



Development with Excellence

Centre for Development Orientation & Training (CDOT)



Annual Report
2022-23

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ABOUT US

Centre for Development Orientation and Training (CDOT) is an inclusive growth organization. It was established in April 2000 with the alliance of expertise and professionals of different sectors like as rural developments, academics, finance and developmental works with a mission to uplift the socioeconomic status of the poor in Bihar. CDOT started its activity with formation of SHGs and gradually worked in the field of micro finance, livelihood, financial inclusion, skill training, social security and health. CDOT believes in holistic development and carries on developmental activities revolving around unemployed youth, women, farmers and its loan clients. CDOT is reaching out to more than 6 million people in 6 states across India.



OUR MISSION

Mission Kutumbh 10.5/27
To engage with 10.5 million families through sustainable and innovative interventions

OUR VISION

We envision an empowered, prosperous and healthy society.

OBJECTIVE

CDOT aims at evolving a holistic approach to attain socioeconomic development based on equity and justice through multi-stakeholders dialogue and handholding support from development agencies and institutions



OUR GOALS

- ✦ To improve the quality of life of the rural poor women and their families through increased access to health, nutrition, education, services and productive assets.
- ✦ To establish a cost-effective and accessible alternative credit delivery system at the door step for working women in the rural areas.
- ✦ To enhance the capacity of rural poor women in undertaking activities, contributing towards actualization of the above said objectives through collectively owned and managed institution building.
- ✦ To introduce innovative strategies for program execution for achieving optimum results.
- ✦ To provide supportive role & functions in Govt. run development programs. This includes providing training in need assessment, orientation in development perspectives, training to develop financial and management skills and evolving systems to supervise and monitor the program on a regular basis.
- ✦ To build strategic alliances with Govt. agencies for directly implementing the Govt. programs or to leverage resources from other donor agencies to supplement ongoing Govt. programs by additional interventions needed either to enrich the program or to plug gaps in the program.
- ✦ To develop a resource center catering the needs of voluntary agencies, development workers, government / semi-government agencies, private companies and freelance professionals engaged in development activities.
- ✦ To produce relevant reading and training materials, organize seminars and workshops, and to undertake training assignments through this center.
- ✦ To promote capacity building of voluntary agencies, assisting them in obtaining technical expertise and training inputs.



OUR VALUES

- ✦ Humility- kind, cordial, supportive
- ✦ Integrity- righteousness, virtue, morality
- ✦ Transparency- no hidden perspective, accountability, honesty
- ✦ Efficiency- Work, approach, planning, timeliness
- ✦ Passionate- enthusiastic, ardent, driven
- ✦ Committed- utmost dedication to a cause, activity, an obligation
- ✦ Result and target-oriented- purpose, desire to achieve results
- ✦ Other values: Clarity, consistency, and timeliness "We say what we do and do what we say"

FOREWORD by the Executive Director



I am immensely honored to present the 23rd Annual Report of CDOT. I extend my sincere gratitude and congratulate all our team members who work relentlessly to achieve the goals of CDOT. I take pride and satisfaction in the fact that despite the rough weather and tough path, we are working and reaching millions of people across India and providing them transparent financial services. I thank all of the executive committee members who have supported and helped in building strategies and paving a way to become meaningful to the community; and have been partners in achieving our common goal. We have always tried to be meaningful to the community and unless we have a vision and mission, it is impossible to work.

COVID gave us a new challenge. It was a global suffering and we suffered in the same way. The whole mechanism stopped and it was a difficult time. But we survived without retrenchment and everyone received their salary. I am thankful to the team for their understanding and continuous work to serve the community. We have a team of warriors to reach anywhere and everywhere. Corona also taught us to adopt new working techniques. We now work on intranet and have improved the efficiency of the staff to work from home.

Financial Inclusion is the buzz word these days, but it is also very responsible work when we decentralize the financial distribution and services. Our endeavor in this field has established our name as we are working with nationalized banks and RRB to reach the mass. Our performance has been excellent and we hardly reported any fraud in providing the services. Our bank partners also supported us and we enhance the standard of our work every day. Our financing for sanitation work has really achieved a great height where we supported to build 8000 toilets and lent out livelihood loans. It gives us immense satisfaction to see that there is a change in sanitation behavior and people are using toilets in rural areas. It has certainly increased the health standard and the income level of poor people. The portfolio has been excellent and the demand is high. But the problem is that there is still no proper supply of funds.

