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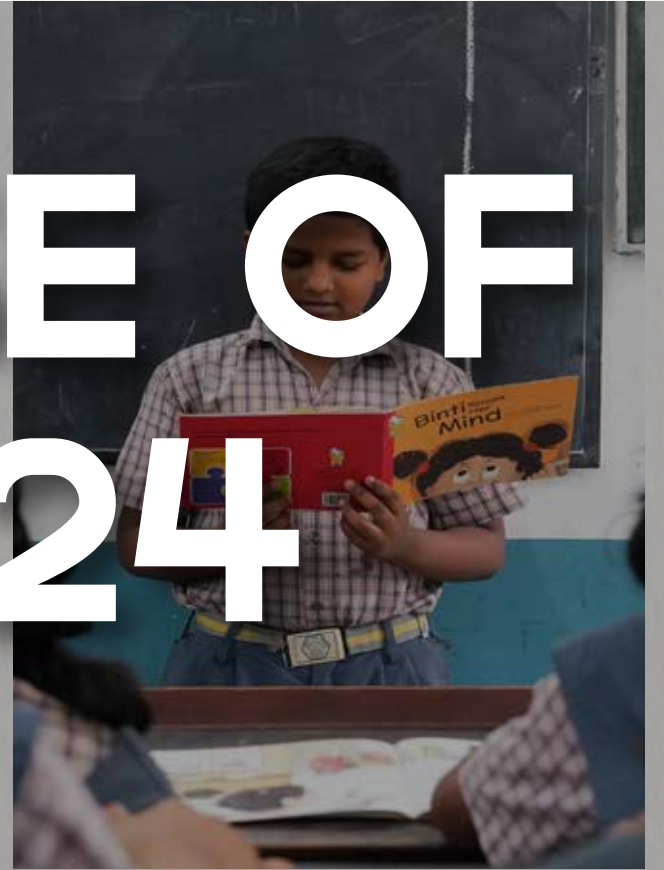
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Empowering Through Education
Since 2007

MAHARASHTRA | GOA | ANDHRA PRADESH | GUJARAT

A GLIMPSE OF 2023-24





The Relentless Quest for Equity in Education

India has made giant strides in school education since Independence. 1.5 million schools – among the highest in the world - with over 265 million students enrolled¹ reflect the commitment of the government to education. This is especially true of primary school where the enrolment rate for students has been above 95% for the past 15 years.² However, education in India – a Constitutional Right provided free and compulsory to children aged 6-14 – varies widely due to disparities in access and quality. There is a huge gap in education levels between students from schools meant for the affluent and those meant for underprivileged or rural communities leading to significant foundational deficiencies. ~25% of rural youth aged 14-18 cannot read a Class 2 level text fluently, even in their regional language. Over 50% of students in this age group face difficulties with elementary division (3-digit by 1-digit) problems and basic arithmetic of everyday tasks like calculating time, length, quantity - skills expected in Std III/IV.³ Just 40 percent of Indian adolescents attend secondary school (Grades 9–12). Most of those not enrolled are from marginalised social groups.⁴ High dropouts in secondary school and factors like socioeconomic issues, lack of a positive learning environment, gender, location (urban or rural), affect learning outcomes and employability.

The key tenets of mindset change, taking responsibility and ownership, habit formation and a positive ‘I-Can-Do-It’ attitude, differentiate this stand-out teacher training program.

MR. SHIVAJI DAM
MANAGING TRUSTEE, KEF

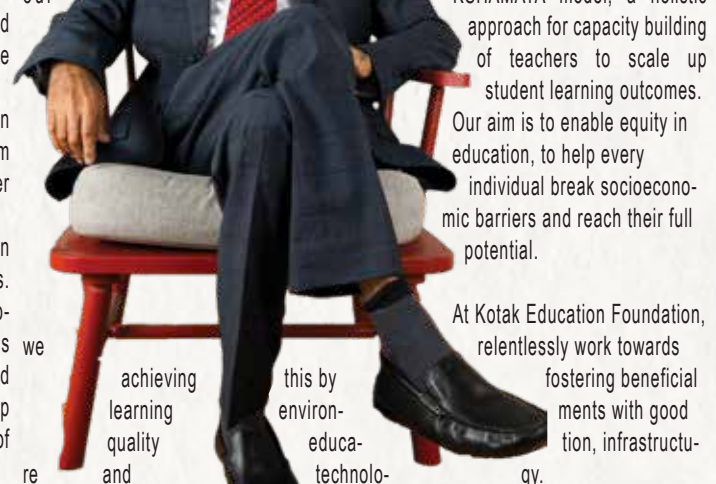
McKinsey’s 2024 Spark & Sustain Report⁵ shares global data trends and insights on how school systems can improve learning at scale. It says that more children than ever are in school, but many are not mastering basic skills. If historical trends continue, more than 700 million children will remain in learning poverty in 2050. The report also highlights that the pandemic wiped out decades of educational improvements and if we do nothing, the implications for economic growth and political stability worldwide will be tremendous.

Taking cognisance of these imperatives, Kotak Education Foundation set up the Foundational Literacy and Numeracy (FLN) Project. In synergy with the NIPUN Bharat mission that envisages every child achieving basic reading, writing and arithmetic skills, KEF’s FLN Project develops teachers’ capacity to instill FLN skills. Designed to enhance all-round development and 21st-century skills, the project incorporates a range of innovative tools and practices. Successful engagement with over 400 teachers in 65 schools with quantified improvements in learning levels of over 14,000 students is a forerunner to implementing FLN in 516 PM Shri schools in Maharashtra.

The groundbreaking Communicative English project continues to evolve. Infused with contemporary modules on digital literacy and financial literacy in 2023, the newly-minted Communicative English Future Readiness (CEFR) project is more impactful and enriching than ever. Its content has been digitised for dissemination across public and private schools. Tailormade to underserved communities whom we work with, it is immersive, needs no translation and is now being piloted in over 100 schools in Andhra Pradesh.

