

Development with Excellence

Centre for Development Orientation & Training (CDOT)



Annual Report
2024-25

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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 8 million people in 8 states across India.



We envision an empowered, prosperous and healthy society.



Mission Kutumbh **10.5/27** to engage with **10.5 million** families through sustainable and innovative interventions.



CDOT aims at evolving a holistic approach to attain socio economic 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 centre 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 centre.
- 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 Secretary



It is with great honour and deep commitment that I present the 25th Annual Report of CDOT. As we reflect on yet another year of dedicated service, I extend my sincere gratitude to our team members who continue to work tirelessly to fulfil our mission of delivering inclusive, transparent, and impactful financial services across India.

FY 2024–2025 has been a transformative period for the financial inclusion sector in India. With digital infrastructure expanding across rural and semi-urban regions, the industry is witnessing a paradigm shift in how services are delivered and accessed. At CDOT, we have embraced this evolution wholeheartedly. Our capacity to adapt and innovate—particularly in response to past disruptions—has strengthened our operational resilience. The challenges of previous years, particularly during the pandemic, have accelerated our adoption of digital tools, enabled us to work seamlessly through intranet systems, and improved our ability to reach last-mile customers with greater efficiency.

We take pride in our contribution to decentralizing financial services by partnering with nationalized banks and Regional Rural Banks (RRBs). These collaborations have enabled us to scale our outreach and deliver high-impact services with integrity and accountability. Our performance has remained exemplary, with near-zero instances of fraud—underscoring our commitment to governance and trust.

Our initiatives in financial inclusion go beyond banking access. We have played an instrumental role in livelihood financing and sanitation-linked lending, supporting the construction of over 8,000 toilets and promoting behaviour change in rural communities. These efforts have tangibly improved health outcomes and household incomes, empowering families with dignity and opportunity.

During the year, CDOT has also expanded its focus on skill-building, entrepreneurship, and green energy. Our youth training programs continue to see strong demand, and our ventures into solar energy and e-commerce are progressing with promise. The urgency of climate-conscious development has driven us to actively promote renewable energy solutions. By educating communities on the benefits of solar adoption, we are nurturing a culture of sustainability that aligns with national priorities.