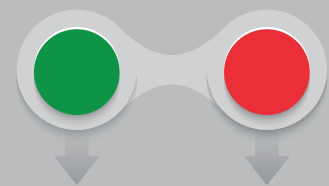
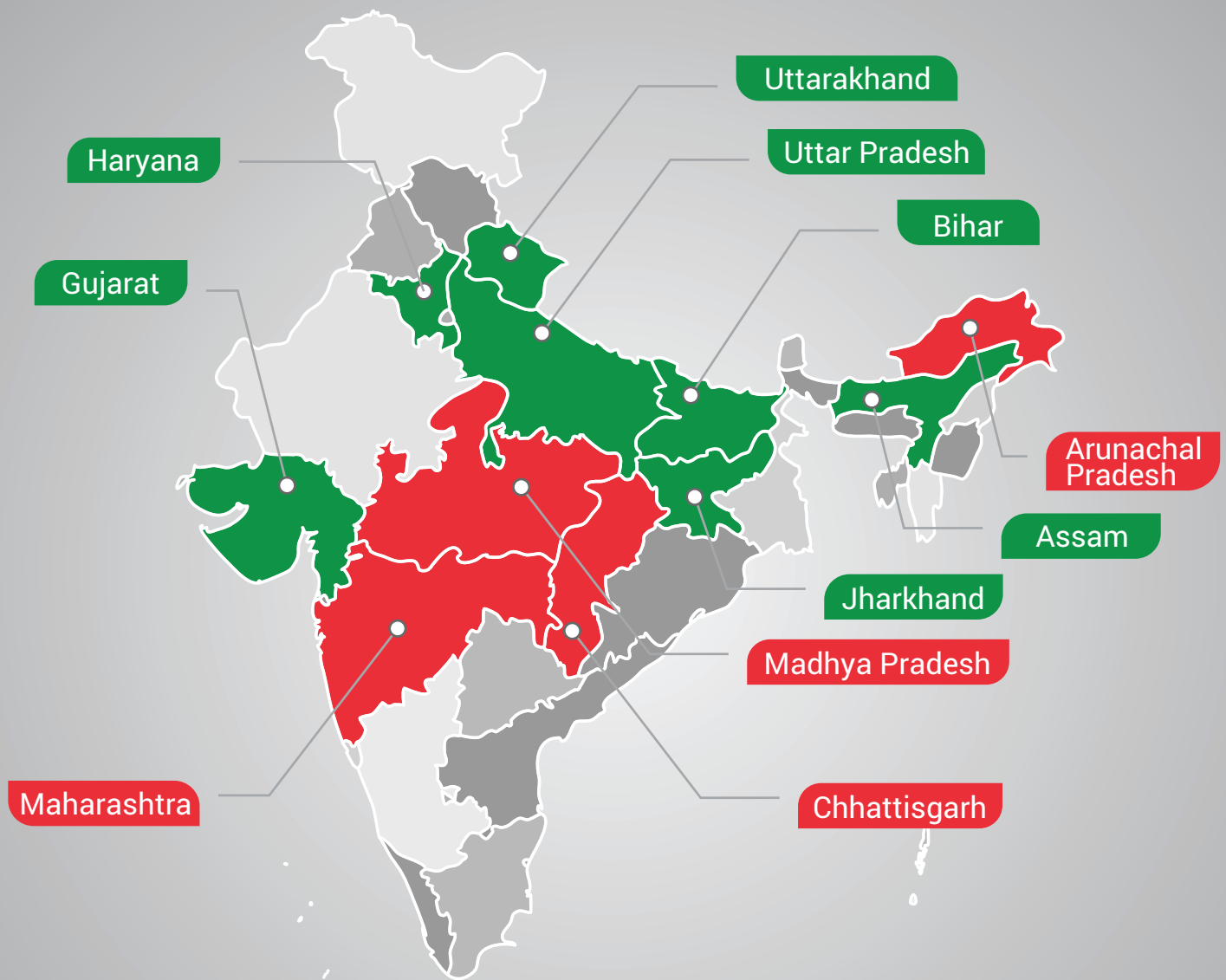
The organization has consistently worked towards raising the standards of its operations, adding new dimensions, new faculty and making the programs more dynamic and relevant. The striving for excellence has spread throughout all our endeavors in an extremely competitive world. As a result, CDOT has been able to carve out a niche for itself for its work in the development sector.

