

Centre for Development Orientation and Training (CDOT)

Annual Report 2020-21



ABOUT US

Centre for Development Orientation and Training (CDOT) is an inclusive growth organization. It was established in April 2000 with alliance of expertise and professionals of different sectors like as rural developments, academics, finance and developmental works with a mission to uplift socio-economic status of the poor in Bihar. It started its first activity as SHG and formed more than 2250 groups. In 2007, with the exposure of Microfinance, CDOT started micro-financing to the poor. The micro-finance is a much needed service for the poor people to sustain their small enterprises and activities, CDOT started its microfinance operations in Nalanda district of Bihar. CDOT believes in holistic development, it carries on developmental activities revolving around unemployed youth, women, farmers and its loan clients. CDOT is reaching out to more than 5 million people in 6 states across India.

OUR MISSION

The mission of CDOT encompasses empowerment as a tool to reduce poverty through the provisions of financial services to the clients. It vows to “empower the underprivileged by providing a range of financial and other complementary services with a trickle down impact”.

OUR VISION

“To provide financial and complementary support services to 2.5 million underprivileged families covering in 10 states by 2025”

OUR GOALS

CDOT aims at evolving a holistic approach to attain socioeconomic development based on equity and justice through multi-stakeholders dialogue & handholding support from developmental agencies & institutions. It also focuses on optimal utilization of scientific methods and traditional knowledge systems & wisdoms to achieve the goals.

OUR VALUES

The values of CDOT are as follows, of which the first three are the core values of the institution.

- Customer Satisfaction
- Effective Governance
- Transparent to Client
- Effective Communication
- Zeal to Work for Poor
- Team Work and Integrity
- Development with Excellence

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FOREWORD BY THE EXECUTIVE DIRECTOR

I am immensely honored to present the 21st Annual Report of CDOT. I extend my sincere gratitude and congratulate all our team members who working relentlessly to achieve the goal of CDOT. I take pride and satisfaction that despite the rough weather and tough path we are working and reaching to millions of people across India and providing them transparent financial services. I thank all of executive committee members who supported and helped in building strategies and paving way to become meaningful to the community and partners in achieving common goal. We have always tried to be meaningful to the community unless we have a vision and mission it is impossible to work.



COVID gave us a new challenge. Since it was a global suffering so we suffered in same way. Whole mechanism stopped and had a difficult time to maintain. But we survived without retrenchment and everyone received their salary. I am thankful to the team for their understanding and continued working to serve the community. So we have a team of warriors to reach everywhere. Corona also made us learn to adopt new working techniques. We now work on intra net and improved the efficiency of staff to work from home.

Financial Inclusion is buzz word now a day, but also it is very responsible work when we decentralize the financial distribution and services. Our endeavour in this field has established our name as we are working with nationalized bank and RRB to reach the mass. Our performance has been excellent as we hardly reported any fraud in providing the services. Our bank partners also supported us and every day we enhance and rise of standard of working.

Our financing for sanitation work has really achieved a greater height where we supported to build 8000 toilet and livelihood loan. It gives us immense satisfaction when there is a change in sanitation behaviour and people are using toilets. It has certainly increased the health standard and income level of poor people. The portfolio has been excellent and demand is high. But the problem is still there is no proper supply of funds.

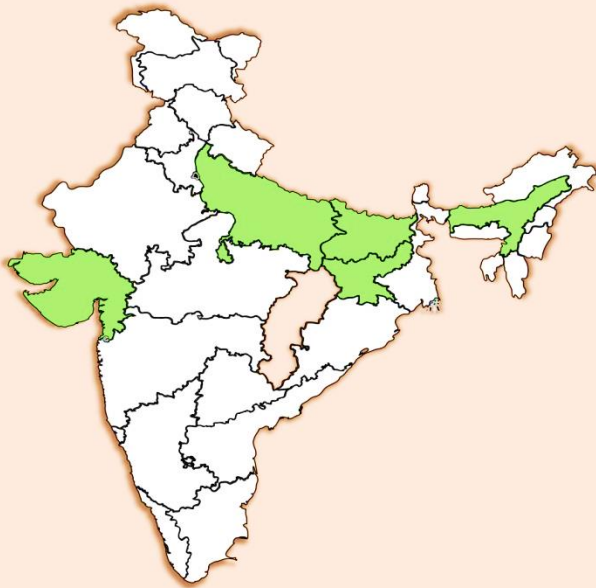
The organization has consistently worked towards raising standards of its operations, adding new dimensions, new faculty and making the programs more dynamic and relevant. The striving for excellence spread throughout all its endeavors in an extremely competitive world. As a result, CDOT has been able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

Our training programme for youth has tremendous response and our new ventures in solar, e-commerce are taking shape. During 21years of operations CDOT has represented a positive growth. CDOT has tightened up its operation to meet the necessity of organization and enforced on multitasking of staff.

