



# KUSHALATHA

for RSETIs

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A Newsletter of Monitoring Cell for RSETIs, under the aegis of MoRD, GOI, National Academy of RUDSETI, Bangalore

Sponsors: SDME Trust, SyndicateBank & Canara Bank

## Visit of Dr D Veerendra Heggade to Monitoring Cell for RSETIs, Bangalore, Karnataka

It was a pleasant and a memorable occasion to everyone in the office of the Monitoring Cell for RSETIs that Dr D Veerendra Heggade, President, National Advisory Council for RSETIs, paid a visit to the office on 19.6.2013 and reviewed the functioning of



the Monitoring Cell for RSETIs. Dr Heggade spent his quality time of more than an hour discussing various issues concerning the mentoring and monitoring of the RSETIs and the ways and means adopted

by the Monitoring Cell for RSETIs for effective implementation of the MoRD guidelines. Dr Heggade also gave many inputs for bringing in improvements in the functioning of the Monitoring Cell for RSETIs.

After taking stock of the functioning of the Monitoring Cell for RSETIs, Dr Heggade appreciated the pro-active role played effectively by Sri K N Janardhana and his team in implementing the MoRD guidelines and wished them all the success in their endeavours. Earlier Dr Heggade was received by Sri K Preetam Lal, General Manager, SyndicateBank, Regional Office, Bangalore and Sri K N Janardhana, Chief Project Co-ordinator and was felicitated on the occasion. After carrying out review of the Monitoring Cell for RSETIs, Dr D Veerendra Heggade had interaction with the staff members and blessed them with his good wishes.



**A proud moment indeed for the Monitoring Cell for RSETIs**

## Third Anniversary of "Association of Successful Alumni of RUDSET Entrepreneurs(ASARE)" at Ujire, Karnataka



Association of Successful Alumni of RUDSET Entrepreneurs (ASARE) which is functioning under the visionary leadership of Dr D Veerendra Heggade at Ujire celebrated its third anniversary day as

"ASARE Sambhrama 2013" on 7<sup>th</sup> April 2013. The function was graced by Dr D Veerendra Heggadeji. A large number of dignitaries and members of ASARE were present on the occasion.

## SECOND ROUND OF CONCLAVE OF RSETI DIRECTORS

In terms of the MoRD guidelines, the Conclave of RSETI Directors should be organized by the sponsoring Banks as an annual event. This is to ensure that all the gaps identified in the functioning of the RSETIs during the Conclave are addressed so that they perform on an equal footing with the best-performing RUDSETI in the country. While the first round of the Conclave focused on capacity building of the RSETI Directors and review of the RSETIs, the second and subsequent rounds of the Conclave will focus exclusively on a thorough review of the performance of each RSETI by Chief Project Co-ordinator from the Monitoring Cell for RSETIs, wherein the gaps in the functioning of the individual RSETIs will be identified and on-the-spot suggestions will be provided to bridge the gaps.

In compliance with the MoRD guidelines to organize a 2-day Conclave of their RSETI Directors as an annual event, Bank of Baroda, Canara Bank, Dena Bank, Punjab National Bank, Andhra Bank, Indian Bank, Indian Overseas Bank, State Bank of Hyderabad, SyndicateBank, UCO Bank, Associate Banks of State Bank of India and United Bank of India organised the Conclave for their RSETI Directors in the previous quarters. During this quarter, Allahabad Bank, Central Bank of India and Bank of India also took the initiative in organizing Conclave for their RSETI Directors apart from Banks which have sponsored less than 10 RSETIs by organizing a Common Conclave for their RSETI Directors at NIRD, Hyderabad.

A summary of the Conclaves arranged by all the above Banks during the reporting quarter is as follows:



### Conclave of RSETI Directors of Allahabad Bank



The second round of Conclave of Directors of RSETIs sponsored by Allahabad Bank was held on 26<sup>th</sup> and 27<sup>th</sup> April 2013 at Staff College, Lucknow. The programme was inaugurated by Sri T R Chawla,

Executive Director of the Bank. Sri R.N.Mohanty, General Manager, Sri Sunil Mehta, Field General Manager of Uttar Pradesh, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated in the inaugural function. On the second day, Smt Renuka Kumar, Dy Secretary, MoRD, Government of India, New Delhi, explained in detail the expectations from MoRD in RSETI movement and requested the Bank management to address the gaps identified in the Conclave. **Twenty one** RSETI Directors from Allahabad Bank participated in the Conclave.

### Common Conclave of RSETI Directors of Banks with less than 10 RSETIs

The second round of 2-day Conclave of RSETI Directors of Banks who have sponsored less than 10 RSETIs was held in 2 batches on



28-29 May 2013 and 30-31 May 2013 at NIRD, Hyderabad. While the RSETI Directors from Bank of Maharashtra, DCC Bank Bidar, ING Vysya Bank, IDBI Bank, Uttarakhand Gramin Bank, Arunachal Pradesh Rural Bank, Andhra Pradesh Bankers Institute of Rural and Entrepreneurship Development (APBIRE) and ICICI Bank participated in the Conclave on 28-29 May 2013, RSETI Directors from Corporation Bank, Punjab & Sind Bank, Vijaya Bank, Assam Gramin Vikas Bank, Oriental Bank of Commerce and North East Development Finance Corporation Limited (NEDFi) participated in the Conclave on 30-31 May 2013.

Dr. M V Rao, IAS, Director General, NIRD, Hyderabad actively participated in both the batches and interacted with the participants of the Conclave.

Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs, Sri O N Bansal, Project Director for RSETIs, NIRD, Hyderabad, Sri K N Nagendra Babu, Director, Monitoring Cell for RSETIs and other officials from various Banks participated.

While **18 Directors** of RSETIs participated in the first batch of the Conclave, **17 Directors** of RSETIs attended the Conclave in the 2<sup>nd</sup> batch of the Conclave.

### Conclave of RSETI Directors of Central Bank of India

A two-day Conclave of Directors of RSETIs sponsored by Central Bank of India was organized at Sir Sorabji Pochkhanawala Banker's Training College, Mumbai on 12<sup>th</sup> & 13<sup>th</sup> July, 2013.

The programme was inaugurated by Sri B B Gupta, General Manager, Sri A P Dwivedi, CEO, Society/Trust for RSETI & FLCC of CBI, Sri K K Agarwal, Principal, SPBT College, Mumbai and Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs, Bangalore.



Sri M V Tanksale, Chairman & Managing Director later in the evening addressed the Directors and called upon them to show overall improvement in the activities of RSETIs sponsored by CBI. He assured that he would extend the requisite support to RSETI movement. Dr. R. Bhaskaran, CEO, IIBF, Mumbai was also present on the occasion.

On the second day Smt. Renuka Kumar, Dy. Secretary, MoRD, GOI participated in the conclave and highlighted the need of self employment among the Rural Youth and positive contributions of Director of RSETI in achieving the objectives of RSETIs. **Thirty four** RSETI Directors from Central Bank of India participated in the Conclave.

### Conclave of RSETI Directors of Bank of India



The second round of Conclave of Directors of RSETIs sponsored by Bank of India was held on 7<sup>th</sup> and 8<sup>th</sup> June 2013 at Management Development Institute, CBD, Belapur, Navi Mumbai. The programme was inaugurated by

Sri A.P. Ghugal, General Manager, Bank of India, Head Office, Mumbai. Sri Debashish Chakraborty, General Manager and Principal, Management Development Institute, Belapur, Sri Pramod Kumar Patnaik, General Manager, Bank of India, Sri S K Somani, Dy General Manager, Bank of India, Sri K N Nagendra Babu, Director, Monitoring Cell for RSETIs and other officials from the Bank participated in the inaugural session.

