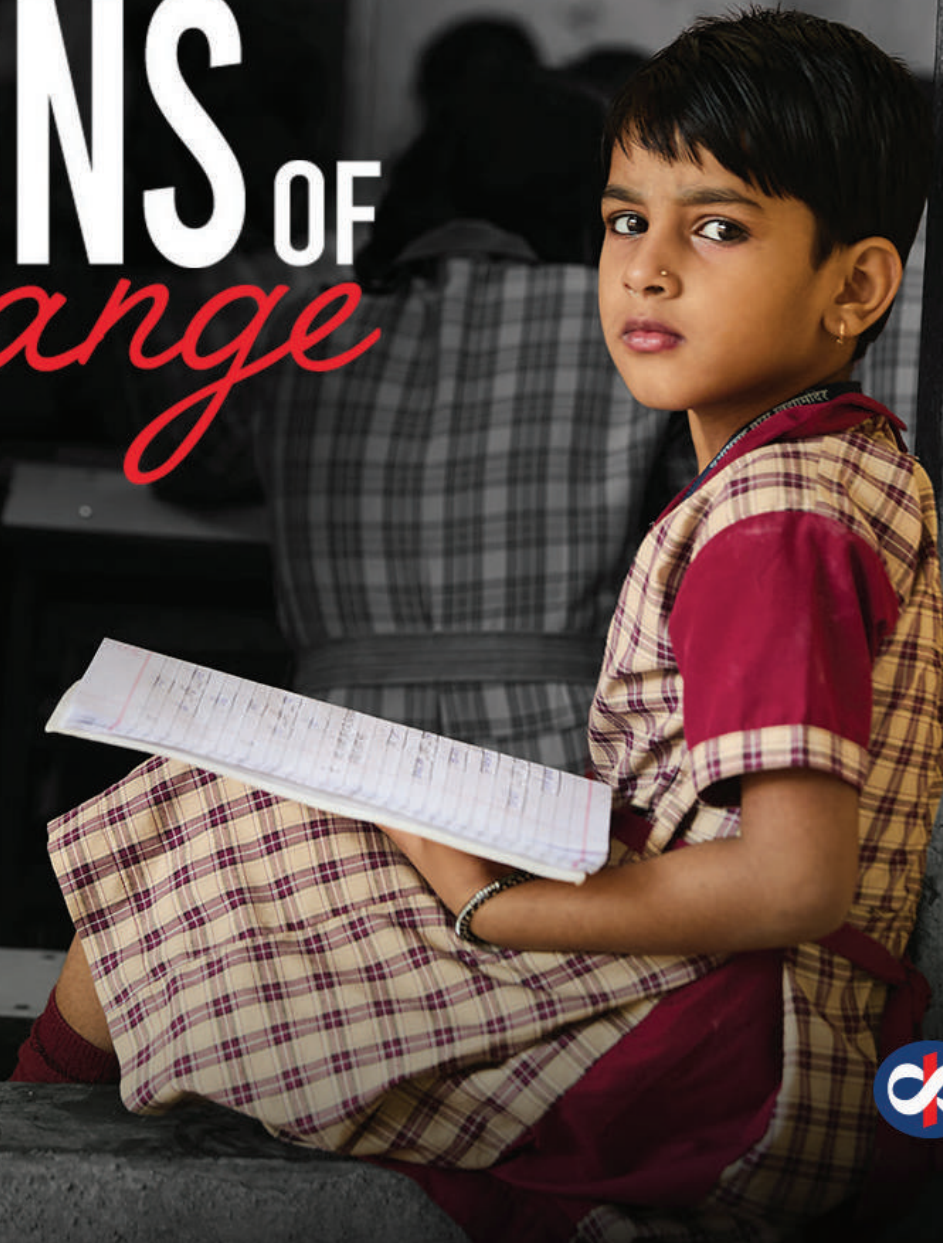


BEACONS OF *Change*



INSPIRE. EMPOWER. CELEBRATE.



FOREWORD BY THE CEO

Change often begins in the quietest places - within a single heartbeat of faith, a whispered hope, a fragile belief that life can move in a different direction. The stories in this book illuminate how a door opened at the right time can awaken courage long dormant, how a single gesture of trust can ignite the conviction to try, to dare, to become.

Defying the odds, these individuals charted their own course with fortitude. Their journeys remind us that the human spirit is continuously tempered in the furnace of affliction, toughened in the fire of adversity. It is in the long nights of doubt, the relentless tests of endurance, and the weight of unspoken fears that strength quietly forms. And walking hand in hand with the power of opportunity, it shapes possibility. Each narrative embodies this fighting spirit, the strength of purpose, grit in the face of challenges. Fear becomes a teacher. Hope becomes an anchor. Determination becomes a lifeline. And slowly, through persistence and self-discovery, aptitude blooms in the very soil where uncertainty lived.

But perhaps the most extraordinary revelation is that transformation never remains confined to a single life. Every act of courage sends out a ripple. Every success becomes a beacon for others. One person's rise can lift a family, reshape a community, or inspire a generation silently waiting for their own moment to begin.

This compendium is more than a chronicle of change. It is a celebration of the human heart - audacious, resilient; a tribute to the quiet power within every individual and the limitless worlds that unfold when self-belief is given enough space to grow.

A group of school children and an adult man are gathered at night, holding lit candles. The children are wearing school uniforms, including orange shirts and brown vests. The man is wearing a blue and white checkered shirt and glasses. They are all smiling and looking towards the right. The background is dark, and the light from the candles creates a warm, glowing atmosphere.

GANESH RAJA
CEO



JAYASREE RAMESH
COO - Education



MESSAGE FROM THE COO

We live in an era of relentless change. Our children will inherit a world rewritten daily by algorithms, automation and artificial intelligence. In this shifting landscape, education is a continuous journey of lifelong learning. Moving away from rote learning to dynamic skills like critical thinking, complex problem-solving and digital fluency, we are teaching our children to stay curious, learn new skills and grow.

For millions, however, a profound opportunity gap persists. Bridging this gap with agility, boosting equity and access, we are deeply invested in teacher training and professional development, empowering them to drive long-term change. Building capacity, scaling skills, we are developing adaptability and resilience for an unforeseeable future. We envisage an educational model that acts as both, the anchor and the sail. The anchor signifies values like empathy, integrity, commitment to leaving no one behind; the sail epitomises agility, our ability to catch the winds of technology, innovation, modernity, propelling progress. Our school education, scholarship and vocational skilling verticals are designed to equip learners and educators with 21st-century skills, leadership competencies and domain know-how, cultivating tech-savvy, future-ready citizens.

Channelling their innate aptitude, diligence and adaptive mindset, many stellar talents, changemakers and trailblazers are resolutely rewriting destinies – their own and those of their communities. Between these pages, you will find a vibrant bouquet of anecdotes of students, scholars, educators, skilled aspirants; swift, nimble-footed achievers who sprinted, leapt and pole-vaulted over countless hurdles to soar to great heights.

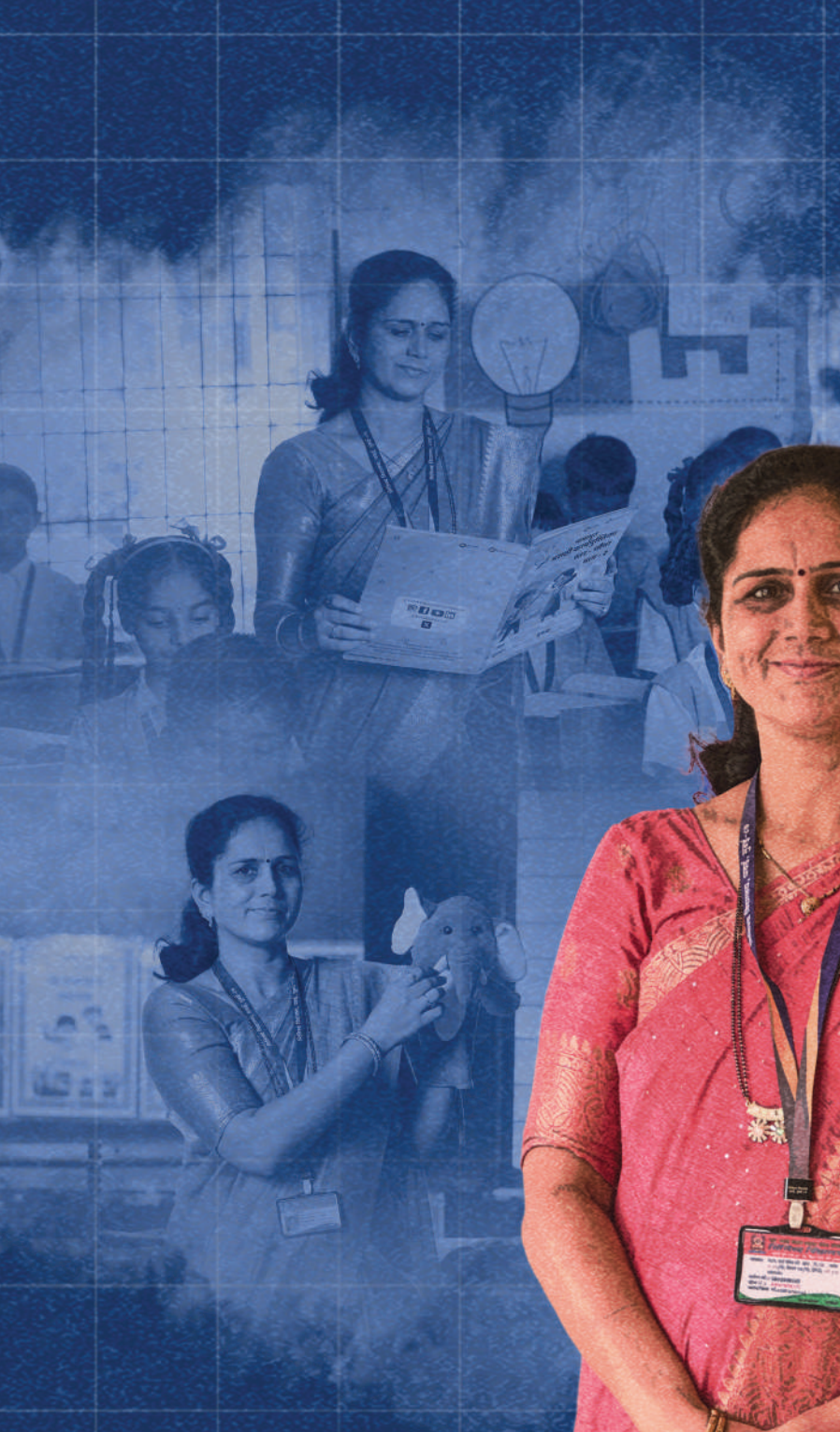
This anthology is an ode to transformation, determination, strength, a tribute to the extraordinary human spirit and the indomitable courage of pathfinders. Beacons of light and hope, they inspire us every day.

A group of Indian school children, both boys and girls, are seated at wooden desks in a classroom. They are wearing white shirts and pink dresses or skirts, with blue lanyards around their necks. Many of the children are holding open books and looking directly at the camera with smiles. The classroom has a brick wall on the left and a window in the background. The text "Change Is The End Result Of All True Learning" is overlaid on the right side of the image.

Change Is The End Result
Of All True *Learning*

*Jayshree's Classroom Becomes
A Vibrant FLN Learning Space*





Jayshree, a passionate and committed Grade 4 teacher, was keen to make her classroom engaging, inclusive, learner-centred. The FLN program revealed new dimensions of teaching-learning practices, enhancing her professional development and leadership skills. Invigorated by workshops on Classroom Management, Differentiated Instruction, Listening Speaking Reading and Writing (LSRW) and Project-Based Learning (PBL), she made lessons enjoyable, managed diverse learners and advanced learning outcomes.

