









Annual Report 2014-15 Releasing Ceremony





Board of Governors.



Sri R.V. Deshpande Chairman



Sri Prasad Deshpande Member



Sri Prashant R Deshpande Member



Sri S.S. Bhat CGM, Canara bank, H.O. Bangalore Member



Sri S.D. Biradar. DGM, Canara Bank, C. O. Hubli



Dr. Vinod Nowal, Director & CEO, JSW, Torangallu.



Sri Sham Kamat Member

Governing Council



Sri Prasad R Deshpande President



D.C. U.K. Dist. Member



Sri Ujwalkumar Ghosh Sri Ramprasath Manohar C.E.O., Z.P. Karwar, Member



Smt. K. Suseela DGM, Canara Bank H.O. Bangalore. Member



Sri K.P. Shetty AGM, Canara Bank C.O. Hubli Member



Sri Yogesh S.L. DDM, NABARD, Karwar, Member



Dr. Sharan Prabhu L. Director, OPJindal Centre, Tomagallu, Member



Dr. Vishwanath Palled Chief CSR, J.S.W. Torangallu, Member



Sri Sham Kamat Member



Sri Kannan T. Associate Vice President, EID Parry (India) Ltd., Haliyal, Member



Sri Naveen Pashuparthy Managing Director, Nanda Group, Bangalore, Member



Sri U.Ramdas Kamat. Vice President, Infosys Tech Ltd. Member



Sri Muralidhar Prabhu, Member



Sri Raveendra B. Revankar (Sr. Manager-Canara Bank) Director, CBD-RSETI

Advisory committee

Chairman:

Sri R.V. Deshpande

Executive Members:

Board of Governors

8

Governing Council

Director:

Raveendra .B.Revankar

Editing:

CBD-RSETI Staff

DTP Work:

Nandus Graphics

Dharwad.

Printers:

Nandus Graphics

Dharwad.

Note:

For private Circulation only.

Not for Sale.

All Copy Rights Reserved.



In this Issue.....

I. Acknowledgement

II. Chairman's Message

III Canara Bank Chief General Manager's Message.

IV. A Brief Report of the Institute.

Self Employment

Performance highlights of the year 2015-16	8
2. New / Innovative programmes conducted	9
3. HR/ Sensitisation programmes	11
4. Training programmes organised during 2015-16	13
5. Government Sponsored Programmes	15
6. Batch wise performance conducted since inception	17
7. Special Events	20
8. Share of Weaker Section	21
9. Trainees Profile	22
10. Entrepreneurship Awareness Programmes	23
11. Follow-up	24
12. Budget vs. Expenditure & Sources of Funds	25
13. Gallery important Visitor	27
14. Important Events during the Year	28
15. Success Stories - Self Employment Training Programmes	30
16. From the Heart of Important Visitors	32
17. Important Visitors during the year	34
18. Tentative Training Programmes Scheduled for the year 2016-17	35
19. Audited Financial Statement for the year ended 31st March 2016	36



Acknowledgement

We express our sincere gratitude to

- Hon'ble Dr. D Veerendra Heggadeji For his blessings.
- Hon'ble Sri R.V Deshpande, Chairman and all the members of Board of Governors and Governing Council of Institute for Guidance, leadership and motivation.
- Shri, Rakesh Sharma, MD & CEO Canara Bank
- Shri, Harideesh Kumar, B. ED Canara Bank
- Shri, P. S. Rawat, ED Canara Bank
- All Executives of Canara Bank, H.O., Bangalore and C.O., Hubli for their support and guidance.
- · Ministry of Rural Development, GOI.

Sponsors of Programmes:

- Zilla Panchayat, Karwar.
- DIC, KVIC and KVIB
- JSW Foundation, Torangal.

Guidance and Assistance:

- · Deputy Commissioner, Karwar Dist.
- C.E.O., Zilla Panchayat, Karwar Dist.
- District Development Manager, NABARD, Karwar.
- Tahashildar, Haliyal
- Executive Officer, Taluk Panchayat, Haliyal
- Lead Distict Manager, Syndicate Bank, R.O., Karwar.
- Canara Bank, Haliyal, Mundgod, Dandeli.
- Syndicate Bank, Haliyal, Joida and Mundgod.
- State Bank of India, Haliyal.
- Forest Dept., Uttara Kannada District..
- Dept of Veterinary Science and Animal Husbandry, U. K.
 District
- Dept of Agriculture, Haliyal. Joida and Mundgod.
- Administrator , Sri V.R.D.M. Trust, Haliyal
- · Principal and Staff, DPITI, Haliyal
- All Guest faculties.

MISSION

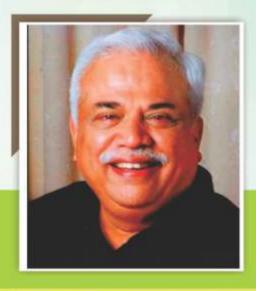
To empower the rural youth with the spirit of self respect and the power of self employment by exploring their ability and skills.

To achieve this, the Institute shall impart quality education & training through real life facilities that will not only create jobs for themselves but also to provide jobs to others.

OBJECTIVES

To create awareness among rural youth of alternate avenues available for their livelihood. Identify, motivate and train the rural for self employment and self esteem. To encourage rural entrepreneurship counseling of women force to create substantial impact in the Rural Society. Assist and train the Self Help Groups for Entrepreneurship training to management personnel.





Chairman's Message



am pleased to table Annual Report of the Institute for the financial year 2015-16. Now the Institute is more than decade old, however I have pleasure to note that the freshness in development approach still exists. The task of rural development and self employment is being performed well.

The focus on Agriculture and services is continuing, whereas the training programmes on income generation are emphasized. The year under review witnessed 49 EDP for 1415 participants. The Institute is true to its philosophy that fortune lies at the bottom of the pyramid. Such being the case, the concentration on rural development is primary for the Institute.

The Institute supports 1522 No. of SHGs covering 18602 members. The majority of women members are encouraged in income generation activities. The hand holding and bank linkage of the groups are well looked after by the Institute. The satellite centre of the Institute at Dandeli, Mundgod, Joida are part of the development of those areas. I am really happy that the Institute over the year has become integral part of rural development.

In sync with the time, the Institute has taken up skill up gradation programmes and during the year two programmes where conducted. The Institute now deliberating on new generation programmes and also strengthening the Apparel Training Centre at Dandeli and promote employment generation.

All these efforts were possible with active support of Canara Bank and philanthropist, donors and sponsors. I acknowledge their support and the team of the Institutes should be appreciated for their hard work

R.V. Deshpande

Chairman





Canara Bank Chief General Manager's Message



On the occasion of tabling the 12th Activities Report of Canara Bank Deshpande RSETI, Haliyal, for the year 2015-16, I wish to recall the sayings of a wise man "Youth is the trustee of posterity". Here I am proud to say "CBD RSETI is a Trustee of Youth".

The ultimate objective of the Institute is to holistically empower the rural youth to find a decent livelihood through a legitimate means by and for themselves. In this direction CBD RSETI, Haliyal has ably assisted and motivated the youth to explore their abilities. Institute has created awareness among the youth on the availability of various avenues to exploit their skills, knowledge and experience to make a positive impact on the rural society.

It is but natural for me to feel happy that CBD RSETI, Haliyal in the last 12 years of its existence has trained 15825 unemployed youth in 532 different training programmes. Out of the trained youth more than 66% have gained their livelihood and enjoying a decent life. I am very happy to note that during the year Institute has trained a record number of 1415 candidates in 49 various batches.

Canara Bank Deshpande RSETI is a unique Institute compare to other RSETIs where in both rural development and self employment activities are being undertaken. It gives me pleasure to note that Institute has formed more than 1500 Self Help Groups to enroll 18684 members, and actively involved in providing various income generation activities to the members like garment making, lijat Papad making, food processing etc.

Our Bank is associated with the Institute by organizing different CSR programmes apart from providing guidance from time to time.. I am happy that CBD RSETI has emerged as the Best RSETI in the country for the year 2014-15, evaluated by Ministry of Rural Development, G.O.I.

Canara Bank being the co sponsor of the Institute recognizes and wishes each and every one who has joined hands for success of the Institute during the year.

With Best Wishes

S.S. Bhat

Chief General Manager, Canara Bank, Priority Credit, Financial Inclusion Wing H.O. Bangalore





A Brief Report of the Institute



T

he financial year 2015-16 concluded with record performance and many mile stones. The Institute has been imparting the need based livelihood trainings to unemployed youth through vocational interventions and IGP activities.

Sri Hardeesh Kumar, Executive Director, Canara Bank, H.O. Bengalure visited the Institute on 18.07.2015 and released of Annual Report of the Institute for the year 2014-15. He applauded the performance of the Institute in achieving second best RSETI in the country under medium category of RSETIs sponsord by Canara Bank.

CBD-RSETI, Haliyal has completed the fruitful 12 years in association with Canara Bank and VRDM Trust. The Chairman and the management guided the Institute to scale up as a model Institute among RSETIs and function effectively in Self Employment and Rural Development activities.

This issue brings the progress and achievements of the Institute for the financial year 2015-16. The focus of the Institute is to reach all stratas of people for income generation, providing employment and making them employable to others through Self Employment. The core issue is to provide hand holding services to the trained candidates with Bank Linkage. Cumulative Credit linkage of CBD-RSETI stands at 45% compared to the National average of 28% of all RSETIs in the country.

CBD-RSETI has conducted 49 Self Employment training programmes to train 1415 candidates in 812 training days during this year. Cumulatively Institute has trained 15,825 youth in various disciplines of EDPs and 10,087 trainees have settled. The percentage of settlement is 66.07% settlement. The Government of India has formulated NRLM scheme to eradicate poverty of rural youth through Rajiv Gandhi Chaitanya Yojana Scheme for startup ventures. Training to these beneficiaries is mandatory. CBD RSETI has been identified to conduct trainings under RGCY for North Canara dist. Hence we could conduct 18 such programmes to train 535 youth.

Institute also performed well under Rural Development activities. 210 new SHGs are formed with 2446 members for Fy2015-16 by all Extension Centres. Totally 1522 SHGs are working effectively with a total savings of Rs. 1069.87 lakhs. Cumulative credit linkage from the banks for these SHGs is Rs. 2753.83 lakhs. 149 JLGs are formed. Cumulatively 87 JLGs have bank linkage and availed a loan of R. 159.85 lakhs. 82 Income Generation Programmes are conducted to rural folk. 202 orientation programmes on various aspects are conducted to benefit the underprivileged. 9339 SHG members are insured under JBY scheme. 19 death claims are distributed to families of demised SHG members.

The overall performance of CBD-RSETI for the financial year 2015-16 is excellent. I thank our Hon'be Chairman Sri R.V. Deshpande, Governing Council President, Sri Prasad R Deshpande, Executives of Canara Bank and all the members of Board of Governors / Governing Council for their guidance and support. I also thank the stake holders and sponsors whose contribution is praise worthy. I sincerely acknowledge the support of all staff members for excellent performance.

Place: Haliyal

Date: 31st March 2016

Raveendra B. Revankar

DIRECTOR





1. PERFORMANCE HIGHLIGHTS OF THE YEAR 2015-16.

The Institute has crossed the all targets of various parameters under Self Employment. All types of EDPs were organized for Financial Year 2015-16. All these trainings were conducted qualitatively by focusing on settlement. The performance under various parameters in Self Employment wing is depicted year- wise as below.

A. Performance at a glance under Self Employment Training Programmes

SI. No.	Details	2011-12	2012-13	2013-14	2014-15	2015-16	Cumulative Since inception
1	No. of Trainings	43	42	34	35	49	532
2	No. of Trainees	1277	1246	881	905	1415	15825
3	No. of Training days	937	749	873	809	812	10078
4	No. of Trainees settled	836	750	396	320	924	10457
5	Rate of startup	65%	60%	45%	35.36%	65.30%	66.08%
6	Average trainees/ batches	30	30	26	26	29	30
7	Total Expenditure (Rs. in Lakhs)	69.12	84.38	85.92	104.46	102.79	840.22
8	Revenue expenditure in total Expenditure (Rs. in Lakhs)	60.52	83.11	76.40	92.57	94.73	679.85
9	Self Employment (Rs. in Lakhs)	39.17	37.90	35.47	41.28	43.61	377.37
10	Rural Development(Rs. in Lakhs)	21.35	45.21	40.93	51.29	51.12	302.48
11	Cost per batch – Rs.	91,093	67,176	104324	117943	89011	70934
12	Cost per day – Rs.	4,180	4,138	4063	5103	5371	3744
13	Cost per Trainee- Rs.	3,067	2,155	4026	4561	3,082	2385
14	No. of BPL Trainees	1,125	974	632	621	1026	12275

B. EDP wise Performance.

Sl. No.	Type of EDP	No. of Programme	Duration (Days)	No. of Trainees
01	Agriculture Based EDPs	5	30	179
02	Product Based EDPs	8	174	213
03	Service Based EDPs	13	396	361
04	General EDPs	20	131	583
05	Wage Employment EDPs	3	81	79
	Total	49	812	1415
Skil	Il Upgradation Training Programmes	02	20	19

2. NEW / INNOVATIVE PROGRAMMES CONDUCTED

a) Installation & Maintenance of Drip Irrigation System:

Institute conducted a unique training programme under Agriculture EDP "Installation & Maintenance of Drip Irrigation System" for 6 days from 12.05.2015 to 17.05.2015. The course was organized in association with EID Parry India Ltd, Haliyal to train the rural unemployed youth for an enterprising opportunity in drip irrigation system. M/s. Mahindra EPC company provided the technical support. 3 I trainees participated.



