

KUSHALATHA

for RSETIs

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A Newsletter of National Centre for Excellence of RSETIs (NACER), Bengaluru (under the aegis of MoRD, GOI)

National RSETI Diwas 2017 - National Meet to Recognise the Best Performance of Stakeholders



'RSETI Diwas' is organised every year to recognise the Star performers and to felicitate the stakeholders such as Best RSETI, Best Bank, Best SRLM etc. RSETI Diwas is a special event organised at Vigyan Bhawan in which Hon'ble Union Rural Development Minister, MDs and CEOs/EDs of Sponsor Banks and Principal Secretaries of States and Secretary, MoRD take part to encourage and recognise the best performers. In the last 3 years, RSETI Diwas has proved to be highly successful with the participation from Top Executives of Banks. Few successful trainees, who have made great impact through their self-employment ventures, have also participated and shared their rich experience with the participants.

During this year, the National RSETI Diwas 2017 was organised on 7th June 2017 at **Vigyan Bhawan**, New Delhi in a befitting manner and was graced by three Union Ministers. **Smt. Alka Upadhyaya**, JS, MoRD in her welcome address, gave a brief background about the RSETIs, association of MoRD with NAR and the MOU entered into with NAR. **Dr. D Veerendra Heggade**, Hon. Co-Chairman, National Level Advisory Committee on RSETIs gave a brief introduction of the genesis of RSETIs and the progress made so far and expressed his happiness about the contribution of RSETIs in creating first generation entrepreneurs. He was happy that NACER received '**National Entrepreneurship Award – 2016**' instituted by Ministry of Skill Development & Entrepreneurship and felt that the award is a testimony to the contributions made by the RSETI Movement to the society at large.

Sri Amarjeet Sinha, Secretary, MoRD in his address, complimented the RSETIs for the good work being done and for the support extended to the unemployed youth for their settlement. He assured of his full support to the RSETIs and expressed his gratitude to Dr D Veerendra Heggade for ably steering the RSETI Movement.

Sri Narendra Singh Tomar, Hon'ble Union Minister for Rural Development, Panchayati Raj, Drinking Water and Sanitation, who was the Chief Guest, lauded the role played by Banks in addressing the unemployment problem through RSETIs and thanked Dr D Veerendra Heggade for his contributions to the

RSETI movement. Later, **Sri Ram Kripal Yadav**, Hon'ble Minister of State for Rural Development and **Sri Santosh Kumar Gangwar**, Hon'ble Minister of State for Finance appreciated the role being played by RSETIs in imparting training to rural unemployed youth.

The programme was attended by **Sri Arun Kumar Srivastava**, MD & CEO, SyndicateBank, **Sri Rakesh Sharma**, MD & CEO, Canara Bank, **Sri W R Reddy**, DG, NIRDPR besides MD & CEOs and top Executives of other sponsor Banks of RSETIs, Joint Secretaries of Central Government, Principal Secretaries, RD and top Officials from State Governments besides the Directors of RSETIs.

Awards were presented to the Best Performers in the category of States, Banks and RSETIs for the FY 2014-15 and 2015-16. SyndicateBank and Canara Bank, Sponsor Banks of NAR also received the awards. **Sri K N Janardhana**, NDR, NACER and **Sri R R Singh**, DG, NAR were also given the awards for their significant contributions to the RSETI Movement. **Five** successful entrepreneurs of RSETIs shared their experience and were also honoured on the occasion.

'**Annual Activities Report 2016-17**' of NACER, '**Yashopath**', a compendium of Success Stories of selected trainees of RSETIs and '**Assessment and Certification Protocol**' were released on the occasion. More than **1000** delegates from various States took part in the National RSETI Diwas Celebration.

Photo Gallery of RSETI Diwas 2017



Photo Gallery of RSETI Diwas 2017



Change of Guard

Sri Melwyn Rego, takes charge as Managing Director and Chief Executive Officer of SyndicateBank on 1.7.2017



Sri Melwyn Rego, MD & CEO of SyndicateBank will be on the Board of Trustees of NAR as its Trustee. He is a Career Banker and has extensive international experience and has a distinguished academic and professional record, having been at the helm of a number of Institutions such as IDBI, Bank of India etc. He was a rank holder on International Capital Markets at Oxford University, UK. His very rich Banking experience and his perspectives and guidance will immensely benefit the RSETI Movement.

