

PHOENIX

20 **STORIES OF
EXCELLENCE**

*Stories of extraordinary courage,
grit and determination*



KOTAK EDUCATION FOUNDATION

It has been a rewarding sixteen years since we embarked on our mission to equip economically disadvantaged children and youth with education and foundational skills, galvanising them towards a better future. Our 'Inch Wide Mile Deep' approach, home-grown projects focussed on quality education for the low-income segment have been instrumental in shaping the success of our projects across India. KEF's approach is primarily three-pronged –

- a) Holistic interventions with children and educators in school
- b) Equitable scholarships for higher studies
- c) Vocational education and skills training for livelihood

Strengthening school leadership and teacher capacity building, creating a digital ecosystem and learning environment in schools, equipping middle school students with confidence and skills of communicative English, upskilling teachers to provide Foundational Literacy & Numeracy skills, and supporting districts in building and running Model Schools – these are key interventions run by KEF in Maharashtra and partially in Gujarat. KEF launched Kotak Kanya Scholarship in 2021 to offer financial and academic support to meritorious girl students from all across India, for the pursuit of higher education. Kotak Junior Scholarship supports meritorious students from the Mumbai Metropolitan Region for pursuing 11th and 12th Standard. KEF's Unnati project upskills unemployed youth from economically weaker sections of society and coaches them in the basics of IT and spoken English, life skills and personality development. It ensures placements for all eligible participants so they can stride with confidence into any professional sphere. KEF is now at the cusp of change as it prepares for the next chapter in its journey towards empowering the youth with quality education and livelihood. Armed with its vast experience and expertise, the organisation now aims to scale its depth as well as the breadth of its reach. KEF's philosophy is evolving from a 'school as a unit' to working toward district/state level education transformation. As KEF expands its ambit, it will help drive systemic reform and state education transformation to create long-term Impact at Scale. Kotak Education Foundation is the primary implementing agency for the CSR initiatives of Kotak Mahindra Group in Education. Kotak Karma is the Corporate Social Responsibility(CSR) identity of Kotak Mahindra Group Companies.

EXCEL

The Scholarship Project supports continuity in education for meritorious students from Class 11 until Graduation from underserved communities by offering scholarship, academic support and life skills support thereby helping families to rise above poverty. 10 plus scholarship project focusses on selecting highly meritorious students, supporting them with scholarships and other allied programs to ensure they complete Class 12 and take admission into professional courses. 12 plus scholarship offers unique features along with the financial support like providing intensive mentoring, home visits, academic sessions, career counselling and life skill sessions which improves the academic performance and also contributes to the holistic development of the scholars.

Kotak Kanya Scholarship - In 2021, KEF launched Kotak Kanya Scholarship , an exclusive pan-India scholarship for meritorious girl students from low-income families who have taken admission in STEM and professional courses in high – ranking premium institutes of India.

Financial Aid - Taking cognisance of the loss of life due to the Covid-led pandemic , KEF launched Kotak Shiksha Nidhi, a financial assistance program to ensure continuity in education for students aged 6 to 22 years who have lost a parent or primary earning family member due to Covid-19.





ARCHITECTING HAPPY HOMES

- Saish Naik

An architect designs homes where children will laugh and play, offices that will hum with the buzz of economic activity, edifices that will educate and entertain, manufacturing hubs that will make the things we wear and eat. But Saish could not have imagined his dexterous fingers shaping this world. For he inhabited a bleak and austere world at the other end of the spectrum. One where food was meagre, clothing scanty, shelter squalid and laughter a luxury. As an infant, Saish crawled around a small hut while his mother worked odd jobs to sustain them. Abandoned by her husband, she was destitute – but determined. She focussed all her energies on one goal – to educate Saish so that he could get a good job and never go hungry. She stitched clothes, cooked, ran errands and toiled endlessly. The paltry

sums of money she earned were not enough to feed both, so she skipped meals and fed her little toddler. He was growing up to be a bright boy. He participated in – and won – many talent contests in drawing, painting, handwriting and more. Fortuitously, this set the foundations for his future vocation. His mother's unstinting attention to his education kept him anchored. He studied hard from early childhood and attracted the attention of kind patrons. Reaffirming their faith in his aptitude and vindicating the scholarships bestowed on him from the first till the ninth standard, Saish usually topped his class. He was also studies, hoping her efforts would bear fruit. Her hard work was awarded 'Best Student' three years in a row. When he scored an exemplary 93.2% in





the SSC Board exam, Kotak Education Foundation (KEF) stepped in. The Kotak Excel Scholarship helped Saish open the door to a rewarding career. Meticulously designed to counsel, craft study plans and financially support deserving students from deprived circumstances, this scholarship is a beacon for many. Wrestling with adversity, Saish took drawing classes and earned to support his mother. At the same time, he diligently attended junior college with the aid provided by the scholarship. Saish savoured the fruits of his labour when he attained 79.2% in the HSC Board exams. Mentored by career coaches at KEF who gauged his natural flair and encouraged him, he took the competitive exam for architecture and aced it. At this stage, confronted with steep tuition fees that put a degree in architecture out of his reach, Saish despaired. KEF came forward and extended further support and expert guidance for his scholastic pursuits. Buoyed with hope, facilitated by Kotak Excel

Scholarship, he enrolled in a college of architecture – where he topped his class for three consecutive years in keeping with his penchant for hat tricks. When he graduated with flying colours – ranked 3rd in college and 36th in University – it was a moment of pride for Kotak Education Foundation. Saish is now an architect, employed with an established architectural practice. His hands move restlessly on the drafting table, designing homes where children will laugh and play, offices that will hum with the buzz of economic activity.... and his mother cannot stop smiling.

Her son Saish Naik - dreamer, doer, architect - has set an example for others to follow.