Practical Demonstration of Drip Irrigation System



Executives of EID Parry Industries Ltd. Haliyal distributing the Certificates to Trainees

b) Front Office Management:

This training was conducted for the first time at the Institute from 14.12.2015 to 03.01.2016.21 trainees from various places participated. Any industry works effectively and builds its rapport with Front office Management. Hence there is a huge demand for trained Front Office Management personnel. CBD RSETI took an opportunity to conduct this training programme for selected youth. Many eminent resource persons participated as trainers.



Prof R.G. Hegde, engaged in session of Front Office Management



Sri Sham Kamat, Member Secretary VRDM Trust, taking session in Front Office Management



C) Skill upgradation training programmes.

Skill upgradation trainings are conducted for settled trainees to develop additional skills for more income generation. This year, 2 Skill upgradation training programmes were organized viz.

- 1. Exclusive Designer Wear (10 Days 10 Participants)
- 2. Laptop Maintenance & Servicing (10 days 9 Participants).



Trainee of Exclusive Designer Wear learning specia Skills in cloth deigning

A practical view of Laptop Servicing

INITIATIVE TO ESTABLISH AN INCUBATION CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT ACTIVITIES IN CBD RSETI





Ms. Tanya Jayaraj, Director, Head Held High Organization, Bengaluru and Intern Ms. Rachel of Oxford University interacting for Entrepreneurship Incubation Centre

CBD RSETI has taken a unique step for Entrepreneurship Development and support the youth through Incubation centre in association with Head Held High Organization, Bengaluru. It will perform as the support system to youth, who have aspiration in entrepreneurship. The dignitaries interacted with students of various colleges of Haliyal taluk, banks and settled trainees of CBD RSETI.

3. HR PROGRAMMES/ SENSITIZATION PROGRAMMES

1) Trainers Training for Community Resource Persons of NRLM scheme:

Institute conducted 2 programmes for Community Resource Persons of Karwar and Bagalkot dist under this Scheme.



Sri Laxmanrao Yakkundi, E.O. Haliyal T.P., addressing the participants during valedictory programme



Sri Laxmikantayya, NRLM, Dist Manager taking Session to CRPs

2. Pashu Bhagya Programme:

Institute conducted 2 Pashu Bhagya programmes of 3 days each under the sponsorship of veterinary department. Those two programmes were Sheep rearing and Dairy Farming. For Dairy Farming 20 trainees participated. For Sheep /Goat Rearing 30 trainees participated.



Dr. Subbrao Bhat, Deputy Director, Veterinary Dept. Karwar Distributing the certificate



Exposure visit - Dairy Farming programme



Exposure visit- Sheep Rearing programme



3. Bank Correspondents Training

CBD RSETI Conducted 2 Bank Correspondents training for sensitization of banking concepts





Batch 1: 25.05.2015 to 27.05.2015

Batch 2. From 03.012.2015 to 05.12.2015

4. Trainers Training for Staff on conducting Effective EAP

A workshop on conducting of effective EAP (Entrepreneurship Awareness Programme) for generating quality applications was held on 18.02.2016. Sri Ananthayya Achar, Bengaluru participated as a Resource Person in this workshop and demonstrated the process. All centers' heads and field staff of CBD RSETI participated in this programme.



Sri Ananthayya Achar, Bengaluru addressing the staff in workshop



A view of Tower Building game demonstration by Sri Ananthayya Achar

Participation in Trainers Training/ Refresher Programmes



Mr. Raveendra Revankar, Director, participated in Trainers Training Program During July 2015, orgnasied by NAR.



Mr. Suresh Bommigatti, Training Coordinator participated in Empowerment Coaching Training by Tata Strive in 3 phases orgnasied by NAR.



Mr. Kempanna Shegunasi, Faculty, participated in Refresher Course organized by NAR from 20.02.2016 to 27.02.2016



4. TRAINING PROGRAMMES ORGANISED DURING 2015-16

	Training Programme	Sponsored by	From - To	No. of Programme	Duration (Days)	No. of Trainees
Α	Agriculture Based EDPs					
1	Dairy Farming	100	From 25.04.2015 To 30.04,2015	1	6	49
2	Installation & Maintenance of Drip Irrigation System	*	From 12.05.2015 To 17.05.2015	1	06	31
3	Dairy Farming	*	From 05.10.2015 To 10.10.2015	1	6	42
4	Dairy Farming		From 18 .01.2016 To 23.01.2016	1	6	27
5	Dairy Farming - RGCY	ZP, Karwar	From 03.02. 2016 To 08.02.2016	1	6	30
			Total	5	30	179
В	Product Based EDPs					
1	Dress Designing for men		From 05.05.2015 To 03.06.2015	1	30	16
2	Fashion Designing for women		From 01.07.2015 To 30.07.2015	1	30	34
3	Dress Designing for Women	*	From 01.10.2015 To 21.10.2015	1	21	33
4	Food Processing & Bakery Products	-	From 07.10.2015 To 21.10.2015	1	15	17
5	Dress Designing for Women		From 18.11. 2015 To 08.11.2015	1	21	26
6	Dress Designing for Women	(#)	From 19.11. 2015 To 09.11.2015	1	21	26
7	Embroidery & Fabric Painting	- 1	From 15.12. 2015 To 29.12. 2015	1	15	26
8	Dress Designing for Women	-	From 17.02.2016 To 08.02.2016	1	21	35
			Total	8	174	213
C	Service Based EDPs					
1	Domestic Electrical Appliances Repair	4	From 16.03.2015 To 14.04.2015	01	30	20
2	Electric Motor Rewinding & Pumpset Maintenance	115	From 23.04.2015 To 22.05.2015	01	30	29
3	Computer Hardware & Networking	19	From 11.06.2015 To 25.07.2015	01	45	31
4	Tractor Servicing, Maintenance & repair	19	From 16.06.2015 To 15.07.2015	01	30	17
5	Refrigeration & Air Conditioning Course	*	From 21.07.2015 To 19.08.2015	01	30	34
6	Basic Photography & Videography	₽	From 28.07.2015 To 17.08.2015	01	21	36
7	Two Wheeler Servicing	-	From 18.08.2015 To 16.09.2015	01	30	23
8	Multi Phones Service Training Programme	19	From 01.09.2015 To 30.09.2015	01	30	37
9	Beauty Parlour Management	-	From 28.10.2015 To 26.11.2015	01	30	31
10	Digital Designing & Publication (DTP)	-	From 28.10. 2015 To 11.12.2015	01	45	30
11	Servicing of TV/DVD and other Digital Electronics	lė.	From 16.11. 2015 To 15.12. 2015	01	30	19
12	Electric Motor Rewinding & Pumpset Repair	18	From 05.01. 2016 To 03.02. 2016	01	30	27
13	Light Motor Vehicle Driving		From 16.01, 2016 To 30.01, 2016	01	15	27
			Total	13	396	361
D	General EDPs					
1	General EDP for persons with disability	EnAble India	From 05.06.2015 To 17.06.2015	01	13	25
2	General EDP (under RGCY scheme)	ZP, Karwar	From 08.06.2015 To 13.06.2015	01	06	22
03	General EDP (under RGCY scheme)	ZP, Karwar	From 27.07.2015 To 01.08.2015	01	06	33
04	General EDP (under RGCY scheme)	ZP, Karwar	From 24.08.2015 To 29.08.2015	01	06	36
05	General EDP (under RGCY scheme)	ZP, Karwar	From 07.09.2015 To 12.09.2015	01	06	27
06	General EDP (under RGCY)	ZP, Karwar	From 14.10.2015 To 19.10.2015	01	06	42



07	General EDP (under RGCY)	ZP, Karwar	From 07.12.2015 To 12.12.2015	01	06	17
08	General EDP (under RGCY)	ZP, Karwar	From 28.12. 2015 To 02.01.2016	01	06	26
09	General EDP (under RGCY) @ Ankola	ZP, Karwar	From 11.01. 2016 To 16.01. 2016	01	06	21
10	General EDP (under RGCY)	ZP, Karwar	From 03.02. 2016 To 08.02. 2016	01	06	29
11	General EDP (under RGCY)	ZP, Karwar	From 15.02. 2016 To 20.02.2016	01	06	20
12	General EDP (under RGCY) @ Sirsi	ZP, Karwar	From 22 .02.2016 To 27.02.2016	01	06	26
13	General EDP (under RGCY) @ Sirsi	ZP, Karwar	From 23 .02. 2016 To 28 .02. 2016	01	06	26
14	General EDP (under RGCY)	ZP, Karwar	From 29 .02. 2016 To 05 .03. 2016	01	06	46
15	General EDP (under RGCY) @ Mundgod	ZP, Karwar	From 29 .02. 2016 To 05 .03. 2016	01	06	40
16	General EDP (under RGCY) @ Mundgod	ZP, Karwar	From 01 .03. 2016 To 06 .03.2016	01	06	42
17	General EDP (under RGCY)	ZP, Karwar	From 08 .03. 2016 To 13 .03. 2016	01	06	35
18	PMEGP - General EDP	KVIC, Bangalore	From 09.03. 2016 To 18.03. 2016	01	10	23
19	General EDP (under RGCY) @ Joida	ZP, Karwar	From 14.03.2016 To 19.03.2016	01	06	20
20	General EDP (under RGCY)	ZP, Karwar	From 22.03.2016 To 27.03.2016	01	06	27
			Total	20	131	583
Е	Wage Employment EDPs				1	-
1	Computer Data Entry Operator		From 11.03.2015 To 09.04.2015	01	30	21
2	Computer Tally	-	From 13.08.2015 To 11.09.2015	01	30	37
3	Front Office Management	-	From 14.12. 2015 To 03.12.2016	01	21	21
			Total	3	81	79
			Total EDP Programmes	49	812	1415
F	Skill Upgradation Training Programmes	9	-		ti .	
1	Exclusive Designer Wear	-	From 17.12.2015 To 26.12.2015	01	10	10
2	Laptop Maintenance and Servicing	-	From 21.03.2016 To 30.03.2016	01	10	09
			Total	02	20	19



Trainees of Refrigeration Air Conditioning batch on Exposure to Sri Krishna Milk Dairy, Kirvatti



Free Two Wheeler Service Check up Camp of Two Wheeler Trainees.



5. GOVERNMENT SPONSORED PROGRAMMES

Both Central and State Governments are implementing lots of projects and various schemes to eradicate poverty of under-privileged society. One such schemes is NRLM (National Rural Livelihood Mission) of Government of India. In Karnataka, Rajeev Gandhi Chaitanya Yojana is a state government scheme under NRLM for supporting rural youth for start up businesses. Therefore rural youth, who have passed 8th standard, looking for their livelihood through identified ventures, will be selected through Gram Sabhas.

The identified beneficiaries will be trained in RSETIs/ RUDSETIs to avail Rs. 50,000/- financial support including subsidy component of Rs. 10,000/-During the year Institute conducted various government sponsored programmes.

SI. No	Training Programme	Sponsored by	From To	Duration (Days)	No. of Trainees
1	General EDP (under RGCY scheme)	ZP, Karwar	08.06.2015 - 13.06.2015	06	22
2	General EDP (under RGCY scheme)	ZP, Karwar	27.07.2015 - 01.08.2015	06	33
3	General EDP (under RGCY scheme)	ZP, Karwar	24.08.2015 - 29.08.2015	06	36
4	General EDP (under RGCY scheme)	ZP, Karwar	07.09.2015 - 12.09.2015	06	27
5	General EDP (under RGCY)	ZP, Karwar	14.10.2015 -19.10.2015	06	42
6	General EDP (under RGCY)	ZP, Karwar	07.12.2015 -12.12.2015	06	17
7	General EDP (under RGCY)	ZP, Karwar	28.12.2015 - 02.01.2016	06	26
8	General EDP (under RGCY) @ Ankola	ZP, Karwar	11.01. 2016 - 16.01. 2016	06	21
9	General EDP (under RGCY)	ZP, Karwar	03.02. 2016 - 08.02. 2016	06	29
10	General EDP (under RGCY)	ZP, Karwar	15.02. 2016 - 20.02.2016	06	20
11	General EDP (under RGCY) @ Sirsi	ZP, Karwar	22 .02.2016 - 27.02.2016	06	26
12	General EDP (under RGCY) @ Sirsi	ZP, Karwar	23 .02 .2016 - 28 .02 .2016	06	26
13	General EDP (under RGCY)	ZP, Karwar	29 .02. 2016 -05 .03. 2016	06	46
14	General EDP (under RGCY) @ Mundgod	ZP, Karwar	29 .02 .2016 - 05 .03 .2016	06	40
15	General EDP (under RGCY) @ Mundgod	ZP, Karwar	01 .03. 2016 -06 .03.2016	06	42
16	General EDP (under RGCY)	ZP, Karwar	08.03.2016-13.03.2016	06	35
17	General EDP (under RGCY) @ Joida	ZP, Karwar	14.03.2016 - 19.03.2016	06	20
18	General EDP (under RGCY)	ZP, Karwar	22.03.2016 - 27.03.2016	06	27
	Total		l U	108	535



Dr. V. Ramprasath Manohar, C.E.O., Z.P., Karwar interacting with Rajiv Gandhi Chaitanya Yojane EDP Trainees





A Banking Session by the Director, Sri R.B. Revankar,



A view of session on Entrepreneurship.



