

Success Stories
from
Rural Self Employment
Training Institutes
(RSETIs)



NATIONAL INSTITUTE OF RURAL DEVELOPMENT

(Ministry of Rural Development, Government of India)

Rajendranagar, Hyderabad - 500 030

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FOREWORD

National Institute of Rural Development (NIRD) takes pride in bringing out the book titled Success Stories from RSETIs. It is heartening to note that significant progress has been made in establishing the RSETIs in the country at the initiative of both sponsor Banks and State Governments. As on date, we have been able to establish 555 RSETIs across the country.

RSETIs' core offering includes its free, unique and intensive short term residential trainings designed specifically for the rural youth. What makes it different from other vocational training is its demand driven approach, a wide choice of vocations and its everlasting power to ensure sustainability of micro enterprise and credit linkage after the training.

Some of the RSETIs have completed three years and some are in the infant stage. There are many **Success Stories** from the RSETIs wherein rural employed youth have been able to establish their own enterprises to meet their livelihood and are doing well. A need was felt to collect and publish a few success stories from various RSETIs across the country.

NIRD has made sincere effort in this direction and has come out with this book. It is hoped that these success stories will go a long way in motivating and channelising the millions of unemployed youth to the RSETIs for skill development and to get engaged themselves in self-employment for sustainable livelihood.

National Institute of Rural Development
(Ministry of Rural Development, GoI)
Hyderabad – 500 030

A green handwritten signature, likely of Dr. M V Rao, IAS, written in a cursive style.

Dr. M V Rao, IAS
Director General

31st December, 2012



ACKNOWLEDGEMENT

National Institute of Rural Development (NIRD) is the nodal agency to implement the Rural Self Employment Training Institute (RSETI) Scheme of the Ministry of Rural Development (MoRD), Government of India. With the active cooperation and support from state governments and sponsoring banks, to date, there are 555 functional RSETIs across the country. All these RSETIs are engaged in task of skill development of unemployed youth, particularly rural poor and motivating them to go for self-employment as their means of livelihood to lead a decent life. As on 31.09.12 these RSETIs have trained 395643 youth. Out of this 240237 youth are settled. Thus the settlement rate is 64%.

Over the years there are many success stories from various RSETIs across the country which may motivate other unemployed youth also to go for self-employment. With this aim in mind NIRD made an attempt to collect and publish a few success stories from different RSETIs. As a result of this, the book is in your hand. Initially we planned to publish 51 stories thinking that the response may be lukewarm but looking at the response subsequently the target was raised to 101 stories. The response from the various RSETIs and the sponsor banks was so tremendous that we got 175 success stories as on 30th September, 2012 and more and more are pouring in.

The purpose of this publication is to share success of unemployed youth with the intervention of RSETIs among its various stakeholders and more so with unemployed youth. It is hoped that this book will fulfill its purpose and motivate more and more youth to go for self-employment

We are highly thankful to **Dr. M V Rao, IAS, Director General, NIRD** who is instrumental and who has conceived the idea of publication of success stories from RSETIs. We are also thankful to him for giving his constant guidance and support in bringing out this publication.

NIRD acknowledges the cooperation given by all the sponsoring Banks and RSETIs for their tremendous response in contributing interesting success stories along with photographs for compilation and making this mission successful.

We place on record our sincere thanks to Dr. R N Hegde, former Project Coordinator, RSETI, for his initiation in this direction and to all staff members of RSETI project who have contributed their might in publication of this book. Lastly but most importantly we are thankful to all the successful trainees/entrepreneurs who have motivated us to publish this collection of success stories from RSETIs.

National Institute of Rural Development
(Ministry of Rural Development, GoI)
Hyderabad – 500 030

31st December, 2012

O N Bansal
Project Director, RSETI

This collection is dedicated to.....

. millions of the unemployed youth, especially the rural poor who silently suffer from the fear of failure.

. those youth who lack confidence and self-motivation but have a burning desire to struggle and gain potential livelihood.

. all who embraced self-employment through the initiatives of RSETIs and now stand as role-models, the beacons of change, for all others to emulate them.

. the trainers, the people behind the scenes, who brought about a sea change in the lives of many a sufferer.

. the visionaries, who believed that alleviation of poverty is possible by promoting social education, reaching the needy and training them appropriately.

..... Editorial Team

CONCEPT, PHILOSOPHY & GUIDELINES OF RSETIs

Every year, millions of youth from rural and semi urban areas could not pursue higher and professional education. In such a situation, the need was felt for promoting self-employment particularly for those below poverty line. In this context, a unique initiative in mitigating the problem of unemployment was taken up by the MoRD in January 2009 under the banner of RSETI scheme. The scheme envisages framework for imparting good quality residential free training and post-training follow-up with credit linkage for sustained motivation among the trainees for promoting entrepreneurship among the rural youth. As RSETIs are Bank lead institutions they are prefixed with the name of the respective sponsor banks to give distinct identity.

Philosophy: The unique feature of RSETI scheme is its short duration residential free training of 6 to 45 days duration but long-term hand-holding for two years. Residential training gives an opportunity for the trainees to live in a different environment with extended hours of learning which also facilitates to change the mindset of trainees for positive attitude towards their life.

Historical perspectives of RSETIs: It is interesting to note that banks (both public sector and private sector banks) had opened 112 RSETIs including 21 RUDSETIs, prior to launching of the Scheme by the MoRD in January 2009. After launch of the scheme by MoRD and regular monitoring by NIRD, there is spectacular growth of RSETIs across the country despite initial hurdles, the number of RSETI's as on 31st December 2012 are 555.

RSETI Scheme at a glance (abstract of guidelines issued by MoRD)

- ▶ The institutes set up in the country should be registered as societies/trusts.
- ▶ The institutes to be opened in all districts of the country. The acronym 'RSETI' name should be suffixed with the abbreviation of the concerned Bank, e.g., PNB RSETI, BOB RSETI etc..
- ▶ Land for setting up RSETIs will be allotted to the concerned Banks, free of cost by the State Governments.
- ▶ The construction of RSETI buildings will be undertaken by the concerned Bank/Trust/Society. Cost of construction will be funded by MoRD.
- ▶ A four level committee is to be set up to ensure the grounding of the institutes in all the rural districts of the country:
 - National Level Steering Committee – This committee is headed by the Secretary, RD, MoRD. The committee is to meet at least twice in a year at half-yearly intervals.
 - State Level Steering Committee – This is a sub-committee of the SLBC to be set in every state for all the RSETIs functioning in the State. The committee will be co-chaired by the Principal Secretary, RD and SLBC, Convenor of the Bank.
 - Governing Council – This is formed at the bank's apex level to lay down goals, general policies and set directions to the RSETIs.
 - Local Advisory Committee – This is the committee which is formed at the institute level and it will ensure that the guidelines of RSETIs are followed in manner and spirit.

- ▶ The RSETIs should be headed by a Director on deputation from sponsor Bank with rural banking exposure and having aptitude and flair for training. He should be an officer Scale II/ III of the Bank. He may be supported by faculties/staff either from the Bank or on contract basis.
- ▶ Each RSETI should offer 30-40 Skill Development Programmes in a financial year in various avenues. All programmes should be of short duration ranging preferably from 1 to 6 weeks.
- ▶ Government of India will provide, one time grant assistance to the RSETI, up to a maximum of Rs.1.00 crore for meeting the expenditure on construction of the building.
- ▶ MoRD, through the DRDAs will provide support towards the cost of training for rural BPL candidates to the sponsor banks @ Rs 200/- per candidate per day with a cap of Rs. 4000/- for training up to 4 weeks duration and Rs 5000/-for training of longer duration. Other recurring cost for the RSETIs will be borne by sponsoring banks or through other sponsoring agencies like SIDBI or NABARD.
- ▶ Types of training to be decided by the institute should be based on the local resource situation and potential demand.
- ▶ Sponsoring of applications, it is the primary responsibility of all DRDAs and branches of the sponsoring banks to sponsor rural BPL trainees.
- ▶ Selection of trainees should be done in such a way that 70% of the trainees should be from the rural BPL category; weightage should be given to SC/ST, minorities, women and physically handicapped.
- ▶ Proper system for regular follow-up and handholding for a minimum period of 2 years should be put in place.
- ▶ Banks should ensure that officers posted as Directors of RSETIs undergo TTPs (Trainers Training Programme) before taking charge of the RSETIs.
- ▶ The Director, RSETI should ensure that the trainees are credit linked by sending the list of candidates to all bank branches of the area.
- ▶ Certificates issued by a RSETI will be recognised by all banks for purposes of extending credit to the trainees.
- ▶ RSETIs should also conduct various skill upgradation programmes for undertaking micro enterprises or wage employment to enable existing entrepreneurs to compete in the emerging global market.
- ▶ RSETIs should give equal opportunities to women entrepreneurs and organise exclusive programmes for women in various trades.

* * * * *

**Standard Course Modules for
Entrepreneurship Development Programmes for
Rural Self Employment Training Institutes (RSETIs)**

Sl. No.	Name of the Programme	Duration in Days
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A General EDPs

1	Rural Entrepreneurship Development Programme (REDP)	12 days
2	Prime Minister Entrepreneurship Generation Programme (PMEGP)	11 days

B Agricultural EDPs

3	Comprehensive Agriculture & Allied Activities	14 days
4	Comprehensive Horticulture	13 days
5	Sericulture	8 days
6	Dairy Farming	6 days
7	Poultry	6 days
8	Piggery	6 days
9	Mushroom Cultivation	6 days
10	Sheep Rearing	6 days
11	Cultivation of Medicinal & Aromatic Plants	6 days
12	Bee Keeping	6 days
13	Dairying and Vermi Composting	10 days
14	Rubber Tapping	10 days
15	Pisciculture (Inland Fisheries)	6 days
16	Plant Nursery Management	6 days
17	Commercial Floriculture	6 days
18	Advance Dairy Management	21 days

C Process EDPs

19	Electric Motor Rewinding & Pumpset Maintenance	30 days
20	Servicing of TV/DVD and other Digital Electronics	30 days
21	Tractor Servicing, Maintenance and Repairs	30 days
22	Plumbing and Sanitary Works	30 days
23	Refrigeration and Air-conditioning Course (RAC)	30 days
24	Multi Phones Service Training Programme	30 days
25	Computer Tally	30 days
26	Two Wheeler Servicing	30 days
27	Beauty Parlour Management	30 days
28	Digital Designing and Publication (DTP)	45 days
29	Computer Hardware (A+) and Networking (N+)	45 days
30	Basic Photography & Videography	21 days
31	Domestic Electrical Appliances Repair	30 days
32	Sewing Machine Servicing and Repairs	15 days

33	Aluminum Fabrication	21 days
34	Inventor & UPS Manufacturing and Servicing	21 days
35	Light Motor Vehicles(LMV)driving	15 days
36	Men's Parlour Management	30 days

D Product EDPs

37	Gems and Artificial Jewellery	30 days
38	Hand Embroidery	15 days
39	Food Processing & Bakery Products	15 days
40	Dress Designing for Men	21 days
41	Dress Designing Programme for Women	21 days
42	Stained Glass Etching & Painting	15 days
43	Lambani Kasuti & Karnatak Kasuti	15 days
44	Agarbathi Making	15 days
45	Jute Products Manufacturing	15 days
46	Soft Toys Making	15 days
47	Preparation of Domestic Products	15 days
48	Flexi Board and Lamination	10 days
49	Embroidery and Fabric Painting	15 days
50	Paper Cover, Paper Bag, Envelop & File Making	10 days
51	Apparel Designing Course	30 days
52	Jardosi & Maggam Work	21 days
53	Handicrafts Manufacturing	30 days
54	Manufacture of Utility Items from Waste	15 days
55	Computer Tally	30 days
56	Computerized Financial Accounting	30 days
57	Computer – Data Entry Operation	30 days

E Other EDPs (Skill Up gradation)

58	Advanced Digital Photography	10 days
59	Digital Film Making	10 days
60	Servicing of Digital Television & Digital Electronics	10 days
61	Maintenance of Domestic Equipments	15 days
62	Computerised Sticker Cutting	7 days
63	Exclusive Designer Wear	10 days
64	Export Oriented Jewellery Making	10 days
65	Original Stain Glass Painting	10 days
66	Laptop Maintenance and Servicing	10 days
67	Advanced Mobile Servicing	10 days
68	Advanced Beauty Parlour	10 days

State-wise Progress of RSETIs as on 31.12.2012

Sl. No.	State	No. of Districts	No. of Districts approved by SLBC	No. of Banks involved	No. of RSETIs estab-lished by banks	No. of RSETIs received MoRD grant	No. of RSETIs yet to get MoRD Grant (6-7)
1	2	3	4	5	6	7	8
1	Andhra Pradesh	22	22	6	25	19	6
2	Assam	27	27	8	17	7	10
3	Arunachal Pradesh	16	16	2	1	1	0
4	Bihar	38	38	8	37	30	7
5	Chhattisgarh	18	18	3	18	16	2
6	Gujarat	26	26	4	26	21	5
7	Goa	2	1	1	1	0	1
8	Haryana	21	21	5	19	15	4
9	Himachal Pradesh	12	12	3	10	8	2
10	Jammu and Kashmir	22	22	2	20	0	20
11	Jharkhand	24	24	8	25	19	6
12	Karnataka	29	29	11	30	27	3
13	Kerala	14	14	7	14	12	2
14	Madhya Pradesh	50	50	10	51	50	1
15	Maharashtra	33	33	6	35	21	14
16	Meghalaya	7	7	5	1	1	0
17	Mizoram	8	1	1	1	1	0
18	Manipur	9	2	0	0	0	0
19	Nagaland	11	11	4	1	1	0
20	Odisha	30	30	5	31	22	9
21	Punjab	20	20	5	17	12	5
22	Rajasthan	33	33	8	33	22	11
23	Sikkim	4	4	1	1	1	0
24	Tamil Nadu	31	31	5	28	7	21
25	Tripura	4	4	3	5	1	4
26	Uttar Pradesh	72	72	10	72	16	56
27	Uttarakhand	13	13	5	13	7	6
28	West Bengal	18	18	7	19	5	14
29	Andaman & Nicobar Islands	3	1	1	1	0	1
30	Daman and Diu	1	0	1	0	0	0
31	Dadra Nagar Haveli	1	1	1	1	1	0
32	Lakshadweep	1	1	1	1	1	0
33	Puducherry	1	1	1	1	1	0
	Total	621	603		555	345	210

RSETIs in India as on 31.03.2012 (District Wise)



Prepared by:

C-GARD,
National Institute of Rural Development (NIRD),
Rajendranagar, Hyderabad.

Legend

- Established Centres (526)
- Non-Established Centres (76)

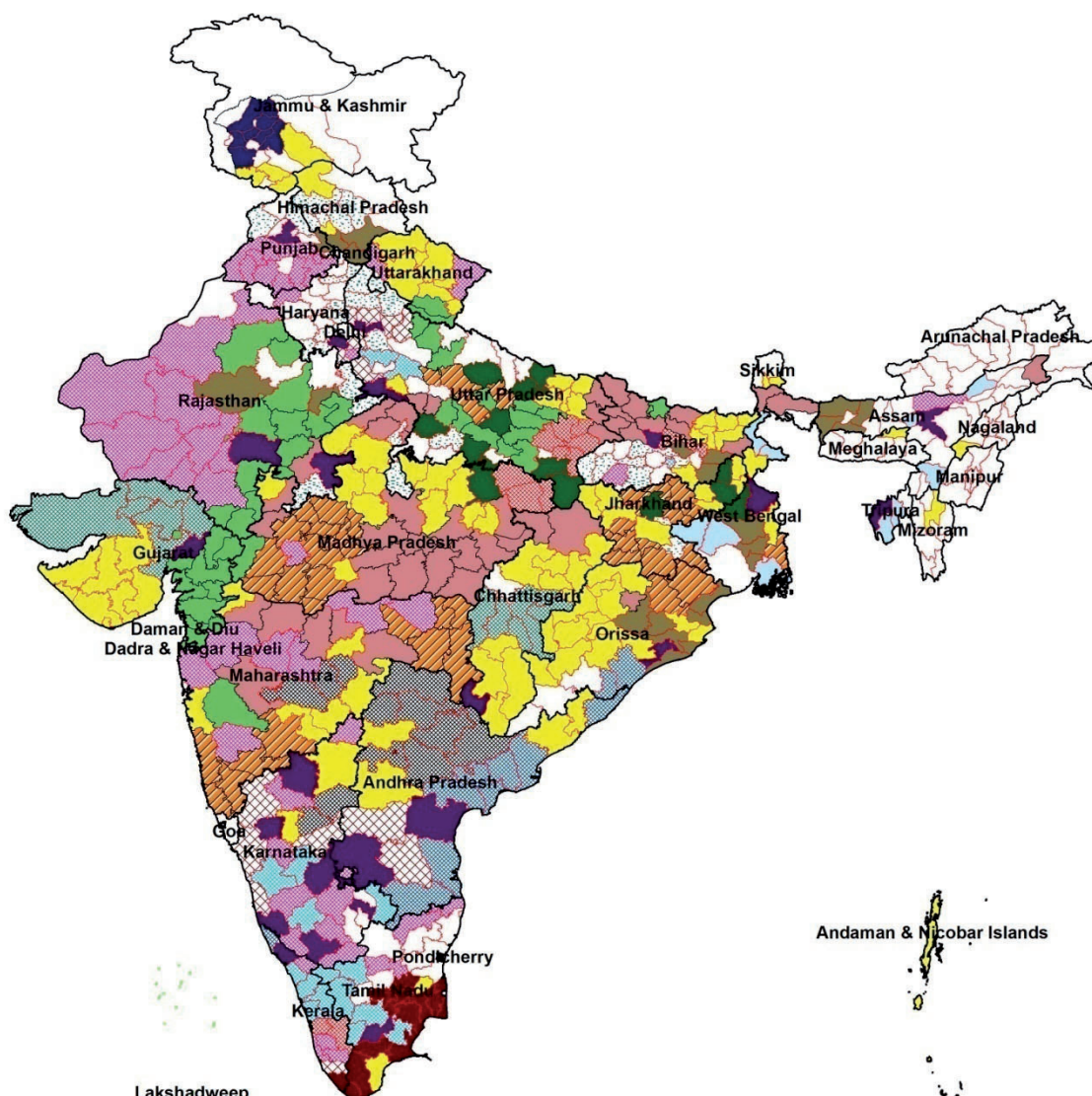
Bankwise Progress of RSETIs as on 31.12.2012

Sl. No.	Name of the Bank	No. of Lead Districts	No. of Districts approved by SLBC	No. of RSETIs established by banks	No. of RSETIs received MoRD Grant
1	Allahabad Bank	17	21	21	6
2	Andhra Bank	6	9	11	7
3	Bank of Baroda	45	45	45	25
4	Bank of India	48	41	42	33
5	Bank of Maharashtra	6	7	7	5
6	ICICI Bank	0	2	2	1
7	Canara Bank	26	22	23	16
8	Central Bank of India	48	46	46	32
9	Corporation Bank	3	2	2	2
10	DCC Bank Bidar	0	1	1	1
11	Dena Bank	13	12	12	11
12	Indian Bank	14	12	8	3
13	Indian Overseas Bank	13	12	12	1
14	ING Vysya Bank	0	1	1	1
15	J & K Bank	12	12	12	0
16	Oriental Bank of Commerce	3	4	5	4
17	Punjab & Sind Bank	3	3	3	3
18	Punjab National Bank	55	62	48	33
19	RUDSETI	0	25	27	23
20	State Bank of Bikaner & Jaipur	9	8	8	6
21	State Bank of Hyderabad	8	12	12	11
22	State Bank of India	173	133	113	75
23	State Bank of Mysore	3	2	1	1
24	State Bank of Patiala	7	8	8	6
25	State Bank of Travancore	3	4	4	4
26	Syndicate Bank	25	14	16	12
27	UCO Bank	34	26	26	8
28	Union Bank of India	14	14	14	7
29	United Bank of India	30	21	11	2
30	Vijaya Bank	3	8	3	3
31	Assam Gramin Vikas Bank	0	5	3	2
32	IDBI Bank	0	1	1	0
33	Tripura Gramin Bank	0	1	1	0
34	Axis Bank	0	1	0	0
35	Uttarakhand Gramin Bank	0	1	1	0
36	Meghalaya Cooperative Apex Bank	0	1	0	0
37	Meghalaya Rural Bank	0	1	0	0
38	Arunachal Pradesh Rural Bank	0	1	1	1
39	North East Development Finance Corporation Limited (NEDFi)	0	2	1	0
40	APBIRED, Hyderabad, Andhra Pradesh *	0	-	1	0
41	Rural Training Centre, Sivagangai, Tamil Nadu #	0	-	1	0
42	JSS Mahavidyapeethe RUDSETI, Chamaraajnar, Karnataka @	0	-	1	0
	Total	621	603	555	345

* APBIRED is sponsored by Govt. of AP, NABARD, ANB, SBH, CNB, COR, INB and IOB.

RTC is sponsored by NABARD, IOB and INB. @JSS Mahavidyapeeth RUDSETI is sponsored by JSS Mahavidyapeeth and SBM.

RSETIs Established by Banks on 31.03.2012 (District Wise)



Legend

State Bank of India (108)	Syndicate Bank (16)
Bank of Baroda (45)	Union Bank of India (14)
Central Bank of India (44)	Dena Bank (12)
Bank of India (41)	Indian Overseas Bank (12)
Punjab National Bank (38)	State Bank of Hyderabad (12)
RUDSETI (26)	Andhra Bank (11)
UCO Bank (25)	Jammu and Kashmir Bank (11)
Canara Bank (24)	United Bank of India (11)
Allahabad Bank (17)	Others (59)

Prepared by:

C-GARD,
National Institute of Rural Development (NIRD),
Rajendranagar, Hyderabad.

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Success Stories from RSETIs

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2. Name of Enterprise : Cell Phone Repairs
3. Name of the RSETI : Andhra Bank Institute of Rural Development,
East Godavari, Andhra Pradesh
4. Name of sponsor Bank : Andhra Bank

SUCCESS DEPENDS ON HARD WORK, NOT ON LUCK



Jommala Sivaji repairing a cell phone

Sri Jommala Sivaji is a 22 years differently abled person. He hails from Srirangapatnam, a remote village in Korukonda Mandal of East Godavari District. His father, Sri Krishna is an Auto driver and due to poor economical conditions Sivaji put an end to his educational career after Intermediate. He started his career by distributing news papers early in the morning to the villagers on his tricycle and after that he used to work part time in the village library. At that time, his total monthly income was around Rs. 1000/- to 1500/- only, in spite of working hard throughout the day.

One day at the library he met an old friend who had undergone training for car driving and presently working as driver in a private transport company and came to know about Andhra Bank Institute of Rural Development situated at Rajahmundry where the unemployed youth are trained in various activities for self employment free of cost. Immediately, he approached the Institute and chose Cell Phone Repairs Course due to his interest in the line and also abundant demand and business in this activity.

He was selected by the Institute to the course after interview. During the course of training, he learnt the techniques of Cell phone repairing, Hardware and Software installation, Trouble shooting, Marketing and Business. He successfully completed the course in the last week of July 2011. With the practical experience gained during the training and with self confidence he started the activity in his own village within three months after completion of the training. He felt that it takes time to get loan from a bank, the main constraint for starting a business. Hence, he purchased an old STD booth @ Rs.1500/- and started his business in the booth cabin with a working capital of Rs.20000/- which he has borrowed from his friend at 24% p.a interest. He set up the cabin at the village temple with an MoU to pay a lump sum amount every year to the temple during the festival season. His business picked up well with in no time and he also started getting cell phones from Korukonda village, a mandal Head Quarter.

Mr. Sivaji expresses his feelings as under ...

“My life ambition for the last several years was to secure comfortable livelihood. But now I can confidently tell that I don’t require any job as I am earning more than the expected salary with my present educational qualification. My present income is around Rs. 9000/- p.m and I have cleared my loans borrowed at the time of starting my business. I am planning to develop the business further and engage one assistant shortly. I can take care of my family welfare comfortably. Now, local Bank Manager voluntarily expressed his willingness to extend financial assistance to my business activity to take up further expansion.

- Sri M. Subramanyeswara Rao, Director ABIRD East Godavari

1. Name of Entrepreneur : **Sri S N V Koteswara Rao**
2. Name of Enterprise : **Sri Gayatri Electrical & Refrigeration Works**
3. Name of the RSETI : **Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh**
4. Name of sponsor Bank : **Andhra Bank**

WHERE THERE IS A WILL, THERE IS A WAY



Koteswara Rao repairing a fridge at his shop

Sri Koteswara Rao, joined APIRD, for training in house wiring and electrical appliances repairing course. He discontinued his education at 9th standard due to poverty. His parents are seasonal daily wage earners and their income was not sufficient to continue his education. At that time he came to know about training programmes offered by ABIRD and joined “House Wiring and Electrical Appliances Repairing Training Programme” and learnt all the skills with commitment and total involvement. After completion of training he established his own electrical shop and helping his parents with an additional income of Rs. 6,000/- per month

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Sri Mohd Shafee**
2. Name of Enterprise : **Cell Phone Repairing**
3. Name of the RSETI : **Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh**
4. Name of sponsor Bank : **Andhra Bank**

DREAM COMES TRUE



Mohd Shafee at work in his mobile shop

Sri Mohd Shafee of Village Samisragudem, Nidadavole Mandal West Godavari district got training in Cell phone mechanism and servicing from ABIRD Institute, West Godavari. After the completion, he established an individual shop with his own funds at Samisragudem and now getting handfull business. He is earning Rs. 10000/- per month and is confident of improving his business further.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Smt Vardhineedi Karuna**
2. Name of Enterprise : Machine Embroidery
3. Name of the RSETI : Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh
4. Name of sponsor Bank : Andhra Bank

TRAINING MATTERS



Vardhineedi Karuna doing embroidery work

Smt Vardhineedi Karuna hails from a remote village Gundugolanukunta, Tirumala Mandal West Godavari district. She hails from a poor family. She availed training in Machine Embroidery at ABIRD institute and developed her skills in tailoring and Machine Embroidery works. With the support of this institute she availed bank loan from local Andhra Bank and purchased an embroidery machine. She started tailoring and embroidery works at her own village. Now, she is running a shop and earning on an average income of Rs. 6000/- per month. Her parents and husband expressed happiness about the support given by the training institute which is instrumental for her present position.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Sri S K Ameer**
2. Name of Enterprise : **Ameer Cell Point**
3. Name of the RSETI : **Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh**
4. Name of sponsor Bank : **Andhra Bank**

SUPPORT TO MY FAMILY



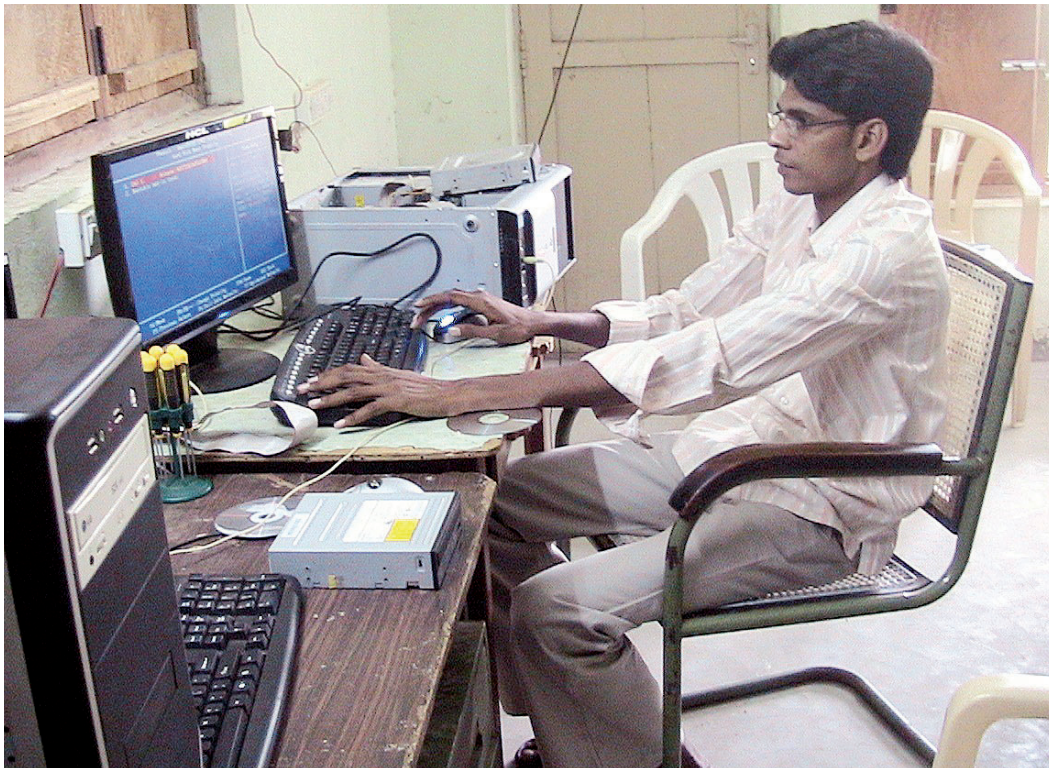
S K Ameer at his own mobile shop

Sri S K Ameer of Village Nidadavole, West Godavari district got trained in Cell Phone Mechanism and Servicing from ABIRD Institute. After completing the training at the institute he worked with a senior technician at Nidadavole village and acquired some more skills and also learnt the skills in dealing with the customers. Afterwards, he established his own Mobile Phone Servicing unit with his own funds at Nidadavole village. He is earning Rs. 8000/- per month at present and he is confident of improving his business. He expressed happiness for the support given by the institute by training him in the above trade through which he could improve his family income and living conditions.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Sri M Ramprasad**
2. Name of Enterprise : Computer Hardware
3. Name of the RSETI : Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh
4. Name of sponsor Bank : Andhra Bank

LOW EDUCATION IS NOT A BARRIER



M Ramprasad involved in his computer work

Sri M Ramprasad has discontinued his studies because of his family problems. He discontinued his education with Intermediate and got trained in our institute in Computer Hardware Servicing. Immediately, after completion of training he worked as a trainee in DIVYA Computers for Rs. 3000/- per month. After improving his skills further he is working on his own for the clientele known to him and earning Rs. 6000/- per month on an average. He is confident of improving his business and income levels. He is proud of having got trained at ABIRD Institute which helped him for improving his skills in Computer Hardware Servicing and his income levels.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Sri M Hanuma Teja**
2. Name of Enterprise : Desk Top Printing
3. Name of the RSETI : Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh
4. Name of sponsor Bank : Andhra Bank

FAMILY BACKGROUND DOES NOT MATTER



M Hanumateja at work on his computer shop

Sri M Hanumateja trained in M.S. Office and D.T.P through our institute. He is from Dubacherla Village of Nallejerla Mandal which is a backward area. He hails from an agricultural labour family. His parents are financially weak and mostly dependent on daily wage earnings. Prior to availing the training in the institute. Hanumateja completed SSC and discontinued his studies because of poverty of his parents. After completion of DTP training, he secured job in Steel City Securities office at Eluru. He is earning Rs. 5000/- per month. His entire family is happy about the improvement in their financial position. They expressed their gratitude to the Institute and expressed that Andhra Bank Institute of Rural Development is purely responsible for the improvement of their financial position.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Sri Ch Bala Bhaskara Rao**
2. Name of Enterprise : **Nandini Cell Service**
3. Name of the RSETI : **Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh**
4. Name of sponsor Bank : **Andhra Bank**

DEGREE ALONE IS NOT SUFFICIENT



Bala Bhaskara Rao's own mobile shop - Inauguration day

Sri Ch Bala Bhaskara Rao trained in Cell Phone Mechanism in our institute. He hails from a poor family. He is a graduate in Commerce and couldn't get employment prior to availing this training. He was purely dependent on his family. After completing the training in Mobile Phones Servicing, he worked as a trainee with senior technician who has established the unit and doing good work at Eluru. While working as an assistant he earned Rs. 3000/- per month and also improved his skills. Now, he established his own unit at Kothapeta area in Eluru. He was able to earn nearly Rs. 10000/- per month from the business. Now, he is very confident about his future and feels proud of the institute as it has brought a total change in his life.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Smt A Ganga Bhavani**
2. Name of Enterprise : **Maggam Embroidery and Tailoring**
3. Name of the RSETI : **Andhra Bank Institute of Rural Development,
West Godavari, Andhra Pradesh**
4. Name of sponsor Bank : **Andhra Bank**

ENTREPRENEUR - AN EMPLOYMENT GENERATOR



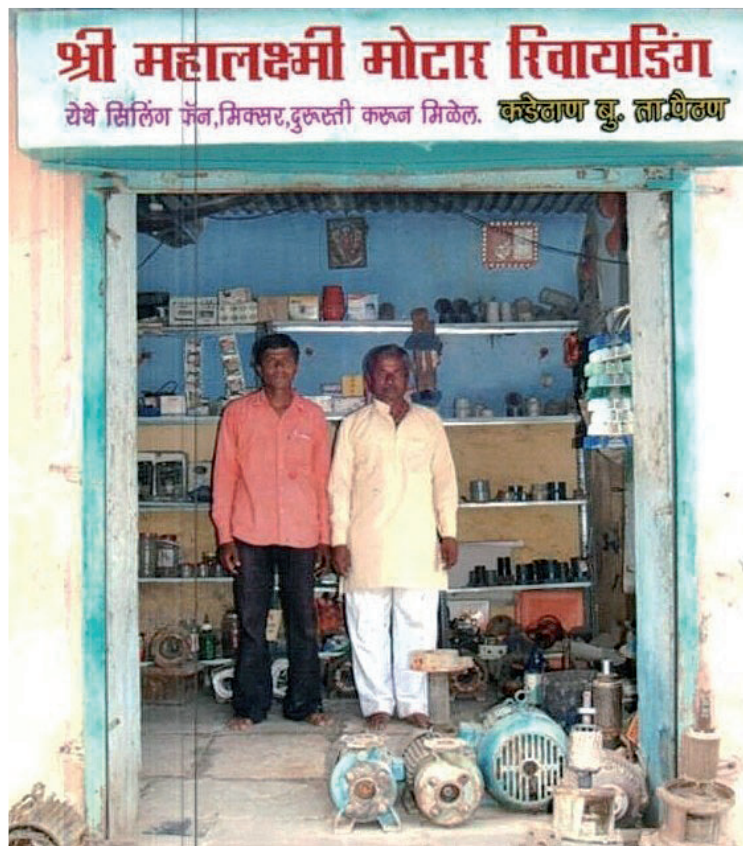
Bhavani doing Maggam embroidery work with her co-worker

Smt Abburi Ganga Bhavani was trained in Maggam Embroidery and Tailoring. She belongs to an agricultural family before availing the training. She was staying at Palagudem, a nearby village of Eluru along with her husband and two children. After obtaining the training from our Institute she setup her own unit at Eluru with the linkage loan she got sanctioned by the Andhra Bank, Eluru. She is earning Rs. 10000/- per month by doing Tailoring and Maggam Embroidery works through the unit she established. She also employed another lady to assist her in the business and paying Rs. 2000/- per month. She is confident of further improvement in her business by adding new customers.

- Sri Siva Kumar, Director, ABIRD West Godavari

1. Name of Entrepreneur : **Sri Krishna Tawar**
2. Name of Enterprise : **Shree Mahalaxmi Motor Rewinding**
3. Name of the RSETI : **Mahabank Self Employment Training Institute,
Aurangabad, Maharashtra**
4. Name of sponsor Bank : **Bank of Maharashtra**

SHOWS THE WAY TO HIS BROTHER



Krishna Tawar at his motor rewinding shop

Sri Krishna Tawar availed training in Electrical and Motor Rewinding work from MSETI, Aurangabad and started his business. The name of his shop is “**Shree Mahalaxmi Motor Rewinding**”. He repairs all the household appliances and does the house wiring and electrical rewinding work. His father also helps him in the activity. He invested Rs. 60000/- in the business and is earning the net profit of Rs. 4500/- per month from the business. Impressed with the training quality he motivated his brother and referred him also to the institute for the training in Two Wheeler Repair and Maintenance.

- Sri Sadashiv Rajaram Patil, Director, MSETI Aurangabad

1. Name of Entrepreneur : **Smt Shama Bansode**
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : Mahabank Self Employment Training Institute,
Nashik, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

HELPER TURNS OWNER



Bansode doing hair dressing of client at her own parlour

Smt Shama Bansode a poor lady from a Christian family. Her husband is a ladies tailor. She was working in a nearby beauty parlour as an Assistant/Helper and wished to start her own Beauty Parlour, but due to lack of sufficient education and financially weak background she could not do so. Mahabank Self Employment Training Institute, Nashik decided to arrange one batch of Beauty Parlour training especially for Minority community and approached local churches for information. During a Sunday Prayer, Shama Bansode got information about this course and the very next day she visited MSETI Nashik for enrollment. After completing the 40 days course, she had decided to start her own Beauty Parlour. She purchased some instruments and old furniture from one Beauty Parlour and requested for further financial assistance from MSETI for material. Her proposal was sanctioned by Bank of Maharashtra. With this finance she started her own Beauty Parlour at Sharanpur Road, Nashik. Now, she is earning Rs. 8,000/- to 10,000/- p.m. Her business helped her husband as he is a ladies tailor. Both businesses are supportive to each other, now.

- Director, MSETI Nashik

1. Name of Entrepreneur : Smt Jyotiben Pravinbhai Nayi
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : Dena Bank RSETI Sabarkantha, Gujarat
4. Name of sponsor Bank : Dena Bank

A PERFECT COUPLE - FAMILY BUSINESS



Outer view of her beauty parlour

Jyotiben P. Navi a proud owner of a beauty parlour

Story in her own words:

I, Jyotiben Pravinbhai Nayi, resident of Village Fatepur, Taluka Prantij District, Sabarkantha got Training in Beauty Parlour from Dena Bank RSETI, Sabarkantha. I hail from a barber family grown up from childhood seeing my father, brothers and other relatives doing the business of hair cutting, shaving etc. in villages that too in a conventional manner and getting the income for the family only on the harvest of crops of the clients in the villages.

On getting married, for almost 15 years I saw the same work being done by my in-laws including my husband who lately started his business in a wooden cabin in the village.



Jyotiben P Navi at work in parlour

I have two children and remained busy in bringing them up, doing household work for a long time with a dream in mind to get myself trained in beauty parlour and start my own business.

One day, my husband came with the news about an institute imparting free of cost training and proposed me to join the same as designed by me. I applied for a Beauty Parlour course at RSETI Himatnagar and joined the Institute. I completed the course under good guidance from faculty, staff and Director.

With the support of my husband, we carved out a shop in our residential house wherein front portion is used as a saloon for gents and the rear one as a beauty parlour for ladies.

I took a loan of Rs. 30000/- from the Co-operative Bank in our village and am repaying it regularly. In this way I am being able to contribute an income of nearly Rs. 5000/- per month to my family and that too remaining at my home and with my family which gives a feeling of pride and comfort to all of us. I owe all this success to my training and guidance given to me by RSETI, Himatnagar, Sabarkantha District.

- Sri R S Meena, Director, Dena RSETI, Sabarkantha

1. Name of Entrepreneur : **Sri Nilkunjumar Maheshbhai Patel**
2. Name of Enterprise : **Yug Mobile Sales and Service**
3. Name of the RSETI : **Dena Bank RSETI Sabarkantha, Gujarat**
4. Name of sponsor Bank : **Dena Bank**

UP TO THE EXPECTATION OF THE PARENTS



Outer view of the mobile shop



Maheshbhai Patel, proud owner of the shop

Story in his own words:

I, Nilkunjumar Maheshbhai Patel resident of Village Himatpur, Taluka Himatnagar, District Sabarkantha got Training Mobile Repairing from Dena Bank RSETI, Sabarkantha, I hail from a peasant family having small landholding by my father. We are two brothers and I am the elder one.



Inner view of the shop



Maheshbhai dealing with customers

My parents sent me to school with great enthusiasm and zeal that their son would study well and earn for them and would support them too in future. I was excellent during my school education and always scored high. On the basis of percentile rankings I got admission in PTC, a course for Primary Teachers as desired by my parents and a highly admired profession in our community from social and match making angle. I completed my PTC in 2007 with 81.42 percentile but I could not get a job of teacher as the cut off closed at 81.86%. My family and I felt very bad because of this and I started helping my father in his farming work. In the year 2009 when I came to know about the existence of the RSETI in our district, I applied for a course in mobile repairing. I completed the training in mobile repairing at the RSETI, Himatnagar where I was imparted the training by expert faculty and valuable behavioral inputs from the Director Sir. On completion of training and before starting my own business I took up a job for 5 months at a mobile repairing shop where I had been able to sharpen my skills. I applied for a loan through RSETI Himatnagar to start my own business at Gambhoi, a nearby centre from my village. I got a loan of Rs. 35000/- from Dena Bank, Chandarni branch and started my own shop namely “**Yug Mobile Sales and Service**”. Today I feel proud that I am meeting my household expenses comfortably and am repaying Rs. 1500/- every month to the bank without any hardship.

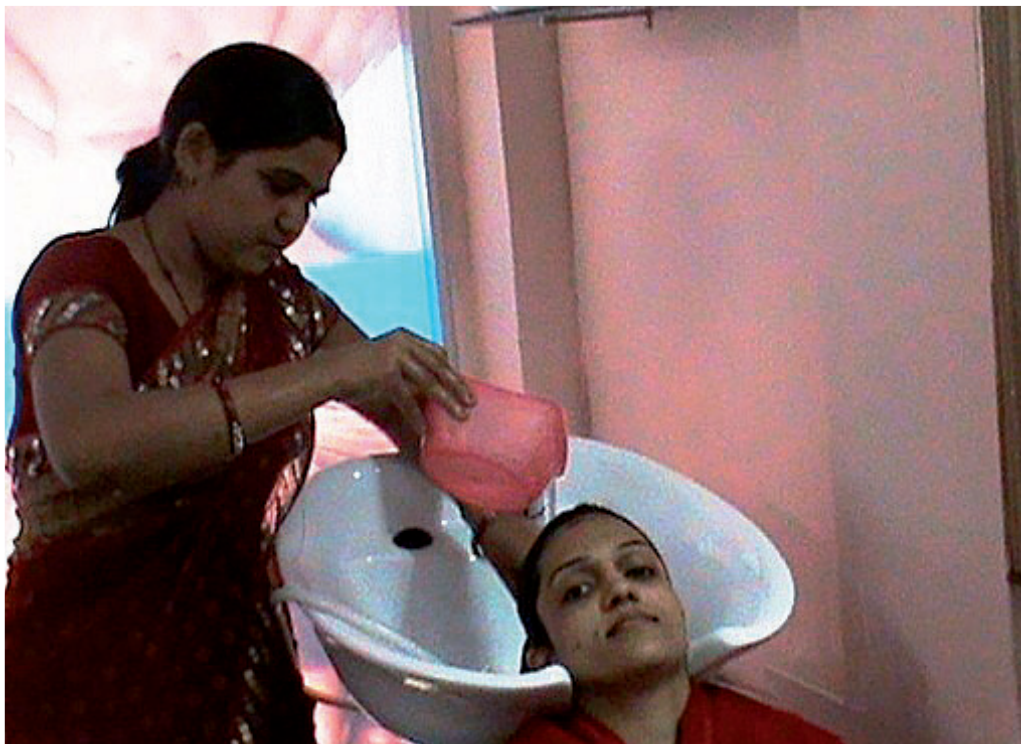
Today, I have a monthly income of more than Rs. 15000/- and having a good reputation at the centre of my business, my village and my community. The offers for my marriage had also started to come in and I also started studying for my graduation and I am in second year now.

