



# Enterprise



## NIRD-RSETI's Quarterly Newsletter

Vol 5 (1)

Promoting Self Employment

January - March 2014

### 12<sup>th</sup> Rural Technology Mela – 2014 at NIRD



12<sup>th</sup> Rural Technology & Crafts Exhibition cum Mela was organized from 14<sup>th</sup> -19<sup>th</sup> Feb. 2014 at RTP, NIRD in association with National Fisheries Development Board (NFDB) as Co-sponsors. The exhibition was inaugurated by **Dr M V Rao, IAS, DG NIRD** on 14.2.2014 in the presence of Galaxy of visitors, faculty and the participants from 16 states.

Apart from display of the products made by various crafts men, SHG women, entrepreneurs which includes bamboo works, artificial stone, pearls, food processing, handlooms, weaving, eco-friendly natural herbal products, tribal crafts, alovera processing etc. New technologies demonstrated and displayed by the NFDB Hyderabad, NIF Ahmedabad, ARTI Pune, CSV Wardha, CIPHET Ludhiana, Clean City Movement Cochin etc. Importance was given to introduce low cost solar home lighting technologies, production of electricity through waste heat from cooking devices, solar dehydration equipment, solar cooling devices, solar sprayers, solar pest managers, Solar home lighting systems etc.

During the evening hours cultural programmes were organized which included tribal folk dances, songs, leather puppet show and programmes by the school /college students of BVBV NIRD, Hazipally Govt. School, Kamala Memorial High School, Nacharam, Loyola Academy, Alwal. Food courts were available for the visitors with the taste of different states besides amusement park for the children.

State Bank of Hyderabad, NABARD, Andhra Bank, Canara Bank, Singareni Collieries Company Ltd., AROH Foundation, Nodia have extended their support as co-sponsors. On the concluding day Dr M V Rao, IAS, DG issued participation certificates to all the stall holders, innovators besides presenting the best innovators, best stall certificates. Ms Praveena, a successful entrepreneur from SBH RSETI, Nizamabad participated in the Mela with her jute products.

### Common Conclaves of RSETI Directors at NIRD



Two common conclaves of RSETI Directors were organized at NIRD. First on 3<sup>rd</sup>- 4<sup>th</sup> March and Second from 5<sup>th</sup>- 6<sup>th</sup> March, 2014 for the Banks which have less than 10 RSETIs. The 1<sup>st</sup> conclave was attended by 14 Directors of RSETIs sponsored by Oriental Bank of Commerce, Corporation Bank, Vijaya Bank, Punjab & Sind Bank & Assam Gramin Vikas Bank & 4 Nodal Officers. The 2<sup>nd</sup> conclave was attended by 13 Directors of RSETIs sponsored by Bank of Maharashtra, ICICI Bank, IDBI Bank, ING Vysya Bank, Uttarakhnad Gramin Bank, Arunachal Pradesh Rural Bank & DCC Cooperative Bank, Bidar & 3 Nodal Officers.



**Shri T Vijay Kumar, IAS, JS MoRD** interacted with the participants of first conclave and shared his concerns about the better functioning of the RSETIs and quality of training. He impressed upon improvement in

settlement rate and wished that next year majority of the RSETIs should come under AA & A rating. **Dr M V Rao, IAS, DG NIRD** advised the participants to conduct need based training & ensure credit linkages. **Smt. Chandra Pandit, IA & AS, FA NIRD** also interacted with the participants of 1<sup>st</sup> conclave. Shri O N Bansal PD RSETI welcomed the participants of both conclaves and reviewed RSETI wise progress for allotment of the land and construction of their buildings. Shri K Nagendra Babu, Director, was the main resource person for both conclaves.



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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
31.03.2014	375	201.15

**Progress of RSETIs as on 31.12.2013**

Number of functional RSETIs	:	578
Number of Youth trained	:	822084
Number of Youth Settled	:	506382
- With bank finance	:	255404
- With self finance	:	246776

**Editorial**

Dear Readers,

**Selection of Right Candidates for Training**

It is said that “good start of any work will give good results”. In RSETI context if we select right candidate then, the end result *i.e.* settlement of trainees will also be good. The right candidates means who has felt need and fire to stand on his/her own feet. There is provision under RSETI Scheme for sponsoring of candidates by DRDA, DIC, KVIC, NGOs, GP and Bank Branches etc. If these institutions sponsor the candidates, it may be presumed that they have taken due care in selecting candidates and they are willing to help them under their schemes and/or to provide credit linkages. This will ensure settlement of the trainees. If these institutions do not sponsor the candidates then it is the sole responsibility of the Director RSETI to mobilize the right candidates.

Amongst many methods of generating applications or mobilizing the candidates, one of them is conducting entrepreneurship awareness camps (EAPs). As per guidelines each RSETI has to conduct a minimum of 5 EAPs in a month *i.e.* 60 in a year. The main objectives of EAPs are motivating the unemployed youth for entrepreneurship, informing them about business opportunities and creating awareness about RSETI training, Govt. Schemes, Bank finances etc. An EAP should be planned well in advance and shall be minimum for half-a-day. The Director/Faculty may explain and talk about objectives of EAPs, scope of self-employment, availability of the business opportunities, training facilities, role & achievement of RSETIs etc. A few success stories may also be shared with prospective trainees. Experience sharing by successful trainees will add more value to EAPs.

At the end of the EAP, youth may be motivated to come forward for training. Their names should be listed and activities in which they are interested may be identified. The whole process will help in identifying and selecting the right candidates for training. The experience says that if EAPs are conducted regularly and properly there may not be any dearth of right candidates.

