

# **CENTRE FOR DEVELOPMENT ORIENTATION AND TRAINING**

**ANNUAL REPORT  
2021-2022**



## 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”

## 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.

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- 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”

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## Foreword by the Executive Director



I am immensely honored to present the 22<sup>nd</sup> 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.

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Post-Covid, there was a need for health awareness, especially in rural areas. There was a new requirement in terms of health and health related products because of the damage the Coronavirus had caused. In the villages, people had to be taught the basics of Covid-appropriate behavior, and in this regard, we started our Community Health Facilitator program where our CHF's were health service providers. We are elated to say that we were able to create a different kind of model addressing not only Covid, but also the financial requirements of the people. The program is in its nascent stage and in the coming years, it is going to be a huge support mechanism for the community with women in the forefront.

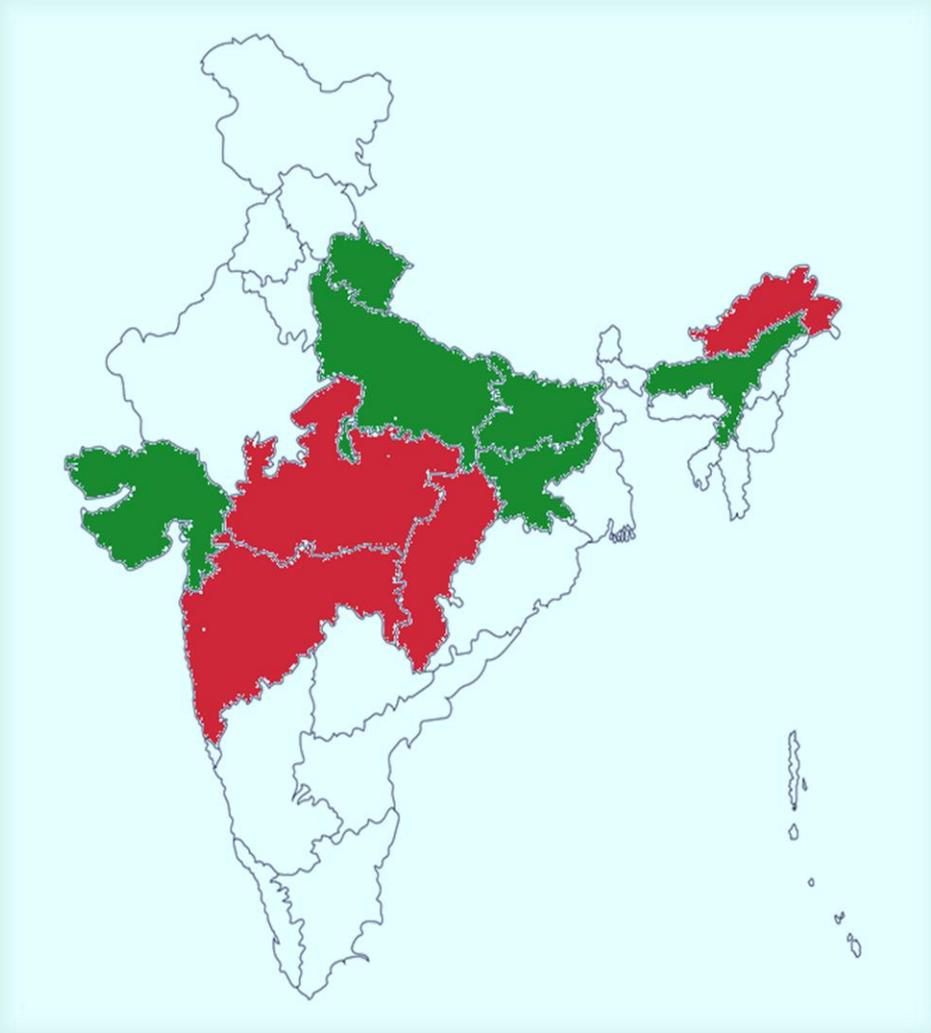
The organization has consistently worked towards raising the standards of its operations, adding new dimensions, new faculty and making the programs more dynamic and relevant. The striving for excellence has spread throughout all our endeavors in an extremely competitive world. As a result, CDOT has 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**

