



MONITORING CELL for RSETIs

(UNDER THE AEGIS OF MORD, GOVT. OF INDIA)
NATIONAL ACADEMY OF RUDSETI

Activities Report 2011-12



Sponsors



SDME Trust

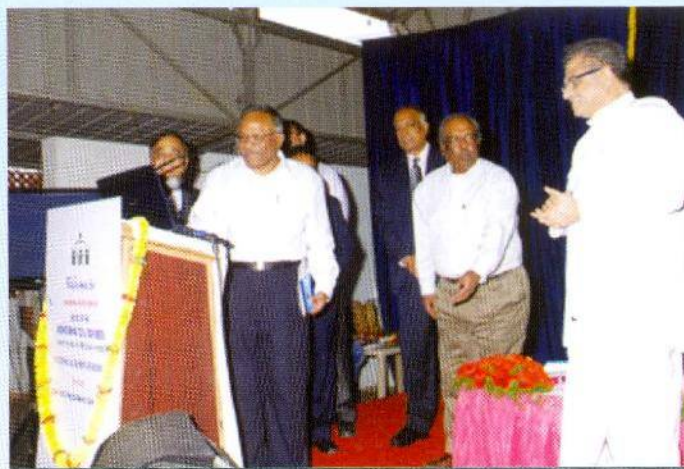


Syndicate Bank



Canara Bank

Inaugural function of Monitoring Cell for RSETIs



Dr. D. Veerendra Heggade, President, National Academy of RUDSETI, Sri K. Jairaj, IAS, Additional Chief Secretary, Govt. of Karnataka, Sri T. Vijay Kumar, Joint Secretary, MoRD, Govt. of India, Sri S. Raman, CMD, Canara Bank, Sri Ravi Chatterjee, ED, SyndicateBank, Smt. Renuka Kumar, Dy. Secretary, MoRD & others graced the event.

Office of the Monitoring Cell for RSETIs

Our Team



K.N. Janardhana
Chief Project Co-ordinator



K.N. Nagendra Babu
Director



A. G. Pai
Faculty



Yamuna Shanbhag
Office Assistant



Rekha L. Rao
Office Assistant



Thibbegowda
Sub staff

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MESSAGE



Unemployment, the most visible symptom of rural poverty, has been the bane of independent India. The successive Governments were not able to respond appropriately and adequately to the twin challenges of raising the labour productivity and creating jobs for the growing labour force. The unemployed youth were driven to despair and some of them were attracted towards anti social activities for their livelihood. Under such circumstances, **Rural Development & Self Employment Training Institute (RUDSETI)**, Ujire was started in 1982 jointly by **Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank and Canara Bank** for promoting self employment for unemployed youth. The success of Ujire experiment was motivating and reassuring and has culminated after 30 years in establishing 26 RUDSET

Institutes across 16 States so far.

To commemorate the Silver Jubilee of RUDSETI, National Academy of RUDSETI (NAR) was established in the year 2008 as an apex level organization for capacity building of Directors/Faculties of RSETIs sponsored by different Banks across the country.

The success of RUDSETI in promoting self employment through short term training and long term hand holding as evidenced by a high settlement rate of 71% caught the attention of planners and policy makers like no other private initiative has done before. Not only do unemployed youth become self-employed and productive after RUDSETI training, but they also employ other people, thereby raising productivity and developing human resources, a critical asset of the nation. The **Ministry of Rural Development (MoRD), Government of India** accepted RUDSETI as a replicable model in the year 2009 and directed all the nationalized Banks with lead bank responsibilities to open RUDSETI type institutes i.e., **RSETIs** in all the **600 plus districts in the country**. The very fact that the banks had opened 110 RSETIs on their own even before the RSETI Scheme came into existence in January 2009 is a testimony to the social concern of these banks and I compliment them for the same. The growth of RSETIs across the country after MoRD, GoI intervened, has been so phenomenal over the last two years that their number has reached 526 in March 2012 from just 354 in July 2011.

While the banks have responded adequately in setting up the RSETIs without losing much time and are monitoring the financial aspects of RSETIs, the quality aspect of training is not up to the mark as it is not being monitored closely. In order to address this problem and to introduce an effective mechanism for monitoring the activities of RSETIs, MoRD, Government of India and NAR entered into a Memorandum of Understanding on 29.07.2011 and accordingly the office of the **Monitoring Cell for RSETIs** was established in Bangalore.

I am happy that the Monitoring Cell has appointed State Project Co-ordinators for various States to review the functioning of the RSETIs and suitably guide them to improve their functioning. I am equally happy to note that the Monitoring Cell has been actively involved in mentoring and monitoring each RSETI and also in the Conclaves of RSETI Directors organized by various Banks wherein a thorough review of each RSETI is undertaken, gaps identified and constructive suggestions for improving the functioning of RSETIs are provided. I place on record my sincere appreciation to the entire team lead by Sri.K.N.Janardhana for his relentless work ethic for executing the ambitions and visions of the sponsors of RUDSETI.

With the initiative of MoRD and intervention of Monitoring Cell, I am sure the RSETIs in the country will come up to the level of the best performing RUDSETI.

May Lord Manjunathaswamy bless the Monitoring Cell for RSETIs, all the RSETIs and other stakeholders in their endeavours.

D. Veerendra Heggade
Hon' Chairman
National Advisory Council for RSETIs

MESSAGE



India has been following a welfare state policy since independence as enshrined in the Constitution and directive principles of state policy. It has launched a number of flagship programmes with the main objective of alleviation of rural poverty. Despite the fact that India is a fast developing economy, far more needs to be done to engender more employment opportunities to enable the majority of people to participate in the benefits of growth and contribute to that growth. While population growth rate in India has declined, the labour force is still projected to grow by close to 2% a year over the next few years. If people are to move out of poverty, there has to be a significant movement of labour away from agriculture where marginal productivity is very low to industrialized sectors where productivity is high.

For alleviation of rural poverty, the only sustainable solution is to increase and provide productive employment opportunities which will ensure economic independence and better quality of life. Ministry of Rural Development, GOI considers rural entrepreneurship as a strategic development intervention to accelerate economic development in rural areas. National Rural Livelihoods Mission (NRLM) aimed at providing greater focus and momentum for poverty reduction is a very ambitious programme of MoRD. Among the four streams of livelihood promotion under NRLM, self-employment is the one stream that aims to promote entrepreneurship among the unemployed youth. It is the ambition of MoRD to ensure that 50 – 60 lakh micro enterprises are established through this stream by 2022.

In this endeavour, MoRD has chosen to replicate the RUDSETI model and create a network of Rural Self Employment Training Institutes (RSETIs) across the country sponsored by various Banks. While replicating this model, MoRD has recognized the time-tested concept of RUDSETI promoted by SDME Trust, Syndicate Bank and Canara Bank in imparting EDP inputs coupled with hard skills in a unique way that has resulted in 71% success rate, which is unprecedented in any private sector enterprise to date.

While the Banks have responded positively by opening the RSETIs, the quality of training imparted there is a matter of concern for MoRD. As such, the Ministry decided to partner with National Academy of RUDSETI through a Memorandum of Understanding that was signed during July 2011. This MOU envisages exclusive Monitoring Cell for RSETIs to ensure standardization in quality of training by all RSETIs and monitoring them to ensure that all these RSETIs are brought on par with the best performing RUDSETI.

Accordingly, the Monitoring Cell for RSETIs has set up its Office at Bangalore and has been wholeheartedly involved in improving the functioning of all RSETIs across the country. Many initiatives of the Monitoring Cell like appointing the Project Co-ordinators in different States for guiding the RSETIs, organizing Conclaves by various Banks for their RSETI Directors, thoroughly reviewing the functioning and suggesting various measures to improve their functioning etc. will surely go a long way in bringing these RSETIs to the level of the successful RUDSETIs in the country. While the Ministry assures to extend all support to the office of the Monitoring Cell for RSETIs, we have an ambition that the Monitoring Cell for RSETIs would deliver quality results.

I take this opportunity to wish the office of the Monitoring Cell for RSETIs headed by Sri.K.N.Janardhana, who has the passion for the RSETI movement and working with all sincerity and commitment, **under the towering leadership of Dr. D. Veerendra Heggade** all the success in its endeavours.