I owe all this success to my training and guidance given by Dena Bank RSETI, Himatnagar, and District Sabarkantha.

- Sri R S Meena, Director, Dena RSETI, Sabarkantha

1. Name of Entrepreneur : Smt Mamta Sharma
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : OBC RSETI Jaipur, Rajasthan
4. Name of sponsor Bank : Oriental Bank of Commerce

THE TURNING POINT IN MY LIFE



Mamta doing hair bleaching of her client

OBCRSETI, Jaipur has been providing various Skill Development Trainings to rural unemployed youth since July 2007, to enable them to take up self employment venture successfully. Here, we narrate the story of a successful woman named Mamta Sharma, in her own words, who after going through a Skill Development Training Programme on Beauty Parlour Management from OBCRSETI from 03.06.10 to 24.06.10 has started her own beauty parlour named “**Beauty Parlour Academy and SPA Centre**” in Vidyadharnagr, a posh colony of Jaipur city.

Story in her own words:

I had a passion and a long cherished dream for starting a Beauty Parlour but I was married at a young age of 14 years. My husband from a middle class family was dependant on his parents' income and does not have sufficient income to support. I don't have money even to take care of my basic day to day necessities. My elder sister who runs a Beauty Parlour at Vaishali in Jaipur inspired me to start my own parlour. But I was raw at hands and I don't know how to start.

One fine morning while I was at my parents' house in Gobindgarh my friend Kaushal told me that she will join a beauty parlour management programme to be started on 3rd June 2009 by OBC RSETI at our village. This was the opportunity I was looking for. After making enquiries about the details of the programme I approached the Director of OBC RSETI and told him about my passion and requested him to enroll me in the said programme, after a brief interview the Director RSETI kindly acceded to my request. I underwent one month training programme conducted by the Institute which instilled confidence in me.

On completion of training, I decided to set up a parlour at Jaipur. I started my search for a suitable place and decided to start at Sanganer near the place of my in-laws. The business didn't grow much here. After spending a year I felt that it would work better if shifted to a better place like Vidyadharnagar. Finally, a shop was taken on lease at Hanumant Tower, Central Spine Vidydharnagar. Within three months the business started blooming. Now I earn Rs. 500/- per day on an average basis. Now, I have sufficient cash in hand to meet my personal and family requirements besides some savings. This training has really transformed my life for which I thanked Oriental Bank of Commerce from the core of my heart.

- Sri Ajit Mehrotra, Director, OBC RSETI Jaipur

1. Name of Entrepreneur : Smt Sangeeta Kumwat
2. Name of Enterprise : Tailoring and Beauty Parlour
3. Name of the RSETI : OBC RSETI Jaipur, Rajasthan
4. Name of sponsor Bank : Oriental Bank of Commerce

MORE THAN ONE SKILL IS BETTER



Sangeeta is engaged in more than one skill to support the family

Smt Sangeeta Kumwat got married to Sh Kailashchand Kumawat just after completion of her matriculation at the tender age of 17. She was married in a joint family mainly drawing sustenance from 8 bigha of ancestral agriculture land. After sometime the joint family divided and accordingly land holding was also divided. Small Land holding with depleting water table made this small holding uneconomical and inadequate to support the family. Sangeeta with her husband migrated to Chomu from her village in hope of better opportunities.

In quick succession she gave birth to two daughters and a son within a period of 4 years of her marriage. Now, she was worried how to support the family as husband also became chronically ill. The expenditure on treatment also added to her woes. She knows something about sewing but that was not enough to start a new venture. While she was looking for some opportunity to tide over the situation, she heard about the free training programmes on Tailoring and Dress Designing to be organized by OBC RSETI from 17.12.07 to 12.01.2008 at Chomu. Without wasting time she immediately joined the training classes.

After successfully completing the four weeks training programme, she started a tailoring shop at her rented house but soon she realized the income fetched by this activity was not sufficient to support the increasing expenses on medicines of the husband, education of the children and other household requirements. Then she enquired from RSETI whether any programme on Beauty Parlour Management would be organized as she wished to join the same to supplement her income. She came to know that a programme on Beauty Parlour would start on 04.11.2008 at Chomu. She joined this programme too and completed it successfully.

From her own sources and with a loan of Rs. 50,000/- from Oriental Bank of Commerce, Chomu she started NIMA HERBAL PARLOUR at Chomu along with her tailoring shop. Now, she is earning around Rs. 3000-4000/- per month which is a respite to some extent. Though still in hardship, her struggling did not end here. Now, she also started providing training on Parlour Management besides tailoring classes which fetches an additional income of Rs. 2000/- per month.

- Sri Ajit Mehrotra, Director, OBC RSETI Jaipur

1. Name of Entrepreneur : **Sri Amrik Singh**
2. Name of Enterprise : Electric Motor Rewinding
3. Name of the RSETI : Punjab and Sind Bank RSETI Faridkot, Punjab
4. Name of sponsor Bank : Punjab and Sind Bank

PERSEVERANCE ALWAYS PAYS



Amrik Singh at work in his workshop

We had organized an awareness camp at village Panj Garain in the month of July 2011 in which almost 32 people had participated. A very shy kind of boy sitting in the last row named Amrik Singh very reluctantly approached us and showed his willingness to learn the electric motor rewinding. From his interview it became evident that he was doing the work of repairing of diesel engines which are used for irrigation purposes in Punjab and his educational qualification is 10th standard. The batch started on 12.09.2011 for 30 days for the training of electric motor rewinding. Amrik Singh showed very keen interest in learning the rewinding of electric motor. He was very regular in attending the training programme even though his village was about 32 kilometers from the institute.



Amrik Singh with Director, RSETI during the training

After completing the training, he started pursuing his father to start repair and rewinding of electric motors to which his father was reluctant as he was running diesel pump repair business successfully and was content with it. Amrik Singh's house is on Siwian Road and he operates from his house only. As his father had diesel pump repair business, Amrik Singh joined his father and started repair work of electric motors also. Both father and son being technical hands, their business started growing and within couple of months they had good clientage. As the trend in this part of Punjab is to install submersible pumps as the water table is going down now and then. Amrik Singh started the work of repair and rewinding of submersible pumps also. Now Amrik Singh's father is very happy as in the repair of diesel pumps the hands and clothes get very dirty because of the spillage of oil. Now, Amrik Singh is making good money and intends to switch over to electric motor rewinding only.

Amrik Singh ultimately intends to have his own factory of manufacturing electric motors and submersible pumps.

- Sri Swarnjit Singh, Director, PSB RSETI Faridkot

1. Name of Entrepreneur : **Sri Arya Vipan**
2. Name of Enterprise : Repair of Electrical Appliances
3. Name of the RSETI : Punjab and Sind Bank RSETI, Faridkot, Punjab
4. Name of sponsor Bank : Punjab and Sind Bank

NO SUBSTITUTE TO HARD WORK



Arya Vipan showing his training certificate

Sri Arya Vipan S/o Arya Bhushan resident of Bholuwala Road, Faridkot Rural came to PSB-RSETI Faridkot looking for a job as he had in his mind that this is a new office which has come up and there must be some vacancies where he can be appointed and he had a reference also from a well known person of the area. While talking to him the Director persuaded him to undergo some kind of training and start his own venture as there is no vacancy in the institute. After counselling and motivating him, he agreed to undergo Electric Motor Rewinding training which has to start from 12th Sept. 2011. More than electric motor rewinding he had interest in doing electric wiring and during training and after the working hours he would try to get as much knowledge as possible for electric wiring in the buildings from the instructor. As his residence was near to Faridkot and the other participants in the group used to come from far off villages, he was able to devote much time for learning and practice also. Seeing his interest even the institute allowed him to work there after class hours.



Arya Vipin with Director, RSETI during the training

After completion of the training he worked at an electric equipment shop for some time from where he had to visit houses for the repair of electricity and electric appliances. One day he again came to the institute for the loan of a motorcycle as he needed it for going to places and he told that he had developed competency in the wiring and he had to visit them very often. The institute got him loan sanctioned from a bank, and he was able to enhance his income as the time consumed in commuting had come down. He worked so sincerely that soon he was able to start a small grocery shop at his residence only which is run by his wife.

His future plan is to start his own shop at some lucrative place where he can further enhance his income.

- Sri Swarnjit Singh, Director, PSB RSETI Faridkot

1. Name of Entrepreneur : **Kum Menakshi Chawla and Kum Parminder Kaur**
2. Name of Enterprise : Venus Beauty Parlour
3. Name of the RSETI : Punjab and Sind Bank RSETI Faridkot, Punjab
4. Name of sponsor Bank : Punjab and Sind Bank

FRIENDSHIP SHOWS THE WAYS



Menakshi and Parminder Kaur doing eye brow to their client

Two girls from rural background chose to set up a beauty parlour in a town where there are already so many parlours successfully running is an achievement in itself. The Beauty Parlour batch was to start from 07.10.2010. At that time the institute was in its infancy and getting candidates was also a problem. Two girls approached the institute for the training. One of them was Meenakshi Chawla from Golewala village and the other one was Parminder Kaur from Aryanwala Kalan village in Faridkot district. Both of them had passed 12th standard but could not pursue higher studies. Both of them were keen learners and their trainer also used to compliment their interest in the class. We, at the institute gave thorough training in 15 days for beauty parlour and taught them how to set up business. In spite of being from different villages and different backgrounds both of them became good friends during the training.



Menakshi and Parminder Kaur at their beauty parlour

After the training Meenakshi Chawla tried to set up business at Golewala but their family shifted to Faridkot as her father wanted to start his business in Faridkot. Parminder Kaur kept on trying her luck for some kind of job at some beauty parlour and then for some time she worked at some computer centre also. Both of them used to meet occasionally and we also used to pursue them to start some business.

Eventually both of them came together and started their business at Doad Street in Faridkot under the name of **“Venus Beauty Parlour”** where Meenakshi’s mother was running a boutique. The parlour is in the residential area and very close to the main market of Faridkot. The location has great advantage. The strength is being two persons running the same business in partnership. Their business has started picking up as the parlour is in the heart of the city. Their average daily earning has reached Rs. 500/-.

At the time of my last visit to their beauty parlour, these girls expressed their desire to learn more modern techniques in hair cutting and hair care to which I suggested that we would try to arrange the same here at RSETI possible or they could learn from some technician from a bigger town to which they agreed. The burning desire in them to learn more and do better is always going to keep them in lead and become more successful in life.

- Sri Swarnjit Singh, Director, PSB RSETI Faridkot

1. Name of Entrepreneur : **Smt Mandeep Kaur**
2. Name of Enterprise : Dairy Farming and Backyard Poultry
3. Name of the RSETI : Punjab and Sind Bank RSETI Moga, Punjab
4. Name of sponsor Bank : Punjab and Sind Bank

MILKYWAY TO SUCCESS



Mandeep Kaur looking after her cows and poultry birds

Though India has been able to curtail most of the socio-economic problems over a period of time, proper use of human resource is not put to proper use. It is a well established fact that proper training and guidance of under privileged people, especially weaker section and women, empowers them to become the masters of their destiny. Mandeep Kaur of village Himmatpura has created an example in this regard. She was selected for PSB RSETI MOGA Dairy farming and backyard poultry in May 2011, after training and credit linkage from PSB Himmatpura. She started milk and poultry business in the village. She purchased two imported cows and 50 poultry birds on subsidized rate from Punjab Govt. Now, she is earning Rs. 7000 per month at her work place. Mandeep Kaur family is delighted and with herself doing self employment business.



Mandeep Kaur with her cows and buffaloes

Jaswant Singh, her husband and a labour, is satisfied with her income and her self-employment. Mandeep Kaur's future dreams and plans are to purchase more imported cows and poultry birds and to set up a milk parlour with the help of NABARD. Mandeep Kaur as a member of Babe Nanki Self Help Group has become a source of inspiration for others. She also thanked Punjab and Sind Bank and RSETI Moga for their help to look forward Milky Way to successful life.

- Sri R S Walia, Director, PSB RSETI Moga

1. Name of Entrepreneur : **Kum Jaswinder Kaur**
2. Name of Enterprise : Stitching and Embroidery
3. Name of the RSETI : Punjab and Sind Bank RSETI Moga, Punjab
4. Name of sponsor Bank : Punjab and Sind Bank

DOWRY OF SKILL - APPRECIATE IT



Jaswinder Kaur with her relatives at marriage ceremony

As per record about 37% of the population live below poverty line and 41.8% of rural population spends a meagre amount of Rs. 447/- per month on necessities like food, fuel, clothing and footwear. Jaswinder Kaur, Gulwant Singh's daughter is a resident of V.P.O. Mehna district Moga. She belongs to schedule caste and a BPL. She has stood as an example for others for creation of self employment generation for many of poor families like hers.

She is an unmarried under matriculate rural girl. Her father Gulwant Singh is working as the village watchman, on a salary of Rs. 800/- per month. She was selected for fine embroidery work on Ladies clothes and Phulkari (traditional cotton clothes used in marriages and social functions in Punjab). Phulkari has been declared a heritage item by Punjab Govt. and its demand in foreign countries is very high.



Jaswinder Kaur showing her Phulkari work

Jaswinder Kaur was selected for this training course by RSETI in February, 2010. She got RSETI training for 45 days. Then she started her enterprise with courage and confidence at home. Her main job work is stitching and doing fine embroidery work on ladies clothes and Phulkari work. She is creating Phulkaris for foreigners through traders. She is earning five thousand to six thousand rupees per month. She is looking forward to start her business at rural hat at Moga where she can earn approximately Rs. 10,000/- per month.

Sh. M.S Kainth IAS, Additional Deputy Commissioner Moga visited her work place and appreciated her work. NIRD Hyderabad official visited her village and appropriated her work. Sh. Gulwant Singh her proud father rightly remarked-

“RSETI Moga provided dowry of skill to her daughter forever.”

- Sri R S Walia, Director, PSB RSETI Moga

1. Name of Entrepreneur : Smt Jasvir Kaur
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : Punjab and Sind Bank RSETI, Ludhiana, Punjab
4. Name of sponsor Bank : Punjab and Sind Bank

RSETI TRANSFORMS AN AGRI. LABOUR TO A BEAUTICIAN



Jasvir Kaur learning the techniques of beauty process

It is the success story of a married woman, belonging to schedule caste, living in a remote and backward village Chaunta at a distance of about 25 km from Ludhiana. Mrs. Jasvir Kaur was working as an agricultural labour in the village. She was a member of BPL Self Help Group under SGSY scheme. In an EAP arranged in village Chaunta, she was motivated to apply for the training in beauty parlour. She was selected for the programme as she was ambitious to earn more and had some basic knowledge about the future of this profession. She was one of the members of a batch of 19 girls/women belonging to schedule caste. The programme was residential. All the girls were from schedule caste and were very reluctant to join this residential programme.

The programme was organized in such a way, in the girls college, that they can live in the hostel along with other college girls. Further, for practice purpose they can have all their hostel mates. As it was our first residential programme, it was very difficult to convince the parents of the participants about the safety and security of trainees. The batch was started on 8.11.2010 and concluded on 4.12.2010.

Before the training her family income was only Rs. 2000/- per month. She was having three children, two daughters and one son. All of them were studying in Govt. School in Salempur. She had a dream that she would give best education to her children. She was told to start her own business. But she preferred to go for more experience. She worked for few months with a beautician of their area. Again in a handholding meeting we called her to the office and guided her about the marketing of beauty related goods and their sales in the area. She started buying the products from Ludhiana with her own money and selling in the houses at reasonable profit.

She was also guided by us to join some more seminars for advance training. She attended seminars of Nail Art, Hair rebounding and cutting and two more beauty related seminars. In the meantime she started small works in the nearby villages and started earning. We teamed her with our own teacher and she started taking even village bridal work. She was appointed as assistant teacher in one of the programmes at RSETI. In this programme she groomed herself as an expert beautician. Again in the new programme she was appointed as a full fledged teacher.

After the programme she requested us that she wants to open a beauty parlour in the village. Our institute made her proposal, got it recommended from BDPO and APO, DRDA, Ludhiana and was sent to Punjab National Bank Chaunta. We recommended a loan of Rs. 60000/- and bank sanctioned her loan. With the help of this loan she opened her own shop and she is working full fledged with the support of her husband. Before the training both husband and wife were earning only Rs. 2000/- per month. Her husband was working as a labour with a farmer and she was rearing cattle. Now, she with the help of her husband is earnings Rs. 15000/- per month. She has put her children in Public school of that area. Now, she is teaching beauty parlour lessons, doing parlour work and selling muniari and beauty related items to her customers. They have purchased one Hero Honda motor cycle and enjoying a very prosperous life.

She has a dream that she will go for further training and one day she will open her parlour in the city of Ludhiana and will give her kids good education.

- Sri Jeet Singh, Director, PSB RSETI Ludhiana

1. Name of Entrepreneur : **Sri Mohammad Saffi**
2. Name of Enterprise : **Sana Electricals Shop**
3. Name of the RSETI : **SBH RSETI Nalgonda, Andhra Pradesh**
4. Name of sponsor Bank : **State Bank of Hyderabad**

ZERO TO ₹ 10 LAKH TURNOVER IN TWO YEARS



Mohammad Saffi at his Electrical shop

After finishing his Intermediate education, Mohammed Saffi enrolled with us for Basic Electronics, Electrical Work, Electric Appliances Training. He came to know about our institute in a local daily. Throughout the training period, he worked hard to attain perfection in his work. After finishing his training, he worked as an electrician for some time. During this time, he also learnt the repairing of air coolers and started to assemble them by gathering the necessary information and purchasing the required material. His products were received well in the market with huge response. He priced his product competitively thereby increasing his market share. With the help of his friends and family he started a regular shop named “**Sana Electricals**” on the main road leading to Nalgonda town.

He also bagged the contract for supply and wiring work of Core Banking project of Andhra Pradesh Grameen Vikas Bank (APGVB) for all their 70 branches in Nalgonda. To meet his increasing business, he needed a loan from the Bank. His loan application was sponsored by Minority Corporation, a subsidy of Rs. 30,000/- was given and a loan of Rs.1.00 lakh was sanctioned by Andhra Bank, Meerbagh Colony Branch.

His yearly turnover is now Rs.10 lakh and he has given employment to four persons.

- Sri K K Krishna Prasad, Director, SBH RSETI Nalgonda

Self-Employment

A jobless man applied for the position of 'office boy' at a very big firm.

The HR manager interviewed him, then a test: clean the floor. "You are hired" he said, give me your email address, and I'll send you the application to fill, as well as when you will start. The man replied "I don't have a computer, neither an email".

I'm sorry, said the HR manager, if you don't have an email that means you do not exist. And who doesn't exist, cannot have the job. The man left with no hope at all. He didn't know what to do, with only \$10 US in his pocket.

He then decided to go to the supermarket and buy a 10 KG tomato crate. He then sold the tomatoes in a door to door round. In less than two hours, he succeeded to double his capital. He repeated the operation 3 times, and returned home with \$60 US. The man realized that he can survive by this way, and started to go everyday earlier, and return late. Thus, his money doubles or triples every day. Shortly later, he bought a cart, then a truck, and then he had his own fleet of delivery vehicles.

5 years later, the man is one of the biggest food retailers in the US. He started to plan his family's future, and decided to have a life insurance.

He called an insurance broker, and chooses a protection plan. When the conversation was concluded, the broker asked him his email. The man replied: 'I don't have an email'. The broker replied curiously, you don't have an email, and yet have succeeded to build an empire. Do you imagine what you could have been if you had an email?

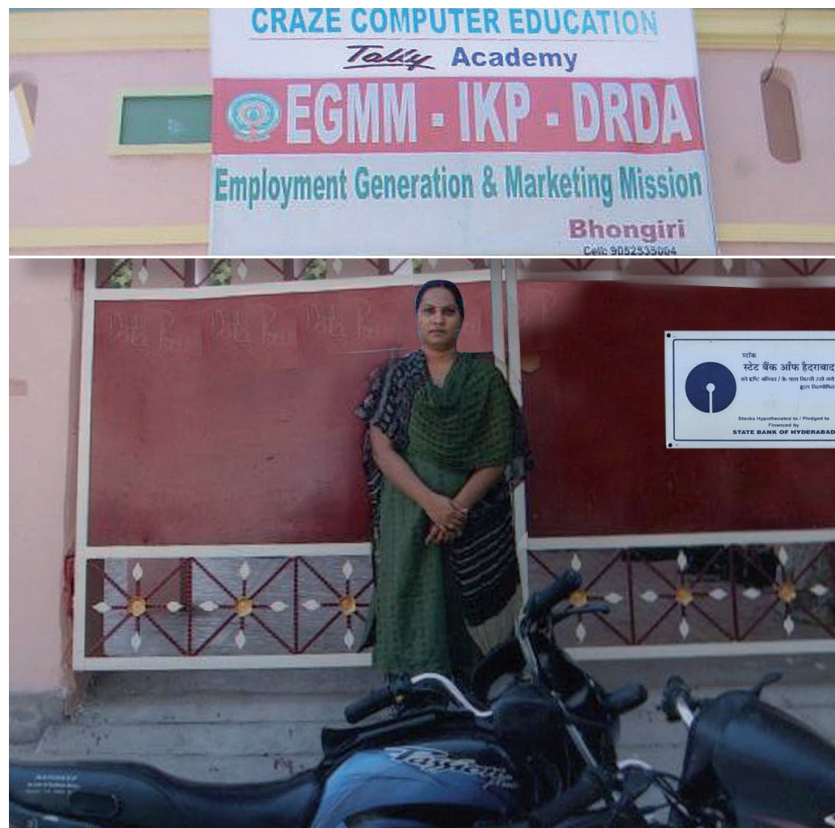
The man thought for a while, and replied: an office boy!

The moral of this story:

1. Internet is not the solution to your life.
2. If you don't have internet and you work hard you can be a millionaire.

1. Name of Entrepreneur : **Ms A Jyothi**
2. Name of Enterprise : Craze Computer Institute
3. Name of the RSETI : SBH RSETI Nalgonda, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

TRAINEE TO OWNER OF THE INSTITUTE



Jyothi standing in front of her Institute

Ms Jyothi comes from a poor family and belongs to Schedule Caste family. She has no father. Her mother supported her to study up to graduation with great difficulty. After finishing graduation, she enrolled with us for a Computer course in 2009. She completed the course successfully. She learnt all the work by staying in late hours at the institute. There after she was working as faculty in one of her relatives institute to gain experience with no payment. At that time (in the year 2010), we noticed her aptitude and asked her to give a demo class in our institute which she did with aplomb. Immediately we provided her an opportunity to work as faculty in our institute. After this, she decided to start an institute of her own.

We arranged a loan of Rs.5 lakh through State Bank of Hyderabad. She started the institute in right earnest. With her hard work, the institute became popular. In the course of time she got the work of DRDA for all their employment generation courses. She now expanded into two institutes and is also a franchise of EGGM of Andhra Pradesh Government.

“Her turnover is now Rs.10 lakh and she gave employment to 6 persons”.

- Sri K K Krishna Prasad, Director, SBH RSETI Nalgonda

If at First You Don't Succeed

Failure doesn't mean - “You are a failure,”

It means - You have not succeeded.

Failure doesn't mean - “You accomplished nothing,”

It means - You have learned something.

Failure doesn't mean - “You have been a fool,”

It means - You had a lot of faith.

Failure doesn't mean - “You don't have it,”

It means - You were willing to try.

Failure doesn't mean - “You are inferior,”

It means - You are not perfect.

Failure doesn't mean - “You've wasted your life,”

It means - You have a reason to start afresh.

Failure doesn't mean - “You should give up,”

It means - “You must try harder.

Failure doesn't mean - “You'll never make it,”

It means - It will take a little longer.

Failure doesn't mean - “God has abandoned you,”

It means - God has a better way for you.

1. Name of Entrepreneur : Sri T Yadaiah
2. Name of Enterprise : Kavya Net
3. Name of the RSETI : SBH RSETI Nalgonda, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

GOD SENT OPPORTUNITY FOR ME



Yadaiah is at his shop along with Director

Sri Yadaiah met with a serious accident in 2003 and both his legs were seriously injured. With Iron rods inserted into his legs, he was bed ridden for more than a year. Thereafter he took another year to resume walking and even then was unable to move freely. He looked for opportunities to do some job which he could sit in a chair and did it. He did not find any. He wandered here and there with no purpose for two more years and lost all hope of decent settlement in life.

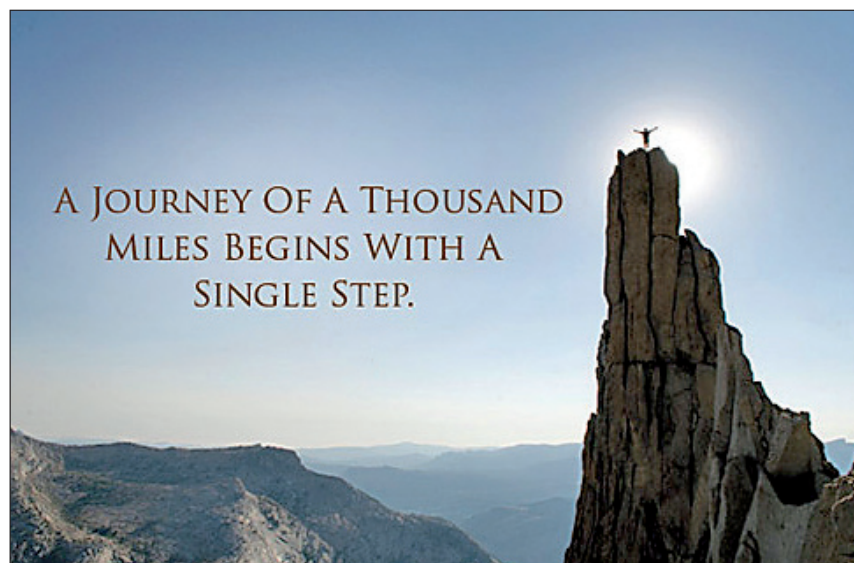
In the year 2007, he came to know about RSETI through a person in DRDA and approached us for training in Computer course so that he can set up a business of Internet Cafe in Nalgonda. Since he was eligible, we admitted him initially for MS Office and DTP which he learnt with lot of interest and spent late hours also in the class room for practicals. He also underwent Hardware and Networking course with us.

With this training, he started the internet cafe with 3 (three) machines opposite to our Main Branch. He was financed by our Main Branch under Rajiv Yuva Shakthi Scheme. He expanded it with one zerox machine, Fax/printer/scanner/copies services. He gave employment to one more person trained in our center and both of them now live happily. His net monthly income is about Rs. 20,000/-.

Yadaiah feels that RSETI training is God sent opportunity for him. He has developed good communication skills over the time.

He is an excellent example of our successful training and settlement. We frequently invite him to our class room for interaction with new batches and also for case study/motivation.

- Sri K K Krishna Prasad, Director, SBH RSETI Nalgonda



1. Name of Entrepreneur : **Sri Kiran Kumar**
2. Name of Enterprise : **Varma Mobiles**
3. Name of the RSETI : **SBH RSETI Nalgonda, Andhra Pradesh**
4. Name of sponsor Bank : **State Bank of Hyderabad**

MASONRY WORK TO MOBILE REPAIR WORK



Kiran Kumar (Blue Stripe Shirt) with Director

Sri Kiran Kumar came to know about RSETI through newspapers. He studied up to Intermediate and thereafter joined our institute for the training. He belongs to Schedule Caste and was working with his poor father who was doing masonry work becoming sick and had no money to go for higher education. After our training, he worked for a year at an established mobile shop and further honed his skill.

With the help of his friends and close relatives, he has set up a beautiful cell repairing center Varma Mobiles at mirbag centre, Hyderabad Road, in November 2009 and earns a decent monthly income of about Rs. 8,000/- to 10,000/- p.m.

He needs more finance for purchasing software for repairing various models. We are arranging credit linkage through a banker nearby his shop.

He is young and energetic and also hard working, gave employment to one more person. Good example of success from our institute.

- Sri K K Krishna Prasad, Director, SBH RSETI Nalgonda

1. Name of Entrepreneur : Sri Veerappa S Balagavi
2. Name of Enterprise : AC and Refrigeration Servicing
3. Name of the RSETI : Deshpande RUDSETI Uttara Kannada, Karnataka
4. Name of sponsor Bank : Canara Bank

VEERAPPA, DIVERSIFIED HIS BUSINESS



Veerappa at his electric shop

Sri Veerappa S Balagavi, a physically challenged young man hails from Malagi village of Hirekerur Taluka in Karnataka. Just, one training in D-RUDSETI at Haliyal of Uttarakannada district, changed his life style and made him to forget his psychological feeling of being dependent in life. After his S.S.L.C., he was running an Electrical Shop with the financial support of his parents. But it was not so profitable. He was earning around Rs. 7,000/- pm on an average. He was thinking to expand his activities.

One day he had been to grocery shop to purchase essentials for home. All of sudden, he observed a news of D-RUDSETI in daily news paper on AC and Refrigeration servicing training given free of cost. He got surprised and applied for the same. During the training, he got motivated through EDP inputs and technical skills taught by the experts. He got confidence and decided to expand his business with servicing of AC and Refrigerators. Further with commitment and dedication in this work, he got exposed to nearby towns automatically. His income also increased. Now he is earning Rs. 25,000/- pm on an average.

He truly feels and expresses his gratitude to D- RUDSETI, Haliyal for all his development.

- Sri S D Sayagavi, Director, Deshpande RUDSETI Uttara Kannada

1. Name of Entrepreneur : **Sri Mallappa**
2. Name of Enterprise : Motor Rewinding and Pump set Repairs
3. Name of the RSETI : SBH RSETI Nizamabad, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

THANKS TO SBH RSETI



Mallappa and others taking out submersible pump

Sri Mallappa S/o Kunteppa Toladar is a resident of Basarihal in Gangavathi Taluka of Koppal District. He is a matriculate could not continue his college education due to poverty at home. To help his parents he was working as a labour in Bellary minings. But his health did not permit him to stay there so came back to his village and started working in agricultural fields as labour with a minimum wages of Rs. 20/- to 25/- per day. This was not sufficient to sustain the family. Meanwhile one Sri Balappa who is associated with UNICEF advised him to undergo a training for Motor rewinding and pump set repairs which is being conducted by SBH RSETI, Koppal.

He contacted UNICEF co-coordinator and Director RSETI, Koppal and shown his interest for learning Motor rewinding and pump set repairing work as there was no other person in his village and good scope for this task.



Mallapa and others inserting in submersible pump

He was selected for training sponsored by UNICEF and had 30 days training during the month of June 2011. During the training period he learnt theory and practiced in detail about the repairing work. He involved himself vigorously by sitting even late hours and acquired full knowledge about how to identify the defects and how to repair different types of motors.

He got motivation and self confidence due to the best training methodology and without the bank finance he started doing the work. Initially no farmers were coming for the repair work to him and when he demonstrated repairs of one pump set free of cost into running condition the message spread not only in his village but also in surrounding villages and now all the farmers whose motors are not working are contacting him for repairs of their pump sets.

He is earning an average of Rs. 5500/- to Rs. 6000/- per month and looking after his mother, sister and brothers and living happily. He fondly remembers our SBH RSETI for what he is today, a hard working Mallappa.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Sri Ashok**
2. Name of Enterprise : **I-Net**
3. Name of the RSETI : **SBH RSETI Nizamabad, Andhra Pradesh**
4. Name of sponsor Bank : **State Bank of Hyderabad**

SUCCESS TO THOSE WHO UTILISE TIME OPTIMALLY



Ashok at his shop I NET

Sri Ashok S/o Somappa Hindalmani a resident of Bhagyanagar, Koppal had undergone 11 days training under PMRY three years ago in our RSETI Koppal. He had some basic knowledge learnt from one of his friends. He took a loan of Rs. 40,000/- from Pragathi Grameena Bank Bhagyanagar and started repairs to Mobile and computer work in a small rented shop called “I-NET” after the training is completed.

In the training programme he got good exposure on various aspects like goal setting, systematic planning, self confidence, marketing, customer relations etc and after completion of the training he decided to make optimum use of time in a better way.



Ashok in milk distribution and daily News paper distribution work

Apart from this present activity of repairing work he started two other activities i.e. distribution of “**Nandini Dairy Milk Packets**” and an agency for distribution of “**VIJAY KARNATAKA Daily News Paper**”. For managing these two additional activities he purchased a second hand auto rickshaw out of the savings made from the first business and was able to earn Rs. 3000 to 4000/-per month from all these activities.

Meanwhile, he was facing frequent problems of repairing the auto rickshaw and instead of spending huge amount on repairs he purchased a minivan by selling the old auto rickshaw and involved his two brothers who have discontinued their further education and employed 7 other persons on monthly payment of Rs. 1500 to 2000/- per head and thus he is able to earn a net profit of Rs. 25000 to 30000/- per month from all the three activities. He was regular in repayment of bank loan and closed the loan account recently.

“I remain very much grateful to the SBH RSETI Koppal for making me a successful entrepreneur and now I am managing all these activities very well. I believe the full involvement in the business, devotion, and hard work. That is what I learnt during the training”, he says.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Smt Sulochana**
2. Name of Enterprise : Petty Business
3. Name of the RSETI : SBH RSETI, Nizamabad, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

TRAINING INSTITUTES ARE NEXT TO THE GOD



Sulochana selling stationary items in weekly bazaar

Smt Sulochana is a native of Alwandi (Kampli) village. She was married at the age of 25 years and blessed with a son. Her life was going on very happily and peaceful for a period of 4 years. A big mountain of troubles fell on her when unfortunately her husband died of cholera and no other earning member was there to support her for livelihood. Then she joined a Handloom society in the village as a worker on daily wages but it was not sufficient to fulfill the basic needs and the requirement of the child out of the small amount of wages.

While working in the Handloom society she heard a discussion which was going on regarding training, Bank loan, subsidy etc. for running a petty business. Immediately she contacted the Director RSETI Koppal and sought the guidance. She was selected for EDP training under UDHYOGINI scheme sponsored by the Department of Women and Child Development, Koppal.



Sulochana selling stationary items in weekly bazaar

After the training, she approached SBH Alwandi branch and availed a loan of Rs. 40000/- inclusive of subsidy amount of Rs. 10000/- and started a stationery shop in the village and started earning of Rs. 2000/- to 2500/- per month.

Again a thought came in her mind to move from the village and attend weekly shanties (bazaars) one village a day in surrounding 4-5 villages. So for easy movement with stationery luggage she purchased an auto rickshaw from the savings of the existing business and Bank finance. The loan for second activity i.e. for purchase of 3 wheeler was received easily on account of her regular repayment of existing loan for stationery shop from the same branch i.e. SBH Alwandi and was able to increase net profit to Rs. 4000/- to 4500/- per month and also to meet the expenses of her son's college education.

During the training she was motivated by quoting with different type of examples regarding business competencies, guidance, business opportunities which helped her to earn money for her livelihood. She says, "I am highly indebted to the SBH RSETI Koppal and I will remember the training institute next to GOD".

- Sri J M Rao, Director, SBH RSETI Nizamabad

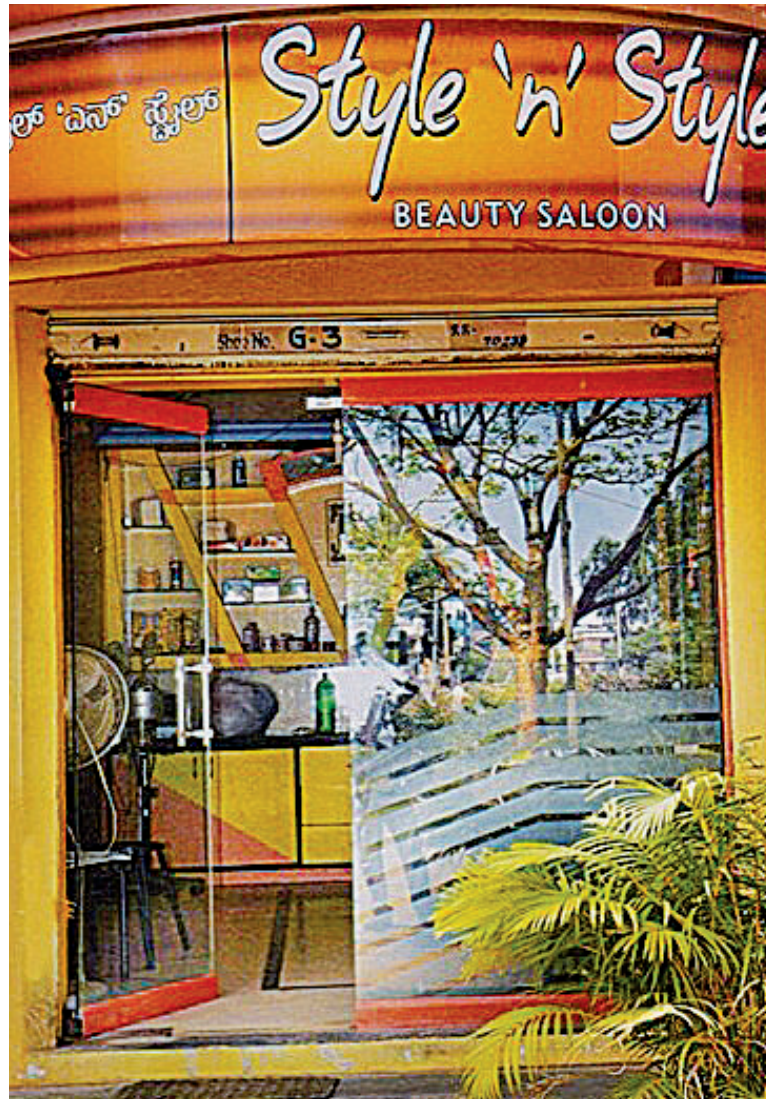
1. Name of Entrepreneur : Sri Raghu
2. Name of Enterprise : Style 'n' Style Beauty Saloon
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Tamil Nadu
4. Name of sponsor Bank : State Bank of Mysore

BEAUTY CONSCIOUS MAN BECAME AN ENTREPRENEUR



Raghu in his Beauty Parlour with client

Sri Raghu was an unemployed graduate in Arts hailing from Bajanthri family who are in the business of men saloons. Mr. Raghu thought of improving the family tradition of men saloon to a men beauty clinic which includes facial, head massage, face bleach, SPA etc. He has got 10 years experience in this field. He thought of opening his own beauty clinic. He approached the officials of DIC and explained his wish to open his own men's clinic. He prepared Project report and submitted to DIC and requested them to sponsor his application to Andhra Bank, Tumkur with their recommendation. The bank considered his application and sanctioned him a loan of Rs. 2 lakhs.



An outer view of Raghu's Beauty Saloon

He had undergone EDP training under PMEGP scheme at our institute. He had opened his men's clinic in the name of **"Style 'n' Style Beauty Saloon"** at Kunigal Road. As more and more men become beauty and fitness conscious, Mr Raghu saw this as an opportunity and has become a successful entrepreneur. He has been generating monthly income of Rs 25,000/- after meeting all his expenses. He has employed 3 persons at his shop. Hence, this is a success story based on new trends in people's life styles.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Sri H R Naveen
2. Name of Enterprise : Trinetra Mobile Service Centre
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

DANCING HIS WAY TO SELF-EMPLOYMENT



Naveen dealing with his client at his mobile centre

Sri H R Naveen was an unemployed arts graduate looking for ways to become a self employed. Basically he is a dance teacher, who along with dancing helped his clients in keeping physically fit. He thought of taking up self employment. He was interested to start a mobile service centre. He approached DIC, Tumkur and submitted his Project Report along with his loan application. He was selected under PMEGP scheme and sponsored his application to Karnataka Bank, Tumkur with recommendation from DIC. The bank considered his application and sanctioned him Rs 6 lakhs.



Outer view of Naveen's Trinetra Mobile Service Centre

He had undergone EDP training under PMEGP scheme at our institute. He came up with a mobile sales and service centre (all model) at Tumkur city in August 2011 opposite to his dance class building. His dance class building is quite spacious for conducting dance and aerobic classes. He is managing both the activities with the assistance of his wife. We were also informed that he is a trained choreographer.

He has good clientele both for his dance class and his mobile service centre. The unit was opened in the name of “**Trinetra Mobile Service Centre**”. The centre is generating Rs. 30,000/- as income per month after meeting all expenses including EMI of bank loan. He has employed 8 persons for his mobile service centre and their salaries ranged from Rs. 4000–7000/- per month. Hence, this is a success story as how a combined interest can make a person realize his dream.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Sri N Raghvendrachar
2. Name of Enterprise : Sri Lakshminarayana Jewellers
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

UNEMPLOYED BECAME SELF-EMPLOYED JEWELLER



Raghvendrachar sitting at his Jewellery showroom

Sri Raghvendrachar hails from a family of goldsmiths. He was educated unemployed looking for self employment. He heard about DIC which is in the forefront in helping the youth for self employment opportunities with financial assistance from banks. He approached the DIC and submitted his application with a project report for establishing jewellery show room at Tumkur. His project report was approved and his application was sponsored with a recommendation to Indian Bank, Tumkur.



Outer view of “Sri Lakshminarayana Jewellers” showroom

The Bank considered his application and sanctioned him a term loan of Rs. 10 lakhs along with a working capital facility of Rs 5 lakhs. The unit was established in May 2011 in the name of **“Sri Lakshminarayana Jewellers”** and has been running successfully with good clientele. The unit has employed 8 persons who have been paid salaries ranging from Rs. 5000/- to 10,000/-. The applicant was able to meet the break-even point in a short span of 6 months which was well within the moratorium period. He is generating a cash surplus of Rs. 40,000/- per month after meeting all the expenses including EMI of bank loan.

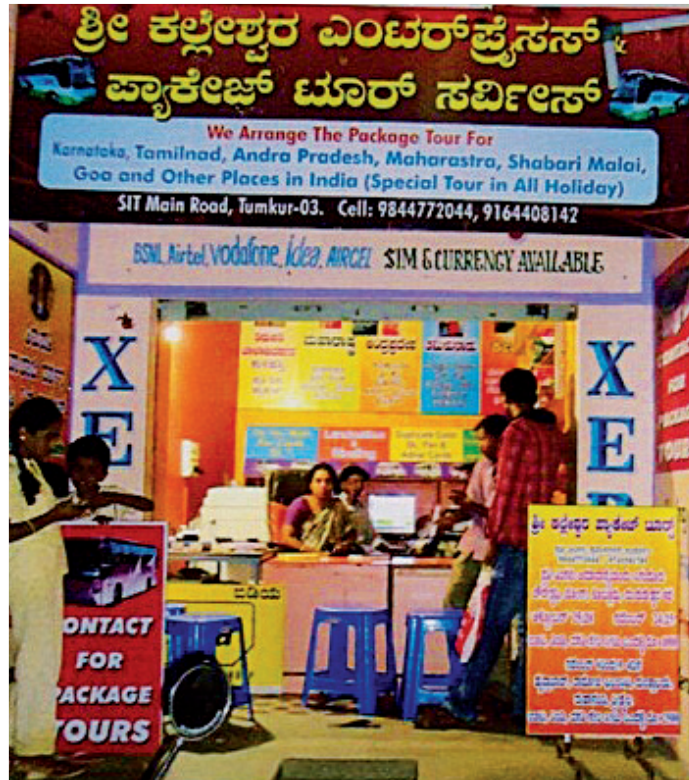
His dreams of becoming a successful entrepreneur has been realized with hard work and proper guidelines and training offered by our institute.