School Leadership Development is a pivotal project that has been successful in driving significant change among Principals and Trustees of several schools. Leaders across the education spectrum can imbibe the principles of multi-directional leadership through personal/team/instructional practices. Many challenges we face a senior teacher who becomes a Principal. A good teacher may not be a good manager or leader. Our project imparts managerial and leadership skills to equip educators to lead for academic excellence. Workshops inculcate a range of leadership practices like the creation of Vision, Mission, School Development

Plan, Teacher Observation, Team Management and working with Parents. The key tenets of mindset change, taking responsibility and ownership, habit formation and a positive ‘I-Can-Do-It’ attitude differentiate this stand-out school leadership training program. Building on its success and positive impact, we are extending it to government change-makers and creating a sustainable organisation. Technology is now inseparable from teaching-learning practices. Our unique tech-enabled product KO-TEACH integrates technology into teaching-learning practices and helps build teacher capacity. It combines gamification, pedagogy and best practices from teaching-learning apps teach better and better through ex-equ-T h e our



achieving learning quality and this by environ- educa- technolo- At Kotak Education Foundation, relentlessly work towards fostering beneficial tions, infrastructure.

Growing by Leaps and Bounds

We have dedicated the last 17 years to laying the groundwork for robust systems to educate, empower and uplift underserved communities. It is now time for a vision without boundaries, time to liberate our ideas and disrupt the norm.

Kotak Education Foundation envisages new socioeconomic landscapes emerging from knowledge and new skills attuned to a rapidly digitising new world. Learning new technologies with brisk energy and transforming the future of work by innovating constantly, the new generation wants to grow by leaps and bounds. They are in a hurry. Inevitably, so are we.

Training teachers to be the primary drivers of change, thoroughly skilling master trainers to scale up our endeavours, establishing knowledge partnerships, we are intensifying the pace of growth and innovation.

Our Foundational Literacy and Numeracy project guides teachers and master trainers to equip primary schoolchildren with basic reading, writing, arithmetic skills in synergy with the NIPUN Bharat mission. Lively, packed workshops help educators deploy unique tools, games and interactive strategies to address diverse learning needs.

Communicative English Future Readiness makes middle-school students fluent in spoken English, strengthening their communication skills and developing self-esteem. A comprehensive program embedding digital and financial literacy, CEFR makes students future-ready through creative activities, stage performances, debate, poetry recitation and participation in prominent global and local events.

Digital Learning Solution integrates technology into education, cultivating teachers’ digital competencies, enhancing student engagement. Digital proficiency leads to greater cognitive understanding, delivers the curriculum in innovative ways and prepares students for the real world.

The School Leadership Development Project imparts world-class leadership practices to school leaders and teachers, helping them shape a positive and purposeful learning environment, boosting academic performance. The Model School Project works with Zilla Parishad schools across Maharashtra to ensure students get quality education in a safe, constructive learning environment with good infrastructure, spurring all-round development and academic success.

The School Transformation Model, operative in Mumbai, strengthens and builds teacher capacity through different programs, taking a multifaceted approach and facilitating fundamental changes to remedy low academic performance. Enabling 21st-century learning in an empowering school climate, the project imprints a progressive educational philosophy.

Our signature curated offering KSHAMATA builds teacher leaders across levels, scaling up learning outcomes with collaborative monitoring and measurable change assessment systems.

Successful pilots with promising outcomes in numerous geographies have allowed us to scale to a larger canvas. As we hoist sail for full-fledged projects covering 100 schools in Gujarat, 105 schools in Andhra Pradesh, over

500 PM Shri schools in Maharashtra and state-wide capacity-building for 5 years in Goa, it is our moment of truth.

Working closely with state governments, we are co-creating solutions at the level of implementation to enhance student learning outcomes, a shared goal. KEF is in constant communication with the SCERT, Director of Education, Regional Academic Authority, Secretary of Education, District Institute of Education & Training, DEOs and BEOs – a harmonious interplay for scholastic progress. Complementing the efforts of the government, linking our projects with the immense government machinery and last-mile reach already in place, we are partnering with the states to shape a knowledge economy. Abiding by the philosophy of ‘Catch them young, watch them grow’, our cherished scholarships help multitudes of meritorious students fulfil their potential.

Kotak Junior Scholarship, a leading scholarship in the Mumbai Metropolitan Region, helps high achievers in 10th Grade continue their 11th and 12th Grade education and attain academic success. Blending valuable career guidance, expert interaction and formal support systems for individual growth, Kotak Junior makes it possible for many to pursue engineering, medicine, law and other aspirational professional degrees.

Kotak Graduate Scholarship is a cutting-edge scholarship to support eligible students from the Kotak Junior Scholarship program who have successfully passed their 12th-grade exams. It aids them in their academic journey till the completion of graduation. Personalised mentoring, industry exposure visits, coaching for job readiness, home visits, life skills and 21st-century skills training shape these scholars into well-groomed, articulate individuals, enhancing their employability.

The prestigious, pan-India Kotak Kanya Scholarship aids high-performing girl students in pursuit of higher studies at premier educational institutions. It gives them academic support and industry exposure, coaches them in 21st-century skills, communication, professional etiquette, and mentors them to think and make decisions independently. The wind beneath their wings, it enables them to climb new heights of academic accomplishment, with confidence.

We seek to equip a vast workforce with vocational skills in synchrony with the demand for trained manpower across the value chain, especially in BFSI, Customer Relations and Sales, and Hospitality. Coached in domain know-how, spoken English and life skills to become work-ready, our skilled apprentices are finding a place in the sun.

2024-25 is a promising year as we step on the pedal and expand the scope of our operations. Going from Maharashtra, Goa, Gujarat and Andhra Pradesh to other regions, addressing different issues, we aspire to grow into a fountainhead organisation for the capacity building of educators. Deploying our expertise to develop the skills of School Leaders and Teachers, we will work with changemakers in the government to green-light systemic transformation in the education ecosystem.

Our children and youth will then fulfil their potential and sprint towards a future full of possibility. Mobilising their with vaulting ambition and vitality, they will be a beacon of hope and augur a more inclusive, financially stable fraternity.

“We aspire to grow into a fountainhead organisation for the capacity building of educators.”