T. Vijay Kumar, IAS
Joint Secretary
MoRD, Gol, New Delhi

ACKNOWLEDGEMENT

It is a matter of pride for RUDSETI that none other than Ministry of Rural Development, Government of India accepted RUDSETI as a replicable model and developed a mega plan to start RUDSETI type Institutes in all the Districts of the country. In order to mentor and monitor the functioning of 600+ RSETIs across India, the Ministry of Rural Development, Government of India and National Academy of RUDSETI entered into a Memorandum of Understanding and accordingly, **the office of the Monitoring Cell for RSETIs** started functioning from August 2011 onwards. All this was possible because of the visionary leadership, inspiration and guidance of **Padma Bhushan Dr D Veerendra Heggade, President, National Advisory Council for RSETIs** who always motivates and gives strength to us to transform the unemployed youth to acquire productive identity. But for Dr. D. Veerendra Heggade's unremitting toil, the vision of RUDSETI would have remained a mere dream instead of becoming a solid and promising reality for millions of unemployed youth. We express our heartfelt gratitude to him.

We also express our heartfelt gratitude to **Sri Jairam Ramesh**, Minister for Rural Development, Government of India who has been a strong force behind rolling out the RSETI movement across the length and breadth of the country. We are highly grateful to the continued support we are receiving from Sri. Vijay Kumar, IAS, Secretary, MoRD.

We place on record our sincere gratitude for the dedicated and relentless efforts of **Sri.T.Vijay Kumar, IAS, Joint Secretary, MoRD** without whose support this historic MoU would not have been possible through which a road map for furthering the cause of unemployed youth through RSETI intervention has been put in place.

We do place on record our sincere thanks and appreciation for the continued guidance and support extended by **Smt Renuka Kumar, Deputy Secretary, MoRD**.

We place on record our sincere gratitude for the consistent support and guidance given to Monitoring Cell for RSETIs by **Sri M G Sanghvi**, CMD of SyndicateBank, **Sri S Raman**, CMD of Canara Bank, **Sri Ravi Chatterjee**, ED, SyndicateBank and **Smt. Archana Bhargava**, ED, Canara Bank, **Sri. S. Prabhakar**, Secretary, SDME Trust who are also the members of the Board of Trustees for National Academy of RUDSETI.

We are grateful to **Sri. K.P. Muralidharan**, General Manager, SyndicateBank, PSCD. CO:Bengaluru and **Sri. Prabhakar Rao**, General Manager, Canara Bank, RD Section, HO: Bengaluru and other executives/officers of both SyndicateBank and Canara Bank for their constant guidance and support in all our activities.

We place on record our sincere gratitude to all the CMDs/EDs/Executives of all the participating Banks who have evinced keen interest in promoting RSETI movement in all its seriousness. Similarly, we thank all the State Governments for their continued support in spreading the movement of RSETIs throughout the country and disseminating information about their benefits to interested youth in their states.

We thank Sri H Somashekar, Director General and other staff at NAR, Sri.Ganesh.T.Hegde, Executive Director and other staff at Central Secretariat, RUDSETI, Ujire and all the staff at the office of the Monitoring Cell for RSETIs for their continuous guidance/support in all our activities.

We place on record our sincere thanks to Sri Shekar, Manager and other staff of M/s Manjushree Printers, Ujire for their timely help in bringing out this Activity Report.

OUR PRIVILEGED PARTNERS IN RSETI MOVEMENT

- ❖ **Ministry of Rural Development**, Government of India, New Delhi
- ❖ **National Institute of Rural Development**, Hyderabad
- ❖ **All participating Banks**
 - ❖ Allahabad Bank
 - ❖ Andhra Bank
 - ❖ Bank of Baroda
 - ❖ Bank of India
 - ❖ Bank of Maharashtra
 - ❖ ICICI Bank
 - ❖ Canara Bank
 - ❖ Central Bank of India
 - ❖ Corporation Bank
 - ❖ DCC Bank Bidar
 - ❖ Dena Bank
 - ❖ Indian Bank
 - ❖ Indian Overseas Bank
 - ❖ ING Vysya Bank
 - ❖ J & K Bank
 - ❖ Oriental Bank of Commerce
 - ❖ Punjab & Sind Bank
 - ❖ Punjab National Bank
 - ❖ State Bank of India
 - ❖ State Bank of Bikaner & Jaipur
 - ❖ State Bank of Hyderabad
 - ❖ State Bank of Mysore
 - ❖ State Bank of Patiala
 - ❖ State Bank of Travancore
 - ❖ Syndicate Bank
 - ❖ UCO Bank
 - ❖ Union Bank of India
 - ❖ United Bank of India
 - ❖ Vijaya Bank
 - ❖ Assam Gramin Vikas Bank
 - ❖ IDBI Bank
 - ❖ Tripura Gramin Bank
 - ❖ Axis Bank
 - ❖ Uttarakhand Gramin Bank
 - ❖ Meghalaya Cooperative Apex Bank
 - ❖ Meghalaya Rural Bank
 - ❖ Arunachal Pradesh Rural Bank
- ❖ **All State Governments**
 - Department of Rural Development & Panchayat Raj
 - Mission Directors of State Rural Livelihoods Mission at State level
- ❖ **Apex Organizations:**
 - ❖ EDII, Ahmedabad
 - ❖ NABARD
 - ❖ SIDBI
 - ❖ NIMSME, Hyderabad
 - ❖ NIESBUD, Noida

We sincerely thank all the above stakeholders who are involved in RSETI movement.

K.N.JANARDHANA
Chief Project Co-ordinator
Monitoring Cell for RSETIs

ESTABLISHMENT OF MONITORING CELL FOR RSETIs (Under the aegis of MoRD, GOI)

1 Genesis:

Unemployment, the most visible symptom of rural poverty, has been the bane of independent India. The successive Governments were not able to respond appropriately and adequately to the twin challenges of raising the labour productivity and creating jobs for the growing labour force. The unemployed youth were driven to despair and some of them were attracted towards anti social activities for their livelihood. Under such circumstances, **Rural Development & Self Employment Training Institute (RUDSETI)**, Ujire was started in 1982 jointly by **Sri Dharmasthala Manjunatheshwara Educational Trust, SyndicateBank and Canara Bank** for promoting self employment for unemployed youth. The success of Ujire experiment was motivating and reassuring and has culminated after 30 years in establishing 26 RUDSET Institutes across 16 States so far.



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While seeking to establish the RUDSETI type institutions, the MoRD is fully conscious of the uniqueness of the RUDSETIs with their distinctive set of values, ethos and culture and desired that the RSETIs that are going to be established under the present scheme shall conform to the values of the RUDSETI. **The Govt. of India also recognizes that the principal reason behind the success of the RUDSETI model is the visionary leadership provided by Dr. D. Veerendra Heggade and the unflinching commitment and continued support extended by the sponsors** to the cause of youth development and expects that the same shall continue in the RSETIs that are going to be established under the new scheme as well.



With the object of enhancing and standardizing the quality of training imparted by the RSETIs to enable rural youth to take up self employment, the Ministry of Rural Development, GOI and the National Academy of RUDSETI entered into a Memorandum of Understanding on 29-07-2011 at Dharmasthala and accordingly, the office of the Monitoring Cell for RSETIs was established in Bangalore, with a view to ensure uniform standards of training and settlement rates across the country and to bring in the values, ethos and culture of the best performing RUDSETI among all the RSETIs.

2. The Gist of MOU is as follows:

• Role and Responsibilities of National Academy of RUDSETI (NAR)

- a) Creation of an **exclusive Monitoring Cell** to mentor and monitor the performance of RSETIs across the country with assistance from MoRD has been suggested in the MOU.
- b) To put in place a suitable mechanism for mentoring and monitoring of performance of the RSETIs across the country to bring them on par with the best performing RUDSETI in a time bound manner
- c) To ensure proper training of Director/faculty of RSETIs which shall result in systematic building up of capacity of the Director/faculty of RSETIs and establishment of effective and vibrant RSETIs across the country.
- d) Ensuring putting in place the mechanisms for training activities and mentoring/monitoring activities separately which are distinct from each other.
- e) The steps taken by the NAR shall result in all participating RSETIs achieving the target of training minimum 750 rural BPL youth in a year with 70% being settled in self-employment by the third year of signing of MOU.

• Role and Responsibilities of MoRD:

- a) To issue suitable guidelines to State Governments to -

- Advise DRDAs for identification and sponsoring of BPL candidates and ensuring that the requisite candidates report to RSETIs for training
- For deputing nodal officers/link officers for RSETI Appreciation Workshop.