DEEPTI'S FORTITUDE AND COMMITMENT

- Deepti Sharma



Deepti Sharma, living in a small town in Uttar Pradesh, was the youngest of three siblings and came from a low-income family. Her father, an ex-serviceman, was the sole provider for his family but his pension was barely enough to get by. Knowing that their limited means would not finance her higher education, Deepti focussed on her studies, hoping her efforts would bear fruit. Her hard work was rewarded when

she scored more than 97% in both SSC and HSC. She cleared the NEET exams with a fabulous score and an awe-inspiring All-India rank of 2283. Deepti secured admission to MBBS at the renowned King George Medical University, Lucknow.

Awarded the Kotak Kanya Scholarship by Kotak Education Foundation (KEF), Deepti grew optimistic about achieving her dream of becoming a doctor.

In the first year of MBBS, she kept up her academic momentum, bagging gold medals in Anatomy and Physiology and standing 2nd in her entire batch.

She went on to a posting in the Psychiatry department where she learned to treat mental disorders.

Always cheerful and agile despite circumstances at home, Deepti has other interests that keep her fit. She is a national-level Judo Champion and plays Badminton occasionally.

As she continues to persevere in her studies, Deepti is determined to work towards women's health and wants to do research on cervical cancer. She believes in 'Cure for All' and wants medical science to reach remote corners of the country.

This Kotak Kanya has set out to make a difference.



PALLAVI CONQUERS HER FEARS!

- Pallavi Sutar

Pallavi Sutar was studious, sincere and hardworking. Determined to do well in life, she always put in that little extra effort to stay ahead in class. She applied herself well and scored an admirable 86.8% in the SSC Board exams, making her school and family proud. After her amazing SSC results, Pallavi became a Kotak Excel Scholar under the 10+ Scholarship program of Kotak Education Foundation (KEF). Taking admission to Class 11 in the well-known Thakur College, she continued her education. However, despite impressive grades, Pallavi lacked confidence. Faced with an unexpected or unfamiliar situation, she often became nervous. She reached out to her KEF mentor who sensed that she needed support from time to time and stayed

in regular touch with her. During one such call with her mentor, Pallavi went into a complete panic. Their college teacher had assigned them two project reports to be completed in the next two days. But the real challenge for Pallavi emerged when the teacher told them to prepare presentations and be ready to present at any time. Pallavi shared with her mentor, her immense stage fear and her terror of presenting to an audience. Her KEF mentor soothed her and told Pallavi to concentrate on the immediate task at hand – the reports. She guided her to think through and plan her report outline, research the relevant content and start writing her not to think of presentations that might come up sometime in the future – maybe two days or even seven





days later - and let that fear affect her present. She gradually eased Pallavi out of her alarmed state of mind and chatted with her on WhatsApp, reassuring her. Pallavi started working on her report the same day. The next week, a delighted Pallavi called up her mentor and said that she had submitted her reports on time and made the presentations without a hitch. She explained that she had reflected on her fears as her mentor had suggested earlier. She was afraid of saying something wrong and of what people might think of her. So her mentor had asked her what would happen if her fears were to come true. Pallavi thought a bit and answered that nothing would happen. That is when her mentor advised her that if she went wrong

somewhere, she could simply say 'Sorry' and move on to the next part of her presentation. She need not be conscious of people's opinions of her. This thought process drove a big change in Pallavi. It gave her the strength to face her anxieties. She went on to make her presentations with clarity of mind and confidence. The positive outcome of this episode was a turning point for Pallavi. It boosted her self-belief. With the help of her KEF mentor, she confronted her fears and overcame them, to excel in her studies and assignments, scoring an excellent 81.5% in her Class 11 final exams. Just one more stepping stone in her journey to success.

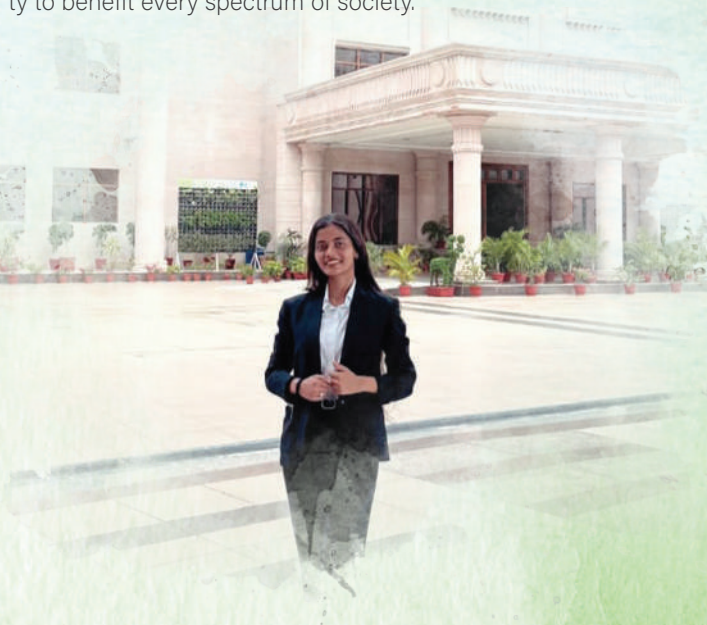
NIHARIKA'S RESOLUTE SPIRIT AND PERSEVERANCE

- Niharika Rai

An academically brilliant student, Niharika Rai attained consistently high grades in school. Year after year, her exceptional performance earned her well-deserved - and much-needed - scholarships. Niharika grew up amid huge financial hardships. Her father, a small farmer with a landholding of less than one acre shared with his brothers, was a man of limited means. Farm income also fluctuated with agricultural seasons. The family survived primarily on her mother's meagre income of Rs.6,000/- per month as an Anganwadi worker. But Niharika's optimism knew no bounds. Residing in an ancestral house partitioned to accommodate 22 family members under one roof, Niharika managed her studies within the single room and kitchen allocated to her family. With enormous dedication and untiring effort, she scored an impressive 95% in HSC along with an outstanding score in the tough, competitive, national-level CLAT (Common Law Admission Test). She secured admission to the coveted BA LLB (Bachelor of Arts and Bachelor of Laws) integrated course at Rajiv Gandhi University of Law, Punjab. Qualifying for the Kotak Kanya Scholarship from Kotak Education Foundation (KEF), she continued her astonishing track record of 9 CGPA (Cumulative Grade Point Average) in every semester but wanted to gain some professional knowledge. To this end, she did an internship with Kotak Mahindra Bank. She added one more feather in her cap

when she and her team won the 5th Moot Court Competition, defeating 30 teams from 15 states. Currently in her second year of

BA LLB, Niharika keeps going from strength to strength – but remains level-headed and shows maturity far beyond her years. Filled with a sense of purpose and solidly supported by KEF, Niharika aims to build a career in law as she envisions it as an opportunity to benefit every spectrum of society.