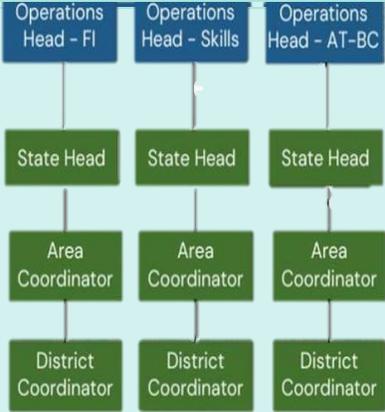
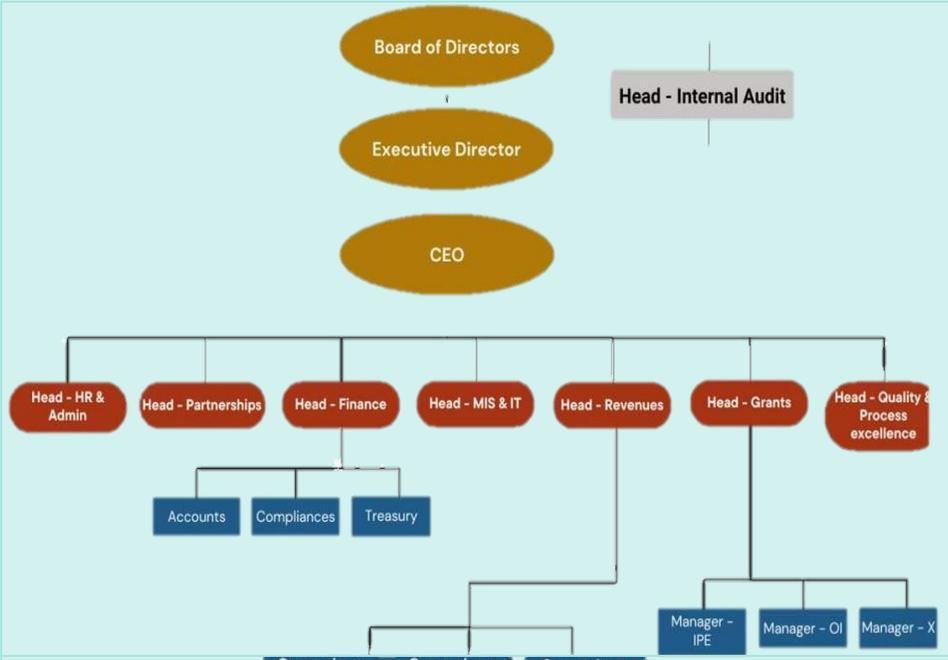
# Our Presence



**Presently Working at**  
Bihar, Jharkhand, UP,  
Assam, Gujarat,  
Uttarakhand

**Previously Worked at**  
MP, Chhattisgarh,  
Arunachal Pradesh,  
Maharashtra

# Organisation Structure



## Our Executive Committee Members

	<p><b>Sri Amitabh Chaudhary</b>, President. He has done M.Phil from Jawaharlal Nehru University. He has been 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 service companies. He has been actively contributing to various financial dairies and journals on financial markets. He is also a certified Mutual Funds Advisor by the association of Mutual Funds of India. (AMFI)</p>
	<p><b>Sri RR Kalyan</b>, Secretary cum Executive Director. PGDRD from XISS. Has been working in the field for the last fifteen years. Previously worked as the 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 in the development sector.</p>
	<p><b>Sri Amit Sinha</b>, Treasurer. Graduate from DU and MBA from MU. Has a vast experience in promoting dairy and building organizations. Has worked with reputed pharmaceutical companies. Presently working as the Director of Avaran, a micro insurance training institute. He is a pioneer in Bihar in terms of providing training and carrying out studies and documentations on micro insurance.</p>
	<p><b>Sri Vinod Kumar Jha</b>, Member. Graduate from Mumbai University and MBA. He is an ex-banker working in the field of financial consultancy. He has a vast experience of working in rural finance.</p>
	<p><b>Sri Gauri Shanker Singh</b>, Member. He is the retired Chief manager of the State bank Of India. Presently based at Gaya and has vast experience in the facilitating and monitoring of financing, focusing on Rural development. He has encouraged the institutional collaboration for the better achievement of different programs and priorities of the Govt. His expertise lies in the field of Rural Finance.</p>