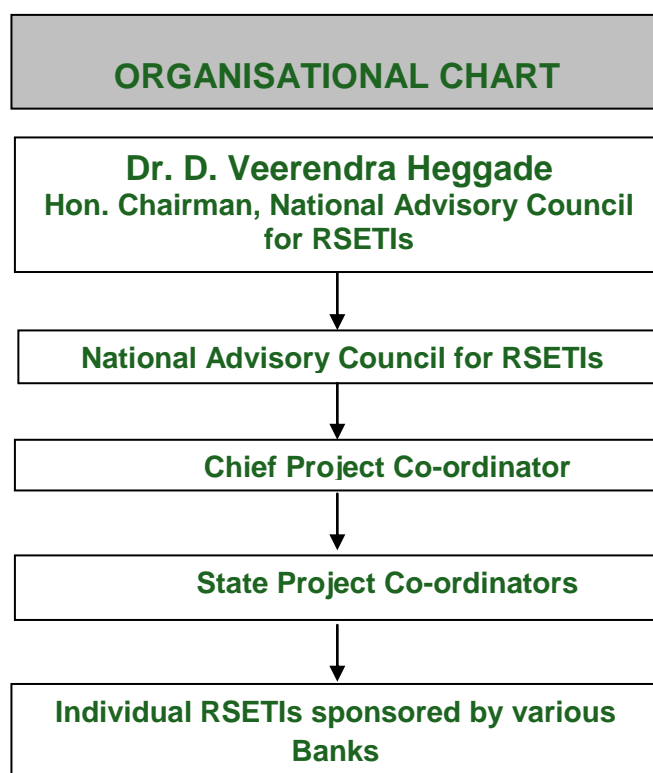


- b) To issue suitable guidelines to the Banks for:

- Posting suitable Director with right aptitude, enthusiasm, and commitment towards RSETI activities with adequate tenure
- Posting of prescribed support staff on the lines of RUDSETI. All these staff are to be recruited or appointed by the concerned trust/society of the Banks. The salary and emoluments payable to these staff may be guided by the common guidelines on the lines of RUDSETI.

MOU will ensure putting in place an exclusive cell in NAR to mentor and monitor the functioning of all the RSETIs in the country. Accordingly, the Board of Trustees of National Academy of RUDSETI has created an exclusive cell for monitoring of RSETIs to ensure that all the RSETIs will inculcate the best practices of RUDSETI and adopt its ethos and values so that all the RSETIs will work on the lines of best performing RUDSETI in the country.

Accordingly, the organizational structure of Monitoring Cell for RSETIs at the National level is as under:



The National Advisory Council will be headed by **Dr. D. Veerendra Heggade** as its **Hon. Chairman**.

- **Role of Hon. Chairman:**

During his tenure, the Hon. Chairman will enjoy all the financial and administrative powers as may be vested in him by the National Advisory Council. He shall convene Advisory Council meetings once in a quarter and take stock of the situation and guide the Chief Project Coordinator/State Project Coordinators suitably. The Chairman shall send review letters either to individual RSETIs/State Project Coordinators/any other Stakeholders on their functioning suggesting improvements so as to bring all RSETIs on par with the best performing RUDSETI.

- **Composition of National Advisory Council for RSETIs:**

National Advisory Council for RSETIs consists of the following members:

- Dr D Veerendra Heggade , as Hon. Chairman
- Joint Secretary or his nominee from MoRD, Government of India, New Delhi.
- Head of the institute or his nominee from EDII, Ahmedabad, NIMSME, Hyderabad, NIESBUD, Noida, National Academy of RUDSETI, Bengaluru and NIRD, Hyderabad.
- General Managers of SyndicateBank, Canara Bank, SBI, PNB, BOB and Bank of India overseeing priority sector credit advances. Once in three years, General Managers from other participating Banks i.e. other than SyndicateBank and Canara Bank will be inducted to the council by replacing the existing Banks Executives.
- Chief Project Coordinator of RSETIs – **Convenor**

- **Role of National Advisory Council for RSETIs:**

- a. The Advisory Council shall lay down broad guidelines for the effective functioning and administration of the RSETIs for the implementation of its objectives through Chief Project Coordinator/State Project Coordinator.

- b. The Service Regulations of the employees of the Monitoring Cell for RSETIs shall be framed by the Advisory Council.

- **Chief Project Coordinator:**

The Chief Project Coordinator, an Executive on deputation to the Exclusive cell of National Academy of RUDSETI either from SyndicateBank or Canara Bank and directly reporting to Dr. D. Veerendra Heggade, President, National Academy of RUDSETI, will take care of the entire monitoring mechanism of functioning of RSETIs in the country. He will be the head of the Exclusive Cell of NAR for monitoring of RSETIs. The Chief Project Coordinator will take care of the entire monitoring system of RSETIs in the country.

➤ **Role & Responsibilities of Chief Project Coordinator [CPC]:**

CPC shall -

- appoint the State Project Coordinators through a committee put in place by the President of NAR for effective monitoring of RSETIs in each State. These State Project Coordinators will report to Chief Project Coordinator.
- be the link between MoRD/NIRD/State Governments/other Stakeholders of RSETIs.
- Convene the quarterly meeting of National Advisory Council for RSETIs.
- take up surprise visits at monthly intervals to minimum of 3 - 4 offices of the State Project Coordinators to monitor their performance and visit to 2 – 3 RSETIs for review and guidance.
- identify selection of eligible institutes/individual Directors for Annual Awards and other incentives by having proper systems and procedures in place.

- **State Project Co-ordinators [SPC]:**

For every 25-30 RSETIs in a geographical proximity, the Monitoring Cell will engage one State Project Co-ordinator who has the exposure of working in RUDSETI / RSETI as Director for a minimum period of 3 years, which is extendable up to 5 years. The State Project Co-ordinator may be engaged on project assignment basis.

➤ **Role & Responsibilities of State Project Co-ordinator**

- Compulsorily visit all the RSETIs in his area of operation once in a quarter to monitor their performance and to guide them. Thus, each RSETI will be visited at least four times at quarterly intervals by the State Project Coordinators.
- Collecting monthly reports from all institutes and analysing the same.
- Reviewing the performance of the Institute and provide feedback on individual Institute to Chief Project Co-ordinator.
- Conducting Annual Quality Audit of all the RSETIs and suggesting ways and means for bringing in improvement.
- Representing RSETIs in the State Level Steering Committee of SLBC as a member.
- Coordinating with State Government, SLBC, NABARD, SIDBI, Sponsor Banks and other stakeholders of RSETI for its smooth functioning.
- Ensuring smooth credit flow to the RSETI trained candidates through banking channel
- Any other work entrusted by Chief Project Co-ordinator from time to time.

3. Activities of Monitoring Cell since inception

3.1 Creation of Monitoring Cell for RSETIs

Creation of an exclusive Cell to mentor and monitor the performance of RSETIs across the country with assistance from MoRD is suggested in the MOU. Accordingly, the office of the Monitoring Cell for RSETIs has been established at Bangalore with all necessary infrastructure in place. Sri K N Janardhana, by virtue of his working experience as Director and also as Executive Director of RUDSETI, has taken charge of the Monitoring Cell for RSETIs as Chief Project Co-ordinator on

deputation from Syndicate Bank. As per the MOU, supporting staff such as Director/Faculty/Office Assistants and Sub staff are also put in place to carry out the day-to-day functioning of the Monitoring Cell effectively.

Thereafter the office of the Monitoring Cell has carried out the following activities:







3.2 Exclusive Web site for Monitoring Cell for RSETIs








In order to provide complete information on public domain about the activities undertaken by the office of the Monitoring Cell and to record the events organised by the Monitoring Cell like arranging of Conclave of Directors of RSETIs by the sponsoring Banks, visits undertaken by the State Project Co-ordinators, the achievements of RSETIs etc., the office of the Monitoring Cell has come out with an exclusive web site. This web site can be accessed by visiting www.rsetmonitoringcell.org

This web site is so designed that it will provide the visitor an insight into functioning of RSETIs in the country. In addition, the web site is an educative tool for Bankers, Policy makers, Central/State Governments, top bureaucrats, RSETI Directors and other stakeholders who are involved in the RSETI movement, which aims at addressing unemployment problem in the country. The web site also throws light on the best practices of RUDSETI to be replicated by all RSETIs across the country. Furthermore, the web site provides dissemination of information and spreads awareness of RUDSETI among the general public.

