



## NIRDPR - RSETIs Quarterly Newsletter

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Promoting Self Employment

July - September 2017

### Dr. D Veerendra Heggade visits NIRDPR

#### Brief Introduction

Dr. D Veerendra Heggade is an individual with multidimensional capabilities. He is a reformer, educationist, philosopher and hereditary administrator / Dharmadhikari of Dharmasthala Temple in Karnataka. He succeeded to the post of Dharmadhikari at the age of 20, on 24<sup>th</sup> October, 1968, becoming the 21<sup>st</sup> Dharmadhikari of the Dharmasthala temple. In the last 47 years, he has initiated multiple pioneering social, economic and cultural projects for the development of the society.



He converted a small temple town into a modern education hub, eventually redefining the very role of temple being a place of worship to a place of service. **Dr. D Veerendra Heggade was awarded India's second highest civilian award 'Padma Vibhushan'** by former President Shri Pranab Mukherjee in 2015 in recognition of his outstanding services to the society. The Karnataka Government honoured him with the 'Karnataka Ratna' title in the year 2009. 'RAJARSHI' title was also conferred on him by former President Dr. Shankar Dayal Sharma in 1993. He was also conferred with the 'Man of the Year' award by the Public Relations Society of India in 1994. Former Prime Ministers Shri P V Narsimha Rao and Shri Atal Bihari Vajpayee presented him the FICCI awards for SKRDDP in 1995 and Rural Development and Self-employment activities by RUDSETIs in 1999 respectively.

Dr. D Veerendra Heggade executes his social responsibility as a pious grahastha through four traditional daanas – Anna Daana, Aushadha Daana, Vidya Daana and Abhaya Daana. These are the traditionally observed charities of granting food, medicine, education and ensuring freedom from fear. He is regarded as the voice of Lord Manjunatha. He is expected to dispense justice, advice and munificence to whoever approaches him with their grievances.

#### Dr. D Veerendra Heggade visits NIRDPR



**Dr. D Veerendra Heggade** visited the NIRD&PR on July 18, 2017. During the visit, he participated in a brainstorming session on 'Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and interacted with the participants, including the mission directors of various State Rural Livelihood Mission (SRLMs), Programme Implementing Agencies (PIAs), and officials from the MoRD & NIRD&PR. In his address, Dr. Heggade spoke about the systematic need of skill development among rural youth so as to engage them in creating livelihood and shared his own experience in the field. He further visited the Rural Technology Park (RTP) at

NIRD&PR, where he interacted with the entrepreneurs. Dr. Heggade also inaugurated the 'Frugal Technology Stalls' recently established in collaboration with the DRDO. He appreciated the set up of RTP and contribution made by the NIRD&PR for capacity building and nurturing the entrepreneurs. Dr. Heggade also planted a sapling of 'Artocarpus Heterophylls' outside the Vikas Auditorium at the campus.



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#### Review Meeting of RSETIs



The Ministry of Rural Development (MoRD) organised a meeting to review the performance of RSETIs on July 25, at Pusa, New Delhi. The meeting chaired by Smt. Alka Upadhyaya, IAS, Joint Secretary, MoRD, was attended by senior executives from various banks and selective Mission Directors of SRLMs apart from Shri Anil Subramaniam, Director (Skill) MoRD, Shri K N Janardhana, NDR, NACER, Shri RR Singh, DG, NAR, Shri O N Bansal, PD RSETI, NIRD&PR and State Directors of RSETIs.

Smt. Alka Upadhyaya explained the purpose of holding the meeting and requested the participants to deliberate on the strategies to be adopted to achieve the objectives of RSETIs. She emphasised four critical issues viz. infrastructure, HR/manpower policy, quality of the training and credit linkages of RSETI-trained candidates. She urged the participants to achieve a minimum of 70% placement of candidates, of which 90% under self-employment. "As the RSETIs are bank-led institutions, the candidates should not face any difficulties in credit linkages," she said and advised the States to take ownership of RSETIs and to ensure mobilisation of sufficient number of BPL candidates for training. Shri Anil Subramaniam reviewed the performance of the RSETIs, both state-wise and bank-wise, through slideshows covering various parameters such as performance under AAP, training, settlement and credit linkages. During the course of meeting, various action points for implementation were emerged.

**RSETI Project****National Institute of Rural Development and Panchayati Raj**

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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&PR is the nodal agency to implement RSETIs Project on behalf of Ministry of Rural Development, Government of India. NIRD&PR looks after releasing funds, monitoring infrastructure creation and mentoring of RSETIs.

**About Enterprise – NIRD&PR RSETIs Newsletter**

The Enterprise has a limited circulation and serves as a medium of communication among the stake holders of RSETI Project. NIRD&PR 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&PR, 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&PR. The material published may freely be reproduced with due acknowledgement.

**Physical and Financial Progress of RSETIs**

Year (as on)	Physical Progress (No. of RSETIs)	Financial Progress (Rs. Crores)
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
31.03.2015	395	224.65
31.03.2016	444	261.85
31.03.2017	467	319.90
30.09.2017	485	342.75

**Progress of RSETIs as on 30.9.2017**

Number of functional RSETIs	:	587
Number of Youth trained	:	24,58,298
Number of Youth Settled	:	16,12,310
– With bank finance	:	6,32,921
– With self finance	:	8,07,723
– With Wage employment	:	1,71,666

**Editorial**

Dear Readers,

**PFMS – Public Financial Management System**

PFMS initially started as a plan scheme named CPSMS of the Planning Commission in 2008-09 as a pilot in four States of Madhya Pradesh, Bihar, Punjab and Mizoram for four flagship schemes viz. MGNREGS, NRHM, SSA and PMGSY. After the initial phase of establishing a network across Ministries/Departments, it has been decided to undertake National rollout of CPSMS (PFMS) to link the financial networks of Central, State Governments and the agencies of State Governments. The scheme was included in 12th Plan initiative of Planning Commission and Ministry of Finance.