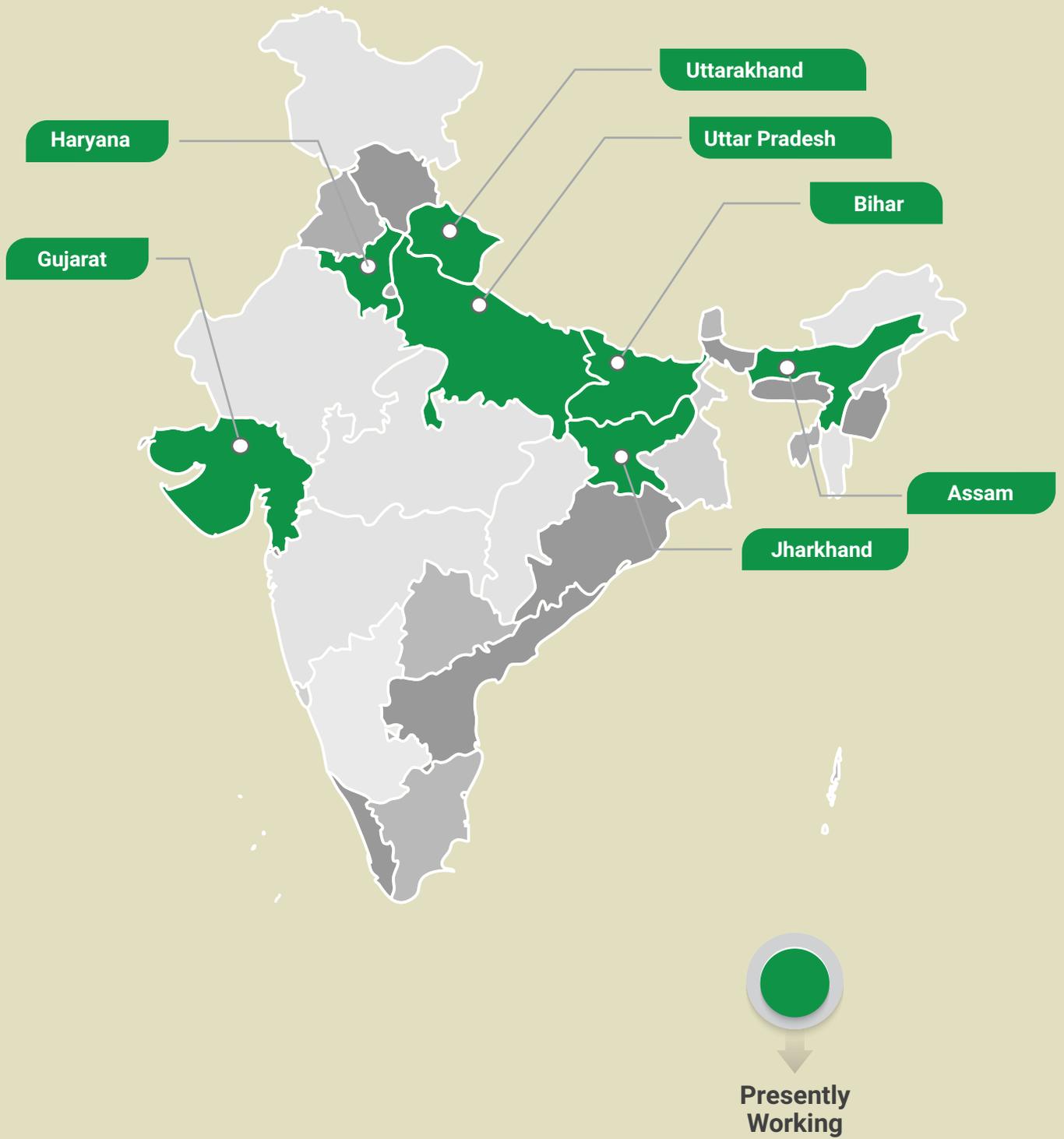
Internally, CDOT has focused on operational excellence—introducing new faculty, enhancing program delivery, and fostering a culture of agility and multitasking among staff. This continuous drive to evolve has enabled us to maintain relevance in an increasingly competitive and dynamic environment.

Looking ahead, our vision remains clear: to lead with purpose, innovate with empathy, and build pathways that uplift the most underserved. We are deeply thankful to our funding agencies, banks, financial institutions, development partners, and grassroots stakeholders who continue to place their trust in CDOT.

Most importantly, I express my heartfelt appreciation to the women and families who stand with us on this journey. Your aspirations fuel our mission. Together, we will continue setting new milestones—paving the way for a more inclusive, equitable, and empowered future.