Our training program for youth has had tremendous response and our new ventures in solar and e-commerce are taking shape. Green energy is the need of the hour and this encouraged us to venture into the field of renewable energy. We are educating people and creating demands for the use of solar energy as it is sustainable and eco-friendly. During 22 years of operations, CDOT has represented a positive growth rate. CDOT has tightened its operation to meet the necessity of the organization and enforced on the multitasking of the staff.

Last but not the least, I thank all the funding agencies, banks, financial institutions, development partners and people associated with CDOT for believing and having faith in CDOT. Our aim is to hold the leading torch and to become the pioneers in all aspects of development. I hope in the coming years we will set new milestones which can in turn strengthen poor families and empower women. I thank all the women who are with us and want to help as much as possible in improving their income and quality of life.

R. R. KALYAN,
Executive Director, CDOT

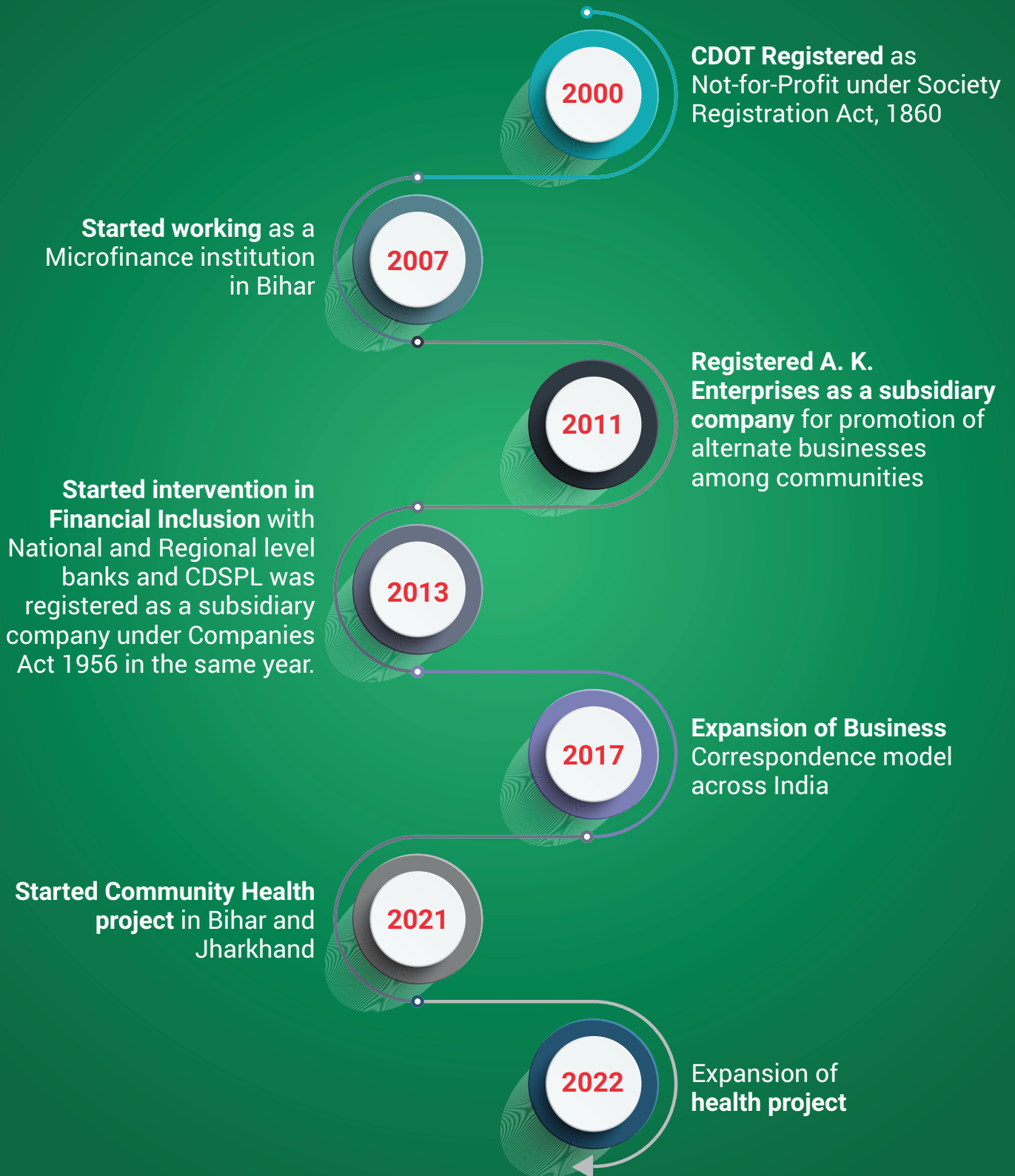
OUR PRESENCE



Presently
Working

Previously
Worked

TIMELINE MILESTONE OF CDOT



OUR EXECUTIVE COMMITTEE MEMBERS



Sri Amitabh Chaudhary

President

He has done M.Phil from Jawaharlal Nehru University. He is managing equity research teams and stock broking activities for over 12 years in the Indian markets and set up a stock broking branch in Delhi.



Sri R R Kalyan

Secretary cum Executive Director PGDRD from XISS

Has been working in the field for the last twenty years. Has worked on range of activities.



Sri Amit Sinha

Treasurer

Graduate from DU and MBA from MU

Has a vast experience in promoting dairy and building organizations. Presently faculty at Sri Vishwakarma Skill University.



Sri Vinod Kumar Jha

Member

Graduate from Mumbai University and MBA

An Ex Banker working in the field of financial consultancy. He has vast experience to work in rural finance.



Sri Sandeep Panikkar

Member