CLIMB EVERY MOUNTAIN WITH EXTRAORDINARY DETERMINATION

- Dr. Shreedhar Dhopat

Hunger and hardship were the little boy's constant companions and deprivation his only reality. Hailing from a small village in Maharashtra, Shreedhar Dhopat was born into a simple farming family. Every day, he watched his frail parents struggle to make ends meet. Backbreaking farm duties and strenuous labour filled their days, but the coffers remained empty. They burned both ends of the candle, but their meals were appallingly frugal. They grappled with debts, braved the vagaries of nature and combated health ailments and infirmity. At an early age, Shreedhar realised that education would be his passport out of the vicious cycle of poverty. Dreaming of becoming a doctor, he studied hard and got consistently good grades in primary school. Seeing his potential but unable to provide for him, his loving parents bid him a tearful goodbye and sent him to their daughter's home in Mumbai. They hoped he would gain greater exposure and opportunity in the bustling metropolis. Shreedhar's sister and her husband welcomed him with open arms. They were struggling financially but encouraged him as he showed a lot of promise. Determined to make his family's sacrifices worthwhile, young Shreedhar topped his class repeatedly from 5th to 7th standard. He accomplished a major feat when he scored 94% in the SSC Board exams and ranked first in his school. His proud schoolteachers then introduced Shreedhar to Kotak Education Foundation (KEF). Bolstered by KEF's support, facilitated by the Kotak Excel Scholarship, he powered his way through junior college, securing a high percentage in the HSC Board exams and medical entrance tests. However, it was

insufficient to qualify for M.B.B.S. in a reputed college. He decided to invest one more year to study harder and fulfil his childhood dream. Trying to cope with financial distress, his family was deeply apprehensive. He was also anxious because of the risks entailed. But, determined to attain his goal, he faced his fears and persuaded them to give him a chance to show his mettle. Said Jesse James, legendary track and field athlete and Olympic gold medallist –

We all have dreams. But... to make dreams come into reality, it takes an awful lot of determination, dedication, self-discipline and effort.

Shreedhar now needed to concentrate for hours at a stretch, which was not feasible at home. So, he sought out a neighbourhood library and pored over his textbooks and notes there. Juggling tuitions, studying late into the night, he gave it all he had – and trumped every challenge to surpass expectations! He got admission into one of the country's most prestigious medical institutions, Seth G. S. Medical attached to the esteemed K.E.M. Hospital. Kotak Education Foundation continued to support him, solidly by his side as mentor and benefactor through medical college. Steadfast in belief and resolute in endeavour, Shreedhar strove till he achieved his heart's desire. He is now Dr. Shreedhar Dhopat, M.B.B.S. After years of suffering and separation from their beloved son, his parents' happiness knows no bounds. Bursting with pride, eyes sparkling with joy, they talk of people in their village addressing them with awe, as 'the doctor's parents'. For them, it is the ultimate badge of honour.



FROM GRIEF TO GLORY

- Mehuly Chakraborty



Mehuly's life took a profound and unexpected turn when she lost her mother to the COVID-19 pandemic, leaving her family emotionally devastated and facing significant financial challenges. Despite their previous stability, the loss had a profound impact on them. However, Mehuly was determined to continue her education and actively searched for scholarships, including the Kotak Shiksha Nidhi scholarship. Although she initially had doubts, she decided to apply and, to her surprise, successfully secured the scholarship after a brief interview. The Kotak Shiksha Nidhi scholarship became a beacon of hope in Mehuly's life. It covered her college fees, allowing her to pursue her studies without the looming shadow of financial strain. Beyond the financial support, the scholarship program also provided her with emotional assistance during this trying period. Regular phone calls, lasting around 20 minutes each, served as a source of strength and encouragement. During these conversations, her academic progress was discussed, and she was offered assistance in various forms, further reinforcing her determination to succeed. One significant challenge that Mehuly faced was the completion of an unpaid internship at L&T during the last year of her studies. However, she saw this internship as a crucial stepping stone towards a promising paid position upon confirmation. The financial relief provided by the scholarship enabled her to navigate this phase with confidence and determination. Moreover, the scholarship's support extended beyond Mehuly's education. By relieving her father of the financial responsibility of paying her college fees, it allowed him to focus on caring for her maternal grandparents, a role previously shouldered by her mother. Throughout this tumultuous period,

Mehuly's family grew closer and more resilient, learning valuable life lessons. The adversity they faced during the loss of her mother served as a catalyst for personal growth and strengthened their bonds. As she reflects on her transformative journey, Mehuly expresses profound gratitude to Kotak Shiksha Nidhi for being the catalyst of change in her life. Her financial situation has improved,

and change in her life. Her financial situation has improved, and with newfound courage and determination, she now dares to dream of pursuing a Master's degree abroad, a prospect that once seemed out of reach. In her heart, she remains deeply indebted to Kotak for their unwavering support and for lighting the path to her brighter future.



WINNING AGAINST ALL ODDS

- Kshitij Hiwale

For Kshitij Milind Hiwale and his family, life was an endless struggle. His father's limited income was insufficient to take care of their basic needs so his mother's salary of Rs.10,000 per month had to suffice the family of four. His mother, a nurse, wanted to educate her sons but was constrained by her financial troubles.