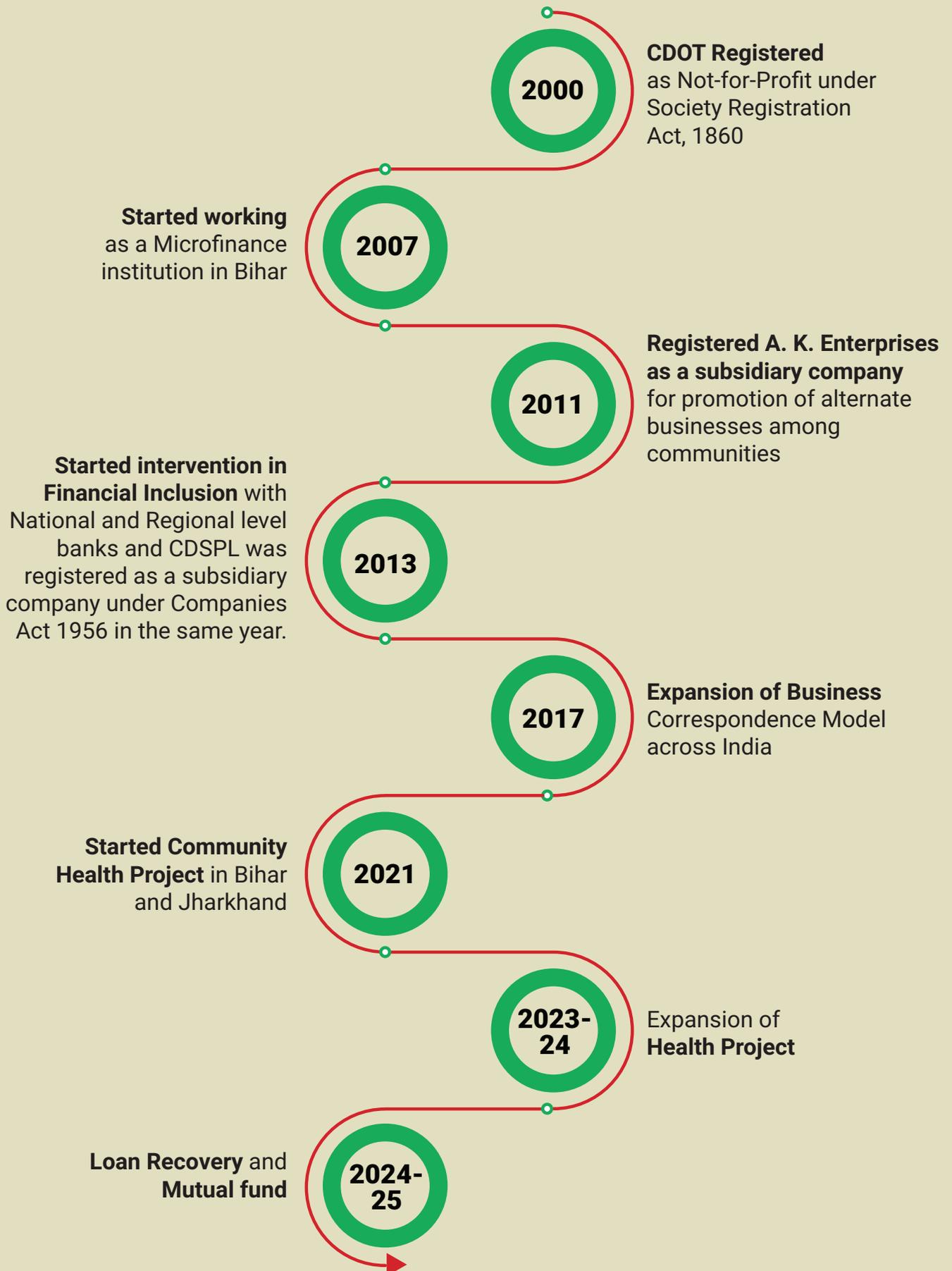
R. R. KALYAN
Secretary, CDOT

OUR PRESENCE



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 Arun Kumar
Member

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



Sri R R Kalyan
Secretary

PGDRD from XISS. Has been working in the field for more than twenty years. Has worked on range of activities.



Dr. Piyush Dhara Nath
Member

Masters from Mumbai University and Ph.D. Presently based in Mumbai and has worked with many development organizations.



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 Mukesh Kumar
Member

He is an IIT-ian from Mumbai and has done management 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 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 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 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 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.



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.

FINANCIAL INCLUSION



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

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 2024-25, 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

Annual Report 2024-2025

Bank Name	Accounts Opened	Transaction Count	Transaction Amount	APY	PMJJBY	PMSBY
Dakshin Bihar Gramin Bank	169619	7379708	38535048651	18551	43444	60034
Punjab National Bank	92681	3277275	17552865087	9935	13162	43462
Bank of India	32349	2148591	11841589459	17828	5954	10594
Bank of Baroda	1812	213609	948129450	271	1520	2473
IndusInd Bank	73	6845	4335639	0	0	0
Total	296534	13026028	68881968286	46585	64080	116563

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 centres in 4 districts of the state (Sheohar, Patna, Nalanda, and Gaya) under seven Nischay programs of the Government. Through this program, this year we have trained 15024 students (Girls-9691 and Boys-5333) and placed 1405 students in different sectors.