On the second day, Smt Renuka Kumar, Dy. Secretary, MoRD, Government of India, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated in the Valedictory function. Smt Renuka Kumar explained in detail the expectations from MoRD in RSETI movement and requested the Bank management to address the gaps identified in the Conclave. **Forty Two** RSETI Directors from Bank of India participated in the Conclave.



### Orientation Programme for the newly recruited faculty members of various RSETIs

As per the suggestions received from a few SPCs, although the new Faculty Members will be deputed for a 14-day Trainers' Training Programme at NAR, Bangalore, it was felt essential that a two day Orientation Programme in a RUDSETI will help them to appreciate the RSETI concept immediately after joining an RSETI as the faculties will not have any exposure towards RSETI concept before joining the organisation.

Accordingly, the following SPCs organized two-day Orientation Programme for the newly recruited faculty members at different RUDSET Centres:



Programme organized by Sri G C Mishra, SPC, Odisha on May 8<sup>th</sup> and 9<sup>th</sup>, 2013 at RUDSETI, Bhubaneshwar wherein 22 participants were present.



Programme organized by Sri M Y Sawant, SPC, Maharashtra on May 23<sup>rd</sup> and 24<sup>th</sup>, 2013 at RUDSETI, Talegaon Dabhade wherein 19 participants were present.



Programme organized by Sri L N Jha, SPC, Bihar on May 10<sup>th</sup> and 11<sup>th</sup>, 2013 at RUDSETI, Hajipur wherein 22 participants were present.



Programme organized by Sri I D Tiwari, SPC, Jharkhand on May 27<sup>th</sup> and 28<sup>th</sup>, 2013 at RUDSETI, Silli wherein 19 participants were present.



Programme organized by Sri M D Rajwaniya, SPC, Rajasthan on May 13<sup>th</sup> and 14<sup>th</sup>, 2013 at RUDSETI, Jaipur wherein 23 participants were present.



Programme organized by Sri Anandi Lal, SPC, Punjab & Haryana on June 10<sup>th</sup> and 11<sup>th</sup>, 2013 at RUDSETI, Ghaziabad wherein 28 participants were present.



## Success Stories

### JOURNEY FROM SEEKER OF JOB TO GIVER OF JOB

A Success Story from SyndRSETI, Bellary, Karnataka



Mallikarjuna H M is the elder one among four children of Sri Virupakshaiah, labourer in a Sugar Factory at Siraguppa in Karnataka State. Virupakshaiah always desired that his sons should not end up as labourers like him, but at the same time he could not give quality education to his children in view of his poor income. But as a father, he taught his sons to be disciplined and sincere in life and work hard in whatever profession they take up in life.

Mallikarjuna being the elder son had more responsibility to supplement his father's income since the salary of his father was too meager to lead the family. He thus joined a photo studio at Bellary as an Assistant and used to go along with his owner to many marriage and other functions where photos and videos were taken. Over a period of time Sri Mallikarjuna got interested in the profession and desired that he too shall become a successful photographer. Though he wanted to learn the skills in photography, his owner did not teach him the photography skills.

One fine evening the guest Faculty of Photography & Videography of SyndRSETI, Bellary casually visited the Studio where Mallikarjuna was working and during interaction with him the Guest Faculty could make out that Mallikarjuna lacked the requisite skills in photography and suggested him to take some training in SyndRSETI, Bellary. Mr Mallikarjuna was overjoyed with the idea and immediately sought details of SyndRSETI. Without wasting any time he visited SyndRSETI, Bellary and

expressed his desire to the Director to help him in getting a training in Photography & Videography. On seeing the interest, the Director suggested him to join the next programme on Photography & Videography. Mr Mallikarjuna was worried that he may have to pay fee for the training but was delighted to know that the training given by SyndRSETI was free of cost.

Having little knowledge on photography and with burning desire to learn more, Mr Mallikarjuna enthusiastically involved in all the sessions during the training programme. What impressed him much was the sessions on Entrepreneurial competencies, Marketing Skills, Business Management, financial aspects etc., At the end of the programme, Mr Mallikarjuna was a different man brimming with confidence to start a Studio of his own, but the only hindrance was funds required to start the unit.

Mr Mallikarjuna always recollected one important lesson he learnt in SyndRSETI, Bellary i.e. to start an enterprise in a small scale to begin with. Thus he borrowed nominal amount from his friends and relatives to meet the expenses of a Digital and a Video camera and started his Studio in Siraguppa. The people in Siraguppa, also known as 'Rice bowl' of Karnataka are generally resourceful and spend generously on family and religious functions which are celebrated invariably with photography and videography covering the event. Mr Mallikarjuna with his art of giving courteous service to the customer learnt during the training at SyndRSETI capitalized this opportunity and started earning decent income from the profession. With the profits generated over the last four years Mr Mallikarjuna has now set up a Studio of his own by name '**Sindhu Colour Lab & Studio**' at Siraguppa.

Mr Mallikarjuna, on interaction with many customers has developed more creativity in the profession to suit the needs of his customers and hence his services are more sought after at Siraguppa. Started in a humble way by working as an assistant in Photo Studio, Mr Mallikarjuna today has four assistants working with him. He is motivating his assistants to take training in SyndRSETI, Bellary so that they too can become successful entrepreneurs in life. With a monthly income of Rs. 40,000/- to Rs. 50,000/-, Mr Mallikarjuna is a happy man today. Whenever he comes across an unemployed youth, he refers them to take a suitable training at SyndRSETI, Bellary. Truly, Mr Mallikarjuna is an ambassador to SyndRSETI, Bellary, sponsored by **SyndicateBank**. He profusely thanks **SyndicateBank** for setting up this noble Institute which caters to thousands of unemployed youth like him.



## DESIRE TO GROW SHOWS THE PATH TO GROW

A Success Story from UB RSETI, Marigaon, Assam State



Leading a simple life with sufficient food for two times in a day was a challenge for Smt Mitali Doloi resident of Bhurbandha, Katahguri village in Morigaon District of Assam. Her husband worked as an agricultural labourer and the earnings were not sufficient to meet the daily needs of her family with two school going children. Thus Smt Mitali Doloi looked for some opportunities by which she can supplement her family income.

At this juncture she came to know through her neighbours that goat rearing will help with earning some money. Thus she borrowed some money from her neighbours and purchased two goats. After some days, this activity enthused Smt Mitali Doloi to purchase some more goats, but how to rear them scientifically and to arrange for funds was a question mark before her.

Smt Mitali Doloi discussed with her neighbours about her desire to do this goat rearing activity on a larger scale. At this point of time one of the ex-trainees of RSETI Morigaon suggested Smt Mitali Doloi to take training at the RSETI which will help her in carrying out this activity on a larger scale.

With the information received, Smt Mitali Doloi approached RSETI, Morigaon and expressed her desire to undergo training in Goat Rearing. After carefully listening to Smt Mitali Doloi and understanding her interest in pursuing this activity, the Director advised her to participate in the six-day training programme on Goat Rearing.