- Total outlay of the scheme to be implemented through the O/o CGA would not be more than Rs. 1080 crore.
- Four-tiered project organisational structure viz.
  - Project Implementation Committee (PIC) at apex level
  - The Central Project Management Unit (CPMU) at Centre
  - State Project Management Unit (SPMU) at State level
  - District Project Management Unit (DPMU) at district level to be manned through outsourcing

**Mandate:**

The mandate given to PFMS by Cabinet decision is to provide:

- A financial management platform for all plan schemes, a database of all recipient agencies, integration with core banking solution of banks handling plan funds, integration with State treasuries and efficient and effective tracking of fund flow to the lowest level of implementation for plan scheme of the Government.
- To provide information across all plan schemes/ implementation agencies in the country on fund utilisation leading to better monitoring, review and decision support system to enhance public accountability in the implementation of plan schemes.
- To result in effectiveness and economy in Public Finance Management through better cash management for Government, transparency in public expenditure and real-time information on resource availability and utilisation across schemes. The roll-out will also result in improved programme administration and management, reduction of float in the system, direct payment to beneficiaries and greater transparency and accountability in the use of public funds. The proposed system will be an important tool for improving governance.

**Modules to implement the Mandate**

Modules developed /under development by PFMS for stakeholders as per the Union Cabinet above mandate are as under:

**I. Fund Flow Monitoring**

- Agency registration
- Expenditure management and fund utilisation through PFMS EAT module
- Accounting Module for registered agencies
- Treasury Interface
- PFMS-PRI fund flow and utilisation interface
- Mechanism for State Governments towards fund tracking for State schemes
- Monitoring of Externally Aided Projects (EAP):

**II. Direct Benefit Transfer (DBT) modules**

- PAO to beneficiaries
- Agency to beneficiaries
- State treasuries to beneficiaries

**III. Interfaces for Banking**

- CBS
- India Post
- RBI
- NABARD & Cooperative Banks

**Agency Registration:**

Implementing Agencies (e.g. Statutory bodies, Trusts, Registered Societies, Autonomous Bodies, State Govt. Institutions, Local Bodies, etc.) are registered on PFMS for monitoring of bank balances and tracking of fund flow. The bank balances of these agencies can be monitored through PFMS after their registration on PFMS. Presently, 17.9 lakh agencies are registered with their bank accounts duly validated by PFMS-Core Banking Solution (CBS) Interface and used by stakeholders for monitoring purpose. Details of progress since its inception is as under:

MIS and DSS output reports are available on PFMS. State wise releases, Ministry wise Scheme wise releases, Implementation level wise bank balances for each scheme is available to the stakeholders on PFMS.

**Expenditure management and fund utilisation through PFMS (EAT) module:**

After completion of registration process, the Agencies can log onto PFMS portal and can create Maker and Checker type users to use **Expenditure-Advance-Transfer modules** (EAT module) for transferring funds or advances to lower level Agencies and e-payments to vendors, employees and beneficiaries for financial MIS. This is an extremely important functional module of PFMS for monitoring the ultimate utilisation of funds.

— Editor

## RSETI Director's Conclaves

## Union Bank of India



The Union Bank of India organised the sixth round of conclave for their RSETI Directors on July 10<sup>th</sup> and 11<sup>th</sup> 2017 at Varanasi. The conclave was inaugurated by **Dr. Ravi Gupta, GM, RABD** by lighting the lamp. Shri S N Kaushik, FGM, Varanasi Zone, presided over the conclave. Shri K N Janardhana, NDR, NACER, Shri Vimalesh Jain, DGM, RABD, Shri Rajiv Mishra, Regional Head, Varanasi and Shri O N Bansal, PD RSETI, NIRDPR, Hyderabad were present on the occasion. The conclave was attended by 14 RSETI Directors, respective LDMS and regional heads controlling the RSETIs.

In his inaugural address, Dr. Gupta highlighted the objectives of RSETI and role of banks for achieving the national and social objectives. He urged the directors to take active steps for improving settlement of the trained candidates. Shri Kaushik opined that the directors need to be dynamic and vibrant to attend to the local needs and should take care of post-training assistance and skill upgradation of the trainees in previous batches. Shri O N Bansal spoke about the issues related to land allotment and construction of RSETI buildings. He assured to take up the problems faced by RSETIs regarding allotment of land with the State government immediately.

Shri Janardhana and Shri Vimalesh reviewed the performance of individual RSETIs based on slideshows presented by respective directors. In the review, gaps hampering the efficient functioning of RSETIs were identified and various remedial measures were suggested. Shri Janardhana advised RSETI Directors to attend the identified issues on priority basis, so that the guidelines of MoRD in addressing the unemployment problem in the country can be achieved. Shri Vimalesh Jain, DGM, in his valedictory address emphasised that the skill development programmes must have greater orientation on self-employment programmes and training should be supplemented by timely credit linkages.

## Punjab National Bank



The Punjab National Bank organised the seventh round of their RSETI Directors conclave on July 28 and 29, 2017 at the Learning & Knowledge Management Centre (LKMC) in New Delhi. The conclave was attended by **Dr. R S Sangapure, Executive Director of the Bank**, Shri B M Padha, Executive Trustee/GM, Shri Anil Subramaniam, Director (Skill), MoRD, Shri K N Janardhana, NDR, NACER, Shri R R Singh, DG, NAR, Shri O N Bansal, PD RSETI, NIRD&PR, Shri S R Agarwal, DGM & Managing Trustee, Shri H S Sahal, President, PNB CRDT and Shri A K Kakkar, Nodal Executive, apart from 44 Directors of RSETIs, sponsored by the PNB.

The conclave was inaugurated by the Shri S R Agarwal, DGM and Managing Trustee. Shri Anil Subramaniam, Director (Skill), MoRD elaborated the challenges of RSETI movement and the expectations of the MoRD in socio-economic uplift of the rural poor in particular, and other rural masses in general. He said that coverage of the rural poor and their credit linkage are dismal and need to be improved. Shri S R Agarwal made a presentation on PNB CRDT and exhorted RSETI Directors to convert RSETIs into 'Centre of Excellence'. He urged that RSETIs should be made self-reliant by March 2019. Further, RSETI Directors were divided into four groups to present the action points after deliberations on the following topics: i) RSETIs – role as an agent of change for improving milieu of rural life, ii) Approach needed to make RSETIs a Centre of Excellence, iii) Ways to boost settlement rate with focus on credit linkages iv) Adopting pragmatic approach for implementation of common norms.