- Editor

**Workshop on RSETIs in N E Region**

The progress in establishment of RSETIs in North Eastern States is not up to the expectations, owing to the various reasons. To identify the gaps and to review the progress, MoRD organized one day workshop - “Establishment of RSETIs in North Eastern Region with Secretaries (RD) & SLBC Conveners on 10<sup>th</sup> March 2014 at NIRD-NERC, Guwahati. The workshop was presided over by **Shri S M Vijayanand, IAS Additional Secretary** and Shri T Vijay Kumar, JS, MoRD. The Principle Secretary (P&RD), Govt. of Assam, Dr K Kalita, Director, SIRD Assam, Smt. Renuka Kumar, DS & Shri K Rama Verma, US, MoRD were also present. The other participants were Mission Directors of NRLM & SLBC conveners' from all the North Eastern States, apart from representatives from NIRD, NAR, Monitoring Cell and Central Secretariat, RUDSETI. The purpose of the workshop was to review the progress of establishment of RSETIs in NE states and to examine clubbing of the Districts for opening of the RSETIs, in view of thinner population, and re-allocation of the same to the various Banks. The workshop also aimed at taking firm commitment from the Banks for establishment of RSETIs in these States. Dr K Haloi, Associate Prof., NERC Guwahati welcomed and presented bouquets to the dignitaries.

Shri Vijayanand, IAS, Addl. Sec., lauded the role of Banks in establishing and running the RSETIs and urges them not to lag behind in NE states. Shri Vijay Kumar, IAS, JS reviewed the progress and drawn the road map for establishment of RSETIs in NE states. They advised the Mission Directors, NRLM and state govt. to ensure early allotment of the land to the RSETIs. The Bankers assured the officials that they will do the needful in this direction.

## Conclaves of RSETI Directors

### SBH Conclave & Chilkur RSETI Building Inauguration



State Bank of Hyderabad's RSETI Building at Chilkur, RR District was inaugurated on 6<sup>th</sup> January, 2014 by **Shri M Bhagavantha Rao, MD** of the Bank. He informed the gathering about SBH firm commitment under CSR to eliminate unemployment in the country. Dr V Suresh Babu, CGM (RB) assured all the support from the Bank to the RSETIs. Shri S Venkataraman, GM (PS, RB & FI) presented an overview of RSETIs. Dr V Varapasada Reddy, PD, DRDA, Shri O N Bansal, PD RSETI, NIRD, Shri K N Janardhana, CPC, Monitoring Cell and Shri Harshavardhan Madabhushi, General Secretary ABOA & Director SBH participated in the function. The Bank has set a wonderful innovation by naming the rooms (Class Rooms, Workshops, Dining Hall, Director's Room and Staff Room) after Indian Nobel Laureates.



Shri Bhagavantha Rao, MD also inaugurated two days RSETI Directors Conclave from 6<sup>th</sup>- 7<sup>th</sup> January, 2014. It was a unique idea of holding the conclave at the new building of Chilkur RSETI. He advised the RSETI Directors not only to work for better

grading but to give quality training. Shri O N Bansal, PD RSETI appreciated the progress of construction work at SBH RSETIs. Shri K N Janardhana, CPC individually reviewed the performance of the RSETIs. Both the functions concluded by Shri S K Nigam, DGM (Agri). Shri Somasekhara Rao, Director RSETI & staff coordinated both the events.

### UCO Bank



UCO Bank organized third round of RSETI Directors conclave from 17<sup>th</sup>- 18<sup>th</sup> January, 2014 at Central Staff College, Kolkata. Shri N Sambashiva Rao, GM inaugurated conclave by lightening the lamp. He said that, all Directors should play a vital role in discharging their duties, keeping eye on self employment of rural youth. On the second day, **Shri S Chandrasekharan, ED** addressed the participants and highlighted objectives of RSETIs, role of the bank, role of directors in

functioning of RSETIs. Shri K N Janardhana, CPC reviewed the performance of RSETIs and advised them to improve the performance. In valedictory, Shri P K Sharma, DGM (ARB) HO, Kolkata assured participants all supports for their better performance. Other dignitaries present were Shri C Ramakrishna, DGM & Principal, Staff College, Shri Madhup Chatterjee & Shri Debashis Das both Sr. Managers. The Programme ended with vote of thanks by Shri R K Walvi AGM cum Nodal Officer for RSETI.

### Indian Bank

Indian Bank organized RSETI Directors conclave from 24<sup>th</sup> & 25<sup>th</sup> February, 2014 at IMAGE, Chennai. The conclave was inaugurated by Shri S B Dash, AGM (RBD). He welcomed the guests & participants. Shri K N Janardhana, CPC explained expectations of MoRD. He advised the need to adopt the best practices at RSETIs. Shri O N Bansal discussed the issues related to land allotment/possession and construction of the RSETI buildings. Shri Bansal suggested Cuddalore, Dharmapuri, Krishnagiri, Salem, Villupuram and Puducherry RSETI Directors to immediately approach the Dist. Administration through LDMs to speed up the process of land allotment.



**Shri B Raj Kumar, ED** of the Bank presided valedictory function. He honoured the successful entrepreneurs and visiting guests. He appreciated functioning of INDSETIs in promoting self employment. The other dignitaries present were Shri R Balasubramanian, AGM / Principal (IC), Shri S Chandra Sekhar, SPC and officials from CO/RBD.