NACER extends a very hearty welcome to Sri Melwyn Rego on this occasion.

New Member of the Executive Committee of NAR

NACER extends a warm welcome to Sri M Janardhan, Executive Director, RUDSETI, who has taken charge from Sri V J Aruna, who was the earlier Executive Director of RUDSETI. NACER conveys its appreciation for the support received from Sri V J Aruna during his tenure as ED of RUDSETI.



Sri CH. S.S. Mallikarjuna Rao has assumed charge as Executive Director of SyndicateBank on 15.09.2016.

NACER extends a very hearty welcome to him as the Trustee on the Board of Trustees of NAR.



Ms. P.V. Bharathi has assumed charge as Executive Director of Canara Bank on 15.09.2016.

NACER extends a very hearty welcome to her as the Trustee on the Board of Trustees of NAR.

Conclave of Directors of RSETIs Sponsored by various Banks:

1. United Bank of India:

A two – day Conclave of Directors of RSETIs sponsored by United Bank of India was organized on 5th and 6th May 2017 at STC, Kolkata.



Sri Pawan Kumar Bajaj, MD & CEO, UBI inaugurated the

Conclave by lighting the lamp in the presence of Sri Manas Dhar, GM, Sri Prabir Kumar Pradhan, DGM & Principal, STC, Kolkata, Sri Bikramjit Shome, DGM, Sri K N Janardhana, NDR, Sri O N Bansal, PD, NIRDPR, Sri Vasudev Kalkundri, Director, NACER, and officials from United Bank of India.

Sri Janardhana and Sri Kalkundri reviewed the performance of individual RSETIs.

Fourteen RSETI Directors participated in the Conclave.

2. Central Bank of India:

A two – day Conclave of Directors of RSETIs sponsored by Central Bank of India was organized on 16th and 17th June 2017 at CBOTC, Bhopal.

Sri P K Gupta, GM inaugurated the Conclave by lighting the lamp in the presence of Sri Balaji Rao, DGM, ZO, Bhopal,

Sri Janamejay Patnaik, DGM & Principal, CBOTC, Sri K N Janardhana, NDR, Sri O N Bansal, PD, NIRDPR, Sri Vasudev Kalkundri, Director, NACER, and officials from Central Bank of India.



Sri Janardhana gave the latest updates on implementation of Common Norms and felt that it will help in improving the quality of training and settlement. He also advised the Directors to upload all loan applications through online portals and ensure that residential programmes are invariably conducted wherever dormitory facilities already exist.

Sri P K Gupta advised the Directors to make use of the opportunity provided by the Bank to motivate the unemployed youth for taking up gainful self-employment activities and also advised them to update MIS on real-time basis, so that Bank's performance can be projected correctly.

Sri Janardhana and Sri Kalkundri reviewed the performance of individual RSETIs.

Forty-one RSETI Directors participated in the Conclave.

First State Level Review Meeting of RSETIs in Maharashtra State



Maharashtra State Rural Livelihoods Mission in collaboration with RSETIs in Maharashtra had organised a State Level Review Meeting on 23.06.2017 at Mumbai. **Sri Aseem Gupta**, IAS, Secretary (RD), Government of Maharashtra inaugurated the event in the presence of **Smt. R Vimala**, IAS, CEO, MSRLM, **Sri Shinde**, COO, MSRLM, **Sri Vasudev Kalkundri**, Director, NACER, **Sri Padi**, GM, NABARD, HO, **Sri Sanghvikar**, AGM, RBI, **Sri Thoharat**, DGM & Member Secretary, SLBC, Maharashtra, **Sri V M Potdar** and **Sri Sunil Kasture**, SDRs of Maharashtra. Sri Gupta in his address emphasised the importance of having more visibility and appreciated the work done by the RSETIs in shaping the career of the youth. Sri Kalkundri congratulated MSRLM for getting the National Level award for 2015-16 and for conducting RSETI Diwas at State Level. Smt. Vimala advised RSETIs to promote activities in clusters and assured that the State Government will appoint Skill Coordinators to identify the eligible candidates for training.

