folk dance and songs, Rajasthani puppet show, programmes by the children's from village level schools, NIRD BVBV School etc. On the concluding day **Dr. M V Rao, IAS, DG** distributed the participation certificates to all the stalls besides presenting the mementos to the best state wise stalls. Mela was well covered by the print & electronic media as well as by All India Radio. Dr P Shivram, PD and Y Gangi Reddy, APD, RTP coordinated the mela.

News and Events

Bhoomi Puja of SBH RSETI, Raichur, Karnataka



Bhoomi Puja & foundation stone laying ceremony of SBH RSETI, Raichur was held at Ashapur Road, Near Navodaya School, Raichur on 4th Dec., 2013. The foundation stone was laid by Dr V Suresh Babu, CGM (RB), Sri S Venkataraman, GM PS (RB&FI), Sri L V Ravendra Kumar, DGM, Dr Muddumohan, IAS, CEO, ZP Raichur, Sri P C Das, ED(RSETIs), Sri Murali, AGM, Raichur and other officials from ZP and host of dignitaries were also present. The RSETI Director Sri Marappa informed that construction work will start soon.

APRB RSETI, Dist. Pampum pare, Arunachal Pradesh

Arunachal Pradesh Rural Bank (APRB) RSETI, Papampare conducted a skill development programme on Piggery farming from 28.10.2013 to 2.11.2013 at Rono Hills, Doimukh in collaboration and support from Dr T Tayo of Krishi Vigyan Kendra, Papumpare. A practical session on "Route & Dose, drug administration" was included in the programme to give hand on practice to the trainees. A total of 25 unemployed youth benefited from this programme. The participants were highly motivated to start their own pig farming business as means of their livelihood.



Niyuki Mela by TRL-SBI RSETI, Jharsuguda, Odisha

TRL-SBI RSETI organized a Niyuki Mela (Job Fair) on 07.10.2013 at their Campus. The main objective of the mela was "to create a platform for employment for trained youth by inviting local employers for campus recruitment". This is a new initiative of TRL-SBI RSETI to have face to face interaction between trainees and employers. The trainees learned about business opportunities in their respective trades and had first-hand experience in marketing their learned skill-sets. There were 65 pass-out trainees mostly with industrial based trades viz., Two-wheeler repairing, Motor rewinding & Pumpset repairing, Electrical wiring, Domestic electrical appliance repairing, Fitter, Computer hardware & networking and Basic welding etc.

Twelve employers from nearby areas namely Belpahar, Jharsuguda, and Brajrajnagar participated in the mela for direct recruitment. Firstly the employers explained their requirements, job specifications, terms and conditions for recruitment, wages, bonus and other benefits etc. Secondly, the employers took interviews of the trainees individually and recruited the trainees as per their requirement/job specifications. The mela was coordinated by Sri D Behera, Director, and assisted by Sri P K Patel, Lead Bank Manager, Jharsuguda, Dr. B K Behera, Asst. Director, Sri S C Sahu, Sri A.K Purohit and Smt. P K Mallick were also present.

Inauguration of Canara RSETI Building, Davangere

The new Campus of Canara RSETI Tholahunse, Davangere was inaugurated on 28th Nov., 2013 by Dr Shamanur Shivashankarappa, Honorable Minister for Horticulture, APMC & District In-charge Minister, Govt. of Karnataka. Sri G M Siddeshwara, Honorable M P, Davangere unfurled the inauguration stone. The function was presided by Sri A K Gupta, ED, Canara Bank. He inaugurated the hostel block of the new campus. Sri Gupta visited the exhibition stalls put up by the ex-trainees and interacted with them. Sri B Jayarama Reddy, DGM, CO, Hubli welcomed the dignitaries.



The other guests present were Smt. Nirmala, President, G P, Tholahunse, Sri S T Anjankumar, Dy Commissioner, Davangere, Sri A B Hemachandra, CEO, ZP, Davangere, Sri S Ramesh, GM (RRB & LB), HO and Sri Ananthayachar, Sr Manager, apart from other officials from NABARD, Bank, Zilla Parishad and ex-trainees & resource persons. Around 750-800 people attended the function. Sri Giridhar Kallapur, Director, RSETI proposed vote of thanks. Sri Aravind Mutgi, Manager, Hubli anchored the programme. The dignitaries planted saplings at new campus on this occasion.