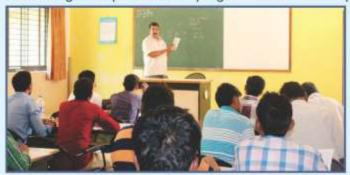
Trainees busy in group discussion of RGCY - EDP batch



Trainees learning Systematic Planning through Boat Building Game

2. PMEGP - EDP Training under KVIC/ KVIB/DIC

Institute conducted one batch of PMEGP under General EDP category for 10 days from 09.03, 2016 To 18.03, 2016. KVIC Bangalore sponsored the programme. 23 trainees participated actively.



Sri Malagatti, State Director, KVIC, Bengaluru taking session of PMEGP Batch



Group Photo for PMEGP Batch

3. Skill prorgammes scheme - Sponsored by DIC Karwar. Multi Phone Servicing

District Industry Centre, Karwar sponsored 20 candidates under skill prorgammes scheme for Multi phone servicing training programme conducted at Institute from 01.09.2015 to 30.09.2015.



Sri Nagaraj Naik, Asst Director, DIC, Karwar distributing the Certificate



A view of Multi Phone Servicing session



6. Batch wise Performance conducted since inception

SI No.	Training programme	No. of Prog	No.of trainees	No.of days	No. of ca	indidates s	ettled		Rate of Settlement
					WBF	WOBF	WOBF WE		
1	Agriculture EDPs								
	Dairy Farming	114	4619	583	3579	297	13	3889	84.19
	Mushroom Cultivation	2	54	12	0	8	1	9	16.67
	Sustainable Agriculture	3	77	24	0	67	0	67	87.01
	Bee keeping	1	29	7	0	14	0	14	48.28
	Poultry	3	100	18	0	22	1	23	23
	Piggery	1	19	6	0	3	0	3	15.79
	Sheep Rearing	1	22	6	0	10	0	10	45.45
	Total	125	4920	656	3579	421	15	4105	83.43
H	Product EDPs								
	Dress Designing for women	98	2515	2597	182	1066	37	1285	51.09
	Dress Designing for men	9	176	227	2	90	31	123	69.88
	Bakery, Home Product and food product	20	527	159	5	124	11	140	26.46
	Bamboo Decorative Articles	11	214	332	17	44	2	142	66.35
	Bamboo & Cane Furniture	1	32	30	0	3	0	3	9.38
	Fashion Designing	12	325	340	3	111	11	122	37.53
	Food Processing	1	34	40	0	19	1	20	58.82
	Bag Making	4	85	53	0	41	0	41	48.24
	Garland Making	2	61	10	61	0	0	61	100.00
	Papad Making	1	35	5	0	0	0	0	0.00
	Doll. Crafts and fancy items	2	44	30	0	14	0	14	31.82
	Hand Embroidery & Zaradosi	1	20	21	1	1	0	2	10.00
	Embroidery & Fabric Painting	2	47	30	0	0	0	0	0.00
	Total	164	4115	3874	271	1513	93	1953	47.46
IH	Process EDPs			1					
	Mobile Phone Repair	20	653	562	24	276	114	414	63.39
	Radio/TV Repair	12	294	360	4	139	76	219	74.48
	Screen Printing & Photo- lamination	2	30	22	0	13	3	16	53.33
	Motor Rewinding and Pumpset repair	13	407	390	31	115	66	212	52.08
	Computer Hardware	13	420	585	35	114	101	250	59.52
	Photography & Videography	12	296	278	25	131	39	205	69.25



	Total	17	388	482	1	2	109	184	28.09
	Financial Accounting	1	21	30	0	0	0	0	0.00
	Security Service	1	15	15	0	0	2	2	13.33
	Tata Hitachi Excavator & Back Hoe operator & maintenance	6	135	167	1	0	69	86	39.26
	Computer Tally	6	154	180	0	0	25	81	25.32
	Apparel Designing course	1	22	30	0	0	0	0	0.00
	Computer Data Entry Operator	2	41	60	0	02	13	15	36.58
/	Wage Employment								
	Total	49	1537	415	742	137	22	902	58.68
	Persons with disabilities for computer based skilled jobs	3	89	84	4	12	7	24	26.96
	General Insurance Agent	1	23	11	0	0	3	3	13.04
	General EDPs/RGCY	21	607	108	186	11	4	201	33.11
	WEDP	1	33	10	0	20	0	20	95.24
	Udyogini	4	71	12	24	31	0	55	98.21
	PMRY/PMEGP - EDP	19	714	190	528	63	8	599	83.89
IV	General EDPs								
	Total	177	4865	4651	134	1381	1619	3313	68.09
	Light Motor Vehicle Driving	3	65	60	0	4	07	12	18.46
	Inverter & UPS manufacturing and Servicing	1	17	21	0	5	4	9	52.94
	Others	6	167	74	0	85	11	113	67.66
	Tractor Repair	4	83	120	0	13	30	43	51.80
	Security Service	27	740	255	0	0	699	699	94.46
	Four Wheeler Repair	4	82	120	1	10	52	63	76.83
	AC & Refrigerator Repair	10	311	300	3	81	95	259	83.27
	Welding & Fabrication	9	244	252	1	59	81	191	78.27
	Solar EDP	1	22	3	0	11	3	21	95.45
	Appliances Repair Two Wheeler Repair	11	253 295	321	0	102 76	74	176	69.56 53.22
	Beauty Parlour Management House Wiring & Electrical	10	269	300	4	124	35	163	60.59
	Computer DTP	7	192	285	2	17	40	71	30.72
	Commutes DTD	7	102	205	2	47	40	74	20.72





Sri Prasad R. Deshpande, President, Governing Council Observing the chat market set by Bakery trainees.



Tractor Repair Training - Sri Vasant Hannikeri, M/s Bhaskar Agro Care , Hubli guiding the trainees.



Trainees learning Computer Tally



A view of Two Wheeler Repair training



A practical session of Multi Phone Servicing



A practical session of Dress Designing for women



Face massage practical by Beautician trainees



Trainees of Computer DTP in practical session

7. SPECIAL EVENTS

1. Road Safety Week



Shri Appayya ARTO, Dandeli addressing during 27th National Road Safety week programme in association with DPITI & RTO Dandeli

2. Blood Donation Camp -



Blood Donation Camp - On eve of Engineers Day- 15.09.2015

3. Life Leading Skills - By Mr. Satish



A workshop on Life Leading Skills was conducted on 10.11.2015 An expert philosopher, Mr. Satish from Bangalore, motivated the trainees.



8. Share of Weaker Section

It is an accepted fact that there is a large proportion of population which lacks resources and suffers from deprivation of different kinds including unemployment, illiteracy and ill health. The deprivation is more pronounced in the case of weaker sections such as women, scheduled castes, scheduled tribes, and backward communities.

Both central as well as state governments are focusing their schemes to support these communities for socio economic development. CBD-RSETI also made its best efforts to reach these people.

Sl.No.	Categories	Achievement 2015-16	Cumulative
01	Women	523	8404
02	SC/STs	242	3532
03	Minorities	191	2497
04	OBC	604	7508
05	Others	378	2288
06	Physically Challenged	35	208
07	BPL Trainees	1026	12275



Trainees learning the technique of Motor Rewinding



Women learning the tailoring skill for their future



Physically Challenged Trainees learning the **Business Opportunity Guidance**



Trainees becoming free to training through Micro Lab Session

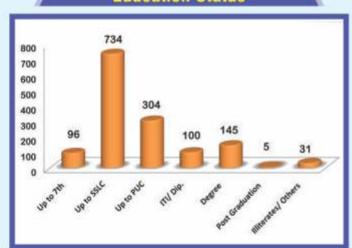
9. Trainees Profile



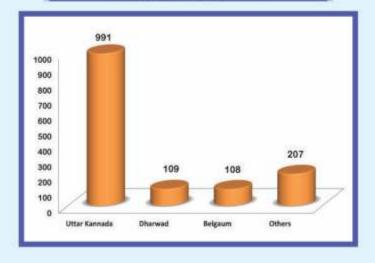
Social Status



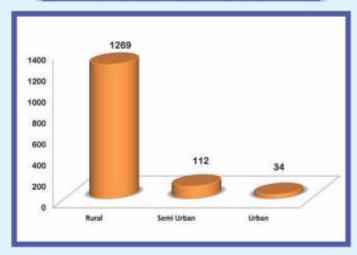
Education Status



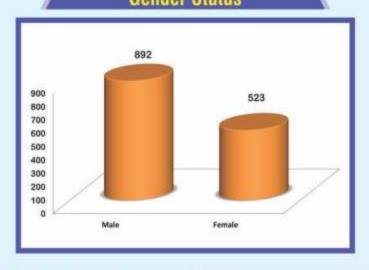
Demography Status



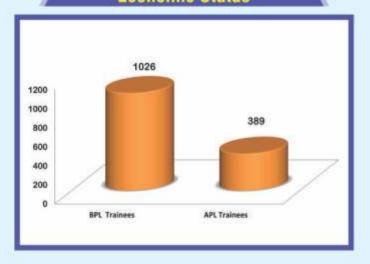
Habitation Status



Gender Status



Economic Status





10. Entrepreneurship Awareness Programme

EAPs (Entrepreneurship Awareness Programmes) play very important role in identifying suitable youth for training programmes of RSETIs. If suitable youth do not participate in training programmes, the settlement rate will come down. Hence CBD RSETI focused on effective EAPs during this year.

EAPs were conducted at various places of North Karnataka for generation of suitable applications. We could generate more than 1000 applications by way of motivational lecturing, story telling and games in these EAPs. In many EAPs, our past successful trainees also have participated and shared their experience.

SI.No	Details	During the Year 2015-16	Cumulative
01	No. of EAPs	63	574
02	No. of Participants	2371	37770
03	No. of Applications Generated	886	19887



EAP at Kumta with Rotary Club on 18.06.2015



EAP on 16.09.2015 at Joida



EAP at Hungund, Mundgod on 15.11.2015



EAP Ramnagar on 28.12.2015

11. Follow-up



The objective of the Institute is to make unemployed youth settled. Therefore just organising the training programmes is not the main role of the Institute. Doing follow-up of trained candidates with support system plays a vital role. Handholding support like bank linkage, placement service for wage employment, boosting of marketing process through Udyog Bazaars or Melas and alumni association functions are catalytic activities for trainees' settlement. The institute is doing follow-up of trainees by calling them to nearby bank branches of their locality, by way of letter correspondence, trainees' visit to the Institute, over telephone and trainees' unit visit by staff.

During the year Institute has performed 111 follow-ups to reach 2027 candidates.

SI. No.	Follow-up	During the year					
01	Correspondence with the trainees	46	599	29	787		
02	Candidates contacted at Institute	573					
	Candidates contacted over phone	5	/3	4219			
	Field Level		V				
03	Candidates Contacted (Spot)	39	950	422	4690		
04	Institute Level Meeting	02	200	61	1564		
05	Taluk Level Meeting	0	0	56	727		
06	Bank Level Meeting	70	877	233	2058		
	TOTAL	111	2027	772	13258		

Honor of 5 outstanding entrepreneurs of the Institute by the dignitaries



Every year CBD RSETI honours its outstanding entrepreneurs on Annual Report Releasing day to motivate other trainees. During the function, last year, Mr. Maulali Shaikh, Dandeli (Fast Food Restaurant), Abdul Rajak Hiremani, Yalburga (Refrigerarion and Air Conditioning), Nagaraj Dashamani, Haveri (Photography and Videography), Shivappa Kamatagi, Vijayapur (Motor Rewinding) and Asha D., Shimoga (Beauty Parolur & Spa Centre) were honored by the Dignitaries.