Having determined to take up this activity, the learning process of Smt Mitali Doloi during the training programme went exceedingly well. She listened to the expert faculty with great interest and the soft skills provided by the RSETI redoubled her confidence in carrying out the Goat Rearing activity with all seriousness.

After the training, the RSETI Director helped Smt Mitali Doloi in getting a bank loan of Rs. 1.00 lac from the nearest branch i.e. United Bank of India, by which she bought the 15 exotic breeds of goats and started her activity. By earning Rs. 12000/- per month, Smt Mitali Doloi is a happy woman today. When asked about her experience of training at RSETI Marigaon, Smt Mitali Doloi says that the training inputs received in six days at the RSETI has changed her life.

## EMERGING OUT OF GLUMNESS

A Success Story from BOB RSETI, Jhunjhunu, Rajasthan State



This story unravels the account of Manoj Saini, who at a very young age got saddled with family responsibilities owing to poverty and poor living conditions. He faced countless hardships and challenges but still managed to achieve success with his determination and timely support of BOB RSETI, Jhunjhunu.

Manoj's father, who earned living through camel cart in a village near Jhunjhunu, had a hard time catering to the needs of the family. Seeing their circumstances, Manoj being his eldest son, discontinued his studies after high school. Thereafter, he left his village and went to Jhunjhunu in search of a job. After much struggle he managed to get a job in a mobile shop for mere Rs. 1500/- per month. Life still seemed difficult and his meager salary did not prove to be of much help to his family.

On a fortunate day of his life, he got to know about free Mobile Repairing training organized by BOB RSETI, Jhunjhunu through newspaper. With surging optimism he approached the institute and described his circumstances, following which he enrolled for Mobile Repairing training. Apart from imparting technical knowledge, this training program filled him with self confidence which motivated him to become an entrepreneur.

As per the inputs received in the training, he did a careful market survey and chose a business location to start his venture. With the help of a Rs. 80,000/- loan availed from Bank of Baroda, he started his own Mobile Repairing shop named 'Manoj Telecom Center' at a rented premises in Ganesh Mandir Market, Jhunjhunu.

Manoj is running his shop successfully. With a monthly income of Rs. 15,000/- Manoj is now leading a decent life with his family. He feels greatly obliged to BOB RSETI, Jhunjhunu for encouraging him to achieve a successful career and bringing happiness in his life. He never misses a chance to advocate RSETI training programs whenever he comes across any unemployed youth.



## FROM WASTE TO WORTH

### A Success Story from Dena RSETI, Mehsana, Gujarat State



Becharaji Tluka Becharaji is a backward village situated in a remote corner in Mehsana District of Gujarat. The people here are working mainly as agricultural labourers. A few women working as agricultural labourers joined a Self Help Group Jay Bahuchar Sakhi Sang and started saving money out of the wages earned by them. After mobilizing some amount of money, an idea to search for some alternate source of income came up during a meeting of the SHG members. Though all the members appreciated the idea, no one had a suggestion to make, but a DRDA representative who was present in the meeting suggested the members to approach Dena RSETI, Mehsana who are providing different kinds of self-employment training programmes to the unemployed youth. All the members lauded the suggestion and approached the Director, RSETI Mehsana to find out whether any training would help them to go ahead with their desire to take up some self-employment activity to improve their income. After listening to the SHG members and their skills, the RSETI Director suggested a 10-day training on "Manufacturing Utility Items from Waste" i.e. manufacturing different products like lamp shades, ganesha idols, letter box, wall hangings etc. from coconut rind. The programme was something new but having the desire to make use of their skills, all the members agreed to this suggestion and enrolled themselves for a 10-day training on "Manufacturing Utility Items from Waste".

The training programme was a refreshing experience for the SHG members since they were also given information on entrepreneurial competencies, marketing skills, customer behavior etc. apart from the skills which boosted their morale to take up the activity for supplementing their income level.

On completing the training programme, the members made a market survey which suggested that the products made out of coconut rind have very good potential. On looking at the

enthusiasm of the SHG members the DRDA came to their aid by securing a shop through Becharaji Temple Trust who was kind enough to offer the shop to the SHG group without rent. The members contributed Rs. 1,000/- each for procuring raw materials and made use of the skills learnt in RSETI Mehsana to produce varieties of articles. The uniqueness of the products coupled with marketing skills of the SHG members has helped the group members to earn Rs. 25,000/- to Rs. 30,000/- per month. The group has ambition to expand the business by opening more outlets in the nearby talukas.

The leader of the group, Ms GauribenJani, when asked about her experience she says "the entire group owes its credit to Dena RSETI, Mehsana for giving us the required motivation to start the self employment venture".

## Success Stories in Brief



**Smt. Nirmala Saini**, a trainee from **SyndRSETI Amroha, Uttar Pradesh**, sponsored by **SyndicateBank**, trained in Zardogi and Beauty Parlour is the proud owner of a Zardogi and Beauty Parlour shop. **Her monthly income is Rs.10000/-.**



**Sri Basudeb Singh**, a trainee from **RSETI Baripada, Odisha**, sponsored by **Bank of India**, trained in Goat Rearing now has his own farm with **213 Black Bengal variety goats** from which he is happily earning **Rs. 6,000/- per month.**





**Sri Gopal Shrimal**, a trainee from **RSETI Dungarpur, Rajasthan**, sponsored by **Bank of Baroda**, trained in photography & videography is the proud owner of **Gitanjali Digital Studio, Hathai**. His monthly turnover is **Rs. 2 to 3 Lacs**.



**Sri Ravinder Kumar**, a trainee from **RSETI, Ludhiana, Punjab** State sponsored by **Punjab and Sind Bank**, trained in Multiphone Servicing is the proud owner of **Moriya Telecom**. His monthly income is **Rs.20,000/-**.



**Smt. K. Mangaiyarkarasi**, a trainee from **RSETI, Erode, Tamil Nadu** sponsored by **Canara Bank**, trained in **Jardosi & Maggam Work** started her own venture with own funds and doing **Jardosi & maggam work** for **Blouse, Chudithar, Saries, etc.** Her monthly income is **Rs. 7000/-**.



**Smt. Rehana Khatoon**, a trainee from **RSETI, Nalanda, Bihar** sponsored by **Punjab National Bank**, trained in **Agarbatti Making** is successfully running an **Agarbatti manufacturing unit** at her residence with **2-3 people** working under her. Her monthly income is **Rs. 4,000/-**.



**Miss Zareena Bano**, a trainee from **RSETI, Baramulla, J & K**, sponsored by **Jammu and Kashmir Bank**, trained in **Dress Designing for Women** is the proud owner of a **tailoring unit** with **four girls** working under her. Her monthly income is **Rs. 5000/-**.



**Sri Dinakar**, a trainee from **RUDSETI, Ujire, Karnataka** sponsored by **SDME Trust, Syndicate Bank and Canara Bank**, trained in **Basic Photography & Videography** is the proud owner of **Photo Infact**. His monthly income is **Rs. 20,000/-**.