Kshitij adjusted to the situation. He applied himself to his studies and was a high-performing student from 1st to 10th standard. Exceptional results in SSC gained him a scholarship from Kotak Education Foundation (KEF) with whose aid he did his 11th and 12th standard. The KEF team mentored him extensively and helped him prepare for competitive entrance exams.

For Kshitij, who had always aspired to be an engineer, it was a dream come true when he enrolled in the famed VJTI (Veermata Jijabai Technological Institute) for B.Tech. in Production Engineering. KEF continued providing aid for Kshitij's education. Encouraged by KEF's solid support and motivated to improve conditions at home, Kshitij worked hard to win against the odds. He aced his exams and emerged victorious.

His joy knew no bounds when he was placed with PwC (PricewaterhouseCoopers), a British multinational financial advisory and professional services network and one of the global Big Four accounting firms. As a Tech Consultant with an annual package of Rs.9,00,000/-, Kshitij has finally arrived.

Kshitij shares his thoughts with us...

This is Kshitij Hiwale. I have grown up in Powai, Mumbai. I have been part of Kotak's family for nearly 6 years now.

I had always tried to perform well in my academic life from 1st to 10th standard. But being a kid from the slums, I had no idea of the world that I was about to enter.

In Class XI and XII, KEF gave me financial aid and support when I was preparing for my entrance exams. The in-person Saturday sessions that I attended were especially helpful in my B.Tech. years. Thanks to everyone working at KEF, I've met like-minded students and mentors who have been constantly guiding and helping me, both financially and mentally, so that students like me can dream for our careers and our future without any hesitation.

I cannot possibly express how grateful I am for the opportunity that I have received and I am sure that every student in this program must feel the same.

Facing the world without any support would have been difficult for many of us due to our backgrounds, but KEF made it possible for us. For me, KEF is going to be an irreplaceable part of my life.



IN PURSUIT OF EDUCATIONAL EXCELLENCE

- Kiran Bhosale



In the pursuit of her dreams, Kiran Bhosale, a beneficiary of the Kotak Education Foundation, exhibited unwavering consistency and persistence. Despite her soft-spoken demeanour, Kiran's dedication and focus were truly remarkable. These qualities bore fruit when she achieved an astonishing 93.07% in her HSC exam within the Commerce stream. Kiran's aspiration was to become a Chartered accountant, and she had already cleared her foundation

exam on her very first attempt. During the lockdown, Kiran's family faced severe financial hardships, compelling her parents to toil relentlessly to meet their daily expenses. Instead of hindering her education, this adversity became the driving force in her life. Kiran was acutely aware that the path out of their predicament lay in education. She firmly believed that by excelling academically, she could uplift her family and herself from their current circumstances. As the eldest of three siblings, Kiran willingly assumed the role of a role model for her younger brothers and sisters in their academic pursuits. Kiran firmly understood that success had no shortcuts; consistent and diligent study was the key to high achievement. She adopted a highly efficient and effective study routine from Day One, and the results were evident in her exceptional performance. Kiran attributed her success to regular study and timely revisions, dedicating a remarkable 8 to 9 hours of her day to her academic endeavours. Gratefully, she recognised the pillars of strength and support in her life: her parents, the Kotak Excel Scholarship program and her coaching classes. These pillars enabled her to maintain her focus on her studies and shielded her from distractions arising from the daily struggles she faced. Currently enrolled in the intermediate course at J.K. Shah, Kiran continues to persevere relentlessly toward her goal. We extend our heartfelt congratulations to Kiran on her well-deserved success and fervently wish that she persists in her journey, seizing every opportunity that comes her way.



NITIN JADHAV'S PATH TO SUCCESS

- Nitin Jadhav

Nitin Jadhav, a final-year Electronics Engineering student at Vidyalkar Institute of Technology in Mumbai, recently achieved a significant milestone. He secured a campus placement at Capgemini, one of India's top IT service companies, with an impressive annual salary of 7.5 lakhs. Nitin's path to success was anything but typical. From a young age, Nitin demonstrated exceptional academic talent, consistently ranking among the top students from 1st to 10th grade. Despite facing financial constraints in his family, Nitin's parents, who had limited education themselves, prioritised his schooling. Nitin began in a Marathi medium school, later switching to a semi-English school, which presented language challenges. Nitin's remarkable potential didn't go unnoticed. He earned scholarships for his outstanding SSC performance, including the prestigious KEF Excel Scholarship. This support not only boosted his confidence but also enabled him to continue his education. Nitin scored an impressive 91.60% in his SSC exams, securing his place in the KEF Scholarship program. For junior college, Nitin joined Swami Vivekananda Junior College, where the language shift initially posed difficulties. With unwavering support and mentoring from KEF, Nitin overcame these challenges. Nitin's KEF mentors encouraged him to attend coaching classes for his 11th and 12th-grade studies, while he managed his MHT CET preparations independently. The college offered reduced fees based on his SSC results, and KEF



supported his coaching expenses. Monthly scholarships and career guidance prepared him for the HSC and MHT CET entrance exams. Nitin successfully cleared his MHT CET with 110 marks, allowing him to pursue his engineering dream at Vidyalankar Institute of Technology. Though his initial semester posed challenges, Nitin's performance improved over time, and he is now in his final year. Faced with multiple job offers, Nitin accepted

positions at both Ugam Solution, a leading analytics company, and Capgemini, a multinational IT service and consulting giant. He will join Capgemini as a Senior Analyst with an annual CTC of 7.5 lakhs.

Nitin expresses sincere gratitude to KEF, his mentors, and donors for helping him turn his dreams into reality.