Kudos to the efforts made by MSRLM & SDRs of Maharashtra in organising the Review Meet

Meeting of the State Level Committee on RSETIs held at Patna, Bihar



Shri Arvind Kumar Choudhary, IAS, Secretary, RDD, Govt. of Bihar inaugurated the meeting of the State Level Committee on RSETIs held at Patna in the presence of **Sri Balamurugan D**, IAS, CEO, BRLPS (JEEVIKA), **Dr. M Reddaiah**, GM, Canara Bank and **Sri K N Janardhana**, NDR, NACER.

Visit of VIPs to RSETIs / Participation in Important Events

Visit of Dr. Veerendra Heggade to CB RSETI, Hassan, Karnataka



Dr. Veerendra Heggade, Hon. Co-Chairman, NLACR visited CB RSETI, Hassan on 19.05.2017 and expressed his happiness about the basic amenities provided in the RSETI building. Dr. Heggade interacted with past and present trainees and appreciated the work done by the Director and staff of RSETI.

A visit worth remembering for CB RSETI, Hassan.

Visit of Sri Anil Subramaniam, Director, MoRD to IOB RSETI, Thanjavur, Tamil Nadu



Sri Anil Subramaniam, Director, MoRD visited IOB RSETI, Thanjavur and participated in the programme on "International Day for Biological Diversity" observed by the RSETI and planted a traditional medicinal plant. Sri Subramaniam went round the stalls put up by members of Alumni Association of RSETIans **Thanjai** and interacted with them. He also emphasized the need for making use of the facilities available to RSETI trainees through PM MUDRA portal and Stand up India portal. Sri S Ganesan, SDR, Tamil Nadu was also present on the occasion.

Kushalatha appreciates the initiative taken by IOB RSETI, Thanjavur

Visit of Governor to RUDSETI, Ranchi, Jharkhand



Smt. Mahamahim Draupadi Murmu, Hon'ble Governor of Jharkhand visited RUDSETI, Ranchi along with **Sri Sudesh Kumar Mahto**, Ex-Chief Minister of Jharkhand. Hon'ble Governor interacted with the trainees and expressed happiness about the training programmes organised by RUDSETI.

A proud moment for RUDSETI, Ranchi.

Visit of Sri Suresh N Patel, MD & CEO of Andhra Bank to AB RSETI, Nellore, Andhra Pradesh



Sri Suresh N Patel, MD & CEO of Andhra Bank visited AB RSETI, Nellore and inaugurated the LCD Projectors and Computers installed with the grant support from NABARD in the presence of **Sri GSV Krishna Rao**, GM, **Sri Satyanarayana Reddy**, DGM and **Sri K S P V Ramana Murthy**, Zonal Manager. Sri Patel interacted with RSETI Trainees and distributed certificates to the trainees and assured them of financial support from the Bank for their settlement.

An event worth remembering for AB RSETI, Nellore

Visit of Sri Ravi Sankar, LDO, RBI, Bhopal to Cent RSETI, Morena, Madhya Pradesh



Sri Ravi Sankar, LDO, RBI, Bhopal visited Cent RSETI, Bhopal on 08.06.2017 and interacted with the trainees of Beauty Parlour Management & Women Tailoring batches. He expressed happiness about the functioning of RSETI and advised the participants to make the best use of the training provided by RSETI for starting their own enterprises.

An event worth remembering for Cent RSETI, Morena

Visit of Sri Harshendra Kumar, Vice President, SDME Institutes to NACER



Sri Harshendra Kumar Heggade, Vice President, SDME Institutes, Dharmasthala visited NACER and addressed the staff members. He appreciated the good work done by NACER and shared his valuable experience in administration of Sri Kshetra Dharmasthala with interesting anecdotes. **Sri K N Janardhana** gave a brief account of the activities undertaken by NACER and the support received from **Dr. D Veerendra Heggade**, **Sri Harshendra Kumar Heggade** and their families to the RSETI movement.

It was a nice experience for the staff of NACER.

Inauguration of Udyogini Training Programme at Synd RSETI, Manipal, Karnataka



Sri Sanjeeva Kumar, IAS, Asst Chief Secretary, Skill Development, Entrepreneurship & Labour Dept., Karnataka inaugurated the Udyogini Training Programme organised by Synd RSETI, Manipal. Later, he interacted with the trainees of TV Technician Batch and expressed happiness about the functioning of RSETI.