Hence, this, as a success story, has set a road map for becoming a successful entrepreneur.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Smt G S Roopa
2. Name of Enterprise : Kalleswara Enterprises
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

HOME MAKER CUM SUCCESSFUL ENTREPRENEUR



Outer view of her “Kalleswara Enterprises”

Smt G S Roopa was an undergraduate and an ambitious home maker. Her husband is a teacher. Roopa thought of taking up self employment instead of sitting idle in the house to improve their standard of living. Hence she came up with an idea of setting up a DTP and Xerox Centre as her residence is located near a school in the locality.

She applied to DIC with a project report requesting them to sponsor her application to the Bank and to arrange for training to take up the activity of DTP and Xeroxing. Luckily she was selected under PMEGP scheme to undergo training at our institute for 11 working days in the month of November 2009. She has become more self confident after the training.



G S Roopa sitting in her enterprise establishment

Her application was forwarded to UCO bank, Tumkur with the recommendation for sanction of loan. The bank considered her application and sanctioned a loan of Rs 4 lakh repayable in 60 monthly installments. She has brought in Rs. 2 Lakh as her stake. She has opened the unit by name **“Kalleswara Enterprises”** in Jan 2010. It is located in SIT main road which has other schools in proximity. She has been generating a decent income of Rs. 25,000/- per month after meeting all her expenditure including EMI of bank loan. Now, she is happy homemaker cum entrepreneur who is successful in fulfilling her dream of leading a life of her expectations. She is also happy that she is able to assist the family in her own way. This shows that confidence with proper planning and thinking can make dreams come true with financial assistance from banks.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : **Smt M S Jayanthi**
2. Name of Enterprise : **Nirmala Aqua Care**
3. Name of the RSETI : **State Bank of Mysore RSETI, Tumkur, Karnataka**
4. Name of sponsor Bank : **State Bank of Mysore**

CAPITALISING HEALTH AWARENESS TO ONE'S SUCCESS



Jayanthi standing at the gate of her “Nirmala Aqua Care”

Smt Jayanthi was an unemployed commerce graduate. Her husband is employed in a private company with a moderate salary. Hence, she thought of being self employed and assisting her family financially to the possible extent. She thought of establishing a mineral water unit which has a great demand as there were no such units in their area. She got information through her husband that there is a DIC office which helps the persons who want to take up self employment. She approached the officials of DIC and got the details of various schemes. They have advised her to go for PMEGP scheme. She prepared a project report and submitted to DIC with a loan application. They have selected her application and sponsored the same to State Bank of Mysore, Sadashivanagar branch with their recommendation for sanction of loan.



Jayanthi and her “Nirmala Aqua Care”

The bank also considered her application and sanctioned her Rs.10 lakh loan for establishment of mineral water unit. She has got sufficient orders on hand and has regular supply orders for residences and offices in her locality. The unit has employed 5 persons with salaries ranging from Rs. 3000/- to 5000/- per month. She had undergone EDP training under PMEGP scheme at our institute in February 2011. She opened the unit in June 2011 in the name of “**Nirmala Aqua Care**”. As the unit is established in her own landed property, the unit is generating sufficient income which can take care of EMI and other obligations. Hence, this is a success story as she besides being self-employed, has provided employment to 5 persons.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Smt T V Jyothi
2. Name of Enterprise : Ashwin Concrete Products
3. Name of the RSETI : State Bank of Mysore RSETI, Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

SCHOOL TEACHER BECOMES AN ENTREPRENEUR



Jyothi standing at her “Ashwin Concrete Products”

Smt Jyothi is a double graduate with a degree in teaching profession. Being a B.Ed graduate she was employed in a private school on a meagre salary. She thought of becoming self employed and assisting her family financially. As the construction activity is on the boom in Tumkur area, she realized the need of hollow bricks for fast construction activity and less cement utility. As Tumkur has almost become a satellite town of Bangalore there is much construction activity in and around Tumkur.



Concrete products are being transported through tractor

She approached DIC and requested them to sponsor her application. She prepared Project Report and submitted to DIC with a loan application. Luckily she was selected under PMEGP scheme and her application was forwarded to State Bank of Mysore, Sadashivanagar branch. The bank considered her application and sanctioned Rs. 7.50 lakhs term loan and Rs. 1.25 lakhs as working capital. She had undergone EDP training at our institute. She had purchased required machinery worth Rs. 7 lakhs. She opened the unit of manufacturing of hollow bricks in the name of **“Aswin Concrete Products”** in June 2011 at Nandihalli, Golar Hobli. It is 10 kms from her residence.

Her unit could capture the market due to reduced transport cost. On account of this, she is able to market her product at a competitive price compared to her competitors whose units are farther from the village. Within a span of just 6 months the unit could generate sufficient surplus to take care of repayment obligations and other expenses. She is generating a profit of Rs. 25,000/- per month after meeting all her expenses. Hence this is a success story as how, watching things happening around, we can ignite our business acumen and turn them into a successful venture.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Smt M R Jyothi Suresh
2. Name of Enterprise : Vinyas
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

AN AMBITION, OVER RULES NECESSITY



Outer view of Jyothi Suresh "Vinyas" showroom

Smt Jyothi Suresh was an undergraduate who was married to an affluent family. Her husband is a professor in SIT College, Tumkur with a very good salary. She hails from a business family. Her father is a coconut merchant and successful entrepreneur. It was reported that she was always thinking to start some business. They once went on a family trip to Ooty where they visited one shop "Variety Hall" textile readymade garments. She was very much inspired by their involvement in business. She came to know through her friends about DIC. She visited DIC and got all the information about PMEGP scheme.



Jyothi Suresh at her “Vinyas” showroom with staff

She prepared a project report and submitted to DIC. Her application was forwarded to Axis Bank, Tumkur with recommendation for sanction of Rs 10 lakh loan. She has undergone EDP training at our institute in November 2009. She had opened her shop by name “Vinyas” in B H Main Road, Tumkur.

She has created very good ambience in the show room which attracted good clientele. She has opened one stitching unit of dresses near her residence. She has employed 15 persons working for 8 hours a day. She is paying salaries ranging from Rs. 3000/- to 6000/-. She is generating Rs. 30,000/- per month after meeting all expenditure including EMI of bank loan. Hence, this is a success story as to how an ambition to provide employment turns a person as an entrepreneur who in turn provided employment to 15 people.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Smt H L Sowmya
2. Name of Enterprise : Mahalakshmi Enterprises
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

WATCHING THE THINGS HAPPENING AROUND PAYS



Outer View of her “Mahalakshmi Enterprises”

Smt Sowmya completed her graduation in Arts. Her husband owns a photo studio. She thought of assisting the family financially instead of sitting idle in the house. She went to DIC office and got the details of PMEGP scheme for taking up self employment. Her husband was previously doing the business of water supply in Tumkur. She prepared the project report and submitted to DIC office. She was selected and her application sponsored to Vijaya Bank, SS Mutt branch, Tumkur where she had an SB A/c. The bank considered her application and sanctioned Rs. 25 lakh. She had undergone EDP training under PMEGP scheme for 11 working days at our institute in December 2010.



Inner views of Mineral Water manufacturing her unit

After availing loan from Vijaya Bank, she opened manufacturing and wholesale supply of mineral water unit in the name of “**Mahalakshmi Enterprises**” in February 2011. She has purchased required machinery worth Rs. 30 lakh. She has employed 13 youngsters to run the unit. She is paying them salaries ranging from Rs. 3000/- to 8000/- per month. Recently she has started one more activity of manufacturing water bottles also. She has got regular orders on hand. She is paying Rs. 36,000/- EMI towards her loan. It is reported that she is earning Rs. 50,000/- per month after meeting all the expenditure. She has applied for ISI Certificate. She is confident of getting that certificate. Hence, this is a success story that shows us how watching things happening around can ignite our business acumen and turn them into a successful venture.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Smt Kamakshi
2. Name of Enterprise : Mobile Service Zone
3. Name of the RSETI : State Bank of Mysore RSETI Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

MOBILE ZOOM MAKES A WOMAN SELF-EMPLOYED



Kamakshi's "Mobile Service Zone" Inauguration ceremony

Smt Kamakshi is an undergraduate and a home maker. She belongs to Vysya Community known for their business acumen. She precisely thought of the mobile zoom which is sweeping the country and covering both the haves and have nots. She prepared a project report for sales and services centre for mobile phones and approached the DIC office.



Kamakshi's "Mobile Service Zone"—Customer dealing

The DIC was very much impressed with the report and forwarded her application with recommendation to Karnataka Bank, Vivekananda Road, Tumkur. The bank was also impressed and sanctioned a loan of Rs. 6 lakh. She underwent EDP training under PMEGP scheme at our institute in February 2011 successfully.

She took up the agency of Nokia and opened sales and services centre at B. H. Main Road. It is reported that the centre is doing extremely well and she is able to earn a net surplus of Rs. 50,000/- per month after meeting all expenses including EMI of bank loan. We were also informed that she is being paid an amount of Rs. 75/- per mobile service as an incentive from M/s Nokia Care **"Mobile Service Zone"** which forms a major part of her net income. The unit has employed 13 youngsters with their salaries ranging from Rs. 4000/- to 8000/- per month. This is the only authorized Nokia centre of its kind in Tumkur district.

Hence, this is a success story of a person who could tap the upcoming market in the country and turned into her advantage.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : **Dr Anitha**
2. Name of Enterprise : Ram Chirayu Ayurvedic Health and Wellness Centre
3. Name of the RSETI : State Bank of Mysore RSETI, Tumkur, Karnataka
4. Name of sponsor Bank : State Bank of Mysore

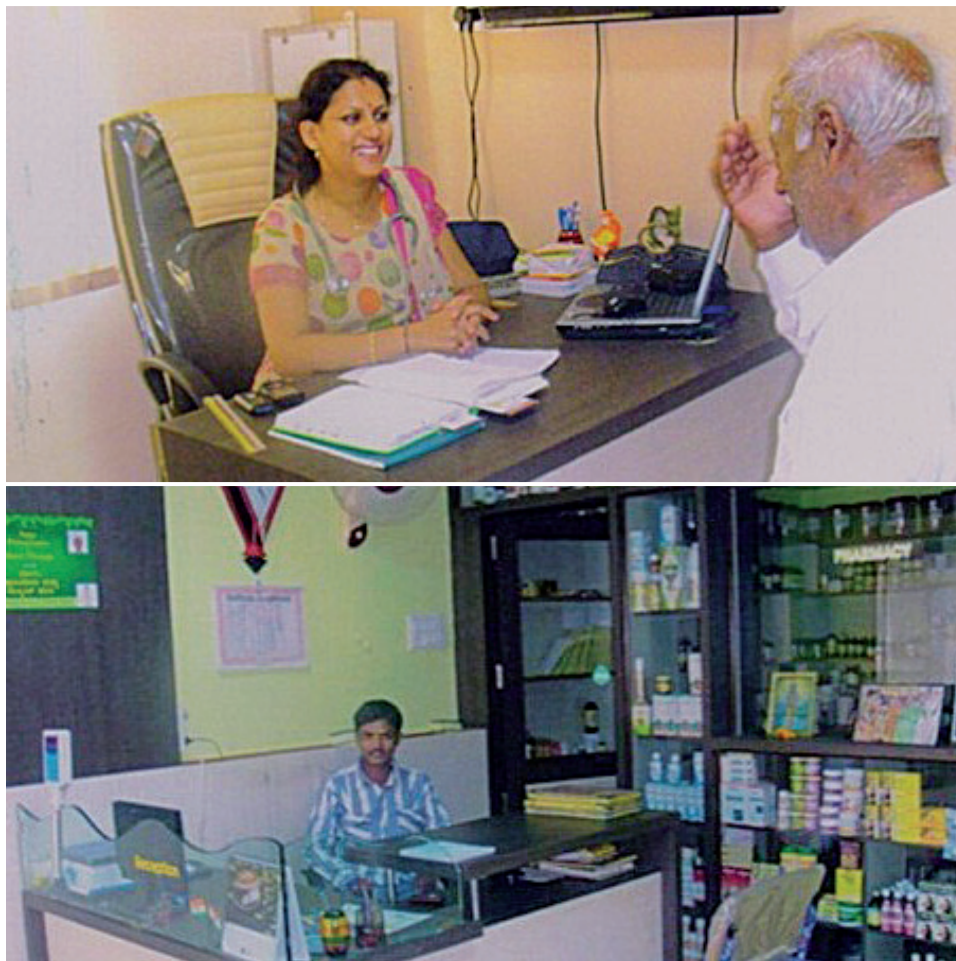
KNOWLEDGE WITH GUIDANCE LEADS TO SUCCESS



Outer view of Dr Anitha's Health and Wellness Centre

Dr Anitha completed her BANMS; M.S (Ayu) from Sri Dharmastala Manjunatheswara Ayurvedic College, Hassan in March 2010. She was working as a Lecturer and Consultant surgeon in a private hospital for a salary of Rs. 15,000/- per month. She used to work for 10 hours daily. She was not satisfied with the job.

She approached DIC officials. They explained her details of PMEGP scheme and advised her to submit the application with a project report. Accordingly, she submitted her application with the project report. Luckily, she was selected under PMEGP scheme and her case was sponsored with recommendation to Cauvery Kalpatharu Grameena Bank, SS Puram branch, Tumkur for sanction of loan amount.



Dr Anitha and her assistant in her Health and Wellness Centre

The bank sanctioned a loan of Rs. 10 lakh in February 2010. She opened her own clinic by name **“Ram Chirayu Ayurvedic Health and Wellness Centre”** in Kothithopu circle, Tumkur on 14.02.2011. She has employed 8 unemployed youth and made them lead independent life with confidence. She had undergone EDP training under PMEGP scheme at our institute in October 2011. She has implemented the guidance given by the resource persons from our institute to run the venture successfully. Despite being a woman, she has taken the bold step to practice and establish her own centre by providing employment to 8 persons in a very short span of time, something she dreamed when she was doing her graduation. She had dreamt of serving the society by creating awareness in the public about Ayurveda. She has plans of expanding the present health and wellness centre with inpatient services and also to open branches in surrounding rural areas. Knowledge with hard work and guidance leads to success. Dr. Anitha has proved it.

- Sri K R Rajanna, Director, SBM RSETI Tumkur

1. Name of Entrepreneur : Smt Ranjanben Dipakbhai Makwna
2. Name of Enterprise : Tailoring and Sticheing
3. Name of the RSETI : Baroda Swarojgar Vikas Sansthan Bharuch, Gujarat
4. Name of sponsor Bank : Bank of Baroda

DESIRE TO SUPPORT THE FAMILY



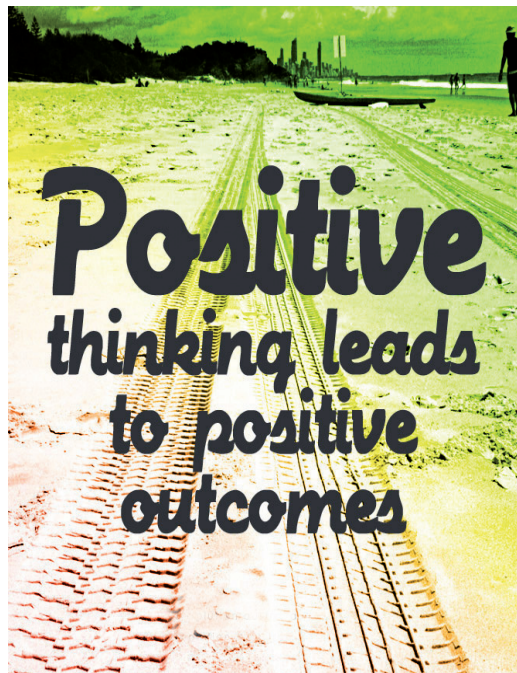
Ranjanben Dipakbhai stitching the cloths of villagers

Smt Ranjanben Dipakbhai Makwna is a resident of village Ranchodpura, Kantharia Taluq Anklav aged around 28 yrs. She studied up to 8th standard. Her father could not afford her higher education because of financial problem. She was married at an early age and has four children. She desired to do something to support the family but had no idea what to do. One fine day, through her friend, she came to about the skill development training being provided by the RSETI i.e. Baroda Swarojgar Vikas Sansthan, Bharuch. Very hesitantly one day, she visited the BSVS.

After detailed discussion the Director advised her to join Tailoring Training programme. She attended the programme of 30 days duration. During the training she learnt stitching and tailoring. She also developed self confidence that 'I can do something to support my family'. Soon after the training, she started stitching blouses and children's dresses as well as mending work. Her father

helped her in the purchase of an old sewing machine for Rs. 1500/-. She did not avail any bank assistance. She received new sewing machine under Manav Kalyan Yojana of DIC. At present her monthly average income is Rs. 4500/- per month. Now, she is very helpful to her family. She is very pleased and gives credit of her success to BSVS and Bank of Baroda.

- Sri A G Manekar, Director, BSVS Bharuch



1. Name of Entrepreneur : **Sri Rahul Ganga**
2. Name of Enterprise : **Yahoo Mobile**
3. Name of the RSETI : **Canara Bank RSETI Thrissur, Kerala**
4. Name of sponsor Bank : **Canara Bank**

MY DREAM - YAHOO MOBILE



Rahul Ganga's dream showroom "Yahoo Mobile"

Sri Rahul Ganga was an unemployed youth studied up to Plus Two. When he heard about Canara Bank RSETI and its activities, he was very much fascinated and joined in the Mobile Technician Training Programme. After successful completion of the training on 31.07.2010, he hired a small shop in his native village, Marathakkara. On 11.08.2010, a Mobile Phone service center named **"Yahoo Mobile"** was inaugurated. The Director of the RSETI inaugurated the service center. A large gathering including his training batchmates attended the function. He is earning more than Rs. 5000/- per month and is hopeful of a bright future.

- Sri Raphael K P, Director, CNB RSETI Thrissur

1. Name of Entrepreneur : **Sri Paulraj**
2. Name of Enterprise : Food Processing
3. Name of the RSETI : INDSETI Thiruvallur, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

MOTIVATION FOR DOING THINGS DIFFERENTLY



Paulraj, preparing snacks for his Snack Bar

Sri Paulraj, a resident of Devampattu village in Ponneri Taluk of Thiruvallur District is basically a farmer and is interested in doing things differently. He has introduced innovative ideas and methods in his farming practices and is always willing to learn new things. He enrolled himself in the Food Processing and Preservation Training Programme conducted by INDSETI, Thiruvallur between 18.1.11 and 24.1.11. He was the only male member in the training programme and an avid learner. He was interactive in the class and after going back, he has started a snacks bar in his area and makes a monthly income of Rs. 5000/- from this activity alone. He also undertakes supply of fresh juices and snacks for wedding parties and other functions and has earned a reputation in this profession. He thankfully acknowledges the role played by INDSETI in making a transformation in his life.

- Smt Usha Ravindran, Director, INDSETI Thiruvallur

1. Name of Entrepreneur : **Ms Sujatha**
2. Name of Enterprise : Artificial Jewellery
3. Name of the RSETI : INDSETI Thiruvallur, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

SMALL IS NOT GOOD IN ENTREPRENEURSHIP



Sujatha receiving certificate after completion of her training

Ms Sujatha a resident of Tirunindravur in Thiruvallur District attended the first training conducted by INDSETI, Tiruvallur on Artificial Jewellery Making for a period of three days from 20/01/2010 to 22/01/2010. She was like any other member of SHG, making savings and availing loan for consumption purposes. Her hidden entrepreneurial skills came to light during her training and she was actively participating in all the sessions. After getting the training she started the activity at a small scale from her home itself but it was not remunerative. Subsequently, she acquired additional skills by attending follow-up sessions at the INDSETI. Then she started a jewellery manufacturing unit on a large scale with financial assistance under PMEGP. She is able to generate income of Rs. 8000/- to 10,000/- per month from her profession to repay her loan and also contribute to her family. She is happy that INDSETI has helped her to realize her cherished dreams- that of becoming an entrepreneur.

- Smt Usha Ravindran, Director, INDSETI Thiruvallur

1. Name of Entrepreneur : **Ms Jamuna**
2. Name of Enterprise : Tailoring
3. Name of the RSETI : INDSETI Thiruvallur, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

I WILL NEVER BE IN LURCH AS I HAVE BACKUP SKILL



Jamuna doing stitching work in her leisure time

Ms Jamuna is a resource person for the training programme on embroidery at the INDSETI, Thiruvallur. She hails from a small village by name Pudhukuppam, near Uthukottai. She expressed her interest to learn Tailoring and she was given training on fashion designing and tailoring during the programme conducted from 25/04/2011 to 18/05/2011. The tailoring machine owned by her was not put in much use earlier and now after receiving the training she has started stitching clothes for her neighbours during her free time. She is earning an additional income Rs. 2500/- to 3000/- per month. She is confident that at any point of time in her life she will never be left in the lurch as she has a backup skill to earn a living on her own. She feels INDSETI has helped her in earning more income which will help her family in marrying off her sister and herself.

- Smt Usha Ravindran, Director, INDSETI Thiruvallur

1. Name of Entrepreneur : **Sri A Kumar**
2. Name of Enterprise : Mfg of Agarpathi, Washing Powder, Phenol etc.
3. Name of the RSETI : INDSETI Salem, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

PROPER GUIDANCE MATTERS



Kumar a tribal youth, receiving his certificate after the training

Sri Kumar a tribal youth studied up to 8th Std. He lost his father in his early age. Since his mother is very old and unable to discharge family affairs, Sri. A. Kumar sacrificed his life by marrying a widow with 2 children, who lost her husband in an accident. He has to look after all the family members; he is the only breadwinner earning member by selling clothes in the streets. He approached Yercaud Branch for guidance and financial assistance. The manager has sponsored him to the Manufacturing of Sambrani, Agarpathi, Washing Powder, Phenol etc training, since the applicant was really interested in those activities. He attended the training sincerely and learnt about the activities viz. procuring of raw materials, manufacturing and marketing of Agarpathi, Washing powder, Phenol etc. Immediately, on completion of the training he approached the Branch and got financial assistance of Rs. 25,000/- and started the unit. The unit is running successfully at his residence with assistance of his family members. He is earning Rs. 750 to 1000/- per week. He is much thankful to our Yercaud Branch and INDSETI for guidance and financial assistance.

- Sri T Mahendran, Director, INDSETI Salem

1. Name of Entrepreneur : **Sri R Balamurugan**
2. Name of Enterprise : **Grivasan Cell phone Service Centre**
3. Name of the RSETI : **INDSETI Salem, Tamil Nadu**
4. Name of sponsor Bank : **Indian Bank**

VVV CLUB GAVE THE IDEA



Balamurugan, repairing customer's cell phone

Sri Baskaran, President 'VVV' Club, Thumbal, Dist. Salem sponsored Sri R Balamurugan, S/o Rajaram, Thumbal, BBA graduate, running a small 'Two Wheeler Spare Parts Shop' at Thumbal, for Cell phone Servicing Training. Sri Balamurugan, being a graduate was aggressive in learning and he came first in all the exams taken in training. He became an expert in cell phone servicing.

Immediately, after completion of training he started the cell phone servicing unit. Our Thumbal Branch Manager assured to sanction Rs. 50,000/- for purchase of computer and other accessories to further improve the business. Presently he has lot of cell phone customers and he has planned to avail the loan and expand the service center very shortly.

He is earning not less than Rs. 300/- to 400/- per day by way of cell phone servicing work which is his main activity now.

- Sri T Mahendran, Director, INDSETI Salem

1. Name of Entrepreneur : Rangadoss Theru Mahalir SHG
2. Name of Enterprise : Handloom (Silk-Loom) Weaving
3. Name of the RSETI : INDSETI Salem, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

ADVANTAGES OF GROUP ACTIVITIES



“Rangadoss Theru Mahalir SHG” Kondalampatty at work

We have conducted 4 days Skill Training Programme on Handloom (Silk loom) weaving. 3 SHG groups were selected from 10 SHGs. One of the selected groups was “Rangadoss Theru Mahalir SHG” Kondalampatty. The group was started on 16.05.2009, consists of 14 members. Most of them do not own Silk looms, and were engaged as laborers, earning about Rs. 300/- to 400/- per week.

They originally opened an account with our Jari Kondalampatty Branch, availed Revolving Fund of Rs. 40,000/- and repaid. Subsequently, the group account was transferred to ‘Micro State Branch’.

INDSETI conducted the skill development programme in co-ordination with “Indian Institute of Handloom Technology” (Govt. of India) and ‘Weaver Service Centre’, Salem. All the trainees evinced much interest and enthusiasm to have their own Silk loom units. Micro State Branch, Salem selected the above group for ‘Economic Assistance’ and DGM / CH, Salem disbursed the loan of Rs. 5 lakh (with a subsidy of Rs. 1 lakh) on the valediction day i.e. on 09.07.2009.

Now, all the members who do not own looms have now acquired, installed the silk loom, procuring yarn through one of the representatives of the group and took up weaving and earn at least Rs. 175/- per day. Previously some of the members, who own looms, procured yarn at credit by paying interest of 30% which has to be repaid within 30 to 45 days.

Since, all the members now installed their own loom out of bank credit. They purchase the yarn on cash basis and sell the finished goods under tie-up arrangement and thereby saving Rs. 400/- to 500/- per sari by way of interest besides labor charges of Rs. 400/- to 500/- per sari which could be completed in 4 to 5 days.

The group’s members are fully engaged in the activity and earn not less the Rs. 4000/- to 5000/- per month. They are much grateful to our Bank and INDSETI for imparting very useful training on the latest technologies in silk loom industry.

- Sri T Mahendran, Director, INDSETI Salem, Tamil Nadu



1. Name of Entrepreneur : Smt B Calaiselvi
2. Name of Enterprise : Embroidery and others
3. Name of the RSETI : INDSETI Puducherry
4. Name of sponsor Bank : Indian Bank

A TRAINER CUM ENTREPRENEUR



Calaiselvi, exhibiting her products in an Exhibition

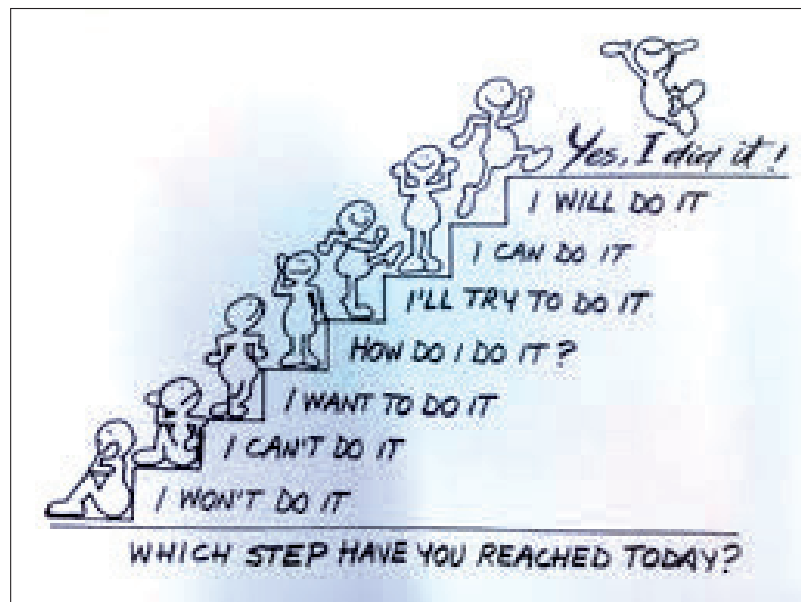
SJSRY formed Jayalakshmi SHG in July 2008. Smt Calaiselvi, B.Com, w/o Sri Baskar, Aged 34 years, resident of Kuyavarpalayam is the president of this SHG. All SHG activities like group meeting, savings, internal loan and other social activities were carried out by the group under her supervision. Smt. Sagunthala, Project Officer, SJSRY, Puducherry municipality informed her about INDSETI and advised her to participate in the INDSETI training. Smt. Calaiselvi participated in the Embroidery training at INDSETI during 4.03.2010 to 27.03.2010. She was trained in the various activities such as Fabric painting, Machine embroidery, Ari work, Fabric printing (Screen), Pot painting, Glass painting, Artificial flower making, Glass designing and Emboss painting.

After the training she is now doing Emboss painting, pot painting, glass painting, fabric printing, glass designing and artificial flower making. She had participated in All India Exhibition at Delhi, Regional Exhibition, organized by NABARD at Chennai, and INDSETI Bazaar at Puducherry.

Apart from, training to SHG member she earns Rs. 5000/- per month. She invested Rs. 10000/- received from the group loan from Co-operative Bank. She is planning to expand her activities both in training to other interested youths and selling her products. INDSETI is also taking her services for sharing her experiences with other participants.

Smt. Calaiselvi is one of the trainee in Embroidery, recognised by the PUDA (Puducherry Urban Development Agency) as a master trainer for other SHG members, earning Rs. 5000/- per month.

- Sri T Parameswaran, Director, INDSETI Puducherry



1. Name of Entrepreneur : Smt J Sai Lakshmi
2. Name of Enterprise : Sri Sai Snacks Centre
3. Name of the RSET : INDSETI Puducherry
4. Name of sponsor Bank : Indian Bank

A SNACK CENTRE AT THE DOOR OF SCHOOL



Sai Lakshmi selling snacks at the school door

Smt Sai Lakshmi W/o Jeya Dev, aged 32 years, resident of Vandrapet, Puducherry is a house wife. She belongs to a very poor family. Her husband suffered a paralytic attack about two years ago. After this attack her life was not peaceful. Her husband was not active and unable to go for work and hardly earns anything for family. She was struggling to run her family and look after her children's studies. She brought loan from money lenders for household expenses. She had a strong desire that her children should be literate. But poverty came in the way with no support from her husband. She started working on daily wages.

She came to know about the Training Institute through one of her friends. She told her, “You cannot save your family by this manual work being a daily wage worker. One day you can earn something where as the other day you may not.” So she desired to take up a small-scale business like soup and snacks centre by getting loan from the Bank.

Smt Sai Lakshmi participated in the Mushroom Cultivation Training at INDSETI during 15.09.2009 to 18.09.2009. She was trained in Mushroom cultivation and Preparation of mushroom food items. After the training, she started” Sri Sai Snacks and Soup Centre” in front of the Petit Seminar High School. She prepares fresh mushroom soup, mushroom baggie and mushroom fried rice, for school students and school teachers also. Apart from all her expenditure she earns Rs. 4500/- per month. Her loan application was recommended to DIC under MUPSES Scheme.

School students purchase snacks and mushroom soup from “Sri Sai Snacks Centre”.

- Sri T Parameswaran, Director, INDSETI Puducherry



1. Name of Entrepreneur : **Sri J Balaji**
2. Name of Enterprise : Mobile Sales and Service
3. Name of the RSETI : INDSETI Chittoor, Andhra Pradesh
4. Name of sponsor Bank : Indian Bank

FROM PHOTO STUDIO TO MOBILE CENTRE



Balaji at his mobile sales and service centre

Sri Balaji of Irala village was running a photo studio at Irala, but not having much business and incurring loss many a times. He attended the programme on Mobile Service and Repairs. After learning the techniques he started selling Mobile phones and started servicing work in the same shop. He expressed that the demand for mobile phones and especially for servicing job is quite good. He also maintained link with the Trainer at Chittoor and is doing the work successfully. He expressed that it has become the main business for him. He is earning on an average Rs. 8000/- per month and has provided job for one more person.

Mr. J. Balaji came to know about our Institute through one of our staff members commuting between Irala and Chittoor. He came to the Institute and requested for training in Mobile Service and Repairing works. He told that though he is having a photo studio, it is not fetching any income. Further, he is not inclined to go out for taking photos or videos which alone can fetch good business. Hence, he wanted to switch over to mobile servicing and repairing job since it is in increasing demand. After observing his interest to start the mobile servicing as a self employment venture, we have obtained application from him and included in the batch at the start of the programme.

He is now keeping branded mobiles for sale also even though his main earnings are from repairing and servicing of the cell phones. He is now servicing 8 to 10 mobiles every day. Sometimes, his earnings go beyond Rs. 10,000/- per month.

- Sri V V Seshagiri Rao, Director, INDSETI Chittoor



1. Name of Entrepreneur : **Sri V Palanisamy**
2. Name of Enterprise : **V P Samy Cell Phone Service Centre**
3. Name of the RSETI : **INDSETI Salem, Tamil Nadu**
4. Name of sponsor Bank : **Indian Bank**

MIRACLE HAS HAPPENED IN HIS LIFE



Sri Palanisamy, a tribal youth aged above 30 years, studied up to 10th std. hails from a BPL family, residing at Pattipadi, Nadoor 8 kms away from Yercaud Branch. He is the only bread winner for the family of 5 members. Yercaud Branch manager during his visit to the village identified him as a potential person and sponsored him to cell phone servicing training. Immediately on completion of training, he approached our Yercaud branch for credit. The branch sanctioned Rs. 25,000/- for purchases of Multi Meter, Soldering Machine and some of the vital spare parts.

He has started the center at his own residence in the name of “**V.P. Samy Cell Phone Service Center**” and running the unit in a small way but successfully. Since, Pattipadi is an interior village, he receives 5 to 6 cells for servicing and repairs from other villages. He is earning Rs. 200/- to 300/- per day. He and his family members are much grateful to our Bank and INDSETI. He feels “Miracle has happened in his life”.

- Sri T Mahendran, Director, INDSETI Salem

1. Name of Entrepreneur : Smt B Kumari
2. Name of Enterprise : Mayura Garments
3. Name of the RSETI : INDSETI Puducherry
4. Name of sponsor Bank : Indian Bank

SELF-EMPLOYMENT CREATES MORE EMPLOYMENT



Kumari with her co-workers at “Mayura Garments”

Smt Kumari W/o M Babu, aged 36 years, resident of Ariyankuppam is a house wife. She formed Poongodi SHG in April 2004, under CEAD (NGO). Smt. Kumari is the president of this group. Smt. Kumari participated in tailoring and garments making at INDSETI from 7.06.2010 to 30.06.2010. She was trained in stitching pillow covers, chummies, petticoat churidhars, blouses and skirts. After training, she started “**Mayura Garments**” for producing inskirt and readymade shirts and pants on job order basis. Besides being self employment, she gave job to 4 youngsters. She participated in Pongal Bazaar at Annathidal and INDSETI Bazaar at Roasma Hall, Puducherry. Apart from training SHG members she earns Rs. 4000/- per month. She availed group loan of Rs. 50000/-. She invested Rs. 50000/- loan received from Co-operative Bank.

- Sri T Parameswaran, Director, INDSETI Puducherry

1. Name of Entrepreneur : Smt K Usha Rani
2. Name of Enterprise : Dairy Development
3. Name of the RSETI : INDSETI Chittoor, Andhra Pradesh
4. Name of sponsor Bank : Indian Bank

A DREAM OF 50 COWS DAIRY UNIT



Shed and Cows of Usha Rani

Smt Usha Rani who was taking care of just house hold works, has shown keen interest in Dairy development activity. She came to know, through a news item in the Local Daily, that a training is being imparted to enthusiastic and interested farmers to take up Dairy activity as commercially viable units. She wanted to attend training classes. After observing her active participation and sincere efforts to learn about the project, she was enrolled as a trainee. She started with two cows on her own and maintained them successfully. There was increase in her income after the training programme. We also suggested her to have discussion with the trainer Dr Khadir Basha VAS for any help. She decided to start a 5+5 unit of dairy and approached us to know the practical problems and financial implications. We gave her some tips for activity to be successful and gave a model project with working economics. We also advised her to start preparation of other products with value addition such as curd, ghee, Panneer, Khova etc. which can give her higher returns.



Cows grazing in the field

Her husband is a farmer and hence the trainee approached our GD Nellore branch for financial assistance. It was informed that the Branch Manager assured to consider her loan after March 2012. Since the bank loan is getting delayed, she has made her own arrangements for two more cows and maintaining the same very well. She is quite confident now and would like to make a 5+5 Unit so that she can earn substantial amount around Rs. 10,000/- per month. Bank considered her loan proposal for increasing the number of animals favourably as the family is already in the activity.

It is the dream of the trainee to convert her dairy into a Mini Dairy industry with 50 cows and also wants to start making dairy products like Khova, Curd, Ghee butter milk etc. after ensuring the market for the products. The trainee has further developed more interest in the activity and has inculcated entrepreneurship qualities in taking up the activity. Hence, she could increase the number of cows from two to four now.

The financial problems hitherto bothering her family are slowly coming down and she expressed happiness over the same.

- Sri V V Seshagiri Rao, Director, INDSETI Chittoor

1. Name of Entrepreneur : Venkatachalapathy Mahalir SHG, Palampatty (Veerapandi)
2. Name of Enterprise : Tailoring and Readymade Garments
3. Name of the RSETI : INDSETI Salem, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

DREAMS TO REALITY IS POSSIBLE



The Venkatachalapathy Mahalir SHG members at work in their unit

The Venkatachalapathy Mahalir SHG, Veerapandy was started on 16.10.2007 with 16 women as members. All of them are agricultural labourers. They hardly gain employment for 2 to 3 days in a week, getting meagre wage of Rs. 50/- to 60 /- per day. Three of them are engaged in collection and selling of flowers and the income was very low. They had the account with our Veerapandi Branch. The groups availed revolving fund of Rs. 40,000/- on 17.04.2008 and the Ac was in order.

We have selected all the 16 members of the group with assistance of our Veerapandi Branch for the training on “Tailoring and Readymade Garments Manufacturing” we have also selected another 14 individual applicants not belonging to SHG through our Branch.

We have hired 10 sewing machines at a nominal rent and installed at our INDSETI premises itself for the above training. We have also selected Smt. Bhuvana as a trainer for the training, who was trained at RSETI Coimbatore. The training went on smoothly for 10 days on various aspects viz. cutting, stitching and making various dress designs. In between, various guest lecturers have been arranged viz. AGM, NABARD, PO Mahalir Thittam, PO, DRDA and AD, Employment to enthuse their activities. Rating was done at the beginning of everyday individually on their performance of previous day.

All the participants barring 3 to 4, gained practical experience. On the valediction day, direct loan of Rs. 1,60,000/- was sanctioned and disbursed to the 16 group members in the INDSETI premises itself by our DGMCH through our Veerapandi Branch.

All the 16 beneficiaries purchased the sewing machines. The group divided into 2 batches of 6 members each and started tailoring in a common building in two portions separately. The remaining 4 members taken up stitching in their households as they were unable to spare full time for the purpose.

Originally, the animator has canvassed for stitching of school uniforms from 4 schools. The work would last for another 2 months. They have also canvassed and planned to stitch jute bags for the Textile cloth shops at Pallipalayam and Bhavani under tie-up arrangement.

They are also having a long range plan of acquiring cloth from Bangalore at a cheaper rate, make the dress designs and sell at some of the readymade shops at Salem under tie-up arrangement.

Within a short span of 6 months, they have made their lifestyle to the satisfactory level thus making their 'Dreams to reality'. Now each woman is earning not less than Rs. 4500/- to 5000/- per month besides looking after family affairs. The group members conveyed their gratitude to INDSETI and our Bank for our guidance in the form of training and financial assistance for their betterment in life.

- Sri T Mahendran, Director, INDSETI Salem

1. Name of Entrepreneur : Sri Kishor Chand
2. Name of Enterprise : Mobile Phone Repair
3. Name of the RSETI : PNB RSETI, Hamirpur, Himachal Pradesh
4. Name of sponsor Bank : Punjab National Bank

EK KISHORE KI KAHANI



Kishor Chand at his mobile shop

Sri Kishor Chand is a resident of Village Jiwin, nearly 8 Kms from Hamirpur (H.P.) He belongs to a BPL family and from Schedule Caste Category. He is married and has a joint family of 8 members. All are dependent on him. He had an ancestral small piece of land but the earnings were not enough to support the family. As regards his education, he is plus two pass but had studied science subjects. He decided to pursue some independent venture leaving agriculture activity to his brothers.

He came to know from village Sarpanch that PNB RSETI provides free of charge training in many job oriented activities. He approached PNB RSETI at Hamirpur and joined Mobile Repair Training Course from 27.01.2010 to 22.02.2010 for 25 days. After successful completion of training, he started his own Mobile Repair Shop at nearby Village Langwan, which was bigger than his own village and situated on the main road leading to Hamirpur (H.P.). He took a shop on rent

@ Rs. 1000/- p.m. and made an initial investment of about Rs. 15,000/- out of his own sources. With continued guidance and support of the faculty who gave him training at PNB RSETI and his practical experience in newly started venture, he could now repair all brands of mobiles be it Nokia, Samsung, Sony Ericsson etc. He also procured agency for sale of cash cards of various telecom companies and subsequently started issuing new connections on behalf of telecom operators.

Soon his business took off and he could easily pay for monthly rent of shop, other expenses etc. and still earn net Rs. 8000/- to 10000/- per month. Off and on he is also invited for giving training in trouble shooting during Mobile Repair Training Programmes being conducted by the same PNB RSETI, where he himself underwent the said training.

Sri Kishor Chand now is a delighted man and proudly says that---

“I am a product of PNB RSETI Hamirpur (H.P.). This Institute has enabled me to pursue my own venture. I was a zero when I joined PNB RSETI but now I am a successful shop owner and also a member of faculty to provide training to the other youth in the same Institute. The Govt. should pursue opening more such Institutes which impart free training so that the unemployed youth of this area are benefitted.”

- Sri D S Gularia, Director, PNB RSETI Hamirpur



1. Name of Entrepreneur : **Smt Niralo Mahto**
2. Name of Enterprise : Tailoring
3. Name of the RSETI : PNB RSETI Saraikela, Jharkhand
4. Name of sponsor Bank : Punjab National Bank

KNOW RSETI KNOW SELF-EMPLOYMENT



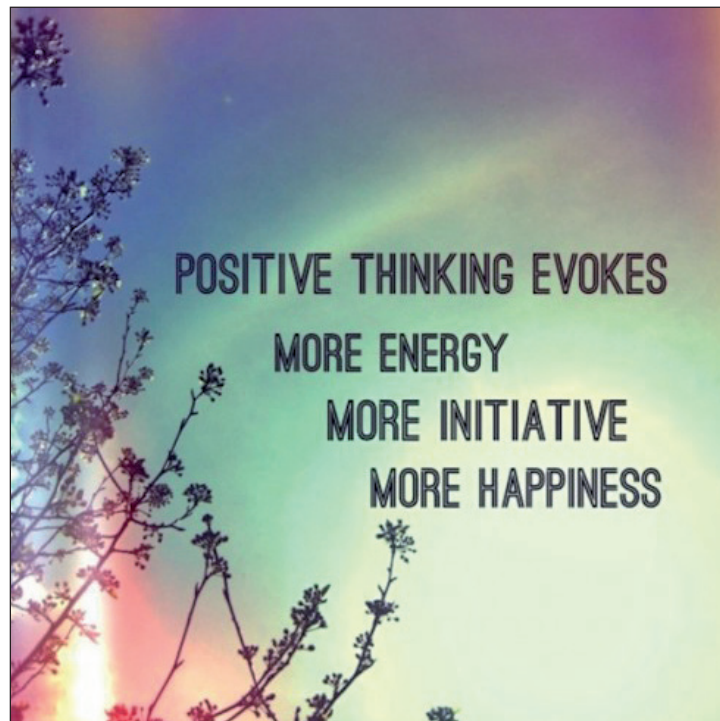
Niralo Mahto doing practice in Tailoring

Smt Niralo Mahto is a young girl of 19 years village Bhadrudih panchayat Chhota Dawna of Saraikela Block in Jharkhand. She belongs to a Schedule Tribe family and has studied up to matriculation in her native village. Being from a poor family, she could not pursue her studies further. To supplement her family income she decided to pursue some self employment activity involving minimum skills and low investment. She came to know about the free training provided at RSETI run by Punjab National Bank in various vocations i.e. in Cutting / Sewing / Dress Designing meant for women. She joined one month's aforesaid training programme during the period 28.06.2011 – 25.07.2011.