### State Bank of India, LHO – Bhopal

SBI LHO Bhopal organized a two day conclave of RSETI Directors & LDMs on 24<sup>th</sup>- 25<sup>th</sup> Jan., 2014 at LHO, Bhopal. Shri P C Kandpal, DGM (AB) welcomed the participants. **Shri Riten Ghosh, CGM** inaugurated the



conclave by lightening the lamp. He congratulated MoRD, NIRD, NAR and State govt. etc for making the RSETIs a vibrant organization for uplifting the large chunk of BPL youth. Shri Ganesan, DGM (Agri), Corp. Office, advised Directors to give more emphasis on BPL candidates and insisted on qualitative settlement. Shri Rajiv Khond, DGM & CDO shared experience of his visits to Bilaspur & Korba RSETIs. Successful entrepreneur Shri Ram Kishore Gupta who was trained in Computer Basic at RSETI, Umariya described how training at RSETI inspired him to set up his own Computer Center.

Shri K N Janardhana, CPC reviewed the performance of RSETIs individually and identified the gaps thereon to improve their performance. Shri O N Bansal, PD RSETI, NIRD reviewed the construction progress of each RSETI and said that minimum construction should be 8000 sq.ft. He mentioned that SBI-RSETI society Bhopal Circle is the only, who got the certificate under section 80-G (5) (vi) of the Income Tax Act, 1961. Shri R C Panda, GM, Network-II, SBI LHO, Bhopal Circle in his valedictory address said that our country has 60% of population between 18 to 40 years' of age and their energy needs to be channelized. The other dignitaries present were Shri Prabhat Goyal, AGM (RRB & LB), Shri Hemant Tarey, AGM (P&E), Shri R B Tiwari, AGM (civil), Shri R K Dalal & Shri Durga Prasad, SPCs of M.P. and Shri R D Borkar, SPC, Chhattisgarh. Conclave ended with vote of thanks by Shri Anil Bhide, CM LHO Bhopal.

## State Bank of India, LHO – Hyderabad



SBI LHO Hyderabad organized conclave of RSETI Directors' of Hyderabad, Chennai, Bengaluru, Mumbai and Ahmedabad Circles on 3<sup>rd</sup>- 4<sup>th</sup> Feb. 2014 at SBIRD, Hyderabad. Shri C Lakshmi pathi, AGM (LB & RRB), SBI LHO,

Hyd welcomed the participants. **Shri Y Vijaya Kumar, GM & Principal, SBIRD** inaugurated the programme by lighting the lamp. He advised the directors to drive the RSETI movement by involving themselves with their heart and soul. Shri Ganesan, DGM (LB & RSETIs) expressed happiness that all SBI RSETIs of the Hyd Circle were graded A or AA. He desired that all SBI RSETIs should move further up and attain better grading for 2013-14. Shri M N P Mishra, DGM (ABU) congratulated the Directors, RSETIs of Hyd Circle for their exemplary performance. Shri Anbalagan, DGM (ABU), Mumbai Circle assured all support for functioning of RSETIs. Smt. Varsha A Mondkar said that conclaves will help in cross learning and adopting better practices at all RSETIs.

Shri K Nagendra Babu, Director, NAR reviewed RSETI wise performance and identified the gaps. Shri O N Bansal, PD RSETI, NIRD discussed land related issues and advised to get PAN number and IT exemption certificate. In valedictory, Shri Kishen Singh, GM NABARD interacted with the participants. He assured that NABARD will support the training programmes of RSETIs. The other dignitaries associated with the conclave were Shri P Venkata Rao, AGM (LB&RRB), Shri P Srinivasulu (M&E) SERP Hyd, Shri K Ashok Babu, Shri D Muthukrishnan, Shri B C Ganigar, Shri P C Jha, Nodal Officers from Hyd, Chennai, Bangalore and Ahmedabad respectively. Conclave ended with vote of thanks by Shri C Lakshmi pathi, AGM.

## State Bank of India, LHO – Patna



SBI LHO Patna organized RSETI Directors Conclave of Patna & North East Circles on 22<sup>nd</sup>- 23<sup>rd</sup> January at SBLC, Patna. Shri Manish Tandon, DGM & CDO, SBI welcomed the participants. **Shri Rakesh Sharma,**

**CGM,** Patna inaugurated the conclave by lighting the lamp. He said that the purpose of setting up of RSETIs as very noble & purposeful. Shri S Ganeshan, DGM, Corp. Center stressed that more importance be given to the settlement of trainees and he assured Bank's commitment to provide all necessary support to RSETIs. Shri S K Singh AGM SLBC Bihar made a presentation on the functioning of SBI RSETIs in Patna circle. Shri K N Janardhana, CPC reviewed the performance of each RSETI and gave suggestions for improvement. Shri O N Bansal, PD RSETI, NIRD reviewed land related issues.

Shri K K Das, GM, NW-II, in valedictory address wished the participants all the success in their endeavor. Shri Arvind Chaudhary, Commissioner (Self Employment) Govt. of Bihar assured Directors that reimbursement of training claims and land related issues are being given due attention by the Govt. A RSETI cell is being established in SRLM office. The other dignitaries present were Shri N Bapalchyal, DGM, Outreach, Shri U K Singh, AGM (ABU-II), Shri M C Das & Shri Saleel Choudhary, Nodal Officers from Guwahati and Patna, Shri Lilanand Jha & Shri Manoj Kumar, SPCs of Bihar. The conclave was attended by 21 Directors and respective LDMs. The conclave ended with vote of thanks by Shri S K Singh, AGM SLBC Bihar.