12. Budget V/s Expenditure and Sources of Funds.

I. BUDGET V/S EXPENDITURE:

(Budget: Rs in "000)

SI.	200-10-2000 P	20	14-15	20	015-16
No.	Head of Accounts	Budget	Actual Exp	Budget	Actual Exp
A	Capital Expenditure				
1	Building & Infrastructure Dev. (Construction Work)	500.00	330000.00	700.00	32832.00
2	Fixed Assets	795.00	768470.00	880.00	764557.00
3	Library books	10.00	6882.00	10.00	1457.00
4	Training Equipment	285.00	84472.00	150.00	6800.00
	CAPITAL EXP -TOTAL-I	1590.00	1189824.00	1740.00	805646.00
В	Recurring Expenditures				
1	Honorarium	511.00	482100.00	495.00	411556.00
2	Boarding Charges	1637.00	1387976.00	1669.00	1521889.00
3	Training Materials	619.00	435721.00	675.00	238263.00
4	Educational Tour Exp.	55.00	35737.00	103.00	16590.00
5	Salary/Wages to Staff	3369.00	3300583.00	3941.00	3611204.00
6	Printing & Stationary	288.00	219106.00	280.00	229164.00
7	Postage/Courier	55.00	45172.00	70.00	49458.00
8	Telephone/Internet	115.00	112104.00	130.00	119786.00
9	Lease / Rent	153.00	104288.00	120.00	96452.00
10	Elect. & Water Charges	300.00	212481.00	270.00	203541.00
11	Subscription & Presents	26.00	19724.00	29.00	19311.00
12	Advt. / Publicity	61.00	150166.00	88.00	59013.00
13	Repair/Maintenance/AMC	60.00	145762.00	100.00	121437.00
14	Campus/Building - Cleaning & Maintenance	390.00	247978.00	225.00	322136.00
15	Insurance/Taxes	32.00	50691.00	32.00	83349.00
16	Audit Fees	20.00	18539.00	20.00	21090.00
17	Conveyance to Staff	88.00	88252.00	100.00	122317.00
18	Conveyance to Trainees under SGSY/Other Schemes	20.00	-	20.00	12000.00
19	Facilities to Trainees	10.00	6886.00	100.00	42987.00
20	Miscellaneous Exp.	92.00	171348.00	100.00	47857.00
21	PF to Staff A/c	360.00	306478.00	380.00	364386.00
22	Staff Welfare/Mediclaim / Group Gratuity Exp	375.00	335174.00	310.00	232297.00
23	Vehicle Maintenance	465.00	469520.00	500.00	467547.00
24	Meeting Expenses	-	-	75.00	37351.00
25	Entertainment	-	-	55.00	38349.00
26	Model Village Project Exp	350.00	*	100.00	12309.00
27	Bamboo/Cane Project Exp	135.00	182866.00	250.00	146347.00
28	Other Trainings	140.00	126025.00	103.00	172919.00
29	SHG Trainings	193.00	144586.00	120.00	83580.00
30	Income Generation Prog. Exp	248.00	45295.00	192.00	127494.00
31	Rural Dev. Activities	148.00	111856.00	135.00	298040.00
32	V-ATPC (Garment) Exp.	200.00	137854.00	250.00	142178.00
33	Nai Roshni-LTMW Prog's	*	161600.00	180	-
	REVENUE EXP - TOTAL II	10514.00	9255868.00	11037.00	9472197.00
	GRAND TOTAL (I + II)	12104.00	10445692.00	12777.00	10277843.00



II. SOURCES OF FUNDS:

PART A – Actual Amount Received and Taken as Receipts:

(Amount in Rs)

SI. No.	Name of the Agencies/Organization	Purpose	Amount Received
1	Canara Bank, Bangalore	Institute Expenditure	3234856.00
2	VRDM Trust, Bangalore	Institute Expenditure	4800000.00
3	Zilla Panchayat, Uttara Kannada District, Karwar	NRLM/RGCY — CO & SRPs/SDP Trg's Receipts	1193596.00
4	Zilla Panchayat – Handloom & Textiles Dept., Karwar	ATPC Training Programmes	153000.00
5	DIC, Karwar	Sponsorship for Training Prog.	120000.00
6	NABARD, Bangalore	JLG Formation	46000.00
7	EnAble India, Bangalure	Training Programmes	15750.00
8	Other Receipts-KSSDB/Others	Training Programmes & Electricity & Security Guard charges reimbursement	62083.00
9	Sales Proceeds/Interest	Sale of Finished Training Materials & Interest on Savings Accounts	201336.00
	TOTAL		9826621.00

${\bf PART~B-Balance~Amount~Receivable~from~Agencies/Organization:}$

(Amount in Rs)

SI. No.	Name of the Agencies/Organization	Purpose	Amount Received
1	Canara Bank, Bangalore	Institute Expenditure	884917.00
2	Zilla Panchayat, Uttara Kannada District, Karwar	NRLM — BPL Candidates Training Programmes	2811950.00
3	Gol – Ministry of Minority Affairs, Delhi Nai Roshni Trg. Prog's Expenses Reimbursement		137975.00
4	Khadi Village Industries Commission, Bangalore	PMEGP Training Programmes Expenses	176640.00
5	Other Receipts	Electricity & Security Guard charges reimbursement	85475.00
6	AHVS Dept., Karwar	Pashu Bhagya Yojane Training Prog's Expenses	75000.00
	TOTAL		4171957.00

13. Gallery of Important Visitors



Hon'ble Minister, Sri H Anjaneya, visited the Institute with Chairman & Hon'ble Minister Sri R.V.Deshpande



Sri S.S Bhat , CGM, Canara Bank visited the Institute and interacted with the trainees on 04.04.2015.



Executives of Mahindra Aero Space interacting with trainees & Mr. Robert Hanniken, Dealer for Mahindra Tractors. 08.07.2015



Shri M. Linganna, State Director RSETIs (NAR) Interacting with Dress Designing Trainees (06-10-2015)



Sri S.S. Patil , Former Minister isited the Institute with Prof. I.G. Sanadi and donated 2 sewing machines on 24.02.2016.



Sri Suryakant Ganga, GM, KVGB, visited the Institute on 17.10.2015



Sri Ujwalkumar Gosh, Deputy Commissioner, Karwar visited the Institute on 04.04.2015



Shri Balasubramanyam, Secretary CBCRD Trust, along with GC President & Members visited on 21-3-2016



14. Important Events during the Year

Date	Events
June, 2015	Inauguration of function of General EDP for Persons with disability training programme was conducted on 5.06.2015. Sri D. R. Naik. ACF, Forest Department Haliyal, Sri Ajjappa.RFO, Haliyal and Sri Shivprasad, Development consultant and Mentor. Enable India, Bangalore were the chief guest of the function. Sri S.D.Sayagavi, Director, CBDRSETI presided over the occasion.
June, 2015	Inauguration of Tractor repair training programme and Valedictory function of General EDP for Persons with disability training programme was conducted on 16.6.2015. Sri S.L.Ghotnekar, MLC, Uttar Kannada district inaugurated the programme. He distributed the certificates to trainees of General EDP for Persons with disability training programme and motivated them to become self empowered.
July, 2015	Sri Harideesh Kumar B, Executive Director, Canara Bank, Head Office, Bangalore launched the Solar Lantern Distribution Programme on 18.07.2015. Shree Adrashya Kadasiddeshwar Swamiji of Sri Keshtra Siddagirimatt, Kaneri, Sri S.S.Bhat, General Manager, Canara Bank, Sri Prasad R Deshpande, President Governing Council, CBDRSETI Haliyal were present and handovering the solar lanterns to the beneficiaries.
August, 2015	Inauguration of Computerized Financial Accounting (Tally) training programme was held on 13.08.2015. Sri A.K.Shridhar, Deputy Manager, (Liaison), Jindal Aluminium Ltd., Bangalore inaugurated the programme & wished the trainees for their future endeavor.
August, 2015	69th Independence Day was celebrated on 15th August 2015. Shri Sham Kamat, Member Secretary VRDM Trust hosted the flag. He also inaugurated the Photography Exhibition organized by the Basic Photography and Videography trainees during the occasion.
August, 2015	Valedictory function of Basic Photography and Videography training programme was held on 17.08.2015. Sri Nagendra Muthmurdu, National Award Winner Photographer was the guest of the function. He distributed certificates to the trainees and wished them all the best for their future endeavors.
September, 2015	Blood Donation Camp: Our trainees participated in Blood Donation Camp on the occasion of Engineer's Day, which was conducted by Shri V.R.D.M. Trust. Around 25 No. of trainees voluntarily donated the blood along with one of our staff member.
September, 2015	Sabala Geru Krishi Abhiyan was organized in association with Karnataka cashew manufactures Association at Malavalli Village on 16.9.2015. Shri Prasad Deshpande, President Governing Council, CBDRSETI, Haliyal, Shri Gopal Patil Vice President, G. P. Choudalli. Shri Manjunath Kattige, G. P. Member. Smt Laxmavva Vaddar, Shri Raveendra B Revankar, Director, CBDRSETI Haliyal, Shri Vinayak Chavan, Project Coordinator, Sri M R Naik, RDO, Mundgod were present on the occasion. About 2000 plants were distributed to the farmers of Togarolli, Pala and Malavalli villages of Mundgod Taluk.
October, 2015	Valedictory function of General EDP (under RGCY) and Food Processing & Bakery Products was conducted on 19.10.2015. Sri Prasad R. Deshpande, President, Governing Council, Sri K.P.Shetty, AGM, CO Hubli, Sri Ananthayya Achar, Senior Manager, Canara Bank Head Office, RD Section, Bangalore, Sri Muralidhar Prabhu, Member Governing Council, Sri Suresh, Rtd. G.M. KDCC Bank were present on the occasion as guests. Guests distributed the certificate to the trainees and wished the trainees in their future endeavor. Sri Raveendra B.Revankar, Director, CBDRSETI welcomed the Chief Guests.



Date	Events
October, 2015	Janashri Bhima Yojana (JBY) scholarship for students of SHG Members was carried out at CBDRSETI on 17.10.2015. Overall 308 students were benefitted with JBY Scheme of total scholarship amount Rs. 1,54,800/ Sri Suryakant Ganga, General Manager, KVG Bank and Smt. Radha R. Deshpande, Trustee, Shri V.R.D.M. Trust were present as the chief guests of the function. Sri Ganga distributed the scholarship cheques to the students. Valedictory function of Dress Designing for Women Training Programme was also carried out on the event. Smt. Radha R. Deshpande distributed the certificates to the trainees. Exhibition of Bakery items was also arranged by the trainees of Bakery and Home Product.
December, 2015	Sri H. Anjaneya, Hon'ble Minister for Social Welfare of Govt. of Karnataka visited the Institute and interacted with trainees on 31.12.2015. Shri R.V.Deshpande, Chairman of our Institute and Hon'ble Minister for Large and Medium Scale Industries was also present on the occasion.
January, 2016	'Road Safety Week' Programme: The Road Safety Week observance is being initiated by the Shri V.R.D.M. Trust and CBDRSETI in association with Police Department and RTO, Dandeli on 14.01.2016. Sri Appayya Nalawatwad inaugurated the function and gave safety message to the trainees. Sri Srinivas Handa, CPI and Sri Sampath, PSI were also gave safety message to the trainees. Sri Raveendra B. Revankar, Director of the Institute welcomed the Chief Guests and Trainees. Sri Prabhakar D. Patil, Principal, DPITI and Mr. Chandrakant Gondhali, Proprietor, Vishal Driving School, Haliyal were presided over the function.
February, 2016	Inaugural Function of 'Dress Designing for Women' Training Programme was held on 18.02.2016. Dr. S. Ramesh, Deputy Conservator of Forest, Haliyal was the Chief Guest, he inaugurated the training programmes by lightening the lamp. Sri Raveendra B. Revankar, Director of the Institute welcomed the Chief Guest and the Trainees.
February, 2016	Sri S. S. Patil Farmer Minister Govt. of Karnataka Visited with Prof. I. G. Sanadi on 24-02-2016 He donated 2 Sewing Machines to poor trainees of Dress Designing Batch
March, 2016	Inaugural Function of 'Dairy Farming' and 'Sheep Rearing' Training Programme under 'Pashu Bhagya Yojane' was held on 17.03.2016. Dr. D. J. Bhat, Deputy Director, AHVS, Karwar inaugurated the training programme by lightening the lamp. Dr. Govind Bhat, AD, AHVS, Yallapur, Dr. Pai, AD, AHVS, Siddapur, Dr. Narayan Hegde, AD, AHVS, Haliyal, Dr. Pradeep, AD, AHVS, Joida and Dr. B.P. Hiremath, AD, AHVS, Haliyal were the Chief Guests, Sri Raveendra B. Revankar, Director of the Institute welcomed the Chief Guests and the Trainees.
March, 2016	Sri Ramprasath Manohar, CEO, ZP-Karwar visited the Institute on 03-03-2016. He interacted with Rajiv Gandhi Chaitanya Yojane EDP Trainees and Dress Designing for Women Batch. During his interaction, he motivated the trainees towards self employment.

Success Stories - Self Employment Training Programmes





Mr. Rafeeg H. Mulla

At/Po: Anaval, Tg: Badami, Dist: Bagalkot Training: Computer Basics & office Management From 24.07.2014 To 06.09.2014

Mr. Rafeeg H. Mulla has become a role model for persons who are suffering with disability. Though, he suffered disability since birth, he has a mature acceptance of it. Always he dreamed of becoming self reliant. He studied B.A. graduation. Afterwards, he wanted to run a computer centre for his livelihood.

He took Computer Basics & Office Management training at CBD RSETI, Haliyal for 45 days. After the training, invested Rs.60,000/- on his own and purchased a computer, scanner and printer. He started on job works. He is earning Rs.10,000/p per month on an average.

Tippanna B. Hanabar

Mudalgi, Tq: Gokak, Dist: Belagavi Training: Dress Designing for Men -425 From 27.05.2013 To 25.06.2013

Tippanna belongs to poor family. He bought up in a family of 7 members and struggled hard for livelihood.

He felt with sufferings of his father in looking after family needs and decided to support the family. He discontinued his education after PUC.

He learnt Dress Designing course at CBD RSETI, Haliyal, He got motivated with EDP inputs and made mind of becoming tailor. He opened a tailoring shop with an investment of Rs.35, 000/- on his own and Rs.10, 000 financial supports from Urban Bank. He grew up as the time passed and now given work to 3 workers in hi shop.

He is earning a profit of Rs. 20,000/- excluding his all expenses. Now the life style has changed. He expresses his gratitude to CBD RSETI for the changes in life.





Gopal Krishna Achari

Mannige, Tg: Honnavar, Dist: UK Training: Refrigeration & Air Conditioning - 480 From 24.11.2014- To 23.12.2015

Gopal Krinshna Achari is from poor family background. He was doing carpentry work along with his father. The income was not sufficient for their family needs. One day, a villager was having difficulty in getting his refrigerator repaired. After a discussion with surrounding people, he observed that there is a scope for an electrician and serviceman of refrigerators to nearby villages. He came to know about free course at CBD RSETI, Haliyal and undergone the training.