After successful completion of her course, she started her own tailoring shop at home. Though there are 2-3 tailoring shops in the same village, the dress designs she learnt at PNB RSETI provided a competitive edge and helped her in gaining reputation very soon. She also engaged two assistants at her shop. Besides, she also works as cutting and sewing teacher in High School, Bhadrudih and provides tuition in cutting and tailoring to some of the village girls.

Thus she succeeded in not only getting herself employed but also being able to provide employment to two others and also train others. She earns about Rs. 3,000/- p.m. Ms. Niralo Mahto express that PNB RSETI has done an incredible job and was instrumental in her success.

- Sri B P Gupta, Director, PNB RSETI Saraikela



1. Name of Entrepreneur : **Sri Rinku Bosa**
2. Name of Enterprise : Mobile Repair Shop
3. Name of the RSETI : PNB RSETI Saraikela, Jharkhand
4. Name of sponsor Bank : Punjab National Bank

EDUCATED YOUTH - SUCCESSFUL ENTREPRENEUR



Rinku Bosa, sitting in his mobile shop

Sri Rinku Bosa, a young boy of 25 years and son of Sri Shiv Shanker Bosa, a small trader of village Patrashi, near Saraikela (Jharkhand), belonging to Schedule Caste, had studied up to graduation. His father was the only person in the family to earn, so he decided not to go for further studies and to supplement his family income. Despite best of search for 2 years he could not get a job and for want of any vocational skill he could not set up any self employment venture. He came to know from his friends that PNB RSETI, Saraikela provides skill development in many areas of job/self employment training free of charges. He approached PNB RSETI Saraikela and joined Mobile Repair Training Course from 03.05.2010 to 31.05.2010.

After successful completion of training, he started his own “**Mobile Repair Shop**” at his Village Patrashi. He took a shop on rent. Initially, business was not good as mobile users of his village relied on the city’s shops, but soon owing to his hard work and skilful working, villagers started relying upon him and his business improved. He now repairs all brands of mobiles - Nokia, Samsung, Sony Ericsson etc. Not only this, he tied up with telecom companies and started selling cash re-charge coupons and accessories of mobiles etc.

Now, he not only repairs and sells cash re-charge vouchers/accessories but also issues new connections on behalf of telecom operators. He is earning about Rs. 8000/- to 10000/- per month. He heartily thanks PNB RSETI Saraikela for providing him training which brought a big change in his life which he never thought of.

- Sri B P Gupta, Director, PNB RSETI Saraikela

The Obstacle In Our Path

In ancient times, a king had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock. Some of the king’s wealthiest merchants and courtiers came by and simply walked around it.

Many loudly blamed the king for not keeping the roads clear, but none did anything about getting the big stone out of the way. Then a peasant came along carrying a load of vegetables. On approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. As the peasant picked up his load of vegetables, he noticed a purse lying in the road where the boulder had been. The purse contained many gold coins and a note from the king indicating that the gold was for the person who removed the boulder from the roadway. The peasant learned what many others never understand.

Moral : Every obstacle presents an opportunity to improve one’s condition.

1. Name of Entrepreneur : Smt Amrita Dixit
2. Name of Enterprise : Ayushi Beauty Parlour and Gift Centre
3. Name of the RSETI : PNB RSETI, Saharanpur, Uttar Pradesh
4. Name of sponsor Bank : Punjab National Bank

DESIRE TO SUPPLEMENT FAMILY INCOME



Amrita Dixit showing her certificate at her beauty parlour

Smt Amrita Dixit is a resident of Topri, Saharanpur district. She was a poor woman living with her husband, three daughters and one son in the village. The family is a marginal farmer's family owning very small landholding. Being Brahmin by caste, her husband was engaged in ritual activities. Thus managing two meals a day was a big problem for the family.

To supplement her family income and to provide higher education to children, she thought of some self employment venture which involved little skill and less finance. She came to know about the free training courses at RSETI functioning in the nearby village Dhudike (Saharnpur) run by Punjab National Bank and approached it. She came to know that the Institute is providing skill development training in cutting / tailoring, beauty parlour etc. She decided to join training course for beauty parlour considering that no beautician was there in her village. She underwent one month's training in Beauty Parlour Management in June/July 2011.

After successful completion of the course, she started her own beauty parlour at home with own funds and named it “**AYUSHI BEAUTY PARLOUR and GIFT CENTRE**”. She also added another activity i.e. sales of cosmetics, pedicure, and other small gift items. She is providing services like bleaching, facial, manicure, hair colours, bridal makeup etc. at her parlour. The visiting customers also purchase cosmetics and other small gift items from her. Very soon, her beauty parlour and gift centre became very popular in her and other nearby villages. Demand for her work increased manifold during marriages, parties, festivals etc. As the work increased, she also engaged two more girls to assist her.

Thus she succeeded in not only getting herself employed but also provided jobs to two other girls. She earns around Rs. 10,000/- p.m. which goes up to Rs.15000/- during peak season. The family is now leading a financially stable life. Her children are now going to reputed private schools in the nearby city i.e. Saharanpur and her eldest child has also secured admission into an engineering college.

Mrs Dixit thanks PNB RSETI Matkijharoli Saharanpur for enabling her to pursue self sustaining venture on a regular basis.

- Dr S K Srivastava, Director, PNB RSETI Saharanpur



1. Name of Entrepreneur : **Sri Veer Chand Megwal**
2. Name of Enterprise : **Jai Majisa Mobile Repairing Centre**
3. Name of the RSETI : **SBBJ RSETI Barmer, Rajasthan**
4. Name of sponsor Bank : **State Bank of Bikaner and Jaipur**

USEFUL EFFORTS OF SBBJ RSETI



Veer Chand Megwal repairing mobile phone at his shop

Sri Veer Chand Megwal s/o Sri Gulaba Ram Megwal resident of Mahabar, Barmer (Rajasthan) underwent Training in Mobile Repairing from 18/08/2010 to 10/09/2010. Sri Veer Chand belongs to a poor farmer family of a small village. He came to know about SBBJ RSETI from newspapers and approached the SBBJ RSETI, Barmer to apply and attend the mobile repairing training. After successfully attended 25 days training at SBBJ RSETI, Barmer in August 2010, he opened mobile repairing shop in Barmer in the name of Jai Majisa Mobile Repairing Centre at Chochatan Choraya, Barmer (Rajasthan) and now earning Rs. 20000/- per month. His family, greatly appreciate the useful efforts of SBBJ RSETI.

- Sri A K Gikal, Director, SBBJ RSETI Barmer

1. Name of Entrepreneur : **Sri Hanuman Ram Chaudhray**
2. Name of Enterprise : **LG Service Center**
3. Name of the RSETI : **SBBJ RSETI Barmer, Rajasthan**
4. Name of sponsor Bank : **State Bank of Bikaner and Jaipur**

FROM A VILLAGE TO LG SHOWROOM



Hanuman Ram Chaudhray attending to accounts work

Sri Hanuman Ram Chaudhray resident of village Adarsh Chawa, Barmer Rajasthan underwent training in Mobile Repairing from 17/05/11 to 11/06/11. Sri Hanuman Ram Chaudhray belongs to a poor farmer family of a small village. He came to know about SBBJ RSETI from his friends and approached SBBJ RSETI, Barmer for applying and attending the training in Computer Tally Basic. After successfully completing 25 days training at SBBJ RSETI Barmer in June 2011, he is working at LG service centre Barmer and earning Rs. 8,000/- per month. His family greatly appreciates the useful efforts of SBBJ RSETI.

- Sri A K Gikal, Director, SBBJ RSETI Barmer

1. Name of Entrepreneur : **Sri Changan Lal Megwal**
2. Name of Enterprise : Contractor Light Fitting
3. Name of the RSETI : SBBJ RSETI Barmer, Rajasthan
4. Name of sponsor Bank : State Bank of Bikaner and Jaipur

NOWHERE TO A CONTRACTOR



Changan Lal Megwal on work doing house wiring

Sri Changan Lal Megwal resident of village Riico area, Barmer, Rajasthan underwent a training in House Wiring and Home Appliance Repairing from 01.08.11 to 02.09.11. Sri Changan Lal Megwal belongs to a poor family. He came to know about SBBJ RSETI from a newspaper and approached SBBJ RSETI, Barmer and applied for training. He attended the house wiring and home appliance repairing training. After successfully completing 25 days training at SBBJ RSETI, Barmer in Sept. 2011, he worked as a Contractor for electrical work in Barmer area. Now, he is earning Rs. 15,000/- per month. His family greatly appreciates the useful efforts of SBBJ RSETI.

- Sri A K Gikal, Director, SBBJ RSETI Barmer

1. Name of Entrepreneur : **Sri Suresh Kumar Naval**
2. Name of Enterprise : **Mobile Sale and Service Centre**
3. Name of the RSETI : **SBBJ RSETI Pali, Rajasthan**
4. Name of sponsor Bank : **State Bank of Bikaner and Jaipur**

A SCHOOL DROPOUT AS AN ENTREPRENEUR



Suresh Kumar Naval repairing the mobile at his shop

Sri Suresh Kumar Naval is from Kushalpura near Raipur, District Pali, Rajasthan. After completing his education till class 12th, Suresh Kumar dropped out of school and started working at a mobile shop for adding some earning to his family and to improve the financial condition. He earned between Rs. 1200/- to 1500/- per month and this was insufficient to keep his family going. He came to know from the newspaper about Mobile Repairing Training at SEDI, Jaitaran. He was able to get admission. After completing the training he started his own Mobile sale and service center at his village. In no time his shop gained reputation and popularity in the area and his income soared. Now, he earns an average of Rs. 8,000/- a month. His family now lives comfortably and he gives the whole credit of his success to SEDI, Jaitaran.

- Sri A K Singh, Director, SBBJ RSETI Pali

1. Name of Entrepreneur : **Sri Nandlal Kushwah**
2. Name of Enterprise : Mobile Servicing
3. Name of the RSETI : SBI RSETI Guna, Madhya Pradesh
4. Name of sponsor Bank : State Bank of India

TRACING SUCCESS ON THE FACE OF ADVERSITY



Nandlal Kushwah “from zero to hero” at his shop

Life takes U turn if somebody is determined to achieve success with his devotion, deep aspiration and sincere actions. Success story of a young man Sri Nandlal Kushwah, resident of village Nanakhedi, Guna, is such a live example. Nandlal, a young boy of 19 years comes from a poor family. Life for him was full of social and economic constraints, such as he was forced to leave his schooling and indulge in labour work as hammad in grain Mandi, just at the age of 15 years. His dreams were ruined and despite a full day hard work, carrying the loads of heavy bags on his back, he was able to earn only Rs. 100 to 150/- per day. He was hardly able to meet family expenses. That time his life was miserable, finding no hand to support and no candle to see the light of success.

A new ray of hope and reliance suddenly entered in his life when he came to know about the training programmes being conducted by SBI RSETI Guna and services rendered for engaging rural youth to job/self employment. A past trainee of our centre advised him to contact us. When he reached our centre the first time in the month of December 2010, shyness and sorrow was

visible on his face and he looked to be frustrated. He expressed his problems and constraints on our encouragement and counseling; he gradually came out of the stage of ill feeling and submitted an application for forthcoming mobile repairing and downloading programme, which he found suitable and viable in his locality.

In the month of February 2011, he joined 30 days mobile repairing and downloading programme conducted by our institute from 07.02.2011 to 06.03.2011. Besides intensive job training, a great deal of motivation, encouragement and exploring abilities for success motivated him a lot. This one month intensive training programme brought dynamic change in the attitude and aspiration of Nandlal. Now, he is a man full of determination and aspiration, ready to explore all his abilities and opportunity to achieve success. At the end of programme, while going back home, he was full of confidence and assured us that he would start a mobile repairing shop within a week's time. Since he had no financial arrangements, we could, therefore, arrange for him some basic mobile repairing tools viz. toolkit, hot gun, soldering iron and soldering wire, multi meter, etc.

He kept his word by calling the institute the following week to inaugurate his shop, started near Grain Mandi, where earlier he was compelled to work as Hammal. Smile and confidence appearing on his face, he proudly told us that within a week's time he already started earning Rs. 150-200/- per day, more than what he was getting through labour work. He hoped to earn more after starting the shop. After a month, Nandlal again came to our centre, saying that he started getting Rs. 200 - 300/- per day, and if a computer set is made available, the income will further increase. During this short period he could save Rs. 5000/-. Considering his enthusiasm and hard work we have managed a computer set costing Rs. 15000/- on credit. As assured, Nandlal repaid Rs. 10,000/- within two months, which shows the honesty and integrity of our rural youth.

In a short period of one year Nandlal has made remarkable success. Though he is not a very big business man, however he transformed from a zero to a hero. Presently, he earns around Rs. 500-800/- per day. Having a stock of Rs. 30,000/- of various saleable items, rather than a usual service provider, he becomes an entrepreneur by looking new business avenues in the area. Our SBI main branch Guna has supported this dynamic youth under DIR scheme for further extending his business.

Nandlal now our brand ambassador is motivating the other youth to join SBIRSETI Guna to make their lives successful. He became an example to the youth. He is being regularly invited at the centre to interact and motivate other participants during training programmes.

This is not the end but the beginning; Nandlal has to touch many more milestones on his way to success. His achievements truly justifying the lines of the famous poet late Sri Dushyant Kumar, “Kaun kehta hai aasma main surakhha nahi sakta, ek patthar to himmat se uchalo yaaro”

- Sri Girdhar Sharma, Director, SBI RSETI Guna

1. Name of Entrepreneur : Sri Mithun Chavan
2. Name of Enterprise : Balaji Car and Bike Decors
3. Name of the RSETI : SBI RSETI Gulbarga, Karnataka
4. Name of sponsor Bank : State Bank of India

MY DREAM IS AUDI CAR SHOWROOM



Mithun Chavan's Balaji Car and Bike Decors

Balaji Car and Bike decors established by Sri Mithun Chavan, Cell No: 8088722553, Shop No. 11, Near Venkatagiri Hotel, New Jewargi Road, Gulbarga-585103 is a successful venture. Sri Mithun Chavan is a diploma holder in Automobile Engineering and was working as a trainee in Bajaj Company at Pune. He was selected by DIC Gulbarga for PMEGP and sent to our institute for training from 21-03-2011 to 31-03-2011. The training helped him in setting the project. He got a loan of Rs. 4.5 lacs from Punjab National Bank, Gulbarga.



Inside view – Accessories of cars and bikes at Balaji Car and Bike Decors

This unit deals in sales of parts and accessories of cars and bikes. He is earning Rs. 40,000/- to 50,000/- per month. When consumers purchase the car only body of the car is delivered to the consumer, accessories are fitted to the body of vehicle as per the choice of the consumer. If these accessories get fixed at our trainees shop the consumer will save to the extent of Rs. 25,000/- and other advantage to the consumer is having plenty of choices to plan the beautification of the car. He can plan about seat cover, mirror, lights, record player, TV, A/C, locking system, operation with remote controller etc.

The unit is running successfully and generating monthly income of Rs. 40,000/- to 50,000/-. He has given employment to two other assistants at the salary of Rs. 4500/- to one assistant and Rs. 1500/- to another assistant.

He wanted to start a show room of either AUDI Car Company or VOLKS WAGON at the cost of Rs. 1.00 crore. This is his dream for future.

- Sri V R Kallannavas, Director, SBI RSETI Gulbarga

1. Name of Entrepreneur : **Sri H Bhodankar**
2. Name of Enterprise : **Samatha Digital Flex Printers**
3. Name of the RSETI : **SBI RSETI Gulbarga, Karnataka**
4. Name of sponsor Bank : **State Bank of India**

ALWAYS DREAM BIG AND BE BIG



Bhodankar and his Dream Flex Printing Machine

Samatha Digital Flex Printers, Proprietor Sri H Bhodankar Cell No 9880316707, Shop No. 7, 1st floor, GK Complex opposite Mohan Lodge, MSK Mill Road, Gulbarga, E-mail: samatadigib@gmail.com, is a very successful venture for digital flex printing, making of banners, printing of shops' name boards, advertisement of functions of important VIPs and dignitaries birthdays, inaugurations of office and other establishments, wedding cards and visiting cards etc, earning Rs. 40,000/- to 50,000/- per month.



Bhodankar at his shop – dealing with the customer

Flex printing is a new technology. Once the text is fed into the computer the design, colours, background, size of the banner are automatically decided. You can print any number of copies within no time. Because of time effectiveness and good result, it is gaining lot of popularity. He is a diploma holder in Electrical Engineering and was working as an Assistant in computer operations as a letter drafter. He came to know about PMEGP scheme by his friend. Applied for it and got selected by DIC Gulbarga and sent to our Institute for training from 21.03.2011 to 31.03.2011. The training given at the Institute helped him in enhancing his confidence level and whatever today he is, he owes it to the Institution.

Because of training and a loan of Rs. 25 lakh from Karnataka Bank Gulbarga, he started his digital Flex printing on 5th June 2011. Today he is earning Rs. 40,000/- to 50,000/- per month. He has given direct employment to 5 people at the salary of Rs. 5,000/- for two people, Rs. 3,000/- for one person, Rs. 2,500/- for another person, Rs. 2,000/- for last person and indirect employment to other 5 people who make the board and place it in the important points of the city. His future plan is to install multi colour offset printing machine costing Rs. 1.50 Crore.

- Sri V R Kallannavas, Director, SBI RSETI Gulbarga

1. Name of Entrepreneur : **Sri Ramesh Manjhi**
2. Name of Enterprise : **Inland Fishery**
3. Name of the RSETI : **SBI RSETI Umaria, Madhya Pradesh**
4. Name of sponsor Bank : **State Bank of India**

HUNTING THE OPPORTUNITY IN FISH SEED PRODUCTION



Ramesh Manjhi discussing the tricks of Inland Fishery with farmers

Sri Ramesh Manjhi from Khutar village struggled to get a meal for a day. When he came to know that State Bank of India RSETI at Umaria is providing training on fishery for the unemployed youth for self employment, he considered it as an opportunity to get benefit through this scheme of the government. He decided to join the training programme. He came to Umaria and got registered himself. The training started on 27th November 2010 and concluded on 4th December 2010. During the training he realized that fishery is a business activity.



Ramesh Manjhi receiving training certificate from the guest

With personality development, motivational lectures, skills enhancement and language science, self motivation awakened in Ramesh Manjhi after the training on fishery. The Director of Umaria RSETI helped him in getting allotted 2 hectares of pond on lease for a period of 10 years from the district administration. State Bank of India, Manpur sanctioned a loan to Ramesh as per his capability. The stars of Ramesh Manjhi brightened coupled with his dedication towards the activity and soon he was known as a successful farmer for fish seed production.

Ramesh states that he had produced 1 crore 70 lakh seeds in which 1 crore seed had been used in Bansagar dam and the remaining for other farmers. This activity has fetched him an income of Rs. 2 lakh. Recently he bought 4 acres land and a Hero Honda motor cycle. In Nov 2011, he came to RSETI as a trainee, then in June 2011, he returned to RSETI as trainer. Ramesh has a change in his life for the better because of SBI RSETI.

- Sri J P Pandey, Director, SBI RSETI Umaria

1. Name of Entrepreneur : **Sri Sahadev Pradhan**
2. Name of Enterprise : Pump set Mechanic and Plumber
3. Name of the RSETI : SBI RSETI Jharsuguda, Orissa
4. Name of sponsor Bank : State Bank of India

SENSING THE OPPORTUNITIES



Sahadev Pradhan at his pumpset and two-wheeler repair workshop

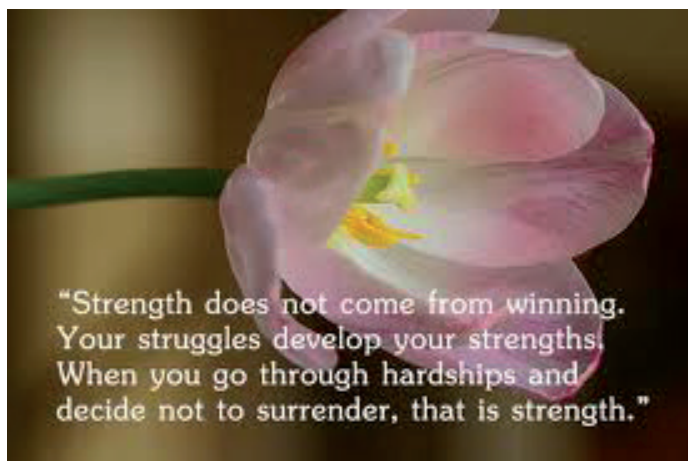
Sri Sahadev Pradhan after passing HSC examination was working as a helper in a two-wheeler workshop at Raigad in Chhatishgarh, which is about 6 km from his native village. The work was irregular with no future scope. He explored the local need and demand. As his village is situated close to the bank of back waters of the Hirakud Dam Reservoir almost all households are farmers and vegetable growers. They use diesel pump sets for watering their vegetable field. He identified the local demand for a skilled pump set mechanic and plumber. He wanted to be a pump set mechanic for his livelihood. But he lacked working knowledge and business skill.

An ex-trainee of TRL-SBI RSETI (erstwhile SESDI) informed him about the services of the Institute. In fact, he perceived it as a golden opportunity. He applied for the training and got selected in the desired trade. He attended training during August 3 - September 6, 2010. After training, he was confident enough to setup his own garage blending his skills learnt during TRL-SBI RSETI (erstwhile SESDI)'s training and his earlier work experience. He tried for bank loan to fund his self employment venture but he was not successful.

Undaunted, he mobilized a capital of Rs. 15,000/- from his relatives and setup his own workshop and started rendering servicing of both pump sets and two-wheelers. Simultaneously he has engaged in plumbing jobs and fitting deep bore well motors, which is another means of irrigation in his locality.

Sahadev is now very confident and is in regular touch with TRL-SBI RSETI (erstwhile SESDI) to share his experiences, reflect his challenges and to get counseling during crisis. At present he is earning Rs. 5,000/- per month. He would like to own a large workshop with spare part show room so that he regularly earn Rs. 20,000/- per month by the end of 2012. His case has been recommended to DIC for consideration of subsidy linked credit assistance under PMEGP.

- Sri B C Rout, Director, TRL-SBI RSETI Jharsuguda



1. Name of Entrepreneur : **Smt Rina Devi**
2. Name of Enterprise : Dairy Farming
3. Name of the RSETI : CBI RSETI Gopalganj, Bihar
4. Name of sponsor Bank : Central Bank of India

A TRUE EXAMPLE OF SUCCESSFUL SHG



Rina Devi interacting with the officials

‘Where there is a will there is way’ is an old proverb translated into reality at Bagawar village of Barauli block in Gopalganj district (Bihar), by a BPL SHG member through her strong will and determination to come out of shackles of poverty with the help and cooperation of the RSETI and BAIF (an NGO run with NABARD support). The journey of Rina at the age of 30 was not smooth because her husband was a labour on daily wage. She had to manage her children. Rina was fed up with these complexities and social stigma.

But one day, the lady extension officer, Mrs Niraj Singh of DRDA came to her and advised her to form a SGSY–SHG with her neighboring ladies for alleviation from poverty through self employment scheme. Initially, Rina was hesitant to the proposal but after continued interactions with the LEO and fellow BPL ladies she finally decided to join the SHG campaign. The SHG was formed in the name “Laxmi Swayn Sahayata Samooh” of which Rina was elected as secretary. The

group started functioning very successfully. After passing Grade I, the SHG got revolving fund and Bank credit from DRDA and RRB respectively. Subsequently, the group passed the Grading II and project of Rs 2.5 lakh was sanctioned by the bank, of which 50 % was subsidy from DRDA for Dairy farm to be run by the group. 10 cross bred cows were purchased by the group out of the bank loan. Average milk yield of 110 liter a day started giving per day income to the tune of Rs. 2750/- of which a portion is being deposited in the group bank account and the balance distributed among the members for managing their family expenses i.e. food, education, clothing etc. of their children.

A big success story of Rina starts when her group was sponsored by the Deputy Development Commissioner Mr Sallahuddin Khan and DRDA Director Dr Pathak of Gopalganj for imparting training on Dairy farm management at CENT-RSETI, Gopalganj.

In the beginning Rina and her group members were too hesitant to speak anything due to shy nature and lack of literacy but after undergoing sessions on micro lab, confidence building, entrepreneur competence and women empowerment taken by the Director of the institute, they started coming out of their shyness and started interacting with the faculty and other officials visiting the RSETI. Rina, educated up to intermediate demonstrated her keen interest in all the sessions, actively participated in group discussions and expressed utmost interest in interfacing with successful dairy farmers during exposure visit arranged by the institute.

Mr Rajesh Kumar, Area Programme Officer of BAIF while frequently attending the training sessions as guest faculty was so much impressed with leadership and entrepreneurship qualities in Rina, that he recommended to his high officials for recruitment of Rina in BAIF as Area Field Supervisor. BAIF official talked in this connection with RSETI Director. She was called for an interview at Chapra. She was found suitable for the position as such finally selected. She has been appointed at a monthly salary of Rs. 3000/- plus PF, Medical, Medi claim and other usual facilities together with lucrative incentive, as per the number of cases of Artificial inseminations to be conducted by her. Such incentive may go up to Rs. 10000/- a month and even more. A scooty was also provided to her for field visits by the employer.

Rina is very much thankful to the RSETI, DRDA and BAIF, her husband, children and fellow ladies of the group.

- Sri Sudama Prasad, Director, CentRSETI Gopalganj

1. Name of Entrepreneur : Sri Mohammed Farooq
2. Name of Enterprise : Classic Mobiles
3. Name of the RSETI : SBH RSETI Nizamabad, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

FATHER WANTED HIM TO SUPPORT THE FAMILY



Sri Mohammed Farooq with the guests on the inauguration of his shop

Sri Mohammed Farooq son of Mohammed Mahaboob resident of Siran Pally, Navipet Mandal in Nizamabad is from a poor family. He studied up to SSC. His father is a daily wage earner. Since his father's income was not sufficient to maintain the family, he insisted his son Mohammed Farooq to discontinue his studies and to support the family. Meantime, Mohammed came to know through his friends about the RSETI institute. He visited the institute and inquired about the programme conducted. He opted Cell Phone Repairing and joined the batch No. 22 conducted from 06.01.2010 to 12.01.2011.

He has established a cell phone repairing shop in the name of “**Classic Mobiles**” at Jannepally village in Navipet mandal in Nizamabad district. He invited the Director of RSETI on the occasion of inauguration of his new shop. The Director attended the programme and the shop was inaugurated by Sri S Vidyasagar, Branch Manager, Syndicate Bank, Jannepally.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Smt D Kalpana**
2. Name of Enterprise : Tailoring
3. Name of the RSETI : SBH RSETI Nizamabad, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

F M RADIO SHOWS THE WAY



Kalpana doing tailoring work from her home

Smt Kalpana wife of Sri D Veeranna, resident of Kalyapur, Renjal Mandal in Nizamabad is a house wife. She studied up to 10th standard and could not continue her studies due to poverty. She was sitting idle at home. Meantime, she heard about SBH RSETI Navipet announcement on F.M. radio. She came to SHBRSETI at Navipet and enquired about the training programme. Since she was interested in tailoring, she joined tailoring programme conducted by the institute. On completion of training programme, she started her tailoring activity at her residence and started earning Rs. 100/- to 150/- per day. She is provided with Rs. 16,000/- bank loan from Syndicate Bank, Renjal Mandal in Nizamabad District. She expressed her happiness and gratitude towards SBH RSETI Navipet for giving her a new life.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : Sri Ch Rajesh
2. Name of Enterprise : Cell Phone Repairing
3. Name of the RSETI : SBH RSETI Nizamabad, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

FROM DAIRY BUSINESS TO MOBILE REPAIR



Rajesh involved in repair of mobile phones at his shop

Sri Rajesh, son of Srinivas resident of Jadi Jamalpur, Mandal Bodham in Nizamabad. He studied up to 10th standard and could not continue further studies due to poverty. His father was running a small dairy unit with 5 milch animals. Since the income from Dairy business was not sufficient to meet the family expenditure, Rajesh was planning to take up some other business to support his father. In the meantime, he came to know about SBH RSETI at Navipet through the newspaper. He approached the institute. He was interviewed by the Director and came to know about his interest in learning cell phone repairing. He was admitted to 29th batch.

On completion of training programme he started his own cell phone repairing unit at his residence. Now, he is earning Rs. 2500/- to 3000/- per month and also doing dairy business. He expressed his happiness and gratitude towards SBH RSETI Navipet.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : Smt B Jayanthi and Smt Shakila
2. Name of Enterprise : Making of Artificial Jewellery
3. Name of the RSETI : INDSETI Chittoor, Andhra Pradesh
4. Name of sponsor Bank : Indian Bank

HOUSE MAKERS AS SELF-EMPLOYED ENTREPRENEURS



Trainees at work - making of artificial jewellery (inset Mrs Jayanthi)

Smt B Jayanthi and Smt Shakila are house makers and had strong will to help themselves by taking up some activity. After undergoing training programme on 'Making of Artificial Jewellery' they canvassed among the households in their area and publicized through their friends and relatives. They showed the various designs made by them and assured both quality and lowest price to start with. After making relentless efforts, they started getting orders. Smt Jayanthi sells the ornaments to the tune of Rs. 4000/- in a month of which Rs. 2500/- is the margin. On our enquiry during follow up campaign, she was very happy to state that she was able to support her family with this additional income. She also expressed that her relatives at Bangalore were also giving her some orders.

Similarly, Mrs Shakeela is very successful in marketing the Jewellery through her relatives in Bangalore. She is earning Rs. 3000/- to 3500/- on an average per month. They are sponsored by Dhan Foundation, a social service organization operating in Chittoor for giving them an opportunity to earn additional income through self employment from the house itself.

- Sri V V Seshagiri Rao, Director, INDSETI Chittoor

1. Name of Entrepreneur : **Sri Shamarao Bhojappa Patil**
2. Name of Enterprise : Vermicompost
3. Name of the RSETI : SBI RSETI Gulbarga, Karnataka
4. Name of sponsor Bank : State Bank of India

VERMI COMPOST - A GOOD SOURCE OF INCOME



Shamarao Bhojappa Patil showing his vermi compost pit

Sri Shamarao Patil is earning directly and indirectly with vermi-compost Rs. 5 - 6 lakh with his land holding of 4.08 acres and digging 40 bins for vermi-compost. Yearly, he is selling 1400 bags of vermi-compost. Each bag contains 50 kgs of vermi-compost. He also uses vermi-compost in his field thereby getting higher yield of mango, white apple, lemon, drum stick, agriculture crop of tur, maize, groundnut. He is also doing dairy business. His success impressed surrounding 300 farmers and they also successfully took vermi-compost as venture. He is a recipient of Krishi Pandit Award by Karnataka Government. It was conferred on him on 15.02.2010. This venture required less capital, less skill and single man can undertake the venture. Raw material required is waste of tur dal, cow dung. With this anybody can undertake the venture without disturbing his main occupation of agriculture. Nowadays, vermi compost is gaining much popularity because excess use of fertilizer destroys the fertility of the land.



Shamarao Bhojappa Patil showing his bumper mango crop

He is an ordinary farmer with land holding of 4.08 acres and illiterate. He was struggling very hard to meet his day to day needs. Before coming to RSETI he tried the venture with the help of KVK Gulbarga. He utterly failed in the venture. He came to the institution with firm determination. He underwent the training from 16.11.2009 to 26.11.2009. He felt that the training was very helpful and helped him. He owes a lot to the training centre for the present success. The training motivated him, enhanced his confidence level, his thinking level and knowledge base, etc.

He was selected by KVIC Bangalore and sent to Institute for training from 16.11.2009 to 26.11.2009. The training was very helpful. After the training, he got Rs. 9 lakh advance from KGB Gobbur, Tq Afzalpur in Gulbarga. He started his venture. With the passage of time, his earnings increased, production of vermicompost also increased. At present he has 40 pits for vermicompost. He sells the vermi-compost and also use for his land. His field is full of green with agricultural crop, horticulture crop and also dairy farming.

He is a resource person for programmes organized by agricultural department, horticulture department and farmers organizations. He gives speech on vermi-compost and mixed pattern of agriculture, and horticulture crops. His success story was aired by Akashvani, and shown on Dooradarshan and published in local newspaper. The present DG NIRD Hyderabad Dr. M V Rao IAS visited Institute on March 5th 2011 on the inauguration of new RSETI building. He visited the field of Shamarao Patil and was much impressed with the achievement of Shamarao Patil. He embraced him, showered praises on him for his achievement in vermi-compost, agricultural field, dairy farming and rain water harvesting.

- Sri V R Kallannavas, Director, SBI RSETI Gulbarga

1. Name of Entrepreneur : **Smt Kiran Mahajan**
2. Name of Enterprise : **Kanchan Kaya Beauty Care**
3. Name of the RSETI : **VIBSETI Indore, Madhya Pradesh**
4. Name of sponsor Bank : **Vijaya Bank**

IT IS NEVER TOO LATE TO FULLFIEL THE DREAMS



Kiran Mahajan standing in front of her beauty parlour

Smt Kiran Mahajan w/o Sri Braj Mohan Resident of 6/3 South Harsidhi, Indore approached the Institute in the Month of July 2011 to undertake the training of Beauty Parlour. During the course of discussion, she informed that she had a strong desire for doing something on her own but due to the commitments towards family to date she could not fulfill her dreams. Her husband is running a very small mobile shop and earning hardly 3-4 thousand per month. We could observe that there was a strong thirst for success though her age was 44 years.



Kiran Mahajan doing eye brow for her customer at her parlour

She was selected for the training of Beauty Parlour in which she had interest and completed the training successfully and thereafter immediately started working from the residence. In the mean time she was also searching for a shop to establish the parlour. She also arranged Rs. 20000/- from own sources for the initial establishment cost. She categorically analyzed the minimum amount required and many items she purchased second hand. She opened the parlour in the month of March 2012 at 40, Ara Bazar in front of the Post Office, Pandrinath Road, Indore and the Parlour is running well. She has a plan to grow slowly and ensure that her parlour earns a name in the locality in the days to come.

- Sri Manoj Kumar, Director, VIBSETI Indore

1. Name of Entrepreneur : **Sri D Ramesh Reddy**
2. Name of Enterprise : Fly Ash Bricks Industry
3. Name of the RSETI : Synd RSETI Kadapa, Andhra Pradesh
4. Name of sponsor Bank : Syndicate Bank

A STRUGGLE TOWARDS SUCCESS



Devireddi Ramesh Reddy and his fly ash bricks unit

Devireddi Ramesh Reddy S/o Sri D Suryanarayana Reddy aged 50 years, a diploma holder in sugarcane technology hails from Vainpalli of Kadapa in Andhra Pradesh. He worked as a Chemist for 10 years in the Co-operative sugar factory at Nandyal in Kurnool District. Suddenly, the sugar factory was closed due to various reasons and as a result, he was thrown out of employment. It became very hard to maintain his family. He failed to secure a job in public/private sector. He decided to join his friend as a partner in the ongoing cement brick manufacturing unit at Vainpalli and worked together for 3 years. His friend deceived and did not pay him his share of profit including capital. At this juncture, he wanted to start self-employment.

He observed that there was demand for bricks due to house constructions, on a massive scale by A P Housing Corporation. He wanted to establish a fly ash bricks manufacturing unit in view of the abundant availability of the raw material from RTPP Kalamalla. He applied for PMEGP loan through Andhra Bank Vainpalli. He underwent general EDP training under PMEGP 2010-11 at Synd RSETI Kadapa.

The Manager has sanctioned him composite loan of Rs. 7.2 lakh and he contributed his share of Rs. 0.8 lakh. He established the unit at Vainpalli which is a Mandal head quarter. He has engaged 8 workers to assist him by paying Rs. 5000/- per month to each worker. He is very much satisfied with the training imparted at Synd RSETI particularly in maintaining records and tips in gaining the confidence of the customers and other business skills. After meeting all expenses, he gets a monthly income of Rs. 20,000/- to 25,000/-. He expresses his gratitude to Synd RSETI for good general EDP training.

- Sri C Rangadhamappa, Director, Synd RSETI Kadapa



1. Name of Entrepreneur : Smt D Dhanalaxmi
2. Name of Enterprise : Swapna Digital Lab and Studio
3. Name of the RSETI : Synd RSETI Kurnool, Andhra Pradesh
4. Name of sponsor Bank : Syndicate Bank

PERSISTENCE AND POSITIVE APPROACH FOR SELF-RESPECT



Dhanalaxmi at her Swapna Digital Lab and Studio

Smt Dhanalaxmi W/o Sri D Jayachandra Reddy was an ordinary housewife before she came to SIRD (Synd RSETI) Kurnool. She came to know that SIRD has been giving training to unemployed youth (both women and men) under various self employment enterprises. At that time there were floods in Kurnool town inundating entire town in September 2009. SIRD started women oriented training programmes in enterprises such as beauty parlour, tailoring, embroidery, fabric painting, DTP and photography and videography with the sponsorship of GMR Vasavi Foundation to impart skills to the women who have lost everything in the floods.

At that time she came to know that SIRD is not only training them but also giving guidance in bank linkage for loans to start their own enterprise. She approached the Director, SIRD and expressed her desire to undergo training in videography and photography. She convinced the Director that her

husband will support in marketing. With positive attitude she joined the training on 30.01.2010. She attended training in photography and learnt the skills. Apart from skill training, she also learnt marketing skills, market conditions and demand for photography. After successful completion of training she persistently followed up for credit linkage.

Syndicate Bank has opened SME branch at Kurnool at that time and started giving loans under MSME without collateral security but under CGTMSME scheme. When she was searching for a surety this opportunity came in her favour. Without any loss of time she approached SME branch manager. During interview she answered all questions confidently and she could convince the manager. Based on the training given at SIRD and her improved confidence level in marketing, she started an independent unit of photography with loan proceeds. She has availed a term loan of Rs. 5 lakh supported with Rs. 1.5 lakh working capital. She established her own studio “Swapna Digital Lab and Studio” in a busy locality where there is a degree college and corporate schools. She is charging nominal charges to the students and unemployed youth as a social cause. At present, she is getting an average income of Rs. 40,000/- per month. 4 unemployed youth are employed by her in the studio and for outdoor work. The studio is always busy and customers are satisfied. Apart from competencies, she gives much importance to punctuality, quality, updating product knowledge and showing employee concern and becoming successful year over year.

At present, she is leading a happy life and expresses her gratitude to SIRD and Syndicate Bank for imparting training free of cost and providing loan without any collateral security and surety.

- Sri N Yadi Reddy, Director, Synd RSETI Kurnool

1. Name of Entrepreneur : **Sri Vinayak Vasant Bhat**
2. Name of Enterprise : Varsha Traders
3. Name of the RSETI : Synd RSETI Kumta, Karnataka
4. Name of sponsor Bank : Syndicate Bank

SELF-EMPLOYMENT IS THE LIFELINE OF LIVELIHOOD



Vinayak Vasant Bhat repairing the mobile at his shop

Sri Vinayak Vasant Bhat is a native of Honavar belonging to middle class family and graduate. After graduation, he started stationery shop for his livelihood and was earning about Rs. 1500/- to 2000/- per month which was not adequate to maintain the family. Due to low income of family he decided to take up other income generating activity to support his family financially.

Meanwhile his friend in Honavar informed him about Synd RSETI, Kumta and advised him to contact for training programmes. He approached Synd RSETI for advice. After hearing about his interest in taking up income generating activity, the Institute suggested him to take up mobile phone repair activity sponsored by NABARD in 2010.

After the completion of selection procedure, he came to Synd RSETI for training which gave him with good practical exposure on different aspects of mobile phone repair for 30 days. Thus, his dream to become a successful entrepreneur was realized. During the training period, along with technical knowledge, he learnt useful inputs such as entrepreneurial competencies, goal setting, systematic planning, self confidence, marketing, project report preparation, and customer relations etc.

After completion of the training programme, he started the activity by purchasing tools from the money he has saved from his earlier business and financial assistance of Rs. 100,000/- from Syndicate bank, Honavar. By making use of all the inputs including competencies learnt in the training, Sri Vinayak Vasant Bhat was able to develop good contacts and could stabilize his business. “The session on self confidence and business opportunity guidance boosted my self confidence and enabled me to launch my venture ‘**Varsha Traders**’. I am highly indebted to the Synd RSETI; Kumta”, says self employed and hard working Vinayak.

At present he is running the shop very successfully with good customer base in the area and is updating his knowledge regularly through internet and expanded his business by taking up MTS mobile dealership and gift items and approached Syndicate Bank, Honavar for enhanced financial limit of Rs. 200,000/- to improve business and increase income, at present his turnover stands at Rs. 30,000/- per month. He is also employing one person at the shop. More than anything his earning has crossed Rs. 10,000/- per month and fondly remembers Synd RSETI, Kumta for what he is today.

Further, he has plans to take dealership of mobile and other products which are more lucrative.

- Sri C V Angadi, Director, Synd RSETI Kumta

1. Name of Entrepreneur : Smt Geetha S
2. Name of Enterprise : Kuku Tailors
3. Name of the RSETI : Synd RSETI Kollam, Kerala
4. Name of sponsor Bank : Syndicate Bank

DETERMINATION IS KEY TO SUCCESS



Geetha S doing stitching work at “Kuku Tailors”

Smt Geetha S who had faced a lot of problems in her married life was a totally dejected lady. She entered Synd RSETI mainly to find out a solution to her life. After her schooling, she had learned tailoring out of great passion. She had practiced tailoring for quite a long time as she was an expert in stitching various types of ladies dresses. But after her marriage, she could not pursue the activity since her husband did not allow her to do. He was a sadist and used to torture her physically and mentally. She had thought of committing suicide many a times, but the innocent faces of her daughter and son prevented her from that horrifying act.

The first two days of personality development and entrepreneurship development classes, had a tremendous impact on her mindset and attitude. With a lot of vigor and enthusiasm she attended the one month long NABARD sponsored “Dress making and fabric painting” training. Being a good tailor, she was one of the best students in the class. The appreciation received from the teachers and fellow trainees, motivated her and helped her forget her past and gain confidence in leading a bright future.

She has opened a tailoring shop “**Kuku Tailors**” near Paripally Junction. An investment of Rs. 35000/- was made out of her own savings. With enormous number of orders, she is planning to expand the existing shop by availing a loan of Rs. 50,000/- from SBT, Paripally under the flagship scheme of KVIB with a subsidy of 30%. At present she has two umbrella machines and an embroidery machine and has employed two ladies. Her face gleams when she confidently proclaims that she easily earns a profit of Rs. 8,000/- per month. “Synd RSETI has given me a second birth and I will always be thankful to them. I will show the world the might of a determined woman”, she says proudly.

- Sri Jayakumar, Director, Synd RSETI Kollam



1. Name of Entrepreneur : **Sri Magundayya**
2. Name of Enterprise : **Guru Printing Press**
3. Name of the RSETI : **Synd RSETI Belgaum, Karnataka**
4. Name of sponsor Bank : **Syndicate Bank**

SUCCESS COMES SLOWLY BUT SURELY



Magundayya working on his printing machine

Sri Magundayya is a native of Turanur Village in Ramdurg Taluk, Belagavi District. He comes from a poor family with agriculture background. He has studied up to SSLC. Due to severe poverty, Sri Magundayya was not able to continue his education. He started working in a private printing press at Ramdurg on daily wages. Due to low income of family he decided to take up income generating activity to support his family financially.

One fine morning, he approached Syndicate Bank, Ramdurg for seeking financial assistance. The Branch Manager counseled him to apply for loan under PMEGP scheme. As per the manager's suggestion he applied for loan under PMEGP. In turn his name was nominated for EDP training at Synd RSETI Belagavi.