Discovering the FLN Stations Model, she set up learning stations for Literacy and Numeracy, each with unique objectives, activities and materials. At the Literacy Station, students engaged in picture description, story sequencing and word-building games. At the Numeracy Station, they used blocks of units, tens and hundreds, straws, clocks and metre tapes to understand numerical concepts, place value, time and measurement. At the Creative Stations, students expressed themselves through drawing, role play or creating simple projects. Jayshree noticed even hesitant children coming forward and participating. Colourful and interactive, the FLN Daily Planner and Workbooks made students look forward eagerly to every lesson. Activity-based learning, incorporating games like Word Association Game and Whisper Chain Game, made learning fun. In PBL, for topics like 'Save Electricity', students created models and posters, applying classroom learning to real life.

To Jayshree's delight, her students developed stronger vocabulary, sentence construction and creative writing skills. Confidently, they read aloud, described pictures, wrote small paragraphs and stories. Their comprehension of basic arithmetic operations, place value and measurements improved. Building critical thinking, collaboration and communication skills, Jayshree's classroom became a vibrant model of joyful learning.

She won the Best Teacher Award 2025 for outstanding contribution to quality education and holistic child development.

JAYSHREE AHIRRAO

Primary Teacher, Milind Vidyalaya
Foundational Literacy and Numeracy (FLN)



Mrinal regularly uses in her classroom teaching, the project-based Marathi and Mathematics workbooks provided by the FLN program for Grades 1 to 4. She feels they are attractive, child-friendly and build critical thinking and problem-solving abilities.

Previously, many students found certain mathematical concepts, especially measurement, subtraction, and reading large numbers, difficult to understand. Traditional teaching methods did not always engage every learner. Several students showed hesitation and low confidence during math practice. The FLN workbooks with well-designed activities, illustrations and simple explanations, have transformed the learning experience. They encourage hands-on practice and connect concepts with real-life situations. One workbook activity uses a picture of a weighing scale, objects with labelled weights and illustrated weight units. Grade 4 students use the pictures to calculate weights in grams and kilograms independently. Watching them understand a concept through exploration rather than direct instruction gives Mrinal immense satisfaction as a teacher. The most rewarding moments are when students complete their practice work independently, announcing “I did it! I finished it!” with bright eyes and wide smiles.

In Mrinal’s view, each FLN workbook activity encourages cognitive thinking and logical reasoning in students, building confidence. Visual and activity-based learning helps children understand concepts quickly and clearly. Students easily learn 4–5 digit number reading, place value and expanded form. She has observed student participation increasing significantly, with almost 100% involvement during activities.

Mrinal believes that the experiential, project-based curriculum and FLN workbooks are like ‘a lamp of knowledge’ illuminating every child’s learning path.

MRINAL PATIL

Assistant Teacher, Maharashtra Vidyalaya
Foundational Literacy and Numeracy (FLN)



*Mrinal Advocates FLN Workbooks
for Critical Thinking*



CERTIFICATE OF ACHIEVEMENT
This Certificate is Proudly Presented To
Safiya Munawar Shah
From
Zayn-un-Islam's Saif Taseer Girls High School
For securing the 1st position in the Spelling Bee Competition
2024-25

SPELLING BEE COMPETITION 2024-25
1st PRIZE WINNER

*Safiya Takes
The Crown*



A quiet and observant girl from a small town, Safiya had a secret passion. Right from childhood, she loved everything about the English language. From the words to the sounds, she was enamoured by it. When she started comprehending it better, she made up her mind. This was a language she would ace, and she would give her all in doing it. She poured hours into learning new words, writing poetry and challenging herself with online spelling games. Her CE-FR teacher noticed her zeal and enrolled her in many activities like Global Scholars, Global Nomads and Tale 'N Tunes, boosting Safiya's confidence.

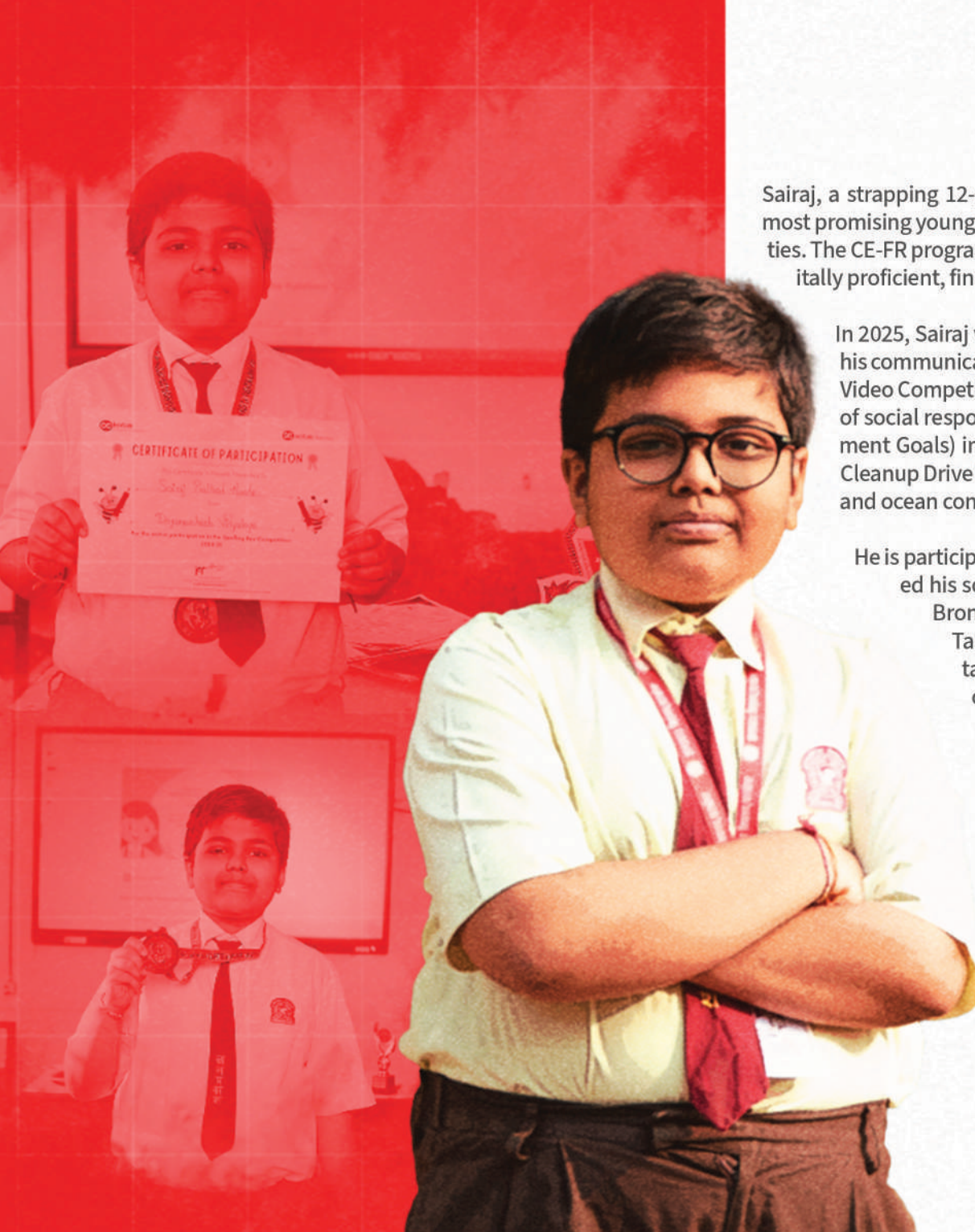
When the inter-school Spelling Bee competition was announced, Safiya eagerly participated. She was tireless in her preparation. From waking up early to revise word roots, to practising pronunciation regularly, to even recording herself spelling words aloud, she made sure she missed nothing.

The competition was intense, and one by one, contestants dropped out. Yet Safiya held her own, drawing strength from her practised strategies. Eventually, she was the finalist with one word between her and victory - quixotic. She paused, took a deep breath and spelt it with utmost precision and accuracy. The bell rang, declaring her the winner. Her passion, preparation and dedication had won.

Her win inspired many in her school to embrace language learning. She spoke about her journey, the relentless hard work and practice, and was commended by the Principal for her efforts. Safiya's linguistic skills and future-ready attitude have defined a new yardstick of student learning and ability.

SAFIYA SHAH

Student, Anjuman-I-Islam's Saif Tyabji Girls' High School
& Junior College of Science & Arts
Communicative English Future Readiness (CE-FR)



Sairaj, a strapping 12-year-old studying in Grade 7 at Dnyanprakash Vidyalaya, is among the school's most promising young achievers, a talented all-rounder who excels in studies and extra-curricular activities. The CE-FR program has helped shape Sairaj into an agile, confident individual, fluent in English, digitally proficient, financially literate, adaptive, socially aware and future-ready.

In 2025, Sairaj was selected for the prestigious Hiranandani Model United Nations (MUN), where his communication and leadership skills stood out. He also won a prize in the Kotak Commentary Video Competition, demonstrating his creativity and confidence on camera. Propelled by a sense of social responsibility and an understanding of UN SDGs (United Nations Sustainable Development Goals) imbibed from CE-FR, Sairaj actively engages with social causes. In a recent Beach Cleanup Drive in the city, he contributed to the cleanup effort and shared his opinions on climate and ocean conservation, inspiring his peers.

He is participating in Olympiad exams and the Scholarship Examination. He proudly represented his school in the Inter-School Science Quiz. His previous achievements, like winning a Bronze Medal in the Dr. Homi Bhabha Science Exam or excelling in the Geography Talent Search Exam, created a solid foundation for academic success. His versatile talent spans academics, public speaking and social initiatives. With exceptional communication skills, general knowledge, a disciplined work ethic and a yen for learning and excellence, Sairaj stands out as a young leader in the making. His achievements this year highlight his rising potential, setting the stage for greater accomplishments ahead.

SAIRAJ PRALHAD HANDE

Student, Dnyanprakash Vidyalaya
Communicative English Future Readiness (CE-FR)

*Sairaj Surpasses
All Expectations*



*Anil Discovers
a Whole New World*





Anil has always been an avid learner. On gaining digital know-how, he skilfully integrated technology into education and transformed his classroom experience.

When his school joined the Digital Learning Solutions project, Anil rapidly and enthusiastically learnt to navigate a range of digital platforms. He went from Basic to Advanced Level in DLS by 2023-24.

A tech-savvy Anil made sure his classroom experience was lively and engaging, blending online and text-book content to promote active student learning. Initially, he received DLS training on constructive alignment in teaching-learning practices and tools for classroom orchestrations and assessments. In the second year, he was exposed to the TPACK (Technological, Pedagogical and Content Knowledge) framework through which he explored ed-tech tools for given content and context.

In 2023-24, he absorbed inputs on classroom research and contributed to an OER (Open Educational Resource). He established a Professional Learning Community (PLC) for teachers to share experiences and expertise, improve teaching methods, collaborate and enhance student learning outcomes. Rich in ideas and information exchange, the PLC has developed into a remarkable platform for learning, communication and leadership.

Growing into a Master Trainer, Anil has conducted many workshops with school-teachers, on integrating technology in teaching-learning practices, using Edtech tools, and more. His many astonishing accomplishments include designing his Digital Professional Portfolio showcasing his skills, special qualifications and achievements; and creating a Mathematics app for REZO 2023-24, an annual event spotlighting digital innovations. With a future-forward mindset, Anil sets an example for his peers.

ANIL KAKADE

Senior Teacher, Shivaji Shikshan Sanstha School
Digital Learning Solutions (DLS)

A woman in a pink sari stands in the foreground, smiling, with her arms crossed. In the background, a classroom scene is visible with other women and students. The background image is overlaid with a semi-transparent red filter.

Samiksha strongly believes - Technology is integral to learning. Children understand better and retain information longer through technology-enabled systems. She quotes the example of a science topic like the structure of the heart, being comprehended better through 3-dimensional videos on the web, instead of 2-dimensional static printed charts. Digital education engages the left and right brain.