Shri B M Padha elaborated the concept of RSETI movement and urged the directors to work with missionary zeal. Dr. R S Sangapure sensitised the RSETI Directors on measures for boosting the settlement rate and improving the credit linkages of the trainees. He urged the directors to find wage and mean for percolating the benefit of RSETIs to the needy. Shri Janardhana explained in detail the operational and functioning aspects of the RSETIs. Shri Singh elaborated on adoption of the common norms and improving the quality of training as per NSQF. Shri Bansal reviewed the progress made by the bank in construction of RSETI buildings in various locations.

## Indian Bank



The Indian Bank organised their RSETI Directors conclave on August 17, 2017 at IMAGE, Chennai. The conclave was inaugurated by Shri M K Bhattacharya, Executive Director of the bank by the lighting the lamp in presence of Shri K N Janardhana, NDR, NACER, Shri D Devaraj, GM (RBD/FI) and Shri S Ganesan, SDR, Tamil Nadu. The conclave was attended by directors of 11 INDSETIs and LDM, Namakkal. In his welcome address, Shri D Devaraj highlighted the performance of INDSETIs and briefed about importance of the conclave.

In his key note address, Shri M K Bhattacharya termed the RSETI movement as one of the good initiatives the Government of India. "The training imparted at the institutes helps the participants to improve their skill, which will ultimately increase their income level and improve their standard of living," he said and advised the directors to improve the employment rate from 58 - 75 per cent and to increase the credit linkages up to 60 per cent. Shri K N Janardhana, complimented the bank for organising the conclave and said that it was an opportunity for the stakeholders and directors to review, analyse and plan strategies for taking the RSETI movement forward. He congratulated INDSETIs for 105 per cent achievement in training programmes.

## RUDSETI Annual Conference



The Annual Staff Conference of RUDSETI was inaugurated by **Dr. Veerendra Heggade, President, RUDSETI Institutes**, at Dharmasthala on 30, August 2017. In his inaugural address, he fondly recollected that the RUDSETI was launched 35 years back in the year 1982 with the objective of providing skill development training, coupled with EDP inputs to the unemployed youth to take up self-employment ventures of their choice.

In his key note address, **Shri Melwyn Rego, MD & CEO of Syndicate Bank**, said that the highest level of integrity, both moral and professional, hard work and innovation are the three important qualities required for the success of any organisation. It is the responsibility of the directors and staff to push the institute towards excellence. **Smt. P V Bharathi, ED, Canara Bank**, said that the people working in RUDSETIs are blessed for having the opportunity to serve the society. She further said that the RUDSETIs face challenge in converting unemployed youth to productive citizens.

Shri M Mohan Reddy, GM, Syndicate Bank, said that the directors and faculty members are the real soldiers of this movement. He called upon the directors to work with heart and utilise the God-given opportunity to serve the unemployed youth. Shri Anil Kumar P, GM, Canara Bank, said that the directors have to play an important role in changing the mindset of unemployed youth. Shri R R Singh, DG, NAR, explained in detail the guidelines on common norms and procedures for claiming reimbursement online. Shri K N Janardhana, NDR, presented the National Perspective of RSETI movement that aims to eradicate the unemployment problem and maintain quality of the training programmes. Smt. Vijayalakshmi, DGM, Shri T P Jagadeesha Murthy, AGM, Canara Bank and Shri M Janardhan, ED, RUDSETI were also present. Shri Ajit K Rajannavar, Director, RUDSETI, Ujire proposed vote of thanks. Smt. Anasooya, Senior Faculty, RUDSETI, Ujire anchored the programme.

(Cont. from page 1)

In the evening Dr. Heggade interacted with Professors, Faculties, Staff, PGDRDM Students, Participants of all ongoing programmes and officials from Banks & nearby RSETIs and neighbouring institutions. **Dr. W R Reddy, DG NIRD&PR** welcomed Dr. Heggade and Appreciated contribution made by him for upliftment of the society and said that NIRDPR has lot to learn from him. Dr. Heggade shared his experience in the field of Rural Development in general & SHG in particular. He also talked about concept of Rural Development & Self Employment Training Institutes (**RUDSETIs**) which was experimented at Ujire, Karnataka in the year 1982. In the year 2009-10 Government of India decided to replicate this model in all districts across the country under the banner of **Rural Self Employment Training Institutes (RSETIs)**. These RSETIs have trained more than 22 lakhs youths and the success rate in term of settlements is around 65% he further said that there is no room for complacency we have to do much more in years to come. Shri O N Bansal, PD RSETI, presented vote of thanks.

## News in Brief

- **PNB RSETI, Budaun, U.P.** conducted training programmes on Soft Toys Making and Sales, Cultivation of Medicinal and Aromatic Plants, Prashikshit Krishi Udyami Swavlamban Scheme, Dairy Farming and Vermi Composting. The valedictory programme was held on August 18, 2017. On this occasion, loans for 18 candidates to the tune of Rs. 157 lakh were sanctioned. Loan passbooks and certificates were distributed by Chief Guest Smt Anita Srivastava, DM, Budaun in presence of Circle Head, Bareilly, CVO, DAO, LDM, DDO & Shri N C Sharma, SDR. An exhibition of soft toys made by trainees was also arranged. The DM appreciated the RSETI team and also motivated the trainees to launch their enterprises.
- **INDSETI Tiruvannamalai, Tamil Nadu** organised a 10-day training programme from July 28 to August 7, 2017 on Dairy Farming & Vermi Compost at Che. Nachipattu village in Chengam taluk. The trainees were also educated about Swachh Bharat Abhiyan- Clean India Mission during the programme. The trainees actively participated in the shramadhan activities in village and created awareness about Swachh Bharat on 6th September 2017 along with the youth, women SHG members, ex-trainees of INDSETI and local residents.
- **Bol RSETI Khandwa, M.P.** organised an awareness camp by Smt. Alpana Kapoor, faculty, on 17<sup>th</sup> & 23<sup>rd</sup> August, 2017 at Khedikitta and Sirpur villages in which 120 youth participated. The participants showed interest on various training programmes of RSETI and 65 applications were submitted for various activities.
- **RUDSETI Jalandhar, Punjab** conducted a special sensitisation programme on GST. The programme was recommended by Shri Wattan Singh, LDM, UCO Bank and Shri Jagdish Kumar, Director, RUDSETI, Jalandhar. Shri Wattan welcomed Shri A K Kanthwal, DGM, UCO Bank. The programme was arranged to create awareness about GST among bank managers.