DR. GANESH RAJA
CHIEF EXECUTIVE OFFICER, KEF





Play is an essential means of enabling every child to unleash the power of imagination, innovation and creative thought.

- Pasi Sahlberg & William Doyle

Exploring New Horizons, Limitless Possibilities

All of us hope that there is a better life, a better world just beyond the horizon. But for children and youth from underserved communities, that hope fades away due to lack of good quality education and equitable access to economic opportunity.

Kotak Education Foundation, established in 2007 with a mission to empower, educate and uplift disadvantaged children and youth, further invigorated its efforts to address the key vitals for socioeconomic growth. Multiplying its reach, boosting impact in marginalised communities through school education, scholarship and vocational education, KEF explored new horizons in 2023-24.

Aligned with the NEP 2020 and NIPUN Bharat mission, the School Education Project saw significant momentum. This was the springboard year for our fountainhead project - KSHAMATA (Kindling Scholastic Acumen and Mediating Academic and Technological Awareness).

Targeting scale in learning outcomes of students in Grades 1-10, KSHAMATA amplifies skill development of schoolteachers with best practices, expert know-how, training of Master Trainers and solutions tailored to specific needs. Curated learning experiences and educational content congruent with NEP 2020 and the State Curriculum propel teacher capacity via KSHAMATA's umbrella offering. Foundational Literacy and Numeracy (FLN), Communicative English Future Readiness (CEFR), Digital Learning Solution (DLS), School Leadership Development, Model School and School Transformation Model projects are part of its purview. Successful pilots in geographies like Andhra Pradesh, Gujarat and Goa have been the litmus test for KSHAMATA to gain critical mass and accelerate operations.

Working in partnership with state governments, school leaders and teachers, KSHAMATA employs collaborative monitoring mechanisms and statistically significant tech-enabled systems for change assessment. It aims to foster an enduring growth mindset and a more equitable, inclusive learning environment for bright young minds to bloom and grow.

Blazing a trail across 65 Mumbai schools, the FLN Project scaled new heights. Extremely high engagement levels with over 400 teachers and visible improvement in over 14,000 students' basic reading, writing and arithmetic skills got recognition from the State Council of Educational Research and Training (SCERT). KEF was awarded the phased implementation of FLN in 516 PM Shri schools in Maharashtra, a prestigious project of great responsibility. Ensuring the professional development of teachers with innovative, interactive tools and techniques, and extensive hands-on support, FLN is laying the foundations for the academic success of countless children.

CEFR's Digitised Content revolutionises language



learning with enhanced accessibility, flexibility and interactivity. Keeping the emphasis on communication in English, CEFR gears up learners for modern-day challenges through unique digital and financial literacy modules. Captivating learners' interest through interactive audio-visuals and collaborative projects, CEFR boosts critical thinking and problem-solving abilities. Meticulously crafted lessons in a three-level learning pathway comprise a gamut of engaging videos structured to instill a lifelong passion for learning and prepare students for a dynamic global milieu.

The School Leadership Development Project successfully completed a 3-year project cycle with 33 schools and 167 School Leaders (SLs). All these schools have institutionalised leadership practices like creating and reviewing a 3-year School Development Plan (SDP), Professional Learning Community (PLC), FLN testing, career guidance

and more. For the first time, 143 Process Notes were created by SLs on School Leadership practices for sustainable change. 32 schools practise Bal Sabha or Student-led Parents' Meetings to develop student leaders. 20 schools conduct Teachers' PLC resulting in informed decision-making. 20 Headmasters spearheaded parents' engagement activities. 90% of Headmasters reviewed their SDP. Equipped with world-class leadership practices and a constructive attitude, School Leaders coached by KEF are steering their schools towards academic excellence.

A highlight of DLS has been integrating technology into education and enhancing teacher capacity through our exclusive and cutting-edge technology product,



KO-Teach. The distinctive KO-Teach Kit blends resources and gamification for a digitally

transformative process, making teachers tech-savvy, inculcating a groundbreaking approach to teaching-learning practices.

The School Transformation Model (STM) Project enhances teachers' proficiency and capacity to create an effective learning environment that impels better student learning outcomes. In 20 schools across Mumbai, STM addresses key areas like School Leadership, FLN, Conversational English and Digital Learning. Systems and processes are set up to spur sustained change and complete school transformation. Building teacher competence and expertise, STM is a catalyst for a forward-looking culture and students' all-round development.

In 2023, KEF partnered with the Sarva Shiksha Abhiyan in Gujarat. It worked in 16 Kasturba Gandhi Balika Vidyalaya (KGBV) schools across 11 districts to strengthen school leadership, students' spoken English and academic performance. Year-long CEFR classes for Grades 6-8 sparked substantial improvements in spoken English among 1,200 students. School Leadership Development sessions with School Wardens and Assistant Wardens have enabled a gradual tilt toward a culture of academic excellence.

The Scholarship Project is scaling up. Doubling its reach, Kotak Junior Scholarship onboarded 750 new scholars. It was the first year when scholars were selected from schools beyond our partner schools in Mumbai. Kotak Kanya Scholarship broadened its horizons, adding 350 new girl students, extending to 24 states and 122 premier institutes with representation in the Top 17 IITs, 5 NLUs and AIIMS. Breaching new bastions, Kotak Kanya Scholars are interning with leading global brands like Google, Goldman Sachs, Jaguar Land Rover, Amazon. Internships with prestigious domestic organisations like Bhabha Atomic Research Centre, Aeronautical Development Agency (Ministry of Defence) and senior advocates of the High Court and Supreme Court, signify crowning achievements. Scholarship amounts have been increased, providing greater impetus to these earnest intellects.

The Vocational Education & Livelihood Project goes well beyond equipping unemployed youth with much-needed domain skills in BFSI, Hospitality, Customer Relations & Sales, and Beauty. Coached in personality development, personal grooming, basic IT and English-speaking skills, aspirants also benefit from Exposure Visits and guest lectures by industry experts to become confident, work-ready professionals. They are placed with renowned marque brands like SBI, HDFC, Taj Hotels, ITC, Marriott, Tata Group's Westside and Zudio, Smoor

Chocolates, Starbucks. At Kotak Education Foundation, we are committed to helping an educated, skilled, upbeat youth explore limitless opportunities to channel their talent and ability and transform the nation's future.