Last but not the least I thank all the funding agencies and persons associated with CDOT in any form for believing and having faith in CDOT. Our aim is to hold the leading torch and to become the pioneers in all aspect of development. I hope in coming years too we will set new milestones which can reflect into strengthening the poor families and empowering the women. I thank all women who are with us and improving their income and quality of life.

**R. R. KALYAN,
EXECUTIVE DIRECTOR,
CDOT**

OUR FOOT PRINT



 **Presently Working at**

Bihar, Jharkahnd, U.P
Gujarat, Assam



SYNOPTIC OF ORGANIZATION

ORGANIZATION LEGAL ASPECTS

- ① Registered with the Registrar of Societies, Patna, Bihar, vide registration no. 81 of the year 2000.
- ① Registered under section 12A of Income Tax Act 1961
- ① Registered under section 80G of Income Tax Act 1961
- ① FC(R)A No.- 031170458 dated 09.04.2010
- ① PAN Number – AAATC6125E

RECOGNITION & AWARDS

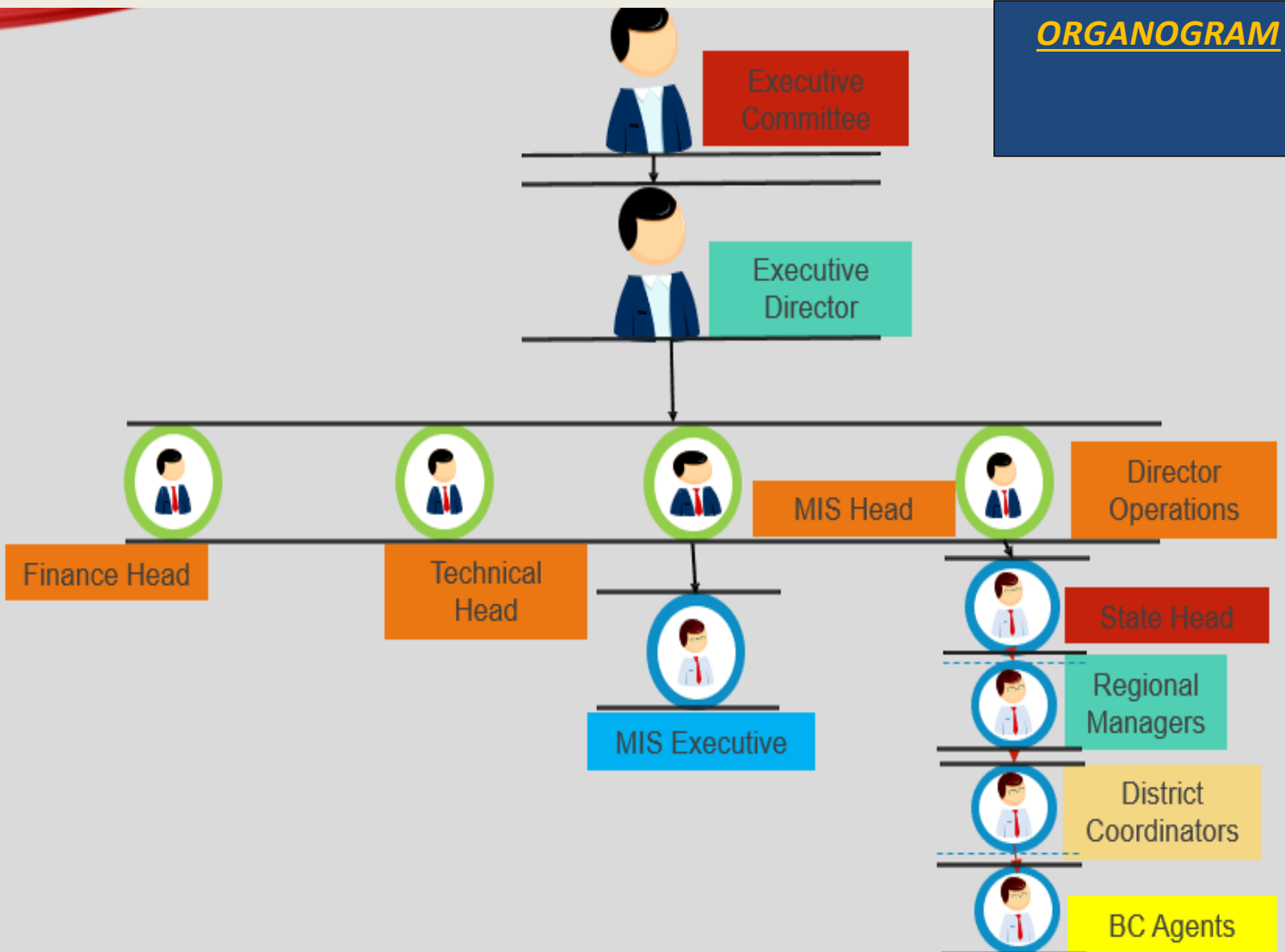
ISO 9001:2015 certified for Quality Management with Certification from KVQA for “Microfinance Activities