He has an Executive MBA Degree and an experience of over 25 years. He has expertise in banking, consulting, strategic planning and execution.

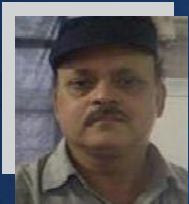


Sri Gauri Shanker Singh

Member

A retired Chief manager of State bank of India

Presently based at GAYA and has good experience in facilitating and monitoring of financing focusing on Rural development.

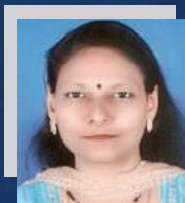


Sri Arun Kumar

Member

PGDRD from XISS

A senior professional who has worked for many national and international organizations.

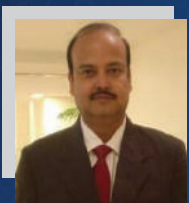


Dr. Piyush Dhara Nath

Member

Masters from Mumbai University and Ph.D

Presently based in Mumbai and has worked with many development organizations.



Sri Mukesh Kumar

Member

He is an IIT-ian from Mumbai and has done gement from S J Mehta School of Management. He has vast experience in the field of consultancy and operations. He is presently representing Indian Institute of Corporate affairs as chief program executive. (CSR).



Sri Anand Mohan

Member

Marine Engineer

Formally trained in marine engineering worked with various corporate sectors for five years in Mumbai. Presently engaged in the HRD and Insurance.



Sri Ravi Gaur

Member

He has thirteen years of experience of working in financial sector and the basic managing of company finance. He received the bestseller award in 2002 from Bajaj Auto Ltd. He is presently engaged in promoting microfinance and micro insurance in Bihar in particular and is also a principal in one of the training institutes accredited by IRDA.

ORGANISATIONAL DETAILS

- ✦ Registered with the Registrar of Societies, Patna, Bihar, vide registration no. 81 of the year 2000.
- ✦ Registered under section 12A of Income Tax Act 1961
- ✦ FC(R)A No.- 031170458 dated 09.04.2010

ACTIVITIES OF THE ORGANISATION

Current: Financial Inclusion, Agricultural Program, Renewable Energy Resources, Community Health Program, Skill Development and Training

Previous: Microfinance, Micro-insurance, Water and Sanitation, Livelihood

Recognition and Awards: WeGO Award 2021 for the Women Agents Project in collaboration with Opportunity International.

