



# R. R. KALYAN

DELIVERING THE BEST  
DEVELOPMENTAL SERVICES IN THE  
RURAL AREAS OF INDIA

₹150





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## Delivering the Best Developmental Services in the Rural Areas of India

**M**artin Luther King once said, "Life's most persistent and urgent question is, what are you doing for others?" With a similar question in mind and a motive to do good things for others, R. R. Kalyan, Executive Director, CDOT started his entrepreneurial journey in the rural development sector. During his years at Xavier Institute of Social Service, when he was studying Rural Management, he developed the desire to do something meaningful for the people of rural society. Belonging to a middle-class family and growing up in a village, Kalyan was well aware of the atrocities of underprivileged people. Hence, putting the best use of his education, he established CDOT. This organization was built with a mission to work for the unreached community through meaningful sustainable intervention.

Kalyan has over 23 years of experience working in the field of development which includes his association with Hindustan Fertilizers and Rashtriya Gramin Vikas Nidhi as its Regional Coordinator. He has also attended many prestigious national & international training programs in the development sector. He is known for being a pioneer in introducing Micro-Finance projects in Bihar. To address the gaps in the rural areas, Kalyan promoted more than 100 organizations in Bihar and created teams to ensure the professional delivery of services.

CDOT works in microfinance, financial inclusion, skill development, livelihood, and E-commerce. Under his exceptional leadership, the company is currently working in eight states with six million rural clients. He believes there are abundant areas that are untouched and plenty of unmet goals; this has been his motivation to reach out to villages and deliver the best developmental services in the most professional & organized way. Kalyan is a remarkable leader who goes out of his way to make life beautiful for others. Let's hear it from him.

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### R. R. Kalyan, Executive Director, CDOT

*Having a PGDRD from XISS, Kalyan has wide experience working in the space of rural development and providing financial & developmental services in rural areas. He is leading CDOT with the motivation to contribute to the building of a better world for the rural people of India.*

- **Hobbies:** Reading, playing golf
- **Favorite Cuisine:** Bihari delicacies
- **Favorite Book:** Books by Nandini Sundar & Sudha Murty





### Define CDOT as a livelihood organization.

CDOT was started with the vision of being self-sustained because we believe unless the institution is sustained it is difficult to deliver effective services. Therefore, the foundation was made with the concept of providing sustainable microfinance and livelihood in agriculture & businesses. Over the years, we have worked with one lakh women in Bihar and built livelihood for small & marginal farmers, and enhanced the productivity of crops. We give a lot of importance to their sustainability and ensure our services result in a meaningful purpose. CDOT's intervention is to generate revenue for the people we are working with. We define CDOT as a livelihood-promoting institution and with our current initiative of business correspondent work, we have been able to involve over 600 women as Business Correspondent agents. Also, our 2000+ network of Business Correspondent agents from villages is involved in providing services resulting in livelihood at multiple levels.

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### Tell us about the different initiatives launched by CDOT.

CDOT is working on the financial inclusion sector with six million customer bases. We have built initiatives for a sustainable revenue-based health service model, which has already reached 600 villages. We

also conduct training for people on the usage of different computer systems. Till today we have trained 15000+ youths in Bihar. We are continuously working towards developing women in the field of agriculture & dairy and this initiative will be shared across 125 countries. Moreover, we have initiated multiple sustainable Community Health programs. And lastly, now we are working on strategies to sustain green energy.

### How has been your response to the challenges posed by the pandemic and the need for new ways to reach people? How would you describe your role in tackling those challenges?

During the pandemic, our office was closed but we were connected with our business correspondent agents who were working at the field level. At that time, no banks were open in the villages and our agents continuously provided support and acted as banking centers helping the villagers withdraw money for food, medicines, and treatments. We continuously kept strategizing on how to stand by the people and do good things for the community. Our Business Correspondent agents were the ray of hope for us and we provided all support to keep them protected from Covid.

As the Executive Director of CDOT, what approaches have you developed to complete the vision of offering financial and supplementary support services to 5 million low-income families in 10 states by 2025?

We have already reached eight states of India and I am confident we will reach many more states by 2025. The approach is, that whenever we enter a new area, we first identify the kinds of services that are required there. Then according to our expertise, we bring changes into that area. We do not undertake programs that we do not know how to deliver. This is something that we always keep in mind. We take local youths from the targeted area, train them, make them a part of our team and ensure they are aligned to deliver the required services in the best way.

### How do you maintain the perfect balance between your personal and professional life and what is your success mantra?

I never mix professional life with my personal life; both are two separate ends for me. As soon as I enter



my office, I leave my personal life out of the office door, and similarly, I do not carry my professional issues home. I try to maintain a smooth equilibrium between both my professional and personal life. As a leader, I believe in empowering my team and also building connections with them by being available for them & being a part of their discussions. This has been my mantra for leading a successful venture and receiving positive outcomes from my team members.

### What is your leadership approach? What are the guidelines or methodologies you follow as a leader?

As soon as I hire somebody for my team, I ensure they are clear with the company's vision. I make sure they understand that they are contributing toward meaningful work for building a better society. I believe every employee should show up to the office for two important reasons; first for their livelihood and second to enjoy their work. Unless they feel happy about their work, there is no meaning to deliver such services. I feel extremely proud that we are able to transform so many lives of women by making them deliver banking services across so many villages. Therefore, as a leader, I want to see the spark in my team members who are working at the field level and feel proud of their services to society. I keep myself

open to suggestions but also ensure they do not go for any shortcuts. While my team takes care of the operations, I indulge myself in planning new ideas to reach out to the maximum number of villages in the country.

### What are the goals that you wish to invest in and how do you plan to take them further?

I am putting my efforts to create a sustainable team of business correspondent agents and involve more women in it. This is necessary as the delivery of financial services is required in many villages. We are also setting up a very sustainable health support system in villages to provide effective healthcare support services to its people; healthcare facilities have become crucial, especially after the pandemic. Moreover, my plans include involving a maximum number of women in agriculture and sustainable farming. Bihar, Jharkhand, UP, MP, and Chhattisgarh are still low in agricultural productivity. This initiative will help increase productivity and provide huge employment opportunities for the people. Moreover, we have our tie-ups with multiple Oxford forming groups through which we are planning to increase the knowledge base of people in rural areas and develop a lot more growth opportunities for them [G30](#).

LEADERS FROM BIHAR



TOP 10 LEADERS FROM BIHAR – 2022

**CEO** *Insights* **TOP 10**  
**LEADERS FROM**  
**BIHAR** **2022**