## State Bank of India, LHO – Bhubaneswar



SBI LHO Bhubaneswar organized RSETI Directors Conclave of Bhubaneswar & Kolkatta Circles on 14<sup>th</sup>-15<sup>th</sup> Feb. 2014. at HHI, Bhubaneswar. Shri V G Hegde, DGM (ABU) welcomed all the dignitaries & participants and outlined importance of

RSETI movement in the creation of employment opportunities in rural India. **Shri Krishna Mohan Trivedi, CGM,** SBI, Bhubaneswar inaugurated the conclave by lighting of traditional lamp. He exhorted the participants to use contemporary wisdom instead of conventional wisdom to bring about improvement in performance of RSETIs. He presented a bouquet to the RSETI Director, Nayagarh for getting 'A' grade as well as Consolation Prize amongst Category-I RSETIs for the year 2012-13. Shri S Ganesan, DGM (LB & RSETI), Corp. Centre said that out of 17 RSETIs in Odisha, 12 have received A or AA grade and 3 'B' grade in 2012-13 and expected the position to improve in 2013-14.

Shri K N Janardhana, CPC narrated the evolution of RUDSETI to RSETI. He reviewed the performance of individual RSETIs and made valuable suggestion for improving performance & rating. Shri O N Bansal, PD RSETI, NIRD discussed issues related to land allotment and construction of RSETI building. Shri Sujay Kar, ORMAS narrated his own experience with RSETIs in Odisha and clarified issues related to reimbursement of training exp. claims by DRDA/OLM. He also clarified about obtaining Town Planning approval in respect of RSETIs like Bolangir, Sonepur, Koraput etc. In valedictory session, Shri G C Mishra, SPC narrated how Directors are taking pains in conducting RSETI activities in Maoist affected districts of Odisha. Conclave ended with vote of thanks by Shri A K Mishra, AGM (LB & RRB).

## State Bank of India, LHO – Delhi



SBI LHO New Delhi organized RSETI Directors Conclave at SBLC, Nodia on 27<sup>th</sup>-28<sup>th</sup> January, 2014. The conclave was attended by Nodal Officers, LDMs and Directors of SBI-RSETI from Delhi, Chandigarh & Lucknow Circles. The conclave was inaugurated by **Shri S C Jatav, DGM**

(ABU) LHO New Delhi and was presided over by **Shri Ganesan, DGM** (ABU), Corporate Center, Mumbai. He said that more importance be given to the settlement of trainees and assured Bank's commitment to provide all necessary support to RSETIs. He intimated that Corporate Center has issued guidelines to treat the shortfall in the construction & provision of infrastructure under CSR.

Smt. Renuka Kumar, Deputy Secretary, MoRD talked about how NRLM will help in eradication of poverty from the Rural Areas. She also talked about expectations of MoRD from RSETIs and their sponsoring Banks. Shri K N Janardhana, CPC, Monitoring Cell, reviewed the performance of individual RSETIs and made valuable suggestion for improving performance & ratings. Sri O N Bansal, PD RSETI, NIRD reviewed issues related to land allotment and construction of RSETI building. Other dignitaries present were Shri D P Pande, AGM (LB & RRB), New Delhi LHO, Shri D K Gupta, AGM (LB & RRB), LHO Chandigarh.

## Canara Bank – RSETI Directors Video Conference

Canara Bank has taken an innovative initiative in effective monitoring the performance of their RSETIs by conducting a video conference on 1<sup>st</sup> Feb. 2014 for all their RSETI Directors. This effort is supplementary to the RSETI Directors Conclave held during Oct.2013.

## Allahabad Bank



Allahabad Bank organized third conclave of RSETI Directors at Staff College, Lucknow on 21<sup>st</sup> & 22<sup>nd</sup> Feb., 2014. Shri B B K Binoy, CM welcomed the guests and participants. **Shri R N Mohanty, GM (PSC) & Shri Sunil Mehta FGM** inaugurated the conclave by lightening the Lamp. Shri Mehta appealed all the Directors to work with new zeal and fulfill the mission of RSETIs. Shri Mohanty, GM advised the Directors to strive for developing the RSETIs in to an excellent training institutions of entrepreneurs' development. He said that you have got unique opportunity to remove the tears from the eyes of poorest of the poor. He informed that instructions have been issued to all Zonal Head and LDMs have been advised to organize special credit camps on last Thursday in each month for RSETI trained candidates. He congratulated the RSETI Directors of Lakhimpur kheri and Hamirpur for securing 1<sup>st</sup> prize among category-I RSETIs and consolation prize respectively at national level.

Shri R K Sharma, DGM, ZM Lucknow appealed Directors to work by heart for the upliftment of the rural youths. Shri K N Janardhana, CPC said that LDMs role is very important in credit linkage to RSETI trainees. Shri O N Bansal, PD RSETI emphasized not to compromise with the quality of training and to provide hand holding support to them on continuous basis. Shri Bansal said that Bank should initiate constructing RSETIs' Building where the funds are released. Shri N C Sharma & Shri C P Gupta, SPCs of U P were also present. Shri Mohanty in his valedictory address said that training programme should be prepared according to the need of the area and hoped that all RSETIs will secure 'A' or 'AA' rating in future. The conclave ended with vote of thanks by Shri R K Singh, AGM (PSC), HO.

## Indian Overseas Bank

Indian Overseas Bank organized third conclave of RSETIs' Directors at Staff College, Chennai on 6<sup>th</sup> - 7<sup>th</sup> March 2014. Shri S Balachander, G M welcomed the participants and explained the important role Directors have to perform to uplift the poor people. **Dr. M Narendra, CMD** of the Bank inaugurated the conclave. He said that Non-availability of adequate employment opportunities is the serious challenge the country is facing today. RSETIs can play a vital role to provide self-employment opportunities to unemployed BPL youth. He informed that *IOB voluntarily opened a RSETI at Kothagiri to help the Tribal people*. Three successful entrepreneurs namely Mrs Poongodi (Tanjore), Mrs Priya (Trichy) and Mrs Roselyn Thenmozhi (Thanjavur) participated and shared their experience.