During the training period, along with technical knowledge, he also learnt useful inputs such as entrepreneurial competencies, goal setting, systematic planning, self confidence, time management, marketing management, project report preparation and customer relationship management (CRM). After completion of the training programme he established a printing press with the financial assistance of Rs. 4,02,000/- from Syndicate Bank, Ramdurg. By making use of all available knowledge including competencies acquired during the training period, Sri Magundayya was able to develop good rapport and stabilize his business.

The session on self confidence and business opportunity guidance boosted his self confidence and enabled him to launch **“Guru Printing Press”** in front of the Tehsildar’s Office, Ramdurg. His offset printing is now running very successfully. “I am highly indebted to Synd RSETI Belagavi and Syndicate Bank Ramdurg”, says self employed and hard working Magundayya.

Sri Magundayya has employed 5 persons and his monthly turnover is Rs. 80,000/- and net income is Rs. 20,000/- per month. He thanks Synd RSETI Belagavi and Syndicate Bank Ramdurg for his present status in the society.

Further, he is planning to take expansion of offset printing press.

- Sri R D Savanur, Director, Synd RSETI Belgaum

Self-Help

Self-help books are for the birds. Self-help groups are where it’s at.

-Janice Dickinson

I went to a bookstore and asked the saleswoman, “Where’s the self-help section?” She said if she told me, it would defeat the purpose.

-George Carlin

Entrepreneur Skills

The five essential entrepreneurial skills for success are concentration, discrimination, organization, innovation and communication.

-Michael Faraday

1. Name of Entrepreneur : **Sri Sajid Hussain**
2. Name of Enterprise : Himmat Mobile Repair Shop
3. Name of the RSETI : Synd RSETI Mewat, Haryana
4. Name of sponsor Bank : Syndicate Bank

A TRUE ENTREPRENEUR



Sajid Hussain at his shop “Himmat Mobile Repair Shop”

Sri Sajid Hussain, a resident of village Khedla, P.O. Nuh, Mewat district belongs to average family having two brothers and five sisters. His father is a petty transport operator’s agent working at Nuh. He is the eldest son and third child in the family. His father is earning Rs. 15,000/- per month and the agricultural income from 4 acre infertile agricultural land is not enough to support their family. After passing 12th standard Sajid Hussain could not pursue further education and he was clueless about how to support his family.

In one of the awareness programmes he came in contact with the Director, Synd RSETI Nuh and sought the assistance. Judging his aptitude and interest, he was counseled to join our mobile repair training programme. He was called, interviewed and selected in our mobile training programme

batch No. 24 from 08.04.2010 to 07.05.2010 as a trainee. From the beginning of the training, he was very sincere and determined and serious and learnt very well. After training he gained practical knowledge by working at a mobile shop at Nuh for three months.

He started his own shop at Shop No. 2 in the name of “**Himmat Mobile Repair Shop**”. He invested Rs. 1.25 lakh from own fund from his father. He worked hard and employed one person to assist him. His initial earning was Rs. 10,000/- per month which was doubled within 3 months. At present, he has employed two persons and earns Rs. 30,000/- per month. He is planning to diversify his business to sale of mobile handsets. His loan application has been forwarded to Gurgaon Gramin Bank (GGB), Nuh for a bank loan of Rs. 50,000/- which is under process.

Sajid is very grateful to our institute since it has changed his livelihood. He is also supporting his family and got enrolled in B.A course through distance education.

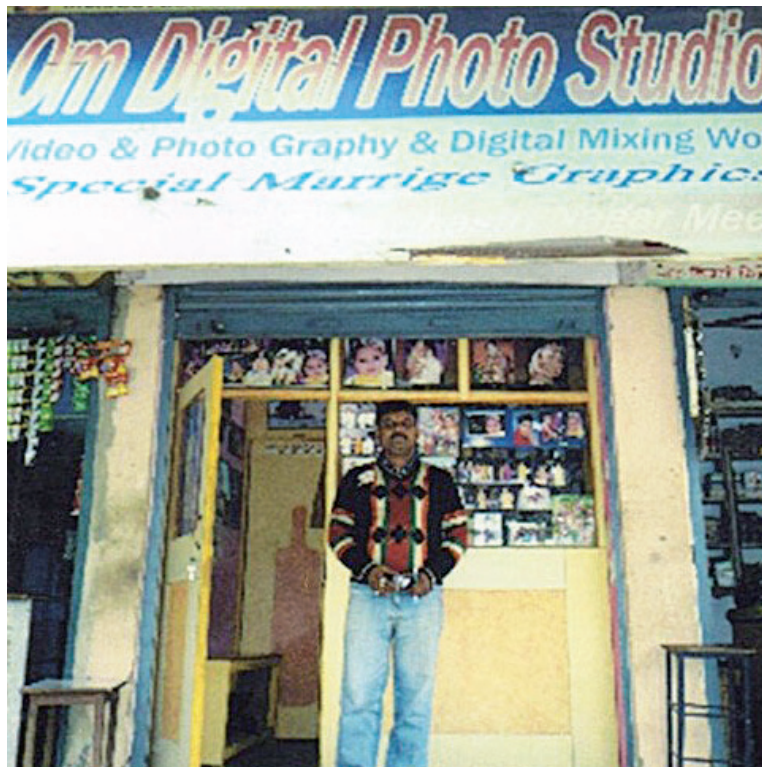
- Sri R C Nayak, Director, Synd RSETI Mewat



“Success is not final, failure is not fatal: it is the courage to continue that counts”. - Winston Churchill

1. Name of Entrepreneur : Sri Tejpal
2. Name of Enterpris : Om Digital Photo Studio
3. Name of the RSETI : Synd RSETI Meerut, Uttar Pradesh
4. Name of sponsor Bank : Syndicate Bank

SELF-CONFIDENCE IS THE HALLMARK FOR SUCCESS



Tejpal standing in front of his photo studio

Determination and self-confidence can make a lot of difference in one's fortunes. This has been proved by Sri Tejpal, son of late Sri Nand Ram Singh hailing from village Saini, Mawana road, Meerut. He belonged to a poor family. After his father's death the financial conditions of his family became worst and whole responsibility of family was on his shoulders. He worked very hard in order to survive in this tough world but it was becoming difficult for him because he was the only earning hand in the family then he heard about Synd RSETI Digital Photography and Videography Training programme. From his early life he had a deep interest to learn photography, therefore he applied for it and was enrolled after a brief interview.

The training programme gave him with very good practical exposure on various aspects of photography. The training helped him to rekindle his desire to become a successful entrepreneur. Along with technical aspects, he also learnt many useful inputs like entrepreneurial competencies, goal setting, systematic planning, self confidence, marketing, project report preparation and customer relationship.

Immediately after the programme, he purchased all the devices and instruments which are used in photography from the money he had saved while he worked previously. After the completion of his training, he remained in contact with Synd RSETI for the necessary guidance. By making use of all the inputs learnt in the training, Tejpal was able to build up good contact and stabilize his business. Besides maintaining his photo studio he is also covering important functions like marriage, meetings, parties, etc.

Tejpal is very thankful to Synd RSETI, Meerut for the help and guidance which have helped him to become a successful entrepreneur.

Now, he is running a shop named **“Om Digital Photo Studio”** very successfully with good customer base in the area and is keen in updating his knowledge frequently. He has also employed one person at the shop. More than anything, his earnings have crossed Rs. 20,000/- per month. He fondly remembers Synd RSETI for what he is today.

- Sri Rastogi, Director, Synd RSETI Meerut

1. Name of Entrepreneur : **Sri Rahul Kumar**
2. Name of Enterprise : Mobile Repair and Service
3. Name of the RSETI : Synd RSETI Faridabad, Haryana
4. Name of sponsor Bank : Syndicate Bank

HARDWORK PAYS DIVIDENDS



Rahul Kumar sitting at his mobile shop

An enterprising person doesn't wait for the opportunity to arise, rather he creates the opportunity. He believes in action, not reactions. He is an initiator, not an agitator. He doesn't depend on luck, he creates his own fate.

Sri Rahul Kumar son of Sri Prahlad resident of 400, Krishna colony, NIT Faridabad was a resident of slum area Faridabad and was unemployed without any purpose in life. He is a matriculate. At times, he was laboring to make both ends meet. Rahul was enrolled for the first batch of Synd RSETI Faridabad for mobile repair and service programme which he attended from 27th January 2011 to 26th February 2011. He was diligent and very hardworking during one month programme and learnt the skill with zeal and enthusiasm as he was having fire in the belly to do something and stand on his own feet. During his stay at RSETI he was popularizing the institute among other unemployed youth of the area and got enrollment of many other candidates.

After successful completion of course, he opened a shop at Krishna Nagar by self funding of Rs. 20,000/- and was earning profit of Rs. 9,000/- per month following good liaison and network in the area. He had availed a loan of Rs. 50,000/- and his profit grew to Rs. 15,000/- per month. He is gaining popularity by extending best customer service to his customers.

Now, he is a confident person, self dependent and helping his poor parents. He remembers RSETI Faridabad in gratitude for his progress and prosperity and also for keeping away from mental agony of being unemployed and dependent on others.

- Sri I M Sharma, Director, Synd RSETI Faridabad



1. Name of Entrepreneur : Sri Abdulla Sheihk
2. Name of Enterprise : Nisarga Handicrafts
3. Name of the RSETI : Synd RSETI Udupi, Karnataka
4. Name of sponsor Bank : Syndicate Bank

BAGS - FULL OF SUCCESS



Abdulla Sheihk doing cutting work at his shop

Sri Abdulla Sheikh son of Sri Mohammad, Sultan Street, Shirur in Kundapur Taluka in Udupi was a salesman in a small business firm. Even though he joined school, he could not continue his education. After discontinuation of his primary education, he spent his time here and there doing some paltry works. Then, he joined some private firm as a salesman. His job was to promote sales of jute bags. The income that he used to get was not sufficient to meet his family commitments. So, he thought of making jute bags on his own, without any financial assistance from a bank. He kept on collecting information about various aspects involved in jute bag making. In the meantime, he submitted his application under PMEGP scheme. He got selected. He attended the training at our institute from 27.01.2009 to 07.02.2009. He was trained about the qualities of a successful entrepreneur, plan preparation, establishment of enterprise, quality management, human relations and marketing strategies.



Abdulla Sheihk doing cutting work at his shop

He collected many details about making of jute bags like from where the raw materials are purchased and how they are made. The jute bag material is being purchased from West Bengal. The canes are being purchased from Assam. The buttons and designing materials are being purchased from Mumbai and Delhi. The tape is being purchased from Tamil Nadu. He purchased a cutting machine from West Bengal and employed one skilled person for cutting. The entire process is dependent on this skilled person. Whenever this skilled person went on leave, the entire process used to be hampered. So Abdul Sheikh himself learnt about cutting. Whenever this skilled person moves on leave, Abdulla Sheikh will take the responsibility of cutting work. Then the stitching of the bags will continue. Otherwise all the eight labourers involved in stitching were to sit without any work. Thus he also gave employment opportunities to eight ladies for stitching these bags. He got financial assistance of Rs. 2 lakh from Syndicate Bank Shirur, Kundapur taluk, Udupi. He also borrowed some amount from his friends and relatives and started the business. After preparing the jute bags, he sells them both in retail market and wholesale market. He keeps separate margin for such sales. At present his earning is about Rs. 8,000/- per month. He also opens stall at Krishimela and Fairs. He is repaying his loan amount regularly which was confirmed by the branch manager. His family's social status has improved. Amenities in his house also have improved.

- Sri F B Balikai, Director, Synd RSETI Udupi

1. Name of Entrepreneur : Smt Mithlesh Soni
2. Name of Enterprise : Manshi Beauty Parlour
3. Name of the RSETI : Baroda Swarojgar Vikas Sansthan, Karauli, Rajasthan
4. Name of sponsor Bank : Bank of Baroda

HOUSEWIFE TO TRAINER and TRAINER TO ENTREPRENEUR



Mithlesh Soni attending to the client at her parlour

Smt Mithlesh Soni aged 38 years belongs to a middle class family (gold smith) in Karauli. Karauli is a very small town having rural culture. She studied up to 9th standard and got married in the year 1994. Her husband is also a matric pass without any job. After marriage, her husband went to Kota for learning goldsmithy but unfortunately met with an accident and hospitalized for a prolonged treatment. After the birth of her daughter, she felt financial crisis in her family and thought to do something to support the family. Smt. Soni started her further studies and passed 12th standard in the year 2004 and also learnt some tailoring work. By 2004 she had three children and was facing lots of problems and had to borrow money from others for children's education.

In this situation, she was in search of a suitable training to start a self employment venture. She enrolled her name with BSVS – Baroda RSETI, Karauli for beauty parlour training. Looking at the enthusiasm and desire towards self employment, she was selected for training. During the training programme she was very active and learnt a lot from the training programme. She achieved keen interest in assimilating technical knowledge of beauty parlour during and after training. She actively participated in the motivational classes, market survey and the preparation of project report helped her in finalizing her dream and establishing her own parlour. She completed 25 days beauty parlour management training with active participation, excellent motivation. Technical experience obtained in the training enhanced her self confidence. She learnt all the aspects, which are necessary for successful running of a beauty parlour unit.

After successful completion of the training, the Institute gave her a chance as a trainer at BSVS and she discharged her duties like an expert trainer and got remuneration cheque of Rs. 6600/-. She thanked God and the Sansthan. Smt Mithlesh Soni is now earning more than Rs. 10000/- as net profit per month. She also motivates other unemployed women by giving them input about the facilities available at the institute and inputs provided by the institute and encourage them to get training. She also upgraded her skills through growth programmes conducted by the sansthan.

A determined and confident Smt. Mithlesh has plans to expand the business by taking financial assistance from a bank. The Branch Manager, Bank of Baroda, Karauli branch has sanctioned her a loan of Rs. 80,000/- to establish a beauty parlour unit. She thanks the sansthan for its continuous moral guidance provided to her. She says that, she has reached her destiny in the field of self sustenance at the age of 38. She has plans to expand her venture on a large scale.

- Sri Depawat, Director, BSVS Karauli, Rajasthan

1. Name of Entrepreneur : Smt Warsha Raosaheb Umberkar
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : Mahabank Self Employment Training Institute,
Amravati, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

NECESSITY MAKES HER SUCCESSFUL ENTREPRENEUR



Warsha Raosaheb Umberkar doing eyebrow of the client

Smt Warsha Raosaheb Umberkar is a house wife. Her husband is unemployed. She came to the institute and took the details of the beauty parlour batch and attended the interview on the given date. During the interview, she told why she needs the training. The institute selected her for beauty parlour batch. She sincerely completed the training. After completion of training, she joined Shraddha Beauty Parlour for practice. After gaining the experience she started her own beauty parlour with own funds at her house. Presently, she is earning more than Rs. 6,000/- per month and sharing the financial responsibility of her house.

- Sri V S Govindwar, Director, MSETI Amravati

1. Name of Entrepreneur : **Sri Vinod Vasantryao Wath**
2. Name of Enterprise : Tailoring and dress Designing
3. Name of the RSETI : Mahabank Self Employment Training Institute,
Amravati, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

A HAPPY COUPLE - BOTH ARE ENTREPRENEURS



Vinod Vasantryao Wath busy in work at his tailoring shop

Sri Vinod Vasantryao Wath was unemployed. He came to the Institute and took the details of training batches. He decided to join tailoring and dress designing for men. He attended the interview on the given date. During the interview, he told why he needs the training. The Institute selected him for tailoring and dress designing batch. He sincerely completed the training. After completion of training, he started his own tailoring shop with own funds at his house in the illage Dabha. Presently, he is earning more than Rs. 6,000/- per month. While leaving the institute, he said he will ask his wife to join beauty parlour training course. In the month of November 2010, she completed the beauty parlour training. Both the husband and wife are earning their livelihood from the businesses of which training was obtained from the institute.

- Sri V S Govindwar, Director, MSETI Amravati

1. Name of Entrepreneur : **Smt Sunita Bhardwaj**
2. Name of Enterprise : Tanaya Boutique
3. Name of the RSETI : Mahabank Self Employment Training Institute,
Nagpur, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

IF THERE IS A WILL - NOTHING IS IMPOSSIBLE



Sunita Bhardwaj at her “Tanaya Boutique”

In her own words:

My name is Sunita Bhardwaj. After my marriage I was doing household work like other housewives. My husband was doing some private job and there was no fixed monthly income for our family. In the meantime, I was blessed with two daughters Tanaya and Aastha. Although we were very happy with our daughters, due to limited income we were finding it difficult to manage our expenses.

After two to three years I started learning sewing in the free time and started to stitch some baby garments for my babies. Slowly my neighbours learnt about my stitching work and they also approached me for their baby garments but I was finding it very difficult to stitch their garments because I have not enough skill knowledge. My husband Laxminarayan Bhardwaj told me several times to do some work to have some additional income for the family but I knew no answer. What to do and how to do was a big question for me.

One day, my husband read an advertisement in a local newspaper about the “Tailoring and Dress Designing Programme” by Mahabank’s Rural Self Employment Training Institute, Nagpur. He suggested me to go to the institute to obtain necessary information. On reaching the institute, I was glad to know that my problem is over because I found the solution for my problem. RSETI offered 30 days “Tailoring and Dress Designing Programme” and to my surprise the training programme was totally FREE. I obtained the application form and then submitted it along with necessary photocopies of the certificates. One day I was called for an interview for training programme. I appeared for the interview and told them about my family background and the skill I have for stitching. Looking at my deep desire to learn tailoring I was selected for the training programme.

During training I not only learnt about tailoring but I also learnt about Yoga and Pranayam. I developed lot of confidence. I also learnt soft skills. Learning at this institute was a wonderful experience for me. After completing my training I immediately started my own “Tanaya Boutique” at NEERI Shopping Centre, Laxminagar, Nagpur. Owing to my skills I started getting good number of orders for stitching different types of ladies garments. Slowly, I started saving some money out of my profit and I purchased three sewing machines, one pico machine, and one machine for doing embroidery work. I employed two girls to help me.

My husband encouraged me and suggested me to keep some readymade garments and cloth in the shop to have additional income. This was a good idea. My boutique is located in upper middle class area called “Laxminagar”. The number of lady clients is increasing day by day and all are very happy with my work and my dealing also.

Today, I am earning more than Rs. 7,000/- per month. This additional income helps my family to lead a Happy Life. I give credit to Mahabank’s RSETI where I got everything, I wanted. In my opinion, Nothing is impossible. One should have a deep desire and self confidence to achieve something in life. Mahabank’s RSETI has given that vision and self confidence.”

- Sri M T Pande, Director, MSETI Nagpur

1. Name of Entrepreneur : **Sri Pravin Alamdohkar**
2. Name of Enterprise : **Pravin Digital Photo and Video Shooting**
3. Name of the RSETI : **Mahabank Self-Employment Training Institute,
Nagpur, Maharashtra**
4. Name of sponsor Bank : **Bank of Maharashtra**

MY DREAM TO BE A PHOTOGRAPHER



Pravin Alamdohkar busy in videographing some event

In his own words:

My name is Pravin Alamdohkar. I was born and brought up in the city of Nagpur, Maharashtra. I passed my 12th examination and then I joined Government I.T.I. Nagpur to do the course of electrical wiring. But my interest was in photography. I was very much fond of a small camera and used to shoot the pictures with it. My interest in photography developed day by day but I was not getting proper training to develop my hobby of photography. I was not earning any thing for me or for my family.

In the meantime, I read an advertisement of Mahabank's Self-Employment Training Institute, Nagpur. I visited the institute and enquired about the training course. I applied for the training of photography and appeared for the interview. Looking to my hobby and keen interest in photography

I was selected for one month's training programme in photography. Here in this institute I got very good knowledge of different types of photography, i.e. functional photography, wedding photography, modeling, advertisement photography, etc. Along with the technical knowledge, I also got very good training in personality development. Here I learnt how to speak, how to behave, how to communicate with others. I also learnt about marketing.

After completing my training in the year 2004, I bought one camera FM10 NIKON and started my carrier as a photographer. All the useful things, I learnt at the institute helped me to develop my business. Sincerity, time management, public relations, communication skills, decency in work helped me to develop my business. Other commercial institutes teach you only technical knowledge but Mahabank's self employment training institute teaches you technical knowledge as well as personality development also and FREE of cost too.

At the age of 28, I got married to Vandana and am getting good cooperation from her in my business. She is a teacher in a local school and feels proud to be married to a good photographer. Now, at the age of 36, I am well settled in my business of photography and earning a monthly income of about Rs. 25,000/-. My income goes up in the marriage season. I am regularly getting work from important offices, Rotary clubs and temples. My customers are happy and satisfied with my work and services.

Now, I have my own equipment like computer mixer for video mixing, standby PC, laptop, and light arrangements. I am leading a happy life with my wife Vandana. I am aware that Mahabank Self Employment Training Institute has played an important role in my life. I owe a lot to Mahabank's Self Employment Training Institute, Nagpur.

- Sri M T Pande, Director, MSETI Nagpur

1. Name of Entrepreneur : **Smt M Pushpavathi**
2. Name of Enterprise : General EDP
3. Name of the RSETI : Rural Women Self Employment Training Institute,
Ramanagara, Karnataka
4. Name of sponsor Bank : Canara Bank

CROSSING THE BARRIER



Pushpavathi busy in production work

Women empowerment has been declared as National Policy. However, there remains a large pocket, particularly the Rural Segment, where women are still to reap the benefits of the policy. Poverty apart, the long nurtured social practices are still a visible barrier for the women to move ahead with the times.

Smt M Pushpavathi at the critical age of 40 had to encounter many problems due to unfortunate developments at domestic front. Sufferings were plenty and she had to endure the oral sympathies from the neighborhood. She was in dire need of help to sustain. She had the responsibility of maintaining her children and parents. Being a housewife throughout, hardly she had acquired any skill. Any wage employment was not forthcoming. Self employment remained an unviable proposition and unthinkable at that point of time. With no means of income the need for keeping the stomachs filled at least partially adding to her agony.

As Providence would have, one of the past trainees from Rural Women Self Employment Training Institute, Harohally village in Ramangaram District happened to meet Pushpavathi. Coming to know of her condition, she was advised by the trainee to enroll herself as a trainee with the training institute. Pushpavathi was not even aware of what type of training would suit her. She was virtually taken to the institute and the Director of Institute had to make a lot of talking with the lady. A couple of rounds of discussions made Pushpavathi enrolled as a trainee under General EDP batch.

She was oriented in general aspects of buying and selling, exposure on cost and accounting aspects which enthused her to undertake manufacturing household products with minimum cost. Sensing her interest in the field, the Institute further enrolled her in product manufacturing that catered to the needs of households. At the training institute, Pushpavathi equipped herself with the manufacturing of soaps, cleaning powder, hair oil and few of the packed food items. She worked hard to raise capital of Rs. 3,000/- and that was her initial investment. As she could not afford to pay wages/salaries, she indulged in procuring, manufacturing, selling and accounting the products herself at a small scale. She toiled for the first six months as finding the buyers for her products was very difficult because of competition from well established brands available. The internal accruals were too meager to sustain. Without losing heart, she raised some more capital amounting to Rs. 5000/- and sustained the initial losses.

The determination soon started yielding returns. The locals were sympathetic to her venture and started buying her products. As the quality of the product was to their liking and the price being very low comparatively, the sales picked up and so as the production. The sales which were restricted to households spread to retail shops that purchased in bulk. Smt. Pushpavathi started receiving advances from the bulk buyers which enabled her to improve the production. Though the margin was less, the volume of sales ensured her commendable returns.

With the increase in demand she decided to open a retail outlet for herself without cutting the supply to others. She could afford to engage few locals for her production cum sale unit. The sales were brisk as she concentrated on surrounding villages. Now, she has staff strength of ten and growth rate of revenue is 25% in three years. She has been able to achieve a turnover of Rs. 5.00 lakh which is not only sustaining her family, but she is in a position to save for future needs and further investments. Her credibility has increased in the market which has made it easy for her to acquire loans and advances. She is a resource person at the very institute where she underwent training and finds satisfaction in motivating other women to pursue self employment ventures.

- Sri B P Kini, Director, RSETI Ramanagara

1. Name of Entrepreneur : **Sri Pushpendra Kumar**
2. Name of Enterprise : Mobile Repairs and Services
3. Name of the RSETI : CNB RSETI Aligarh, Uttar Pradesh
4. Name of sponsor Bank : Canara Bank

GRABBING THE OPPORTUNITY



Pushpendra Kumar repairing mobile phone at his shop

The usage of internet and mobiles has really caught the imagination of the public at large. Despite the growing popularity and adoption, the field offers immense scope for further growth and consequently the business opportunities are there for the takers. The density of mobile population is bound to increase in the near future both in rural and urban areas. Mr. Pushpendra Kumar was one such rural youth who at the early age of 21 years sensed the prospects in mobile business. His rural background with a family of agricultural labourers were not conducive for him to become an independent entrepreneur. Despite the visible obstacles, he dreamed to set up his own shop.

Fortunately, for Mr. Pushpendra Kumar, Canara Bank Rural Self Employment Training Institute, Aligarh in UP called for applications for training in mobile repairs and services at their campus. The training was provided by resource persons and successful entrepreneurs, free of cost. The

training period was three weeks. Pushpendra Kumar successfully underwent the training and came out with much more confidence to start a business. He mobilized about Rs. 50,000/- initially to set up a shop. The suppliers were supportive of the young boy and they offered the mobile sets on credit for 30 days and assured business support.

Apart from the sale of phone sets and accessories, he was keenly undertaking repairs of sets which attracted many of the rural customers because of the cheaper cost. The business picked up its momentum in two months and Kumar had to employ two assistants at his shop. He was also sparing time for publicizing about his shop in surrounding villages and was dynamic enough to have a sort of tie up with bigger establishments which enhanced his revenue. He ventured into personal visits to households to provide mobile service and gradually he could cover more and more customers on a much wider geographical note.

The determination of Mr. Kumar enabled him to garner profits from the sixth month onwards and by the end of one year he was financially comfortable. The accounting and cost exposure at the training centre came in handy to him as he could work out the cost benefit, stock holdings and surplus generation. He set for himself a target of net surplus of Rs. 3.00 lakhs per annum and to grow further at a rate of at least 20% per annum during the subsequent years. He is dreaming of opening a big establishment and employing about 15-20 people, that too from rural folk. A noble thought for a man, who not just thinks for himself but for others also.

- Sri P K Sharma, Director, CNB RSETI Aligarh

***The difference between
a successful person
and others
is not a lack of strength,
not a lack of knowledge,
but rather a lack of will.***

1. Name of Entrepreneur : **Sri Ansari B**
2. Name of Enterprise : Cell Tech
3. Name of the RSETI : IOB RSETI Thiruvananthapuram, Kerala
4. Name of sponsor Bank : Indian Overseas Bank

RESETTLEMENT OF A GULF RETURNEE



Ansari can be seen at his well established mobile shop

We hear lots of stories about young people going to Gulf, the Dreamland to make their fortunes after great sacrifices and return empty handed, with added problems than before. Here is one such story. Mr. Basheer, a small time Rationshop wallah was blessed with two children. He got his daughter married and reposed his family's fortunes on his son Mr. Ansari B an energetic young man, who had done his graduation in commerce. As is the practice in these parts, he was sent to Gulf with sacrifices at home to build up necessary funds. In spite of being there for about 2-3 years he could not find greener pastures, so necessitated his return.

With Commerce degree only at hand and no other professional qualification to boast, he wandered here and there. He heard about one of his friends, who had undergone Mobile Repairing Course at RSETI during March 2010 and was doing good business and that another round of Mobile Phone

Repairing Course was being launched at RSETI. He immediately dropped in at RSETI and fill in his application reposing faith in this vocation. He was selected and trained in training batch No. 111 which ended on 3.2.2011.

His fortunes started from then on. He opened a Mobile Repairing cum Sales shop by name “Cell Tech” on the Trivandrum-Kanyakumari Main Road at Pravachambalam Junction. Regular and Loyal customers lifted him up. Sales graph slowly started rising. His could take home about Rs. 8000/- per month. Slowly, he started plans to upgrade his shop to improve the sale.

Appreciating his skills, he was roped in as a trainer as a part of the team of Mr. Sivasankar Ram from Madurai who handles technical classes on Mobile repairing at RSETI. Mr. Ansari B. toured Tamil Nadu (Madurai and other areas) handling some parts of the training as part of Mr. Sivasankar Ram’s team. He also handled a few sessions for the next batch of Mobile repairing training at RSETI Trivandrum. Now his business pressures at his shop prevents him from taking up more assignments as trainer.

- Sri K N Balakumaran, Director, IOB RSETI Thiruvananthapuram



1. Name of Entrepreneur : **Smt Sulochana**
2. Name of Enterprise : **Pulari Garments and Training Centre**
3. Name of the RSETI : **IOB RSETI Thiruvananthapuram, Kerala**
4. Name of sponsor Bank : **Indian Overseas Bank**

A STORY OF A HOUSEWIFE - SCRATCH TO A TRAINER



Sulochana with her well-wishers at her Training Centre

Unbelievable story of an undermatriculate middle aged housewife transforming herself into a vibrant person and motivator, literally from scratch to an epitome. Mrs. Sulochana was one of the many ordinary housewives that we see in country side, having studied only up to 7th standard and taking care of the children. Shy and introvert, husband being a labourer, she used to spend her time at home like her pals. Husband being Sick, not able to go to work every day, they had harrowing financial woes with very little economic base.

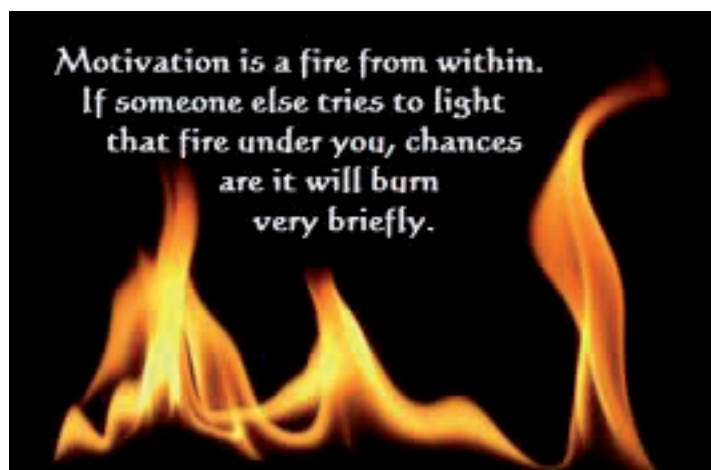
Mrs. Sulochana was 40 years old when she heard of free training being given by IOB at their training institute. She has seen IOB's Vattiyurkkavu branch several times as she belongs to that place. She got details from the branch and rushed to RSETI and filled in her application. She was admitted into six weeks Skill training on "Dress Making and Fashion Designing" by RSETI.

When she joined RSETI she was a shattered woman both mentally and physically. By the end of the training marked changes in her outlook could be observed. Her steel determination to start her own unit was visible.

Mrs Sulochana, within 2 months of training, started her Stitching shop. She availed loan from IOB Killippalam Branch. She sharpened her skills further with personalized trainings at some good designers' houses. Her skills made her to open a training centre for ladies side by side her stitching shop. It was named "Pulari Garments and Training Centre" with MSME registrations. In the certificate distribution ceremony, RSETI Director, Lead Bank Senior Manager, Grama Panchayat President and Ward member participated. It was a feather in her cap. Owing to requests, she opened another Training centre (a Branch like) also. Now, she is charging about Rs. 2000/- per candidate to train them in basic skills of stitching, besides her income from regular stitching works. She is also frequently roped in by RSETI to attend interactive sessions for other trainings. She earns more than Rs. 10,000/- per month.

She is a happy woman and a big advocate of our RSETI. Wherever she goes she is proud to announce that she was trained at RSETI. In private conversations she remarks that the EDP sessions by various speakers did the magic.

- Sri K N Balakumaran, Director, IOB RSETI Thiruvananthapuram



1. Name of Entrepreneur : Smt Suma Sivakumar
2. Name of Enterprise : Beauty Land Herbal Beauty Care
3. Name of the RSETI : IOB RSETI Thiruvananthapuram, Kerala
4. Name of sponsor Bank : Indian Overseas Bank

WIDOW WHO FOUND HER OCCUPATION WITH RSETI



Suma Sivakumar doing the eyebrow to her customer in parlour

Smt Suma Sivakumar hails from Vanchiyur in Trivandrum. She became a widow about 13 years ago at an age of 30. She had two little children then aged 9 and 6 to take care of. After her husband's death, she continued to be in her husband's house. With her PDC background she was frantically looking for an occupation to adopt. Since early, she had interest in assisting professional beauticians during their works. So she tried to enroll herself for a course in some Beauty Parlours. Most of them stipulated that she should work while studying for a long period to acquire the knowledge.

One of her acquaintance who had an account with IOB branch told her that a training institute by name "RSETI" of IOB is offering a beautician course. She immediately contacted RSETI, and submitted her application and earnestly requested for enrolment.



Suma Sivakumar doing the facial to her customer in parlour

She was selected in the interview. She underwent the course during 26.10.2009 to 3.12.2009. The six week course transformed her. She was one of the pioneers in that batch to go in for opening her own Beauty Parlour at the earliest. She opened her Beauty Parlour by name “**Beauty Land Herbal Beauty Care**” at Thampuranmukku near her home within two months of training, for which local peoples’ representatives and the Director of RSETI were invited. She developed regular and loyal customer base. Now she is a known Beautician in the locality. She is earning on an average Rs. 7500/- to 8000/- a month.

The crown in her career was when she became a trainer in the same institution in which she was trained. She independently handled about 8 days sessions on Facials and related topics during 2011 for a later batch of Beauticians at RSETI. She can be contacted on 094469 80972 and her business address is: Beauty Land Herbal Beauty Care, Thampuranmukku, General Hospital Road, Trivandrum.

- Sri K N Balakumaran, Director, IOB RSETI Thiruvananthapuram

1. Name of Entrepreneur : Sri G Thiyagarajan
2. Name of Enterprise : Cell Phone Servicing Centre
3. Name of the RSETI : IOB RSETI Thanjavur, Tamil Nadu
4. Name of sponsor Bank : Indian Overseas Bank

AN ENTREPRENEUR CUM TRAINER



Thiyagarajan repairing cell phones at his shop

Sri Thiyagarajan is a Diploma holder hailing from Kulikarai, a remote village. He attended cell phone servicing training programme at IOB RSETI Thanjavur for 25 days from 27.09.2012 to 27.10.2010. After completion of the training, he started a Cell Phone Servicing Centre at Thanjavur town. He is running the unit successfully and getting an average monthly income of Rs. 25000/-. He also provides technological support service to the other training mates of his batch and helps them in starting their own cell phone service units. Besides running business, he is handling cell phone servicing courses at RSETIs of Indian Bank and Indian Overseas Bank. He is also motivating the trainees to become successful entrepreneurs.

- Sri Vetrivelan, Director, IOB RSETI Thanjavur

1. Name of Entrepreneur : **Smt G Rukmani**
2. Name of Enterprise : Tailoring Shop
3. Name of the RSETI : IOB RSETI Thanjavur, Tamil Nadu
4. Name of sponsor Bank : Indian Overseas Bank

TAILORING AS A MEANS OF LIVELIHOOD



Rukmani busy in stitching dresses

Smt Rukmani is a young widow with two children hailing from Umlapadi village of Thanjavur district. She has studied up to VIII standard. She attended the fashion designing and readymade garments programme conducted by IOB RSETI Thanjavur for 21 days from 18.11.2011 to 13.12.2011. She evinced much interest in practical aspects and stitching churidar and blouse. Immediately, after the completion of course with the support of IOB RSETI, she started a tailoring shop at her home at Umalapadi. As there is no tailoring shop available locally for stitching the dresses, she is getting good patronage from local people. Besides earning Rs. 10000/- per month, she has provided employment opportunity to two other ladies. She is successfully running her tailoring unit.

- Sri Vetriselvan, Director, IOB RSETI Thanjavur

1. Name of Entrepreneur : **Sri T Aldrin**
2. Name of Enterprise : House Wiring and Electric Motor Rewinding
3. Name of the RSETI : IOB RSETI Nagapattinam, Tamil Nadu
4. Name of sponsor Bank : Indian Overseas Bank

SERVICING AND SALES OF MOTOR PARTS



Aldrin with Director IOB RSETI at his electric shop

In his own words:

I, T. Aldrin, son of Sri Thaniclas Mayiladuturai, am basically an ITI Certificate holder in domestic electrical works. I worked locally in (India) in various capacities. Apart from domestic services, I have worked in Singapore, Malaysia, Sri Lanka and Australia for 11 years in electrical field and earned good name. I worked in Australia with 'TRIMAIS' a leading company for two years and in Malaysia with OTIS – ELEVATORS for three years.

Here in Mayiladuturai, I have contacts with one leading electrical store namely M/S Prakash Electricals and served there for more than two years. After my marriage, I settled at Mayiladuturai and had my training at IOB RSETI in house wiring and electric motor rewinding and gained exposure in the electrical field. During the course of the training our IOB GM Sri S. H. Kesava visited and gave valuable inputs to us.

I approached the Director, Sri V.S. Paramasivan for financial assistance and he guided me to apply for SSI registration. Apart from that he guided me about UYEGP loan with the District Industries Centre Nagapattinam for Rs. 180000/-.

Now, I have availed the loan under UYEGP scheme at our IOB Mayiladuturai main for which I will be ever grateful to Chief Manager G.S. Panneer Selvam, IOB Mayiladuturai and Director IOB RSETI Mayiladuturai, and General Manager District Industries Centre Nagapattinam. I assure you Sirs, that I will thrive like a banyan tree and I will be loyal to all concerned.

- Sri V S Paramasivam, Director, IOB RSETI Nagapattinam

Seven Steps to Success

- 1. Make a commitment to grow daily.**
- 2. Value the process more than events.**
- 3. Don't wait for inspiration.**
- 4. Be willing to sacrifice pleasure for opportunity.**
- 5. Dream big.**
- 6. Plan your priorities.**
- 7. Give up to go up.**

1. Name of Entrepreneur : **Sri P Rajesh**
2. Name of Enterprise : **Srivani Mobile Point**
3. Name of the RSETI : **SBH RSETI Nizamabad, Andhra Pradesh**
4. Name of sponsor Bank : **State Bank of Hyderabad**

MOVE AHEAD WITH MOBILE BUSINESS



Rajesh attending to the customer at his mobile shop

Sri Rajesh son of Rajaram, from Nizamabad studied up to class 10th. Owing to poverty he could not continue his studies. Then he joined a private medical shop as a salesman. But he was not happy with that job as the income was not sufficient. One day, he heard SBH RSETI announcement through F.M All India Radio, Nizamabad regarding cell phone repairing programme. He has successfully completed the programme and started his own unit with full confidence at Shivaji Nagar, Nizamabad in the name of **“Srivani Mobile Point”** and his net earning is minimum Rs. 200/- per day. He has expressed his gratitude towards SBH RSETI Navipet, Nizamabad.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Sri Kamlesh Chouhan**
2. Name of Enterprise : **NILS Mobile Shop**
3. Name of the RSETI : **VIB SETI Indore, Madhya Pradesh**
4. Name of sponsor Bank : **Vijaya Bank**

EARN MORE TO LIVE BETTER



Kamlesh Chouhan at his newly established mobile shop

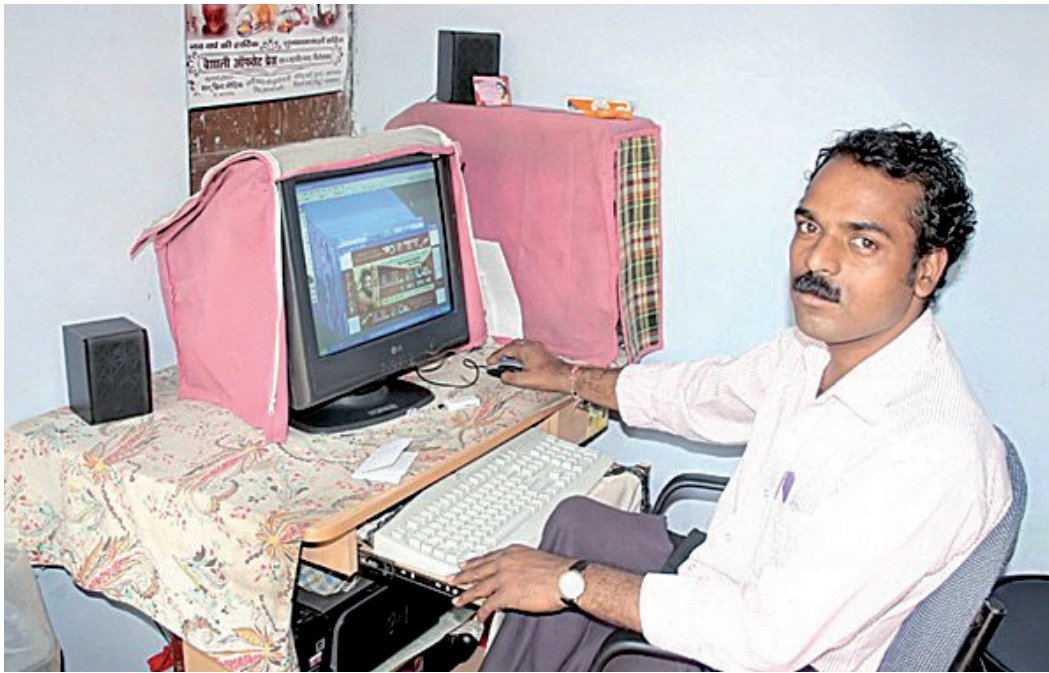
Sri Kamlesh Chouhan resident of Village Palda, District Indore, around six Km from the city, had a small shop at the village from where he used to Xerox, sell mobile accessories and recharge coupons etc. Nearby his shop there are many factories. The labourers of these factories were using low cost mobile handsets which require frequent repairing. He was always thinking to find out some ways to increase his income without making any substantial investment. So with an intention to learn mobile repairing, he approached our institute and got the training of mobile repairing in the month of July 2011.

Now on an average, 6-7 Mobiles are coming to his shop for repairing and he is earning on an average Rs. 250/- per day (monthly Rs. 6000/-). He informed that now he is earning Rs. 8000 -10000/- per month and the major chunk of income is coming from mobile repairing.

- Sri Manoj Kumar, Director, VIB SETI Indore

1. Name of Entrepreneur : **Sri Sandeep Jain**
2. Name of Enterprise : Mansi Creations
3. Name of the RSETI : SBI RSETI Firozabad, Uttar Pradesh
4. Name of sponsor Bank : State Bank of India

POLIO IS NOT A BARRIER TO SUCCESS

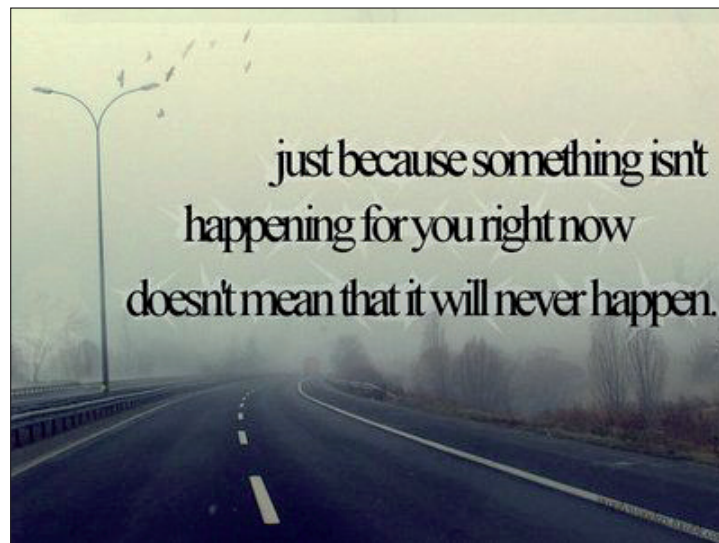


Sandeep Jain at work in his Mansi Creation

Sri Sandeep Jain is a physically challenged young man. He lost both legs due to polio in early childhood. He is a Post Graduate in Commerce. He had elementary knowledge of typing before joining the RSETI. He came to know about RSETI through newspapers reports on 14th January 2011, when SBI RSETI commenced its operation at Firozabad. He applied for Basic Photography and videography training. He completed 21 days training in Basic Photography and Videography from 28th February 2011 to 20th March 2011 from SBI RSETI Firozabad. He was an industrious, sincere trainee and completed all the assignments of the training programme successfully.