**Smt. Kiran Devi**, a trainee from RSETI, Jaisalmer, Rajasthan sponsored by State Bank of Bikaner and Jaipur, trained in Dress Designing for Women is successfully running a tailoring unit at her residence. **Her monthly income is Rs. 5000/-.**



**Smt. Suman Singh**, a trainee from RSETI, Barabanki, Uttar Pradesh sponsored by Bank of India, trained in Dress Designing for Women is successfully running a tailoring unit at her residence. **Her monthly income is Rs. 5000/-.**



**Sri Kishan Chand**, a trainee from RSETI, Kathua, J & K State sponsored by State Bank of India, trained in Plumbing and Sanitary Works is now a successful entrepreneur who takes the work on contract and has employed 2-3 workers with him. **His monthly income is Rs. 8000/-.**



**Sri Mujiburrehman**, a trainee from SyndRSETI, Meerut, Uttar Pradesh sponsored by Syndicate Bank, trained in Motor Winding & repairing of Electrical equipments is the proud owner of Rehman Electricals. **His monthly income is Rs. 25,000/-.**



**Ms. Jiwan Kaur**, a trainee from RSETI, Barnala, Punjab State sponsored by State Bank of Patiala, trained in Tie & Die started a shop of dyers at her residence. **Her monthly income is Rs. 10500/-.**



**Sri. Naresh Gehlot**, a trainee from RSETI, Nagaur, Rajasthan sponsored by UCO Bank, trained in Multiphone Servicing is the proud owner of a mobile repairing shop. **His monthly income is Rs. 5,000/-.**



## सफलता की कहानियाँ

इलाहाबाद बैंक ग्रामीण स्वरोजगार प्रशिक्षण संस्थान (आरसेटी),  
गोंडा (उ.प्र.)

श्री मो. मेहसीन रजा अहमद आत्मज श्री मो. ग्यास अहमद निवासी  
गंगटा रोड, लोहियानगर, जिला-गोंडा मल्टीफोन सर्विसिंग प्रशिक्षण



मो. मेहसीन रजा आत्मज मो. ग्यास अहमद निवासी - गंगटा रोड, लोहियानगर, जिला गोंडा को व्यक्तिगत कारणों से इण्टर के बाद कॉलेज की पढ़ाई छोड़नी पड़ी। रोजगार की तलाश में उसे इधर उधर भटकना पड़ा, लेकिन उसे किसी भी तरह की कामयाबी नहीं मिली।

इसी बीच कौड़ीवहियार गांव में आरसेटी, गोंडा के द्वारा जागरूकता अभियान चलाया गया। उस कैम्प में मो. मेहसीन रजा भी उत्सुकतावश आया। वहाँ उसे जानकारी मिली कि किसी भी व्यवसाय में सफल होने के लिए दिल में जज्बा एवं व्यवसाय से संबंधित ज्ञान एवं कौशल का होना आवश्यक है। उसे यह भी पता चला कि आरसेटी द्वारा प्रदत्त प्रशिक्षण पूर्णतः निःशुल्क है एवं प्रशिक्षण के दौरान खाने पीने की सुविधा भी रहती है। सारी बातों का अवलोकन करने के पश्चात् उसने आरसेटी, गोंडा के वित्तीय वर्ष 2012-13 के पाँचवें कोर्स में दाखिला लिया। यह कोर्स मल्टीफोन सर्विसिंग का था। इस 30 दिनों के मल्टीफोन सर्विसिंग कोर्स ने मो. मेहसीन रजा के जिदंगी जीने के अंदाज को बदल दिया। समय के महत्व को समझाने में एवं उद्यमशीलता के विकास में आरसेटी, गोंडा ने अपनी भूमिका अच्छी तरह निभाई। अनुभवी शिक्षकों के द्वारा प्रदत्त जानकारी से उसने मोबाईल रिपेयर के क्षेत्र में महारत हासिल की।

प्रशिक्षण संपन्न होने के तीन माह के भीतर ही मो. मेहसीन रजा ने अपना व्यवसाय प्रारंभ कर दिया। आस-पड़ोस और परिवार का पूरा सहयोग उसे प्राप्त हुआ। इसी का नतीजा है कि गोंडा शहर के गंगटा रोड के पास "कशीश मोबाईल रिपेयरिंग सेन्टर" आज जाना पहचाना नाम है तथा मो. मेहसीन रजा की मासिक आमदनी रु.10000/- हजार तक है।

मो. मेहसीन रजा की कहानी एक आम आदमी की कहानी है जिसने बुलंद हौसले और कड़ी मेहनत के बल पर अपना मुकाम बनाया।

बैंक ऑफ इंडिया, स्टार स्वरोजगार प्रशिक्षण संस्थान (आरसेटी),  
भोपाल (म.प्र.)

श्री मनोहर सिंह ठाकुर आत्मज श्री बादाम सिंह ठाकुर, ग्राम-कोकता  
जिला-भोपाल (म.प्र.) मल्टीफोन सर्विसिंग प्रशिक्षण



श्री मनोहर सिंह ठाकुर आत्मज श्री बादाम सिंह ठाकुर ग्राम: कोकता, जिला-भोपाल का जन्म एक निर्धन परिवार में हुआ था। वह कक्षा 12वीं तक ही शिक्षा प्राप्त कर सके। प्रारंभ से ही श्री ठाकुर की इच्छा तकनीकी शिक्षा ग्रहण कर स्वयं का व्यवसाय स्थापित करने की थी, किन्तु निर्धनता उनके लिये अवरोध थी। श्री ठाकुर को उनके पड़ोसी डॉ. सलील बरतर ने बताया कि बैंक ऑफ इंडिया द्वारा प्रायोजित स्टार स्वरोजगार प्रशिक्षण संस्थान (आर-सेटी), भोपाल में तकनीकी एवं उद्यमिता विकास का प्रशिक्षण दिया जाता है।

श्री ठाकुर ने स्टार स्वरोजगार प्रशिक्षण संस्थान (आर-सेटी), भोपाल में संपर्क कर मल्टीफोन सर्विसिंग के प्रशिक्षण हेतु अपना पंजीकरण कराया। पश्चात् प्रशिक्षण संस्थान से सूचना मिलने पर उन्होंने स्टार स्वरोजगार प्रशिक्षण संस्थान (आर-सेटी), भोपाल में मल्टीफोन सर्विसेस का दिनांक 15/09/2010 से दिनांक 25/10/2010 तक प्रशिक्षण प्राप्त किया।

श्री ठाकुर द्वारा दी गई जानकारी के अनुसार प्रशिक्षण उपरांत उन्होंने स्वयं के साधनों से रुपये 35,000/- लगाकर दिनांक 07/06/2011 को मोबाईल मरम्मत का कार्य प्रारंभ किया। शुरुआत में श्री ठाकुर को कठिनाईयों का सामना करना पड़ा, लेकिन श्री ठाकुर ने अपने अथक प्रयास से आमदनी में लगातार इजाफा किया। वर्तमान में उनकी दुकान पर करीब रुपये 3,00,000/- का सामान यथा फर्नीचर, मरम्मत के औजार व एसेसरीज इत्यादि हैं तथा उन्हें प्रतिमाह रुपये 20,000/- की आमदनी हो रही है। इससे वह न केवल अपने परिवारजनों को अच्छी सुविधायें उपलब्ध करा पा रहे हैं, वरन् उनके कारोबार में भी दिनों दिन वृद्धि हो रही है। श्री ठाकुर समय-समय पर स्टार स्वरोजगार प्रशिक्षण संस्थान में आकर प्रशिक्षणार्थियों का उत्साह वर्धन करते हैं। साथ ही अन्य बेरोजगार ग्रामीण युवक व युवतियों को संस्थान के बारे में जानकारी देते हैं।