3.3 Selection of State Project Co-ordinators [SPCs]

The Committee put in place to select the SPCs for various States has selected the following SPCs as detailed below:

Name of the SPC	Photo	Address	Command Area	E-mail	Phone / Mobile
Shridhar Jas		B – 8, Vidyasagar Niketan Sec – 1, Salt Lake City, KOLKATA – 700064	West Bengal	sridhar.jas@gmail.com	918420200124
M.Y.Sawanth		H-2, Flora City, Khandage Nagar, Talegoan Dabhade, PUNE – 410 507	Maharashtra	mysawant1011@gmail.com	09689902359
Murli Dhar Rajwaniya		31, Vijaywadi, Path No. 7, Keshav Marg, Sikar Road Jaipur – 302023, Rajasthan	Rajasthan	mdrajwaniya@gmail.com	0141 3271806 / 09001355002
C.P. Gupta		K 45, ADA Bank Colony, Pala Road, Aligarh – 202001, UP	Western/Eastern Uttar Pradesh	cpgupta45@gmail.com	09411404667
N.C. Sharma		37/A, Udyan Mahanagar Part – 1, Pilibhit Road Bareilly– 243006, (U.P.)	Western/Eastern Uttar Pradesh	ncsharma1951@gmail.com mayank_sharma146@yahoo.com	09457837384
Lila Nand Jha		Jagadishpuri Lane No - 1, Opp. Jubba Sahani	Bihar	lilanandj@gmail.com	09431689923

		Park, Near AIM Academy, Mithanpura, PO-Ramna Muzaffarpur - 842002 (Bihar)			
Indradeo Tiwari		Jharkhand Nagar, Piscamore P.O. – Hehal, Ranchi – 834005 Dist – Ranchi (Jharkhand)	Jharkhand	tiwariid51@ gmail.com	09431786336/ 09570028124
M.Linganna		Flat No. 526 B-3, Godavari Block, National Games Village Koramangala Bangalore-560047	Karnataka	m.linganna@yahoo.c om	09945846059
Anandi Lal		A-371 Triveni Nagar Gopalpura By Pass Jaipur-302018	Punjab & Haryana	lal.anandi@yahoo.co .in	08758965751
B.Chandrasekh ar		Flat No. 104, Block 1 Radhamadhav Apartment Pragathi Enclave Miyapur Hyderabad-500049	Andhra Pradesh	spcap.nar@gmail.co m	09959922110
R.D.Borkar		81-B, Maitri Vihar, Supela Bhilai-490023 Chattisgarh	Chattisgarh	rdborkar52@yahoo.c om	09826186617
Swapan Kumar Haldar		309,Parnashree Pally Shyamalima Apartment Behala Kolkata-700060	North Eastern States	swapankrhaldarsyndi cate@gmail.com	03324887088/ 09836481178
G.C. Mishra		No. 402, Har Har enclave Gautam Nagar Bhubaneswar - 751014 Odisha State	Orissa	gcm402@yahoo.co.in, gcm402@gmail.com	9439957445/ 7873812585

After selection of SPCs, in order to ensure that they are well acquainted with the latest developments in the field of Entrepreneurship Development with special reference to the procedures/ methodology of EDP training to be imparted at the RSETIs on the lines of RUDSETI model, they were deputed for a 11-day Training Programme at National Academy of RUDSETI. After successful completion of the Induction training, inputs on the role and responsibilities of the SPCs with special reference to mentoring and monitoring activity to be carried out by them were given by the officials of National Academy for RUDSETI for 2 days. During this period, the SPCs were taken for a visit to RUDSET Institute at Nelamangala where they were given an opportunity to understand

and appreciate the best practices followed at RUDSET Institutes. This helped them to understand their roles and responsibilities properly and to discharge their duties with clarity and confidence.

3.4 Visit to NIRD, Hyderabad:

The responsibility of monitoring and mentoring of RSETIs, which hitherto was with NIRD, Hyderabad since the launch of RSETI movement, has been entrusted to the Monitoring Cell for RSETIs [following the signing of MOU]. Accordingly, MoRD requested NIRD to share with Monitoring Cell for RSETIs all the information/data that is available with them since inception together with systems and procedures being followed by them. In this connection, the CPC along with his team from the Monitoring Cell of RSETIs met Director General and other top officials of NIRD, Hyderabad on 31-10-2011 and discussed the various issues and procedures involved in sharing of the information available at NIRD. All relevant data was collected by the visiting team, and the same is being put to use at the Office of the Monitoring Cell for RSETIs.

3.5 KUSHALATHA – A Quarterly bulletin from Monitoring Cell for RSETIs:

As per the MOU, the Monitoring Cell for RSETIs is required to bring out a Quarterly Bulletin highlighting the important events happening at various RSETIs across the country. The Bulletin will also carry the innovative programmes conducted by the RSETIs, achievements of Directors in conducting various activities apart from success stories of RSETI trained entrepreneurs. The Monitoring Cell has already brought out two issues of **KUSHALATHA** for the quarter ending December 2011 and March 2012.

3.6 Participation of CPC in various Seminars/National level events in spearheading RSETI movement

- BIRD, Lucknow had organised a Workshop for the Directors of RSETIs on 'Effective Teaching Techniques' wherein the CPC presented a paper on 08-09-2011 on 'Journey from RUDSETI to RSETI' covering MoRD guidelines in running RSETIs effectively.
- MoRD, Government of India being pro-active to the developments that are taking place in the area of rural development in general, and the ways and means of addressing unemployment problem of the rural youth in particular, keeps looking for clues from various programmes implemented by reputed NGOs/Government organisations etc. With this background
 - MoRD arranged a Workshop to understand the concept of "Barefoot Engineers" and also the feasibility of replicating the same. This concept is adopted by a reputed NGO, which has yielded very good results in its area of operation. The CPC participated in the Workshop on 10-09-2011 at New Delhi and contributed his suggestions/ideas to the concept.
 - MoRD advised Monitoring Cell for a visit to Pune to have a look at the various programmes being implemented by Dr Reddy's Lab in and around Pune so that the best practices of Dr Reddy's Lab can be emulated by other stakeholders in the area of rural development. Accordingly, the CPC and the Director from Monitoring Cell for RSETIs, along with officials from MoRD and NAR visited Pune on 12-09-2011 and 13-09-2011 and studied the concept thereof.
 - In continuation with the above visit, MoRD also advised Monitoring Cell for a visit to Trivandrum to study the concept of Kudumbashree Project implemented by the Government of Kerala. In this project, the concept of putting in place Micro Enterprise Consultants [MECs] at the block level for hand holding the enterprises coming up locally or to the existing enterprises has created an impact worth emulating by others. In order to understand this concept and to study the viability of replicating the same by RSETIs, the CPC and the Director from Monitoring Cell for RSETIs along with officials from MoRD and NAR visited Trivandrum from 20-9-2011 to 21-09-2011. The team went around various interventions created by Kudumbashree and could understand the basic philosophy underlying the concept of employing MECs in the RSETI model.
 - National Rural Livelihoods Mission [NRLM], an ambitious and a mega programme launched recently by the Government of India has a major role for RSETIs to eradicate poverty and to address the issues related to unemployment. In this regard, MoRD organised a 2-day Meet of NRLM Directors for discussing various issues involved in successful implementation of NRLM

throughout the country. In this meeting, CPC participated as a resource person and made a presentation on the role of State Governments in carrying forward the RSETI movement to newer heights.

- BIRD, Lucknow, a premier organisation in the country, organised a “National Seminar on Rural Skilling – Problems and Prospects: Role of RSETIs” on 29-11-2011 wherein eminent personalities were invited from all walks of life to deliver their lecture on the topic of the Seminar. CPC presented a paper ‘Journey from RUDSETI to RSETI’ in the Seminar.

3.7 Conclave of RSETI Directors

Among the many best practices of RUDSETI model, organizing a conclave for Capacity Building of all the RUDSET Directors once in a year is found to be more effective. During the Conclave, the Directors of various RUDSET Institutes invariably from Syndicate Bank or Canara Bank will have the opportunity to interact with the Executives of the Banks concerned and the Banks in turn will review the performance of each RUDSET Institute. This apart, the President of RUDSET Institute, Dr D Veerendra Heggade will personally review the performance of each Institute thus guiding the Institutes in the right direction and giving a clear vision about the activities to be undertaken by the Institutes in the field of Entrepreneurship. This practice of RUDSETI holding annual conclave of Directors is worth emulating by other Banks.

MoRD, based on the advice from Dr D Veerendra Heggade, President, National Advisory Council for RSETIs, requested all the sponsoring Banks to arrange such Conclaves at yearly intervals.

