

Minutes of Meeting of R-Seti Conclave

Considering the low settlement ratio of R-Seti of approx. 30% as against the National Settlement Ratio 35%, a concern raised by all the stake holders in the recently concluded 148th State Level Bankers Committee meeting of the State of Madhya Pradesh, a meeting of all R-Seti Directors was called upon under the aegis of Smt. Aurna Sharma, Additional Chief Secretary and Commissioner, Rural Development, Government of Madhya Pradesh as under:

Date : 16th September 2012

Venue : Conference Hall, Central Bank of India

Issues / Concerns :

1. Set-up of R-Seti
2. Performance of R-Seti
3. Issue pertaining to R-Seti
4. Action points for creating vibrancy in R-Seti

Participants to the meeting/conclave: All R-Seti Directors / LDMs where R-Seti Directors are yet to be appointed by concerned Bank and Bank of India, being the convenor for the Sub-Committee on R-Seti.

In order to understand the root cause of low settlement, R-Seti Directors, the hand responsible for the functioning of R-Setis, were invited to form groups and deliberate upon various issues affecting R-Seti and impediments in the growth of R-Seti, which was collated and brought to the attention of Additional Chief Secretary. The concerns raised by R-Seti Directors are as:

1. Delay on possession of land at Indore, Raisen and Morena
2. Delay in demarcation of land allotted to R-Seti at Khandawa
3. Issues raised by Forrest Department for land allotted at Umariya as forest land, resulting in withholding of demarcation and subsequent development of R-Seti Building
4. Delay in execution of MOU at Mandsuar
5. Delay in training expenses specifically of Vidisha, resulting in sustainability issues of R-Seti
6. Mandating presence of Government officials at LAC meeting, which will give impetus to R-Seti

7. Paucity of Training Material

Smt. Aurna Sharma assured to redress issues of land but was dismayed at the gloomy scenario of progress made by the R-Seti and emphasised upon all the Directors present to make it a mission in ensuring the ultimate success of R-Seti, which is basically gauged with the incremental settlement ratio and achievement of the expected Settlement ratio of around 80% , though gradually over the period of time.

She harped upon a dedicated commitment by R-Seti Directors and treating it as their souls. She informed that the task ahead is well carved out with the allocated targets of training 1000 BPL youths for the current financial year and voiced that the R-Setis should over a period of time not only target effective training with the eye on incremental settlement ratio but should gradually march to a grading of A /A+.

She suggested that the settlement ratio to be begin with should be at 50% in the first year, 60% in the second year and 70% in the third year of operations of R-Setis but looking at the present abysmal low ratio, she is forced to consider linking reimbursement of expenses directly to the settlement ratio, may be motivating R-Seti Directors to proactively think creative ways of settling the trained youths at R-Seti.

An effort was also made by the Convenor Bank, Central Bank of India though presentation, to pin point various nagging issues at R-Seti and also suggestion to be carried out by R-Seti Directors for increasing the settlement at the R-Seti.

The presentation can be best summarised as:

Central Bank with 18 R-Setis has a settlement ratio of around 26%, State Bank of India with 13 R-Setishaving a settlement ratio of around 20% in the upper bracket of settlement ratios and Bank of Baroda having 2 R-Seti with 11% settlement ratio at the lowest ebb.

Nagging Issues : A Need for introspection

- a. Lack of Passion by R-Seti Directors
- b. Lack of effective involvement of R-Setis, LDMs and District Administration

- c. Lack of marketing support after training
- d. Experience of trainees
- e. Social Concern like unwilling to work because of marriage in girl/female trainees etc.

Suggestions for affecting better settlement

- a. Proper identification and screening of prospective trainees
- b. Proper age selection
- c. Profiling entrepreneur skills and inclination of these trainees
- d. Need based and geographical based course / module
- e. R-Seti to be an entrepreneur incubator rather than a degree institute
- f. Hand holding and nurturing of trainees till settlement
- g. Involvement of LDMS, Branch Managers, District Administration during the training period
- h. FLCC coordination
- i. Marketing linkages and support
- j. Efforts to be directed for linkages during the training period etc.

Attention was also drawn of Smt. ArunaShama that a survey has suggested profiling of courses resulting in better settlement ratio, to put, courses like photography & videography, fridge & AC repair etc. has above 70% settlement ratio, Dairy, Mobile repair, etc. has around 61% to 70% settlement ratio etc.

Taking the opportunity, few R-Seti Directors and also a couple of LDMS informed that they too have adopted similar strategy of profiling the courses based upon the geographical taste and demand.