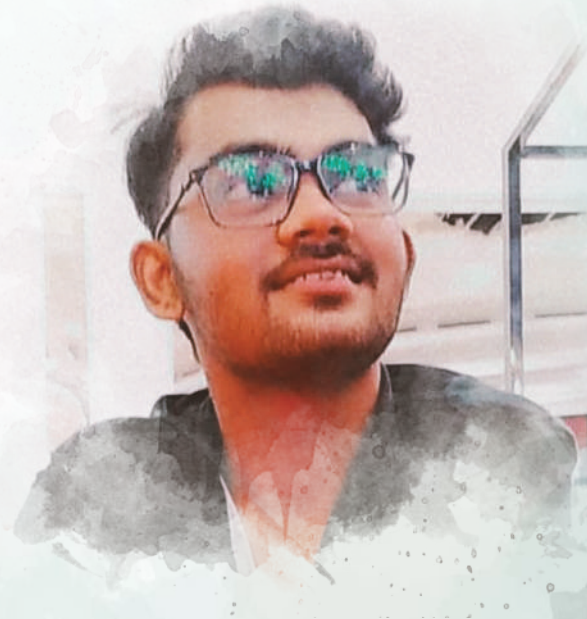


RESILIENCE THE KEY TO SUCCESS

- Fahad Sayeed

Fahad's path to becoming a successful Software Developer was marked by determination and resilience. Despite hailing from a modest background, Fahad was a dedicated student from a young age with a dream to become an engineer since the 7th grade. Born into a family with limited means, Fahad's father had only completed 7th grade, and his mother had stopped at the 10th. His father worked as an auto-rickshaw driver, struggling to make ends meet. But Fahad's ambition remained unwavering, and his parents encouraged him and his three siblings to pursue education. He excelled in school, achieving an impressive 87.40% in his SSC, earning him the KEF Excel Scholarship. This scholarship boosted his confidence but also made him realize the challenges ahead. Coming from a Urdu-medium background, he worked hard to improve his English skills with the support of the Excel Scholarship Program. Fahad attended the National Sarvodaya Junior College, scoring 67%. KEF mentors guided him to coaching classes, and he managed his MHT CET studies independently. The monthly scholarship and career guidance from KEF eased the financial burden on his parents. Fahad not only cleared MHT CET but also qualified for JEE MAINS, fulfilling his engineering dream. He enrolled in a B.Tech program in Computer Science in Maharashtra, where his performance steadily improved. During the lockdown, Fahad faced more challenges. He tutored in the mornings and worked part-time with Swiggy to support himself and manage his education expenses.

Now, Fahad has accepted an offer from Brisklogic, a prominent IT consulting company in Mohali, Punjab, as a Software Developer with an annual CTC of 4 Lakhs. His journey, from adversity to achievement, is a testament to determination and unwavering faith in one's dreams.





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EMPOWERING VAISHNAVI

- Vaishnavi Chavan

Vaishnavi Chavan was a bright student with good communication skills, studying at Dnyanprakash Vidyalaya. Academically strong, she did well in her 10th standard and got a scholarship from Kotak Education Foundation (KEF). She started studying Commerce at R J College. Despite being clever and well-spoken, she was confused and anxious. Her KEF mentor found that she was always worrying about her future. She wanted to become a Chartered Accountant (CA) but wondered what she would do if she was unable to clear the tough CA exams.

Distracted by her worries, she began neglecting her studies. Her grades dropped. Her mentor made her write down her strengths and weaknesses. Vaishnavi's notes revealed that she was terrified of not doing well academically and being left behind by her peers. In spite of her previous excellent track record, she had a lot of self-doubt and was uncertain about her abilities. In consultation with her parents who placed full faith in their daughter's aptitude and commitment to studies, the mentor started building Vaishnavi's self-belief. The mentor put in consistent effort to build her confidence through many telephonic and face-to-face mentoring sessions.

The mentor helped Vaishnavi believe in her abilities and talents and made her realise she could excel in her field. An important point her mentor addressed was that of career options other than that of a Chartered Accountant. Vaishnavi was not aware of the ample career choices or even educational courses

open to her, after completing 12th standard. Once she went into details of each course and career alternative, Vaishnavi was convinced. Her doubts began to fade. The information cleared her clouded mind.

Constant communication with her KEF mentor strengthened her self-esteem. She understood that it was not the end of the world if she was unable to clear her CA exam. Her horizons broadened.

Encouraged to think positively, Vaishnavi concentrated on her studies and worked hard. She secured an incredible 93.67% in her HSC Board exams. Delighted, she told her mentor that she planned to do B.Com. and pursue the ACCA qualification, equivalent to the CA certification and a world-leading accountancy qualification for budding finance professionals.

Sure of herself, her aspirations and her vocation, Vaishnavi is unstoppable!



FROM ADVERSITY TO ACHIEVEMENT

- Dheeraj Jain

In the early days of his BBA-MBA Integrated course journey, Dheeraj Jain, a dedicated student with ambitious dreams, found himself facing an unexpected and daunting challenge. The onset of the COVID-19 pandemic took a toll on his family, resulting in the tragic loss of his father. This unfortunate event left Dheeraj in a precarious financial situation, as his father had been his main pillar of support in paying for his education.

Amidst the storm of uncertainty and grief, a glimmer of hope emerged in the form of Kotak Shiksha Nidhi, a lifeline for students like Dheeraj who were grappling with the financial burden of their education. Dheeraj decided to embark on a path to change and applied for assistance through the Kotak Shiksha Nidhi program. To his great relief, the application process proved to be surprisingly smooth and straightforward.

Kotak Shiksha Nidhi's support arrived just in the nick of time, providing Dheeraj with the financial aid that he needed to complete his education and enabled him to continue his BBA-MBA integrated studies without any interruptions. This support was not just a monetary lifeline; it was a beacon of hope that helped Dheeraj weather the emotional storm and maintain his focus on his academic pursuits.

With the invaluable backing of Kotak Shiksha Nidhi, Dheeraj transformed his situation. He persevered through his BBA-MBA integrated studies, demonstrating unwavering determination even in the face of personal loss and financial challenges. Dheeraj's goal remained clear - to secure a promising job and build a successful career.

Dheeraj's journey depicts the significance of timely financial assistance, especially when unforeseen tragedies strike. Kotak Shiksha Nidhi's intervention not only alleviated Dheeraj's financial hardships but also empowered him to chase his educational dreams with renewed vigour.