He developed high degree of skill in Product Photography. He used these skills in Computer Graphics with the help of his colleagues who are well versed with graphics but mediocre in Product Photography. This synergic combination lasted for six months thereafter Sandeep decided to start his own venture independently. He inaugurated his shop “MANSI CREATIONS” on 11th November 2011, at Mahaveer Nagar Firozabad. Nowadays, he has taken various assignments and contracts on Graphics and Designing from leading offset press, Glass Industries and professional photographers. He is now earning more than Rs. 12000/- per month. He says that there is no substitute for hard work and physically challenged people must take challenges positively to get rid of all the obstacles that come in the way to success in their life. He thanked RSETI and its faculty for his grand success.

- Sri B K Katara, Director, SBI RSETI Firozabad



1. Name of Entrepreneur : **Sri Rajesh Kumar Jaiswal**
2. Name of Enterprise : **Gungun Mobile Point**
3. Name of the RSETI : **SBI RSETI Kabirdham, Chhattisgarh**
4. Name of sponsor Bank : **State Bank of India**

GUNGUN MOBILE POINT



Rajesh Kumar Jaiswal at his mobile point

Sri Rajesh Jaiswal is from village Marka, block and district Kawardha, Chhattisgarh. After passing 10th board examination, he was working at a fruit selling shop which was situated near to SBI Rural Self Employment Training Institute, Kawardha (RSETI). He heard about the training at RSETI Kawardha and came to know that RSETI also assists, motivates and orients the youth in identifying to take up self employment ventures including personality development in terms of entrepreneurship and rural development etc.

Without wasting any more time, he got in touch with SBI RSETI and got all the required information about the training programme, duration and rules. He was asked about his interests and livelihood etc and then he was selected for trade – Mobile Repairing and Servicing. The duration was 26 days

from 05.04.2011 to 30.04.2011. He joined the programme at the institute, got training not only in mobile repairing and servicing but also in aspects like developing individuality and positive attitude, creating awareness on self employment, eradication of dependency syndrome, full information about mobile's fault and repairing and softwares.

After getting knowledge from the institute, he is fully confident to succeed in entrepreneurship and life. That's the reason he opened an enterprise named "Gungun Mobile Point" at bus stand in Kawardha, under the PMEGP Scheme. He started his own unit i.e. a mobile repairing shop after getting first installment of loan of Rs. 150000/-. Apart from the bank loan, he also invested Rs. 25000/-. Now he looks after the family. On a monthly basis he earns an average of Rs. 20000/- from his unit. He gives credit to SBI RSETI, Kabirdham for providing him the training. Rajesh proudly says that SBI RSETI has transformed his life by showing him a bright future.

- Sri V K Samudrawar, Director, SBI RSETI Kabirdham

What makes life 100% ?

IF ABCDEFGHIJKLMNOPQRSTUVWXYZ
IS EQUAL TO, 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26

Then,
H + A + R + D + W + O + R + K
 $8 + 1 + 18 + 4 + 23 + 15 + 18 + 11 = 98 \% \text{ Only}$

K + N + O + W + L + E + D + G + E
 $11 + 14 + 15 + 23 + 12 + 5 + 4 + 7 + 5 = 96 \% \text{ Only}$

But,
A + T + T + I + T + U + D + E
 $1 + 20 + 20 + 9 + 20 + 21 + 4 + 5 = 100 \%$

**So a person with the right ATTITUDE
is always a WINNER**



1. Name of Entrepreneur : Smt Rani Kumari
2. Name of Enterprise : Kashish Beauty Parlour
3. Name of the RSETI : SBI RSETI Saharsa, Bihar
4. Name of sponsor Bank : State Bank of India

KASHISH BEAUTY PARLOUR



Rani Kumari doing the facial work for client

Smt Rani Kumari wife of Sri Santosh Kumar Singh, aged 32 years, education intermediate, is a resident of Shardanagar, ward No. 27, Batraha, Saharsa, Bihar. She is at present the proprietor of “**Kashish Beauty Parlour**” a well established beauty parlour at Saharsa, a semi-urban town. Rani Kumari hails from a very poor family who was earlier finding it difficult to make both ends meet and none of the members of family was earning income. She came to RSETI Kahara Kendra, Saharsa with determination to become self-employed in June 2011. When Director Saharsa interviewed her, she narrated her family’s poor condition and determination to improve the earning of her family. Seeing her courageous attitude, the Director RSETI advised her to undertake training in the beautician course. She attended the beautician training programme at RSETI Saharsa from 10.06.2011 to 09.07.2011.



Rani Kumari standing in front of her beauty parlour

Considering her poor financial condition, the Director RSETI advised Rani Kumari to apply for loan under PMEGP Scheme. She applied for loan of Rs. 1.25 lakh. Director, RSETI helped in recommending and forwarding the loan application by DIC to the Bank. Punjab National Bank Saharsa returned her loan application to District Industrial Centre for some technical reason. The loan application was again sent to Uttar Bihar Gramin Bank (UBGB), Saharsa by DIC on the initiation of Director RSETI. UBGB Saharsa sanctioned loan of Rs. 1.25 lakh to Rani Kumari on 20.01.2012.

At present, Rani Kumari runs her beauty parlour at Moorafganj road, Batraha, Saharsa in most efficient manner. On an average, 5 to 10 ladies are being attended by her on daily basis while on the occasion of marriage etc. she can cater to 15-20 ladies. In this way RSETI has helped her in attaining the status which she has today. She is looking after her entire family with care and responsibility. The entire credit of changing her life goes to her determination and training imparted at RSETI Saharsa. Rani Kumari praises RSETI and the role of Director for bringing a sea change in her life.

- Sri S N Ram, Director, SBI RSETI Saharsa

1. Name of Entrepreneur : **Sri Rahul Kumar**
2. Name of Enterprise : Mobile Repairing
3. Name of the RSETI : SBI RSETI Basti, Uttar Pradesh
4. Name of sponsor Bank : State Bank of India

I FEEL, I AM A PROUD CITIZEN



Rahul Kumar with a heap of mobile phones at his shop

In his own words:

I am Sandeep Sharma, a youth of 21 years dreaming of a prosperous future. I hail from Mudiyaar Rudranagar which is a small sleeping village of Rudhauri tehsil in Basti district. The sun starts peeping from thatched roofs of small huts. I have passed intermediate. My father Bhoolan Sharma, a carpenter by profession was somehow able to feed the five members of the family. He could hardly get carpentry work for 2-3 months in a year. Rest of the days we have to toil in farmers' fields to earn our daily bread. Despite my best efforts, I could not get a job/work to earn and support my father.



Outer view of Rahul's mobile shop

I used to visit Rudhauli, the tehsil headquarter which is about 2 km from my village in search of some job. One day I happened to visit my family friend Sri Mukesh who is a clerk in Rudhauli block. I was discussing my problems with him in order to get some employment. He said it is difficult to get an employment nowadays and asked me to go for some job oriented trainings. I have heard of an institute RSETI run by SBI at Basti which is providing training in various disciplines to rural youth free of cost. He advised me to contact the institute, and if I found it useful I could get training free of cost. I told my father about RSETI. He said that, he was illiterate, I was his eldest son and knew better than him; asked me do whatever I felt right but he was unable to spend any money on training. I told him that the training would be free of cost then he agreed.

I then visited Basti and contacted RSETI. The Director of RSETI explained me in detail about RSETI and discussed various training programmes run by the institute. I liked the training of mobile repairing. He advised me that I would have to appear before an empanelled committee for selection. I appeared before the committee and got selected for the mobile training programme. I attended the programme from 28th August 2010 for 2 months.

After successful completion of the training, I got a certificate from RSETI. The RSETI Director suggested me to join any mobile shop for a few months; I tried for the same and worked for a month at a mobile shop in Rudhauli town near to my village. It was very useful experience. I started earning Rs. 100-150/- per day by repairing mobiles which increased my confidence. Then, I thought why should not I run my own shop of mobile repairing as it could be started with a very small investment and number of mobile users were increasing day by day which would provide lot of scope for mobile repair.



Inner view of his mobile shop

My father who was not ready to spend any money for my training was happy to see my confidence and earning. The shop owner, with whom I was associated, also suggested that I should own a shop. He also assured me of some financial help. I hired a small shop for Rs. 500/- per month in a market place near Rudhauri tehsil. With the small sum of Rs. 3500/- given by my father, I purchased equipment for mobile repair and some furniture for the shop and started my own shop in the month of January 2011 with great pride. It is just a beginning of my new life. Within a short period, my shop got enough work of mobile repairing, sale of recharge vouchers, top up vouchers etc. The income from the shop increased from Rs. 100/- per day to Rs. 300/- to 400/- per day. I am now able to save Rs. 8000-9000/- per month after meeting my shop expenses. There is a smile on my father's face as the monthly income of my family which was earlier Rs. 3000-3500/- has increased to Rs. 8000-9000/- per month. Now, I think that my dream of a prosperous future will come true some day. I am now trying to purchase a new computer and few softwares along with mobile accessories which customers demand.

Thanks to my family friend Mukesh who guided me to get training from RSETI and I am grateful to the RSETI staff and trainers who have equipped me with skill which resulted in higher earnings for my family because of which we are able to lead a respectable life in the village. I stood in the line to cast my vote in this assembly election with great pride feeling myself as a proud citizen of India.

- Sri G P Srivastava, Director, SBI RSETI Basti

1. Name of Entrepreneur : **Smt Suhara Sulaiman**
2. Name of Enterprise : **S A Mini Super Market**
3. Name of the RSETI : **SBT RSETI Wayanad, Kerala**
4. Name of sponsor Bank : **State Bank of Travancore**

BAKERS AND DIRECT MARKETING UNIT



The unit is run by Smt. Suhara Sulaiman, aged 34 years who is the secretary of Souhruda (means friendship) Self Help Group, assisted by four other women namely Smt. Fathima Hasainkutti, Smt. Amina Jabbar, Smt. Susheela Simanath and Smt. Rukkiya, all belonging to BPL families. Smt. Suhara's husband was doing odd jobs on daily basis and finding it difficult to run the family consisting of 4 children (2 sons and 2 daughters). She wanted to help her husband by doing some job to augment family income. Being from a conservative Muslim family, she was not allowed to go out for work.



Knowing their difficulty, the ward member of Poothadi Panchayat talked to Suhara's husband and advised him to permit his wife to join the SHG supported by District Kudumbashree Mission (State Poverty Eradication Mission, Government of Kerala). Somehow she was able to form SHG in 2002 of which she was the secretary, she still remains the secretary because of her leadership quality.

After forming SHG, during 2003, she hired a room and started a stationery shop with the help of thrift money of other group members selling pickles, pappadam, dry fruit items and handicraft items etc. from 2003 to 2008. She along with other 4 members attended a General Orientation Training arranged by District Kudumbashree Mission, Kalpette, Wayanad during the year 2003.

The group was selected by District Kudumbashree Mission to attend 5 days EDP (Entrepreneurship Development Programme) at SBT Wayanad in 2003. After completion of the training, the group headed by Smt. Suhara, availed loan of Rs. 1,50,000/- from Service Coop Bank, Irulam branch, Wayanad on 15.06.2008 to start a mini super market named as S.A. Mini Super Market – Bakers and Direct Marketing Unit with subsidy @ Rs. 10,000/- per person.



Out of the profit, the group managed to take the adjacent room also on rent since the existing room was not sufficient due to improvement in business. They started home delivery of grocery/ stationery items with a facility of weekly payment to the customers. The business has improved so much that the loan was closed within 2 years even though the repayment period was 3 years. At present the monthly turnover is approximately Rs. 2,50,000–3,00,000/- with monthly net profit of Rs. 20000-25000/- to be shared among five members. Suhara and other four women are now leading a comfortable life. They are grateful to SBT RSETI from where they got motivated with high level of confidence and courage to avail bank loan and got self employed.

As a part of expansion of business, they started making bakery items like tapioca chips (selling like hot cakes), potato chips, banana chips, sweet items made out of rice, maida and jaggery. For this they have purchased nearby 5 cents of land and constructed a shed to prepare above bakery items.

Smt. Suhara, a dynamic and confident lady, has a plan to buy a vehicle for transporting raw materials as well as supply of bakery items to big bakeries in nearby towns and cities. She also has a plan to become owner of existing shops which are presently on rent.

- Sri P Gopalakrishna, Director, SBT RSETI Wayanad

1. Name of Entrepreneur : **Smt Devaki C V**
2. Name of Enterprise : **Priyadarshini Flour Mill**
3. Name of the RSETI : **SBT RSETI Wayanad, Kerala**
4. Name of sponsor Bank : **State Bank of Travancore**

PRIYADARSHINI FLOUR MILL



Priyadarshini Flour Mill

The unit is managed by Smt Devaki widow aged 54 years, leader of the SHG group named Priyadarshini, consisting of 10 women including her. Her husband Sri Vidhyadharan, a farmer, expired 30 years ago due to heart attack, when her only son was 5 months old. With meager income from one acre agricultural land, she was finding it difficult to make both ends meet because of high labour cost and uncertainty of good crop. Sometimes, she used to incur loss due to low crop yield as well as low price for the produce like rice and ginger. She even thought of disposing her agricultural land and doing some other business, but her close relatives dissuaded her.

In 2001, she met a woman of Micro Enterprise Consultant (MEC) who after knowing her socio economic background, motivated her to form a SHG with women of her status in her ward and the local Panchayat will sponsor the SHG to District Kudumbashree Mission, Kalpetta, Wayanad to give necessary support. After lot of persuasion from the same MEC, Devaki finally took it as a challenge and formed a SHG – Priyadarshini, during the end of 2001 taking 9 women all belonging to BPL families.

Devaki along with other women in the group started a Curry Powder unit at her house by mobilizing thrift deposit of all members from the Central Bank of India amounting to Rs. 5000/-. The success of this venture motivated her to start a micro enterprise. As a member as well as leader of SHG, she along with another member of the group Smt. Shantha Chandran, were selected by District Kudumbashree Mission, Wayanad to undergo a week's training in food processing at M/S Maria Rani Centre, Trivandrum in 2005.

Devaki had enough confidence to start a micro enterprise and approached Central Bank of India, Moolankavu branch, Wayanad, availed a loan of Rs. 2,00,000/- and started a flour mill under the name Priyadarshini Flour Mill in 2005. She along with the other group members had attended 5 days EDP training at SBT RSETI, Wayanad during 2007, which motivated her and enhanced self confidence. Due to prompt repayment, the group was able to repay the loan in 2008.

The Branch Manager of Central Bank of India has assured Smt. Devaki to assist her in case of expansion of the existing unit. This prompted her to avail another loan to improve the existing unit with addition of Curry Powder unit. Hence, the group availed a loan of Rs. 3,20,000/- in 2010 for construction of building and purchase of machineries to start a curry powder unit under brand name Swathi Curry powder along with the flour mill. The products are wheat flour, coriander, turmeric, chilly, rice flour as well as meat masala, garam masala, etc.

The unit is running well with monthly turnover of approx Rs. 50,000/- and net profit of Rs. 9000/- to 10,000/- per month. The loan repayment is also prompt. Devaki, being a widow who lost her husband when she was 24 years old, is thankful to SBT RSETI, Wayanad and Central Bank of India, which changed her socio economic status.



Smt. Devaki wants to buy a vehicle for transporting the finished products and to bring raw materials to the unit. She plans to get her only son, now 30 years old, diploma holder in electrical engineering, who assist her in managing the unit, married and settled in life; to complete the unfinished construction of the new house after repayment of the existing loan.

- Sri P Gopalakrishna, Director, SBT RSETI Wayanad

1. Name of Entrepreneur : **Smt Arifa**
2. Name of Enterprise : **Akshaya Stitching and Readymades**
3. Name of the RSETI : **SBT RSETI Wayanad, Kerala**
4. Name of sponsor Bank : **State Bank of Travancore**

AKSHAYA STITCHING AND READYMADE GARMENTS



The Akshaya Stitching and Readymade Garments unit is managed by Smt Arifa M, leader of the Self Help Group (SHG) consisting of five women including Arifa. The other members namely Smt. Annamma, Smt. Nabeesa, Smt. Ramla and Smt. Subhasini are residing near the unit in a village at Cheenapullu, Ambalavayal Panchayat, P.O Vaduvanchal, District Wayanad, Kerala, all from BPL families. The name of the SHG is Akshaya. Smt. Arifa, aged 33 years hails from a conservative Muslim family, was married to Sri Nasar in 1995. She has a son aged 11 years and daughter aged 13 years studying at nearby school. About 8 years ago, her husband ditched her and his whereabouts is not known. All efforts to trace him out were in vain. With two young children she did not know what to do and how to take care of the family.



Close relatives to some extent were helping, but she did not want to be a burden for them. She even wanted to commit suicide, but thinking of her young children she thought to face the ups and downs of life. Having brought up in a very conservative family, she never used to go out, was also not allowed to go out. During this period, District Kudumbashree Mission, under poverty alleviation programme were conducting awareness programmes at all Panchayat/Block level and motivating unemployed rural youth form SHG to take up self employment venture with financial assistance from Banks and support of State Government by way of subsidy.

During 2005, a ward member came to the house of Smt. Arifa and enquired about the crisis in the family and motivated her to form an SHG with a few women belonging to BPL families and start some venture for livelihood. Though there were some protest from close relatives, the ward member being a Muslim, was able to convince them. That was how Smt. Arifa took courage to form an SHG in 2005 named it as Akshaya, she being the leader of the group and the above four women as members. From 2005 to 2008, she learnt tailoring and embroidery and used to work at home only and managed to take care of her children. She attended a day's General Orientation Training in January 2008 at Ambalavayal Panchayat arranged by District Kudumbashree Mission, Wayanad, where she met the above four women who knew tailoring.



District Kudumbashree Mission sponsored the group to SBT RSETI Wayand to undergo five days Entrepreneurship Development Programme (EDP) during February 2008. After completion of the training, Arifa approached Urban COOP Bank, Ambalavayal and availed a loan of Rs. 60000/- for starting Akshaya Stitching and Readymades Unit adjacent to her house along with four members of the group with total project cost of Rs. 120000/-

The unit used to get sufficient orders for school uniforms, uniform for children of plantation labourers ordered by Plantation Labour Department, Government of Kerala, Nurses uniform from hospitals apart from local people in the area. At times, Arifa used to work till midnight to make supply on time. Due to good income, she was able to close the loan in two years time, even though the repayment period was 3 years. Arifa, the group leader firmly believes that **nothing is impossible** though there may be some hurdles at the beginning, but self confidence coupled with hard work will make you a successful entrepreneur. She says the EDP training at SBT RSETI motivated her to take up self employment venture with courage and confidence and she is thankful to RSETI and Urban Coop Bank.

Arifa wants to expand the existing unit by availing loan from Urban Coop Bank and to start a coaching class in Machine Embroidery/Tailoring for the benefit of the rural youth, preferably ladies.

- Sri P Gopalakrishna, Director, SBT RSETI Wayanad

1. Name of Entrepreneur : **Maithri SHG**
2. Name of Enterprise : Maithri Nutrimix Unit
3. Name of the RSETI : SBT RSETI Wayanad, Kerala
4. Name of sponsor Bank : State Bank of Travancore

MAITHRI NUTRIMIX UNIT



The unit consisting of 15 women belonging to BPL families from three blocks in Ambalavayal Panchayat, Wayanad district formed a Self Help Group (SHG) during January 2006 under the name Maithri (means friendship) with Smt. Sathi as the group leader. In 2006, District Kudumbashree Mission held a meeting at various Panchayats in Wayanad district to promote setting up of Nutrimix (food supplement) units by unemployed rural youth with 1 or 2 interested youth from each block of Panchayat forming Self Help Group (SHG) in Wayand district. Three SHGs were formed in Ambalavayal Panchayat having 5 men/women in each SHG. These SHGs were sponsored by District Kudumbashree Mission, Wayanad to undergo 10 days skilled training in 2006 at Eksat Training Institute, Kakkanad, Ernakulam, Kerala.



The group had also undergone 7 days training on Entrepreneurship Development Programme (EDP) in 2006 at SBT RSETI Wayanad. After successful completion of the two trainings, these three groups were advised by the District Mission Coordinator, Kudumbashree Mission to form one group (common facility centre) consisting of 15 members to make it viable to start Nutrimix unit by availing bank loan and subsidy from Kudumbashree @ Rs. 10,000/- per member. That is how Maitri Nutrimix unit started functioning in 2007 at Ambalavayal Panchayat building on rental basis, with total project cost of Rs. 6,60,000/-. Maithri Nutrimix Unit with 15 members of SHG with Smt. Sathi as the group leader, availed loan in August 2007 from South Malabar Grameen Bank, Ambalavayal branch, repayable in 60 months,

The product of the unit under the brand name Amrutham is a food supplement prepared from mixture of wheat, groundnut, soya, sugar, chickpeas and saturated fat with high nutritional value to be given to children of 6 months to 3 years of BPL families under Integrated Child Development Scheme (ICDS) of Government of Kerala.



The products are supplied to Kalapetta Municipality and three Panchayats namely Ambalavayal, Meenangadi and Pozhuthana in Wayand district who in turn deliver it to various Anganwadis. The parents of the children belonging to BPL families have to go to the nearest Anganvadi to collect the Nutrimix @ 3.375 kg per child per month (take home ration). The nutrimix as a food supplement can be given to the child by adding it to milk or water with sugar/honey/banana for taste and make paste with little heating on mild fire. It is advisable to use the product before three months from the date of packing. The payment of the unit for the supply of the procedure will be from the Local Self Government Department, Government of Kerala.

The annual turnover of the unit is Rs. 40 - 45 lakh, net profit is Rs. 4.5 - 5 lakh which will take care of the EMI of Bank loan as well as the livelihood of the families of group members. The group members have high regard to the bank, District Kudumbashree Mission and RSETI also.

The unit has a plan to purchase a site and construct own building after closing the existing loan and to buy a vehicle for bringing raw materials and transport of finished goods to various panchayats in Wayanad district.

- Sri P Gopalakrishna, Director, SBT RSETI Wayanad

1. Name of Entrepreneur : **Kum Sumanthi**
2. Name of Enterprise : Mudra Offset Printers
3. Name of the RSETI : SBT RSETI Wayanad, Kerala
4. Name of sponsor Bank : State Bank of Travancore

MUDRA OFFSET PRINTERS



The unit is managed by Kudumbashree Self Help Group (SHG) consisting of 5 members of which 4 female and 1 male member, all belonging to BPL families and Schedule Caste category, all residing in Moopainad Panchayat, District Wayanad. Miss. Sumathi M, aged 28 years hails from a very poor family residing in a small house with her parents and two brothers in Nedumkarana village, District Wayanad. Her father who was working as laborer expired 3 years ago. She studied up to SSLC and could not continue her studies due to poverty. Being the eldest in the family, she wanted to help her father to augment family income.



During the year 1999, District Kudumbashree Mission for Wayanad District, under poverty alleviation programme of Government of Kerala, started functioning at Kalpetta town. They used to conduct awareness programme at various panchayats in Wayanad District to encourage rural unemployed youth belonging to BPL families to form SHGs and take up self employment venture with financial assistance from Banks and subsidy from District Kudumbashree Mission. Knowing the socio economic back ground, a ward member of Moopainad Panchayat advised the mother of Sumathi to tell her daughter to form an SHG with the help of 4 other rural poor of their locality.

The advice of the ward member motivated Kum. Sumathi and she formed the SHG named MUDRA along with her younger brother and three women from her locality, herself as Secretary in 2001. During that period she was working in a printing and binding unit at Meppadi, a nearby town, in printing section till 2008 and her brother was working in a DTP centre at Vaduvanchal, a nearby town for 2 years from 2007 to 2008. The group was selected for a day's General Orientation programme at Moopainad Panchayat in December 2008 arranged by District Kudumbashree Mission. After that the group had undergone 5 days Entrepreneurship Development Programme (EDP) at SBT RSETI, Wayanad in 2009.

With this back ground, she started Mudra Offset Printers in June 2009 taking her brother and 3 other women by availing a loan from State Bank of Travancore, Kalpetta branch. The unit is promptly repaying the loan installments. Approx. net profit per month is Rs. 7000/- to 8000/-. Since, the existing space of the premises of the unit is not sufficient, Miss. Sumathi has a plan to shift to another premises after closure of the loan.

- Sri P Gopalakrishna, Director, SBT RSETI Wayanad



1. Name of Entrepreneur : Smt Reena Devi
2. Name of Enterprise : Tailoring
3. Name of the RSETI : UCO RSETI Bilaspur, Himachal Pradesh
4. Name of sponsor Bank : UCO Bank

GOODBYE TO AGONY AND DARKNESS



Reena Devi busy in stitching to earn her livelihood

In her own words:

I, Reena Devi aged 32 years. My education qualification is plus 2. I married at the age of 22 years. My husband Sh. Sanjeev Kumar was a private contractor. We were living very comfortable life. But perhaps this was not acceptable to God. After few years of my marriage my husband fell ill and became the patient of liver disease. We have been to one hospital to the other hospital for his treatment but all in vain. We spent lakhs of rupees for his treatment and at last he passed away leaving behind two small kids and a helpless wife. There was no one to look after my family. I did not know what to do. Though, my brother in law tried to help and console me but for how long.

I was running from pillar to post for earning my livelihood but no gains. I was neither trained nor skilled in any professional work. I used to serve as domestic maid in various houses to earn my livelihood. I was always cursing my fate for the present circumstances. One day, when I was sitting in sad mood I came to know from my neighbor that Ministry of Rural Development Govt. of India has started all over India free vocational training programmes for the unemployed youth. So I approached UCO RSETI Bilaspur HP to enquire about such trainings. UCO RSETI guided me properly and appraised me about the trainings. After that, I got registered for tailoring and dress designing training. After obtaining the skill certificate, UCO RSETI helped me to obtain a loan for Rs. 30000/- on 30.06.2011 to establish my tailoring unit. I worked day and night to feed my family and for education of my kids. At present I am able to earn from Rs. 4000 to 5000/- per month.

I am extremely thankful to UCO RSETI Bilaspur who helped me and imparted such type of training and made me earn my livelihood and brought me out of agony and darkness. Now, by the grace of God I am living a comfortable life. Thanks to UCO bank and RSETI Bilaspur.

- Sri T R Sharma, Director, UCO RSETI Bilaspur



1. Name of Entrepreneur : **Sri Firozkhan**
2. Name of Enterprise : Mobile Repair and Servicing
3. Name of the RSETI : Sharada RSETI Bidar, Karnataka
4. Name of sponsor Bank : Bidar DCC Bank

WORK IS WORSHIP



Firozkhan is busy in repair of mobile phone

Sri Firozkhan son of Sri Ahamad Khan is a resident of Chidri in Bidar Taluka. He had undergone training on mobile repair and service. The programme was sponsored by NABARD. After completion of the training, he borrowed a sum of Rs. 60,000/- from his friends and relatives to start his unit. His shop is now well established. He earns an average monthly income of Rs. 12,000/-.

- Sri B S Prabhu, Director, DCC RSETI, Bidar

1. Name of Entrepreneur : Smt Pushpavathi
2. Name of Enterprise : Bag Making
3. Name of the RSETI : Canara Bank RSETI, Davangere, Karnataka
4. Name of sponsor Bank : Canara Bank

BAG MAKING AS LIVELIHOOD



Pushpavathi stitching bags

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

- Smt N S Kiran, Director, CNB RSETI Davangere

1. Name of Entrepreneur : **Sri Sishukanta Singh**
2. Name of Enterprise : **Repair Services of Motors and Other Home Appliances**
3. Name of the RSETI : **State Bank of India RSETI, Jharsuguda, Orissa**
4. Name of sponsor Bank : **State Bank of India**

TRL - SBI RSETI - SHOWS THE WAY



Sishukanta in his motor winding unit

Sri Sishukanta Singh, 25 years from Balanda, was engaged as unskilled casual labour, earning Rs. 3000/- per month. The work environment was hazardous with no scope for career growth. He came to know about TRL-SBI RSETI services from alumni. He applied for motor winding training and was inducted for 32 days training during 31st May - 2nd July, 2009. The training helped him to gather workable skills in motor winding. After completion of formal training, he got unpaid training at Tata Refractories Limited (TRL), Belpahar Jharsuguda, Odisha for 2 months. And soon he was confident enough to setup his own motor winding unit. He tried to avail bank loan but was futile. Undaunted, he arranged a capital of Rs. 15,000/- from his relatives and friends, and setup his own unit at Bandhbahal, Jharsuguda. Now, he visits TRL-SBI RSETI to share his experiences. At present he earns Rs. 7000/- per month. He also wishes to provide employment to deserving youth in future.

- Sri B K Behera, Assistant Director, SBI RSETI Jharsuguda

1. Name of Entrepreneur : Smt Sudha N Patil
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : VIB SETI Haveri, Karnataka
4. Name of sponsor Bank : Vijaya Bank

LIFE IS BETTER NOW THAN BEFORE



Sudha N Patil doing makeup to her client

Smt Sudha N Patil, underwent skill development training in Beautician Course at Vijaya Bank RSETI in 2004. After completion of the training, she was one among the few who ventured into self-employment. Initially, she set the parlour in her house. Now, she has taken a room on rent and successfully runs a stationery shop and beauty parlour. The total worth of the shop is Rs. 75,000/- earning around Rs. 3,000-4,000/- per month. She availed bank finance from Vijaya Bank, Haveri under PMRY scheme for Rs. 60,000/-. She plans to move her business to another area in Haveri where she can get more number of customers. Today, she is happy to contribute to the family income and leads a better life than before.

- Sri V P Paramanand, Director, VIB SETI Haveri

1. Name of Entrepreneur : Smt Northi Devi
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : SBBJ RSETI Pali, Rajasthan
4. Name of sponsor Bank : State Bank of Bikaner and Jaipur

A VILLAGE HOUSE WIFE TURNS BEAUTICIAN



Northi Devi attending to her customer at parlour

Smt Northi Devi belongs to a very poor family in Jaitaran, District Pali. With a meagre income of her husband the family was going through a very tough time. She always dreamt of opening her own beauty parlour. She got the opportunity of undergoing training in beautician course. She took keen interest in learning the skill and successfully completed the training. She started her own Beauty Parlour in Jaitaran. In no time her business began to flourish and started earning Rs. 7,000/- per month. She hopes to soar to greater heights in her profession. She gives the total credit of her success to SEDI.

- Sri A K Singh, Director, SBBJ RSETI Pali

1. Name of Entrepreneur : Sri Narayan S M
2. Name of Enterprise : Vinayaka Communications
3. Name of the RSETI : CNB RSETI Davangere, Karnataka
4. Name of sponsor Bank : Canara Bank

GROWING CLIENTELE SO ALSO INCOME



Narayan in his mobile repairing centre unit

Sri Narayan S. M. of Davangere studied 12th standard and remained unemployed. During December 2009, he attended training on Mobile Repair and Services conducted by Canara Bank RSETI Davangere. After the training, he set up his own mobile repair and services unit called Vinayaka Communications in Devangere. At present he earns about Rs. 500/- per day which amounts to Rs. 12,000/- to 15,000/- per month. He maintains a good clientele as there is no other mobile shop in that area. He also takes care of his 3 brothers and 1 sister. With the growing requirements of his unit, he intends to buy a computer and a flashing kit. The RSETI has recommended his loan proposal to main branch Canara Bank Devangere for a loan of Rs. 50,000/- for the equipments.

- Smt K S Kiran, Director, CNB RSETI Davangere

1. Name of Entrepreneur : Smt Pallavi
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : CNB RSETI Davangere, Karnataka
4. Name of sponsor Bank : Canara Bank

POPULAR BEAUTICIAN AMONG COLLEGE GIRLS



Pallavi doing make up work at her beauty parlour

Smt Pallavi studied and completed her PUC and got married. Now, she has two daughters. Canara Bank RSETI Davangere conducted training programme on beauty therapy sponsored by KSWDCS Bangalore during November 2010. After the training, she started her own beauty parlour. She earns around Rs. 500/- to 1000/- per day. Her parlour has gained popularity among the college girls in nearby areas. She is known for good customer services and also for her good communication skills.

- Smt. K S Kiran, Director, CNB RSETI Davangere

1. Name of Entrepreneur : **Smt Anitha**
2. Name of Enterprise : **Pralwal Digital Studio**
3. Name of the RSETI : **CNB RSETI Davangere, Karnataka**
4. Name of sponsor Bank : **Canara Bank**

A SUCCESSFUL LADY PHOTOGRAPHER



Anitha in her photo studio

Smt Anitha was unemployed and her husband was working in a colour lab. She was interested in photography but she didn't have enough knowledge. When she heard that Canara Bank RSETI is conducting a training programme on photography and videography, she applied for the programme. She went through the interview and was selected for the training. Through the training, she learnt all the practical and theoretical aspects of photography. Once the training was completed, she applied for a loan and a loan of Rs. 58,000/- was sanctioned. The loan helped her to set up her studio "**Pralwal Digital Studio**" with a camera, computer system, screens and stand. She gets orders from the nearby schools and the local people. Now she earns around Rs. 500/- to 600/- per day and an average of Rs. 15,000/- to 18,000/- a month.

- Smt K S Kiran, Director, CNB RSETI Davangere

1. Name of Entrepreneur : Smt Sarvamangla
2. Name of Enterprise : Petty Shop
3. Name of the RSETI : CNB RSETI Davangere, Karnataka
4. Name of sponsor Bank : Canara Bank

JOBLESS HIV INFECTED GOES FOR SELF-EMPLOYMENT



Sarvamangla in counseling with the Director

Smt Sarvamangla from Halepete, Davangere was working as a nurse in a private hospital. Her husband, a bus driver died of AIDS and she was removed from her job because she was HIV infected. She led a very hard life and even the society treated her very badly because of the infection. When she went for the treatment at the hospital she didn't have money to pay for her bus fare. Around this time through Ujwala Seva Samsthe, she came to know that, Canara Bank RSETI had announced for training programmes on Women EDP for HIV infected women of Davangere. The training programme was conducted from 01.07.2010 to 07.07.2010. She enrolled for the programme. During the training, she became aware of business opportunity guidance, problem solving abilities, communication skills and other personality development aspects. The programme included training on agarbathi, candle, phenyl paper covers, envelopes, files, small bags, artificial jewellery, soft toys, etc. The training helped her come out of hesitation, cleared her

mindset being HIV infected and increased her confidence level. Her attitude changed considerably after the training. During the training, KSWDCS department called for a loan application under Udyogini and Asare scheme. Of the total 27 trainees, 9 were granted loan. Sarvamangla got a loan of Rs. 50,000/- . She purchased acid, slurry, caustic soda, empty bottles and opened a petty shop. She also keeps stationery items. In addition she sells eatables at the nearby school. She also plans to prepare small bags for school children. She earns profit of Rs. 12,000/- per month. She also shares a good rapport with customers. She gladly shares that whatever she is today is credited to CNB RSETI. The Institute salutes her for her courage and enthusiasm for life. She is a role model for HIV infected trainees.

- Smt K S Kiran, Director, CNB RSETI Davangere

Every Failure is A Small Step Towards Success - Must Read Abraham Lincoln's Inspirational Story

In the world everyone is meeting failure. Failure is simply the opportunity to begin again. But this time we can begin with more knowledgeable and intelligent.

Never allow your failures let you down. Always try to extract one thing that you have learned from each of your failures. By this your negative thinking are often broken at the time of failure. Here is an inspirational life captured from amazing man.

- >> At the age of 22, he has failed in his business.
- >> At the age of 23, he ran for legislature election and lost.
- >> At the age of 24, he failed to start another business.
- >> At the age of 25, he elected to legislature.
- >> At the age of 26, he has lost his girlfriend.
- >> At the age of 27, he had suffered from nervous breakdown.
- >> At the age of 29, he was defeated for speaker of the house.
- >> At the age of 31, he was defeated for elector.
- >> At the age of 34, he defeated for US Congress.
- >> At the age of 37, he was elected to US Congress.
- >> At the age of 39, he was defeated for US Congress.
- >> At the age of 46, he was defeated for US Senate.
- >> At the age of 47, he was defeated for US Vice President.
- >> At the age of 49, he was defeated for US Senate.
- >> At the age of 51, finally, he was elected as president for United States of America.

And he is none other than **ABRAHAM LINCOLN**

1. Name of Entrepreneur : **Sri Basti Ram**
2. Name of Enterprise : Tailoring Shop
3. Name of the RSETI : SBBJ RSETI Pali, Rajasthan
4. Name of sponsor Bank : State Bank of Bikaner and Jaipur

PHYSICAL DISABILITY NOT A BARRIER



Basti Ram, a handicapped youth but successful entrepreneur

Sri Basti Ram is a 34 year old unemployed youth who completed his education up to 10th standard in the year 2007. He is physically challenged and hails from Jaitaran in Pali district. He was interested in opening his tailoring shop. He submitted an application form to SEDI and got selected by the interview committee for training in cutting and tailoring. He attended the training for 2 months at SEDI, Jaitaran. After completion of the training he started his own tailoring shop at the main market of Jaitaran. He now earns an average income of Rs. 6,000/-. He is grateful to SEDI and NABARD for making him become a successful entrepreneur in improving the standard of his living. He believes that nothing is impossible though there may be some difficulty in the beginning.

- Sri A K Singh, Director, SBBJ RSETI Pali

1. Name of Entrepreneur : **Sri Suresh Kumar**
2. Name of Enterprise : Mobile Sales and Service Centre
3. Name of the RSETI : SBBJ RSETI Pali, Rajasthan
4. Name of sponsor Bank : State Bank of Bikaner and Jaipur

SUPPORT TO FAMILY INCOME



Suresh Kumar busy in repair of cell phones at his shop

After completing class 12th, Suresh Kumar dropped out of school and began working in a mobile shop for adding some earning to his family. He earned between Rs. 1,200 - 1,500/- per month and this was insufficient to keep his family going. He came to know from the newspaper about Mobile Repairing Training at SEDI. He was able to get admission. After completing the training he started his own Mobile sale and service center at his village. In no time his shop gained repute and popularity in the area and his income soared. He earns an average of Rs. 8000/- a month. His family now lives comfortably and he gives the whole credit of his success to SEDI and NABARD.

- Sri A K Singh, Director, SBBJ RSETI Pali

1. Name of Entrepreneur : Sri Rajubhai Nanjibhai Chavda
2. Name of Enterprise : Motor Rewinding
3. Name of the RSETI : BOB RSETI Anand, Gujarat
4. Name of sponsor Bank : Bank of Baroda

MOTOR REWINDING – REWIND THE LIFE



Rajubhai Nanjibhai Chavda demonstrating motor rewinding

Sri Rajubhai Nanjibhai Chavda from Munjkuva village, Anand District passed class 10. He applied for motor rewinding training programme in BOB RSETI at Anand. He attended the training from 27.05.2010 to 26.06.2010 for four weeks. After successful completion of the training, he applied for Bank loan of Rs. 50,000/-. He started his own unit in motor rewinding. Apart from the Bank loan, he also invested Rs. 5000/-. Now he looks after the family of four. On a monthly basis he earns an average of Rs. 5000/- from his unit. He gives the credit of his success to Bank of Baroda which provided him the training.

- Sri C S Patel, Director, BOB RSETI Anand

1. Name of Entrepreneur : Smt Bindu Rajan
2. Name of Enterprise : Shree Deepam Nursery
3. Name of the RSETI : SBT RSETI Wayanad, Kerala
4. Name of sponsor Bank : State Bank of Travancore

SHG GROUP SHOWS THE WAY



SHG's members looking after their nursery

Shree Deepam Nursery Unit, Vaduvanchal, Moopainad Panchayath of Wayanad district is run by Kudumbashree SHG consisting of 5 female members, of which Smt Bindu Rajan is the leader of the group. Her husband is an auto rickshaw driver but his earning is not sufficient to take care of the family. Hence, Smt. Bindu decided to contribute to the family income by undertaking self employment venture. She along with other members of the group attended EDP training at SBT RSETI during the end of 2009, which motivated her to take up Nursery Planting. The group availed a loan of Rs. 120000/- of which Rs. 50000/- is the subsidy from Kudumbashree Mission) from Service Co-op Bank, Amalavayal during February 2010 for setting up the nursery, which was the first nursery of Kudumbashree SHG in Wayand district. She is grateful to SBT RSETI for making the group self confident and successful entrepreneurs and also in improving standard of living of the members of the group. The group was able to repay 50% of the loan amount in a year's time even though the loan repayment period is 3 years.

- Sri P Gopalakrishnan, Director, SBT RSETI Wayanad

1. Name of Entrepreneur : Sri Maruti Bhosale
2. Name of Enterprise : Bhosale Tailors
3. Name of the RSETI : MSETI Pune, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

WELL DONE BHOSALE – ₹ 3000/- TO 20,000/- PM



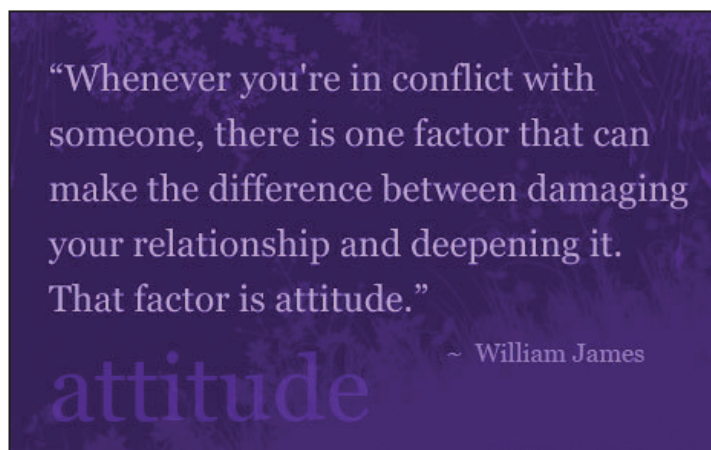
Maruti Bhosale at his tailoring shop, workers seen inside

Sri Maruti Bhosale was previously working on daily wage with a men's tailor shop in Hadapsar earning Rs. 50/- to 60/- per day. Having studied 9th standard, he wanted to undergo some tailoring training, but due to financial constraint, he could not afford the fees of such training ranging from Rs. 4,000/- to 5,000/-. He got information about the MSETI, Pune and the various training courses conducted at the Institute. He was happy to know that training as well as lodging and boarding were free of cost. He got registered for the tailoring training for 30 days at MSETI, Pune. It helped him to perfect his skills in stitching shirt, pant, kurta, pyjama, short pant and children garments.