## News and Events from NIRD&PR Campus

- ▶ **Shri Amarjeet Sinha, IAS, Secretary, Ministry of Rural Development, Government of India**, inaugurated the Demonstration Model for Road Technologies and Biogas plant at NIRD&PR.
- ▶ Centre for Good governance and Policy Analysis (CGGPA) organised a 5-day training programme on '**Strategies for E-Governance for Better Service Delivery**' from September 11 to 15, 2017 at NIRDPR. Addressing the participants during the inaugural session, **Dr. W R Reddy, IAS, Director General, NIRD&PR** highlighted the importance of e-governance strategies to improve service delivery, accountability and transparency.
- ▶ The NIRD&PR, in association with the Indian National Academy of Engineering (INAE) and Vijnana Bharati, organised a '**Frugal Innovation**' workshop on July 7 and 8, 2017 at the campus. The workshop was inaugurated by **Shri Venkaiah Naidu, Hon'ble Union Minister for Urban Development**. **Shri Konda Vishweshwar Reddy, Hon'ble Member of Parliament**, was the guest of honour at the programme. More than 200

participants attended the workshop, which also saw the participation of the distinguished members of INAE, business mentors, technocrats, innovators and students.

- ▶ NIRD&PR took up an initiative to organise a workshop on '**Developing Modules for Sensitising Transgender People and Stakeholders**' from July 31 to August 1, 2017. **Honourable Union Minister of State for Social Justice and Empowerment, Shri Ramdas Athawale, inaugurated the workshop**. The workshop was designed with the objectives to bring transgender community into the mainstream, provide them interventions and alternatives for development and to develop a module for sensitising stakeholders so as to minimise discriminatory practices against them.
- ▶ The Centre for Gender Studies & Development, NIRD&PR, in collaboration with the UN Women, organised a series of orientation programmes on '**Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act**' from July 31 to August 4, 2017. The programme focused on making the participants aware of the Act.

## News and Events

**BoB RSETI Surat, Gujarat**

BoB RSETI, Surat, Gujarat organised a training programme on 'Light Motor Vehicle Driving' for the women members of SHGs under the 'Pink Auto Project' with the support of the Surat Municipal Corporation (SMC). **Honourable Chief Minister Shri Vijay Rupani** and Project Officer, SMC, Shri R L Patel launched the Pink auto-rickshaw at a grand ceremony in the presence of Shri Sanjay Bhagoliwal, DGM, Regional Head, BOB, SCR, Shri K K Singh, AGM, RH, BOB, Shri Janakbhai Patel, MLA, Surat, Smt. Gayatriben Jariwala, Assistant Commissioner, SMC, Shri Vijaykumar, SMC Corporator, Smt. Roopal Shah, Chairman of Social Welfare and Cultural Committee, SMC and Shri R G Jethwa, Director RSETI, Surat. The occasion itself was very special as it was the first-of-its-kind initiative being launched in Surat.

Upon realising the problems faced by the women, the Surat Municipal Corporation did a fieldwork and arrived at the concept of launching 'Pink auto-rickshaws', which can simultaneously address the safety and employment issues. Bank of Baroda sanctioned 16 loan applications submitted by the trainees for the Pink auto-rickshaw under the MUDRA scheme.

**ABRSETI Gajapati, Odisha**

Andhra RSETI, Gajapati, conducted a 10-day training programme on 'Goat Rearing'. As many as 26 trainees from different parts of Gajapati district took part in this programme. At the valedictory function held on 6<sup>th</sup> September 2017, Shri S Pal, DDM, NABARD, Gajapati, distributed certificates to the trainees in presence of Shri Biranchi Narayan Pradhan, DIPRO, Gajapati. The trainees were advised to be self-sufficient, independent and hard working to make a decent living. The programme was organised by course coordinator Shri Dillip Kumar Tanti. Shri Chintamani Bhuyan, Director, proposed a vote of thanks.

**IOB RSETI Tirunelveli, Tamil Nadu**

The Annual Activity Report 2016-17 of IOB RSETI at Tirunelveli in Tamil Nadu was released by **District Collector Shri Sandeep Nanduri, IAS** along with Shri E Raja Kumar, CRM, Shri R Elango, Director, Shri T Palani, PD, DRDA, Shri G Gnanasehar, GM, DIC and Smt. Leema Amalini, PD, Mahalir Thittam. Shri E Rajakumar received the first copy of the report.

**SBI RSETI Malkangiri Odisha**

The SBI RSETI at Malkangiri in Odisha conducted a 30-day training programme for women on tailoring from September 4 to October 3, 2017. The programme, inaugurated by Shri Jagamohan Mina, IPS, SP, Malkangiri in presence of Shri R K Goud, PA ITDA at RSETI, was meant for the surrendered women Maoists of the area. Around 26 trainees participated in the programme.

**JKB RSETI Bandipora, J&K**

The JKB RSETI, Bandipora, J&K organised a 4-day awareness and sensitisation programme from September 11 to 13, 2017 in Gurez and Tulai and also in remote areas especially, Bagtore, Kanzalwan, Izmarg Dawar, Wanpora, Churwan, Budugam Tulail, Buglinder of Bandipora district. The programmes were conducted individually as well as with the involvement of Lead Bank Office in Bandipora district in a cordial atmosphere. The programmes focussed on raising the rural unemployment rate, especially in the field of agriculture, product and process activities. RSETI Bandipora also conducted a follow up of former trainees and two sensitisation programmes, each one in block Gurez and Tulail, attended by the officials from line departments and financial institutions.