Today, Dheeraj stands as a testament to the indomitable spirit that can emerge from adversity. His story reminds us that with the right support, even the most challenging circumstances can be transformed into opportunities for growth and success.



THE WINNING APPROACH

- Raj Gupta

Raj Gupta should have been on top of the world. Among Dhanraji Pal Vidyalaya's best students, he got a remarkable 91.4% in SSC. Admission to Science at the famed Ramniranjan Jhunjhunwala College and a well-deserved scholarship from Kotak Education Foundation (KEF) should have made him very happy. However, he was silent and withdrawn on calls with his KEF mentor. Alarmed, his mentor called him to the office for a face-to-face chat. That is when Raj shared his deepest fears.

Overwhelmed by the Class 11 syllabus which he felt was massive, Raj was frightened of underperforming in college and disappointing his family.

Secondly, his score of 70-75% in periodic tests worried him because he believed they reflected his long-term outcome. Thirdly, in his anxiety, he underestimated the time required to study a section. He dedicated insufficient time to a topic, neither learning it properly nor covering it completely – leading to panic.

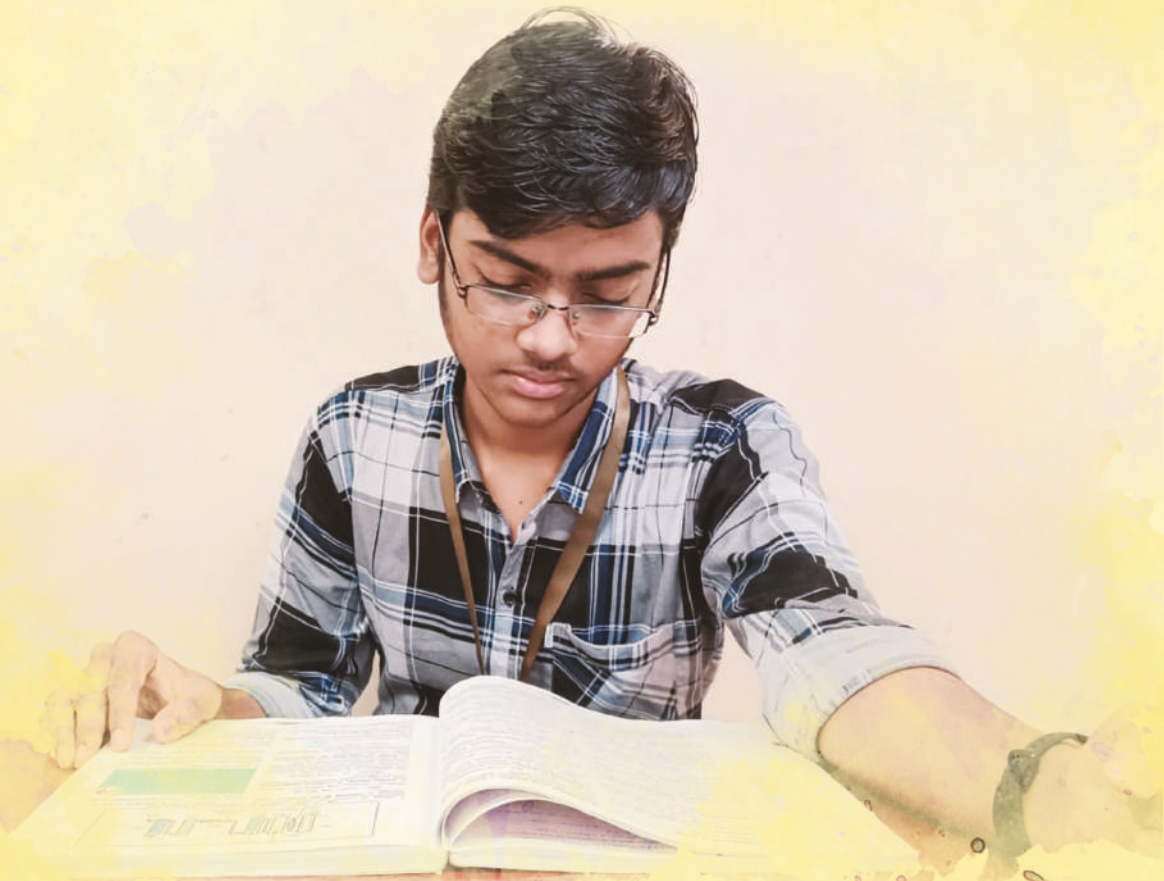
His mentor realised the seriousness of the problems and started having regular mentoring sessions with Raj. She told him to concentrate on completing specific sections and not worry about the entire year's syllabus.

She guided Raj to analyse the time required to complete a section and set a realistic time estimate. She helped him in this process by creating timeframes for individual topics. She also divided

Raj's mentor explained that periodic tests were for specific sections and their results were not to be interpreted as final scores. Raj said he was losing marks in objective questions in these tests. So his mentor asked him to write down, practise and revise objective questions in a separate notebook.

The structured approach along with constant backing from his mentor helped Raj overcome his fears. His panic subsided. He gained confidence and studied earnestly to get good grades. His test scores jumped to 80-100% (Test 1 - 30/30, Test 2 - 20/25, Test 3 - 20/20). Reinforcing his record of academic distinction, he scored an outstanding 83% in Class 11.

Raj is now following his dreams instead of his fears. Supported by his mentor, he is steadfastly working towards becoming an engineer.



RISING ABOVE HARDSHIPS

- Bhavya Jain

Bhavya, a B.Tech student, embarked on a transformative journey in 2021, marked by financial challenges following his father's untimely demise during the COVID-19 pandemic. The family's savings became their lifeline, and Bhavya's dreams of pursuing higher education were hanging by a thread. However, hope entered his life through the words of a friend who introduced him to the Kotak Shiksha Nidhi scholarship program.

The application process was nothing short of a breeze, offering Bhavya a hassle-free path towards brighter horizons. With the scholarship's gracious support, the burden of financial constraints was lifted, allowing him to wholeheartedly focus on his studies. Bhavya's determination to establish a successful career in a reputable IT firm shone through, reflecting his unwavering resolve to rise above adversity.