REACH

Pushing Boundaries, Reaching New Heights

School Education

275

Schools

74,900

Students

2,229

Teachers



391

Head Masters



Scholarship

1,163

Kotak Junior Scholarship

302

Kotak Graduate Scholarship

525

Kotak Kanya Scholarship

889

Kotak Shiksha Nidhi

Vocational Education

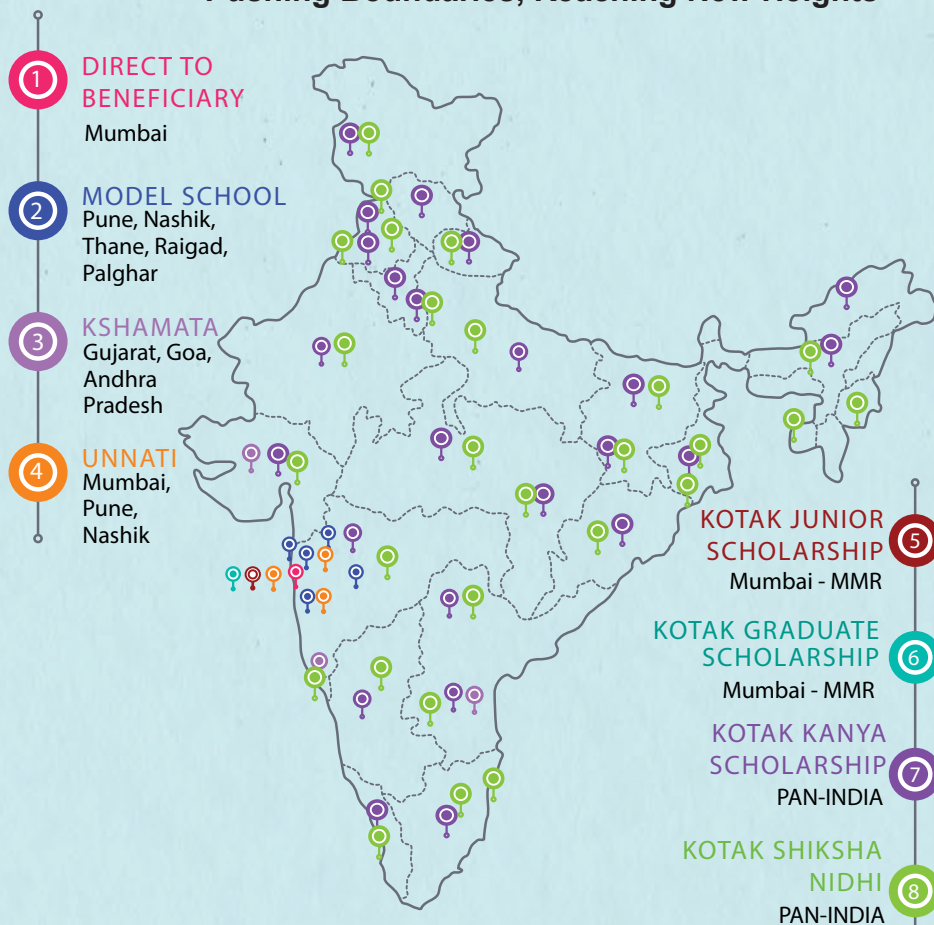
7

Vocational
Skilling Centres



2,719

Aspirants



Jayasree Ramesh, Director Head of Education Programs and Scholarship, KEF

Futuristic Education for Social Mobility

‘The future of learning is not about merely absorbing knowledge, but about cultivating the agility to adapt, innovate and evolve. It’s about developing the cognitive flexibility to navigate the complexities of a rapidly changing world and the creative problem-solving skills to tackle its most pressing challenges.’

The students use tablets, laptops, digital books and interactive screens instead of textbooks and conventional study materials. They work together on projects about real-world problems inculcating the spirit of collaboration and problem-solving abilities, instead of a structured curriculum and individual exercises. Flexible learning spaces replace fixed classrooms, allowing them to learn as per their needs and learning levels. Specialised classes in coding or robotics prime them for technology-driven careers.

This scenario depicts a futuristic school offering futuristic learning, preparing students for tomorrow’s world, today. Driving this type of learning, adapting and fostering learning beyond traditional boundaries, are School Leaders. At the crux of KEF’s school education projects, these leaders are the changemakers who embrace a futuristic mindset, re-evaluate assumptions and beliefs and power structural shifts in education.

KEF’s pathbreaking School Leadership Development Project revolves around an exhaustive array of 67 Leadership Practices - Personal, Team, Instructional and Leading a Culture of Change. Data-based decision-making is embedded into their ethos, helping them handle school-related challenges and informing their School Development Plan process.

KEF has differentiated its pedagogical offering by taking a leaf out of the National Education Policy 2020:

‘Pedagogy must evolve to make education more experiential, holistic, integrated, inquiry-driven, discovery-oriented, learner-centred, flexible, and, of course, enjoyable.’

KEF’s Foundational Literacy and Numeracy Project is designed in line with the NIPUN Bharat Mission to achieve universal foundational literacy and numeracy in primary school. The innovative tools and techniques like Manipulatives, 7-Station interactive activities and leading-edge FLN Kits took cognisance of insights from the National Curriculum Framework for Foundational Stage 2022:

‘Children learn best through play – through activity and doing. They like to run, jump, crawl and balance, they enjoy repetition, they respond spontaneously to rhythm, they talk, they ask, and they reason, and answer questions posed to them. They learn by first-hand experiences involving manipulation, exploration and experimentation.’

Designed in-house, meticulously crafted FLN Planners and Marathi and Math Workbooks for Grades 1-4 equip primary schoolteachers to implement FLN practices and measurably improve reading, writing and math competencies. KEF’s distinctive teacher training incorporates Personalised Learning, 21st-century skills and imbibes tenets from the hands-on Montessori Method and crucial FLN Skills highlighted in the NIPUN Bharat guidelines.