He opened a Electrical and Refrigeration shop with an investment of Rs.4, 35,000/-. Canara Bank has supported him with a OD facility of Rs.2.00 lakhs. Now, he is earning up to Rs.25,000 per month on an average.



Mahantesh Karennavar

Gojanur, Tq: Shirahatti, Dist: Gadag

Training: Dairy Farming & Vermi Composting -469

From 19.08.2014 To 28.08.2014

Mahantesh Karennavar was jobless for many days after he finished BA degree. He decided to involve in self employment rather to work under someone. He took 'Dairy Farming & Vermi Composting' training at CBD RSETI, Haliyal. After training, he invested Rs.3.00 Lakhs to form a Dairy. He availed a loan of Rs.50, 000/- from Cooperative Bank. He constructed shed and purchased 2 jersey cows. He is working hard and earning Rs.15, 000/- per month on average now. He remembers the institute for not only learning dairy farming skills but also life skills which gave him confidence to lead life positively.



Sikandar Sayyed

Kerur, Tg: Chikkodi, Dist: Belagavi Training Availed: Multi Phone Servicing -459 21.05.2014 To 20.05.2014

Knowledge, Skill and Motivation are the key factors of success. Mr. Sikandar Sayyed, a young man was dependent on his brothers' earnings after his father's demise. One day, he got motivated by seeing business of downloading songs for other's mobile. He tried the same with his friend's computer and become successful. He developed interest in mobile servicing and for other services. He came to know about CBD RSETI, Haliyal and after finishing ITI, he underwent 'Multi Phone Servicing' training at CBD RSETI. He gained confidence by learning mobile hardware, software, business skills and life skills. He opened a mobile sales & servicing shop with an investment of Rs.2.00 lakhs. He also availed a bank finance of Rs.50, 000/- from KVG Bank, With mobile phone sales, servicing, downloading and recharge activities made him to earn up to Rs. 30,000/- per month on average.

Supriya S. Sadekar

Address: Murkwad, Tq: Haliyal, Dist: UK Training Availed: Food Processing & Bakery Products

Supriya Sadekar hails from a small village of Haliyal taluk. She was running a small grocery shop with an average earning of Rs.5.000/- per month. She wanted to expand the business within existing infrastructure. When she heard about free Bakery and Home Products course at CBD RSETI, Haliyal, She approached the institute & applied. She got selected for the training. She learnt making of different bakery items and other chat items. She also learnt EDP concepts for further development. After training she started preparing Gulab jamun, potato chips, bread & bun etc and started selling in the same shop. Her monthly income rose to Rs.20, 000/- per month on an average.





16. From the Heart of Important Visitors

Name of the Visitors	Opinion
ಮಾನ್ಯ ಶ್ರೀ ಎಸ್. ಎಸ್. ಪಾಟೀಲ, ಮಾಜಿ ಸಚಿವರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರಕಾರ ಮತ್ತು ಪ್ರೋ. ಐ.ಜಿ.ಸನದಿ, ಮಾಜಿ ಸಂಸದರು	ಸ್ತ್ರೀ ಶಕ್ತಿಗೆ ಈ ಕೇಂದ್ರ ಒಂದು ಮಾರ್ಗದರ್ಶಿಯಾಗಿದೆ. ಮಹಿಳೆಯ ಸ್ವಾವಲಂಬಿ ಬದುಕಿಗೆ ಇದೊಂದು ಆದರ್ಶ ಸಂಸ್ಥೆಯಾಗಿ ಬಾಳಲಿ ಎಂದು ಹಾರೈಕೆ.
Dr. V. Ramprasath Manohar, IAS CEO, ZP - Karwar	Today I have visited the Institute and participated in EDP Training and the atmosphere of training is very good. The nature of training is appreciable.
C. S. Kedar, IAS CEO JSW Foundation, Vijayanagar	Extremely professional, un imaginable in a place like Haliyal, model for others to develop remote areas and train vulnerable sections.
Srinivas IFS Director Dandeli Anashi Tiger Reservoir Dandeli	Very useful and meaningful Institute in nation building. Wish them all the best Humbled to be a part of the programme and looking forward for association with Dandeli Tiger Reservoir
Dr. S. Ramesh Deputy Conservator of Forest Haliyal	Excellent organization involving in imparting training to rural folk especially women group. I congratulate the Institute & its staff for their performance & involvement. I suggest concern to impart training on management of natura resources.
Sri K.G. Giriraj DGM, Public Relation WCPM, Dandeli	Excellent programmes, lot of scope of self employment. Good work.
Dr. G. Albin Joseph Assistant Professor in Social Work Assam University Central Silchar – Assam	Doing well in the region for the youth.
Ms. Tanya Jairaj Director, Antar Prerana, Head Held High Bangaluru	I am very impressed with the quality of training imparted at RSETI. It is clearly successful from the member of entrepreneurs we met. Mr. Suresh and the rest of the team planned a wonderful visit. Thank you.
Ms. Rachel Milton Intern Head Held High Glasgow, Scotland	What a wonderful center. Training & producing inspiring entrepreneurs around the local area.
S. D. Biradar Circle Head Caanra Bank, Hubli	Mr. S.D. Sayagavi & his dedicated team is doing good work in Canara Bank Deshpande RSETI, Haliyal. I appreciate the good work & involvement in helping the needy. All the Best.



Name of the Visitors	Opinion
K. Shridhar Jindal Aluminum Ltd. Jindal Nagar, Tumkuar Road Bangaluru	Highly professional Institute, excellent facilities, thrilling experience.
ನಾಗರಾಜ ವಿ. ನಾಯ್ಕ ಸಹಾಯಕ ನಿರ್ದೇಶಕರು ಜಿಲ್ಲಾ ಕೈಗಾರಿಕಾ ಕೇಂದ್ರ, ಕಾರವಾರ	ನೂರಾರು ಜನರಿಗೆ ಉದ್ಯೋಗಾಕಾಂಕ್ಷಿಗಳಿಗೆ ಉತ್ತಮ ತರಬೇತಿಯನ್ನು ನೀಡುವ ಮೂಲಕ ಜೀವನದ ಉತ್ತಮ ಅವಕಾಶಗಳ ಬಗ್ಗೆ ತಿಳುವಳಿಕೆ ನೀಡುತ್ತಿರುವುದು ಪ್ರಶಂಸಾರ್ಹವಾಗಿರುತ್ತದೆ. ಈ ಸಂಸ್ಥೆಯು ನೂರ್ಕಾಲ ಬಾಳಲಿ ಹಾಗೂ ಅನೇಕ ಜನರಿಗೆ ಜೀವನದ ದಾರಿ ನೀಡುವಂತಾಗಲಿ ಎಂದು ಹಾರೈಸುತ್ತೇನೆ, ಸಂಸ್ಥೆಯನ್ನು ಮುನ್ನಡೆಸುತ್ತಿರುವ ಸರ್ವರಿಗೂ ಶುಭ ಹಾರೈಕೆಗಳು.
Dr. R.G. Hegde Member, Academic Council Karnataka State Women's University, Vijayapur	Front Office Management Course is an innovation, excellent programme, keep-up good work.
Mr. M .Prabhu MD, VTPC, Bangalore	This is the best Institute that I have seen in my life time. Officers and teaching faculty are outstanding. The facilities created are as per the needs of modern Indian industry. I am very much impressed. Congratulations to the entire team. Good luck.
R. B. Hiremath Asst. Director Agriculture Dept. Karwar	Excellent opportunities are created to empower adult, youth and women who are not in main streamline of the society. Best wishes for your excellent efforts in up-lifting their livelihood.
Ajith Kulkarni Training Manager, Tata Hitachi Construction Machinery Company Pvt. Ltd. Dharwad	I got motivation by participating in your reputed organization. It was my pleasure to conduct short period coaching to your trainees. I am really proud to be associated with your staff.
Sri Gurudath K.S. LEAD District Manager, Bengaluru Urban District Circle Office M.G. Road, Bangalore	Institute is artistically designed and well equipped. The staffs are courtesies. Wish the institute very more levels.
Narayan Hegde Assistant Director Veterinary Department, Haliyal	Nice, techniques are so practical
ಶ್ರೀ ಅನಂತ ಜೋಶಿ ಅಧ್ಯಕ್ಷರು, ವಿಕಾಸ ಸೇವಾ ಸಂಸ್ಥೆ, ಹೊಸಪೇಟ್	ಸಮಗ್ರ ವ್ಯಕ್ತಿತ್ವ ನಿರ್ಮಾಣಕ್ಕೆ ತರಬೇತಿಗಳಿಂದ ಮಾತ್ರ ಸಾಧ್ಯ. ಇಂತಹ ತರಬೇತಿ ಅರ್ಥಪೂರ್ಣವಾಗಿ ನಡೆಸುತ್ತಿರುವುದು ಹೆಮ್ಮೆಯ ವಿಷಯ, ಇದು ಮುಂದುವರೆಯಲಿ.

17. Important Visitors during the year



VIP Visitors:

- Shree Adrashya Kadasiddeshwar Swamiji of Sri Kshetra Siddagirimatt, Kaneri
- Sri H. Anjaneya, Hon'ble Minister for Social Welfare & Backward Class Welfare, GOK.
- · Sri S. S. Patil, Ex- MLA
- Sri I.G. Sanadi, EX MLC
- Ms. Tanya Jayaraj, Head Held High Organization, Bengaluru.
- · Ms. Rachel Milton, Intern Head Held High, Glasgow, Scotland

Government Officials:

- Sri Ujwal Kumar Gosh, D.C., N.K. Dist.
- · Sri Ramprasath Manohar, C.E.O, Z.P. Karwar.
- Sri Vidyadhar Gulguli, Tahashildar, Haliyal.
- · Sri Laxmanrao Yekkundi, EO, TP, Haliyal
- Dr. Subray Bhat, Deputy Director, Veterinary Dept, Karwar.
- Sri C.S.Naik, BEO, Haliyal.
- · Sri P.I. Mane, AD, Agriculture Dept, Haliyal
- Dr. B. P. Hiremath, AD, Dept. of Animal Husbandry and Veterinary Science. Others ...
- Sri Appayya, ARTO, Dandeli

Bank Officials:

- Sri Harideesh Kumar B, Executive Director, Canara Bank, Head Office, Bangalore
- Sri S.S. Bhat, Chief General Manager, Canara Bank, H.O. Bangalore.
- · Sri S. D. Biradar, Circle Head, Caanra Bank, Hubli
- Sri K. P. Shetty, AGM, Canara Bank, C.O. Hubli
- · Sri Yogesh S.L. DDM, NABARD, Karwar.
- Sri Ananthayya Achar, Secretary, CBCRD Trust, Canara Bank, H.O. Bangalore
- · Sri Suryakanth R. Ganga, General Manager, KVG Bank, Dharwad
- Sri Gurudath K.S., LEAD District Manager, Bengaluru Urban District Circle Office, M.G. Road, Bangalore
- Sri P. R. Nayak, LDM, Syndicate Bank, Karwar
- · Sri Ashok Jadar, Manager, Canara Bank, Haliyal

Educational Department:

· Dr. G. Albin Joseph, Assistant Professor in Social Work, Assam University Central, Silchar - Assam

Other Important Visitors:

- · Sri Sharan Prabhu L, Director, O.P. Jindal Centre, Torangallu.
- Sri Vishwanath Palled, Chief CSR, J.S.W Foundation, Torangallu.
- Sri Naveen Pashuparthy , Joint Managing Director, Nanda Groups, Bangalore.
- Sri S Umapati , Head, Tata Hitachi Construction Machines Co. Ltd., , Dharwad,
- Sri Prasadkumar Shetty, Senior Manager, HR& IR, THCM, Dharwad
- Sri Dipesh Sutariya, CEO & Cofounder, Enable India, Bangalore.
- Sri Shiyaprasad, Consultant, Enable India, Bangalore
- Dr. Isabella Xavier, Founder Sadhana NGO, Dharwad. Others.,



18. Tentative Training Programmes Scheduled for the year 2016-17

Batch No.	Course Name	Duration (Days)	No. of Trainees
1	Multi Phone Servicing	30	30
2	Basic Welding	30	25
3	Poultry	6	30
4	House Building Painting	10	25
5	Computer Tally	30	30
6	Dairy Farming	6	40
7	Front Office Management	21	25
8	Basic Photography and Videography	21	25
9	Electrical Motor Rewinding and Pumpset Maintenance Training	30	30
10	Refrigerationa and Air Conditioning	30	30
11	RGCY - Gen EDP	6	30
# 12	General EDP for Physically Challeneged	10	30
13	Computer Hardware(+) and Networking (N+)	45	30
14	Beauty Parlour management	30	30
15	Computer Tally	30	30
16	Dress Designing for Men	21	25
* 17	BPO/ Call Centre Training	21	25
18	Dairy Farming	6	30
19	Two Wheeler Servicing	30	30
20	Computer DTP	45	30
21	Light Motor Vehicle Driving	15	25
22	Automobile Sales Executive	21	25
23	Artificial Jewellery Making	10	30
24	Dairy Farming	6	30
25	Fashion Designing	30	30
# 26	General EDP for Physically Challeneged	10	30
27	Servicing of TV /DVD & other Digital Electronics	30	30
28	Dress Designing for women	21	30
29	Electrical Motor Rewinding and Pumpset Maintenance Training	30	30
30	Computer DTP	45	30
31	PMEGP -General EDP	10	30
32	RGCY- Gen EDP	6	35
33	RGCY - Gen EDP	6	30
34	RGCY- Gen EDP	6	30
35	RGCY - Gen EDP	6	30
	Grand Total	710	1025