PSB RSETI, Moga, Punjab

PSB RSETI Moga organized a skill development programme titled "Embroidery & Fabric Painting" in the month of October, 2013. Sri Amit Kumar IAS, ADC(D) and Smt. Amarjeet Kaur 'Sahoke' Chairperson Zilla Parishad visited PSB RSETI and interacted with the trainees on 24.10.2013. The trainees expressed satisfaction about the training programme. Sri R S Walia, Director RSETI welcome the guests and briefed them about activities and achievement of the RSETI. The visiting guests advised the trainees to take full benefit of such programmes and utilize the skill learn to start the new enterprise for their sustainability.



SBBJ RSETI, Barmer, Rajasthan

SBBJ RSETI, Barmer organized a training programme on Dress Designing for Women in the month of November 2013. The programme was for 21 days. The programme was attended by 25 women participants from different villages. Apart from dress designing soft skill inputs were also given in which women participants took keen interest. The valedictory programme was held on 28th Nov. 2013. Sri S Ujval, LDM, Sri Ram Ratan Marwan, GM DIC were the guests on the occasion. The guests had interaction with the participants and distributed the



certificates to the trainees. Sri P R Garg, Director SBBJ RSETI Welcome the guest. Sri H C Soni FLCC and Sri C R Kumawat Instructor were also present.

UCO RSETI, Howrah, West Bengal

UCO RSETI, Howrah organized a EDP (PMEGP) Programme in the month of October 2013. The programme was inaugurated by Sri N Sambasiva Rao, General Manager, Circle Office, Sri D N Routray, DGM, Circle Office, UCO Bank, Kolkata, Sri N Senapaty, DGM, Zonal Manager, Howrah, and Sri A Sinha Roy, GM, DIC were also present. Sri Ajay Kumar Mondal, Director, UCO RSETI Howrah welcome the guest



and briefed about the various activities and performance of the RSETI. Sri Sambasiva Rao interacted with the trainees and advised them to take full advantage of the training imparted by the RSETI. He said that training will help them in successfully running their Enterprises, he also advised the trainees to be prompt in repayment of the loan and build up their credibility with the bank for future finance in expanding their entrepreneurial activities.

SBH RSETI, Nizamabad, A.P.

SBH RSETI, Navipet, Nizamabad, A.P. visited by Sri O N Bansal, PD RSETI on 12.12.2013 to review the progress of construction of the new building. During the visit, he had detailed discussion with representative of the Architect and the contractor as well as with the Sri Vishnu Kumar, Director RSETI about lay out plan, construction design, and time frame for construction of the building.



The construction work was in advance stage and it is hoped that building may be completed and handed over to RSETI with in next 2-3 months. Sri Bansal also visited the existing premises of the RSETI and participated in valedictory function of ongoing Dress Designing Training Programme for Women. He had interaction with the participants and distributed the certificates. He advised the trainees not to confine the skill learn in stitching their own cloth but to use it for supplementing their family income by establishing a micro enterprises.

Andhra Bank RSETI, Srikakulam

Andhra Bank RSETI, Srikakulam conducted two skill development training programmes i.e., one is dress designing for Women from 03.12.2013 to 03.01.2014 and other on Dairy Farming from 18.12.2013 to 25.12.2013. The Dress Designing programme was inaugurated by



Sri AV Rama Krishna Rao, DGM. In his address, he advised trainees to take maximum benefit from the training programme. 23 unemployed youth participated in the programme, Mandal Revenue Officer, Mandal Development Officer and Bank officials were also present. Dairy Farming training was attended by 33 unemployed youth. Sri P Venkateswara Rao, Director RSETI informed the guests that Andhra Bank, Ranastharam Branch is considering sanction of loans to the trainees of both the batches to establish Units. Sewing machines to dress designing trainees will be distributed during outreach programme to be held at budathavlasa on 18.01.2014.