**Canara RSETI Kozhikode, Kerala**

The Canara RSETI at Kozhikode in Kerala celebrated 71<sup>st</sup> Independence Day on August 15, 2017 by associating with the Government Mental Health Centre in Kozhikode. The RSETI arranged the service of 40 women trainees (20 each who completed beautician and tailoring courses from the RSETI) and 20 men for the inmates. They lend a helping hand to tidy up the inmates. They performed haircut and

pedicure and also attended to their tailoring needs during the day-long drive. Hospital superintendent Dr. Rajendran and other staff appreciated the service and thanked the RSETI for arranging such a novel programme.

**ABRSETI Machlipatnam, AP**

The ABRSETI at Machlipatnam released its Annual Performance Report for the financial year 2016-17 on July 8, 2017 at Dr. Pattabhi Memorial Institute of Rural Development (PMIRD), Machlipatnam. **Shri B Lakshmikantham, IAS District Collector of Krishna district**, released the report along with Shri M Venugopal Reddy, Union Development Authority Vice-Chairman and bank officials. Shri B Lakshmikantham, Shri M Venugopal Reddy and bank officials interacted with the beneficiaries of various employment schemes and skill development programmes. According to the annual report, around 71% of the trainees managed to secure employment.

**PNB RSETI Budaun, Uttar Pradesh**

The PNB RSETI in Budaun, participated in the 'Pandit Deen Dayal Antyodya Yojana' organised by the NRLM Department on September 21, 2017 at Budaun Club in Budaun. **Honorable Cabinet Minister Shri Swami Prasad Maurya visited the RSETI stalls** along with Shri Mahesh Chandra Gupta, MLA, Budaun, Shri R K Sharma, SDR and Smt. Anita Srivastav, DM appreciated the performance of PNB RSETI, Budaun. The RSETI received 40 applications for different training programmes.

**SBI RSETI Rajkot, Gujarat**

The SBI RSETI Rajkot, conducted a 10-day special training programme for Divyang (physically challenged) candidates on Photo Framing, Lamination and Screen Printing. A total of 30 candidates participated in the programme. The guests present were Shri C M Chauhan, LDM, Shri Vipin Jain,

AGM, SBI and Shri Kishor Rathod, Corporator. Shri K V Sanjot, Director, welcomed the guests at the valedictory ceremony held on July 14. The guests advised the trainees to start their own enterprises and ensured all assistance.

### SBI RSETI Washim, Maharashtra



The SBI RSETI, Washim launched training programme for women tailoring on 10<sup>th</sup> August, 2017. Since it was the 101<sup>st</sup> batch of trainees, the RSETI organised an inaugural function to mark the occasion. The programme was inaugurated by **Shri Navalkishor Mishra, DGM (Agri), SBI** in presence of Shri Pradip Patil, RSETI Director, Shri Vijay Nagrale, LDM, RSETI staff and ex-trainees of SBI RSETI. At the end of the programme, the DGM planted a sapling and released the RSETI Annual Activity Report (AAR) for the financial year 2016-17.

### IOB RSETI, Thanjavur, Tamil Nadu



**Shri Nagoor Ali Jinnah, CGM, NABARD** visited the IOB RSETI in Thanjavur on September 15, 2017. He was welcomed by Shri N Murugan, SRM, IOB, RO, Shri Srinivasan, LDM, IOB, Smt. Sumathi, RDM, IOB RO, Shri Vijayaraghavan, FLC, IOB, Smt. P Champakavalli, Director, IOB-RSETI, ex-trainees, trainers and trainees of the ongoing courses. Shri Jinnah inaugurated the costume jewellery course for Narikuravas arranged under the skill enhancement training for MSME clusters. He also launched various training equipment worth Rs.3 lakh purchased using grant from NABARD. Shri Jinnah visited various stalls in RSETI Bazaar and committed to open a rural mart in the heart of Thanjavur to be used as a sales outlet for RSETI trainees' products. He also motivated the

trainees of ongoing costume jewellery and tailoring courses with his inspiring speech.

### PSB RSETI Faridkot, Punjab



Shri O N Bansal, PD, RSETI, visited the PSB RSETI, Faridkot on September 8, 2017 for physical verification of construction status of their building. He interacted with the trainees of ongoing training programmes for women on 'Tailoring, Dairy farming and Vermi Composting'. He also held discussions with Zonal Manager at Zonal Office in Faridkot, along with the Director and staff members of RSETI. Shri Bansal also put forth certain suggestions and observations.

### Canara RSETI Hathras, Uttar Pradesh



Shri O N Bansal, PD, RSETI visited RSETI Hathras on September 11, 2017 for physical verification of construction status of their new building. He expressed satisfaction over the construction work on the premises and interacted with the trainees of ongoing programmes on 'Cell Phone Repairing and Servicing'.

### ALB RSETI, Lakimpur Kheri, UP

Shri O N Bansal, PD visited the ALB RSETI, Lakimpurkheri, along with Shri Rakesh Kumar, Director RSETI, Shri Ashok Kumar Dwivedi, Lead District Manager, Shri Sushil Chandra Srivastava, Contractor and Shri Gunjan Kapoor, Architect on September 28, 2017 for verification of construction of their building. He interacted with the trainees of ongoing beautician training programme and also had meeting with Shri Dinesh Awasthi, Zonal Head, Aallahabad Bank.