COMMUNITY HEALTH FACILITATOR PROJECT

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 450 CHFs (Community Health Facilitator) in seven districts of Bihar and Jharkhand, i.e Patna, Nalanda, Nawda, Gaya in Bihar and Hazaribagh, Bokaro and Dhanbad in Jharkhand, with the support of Australian Aid 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.

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 Features of the CHF Project

- 1. Linkage with the Government:** Convergence meetings were conducted in association with government officials of the local primary health care centres (PHCs), where the CHFs were trained on various health care issues and immunization schedules in India. Many ASHA workers and ASHA Facilitators were also a part of these trainings to forge a strong alliance with our CHFs for other future prospects.
- 2. Climate-Smart Health Program:** With support from OI Australia, the CHFs were trained on the various climate change scenarios and its impact on health, especially in the rural communities of India. After gaining access to this information, the CHFs went on to conduct community meetings to spread awareness about climate change and its impact on health, related risks and preventative measures, etc., amongst their community members.
- 3. Health Resource Centres (HRCs):** CDOT helped 200 CHFs in establishing health resource centres in the vicinity of their own homes. These HRCs acted as a one-stop shop for the members of the community. Apart from attending community meetings on health issues, they could buy health products like sanitary napkins and chawanprash from their CHF at subsidised rates. They could also get access to healthcare services provided by the CHFs like Tele-consultation sessions and BP and Sugar checks. Additionally, they could reach their CHF for any health-related issues or concerns and she would address them at her HRC.
- 4. Affordable Healthcare Access through Teleconsultation:** To bridge the gap in healthcare access, the CHFs provide doorstep teleconsultation services at a nominal cost of ₹10. During teleconsultation, if a doctor identifies a need for physical examination or

hospital admission, the patients are referred to empanelled hospitals for further care.

- 5. Sustainable Entrepreneurship for CHF:** The program emphasizes creating sustainable livelihood opportunities for CHFs by fostering entrepreneurship. CHFs earn commissions from health insurance enrolments, by conducting vital health check-ups for BP & Sugar and by selling essential health-related products.

IMPACT AND VISION

The CHF Project aims to improve health outcomes in rural areas by creating a network of trained women leaders who address local health challenges. By combining health education, accessible healthcare services, and social security advocacy, the project envisions healthier, more informed, and empowered rural communities. Furthermore, the

program focuses on sustainability by turning CHFs into self-reliant entrepreneurs, ensuring long-term impact for both the facilitators and the communities they serve.

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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 on boarding 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 analysing the performance of the business correspondent network.

II. CDOT Swabhimaan 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 conditions etc.



- ii. **Product (Udpaad):** Here, the CHF's can see the health products that they can offer to the community; for instance, sanitary pads.
- iii. **Insurance (Bima):** The 450 Hospicash insurance can be booked through this section. The transaction and failure messages are reflected in this section after a policy is done.
- iv. **Community Meetings (Samudayik Baithak):** 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.