Kudos to Synd RSETI, Manipal for the initiative taken.

Observance of “World Environment Day” by IOB RSETI, Thanjavur, Tamil Nadu



IOB RSETI, Thanjavur had observed **World Environment Day** by planting saplings in the campus of “**Sree Selvamalar**”, a home for mentally retarded children. On this occasion, RSETI had also arranged a Jatha to spread the message about the importance of maintaining clean environment, importance of planting trees and keeping the surroundings clean and green.

Kushalatha appreciates the initiative taken by IOB RSETI, Thanjavur.

Swarojgar mela organised by Cent RSETI, Morena for the Physically Challenged persons



Cent RSETI, Morena had organised a “**Swarojgar Mela**” for the physically challenged persons at town hall, Morena. More than **2000** persons attended the mela. **47** physically challenged persons were selected for training. Important political personalities and District authorities took part in the Mela.

Kudos to Cent RSETI, Morena for the initiative taken.

PM MUDRA Loan Mela for RSETI Trainees organised by SBI RSETI, Kendrapara, Odisha



SBI RSETI, Kendrapara had organised PM MUDRA Loan Mela, which was inaugurated by **Sri Reghu G**, District Collector, Kendrapara in the presence of **Sri B V G Reddy**, CGM, SBI, LHO, Bhubaneswar, **Sri Goutam Roy**, DGM, SME, and **Sri P K Ghosh**, DGM. Sanction letters under the scheme were handed over to **57** RSETI trainees.

Kushalatha appreciates the initiative taken by SBI RSETI, Kendrapara

Credit Camp organised by Cent RSETI, East Champaran, Bihar



Cent RSETI, East Champaran, sponsored by Central Bank of India, had organised a Credit Camp to mobilise loan applications under PM MUDRA Yojana from the RSETI trained candidates. Good number of loan applications were received on the occasion.

Kushalatha acknowledges the efforts made by Cent RSETI, East Champaran.

Credit Linkage-cum-Sensitisation Programme organised by SBI RSETI, Sambalpur, Odisha



SBI RSETI, Sambalpur had organised a Credit Linkage-cum-Sensitisation Programme which was inaugurated by **Sri Gautam Bhattacharya**, General Manager, SBI, Bhubaneswar Circle in the presence of **Sri S T Lama**, DGM, SBI, Sambalpur Zone and **Smt. Mamata Sarangi**, RM, SBI, Sambalpur. Loan sanction letters were handed over to **116** candidates involving total loan amount of Rs. **86** lakhs.

Kushalatha appreciates the initiative taken by SBI RSETI, Sambalpur.

Workshop on Mental Health organised by RUDSETI, Mysuru, Karnataka



RUDSETI, Mysuru had organised a workshop on Mental Health for their trainees in collaboration with M/s. Prerana Hospital, Mysuru. **62** trainees participated and evinced keen interest in the programme.

Kushalatha appreciates the initiative taken by RUDSETI, Mysuru.

Blood Donation Camp organised by CB RSETI, Shivamogga, Karnataka



CB RSETI, Shivamogga sponsored by Canara Bank had organised a "Blood Donation Camp" in collaboration with Rotary Blood Bank, Shivamogga. **Sri P Mylarappa**, Ex-President, Z.P., Shivamogga inaugurated the Programme and **Sri K G Ningappa**, Ex-Mandal Pradhan, Grama Panchayath, Holalur was the Chief Guest. **58** persons donated blood on the occasion.

Kushalatha appreciates the initiative taken by CB RSETI, Shivamogga, for a noble cause.

International Yoga Day Celebration at United RSETI, South Tripura, Tripura



United RSETI, South Tripura had conducted a Yoga Session on the occasion of "Third International Yoga Day" in which more than **30** members participated and took the benefit of the programme.

Kushalatha appreciates the initiative taken by United RSETI, South Tripura.

Loan Mela and RSETI Bazaar organised by VIBSETI, Haveri, Karnataka



VIBSETI, Haveri had organised a “Loan Mela” to distribute loan sanction letters to 19 transgenders who had undergone EDP training at the RSETI. Dr. Kishore Sansi, MD & CEO, Vijaya Bank inaugurated the Loan Mela in the presence of Sri Shivakumar C. Udasi, Hon'ble MP, Haveri, Sri Govind N Dongre, GM, Vijaya Bank. RSETI Bazaar was also organised on the same day which was visited by Dr. Kishore Sansi & others.