News in brief

- ▶ **IOB RSETI, Trivendrum Kerala's** Director Sri K N Balakumaran was selected for "Sevanacharya Puraskar" by Sarojini Bhaskaran Smaraka Charitable Public Trust, Trivendrum, for services rendered by him in extending effective skill development training to a large number of unemployed poor youth with dedication & free of cost under RSETI scheme.
- ▶ **Indian Bank RSETI, Tiruvannamalai, Tamil Nadu** organized a EDP training on Beekeeping from 06.11.2013 to 11.11.2013. Thirty Three trainees from Jawalthu hills of Tiruvannamalai district were the participants. The training programme was inaugurated by Sri S T Sudharsan, AGM, NABARD. Sri Karthick, Branch Manager, Indian Bank was also present. Sri T V Malai, Director RSETI welcome the guest and briefed them about the various activities of the RSETI.
- ▶ **Andhra Bank RSETI, Gajapati, Odisha** organized 44th self employment training programme on Light motor vehicle driving from 06.12.2013 to 20.12.2013. The programme was jointly inaugurated by Sri Narayana Chandra Majhi, BM, Bank of Baroda and Sri Gopal Krushna Dangua, AGM, NABARD. Sri Benudhar Rout, Director welcome the guests.
- ▶ **BOI RSETI (SSPS), Solapur, Maharashtra** organized a sensitization programme for 31 selective branch managers of Bank of India on 22.12.2013. Sri M K Srivastava, ZM inaugurated the programme. He explained the role of the bank and functioning of RSETIs and advised the BMs to meet the financial need of RSETI trainees as social obligations under financial inclusion. Sri M Y Sawant, SPC was also present. Sri Y U Jikare, Director RSETI welcomes the guests. Sri N S Doijad, Dy. ZM cum nodal officer presented vote of thanks.
- ▶ **SBI RSETI Medak, A.P. and BOI RSETI Ujjain, M.P.** were visited by Sri O N Bansal, PD RSETI in connection with verification of construction status of their building for release of 2nd installment. Construction work at both the sites likely to be completed in 2-3 months.
- ▶ **SBH RSETI, Nalgonda & Adilabad, A.P., SBI RSETI, Kendrapara, Odisha** were visited by Sri R Naga Lakshmaiah, PM RSETI in connection with verification of construction status of their building for release of 2nd installment. Construction work at all the sites likely to be completed in 2-3 months.

समाचार एवं गतिविधियां

देना आरसेटी, राजनांदागांव (छ.ग.)

देना आरसेटी, राजनांदागांव (छ. ग.) को जिला प्रशासन द्वारा एक एकड़ भूमि भवन निर्माण हेतु आबंटन की गयी। भवन निर्माण हेतु दि. 14/12/13 को अपराह्न 12.30 बजे भूमि पूजन कार्यक्रम, गांव बरखा में माननीय सांसद श्री मधुसुदन यादव जी के कर कमलों से संपन्न हुआ। इस अवसर पर माननीय श्री दिनेश गांधी, अध्यक्ष, जिला पंचायत, श्री अशोक कुमार अग्रवाल, आई ए एस जिलाधीश, श्रीमती (डॉ.) प्रियंका शुक्ला, आई ए एस मुख्य कार्यपालन अधिकारी जिला पंचायत, राजनांदागांव, श्री ए डी पाटील, अंचल प्रबंधक, देना बैंक, दुर्ग, श्री दिनेश कुमार तिवारी, अग्रणी बैंक प्रबंधक, श्री ए एस ठाकुर जिला विकास प्रबंधक, नाबार्ड एवं श्री वी आर शिवणकर, निदेशक, देना आरसेटी के अलावा बड़ी संख्या में अन्य अधिकारी एवं ग्रामवासी भी उपस्थित थे।



भूमि पूजन के अवसर श्री दिनेश कुमार तिवारी ने आरसेटी संस्थान की रूपरेखा के बारे में बताया। सांसद महोदय ने उम्मीद जताई कि इस संस्थान के बनने से जिले के गरीब ग्रामीण युवक-युवतियों को विभिन्न प्रकार के प्रशिक्षण दिलाकर उन्हें रोजगार से जोड़ा जाएगा और कहा कि यह संस्थान गरीबी कम करने हेतु एक मील का पत्थर साबित होगी। श्री ए डी पाटील ने बताया कि पूरे छत्तीसगढ़ प्रदेश में देना आरसेटी राजनांदागांव का भवन निर्माण हेतु भूमि पूजन का कार्य प्रथम है। इसकी प्रस्तावित लागत 1.31 करोड़ है। श्री विनोद शिवणकर, निदेशक ने उपस्थित सभी अतिथियों का धन्यवाद ज्ञापन अर्पित किया।

एस बी आई आरसेटी, हरदा, (म.प्र.)



एस बी आई आरसेटी, हरदा ने दिसंबर माह में एक कम्प्यूटर प्रशिक्षण कार्यक्रम का आयोजन किया। इस प्रशिक्षण में ग्रामीण क्षेत्र के 24 युवाओं ने भाग लिया जिसमें पांच नवयुवतियां भी सम्मिलित थी। कार्यक्रम समापन दि. 7 दिसंबर, के अवसर पर श्री राजेन्द्र कुमार दलाल, राज्य समन्वयक ने कहा कि "गरीबी अथवा अमीर परिवार में जन्म लेना हमारे वश में नहीं है परन्तु गरीबी में जीना या न जीना हमारे वश में है" उन्होंने यह भी कहा कि कम्प्यूटर ज्ञान के बिना आज व्यक्ति अनपढ़ माना जाता है। "व्यक्ति का भाग्य नौकरी देकर ही अपितु स्वरोजगार से जोड़कर बदला जा सकता है।" समारोह की अध्यक्षता जिला व्यापार एवं उद्योग केन्द्र के प्रबंधक श्री राजेश पाटील ने की। मध्य प्रदेश वालांट्री हेल्थ एसोसिएशन के जिला संयोजक श्री राजकुमार जोशी एवं नेशनल एजुकेशन एकाडमी के प्रमुख श्री पवन चौबे, विशेष अतिथि थे। राजेश पाटील ने शासन की विभिन्न योजनाओं पर प्रकाश डालते हुए कहा कि हमारी किस्मत हमारे हाथ में होती है, जहां चाह होती है वहां राह होती है। संस्थान के निदेशक श्री ओ.पी. बटवाल ने सभी अतिथियों का स्वागत एवं धन्यवाद किया।