Smt. Renuka Kumar, DS MoRD talked about expectations of the Ministry. She said that at present the credit linkage is only 14%, it has to be improved. Shri K N Janarthana, CPC reviewed the performance of RSETIs individually and gave valuable suggestions for improvement. Shri O N Bansal, PD RSETI discussed issues like Land allotment / possession and construction of RSETI building in a time bound basis. Shri K M Thirunavukkarasu, Consultant, TNSRLM emphasized that RSETIs should put up claim for reimbursement of eligible training cost for BPL trainees. Shri S Siddharthan, AGM (FI) proposed vote of thanks.

## News and Events

## UCO RSETI, Kokrajhar, Assam



Bhoomi Puja & foundation stone laying ceremony of UCO RSETI, Kokrajhar was held on 28<sup>th</sup> Feb. 2014 with groundbreaking. Bhumi puja was done by Shri R K Saha, Director UCORSETI, Kokrajhar. Shri D Goyari, MCLA was the chief guest. The other dignitaries present were Zonal Head of UCO Bank, DDM

NABARD and SPC. The auspicious event was also attended by large number of local people.

## Canara RSETI, Hassan, Karnataka

**Shri S S Bhat, GM, PSC & FI, HO** along with Dr S T Ramachandra, DGM, CO, Mysore performed bhoomi puja & foundation stone laying ceremony for proposed complex of RSETI, Hassan by ground breaking on 14<sup>th</sup> Feb. 2014. The other dignitaries present on the occasion were Shri Soloman, LDM, Shri Karunakar Manjunath, CM, Hassan Main Br., Shri C M N Murthy Director RSETI and other staff members & trainees.



## UCO RSETI, Munger, Bihar



Bhoomi Pujan & foundation stone laying ceremony of UCO RSETI, Munger was held at Sadar Block Campus, Munger on 6<sup>th</sup> March, 2014. The foundation stone was laid by Shri Amod Kumar Sinha, Zonal Head, UCO Bank, Patna. The other guests present were Shri Sitanshu Sekhar, DDM

NABARD, Shri Arvind Kumar Choudhary, Nodal Officer, Bihar Gramin Bank, Shri S B Mishra LDM Munger, Shri G R Sharma, Project Coordinator KVK, Shri A Kumhar, CM, UCO Bank Munger & All the UCO Bank Branch Managers. The event was coordinated by Director RSETI & Staff.

## JKB RSETI, Bandipora, Jammu &amp; Kashmir

Shri M M Fayaz, Director RSETI Bandipora received a meritorious service award in recognition of skills imparted and employment generated in Bandipora district. The award was given by **Shri Muhammad Akbar Lone, Hon'ble Minister of Higher Education, J & K State** on 26<sup>th</sup> Jan., 2014. Shri Fayaz



said that, RSETI Bandipora trained 1347 candidates till date in different activities like Dress Designing, Cushion and Pillow Making, Mobile Repairing, Emergency Lights Manufacturing, Beads Work, Food Preservation, Bee Keeping etc. Out of total trainees, 603 candidates have availed credit from different financial institutions, 145 candidates started their units with the Self Finance. RSETI Bandipora has also conducted 66 awareness camps during 2013-14.

**PNB RSETI Panchkula, Haryana**

PNB RSETI, Panchkula Haryana started functioning in rented premises w.e.f. 18<sup>th</sup> Nov., 2013 at Pinjore. The Institute was formally inaugurated by **Shri S S Phulia IAS, Deputy Commissioner, Panchkula** on 22.01.2014. **Shri S P Arora, PCS ADC** was the Guest of Honour. **Shri J K Gupta, Field GM, PNB Chandigarh**, and **Shri A K Gupta**, Circle Head, PNB Chandigarh also graced the occasion. The Institute started the first training programme of 'Dress Designing for Women' w.e.f. 31.12.2013. Till date more than 100 youth have been trained through 'Dress Designing for Women', 'Computer Tally', 'Dairy Farming' & 'Beauty Parlour Management' programmes.

**Andhra Bank RSETI, Srikakulam, A.P.**

**Shri K K Misra, ED** of the Bank visited RSETI Srikakulam on 25<sup>th</sup> Dec., 2014. He interacted with trainees of Dress Designing for Women & Mobile Repairing. He advised them to start their Enterprises and not to depend on anybody after the training. He distributed sewing machines through bank finance to trainees and also the training certificates

at Etcherala, Srikakulam District. RSETI has organized a "Free Mobile Servicing" and Awareness Camp on RSETI programmes. **Shri P Venkateswara Rao, Director RSETI** & his team coordinated the EDs visit.

**RUDSETI, Bhilwara, Rajasthan**

**Shri R S Meena, Director RUDSETI** received a Shield from **Shri Kaluram Gujar, Education Minister & Chief Controller Govt. of Rajasthan** in the presence of **Dr Ravikumar Surpur, IAS, District Collector** and **Shri. Rampal Sharma, RAS, CEO Zillaparsihad** on 26<sup>th</sup> Jan., 2014. The shield was given to the Director for his contribution in skill development to rural unemployed youth and for motivating them towards self-employment. **Shri Meena** informed that total 776 candidates were trained through 28 training programmes and 79% trainees were settled during year.