Thereafter, as per the instructions received from MoRD, one after the other, Banks came forward to organize 2-day Conclave for their RSETI Directors. In consultation with MoRD, Agenda for the 2-day Conclave was finalized and the same was put to use in all the Conclaves. The Agenda used in the 2-day Conclave is as under:

Agenda for 2 - day conclave of RSETI Directors

First Day		Second Day	
Time	Details	Time	Details
9:30–10.00	Registration formalities	9.30–11.00	<ul style="list-style-type: none"> • Prayer followed by Presentation of MILLY • Individual Presentation by Director RSETI & sharing of best practices– cum- Review of performance by officials from MORD & Monitoring Cell for RSETIs in the presence of Bank executives
10.00–11.00	Inaugural Address <ul style="list-style-type: none"> - By CMD / ED /GM of the sponsoring Bank - Address by Jt Secretary / Dy Secretary, MoRD, GOI - Overview of the Conclave by Chief Project Co-ordinator - Experience sharing by successful entrepreneurs 	11.00–11.15	Tea Break
11.00–11.30	Expectations from MoRD, GOI – by Jt Secretary or	11.15–14.00	Individual Presentation & Review of the performance of RSETIs

	Dy Secretary, MoRD		(Contd.)
11.30–11.40	Tea Break	14.00–14.30	Lunch Break
11.40–12.45	Micro Lab – by N A R	14.30–16.00	Issues relating to Land Allotment and Construction of RSETI Campuses - by officials from NIRD, Hyderabad
12.45–14.00	Inputs on Motivation – by N A R	16.00–16.15	Tea Break
14.00–14.30	Lunch Break	16.15–16.45	Question answer session
14.30–16.00	Journey from RUDSETI to RSETI / Objective & Scope of RSETIs – by Chief Project Co-ordinator	16.45–17.15	Drawing up Action Plan by individual RSETIs
16.00–16.15	Tea Break	17.15–18.00	Presenting the Action Plan prepared
16.15–17.15	<ul style="list-style-type: none"> • Role Expectation from Directors • Identification of Training Needs – by NAR 	18.00–18.10	Feedback
17.15–19.30	<ul style="list-style-type: none"> • Methods of generation of applications • Selection of candidates for trainings • Methodology of organizing entrepreneurship awareness / motivation camps - by NAR 	18.10–18.50	Valedictory

Note: In all the Conclaves, the above contents were covered, gaps identified and suggestions were given by the Monitoring Cell to the concerned Banks for addressing the gaps so as to ensure that all RSETIs perform on the lines of best performing RUDSETI.

*Brief Reports on the
Conclaves of RSETI Directors
Organized by various Banks*

BANK OF BARODA

Much before the MORD gave directions to all Banks to organize a Conclave of RSETI Directors at yearly intervals in order to review the performance of each RSETI and to guide them in improving their performance, Bank of Baroda organized a 2-day Conclave for their RSETI Directors on 19th and 20th September 2011 at Ahmedabad. The programme was inaugurated by Sri S N Sharma, Principal & DGM, Staff Training College, BOB. In his inaugural address Sri S N Sharma, dealt at length about the unemployment situation in the country and the need to motivate these youth to take up self-employment as their career.

In his key note address, Sri B D Rathod, Dy General Manager, Rural & Agri Banking while appreciating the concept of organizing such Conclaves thanked the MORD officials for their initiative in addressing the unemployment problem in the country.

Sri Janardhana, CPC gave a brief overview of the Conclave and requested the Bank officials and the Directors to receive the inputs with all its seriousness so that the RSETI, a concept replicated from the successful RUDSETI model can be a boon to the unemployed youth in the country. Thereafter Sri D T Ramanuja administered Micro lab to the participants. This was followed by a presentation of a paper by Sri K N Janardhana on 'Journey from RUDSETI to RSETI' and 'MoRD guidelines'. Thereafter, sessions like Motivation – why and how? Identification of training needs, Methodology of organizing EAPs etc. were handled by Sri. D.T. Ramanuja.

On the 2nd day of the Conclave, all the Directors were asked to make a presentation about the performance of their respective RSETI together with a SWOT of both the Director and the RSETI in the presence of General Manager, Dy General Manager and other executives of the Bank.

Thereafter the Valedictory session was held and Sri Mohar Singh, General Manager, Rural & Agri Banking, Bank of Baroda delivered the valedictory address. In his address Sri Mohar Singh informed about the concern of the Bank in promoting agriculture and other activities by financing the needy especially in the rural areas. With the spirit of helping the needy and as a corporate social responsibility, the Bank has already started functioning through 46 RSETIs across the country and the Bank is proud of the same, he said. In all **FORTY SIX** Directors participated in the Conclave.

United Bank of India



A 2-day Conclave for the Directors of RSETI sponsored by United Bank of India was organized from **25th to 26th November 2011** at Kolkata. The programme was inaugurated by His Holiness Swami Shivakarananda of Ramakrishna Mission, Belur Mutt, Kolkata in the august presence of Smt Renuka Kumar, DS, MoRD and other dignitaries. Sri Ambarish Nanda, General Manager of United Bank of India delivered the key note address. **Eleven** RSETI Directors took part in the Conclave along with executives of the Bank.

Dena Bank



A 2-day Conclave for the Directors of RSETIs sponsored by **Dena Bank** was organized from 29th to 30th November 2011 at Mumbai. The programme was inaugurated by Smt Renuka Kumar, Dy Secretary, MORD, GOI. Sri J R Prasad, Dy General Manager and Vice Principal, SBPT College, Mumbai delivered key note address. Sri R A Gupta, DGM and Sri S K Manchanda, AGM, representing Priority Sector Credit Department of Dena Bank along with Sri K N Janardhana, Chief Project Co-ordinator from Monitoring Cell for RSETIs were present. **Ten** RSETI Directors took part in the Conclave along with executives of the Bank.

Punjab National Bank



A 2-day Conclave of PNB RSETI Directors was held from 01.12.2011 to 02.12.2011 at Bank's Central Staff College, Delhi. The Conclave was inaugurated by Sri Rakesh Sethi, Executive Director of the Bank. Sri G. Banerjee, General Manager, Priority Sector Advances of PNB welcomed the dignitaries and the participants. Smt Renuka Kumar, Dy Secretary, MoRD, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and Sri H Somashekar, Director General, National Academy of RUDSETI and other officials from the Bank were present during the Conclave. **Twenty seven** RSETI Directors took part in the Conclave along with executives of the Bank.

Canara Bank



A 2-day Conclave of RSETI Directors of Canara Bank was held on 19th and 20th December 2011 at Bank's Head Office, Bangalore. Smt Archana S Bhargava, Executive Director inaugurated the Conclave in the presence of Smt Renuka Kumar, Dy Secretary, MORD, New Delhi.

The 2nd day of the Conclave was attended by Sri T Vijay Kumar, IAS, Jt Secretary, MORD, GOI and the programme concluded with a very inspiring valedictory address by **Dr D Veerendra Heggade**, President, National Advisory Council for RSETIs and Sri S Raman, Chairman & Managing Director of Canara Bank. **Dr Heggade** in his valedictory address traced the history of RUDSETI concept and lauded the efforts of the founders of Canara Bank who identified the needs of the common man rather than huge Corporates. The ideas sown by these great personalities have become great Institutions and RUDSETI which is one among them has spread its wings in the name and style of RSETIs, he said. **Twenty three** RSETI Directors took part in the Conclave along with executives of the Bank.

Central Bank of India



A 2-day Conclave for the Directors of RSETIs sponsored by **Central Bank of India** was organized from **6th to 7th February 2012** at Mumbai. The programme was inaugurated by Smt.Renuka Kumar, Dy Secretary, MoRD, GOI and Sri R Govind, Principal, SBPT College, Mumbai presided over the function. Sri.A.P.Dwivedi, CEO, Society for RSETIs & FLCCC, Central Bank of India, delivered the key note address. Sri K Achari, AGM, Central Bank of India, Sri.K.N.Janardhana, Chief Project Co-ordinator from Monitoring Cell for RSETIs, Bangalore and other officials from the Bank took part in the Conclave. **Forty six** Directors of Cent RSETIs participated in the Conclave.