आई सी आई सी आई आरसेटी, जोधपुर, (राज.)

आई सी आई सी आई आरसेटी, जोधपुर संस्थान में नाबार्ड के डी डी एम श्री देशराज मौर्य की अगुवाई में बैंकर्स इंस्टीट्यूट ऑफ रूरल डेवलपमेंट के प्रोग्राम निदेशक श्री जे. महाराणा एवं डी. मनचंदा के नेतृत्व में बैंकर्स एवं एन जी ओ के प्रतिनिधियों ने दि. 9 अक्टूबर, 2013 को दौरा किया। प्रतिनिधियों ने संस्थान द्वारा संचालित कौशल प्रशिक्षण कार्यक्रमों एवं व्यवस्थाओं का अवलोकन किया। उन्होंने आई सी आई सी आई आरसेटी द्वारा प्रशिक्षित सफल उद्यमियों से फील्ड में जाकर मुलाकात की एवं अनुभवों को सुना। श्री राजकुमार एवं मुकेश हसनानी ने बताया कि आरसेटी से प्रशिक्षण लेकर स्वयं का कार्य शुरू किया और वे आज 10-15 हजार रुपये प्रतिमाह कमा लेते हैं और अपने साथ तीन-चार अन्य लोगों को भी रोजगार में लगाया है। प्रतिनिधिमंडल के साथ आरसेटी निदेशक श्री एस. एस. शेखावत ने प्रशिक्षण कार्यक्रमों के सफलतापूर्वक क्रियान्वयन हेतु जागरूकता, एवं रोजगार से संबंधित प्रक्रियाओं के बारे में विचार बांटे। इस अवसर पर दि. 23 सितंबर, 2013 को प्रेस सम्मेलन का आयोजन किया गया।

दि. 25, अक्टूबर, 2013 को आई सी आई आरसेटी द्वारा मरुधरा इंडस्ट्रीज एसोसिएशन हॉल में ग्रामीण बेरोजगार युवाओं के सशक्तिकरण के एक प्रयास के तहत जोधपुर शहर के विभिन्न औद्योगिक संगठनों के प्रतिनिधियों, प्लेसमेंट एजेन्सियों तथा आरसेटी के वर्तमान नियोक्ताओं के साथ मिलकर एक कार्यशाला का आयोजन किया गया। आयोजन के मुख्य प्रवक्ता श्री प्रवीण सक्सेना, डायरेक्टर आई सी आई सी आई आरसेटी, उदयपुर थे। कार्यक्रम में मुख्य अतिथि के रूप में श्री सुनील परिहार अध्यक्ष, राजस्थान लघु उद्योग निगम लिमिटेड भी उपस्थित थे। इस अवसर पर श्री देशराज मौर्य, नाबार्ड, श्री अखिलेश, बेहारी, रीजीनल हेड, आई सी आई सी आई बैंक जोधपुर, श्री प्रदीप डाकलिया अध्यक्ष, मरुधरा इंडस्ट्रीज एसोसिएशन एवं श्री मुकेश गुर्जर, डिप्टी डायरेक्टर, एम्प्लॉयमेंट एक्सचेंज भी उपस्थित थे।

सफलता की गाथाएँ

सेन्ट आरसेटी जबलपुर (म.प्र.)

श्री राहुल प्रजापति, 20 वर्षीय गांव मनखेड़ी निवासी है आठवी कक्षा तक शिक्षित बेरोजगार युवा है। उन्होंने अपने मित्रों के सहयोग से जनपथ पंचायत सहपुरा से संपर्क कर अपना नाम मोटर वाईडिंग प्रशिक्षण के लिए आरसेटी में दर्ज कराया एवं प्रशिक्षण प्राप्त किया। प्रशिक्षण ने उनका नैतिक बल बढ़ाया। आज वह गांव में रहकर 4500-5000 रु. प्रतिमाह आय अर्जित कर रहे हैं।

सेन्ट आरसेटी रायसेन (म.प्र.)