Bhosale worked and gained experience for another six months and practiced various designs and patterns of men's clothes. Then he started his own unit Bhosale Tailors in a small shop with one sewing machine. The initial earning was Rs.3,000/- per month. Customers responded well to his good service and perfect stitching. He also succeeded in getting orders from the local school for stitching 700 uniforms for the students. Bhosale applied for loan at Hadassah Gaon Branch through Mahatma Phule backward Class Development Corporation. The Branch manager visited the shop and sanctioned him a loan of Rs.40,000/- for new machines and a cutting table. The loan was to be repaid in five years, but Bhosale took only 23 months to close the account. In October 2009, he applied for another loan of Rs.2,00,000/- in the same branch for new shop and expansion of activity. The Branch Manager promptly sanctioned him a loan of Rs.2,00,000/-.

Starting with Rs.3,000/- Sri Bhosale is now earning around Rs.20,000/- per month in busy season and Rs.12,000/- in slack season. His wife Mrs Komal has also completed training for Beauty Parlour. She also helps him with tailoring work. The duo proposes to put up a beauty parlour near the tailoring shop.

- Sri R P Kadam, Director, MSETI Pune



1. Name of Entrepreneur : **Sri D S J Das**
2. Name of Enterprise : **T.V and Radio Repairing**
3. Name of the RSETI : **BSVS Godhra, Gujarat**
4. Name of sponsor Bank : **Bank of Baroda**

NOTHING IS IMPOSSIBLE



Darji Sanjay Jamana Das seen busy in repairing TV set

Sri Darji Sanjay Jamana Das is a 33 year old unemployed commerce graduate. He hails from Ghoghangba in Panchmahal district of Gujarat. Tailoring was his family business but he was not interested in tailoring. He was more interested in electronics. So he submitted an application form to District Industrial Centre (DIC) at Godhra. He then attended the training for TV, tape and radio repairing for three weeks from 18.12.2006–10.01.2007 at Baroda Self-Employment Development Institute, Godhra. After the training, he got a loan of Rs. 62,000/- from Bank of Baroda and started his own TV and radio repairing business. Sanjay Das now earns an average income of Rs. 4,000–5,000/- per month. He is grateful to the Institute for making him a successful entrepreneur in the trade in which he is interested and also helped in improving his lifestyle. He believes that nothing is impossible though there may be some difficulty at the beginning.

- Sri N Patel, Director, Baroda Swaraj Vikas Sansthan, Godhra

1. Name of Entrepreneur : **Smt A Santhi**
2. Name of Enterprise : Jewellery Making
3. Name of the RSETI : CNB RSETI Pallakad, Kerala
4. Name of sponsor Bank : Canara Bank

THANK YOU ONAM FAIR



Santhi at her stall in Onam fair - attending to customers

Smt Santhi attended jewellery making course conducted by the Canara Bank RSETI in Pallakad from 16.04.2010–30.04.2010 for 12 days. She earns on an average of Rs. 3,000/- per month. During the Onam season she had put up a stall in the Onam fair in Cherpulasser Kudumpasree fair and within 5 days fair she sold ornaments to the tune of Rs. 5,500/-. She also conducts jewellery making classes in local schools. Smt. A. Santhi is grateful to CNB RSETI for her success in life.

- Sri Velaudhan, Director, CNB RSETI Pallakad

1. Name of Entrepreneur : Sri Lingaraju D
2. Name of Enterprise : Vishnu Communication
3. Name of the RSETI : CNB RSETI Davangere, Karnataka
4. Name of sponsor Bank : Canara Bank

HE BELIEVES IN GOD



Sri Lingaraju at his Telecom shop

Sri Lingaraju D, a school dropout and unemployed youth from Nittuvalli, Davangere was from a poor family. He was willing to work which would help him to come out of poverty. When he heard from an ex-trainee about the training programmes conducted by Canara Bank RSETI in Davangere, he applied for mobile repair and services training. After the interview, he was selected for training during July 2009. On completion of the training, he got a loan of Rs. 50,000/- from the Bank under PMEGP Scheme in February 2010. He started “**Vishnu Communication**” shop in mobile repair and services. Now, his unit has one computer system and accessories for repairs. After deducting all the administrative expenses, he earns about Rs. 1,500/- which easily fetches him Rs. 36,900/- per month. The shop is situated at a very prominent place in Davangere. Sri Lingaraju had never imagined that a training institute would also provide financial assistance. He believes that God is there and has provided timely help through CNB RSETI.

- Smt K S Kiran, Director, CNB RSETI Davangere

1. Name of Entrepreneur : Smt Sadhya Scariya
2. Name of Enterprise : Ann's Beauty Touch
3. Name of the RSETI : CNB RSETI Thrissur, Kerala
4. Name of sponsor Bank : Canara Bank

AWARENESS PROGRAMME WORKED AS MIRACLE



Sandhya Scariya at her beauty parlour

Smt Sandhya Scariya was a matriculate unemployed house wife. The awareness programme conducted by Canara Bank RSETI, Thrissur, developed interest in her for beauty parlour management training course. She applied and joined the course at CNB RSETI. After completing the programme, she worked as a trainee in one of the parlours in Thrissur. After a few months, she started a beauty parlour in Pattikkad. It was inaugurated on 10.01.2011, and named as “Ann’s Beauty Touch”. The business is slowly growing. She earns about Rs. 5,000/- per month.

- Sri K P Raphael, Director, CNB RSETI Thrissur

1. Name of Entrepreneur : Smt Vaishali Ramesh Ubale
2. Name of Enterprise : Priti Ladies Tailor
3. Name of the RSETI : BOB RSETI Pune, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

PROUD OWNER OF PRITI LADIES TAILOR



Vaishali Ramesh Ubale with her co-workers at her shop

Smt Vaishali Ramesh Ubale, aged 33 years was unemployed. Through an NGO Shantai Sanstha, she came to know about the various training courses are conducted at Bank of Baroda RSETI in Theur, Maharashtra. She applied for training in dress designing course. She was selected and received training from 01.09.2009 – 20.09.2009. After successful completion of the training, she started to conduct such type of training programmes for SHG women members. She also started her own tailor shop “**Priti Ladies Tailor**” at Vadgaon Sheri. It became the source of her income and she earns about Rs. 5,000 - 6,000/- monthly. With this shop she not only became an earning member of her family but she also employed two more women. She is grateful to Baroda RSETI for providing the training and the motivation to start her own unit.

- Sri M R Meshra, Director, BOB RSETI Pune

1. Name of Entrepreneur : Sri Rakesh Domde
2. Name of Enterprise : City Photo Studio
3. Name of the RSETI : MSETI Nagpur, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

MY DREAM- CITY PHOTO STUDIO



Rakesh Domde at his Dream - City Photo Studio

Sri Rakesh Domde after completing his B.Com developed an interest in photography. Slowly he started getting some orders for event photography but he did not have complete knowledge of the subject. He lacked self confidence to venture into self employment. In 2009, he read an advertisement in local newspaper about the various training programmes being conducted by MSETI, Nagpur. He enquired and then applied for a 30 days training programme on photography and video shooting. He was selected for the training programme. During the training he learnt much about photography and its related topics such as modeling, event photography, passport photo, photos for advertisement, photo lighting, photo editing, etc. The training also gave him confidence to start his studio 'City Photo Studio'. He has employed one assistant with a pay of Rs. 1,500/-. Now, he gets a lot of work and is doing well. He is earning around Rs. 6,500/- to 7,000/- per month. He says that MSETI has changed his life and gives all credit to MSETI, Nagpur, Maharashtra.

- Sri M T Pande, Director, MSETI Nagpur

1. Name of Entrepreneur : **Smt Tamilmanam**
2. Name of Enterprise : Food Processing and Preservatives
3. Name of the RSETI : INB RSETI Puducherry
4. Name of sponsor Bank : Indian Bank

AN INSPIRATION FOR OTHER SHG MEMBERS



Tamilmanam a SHG member exhibiting her products in a fair

Smt Tamilmanam a SHG member from Murungapakkam village in Puducherry is a poor farm worker. She underwent training on fruit and vegetables processing and preservation at INDSETI. After getting the training, she started making pickles, jams, fruit squash and masala powder in her residence for commercial marketing. Now she has become a trainer and is giving training to other SHG members. She began her self employment venture by borrowing Rs. 40000 from Puduvai Bharathiyar Grama Bank, RRB sponsored by Indian Bank. She is earning around Rs. 4000/- per month. She had participated in various fairs viz, Pongal Bazaar, Deepavali Bazaar and INDSETI Bazaar organized by the State Government and INDSETI. She had also participated in the Puducherry Utsav 2011 an exhibition cum sales organized by Small Industries of Puducherry Promotion Organization (SIPPO). Total sales realized by her was Rs. 7000/-. Inspired by her success 12 more women members from various Self Help Groups have started similar venture and each one of them are earning an amount of Rs. 2000/- to 4000/- per month.

- Sri T Parameswaran, Director, INDSETI Puducherry

1. Name of Entrepreneur : Smt Neelu Choudhary
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : Allahabad Bank RSETI Satna, Madhya Pradesh
4. Name of sponsor Bank : Allahabad Bank

AN SHG MEMBER BECOMES A TRAINER



Neelu Choudhary training the trainees at ALB RSETI Satna

Smt Neelu Choudhary is a member of a Self Help Group of Kushiyaara village in Satna. She had undergone training in beauty parlour at ALB RSETI in Satna. The training helped her to build self confidence to do better task in her life. Now, she is a faculty of the institute. She provides training to unemployed women who come for training at the institute. She also runs a beauty parlour at home in her leisure hours. This activity has helped her to earn a better livelihood for the family. She is able to earn Rs. 8,000/- to 10,000/- per month.

- Sri S L Saket, Director, ALB RSETI Satna

1. Name of Entrepreneur : **Sri Tulshiram Kale**
2. Name of Enterprise : **Aryan Mobile Shop and Gift House**
3. Name of the RSETI : **Mahabank Self Employment Training Institute,**
Aurangabad, Maharashtra
4. Name of sponsor Bank : **Bank of Maharashtra**

JOINT EFFORTS OF TWO BROTHERS



Tulshiram Kale and his brother Sri Ram Kale at their shop

Sri Tulshiram Kale completed his 40 days training in Electronics and Mobile Repairs and Maintenance in 2010-11. He worked with the faculty member for a few months for the practice and experience. Thereafter, he started his own shop named as “**Aryan Mobile Shop and Gift House**” with his elder brother, Sri. Ram Kale as a partner at Balanagar in Paithan Tahsil of Aurangabad District. They invested Rs. 30,000 /- in the business. Both the brothers are working together and earn the net income of Rs. 9,000/- per month. The investment is made through their own sources without a bank loan. With the activity the family income increased by more than Rs. 1 lakh per year and 2 persons in the family got the self employment. The income is sure to rise as this is the start up phase.

- Sri S R Patil, Director, MSETI Aurangabad

1. Name of Entrepreneur : Smt Ashwini S Bhalerao
2. Name of Enterprise : Ananya Beauty Parlour
3. Name of the RSETI : Mahabank Self Employment Training Institute,
Aurangabad, Maharashtra
4. Name of sponsor Bank : Bank of Maharashtra

AT LAST SHE MANAGED



Ashwini Sawant- Bhalerao attending to her customer

Smt Ashwini Sawant- Bhalerao underwent the 40 days training in Beauty Parlour in 2009. However, due to some family problems and financial crunch, she could not start the activity immediately. At last she managed to get one place on rent and could invest a modest sum of Rs. 10,000/- and started her own beauty parlour, “Ananya Beauty Parlour” in Aurangabad in February 2011. Now, she earns the average net income of Rs. 4,000/- per month. In her opinion, she could do better if she could manage to get a suitable shop in the busy area in the same locality. She informed that she is negotiating with one shop owner who is developing a small shopping complex. She hopes to get one shop on rent after the completion of the construction. She hopes to earn more than Rs. 5,000/- an average net income a month thereafter.

- Sri S R Patil, Director, MSETI Aurangabad

1. Name of Entrepreneur : **Sri Kishan Gowda**
2. Name of Enterprise : **Chipscape Computers**
3. Name of the RSETI : **COBSETI Chikmagallur, Karnataka**
4. Name of sponsor Bank : **Corporation Bank**

THERE IS A WAY, IF THERE IS A WILL



Kishan Gowda, at his M/s Chipscape Computers showroom

Sri Kishan Gowda, Proprietor, Chipscape Computers, is a well settled Computer Engineer running a chain of retail sales/service outlets in Chikmagalur, Shimoga, Mysore and Kodagu districts in Karnataka. Mr. Kishan Gowda hails from a middle class family. After his Diploma in Electronics, he wanted to pursue Self Employment. He tried few activities, but failed. He learnt through his friends that Corporation Bank Self Employment Training Institute is imparting skill training to start self employment. Mr. Kishan Gowda attended EDP Training in Computer Hardware and Networking. Joining hands with 2 other trainees, he started Computer sales and service unit by name “KIRAN COMPUTERS” immediately after the completion of the training, in Chikmagalur town. State Bank of Mysore, Chikmagalur branch provided necessary financial assistance to start the unit. The unit grew well providing employment to 6 persons. Later he left Kiran Computers for the benefit of other 2 partners and purchased an existing leading Computer sales and service unit, **Chipscape Computers** in 2008.

- Sri K S Sathyesha, Director, COBSETI Chikmagallur

1. Name of Entrepreneur : Smt Veena C P
2. Name of Enterprise : Maruthi Xerox and Browsing Centre
3. Name of the RSETI : COBSETI Chikmagallur, Karnataka
4. Name of sponsor Bank : Corporation Bank

SUCCESS STORY OF A WOMAN ENTREPRENEUR



Veena running a multi product sale cum service outlet

Smt Veena is a housewife residing in Chikmagalur town, Karnataka, was married to Mr. Umashankar who was running a fabrication unit. His earnings were meagre and the family was finding it difficult to meet financial obligations. Since childhood, Smt. Veena had a strong desire to set up her own income generating activity. Corporation Bank, Chikmagalur branch recognized Smt. Veena as a budding entrepreneur. She was recommended by the branch to District Industries Centre, Chikmagalur to consider her application under PMEGP to start a Xerox cum browsing centre. In 2011, she approached Corporation Bank Self Employment Training Institute, Chikmagalur for EDP training. She brought other PMEGP beneficiaries along with her and underwent EDP training. During the training, she was alert, active and was taking keen interest in all aspects of learning. Today she is running a multi product sale cum service outlet.

- Sri K S Sathyasha, Director, COBSETI Chikmagallur

1. Name of Entrepreneur : **Sri Rama Naik**
2. Name of Enterprise : **M/s Taluja Bhavani Mobiles**
3. Name of the RSETI : **COBSETI Chikmagallur, Karnataka**
4. Name of sponsor Bank : **Corporation Bank**

SELF-EMPLOYMENT, A NOBLE WAY FOR LIFE



Rama Naik, sitting at his mobile shop

Sri Rama Naik, an unemployed youth from Jodilingadahalli Thandya village, Kadur taluk, Chikmagalur district had a poor family background. After his graduation he went in search of a job to earn his livelihood. He worked as sales agent in few companies and finally joined IDBI Bank as a sales agent. None of these assignments proved to be worthy and hence discontinued in a short span. Attracted by the news in local papers on Self Employment training opportunity at Corporation Bank Self Employment Training Institute, Chikmagalur, Mr. Naik applied for Skill Training on Multi Phone Servicing. On successful completion of the training, he started his own mobile sales and servicing unit in IG Road, Chikmagalur. Mr. Naik says he is earning a net income of Rs. 20,000/- a month. He thanks Corporation Bank Self Employment Training Institute for imparting EDP inputs which has helped him to manage the unit on sound lines.

- Sri K S Sathyesha, Director, COBSETI Chikmagallur

1. Name of Entrepreneur : **Sri D Ravi Kumar**
2. Name of Enterprise : Cyber Café cum Mobile Shop
3. Name of the RSETI : CNB RSETI Shimoga, Karnataka
4. Name of sponsor Bank : Canara Bank

STAMP VENDOR TO CYBER CAFE OWNER



Ravi Kumar at his cyber café - internet centre

Sri Ravi Kumar, resident of Ashoka Nagar, Shimoga town a physically challenged who used to assist a stamp vendor in selling stamps for small remuneration. He always wanted to start his own self employment venture but had no idea or information about any business opportunity. One day he came across an advertisement in the newspaper regarding free training programme for 21 days by Canara Bank RSETI Holalur, on mobile handset repairs. He registered for the training programme. On completion, he started his own mobile shop without availing any credit limits from a bank. The institute assisted him from the stage of selection till establishment of the service unit due to his sincerity, dedication and urge for starting his own venture. He became a PMEGP trainee. The keen interest shown in learning made him a proud owner of a Cyber Café cum Mobile shop at LLR Road, Shimoga. He expresses his gratitude to Canara Bank for training as well as financing Rs. 3 lakhs from SMC Shimoga branch. Now, he is self reliant. He is earning an average of Rs. 9000/- to 10000/- per month.

- Sri A Reddy, Director, CNB RSETI Shimoga

1. Name of Entrepreneur : **Smt Sucheta Shetty**
2. Name of Enterprise : **Aishwarya Digital Studio and Colour Lab**
3. Name of the RSETI : **COBSETI Chikmagallur, Karnataka**
4. Name of sponsor Bank : **Corporation Bank**

COLOUR STUDIO AND LAB UNIT FOR A COLOURFUL LIFE



Suchetha J.Shetty and her colour studio

Smt Suchetha is a B.Sc. Graduate hailing from South Canara. She is settled in Chikmagalur with her husband who started the first Colour Lab in Chikmagalur town. Ms Shetty also joined her husband in running the activity. Due to technological developments in this field, the unit had to face major setback and was on the verge of closure. The unit needed technological upgradation. For this purpose, Ms. Shetty soon approached Chikmagalur Kodagu Grameena Bank, Chikmagalur for financial assistance under PMEGP to set up a new digital colour printing unit to supplement the existing unit.

Ms. Shetty was identified as a potential entrepreneur under PMEGP by Chikmagalur Kodagu Gramina Bank. She was sent for a two weeks General EDP training conducted by Corporation Bank Self Employment Training Institute. She could exhibit almost all the entrepreneurial competencies during the course of training. During the training, she was keen to learn and understand important aspects in running a business enterprise on sound lines.

Soon after completing the EDP training, Ms Shetty started her own Digital Colour Printing unit. She is now a busy entrepreneur working almost 12 hours a day making good earnings. Apart from supplementing her husband's activity, she has provided employment to 6 unemployed youth in her unit. She recommends many unemployed youth for training at the institute and has a firm belief that the training imparted has oriented her as a successful entrepreneur.

- Sri K S Sathyesha, Director, COBSETI Chikmagallur

Today's Dreams Are Tomorrow's Successes

*Don't be afraid of high hopes
or plans that seem to be out of reach.
Life is meant to be experienced,
and every situation allows for
learning and growth.*

*Motivation is a positive starting point,
and action places you on a forward path.
A dream is a blueprint
of a goal not yet achieved;
the only difference between the two
is the effort involved in attaining
what you hope to accomplish.*

*Let your mind and heart urge you on;
allow the power of your will
to lead you to your destination.*

*Don't count the steps ahead;
just add up the total
of steps already covered,
and multiply it by
faith, confidence, and endurance.*

*Always remember that
for those who persist,
today's dreams are transformed
into tomorrow's successes.*

~ Kelly D. Caron ~

1. Name of Entrepreneur : Smt Samim Banu
2. Name of Enterprise : Tailoring
3. Name of the RSETI : ICICI RSETI Jodhpur, Rajasthan
4. Name of sponsor Bank : ICICI Bank

JOY OF GIVING A BAG TO HON'BLE MINISTER



Samim Banu busy in stitching the clothes of the customers

Smt Samim Banu is a resident of Sunaro ka baas at Baap Panchayat Samiti in Jodhpur District. She is a 36 year old BPL women of Minority Community. In her family there are six members living together. Earning of her husband was not sufficient to meet their daily family expenses; therefore she needed to share the responsibility to nurture her family. She had a basic skill of sewing work which was not enough to start sewing activities in a big way to get higher earnings. Her earning was Rs. 300/- per month which was insufficient for her six member family needs.



*Hon'ble Rural Development Minister Sri Jairam Ramesh
Appriciating the Bag making work of Smt Samim Banu*

During awareness programme of ICICI RSETI, she was selected for need based skill development “Ladies Tailoring Training Programme” sponsored by MPOWER Baap. During this training programme which started on November 12, 2011, she improved her sewing skill and learned stitching different ladies outfits like salwar, suit, Rajasthani clothes, children’s dresses etc. Besides this, she also learned to make cloth bags. After completing training programme her skill was recognized by customers and now she is taking orders from local/nearby market for Bag making. Her bag making work was also appreciated by Honorable Minister of Rural Development, Sri Jairam Ramesh during his Jaipur visit on April 6, 2012.

Now, she is earning Rs.200/- to 250/- per day through sewing work. She is doing her work with high confidence and motivation giving thanks to ICICI RSETI.

- Sri S S Shekhawat, Director, ICICI RSETI Jodhpur

1. Name of Entrepreneur : **Smt Luni Devi**
2. Name of Enterprise : Tailoring
3. Name of the RSETI : ICICI RSETI Jodhpur, Rajasthan
4. Name of sponsor Bank : ICICI Bank

SKILL UPGDADATION REALLY HELPED



Luni Devi Paliwal stitching clothes to earn livelihood

Smt Luni Devi Paliwal is a resident of Dhamato ka Mohlla of Baap Panchayat Samiti in Jodhpur District. She is member of BPL family living with her husband and three minor children. Economic condition of her family was very poor. Family of Mrs. Luni depended on her sewing work. During awareness programme of ICICI RSETI, she was selected for need based skill development “Ladies Tailoring Training Programme” sponsored by MPOWER Baap. It was a golden opportunity for her to improve her sewing skills. She joined the training programme from November 12, 2011 and learned stitching different modern styles ladies’ outfits and cloth carry bags with full enthusiasm. After completion of training programme she started making cloth carry bags and other ladies cloths at her home in spare time. This has resulted in increase in her income. Her per day income increased from Rs.70/- to 100/- to Rs. 200/- to 250/- after skill upgradation.

- Sri S Shekhawat, Director, ICICI RSETI Jodhpur

1. Name of Entrepreneur : **Sri Tasleem Shekh**
2. Name of Enterprise : Tasleem Mobile Repairing Centre
3. Name of the RSETI : ICICI RSETI Udaipur, Rajasthan
4. Name of sponsor Bank : ICICI Bank

THANK YOU ICICI RSETI



Tasleem repairing the mobile phone at the shop

Sri Tasleem, who comes from a BPL family, now, earns Rs.6,000/- per month from mobile repairing shop at home. After finishing his intermediate from an open school, he enrolled himself with Udaipur RSETI for mobile repairing course training. He came to know about the institute through a pamphlet published by RSETI. Throughout the training period, he worked hard to attain perfection in his work. After finishing the training he opened a mobile repairing corner in his father's shop with some basic investment. Only one month after completing the training he started and at present he is getting good number of orders on daily basis. He earned Rs.6000/- in one month and in the future he has plans to expand his shop with more investment.

- Sri S S Shekhawat, Director, ICICI RSETI Udaipur

1. Name of Entrepreneur : **Kum R Kavitha and Kum P Manimegalai**
2. Name of Enterprise : Quality Cell Sales and Service Centre
3. Name of the RSETI : INDSETI Salem, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

THE POWER OF ONE PLUS ONE



Kavitha and Manimegalai at their mobile showroom

Kum Kavitha belongs to a poor farming community, residing at a small hamlet, Balampatti, near Veerapandi village. She availed an education loan for Rs. 26,000/- from Indian Bank, Veerapandi and completed her BCA degree. Since she did not find a suitable job she has not repaid the loan in time. Miss P. Manimegalai, her friend who hails from the same hamlet also belongs to a Scheduled Caste Community also did not find a suitable job after completing her BA degree.

Both of them approached our Indian Bank Self Employment Training Institute for skill based training programme to suit their skills. The Institute has provided them training on Cell Phone Service and Repairs conducted between 10.11.2011 and 26.11.2011. Both of them successfully completed the training. Miss. Kavitha did not get loan from the bank as her education loan was already overdue. Miss. P. Manimegalai also applied for a loan under Government sponsored programme but it was getting delayed due to some reasons. Both of them thought of starting a partnership firm by contributing a meagre sum of Rs.15,000/- from their parents.

They have taken a shop on rent after paying an advance amount of Rs.5,000/- and purchased a second hand computer for Rs.4000/-. The shop was opened during November 2011 in the name “Quality Cell Sales and Service Centre”. This is the only cell phone service centre in the village and attracted a large number of customers within a short period of time. They have started selling low cost mobiles affordable by the village people. They are earning Rs.15,000/- per month. After paying the rent and other expenses they are getting a net income of Rs.5000/- per month each.

They have recalled the timely help provided by the Institute with gratitude for their empowerment.

- Sri T Mahendran, Director, INDSETI Salem

Self-Appraisal

..... A little boy went to a telephone booth which was at the cash counter of a store and dialed a number.

The store-owner observed and listened to the conversation:

Boy : “Lady, Can you give me the job of cutting your lawn?”

Woman : (at the other end of the phone line) “I already have someone to cut my lawn.”

Boy : “Lady, I will cut your lawn for half the price than the person who cuts your lawn now.”

Woman : I’m very satisfied with the person who is presently cutting my lawn.

Boy : (with more perseverance) “Lady, I’ll even sweep the floor and the stairs of your house for free.

Woman : No, thank you.

With a smile on his face, the little boy replaced the receiver.
The store-owner, who was listening to all this,
walked over to the boy.

Store Owner : “Son... I like your attitude; I like that positive spirit and would like to offer you a job.”

Boy : “No thanks,

Store Owner : But you were really pleading for one.

Boy : No Sir, I was just checking my performance at the job I already have.
I am the one who is working for that lady I was talking to!”

This is called “Self Appraisal”.....

1. Name of Entrepreneur : **Kum N Lalitha**
2. Name of Enterprise : Fashion Designing for Women
3. Name of the RSETI : INDSETI Salem, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

TRAINER FOR DRESS MAKING PROGRAMMES



Lalitha, an ex-trainee is now a proud trainer

Kum Lalitha belongs to a poor family. Her father is running a small spare parts shop for farm implements. She has an elder sister (married) and younger brother who is helping his father in the shop. Due to poor condition of the family she completed M.Com through distance education. She did not get a suitable job in the town.

After knowing about the Indian Bank Self Employment Training Institute, she approached for a suitable training. The Institute had suggested her for the Dress Making Courses for Women to be conducted shortly. She attended the training programme on “**Fashion Designing for Women**” conducted by the Institute between 06.09.2011 and 30.09.2011 for 21 days.

After the programme she purchased a new sewing machine with the help of her father. She started stitching blouses, churidars, nighties etc. for the neighbors and earning a sum of Rs. 4,500/- per month.

She has approached our Institute for enrolling her as a trainer for the dress making programmes to be conducted by the Institute. After knowing her qualification and testing her skill in dress designing, she was approved by the Local Advisory Committee as a new trainer for the dress making programmes to be conducted by the Institute.

She is teaching the techniques of dress making. The trainees are appreciating her skill on teaching various dresses making in a fashionable manner. She expressed her gratitude for enrolling an ex-trainee as a new trainer of the Institute for the dress making programmes.

- Sri T Mahendran, Director, INDSETI Salem

Advantages of Self-Employment

- 1. Independence**
- 2. Master of your own destiny**
- 3. Pride in doing something on your own**
- 4. The challenge of controlling your own growth rate**
- 5. Greater likelihood of personal recognition**
- 6. Opportunity to acquire a wider range of skills - from manager to maintenance to messenger**
- 7. No guilt as to whether you are taking the “company line”**
- 8. Less direct involvement in internal politics**
- 9. Freedom of hours worked/freedom from monotonous travel**
- 10. Freedom to organise your own approach to everything**

1. Name of Entrepreneur : Smt Suriya
2. Name of Enterprise : Pooja Beauty Parlour
3. Name of the RSETI : INDSETI Salem, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

A BEAUTICIAN FOR COLLEGE GIRLS



Suriya, a housewife turns into college girls' beautician

Smt Suriya is a housewife and her husband is working in an Electrical Shop at Salem. The income earned by her husband was not enough to support her family. So, she decided to go for a self employment ventures. With this objective, she approached our Institute for a training programme in Beauty Parlour Management. The Institute has provided her training on Beauty Parlour Management during October 2011 for 20 days. She was trained on various aspects of beauty parlour techniques starting from eye brow threading to bridal make ups including flower decoration. Afterwards she opened a beauty parlour opposite to medical college with the help of her husband during January 2012. Now, she has become a Popular Beautician in that locality. Most of the college students are her clients. Now she is earning Rs.12,000/- per month after meeting out all the expenses. She thanked the Institute for the timely help provided for setting up of an enterprise within a short span of time. With the extra income generated by the enterprise she is supporting her family.

- Sri T Mahendran, Director, INDSETI Salem

1. Name of Entrepreneur : **Sri Rajkumar**
2. Name of Enterprise : Mobile Phone Servicing Centre
3. Name of the RSETI : INDSETI Vellore, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

A SCHOOL DROPOUT - CONFIDENT ENTREPRENEUR



Raj Kumar a school dropout is now an entrepreneur

Sri RajKumar is a school dropout, studied up to sixth class and is from SC Community. He is married and is father of two children. He was running an appliances shop at his village in partnership with his friend. It ended in loss due to high competition. He did not know how to proceed in this distress situation. His sister guided him to go to INDSETI Vellore for Mobile Phone Service Training. Throughout the training he worked hard to attain perfection in his work. After completing his training, he opened a mobile service shop in the same place where he was running his previous shop. He purchased the basic tools and spares needed by pledging the jewelry of his wife. The soft skill training given in the training has given him enough confidence to start the new venture. Now he earns a minimum of Rs.500/- per day i.e. Rs.15,000/- per month. He wants to expand the business. He has applied for a loan of Rs.50,000/- under UYGP scheme. The loan will be sanctioned by Indian Bank, Darapadavedu Branch. Now, he is in all praise for the Institute.

- Sri A Damodharan, Director, INDSETI Vellore

1. Name of Entrepreneur : Smt Raiyah
2. Name of Enterprise : Tailoring and Redymade Garments
3. Name of the RSETI : INDSETI Vellore, Tamil Nadu
4. Name of sponsor Bank : Indian Bank

A JOINT VENTURE OF TWO SISTERS



Raiyah doing stitching work along with her sister

Smt Raiyah aged 33 years from a poor Muslim family, married at the age of 18 and now has 2 kids. Her husband has left her without any monetary compensation. She returned to her parent's house. She did not want to be a burden to her father's family. She joined a Self Help Group in her area at Katpadi near Vellore, to get some support. In that process she came to know about the training programmes conducted by INDSETI, Vellore. She eagerly joined the Institute and refreshed her stitching skills learnt in her school days and acquired skills to make dresses, and to sale the same. She had purchased three stitching machines by taking loan from the SHG. She started a tailoring shop in the front portion of her house. Now, because of the hard work and dedication she is getting good number of orders from school /college going girls and housewives. She is now taking the help of her sister Ms. Anisha (aged 29 years and unmarried) who also attended the training at our institute, to increase the income of the family and maximizing the customer satisfaction. She is now a busy entrepreneur and visits our Institute once a month, which motivates other trainees of our Institute.

- Sri A Damodharan, Director, INDSETI Vellore

1. Name of Entrepreneur : **Sri Manjunath Odnur**
2. Name of Enterprise : Mobile Repair Services
3. Name of the RSETI : VIBSETI Haveri, Karnataka
4. Name of sponsor Bank : Vijaya Bank

FROM FILM INDUSTRY TO ENTREPRENEUR



Manjunath Odnur repairing mobile phone

Sri Manjunath Odnur, a resident of Chikkerur village is a post graduate in Arts and who has worked in close association with the Kannada film industry. However after his marriage he had to settle down in Chikkerur to take care of his ailing mother. He approached our institute for taking part in Mobile Repair and Service SDP. He involved himself in the training programme to the maximum extent possible. After the training programme he purchased materials required for the repair services. He applied for a loan with Canara Bank, Chikkerur under SC/ST Corporation scheme for Rs. 2 lakhs. He now earns around Rs. 15,000/- per month working from home. He plans to have a shop in the market area of Chikkerur. He thanks VIBSETI, Haveri for helping him in his tough times. He is also an active alumnus of the institute.

- Sri V P Parmanand, Director, VIBSETI Haveri

1. Name of Entrepreneur : **Smt Mahadevi**
2. Name of Enterprise : **Agarbathi Making**
3. Name of the RSETI : **ING RSETI Bagalkot, Karnataka**
4. Name of sponsor Bank : **ING Vysya Bank**

KEEPING THE BUSINESS ALIVE



Agarbatti making activity in a SHG - A group activity

Smt Mahadevi Adahalli hails from a BPL family of Jamakhandi, Bagalkot District. Her husband Maruthi was trained during 2007 in agarbatti making and established a small unit with the financial assistance of Rs. 15,000/- from Karnataka Vikas Grameen Bank, Jamakhandi. Later Maruthi expired and the unit was taken over by his wife Mahadevi who was trained by her husband. She approached ING RSETI to extend help in sustaining her business so that she can take care of her child. The institute has extended her further training and carved her as trainer in agarbatti making. She is now on the list of faculty and also carrying her business at Jamakhandi.



Collection of the product and discussion on marketing strategies

She promptly repaid the loan out of income generated. Bank extended further finance of Rs.1.40 lakhs during 2011 to step up her business. She purchases raw material and supplies to SHGs after training, extends marketing facility to them. The finished goods will be supplied to shops and establishments at Jamakandi, Mudhol, Bagalkot and Bangalore. Her business turnover increased from few thousands to Rs.2 lakhs per annum.

Her son, Vinod is also engaged in the business and self employed. She has now offered employment to 8 unemployed women and guiding SHGs in making Agarbatti and marketing.

- Sri R M Reddy, Director, ING RSETI Bagalkot

1. Name of Entrepreneur : **Sri Hasan Dongri**
2. Name of Enterprise : **United Garage**
3. Name of the RSETI : **ING RSETI Bagalkot, Karnataka**
4. Name of sponsor Bank : **ING Vysya Bank**

ENTREPRENEUR GIVES JOBS TO OTHER YOUTH



Hassan's United Garage is very very busy - full of lorries

Sri Hasan Dongri is a diploma holder in Automobile Mechanism, aged 42 years, started his small auto mechanic shop at Bagalko during 1996. He was earning meagre amount. He was selected under MPEGP and trained at ING RSETI during 2010-11, linked with Syndicate Bank for financing. He established a new auto garage in the name of “**United Garage**” at Navanagar during March 2011, for which Ashok Leyland authorized him for servicing their vehicles. His family has agriculture background with 4 acres of land at Siruru village. Family consists of wife and 3 children, being a joint family, others will take care of agriculture.



Hassan's United Garage also attends to KRSTC buses

Syndicate Bank, Bagalkot branch sanctioned a loan of Rs.2.00 lakhs and WC of Rs. 4.00 lakhs to establish new garage. His income has been improved from Rs. 20,000/- to 60,000/- per month. Repayment of the loan is also prompt. Earlier, he used to service lorries and other 4 wheelers. Now, he is servicing KSRTC buses, Ashok Leyland vehicles and other lorries and commercial vehicles.

He is expecting to grow further and he has also created jobs for 10 unemployed youth.

- Sri R M Reddy, Director, ING RSETI Bagalkot

1. Name of Entrepreneur : **Smt Roopa Kulkarni**
2. Name of Enterprise : **Supriya Ladies Corner**
3. Name of the RSETI : **VIBSETI Haveri, Karnataka**
4. Name of sponsor Bank : **Vijaya Bank**

A HIGHLY SUCCESSFUL WOMAN ENTREPRENEUR



Roopa Kulkarni stitching designer's cloth in her boutique

Smt Roopa Kulkarni had some basic knowledge of stitching when she applied for the Dress Designing EDP in our institute in 2010. She was running an exclusive Ladies Shop which dealt in selling of ladies merchandise. She actively participated in the training programme both in the behavioral sessions and skill sessions. After the Training programme she started stitching latest designer clothes in her shop. She also bought materials on her own from Mumbai worth 5.00 lakhs for the same. She then approached the institute with a request for a loan. The institute advised her to apply for Udayigini scheme run by Women and Child welfare Dept. She applied for a loan of 2.00 lakh. She remembers very fondly her training days since it was during the training that she developed communication, marketing and leadership skills. She was very happy that she herself could see the changes in her approach to life. She thanks VIBSETI for what she is today.

- Sri V P Parmanand, Director, VIBSETI Haveri

1. Name of Entrepreneur : **Sri Shivshankarappa F Veerakkanavar**
2. Name of Enterprise : Motor Rewinding Services
3. Name of the RSETI : VIBSETI Haveri, Karnataka
4. Name of sponsor Bank : Vijaya Bank

FROM HELPER TO PROUD OWNER



Shivshankarappa Veerakkanavar supervising the work

Sri Shivshankarappa Veerakkanavar resident of Aladakatti village near Haveri, now runs a mobile Motor Rewinding Service successfully in and around his village. Earlier he used to work as a helper, getting payment of Rs. 600/- to 800/- per month depending on the season. Though being curious and inquisitive, he still lacked the skill required to do the job on his own. He underwent skill development training in Motor Rewinding in VIBSETI, Haveri. Today he has his own venture investing Rs.5,00,000/- with his own finance. He earns somewhere between Rs.8,000/- to 10,000/- per month depending on the demand and season for the same. He has purchased a jeep for the work in field. He attributes his success to VIBSETI, Haveri.

- Sri V P Parmanand, Director, VIBSETI Haveri

1. Name of Entrepreneur : Smt Girija B Desai
2. Name of Enterprise : Tailoring and Readymade Garments
3. Name of the RSETI : VIBSETI Haveri, Karnataka
4. Name of sponsor Bank : Vijaya Bank

HOUSEWIFE TO ENTREPRENEUR, THEN TRAINER



Girija B Desai, giving skill training to the participants at the RSETI, Haveri

Smt Girija Desai belongs to a predominantly agricultural family. She took tailoring as a hobby at first. She then enrolled herself for the Dress Designing EDP at our institute in 2006. During the training she learnt all the aspects involved in the designing. After finishing the EDP she immediately started tailoring and stitching of clothes by investing her own funds. Sadly, after few years she developed acute back pain because of which she had to stop stitching. The institute offered her the responsibility to teach the trainees of Basic Tailoring EDP which was introduced in the institute for the first time. She readily agreed for the same. Today, she is very happy to be part of VIBSETI, Haveri. She earns average Rs.5,000/- per month.

- Sri V P Parmanand, Director, VIBSETI Haveri

1. Name of Entrepreneur : **Sri Chandrashekhar**
2. Name of Enterprise : **Bhoomika Digital Studio**
3. Name of the RSETI : **VIBSETI Mandya, Karnataka**
4. Name of sponsor Bank : **Vijaya Bank**

SCHOOL DROPOUT TO SUCCESSFUL ENTREPRENEUR



Chandrashekhar at his photo studio

Sri Chandrashekhar is a high-school drop-out, was an unemployed youth aged about 26 years. He was willing to work which would help him to come out of poverty. When he heard from a friend and an ex-trainee about training programmes conducted by VIBSETI, Mandya, he applied for Photography and Videography training. After interview, he was selected for training during August 2009. On completion of the training he worked for one year on wage employment in other studio for further experience. During January 2011, he started his own studio by investing Rs.1,00,000/- from his own sources. Now, his shop has one computer system and a camera etc. After deducting all the administrative expenses he earns about Rs.7000/- per month. The shop is situated at a very prominent place in Mandya. He appreciates the skill, marketing techniques and also the support he received from the institute. He gratefully acknowledges VIBSETI, Mandya for transforming him into a successful entrepreneur....!

- Sri M B Bellad, Director, VIBSETI Mandya

1. Name of Entrepreneur : **Sri Karthik K**
2. Name of Enterprise : Mobile Marketing and Services
3. Name of the RSETI : VIBSETI Mandya, Karnataka
4. Name of sponsor Bank : Vijaya Bank

TRANSFORMING ME INTO A SUCCESSFUL ENTREPRENEUR



Karthik standing in front of his showroom

Sri Karthik from Halahalli Mandya city studied S.S.L.C and was an unemployed youth aged about 23 years. He came to know about training programmes conducted by VIBSETI, Mandya, through a newspaper. He applied for Mobile Repair and Service Training. After interview, he was selected for training during August 2011 for 21 days training. The training helped him to gather workable skills in mobile repair and service.



Karthik repairing cell phones at his showroom

On completion of the training he started his own shop “**MOBILE MARKETING SERVICE**”. He invested Rs.1,10,000/- from his own sources for the purchase of furniture and other mobile accessories for repairs. He visits VIBSETI, to share his experiences, reflect his challenges and get counseled during crisis. At present he earns about Rs.4,000/- to 5,000/- per month after deducting all the expenses. The shop is situated at a very prominent place in Mandya. He appreciates the skill, marketing techniques and also the support he received from the institute.

He gratefully acknowledges VIBSETI, Mandya for transforming him into a successful entrepreneur....!

- Sri M B Bellad, Director, VIBSETI Mandya

1. Name of Entrepreneur : Smt H S Jyothi
2. Name of Enterprise : G R Fashion Ladies Tailor
3. Name of the RSETI : VIBSETI Mandya, Karnataka
4. Name of sponsor Bank : Vijaya Bank

PROUD TO GIVE EMPLOYMENT TO THREE YOUTH



Jyothi at work at her tailoring shop

Smt Jyothi is a resident of Hosagavi Village Maddur Taluka Mandya District. She studied S.S.L.C and was an unemployed youth aged about 27 years. She came to know about training programmes conducted by VIBSETI, Mandya, through a newspaper. She applied for Embroidery Training. After interview, she was selected for training during 2004 for 30 days. The training helped her to gather workable skills in fashion designing, banking and time management.



Jyothi cutting clothes before tailoring

On completion of the training she decided to do something in the field of fashion designing. Further, for the experience in fashion designing she underwent as a wage employee at different places from 2005 to 2007. During 21.11.2007 she started her own shop by investing Rs.70,000/- in the name of “**G R Fashion Ladies Tailor**” at Subhash Road, Mandya. She availed a bank loan of Rs.1,00,000/- during 2010 from SBI, Mandya for the purchase of embroidery machines. She visits VIBSETI, to share her experiences. At present she earns about Rs.20,000/- per month after deducting all the expenses. Presently, she has given employment opportunity to 3 candidates, two tailors and one helper and she is paying Rs.15,000/- every month to employees. The shop is situated at a very prominent place in Mandya. She appreciates the skill, marketing techniques and also the support she received from the institute.

She gratefully acknowledges VIBSETI, Mandya for transforming her into a successful entrepreneur....!

- Sri M B Bellad, Director, VIBSETI Mandya

1. Name of Entrepreneur : Sri G Mohan Reddy
2. Name of Enterprise : Shanmuga Mobiles
3. Name of the RSETI : INDSETI Chittoor, Andhra Pradesh
4. Name of sponsor Bank : Indian Bank

RURAL MAN TURNS A SUCCESSFUL ENTREPRENEUR



Outer and inner view of Mohan Reddy's mobile showroom

In the course of our training programmes a rural man having flare to start some business in Chittoor happened to see our news item of training course conducted in Chittoor and approached us on his own to find out any suitable programme is available for him to start his own business or unit. However, there was no programme either on Mobile Service or Motor Rewinding etc. at that time. However, we have taken his application and registered for Mobile Servicing as he showed much interest in it. We have intimated him when the training programme on “Mobile Servicing and Repairs” was initiated. He attended and learnt the skills carefully and informed that he is also doing the work in his relative's mobile shop at Bangarupalyam, mandal head quarters.