Bhavya's journey with the Kotak Shiksha Nidhi scholarship was more than just financial assistance; it was a profound transformation. The scholarship acted as a pivotal turning point in his educational odyssey, enabling him to channel his energy and attention into academic excellence. The mental well-being sessions, thoughtfully provided by the scholarship program, created a nurturing and empathetic environment for Bhavya. Here, he found solace in discussing personal challenges, and sharing his inner thoughts, ultimately contributing to his holistic growth.

In the grand tapestry of his story, Bhavya's interaction with the Kotak Shiksha Nidhi scholarship was a testament to its positive impact on both his academic journey and emotional well-being. Beyond the financial relief, it became a cornerstone in his life, empowering him to chase his dreams in the IT sector with newfound vigour. This story stands as a testament to the profound significance of scholarships, serving not only as financial aid but as catalysts for personal and professional growth in exceptional individuals like Bhavya.



DETERMINED TO EXCEL

-Bhavana Palle

The journey from a remote village in Telangana to the corridors of IIT Bombay was not easy. But with her determination and diligence, Bhavana Palle overcame many difficulties and surpassed expectations, making her family proud.

Bhavana's father was a farmer belonging to the economically weaker section of society. Bhavana wanted to study well, get a good job and improve their standard of living. Her father could not back her financially but extended much-needed moral support.

Encouraged by him, Bhavana studied with limited resources and went the extra mile to get good grades.

In HSC, she got a praiseworthy 98.4% and was ranked All India 4th in JEE Mains in the Girls category. What's more, she got an All-India rank of 107 in JEE Advanced and 9 in the EWS (Economically Weaker Section) category. Her outstanding performance got her admission to the B.Tech. – Computer Science and Engineering course at IIT Bombay.

Awarded the Kotak Kanya Scholarship by Kotak Education Foundation (KEF), Bhavana worked tirelessly and passed her semester exams with flying colours.

In her second year in college, she scored an admirable 8.89 CGPA (Cumulative Grade Point Average). She also did a 12-week internship with Google STEP (Student Training in Engineering Program), earning a stipend of Rs.77,000 per month for the duration of the project.

She crossed a new milestone when Google made her a Pre-Internship offer for the third year, with a stipend of Rs.1,14,000 per month. Her hard work and dedication had started paying good dividends. Bhavana is an avid reader, likes dancing and plays badminton. She aims to pursue an M.Tech. and do research work at an international university.

Kotak Kanya Bhavana has set new benchmarks in academic excellence and the will to succeed!

Go



FROM ADVERSITY TO ACHIEVEMENT

-Rushikesh Shinde

An eager and sincere student, Rushikesh scored a praiseworthy 86.8% in the SSC Board exams, gaining him admission to the reputed Guru Nanak Khalsa College as well as support from Kotak Education Foundation (KEF) through the 10+ Scholarship. A mentor was assigned to Rushikesh.

During his initial calls with Rushikesh, the KEF mentor soon realised that the child was deeply discouraged and needed hand-holding. On probing, the troubled teenager shared his struggles.

After his father's demise some years back, his mother had discontinued contact with the family. His elder sister visited him occasionally but she worked and resided elsewhere.

Since there was no one to provide for them financially, Rushikesh had to take up a job to sustain himself and his grandmother who lived with him. During the day, he went to college and worked as a helper on the night shift at the local hospital.

Earning him a meagre Rs.5,000/- per month, the hospital job was mostly menial with no scope to exercise his mental abilities. Often, he did not get enough sleep or rest and his health suffered. A smiling, agile and energetic boy transformed into a tired, disheartened soul with very little motivation to study. His grades started suffering.

Financially disadvantaged, his teenage dreams extinguished, Rushikesh felt stuck in a hopeless situation.

Understanding his calibre, the mentor put significant effort into boosting his morale so that Rushikesh could set definite study goals and work towards achieving them. In a series of mentoring

sessions, the KEF mentor continuously counselled Rushikesh and impressed upon him, the importance of the academic years and how critical it was, to get maximum marks at this stage.

He advised him on his daily routine, mapping out every hour and every activity so that Rushikesh could systematically plan his schedule and prioritise his studies while managing his job. He directed him to solve the previous year's question papers for practice and regularly solve difficult questions to be able to secure good marks in his exams.

Finding someone with whom he could discuss his problems and seek guidance, a senior experienced person whose advice he could rely on, Rushikesh started focussing his energies again. Feeling a sense of purpose and encouraged by the mentor's belief in his potential, he made productive use of his time and studied hard. After some sessions with the mentor, Rushikesh proudly updated him that he had covered 70-80% of his self-study, preparatory to the Class 12 Board examinations.

The tide had turned.

Rushikesh went on to secure a remarkable 72.83% in his HSC exams in 2022-23, qualifying for the 12+ Scholarship from KEF. His confidence restored, he thanked his mentor for helping him get back on his feet and reviving his academic and professional prospects.

With the smile firmly back on his enthusiastic young face, Rushikesh is all set to step on the accelerator and go revving up the path to academic progress!



MAYURI'S HIDDEN TALENTS

-Mayuri Nadekar



Mayuri Suresh Nadekar was a fine student with aptitude and commitment. When she scored 87.2% in SSC, she became a model for her school, Saraswati Vidyalaya. Her grades got her a scholarship from Kotak Education Foundation (KEF) and she got admitted in Science at the renowned Kelkar College.

Mayuri was a girl of multiple talents, many interests. She lacked focus as she was inclined more towards her hobbies than her studies. One of her favourite hobbies was researching and writing about issues that drew her attention. Often, she got carried away doing this and lost precious study time, crucial to her Class 11 and 12 preparations.

A distinction student, Mayuri got only 60% in Class 11.

Her KEF mentor recognised the considerable range of her abilities. He knew that her flair for writing needed an outlet.