	<p><b>Sri Arum Kumar</b>, member. PGDRD from XISS. He is a senior professional who has worked for many national and international organizations like FPAI and Ministry of HRD, PFI. He is presently working in the Public Health Resource Network.</p>
	<p><b>Dr. Piyush Dhara Nath</b>, Member. Masters from Mumbai University and P.hd from MU. Presently based in Mumbai and has worked with many development organizations. She also worked with RGVN and many other development institutions in Mumbai. Her area of specialization is Education.</p>
	<p><b>Sri Anand Mohan</b>, Member. Marine Engineer. Formally trained in marine engineering from a Russian University. He has worked with various corporate sectors for five years in Mumbai and is presently engaged in HRD and Insurance.</p>
	<p><b>Sri Ravi Gaur</b>, 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.</p>
	<p><b>Sri Mukesh Kumar</b>, Member. He is an IITian from Mumbai and has a degree in 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). He is also managing trustee for CARE.</p>
	<p><b>Sri Sandeep Panikkal</b>, Member. He has an Executive MBA Degree and an experience of over 25 years. He has expertise in banking, consulting, strategic planning and execution. He has worked tirelessly in the sectors of Financial Inclusion, Public Health, Microfinance, Impact Investment, and Social Entrepreneurship. Currently, he is working as the General Manager at Healing Fields Foundation, Hyderabad.</p>

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## 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

CDOT is a professionally managed organization working on a zero-error system of various services, including financial and development initiatives for the poor. CDOT is involved in various acts and operations for Rural Enablement.

- Micro-Finance
- Financial Inclusion
- Agriculture Program
- Renewable Energy Resources
- Community Health Program
- Micro-Insurance
- Skill Development & Training

## Recognition and Awards

WeGO Award 2021 for the Women Agents Project in collaboration with Opportunity International.

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## Community Finance

Earlier, CDOT used to borrow funds and then disburse them. Now, we get people linked with the revenue sources and act as a mediator. Although CDOT started with microfinance and worked extensively in the sector helping lakhs of women in getting loans, but over a period of time as the demands grew, CDOT now delivers the funds through banks and financial institutions. People need to be able to source the funds at comfortable rates, and for this purpose, we have joined hands with the Dakshin Bihar Gramin Bank where we have formed JLGs and have linked them directly with the banks for their financial needs. We also have tie ups with various institutions for sanitation loans and want to give out education loans as well.

CDOT is venturing out into the sector of demand-based loans, for instance health loans, sanitation loans, housing loans, education loans, etc., which are not easily available to the community. We have partnered with other institutions like LIC housing, and have created a platform where people can get whatever loans they want through an app. People have a choice to browse and choose what kind of loan they want from which bank, and the bank would provide it to them. They can source the cheaper fund and have a volume of options available with them. Our focus is now on improving the livelihood opportunities and the enterprise requirements of people by getting them funds from the mainstream banks.