**AGVB RSETI Kamrup (Metro), Assam**

**Shri O N Bansal, PD RSETI** visited AGVB RSETI, Kamrup (Metro) on 11<sup>th</sup> March, 2014 and participated in valedictory Programme of Piggery Farming & handed over loan sanction letter to 21 trainees sanctioned by Assam Gramin Vikash Bank, Guwahati Branch in the presence of **Shri Rama Krishna Sharma, CM**

cum Nodal Officer, HO and **Shri Durlov Nath, Director RSETI**. **Shri Bansal** also had interaction with the trainees as well as RSETI functionaries.

**INDSETI Cuddlore, Tamilnadu**

IND RSETI & FLCC, Cuddlore organized a loan distribution campaign on 12<sup>th</sup> Jan., 2014 at Sri Ranga Mahal, Panruti. The chief guest of the function was **Shri K S Azhagiri, M.P, Cuddalore**. **Shri T M Bhasin, CMD, Shri B Raj Kumar & Shri Mahesh Kumar Jain, both EDs of Indian Bank** and Other

Executives grace the occasion. More than 5000 people participated in this function. The RSETI Cuddlore put up the stalls & displayed performance of the institute. The trainees also displayed their products. **Shri N Bala Subramanian, Director, INDSETI, Cuddalore** coordinated the event.

**SBBJ RSETI, Sirohi, Rajasthan**

The newly constructed building of SBBJ RSETI, Sirohi inaugurated by **Shri B Shri Ram, Managing Director, State Bank of Bikaner & Jaipur** on 26<sup>th</sup> Feb. 2014 in the presence of **Shri J K Bagree, General Manager RBI, Shri V Sarvan Kumar, IAS District Collector, Sirohi** and Executives from SBBJ and Govt. Official. **Shri Mohan Kanwari, Director RSETI** welcomed the guests.

**TRL SBI RSETI, Jharusguda, Odisha**

TRL-SBI RSETI, Jharusguda organized a RSETI Bazar on 9<sup>th</sup> Jan. 2014 at their premises. 15 stalls were put up on this occasion by the ex-trainees of the RSETI. Products like Pickles, Papad, Badi, Chips, Mushroom, Soft Toys, Different Masala Powders, Mixture, Cakes, Brooms, Candles,

Phenyl, Cloth Bags, Handkerchiefs and vegetables were displayed. **Smt. Guha Poonam Tapas Kumar, IAS, Collector & DM, Jharsuguda** inaugurated the BAZAR and went round the stalls. **Dr A K Chattopadhyay, MD, TRL Krosaki** also visited the stalls. **RM SBI, Govt. Officers, TRL Krosaki employees** and general public visited the BAZAR and made purchases. RSETI celebrated their Annual Day on 11<sup>th</sup> Feb. 2014 at **Thakar Bappa Seba Ashram, Belpahar** with 60 trainees and 45 orphan children's. RSETI also celebrated International Women's Day on March 8, 2014 in association with **TRL Krosaki Ladies Club, TRL and Maa Mahila Samiti, Bandbahal**.

**PSB RSETI, Moga, Punjab**

PSB RSETI, Moga, Punjab added more value in the life of trainees of Dairy Farming by inviting **Madam Neetika Verma CJM Civil judge (Senior Division) Cum Secretary District Legal Service Authority, Moga** on 12.2.2014 to make them aware about Free Legal aid services by GOI. **Madam** appreciated the working of RSETI. The RSETI was also visited by **Smt. Rajwinder Kaur Bhagi, MLA** on 27/01/2014. She interacted with the participants of Dress Designing for Women. She was impressed with the working of RSETI. **Shri R S Walia Director, RSETI** welcomed the guests.



## समाचार एवं गतिविधियां

### स्टॉर (बी ओ आई) आरसेटी उज्जैन (म. प्र.)



स्टॉर आरसेटी उज्जैन, के नवनिर्मित भवन का उद्घाटन बैंक ऑफ इंडिया के महाप्रबंधक (एन बी जी) श्री अरिहंत कुमार जैन द्वारा दि. 22 मार्च, 2014 को किया गया। इस अवसर पर बैंक के उप महा प्रबंधक एवं आंचलिक प्रबंधक उज्जैन श्री एस. के. अग्रवाल एवं नेशनल

अकादमी बेंगलोर के चीफ प्रोजेक्ट कोऑर्डिनेटर श्री के. जनार्धन श्री आर. के. दलाल एस. पी. सी. भी उपस्थित थे। उज्जैन, आरसेटी का नवनिर्मित भवन बैंक ऑफ इंडिया की पूरे देश में एवम मध्यप्रदेश राज्य में सभी बैंको की प्रथम आरसेटी बिल्डिंग हैं। इस अवसर पर कई सफल उद्यमी एवं सरकारी अधिकारी भी उपस्थित थे। कार्यक्रम का संचालन आरसेटी के निदेशक श्री आर. आर. सिंह ने किया।

### सेन्ट आरसेटी कोटा, (राजस्थान)

सेन्ट आरसेटी कोटा का नवनिर्मित भवन ए 61, टैगोर नगर, रावत भाटा रोड़ पर, बनकर तैयार हो गया है। दि. 11.3.2014 को संस्थान ने अपने नवनिर्मित भवन में शीफ्ट कर लिया है। नवनिर्मित भवन में सभी सुविधाओं उपलब्ध करायी गई हैं। संस्थान ने जनवरी, 2014 में नाबार्ड के सहयोग से मोबाईल रिपेयर एवं सिलाई - कढ़ाई कार्यक्रम का आयोजन किया। समापन समारोह की अध्यक्षता सेन्ट्रल बैंक क्षेत्रीय प्रबंधक श्री एच. एस. बरार ने की। श्री बरार ने प्रशिक्षणार्थियों को जीविकोपार्जन हेतु स्वरोजगार अपनाने एवं जीवन में अग्रसर होने की सलाह दी। श्री मो अकरम, शाखा प्रबंधक, दादावाडी ने प्रशिक्षणार्थियों को बैंक ऋण प्रदान करने का विश्वास दिया। कार्यक्रम का संचालन श्री डी. सी. गुप्ता, निदेशक आरसेटी ने किया।