SyndicateBank



The formal inaugural function of the Conclave of the Directors of SyndRSETIs sponsored by **SyndicateBank** was held at the Corporate Office of the Bank at Bangalore on 8th February 2012. **Padmabhushana Dr D Veerendra Heggade**, Dharmadhikari of Dharmasthala and the **President of National Advisory Council for RSETIs** inaugurated the Conclave by lighting the lamp. The programme was presided over by **Sri Ravi Chatterjee**, **Executive Director** of SyndicateBank. **Sri.M Anjaneya Prasad**, the **Executive Director of the Bank** launched the web site of Synd RSETIs.

In his inaugural address **Dr D Veerendra Heggade** said that he was inspired by the leadership qualities of the visionary founders of SyndicateBank like late Dr T M A Pai and late Sri T A Pai in promoting entrepreneurship which was a motivational factor behind opening of RUDSETI way back in 1982.

The 2nd day of the Conclave was attended by Smt Renuka Kumar, Dy Secretary, MORD, Government of India. Sri K P Muralidharan, General Manager, PSCD, SyndicateBank, Sri Srirami Reddy, DGM, Sri A K Rath, AGM, Sri K N Janardhana, Chief Project Co-ordinator and other executives of the Bank participated. **Fifteen** Directors of SyndRSETIs participated in the Conclave.

State Bank of Hyderabad



A 2-day Conclave for the Directors of RSETIs sponsored by **State Bank of Hyderabad** was organized from 13th to 14th February 2012 at Hyderabad. The programme was inaugurated by **Smt.Renuka Kumar, Dy. Secretary, MoRD, GOI** and was presided over by **Dr M V Rao, IAS, Director General, NIRD, Hyderabad**. Sri R P Tayal, Dy. General Manager, State Bank of Hyderabad, and Sri K N Janardhana, Chief Project Co-ordinator from Monitoring Cell for RSETIs and other executives from the Bank were present. **Twelve** Directors of SBH RSETIs participated in the Conclave.

Union Bank of India



A 2-day Conclave of RSETI Directors of Union Bank of India was held on 2nd and 3rd March 2012 at Bankers' Institute of Rural Development, Lucknow. The programme was inaugurated by **Smt Renuka Kumar, Dy Secretary, MoRD, GOI**. Sri P K Bansal, General Manager, Zonal Office, Lucknow delivered key note address. Sri V M Potdar, Dy General Manager, Sri K N Janardhana, Chief Project Co-ordinator and other officials from the Bank participated. The Conclave concluded with valedictory address by Sri **S.K.Chatterjee, Director, BIRD, Lucknow**.

In all, **14 Directors of RSETIs and 7 Regional Heads** in charge of these RSETIs took part in the Conclave. **Union Bank of India was the first Bank to invite their Regional Heads for the Conclave**, which was found to be very **useful as they too were sensitized about the activities of RSETIs**.

UCO Bank



A 2-day Conclave of RSETI Directors of UCO Bank was held on 15th and 16th March 2012 at their Staff Training College at Kolkata. The programme was inaugurated by **Smt Renuka Kumar, Dy Secretary, MoRD, GOI**. Sri Laxmi Kant Pande, Dy General Manager & Principal, Staff Training College, UCO Bank and Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated.

On the 2nd day of the Conclave, the valedictory address was delivered by Sri Uma Kant Mishra, General Manager of the Bank through video conference. **Twenty six** Directors of UCO RSETIs participated in the Conclave.

Allahabad Bank



A 2-day Conclave of RSETI Directors of Allahabad Bank was held on 20th and 21st April 2012 at their Bank's Training College at Lucknow. The programme was inaugurated by Smt Renuka Kumar, Dy Secretary, MoRD, GOI. Sri B K Srivastav, General Manager, Allahabad Bank, Dr P N Sharma, DGM & Principal, STC, Allahabad, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated

The valedictory address was delivered by Sri Chawla, Executive Director, Allahabad Bank. **Seventeen** Directors of Allahabad Bank RSETIs participated in the Conclave.

Common conclave of Banks with less than 10 RSETIs



A 2-day Conclave of RSETI Directors of Banks who have sponsored less than 10 RSETIs was held in 2 batches on 1-2, May 2012 and 3-4, May 2012 at NIRD, Hyderabad. While the RSETI Directors from Bank of Maharashtra, Indian Bank, Corporation Bank, DCC Bank-Bidar, IDBI Bank, Tripura Gramin Bank and Uttarakhand Gramin Bank participated in the Conclave on 1-2 May 2012, RSETI Directors from Oriental Bank of Commerce, Punjab & Sind Bank, Vijaya Bank, ICICI Bank, ING Vysya Bank and Arunachal Pradesh Rural Bank participated in the Conclave on 3-4 May 2012.

The programme for the first batch of Conclave was inaugurated Sri M V Rao, IAS, Director General, NIRD Hyderabad and Smt Renuka Kumar, Dy Secretary, MoRD, GOI inaugurated the programme for the 2nd batch of the Conclave.

Sri M Balakrishnan, DGM, Indian Bank, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from various Banks participated.

While **16** Directors of RSETIs participated in the first batch of the Conclave, **13** Directors of RSETIs attended the Conclave in the 2nd batch of the Conclave.

Common conclave of Associate Banks of SBI



A 2-day common Conclave of RSETI Directors of Associate Banks of State Bank of India comprising State Bank of Patiala, State Bank of Bikaner & Jaipur, State Bank of Travancore and State Bank of Mysore was held on 23rd and 24th May 2012 at Info Tech Academy, State Bank of Patiala at Patiala. The programme was inaugurated by Sri Achal Kumar Gupta, Managing Director of State Bank of Patiala. Sri J C Das, General Manager, SBOP, M R Jayesha, DGM, SBOP, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and others officials from the Bank participated.

In all, **twenty** Directors of RSETIs from all the Associate Banks of State Bank of India participated in the Conclave.

Andhra Bank



A 2-day Conclave of RSETI Directors of Andhra Bank was held on 28th and 29th May 2012 at their Apex Training College at Hyderabad. The programme was inaugurated by Sri Narendranath Reddy, General Manager and Sri Girish Pande, General Manager and Principal SBIRD of State Bank of India delivered the key note address.

Sri V B Bhagavathi, DGM, Andhra Bank, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated. **Eleven** Directors of Andhra Bank RSETIs participated in the Conclave.

State Bank of India



A 2-day Conclave of RSETI Directors of State Bank of India was held on 16th and 17th July 2012 at SBIRD, Hyderabad. The programme was inaugurated by Sri V Murali, Deputy Managing Director, State Bank of India and Sri M V Rao, IAS, Director General, NIRD, Hyderabad delivered key note address. Smt Renuka Kumar, Dy Secretary, MoRD, GOI, Sri J K Sinha, Chief General Manager [RB], SBI, Sri R Sharma, Chief General Manager, SBI, LHO, Hyderabad, Sri Girish Pande, General Manager and Principal SBIRD, Dr V Eswaran, General Manager and Sri Vijay Kumar, DGM, SBI, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated.

On the second day, **Dr D Veerendra Heggade**, President, National Advisory Council for RSETIs delivered valedictory address. In his valedictory address Dr Heggade said that RSETIs which are spread across length and breadth of the country are a boon to the unemployed youth and complimented State Bank of India for taking the lead in opening 108 RSETIs in various States across India. He advised the Directors to take the assignment with all passion and seriousness so that they can deliver their best in addressing the unemployment problem of the country.

Sri Bhagavanth Rao, Managing Director, State Bank of Hyderabad, Smt. Renuka Kumar, Dy. Secretary, MoRD, Sri Mohanaiah, Chief General Manager, NABARD, Hyderabad and other dignitaries participated.

It was a splendid experience for the top management of the Bank, all 108 Directors and other participants to hear to the experience of RSETI movement from Dr. D.Veerendra Heggade. All the participants were elated by the guidance given by Dr. D.Veerendra Heggade and they all assured that they will strive their best to ensure that they discharge their duties to the expectations of the MoRD, Government of India.

Bank of India



A 2-day Conclave of RSETI Directors of Bank of India was held on 21st and 22nd July 2012 at Management Development Institute, CBD, Belapur, Mumbai. The programme was inaugurated by Sri A.P. Ghugal, General Manager, Bank of India, Head Office, Mumbai. Sri B.V. Upadhyaya, DGM and Principal, Management Development Institute, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated in the inaugural session.

On the second day, during the valedictory function Smt. Renuka Kumar, Dy. Secretary, MoRD, Government of India explained in detail the expectations from MoRD in RSETI movement and requested the Bank management to address the gaps identified in the Conclave. Sri. Sharma, the Executive Director from Bank of India assured Government of India that Bank will initiate all the necessary steps in order to put in place the systems and procedures that are required to ensure that all the RSETIs sponsored by Bank of India will perform effectively. **Thirty Eight** Directors from Bank of India RSETIs participated in the Conclave.