She remembers how the COVID-19 pandemic forced them to become an 'online school'. The Digital Learning Solutions program facilitated digitally equipped classrooms, taught Samiksha and her senior teachers to take online lessons and run evaluations through laptops and phones. They, in turn, quickly trained the rest of the teaching staff, elevating overall digital expertise. Programs like KOTeach enabled teachers to inculcate 21st-century skills, use online learning platform Kahoot, mentor-mentee apps, a gamified learning approach and experiential learning methods. Teachers used web apps like Google Forms for objective questionnaires, G-Meet and WhatsApp chats. Applying their understanding of Bloom's Taxonomy and the hierarchy of cognitive skills, they developed learning objectives and designed lessons and assessments.

Since most students lacked access to digital devices, educational tablets provided by the Foundation made a difference. Students adapted and learnt fast. The Saturday Enquiry session for students – an open forum encouraging the spirit of scientific enquiry, stimulating problem-solving and mental agility - was an eye-opener. Samiksha was amazed at the high levels of participation, especially by students otherwise shy and reserved, in deliberations on apps, devices and technology.

Samiksha is steering her school towards digital proficiency and strong learning outcomes.

SAMIKSHA SANTOSH SALASKAR

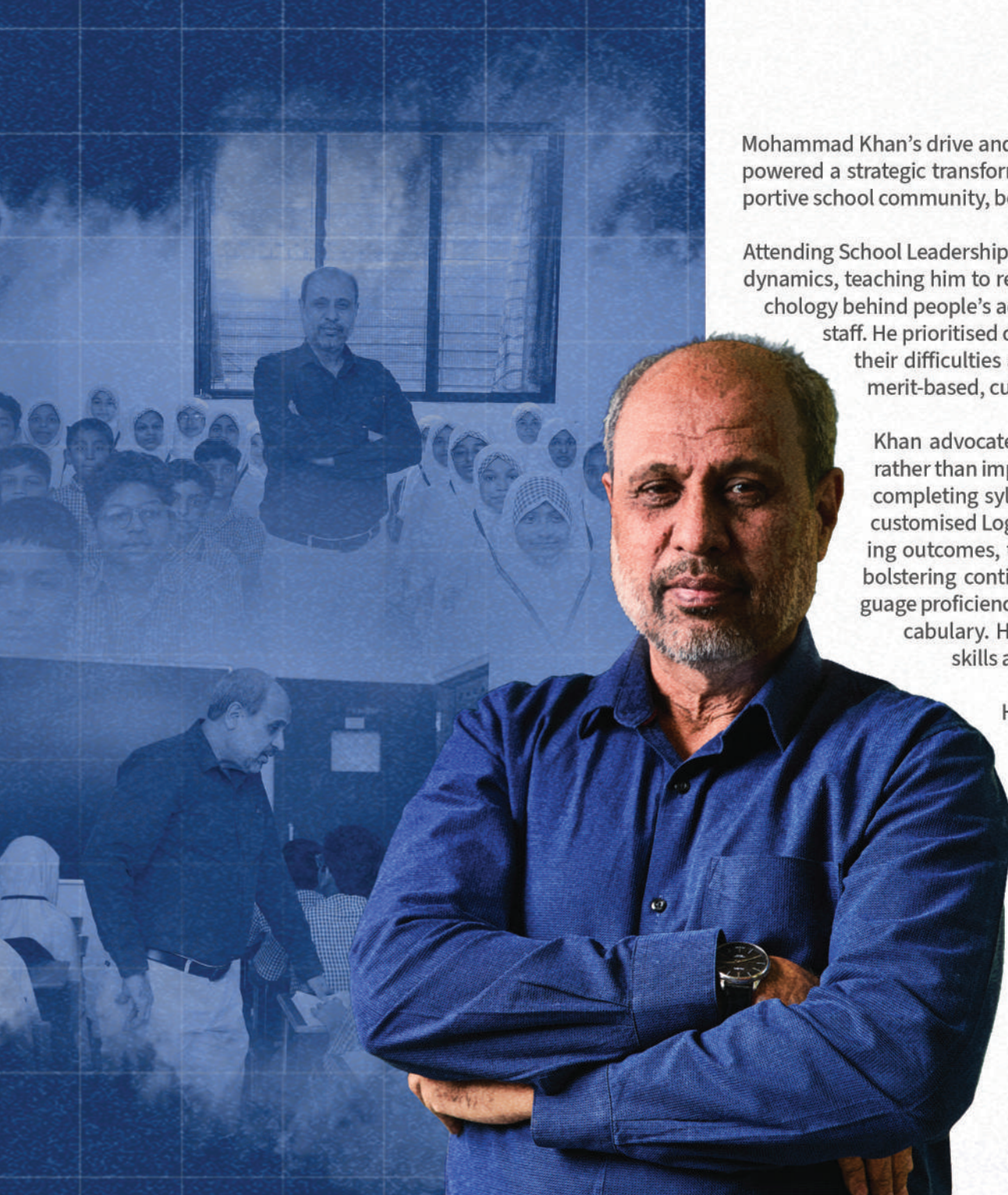
Secondary Headmaster, Nivara Vidyalaya
Digital Learning Solutions (DLS)

Samiksha Integrates
Technology in Education





On the Wings of
Confidence with Khan



Mohammad Khan's drive and dynamism, his innovative methodologies and positive action-orientation powered a strategic transformation in his school, creating an empowering learning climate and a supportive school community, boosting learning outcomes and academic success.

Attending School Leadership Development Project sessions gave him valuable insights into the school's dynamics, teaching him to respond thoughtfully rather than react impulsively. Understanding the psychology behind people's actions, Khan nurtured a culture of empathy and mutual respect among his staff. He prioritised open communication by holding staff meetings where teachers could voice their difficulties and collectively brainstorm solutions. Decisions became team-driven and merit-based, cultivating ownership and collaboration.

Khan advocated teaching strategies that met students at their level of understanding, rather than imposing advanced concepts prematurely. Teachers shifted focus from merely completing syllabi to ensuring student comprehension and competence. He introduced customised Log Books for Supervisors and Teachers to meticulously record student learning outcomes, tasks, achievements and disciplinary actions, augmenting accountability, bolstering continuous improvement. He designed workbooks to increase students' language proficiency and established a dedicated remedial division for reading, writing and vocabulary. He promoted a group of master trainers to amplify literacy and numeracy skills and enhance class-appropriate learning outcomes.

His visionary leadership and stalwart efforts led to robust student engagement, reduction in dropouts, significantly higher SSC pass rate and sustained growth in the school's academic performance. Commended by the school management and parents for fostering a progressive learning environment, he hopes his endeavours provide strong foundations for students to soar into a brighter future, on the wings of confidence.

MOHAMMAD FAZLURREHMAN KHAN

Principal, Noorul Islam Urdu High School and Junior College
School Leadership Development (LEAD)



Rajaram's vehicle to steer his school towards positive mindset change was LEAD, the School Leadership Development Project, which equipped teachers with leadership practices and skills for academic growth.

Sociocracy, a concept he learnt from LEAD, revolved around the view that 'every voice is important and should be heard'. Teachers came together, raised concerns, sought everyone's opinions and agreement, and jointly resolved issues. Everyone got a say in decision-making, melting away disagreements and conflict.

LEAD assisted Rajaram in developing a school vision jointly with all stakeholders. Envisioning students equipped with 21st-century skills, they worked on a School Development Plan which became an annual feature, effectively addressing diverse learners and literacy and numeracy issues. LEAD practices encouraged direct student engagement, nurturing communication abilities and self-worth, shaping a strong, confident student community. Circle of Control, a LEAD practice, helped teachers understand factors within their control and those they could influence to benefit the school, enhancing prioritisation and productivity. LEAD spurred Rajaram to seek suggestions and ideas from his colleagues, strengthening dialogue. Guided by LEAD, he set up a Professional Learning Community, a lively forum for teachers to share experiences, improve teaching practices, boost learning outcomes. Gradually, teachers created an inclusive, supportive learning environment conducive to academic and professional success. Five female students studied law enforcement and joined the police department - astonishing symbols of empowerment amidst slum communities that had originally refused to educate girls.

Good communicators, creative problem-solvers, adaptive, students of S. C. Bose are growing into global citizens. Rajaram is so proud.

RAJARAM KALE

Headmaster and Founder Trustee,
Subhash Chandra Bose Vidyamandir,
School Leadership Development (LEAD)



Rajaram Empowers —————
————— *The Next Generation*

All India Children's Educational eContent Competition 2024-25

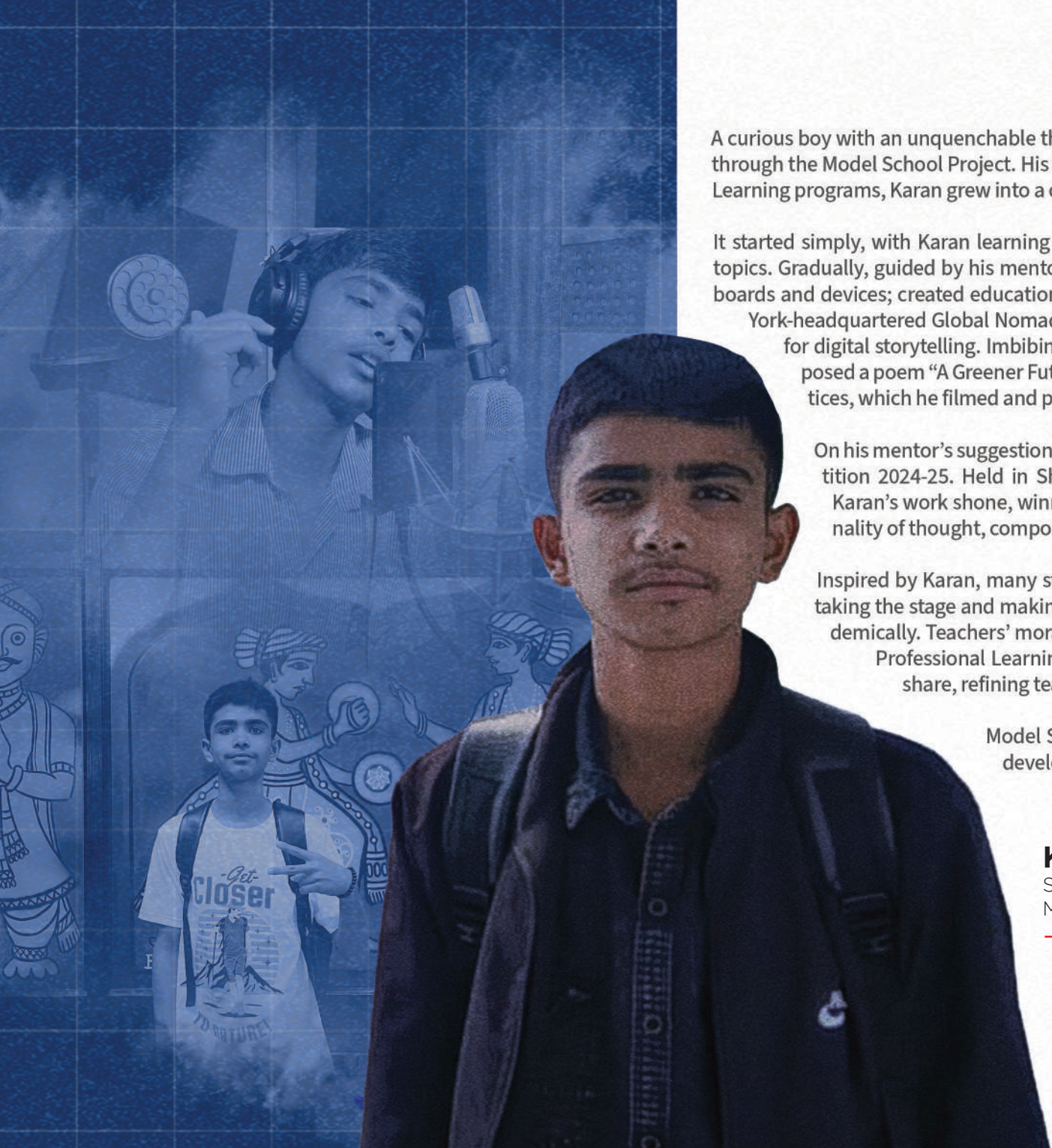
Valedictory Session

18th March, 2025 | Time: 01:30 p.m. - 03:30 p.m.