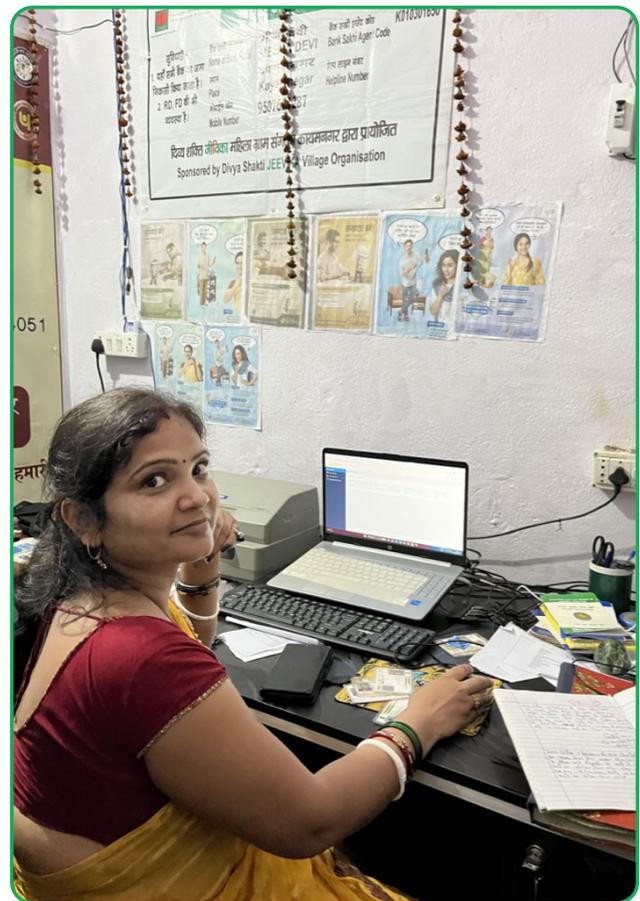
III. A.K. Enterprises Online Ecommerce Platform

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.

HARNESSING LAST MILE DIGITAL INCLUSION

EMPOWERING RURAL COMMERCE VIA ONDC THROUGH PARTNERSHIP WITH GRAMEEN FOUNDATION

In a landmark collaboration, we proudly highlight CDOT's role as implementation partner for Grameen Foundation India in advancing **assisted e-commerce** through the **Open Network for Digital Commerce (ONDC)**. This initiative, part of the BEADS (BCNM Experiments and Demonstrating Scale) project, marked a pivotal stride in expanding digital commercial access to underserved rural populations.

As trusted **Business Correspondent (BC)** agents, rural entrepreneurs have long provided essential financial services in their communities. Yet, their earnings remained limited due to low commissions and a narrow product offering. The partnership between Grameen and **CDOT** introduced assisted e-commerce—enabling BC agents to facilitate online purchases for customers lacking digital access or literacy. Leveraging ONDC's open, interoperable platform, this model broadened product choices, improved discoverability for sellers, and enhanced price and logistics flexibility.



The pilot outcomes were transformative: involving 213 BC agents—including women—with **45% remaining active**, and **20% female participation**. This intervention achieved a **10% increase in ecommerce sales**, alongside a **69% uptick in transactions** and a **72% rise in customer numbers**, highlighting both agent capability and community engagement.

Importantly, ONDC's role as an inclusive, open network aligns with Grameen's mission to empower marginalized populations, particularly women and rural communities, by bridging digital divides and unlocking new commercial opportunities.

IMPACT HIGHLIGHTS

Stakeholder	Outcomes & Benefits
BC Agents	Access to additional revenue via e-commerce; greater sustainability and relevance.
Women BC Agents	Enhanced opportunities—20% of participants were women, helping elevate their presence and income.
Rural Customers	Gained access to a wider product range without needing digital access; trusted BC agents served as enablers.
ONDC Ecosystem	Expanded reach into rural India in line with its mission of democratizing digital commerce.

What This Means for Our Vision

- **Reinforcing Inclusion:** By facilitating e-commerce via BC agents, we help extend digital markets to the "last mile," embodying our commitment to equitable access.
- **Sustainable Livelihoods:** Diversifying income streams for BC agents ensures their operations are viable and impactful.
- **Empowering Women & Rural India:** Incorporating women BC agents and serving marginalized communities signifies real socioeconomic progress.
- **Scaling with Open Platforms:** ONDC's flexible architecture enables replication and scalability, with clear pathways for future expansion.