FINANCIAL INCLUSION

Financial inclusion is another domain in which CDOT has been working rigorously in various states of India since the past 13 years and has been serving the unbanked and unserved areas through 2500 retail agent networks known as business correspondents. With this network, we are providing several kinds of services to the poor and marginalized and also to the banks pan-India. We have been cumulatively working with 6 million clients and have helped and supported them through the various government schemes.

In the financial year 2022-23, CDOT has helped 2.1 lakh women in opening their personal account through our BC channel. The program has proven its significance in preparing a safety net for the community by developing the habit of saving and enrolling them into social security schemes like Atal Pension Yojna, Prime Minister Suraksha Bima Yojana and Prime Minister Jeevan Jyoti Bima Yojna.

In the financial inclusion domain, we have been working with 3 Public sector banks, 1 Private bank and 1 Regional Rural Bank as well. Over a period of 13 years, CDOT has created a huge impact in the life of the poor and marginalized.

CDOT'S INITIATIVES UNDER THE FINANCIAL INCLUSION PROGRAM

1. Solar Energy and CDOT's Tie up with Smart Power India

For a better future, we need to start investing in and using solar energy. It helps save a lot of energy and electricity and all initial investments are returned in approximately 3.5 years while the life of each solar panel is around 25 years. This is one of the major reasons for CDOT's partnering with Smart Power India.

We work with Smart Power India in order to accelerate the pace of the rural electricity delivery models and assist them in developing the mini-grid sector in India. SPI aims to build the market for Rooftop Solar to reach 100 MW installation by 2024 to displace 150,000 tons of carbon annually, by crowding-in relevant actors, including project developers & financiers, and unlocking the solar rooftop market for millions of diesel-dependent MSMEs across low income states of North & East India, and we at CDOT are trying to cater SPI with a market that they can entertain.



At CDOT, we wish to install 500 rooftop solar panels on small and micro enterprises to reduce the dependency on costly power sources. We have trained over 200 BC agents to generate the demand.

2. Tie up with Bihar Rural Livelihood Mission to support the Bank Sakhi Program

With an increase in the number of SHGs, the demand for bank linkage is also growing. In the absence of basic support, like guidance to fill transaction slips, members of SHGs often have to wait for quite a few hours just to make a simple transaction of deposit or withdrawal. Opening of accounts for new SHGs and their credit linkage also gets delayed. Therefore, a need of the Bank Sakhi Program was felt by the Government of Bihar and the Bihar Rural Livelihood Mission.

The Government of Bihar has decided to empower women through a financial inclusion program in rural Bihar. Women are being encouraged to be the BC agent under the “Bank Sakhi Program”. CDOT has been associated with Jeevika (society under Department of Rural Development in Government of Bihar) as implementing partners of the Bank Sakhi Program. It provides supervision support to 300 women agents and trains them through a digital learning module to prepare them to perform all the banking activities as BC agents.

Recently, we have written a letter to all State Rural Livelihood Mission to tie up with CDOT for implementation of the Bank Sakhi Program.

3. Tie up with the State Bank of India to support the AT-BCs

CDOT has been working with the State Bank of India in order to support the Agri-Tech Business Correspondents (AT-BCs). We are sourcing, collecting and servicing agriculture and micro loans through the tech-enabled solutions of SBI.

The AT-BCs source loan applications of agri-tech products based on the criteria of the banks like KCC, harvesting, etc. They conduct pre-sanction surveys for the loans and submit reports with the documents to the respective SBI branches.

The AT-BCs provide additional services based on tech-capabilities like promoting, nurturing, and monitoring of SHGs/JLGs/CGs, geo-tagging of forms and collecting management services.

In this business, the AT-BCs are not allowed to collect cash directly. They can only use the digital mode of collection for each loan. Under CDOT's training, they have also created awareness about the accessibility and availability of agri-tech loans. We are sourcing over 400 applications throughout Bihar and Gujarat for the agri-tech loans through the AT-BCs with a considerable number of approvals by the banks.