ACTIVITIES OF ORGANIZATION

CDOT is a professionally managed organization working on zero error system of financial and other services and development initiatives to Poor. CDOT is involved in various acts of operation for the Rural Enablement

- Micro-Finance
- Financial Inclusion
- Agriculture Program
- Health & WATSAN Program
- Pension Fund Scheme
- Micro-Insurance
- Trainings

ORGANOGRAM



HOUSE OF BOARD MEMBERS

BRIEF PROFILE



Sri Amitabh Chaudhary is President of CDOT. He has done M.Phil from Jawahar Lal 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 in association with Geojit Financial Services Ltd, one of India's leading financial services company. He has been actively contributing to various financial dailies and journals on financial markets. He is also a certified Mutual Funds Advisor by the Association of Mutual Funds of India (AMFI).

Sri R.R.Kalyan is Secretary cum Executive Director. PGDRD from XISS. Has been working in the field for the last 25 years. Was a Regional Coordinator with RGVN, Patna. Has been a pioneer in introducing microfinance projects in Bihar. Has attended many prestigious national and international training programmes with a wide exposure of the development sector.



Sri Amit Sinha, Treasurer. Graduate from DU and MBA from MU.

Has a vast experience in promoting dairy and building organizations. Has worked with reputed pharma companies. Presently, Director of Avaran, a micro insurance training institutes. Is a pioneer in Bihar in terms of providing training and carrying out studies and documentations on micro insurance.

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 K.S.M. Rao, Is a retired GM from Union Bank of India. Presently based at Mumbai, has wide range of experience in banking, balance sheet and investments. Started abroad branches of union bank and wrote the history of Union Bank. His expertise is development finance.



Sri Gauri Shanker Singh, is a retired Chief Manager of State Bank of India. Presently based at Gaya and has been good experience of 13 years in facilitating and monitoring of financing focusing on the rural development. He also encouraged the institutional collaboration for the better achievement of the different program and priorities of the Govt. His expertise in rural finance.



Sri Arum Kumar, member. PGDRD from XISS. Is a senior professional who has worked for many national and international organizations like FPAI and Ministry of HRD, PFI. Presently working in Public Health Resource Network.

Dr. Piyush Dhara Nath, Member. Masters from Mumbai University and P.HD from MU. Presently, based in Mumbai and has worked with many development organizations. Has worked with RGVN and many developmental institutions in Mumbai. Her area of specialization is education.



Sri Ravi Gaur, Member. MBA. Has thirteen years' experience of working in financial sector basic managing company finance. Received the bestseller award in 2002 from Bajaj Auto Ltd. Presently, engaged in promoting microfinance and micro insurance in Bihar in particular is also a principal in one of the training institutes accredited by IRDA.

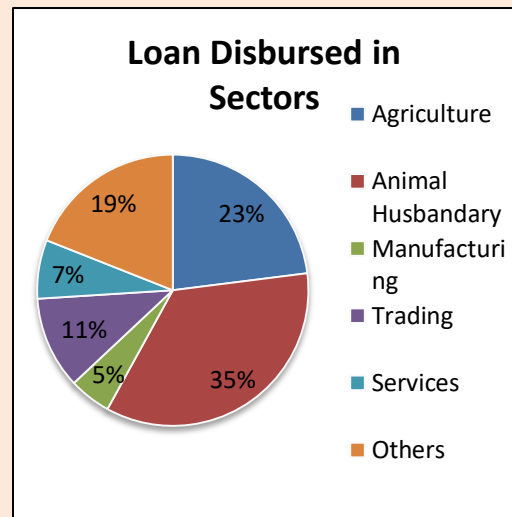
Sri Anand Mohan, Member, Marine Engineer. Formally trained in marine engineering from a Russian university. Has worked with various corporate sectors for five years in Mumbai. Presently, engaged in the HRD and insurance for the last six years.



Mukesh Kumar is an alumnus of IIT, Bombay and Delhi School of Economics, At present , he is working with Indian institute of Corporate Affairs and look after the E2E as Head in IICA, Delhi

MICROFINANCE

Micro finance is the one of the most significant activities through which CDOT has widen its areas and also started its activities in untouched areas. CDOT started Micro-finance in 2007. Through micro-finance CDOT has been providing its financial services such as credit, savings and life insurance to low household with the objective of creating socio-economic value. It deals with JLGs and SHGs groups. CDOT is the social MF organization working in rural areas of Bihar. It has 98% coverage from villages and believes in sustainability rather than profitability Presently, CDOT is doing micro-finance in Nalanda, Nawada, Sheohar and fringe areas of Patna.