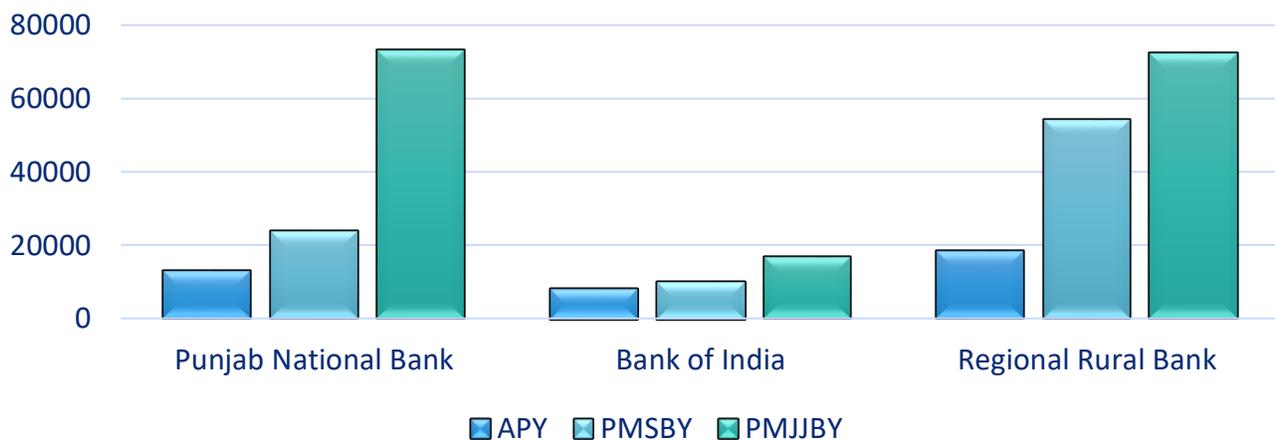
Our agenda is to enable the community to develop such a relationship with the banks that in the future, they do not need us. If they become well-versed with the banks through the loans they take, they would not require any kind of mediation. Need-based or demand-based loans are our focus now and based on that we are developing products and tying up with different financial institutions to provide the revenue.

## Financial Inclusion

Financial inclusion is another domain in which CDOT has been working rigorously in various states of India since the past 12 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.



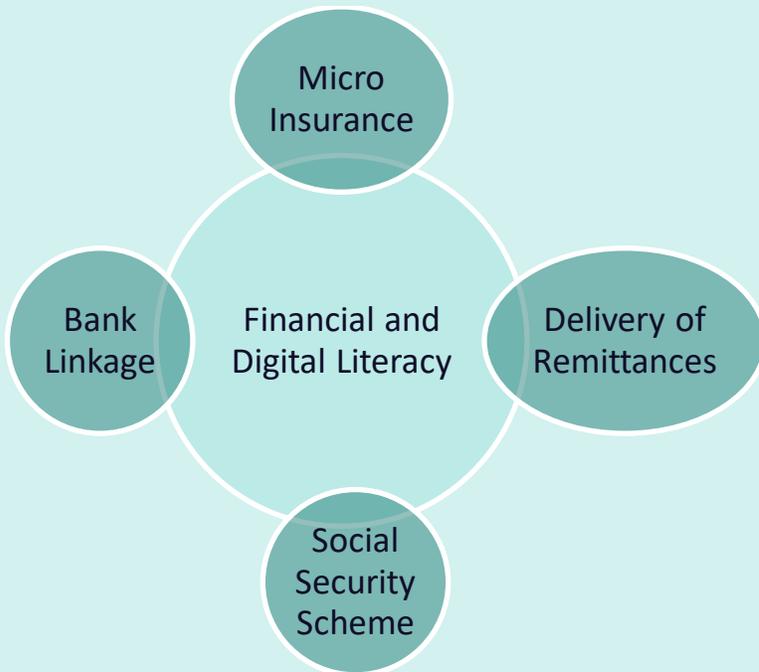
### Coverage of household into National Social Security Scheme FY 2021-22



In the financial year 2021-22, CODT has helped 2.1 Lakh women in opening their personal account thorough 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.



**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 4 Public sector banks, 1 Private bank and 1 Regional Rural Bank as well. Over a period of 13 years, CDOT has created huge impact in the life of the poor and marginalized.



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## CDOT's Initiatives under the Financial Inclusion Program

### **Initiative 1: Pilot of Digital and Financial training program for women (supported by Opportunity International USA)**

CDOT has been campaigning for creating awareness of financial and digital literacy in the project areas under its jurisdiction. The project is designed on our ground experience that women are generally excluded in the financial inclusion services. In India, 80% of women are out of the workforce and more than 137 million women are still excluded from formal financial services.

To pave the way for inclusion of 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 had selected 100 women apprentice from rural villages of UP & Bihar who were willing to become financial service providers; and we trained them to appear in IIBF exams and pass successfully to take up the role of BC agents. We also tried to look for candidates who were already IIBF certified. After the training provided by us, 30-40 BCs are also working with different banks today.