Venue: Auditorium, NERIE, Shillong



*Karan and Model School ZP Anandvalli
Capture the Spotlight*



A curious boy with an unquenchable thirst to learn, Karan swiftly inculcated 21st-century competencies through the Model School Project. His innate aptitude honed by the Communicative English and Digital Learning programs, Karan grew into a confident, tech-savvy communicator.

It started simply, with Karan learning to open tabs, browse the internet, do online research on study topics. Gradually, guided by his mentor, he explored apps, online tools and forums; delved into Smart boards and devices; created educational videos and animations. As part of an affiliation with the New York-headquartered Global Nomads Group, he was enrolled in an online course, bolstering his flair for digital storytelling. Imbibing the principles of reduce, reuse, recycle, and UN SDGs, he composed a poem “A Greener Future”, set against a fun, peppy video demonstrating recycling practices, which he filmed and produced with his classmates. It went viral.

On his mentor’s suggestion, he entered the All India Children’s Educational eContent Competition 2024-25. Held in Shillong in March 2025, it saw many stellar entries, amid which Karan’s work shone, winning the hearts of the audience and praise from the jury for originality of thought, composition and technology. Karan came home to a hero’s welcome.

Inspired by Karan, many students developed their communication and digital capabilities, taking the stage and making the school proud. They studied diligently, progressed well academically. Teachers’ morale rose. Facilitated by the project team, the school established a Professional Learning Community. Teachers meet fortnightly, collaborate, learn and share, refining teaching practices, advancing learning outcomes.

Model School ZP Anandvalli epitomises academic success and all-round development.

KARAN RAMESH SUNAR

Student, Model School ZP Anandvalli, Nashik,
Model School Project



Championing students' holistic development, Model School ZP Sutarwadi fostered lasting change despite basic infrastructure, staff shortages and children coming from remote or underserved geographies. Deploying programs in Foundational Literacy and Numeracy, Communicative English Future Readiness, Digital Learning Solutions and School Leadership Development, it enhanced Grades 1-8 student learning outcomes.

FLN skills strengthened, teachers witnessed an uptick in students' reading, writing and arithmetic skills. The innovative FLN Stations Model was much loved by primary section students, boosting student attendance. DLS ushered in WiFi, a Smart board, two Smart TVs, thirty educational Tablets. The project facilitator trained teachers to become digitally adept. He created WhatsApp groups and a Facebook page to share school updates with parents – mostly daily wage workers. Embracing all things digital, the school developed and launched an official school website - the only school in Mulshi taluka to have its own website - setting a new benchmark. CE-FR's sustained efforts saw English fluency soar. A Grade 5 student won the 2nd prize in a prestigious pan-India Poetry Recitation Competition. Leadership practices and pedagogies inducted from LEAD helped teachers create an inclusive, equitable school culture enabling young minds to fulfil their potential.

Integral to the school's transformation was the positive mindset of its teachers, who took complete ownership, turning into changemakers, spurring academic growth. The School Vision and School Development Plan were created, allocating authority and responsibilities. Teachers came together for activity planning and decision-making. Community participation doubled. In a positive ripple effect, attracting students from far-flung areas, the school grew student enrolment from approximately 240 to over 400. In 2024-25, the school showcased excellent academic results and an assemblage of vibrant student talent on multiple platforms, coming on par with the best schools at the district level.

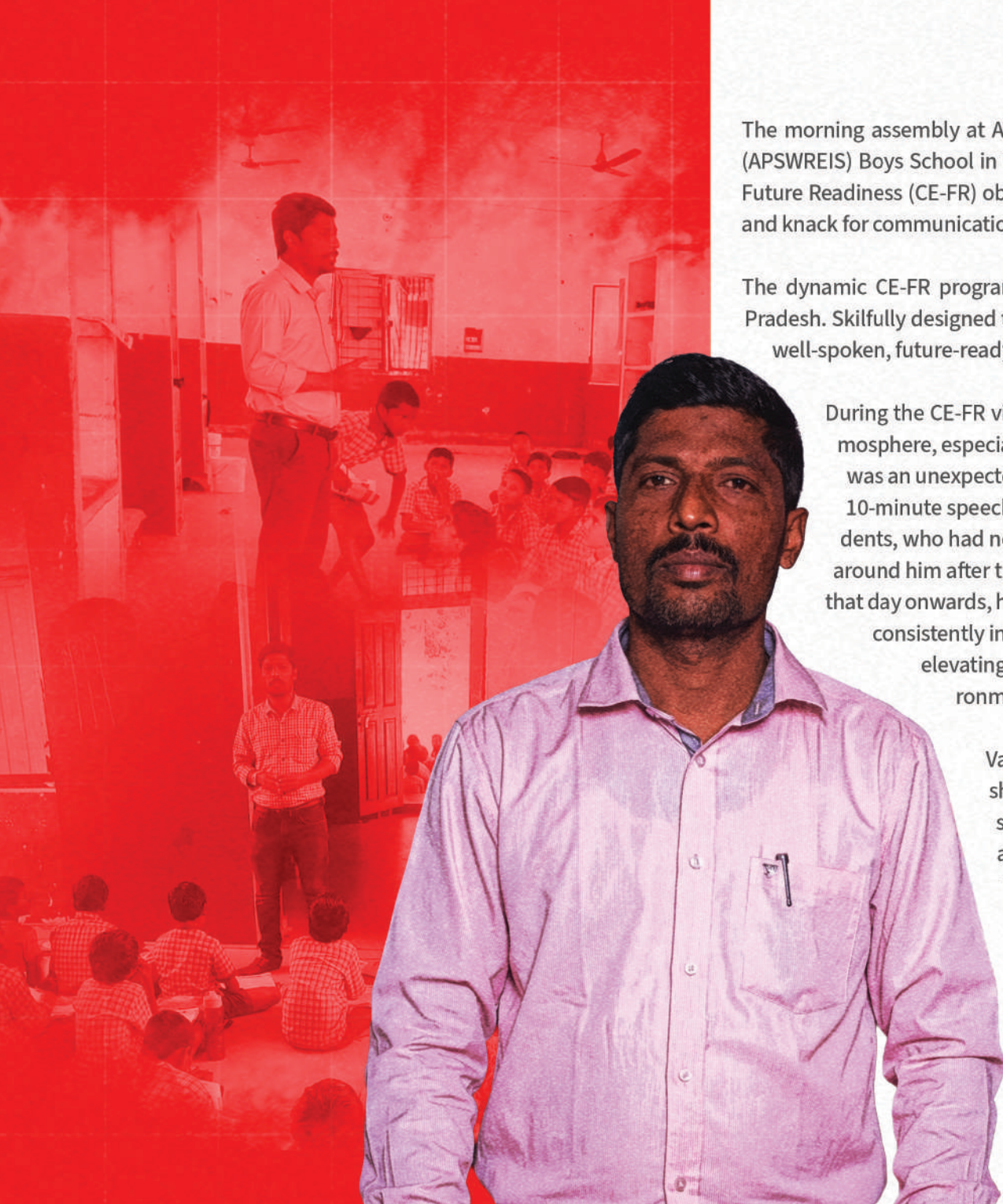
Regularly felicitated for its accomplishments, the school continues its upward trajectory.

MODEL SCHOOL ZP SUTARWADI, PUNE

Model School Project



Model School ZP Sutarwadi
Leads The Way



The morning assembly at Andhra Pradesh Social Welfare Residential Educational Institutions Society (APSWREIS) Boys School in Velugonda, once followed a predictable routine. A Communicative English Future Readiness (CE-FR) observation visit ignited the English teacher Valibasha's latent linguistic skills and knack for communication, spurring waves of change.

The dynamic CE-FR program was instituted in collaboration with APSWREIS schools across Andhra Pradesh. Skilfully designed to instil fluency in English, it helped shape middle-schoolers into confident, well-spoken, future-ready citizens.

During the CE-FR visit, the observer highlighted the importance of creating an English-rich atmosphere, especially encouraging the English teacher to speak only in English. What followed was an unexpected turning point: prompted by the Principal, Valibasha delivered a confident 10-minute speech entirely in English. This came as a surprise to everyone, especially his students, who had never before witnessed his flair for public speaking in English. They gathered around him after the assembly, admiring him, aspiring to speak as effortlessly as he did. From that day onwards, he adopted the practice suggested by the CE-FR observer and communicated consistently in English. Even beyond school premises, he conversed exclusively in English, elevating his delivery and self-belief, resolutely cultivating an English-speaking environment.

Valibasha's initiative, adaptability and Can-Do attitude sparked a cultural shift. The very quintessence of KSHAMATA, he has become a role model for his students, who participate in CE-FR activities with energy and enthusiasm, and show a keen zest for learning. This has shaped a positive language culture in the school, significantly boosting academic results.

VALIBASHA

English Teacher, APSWREIS Boys School,
Velugonda, Andhra Pradesh,
KSHAMATA



Valibasha's Initiative
Sparks Cultural Shift

5 Jan 2026 3:2

Sulaksha Powers
Proficiency in English





Deep among the green wooded hills of Sattari in North Goa, past quiet, winding roads and a quaint little bridge, sits Government High School, Savarde. Here, Sulaksha, a Grade 5 and 6 English teacher, spear-headed the implementation of KSHAMATA's Communicative English Future Readiness program.

A Science and Math teacher who embraced this challenge when the only English teacher left the school, Sulaksha resolved to strengthen her students' English language skills. Despite erratic mobile network coverage and no internet, Sulaksha determinedly conducted lessons using just a patchy mobile phone hotspot, engaging curious, bright-eyed students in a 'Smart' classroom. One student who had joined in Grade 5 from an English-medium private school, could not identify any letter of the alphabet or speak a word of English - only Konkani and Marathi. Through Phonics lessons in CE-FR's BUD course, she picked up the alphabet. Vowels and consonant sounds turned into intelligible words, then coherent sentences. When the 10-year-old commented "Teacher, you can't make words only with consonants - you need vowels to make words, right?", Sulaksha knew she was gaining fluency.

Sulaksha's students have progressed rapidly, from hesitant words to broken sentences and finally to confident speech, expanding vocabulary, cultivating robust communication skills. At a North Goa HMs meeting, a clip of Sulaksha conducting a Phonics lesson caught the attention of government officials. Impressed by her clarity and delivery, they invited her to shoot an exemplar video in her classroom - a showcase of her capability and teaching skills, embodying the KSHAMATA vision.