Mohan Reddy dealing with customer at his mobile shop

Subsequently, he requested for bank loan to start his own shop at Chittoor. We have forwarded his request to our Greampet branch. BM Greampet branch has agreed to process the request. Meanwhile he opened his shop by getting some financial assistance from his uncle and is running the shop in the name of “**Shanmuga Mobiles**”. After seeing the shop, our Greampet Branch Manager got satisfied with the activity and sanctioned loan to him.

The entrepreneur is now earning nearly Rs. 10000/- to 12000/- on an average per month. He is quite confident that he will expand his business further. He noticed that there is good demand for low cost mobiles and is doing good business in that line also.

- Sri V V Seshagiri Rao, Director, INDSETI Chittoor

1. Name of Entrepreneur : Smt R Nagavalli
2. Name of Enterprise : Fabric Painting
3. Name of the RSETI : INDSETI Chittoor, Andhra Pradesh
4. Name of sponsor Bank : Indian Bank

“FABRIC PAINTING” AS SELF-EMPLOYMENT



Nagavalli doing painting work

Smt Nagavalli is from a lower middle class family but with very high aspirations. Unless there is need there will not be zeal to earn and this principle clearly proved to be true in this case. She had a desire to do something concrete to earn additional income for her family. She accompanied the Resource person to training institute one day when the training programme on Saree designing and painting was going on and she developed interest in the trade.



Nagavalli doing painting work and displaying her work

She was asked certain preliminary questions and after ensuring that she was interested in the trade, she was joined in the training programme. The trainee impressed many households with her designs and reasonable cost. Moreover as advised in the training programme she is maintaining delivery time. Now, she has good number of orders on hand. Further her skills in painting and in searching for new designs improved a lot. She also acquired knowledge to take up training classes as she is imparting training to some of the girls as part of her self employment venture.

We have verified the designs painted by her on sarees, bed-sheets, pillow covers, frocks etc. and appreciated her work and efforts.

She has so far designed 170-180 Sarees with her paintings. Apart from this, she is also making designs and paintings on Bed sheets, Pillow covers etc. Her earnings through this trade are around Rs.5000/- per month on an average. She proposes to start an exclusive shop for display and sale of these products and looking for suitable people to work with her and expand the scope of business.

- Sri V V Seshagiri Rao, Director, INDSETI Chittoor

1. Name of Entrepreneur : **Kum Sabnam M Dal**
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : SBI RSETI Porbandar, Gujarat
4. Name of sponsor Bank : State Bank of India

A ROLE MODEL AMONG LOW INCOME GROUP



Sabnam receiving the certificate and attending to her customer

Kum Sabnam is an 18 year old girl from Rana Kondaran village in Porbandar District. She studied up to 10th standard. She attended the training programme on beautician at State Bank of India RSETI in Bhavnagar from 15.02.2011 to 03.03.2011. During the programme, she actively participated in the training and learnt how to run her own Beauty Parlour. The learning from the training programme changed her personal and family life style. She started earning Rs.3500/- to Rs.4000/- pm from her own Beauty Parlour which she set up at her residence. Now, she is able to look after her family a little bit better than before and is progressing day by day with confidence and experience. She tells her success story to the people residing in nearby villages and does not forget to tell them the valuable cooperation received from the RSETI Bhavnagar in the journey. Today she is the role model among the low income groups in the village.

- Sri U M Joshi, Director, SBI RSETI Porbandar, Gujarat

1. Name of Entrepreneur : Smt Shobhaben Hiteshbhai Katariya
2. Name of Enterprise : Tailoring and Readymade Garments
3. Name of the RSETI : SBI RSETI Porbandar, Gujarat
4. Name of sponsor Bank : State Bank of India

THANKS TO RSETI FOR HAPPY LIFE



Shobhaben Hiteshbhai Katariya stitching clothes

Smt Shobhaben Hiteshbhai Katariya, a 37 year old woman has studied up to 9th standard. She hails from Bagvadar village. Though she was not much qualified but she was very hard working and painstaking and always eager to be self dependent. She came to know from SBI Porbandar branch that a training programme was being conducted by RSETI Porbandar for the needy women of the weaker sections to develop their skill in stitching of readymade garments so that they can earn money. She attended the tailoring and readymade garments training for one month at State Bank of India RSETI Porbandar from 01.12.2010 to 31.12.2010. After attending the training she developed skill and confidence in tailoring. She purchased a new sewing machine with accessories and started her own business of readymade garments. At present she is in a position to take care of livelihood of her family. Other members of her family also help her in the business. Now, she is leading a happy and peaceful life. She is also motivating others to undergo similar kind of training conducted by SBI RSETI and acquire skill to be self dependent.

- Sri U M Joshi, Director, SBI RSETI Porbandar, Gujarat

1. Name of Entrepreneur : Smt Sushma Kumari
2. Name of Enterprise : Cutting and Tailoring
3. Name of the RSETI : JKB RSETI Rajouri, Jammu and Kashmir
4. Name of sponsor Bank : Jammu and Kashmir Bank

RISEING HIGH AGAINST THE TIDE



Sushma Kumari at work

Smt Sushma Kumari w/o Sh. Madan Lal Sharma resident of village Palma district Rajouri in Jammu division (J & K) was our first participant who joined RSETI Rajouri for training of “**Cutting and Tailoring**”. She also motivated other women of that area to join the center for training. Generally, the people of the area were not allowing their female members to join the training out side the village, but she showed keen interest to encourage and motivate the maximum women to join the center.

Later, our hardwork and her participation turned fruitful and we received 24 women trainees in our first batch at RSETI Rajouri consisting of 2 SHGs. All the candidates completed their training successfully for 21 days.

Finally, she learned the skill, and now is earning Rs. 2500/- to 3000/- per month; it is not only helping her to earn her livelihood but also making good reputation in that area. She always expresses her gratitude to the JKB RSETI and DRDA for providing free training. J and K Bank has taken a new initiative in social banking through RSETIs in the state to train the youth at large and to create their own micro enterprise and now bank is taking it as a challenge as well as a social responsibility for the upliftment of poor and unemployed masses. Mrs. Sushma Kumari is an example of its commitment.

- Sri Harjinder S Sasan, Director, JKB RSETI Rajouri



1. Name of Entrepreneur : SHGs members - A group activity
2. Name of Enterprise : Mushroom Cultivation
3. Name of the RSETI : SBI RSETI Nayagarh, Odisha
4. Name of Sponsor Bank : State Bank of India

TRAINING HELPS IN REDUCTION OF NPAs



SHG members in a group at their mushroom farm

SBI RSETI Nayagarh started functioning at Nabaghanpur in Nayagarh district of Odisha in the month of December 2011. Within these six months we have conducted 10 nos. of skill development and basic orientation trainings at the institute. Most of these programmes were sponsored by DRDA for the SGSY beneficiaries of Nayagarh District.

One such programme was sponsored by Block Development Officer Nayagarh in the month of January 2012 for a self help group financed under SGSY. The group had availed Rs.70,000/- for mushroom cultivation from a nationalized bank. The project failed and the group could not repay their dues. The loan account in the bank was classified as “non performing asset” and bank refused to finance further. The group having no other way abandoned the entire project.

SBI RSETI accepted it as a challenge because it was very difficult to motivate a team who failed in their activities. We started the programme with our usual ice breaking exercises and four sessions on motivation. We invited renowned technical experts from local Krishi Vigyan Kendra to impart skill development training. We also facilitated for an interaction with a successful entrepreneur and accompanied them to a mushroom farm. In addition to the above we also briefed them about marketing of products, accounting systems and bank finance. Our efforts showed tremendous results. On the last day of the programme, we observed that they have been adequately motivated to start the project once again. Some of them remarked that they failed in their project because they were almost ignorant about the modern way of cultivation of mushrooms. They used only traditional methods.

After going from RSETI, they once again started the project. They have stocked straws for whole year, prepared bed in such a way that, they will be engaged throughout the month and will receive income every day. They have also decided to repay Rs.10,000/- in their loan account and make it standard asset.

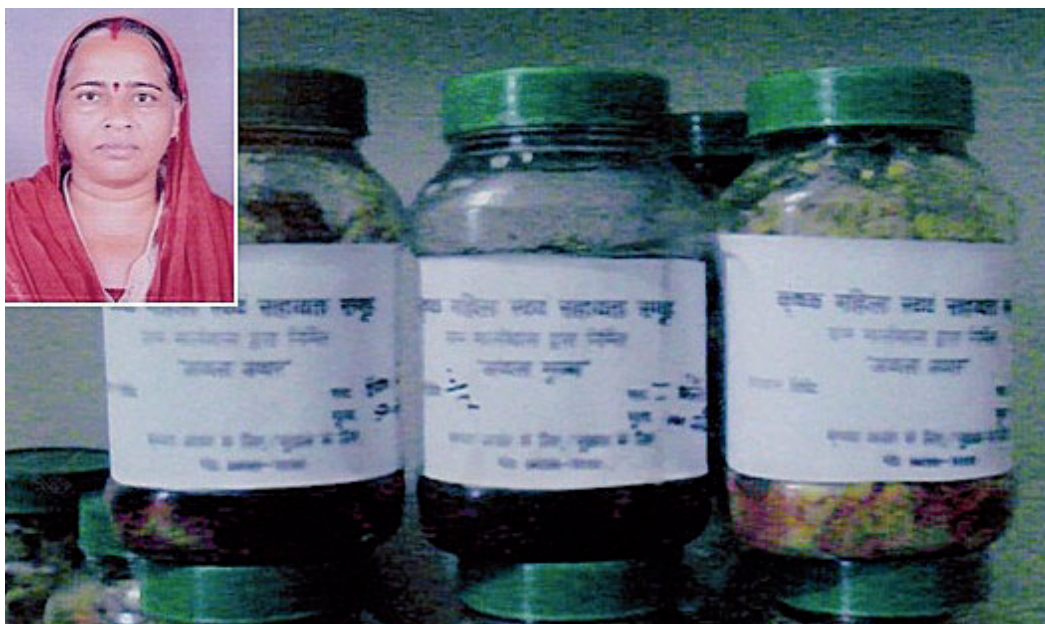
We are quite happy at the outcome because it is a win-win position for all.

- (i) For Bank : They will get back their dues and reduce their NPA.
- (ii) For trainees : They are engaged throughout the year and earning regular income.
- (iii) For RSETI : Successful trainees are our ambassadors to spread our message.

- Sri Ganeshwar Mishra, Director, SBI RSETI Nayagarh

1. Name of Entrepreneur : Smt Prem Lata
2. Name of Enterprise : Food Processing
3. Name of the RSETI : UCO RSETI Sirmour, Himachal Pradesh
4. Name of Sponsor Bank : UCO Bank

ORGANIC AND HERBAL PRODUCTS



Organic and herbal products prepared by Premlata

In her own words...

I am Prem Lata from Village Mallonwala, P.O. Shambhuwala, Tehsil Nahan, and Distt. Sirmour, H.P. I got training from UCO RSETI-Sirmour on Food Processing for two weeks. To date, we, the ladies of our village were engaged in our domestic affairs only. We had no activity which could pay us for our work because we were not skilled. Just after the training I called all the ladies from our SHG group and decided to start work. We collected the products from our own farm and near by forests i.e. Amla, Papaya, Malta, Orange, Citrus, Ginger, Garlic, Green Chilli etc. and started processing as suggested in the training.

We prepared the Pickles, Murraba, Jam, Chatni, Juice, and Jelly from these products at one place then packed smoothly with seal and labels. Then we went to the market to sale our products and we got good response. To date we had been selling the produce in DRDA's exhibitions but now we have managed to hire a shop on National Highway and selling our products to the tourists coming from other states i.e. Uttranchal, Punjab and Haryana and many of them have sent their orders again. We are producing only organic and herbal products, hence our products are liked by people. We are keen to take our activity on a higher scale. In future, we hope to do the business in lakhs. All the ladies of our group are highly thankful to the Director UCO RSETI-Sirmour who came to our village, motivated us, provided training at our own Panchayat and inspired us to start work. He also provided us the raw materials from Chandigarh and boosted our enthusiasm. Thanks to UCO RSETI-Sirmour.

- Sri Pratap Chauhan, Director, UCO RSETI Sirmour



1. Name of Entrepreneur : Smt Preeti Gautam
2. Name of Enterprise : Dairy Farm and Vermi Compost
3. Name of the RSETI : UCO RSETI Sirmour, Himachal Pradesh
4. Name of Sponsor Bank : UCO Bank

THANKS TO UCO RSETI



Preeti Gautam receiving certificate after the training

In her own words...

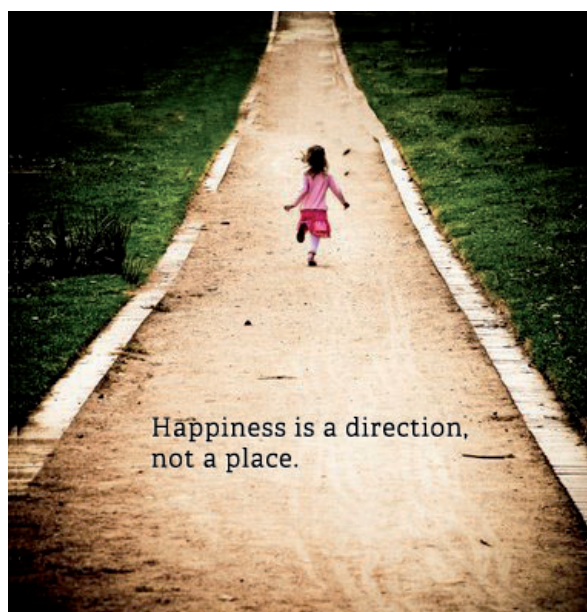
I Preeti Gautam from Village Chamora, P.O. Sarahan, Tehsil Pachhad, Dist. Sirmour, H.P. I am the Secretary of SHG Chamora. I along with my group under SGSY got training on Dairy Farming Management from UCO RSETI-Sirmour for one week in a very good atmosphere and say qualitative training.

We purchased milch cattle and renovated our cow sheds as per the new scientific methods. Adopting the modern system of dairy farming, as taught by the veterinarian, and showing on the spot by visits of dairy farms, we are so benefited that the cow which was earlier giving 5 litre milk per day is now giving 8 litres milk minimum. Not only the milk yield increased but also the health of the cows

improved significantly. Now our group is selling 100 liters milk daily in the local market. We have proposed to clear the existing loan of the bank and have proposed to enhance the activity under Doodh Ganga Yojna of NABARD. We also plan to process the milk and sell the milk products for generation of higher profit.

I have also got training on Vermi-Composting from UCO RSETI-Sirmour which will also help us to use the manure available from our cattle and will use the same in our agricultural farming. Prior to this we used to spend our money on wasteful activities but today the UCO RSETI has enabled us to make good use of the money. Today we have got money and are keen to be the best organic producer and Dairy farmer. We thank the Director UCO RSETI-Sirmour who gave us such an opportunity which is providing us name and fame. I request all my brothers and sisters in the village to get the fruitful trainings from UCO RSETI at Nahan as per their choice and improve their earnings to maintain the family well and to be prestigious in society. Thanks UCO RSETI!

- Sri Pratap Chauhan, Director, UCO RSETI Sirmour



1. Name of Entrepreneur : Smt Kiran Bala
2. Name of Enterprise : Beauty Parlour
3. Name of the RSETI : UCO RSETI Sirmour, Himachal Pradesh
4. Name of Sponsor Bank : UCO Bank

THINK GOOD AND DO GOOD



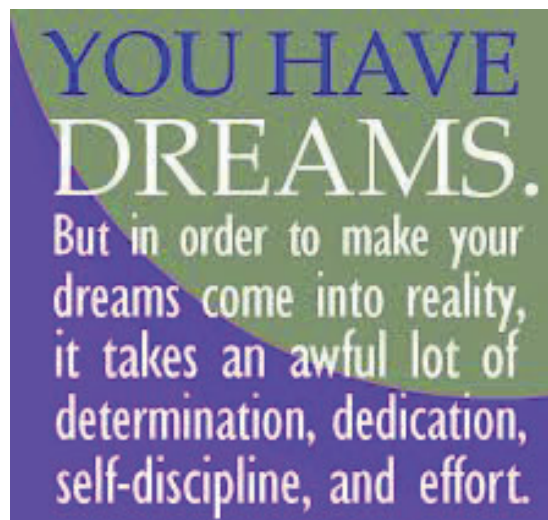
Kiranbala attending to customer at her parlour

In her own words...

I am Kiran Bala from Village and P.O. Sataun, Distt. Sirmour, H.P. I belong to a very poor family. I am a matriculate. My family consists of my husband two kids and my mother-in-law. Economically we were facing many difficulties because the women are not allowed to work outside the home in remote areas of our district. My husband was also unemployed. I was highly depressed. All the time I used to think about the future of my family especially of my two growing sons and their education. One day a lady officer from BDO Office Paonta Sahib came to our village. I met her and apprised her about the situation. She asked me to join UCO RSETI Sirmour to get training on Beauty Parlour which is being provided free to the rural people under SGSY Scheme.

Despite some family circumstances I dared to join UCO RSETI and got the training for one month. The Director, UCO RSETI gave lot of moral support to all the participants and remained always very courteous. We never felt as we were out of home. He enabled us to be strong in all the situations in life. And today I have established my own beauty parlour. Prior to this I used to attend the customers at their homes, I saved some money and also got a loan from the Bank. Nowadays, I am earning Rs.12,000/- to 15,000/- per month which is sufficient for me and my family. I hope I shall be able to earn more in future. I do give all credit to UCO RSETI and its Director who uplifted my career so high. My message to all the unemployed youth – Think some good – Do some good! Thanks UCO RSETI-Sirmour.

- Sri Pratap Chauhan, Director, UCO RSETI Sirmour



1. Name of Entrepreneur : **Kum Radha Devi**
2. Name of Enterprise : Beauty Parlour Management
3. Name of the RSETI : UCO RSETI Sirmour, Himachal Pradesh
4. Name of Sponsor Bank : UCO Bank

SELF-CONFIDENCE CAN SOLVE THE PROBLEM



Radha Devi receiving certificate after the training programme from the guest

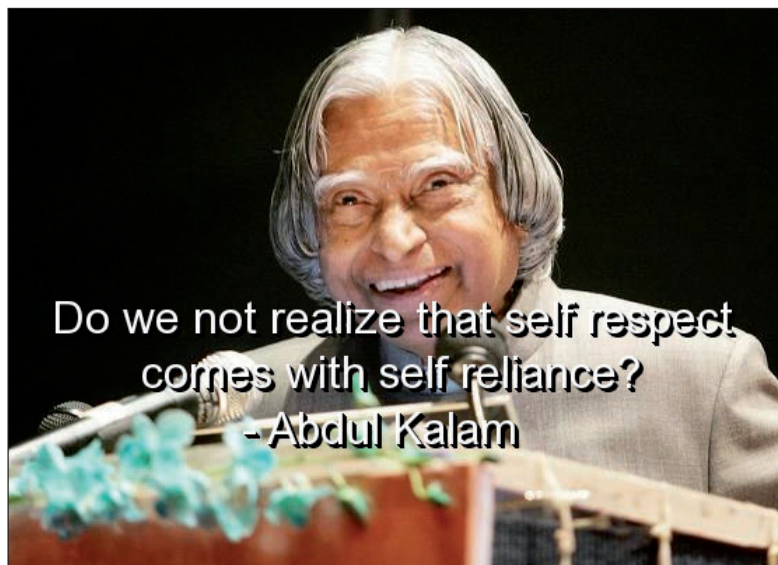
In her own words...

I, Radha Devi, D/o Sh. Nain Singh resident of Singhpura village, Tehsil Paonta Sahib, District Sirmour, H.P. got the training from UCO RSETI-Sirmour on Beauty Parlour Management. Along with me many of other girls/ladies also got this training. When I joined the training many friends/relatives told me that this course was to be for six months and one month training was not useful. But I joined the training and I was really surprised that just in 30 days I was full of confidence. On 27th day of training I got an order from our nearby village for bridal makeup and mehendi. I did the work confidently and completed the work in time. Next day I went to thank the Director UCO RSETI, and I told him that I got some wedding order and they paid me Rs.2,500/- for three hours work only. Then he asked me whether I had demanded the amount and I said no. In fact,

when I was going back home they gave me an envelope. I refused to take it but they said that they were quite happy with my work and that was just a small amount, requesting me not to refuse. Just after the training I got married and after 7th day of my marriage I established my own parlour at Singpura and my palour is renowned in the area.

I have trained many girls in the area and they also support me at my parlour and I do pay them for their job. I am very much thankful to the Director UCO RSETI-Sirmour who provided me such training free of cost and made me the self employed. In my opinion any person by way of willingness and self confidence can solve all the problems in life but a purposeful guidance and a road map for capacity building is a must which can be provided by UCO RSETI like institution. Thanks to UCO RSETI-Sirmour.

- Sri Pratap Chauhan, Director, UCO RSETI Sirmour



1. Name of Entrepreneur : Smt Preeti Gautam
2. Name of Enterprise : Mushroom Cultivation
3. Name of the RSETI : UCO RSETI Sirmour, Himachal Pradesh
4. Name of Sponsor Bank : UCO Bank

I CAME OUT OF POVERTY



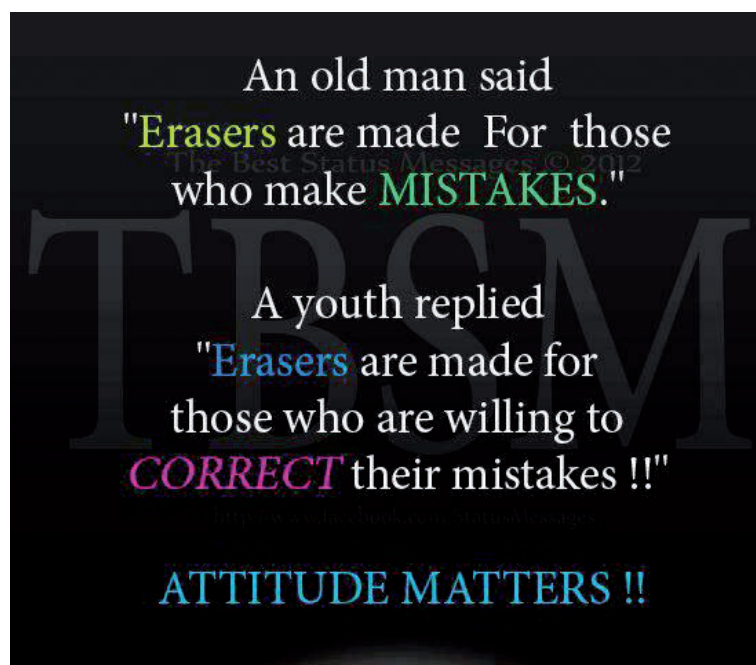
Beena Devi's compost bags with growing mushroom

In her own words...

My name is Beena Devi from Village Kathla, P.O. Panjahal, Teh. Nahan, District Sirmour, H.P. I am a matriculate. My family consists of my husband, two sons and mother-in-law. We belong to a BPL family and livelihood has become very difficult. I got training on Mushroom Cultivation from UCO RSETI Nahan for one week. Just after the training I started the work on Mushroom cultivation by investing Rs. 3000/- only. I started using 25 bags of compost arranged in a small room. I took all the care as suggested in the training. After some days Mushroom started growing. I sold 70 Kg. of mushroom for Rs.12,250/- i.e. by investing just Rs.3,000/- I got the profit of Rs.9,250/- in twenty five days because of the training I got at UCO RSETI.

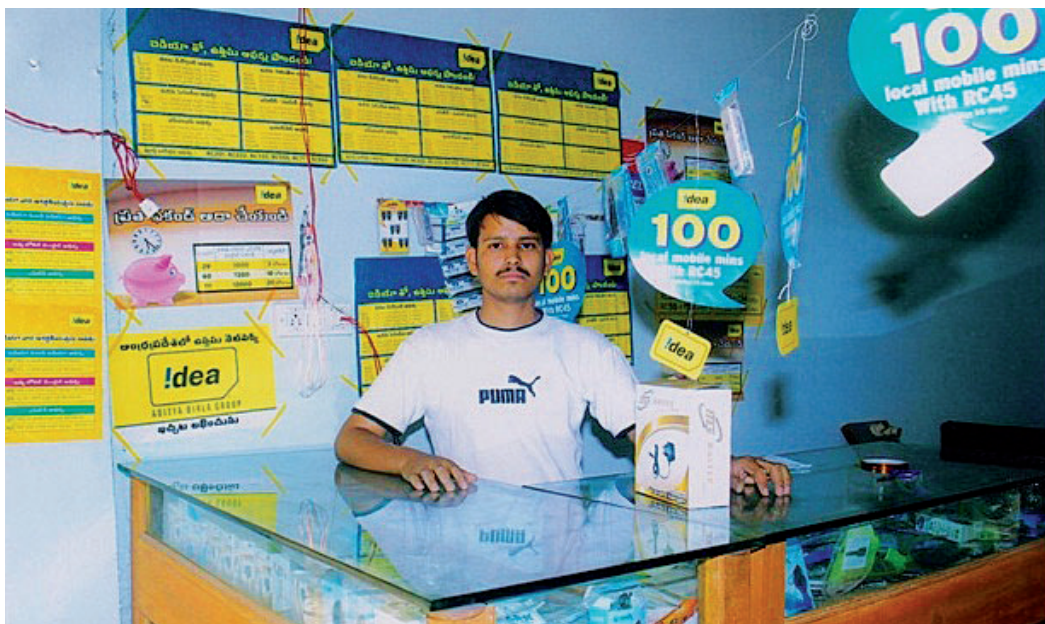
I liked this business and took a loan of Rs.42,750/- from UCO Bank, Nahan branch and started the work again with 150 bags of compost and have purchased all the equipments to control temperature/humidity etc. My earning is increasing and I expect that I shall be able to repay the bank loan much before the due dates. I am thankful to bank and the Director UCO RSETI, who made me a successful entrepreneur by skill developmental. Prior to this all my relatives/neighbours and other hesitated to come to my house due to our poverty but today all come to me and appreciate my activity. This all has happened due to the UCO RSETI – Sirmour which took me out of darkness and of poverty and has solved all my problems. Thanks UCO RSETI-Sirmour! Thanks to UCO Bank!

- Sri Pratap Chauhan, Director, UCO RSETI Sirmour



1. Name of Entrepreneur : **Sri S K Jakeer**
2. Name of Enterprise : **Famous Mobile Point**
3. Name of the RSETI : **SBH RSETI Nizamabad, Andhra Pradesh**
4. Name of sponsor Bank : **State Bank of Hyderabad**

MY DREAM - FAMOUS MOBILE POINT



Jakeer at his "Famous Mobile Point" showroom

Sri Jakeer son of Yadul resident of Varni Village, Mandal Varni, district Nizamabad is from a BPL family. His father is doing tailoring work at Varni village. The income generated by his father was not sufficient to maintain the family. His father was the only earning member in the family. Sri Jakeer studied up to SSC and was sitting idle. He could not continue his studies due to poverty.



Jakeer attending to mobile phone repair at his showroom

His father asked him to support him in his business. Meantime, Sri Jakeer came to know about RSETI training programmes through his friend and came to the institute for enquiry. He opted for cell phone repairing programme and joined in 32nd batch. He successfully completed the training and left the institute with confidence. On 11th May 2012, he opened a cell phone repairing shop in the name of “**Famous Mobile Point**” at Varni village and earning Rs.400/- to 500/- per day. His entire family expressed their gratitude towards SBH RSETI Navipet, Nizamabad.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Kum G Rajamani**
2. Name of Enterprise : Domestic Tailoring
3. Name of the RSETI : SBH RSETI Nizamabad, Andhra Pradesh
4. Name of sponsor Bank : State Bank of Hyderabad

HELPING HAND – DECCAN GRAMEEN BANK



Rajamani stitching clothes of customer

Kum Rajamani from Ananthgiri, Navipet Mandal in Nizamabad District has studied upto 7th standard and could not continue her studies due to poverty. She was sitting idle at home. Mean time she came to know about SBH RSETI at Navipet through newspapers. She came to SBH RSETI at Navipet and enquired about the training programmes. She joined tailoring programme conducted by the institute from 09.03.2012 to 21.04.2012. On completion of the training programme, she started her tailoring activity at her residence at Ananthgiri and earning more than Rs.100/- per day. She was provided with Rs.3000/- bank loan from Deccan Grameen Bank, Navipet branch for purchase of sewing machine. She expressed her gratitude towards SBH RSETI Navipet, Nizamabad.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Sri M Raju**
2. Name of Enterprise : **Chamundeshwari Mobile Point**
3. Name of the RSETI : **SBH RSETI Nizamabad, Andhra Pradesh**
4. Name of sponsor Bank : **State Bank of Hyderabad**

PROUD OWNER OF A MOBILE POINT



Raju –proud owner of his Mobile Point

Sri M Raju, son of Gangadhar is from Kondur in Nandipet mandal in Nizamabad District. He studied upto 10th class, due to poverty he could not continue his studies. He was sitting idle at home. In the meantime, Raju came to know about RSETI training programmes through his friend. He came to the institute and enquired about the programmes. He opted for cell phone repairing programme and joined in 22nd batch from 06.12.2011 to 12.01.2012 at our institute. He successfully completed the training and started his own unit with full of confidence at Nandipet in the name of “**Chamundeshwari Mobile Point**” and his earnings per day is Rs.600/- to 800/-. He was provided with Rs.20000/- bank loan from State Bank of Hyderabad, Khudavanpur branch. He has expressed his gratitude towards SBH RSETI Navipet, Nizamabad.

- Sri J M Rao, Director, SBH RSETI Nizamabad

1. Name of Entrepreneur : **Kum Gaichunliu**
2. Name of Enterprise : Artificial Flower Making
3. Name of the RSETI : SBI RSETI Peren, Nagaland
4. Name of sponsor Bank : State Bank of India

ARTIFICIAL FLOWERS – SOURCE OF INCOME

The first training the SBI RSETI, Peren organized at Jalukie was on tailoring, weaving and artificial flower making.

This is a story of a girl, named Miss Gaichunliu, of Mhainamtsi village under Peren District who as soon as completed the Artificial Flower Making training of 34 days, started the work at her home. Luckily, she got orders for making flowers from an organization which was holding its general conference in the nearby town of Peren, where her flowers got good publicity. At the conference, many people were surprised to see her lovely orchids and different varieties of flowers. She along with her friend has sold flowers worth more than Rs. 18,200/- in the month of January (In January lots of wedding functions were there). In this deal approximately an amount of Rs. 8,700/- was her net earnings.

Now, she is very confident to start and be fully into the business of making flowers and selling them. She has managed to get a stall at the famous Dimapur Hongkong Market, where she is going to start her flower stall next week. She is planning to avail the loan of Rs 50,000/- from the bank for raw materials and to pay advance for the shop. Her loan proposal has been submitted to the bank and is under consideration.

- *Smt M Sumer, Director, SBI RSETI Peren*

1. Name of Entrepreneur : **Sri Lungbui Ngamei, Sri Kelunpibo Newmei, Sri Pauheirangbe and Sri Azar Chakre**
2. Name of Enterprise : Milbros Tin Co
3. Name of the RSETI : SBI RSETI Peren, Nagaland
4. Name of sponsor Bank : State Bank of India

MILBROS TIN COMPANY

The SBI RSETI, Peren organized a training programme at Jalukie on Tin Smithy to manufacture domestic items from tin sheets.

Four youngsters trained by SBI RSETI, Peren for Tin smithy to manufacture domestic items from tin sheets at Jalukie in Peren district, namely Mr Lungbui Ngamei, Mr. Kelunpibo Newmei, Mr. Pauheirangbe and Mr. Azar Chakre formed a partnership business firm of two persons each within 10 days of completing training.

They have already opened a shop at Jalukie, where they manufacture and sell trunks, chulha, other rural basin for cleaning paddy, food containers for feeding pigs and chickens etc. They have displayed a prominent sign board named “**MILBROS TIN CO**” (Trained by RSETI –Jalukie).

Now they have established their name in the area and their business is growing. To meet growing demand they want to upscale their business. Hence to meet the working capital requirement they have approached the Director RSETI for loan which is being processed.

- Smt M Sumer, Director, SBI RSETI Peren

1. Name of Entrepreneur : **Sri Jnanamay Bawali**
2. Name of Enterprise : Tourist Boat
3. Name of the RSETI : SBI RSETI Port Blair, Andaman and Nicobar Islands
4. Name of sponsor Bank : State Bank of India

A JOURNEY FROM DARKNESS TO LIGHT

This inspiring story is about a resolute man, Mr. Jnanamay Bawali (OBC) s/o Late Gauri Kanta Bawali. He is a resident of Shyamnagar Havelock South Andaman – 744211. He passed M.A. and B.Ed. Coming from an economically constraint family, and despite his high qualification he was distraught because he failed to get any permanent job. All this was leading him to sheer desperation because he also has to take care of his family consisting of wife and a child. During this tough phase he came across to know about PMEGP Scheme through word of mouth and contacted DIC which led to carrying out all necessary documentation for obtaining loan for self employment. He previously resided at Kadamtala but due to his unemployment and also because of lack of opportunity there, he decided to move to Havelock, as it is the place where all tourists to Bay Islands flocks. He decided to venture into tourist boat. His decision for tourist boat has an edge given his education background. As he is fluent in English and lion's share of tourist visiting Havelock are foreigners, he thought that through his communication skills, he will be able to fortify his feet in this business and quickly reach the much coveted breakeven point for his sustainability.

But here also he faced many queries, criticism and roadblocks since he belonged to Kadamtala (Bay Islands) and opted for business at Havelock (Bay Islands). At this time he received constant support from his family and his wife in particular and also from DIC. Overhauling all difficulties, he was finally able to put his first steps into the venture of his dream and as he started to materialize them into reality. During this phase of turmoil he underwent EDP under PMEGP where all the scars he received were medicated through highly qualified guest lecturers, soothing, motivating and inspiring classes.

He, in his own words, says that this training not only evolved him as a person but also made him stronger and made his entrepreneurial skills sharper. Training no matter how good is not successful if the one who is trained there does not involve himself. This aspect of the trainee Shri Jnanamay Bawali shows the spirit in him to swim against the tide. In this era where we hear so many cases of unemployment leading to suicide by frustrated young men all over India, this story of Shri Jnanamay Bawali is a trend breaker and a glorious illustration generation of self employment taking advantages of the Government sponsored schemes prevailing at present. At present he is not only running his Tourist boat successfully but has also given the employment to three more unemployed youths. His story is truly motivating and an example of a journey from Darkness to Light.

- Sri P Haneefa, Director, SBI RSETI Port Blair, Andaman and Nicobar Islands

1. Name of Entrepreneur : Smt Kong Realda Marwein and Smt Kong Labiang Thabah
2. Name of Enterprise : Pig Farming
3. Name of the RSETI : SBI RSETI Ribhoi, Meghalaya
4. Name of sponsor Bank : State Bank of India

NOT AFRAID OF “PANG KHLAM SNIANG”

Smt Kong Realda Marwein and Smt Kong Labiang Thabah members of the “Aijingmyntoi SHG” at Tiehnongbah village in West Khasi Hills attended a training programme on Pig Farming at the SBI-Rural Self Training Institute, Umran, from 5th October 2010 to 14th October 2010. Before this they had no experience in pig rearing except following the age-old tradition of rearing one or two pigs, primarily for ensuring that kitchen wastes are put to good use and also earning some extra income. The fear of the disease called “pang khlam sniang” which killed the pigs from time to time all over the State has always dented their eagerness to upscale their pig rearing. This is essentially because the people lack the skill of rearing pigs.

They are however aware that for undertaking this activity, any activity for that matter, they need to acquire the required skill which they can get only from qualified and competent people at the Training Institutes, like SBI RSETI, Umran which train the rural youth in Khasi language (a common language in all the 4 Districts of eastern Meghalaya where every village has a language of its own) which they all understand very well. Accordingly, they attended the above training and had always displayed their eagerness to learn as much as possible from the training.

Post-training, they met in the monthly meeting of the SHG at their village and apprised the other members of the group of what they got from the training. Being encouraged by the skill attained by the two members, the SHG decided to go for Piggery farming by availing the loan from the Meghalaya Rural Bank, Kynshi for Rs.2,50,000/- under SGSY scheme. They bought 10 piglets and the maintenance is being looked after/supervised by these 2 members. They now felt more confident to go ahead with their activity since they have learned how to diagnose symptoms of sickness in the animals and accordingly administer medicine and injections at the initial stage itself besides being told how and in what manner the shed is to be constructed/maintained how and what item of feeds is good and beneficial for pigs. Thus, only 1 pig died till now but this has failed to dampen their spirit to press on cheerfully with their activity. They had already sold 3 of the pigs at a good price.

- Sri Augustine Syiemlieh, Director, SBI RSETI Ribhoi

1. Name of Entrepreneur : **Smt Kong Merilda Jana**
2. Name of Enterprise : Poultry Farming
3. Name of the RSETI : SBI RSETI Ribhoi, Meghalaya
4. Name of sponsor Bank : State Bank of India

A PROFITABLE ACTIVITY

Smt Kong Merilda Jana hails from a small village called Lumsophoh in Ri Bhoi District. She is not a member of any SHG but attended a training programme on Poultry farming at the SBI-Rural Self Training Institute, Umran, from 2nd March 2010 to 12th March 2010. She is young and ambitious. She had some experience in pig and poultry rearing, an ancestral profession of the family. She has been selling the animals from time to time and has been getting some extra income. Through experience, she knows that the activity is profitable and marketing the animals is not much of a problem since at present almost all these animals are brought from outside the State. She understands the philosophy of enormous financial loss to the people and the State due to this inflow of animals to the meat-loving society in the State. Therefore, she knew that if the farmers here upscale their present animal husbandry activities, they would do a great favour for the economy of the State. But she also understands that to go for larger scale farming, she needs training in order to equip herself for the task, more so for poultry, where the mortality rate is high particularly if one does not know the skill required for the same.

Accordingly, she attended the above training and during the course of the 11 days training it was not difficult to single her out because of her enthusiasm. Post-training, she felt further enthused by the skill attained and decided to go for Poultry Farming by availing the loan from the State Bank of India, ICAR, Barapani branch for Rs.50,000/-, although this has no subsidy element like ones that many of her peers who are members of SHGs could get under SGSY scheme. With this, and the money she already had, she could rear 300 birds. In fact she is also rearing pigs side by side at smaller scale. She now felt even more confident to continue to upscale her business till it becomes a major income generating activity from the earlier status of supplementary income. She had already sold the birds and pigs a few times at handsome price.

- Sri Augustine Syiemlieh, Director, SBI RSETI Ribhoi

1. Name of Entrepreneur : **Sri Bah Jakob Suting**
2. Name of Enterprise : Pig Farming
3. Name of the RSETI : SBI RSETI Ribhoi, Meghalaya
4. Name of sponsor Bank : State Bank of India

THANK YOU NABARD—THANK YOU RSETI

Sri Bah Jakob Suting is a young man in Mookyndur village in Jaintia Hills District. He underwent the training on Pig Farming at the SBI-Rural Self Training Institute, Umran, from the 11th January 2011 to 21st January 2011. He is an ambitious man and his SHG had availed a loan under the SGSY scheme for running their activity.

Bah Jakob through sheer grit and determination pursued, for himself, with the UBI Ummulong branch for availing the Piggery loan under the NABARD scheme which carries a subsidy component of 33.33%. He also met the DDM, NABARD at Jowai in order to gather more information about this scheme. Eventually, the BM, UBI, Ummulong sanctioned him a Piggery loan of Rs. 6 lakhs where Bah Jakob is entitled to get a subsidy of Rs. 2 lakh. Most of the loans for Piggery granted by many bank branches all across the State are for small amounts, therefore, had it not been for the credit-worthiness of Bah Jakob, it would have been difficult to convince the bank to go for this amount. He availed of the first installment in February 2012 and so far he has taken Rs. 3 lakh only.

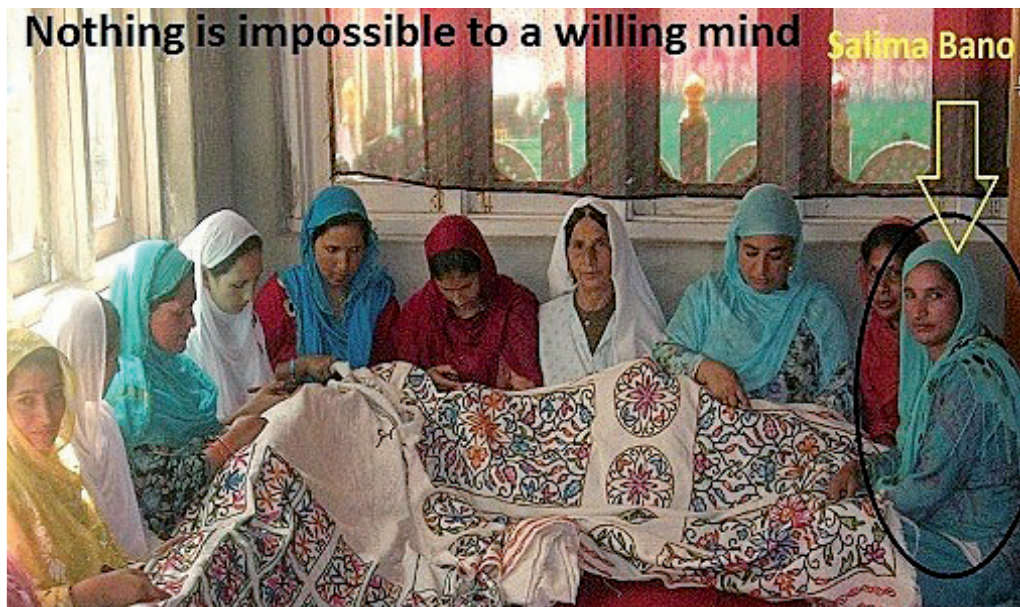
At present, he is rearing 6 pigs but he is in the process of rearing more. He had earlier some experience in pig rearing and through it understood the benefits of piggery business if done in a much larger scale and with skill which he knew he can get from the Training Institute. There is a vast and profitable market for piggery at present in Meghalaya and the vendors are ready to come to his farm to buy the pigs.

He possesses the desired zeal and enthusiasm to move forward in his project. There is no doubt, Bah Jakob's courage and success will have the desired demonstrative effects on the other youth of the District.

- Sri Augustine Syiemlieh, Director, SBI RSETI Ribhoi

1. Name of Entrepreneur : Smt Salima Bano
2. Name of Enterprise : Sozni Work, Crewel and Chain Stitch
3. Name of the RSETI : JKB RSETI, Bandipora, Jammu and Kashmir
4. Name of sponsor Bank : Jammu and Kashmir Bank

NOTHING IS IMPOSSIBLE TO A WILLING MIND



Salima Bano along with her friends at work

Women folk are normally reluctant to take risk therefore prefer to go for a daily wage employment, but Salima Bano of Naninara in district Bandipora is an exception. Thirty candidates were selected for entrepreneurship development cum skill development course at Jammu and Kashmir Bank RSETI, Bandipora in Sozni work, crewel and chain stitch from remote area of Naninara in Bandipora. During the training, main stress was to motivate the girls to start their own independent ventures so that they could create employment not for themselves only but for others also. Salima was proactive during the training course. Due to continuous persuasion and follow up Salima was motivated to the extent that she started her own self employment unit. The astonishing facts are that Salima is totally illiterate, she is married and has kids. Still she is able to motivate more than 15 girls to work with her and the earning per member is not less than Rs.3000/- per month. The unit is operating not only the sales outlet but also training institute for unskilled who so ever is willing to stand on her own in her vicinity. She has repaid the loan before stipulated time.

- Sri Mir Fayaz Ahmed, Director, JKB RSETI Bandipora