श्री ठाकुर ने उनकी उपलब्धियों के लिये बैंक ऑफ इंडिया एवं स्टार स्वरोजगार प्रशिक्षण संस्थान (आर-सेटी), भोपाल से मिले मार्गदर्शन व प्रशिक्षण के प्रति अत्यधिक आभार व्यक्त किया है। श्री ठाकुर का मत है कि जहाँ व्यक्ति की चाह होती है, आगे बढ़ने के रास्ते स्वतः ही खुलते जाते हैं, बस जरूरत दृढ़ निश्चय, मेहनत व संयम की होती है।



**देना बैंक, आरसेटी, पाटन (गुजरात)**  
**ग्राम अद्वारा की महिलाओं का पटोला कला का प्रशिक्षण**



पाटन में सालवी समाज के तीन परिवार हैं, जो 'पटोला' की कला में पारंगत हैं। यह कलाकार कभी भी पटोला कला के बारे में किसी दूसरे व्यक्ति को नहीं बताते, यहाँ तक कि अपनी बेटी को भी नहीं। इसके पीछे उनकी ऐसी अवधारणा है कि यदि वे इस कला के बारे में बताएंगे तो उनका काम शायद कम हो जाएगा। इस कारण पटोला लम्बे समय तक जैसा का वैसा रहने की खासियत से विश्वप्रसिद्ध है।

गुजराती में एक कहावत है "पड़ी पटोले भात, फाटे पण फीटे नहीं" अर्थात् पटोला कितना भी पुराना हाकर फट जाएगा लेकिन उसकी डिजाइन हो हमेशा कायम रहती है। एक पटोला बनाने में कम से कम छः माह का समय लग जाता है। एक पटोला की कीमत लाख रुपए तक होती है।

देना बैंक आरसेटी, पाटन के निदेशक श्री ए.जे.जोशी ने पटोला हाऊस के मालिक श्री निर्मल भाई को संपर्क करके उन्हें यह समझाया कि ज्ञान बाँटने से बढ़ता है। श्री निर्मल भाई ने इस विषय पर तीनों परिवारों से सलाह की लेकिन वे मानने को तैयार नहीं थे। किन्तु श्री जोशी ने हार नहीं मानी और उन्होंने श्री निर्मल भाई एवं समाज के अन्यजनों से आरसेटी प्रशिक्षण संस्थान में आकर संस्थान के बारे में जानकारी लेने का आग्रह किया। इस पर इन लोगों ने आरसेटी में आकर महसूस किया कि उनके द्वारा पटोला कला का ज्ञान दूसरों को देने से उनकी कला का प्रचार प्रसार होने के साथ-साथ उनके कारोबार में भी वृद्धि होगी।

श्री निर्मल भाई ने प्रभावित होकर आरसेटी निदेशक से लोगों को प्रशिक्षण प्रदान कराने की इच्छा व्यक्त की। चूँकि यह प्रशिक्षण नया था इसलिए ई.डी.पी. कोर्स को ध्यान में रखते हुए तीस दिन के प्रशिक्षण का मोड्यूल बनाकर एन.ए.आर. मोनीटरिंग सेल, बेंगलूर की अनुमति ली गई। इसके बाद प्रशिक्षण संस्थान द्वारा स्थानीय संस्थाओं तथा आरसेटी के ही भूतपूर्व प्रशिक्षणार्थियों से पटोला के प्रशिक्षण हेतु संपर्क किया गया। जिसके चलते कई और नए लोग भी जानकारी लेने संस्थान में पहुँचे। इसके कुछ दिन बाद श्री निर्मल भाई के साथ देना बैंक आरसेटी, पाटन में इंटरव्यू रखा गया और अभ्यर्थियों का चयन कर पटोला कला का प्रशिक्षण दिनांक 20.05.2013 से 18.06.2013 तक 30 दिन का रखा गया। प्रशिक्षण में श्री मेहुल भाई ट्रेनर के रूप में उपस्थित रहे। इसी दौरान प्रशिक्षणार्थियों को तकनीकी व उद्यमिता विकास प्रशिक्षण भी प्रदान किया गया। प्रशिक्षण कार्यक्रम के समापन के दिन दिनांक 18.06.13 को अग्रणी जिला प्रबंधक, पाटन एवं डी.डी.एम. नाबार्ड ने उपस्थित होकर प्रशिक्षणार्थियों को शुभकामनाएँ दी साथ ही पटोला हाऊस के मालिक श्री निर्मल भाई को बहुत-बहुत धन्यवाद दिया जिससे श्री निर्मल भाई को अत्यधिक प्रसन्नता हुई और उन्होंने प्रशिक्षण कार्यक्रम के प्रति अपना संतोष व्यक्त किया।

प्रशिक्षण समाप्त होने के कुछ दिनों बाद ही सभी प्रशिक्षणार्थियों को नौकरी मिल गई। जिससे उन्हें प्रतिमाह रु.3,000/- तक की आमदनी हो रही है।

**सिंड ग्रामीण स्वनियोजन प्रशिक्षण संस्थान (आरसेटी), मथुरा (उ.प्र.)**  
**श्री अजीत सिंह आत्मज श्री भगवान सिंह, — ग्राम-पिल्होरा,**  
**जिला-मथुरा (उ.प्र.)**  
**फोटोग्राफी एवं वीडियोग्राफी प्रशिक्षण**



श्री अजीत पुत्र श्री भगवानसिंह निवासी ग्राम पिल्होरा अपने परिवार में सबसे छोटा पुत्र है। उसका गाँव चौमुहों ब्लॉक के अकबरपुर से 3 कि.मी की दूरी पर मथुरा जनपद (उ.प्र.) में स्थित है। उसके पिता एक छोटे से कृषक के रूप में कार्य कर अपने 2 बेटे और 2 बेटियों की बड़ी गृहस्थी का पालन अपने खेती के व्यवसाय से करते थे। अजीत मन ही मन कुछ अपने परिवार के सहयोग के लिए करने की सोचता था। उसका एक दोस्त जो किसी फोटोग्राफर के सहयोगी के रूप में कार्य करता, उससे फोटोग्राफी के व्यवसाय की रोचक एवं आनंददायक बातें करता। अजीत के मन में भी एक फोटोग्राफर बनने की बात कभी कभी आती। अचानक उसे एक दिन अपने एक पुराने दोस्त से यह जानकारी मिली कि सिंड आरसेटी, चौमुहों द्वारा 21 दिवसीय फोटोग्राफी एवं वीडियोग्राफी का प्रशिक्षण प्रारंभ किया जाने वाला है। वह निदेशक से मिलने संस्थान के कार्यालय में आया और बोला श्रीमान जी मुझे अपने उज्ज्वल भविष्य के लिये फोटोग्राफी का प्रशिक्षण प्राप्त करना है।

श्री अजीत ने दिनांक 06.10.2012 से दिनांक 26.10.2012 तक प्रशिक्षण कार्यक्रम में खूब रुचि से फोटोग्राफी एवं वीडियोग्राफी की बारीकियाँ सीखी। प्रशिक्षक श्री बिहारी राम शर्मा ने कैमरों के प्रकार, वीडियोग्राफी एवं फोटोग्राफी से जुड़ी अतिनवीन तकनीकी जानकारी दी। निदेशक श्री वेद प्रकाश गर्ग ने उद्यमिता व व्यापार प्रबंधन के बारे में बहुत अच्छी शिक्षा प्रदान की।