In a mentoring session during summer vacations, he encouraged her to participate in a pan-India Article Writing Competition open to all age groups. Mayuri was unsure but her mentor called her for an office mentoring session and chatted with her at length, urging her to participate. She registered and sent her article on 'Tribal issues and solutions in India.'

To her amazement, in May 2023, the organisers called her saying she had secured 3rd position in the contest. She called and thanked her mentor for giving her an opportunity to showcase her talent. It had boosted her confidence in her capabilities. She realised she could develop her many interests and achieve her full potential without compromising on her education. Determined to ace the HSC Board and NEET entrance exams, Mayuri is now studying with energy and enthusiasm to meet her career goals.



FACING CHALLENGES AND BELIEVING IN HERSELF

-Tabassum Ansari

Tabassum Yunus Ansari from Noor-Ul-Islam Urdu High School was an academically accomplished student whose exemplary performance in SSC won her a scholarship from Kotak Education Foundation (KEF). Her head full of dreams, the studious young girl chose Commerce and joined Class 11 at Ayesha College.

Her dreams came crashing down when her father passed away suddenly. Her elder brother, the family's main wage earner, seized ownership of her parents' home forcing Tabassum to live separately on rent, with her mother and younger brother. Family tensions and the sorrow of her father's passing impacted Tabassum's studies. Her grades dropped.

Her KEF mentor gently counselled her. Supportive field staff from KEF offered her moral support during home visits. Their efforts helped Tabassum settle her mind. Her mentor assisted her in developing an Academic Plan to achieve her goals and advised her whenever she was confused.

Tabassum started attending college more regularly, planned her schedule and reviewed each chapter daily. She put in more hours of self-study, made her own notes and solved exam papers from previous years to improve her writing speed and presentation skills. While studying, she kept clearing doubts with her mentors. She also took KEF's preliminary exam. Tabassum grew focussed and clear-headed in Class 12. Intensely motivated by her father's

ambition to give her a good education, she worked dedicatedly to fulfil his wish. Her grades soared and she scored a spectacular 92.17% in HSC.

Now studying BBA (Bachelor of Business Administration), Tabassum aspires to be a successful entrepreneur and bring joy and prosperity into her home.



MANVITHA – THE VOICE OF SOCIAL JUSTICE

- Manvitha B. S.

They say tough times never last but tough people do. Manvitha B. S. from Dasarahalli in Bangalore district, Karnataka, exemplifies this.

Coming from an economically disadvantaged background and raised by a single mother, Manvitha grew up facing immense social discrimination and financial hardship. Wanting to fight back and be the voice of marginalised people, she leaned towards a career in law, early on in life. She realised that education was her means of driving change, studied hard and got stellar grades throughout school.

In Class 10, she topped her school with 99% and stood 7th in the entire state of Karnataka. In Class 12 too, she scored 99.67% and stood 3rd in the state.

Her commendable performance got her the Kotak Kanya Scholarship from Kotak Education Foundation (KEF). Admitted to BA LLB (Bachelor of Arts and Bachelor of Laws) at the eminent Rajiv Gandhi National University of Law, Punjab, Manvitha is currently in her third year.

She continues to live up to expectations by consistently scoring more than 9 CGPA (Cumulative Grade Point Average) every semester. In her quest for practical experience, she keeps doing internships and is currently an intern with esteemed Supreme Court Advocate Jeevan Prakash.

Manvitha has a strong inclination to serve and contribute to social

development. In 2022, she was awarded the prestigious United Nations Millennium Fellowship, a leadership development program empowering undergraduates to create community impact through sustainable development projects. Selected from among 30,000 applicants in 2,400 campuses across 140 nations, Manvitha worked on the cause of quality education and interned with Padma Shri Pravin Parekh, Senior Counsel at the Supreme Court of India.

Manvitha loves reading books on human rights. She writes papers for law journals and already has 3 publications to her name!

This Kotak Kanya plans to do higher studies at Oxford or Cambridge University and specialise in Human Rights, International Humanitarian Law and Criminal Law.

Her life's mission? Justice for all.



HARDIK DISCOVERS THE POWER OF PLANNING

- Hardik Pund.

When Hardik Pund, a meritorious student of Amar Kor Vidyalaya, scored an outstanding 90.6% in SSC, his family was overjoyed.

A low-income family with limited means, they were even happier when his academic excellence earned him a scholarship from Kotak Education Foundation (KEF), enabling him to continue his education. He got admitted to the Science stream and started attending Class 11 lectures at the eminent Kelkar College.

Everything seemed to be going well.

Then, puzzlingly, his grades took a nosedive in his first semester in college.

The mentor assigned to him by KEF, started chatting with him. He enquired why Hardik had got only 61% in the semester exams.

Hardik explained that he was unable to manage his hectic schedule. Juggling college and classes, he did not seem to get enough time for self-study. Further, while he understood whatever was taught to him in college and coaching class, he just could not find time to revise those chapters.

Through sessions in the office as well as regular mentoring calls, his mentor guided him to construct a day-wise time-and-study chart. Hardik had to subtract the hours taken up by his college and coaching class, and cover the study of Mathematics and revision of two subjects on a daily basis. His mentor told him to push himself and complete daily revision of topics taught in college and coaching class, as same-day revision would help him retain it in his memory for longer.

One mentoring session after another, his mentor helped him plan his daily schedule. Slowly, Hardik started modifying his daily routine. He expanded his hours of self-study. He studied late into the night and revised whatever he learnt, every day.

He took up writing exercises to improve his writing speed. His mentor counselled him to clarify all his doubts with his college professors, without delay. He told Hardik he could also look up YouTube videos to understand complex concepts.

Over weeks and months, Hardik planned every hour in detail under the able supervision of his mentor. As a result of strong planning, he could put in solid preparatory effort into self-study and revision.

This bore fruit immediately.

He secured 83.55% in his Class 11 final exams.

Hardik realised the power of planning. It had made all the difference to his grades. If he planned well and implemented his plans properly, he could achieve his goals.

Promising his mentor that he would continue to plan, focus and get good grades, Hardik faced the tough academic year of Class 12 with a newfound confidence.





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