In a trailblazing move, for the first time in the country, the Communicative English Future Readiness Project introduced fully Digitised Content for Secondary Schoolteachers. Available to anyone, anywhere, it benefits lakhs of students. Another pioneering move was to make Digital Literacy and Financial Literacy sessions integral to the CEFR Project. Going well beyond teaching Communicative English, these new modules make learners future-ready in every sense of the term.

Adding to this bouquet of innovations, KEF produced evocative, enthralling Storybooks in English and Marathi. Written and illustrated entirely in-house, they are aimed at making book-reading a habit. Reading is an Open Sesame for acquiring knowledge. Research shows that children need not transition sequentially from Learning to Read to Reading to Learn but can do both, simultaneously and continually. This premise gets strengthened with KEF’s fascinating storybooks entrenching concepts in students’ minds, enriching their understanding of the world. KEF’s Model School Project endeavours to shape 21 Zilla Parishad Model Schools into exemplars of holistic development and superior infrastructure.

Working

in

Digital Learning Solution launched the innovative tech-enabled KO-Teach, integrating technology into teaching-learning practices. Adapted from IIT Bombay’s product, KO-Teach is developed in-house, builds teachers’ digital proficiency through a 3-level KO-Teach Kit and promotes differentiated instruction and action research for positive change. Cascading it through teachers to students, KEF supports teachers with AI-driven tools and Open Educational Resources like Copilot, ChatGPT, OpenAI for language processing and enhanced productivity. AI improves teaching effectiveness, heightens the learning experience for students and improves outcomes. Students can be taught to use AI to write a resume, do mock aptitude testing, prepare for exams and more. Going forward, AI will play an important role in KEF’s projects.

Many students from generationally underprivileged backgrounds are altering course towards a brighter future, backed by our panoptic,



ship, career counselling, academic support, home visits, expert webinars and extensive guidance to prepare for competitive entrance exams. Under the tutelage of KEF mentors and trainers, scholars can successfully complete 12th Grade. Eligible students can continue their education till graduation with the aid of Kotak Graduate Scholarship.

Kotak Kanya Scholarship, an exclusive pan-India scholarship that aids academically excellent 12th-grade girl students in doing higher studies, grew to 350 enrolments in the year 2023-24.

Currently, 1,021 girl scholars are supported by this scholarship, a vast majority in STEM degree courses in premier NIRF-ranked institutions. Many are interning with leading global and domestic corporations, making their families and KEF proud. KEF has tied up with finishing schools for grooming, personality development and important life skills.

Scholars get the advantage of one-on-one expert mentoring eg: those studying medicine get mentored by doctors from Tata Memorial; those studying to be a Chartered Accountant get mentored by CAs with an established practice. Industry exposure and training in communication skills help mould these scholars into confident career professionals.

Striving to facilitate equitable access to quality education and economic opportunity for students from marginalised communities, equipping educators to be leaders, Kotak

Education Foundation continues to innovate to redefine the future of education.

As NEP 2020 states:

‘Education is a great leveller and is the best tool for achieving economic and social mobility, inclusion and equality.’

aspirational merit-cum-means scholarships.

Kotak Junior Scholarship helps meritorious students who have achieved excellent scores in 10th Grade, complete 12th Grade. The first of its kind, it is the leading private scholarship in Mumbai and onboarded 750 scholars last year. It is uniquely tailored to offer comprehensive mentor



collaboration with MSCERT to create a safe, positive learning environment, quality education and robust infrastructure, the project nurtures students’ creative and critical thinking. Fostering strong learning outcomes and academic growth, honing students’ innate talents and developing 21st-century skills, these schools are emerging Schools of Excellence.

**The author is Director
Head of Education Programs and Scholarship
Kotak Education Foundation**

Parag Ganu, Chief Financial Officer, KEF

New Paradigms of Technology in Education

Establishing new paradigms in education requires a bedrock of robust systems and processes. As Kotak Education Foundation brings together distinct strands of education, scholarship and vocational skill building, it is investing in technology, content digitisation, learning infrastructure and information systems to support Impact at Scale. In 2023-24, we initiated work on an Enterprise Resource Planning (ERP) system, tailored to our operational prerequisites. Different modules like accounting and project management are under development. When implemented, the ERP system will help streamline operations, automate tasks like purchase, billing, accounting and improve visibility into operations with real-time data reporting and dashboards with performance metrics. Standardised workflow, consistent processes and integration of data into a single database will promote efficiency and accuracy, enabling us to scale our interventions with ease. Also on the anvil is a Learning Management System (LMS) based on open-source learning platform Moodle. A comprehensive system custom-built to our requirements based on the three verticals we operate in, it will bring together diverse content on a single platform. It will integrate

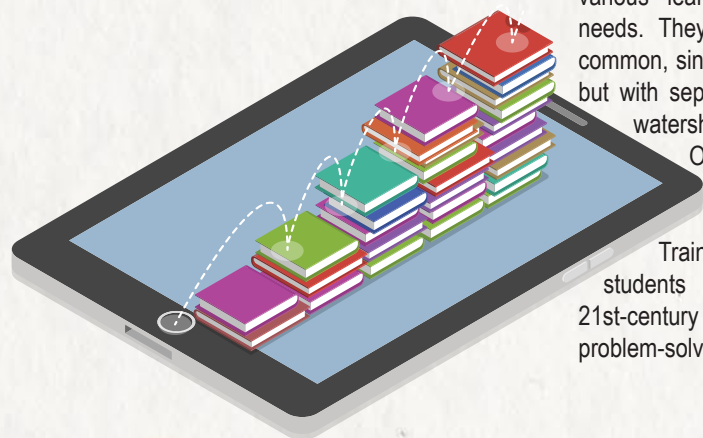
content development and AI-powered tools for immersive, interactive learning. Drafting and structuring content, objective multi-choice questionnaires and grading of assignments are possible through AI-based assessments, helpful for both teachers and students. Vocational Education course participants will get the benefits of end-to-end process flow. Mobilisation can be made more effective through the capture of insights from a database of youth, conversion ratios, demographic patterns and more. A central repository of training content, the LMS will lend strategic acumen for decision-making, make learning convenient and support upskilling of teachers. Customised to our focus on capacity building of educators to improve student learning outcomes, it will provide instructors with simple ways to create and disseminate content and track student participation and performance. It will enable collaboration and communication between instructors and learners, boosting knowledge retention, making the learning experience more engaging. Adaptive, feature-rich and flexible, it will aid rapid scalability. A multi-tenancy solution, the system is designed to allow other NGOs to partner with us, serving various learner groups with different training needs. They can operate independently on a common, single application, sharing infrastructure but with separate data storages. This LMS is a watershed in our journey.