SULAKSHA NAIK

Grade 5 and 6 English Teacher,
Government High School, Savarde, Goa,
KSHAMATA



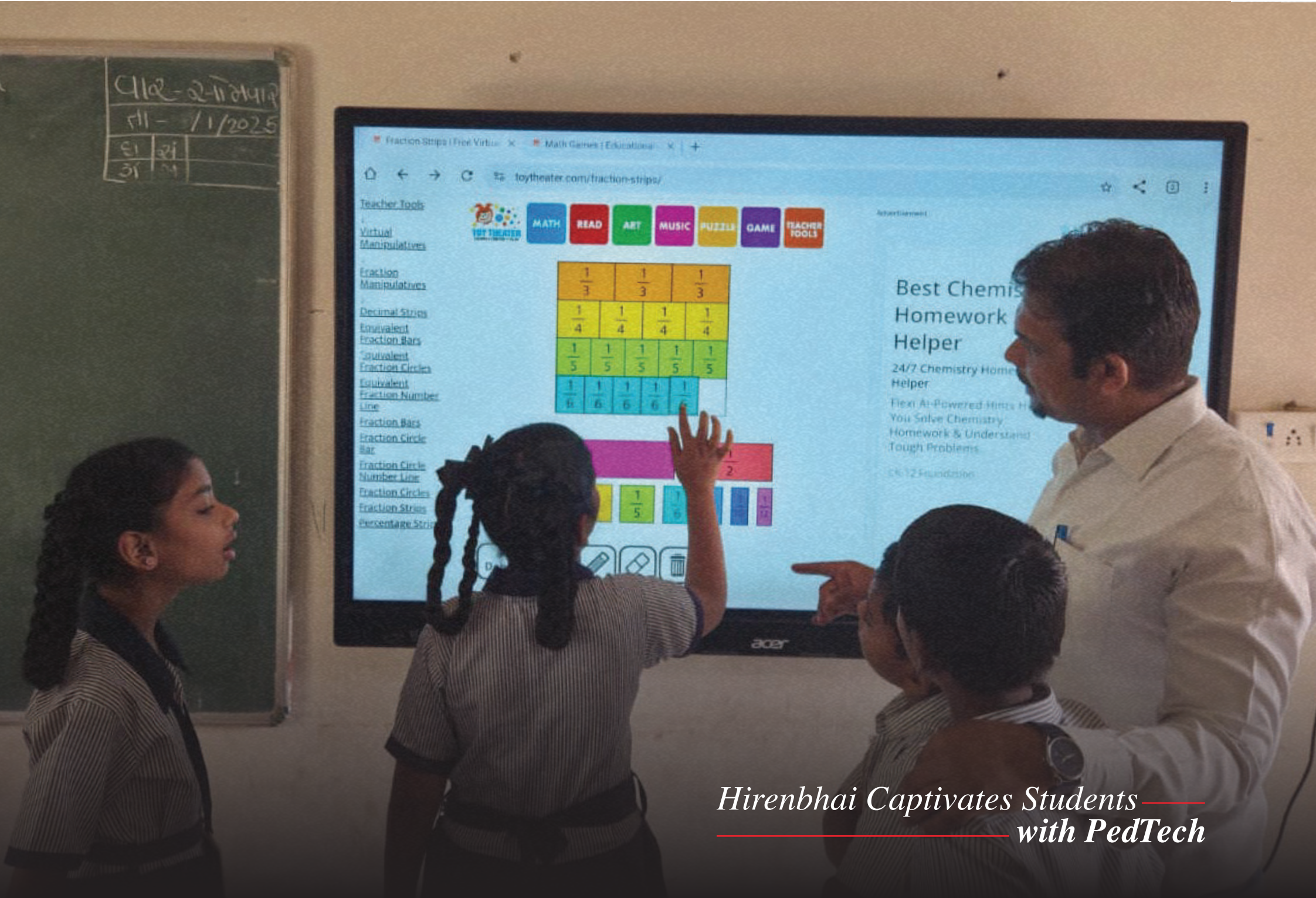
At Police Head Quarter (PHQ) School in Valsad, Grade 6 Math teacher Hirenbhai noticed that many of his students found fractions difficult to understand. Whenever he introduced the topic, the class looked unsure and confused. Poor comprehension made them inattentive and disinclined to learn. Always a passionate, committed teacher, Hirenbhai kept exploring ways to simplify the concept for them. During KSHAMATA's PedTech workshop, Hirenbhai was introduced to the evocative Toy Theatre app. It had colourful, visually appealing, easy-to-use tools that depicted fractions pictorially. Immediately, he felt this would captivate his students and used it in his next math lesson.

When he demonstrated the app in class, students were instantly curious and excited. Instead of only listening to explanations, they could clearly see how a whole is divided into equal parts. The shapes, animations and interactive tasks made the topic easier to follow. Students enjoyed dragging fraction pieces, comparing different parts, and completing small activities on the app. They asked questions, participated confidently, and even supported classmates who were struggling. Gradually, the confusion around fractions started to fade. Students who once avoided the topic, were now able to explain fractions on their own and started learning math with gusto. Hirenbhai's class became animated and full of life. Students were visibly happy engaging with lessons, actively focussed on solving fraction operations. Learning outcomes went up.

Hirenbhai is delighted. Incorporating PedTech to enrich his teaching and stimulate critical thinking and problem-solving, he is steadily creating a supportive learning space for his students.

HIREN PATEL

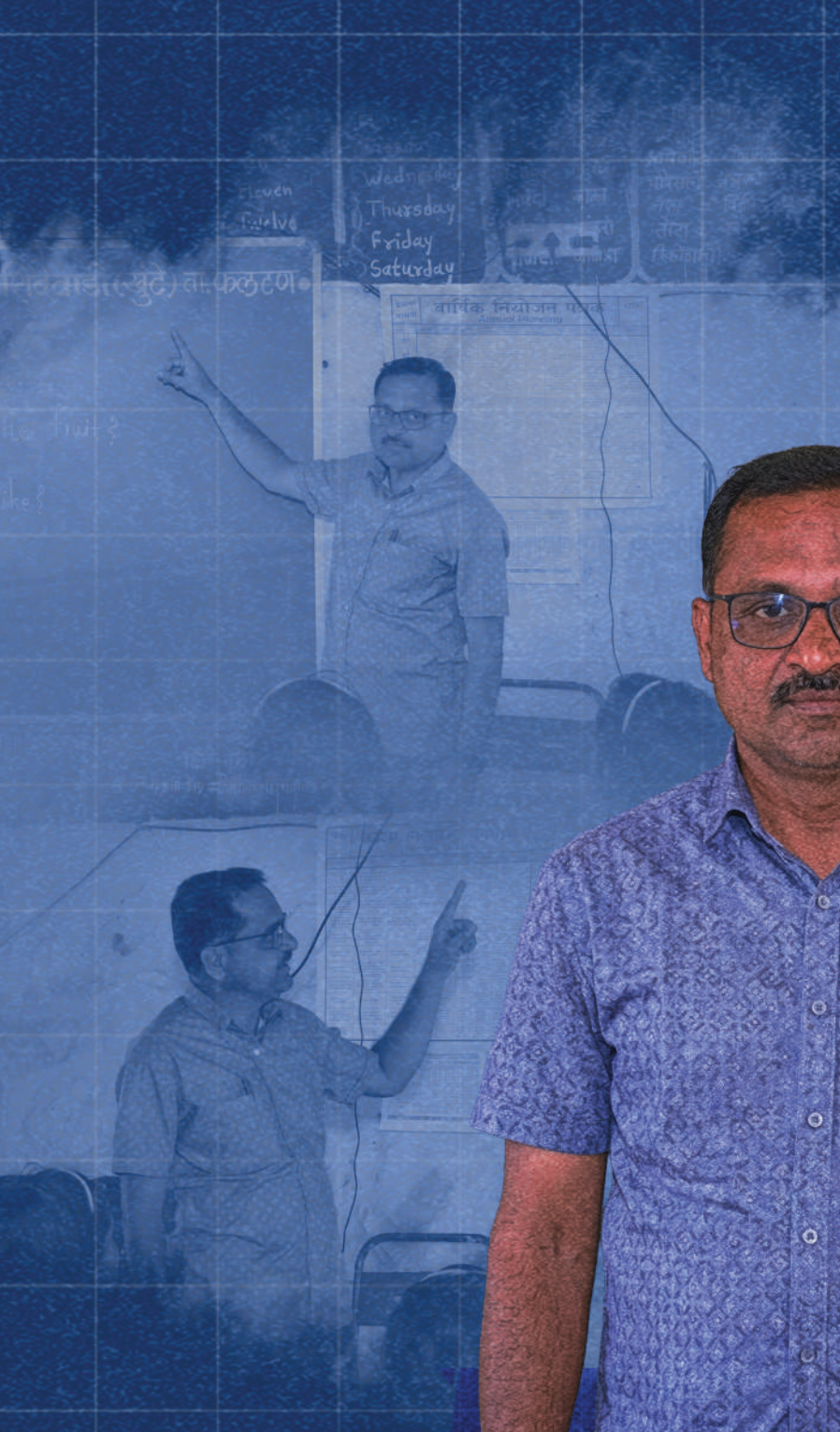
Grade 6 Math Teacher,
Police Head Quarter (PHQ) School, Valsad, Gujarat,
KSHAMATA



*Hirenbhai Captivates Students
with PedTech*

Dattatraya Builds Language Skills Through Creative Messaging





A seasoned educator with 27 years of experience, Dattatraya enjoys teaching. In recent years, he has been teaching English to Grade 5 students at Zilla Parishad Primary School, Shindewadi, in Phaltan taluka of Satara district in Maharashtra. He wanted to make English lessons more lively and engaging, and sought to go beyond conventional rote learning. Taking initiative, he tried using apps to enliven his tutorials, but they did not connect well. Students continued to be indifferent in class.

KSHAMATA introduced ZPPS Shindewadi to Communicative English Future Readiness. Technology-driven CE-FR imparts a digitised curriculum and pedagogies for teachers to strengthen students' fundamental Listening, Speaking, and Reading skills, vocabulary and expression. Dattatraya liked the CE-FR module and appreciated its vibrant, creatively designed content. After the training, he took sessions in class but due to low internet connectivity, the videos would pause frequently, hampering instruction. Striving to find a solution, he watched them at home, took notes and downloaded them. Later, he played them in class. Excited by the rich, vivid audiovisuals, fascinated by animated story characters Mimi and Piku, his students relished each session. Calling Mimi and Piku their friends, they delighted in watching them and often requested their teacher for repeat viewings. Using curated workbooks for English practice activities, students also improved lesson retention and recall. Framing short sentences, they enthusiastically communicated with one another in English. Learning English became fun. Outcomes soared.

Encouraged by their progress and growing eloquence, Dattatraya is motivated to do more. His proactive, student-centric approach kindles their imagination and epitomises the ethos of KSHAMATA.

DATTATRAYA NALE

Grade 5 English Teacher, ZPPS Shindewadi,
Phaltan, Satara, Maharashtra,
KSHAMATA



Today, I open the door to the future
and start a new chapter in my *Life*



Swasthik dreamt of becoming a software engineer. He had a strong academic record and scored a superlative 96% in SSC. Supported by Kotak Junior Scholarship (KJS) in 11th and 12th Grades, he was prepared to give it his best shot.

He focussed on preparing for the JEE entrance examinations, but his results kept fluctuating initially. He approached his KJS mentor, who became a guiding force. Assessing Swasthik's needs, his mentor suggested he shift away from traditional study methods and attempt mock tests to analyse his mistakes and unanswered questions, identify learning gaps and strengthen conceptual understanding. Swasthik began solving mock papers a day before his tests, carefully reviewing solutions, revisiting weak points. Adopting the "practise-analyse-improve" method, he analysed his mistakes and addressed concerns. His mentor shaped Swasthik's approach to learning, gave him direction. He taught him discipline and fostered consistency. He assisted him with time management and developing systematic study schedules. Goal-oriented, encouraged by his mentor, Swasthik left no stone unturned and worked relentlessly. His scores surged, his confidence soared.

He cleared the JEE examination with an astounding 99.61 percentile score. He secured a commendable All India Rank of 8,675 while also scoring the highest among the KJS 750 Batch, earning his place among the brightest young achievers of the scholarship program. His family was overjoyed when he gained admission to the reputed Indian Institute of Technology Kanpur for B.Tech in Materials Science and Engineering.

A proud IITian, Swasthik is now busy coding his dreams into reality.