कार्यक्रम के समापन के उपरांत श्री अजीत निदेशक कक्ष में आकर बोला श्रीमान जी मैं अपना कार्य खोलना चाहता हूँ क्या आप मेरी मदद करेंगे। निदेशक ने उसे नवीन कार्य प्रारंभ करने के संबंध में विस्तार से बताया। श्री अजीत ने अपने रिश्तेदार से 65000 रुपये की आर्थिक सहायता लेकर अकबरपुर में राघव फोटो स्टूडियो के नाम से अपनी दुकान प्रारंभ कर दी। आज वह 2 डिजिटल कैमरों एक वीडियो कैमरा के साथ काम कर रु. 10,000 से रु.12,000 प्रति माह तक कमा रहा है। जब उसकी सफलता के विशय में उससे पूछता है तो वह हमेशा कहता है कार्य के प्रति जुनून एवं ज्ञान से सफलता कदम चूमती है।



### Visit of Chief Minister to RSETI Bazar organized by INDSETI, Puducherry, UT of Puducherry



A two-day RSETI Bazar was organized by Indian Bank, Puducherry on **14.03.2013** and **15.03.2013** at Puducherry. The bazaar was inaugurated by Hon'ble Chief Minister of Puducherry, Shri N. Rangasamy in the

presence of Shri Rajeev Rishi, Executive Director of Indian Bank and other executives from Indian Bank. The Bazaar was also visited by Hon'ble Welfare Minister of Puducherry.

**A proud moment indeed for INDSETI Puducherry.**

### Visit of Sri Jayant Malya, Hon'ble Minister for Finance, Water Resources and Environment to SBI RSETI, Damoh, Madhya Pradesh



Sri Jayant Malya, Hon'ble Minister for Finance, Environment, Govt. of Madhya Pradesh visited SBI RSETI Damoh and distributed Certificates to the trainees of on-going training programme.

**A proud moment indeed for SBI RSETI, Damoh**

### Visit of Chief Minister to PNB RSETI, Datia, Madhya Pradesh

Chief Minister of Madhya Pradesh Sri Shivraj Singh Chauhan distributed training certificates to trainees of PNB RSETI, Datia during Antyodaya Mela organized by Government of Madhya Pradesh at Bhandar,



Datia on 10.04.2013. The function was attended by top executives from Punjab National Bank and other officials from State Government.

**A proud moment indeed for the PNB RSETI, Datia**

### Visit of MoRD Officials to SBT RSETI Pathanamthitta, Kerala

Sri. C.R.K. Nair, Advisor, Ministry of Rural Development, GOI paid a visit to SBT RSETI, Pathanamthitta on 10.06.2013 and interacted with the trainees of on-going training programme.



**A proud moment indeed for SBT RSETI, Pathanamthitta**

### Visit of Minister of State for Communication and IT, GOI to NIRED Rajam, Andhra Pradesh



Smt Killi Kruparani Minister of State for Communication and IT, GOI, New Delhi paid a visit to NIRED Rajam on 05.05.2013 and interacted with the trainees of Home Nursing and Tailoring batch.

**A proud moment indeed for NIRED, Rajam**

### Visit of Chief General Manager, RBI to CB RSETI, Vajarahalli, Karnataka



RBI Chief General Manager and Principal, College of Agricultural Banking, Pune Smt. Meena Hemachandra along with Sri. Sunil Kurtukoti, Deputy General Manager of Canara Bank, Head Office, Bangalore paid a visit to CB RSETI,

Vajarahalli on 11.02.13. Many executives and officials from Canara Bank were among the other dignitaries present on the occasion.

**A proud moment indeed for CB RSETI, Vajarahalli**



### Visit of Smt S A Panse, CMD, Allahabad Bank to AB RSETI Raebareli, Uttar Pradesh



Smt S A Panse, CMD, Allahabad Bank paid a visit to Mall branch of Allahabad Bank and interacted with various women self help groups in the stalls put up by the AB RSETI, Raebareli.

**A proud moment indeed for the AB RSETI: Raebareli.**

### Visit of ED, IOB to IOB RSETI, Ramanathapuram, Tamil Nadu

Sri. A.D.M.Chavali, Executive Director, Indian Overseas Bank along with Chief Regional Manager, Sri. S.Rajendiran paid a visit to IOB RSETI, Ramanathapuram on 04.03.2013 and inaugurated a training programme on Saree Fabric printing for women.



**A proud moment indeed for IOB RSETI, Ramanathapuram**

### Visit of Executive Director, Vijaya Bank to VIBSETI, Mandya, Karnataka



Sri K.R.Shenoy, Executive Director of Vijaya Bank paid a visit to the Vijaya Bank Self Employment Training Institute, Mandya on 21-03-2013 and interacted with the trainees of Computer Hardware and Networking batch.

**A proud moment indeed for VIBSETI, Mandya**

### Visit of ED, Canara Bank to RUDSETI Chitradurga, Karnataka

Sri Ashok Kumar Gupta, Executive Director, Canara Bank, paid a visit to RUDSETI, Chitradurga on 17-05-2013, planted ornamental plant in the Institute premises and also interacted with the trainees of ongoing batch of Dress Designing for Women training programme.



The programme was also attended by Sri KN Janardhana, Chief Project Co-ordinator and other top executives and officials from Canara Bank.

**A proud moment indeed for RUDSETI, Chitradurga**

### Bhoomi Pooja and first planting of "Subbarao Pai Smruthi Vanam" at CB RSETI, Malappuram, Kerala



CB RSETI Malappuram launched a new arboni culture project named "Subba Rao Pai Smruthi Vanam" on 14.06.2013. The Project envisages a habitat for 250 medicinal and fruit plants to be planted within one year and maintained perennially. The first

planting was done by Sri.K.R.Balachandran, General Manager, Canara Bank Circle Office, Calicut in the presence of a galaxy of dignitaries including Smt. K. Susheela, Managing Trustee, Canara Bank Centenary Rural Development Trust.

**Kushalatha wishes CB RSETI, Malappuram, 'Good Luck' in all its endeavours**

### RSETI Bazar organized by CB RSETI, Dindigul, Tamil Nadu

Canara Bank RSETI, Dindigul organized RSETI Bazaar on 31.5.2013 at Dindigul. The Bazar was inaugurated by Mr. Krishnakumar, General Manager, Canara Bank, Trichy circle.



**Kushalatha wishes CB RSETI, Dindigul 'Good Luck' in all its endeavours.**



### Visit of Sri D K Srivastava, IFS, Additional PCCF, Ranchi to RUDSETI Ranchi, Jharkhand



Sri D K Srivastava, IFS, Additional PCCF Ranchi visited RUDSETI, Ranchi on 22.07.2013 and interacted with the trainees. Other officials from Forest Department Corporation, Ranchi were also present on the occasion.

**A proud moment indeed for RUDSETI, Ranchi**

### Bhoomi pooja by UCO RSETI, Sirmour, Himachal Pradesh

Lead District Manager, Solan along with Chief Manager, UCO Bank, Solan Branch and Director, UCO RSETI, Solan performed Bhumi Poojan at the proposed site of RSETI Building for UCO RSETI, Solan on 05-04-2013.