## समाचार एवं गतिविधियाँ

### बी ओ बी आरसेटी अलीराजपुर, मध्य प्रदेश



भारतीय रिजर्व बैंक भोपाल द्वारा वित्तीय साक्षरता परामर्श केन्द्र "सारथी" के सौजन्य से दिनांक 12-09-2017 को स्थानीय जिला जेल परिसर में कैदियों के मध्य वित्तीय साक्षरता शिविर आयोजित किया गया। इसमें भारतीय रिजर्व बैंक भोपाल के अग्रणी जिला अधिकारी श्री ए.के. द्विवेदी, बड़ौदा आर-सेटी निदेशक श्री कमलेश कुमार जैन, वित्तीय साक्षरता परामर्शदाता एस.के. जैन ने सहभागिता की।

कार्यक्रम को संबोधित करते हुए अग्रणी जिला अधिकारी आर.बी.आई. श्री द्विवेदी ने बन्दियों को आगामी सुखद जीवन के लिए बेहतर संगति के द्वारा अच्छा सोचने व उद्देश्यपूर्ण कार्य करने का आग्रह करते हुए वर्तमान दौर में कैशलेस बैंकिंग के विभिन्न उपयोगों को समझाया, साथ ही किसी भी मूल्य वर्ग के कटे फटे, गले आदि खराब नोटों को भारतीय रिजर्व बैंक द्वारा बैंक शाखाओं में बदले जाने के नियमों की जानकारी कटे फटे नोट प्रदर्शन द्वारा दी और 50 व 200 रुपये के जारी नये नोट का भी प्रदर्शन किया। श्री जैन ने पूर्व में जेल परिसर में जेल बन्दियों द्वारा प्राप्त किये गये खजूर झाड़ू निर्माण के प्रशिक्षण कार्यक्रम के सफल अनुभवों की चर्चा भी की।

कार्यक्रम में जेल बन्दियों को वित्तीय साक्षरता के साहित्य का पैम्पलेट, फोल्डर आदि का वितरण भी किया गया। इस अवसर पर आर-सेटी के कार्यालय सहायक विरेन्द्र जमरा, जिला जेल के प्रधान आरक्षक श्री इन्दरसिंह चौहान, मुख्य श्री प्रहरी राजेश बिशन, राधसिंह डार, सहित जेल स्टाफ, सजायाफता एवं विचाराधीन बन्दी 200 से अधिक की संख्या में मौजूद थे।

### ए एल बी आरसेटी सतना, मध्य प्रदेश



दिनांक 30-07-2017 को मैहर के दशहरा मैदान में मैहर मिनी स्मार्ट सिटी की आधारशिला प्रदेश के माननीय मुख्य मंत्री श्री शिवराज सिंह चौहान द्वारा रखी गई। इस अवसर पर विभिन्न विभागों / बैंकों द्वारा अपने स्टॉल लगाए गए।

हमारी आरसेटी द्वारा इस अवसर पर "आरसेटी बजार" का स्टॉल लगाया गया। जिसमें उस क्षेत्र के हमारे पूर्व प्रशिक्षणार्थियों ने सहभागिता की, जिसमें लोगों का अच्छा प्रतिसाद (त्मकचवदेम) मिला।

### Meeting on NLAC on RSETIs



The third meeting of the National Level Advisory Committee on RSETIs (NLACR) was held on 6.9.2017 at Vigyan Bhawan, New Delhi, which was Chaired by **Shri Amarjeet Sinha, IAS, Secretary, MoRD** and attended by Principal Secretaries / Mission Directors from selected States, Senior Executives from RBI, NABARD, Sponsor Banks of RSETIs and Officials from various Ministries. Dr. D Veerendra Heggade, Hon. Co-Chairman NLACR and Smt. Alka Upadhyaya, IAS, Joint Secretary, MoRD exchanged the copy of MoU signed between NAR & MoRD. **Dr. W R Reddy, IAS, DG, NIRD&PR**, Shri K N Janardhana, NDR, Shri R R Singh, DG, NAR and Shri O N Bansal PD, RSETI, NIRDPR were also present.

## पी एन बी आरसेटी, बदायूं, उत्तर प्रदेश



बदायूं कौशल विकास योजना के तहत पीएनबी की ओर से संचालित ग्रामीण स्वरोजगार प्रशिक्षण संस्थान में जिले के 18 से 40 वर्ष के बेरोजगारों को निःशुल्क प्रशिक्षण दिया जा रहा है। इसमें खेती-किसानी को लेकर वर्मी कंपोस्ट खाद कैसे बनाई जाए, औषधि की खेती कैसे की जाए, टेडीबियर बनाना, सिलाई कढ़ाई, ब्यूटीशियन, कम्प्यूटर आदि रोजगार परक प्रशिक्षण दिया जा रहा है।

विश्व युवा कौशल दिवस के अवसर पर महिला प्रशिक्षणार्थी की ओर से टेडीबियर बनाए गए। इसमें महिलाओं ने तरह-तरह की कलाकारी दिखाई। केन्द्र संचालक नवल किशोर ने बताया कि कौशल विकास के तहत पीएनबी बैंक की ओर से निःशुल्क प्रशिक्षण कराया जाता है, ताकि बेरोजगार अपना काम कर सके। इस अवसर पर नगर मजिस्ट्रेट आर के द्विवेदी ने युवाओं को प्रमाण पत्र बांटे।

## एस बी आई आरसेटी बागेश्वर, उत्तरखंड



दिनांक 11-07-2017 को श्री प्रकाश पन्त जी, वित्त मंत्री, पेयजल मंत्री उत्तराखंड एवं प्रभारी मंत्री बागेश्वर द्वारा भारतीय स्टेट बैंक, ग्रामीण स्वरोजगार प्रशिक्षण संस्थान बागेश्वर के नवनिर्मित भवन का उदघाटन किया गया। इस अवसर पर श्रीमती रंजना जिलाधिकारी बागेश्वर, श्री रमेश कुमार पंत, सहायक महाप्रबंधक (एसएलबीसी) एवं सचिव आरसेटी उत्तराखंड, श्री शैलेन्द्र उनियाल, क्षेत्रीय प्रबंधक, भारतीय स्टेट बैंक, क्षेत्र-4 हल्द्वानी, मुख्य विकास अधिकारी, जिला विकास अधिकारी, जिला अग्रणी बैंक अधिकारी, मुख्य प्रबंधक, भारतीय स्टेट बैंक बागेश्वर एवं जिले के सभी प्रशासनिक अधिकारी तथा सम्मानित गणमान्य व्यक्तियों की गरिमामयी उपस्थिति में संपन्न हुआ। ग्रामीण स्वरोजगार प्रशिक्षण संस्थान द्वारा संस्थान परिसर में वृक्षा रोपण का कार्यक्रम भी आयोजित किया गया जिसमें मुख्य अतिथि एवं जिलाधिकारी बागेश्वर के द्वारा वृक्षा रोपण भी किया गया। मुख्य अतिथि श्री प्रकाश पंत ने संबोधित करते हुए कौशल विकास योजना के अंतर्गत भारतीय स्टेट बैंक आरसेटी के सहयोग से संचालित प्रशिक्षण कार्यक्रमों के सफल क्रियान्वयन की सराहना की।