POWERING A GREENER FUTURE WITH SOLAR ENERGY



Investing in solar energy is not just a smart financial decision — it's a step toward a more sustainable future. With a return on investment in approximately 3.5 years and a lifespan of 25 years, solar panels offer long-term savings on electricity and a significant reduction in energy consumption.

At CDOT, we recognize this opportunity and have partnered with Smart Power India (SPI) to accelerate rural energy access through innovative solar solutions.

OUR PARTNERSHIP WITH ADANI SOLAR

- Developing the mini-grid sector
- Expanding rooftop solar adoption
- Targeting 100 MW rooftop solar installations by 2026
- Reducing 150,000 tons of carbon emissions annually

This is being done by engaging key players — project developers, financiers, and technology partners — to unlock the solar market for millions of MSMEs reliant on diesel across low-income regions of North and East India.

CDOT'S ROLE IN THE SOLAR MISSION

We at CDOT are contributing to this initiative by:

- Planning installation of 500 rooftop solar panels on micro and small enterprises to lower their energy costs.
- Training over 200 Business Correspondent (BC) agents to create awareness and generate on-ground demand.

Our mission is to build a self-sustaining rural energy ecosystem — empowering enterprises, reducing diesel dependency, and supporting India's renewable goals.

STRENGTHENING FINANCIAL ACCESS: LOAN RECOVERY THROUGH THE BCA CHANNEL



At CDOT, we have also initiated loan recovery operations through our Business Correspondent Agent (BCA) network. This strategic move is designed to enhance credit discipline in underserved rural markets while leveraging the trust and accessibility that BCAs have built within their communities.

By integrating loan recovery into the BCA channel, we aim to:

- Ensure timely and efficient collections, especially for micro and small ticket loans.
- Reduce the cost of recovery through localized outreach and technology

- CDOT has also developed its own software for loan collection LMS(Loan Management system), which provides CDOT with the daily loan collection activities.
- Empower BCAs to become multi-service financial facilitators, further deepening financial inclusion.
- Improve portfolio health and sustain credit flow to rural entrepreneurs and households.

Our trained BCAs are equipped not only to generate demand for financial products but also to support recovery in a responsible and customer-friendly manner, fostering a culture of financial awareness and accountability at the grassroots.

CHAMPIONING WOMEN EMPOWERMENT THROUGH SPORTS: SPONSORING THE NALANDA NINJAS



In alignment with CDOT's unwavering commitment to empowering women and the girl child, this year we proudly sponsored the **Nalanda Ninjas**—a trailblazing team in Bihar's first-ever Women's Kabaddi League. This historic event was much more than a sporting tournament; it was a platform of transformation for young women who have long remained unseen and unheard.

The league created space for **hundreds of girls and women from marginalized communities** to step into the spotlight—many for the very first time. Coming from underserved backgrounds with limited exposure to organized sports, these young women embraced kabaddi as a pathway to confidence, recognition, and in many cases, new livelihood opportunities. For these young women, stepping onto the kabaddi mat wasn't just about sport—it was about reclaiming their voice, their power, and their place in society.

Through our sponsorship, we are proud to have contributed to:

- **Empowering hundreds of girls and women** to gain recognition, respect, and in many cases, employment opportunities within and beyond the world of sports.
- **Elevating local role models** who are now inspiring the next generation of girls to dream

bigger and break free from social and economic limitations.

- **Provide dignity, identity, and pride** to young women who had often been restricted by societal norms.
- **Elevate women from disadvantaged backgrounds** by giving them access to structured sport, mentorship, and public recognition.
- **Providing visibility and legitimacy** to women's sports in Bihar, challenging deep-rooted stereotypes and celebrating strength, skill, and teamwork.

This initiative offered many their first chance to perform before a crowd, wear a team jersey, be coached professionally, and feel truly seen. It marked the beginning of a movement—where sport becomes a tool for **social mobility, gender equity, and self-worth**.