**Kushalatha wishes UCO RSETI, Solan 'Good Luck' in all its endeavours.**

### Bhoomi Pooja and Laying Foundation Stone for UCO RSETI, Bhadrak, Odisha



Sri Suresh Chandra Mishra, DDM, NABARD laid foundation stone for the construction of new building for UCO RSETI, Bhadrak at Saramanga Village of Bhadrak District (State - Odisha) on 13.05.2013. Other officials

from the Bank were present on the occasion.

**Kushalatha wishes UCO RSETI, Bhadrak 'Good Luck' in all its endeavours.**

### Visit of Sri K N Janardhana, CPC to MSETI, Nasik, Maharashtra

Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs, paid a visit to MSETI : Nasik, Maharashtra on 23.05.2013 and interacted with the trainees of ongoing training programme.



**A proud moment indeed for MSETI, Nasik**

### Service Extraordinaire Award conferred on Sri K.N. Janardhana, Chief Project Co-ordinator



Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs, was conferred the "SERVICE EXTRAORDINAIRE AWARD" by Rotary Bangalore, Vijaynagar on 5<sup>th</sup> June 2013, keeping in view his contribution in empowering

the rural populace of our country through unique skill development programs through RSETIs in the entire country thereby inculcating in them the power of self belief, thus preventing urban migration and establishing peace through service.

**A proud moment indeed for the RSETI movement**

### RSETI Bazar organized by RUDSETI, Ghaziabad, Uttar Pradesh

RUDSETI, Ghaziabad organized a RUDSETI Bazar at Muradnagar, Ghaziabad on 30.05.2013. Sri SVS Ranga Rao, IAS, DM- Ghaziabad inaugurated the Bazar wherein many dignitaries from Syndicate Bank and Canara Bank were present.



**Kushalatha wishes RUDSETI, Ghaziabad 'Good Luck' in all its endeavours.**

### Free Mobile Servicing Campaign by AB RSETI, Srikakulam, Andhra Pradesh



AB RSETI, Srikakulam conducted free Mobile Servicing Campaign as a part of Mobile Servicing Training on 27.06.2013 at Srikakulam, in the area where many mobile shops are operating.

**Congratulations to AB RSETI, Srikakulam for this unique initiative**



### Interview of Sri K N Janardhana, Chief Project Co-ordinator by AIR, Mangalore



Sri K N Janardhana, Chief Project Co-ordinator was invited as weekly special guest by AIR, Mangalore to deliver a talk on RSETI movement in the country. The programme was organised by AIR, Mangalore as part of "100

Weeks Special Guests" programme wherein Achievers from different walks of life were invited and interviewed at weekly intervals. The response of the programme was very encouraging.

**A Great day for RSETI movement.**

### Why SMEs fail - keep your eyes open

Surveys and studies conducted across the world over different time periods provide compelling evidence that a vast number of small businesses fail in the first few years. Majority of failures occur in the first two years while only a handful of companies succeed to complete their first five years. Expert opinions on why this happens vary, but overall most of them point out some common pit falls into which small business start-ups easily tumble.

First of all, lack of planning is the Achilles' heel. Recently, I talked to a struggling startup entrepreneur who had started a small manufacturing unit a few months ago, investing whatever savings he had. Two months later when he was just getting ready to market his products, it came to his knowledge that he must acquire a specific license before that. So he approached the licensing authority, but now another bolt from the blue struck — he found that meeting the requirements set by the license terms was not possible for him — he had already spent all his money.

This kind of lack of planning is characteristic of our small businesses. My suggestion is that if you are considering starting up a business, do proper planning right from the beginning. Get yourself educated about every aspect of your new business, know the market and competitors involved, set goals, identify risks and prepare strategies to deal with them. Every small business must have a business plan, and it should revisit and revise the plan periodically.

Management is another area where small and medium enterprises lack. An SME owner usually has to wear so many hats — CEO, accountant, human resources manager, purchasing manager, financial officer — and in most of these fields he lacks adequate management skills, which in turn usually results in a number of mistakes, including poor time management, inadequate record keeping and financial

controls, pricing mistakes, faulty hiring, and so on. To prevent these mistakes SME owners should put utmost effort in acquiring the basic skills in areas where they want to involve themselves, and delegate or outsource the expertise they lack.

Marketing is the heart of every business, but many small businesses don't take much care of it. This may sound a no-brainer, but you'd be surprised how often small businesses fall into this trap. Many small firms don't bother even to have a marketing plan; they don't do market research, underestimate value of existing customers, choose wrong or costly advertising mediums, put less or no emphasis on online marketing, don't follow up on customers, don't track marketing return on investment, don't take customer feedback — these are some common lapses.

I think many of the small business failures out there are preventable. Starting a business of your own requires you to prepare emotionally and financially, but this is not enough — you also have to be extremely committed to its constant needs until it matures. Keeping an open mind and giving a close look at the common reasons of failure can help you jump the potholes.

[Courtesy : CEO, Tradeindia.com]

### Appeal

All RSETI Directors are requested to send information regarding important events organized at the RSETIs, success stories of entrepreneurs trained by RSETIs, outstanding achievements of the RSETIs etc., with action photographs through email or to the following address for publishing the same in the forthcoming Quarterly Bulletin.

#### The Chief Project Co-ordinator

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**Sri. H. Somashekhar, Sri. T. P. Jagadeesha Murthy**