It has been 14 years CDOT started its micro-finance operations. Since then there has always been a positive growth in terms of finance, manpower and areas of operations etc. However the available liquidity and effective fund management and diversified portfolio helped us to maintain the disbursement in the field.

Being a society we stopped to take loan from banks and repaid all loan to bank and financial institution. Now we are working in microfinance on BC model and trying to leverage more funds to disburse. We are working with Arohan and trying to explore more institutions for micro finance.

We also disbursed loan for sanitation and it has proved to be very effective

This year CDOT has witness the steady growth in microfinance operations, which can be visualized as table given left side.

This chart shows that in the operational areas of CDOT, the clients are mostly engaged in the Animal Husbandry with 35% than the agriculture (23%) and other sectors (19%), whereas loan disbursed for the services (7%) and manufacturing (5%) are comparatively very low.



CDOT CUMULATIVE DISBURSEMENT THROUGH MFI



Numbers of Clients in Lakhs Loan Amount in Cr

In the above sector CDOT has disbursed 253.4 cr loan to 1.25 lakhs people in the project. However in the sanitation finance with Arohan, we have disbursed 39.56 Cr loan to 16139 members.

Our MFI partners

Ananaya finance

Axis bank

Central Bank of India

Dia Vikas

Indian Bnak

Indian Gramin Services

Rang De

Indian Overseas Bank

RGVN

Water for People

AROHAN

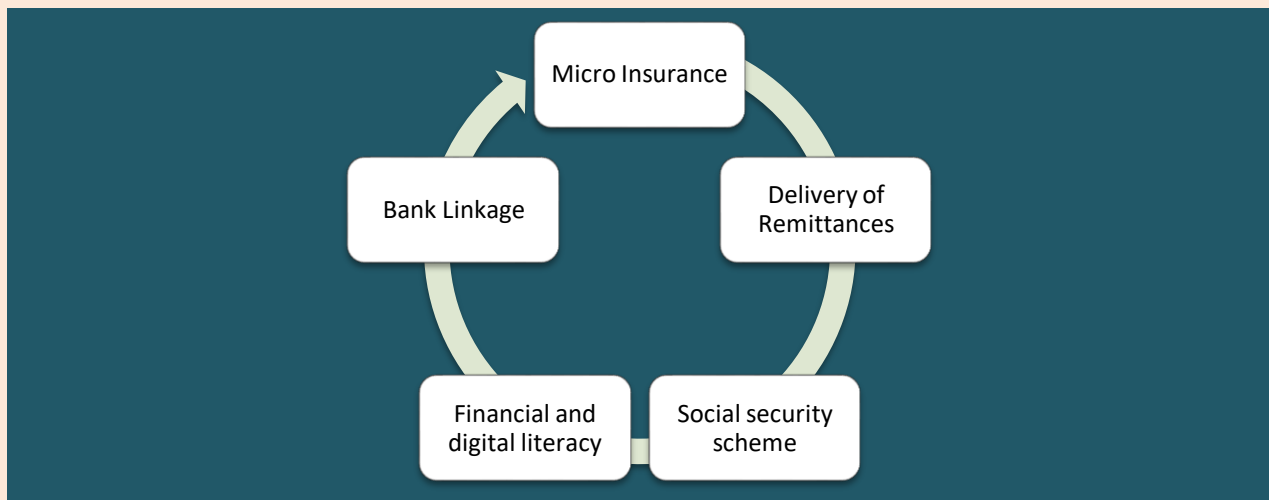
FINANCIAL INCLUSION

The Government of India and the Reserve Bank of India have been making concerted efforts to promote financial inclusion as one of the important national objectives of the country. Some of the major efforts made in the last five decades include - nationalization of banks, building up of robust branch network of scheduled commercial banks, co-operatives and regional rural banks, introduction of mandated priority sector lending targets, lead bank scheme, formation of self-help groups, permitting BCs to be appointed by banks to provide door step delivery of banking services etc.

The financial inclusion is another domain in which CDOT has been working rigorously in five state of India from last 12 years and serving the unbanked and unserved area through 1500 retail agents networks known as business correspondent.

With this network we are providing several kinds of services to the poor and marginalized and banks as well.

Our services to the customers



Our services to the banks

Improve micro insurance and other banking products

Identify potential borrowers

Speed up the enrollment of Social security scheme

Improve the collection of deposits

Delivery of small values remittances

Digital and Financial awareness drive

In the financial inclusion Domain, we have been working with 3 Public sector bank and 1 Private bank as well as 1 Regional Rural Bank. Over the periods of 12 years, CDOT has created huge impacts in the life of poor and marginalized.