BALANCE SHEET

LIABLITIES		AMOUNT	ASSESTS		AMOUNT
CAPITAL FUND			FIXED ASSETS		
As per last B/S	1,71,80,175		CBD RSETI -Sch-A	69,65,852	
Add: Recd. From VRDM	05007/45004X8X8		VRDM Trust A/c-Main Build.	20,46,488	90,12,340
Trust, B'lore	10,00,000	1,81,80,175	And a second sec		
			CURRENT ASSETS		
CURRENT LIABLITIES			Receipts Receivable- Sch B	41,71,957	
Out Standing ExpsSch C	96,508		Deposit K-KPTCL (SD)	74,115	
LIC-JBY Scholarship	2,02,200		Deposit-HESCOM -Garment	32,300	
Canteen Deposit	35,000		Rental & Other Deposits	18,460	
PF Collected Payable	26,921		Fixed Deposit	35,000	
PT Collected Payable	1,000		Cash in Hand	21,752	
TDS Collection Payable	3,310		Canara Bank -10195	14,74,517	
Gratuity Payable	1,35,923		Canara Bank -86498	1,69,050	
V-ATPC - Khadi & Kai-			Canara Bank -84560	46,529	
magg Dept. ZP, Karwar	10,781	5,11,643	Canara Bank -86081	4,850	
			Canara Bank, Mundgod	17,804	
	1 1		Canara Bank, Dandeli	9,545	
			KDCC Bank-362, Dandeli	1,150	
	1 1		KDCC Bank -360, Dandeli	11,781	
			Syndicate Bank, Joida	61,215	
	1		Tax Deducted at Source	17,046	
			Postal Stamps in Hand	554	
			SHG Printed Books	1,78,229	
			Pre-Paid Expenses	56,839	and the second
			Interest Accrued	713	64,03,406
			MISC. EXPENDITURE A/C		
			(To the extent not written off)		
			Income & Expenditure A/c	100000100000000000000000000000000000000	
			Bal. As Per Last B/S	39,69,902	
			Less: Excess of Income over		
			Expenditure for the year	6,93,830	32,76,072
TOTAL	-	1,86,91,818	TOTAL []		1,86,91,818

NOTES TO ACCOUNTS AS PER SCH - E

For CANARA BANK DESHPANDE RSETI

RAVEENDRA B. REVANKAR (DIRECTOR) Director

For Canara Bank Deshpande Rseti(B)

DATE: 01ST JUNE 2016

PLACE : HALIYAL

As per our audit report of even date.

For V. G. BODE & CO., **Chartered Accountnats** Firm Reg. No 006743S

C.A. VISHWANATH G. BODE

(PROPRIETOR)

ANAE

DATE: 01ST JUNE 2016 PLACE: HUBBALLI



INCOME AND EXPENDITURE ACCOUNT

EXPENDITURE	AMOUNT	INCOME		AMOUNT
Expenditures		I Grants Received by sponsors		
Honorarium	4,11,556	1. V.R.D.M Trust, Bangalore	1 1	
Boarding Charges	15,21,889	Received During the Year	48,00,000	
Training Materials	2,38,263	Less: Tr to Capital Fund	10,00,000	38,00,000
Educational Tours Exp	16,590	2. CANARA BANK, Bangalore		
Salary & Wages to Staff	36,11,204	Received During the Year	41,20,856	
Printing & Stationary	2,29,164	Less: Receivable for 14-15	8,86,000	
Postage / Courier	49,498	Add: Receivable for 15-16	8,84,917	41,19,773
Phone/Internet/E-mail	1,19,161	II Grants/Training Receipts		
Lease/Rent	96,452	 ZP-NRLM BPL Candidates 		
Electricity/Water Charges	2,09,368	Training Recd.		
Subscription & Presents	19,666	Add: Receivable for 15-16	11,27,200	11,27,200
Advt. / Publicity	59,013	2. ZP-RGCY/CO & CRPs		
Repair/Maintenance/ AMC	1,21,437		13,18,496	
Campus/Building-Cleaning& Maint	3,22,136	Less: Receivable for 14-15	1,24,900	11,93,596
Insurance/Taxes	54,646		II 4158300000	
Audit fees	24,090	Training Recd.	56,250	
Conveyance/TA/H.A to Staff	1,22,317	Less: Receivable for 14-15	40,500	15,750
Conveyance to Trainees	12,000	4. KVIC, Bangalore-PMEGP		
Facilities to Trainees	42,987	Training Recd.		
Miscellanious Exp.	47,857		80,190	80,190
P.F. Conteribution	3,65,173			
Staff Welfare-Gratuity/Mediclaim	2,32,297	Received During the Year	1 1	1,53,000
Vehicle Maintenance	4,62,135	6. Recd DIC, Karwar	1 1	1,20,000
Meeting expenses	37,351	7. Reed NABARD, Bangalore		46,000
Entertainment	38,349		2	- 10000000000
Model Village Project Exp	12,309	[75,000	75,000
Bamboo Project Expenses	1,46,347	9. RecdKarnataka State		n 20
Others Trainings Exp.	1,72,919		1 1	20,000
SHG Training Exp	83,580		1,23,952	
Income Generation Prog's Exp	1,27,494	지하다면 경우하다 하게 이번 이번 경기에 되는 경험에 되었다고 있다. 기계로 가게 되었다.	81,869	
Rural Development Prog's Exp	2,98,040		85,475	1,27,558
V-ATPC Exp-Dandeli -Sch D		By Other Receipts		
Sub Total	94,47,466		90,495	
To Depreciation on Fixed Assets	9,38,107		44,976	
To Excess of Income over	5,00,107	Interest Earned	65,865	2,01,336
	6,93,830	more of burney	50,555	2,02,000
Expenditure Tr. to B/S.	6,93,830			
TOTAL []	1,10,79,403	TOTAL		1,10,79,403

NOTES TO ACCOUNTS AS PER SCH - E

For CANARA BANK DESHPANDE RSETI Canara Bank Deshpande Rseli

RAVEENDRA BIREMANKAR

(DIRECTOR)

DATE: 01ST JUNE 2016

PLACE: HALIYAL

As per our audit report of even date.

For V. G. BODE & CO., **Chartered Accountnats** Firm Reg. No 006743S

C.A. VISHWANATH G. BODE

(PROPRIETOR)

DATE: 01ST JUNE 2016 PLACE: HUBBALLI





Index for Rural Development

In this Issue.....

П		
	1. Performance Under Rural Development Training Programmes	40
	2. Clasified Performance Under Rural Development Programmes	42
	3. Activities of Extension Centers at a Glance	45
	4. Distribution of Solar Lanterns in association with Canara Bank	46
	5. Raitarondige Ondu Matu – Krishi Samvada	48
	6. Support to Dairy Farmers	49
	8. Support to Agriculturists	50
	9. Other Developmental Works/ Initiatives.	51
	10. Success Stories of SHGs - Haliyal Extension Centre	52
	11. Success Stories of JLGs - Haliyal Extension Centre	55
	12. Success Stories of SHGs - Mundgod Extension Centre	56
	13. Success Stories of JLGs - Mundgod Extension Centre	59
	14. Success Stories of JLGs- Dandeli Extension Centre	60
	15. Success Stories of SHGs- Dandeli Extension Centre	62
	16. Success Stories of SHGs - Joida Extension Centre	63





The Rural economy is an integral part of the overall Indian economy. As majority of the poor reside in the rural areas, the prime goal of rural development is to improve the quality of life of the rural people by alleviating poverty through the instrument of self employment and wage employment programmes.

The Institute with this objective assisting to the rural poor families to bring them above poverty line by ensuring appreciable sustained level of income through the process of social mobilization, training and capacity building activities through its extension centers at Mundgod, Dandeli, Joida and Haliyal by formation of Self Help Groups and Joint Liability Groups and promoting of livelihoods activities through collective participation of the community.

1. SHG Highlights

SI No.	Activities	Year	r 2015-16	Cu	mulative
		No.	Members	No.	Member
1	No. of SHGs formed & Members	210	2446	1522	18602
2	No. of SHGs & Savings	1522	194.49 Rs. Lakhs	1522	1069.87 Rs.lakhs
3	SHG Internal Lending	1497	689.70 Rs.lakhs	1497	2904.48 Rs.lakhs
4	SHG Bank Linkage	394	691.45 Rs. lakhs	1984	2753.83 Rs.lakhs
5	No. of Joint liability Groups (JLG) & members	43	210	149	738
6	JLG Bank Linkage	27	50.8 Rs. lakhs	87	159.85 Lakhs
5	SHG Trainings	226	8089	2331	82552





SHG- Credit Management Training



SHG- Leadership Training



A practical on Home Products



SHG - Awareness on SHG concept



A view of Vanamahotsava



A view of SHG Strengthening



Credit Management training at Dandeli



Financial Literacy programme at Mundgod

2. Clasified Performance Under Rural Development Programmes



Rural Development and Orientation Programmes

SI	Name of Activities	Year	2014-15	Year	2015-16	Cumn	nulative
No		No. of Prog	Beneficia ries	No.of Prog	Benefici aires	No.of Prog	Benefi ciaires
1	Health related	40	2617	21	1392	212	15662
2	Legal Awareness	15	862	14	821	94	5286
3	Banking Awareness	36	1618	33	1385	138	7474
4	Government Schemes Awareness	48	3039	18	738	194	13082
5	Bamboo Activity Awareness.	1	20	0	0	4	118
6	Vanamahotsava - Awareness	17	792	18	590	123	7992
7	IGP Activities	9	299	8	354	57	3584
8	Agriculture /Janshree Bhima yojane & other programmes.	40	2502	90	5035	418	37075
	Total	206	11749	202	10315	1240	90273

Trainings for Income Generation Activities (Livelihood)

		Year 2014-15		Yea	r 2015-16	Cun	nmulative
S.No.	Activities.			No.of Prog	Beneficiaries	No.of Prog	Beneficiaries
1	Dairy	7	249	20	802	55	2205
2	Tailoring	1	18	10	260	85	1767
3	Food/Home Product	8	384	13	538	64	2259
4	Chemical Products.	12	470	2	72	56	1996
5	Vermi Compost	9	320	17	594	70	2384
6	Poultry Training	5	135	6	185	21	663
7	Lijjat Papad & Others.	2	102	6	206	35	1194
8	General EDP	-		2	108	11	472
9	Agriculture /Horticulture		-	6	266	6	266
10	Bamboo Articles and Solid Waste management	-	1981	*		13	414
	Total	44	1678	82	3031	416	13620



IGP Activities launched.

SI.No.	Name of the Activity	2014-15	2015-16	cummulative
		No. of Members	No.of members	No. of members
01	Dairy	34	26	460
02	Lijjat Papad	16	41	161
03	Home Products	0	21	198
04	Bamboo Stick making	0	0	8
05	Ready Made products.	28	13	314
06	Vermi Compost	05	47	96
07	Poultry - Giriraj Rearing	17	1	487
08	Other General Units.	188	71	1180
	Total	288	220	2904

Janashree Bima Yojana :

SI.No.	Centre	Durin	g the Year 2015	5-16			
		Members insured	Scholarships	Death Claim	Members insured	Scholarships	Death Claim
01	Mundgod	4335	1254	7	17886	4423	41
02	Dandeli	1972	125	0	6963	731	11
03	Joida	861	241	9	3787	631	21
04	Haliyal	2171	693	3	7734	2112	16
	Total	9339	2313	19	36370	7897	89

Joint Liability Groups (JLG)

Centre	Year		Cumulative		
	No.	Members	No.	Members	
Mundgod	14	68	47	226	
Dandeli	23	114	32	159	
Joida	0	0	19	102	
Haliyal	06	28	51	251	
Total	43	210	149	738	













3. Activities of Extension Centers at a Glance

During the year, all extension centres focused on more credit linkage for SHGs/JLGs to undertake various income generation activities. The Institute also worked on repayment of default SHGs/JLGs. Many Income Generation Activities were also organized to internalize the awareness of rural folk on entrepreneurial opportunities. Some of the social need based activities like linking Dairy farmers with Veterinary Dept , Solar light distribution to poor families to boost children education, linking farmers to avail the facilities of Agriculture dept etc were organized.