Kudos to Vibseti, Haveri for the initiative taken.

Visit of Sri Vipul Ujjwal, DC to PNB RSETI, Hoshiarpur, Punjab



Sri Vipul Ujjwal, I.A.S., Deputy Commissioner, Hoshiarpur visited PNB RSETI, Hoshiarpur sponsored by Punjab National Bank and distributed certificates to the trainees of PMEGP batch. He also interacted with the trainees and applauded the contribution made by Punjab National Bank in carrying forward the RSETI Movement. Sri Kant Sharmam, DGM, PNB was also present in the valedictory function.

A visit worth remembering for PNB RSETI, Hoshiarpur.

Participation of UCO RSETI, Goalpara, Assam in Namami Brahmaputra Festival – 2017



UCO RSETI, Goalpara participated in the “Namami Brahmaputra Festival” (Biggest River Festival of India) by putting up stalls which were visited by Sri Hagrama Mohilary, Chief Executive Member, Bodo land Territorial Council, Sri Tankeshwar Rabha, Chief Executive Councillor, Rabha Hasong Autonomous Council, DC, SP & other VIPs. The exhibition stall was visited by the VIPs who appreciated the efforts made by UCO RSETI, Goalpara.

Kushalatha appreciates the initiative taken by UCO RSETI, Goalpara.

Sri Awdhesh Kumar Singh, Cabinet Minister, Govt. of Bihar Inaugurates RSETI Building at Katihar, Bihar



Sri Awdhesh Kumar Singh, Hon'ble Cabinet Minister, Govt. of Bihar inaugurated the new building of Cent RSETI, Katihar sponsored by Central Bank of India. The programme was attended by officials from the Bank and the Government.

An event to cherish for Cent RSETI, Katihar.

Observance of “World Environment Day” by IOB RSETI, Thiruvananthapuram



IOB RSETI, Thiruvananthapuram had observed World Environment Day by planting saplings which was graced by Sri K Santhosh, Deputy General Manager, R.O., Thiruvananthapuram in the presence of Sri K Kishore Kumar, SDR, Kerala.

Kudos to IOB RSETI, Thiruvananthapuram for the initiative taken.

Participation of Member of Parliament in the Valedictory function of AB RSETI, Machilipatnam, Andhra Pradesh



AB RSETI, Machilipatnam conducted valedictory function of training programme on Dress Designing at Mehar Baba Auditorium, Machilipatnam. Hon'ble Member of Parliament Sri K Narayana Rao handed over loan sanction letters to 10 PwD under PM MUDRA Yojana and addressed the participants.

An event to remember for AB RSETI, Machilipatnam.

Visits of Sri K N Janardhana, NDR, NACER to RSETIs

Sri K N Janardhana, NDR undertook visits to a number of RSETIs in different States during the quarter and took the opportunity to review their performance, guide them and also help them in resolving some of the outstanding issues.

During these visits, he had taken part in the interaction sessions with the trainees of the ongoing training programmes, attended inaugural / valedictory functions of training batches, reviewed the progress in construction of RSETI premises, planted saplings etc.

Photo gallery of selected few visits are furnished below:



Dena RSETI, Anand, Gujarat



Cent RSETI, Seoni, Madhya Pradesh



PNB RSETI, Gaya, Bihar



CB RSETI, Hassan, Karnataka



Dena RSETI, Dhamtari, Chhattisgarh



Cent RSETI, Chhindwara, Madhya Pradesh



BOI RSETI, Basirhat, West Bengal



SBI RSETI, Nadia, West Bengal



PNB RSETI, Patan, Gujarat



RUDSETI, Madurai, Tamil Nadu



BOM RSETI, Nagpur, Maharashtra



CB RSETI, Davanagere, Karnataka



RUDSETI, Brahmavar, Karnataka



RUDSETI, Gurgaon, Haryana



CB RSETI, Chikkaballapur, Karnataka



IOB RSETI, Virudhunagar, Tamil Nadu



RUDSETI, Jaipur, Rajasthan



BOI RSETI, Dewas, M.P



Synd RSETI, Belgaum, Karnataka



VIBSETI, Indore, M.P.



