

Background:

Government of India, Ministry of Rural Development have issued guidelines vide No. I.12011/19/2008-SGSY(C) dated 07.01.2009 for setting up Rural Self Employment Training Institutes (RSETIs) in all the districts of the country.

In terms of the said Gol, MoRD guidelines all the 22 districts of J&K State were allocated in the 76th SLBC meeting held on 30.07.2009 to two leading banks operating in J&K State, viz. J&K Bank and State Bank of India for setting up of RSETIs in accordance with the lead bank responsibilities assigned to them by RBI in the State, viz. 12 districts to J&K Bank and 10 districts to SBI.

Constitution of State level Steering Committee

The Gol, MoRD guidelines provided that A sub-committee of the SLBC may be set up in every State, which will function as the State level Steering Committee for all the RSETIs functioning in the State. This will be co-chaired by the Principal Secretary, Rural Development of the State and the SLBC Convener bank of the State and the members will include top executives of those banks, which have set up/are proposing to set up RSETIs in the State and CGM, NABARD.

The committee shall have the following terms of reference:

1. To monitor the progress and review the performance of each of the RSETIs through the Lead Bank forums i.e. DCC/SLBC.
2. To conduct evaluations of functioning of RSETIs to be done by agencies as decided by the Committee.
3. Any other matter related to the functioning of RSETIs.

The Committee shall meet at least four times in a year at quarterly intervals.

The Committee, if it feels the need for it, may invite representatives of any Bank/s, other than those specified above, as special invitees.

Agenda Item No: 01

Progress achieved in setting up of RSETIs in J&K State by the concerned banks, viz. J&K Bank and State Bank of India is given as under:

	Name of Bank	Districts allocated	RSETIs already set up till date	RSETIs yet to be set up
1	J&K Bank	12	12	...
2	State Bank of India	10	08	02
	TOTAL	22	20	02

Progress achieved by J&K Bank

The J&K Bank has already operationalized RSETIs in its all the 12 allocated districts, details whereof are given as under:

S. No	Name of RSETI	Name of the Director	RSETI has commenced its operations w.e.f.	Contact Details of Director
1	Baramulla	Mr. Riaz Ahmad Mir, Scale-V	14.02.2011	9419038870
2	Pulwama	Mr. Altaf Ahmad Sheikh, Scale-V	21.07.2011	9622460640
3	Bandipora	Mir Mohammad Fayaz, Scale-V	24.07.2011	9906612204
4	Kulgam	Mr. Md. Shafi Bhat, Scale-III	25.07.2011.	9419040604
5	Anantnag	Mr. Mohammad Iqbal, Scale-IV	30.07.2011	9419059005
6	Shopian	Mr. Aijaz Ahmad Banday, Scale-III	October 2011	9419015540
7	Srinagar	Ms. Shahzadi, Scale-V	22.11.2011	9906523117
8	Budgam	Mr. Tariq Ali Scale-IV	12.01,2012	9906664848
9	Poonch	Mr. Suresh Gupta Scale-III	26.12.2011	9419795056
10	Rajouri	Mr. Harjinder Singh Scale-IV	01.02.2012	9419130209
11	Ganderbal	Mr. Altaf Hussain Mir, Scale-V	March, 2012	9419009756
12	Kupwara	Mr. Mohd. Afzal Shah Scale-IV	March, 2012	9906713535

Progress achieved by SBI

SBI has so far operationalized RSETIs in 8 out of the 10 allocated districts as detailed below:

S. No	Name of District	Name of the Director	Commenced its operations w.e.f.	Contact Details of Director
1	Samba	Shri Mahesh Kumar Gupta	31.03.2011	9419185332
2	Udhampur	Shri Amarjit Singh Raine	11.03.2010	9419032645
3	Reasi	Shri S. K. Kandaroo	25.03.2011	9469555162
4	Kathua	Shri Mohinder Kumar	30.03.2011	9419169636
5	Jammu	Shri K. K. Sharma	12.03.2010	9796486616
6	Kishtwar	Shri Bachaspati Sharma	12.12.2011	9419113351
7	Ramban	Shri Jagdish Kumar	March, 2012	9419237436
8	Doda	Shri Lekh Raj	March, 2012	9419114820

Agenda Item No.02 Training Programmes conducted by the RSETIs

Gol, MoRD guidelines provide that the RSETIs should design innovative training programmes every year, which are area specific, thus enabling the emerging entrepreneurs in acquiring the appropriate entrepreneurial skills in running their enterprises successfully. The basket of training programmes could vary every year and it should be dynamic.

Skill Upgradation Programmes - RSETIs should conduct various skill upgradation programmes for undertaking micro enterprise or wage employment and to enable the existing entrepreneurs to compete in this ever-developing global market. These programmes could be budgeted for, and will qualify as refresher programmes. The refresher programmes should, however, not be longer than a week in duration.

Women Empowerment - RSETIs should give equal opportunities to women entrepreneurs. It is possible to cite a number of examples where women-led enterprises have achieved success. Therefore, RSETIs could organize exclusive programmes for women in various trades depending upon their attitudes and local demand.