The performance all Extension Centres for the year 2015-16

Programmes	Mun	dgod	Dai	ndeli	Jo	ida	Haliyal	
	No.of SHG/ Progs	Members /Beneficiari es/Amount	No.of SHG / Progs	Members /Beneficiaries/ Amount	No.of SHG/ Progs	Members /Beneficiari es/Amount	No.of SHG / Progs	Members /Beneficia ries
SHG Formation	543	6925	336	4055	260	3073	383	4549
SHG Savings	543	472.32 Rs. Lakhs	4055	298.04 Rs. Lakhs	3073	109.45 Rs. Lakhs	4549	190.06 Rs. Lakhs
SHG internal lending	6843 Members	1865.59 Rs. Lakhs	3997 Members	515.24 Rs. Lakhs	2991 Members	118.77 Rs. Lakhs	4078 members	404.88 Rs. Lakhs
SHG Bank Credit Linkage	835	1488.78 Rs. Lakhs	467	524.34 Rs. Lakhs	224	223.06 Rs. Lakhs	458	517.65 Rs. Lakhs
SHG trainings	887	30460	720	27418	487	16043	237	8631
Rur. Dev. Programmes/ IGP Trainings	500	42163	358	23109	203	10686	179	14315
EAPs conducted	153	7239	63	3490	64	2997	294	24044
Livelihood/ IGP Activities	1545 Members	Rs. 2500 to Rs. 8,000	862 Members	Rs. 2000 to Rs. 6,000	246 Members	Rs. 2000 to Rs. 7000	251 Members	Rs. 2500 to Rs. 8000
			Janashree	Bima Yojana (Ji	BY)			
Members insured		17886		6963		3787		7734
Scholarship Distribution		4423		731		631		2112
Death Claim		41		11		21		16



4. Distribution of Solar Lanterns in association with Canara Bank

About the Project:

During the Decennial celebration of the Institute on 5th July 2015, Sri R K Dubey, Ex-CMD, Canara Bank, participated as a chief guest. He appreciated the unique efforts of Institute in elevation of poverty of rural folk through various socio economical activities. He wished to support the education of children of poor families, where there is no power supply or scarcity of it by distributing Solar Lantern on behalf of Canara Bank. VRDM trust requested CMD, Canara Bank in this regard to sponsor 2000 solar lantern.

CMD, Canara Bank agreed to the proposal and sanctioned 2000 solar lanterns of Rs 2000/- each with total Cost of Rs.30

We thank our co-partner Canara Bank in gratifying the need of the community.

List of Distribution of solar lanterns in Uttar Kannada District for poor un-electrified families:

SI. No.	Date of Distribution	Taluk	No. of beneficiaries benefited
1	18.07.2015/ 03.08.2015 11.08.2015/ 14.08.2015 / 16.09.2015	Haliyal	668
2	07.08.2015/ 21.08.2015	Sirsi	39
3	08.08.2015/ 12.08.2015/ 19.10.2015	Joida	331
4	14.08.2015/ 31.08.2015	Mundgod	237
5	14.08.2015/ 24.08.2015	Yellapur	147
6	20.08.2015	Ankola	50
7	13.09.2016/ 26.09.2015	Honnavar	241
8	13.09.2016/ 27.09.2015	Kumta	160
9	26.09.2015	Bhatkal	42
10	17.09.2015	Siddapur	32
11	02.10.2015	Karwar	53
		Total	2000



Shri Harideesh Kumar, E.D. Canara Bank launched Solar Lantern Distribution



















5. Raitarondige Ondu Matu – Krishi Samvada

Institute organized a unique workshop on Agriculture prospects and problems on 18th July 2015. Shree Adrashya Kadasiddeshwar Swamiji, Shree Kshetra Siddhagiri Math, Kaneri, Kolhapur inaugurated the programme. informed about organic farming and its usage.

Sri Prasad R. Deshpande, President, Governing Council presided over the programme. Farmer Director of CBD RSETI, Sri S.D. Sayagavi welcomed the guests.

Dr. Sanjay B Patil, Professor and Head of Dept of ARS, Sankeshwar spoke on Organic Sugarcane Farming, Sri Gopal Devadig, Sirsi and Sri Ramesh Jigler, a successful farmer spoke on Aragu Krishi.

150 Progressive farmers from all taluks of U.K. Dist participated and debated on agricultural issues in this programme.















6. Support to Dairy Farmers



During the year, CBD RSETI in association with Veterinary Depts. of Haliyal, Mundgod and Joida taluks supported many dairy farmers by providing them fodder seeds and chop cutters. Cattle vaccination camps were also organized in many places.









7. Sabala Geru Krishi Abhiyan

The Institute in association with Karnataka Cashew Manufacturers Association distributed 2000 cashew plants to farmers of Haliyal, Mundgod and Joida Taluks of U.K. Dist. The objective of this activity is to boost economic codition of farmers and to utilize waste lands.





8. Support to Agriculturists



Haliyal Extension centre supported many farmers in getting sprinklers for their fields through Agriculture department.





Joida Extension Centre supported many farmers with Bee Keeping Boxes and wormy Compost Pits.





Mundgod Extension Centre supported many farmers in cultivating Lach for income generation activities with Horticulre department.



9. Other Developmental Works/ Initiatives.

a) Lijjat Papad In association with Mahila Graha Udyog Ltd., many women of SHG groups promoted by CBD RSETI, Dandeli Extension Centre are supported under this activity.





b) Vimalabai Apparel Training cum Production Centre (VATPC)

CBD RSETI, has made an MOU with Vikas Seva Samsthe, Hospet identified by J.S.W Foundation , Torangallu to run the Centre. In future hundreds of women will get advantage of working in this garment for their livelihood.





c) Bamboo Unit

Bamboo and Cane products have huge demand in this era. Creative works always fetch success. Some of the EDP batch trainees of the Institute avail the entrepreneurial advantage of this unit.





10. Success Stories of SHGs - Haliyal Extension Centre



Laxmi Budhapnavar

Tergoan, Haliyal (N.K.)

Activity: Selling of Mango Seedlings

- She belongs to a poor family.
- · Member of "Vinayak SHG" promoted by CBD-
- She has undergone various SHG trainings and got confidence.
- . She availed a loan of Rs 15,000/- from her SHG and Rs.20, 000/- from Syndicate Bank, Haliyal.
- · She started a business of Selling of Mango seedlings.

She is earning Rs 4,000/- per month on an average.





Kumari Yesayya Madar

Indiranara nagar Haliyal (N.K.) Activity: Kirani Shop

- She belongs to middle class family.
- . She availed a bank loan Rs 20.000/- from State Bank of Mysore, Haliyal
- · Member of "Shantisagar SHG" promoted by CBD-RSETI.
- She has taken internal loans regularly from her SHG to improve her business.
- She is earning Rs 5,000/- per month on an average.

Savakka Ningappa Kenchanavar

Nandigada, Tq: Haliyal (N.K.)

Activity: Flour Mill

- Belongs to poor family.
- · She joined the "Gramdevate SHG" promoted by CBD-RSETI.
- She availed a loan of Rs.10, 000/- from her SHG & Rs.30, 000/- from KVGB Bank, Belwatagi.
- She improved her "Flour Mill".
- · She is earning Rs.15, 000/- per month on average.







Zinnat Abdulkarim Bepari

Dalayat galli Haliyal (N.K.) Activity: Tailoring

- She belongs to middle class family.
- · She joined "Gulab SHG" promoted by CBD RSETI.
- She started savings regularly and availed Rs.10, 000/- as internal loan from her SHG & Rs.50,000/- from SBI, Haliyal to run the tailoring business.
- · She is earning Rs.8, 000/- per month on an average.

Lalita Mohan Madar

Indiranagar Haliyal, (N.K.) Activity: Selling Banana Fruits

- Belongs to poor family.
- She was aiming to improve financial status of her family.
- · She joined "Santoshimata SHG" promoted by CBD-RSETI.
- · She improved her business of selling Banana
- She also, availed an internal loan of Rs. 10,000/through her SHG.
- Earning Rs 5,000/- per annum.





Suresh Punajgoudra

Tergoan, Ta: Haliyal (N.K)

Activity: Growing Brinjal vegitables

- He belongs to poor and agricultural family.
- · He joined "Jaishriram SHG", promoted by CBD-RSETI.
- Ha is availed Rs.15, 000/- from his SHG and Rs 25,000/- from Syndicate Bank, Tergaon.
- He cultivates Brinjal & other vegetables.
- Earning Rs. 7,000/- per month on an average.



Renuka Vijaysing Rajput

At/Medargalli , Tg: Haliyal (N.K.) Activity: Cold Drinks & Sweet Items

- She belongs to poor family.
- · She joined "Vithal Rukmini SHG" promoted by CBD-RSETL
- She availed a loan of Rs. 5,000/- through her SHG & Rs.10, 000/-from the Syndicate Bank, Haliyal.
- · She improved her business of selling cold drinks and sweet items.
- She is earning Rs 8,500/- per month on average.





Shobha Yashavant Gondhali

Gouligalli, Tg: Haliyal (N.K.) Activity: Stationary Shop

- · She is Member of "Manjunath SHG" promoted by CBD-RSETI
- · She got motivated through EDP inputs in various SHG trainings.
- Availed the loan of Rs.10, 000/- from his SHG & Rs.12, 000/- from the Syndicate Bank, Haliyal.
- She is running Stationary shop at Haliyal.
- She is earning Rs.6, 000 /- per month on an average.

Sri Swami Samarth SHG

Market Road, Haliyal (N.K. Dist) Activity: Home Products (Phenyl, Soap, Soap powder,)

- All members belong to middle class family.
- 4 Year Old SHG.
- · They got motivated through EDP inputs in various IGP SHG trainings.
- They availed a loan of Rs.2.50 lakhs/- from the Karnataka Vikas Grameen Bank, Haliyal.
- · They purchased raw materials and initiated the home products business making phenyl, Soap, Soap Powder making.
- · Each member is earning on an average Rs.3, 000 /- per month



11. Success Stories of JLGs – Haliyal Extension Centre





JLG: Sahara

Guttigerigalli , Haliyal (N.K.) Activity: Thread Making Machine Members -4

- All these Muslim women belong to middle class category.
- · They took guidance and formed JLG on 26.03.2015.
- · They took the information and established power loom unit.
- · They availed a bank loan of Rs 2.50 lakhs from State Bank of Mysore, Haliyal.
- · They increased the purchase of raw materials and kept on improving the business.
- · Each member is earning Rs 5,000/- per month on an average.



JLG: Shrinivas

Guttigerigalli , Haliyal (N.K.) Activity: Chilly Powder Making unit I Members - 5

- All members belong to middle class family.
- They were selling chili and turmeric powder.
- Always thinking of improving the business.
- They formed a JLG guided by CBD RSETI.
- · They availed a bank loan of Rs 1.25 lakhs from Canara Bank, Haliyal.
- · They invested the amount for expansion of their Business.
- Each member is earning Rs 6,000/- per month on an average.



JLG: Inava

Yallapurnakha, Haliyal (N.K.) Activity: Readymade Cloth Sale Members - 5

- Belongs to Middle class Muslim women.
- They think about business is only source of income.
- · As per advice of CBD-RSETI about new concept of
- They contact to institute and express their interest to improve their business.
- Availed Bank loan of Rs 1.25 lakhs from State Bank of Mysore, Haliyal.
- · They are purchased wholesale material and improved their Business.
- · They are earning Rs 5,000/- per month on an average.
- Leading a good life.

12. Success Stories of SHGs – Mundgod Extension Centre



Hemavati Ramachandra Tadasad

Mudasali, Tg: Mundgod (NK) Activity: Dairy farming

- · A middle class, 27 year old woman, living in Mudasali village.
- · Family income was not enough to lead life and educate her children.
- · She joined Banni Mahakali SHG promoted by Canara Bank Deshpande RSETI in 2012.
- · She availed a bank loan of Rs.35, 000/- and invested of Rs. 10,000/- herself to purchase one jersey cow to start dairy farming.
- · She is earning Rs.7, 000 per month on an average.





Basamma Fakkirappa Dummad

Hanumapur, Tg: Mundgod (NK) Activity: Vegetable Sale

- She belongs to an agriculture family.
- Her husband is a vegetable contractor.
- She wanted to be financial independent and make her identity.
- She joined Shri Marikamba SHG promoted by CBD-RSETI.
- She wished to take up vegetable sale business and expressed her view. Her husband supported
- She availed an internal Loan of Rs. 20,000/- from SHG and started the business.
- She is earning Rs. 8,000 per month on an average.

Ningavva Honnalli

Hungunda, Tq: Mundgod (NK) Activity: Agriculture

- A poor illiterate woman with 2 children.
- · She assists her husband in agriculture activity. which is their main occupation.
- · Her annual Income was not enough to run the family.
- · She suffered by private finance in doing agriculture.
- · She joined Vaibhavalaxmi SHG at Hungunda.
- · She availed Rs. 30,000 as internal loan and invested in agriculture.
- Now, she is earning Rs. 1.20 Lakhs per annum.







Kamala Parashuram Tadsad

Hungunda, Tg: Mundgod (NK) Activity: Transport Vehicle

- · She belongs to a middle class family and is a house
- She is a member of SHG since 5 years.
- · Her husband was a driver and was working under private company.
- · She wanted her husband to be self employed.
- She availed a bank loan of Rs. 3.50 lakhs and internal. loan of Rs. 1.00 lakhs from her SHG and also contributed personal savings of Rs.1.00 lakh to purchase Tata Magic vehicle for her husband.
- · Her husband is earning Rs.600/- per day excluding other expenditure.
- · Now, she feels proud for making her husband self employed and shows her gratitude for guidance of CBD-RSETI.



Sakkubai Tukaram Beldar

Hanumapur, Tq: Mundgod (NK)

Activity: Whole sale Electrical Goods Sales

Name of the SHG: Shree Ganesh

- She belongs to a poor family and was working as an agriculture labor.
- She has two children and had urge to support the
- · She is a member of SHG since 8 years and having good savings.
- · She availed an internal loan of Rs. 20,000 and supported her son to start wholesale business of Electrical Goods.
- · She did repayment promptly as her son's business developed.
- · She availed a bank loan of Rs.60, 000/- and again supported her son in purchasing Omni vehicle to improve the business.
- She is happy with her family with good earning.