Annual Report 2020-2021

Bank Name	Accounts Opened	Transaction Count	Transaction Amount	APY	PMJJBY	PMSBY
Dakshin Bihar Gramin Bank	125053	4953534	1699	13290	16989	33382
Punjab National Bank	93149	1811056	744	6809	8311	25692
Bank of India	50659	1486910	622	5725	4823	24115
Bank of Baroda	0	0	0	0	0	0
IndusInd Bank	2748	43697	4	0	0	0
Total	271609	8295197	3069	25824	30123	83189

Note: All amount in crores.

Annual Report 2021-2022

Bank Name	Accounts Opened	Transaction Count	Transaction Amount	APY	PMJJBY	PMSBY
Dakshin Bihar Gramin Bank	190095	5279118	2280	18371	53943	72428
Punjab National Bank	122843	1838599	874	11548	18658	59998
Bank of India	37692	1897165	888	7177	9816	16482
Bank of Baroda	131	5165	1	3	17	27
IndusInd Bank	477	28598	2	0	0	0
Total	351238	9048645	4045	37099	82434	148935

Note: All amount in crores.

Annual Report 2022-2023

Bank Name	Accounts Opened	Transaction Count	Transaction Amount	APY	PMJJBY	PMSBY
Dakshin Bihar Gramin Bank	204217	6455271	3257	25738	65638	84183
Punjab National Bank	128541	2125251	1068	16406	20257	65816
Bank of India	42571	1908950	1015	10199	11793	18848
Bank of Baroda	564	59947	25	163	677	663
IndusInd Bank	156	11600	1	0	0	0
Total	376049	10561019	5366	52506	98365	169510

Note: All amount in crores.

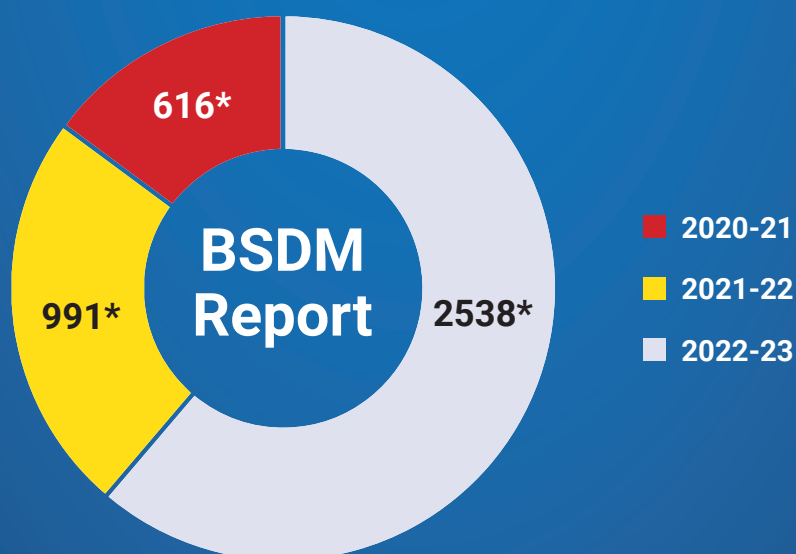
SKILL DEVELOPMENT AND TRAINING

The Bihar Skill Development Mission (BSDM) has launched a unique skill training program under the name “Kushal Yuva Program” which would enhance the employability skills of all aspirants in the age group of 15-28 years (Age limit for SC/ST, OBC & People with Disabilities is as follows: SC/ST - 33 years, OBC - 31 years, PwD - 33 years), who have passed at least the 10th grade, irrespective of their having attained higher education or their currently pursuing higher education. Soft skills training would comprise of Life Skills, Communications Skills (English & Hindi) and Basic computer literacy, which in turn would enhance their employability and act as a value added to the various domain specific training endeavours currently being implemented in Bihar.

In collaboration with BSDM, CDOT has been implementing the Kushal Yuva Program and running 9 centers in 4 districts of the state (Sheohar, Patna, Nalanda, and Gaya) under seven Nischay programs



of the Government. Through this program, we have trained 13491 students (Girls-8770 and Boys-4721) and placed 1316 students in different sectors.