RUDSETI, Dharwad, Karnataka



BOI RSETI, Sehore, M.P.

Awards and Recognitions conferred on NACER

As per the advice given by Dr D Veerendra Heggade, steps were taken by NACER to highlight the achievements and showcase the activities of RSETIs and also submit nominations for awards instituted by reputed organizations. It is a matter of satisfaction that the contributions of NACER in the RSETI Movement have been recognized by various National level institutions as per the details given below:

ALMA Award for the contributions made through the RSETIs in addressing unemployment problem in the Country



NACER received **National Excellence Award** instituted by ALMA India in recognition of contributions made through the RSETIs in addressing unemployment problem in the Country. The award was received by Sri K N Janardhana, NDR from **Sri Kalraj Mishra, Hon'ble Union Minister for MSME** on 17.06.2017 at Indore, M.P.

Spreading the RSETI Message of RSETIs beyond the shores and soliciting the support of MoRD in taking forward the RSETI Movement to other developing Countries

As suggested by Dr D Veerendra Heggade, NDR took keen interest to spread the message of RSETIs in all the available forums and also to showcase the achievements.

In addition to the above, MoRD was requested by **Dr D Veerendra Heggade** to take steps to spread the message about RSETI Model of Entrepreneurship Development to other developing Countries. Incidentally, Sri K N Janardhana, NDR, NACER visited **Paris** and **Singapore** to participate in the **international events** related to entrepreneurship development as permitted by the Board of Trustees of NAR and the details are furnished below.

Second Global Skill Development Meet – 2017

The “**Second Global Skill Development Meet**” on Skill Development was organized by Organization of Economic Co-operation and Development (OECD) and Europe India Foundation for Excellence (EIFE), along with NSDC and Embassy of India, Paris (Govt. of India), at OECD Head quarters, Paris from **19th to 23rd June 2017**, in which Sri K N Janardhana, NDR took part. Smt. Alka Upadhyaya, IAS, JS, MoRD (Skills) had also participated in the above event along with officials from Ministry of Rural Development. The Global Skill Development



Meet was inaugurated by **Sri. Rajiv Pratap Rudy**, Honorable Minister for Skill Development & Entrepreneurship, Govt. of India, on 19th instant at the OECD Headquarters, Paris.



During the presentation made by Smt. Alka Upadhyaya, JS on RSETIs, she had requested NDR to respond to the various issues raised by the participants, which gave an opportunity to explain the strengths of the RSETI model to the participants. In this context, as an outcome of the participation of NDR in Global Skill Development Meet, **M/s. Schneider** has expressed interest to associate with RSETIs in organizing training programmes.

Thirteenth Asia-Pacific Conference on Global Business, Economics, Finance and Banking



Sri K N Janardhana, NDR, NACER, took part in the “**Thirteenth Asia-Pacific Conference on Global Business, Economics, Finance and Banking**” held from 3-5 August 2017 at Singapore and presented a paper on “**Powering Women through**

Entrepreneurship Development – An Innovative Initiative of RSET Institutions”.

Inspired by the RSETI model, the **Delegates from Africa** showed lot of interest to try and implement Entrepreneurship Development Programmes in their respective Countries.

In this regard, Sri K N Janardhana, NDR, NACER gratefully acknowledges the support and encouragement received from the Sponsor Banks of NAR, Board of Trustees of NAR in taking part in the above events. It would not be out of place to make a special mention about the active support received from MD & CEO and top executives of SyndicateBank for NDR to participate in these events.

Job Enrichment Training Programmes for the Office Assistants of RSETIs

Sri K N Janardhana, NDR, NACER had taken the initiative to organize two days Job Enrichment Training Programme for Office Assistants of RSETIs with inputs covering the soft skills also. During the quarter, the Job Enrichment Training Programme for Office Assistants of RSETIs in Chhattisgarh State was organized.



The Job Enrichment Training Programme for Office Assistants has received very positive and encouraging feedback from the participants.