Our Model School Project, in collaboration with the Maharashtra State Council of Educational Research and Training (MSCERT), aims to develop students into well-rounded citizens with 21st-century skills and creative, analytical and problem-solving abilities. 21 Zilla Parishad schools

across Maharashtra are steadily transforming into safe, positive learning environments that bring out the best in students and equip teachers with leadership competencies. Substantial investment in infrastructure has altered the learning experience in some schools leading to positive teacher-student engagement and improved learning outcomes. In Zilla Parishad School Pimpale Khurd in Kalwan, Nashik, we rebuilt several classrooms that were structurally unsafe. Well-ventilated, with new wiring and electrical installations, durable new flooring and thermal insulated roofing, the classrooms were fully digitised with WiFi connections, Smart TVs and digital screens. We incorporated BaLA (Building as Learning Aids) in many parts of the school, like multiplication tables on the stairs or arithmetic artworks in the passageways. We also constructed new toilets and installed water purifiers, essential for the health of students and teachers who travelled a long distance to the school's remote location. Students absorb and study better, teachers are better equipped to tutor and guide students to do well academically. Targeting holistic development in addition to academic excellence, the Model School Project aspires to make schoolchildren future-ready. In Zilla Parishad Primary School, Sutarwadi, tackling a different aspect of children's all-round development, the Communicative English Future Readiness Project facilitated critical thinking through Financial Literacy sessions. Stimulating the spirit of enquiry and problem-solving, the sessions built students' financial know-how and taught them to apply learnings. Improving their communication skills gave students confidence. One student constructed a dummy ATM and explained its functions to his classmates, motivating them and spurring significant peer learning.

Trendsetters and role models in their community, students from our Model School Project have also participated in international learning programs fostering peer learning, through our association with nonprofit organisation Global Nomads Group. Working closely with School Management Committees, School Leaders, teachers and students, Kotak Education Foundation is driving unified cohesive learning by enabling them to team up and work together for systemic change within.

2024-25 will be our year of exploration and discovery, of leveraging technology and preparing our systems for the next wave of technological innovations in education, of managing change with agility. A lucid logical roadmap, an effective architecture of processes, systems and resources, and strong automation and technology will help us scale our operations efficiently.



The author is Chief Financial Officer
Kotak Education Foundation

Upholding Core Values

Building Trust, Driving Excellence at Kotak Education Foundation

Values are crucial as they define an organisation's identity and culture, guiding every decision and action. They align employees with the mission, fostering teamwork, trust and a positive work environment. Clear values provide a decision-making framework, ensuring consistency and integrity. When employees embrace these values, engagement, morale and productivity increase. Ultimately, strong values create a better workplace and drive long-term success. Kotak Education Foundation believes that its core values and guiding principles are integral to Kotak's brand identity and image. Therefore, when formulating KEF's core values, all employees were involved in the process. Employees formed groups to discuss and identify the values they deemed most important, most relevant. After review by the leadership and the management, they were finalised. Hence, these values reflect the collective beliefs of KEF employees.

Integrity encompassing honesty and morality, builds trust and credibility within Kotak Education Foundation. Employees who demonstrate integrity show honesty, transparency and ethical behaviour, positively impacting their work and fostering a supportive environment. This reduces risks of misconduct, enhancing the organisation's reputation and stakeholder relationships. Encouraging integrity involves managers and leaders having open, honest conversations with employees, clearly communicating expectations and building confidence in the quality of work delivered.

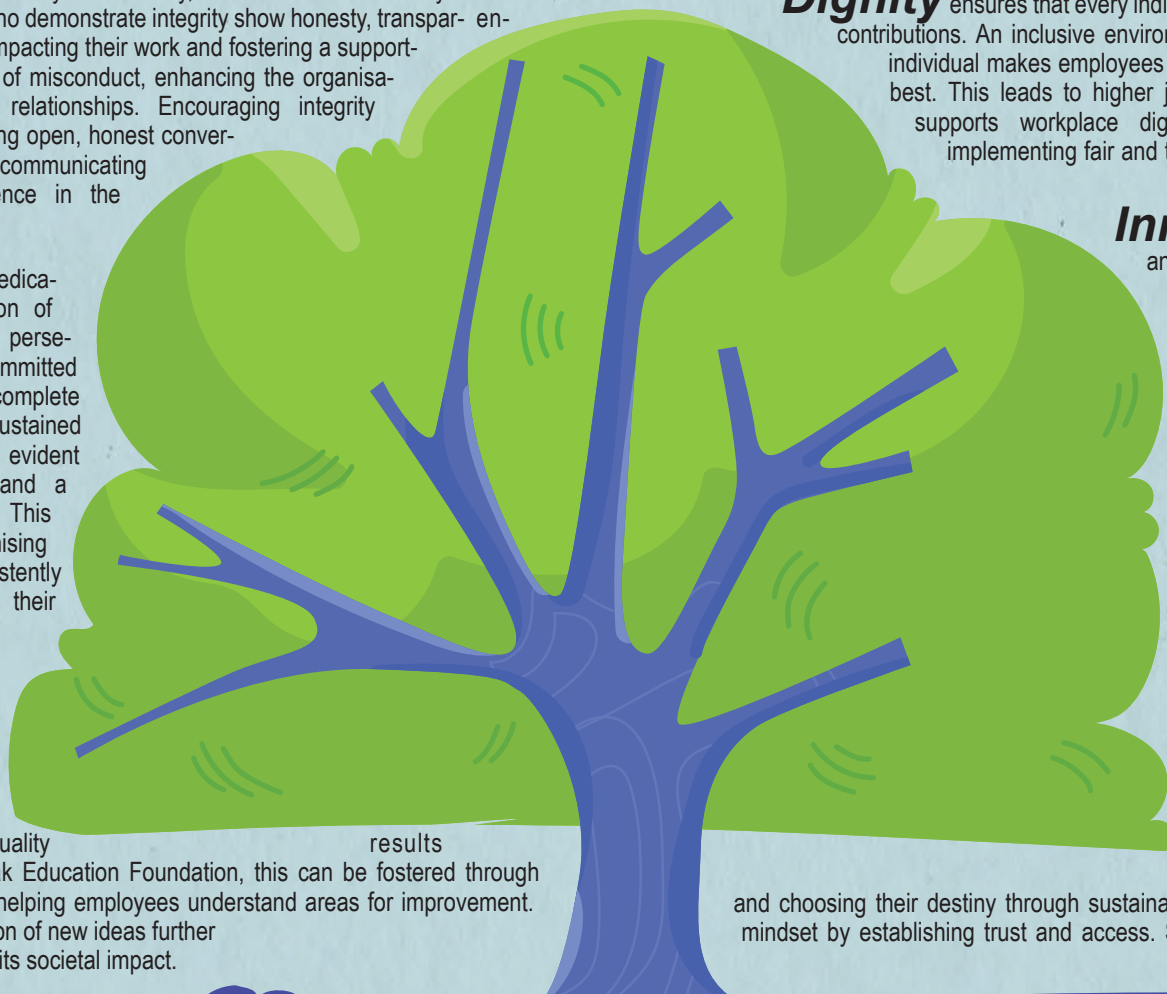
Commitment or dedication towards the mission and vision of Kotak Education Foundation inspires perseverance among employees. Committed employees go above and beyond to complete tasks, driving innovation and sustained growth. At KEF, commitment is evident through teamwork, accountability and a proactive approach to challenges. This value can be encouraged by recognising and rewarding employees who consistently demonstrate dedication and exceed their job descriptions to achieve goals.