SWASTHIK NAYAK

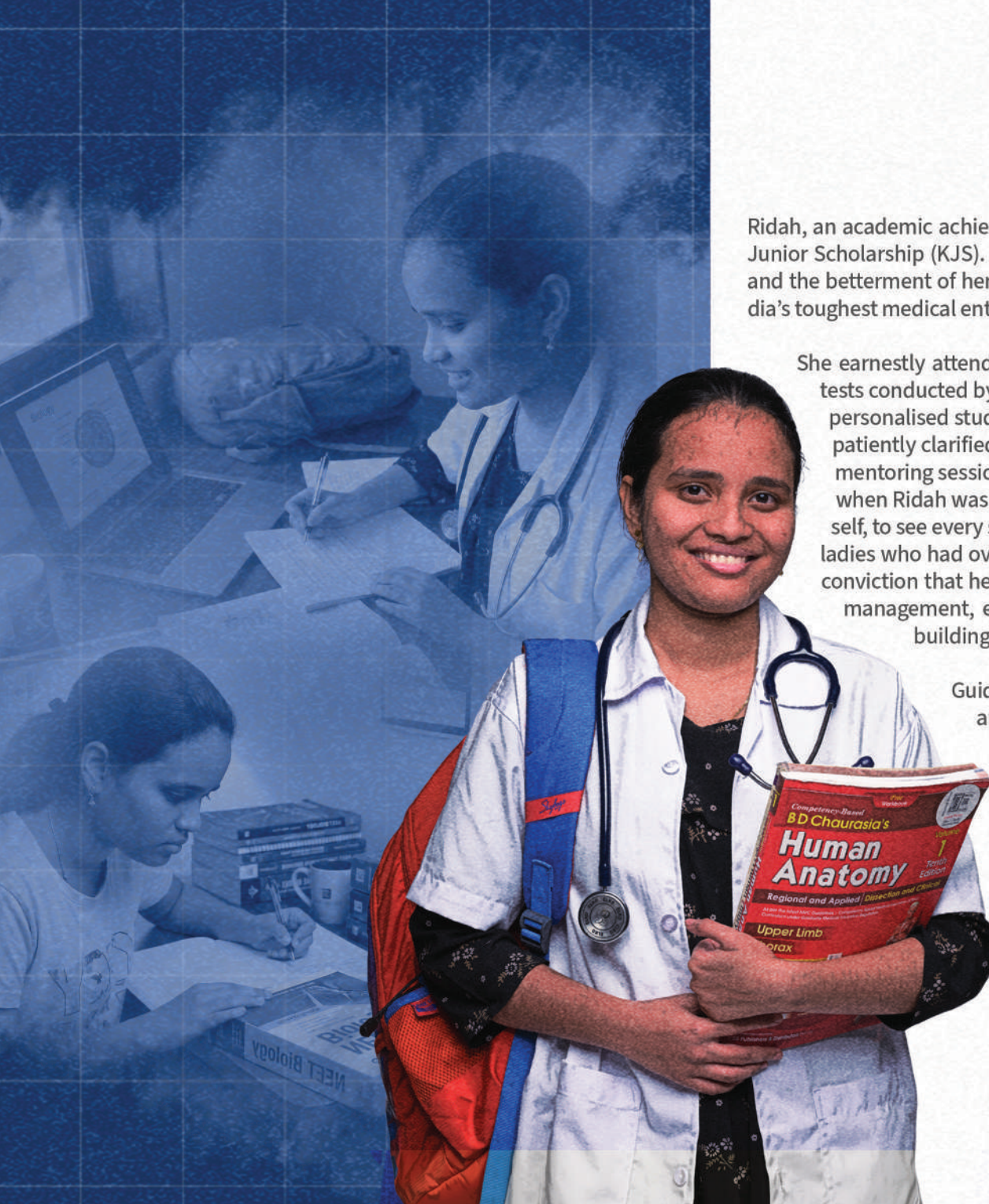
Kotak Junior Scholarship



Swasthik Begins Coding
His Dreams into Reality



Ridah Dedicates Herself to
Health and Healing



Ridah, an academic achiever in school, attained outstanding scores in SSC and qualified for the Kotak Junior Scholarship (KJS). Aspiring to don the white coat of a doctor and work towards health, healing and the betterment of her community, Ridah set her next goal: acing the NEET examination, one of India's toughest medical entrance tests.

She earnestly attended academic and student engagement sessions, and took special entrance tests conducted by KJS. Understanding Ridah's unique learning style, her KJS mentor created a personalised study plan with weekly goals and achievable milestones, giving her impetus. She patiently clarified doubts, tracked her performance and helped her plan revision cycles. Their mentoring sessions were not bound by formal schedules, often extending for hours, especially when Ridah was anxious or struggling with low test scores. She taught Ridah to believe in herself, to see every setback as a lesson, not a limitation. Sharing real-life examples of other young ladies who had overcome similar challenges to pursue medicine, the mentor strengthened her conviction that her dream was achievable. Ridah developed skills beyond academics like time management, emotional intelligence, maintaining composure under unrelenting pressure, building adaptability and resilience.

Guided at every step by her mentor, marshalling robust academic ability, diligence and determination, she accomplished a spectacular 99.30 percentile score in NEET, an All India Rank of 15,072 and a Category Rank of 6,597. The extraordinary achievement placed her among the country's most promising medical aspirants. Sparkling with vitality and vigour, this future doctor is making rapid progress.

RIDAH PATWEGAR

Kotak Junior Scholarship



Somya's commitment to her education was absolute. Growing up in an agrarian family in Uttar Pradesh, she was a frontrunner, the vanguard of her batch, excelling academically, setting her sights on ground-breaking new vistas.

Performing well in 10th Grade, she gained entry into the philanthropic Dakshana Foundation which coaches meritorious students for engineering and medical entrance exams. Training rigorously, Somya attained a praiseworthy All India Rank of 10,879 in JEE Advanced, simultaneously scoring an outstanding 96.2% in 12th Grade. She got admission to the esteemed IIT Delhi to study B.Tech. in Chemical Engineering and qualified for the Kotak Kanya Scholarship. KKS played a critical role in enabling Somya to pursue an engineering degree without financial worries, while extending comprehensive support through dedicated mentorship, personality development and career readiness training. Somya's KKS mentor constantly guided and counselled her, steering her towards academic success, nurturing her goal-setting, independent decision-making and leadership abilities. Inculcating essential life skills and communication skills, Somya developed confidence. She rose to the challenge of studying one of the country's most demanding and competitive programs at a premier institute. Working hard, she stayed academically ahead and maintained a good CGPA.

Somya landed a prestigious placement with the prominent Indian multinational pharmaceutical company, Dr. Reddy's Laboratories. Aligned with the chemical industry, she aspires to contribute to the design and development of large-scale industrial plants that drive innovation and sustainability. A trailblazer and emerging thought leader, Somya is persevering towards achieving her bold ambition and building a fulfilling career.

SOMYA CHAUHAN

Kotak Kanya Scholarship



Somya Pursues Purpose _____
_____ *with Perseverance*



*Samiksha Opens Doors ———
————— to Sunny Horizons*

A collage of three images. The top image shows a woman in a white lab coat standing in a laboratory setting. The middle image shows a woman in a white shirt standing in an office environment. The bottom image shows a family of three (a man, a woman, and a child) standing outdoors.

Samiksha has made her parents proud. Graduating with a B.Tech. in Civil Engineering from the renowned IIT Bombay, she is now Assistant Manager-Operations with leading real estate developer Godrej Properties, part of the illustrious and highly respected conglomerate Godrej Group.

Deeply influenced by her parents who believed in the power of education and strove to do their best for their children, Samiksha worked hard. Attaining a stellar 95% in 12th Grade, 96.98 percentile in JEE Mains and an All India Rank in JEE Advanced, she secured a place at the famed IIT Bombay. Strengthened by financial assistance and personalised mentorship from Kotak Kanya Scholarship, Samiksha thrived academically. Her KKS mentor continuously motivated Samiksha, instilling self-belief, shaping her growth. Channelling strong resolve and sustained effort, Samiksha developed fluency in English communication and life skills. Cultivating poise and confidence, she blossomed into a self-reliant, goal-oriented, aspiring professional with leadership competencies.

A versatile talent, Samiksha excelled in sports, capturing gold medals in the 3.5 km long-distance race, 100m, 200m, 400m and high jump events. Her accomplishments at the General Championships, where she was honoured with the Best Athlete of the Tournament Award, and impressive performances in events like Kho Kho and the Inter IIT sports meet, demonstrated her athletic proficiency. Interning at India's premier nuclear research facility, Bhabha Atomic Research Centre, Samiksha worked on a project analysing rainfall data near nuclear sites, applying her academic knowledge to real-world challenges. Her outstanding scholastic aptitude and steadfast commitment resulted in a solid overall CGPA of 7.3.

Championing excellence, Samiksha is opening doors to sunny new horizons.

SAMIKSHA YADAV

Kotak Kanya Scholarship



Saurabh's family prioritised education, creating a home environment that nurtured academic success. Achieving an outstanding 91% in 10th grade and 83% in 12th grade, Saurabh enrolled in the reputed Vidy-alankar School of Information Technology for a BE in Information Technology. Receiving the Kotak Graduate Scholarship eased his anxiety about engineering college fees and expenses. Beyond financial aid, KGS provided dedicated mentorship, industry exposure, communication skills and life skills training, preparing Saurabh for the real-world professional landscape.

Academically excellent, Saurabh performed well initially. When his performance dipped in later semesters, he devoted a robust 6-7 hours daily to studies and improved his scores. Concerned about his limited spoken English skills, which could potentially hinder his growth in the competitive tech industry, he participated in English communication workshops conducted by KGS. Through rigorous, determined effort, Saurabh made significant strides in developing his communication abilities and language proficiency, building self-assurance, shaping a confident persona. Saurabh actively participated in extracurricular activities. In the first year, he clinched victory in a fitness competition. In his second year, he became Publicity Core Member in the Association for Computing Machinery Committee, getting promoted to Digital Publicity Core Member in the third year. Passion and commitment marked all his pursuits.

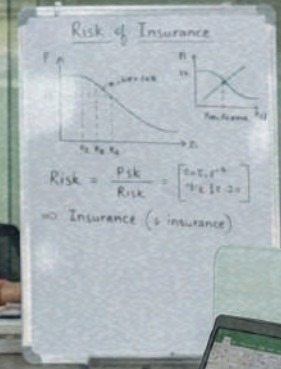
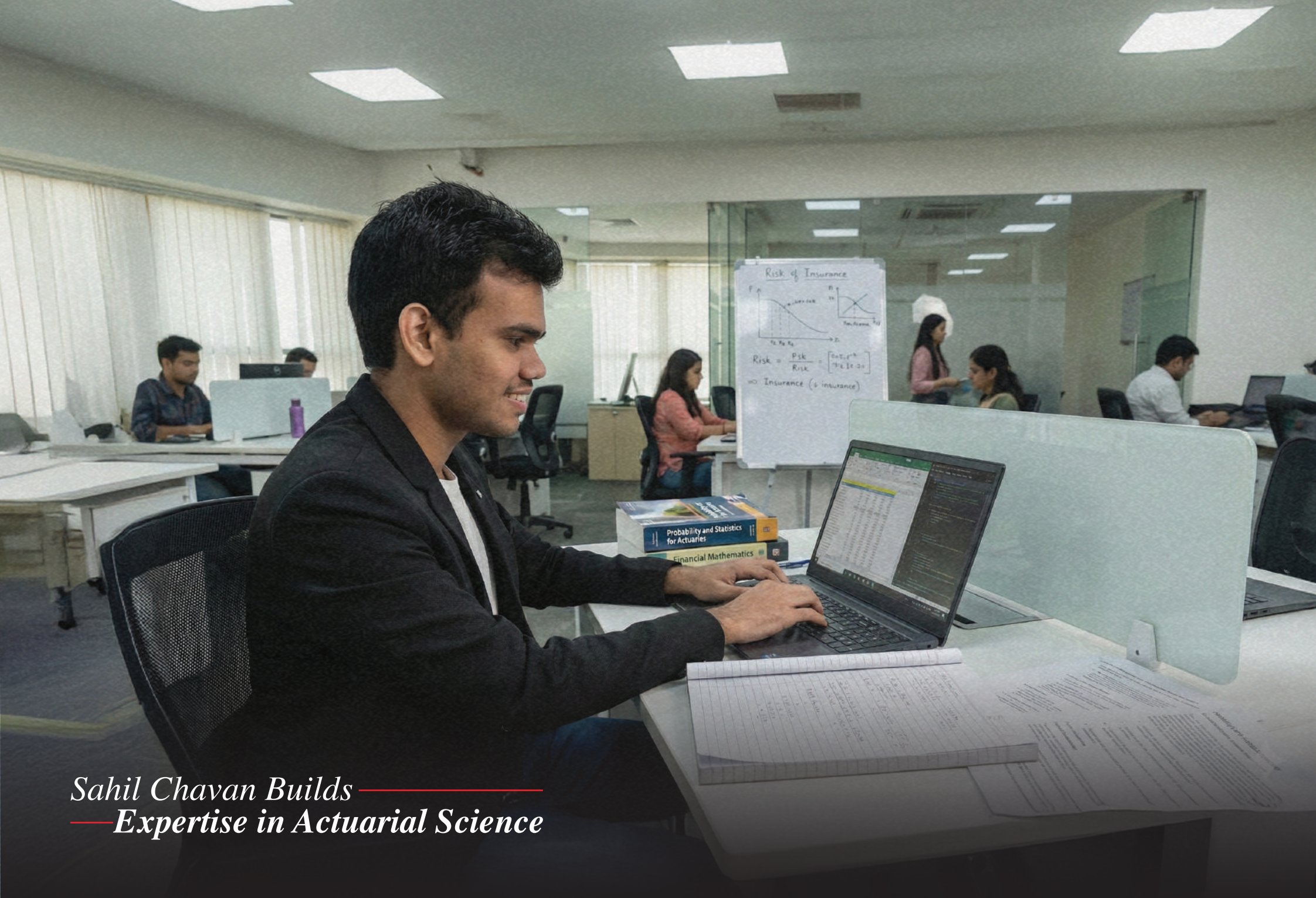
Graduating with a fabulous 9.02 overall CGPI, Saurabh took the crown when he joined Tata Consultancy Services, global leader in IT services, as System Engineer-Trainee. Rapidly gaining recognition for his work, winning the 'Star of the Month' award, enthusiastically learning and getting certified for new skills, Saurabh is surging ahead.