Our partners bank

Bank of India

Punjab National Bank

Bank of Baroda

Indusind Bank

Regional Rural Bank -Dakshin Bihar Gramin Bank

CDOT Initiative under Financial Inclusion program

Initiate 1: Pilot of Digital and Financial Literacy training program for women, The pilot is being supported by Opportunity International USA

Digital financial literacy is likely to become an increasingly important aspect of education for the digital age, It is also a major concern for the government as well as civil societies. Therefore CDOT has been seriously campaigning for the creating the awareness of financial and digital literacy in its project areas. The project is designed on our ground experience that women are mostly excluded in the financial inclusion services and due to this they remain out of the workforce than men. in India, 80% of women are out of the workforce. Many unemployed migrated back to rural areas like Bihar, where 52% of families live in poverty. There,

poverty intersects with conservative gender norms to severely constrain women's independence: only 53% of women are educated; women are married at a young age, and not expected to work outside the home. Bihar and Uttar Pradesh have the largest financially excluded populations in India.

To pave the way and inclusion of the women into financial services the pilot project was developed with Opportunity International USA. It focuses on the development of a scalable model aimed at providing employment opportunities for women in India by supporting these women to become financial entrepreneurs (BC agents). It equips these women as agents of empowerment, extending financial services and imparting knowledge to other members of their communities. Through their participation, the female BC agents may also experience empowerment by being prominently positioned within their communities as role models, trainers, and leaders. Under the community-based training model, the project will equip the BC agents and apprentices to conduct community-based trainings aimed at empowering their communities, especially women and girls, through



financial and digital skills training. If found successful, these components may be integrated into future programming at CDOT.

In this program, we have selected 100 women apprentice from rural villages for the training on the financial and digital literacy module, after the training women will become the viable BC agents in their own communities.

Initiative 2: CDOT tie up with Bihar Rural Livelihood Mission to supports Bank Sakhi Program

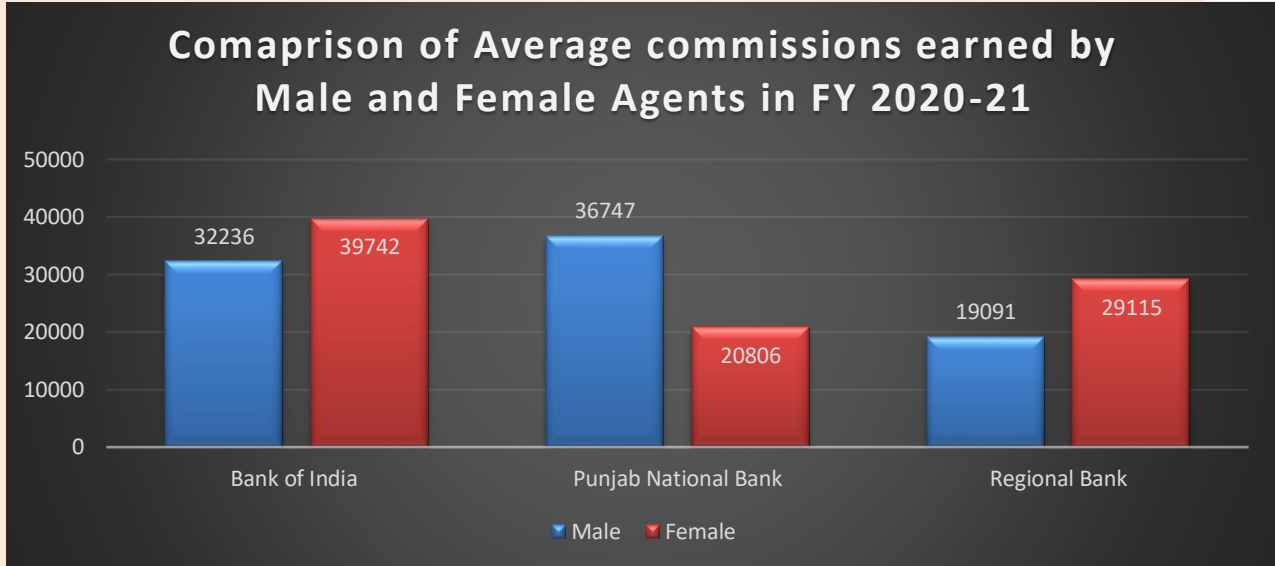
With increase in number of SHGs, the demand for bank linkage is also growing. The number of SHG members visiting the bank branches for transaction has tremendously increased the work load on the branch manager. Rural Bank Branches with scanty staff is not in a position to serve the SHGs along with their regular business. In absence of basic support like guidance to fill transaction slips, members of SHGs often have to wait long 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 Bank Sakhi Program was felt by Government of Bihar and Bihar Rural Livelihood Mission.