Concern of better coordination at DLCC / BLBC and District Administration was also raised at the conclave, though promptly assured to redress by issuing necessary directions to concerns by the Additional Chief Secretary and Development Commissioner, Smt. Aruna Sharma.

In end, R-Seti Directors spelled their doubts in the way the settlement ratio was being calculated as the believed that their training skills has indeed resulted in a better settlement

ratio than the one presented. Shri Umesh Kumar Singh, Field General Manager informed that the Settlement ratio is a product of settlement of trainee in three ways as:

1. Settlement through bank credit linkages
2. Settlement through self-finance
3. Settlement through jobs

He requested the R-Seti Directors not worry much of the settlement figures above but requested to rework the settlement ratio based upon the above and inform the Convenor bank, which will be suitably incorporated. He also informed that a letter to this effect shall be addressed to all banks, assisting in correct calculation of settlement ratio.

He also requested Smt. Aruna to reconsider her views of linking the reimbursement of training expenses to settlement ratios prospectively and not retrospectively, which was accepted by her.

The meeting thereafter ended with request of Smt Aruna Sharma of re-energising the R-Seti workforce and action oriented directions for incremental settlement ratios.

List of Participants

S No.	Name	Designation
1	Smt. Aruna Sharma, IAS	Addl. Chief Secretary and Development Commissioner, Rural Development Department., MP Govt.
2	Shri Umesh Kumar Singh	Field General Manager, Central Bank of India/ Convener SLBC
3	Shri Vivek Kumar	AGM, Central Bank of India
4	Shri D.K. Shrivastava	Chief Manager, Central Bank of India
5	Shri Dhananjay Sharma	Senior Manager, Central Bank of India
6	Shri R.T. Khedkar	Manager, Central Bank of India
7	Shri R.G. Swarnakar	Director, RSETI, Harda

8	Shri S.C. Gupta	Director,
9	Shri B.C. Patel	RSETI, Katni
10	Shri C.S. Chouhan	Director, RSETI, Tikamgarh
11	Shri SudhirChafekar	Director, RSETI, Sheopur
12	Shri Om PrakashBatwal	Director, RSETI, Neemuch
13	Shri ArvindPathak	Director, RSETI, Bhopal
14	Shri Kamlendu Kumar Patel	Director, RSETI, Jhabua
15	Shri Om PrakashShrivastava	Director, RSETI, Rewa
16	Dr.AmitUpadhyay	Director, RSETI, Singrauli
17	Shri Ranvir Singh	Director, RSETI, Sidhi
18	Shri S N Mishra	Director, RSETI, Khandwa
19	Shri K.K. Dash	LDM, Khargone
20	Shri Deepak Joshi	LDM, Barwani
21	Shri P S. Bute	LDM, Burhanpur
22	Shri SubhashBatham	Director, RSETI, Sehore
23	Shri Vinod Kumar Gupta	Director, RSETI, Ashok Nagar
24	Shri MoolchandAhuja	Director, RSETI, Gwalior
25	Shri Ashok Kumar Garg	Director, RSETI, Morena
26	Shri Ashok Agrawal	NRLM
27	Shri R.S. Chouksey	Director, RSETI, Raisen
28	Shri Shiv LalSaket	Director, RSETI, Satna
29	Shri Daya Shankar	Director, RSETI, Alirajpur
30	Shri Lalit Kumar Sharma	Director, RSETI, Narsinghpur
31	Shri A.K. Shrivastava	Director, RSETI, Hoshangabad
32	Shri Girish Kumar Sharma	Director, RSETI, Mandla
33	Shri C.K. Shrivastava	Director, RSETI, Shahdol

34	Shri A.K. Agrawal	Director, RSETI, Dindori
35	Shri V.V. Pol	Director, RSETI, Jabalpur
36	Shri Bal Chand	Director, RSETI, Rajgarh
37	Shri A.K. Rajoria	Director, RSETI, Anuppur
38	Shri SandeepSoni	Director, RSETI, Bhopal
39	Shri Manoj Kumar	Director, RSETI, Indore
40	Shri IPS Sengar	Director, RSETI, Bhind
41	Shri P Venkateshwarlu	Director, RSETI, Balaghat
42	Shri D.K. Jain	Director/ LDM , RSETI, Seoni
43	Shri S.L. Jain	Director, RSETI, Mandsaur
44	Shri S.N. Semil	Director, RSETI, Panna
45	Shri Jay PrakashPandey	Director, RSETI, Umaria
46	Shri R.L. Nayak	LDM, Director, RSETI, Sagar
47	Shri Ajay Bajpai	Director, RSETI, Damoh
48	Shri K.N. Sharma	Director, RSETI, Vidisha
49	Shri Dinesh Pathak	Director, RSETI, Shivpuri