*No. of Certifications

COMMUNITY HEALTH FACILITATOR PROJECT

Out of its commitment towards society, CDOT identified that rural society of India has some health concerns which is a combination of cost, quality, accessibility and people's behavior towards health. In this purview, CDOT created an ecosystem of community health through its 600 CHFs (Community Health Facilitator) in eight districts of Bihar and Jharkhand, i.e Patna, Bhojpur, Nalanda, Nawda, Gaya in Bihar and Hazaribagh, Bokaro and Dhanbad in Jharkhand, with the support of IPE Global and Opportunity International Australia. All these CHFs are women chosen from villages and cater to the people of their own village and have been provided training on different health issues related to Menstrual Health and Hygiene, Reproductive Health and Family Planning, and other preventive health-related issues to improve the knowledge of the community through regular home visits. To make the health system accessible, all CHFs provide a doorstep treatment facility through our Teleconsultation service at zero cost. During the Teleconsultation sessions, if a Doctor finds some patients who need to be physically examined or admitted to a hospital, they are referred to empanelled hospitals in the vicinity. The CHF Program also takes into consideration the importance of social security and our CHFs motivate people to register themselves in different national social security schemes and in getting themselves a health insurance.

To make the program and effort sustainable, we emphasize on making our CHFs entrepreneurs. They earn commission against health insurance and by selling products like sanitary pads and other health related products.

During the course of the CHF program, our CHFs have given home-based care and training to around 4.5 lakh people. In the project, we had aimed to

administer 1 lakh doses of Covid-19 vaccinations. Out of which we have administered 82316 doses in Bihar and 52199 doses in Jharkhand. In the vaccination camp, we have vaccinated 51504 males, 48377 female as well as 34634 children in the project. Most of our CHFs have sold all the stock of the sanitary pads that they had bought and tele-consultation services have started at over 300 CHF centers in Bihar.

The vision is to build a culture of health through the establishment of a sustainable community support system.

TECHNOLOGICAL INITIATIVES

CDOT is a leading provider in finance, healthcare, and technology solutions. We have developed a strong foundation of hardware and software systems with robust network infrastructure that support our business operations and enable us to deliver reliable and secure financial services to our customers. We are moving towards a "Paperless Culture" and for that, we are developing a software for all our work to enhance the efficiency and effectiveness of the work. We operate on technological platforms for staff management, internal monitoring, etc. and we keep on advancing the technology based on our requirements.

Key Applications of CDOT

I. BC Management System

BMS is a system that is used to manage the relationships and transactions between a bank and its business correspondent (BC). Here, the BC acts on behalf of a bank to provide banking services to customers in areas where the bank does not have a physical presence. The management system helps facilitate the delivery of these services and ensures that



all transactions are conducted in a safe and secure manner. It may include features such as account management, transaction processing, and fraud detection.

- ✦ BMS helps in customer onboarding and identification: Systems for verifying the identity of customers and enrolling them in the business correspondent network
- ✦ Transaction processing: Tools for handling financial transactions, including deposits, withdrawals, and transfers
- ✦ Financial literacy and education: Resources for helping customers understand financial concepts and how to manage their money
- ✦ Compliance and risk management: Systems for monitoring transactions and ensuring compliance with laws and regulations
- ✦ Reporting and analytics: Tools for tracking and analyzing the performance of the business correspondent network

II. CDOT Samridh App

The CDOT Samridh Application helps community health facilitators (CHF) to work and to promote and improve the health of individuals and rural communities by helping them access and navigate the healthcare system. The CHF provides information and education about health-related issues, connecting people with healthcare providers and resources, and advocating for policies and practices that promote health and well-being. CDOT Samridh App tracks and monitors the data of individuals to improve the healthcare system in the rural area. The app has 5 sections that the CHFs can access:

- i. Household Survey (Sarvekshan) – CHFs can enter the basic details of the household members like information about their health, etc., here.
- ii. Product (Udpaad) – Here, the CHFs can see the health products that they can offer to the community; for instance, sanitary pads.
- iii. Insurance (Bima) – The 642 FGI Insurances can be booked through this section. The transaction and failure messages are reflected in this section after a policy is done.