The Government of Bihar has decided to empower women through a financial inclusion program in the rural Bihar. Therefore, women are being encouraged to be the BC agent under “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 286 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 Bank Sakhi Program.

The impact of financial inclusion Program

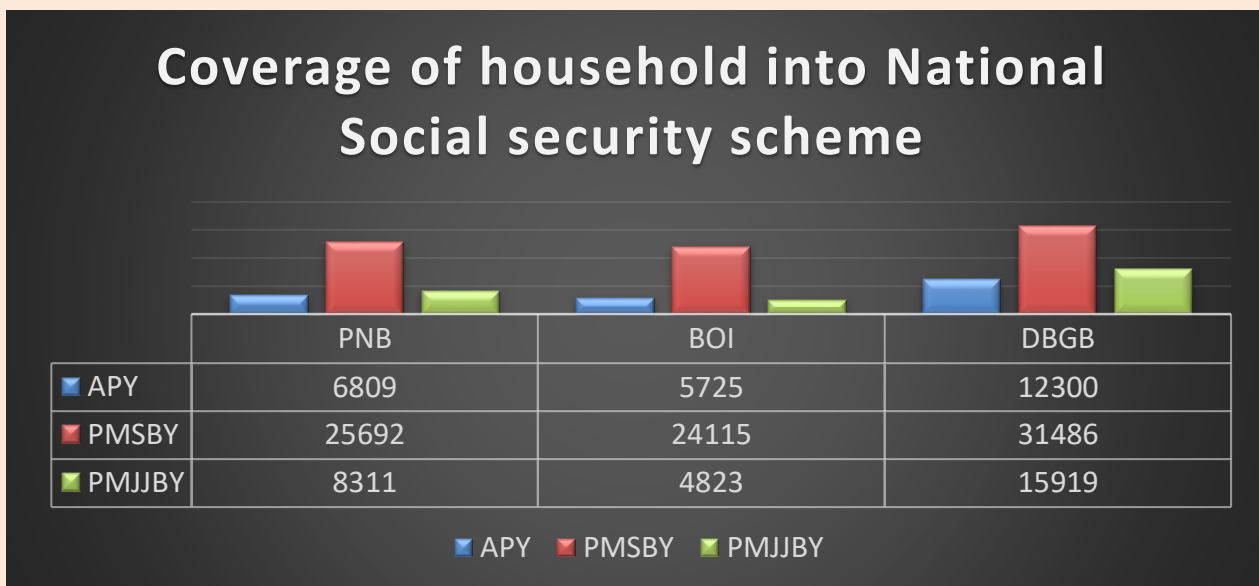
CDOT initiative in the financial inclusion domain has been very successful in terms of creating impact on the livelihood of the poor and marginalized. It has directly and indirectly impacting the life of more than 3.5 crore people across the country. It has majorly impacted the income of business correspondent as this program has successfully enhanced the income male and female agents. In FY 2020-21 the average income of female business correspondent is INR 39742 whereas the male agents income is INR 32236. The income of women is higher than men in Bank of India and Regional Rural Bank.



Despite all the challenges today women has been playing a significant role in managing the BC center more professionally and earning good income also. However, the percentage of our women agents is very low compare to men. It is just 8%. But they are much active than male and the rate of active and functioning center is higher than the male agents which are 91% and 89% respectively.

Similarly we are also encourage women to open their accounts, In Year 2020-21, CODT has helped 1.4 Lakhs women to have their personal account thorough our BC channel.

The program has proven its significance in preparing the safety net to community by developing the habit of saving and enrolling them into social security schemes like Atal Penaion Yojna, Prime Minister Surakha Bina and Prime minister Jeevan Jyoti Bima Yojna.



According to NFHS survey Bihar has recorded lowest in the state rank table in context of availing the social security schemes facilities. In the rural area of Bihar only 15.2 % are such household which has any usual member covered under any such schemes. The state like Andhra Pradesh and Goa has almost 70% rural household covered by any health insurance and financing opportunities.

Thus, through the Financial Inclusion program, CDOT has trying to pave the way and working effortlessly to contribute in the national goal of financial inclusion.

HYPER LOCAL E-COMMERCE

CDOT is committed to improve the economic condition of poor and marginalized thus it provides an opportunity to become a service provider and sale the financial products and services in the rural market. For this CDOT conduct the marker study and design the projects for them. In 2020, CDOT started working on e-commerce through BC channel to prepare them for emerging future markets.

CDOT initiatives with Amazon

We have been connecting BCA with alternate business model as well and for this we have tied-up with Amazon. Amazon is trying to build logistic network in the rural areas and wants to penetrate the e-commerce business through our BC center. The BCA are thus trained on creating demand for villagers and for this they are paid a good and standard commission on each order they generate.

At Present, we are providing special assistance to 589 Business correspondent agents. Out of 589 there are 151 agents are women. The agents are trained on creating demand for villagers and for this they are paid a good and standard commission on each order they generate.