Excellence representing outstanding performance, encourages continuous improvement and high standards in all work aspects. Employees aiming for excellence focus on delivering quality and exceeding expectations. At Kotak Education Foundation, this can be fostered through regular feedback and accountability, helping employees understand areas for improvement. Encouraging innovation and exploration of new ideas further aligns with KEF's mission, enhancing its societal impact.

Dignity ensures that every individual is treated with respect and valued for their contributions. An inclusive environment that upholds the intrinsic worth of every individual makes employees feel appreciated and motivated to perform their best. This leads to higher job satisfaction and a sense of bonding. KEF supports workplace dignity by encouraging diverse perspectives, implementing fair and transparent policies, and providing equal opportunities for growth.

Innovation drives progress and keeps an organisation at the forefront of its field. Encouraging a culture of innovation involves promoting an environment of open communication and ideas exchange where employees feel empowered to experiment and take risks to develop creative solutions. Fostering a growth mindset and continuous improvement, KEF promotes brainstorming and cross-departmental collaboration, and recognises and rewards innovative solutions resulting in improved processes, adaptability and increased efficiency.

Sustainability is reflected in our steadfast commitment to impact, crafting enduring solutions, handing power back to communities and fostering a culture of resilience and self-sufficiency. Our people are building sustainable education ecosystems to empower disadvantaged children and youth to continue flourishing even without us. Unleashing their full potential and choosing their destiny through sustainable processes entail changing the community mindset by establishing trust and access. Steering towards meaningful impact, our core values set a direction for excellence.



548 Students awarded for Exceptional Performance in DLS-Mindspark Marathon Competition; massive 1,311 Student Logins, more than double the student engagement last year

Whopping 8,052 students reached by CEFR D2B; student attendance touched 137%, endline assessment results showed achievement of 129%, exceeding expectations

Teachers Soar on the Wings of Technology

Integrating technology into education, Teachmint, the AI-powered education infrastructure solution provider, helps develop teachers' tech-savvy competencies. For KEF, Teachshala by Teachmint is an innovative, comprehensive digital learning platform designed to enhance the teaching-learning process through:

- Real-time communication:** Live polls, quizzes, tests between the classroom's Interactive Flat Panel and students' shared tablets

Detailed analytics: To help teachers make data-informed decisions

Teacher Training: Training teachers to facilitate student-centred projects, presentations, simulations, peer learning, debates and expert interactions

Interaction and Engagement: Supports teacher-content, student-student and student-content interactions, promoting active engagement
- Smart Classroom:** Digital hardware (Interactive Flat Panels) and software solutions
- Content Creation:** Customisable, ready-to-use lesson plans; animated videos, books, vernacular content mapped with SCERT syllabus, for Grades 1-10



KEF's Andhra Pradesh pilot project, initiated in partnership with Mantra4Change in Mahatma Jyotiba Phule Andhra Pradesh Backward Class Welfare Residential Educational Institutions Society was initiated in FY 23-24 and implemented KEF's CE-FR Project using the famed Total Physical Response (TPR) methodology. At the end of the year, the pilot met its targets: inputs given to teachers (in hours) met defined targets, and engagement with student and teacher beneficiaries through baselines and endlines met or exceeded set targets.

Pathbreaking KSHAMATA Cultivates Teacher Leaders In Goa

In March 2024, Kotak Education Foundation launched its pathbreaking KSHAMATA Project in Goa, crossing a new milestone in building the skills of educational practitioners and scaling up student learning outcomes through purposeful immersions in Foundational Literacy and Numeracy, Communicative English-Future Readiness, Digital Learning, and School Leadership Development.

Orchestrating a Symphony of Success

In a powerful endorsement of the highly effective Communicative English Future Readiness (CEFR) Project, 310 students – in their very first year of CEFR – presented the entertaining Tale 'N Tunes show on stage. These amazing talents from 16 schools put up musical performances inspired by the Pied Piper fairy tale while also raising awareness about UN Sustainable Development Goals like climate change. A symphony of sweet-toned voices came together to convey the importance of creating sustainable cities and communities, strong institutions to maintain peace and justice, and partnerships to attain SDGs.