Sujatha Nagendra Hotanalli

Attangi, Tg: Mundgod(NK) Activity: Readymade garments

- She is a 39 year old woman who belongs to labour class family.
- She joined an SHG promoted by CBD RSETI.
- She had a desire to support her family by her own earnings.
- · She availed Rs. 80.000 loan from State Bank of India and started Readymade garments at Katur
- She is earning Rs.6, 000/- to Rs. 8,000/- per
- · They earn Rs. 1500/- per day and support their family financially.



Neetravati Basuraj Torar

Katur, Mundgod (NK) Activity: Kirani Shop

- · She is a house wife, who belongs to middle class
- · She had a strong desire to support her family with economic activity.
- She joined Harsha SHG promoted by CBD-RESTI
- · She availed a bank loan of Rs. 20,000/- and started Kirani shop.
- · She is earning Rs.12, 000/- on an average month.





Jahedabi Garibdevan Negalur

Katur, Tq: Mundgod(NK) Activity: Event Management Name of the SHG: Suhana

- · She is a 32 years old lady who hails from middle class family.
- She had suffered with many problems in her life.
- · She wanted to earn to lead a life.
- She joined Suhana SHG promoted by CBD RSETI.
- She availed the loan of Rs. 30,000/- from her SHG and started small event management activity.
- As the business progressed, her capital also increased.
- She is earning on an average Rs. 8000 to 10000 per month.

Sharada Rathod

Tamaynkoppa, Mundgod (NK)

Activity: Flour Mill

Name of the SHG: Shree Durgadevi

- A house wife hails from poor family.
- She desired to uplift the economic condition of the family by a business activity.
- She joined Durga Devi SHG at Tamaynkoppa promoted by CBD RSETI.
- She is punctual with her SHG and learnt many entrepreneurial concepts with her members.
- She availed a loan of Rs.1.80 lakhs from SC/ST Corporation and Internal loan of Rs.20, 000/- to start the Flour Mill.
- Presently, she is earning Rs.7000 to 8000/- per month on average.



13. Success Stories of JLGs – Mundgod Extension Centre





Mohan Shantappa Ravalappanavar

Village Name: Hosakoppa

Activity: Ginger Cultivation and Mango Cultivation JLG: Ananya

- · He hails from middle class family,
- · He came to know about JLG concept from CBD RSETI.
- · He has 2 acre of land and growing paddy.
- · The income was very meager not enough to maintain the family.
- · He joined Ananya Joint liability group promoted by Canara bank Deshpande RSETI.
- · He availed bank loan of Rs.40,000/- form State bank of Mysore, Mungod
- · He cultivated Mango and Ginger plants with this financial support.
- He is earning of Rs 1, 50,000/- per annum.



Annappa Basavaneppa Mulimani

Village Name: Hosakoppa

Activity: Dairy JLG: Ananya

- He belongs to a agricultural family.
- · Income from agriculture was not enough to lead life.
- · He wanted to do Dairy activity, but due to financial problem could not do.
- · He came to know about JLG concept from the Institute.
- He formed the JLG group with other 4 members.
- He availed bank loan of Rs.40.000/- from State bank of Mysore, Mundgod
- · He purchased HF cow and male calf of total cost of Rs. 40,000/-.
- His earning is Rs. 7,000/- per month on an average.



Tukaram Kedarappa Yesappanavar

Village Name: Hosakoppa

Activity: Dairy JLG: Ananya

- He belongs to an agricultural family.
- · His agriculture income was very low.
- · He wanted to do Dairy activity in his village but could not proceed due to lack of finance.
- He joined Ananya JLG promoted by CBD RSETI.
- He availed bank loan of Rs.40,000/- from State Bank of Mysore
- He purchased HF Cow of Rs. 35000/- started Dairy activity in Mundgod.
- · He is selling 20 Ltrs. of milk every day of Rs.800/-
- He is earning of 24,000/- per month on an average.

14. Success Stories of JLGs- Dandeli Extension Centre



Smt. Gayathri Shetty

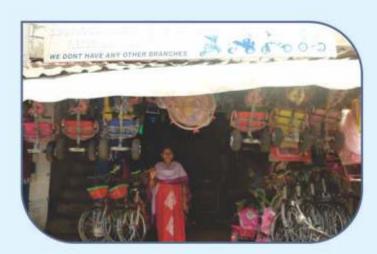
Nirmal Nagar, Dandeli, Tg: Haliyal (NK)

Activity: Beauty Parlor

Name of the JLG: Shree Srinidhi

- · She belongs to a middle class family.
- · She started working in a Beauty Parlor initially.
- · She joined Shree Srinidhi JLG promoted by CBD RSETI.
- She took Loan of Rs. 50,000/- from Canara Bank Dandeli and with the support of her family members she started business.
- · She is earning Rs. 6,000/- per month on an average.





Smt: Laxmi Khannapuri

Nirmal Nagar, Dandeli. Tg: Haliyal (NK)

Activity: Cycle business

- She belongs to a middle class family.
- She joined in Shri Srinidhi JLG promoted by CBD
- She took loan of Rs. 50.000/- from Canara Bank Dandeli, and invested Rs.20, 000/- on her own.
- She is earning Rs. 5,000/- per month.

Smt. Kalpana M Kalegowda

Link Road, Dandeli. Tq: Haliyal (NK) Activity: Radio Service centre

- She belongs to a middle class family.
- · She joined Shree Srinidhi JLG promoted by CBD RSETI.
- · She took loan of Rs. 50, 000/- from Canara Bank Dandeli, and started service centre.
- She is earning on an average Rs. 4,000/- every month.







Smt. Lalita U Chawan

Nirmal Nagar, Dandeli. Tg: Haliyal (NK) Activity: Chili powder machine

- · She belongs to a middle class family.
- · She joined Shree Kalikadevi JLG promoted by CBD RSETI.
- She took loan of Rs.50, 000/- from Canara Bank Dandeli, and she herself invested Rs.30, 000/- for the
- She is earning Rs. 5,000/- per month.

Smt: Veena D Pai

Nirmal Nagar, Dandeli, Tq: Haliyal (NK)

Activity: Kirani Shop

- · She is 25 years old belonging to a middle class family at Dandeli.
- She joined Shree Kalikadevi JLG.
- She took Bank loan of Rs.50, 000/- from Canara Bank Dandeli, and with self invested amount Rs. 40, 000/she purchased raw materials and started kirani shop.
- She is earning up to 8, 000/- per month.





Smt. Vidya Mesthe

Nirmal Nagar, Dandeli, Tq: Haliyal (NK) Activity: Home products & Cold drinks business

- She belongs to a middle class family.
- She joined Shree Kalikadevi JLG.
- · She has availed loan of Rs.50, 000/- from Canara Bank Dandeli and purchased cold drink packing items & raw materials.
- She is earning Rs.3, 000/- per month on an average.

15. Success Stories of SHGs- Dandeli Extension Centre



Smt. Bhagayamma Suvarth

Navagram, Dandeli Tq: Haliyal(NK)

Activity: Cloth Business

- She belongs to a poor family.
- · She joined Shree Gulabi SHG promoted by CBD RSETI.
- She has taken Rs.25, 000/- loan from KVG Bank and purchased readymade cloth.
- · She started sale of readymade cloth at her house.
- She is happy with her earning of Rs. 4000/every month.





Smt. Varjinamma S. Akkal

Navagram ; Dandeli Tq:Haliyal(NK)

Activity: Kirani Shop

- She belongs to a poor family.
- · She is the only care taker in her family as her husband has died.
- She Joined Shree Gulabi SHG Promoted by CBD-
- · She took loan Rs.10, 000/- from her SHG and Bank loan of Rs. 10, 000/- from KVG Bank, Dandeli.
- · She started small kirani shop at her house.
- She is earning on an average 3, 000/- every month.

Deepa H. Kalal

Navagram; Dandeli Haliyal(NK) Activity: Tailoring Shop

- She belongs to a poor family.
- She joined in Shree Gulabi SHG promoted by CBD-RSETI.
- · She has taken loan of Rs.10, 000/- Loan KVG Bank, Dandeli.
- She has started stitching cloth at her home.
- She is earning on an average 2, 000/- per month.



16. Success Stories of SHGs - Joida Extension Centre





Smt Nilamma Ulavayya Poojar

Ulav, Tg: Joida(NK) Activity:-Ready Made Cloth Shop

- · She is a house wife, who belongs to middle class
- · She had a desire to support her family.
- She Joined "Basaveshwar SHG" promoted by CBD-RSETI.
- She took Internal Loan of Rs. 30, 000/- from SHG with own investment of Rs. 10, 000/- and started Readymade Cloth sale with family support.
- · She is earning Rs.10, 000/- per month on an average.

Smt Laxmi Krishna Desai

Ramnagar, Tg:Joida(NK) Activity:-Ready Made Cloth Shop & Tailoring Shop

- She belongs to a middle class family.
- · She had a strong desire to support her family with an economic activity.
- · She Joined "Dhanshree SHG" promoted by CBD-RSETI.
- · She took Loan of Rs-50,000/-from her SHG and personally invested Rs-20,000/- and opened Ready Made Cloth Shop & Tailoring Shop.
- · She is earning a profit of Rs.12, 000/-per month on an average.





Smt Rukmini Gurunath Jogi

Ramnagar Tg:-Joida Dist:-UK

Activity:-Stationary Shop

- · She hails from a poor family.
- · She Joined "Dhanshree SHG" promoted by CBD-RSETI.
- She took loan of Rs-50,000/- from her SHG and personally invested Rs-15, 000/- and opened Stationary Shop.
- · She Started Stationary Shop.
- She is earning a profit of Rs.8, 000/-per month on an average.



Smt Pallavi Prashanth Dhore

Konsheti, Tg:-Joida Dist:-UK Activity:-Tailoring Shop

- · A house wife, who belongs to a middle class family. She had a strong desire to support her family with an economic activity.
- · She joined "Mahalxmi SHG" promoted by CBD-RSETI.
- · She took loan of Rs-15,000/-from her SHG and personally invested Rs-15,000/- and opened Tailoring Shop with her family support.
- She is earning of Rs.6, 000/-per month on an average.





Smt Geeta Ganaba Gavada

Vatala Tg:-Joida Dist:-UK Activity: - Stationary Shop

- She belongs to a poor family.
- · She had a strong desire to support her family with an economic activity.
- She joined "Dhanshree SHG" promoted by CBD-RSETI.
- She took loan of Rs-30.000/-from her SHG and personally invested Rs-5,000/- and opened a Stationary Shop.
- She is earning Rs.5, 000/-per month on an average.

Smt Ranjana Raghavendra Kangod

Joida Tg:-Joida Dist:-UK

Activity: - Stationary & Tailoring Shop

- She belongs to a poor family.
- · She had a strong desire to support her family with an economic activity.
- · She joined "Sai Jai Hanuman SHG" promoted by CBD RSETI.
- She took loan of Rs-25,000/-from her SHG and personally invested Rs-5,000/- and opened a Stationary & Tailoring Shop.
- She is earning up to Rs.6, 000/-per month on an average.





OUR TEAM

SRI RAVEENDRA B. REVANKAR

DIRECTOR

Sr. Manager on Deputation from Canara Bank

SELF EMPLOYMENT

Mr. SURESH B. BOMMIGATTI

Training Co-Ordinator

Mr. KEMPANNA SHEGUNASI

Training Faculty

Mr. BAHUBALI CHINAGI

Administrative Supervisor

Mr. SHRIKANT PATTAR

Yoga Trainer / Warden

Mr. MANJUNATH LAKAMANAHALLI

Training Assistant

Mr.TILAK WALEKAR

Office Boy

RURAL DEVELOPMENT

Mr. VINAYAK CHAVAN

Project Coordinator

HALIYAL EXTENSION CENTER

Mr.SANTOSH PARIT

Project Officer

Mr. ALOL DESHPANDE

Field Officer

Mr. VISHNU MADIWAL

Field Supervisor

Mr.SANTOSH SIDNEKOPPA

Community Organisor

Mr. SURESH GAVADE

Community Organisor

Mr. PRAKASH D'SOUZA

Bamboo Articles Trainer

Mr. GOVIND NAIK

Cane Furniture's trainer

Mr. NARAYAN RANDHEWADI

Driver

Mr. NARAYAN GONDALI

Attender

MUNDGOD EXTENSION CENTER

Mr. MAHABALESHWAR NAIK

Rural Dev. officer

Art Consultation

Mrs. VIJAYA NAIK Field Officer

Mrs. SHAMALA VERNEKAR

Office Asst

Mr. ULAVAYYA BENDIGERI

Field Supervisor

Mr. SHIVANAND DUNDIGOUDAR

Community Organisor

Mr. SHANTAKUMAR K

Community Organisor

Mr. GANESH NAYAK

Community Organisor

Mr. IRAYYA CHIKKAMATH

Community Organisor

DANDELI EXTENSION CENTER

Mr.SHRININVAS S.K.

Project Officer

Mr. NARAYAN WADKAR

Field Supervisor

Mr. ANDANAPPA ANGADI

Field Supervisor

Mrs. MAHADEVI YADAVI

Community Organiser

Mrs. ABDUL MADAGAVI

Community Organiser

JOIDA EXTENSION CENTER

Mr. ASHOK SURYAVAMSHI

Project Officer

Mr.PREMANAND ACHARI

Field Officer

Mr. MANOHAR CHAVARIYAVAR

Field Supervisor

Mrs. SANTOSH MORE

Community Organiser



Telefax : 08284 - 220807, e-mail : cbdrsetihaliyal@gmail.com, drudseti@gmail.com web : www.rsetihaliyal.org