## सफलता की कहानियाँ

## सी बी आई आरसेटी, जबलपुर, मध्य प्रदेश



श्री दिलीप मनोहरे पिता श्री तुलसी राम निवासी बड़ी ओमती, जबलपुर एक निम्न परिवार के सदस्य हैं। ज्यादा पढ़ाई न करने के कारण ही अच्छी नौकरी भी नहीं मिल रही थी, ये किराये की टैक्सी चलाकर अपने परिवार का पालन पोषण करते थे तभी इनको राष्ट्रीय शहरी आजीविका मिशन योजना के बारे में जानकारी मिली कि इस योजना के तहत हम बैंक से ऋण प्राप्त कर अपना स्वरोजगार स्थापित कर सकते हैं। इन्होंने इस बारे में चर्चा की और चर्चा उपरांत नगर निगम में ऋण हेतु अपना आवेदन दिया, आवेदन स्वीकृति के बाद आरसेटी जबलपुर में दिनांक 22-10-2016 से 27-10-2016 तक सामान्य उद्यमिता विकास का प्रशिक्षण प्राप्त किया। प्रशिक्षण के उपरांत श्री दिलीप मनोहरे को पंजाब नेशनल बैंक शाखा भर्तीपुर से 2.00 लाख का ऋण प्राप्त हुआ। आज श्री दिलीप मनोहरे टैक्सी व्यवसाय का सफलतापूर्वक संचालन कर रहे हैं और अपनी सफलता का श्रेय राष्ट्रीय शहरी आजीविका मिशन व आरसेटी को देते हैं।

## बी ओ आई आरसेटी खंडवा, मध्य प्रदेश



यह सभी जानते हैं कि सफलता आसानी से हासिल नहीं होती है। इसे पाने के लिए कठिन परिश्रम की आवश्यकता होती है। यह एक ऐसे लड़के की प्रेरणादायक कहानी है जिसने निर्धनता से ऊपर उठकर यह सिद्ध कर दिखाया कि उसमें संकल्प शक्ति अपार है। यह कहानी श्री गोपी गन्नोरे की, जो ग्रामीण रेवापुर, विकास खंड हरसूद का रहने वाला है। परिवार की आर्थिक स्थिति कमजोर होने के कारण गोपी ने आठवीं कक्षा के बाद पढ़ाई नहीं की। गोपी अपने परिवार की आर्थिक मदद करना चाहता था जिसके लिए उसने मोटर रिवाइडिंग की दुकान पर काम करना शुरू किया पर सही तरीके से काम न कर पाने के कारण पर्याप्त मंथनाताना नहीं मिल रहा था। इस कारण गोपी ने मोटर रिवाइडिंग प्रशिक्षण लेने का निश्चय किया। संयोगवश कुछ दिन बाद श्री गोपी को अपने एक रिश्तेदार से बैंक ऑफ इंडिया द्वारा प्रायोजित स्टार स्वरोजगार प्रशिक्षण संस्थान खंडवा के बारे में पता चला।

श्री गोपी ने संस्थान में मोटर रिवाइडिंग एवं रिपेयरिंग का प्रशिक्षण प्राप्त करने हेतु आवेदन दिया और प्रशिक्षण प्राप्त किया। प्रशिक्षण कार्यक्रम में गोपी को मोटर रिवाइडिंग एवं रिपेयरिंग की पूरी जानकारी के साथ ही साथ परियोजना लागत निर्धारण, मार्केटिंग, संकटवहन क्षमता एवं संभाषण कौशल जैसे मुद्दों से अवगत कराया गया। प्रशिक्षण द्वारा उसके आत्मविश्वास में वृद्धि हुई इसके फलस्वरूप प्रशिक्षण उपरांत उसने छनेरा (हरसूद) में एक दुकान पर मोटर रिवाइडिंग का काम शुरू कर दिया जहां वह आज 6000 से 7000 रुपये महीना कमा रहा है और अपने परिवार की काफी मदद कर पा रहा है।

यह उपलब्धि श्री गोपी के निरन्तर प्रयास एवं प्रशिक्षण द्वारा प्राप्त कौशल का ही फल है। वह अपनी इस सफलता के लिये बैंक ऑफ इंडिया आरसेटी खंडवा का आभार प्रकट करता है।

## सिंड आरसेटी मेरठ, उत्तर प्रदेश



सफलता का कोई रहस्य नहीं है। यह लगन, कड़ी मेहनत और असफलता से सीखने का ही परिणाम होता है। श्रीमती ज्योति को सिलाई करने का शौक था। उसकी रूची सिलाई के कार्य में थी। उसने गांव में ही दुकान पर सिलाई कार्य करते देख कर थोड़ा बहुत कार्य सीख लिया, लेकिन वह निपुणता हासिल करना चाहती थी। तभी एक दिन उसे अपने साथी से सिंड आरसेटी, मेरठ के बारे में जाना कि सिंड आरसेटी मेरठ विभिन्न प्रकार के ट्रेडों में प्रशिक्षण देता है। श्रीमती ज्योति एक मध्यवर्गीय परिवार से है। पिता दूर एवं ट्रेवल्स का कार्य करते हैं वह अपने परिवार के लिए कुछ करना चाहता था मगर समुचित साधन नहीं थे। श्रीमती ज्योति इन्टर तक पढाई के पश्चात सिलाई करने की ठानी, वह अपने घर से ही कार्य की शुरुवात करना चाहती थी ताकि वह अपने परिवार का सहारा बने।