Success Stories in Brief

Sponsor Bank: Allahabad Bank



Ms. Santoshi Mondal trained in Beauty Parlour Management from **AllBank RSETI, Birbhum, West Bengal State** sponsored by Allahabad Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 10,000/-**

Sponsor Bank: Bank of India



Namrata Patil a resident of Nagaon, Alibag, Raigad trained in catering business from **BOI RSETI, Raigad, Maharashtra** sponsored by Bank of India is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 18,000/-**

Sponsor Bank: Andhra Bank



Ms. Supraja trained in Fashion Designing from **AB RSETI, Tirupati, Andhra Pradesh** sponsored by Andhra Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 9,000/-**

Sponsor Bank: Bank of Maharashtra



Ms. Pinki Varishthrao Shevde trained in Food Processing and Bakery from **MSETI, Thane, Maharashtra State** sponsored by Bank of Maharashtra is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 25,000/-**

Sponsor Bank: Bank of Baroda



Ms. K.M. Neetu, trained in Dress Designing for Women from **BSVS RSETI, Kanpur Dehat, Uttar Pradesh** sponsored by Bank of Baroda is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 8,000/-**

Sponsor Bank: Canara Bank



Smt. Nalina D.R trained in Beauty Parlour from **CB RSETI, Hassan, Karnataka** sponsored by Canara Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 35,000/-**

Sponsor Bank: Central Bank of India

Sri Yunush Khan trained in General EDP from **Cent RSETI, Gwalior, Madhya Pradesh** sponsored by Central Bank of India is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 10,000/-**

Sponsor Bank: Dena Bank

Sri Pursotaam Nisad trained in Mobile Repairing from **Dena RSETI, Mahasamund, Chattisgarh State** sponsored by Dena Bank is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 18,000/-**

Sponsor Bank: ICICI Bank

Smt. Bhagyashree trained in Basic Photography & Videography from **ICICI RSETI, Jodhpur, Rajasthan** sponsored by ICICI Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 20,000/-**

Sponsor Bank: IDBI Bank

Sri Mithun trained in Food Processing from **IDBI RSETI, Satara, Maharashtra** sponsored by IDBI Bank is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 20,000/-**

Sponsor Bank: Indian Bank

Smt. G. Tamil Selvi trained in DTP from **INDSETI, Kancheepuram, Tamil Nadu** sponsored by Indian Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 20,000/-**

Sponsor Bank: Indian Overseas Bank

Sri R. Dhinesh Kumar trained in Basic Photography and Videography from **IOB RSETI, Perambalur** is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 40,000/-**

Sponsor Bank: Jammu & Kashmir Bank

Smt. Yasmeen Akhtar trained in Dress Designing for Women from **JKB RSETI, Poonch, Jammu & Kashmir State** sponsored by J & K Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs.10,000/-.**

Sponsor Bank: Oriental Bank of Commerce

Smt. Jagwati trained in Beauty Parlour Management from **OBC RSETI, Palwal, Haryana State** sponsored by Oriental Bank of Commerce is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 10,000/-**

Sponsor Bank: Punjab & Sind Bank

Smt. Harjeet Kaur trained in Embroidery, Fabric Painting, and Designer Suit making from **PSB RSETI, Moga, Punjab State** sponsored by Punjab & Sind Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 10,000/-.**

Sponsor Bank: Punjab National Bank

Sri Manoj Mourya trained in General EDP from **PNB RSETI, Datia, Madhya Pradesh** sponsored by Punjab National Bank is one of the successful entrepreneurs. **He is earning a monthly income of Rs.25,000/-.**

Sponsor : RUDSETI
(Sponsored by SDME Trust, SyndicateBank and Canara Bank)



Sri G T Thippeswamy trained in Multi Phone Servicing from **RUDSETI, Chitradurga, Karnataka State** is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 10,000/-.**

Sponsor Bank: State Bank of India

Sri Harka Bahadur Manger trained in Dairy Farming from **SBI RSETI, East Sikkim, Sikkim State** sponsored by State Bank of India is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 10,000/-.**

Sponsor Bank: Syndicate Bank

Sri M Babu trained in Multi Phones Servicing from **Synd RSETI, Kadapa, Andhra Pradesh** sponsored by Syndicate Bank is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 10,000/-**

Sponsor Bank: Tripura Gramin Bank

Smt. Rina Pal trained in General EDP from **TGB RSETI, Bishramganj, Tripura State** sponsored by Tripura Gramin Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 10,000/-.**