MEETING OF NATIONAL ADVISORY COUNCIL FOR RSETIs



intervention more effective.

The first meeting of the **National Advisory Council for RSETIs** was convened at Unnati, Krishi Bhavan, New Delhi on **23rd February 2012**. The meeting was presided over by **Dr. D. Veerendra Heggade**, **Chairman, National Advisory Council for RSETIs**. The meeting was graced by none other than **Sri Jairam Ramesh, Hon'ble Union Minister for Rural Development, GOI**.



functioning of the RSETIs sponsored by various Banks, various guidelines issued by MoRD from time to time and also the Monitoring Cell for RSETIs were generated during the meeting. Good suggestions were developed in the meeting, which are helpful in bringing improvements in the functioning of RSETIs by different stakeholders.

As per the MOU entered into between the **Ministry of Rural Development, Government of India, New Delhi** and **National Academy of RUDSETI**, the Ministry of Rural Development notified setting up a **National Advisory Council for RSETIs** headed by **Dr. D. Veerendra Heggade** as **Honorary Chairman** to give policy guidance to the Ministry for making RSETI



Also present in the meeting were the Secretary, Joint Secretary and other dignitaries from the MoRD apart from top officials from reputed organizations like EDII – Ahmedabad, NIESBUD-Noida, NIMSME-Hyderabad, NIRD-Hyderabad, SIDBI and the leading Nationalized Banks as members of the National Advisory Council for RSETIs. The discussions at the National Advisory Council for RSETIs were very fruitful. A thorough review of the

Glimpse of other events

Bhoomi pooja of Chilkur RSETI sponsored by SBH in Andhra Pradesh

Bhoomi pooja of Chilkur RSETI in Ranga Reddy District of Andhra Pradesh, sponsored by **State Bank of Hyderabad** was held on 30-03-2012. **Sri M. Bhagavantha Rao, Managing Director of SBH** performed the Bhoomi pooja wherein the top executives of the Bank were present. Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs, Sri O N Bansal, Project Director for RSETIs, NIRD, Hyderabad were also present on the occasion.

State Bank of Hyderabad has received grant from MoRD for construction of new campus at Chilkur and the building is expected to be complete in all respects within one year.

KUSHALATHA wishes SBH RSETI, Chilkur 'GOOD LUCK' in all its endeavours.

Visit of RBI Regional Director to Kasargod RSETI

Smt. Suma Varma, RBI Regional Director from Kerala visited Andhra Bank RSETI, Kasargod on 15-3-2012 and interacted with the trainees of Aluminium Fabrication Programme. **A proud moment indeed for the RSETI.**

Paper Presentation by Chief Project Co-Ordinator at an International Workshop at Manila, Philippines

Sri K N Janardhana, Chief Project Co-ordinator was invited to present a paper in the Joint Workshop organized by ADB-OECD [Asian Development Bank and Organisation for Economic Co-operation and Development] held at **Manila, Philippines** on 27th and 28th February, 2012. The subject matter of the Workshop was “**Gender in Education, Employment and Entrepreneurship [3Es] in India, Indonesia and the People’s Republic of China**”. The Workshop was organized to address gender inequalities in education, employment and entrepreneurship in India, Indonesia and China and to exchange the good practices of these countries and to suggest recommendations to policy makers to reduce barriers in gender inequality.

On this occasion, Sri Janardhana presented a paper on the initiatives of Government of India by rolling out National Rural Livelihood Mission [NRLM] to address poverty among BPL families by enabling the poor households through forming Self Help Groups and to bring improvement in their livelihoods on a sustainable basis.

Visit of Dy. Secretary, MoRD, GOI

Smt Renuka Kumar, Dy Secretary, MoRD, GOI during her visit to Karnataka on 10th and 11th February 2012 visited RSETIs at Haveri and Davanagere and RUDSETI at Chitradurga, and she reviewed the performance of these Institutes. She was accompanied by Mr Manik Chandra Pandit, Asst. Commissioner, DRDA, MoRD. Sri Nagendra Babu K N, Director from the Monitoring Cell for RSETIs accompanied the team.



Visit to Haveri RSETI



Visit to Davanagere RSETI



Visit to RUDSETI, Chitradurga

INNOVATIVE TRAINING PROGRAMME BY UCO RSETI, DHUBRI IN ASSAM STATE



UCO RSETI, Dhubri organized a special training programme on **WATER HYACINTH** products manufacturing during February 2012. Congratulations to the Director and his team for this innovative programme.

SUCCESS STORIES

“Waste to worth” – an Eco friendly product

A Success story from Andhra Bank Institute of Rural Development Rajahmundry, East Godavari District



During November 2011, at Devarapalli, a remote village in Mareduhilli mandal of East Godavari District, AP, a review meeting of outreach programme was conducted by the **RBI officials**. During this event, the Regional Director of RBI enquired about the special programmes organized by the Institute in the village. The Director of RSETI seizing the opportunity assured the Regional Director, RBI that the tribal folk in the village will be trained to prepare cups out of the waste leaf sheath which is available in plenty in the village/nearby villages.

Thereafter, the RSETI Director met the technical faculty at Krishi Vigyan Kendra. After detailed discussion with technical staff, the Director along with technical staff visited the village with a hot pressing machine which was used for preparing cups out of bamboo waste leaf sheath. The villagers collected the bamboo leaf sheath and the master trainer prepared the leaf cups using the machine. The cups came in good shape, and the quality of the cup was like a strong leather cup. **The**

technical faculty expressed opinion that this product is made for the first time in the country since nobody else has come out with such a product out of bamboo leaf sheath so far. Thus, the Institute conceived a new programme for 10 days, and **20 tribal women** were trained successfully in moulding the leaves to cups for the first time.

As the main season for availability of good bamboo sheath starts from rainy season and continues up to the end of winter only, to ensure continuous activity throughout the year, women were also trained to prepare cups with another material which is also locally available in plenty viz., Adda leaf with support of paper so that they are engaged throughout the year.

It is heartening to note that Andhra Bank has financed the group for purchase of hot pressing machine and the members are promptly repaying the loan.

The economics of this trade is very interesting. It was found that the cost of a cup made at villages is sold for **Rs.0.50 to Rs. 0.75**. Each woman can produce 1000 cups per day and by this way, she will be earning a net profit of Rs. 9,000/- per month after meeting the expenses towards repayment of loan, cost of labour to pick the leaves from different places at the village etc.

Certainly, through innovative ideas, natural resources which are available in plenty in our country which is otherwise not put to judicious use can be put to good use for earning money, if RSETI can train people in that area to take up self employment ventures by organizing these types of innovative programmes. By this way, the unemployed youth can make a living out of the same.

Kudos from KUSHALATHA to Director Mr. M. Subrahmanyeswara Rao. Good, Keep it up.

Failure is the stepping stone for success

A Success story from UCO RSETI, Balasore



Mrs. Harapriya Jena though a housewife from a very poor family from Srikrishnapaur village in Balasore District, took active role in forming an SHG named "Maa Sarala SHG" consisting of 8 BPL and 2 APL lady members. This SHG group was financed under SGSY for starting a poultry unit in 2004, but due to outbreak of bird flu, the group suffered losses and ultimately the unit was shut down. Despite incurring losses, the group repaid the loan by pooling their personal savings.

At this point, **UCO RSETI, Balasore** who had conducted training programmes on Mushroom cultivation, had identified that mushroom has a very good market potential in the area. It was therefore felt appropriate to motivate the Maa Sarala SHG group who were in distress to attend a training programme on Mushroom Cultivation. The group members, though had suffered losses in their maiden venture i.e. Poultry, their enthusiasm never faded, and the entire group agreed to undergo training in Mushroom Cultivation **at UCO RSETI, Balasore.**

After the training, UCO Bank took initiative in financing this group to the tune of Rs. 50,000/-. By the knowledge they gained during the training and by getting finance for mushroom cultivation by UCO Bank, the group members are now earning more than Rs. 1,000/- per day. They have already repaid the Bank loan in full and are planning to go in a big way. On watching the success of this group, other SHG groups in the village are showing keen interest to undergo a similar training and start their own enterprise.

Well done UCO RSETI, Balasore!!!