सिंड आरसेटी मेरठ में निशुल्क "फैशन डिजाइनिंग" में आवेदन कर साक्षात्कार के पश्चात उसे प्रशिक्षण के लिए चुन लिया गया। प्रशिक्षण की अवधि के दौरान उसने नये प्रकार के वस्त्रों को डिजाइन करना एवं काटना व सिलाई के बारे में जाना तथा प्रशिक्षण में उसे व्यवसाय की बारीकियों के बारे में जानकारी दी गयी। संस्थान के निदेशक एवं प्रशिक्षकों ने एक सफल उद्यमी की योग्यताओं के बारे में जानकारी दी।

प्रशिक्षण के पश्चात् मवाना में "फैशन डिजाइनिंग" के कार्य की शुरुआत रु. 25,000/- से की। आज उसकी शुद्ध मासिक आय रु. 12,000/- है। श्रीमती ज्योति का पूरा परिवार सिंड आरसेटी मेरठ को धन्यवाद देता है जिसने उसके सपने को मात्र 30 दिन में नया आयाम दिया है एवं जीवन की राह को सुगम बना दिया।

## Success stories

## SBI RSETI Malakangiri, Odisha



**Shri Gopal Ray**, aged 28 years, is the son of Sri Goura Ray of M V 19, Malakangiri in Odisha. He studied up to 9<sup>th</sup> standard. Belonging to a poor family with low monthly income, Gopal Ray says his parents were unable to meet the even basic requirements of life. He wished to launch a self-employment venture keeping in view the demand of local market.

He had a strong desire to succeed in life and prove his potential. Initially, he started a tailoring unit at Malakangiri. He faced a lot of struggles to establish the unit due to financial constraints. After a long period, he

made contact with SBI RSETI Malakangiri and came to know the details of the training programme offered by it. He approached the institute and expressed his desire to become an entrepreneur and provide employment to other rural youth as well.

Further, sensing the scope, he joined the mobile phone servicing course. During the training, he acquired skills and learned various techniques of the vocation. After successful completion of the course, he opened a mobile phone service shop with his own investment of Rs. 90,000 at M V 19, Malakangiri. Today, he is a proud owner of a mobile phone sales and service shop and earns Rs. 9,000 per month. He fondly remembers the helping hand extended by RSETI in shaping his career and conveys his gratitude to the SBRSETI Director and staff from the bottom of his heart.

## ICICI RSETI Udaipur, Rajasthan



**Shri Bheru Lal Gadari** hails from an agricultural family with poor financial backgrounds. Bheru, the youngest of all the siblings, maintained a carefree attitude to an extent. The financial condition of the family was so weak that the members were struggling to make both ends meet. Owing to the situation, he could not study beyond 10<sup>th</sup> grade. As Bheru was thinking about his future plans, one of his friends told him about ICICI RSETI and gave him a pamphlet bearing the details of the training programmes. As he went through the pamphlet, he came across a training course on two-wheeler servicing.

Soon, he approached the nearest ICICI Satellite centre in Bhinder block and got himself enrolled for the course. The training imparted him not just technical knowledge but also the entrepreneurship skills and financial literacy. In fact, these add-ons gave him the much-needed confidence. "At ICICI, the RSETI staff and teachers encouraged me to start my own enterprise", Bheru says. After training, he opened a two-wheeler repairing and servicing shop. Today, he is making a decent earning of Rs.18,000 per month. Aiming to expand his business, Bheru has also applied for a loan. The guidance from the financial literacy session arranged by ICICI RSETI has also helped him to make little savings. "Today, I am financially secure and attending needs of my family heads".

## Dena RSETI Bhuj Dist. Kutch, Gujarat



**Mrs. Manisha Suthar**, a woman from Rajasthan, nursed the dream of becoming a beautician with the support of her family. She completed her education till Class 12. After marriage, she shifted to Bhuj with her husband Shri Aswin Kumar. She told her husband about her dream job and he offered her full support. Incidentally, she saw an RSETI advertisement regarding training programme on Beauty Parlour Management. She applied for the course and got selected after an interview. In the first two days of training, she got to know about the self-employment opportunities. She learned a handful of new techniques in beauty treatment during the technical training sessions and completed her training at RSETI successfully.

Later, Smt. Manisha started her beauty parlour at her home with an investment of Rs.50,000. She also developed a marketing strategy by installing a signboard in nearby area and advertising widely about her unit on social media and also started offering discounts. Smt. Manisha Suthar is now receiving good response from the local residents. She is also planning to expand her business and organise a free workshop. At present, she is making a monthly net profit of Rs.7,000. Smt. Manisha thanks the RSETI team for the motivation, training and assistance to realise her dreams.

## SBI RSETI Karimnagar, Telangana



**Smt. Sidda Leela** is a 28 years old, middle class woman from Mutharam (Vill & Mndl), Karimnagar district in Telangana, who studied up to 10<sup>th</sup> standard. By chance, she came to know about SBI RSETI, Karimnagar through EAP conducted at Mutharam Village by the RSETI staff. She attended the same and enrolled her name for the tailoring course for women. After the successful completion of the one-month training that started on April 6, 2017 and ended on May 7, 2017, she launched a tailoring unit at her home

'Jeevana Jyothi Ladies Tailors' by investing Rs.50,000. She started taking order to stitch garments for women and children. As her sewing skills made her popular in the village, she is getting more orders now.

At present, she runs a successful business and earns a monthly income of Rs.10,000. She also has received orders from private agencies for stitching uniforms for school children. Smt. Sidda Leela expresses her sincere gratitude to the SBI RSETI, Karimnagar and its staff.

## APPEAL

All RSETI Directors are requested to send us important news & events organised, success stories, outstanding achievements with action photographs through email: [rsetinewsletter.nird@gmail.com](mailto:rsetinewsletter.nird@gmail.com) - for publication in our "Enterprise - NIRD&PR RSETI News Letter"

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)

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