

INDIAN BANK TRUST FOR RURAL DEVELOPMENT (IBTRD)

Indian Bank is pursuing its field level social development oriented activities through an exclusive set up in the form of a trust, viz. **Indian Bank Trust for Rural Development (IBTRD)** established on 5th December 2008, as part of corporate social responsibility (CSR) initiative to improve the general socio economic conditions of the poor people especially in rural and semi urban areas of our country.

The Trust is governed by Board of Trustees under the Chairmanship of the Chairman and Managing Director of the Bank. Executive Directors and General Managers of various functional departments are the members of the Trust. The Bank fully meets the funding requirement of the Trust. The Trust is a nonprofit organization and any contribution made to the Trust is exempted from payment of income tax under section 80G of the Income Tax Act.

IBTRD in fulfillment of its objective has set up

1. **Indian Bank Self Employment Training Institutes (INDSETIs)** to impart skill based trainings on the lines of RUDSETI.
2. **Financial Literacy Centres (FLCs)** to educate people in rural and urban areas with regard to various financial products and services available from the formal financial sector through awareness camps and personalized counselling services.

INDIAN BANK SELF EMPLOYMENT TRAINING INSTITUTES (INDSETIs)

INDSETIs have been established in 12 of the Bank's Lead Districts. The RSETI type of training institutes are bank owned and managed institutions supported by Ministry of Rural Development. The core offering of this model is "**Free and Intensive Short Term Residential**" training programmes provided to rural youth through **continuous post Training follow up and hand holding** for a period of two years after the training.

Infrastructure:

Each Institute has a Director, on deputation from the Bank, one Faculty and one Office Assistant. Expert practitioners are engaged as guest faculties in the respective field to impart skill trainings. Necessary infrastructure to conduct two channels of trainings simultaneously have been provided in each of these centres.

Facilities for residential accommodation are provided wherever feasible, along with boarding facilities. In case of non residential programmes, working lunch, tea / coffee, snacks etc. are provided free of cost. Study materials in the form of books, manuals, notebooks, pen etc, required to take notes of the theory sessions and raw materials needed for practical sessions (like cloth materials for tailoring courses) are also provided free of cost to all the trainees to facilitate effective learning. Training equipments / materials needed for different courses are also being arranged in the class rooms / work sheds.

Course Module and Duration

INDSETIs offer more than 60 types of Entrepreneurship Development Programmes in various avenues. All the programmes are of **short duration intervention ranging from one to six weeks**. Each course is assigned with a unique MIS code for maintaining uniformity in syllabus administered by all the INDSETIs of the Bank and RSETIs throughout the country.

Training methodology:

The participants are stimulated to shed inhibitions and develop interest in learning. Besides lecture sessions, behavioural simulation games, field visits, group discussion, role play, case study etc. are used in the training. The training sessions are conducted in vernacular language only. Entrepreneurs and previously trained candidates are invited for sharing of experience to motivate the trainees.

Capacity building inputs like entrepreneurship competencies problem solving, human relations, time management, market survey, effective communication, project preparation, budgeting, financial planning, quality management, design and packing etc. are being bundled with skill training sessions along with each of these training courses. All the trainees are invariably being taught on financial literacy

Selection of candidates:

Any unemployed youth in the age group of 15-45 years irrespective of caste, creed, religion, gender and economic status having aptitude to take up self employment or wage employment and having some basic knowledge in the related field are selected to undergo the training which is totally free of cost. The candidates lacking in basic skills are encouraged to opt for programmes in their line of interest, depending on the scope for wage employment or own ventures.

Handholding, Monitoring and follow up:

The cutting edge of the training programmes is the post training follow up for sustained motivation among the trainees. The efforts to make trained candidates more responsive to take up self employment ventures include:

- Continuous handholding support through regular correspondence, individual contacts, unit visits, village / branch level meeting etc.
- Facilitating credit linkage with Banks for setting up of micro enterprises.

Details regarding location of the INDSETIs established by the Bank are provided in ***Annexure I***

INDIAN BANK FINANCIAL LITERACY CENTRES (FLCs)

FLCs play a vital role in financial inclusion of poor masses, hitherto excluded from the institutional finance, into the formal financial Institutions. Indian Bank has established 14 Financial Literacy Centres in Tamil Nadu, one each in U.T of Puducherry and Kerala, 2 in in Andhra Pradesh. In addition, Block Level Financial Literacy Centres have been established in two blocks in Kerala. Urban FLCs have been established in 3 Metro cities, Chennai, Delhi and Mumbai

Functioning of the Centre

Retired bank officials, aged not more than 63 years, with service as Branch Managers in rural areas are preferred choice for the post of Financial Counsellors at FLC. The Centre functions on designated days and Time.

The Financial Literacy Centres (FLCs) will impart financial literacy in the form of simple messages like Why Save, Why Save early in your Life, Why Save with banks, Why borrow from Banks, Why borrow as far as possible for income generating activities, Why repay in time, Why insure yourself, Why Save for your retirement etc. The FLCs and rural branches of the banks would also conduct outdoor Financial Literacy Camps with focus on financially excluded people at least once a month.