This initiative has successful improve the income of business correspondent up to INR 3000.

Pilot of Hyper Local e-commerce initiative: The pilot is being supported by Grameen Foundation India.

CDOT is also associated with e-commerce platform known as “Vill-Kart” which has unique features of onboarding the seller and last mile agent. Through this, CDOT has been working to create the hyperlocal pool of the seller , supplier and customers.

The hyper local projects is preparing prepare an ecosystem of local entrepreneurs, last mile agents and customers as well as strengthening the end to end supply chain.

CDOT has piloting this initiative with 100 business correspondent in Nalanda district of Bihar.

PENSION FUND SCHEME

A pension provides security to the family in old age. But when we talk of poor house hold this facility is negligible. CDOT believes that Pension is one of the major social security systems.

CDOT was emplaned as one of the aggregator of PFRDA in 2011 . PFRDA is another milestone for us. This appointment is governed under “Regulations for Aggregator under NPS-Lite 2010”.

CDOT has done all the formalities as prescribed by PFRDA. The Oversight Office (OO)-cum-Account Office (AO) and Collection Center (CC) has been registered. CDOT has focused to cover 25000 people for NPS-Lite/Swavalamban under the program.

CDOT creates awareness and does the promotion of NPS about the need for old age in the areas through posting of banners and group meetings in the community. We are targeting poor household, MF clients, Kisan clubs, unorganized workers and even Govt. department. We have started to open accounts for NPS-LITE system of the clients.



स्वावलम्बन nps

स्वावलम्बन के साथ अब हम भी रिटायर हो सकते हैं।

स्वावलम्बन में हर महीने सिर्फ 100 रुपए निवेश करके आप भी साठ के बाद आराम में जी सकते हैं। आज ही अपना प्रान कार्ड बनवायें।

स्वावलम्बन की विशेषताएं

- भारत सरकार की वृद्धावस्था में पेंशन उपलब्ध कराने की योजना।
- सुविधा के अनुसार प्रति वर्ष रु.1,000 से रु. 12,000 तक जमा करें।
- 18 से 60 वर्ष के प्रत्येक नागरिक एनपीएस खाता खोल सकते हैं।
- भारत सरकार से रु.1,000 प्रति वर्ष अनुदान पाएं (अधिकतम 5 वर्ष तक)।

आज ही अपना **NPS** खाता खोलवायें।

अधिक जानकारी के लिए **1800110708** पर सम्पर्क करें।

अपने निकटतम संग्राहक से संपर्क करें :
सी-डॉट
मद्रपुर, बिहारशरीफ, बालंदा
फोन न० - 06112-233324
मो० न० - 09308881400

प्रस्ताव वसंतनरेंज जीएच योजना तदनुसार लेने से पहले प्माण ले लें।

Under this program we have provided pension to 25000 people

- ❶ To avail of the Swavalamban benefit of Rs. 1000 – the subscriber has to deposit a minimum of Rs. 1000 and a maximum of Rs. 12000 during each year.
- ❶ Each subscriber can contribute as low as Rs. 100 per month. There is no fixed monthly contribution. Contribution can be made, whenever the subscriber is comfortable and has the necessary disposable income.

SKILL DEVELOPMENT AND TRAINING

The Bihar Skill Development Mission (BSDM) has launched a unique skill training programme by the name of "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 10th Class 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 add 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 10 centers in the state under seven nisachay program of the Government. Through this program, we have trained 9000 students (Girls-5032 and Boys-3968 and placed 1236 students in different sectors.

HEALTH AND SANITATION

Health and sanitation is very crucial for human health being, Therefore CDOT partner with local government, organizations and individuals and aims to bring sanitation system to their own household and communities.

For this we have been working with Water for people and Arohan and with the help of them we do some community action program. Arohan provides the sanitation loan which has helped generate not only awareness, but also demand for these loans. CDOT has also been instrumental in the creation of local infrastructure to help support the actual building of toilets.

Under this program , CDOT educate and mobilize communities and families to stop open defecation to improve community health and link the community with the sanitation credit.

So far, With the help of CDOT, Arohan has disburse INR 39.56 Cr toilet loan to 16139 members. In FY 2020-21, the total INR 2.02 Cr to 569 members, out of which 543 has constructed the toilets at their household.

CHF Program : Community Action Program in Pandemic.

Besides, In the view of pandemic, CDOT has also started community action program through our community health facilitator (CHF). Under this program we had empaneled doctors in our community action program and had conducted the webinar to aware the people on Covid , its symptoms and preventive measures. The webinar was held through the Facebook live which was seen by 1.5 lakhs people directly. There are other few activities we did during the covid pandemic

we had displayed the phone numbers of five doctors at our 850 villages through CSP centers across Bihar, the doctors who joined us a volunteer were very helpful in terms of providing the medical consultations through phone calls and in case of severity they were also very much helpful. All those doctors are still very active and providing their counselling on efficacy of vaccination and helping in dealing with pre and post covid complications. After this initiative the doctors had received several calls from the community.