**Sri. K.N. Nagendra Babu and Sri Arvind Pathak**



## Comparative Grading status of RSETIs - Bank wise [2011-12 vis-a-vis 2012-13]

Sl. No.	Name of the Sponsoring Bank	Grade as on 31.03.2012												Grade as on 31.03.2013												Grand Total		
		Category - I												Category - II														
		A+	A	B	C	D	TOTAL	A	B	C	D	Total	AA	AB	BA	BB	AC	BC	BD	CA	CB	CC	CD	DB	DC	DD	Total	
1	Allahabad Bank	0	1	3	3	10	17	7	5	-	-	12	2	1	-	2	-	1	-	-	-	-	-	-	-	-	6	18
2	Andhra Bank	1	4	6	0	0	11	1	-	-	-	1	9	1	-	-	-	-	-	-	-	-	-	-	-	-	10	11
3	APBIRD	0	0	0	0	0	0	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
4	AGVB	0	0	0	0	2	2	1	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2
5	Bank of Baroda	0	3	24	16	3	46	2	10	10	-	22	5	-	2	2	-	-	-	11	3	1	-	1	-	-	25	47
6	Bank of India	0	3	9	15	15	42	4	9	3	2	18	4	-	4	3	1	1	4	-	1	1	1	-	1	1	22	40
7	Bank of Maharashtra	0	2	3	0	2	7	-	-	2	-	2	-	1	-	4	-	-	-	-	-	-	-	-	-	-	5	7
8	Bidar DCC Bank	0	1	0	0	0	1	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
9	Canara Bank	2	15	5	1	0	23	3	-	-	-	3	21	-	-	-	-	-	-	-	-	-	-	-	-	-	21	24
10	Central Bank of India	0	1	4	8	30	43	4	8	8	11	31	2	1	-	-	-	-	-	3	-	-	-	2	-	-	8	39
11	Corporation Bank	1	0	0	0	0	1	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
12	Dena Bank	0	1	3	3	5	12	-	-	-	-	0	2	-	7	2	-	-	-	-	-	-	-	-	-	-	11	11
13	ICICI Bank	0	2	0	0	0	2	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
14	IDBI Bank	0	0	1	0	0	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1
15	Indian Bank	0	3	3	0	1	7	-	1	1	-	2	-	2	-	1	-	-	-	-	2	-	-	-	-	-	5	7
16	IOB	0	3	2	3	5	13	3	6	1	1	11	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2	13
17	ING Vysya Bank	0	1	0	0	0	1	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
18	J&K Bank	0	0	6	4	2	12	2	4	3	3	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	12
19	NABARD, IOB, INB	0	0	0	0	0	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1	1
20	OBC	0	0	2	3	0	5	1	-	-	-	1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	4	5
21	Punjab & Sind Bank	0	0	3	0	0	3	-	-	-	-	0	1	1	1	-	-	-	-	-	-	-	-	-	-	-	3	3
22	Punjab National Bank	0	4	9	11	15	39	9	11	-	-	20	9	5	3	1	3	-	-	-	-	-	-	-	-	-	21	41
23	RUDSETI	23	3	0	0	0	26	3	-	-	-	3	21	2	-	-	-	-	-	-	-	-	-	-	-	-	23	26
24	SBBJ	1	2	5	0	0	8	-	-	-	-	0	4	2	1	-	-	-	-	-	-	-	-	-	-	-	7	7
25	SBH	0	8	4	0	0	12	3	1	-	-	4	5	3	-	-	-	-	-	-	-	-	-	-	-	-	8	12
26	State Bank of India	1	7	19	26	32	85	22	17	3	-	42	22	12	6	15	-	2	-	-	5	2	-	-	-	-	64	106
27	State Bank of Mysore	1	0	0	0	1	2	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
28	State Bank of Patiala	0	0	2	5	1	8	-	-	-	-	0	2	2	-	2	2	-	-	-	-	-	-	-	-	-	8	8
29	SBT	0	1	2	0	1	4	-	-	-	-	0	2	2	-	-	-	-	-	-	-	-	-	-	-	-	4	4
30	SyndicateBank	5	6	4	0	1	16	6	-	-	-	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	9	15
31	UCO Bank	0	2	15	6	3	26	10	3	1	-	14	5	2	4	1	-	-	-	-	-	-	-	-	-	-	12	26
32	Union Bank of India	0	2	7	2	3	14	-	-	1	-	1	1	1	2	2	-	-	1	4	1	-	-	-	1	13	14	
33	United Bank of India	2	2	6	1	0	11	4	1	-	-	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	6	11
34	UGB	0	0	0	0	1	1	-	-	-	-	0	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1	1
35	Vijaya Bank	1	2	0	0	0	3	1	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2	3
Total		38	79	147	107	133	504	86	77	33	17	213	147	40	30	35	6	4	5	12	16	7	1	1	4	2	310	523
		163												252												58		



## Comparative Grading status of RSETIs - State wise [2011-12 vis-a-vis 2012-13]

Sl. No.	Name of the State	Grade as on 31.03.2012										Grade as on 31.03.2013										Grand Total						
		Category - I										Category - II																
		A+	A	B	C	D	TOTAL	A	B	C	D	Total	AA	AB	BA	BB	AC	BC	BD	CA	CB	CC	CD	DB	DC	DD	Total	
1	Andaman & Nicobar Islands	0	0	0	1	0	1	-	-	-	0	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1	
2	Andhra Pradesh	4	12	8	0	0	24	4	-	-	4	18	2	-	-	-	-	-	-	-	1	-	-	-	-	21	25	
3	Arunachala Pradesh	0	0	0	0	1	1	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
4	Assam	0	0	5	3	5	13	6	2	-	8	3	1	1	-	-	-	-	-	-	-	-	-	-	-	5	13	
5	Bihar	1	3	5	6	22	37	10	10	2	1	23	7	-	2	3	-	-	-	2	-	-	-	-	1	15	38	
6	Chhattisgarh	0	0	2	6	8	16	-	1	1	-	2	2	3	3	6	-	-	-	2	-	-	-	-	-	16	18	
7	Goa	-	-	-	-	-	0	-	-	-	-	0	-	-	-	1	-	-	-	-	-	-	-	-	-	1	1	
8	Gujarat	1	2	9	7	7	26	-	-	3	-	3	5	-	7	4	-	-	-	5	1	-	-	1	-	23	26	
9	Haryana	1	0	5	4	2	12	4	2	-	-	6	2	1	-	3	-	-	-	-	-	-	-	-	-	6	12	
10	Himachal Pradesh	0	2	4	2	2	10	-	3	1	-	4	-	3	1	1	-	-	-	1	-	-	-	-	-	6	10	
11	Jammu & Kashmir	0	0	6	4	2	12	2	7	5	3	17	-	-	-	-	-	-	-	1	1	-	-	-	-	2	19	
12	Jharkhand	0	4	4	5	12	25	5	5	2	-	12	8	-	-	3	-	-	-	-	-	-	-	-	1	12	24	
13	Karnataka	14	11	4	0	1	30	-	-	-	-	0	29	1	-	1	-	-	-	-	-	-	-	-	-	31	31	
14	Kerala	2	8	3	0	1	14	-	-	-	-	0	11	-	2	-	-	-	-	1	-	-	-	-	-	14	14	
15	Madhya Pradesh	1	3	8	12	16	40	8	4	6	9	27	9	2	3	2	-	-	-	-	5	1	-	2	-	24	51	
16	Maharashtra	1	5	9	11	9	35	4	7	4	-	15	3	1	-	5	1	1	4	-	-	1	1	-	-	17	32	
17	Meghalaya	-	-	-	-	-	0	-	-	-	-	0	-	-	-	1	-	-	-	-	-	-	-	-	-	1	1	
18	Mizoram	0	0	0	1	0	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	
19	Nagaland	0	0	0	1	0	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	
20	Odisha	2	3	11	8	4	28	14	5	-	1	20	4	1	1	-	-	-	-	-	1	-	-	1	-	8	28	
21	Puducherry	-	-	-	-	-	0	-	-	-	-	0	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1	
22	Punjab	1	0	5	7	3	16	-	3	-	-	3	4	5	1	2	2	-	-	-	-	-	-	-	-	14	17	
23	Rajasthan	4	4	17	7	1	33	2	2	1	-	5	12	3	5	-	-	-	-	5	2	-	-	-	-	27	32	
24	Sikkim	-	-	-	-	-	0	-	-	-	-	0	-	-	-	1	-	-	-	-	-	-	-	-	-	1	1	
25	Tamil Nadu	1	10	5	4	6	26	6	7	2	1	16	7	1	-	1	-	-	-	-	1	-	-	1	-	11	27	
26	Tripura	0	1	2	0	2	5	1	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	2	3	
27	Uttar Pradesh	2	9	23	15	19	68	17	15	4	2	38	14	3	2	2	-	2	-	-	3	1	-	-	-	27	65	
28	Uttarakhand	0	0	3	1	7	11	-	1	1	-	2	2	8	-	-	-	-	1	-	-	-	-	-	-	11	13	
29	West Bengal	3	2	9	2	3	19	3	1	1	-	5	5	2	3	2	-	1	-	-	-	-	-	-	-	13	18	
Total		38	79	147	107	133	504	86	77	33	17	213	147	38	32	35	6	4	5	12	16	7	1	1	4	2	310	523
		163										252										58						