As a company deeply rooted in purpose, we believe that real change happens when opportunity meets courage. We remain committed to nurturing such bold initiatives that uplift women and girls, ensuring that talent and determination never go unnoticed—regardless of background.

The journey of the Nalanda Ninjas is only the beginning. And we are proud to be part of it.

ENABLING AGRI-TECH TRANSFORMATION: CDOT'S STRATEGIC PARTNERSHIP WITH DEHAAT



In the past year, **CDOT proudly partnered with DeHaat**, one of India's leading AgriTech platforms, to drive inclusive, tech-led transformation across India's agricultural landscape. This collaboration reflects our deep commitment to creating sustainable impact in rural economies by enabling access to technology, advisory services, and market linkages for farmers at the grassroots.

Together, **CDOT and DeHaat** worked to integrate digital tools, scalable solutions, and field-level implementation that directly benefited **thousands of smallholder farmers**. With DeHaat's robust platform and our community engagement expertise, we created a seamless ecosystem that empowered farmers to make informed decisions, improve productivity, and access better market opportunities.

Key highlights of this collaboration include:

- **Digital agri-advisory services** delivered through field agents and mobile platforms, equipping farmers with timely insights on crop health, weather, pest control, and input selection.

- **Streamlined supply chain solutions**, reducing inefficiencies and ensuring access to high-quality seeds, fertilizers, and agrochemicals.
- **Fair and transparent market access**, helping farmers get improved price realization and increased income stability.

Importantly, many of the farmers reached through this initiative belong to **marginalized and economically vulnerable groups**, making this partnership a powerful vehicle for **inclusive growth and rural upliftment**.

As CDOT continues to expand its footprint in agricultural development and digital inclusion, our partnership with DeHaat stands as a model for how technology and on-ground execution can work hand-in-hand to build a more equitable and prosperous future for India's farming communities.

OPERATIONAL TEAM

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 Executive Director at CDOT.

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 is working as a Project Director of the CHF Project at CDOT.

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. She recently finished her certification in Strengthening Community Health Worker Programs from HarvardX. She has been a driving force behind the CHF's in catering the health needs of the community.

Mr. Ravi Kumar: He holds a Master's degree in Rural Development & Studies and brings over 16 years of experience in the development sector, particularly in leading community-level health development programs.

In addition, he has 5 years of experience working in collaboration with government departments on projects focused on awareness campaigns for Japanese Encephalitis (JE), urban planning, Education, sustainable livelihood development, and facilitating access to government schemes.

Ravi has also contributed to clinical trials under the Kala-azar Elimination Program, implemented through a public-private partnership model. His core competencies include program management, strategy development, reporting, monitoring, team building, and liaising with government stakeholders.

Currently, he serves as the State Project Head of the CHF Project at CDOT.

Neeraj Kumar Verma: Graduated in Science and MBA in Marketing Management. He has worked in Sales and Business development position in Modern Foods, Janani, Tata Chemicals, Nirma Ltd and others. He has worked extensively in rural and urban markets for Sales, Marketing and Business development. Here in CDOT, Neeraj is heading the rural marketing under the CHF Project.

Anshu Kumar: He has a MBA degree from Bundelkhand University. He has been working with CDOT over the past 9 years and has been instrumental in developing the Financial Inclusion Program and BSDM. He has been a part of HR, IT and other such projects. Currently, he is handling 9 centres of Computer skilling for rural and urban youth under the Bihar Skill Development Mission, and has been expanding the skill development vertical by training over 15,024 youth in skill development.

Santosh Kumar: He has 11 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.

Deeba Shahin: She holds an MBA degree from Sikkim Manipal University with specialization in HR and Marketing. She has more than 13 years of experience with expertise in Human Resource Management. She is presently associated with CDOT as a Human Resource Manager.

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 organizations technology. He had a major role in the launching of the company's most successful products, including BMS and Samridhi App.

OUR PARTNERS





Development with Excellence

Center for Development Orientation & Training (CDOT)

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