SAURABH YAMGAR

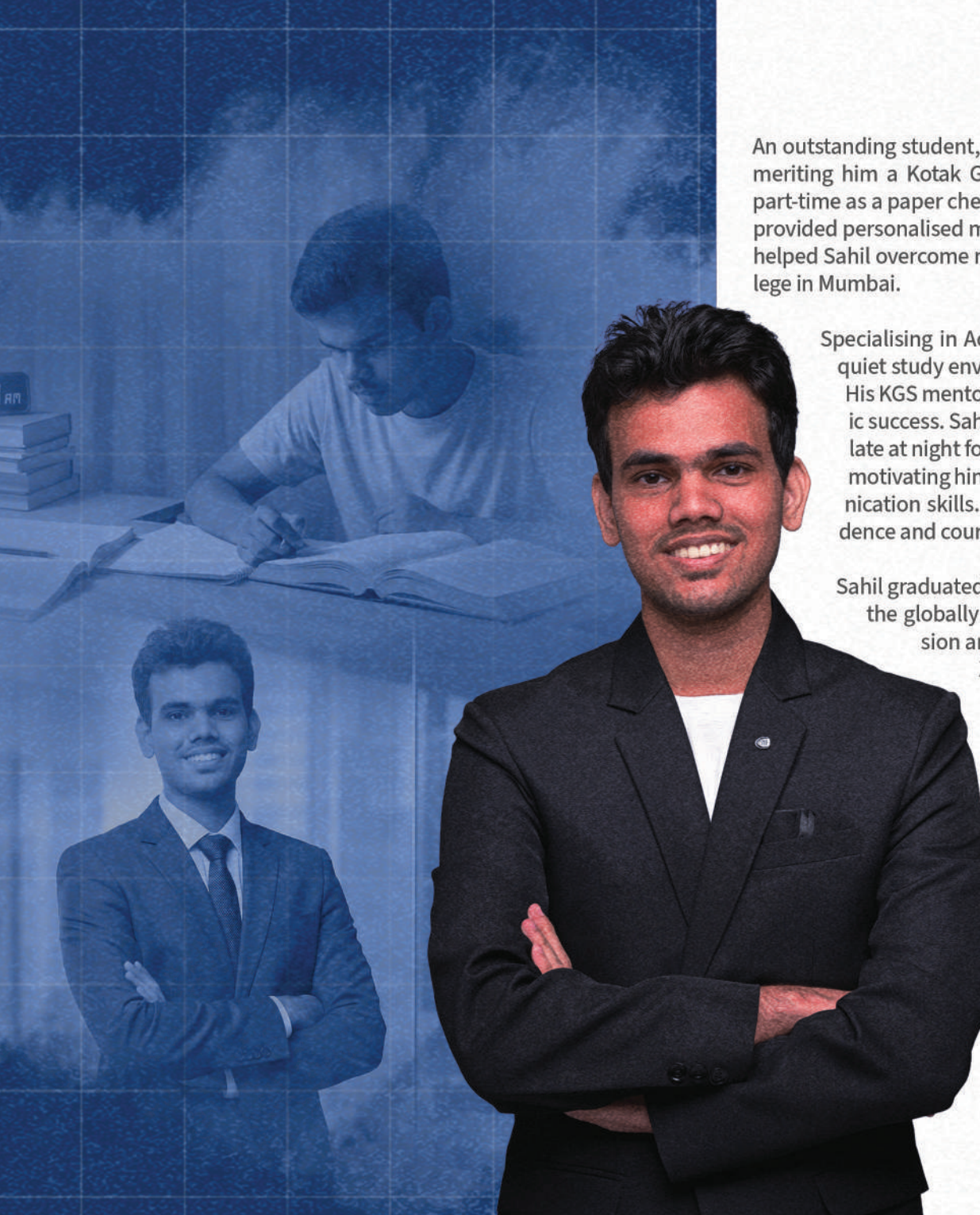
Kotak Graduate Scholarship

*Saurabh Is ———
———A Rising Star*





Sahil Chavan Builds
—Expertise in Actuarial Science



An outstanding student, Sahil attained 90% in SSC, 88.5% in HSC and an admirable 3rd rank in college, meriting him a Kotak Graduate Scholarship. KGS eased the financial burden on Sahil, who worked part-time as a paper checker to support his family. Aiding him in paying college fees till graduation, KGS provided personalised mentorship, exposure visits and coaching for job readiness. This holistic support helped Sahil overcome multiple challenges while pursuing B.Com. at the well-known K.J. Somaiya College in Mumbai.

Specialising in Actuarial Science, Sahil had to clear tough actuarial papers. His home lacked a quiet study environment. He struggled with time management and communicating in English. His KGS mentor stepped in, continuously guiding, counselling, steering Sahil towards academic success. Sahil learnt to use timesheets to structure his day-night study schedule and studied late at night for uninterrupted focus. During academic setbacks, his mentor made home visits, motivating him. Leveraging AI-based tools, Sahil improved his English vocabulary and communication skills. Exposure visits and training in life skills and 21st-century skills built his confidence and courage of conviction.

Sahil graduated with a strong CGPI of 8.6. He successfully cleared 6 tough actuarial papers from the globally recognised Institute and Faculty of Actuaries. Demonstrating discipline, precision and a strong work ethic during a prestigious 12-month internship at fast-growing Zurich Kotak General Insurance, he secured a full-time role as a Management Trainee-Actuary.

Says Sahil:

"I will forever be grateful to KEF and my mentors for their belief in me and their unwavering support. Their efforts have been the cornerstone of my journey toward becoming a qualified actuary and realising my dreams."

SAHIL CHAVAN

Kotak Graduate Scholarship



Ishika, a bright Grade 10 student at Aryan Public School, grew up in a conservative neighbourhood in interior Muktsar in Punjab. During the COVID-19 pandemic, life took a painful turn when she lost her father. Bereaved, uncertain about her three daughters' education, Ishika's mother worked as a cook to make ends meet. Ishika's father had been working at Reliance Petroleum. One of his colleagues acquainted Ishika's mother with the Kotak Shiksha Nidhi (KSN) program, offering her a ray of hope. Enabling continuity of school and college education of students impacted by the tragic loss of a parent due to COVID-19, KSN provides financial assistance and builds mental and socioemotional well-being. Since 2022, with KSN's support, Ishika's mother could ensure uninterrupted education for all three schoolgoing daughters.

Academically excellent, Ishika scored 79.23% in Grade 9. A lively child of versatile talents, she racks up achievements that extend far beyond the classroom. A yellow belt holder in karate, Ishika won a bronze medal in inter-school competitions and secured third place in the North India Karate Championship (12-year category). She secured second place in an essay writing competition, won accolades in singing and earned recognition for her contributions to school cultural events. Juggling varied hobbies, she participates in rangoli, mehndi and art contests. Continually guided, encouraged and supported by the KSN team, Ishika tackles challenges with strong self-belief and a positive mindset.

Making her school and community proud, inspiring her peers, a confident, upbeat, future-ready Ishika aspires to build a career in banking to bring financial stability to her family.

ISHIKA

Kotak Shiksha Nidhi



Ishika Symbolises
Perseverance and Power

In Pursuit of Social Justice,
Madeeha Advocates Education



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A B.A., LL.B. (Integrated) graduate from renowned institution St. Joseph's College of Law in Bengaluru, Karnataka, Madeeha works as a Junior Associate at reputable law firm Just Law Associates.

Madeeha aspired to become a lawyer. When her father passed away during the COVID-19 pandemic, this dream seemed out of reach. At this critical juncture, she discovered Kotak Shiksha Nidhi through the Buddy4Study portal. Empowering Madeeha with financial assistance for her education, KSN built her socio-emotional strength, helping her navigate the traumatic loss of a beloved parent with resilience. Trained experts counselled her regularly, encouraging her, boosting her confidence to surmount academic challenges. Cultivating empathy, they urged her to undertake social work. Madeeha volunteered with an NGO, assisting pandemic-affected families, coordinating relief efforts. She also participated in pro bono legal initiatives, helping those who could not afford to pay for legal assistance and spreading awareness about their rights.

Says Madeeha:

"A truly memorable moment since receiving the financial aid was my graduation. Standing on that stage, I felt an overwhelming sense of gratitude and pride. The support I received made it possible for me to focus fully on my studies and reach that milestone with confidence. It wasn't just a personal achievement—it was a reminder of how far I had come with the help and belief of others. That moment motivated me to continue working hard and to one day help others achieve their dreams the same way I was supported."

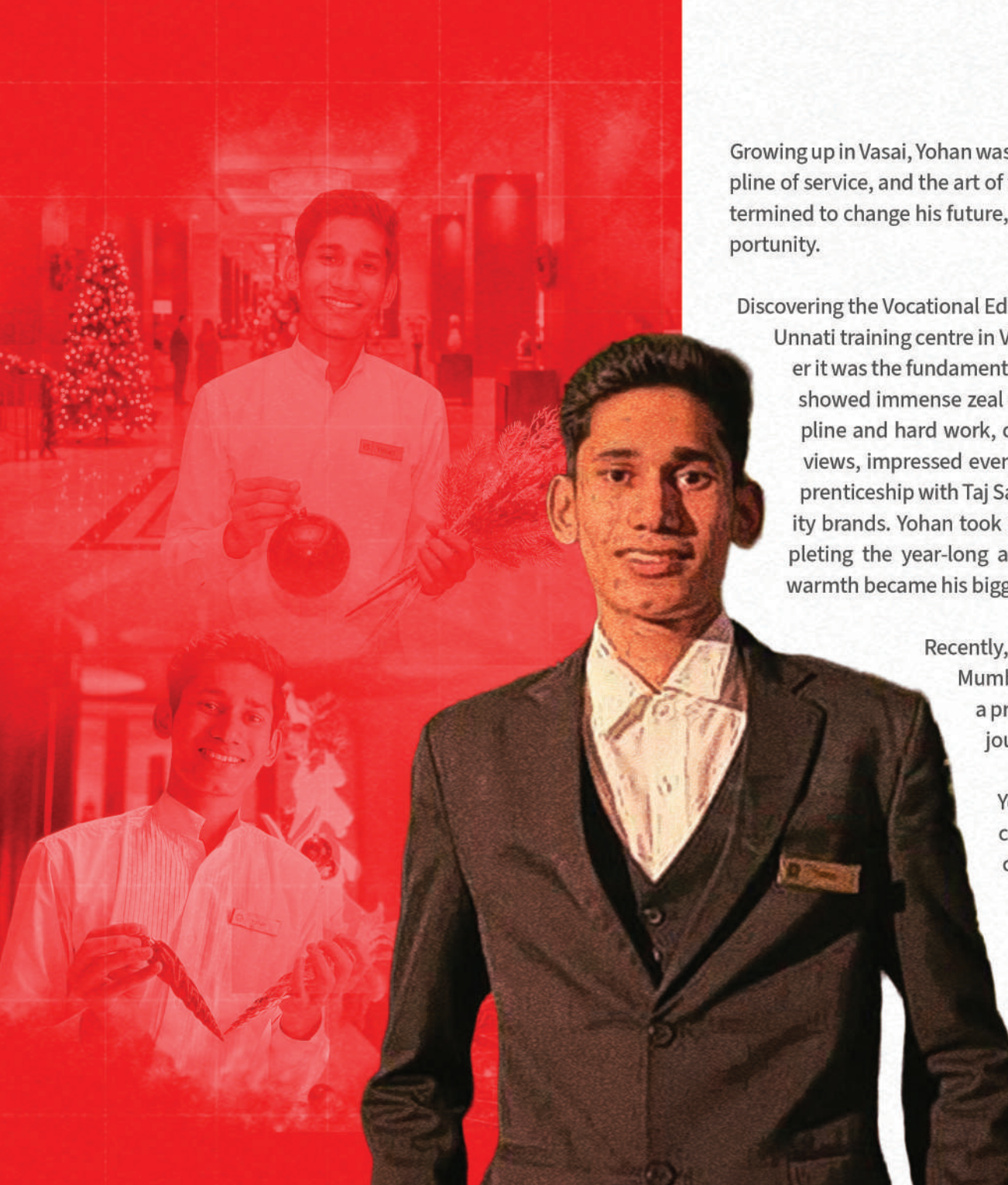
Adept at legal reasoning, committed to justice, Madeeha strongly advocates education to drive positive societal impact.