### **Initiative 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

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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.

### **Initiative 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.





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## Hyper Local E-Commerce

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

### CDOT's Initiatives with Amazon

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

At Present, we are providing special assistance to 600 Business correspondent agents. Out of 600, there are 162 female agents. This initiative has successfully improved the income of business correspondents 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 an 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 hyper-local pool of the seller, supplier and customers.

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

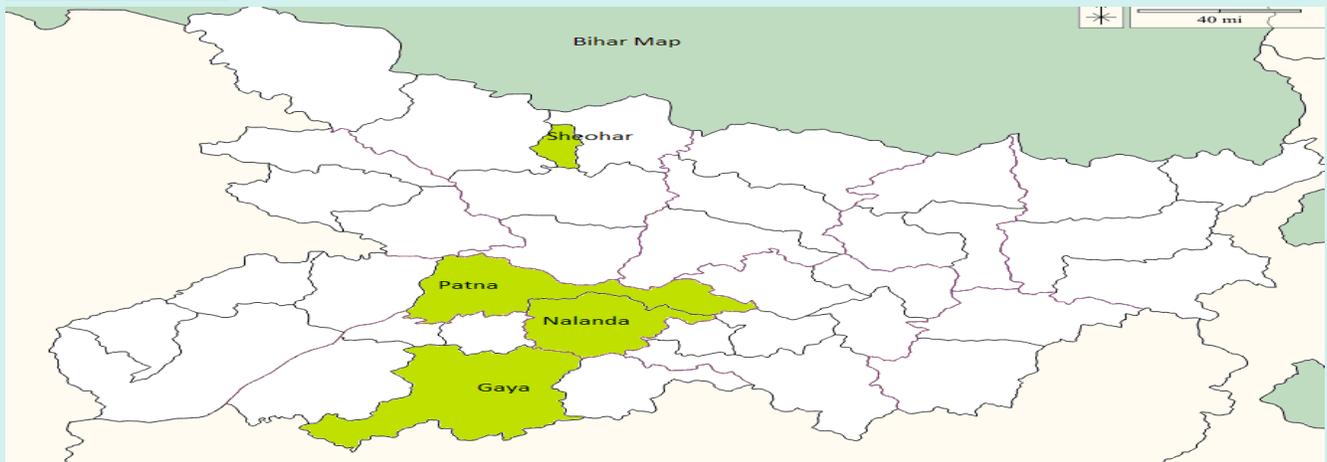
CDOT has been piloting this initiative with 100 business correspondents in the Nalanda district of Bihar.

## 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 10 centers in the state under seven Nischay programs of the Government. Through this program, we have trained 12580 students (Girls-8177 and Boys-4403) and placed 1309 students in different sectors.

### **BSDM PRESENCE**



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## Health and Sanitation

Health and sanitation is a very crucial aspect for the well-being of humans. Therefore, CDOT has partnered with the local governments, organizations and individuals and aims to bring the sanitation system to their household and communities.

For this, we have been working with 'Water for people' and Arohan, and with their help, we have been able to carry out some community action programs. 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 tries to educate and mobilize communities and families to stop open defecation to improve community health and to link the community with the sanitation credit.

So far, with the help of CDOT, Arohan has disbursed INR 43.77 Cr toilet loan to 17,217 members. In FY 2021-22, the total of INR 4.21 Cr was loaned out to 1078 members, out of which 1025 have constructed the toilets in their household.

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## Combatting Corona Virus Disease (COVID-19)

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As we are all aware, the Corona Virus has been a big nuisance for the whole world. Since the past 3 years, we have been battling with this disease and its impact can be felt the most in the rural areas of our country. CDOT has worked towards helping the community by starting the Community Health Facilitator (CHF) Program through which a lot of difference has been made. This difference was felt not only in the lives of all the community members who benefitted through the program, but also in the personal lives of the CHF's who were empowered.