We had also involved our 100 CHF who were trained by us in the CHF program, they were liaising with local hospitals and isolation centers to ensure the availability of bed and ambulance services.

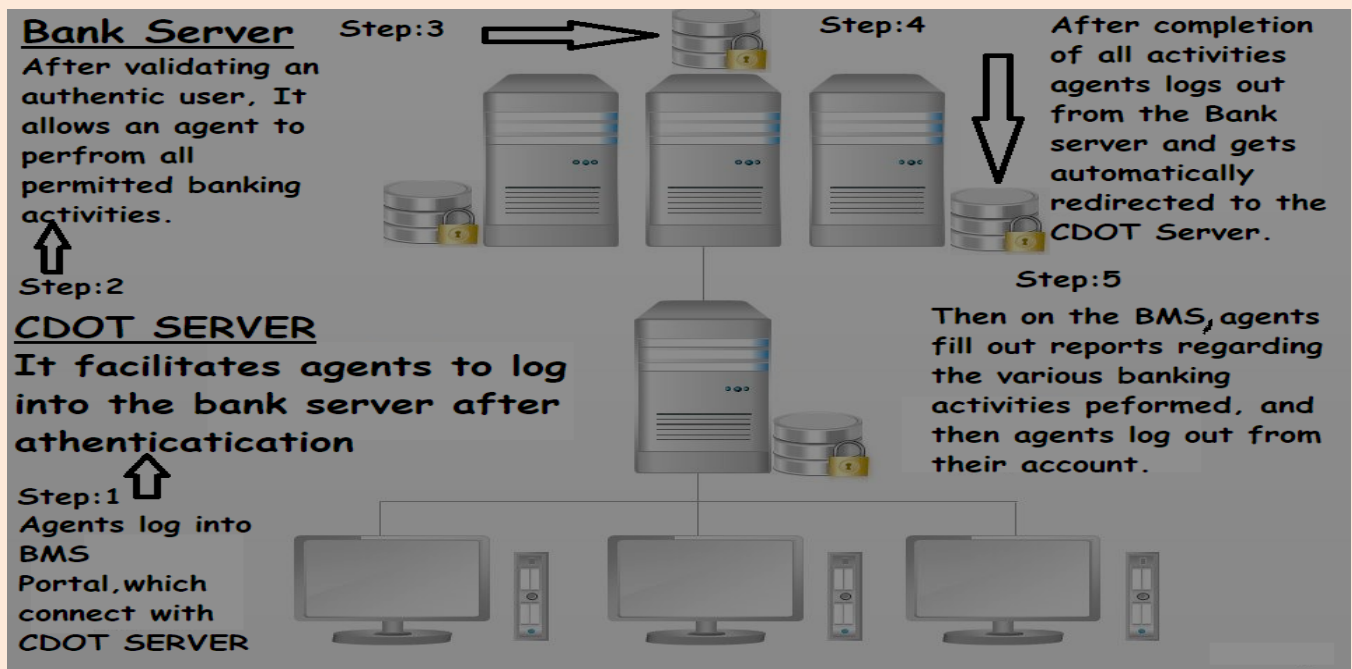
We had tied up with reliance foundation for distribution of Masks , sanitizers and gloves among the community through our CHF and BC agents.

TECHNOLOGY

CDOT has been working to improve its own FinTech software that provide and improved financial services as we believe in the innovation, therefore we have designed three software for the monitoring of the BC, CDOT staff management system and a software for banking integration. The banking integration software help us to perform all banking activities at the customer service points, however other software provides help in monitoring and evaluation of the business.

In FY 2020-21 CDOT has been also selected as technology partner of Punjab National Bank.

Following is the outline how our technology integrate with the banks server.



OPERATIONAL TEAM



Ashish Prakash is a master degree in social work from Tata Institute of social sciences, Mumbai. He is accomplished and result driven professional with more than 8 years of experiences in social sector. Presently work as Director Operation in CDOT.



Ashish Sinha has done B.E from Visvesvaraya Technological University (VTU), Belgaum (KARNATAKA) in Information Science and Engineering (ISE) and has 4 years of working experience in software design and development industry



Santosh Kumar has started his career in microfinance. He has 10 years of experiences in the sector. He has been instrumental in developing sanitation financing in Bihar and has financed over 5000 families for sanitation.



Mazhar Mussarat has been working as MIS Head in CDOT. He has 5 years' experience in sector.



CENTER FOR DEVELOPMENT ORIENTATION & TRAINING (CDOT)

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