Details regarding location of the FLCs established by the Bank are provided in ***Annexure II***

Annexure I

DETAILS OF INDSETIs ESTABLISHED BY INDIAN BANK

S.No	State	District	Postal address with Pin Code	Date of Establishment
1	Andhra Pradesh	Chittoor	D.No.2-1264/6 B. V. Reddy Colony Kongareddipalli, Chittoor - 517001	16.09.2009
2	Tamil Nadu	Cuddalore	Logambal Kovil Street, Seetharam Nagar, Cuddalore - 607001.	06.08.2012
3	Tamil Nadu	Dharmapuri	Khadi Building Collectorate Complex Dharmapuri - 635705	27.02.2012
4	Tamil Nadu	Kancheepuram	Plot No.18,Door No. 685, First Cross St., Arasu Nagar, Vishnu Kanchi, Kancheepuram - 631501	28.02.2012
5	Tamil Nadu	Krishnagiri	TRYSEM Building, Krishnagiri Dam (KRP Dam), Krishnagiri - 635101	09.06.2012
6	Tamil Nadu	Namakkal	II Floor, Ravin Plaza, 3/151-Trichy Main Road, Near Railway over bridge Namakkal - 637001	03.07.2012
7	Tamil Nadu	Puducherry	159, Thiruvalluar Salai Pillai Thottam Puducherry - 605013	28.03.2009
8	Tamil Nadu	Salem	I Floor R. R. Thirumana Mahal Kondalampatti Bye Pass Road Near Soudeswari College Salem - 636010	25.03.2009
9	Tamil Nadu	Thiruvannamalai	No.143/74, Ramalinganar Main Road, Thiruvannamalai - 606 601	14.07.2012
10	Tamil Nadu	Tiruvallur	12/13 Ekkadu Road Ekkadu, Tiruvallur Tiruvallur Dist. - 602001	29.10.2009
11	Tamil Nadu	Vellore	No. 25, 2nd Floor 1st East Main Road Gandhi Nagar Vellore - 632006	19.06.2009
12	Tamil Nadu	Villupuram	5, Alamelupuram (First Floor), Villupuram - 605602.	21.05.2012

Annexure II

DETAILS OF FLCs ESTABLISHED BY INDIAN BANK

No	FLC-Centre	Type of FLC/ Place	Location	Date of establishment
1	Cuddalore	Tamil Nadu	10, Poomalai shopping complex, Nellikuppam Main Road, Cuddalore	05.12.2011
2	Dharmapuri	Tamil Nadu	73, Old bus stand road, DDDC Building, opp. to AV Theatre, Dharmapuri	13.01.2009
3	Kancheepuram	Tamil Nadu	21, Poomalai Vaniga Valagam, opp. to Collectorate, Kancheepuram	05.12.2011
4	Krishnagiri	Tamil Nadu	First floor, Indian Bank Gandhi Road Branch upstairs, Krishnagiri	05.12.2011
5	Namakkal	Tamil Nadu	31, Rangar Sannadhi Street, First floor, Indian Bank, Namakkal	05.12.2011
6	Puducherry	Puducherry	Kalve Bangalow Main Road, 10, Kamaraj Salai, Puducherry	28.03.2009
7	Salem	Tamil Nadu	II Floor, Divya Towers, opp. to Govt. Speciality Hospital, Salem	05.12.2011
8	Tiruvallur	Tamil Nadu	5, Poomalai vaniga valaagam, J N Road, Tiruvallur	31.01.2012
9	Thiruvannamalai	Tamil Nadu	47, Sannathi street, Indian Bank, Main Branch, Thiruvannamalai	20.09.2011
10	Vellore	Tamil Nadu	25, II Floor, First East Main Road, Gandhi Nagar, Vellore	15.09.2011
11	Villupuram	Tamil Nadu	5, Alamelupuram, First floor, Mambalapattu Road, Villupuram	05.12.2011
12	Chittoor	Andhra Pradesh	2-1264/6, BV Reddy Colony, Kongareddypally, Chittoor	30.09.2011
13	Machilipatnam	Andhra Pradesh	12/266, Park back side, Rustumbada, Machilipatnam	15.09.2011
14	Kollam	Kerala	PB No.3, Indian Bank Towers, Main Road, First floor, Kollam	09.06.2011
15	Chennai	Urban FLC	Indian Bank, Royapuram Branch Chennai	20.08.2013
16	Mumbai	Urban FLC	Shanti Towers, 90 feet Road, Dharavi Indian bank (SCB) upstairs Mumbai	20.08.2013
17	Delhi	Urban FLC	Indian Bank, DB Gupta Road Branch New Delhi	20.08.2013
18	Chadayaman-galam	Block level FLC	Indian Bank, Chadayamangalam, Main road, Kollam District 691534	01.12.2013
19	Parassala	Block level FLC	Indian Bank, Parassala, Building, Parassala 695502 PCN	01.12.2013