Sponsor Bank: UCO Bank

Smt. Beena Devi trained in Dairy-cum-Vermi Compost from **UCO RSETI, Munger, Bihar State** sponsored by UCO Bank is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 10,000/.**

Sponsor Bank: Union Bank of India

Sri Pradip Kumar Sahu trained in Poultry from **Union RSETI, Khagaria, Bihar State** sponsored by Union Bank of India is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 20,000/-.**

Sponsor Bank: United Bank of India

Smt. Tanushree Ghosh trained in Vastra Chitra Kala Udyami from **United RSETI, Rajpur, West Bengal State** sponsored by United Bank of India is one of the successful entrepreneurs. **She is earning a monthly income of Rs. 20,000/-**

Sponsor Bank: Vijaya Bank

Sri Naganagouda B Karegoudra trained in Dairy farming from **VIB SETI, Haveri, Karnataka State** sponsored by Vijaya Bank is one of the successful entrepreneurs. **He is earning a monthly income of Rs. 18,000/-.**

Success Stories

Miracle grains does wonders for the hard working Rajeshwari

Smt. Rajeshwari belongs to a poor family from Pazhamaarneri Village in Thanjavur District. She could not study beyond 10th Standard as her parents did not encourage her studies and married her at a young age. Few



years later, she was feeling lonely at home since her husband was going out on business and her children were going to the school. She had enough time and wanted to start preparing home products to earn income and also benefit the Society.

She had heard about millets as a poor man's diet which are rich in several nutrients, fiber, calcium, protein and minerals. She had also studied some books and went through some literature to know more about the advantages and health benefits of millets. Besides this, to acquire more knowledge in food processing and value addition, she underwent several short duration courses focussed on value addition of millets, instant food mixes for infants and children etc. from Indian Institute of Crop Processing Technology (IICPT), Thanjavur and started making use of the same in a variety of preparations at her home and soon she discovered its benefits.

She also came in contact with RSETI, Thanjavur which was organising 10 days' EDP training programme for PMEGP candidates and underwent training from 15.07.2015 to 20.07.2015. The training was helpful to her in pursuing her dream of becoming one of the leading entrepreneurs in preparing quality food products. The training helped her in imbibing business skills and gain confidence.

She decided to make some ready-to-eat food preparations and instant food mixes using a combination of different millets to make it rich in fibre content and also appeal to the tastes of people. No doubt, the instant food became popular instantly generating good demand for her products as it appealed to all classes of people. However, she realised that unless she brings in more variety and also adds value to the products, she may not be able to scale up her operations.

Initially, she registered her processing unit in the name of "Suga Diet and Natural Foods" with just two products. She expanded her product mix based on the feedback and knowledge gained and worked on her business to improve the sales from 10 packets a month to 100 packets a month which, in course of time, increased from two varieties of product mixes to 100 varieties.

Today, she is manufacturing 7 tons of food products per month and is getting a monthly income of about Rs.1 lakh from the business. She has employed 10 women and two men in the instant food manufacturing unit by investing her own surplus funds generated in the business from time to time without getting any loan from the Bank. However, recently she has availed a loan of Rs.10 lakh from Canara Bank, Thiruvaiyaru Branch for further expansion of the business. It is interesting to find that more than the income she gets, she is very happy when customers tell her that after consuming the food

products prepared by her, the diabetes level has come down and body weight has reduced.

Her persistent efforts to succeed, focus on quality and constant improvisation of products with innovative ideas have resulted in production of quality products which have paid rich dividends.

The training she underwent at **IOB RSETI, Thanjavur** had given her exposure to several business concepts and entrepreneurial skills that have helped her to try new formulations with confidence. Success has not come to her on a platter and she has worked very hard to succeed amidst stiff competition.

She has participated in a number of Exhibitions and Conferences and had put up stalls for display and marketing of her products which gave her a lot of exposure and publicity thereby increasing her customers base.

In recognition of her efforts in producing value added food products with health benefits through constant improvisation, she has received the National Level "**SRISTI Samman**" award from Dr. R.A.Mashelkar, Chairperson, National Innovation Foundation, New Delhi.

She has been sharing her knowledge in instant food preparation with the Public and also sharing her experience through several interviews to leading National and local Newspapers and Magazines and also to various TV Channels.

She gratefully acknowledges the support received from IOB RSETI, Thanjavur in her success.

Appeal

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

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