### एस बी आई आरसेटी, दमोह (म. प्र.)

एस बी आई स्थानीय मुख्यालय के उपमहाप्रबंधक (ए बी यु) श्री पी. सी. कंडपाल ने दि. 28.1.2014 को एस बी आई आरसेटी, दमोह का भ्रमण किया। श्री कंडपाल ने संस्थान में चल रहे वाहन चालन प्रशिक्षण के समापन समारोह में भाग लिया। श्री कंडपाल ने



कहा कि प्रशिक्षणार्थी स्वयं का व्यवसाय आरंभ करते हुए स्वावलंबी एवं आत्मनिर्भर बने। इस अवसर पर क्षेत्रीय व्यवसाय कार्यालय दमोह के क्षेत्रीय प्रबंधक श्री के. के. अग्रवाल, अग्रणी जिला प्रबंधक श्री बी. एल. राय एवं स्थानीय प्रधान कार्यालय, भोपाल से श्री शिवनानी भी उपस्थित थे। एस बी आई आरसेटी के निदेशक श्री एन. एस. ठाकुर ने बताया कि अब तक प्रशिक्षण प्राप्त जो युवा अपना रोजगार स्थापित नहीं कर पाए हैं, उनके लिए एक प्रभावी अनुवर्तन कार्यक्रम चलाया जाएगा ताकि उनको आ रही बाधाओं को दूर किया जा सके।

### सेन्ट आरसेटी, मंदसौर (म. प्र.)

सेन्ट आरसेटी, मंदसौर ने फरवरी माह में एल एम वी ड्राईविंग प्रशिक्षण कार्यक्रम का आयोजन किया। समापन कार्यक्रम की अध्यक्षता श्री मालसिंग, सी ई ओ, जिला पंचायत ने की। समारोह में संयुक्त आयुक्त, जैन संभाग श्री प्रतिक सोनवलकर, तहसीलदार, श्री सत्यनारायण दारा जिला अग्रणी मुख्य प्रबंधक श्री सुधीर कुमार, आरसेटी निदेशक श्री एस. एल. जैन, वित्तीय साक्षरता प्रभारी श्री आर के दुबे एवं प्रोवोकट अधिकारी पंचायत श्री राजेश दुबे भी उपस्थित थे। समारोह में प्रशिक्षणार्थियों को प्रमाण-पत्र एवं लर्निंग ड्राईविंग लाईसेंस मुख्य अतिथि द्वारा प्रदान किए गए।

### विब आरसेटी, इंदौर (म. प्र.)



विजया बैंक स्वरोजगार प्रशिक्षण संस्थान, इंदौर की शुरुआत दि. 3.2.2011 को हुई। तब से यह संस्थान रोजगार उन्मुखी प्रशिक्षणों का आयोजन कर रहा है। दिसंबर 2013, तक 47 प्रशिक्षण कार्यक्रमों का आयोजन किया एवं 990 प्रशिक्षणार्थियों को प्रशिक्षण दिया। संस्थान की सफलता दर 55%से अधिक है। हालही में भी श्री एम. एल. बेलवाल सी ई ओ, एस आर एल एम, मध्यप्रदेश ने संस्थान का दौरा किया। संस्थान में चल रहे कार्यक्रमों के प्रशिक्षणार्थियों से चर्चा की एवं प्रशिक्षणार्थियों को अपने पैरों पर खड़े होने की सलाह दी। इस अवसर पर नाबार्ड के डी डी एम श्री पी. के. माहेश्वरी जिला पंचायत के ए पी ओ श्री विजय शर्मा एवं श्री आर. के. दलाल, एस. पी. सी. भी उपस्थित थे।

### सेन्ट आरसेटी, नरसिंहपुर (म. प्र.)



सेन्ट आरसेटी, नरसिंहपुर ने छह दिवसीय दुध व्यवसाय पर प्रशिक्षण का आयोजन किया। दि. 26.1.2014 को आयोजित समापन कार्यक्रम में स्थानीय विधायक श्री जालम सिंह पटेल एवं प्रोजेक्ट मैनेजर आरसेटी, एन आई आर डी, श्री लक्ष्मैया उपस्थित थे। इस अवसर पर विधायक जी ने कहा कि नरसिंहपुर कृषि प्रधान जिला है जिसके साथ डेयरी का व्यवसाय अच्छे से किया जा सकता है कृषि से संबंधित ऐसे कार्यक्रम आयोजित किए जाए जिससे बेरोजगार लोगों को शासन की योजनाओं का लाभ मिल सके। विधायक जी के कर कमलों से प्रमाण-पत्र भी वितरित किए गए। इस अवसर पर डॉ. अनंत दुबे, श्री सुनील कोठारी, श्री सुनील जाट, श्री प्रमेश शंकर शर्मा, डॉ. जे. एल. वर्मा भी उपस्थित थे।