मैं राजकुमार गौड़ मध्यप्रदेश जिला रायसेन के एक छोटे गांव का रहने वाला हूँ। मैं गरीब परिवार से हूँ। दो साल पहले मेरी स्थिति बहुत ही खराब थी। मेरे पिताजी भी मजदूरी करते हैं। उन्होंने मजदूरी करके मुझे बी. ए. पास करवाया परन्तु कोई नौकरी नहीं मिली। एक दिन आरसेटी के अधिकारी से मुलाकात हुई, उन्होंने मुझे आरसेटी से प्रशिक्षण लेने की सलाह दी। मैंने प्रशिक्षण लेकर स्वयं का रोजगार स्थापित किया। आरसेटी की ट्रेनिंग के कारण मैं आज मजदूर की जगह मेकानिक हूँ। आज मेरी गिनती गांव के उच्च लोगों में होती है। आज मेरे पास दुपहिया वाहन एवं मोबाईल रिपेयरिंग की अपनी दुकान है। मेरे बच्चे इंगलिश मीडियम स्कूल में शिक्षा प्राप्त कर रहे हैं। धन्यवाद हो आरसेटी का जिसने मुझे दरिद्रता की भरी जिन्दगी से निकालकर एक अच्छा इंसान बना दिया।



कौशल विकास करेंगे, आरसेटी जायेंगे
स्वरोजगार करेंगे, अपनी रोटी खुद पायेंगे।

Success Stories



SBI RSETI, Reasi, J&K

Shri Naresh Kumar age 19 years, a school dropout, came to know about RSETI's trainings. After meeting the Director and seeking his advice, he joined 30 days training on "Electrical Motor Rewinding & Pumpset Maintenance". After the training, with financial and moral support from his family, he established his own unit named as "Naresh Electrical Works" at Gram More, Reasi. Presently, he is earning ₹10,000/- per month from electrical repairs, motor rewinding & fittings and sale of electrical items. He is planning to avail bank loan for expansion of his business. His positive attitude has attracted him a good clientele and he hopes to double his earning. He is extremely thankful to SBI RSETI Reasi for timely guidance.



All Bank RSETI, Satna, M.P.

Sri Devendra Thakur aged 22 years is a resident of village Dhawari, Satna. He is 10th pass and wanted to do own business, but could not do so as he was not having confidence and ability. He came to know from his friends that Allahabad Bank RSETI Satna is providing free of cost training to unemployed youth in various trades. He approached the RSETI & joined mobile phone repairing training. After completion of training he opened mobile shop in rented shop at Dhawari. Now he is earning more than ₹ 8,000/- per month. Sri Thakur is eager to expand his business. He wants to sell the mobile accessories also for which he is planning to take loan from the bank.

RUDSETI Behampur, West Bengal



Shri Chandan Das, aged 29 years, hails from Barobathan village of Murshidabad District. He belongs to a lower middle class family. He completed his Masters Degree. In spite of having enough academic qualification he was not able to get a suitable job. He was depressed and decided to start a small business, but he was confused about selection of trade. One of his friends, who was ex-trainee of RUDSETI informed him about its training programmes. He visited the institute & had discussion with Director. After the discussion he decided to start a Dairy farm. Accordingly he joined Dairy farming training. During the training, Sri Chandan got motivated and learnt about how to be a good entrepreneur, beside business skill & knowledge about Dairy farming. After training, he started a small Dairy farm with his own funds. He worked hard & devoted himself in the business and now earning ₹ 10,000/- per month. His dream came true. He extended his warm gratitude to RUDSETI, Behampore for proper guidance, useful training & post training support.



PNB RSETI, Karnal, Haryana

Miss Sarla is from village Badagaon, Dist. Karnal. She belongs to very poor family. Her father is a labourer. Due to poverty she could not continue her studies after 10th standard. At that time, she came to know about PNB RSETI Karnal in an awareness camp conducted by the institute. She got encouragement & Motivation from the awareness camp. She came to the institute for further counseling & advice. On the advice of Director RSETI she joined Dress Designing skill development training programme conducted from 18.02.2013 to 11.03.2013. After completion of the programme she started her stitching activity at home. Now she is earning ₹ 6,000/- per month. She got confidence after RSETI's training & also empowered herself financially and socially. Miss Sarla is an example for other poor women in her locality. She encourages other women to go to PNB RSETI for getting benefits of trainings conducted by RSETI. She is grateful and thanked PNB RSETI for giving her such opportunity.

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To, _____