## CHF Program: Community Action Program in the Pandemic



In the view of the pandemic, CDOT has also started a community action program through our community health facilitators (CHFs). With the support of USAID and IPE Global Samridh Fund, CDOT has implemented the community health facilitator project in Bihar and Jharkhand to develop a community health perspective and to build the culture of health into the villages, so that the community improves their knowledge on COVID appropriate behaviour and other health issues and practice to improve the wellbeing

of the family. Under this program, we had empaneled doctors in our community action program and had conducted the webinar to make people aware about the Corona virus disease, its symptoms and preventive measures.

The CHF program trained “community-led women” to increase their competency for advising and referring community residents to appropriate community resources as well as educate them on several health issues like nutrition, child and maternal health, menstrual hygiene management, institutional delivery, lifestyle diseases and others. The objective of the project was to provide quality, affordable and accessible health services to the poor and marginalized.

Through this project, CDOT has created an ecosystem of community and public health systems and has trained around 450 CHFs who were chosen from marginalized and underprivileged areas.



In the view of the pandemic, along with preventive health awareness, CDOT has identified other needs of the community and has tried to create a safety net for the community people by enrolling them in health insurance and national social security plan. CDOT has already been

providing a strong safety net to low-income families by creating awareness and enrolling people into health insurance and social security schemes (being implemented through the banks) which covers personal accident insurance under Pradhan Mantri Suraksha Bima Yojana, life insurance cover under Pradhan Mantri Jeevan Jyoti Bima Yojana, and guaranteed minimum pension to subscribers under Atal Pension Yojana.

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 lakhs 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.



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## Solar Energy and CDOT's tie-up with Smart Power India

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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.

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## 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.



## Our Partners

 <p><b>State Bank of India</b></p>		 <p>HEALTHCARE BLENDED FINANCE FACILITY</p>	 <p>भारतीय जीवन बीमा निगम LIFE INSURANCE CORPORATION OF INDIA</p>
 <p><b>USAID</b> FROM THE AMERICAN PEOPLE</p>	 <p><b>Bank of India</b> <i>Relationship beyond banking</i></p>		 <p><b>MKCL ERA</b> eLearning Revolution for All</p>
 <p><b>FUTURE GENERALI</b> TOTAL INSURANCE SOLUTIONS</p>	 <p><b>GRAMEEN FOUNDATION</b> Breakthroughs to end poverty and hunger</p>	 <p><b>OPPORTUNITY International</b></p>	 <p><b>JEEVIKA</b> Bihar Rural Livelihoods Promotion Society</p>
 <p><b>kotak</b> Kotak Mahindra Bank</p>	 <p><b>बैंक ऑफ़ बड़ोदा</b> <b>Bank of Baroda</b></p>	 <p>ग्रामीण विकास हमारी प्रतिबद्धता <b>BGB</b> Committed to Rural Development</p>	 <p><b>IndusInd Bank</b></p>
 <p><b>बिहार सरकार</b></p>	 <p><b>पंजाब नैशनल बैंक</b> <b>punjab national bank</b></p>	 <p><b>IPE GLOBAL</b> Expanding Horizons. Enriching Lives.</p>	 <p><b>SBI general INSURANCE</b> SURAKSHA AUR BHAROSA DONO</p>

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## 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 12,385 youth in skill development.



### **Prateeksha Sharma**

She is a development sector professional with around 6 years of experience in community training and management. She has a postgraduate degree in English literature and social work and has experience in creative writing and documentation, communication and advocacy. She has worked with international organisations to enhance the health, skill and education parameters of women and children in different parts of the country. At CDOT, she handles the training, documentation and communication part of different grant programs.

# Gallery









**CENTER FOR DEVELOPMENT ORIENTATION & TRAINING  
(CDOT)**

**Regd.off.-** Garh Per, Bihar Sharif , Nalanda-803101 (Bihar)

Phone:-06112-233324

**H.O.-** Gola Road, Behind State bank of India,Patna-801503

Phone:- 06115-235053

**Corp.off.-**5A, B-4 Tower, Spaze IT Park, Sector-49, Gururgam,  
Haryana-122018, Phone:-0124-4006491

E-Mail:-[info@cdotbihar.org](mailto:info@cdotbihar.org) Web.:- [www.cdotbihar.org](http://www.cdotbihar.org)