- iv. Household visits (Ghar ka Daura) – The number of households that a CHF visits daily is entered here with all the details of the family members.
- v. Settings – General app settings like profile updates, login/logout, etc.

III. A.K. Enterprises Online Ecommerce Platform

AK Enterprises is revolutionizing the way of shopping as it offers an exceptional online shopping experience for customers. With A.K. Enterprises, people can enjoy the following key features:

- i. Diverse Product Selection
- ii. Secure and Convenient Shopping
- iii. Competitive Pricing and Deals
- iv. Reliable Shipping and Delivery

IV. BC Portal

The BC Portal is an innovative platform designed to empower rural village users by providing them access to insurance, investment opportunities, and online shopping services. The project aims to bridge the digital divide and educate rural communities about the importance of health insurance and investments. Through the BC Portal, Our Business Correspondents (BCs) act as intermediaries, assisting users in navigating the platform and making informed financial decisions.

V. CMARS HR and Employee Management Application

CMARS, HR and Employee Management Application is a comprehensive software solution designed to streamline HR processes and effectively manage employee-related tasks. The application focuses on core features such as GPS-based attendance, leave management, payroll, and employee loan management. By leveraging advanced technologies and intuitive user interfaces, CMARS aims to enhance efficiency, accuracy, and transparency in HR operations.

OPERATIONAL TEAM

Vidusi Tiwary: She has 18 years of work experience in the development sector and has been associated with different NGOs at grass-root level, CSR, microfinance industry association and national level association for Artisans and Craft workers. Her core competencies are in program designing, management, strategy development, proposal writing, financial management, monitoring and team building. She is currently working as a Project Director at CDOT.

Neeraj Kumar: He holds an M.Phil. Degree from Delhi University and has 16 years of experience in the development sector. He has worked on Education, Health, and Livelihood. He has also worked in the Water and Sanitation department. He has been involved in both the Urban Slum and Rural setups. Presently, he is working as the State Head of the CHF Project (OI) at CDOT.

Aditya Kalyan: He has completed his Masters in Management from Leeds Beckett University, United Kingdom in 2022. He has a specialization in Taxation and Company law. He is currently working as the Assistant Director (Operations and Revenue) at CDOT.

Manu Shukla: He received a B.Tech degree in IT from the Institute of Technology, Kanpur in 2014. He has been working with CDOT since 2022. At CDOT, Manu has a leading role in the development and maintenance of the organization's technology. He had a major role in the launching of the company's most successful products, including BMS and Samridhi App.

Santosh Kumar: He has 10 years of experience in the sector of Microfinance. He has been instrumental in developing sanitation financing in Bihar and has financed over 5000 families for sanitation.

Dr. Sonali Singh: She did her schooling from Notre Dame Academy, Patna and her MBBS from IGIMS, Patna. She is currently pursuing a Fellowship in Obstetrics and Gynecology (FGO), AHERF from Apollo Hospital.

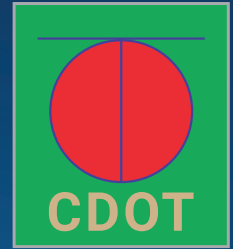
Deeba Shahin: She holds an MBA degree from Sikkim Manipal University with specialization in HR and Marketing. She has more than 12 years of experience with expertise in Human Resource Management. She is presently associated with CDOT as a Human Resource Manager.

Anshu Kumar: He has a MBA degree from Bundelkhand University. He has been working with CDOT since the past 8 years and has worked in the MIS and Hardware Maintenance departments. He has been a part of HR, IT and the Skill Development Project. Currently, he is handling 10 centers of Computer skilling for rural and urban youth under the Bihar Skill Development Mission, and has been instrumental in training over 13,491 youth in skill development.

Katyayani Singh: She holds a Bachelor's and Master's degree in Sociology from Sri Venkateswara College, Delhi University and Jamia Millia Islamia, respectively. She specializes in Content Writing and Creation, and is currently working as the Monitoring and Evaluation Officer of the CHF Project at CDOT.

OUR PARTNERS





Development with Excellence



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