## सफलता की गाथाएँ

### सिंड आरसेटी, मेरठ

श्रीमती दीपा सैनी एक मध्यमवर्गीय परिवार से हैं वह प्राइवेट नौकरी करती थी। परिवार में बड़ी होने के नाते वह चाहती थी कि कुछ काम करके पिता का सहारा बने परन्तु साधन न होने के कारण कुछ नहीं कर पायीं। एक दिन उसे अखबार से मालुम हुआ कि सिंड आरसेटी विभिन्न कार्यों के लिए निःशुल्क प्रशिक्षण प्रदान करती हैं। वह संस्थान गई एवं टेलरिंग एवं ड्रेस डिजाइनिंग कार्यक्रम में सम्मिलित हुई। इसी दौरान उसकी शादी हो गई। ससुराल पक्ष की आर्थिक स्थिति भी ठीक नहीं थी। उसने साहसकर आठ हजार रुपए से अपना टेलरिंग कार्य शुरू किया। आज 3,500 रुपए प्रतिमाह कमा लेती हैं।



आरसेटी देता प्रशिक्षण रोजगार के वास्ते युवाओं के लिये खोलता कई रास्ते

## Success Story

## UCO RSETI Goalpara, Assam



Shri Mukunda Boro a poor village boy after completion of his higher secondary was in search of livelihood. He was suffering from Rheumatic Arthritis. His father was a wage earner. Sri Boro visited Shri Prafulla Barman, RSETI Director, Goalpara for treatment, who is also a Yoga therapist. He got some relief from his sufferings and requested Barman for some Job. He was engaged at RSETI Goalpara as night watchman. Simultaneously he was trained in "Nursery management". After training, he started thinking to do something for himself and his family. In spite of his poor economic condition he took the Risk. He disposed only pair of cow they had for Rs.19,000/- and started Banana Cultivation in 7 bighas of Govt. land near his residence. He was in need of more money for purchasing manure and banana seedling. Director RSETI lend him Rs.15,000/- from his own sources, but Boro was in need of more money for irrigation and manure. He tried for Bank loan, but as the land was govt. owned, no loan was given to him. He did not lose his confident, he borrow Rs.20,000/- from village money lender. He also sold his betel nut orchard and invested all the money in Banana Orchard. He used to stay at RSETI during night and spent the entire day at his Banana Orchard.

Hard work of Boro yielded result at last. He started selling Banana in the Darangiri market, on the very first day he earned Rs.18,000/-. During 9 months time he earned Rs.1,67,000/- by selling bananas and still he is having Banana trees valued more than Rs.65,000/- at his orchard. He paid back all his liabilities and bought Bullock pair for cultivation and renovated their hut. He married a beautiful girl from reputed family in Dec. 2013. He is very happy now and says that training at RSETI Goalpara and the personal contact with the Director has changed his mental status. Now his father is not going for daily wages rather he is working at his son's Banana Orchard.

## News in Brief

- ✦ **SBBJ RSETI, Barmer, Rajasthan** participated in youth Career counseling fair organized by Cairn India and Education Department, Govt. of Rajasthan at Aadarsh Stadium on 18-19<sup>th</sup> Jan. 2014. In this programme RSETI mobilized 223 applications from youth for skill development different trades.
- ✦ **Dena RSETIs, Patan & Banaskantha, Gujarat** was visited by Shri O N Bansal, PD RSETI on 17<sup>th</sup> Jan, 2014 to verify construction status. Both the buildings are nearing completion. He also visited **Dena RSETI, Mehsana** and had interaction with trainees of ongoing programme.
- ✦ **United RSETI, Morigaon, Assam** was visited by Shri O N Bansal, PD RSETI NIRD on 11<sup>th</sup> March, 2014. He met DC & CEO, (ZP) Morigaon together with CM Nagaon UTB RO, and LDM & RSETI Director Morigaon for allotment of Land to RSETI. He also had interaction with the trainees of hand embroidery.
- ✦ **PSB RSETIs Fardikot, Moga, and Ludhiana, Punjab** visited by Shri O N Bansal, PD RSETI NIRD on 27<sup>th</sup> & 28<sup>th</sup> March, 2014. The Faridkot New RSETI building is almost ready. Moga RSETI has shifted to the new premises. Sri Banal also met the ADC, Ludhiana in connection with construction of RSETI Building.
- ✦ **Cent RSETIs Betul, Narsingpur and Shahdol, MP & ING Vysya RSETI, Bhagalkot, Karnataka** were visited by Sri R Naga Lakshmaiah, PM RSETI for verification of construction status. All the four RSETIs are nearing completion.
- ✦ **SBI RSETIs Bilaspur, Korba and Jajgir, Chattisgarh** were visited by Shri O N Bansal, PD RSETI NIRD on 21<sup>st</sup> - 22<sup>nd</sup> March, 2014. RSETI Bilaspur building is ready for shifting. Shri Bansal met DC Jajgir alongwith Sri Anil Bhide, CM LHO Bhopal and LDM & Director RSETI Jajgir for early allotment of the land to RSETI.
- ✦ **Cent RSETI Housangabad, MP** was visited by Shri O N Bansal, PD RSETI NIRD on 20<sup>th</sup> March, 2014 for verification of construction status of the new building. The Building is almost nearing completion.

## Union Bank of India

**Shri Arun Tiwari, New CMD** has taken an initiative to call meeting of all 14 RSETI Directors & respective LDMs at FGMO Lucknow on 8<sup>th</sup> Feb. 2014 after his taking the charge as CMD of Bank. He advised for effective working of all the RSETIs by field penetration and proper identification of target group. Shri S K Jain, E D & Shri V S Dole, GM (RABD) also interacted with LDMs & Directors. All the RSETIs have been equipped with Infrastructure with a focus for improvement of the grading. Where land has been allotted, focus was given to start construction work.

For any query on RSETIs, for soft copies of the current and back issues of Newsletter log on to [www.nird.org.in](http://www.nird.org.in) and also mail at [rsetinird@gmail.com](mailto:rsetinird@gmail.com)

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To,

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