Guidelines also provide that “each RSETI should offer 30 to 40 Skill Development Programmes in a financial year in various avenues. All the programmes should be of short duration ranging preferably from 1 to 6 weeks. While there is no necessity to list the entire range of trades in which the programmes could be organized, a general classification of the types of programmes is attempted below:

Agricultural Programmes: - Agriculture and allied activities like Dairy, Poultry, Apiculture, Horticulture, Sericulture, Mushroom cultivation, floriculture, fisheries, etc.

Product Programmes: - Dress designing for men and women, Rexine utility Articles, Agarbathi manufacturing, Foot ball making, Bags, Bakery Products, Leaf Cup making, recycled paper manufacturing, etc.

Process Programmes: - Two Wheeler repairs, Radio / TV repairs, Motor rewinding, electrical transformer repairs, irrigation pump-set repairs, tractor and power tiller repairs, cell phone repairs, Beautician Course, Photography & Videography, Screen Printing, Photo Lamination, Domestic Electrical appliances repair, Computer Hardware and DTP.

However, the details of the training programmes conducted by the RSETIs set up by J&K Bank and State Bank of India are appended for perusal of members.

Agenda Item No: 03 Sponsoring of Applications and selection of trainees:

Gol, MoRD guidelines on RSETIs provide that “it shall be the primary responsibility of all DRDAs and the branches of the sponsoring bank to sponsor the rural BPL trainees. Other bank branches/Government Departments operating in the area, District Manager of the District Industries Centre, ITDAs, NYKs, etc. should be motivated to sponsor candidates. Progress of sponsoring of applications should be discussed in all BLBC DCC/DLRC meetings and Director of the RSETIs shall be invariably present/invited to attend all these meetings.

SLBC has been given to understand that Rural Development Department, J&K Government is not sponsoring trade-wise batches of candidates for skill building trainings to precisely serve the objective of RSETIs. Most of the training programmes conducted so far have been limited scope EDPs. Consequently, the investment of resources in the initiative is not being put to optimal use.

In this regard J&K Bank has informed that in some of the districts like Anantnag, Srinagar, Ganderbal and Shopian the DRDAs have not been extending cooperation in sponsoring candidates to the RSETIs of the concerned districts.

Agenda Item No: 04 Non-reimbursement of training costs by DRDAs:

The Gol, MoRD guidelines provide that “MoRD, through the DRDAs, will provide support towards cost of training for rural BPL candidates to the Sponsor Banks at the rate of Rs. 200 per candidate per day to a maximum of Rs 4000 for training up to 4 weeks duration and maximum of Rs. 5000 for training of longer duration. Other recurring costs for the RSETIs i.e., that of the training expenses, faculty salaries, logistics, etc., will be borne by the sponsoring banks or through other sponsoring organizations like SIDBI or NABARD”.

However, the feedback received from J&K Bank and State Bank of India reveals that both the RSETI sponsoring banks are facing the difficulties in getting reimbursement of the training costs from the concerned DRDAs in various districts.

Details of the non-reimbursement of the training expenses in respect of J&K Bank RSETIs are given as under:

S. No.	Name of the DRDA	Amount outstanding – not being reimbursed by DRDA
1	DRDA Srinagar	Rs. 48000/-
2	DRDA Anantnag	Rs.33,600/-
3	DRDA Rajouri	Rs.80,000/-
4	DRDA Shopian	Rs.64,000/-

Similarly, SBI has informed that DRDA is not providing expenses to the candidates belonging to BPL families. And that NABARD is not providing 50% of the Recurring Expenses, except in case of RSETIs of Jammu and Udhampur districts,

Agenda Item No. 05 Allotment of land by State Government:

Gol, MoRD guidelines provide that land would be allotted by the concerned State government, free of cost, with nominal registration expenses. The sponsoring banks are free to choose the mechanism of the land transfer depending upon their own corporate culture and philosophy.

Government of India will provide one time grant assistance to the RSETIs, up to a maximum of Rs.1.00 Crore for meeting the expenditure on construction of building (minimum covered area should be 8000 sq feet) and furniture for the same. This assistance would also be provided if banks already have land and wish to start a RSETI there. One time funding support, up to a maximum of Rs.1 Crore, can also be provided to existing RUDSETI type Institutions for upgrading present infrastructure up to the minimum standards prescribed in these guidelines.

Position of allotment of land for RSETIs in J&K

As per the feedback received from both J&K Bank and SBI, State Government has not allotted land for any of the RSETIs in J&K State, so far. All the RSETIs set up by J&K Bank as well as State Bank of India are operating from rented premises.

It is in place to mention here that in terms of NIRD communication dated 4.11.2010, for seeking assistance of Rs.10.00 lakh from Gol to meet the rentals for hired premises the Gol has made it mandatory to produce land allotment document from the State Government, without which the RSETIs would not be able to seek the grant assistance from Gol to meet the rent for premises.