Where there is a will there is a way

A success story from SBH RSETI, Navipet



Sri Seernam Raghu, a physically disabled youth, a resident of Mallaram village in Nizamabad District hails from a poor family. Being a disabled, he was not able to do any work and was worried about his disability. One day while listening to **FM Radio**, he came to know about the training programmes offered at **RSETI, Navipet**.

Without wasting any time, Sri. Raghu visited the RSETI and applied for Cell Phone Repairing Programme. During the interview RSETI found that though Raghu was physically disabled he was full of enthusiasm to go in for self employment and had little knowledge about the cell phones. Thus he was selected for the training programme. On successful completion of the training, the confidence level of Sri. Raghu got a boost as he had mastered not only the soft skills but also the hard skills for repairing cell phones. With the inputs received during the training programme, he established his own unit by name **“Vengamamba Mobile Repairing & Memory Downloading”** at Mallaram village, Nizamabad District.

Now, with his hard work and dedication, Sri. Raghu is able to earn a monthly income of Rs. **8,000/-**. He does not want to stop at this because he has dreams of expanding his business. He has, thus applied for a loan with State Bank of Hyderabad, Ahamadpura Branch, Nizamabad, which is under process.

As a proud owner of “Vengamamba Mobile Repairing & Memory Downloading”, Sri. Raghu says, **“SBH RSETI, Navipet has shown me the light in my life”**.

ACADEMICS HAS NO ROLE IN ENTREPRENEURSHIP

Success story from RUDSETI, Bhopal



Sri Aman Kumar, resident of Bhopal strongly believes in the proverb “failure is the stepping stone to success”. Born and brought up in Bhopal, he was one among the four children to his parents. Though he was not bright in his academics, he had a dream to become independent bread earner in his family. His family members had good academic background and had good respect in their neighbourhood.

Aman Kumar was actively participating in the extracurricular activities in his college. After completing Class XII, his parents wanted him to choose management as his career, much against the wishes of Aman and he was admitted to BBA at a famous and prestigious University in Bhopal. But Aman Kumar was very much tired of the studies and failed in first semester. His parents felt that the results of their son was an insult among their family members and made them faceless in the society. For no fault of Aman, he was blamed. Aman, who was very active hitherto, became depressed and dull.

He was so depressed that he decided to discontinue his education and his decision was a shock to his family members. As a result, he was totally rejected by his family and they started finding faults in his every action of Aman and started scolding him even for small mistakes. Because of this treatment from his family members, he left his residence in search of peace of mind and stayed with one of his friends.

During his stay, he came across RUDSETI and its activities through a daily in Bhopal. Curiously he visited the Institute and came to know about its activities. Like the trend of to-day's youth he was also attracted to the computer field and applied for the Computer Hardware training programme. Later, he was selected for the programme and successfully completed it too.

During the training programme, among others, Aman learnt about the soft skills like how to develop self confidence? How to set a goal and achieve it? How to deal with the customers? How to develop entrepreneurship competencies? How to manage a small enterprise? etc. During the training programme, he was so empowered by the inputs on soft skills that he was assisting guest faculty Sri Gupta in handling the practical sessions which boosted his confidence. After completion of the training programme he associated with the guest faculty in assembling and servicing of the computers. After gaining experience, Aman Kumar made up his mind to come out of the association with his guru and decided to start his own venture.

His GURU was also very happy with Aman's decision and blessed him all the success in his career and paid him an amount of Rs. 8,000/- as his initial investment for the services he rendered to him. With the blessings of his GURU and small investment, he purchased the tools required to service the computer system and started a servicing centre in his residence as his parents had taken him back

home after seeing his changed attitude after being trained at RUDSETI. His parents found that Aman Kumar has passion and possess requisite confidence in servicing computers.

In a span of six months, he developed a permanent customer base with assured income. His family members are very happy for the development and thanked RUDSETI for bringing transformation in Aman Kumar. With self confidence and success in his career, Aman Kumar remembers RUDSETI with gratitude **which shaped him from unemployed youth with hopeless future into a confident, vibrant and successful entrepreneur.**

Status of RSETIs – Bankwise (as on 31.3.2012)**(Source: NIRD, Hyderabad)**

Sl. No	Name of the Bank	No. of Lead Districts	No. of Districts approved by SLBC	No. of RSETIs established by banks
1	Allahabad Bank	21	21	17
2	Andhra Bank	9	9	11
3	Bank of Baroda	46	46	45
4	Bank of India	41	41	41
5	Bank of Maharashtra	7	7	7
6	ICICI Bank	2	2	2
7	Canara Bank	22	22	24
8	Central Bank of India	46	46	44
9	Corporation Bank	2	2	2
10	DCC Bank Bidar	1	1	1
11	Dena Bank	12	12	12
12	Indian Bank	12	12	5
13	Indian Overseas Bank	12	12	12
14	ING Vysya Bank	1	1	1
15	J & K Bank	12	12	11
16	Oriental Bank of Commerce	3	3	5
17	Punjab & Sind Bank	3	3	3
18	Punjab National Bank	62	62	38
19	RUDSETI	25	25	26
20	State Bank of Bikaner & Jaipur	8	8	8
21	State Bank of Hyderabad	12	12	12
22	State Bank of India	149	137	108
23	State Bank of Mysore	2	2	1
24	State Bank of Patiala	8	8	8
25	State Bank of Travancore	4	4	4
26	Syndicate Bank	16	15	16
27	UCO Bank	26	26	25
28	Union Bank of India	14	14	14
29	United Bank of India	24	21	11
30	Vijaya Bank	8	8	3
31	Assam Gramin Vikas Bank	5	5	1
32	IDBI Bank	1	1	1
33	Tripura Gramin Bank	1	1	1
34	Axis Bank	1	1	0
35	Uttarakhand Gramin Bank	1	1	1
36	Meghalaya Cooperative Apex Bank	1	1	0
37	Meghalaya Rural Bank	1	1	0
38	Arunachal Pradesh Rural Bank	1	1	1

39	North East Development Finance Corporation Limited (NEDFi)	2	2	1
40	Andhra Pradesh Bankers Institute of Rural and Entrepreneurship Development (APBIRED), Hyderabad, AP			1
41	Rural Training Centre (RTC) - Karaikudi, Sivagangai, Tamil Nadu			1
42	JSS Mahavidyapeethe RUDSETI - Chamarajnagar, Karnataka			1
	Total	624	608	526

Status of RSETIs – Statewise (as on 31.3.2012)
(Source: NIRD, Hyderabad)

Sr. No.	State	No. of Districts	No. of Districts approved by SLBC	No. of Banks involved	No. of RSETIs established by banks
1	Andhra Pradesh	22	22	6	25
2	Assam	27	27	8	13
3	Arunachal Pradesh	16	16	2	1
4	Bihar	38	38	8	34
5	Chhattisgarh	18	18	3	18
6	Gujarat	26	26	4	26
7	Goa	2	2	1	1
8	Haryana	21	21	5	12
9	Himachal Pradesh	12	12	3	10
10	Jammu and Kashmir	22	22	2	18
11	Jharkhand	24	24	8	25
12	Karnataka	29	29	11	30
13	Kerala	14	14	7	14
14	Madhya Pradesh	50	50	10	51
15	Maharashtra	33	33	6	35
16	Meghalaya	7	7	5	1
17	Mizoram	8	1	1	1
18	Manipur	9	2	0	0
19	Nagaland	11	11	4	1
20	Orissa	30	30	5	28
21	Punjab	20	20	5	17
22	Rajasthan	33	33	8	33
23	Sikkim	4	4	1	2
24	Tamil Nadu	31	31	5	25
25	Tripura	4	4	3	3
26	Uttar Pradesh	73	72	10	67
27	Uttarakhand	13	13	5	12
28	West Bengal	18	18	7	19
29	Delhi	1	0	1	0
30	Andaman and Nicobar	3	3	1	1
31	Daman and Diu	2	2	2	0
32	Dadra and Nagar Haveli	1	1	1	1
33	Lakshadweep	1	1	1	1
34	Puducherry	1	1	1	1
	Total	624	608		526



Sri M.G. Sanghvi, Chairman & Managing Director, SyndicateBank & Sri K. P. Muralidharan, General Manager, SyndicateBank with Dr. D. Veerendra Heggade.



Dr. D. Veerendra Heggade, President, NAR with Sri M.G. Sanghvi, Chairman & Managing Director, SyndicateBank and Sri S. Raman, Chairman & Managing Director, Canara Bank in a Board of Trustees meeting of National Academy of RUDSETI