MADEEHA KULSUM

Kotak Shiksha Nidhi

Dreams Need Direction.
Skills Make Them *Possible*





Growing up in Vasai, Yohan was captivated by the world of hospitality, the grace of luxury hotels, the discipline of service, and the art of fine dining. Professional training seemed a distant dream, but Yohan, determined to change his future, worked day and night, taking up odd jobs while looking for the right opportunity.

Discovering the Vocational Education & Livelihood program, he enrolled in the Hospitality course at the Unnati training centre in Virar. He quickly emerged as a committed and enthusiastic learner. Whether it was the fundamentals of hospitality, customer handling, communication or grooming, Yohan showed immense zeal and excelled in every task and activity in class. His dedication, self-discipline and hard work, combined with his innate confidence and fine performance during interviews, impressed everyone. Recognising his potential, the team recommended him for an apprenticeship with Taj Santacruz, part of Taj Hotels, one of India's most prestigious luxury hospitality brands. Yohan took up the opportunity with verve and vigour, exceeding expectations, completing the year-long apprenticeship with outstanding performance. His professionalism and warmth became his biggest strengths, earning praise from seniors and guests alike.

Recently, Yohan took a career leap and joined The Fern Residency, Mira Road, Mumbai, Series by Marriott Hotel, as a Guest Service Associate. This new role at a premier hospitality destination marks an exciting chapter in his professional journey.

Yohan's family is bursting with pride as he becomes a role model for his community, exemplifying commitment, perseverance and a passion for excellence.

YOHAN MASTAN

The Fern Residency, Mira Road, Mumbai, Series by Marriott Hotel,
Vocational Education & Livelihood, Hospitality



Yohan Sets Sail for _____
_____ Premier Hospitality Destination



*Raksha's Expertise Elevates
— Customer Experience and QSR*



Raksha resided with her family in Mumbai. Despite a limited education, Raksha was a go-getter. She worked in retail and Quick Service Restaurant (QSR) sectors, garnering experience at Reliance Smart, Café Coffee Day and as a back-end executive in corporates. When her father heard about the Vocational Education & Livelihood program and encouraged her to explore it, Raksha visited the Unnati training centre in Mahim. Hopeful of better opportunities, she immediately enrolled in the Customer Relations & Sales course.

Among the most open-minded, active, enthusiastic learners in her batch, she absorbed retail and QSR operations, teamwork, leadership competencies, good grooming and interpersonal communication skills – especially fluency in spoken English - vital to her role. Grasping the value of time management, she improved her punctuality. She earned the 'Star of the Week' title. Her team was awarded for best participation in retail activity.

Raksha was hired by premium QSR chain Good Flippin' Burgers. Consistently proving her capability and leadership skills, she grew rapidly from Trainee Associate to Shift Manager, winning rewards and recognition over the years. With her growing success, Raksha's family moved into a 2BHK home in Thane, a moment of immense pride for all. After marriage, Raksha continued to pursue her career with the full support of her family. She recently joined well-known QSR chain, Maiz Mexican Kitchen, as Restaurant General Manager, accomplishing a new milestone.

Raksha visits Unnati centres, sharing her experience, urging aspirants to work hard and build skills, motivating them with her proactive attitude and infectious energy.

RAKSHA HANUMANTA GAIKWAD

Maiz Mexican Kitchen,
Vocational Education & Livelihood, Customer Relations & Sales



Coming from a family of modest means residing in Narpad, a small village in Dahanu taluka, Palghar district, Maharashtra, Princiya was not sure what the future held for her. Lacking basic facilities, the village offered limited economic opportunity. A bright, sincere student, Princiya had completed M.Com. Counselling by an official from the Foundation, she joined the Vocational Education & Livelihood course in BFSI - Banking, Financial Services and Insurance – at an Unnati Training Centre.

The 3-month course equipped Princiya with domain know-how, industry exposure, soft skills and job readiness. With placement assistance from the Unnati team, Princiya was hired by HDFC Bank, India's largest private sector bank and in 2025, among the largest in the world. She moved to the city to be nearer her workplace.

Starting at a good salary at its air-conditioned headquarters was not just prestigious, it was life changing. She was assigned a laptop with her name as the login ID. Office doors opened when she swiped her ID card. If she was on a night shift, an office car was allocated for secure pick-up and drop-off at her residence. Her sense of identity soared. Her natural aptitude and application saw her being entrusted with steadily increasing responsibility, giving her the opportunity to prove her mettle. Over the past three years, her skill and dedication earned her a well-deserved promotion and higher remuneration. Refurbishing her parents' rudimentary dwelling, giving her family a better standard of living, she has transformed their lives.

Confident and independent, Princiya is building a stable professional career.

PRINCIYA ROSARIO

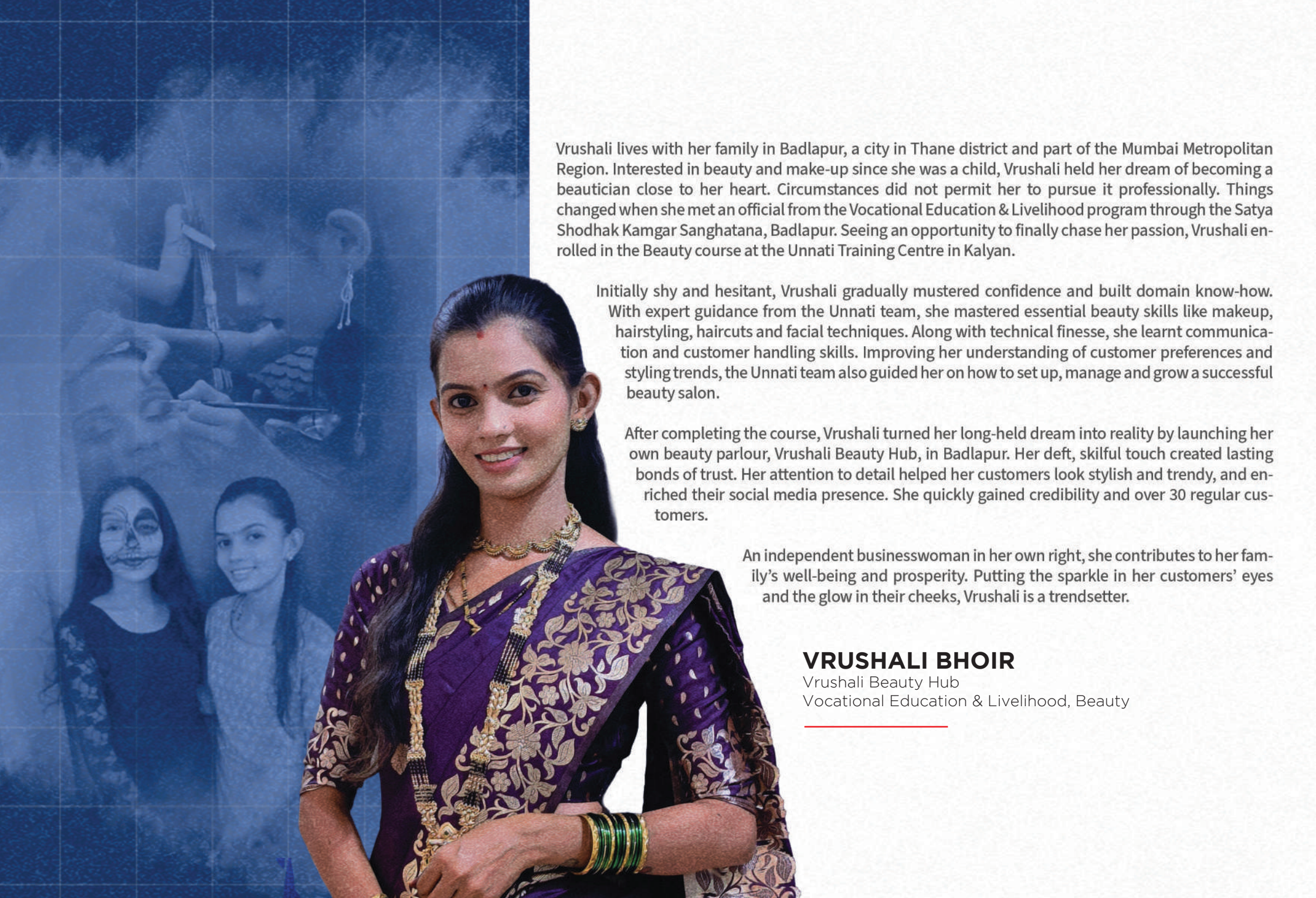
HDFC Bank,
Vocational Education & Livelihood, BFSI

Princiya Aces —
BFSI





*Vrushali Sets a New Trend ———
with Beauty Hub*



Vrushali lives with her family in Badlapur, a city in Thane district and part of the Mumbai Metropolitan Region. Interested in beauty and make-up since she was a child, Vrushali held her dream of becoming a beautician close to her heart. Circumstances did not permit her to pursue it professionally. Things changed when she met an official from the Vocational Education & Livelihood program through the Satya Shodhak Kamgar Sanghatana, Badlapur. Seeing an opportunity to finally chase her passion, Vrushali enrolled in the Beauty course at the Unnati Training Centre in Kalyan.

Initially shy and hesitant, Vrushali gradually mustered confidence and built domain know-how. With expert guidance from the Unnati team, she mastered essential beauty skills like makeup, hairstyling, haircuts and facial techniques. Along with technical finesse, she learnt communication and customer handling skills. Improving her understanding of customer preferences and styling trends, the Unnati team also guided her on how to set up, manage and grow a successful beauty salon.

After completing the course, Vrushali turned her long-held dream into reality by launching her own beauty parlour, Vrushali Beauty Hub, in Badlapur. Her deft, skilful touch created lasting bonds of trust. Her attention to detail helped her customers look stylish and trendy, and enriched their social media presence. She quickly gained credibility and over 30 regular customers.

An independent businesswoman in her own right, she contributes to her family's well-being and prosperity. Putting the sparkle in her customers' eyes and the glow in their cheeks, Vrushali is a trendsetter.

VRUSHALI BHOIR

Vrushali Beauty Hub
Vocational Education & Livelihood, Beauty