The CEFR team, accustomed to training higher secondary students, tailored their training inputs to coach the younger, fresh-faced 5th and 6th-grade students who participated in Tale 'N Tunes.



Practising dialogue delivery and group interaction, memorising handy tips and communication techniques to overcome stumbling blocks while performing, the young bright sparks rapidly gained confidence.

Learning oratory and on-stage synchronisation, rehearsing English dialogues scripted by the CEFR team and enacting their parts with poise, the students exhibited remarkable flair and finesse. One child won the coveted prize, becoming a role model in his class and community.

Orchestrating a symphony of success through Tale 'N Tunes, CEFR had transformed hundreds of children into articulate presenters – confident, fluent in English and future-ready.

Charge of the Youth Brigade –Global Ideas Exchange

200 students from 9 Model Schools participated in a cross-border group activity facilitating ideas exchange and digital learning through the pioneering affiliation of KEF with international non-profit Global Nomads Group.

Registering over 3,500 individuals from 64 countries, GNG's major projects like 'Student to World' and 'Seat at the Table' provide multiple learning opportunities for KEF students. They use the transformative power of storytelling to increase young people's empathy, global awareness, action orientation and 21st-century skills.

200 students from 9 Model Schools participated in a cross-border group activity facilitating ideas exchange with international non-profit Global Nomads Group.



Building Knowledge Societies with KEF Skill Hub

Uniquely positioned to empower trainers through a structured and participative learning experience, KEF Skill Hub stimulates the spirit of enquiry, spurs brainstorming, sparks innovation and builds knowledge societies.



At the crux of KEF Skill Hub is KATALYST (Knowledge Advancement for Training And Learning Yielding Skilful Trainers), a well-thought-out program designed to unleash training potential and maximise capability. Incorporating expert-led instruction in specific domains, it builds proficiency via regular practice, personalised guidance and teachback sessions. It equips trainers to develop and deliver compelling, impactful programs for educational leaders, teachers, students, aspiring professionals and scholars across diverse communities.

Propelling innovation and excellence, KEF Skill Hub is busy transforming teaching training and attaining a growth mindset with an array of programs.

FLN Workshops 110% Attendance
Buoyant teacher 65 Schools,
attendance 400+ Teachers & 14,000 students benefited

3 residential-overnight School Leadership Development workshops

171 Primary Headmasters and Secondary Headmasters

HIGH ON
Energy | Engagement | Participation

Headmaster trained by School Leadership Development formed 7 lively Activity Clubs with 365 students to develop their collaboration and communication skills, adaptability and confidence

Innovative School Leadership Development activities like Chintan Baithaks generated vibrant brainstorming among 100 students in multiple schools; sprightly young minds engaged in thought-provoking discussion, enriching knowledge and capabilities

On the Threshold of 516 PM SHRI schools

HIGH FLYERS FLN PILOT: 81 SCHOOLS IN 5 DISTRICTS IN 2024-25

A ripple of excitement flowed through KEF on receiving formal approval to run its Foundational Literacy and Numeracy project in 516 PM SHRI schools in Maharashtra. The project envisions every child achieving basic learning competencies in reading, writing, arithmetic and 21st-century skills. Starting with 81 schools in 5 districts in 2024-25, KEF FLN will support teachers in their professional development through FLN workshops and continuous mentoring with extensive hands-on support. Innovative and interactive teaching methods, worksheets, educational games and reading-writing resources to address diverse learning needs, will enhance teachers' capacity to effectively impart FLN skills.

Designed and curated in-house, the unique and engaging FLN Literacy and Math Kits are state-of-the-art. They encompass a range of cutting-edge learning tools to enhance cognitive and all-round development. Assessment at all levels will be based on conceptual understanding and application of knowledge.

Working ceaselessly towards fulfilling the NIPUN Bharat mission of universal foundational literacy and numeracy in primary school, KEF successfully implemented FLN for a year in 65 private-aided and BMC schools in Mumbai. Over 400 teachers' effectiveness and 14,700 students' learning levels improved significantly – a landmark achievement.

PM SHRI Schools (PM Schools for Rising India), a central government initiative, aims to develop more than 14,500 schools into exemplars of a safe, stimulating, enriching learning environment with good infrastructure.



Experiential, play/toy-based, learner-centred pedagogical techniques will nurture students to become productive citizens building an equitable, inclusive, progressive society.

It is a ground-breaking moment in KEF's journey to be selected as a knowledge partner in this prestigious endeavour.

43 Teachers accomplish remarkable milestones in Digital Leadership

Priya Singh, an English teacher for Grades 7 to 10 in AVM Academy, believes that every child must have access to education and all-round personality development. She envisages the teacher's role as a guide and mentor and education as the means of progress for individuals and society. With 13 years of teaching experience behind her, she is a veteran of student instruction and attuned to changing trends in education.

Part of the KEF Digital Learning Solution program for three years now, she is an advanced teacher who can promote digital competency in students and further their 21st-century skills. Well-versed in apps, digital tools, videoconferencing and conducting virtual lessons and tests, Priya is comfortable with devices like educational tablets.

As her digital know-how expanded, she started working on her digital portfolio. Encompassing a short biography, academic highlights and work experience, it lists her skills, her multiple interests and activities in an engaging way. Her vision and educational philosophy are part of it as are her students' achievements and important events like their science exhibition. The portfolio is hosted on Google Sites, integrates pictures and videos, and is linked to her Instagram account.

Priya is among 43 teachers who have cultivated strong digital proficiency and technology leadership under the tutelage of KEF DLS. Designing their digital portfolios, these remarkable educators have crossed a new milestone in their journey with technology.

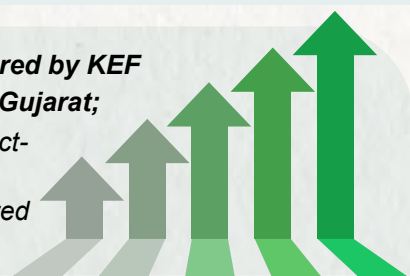


Language Comes Alive Through Poetry Recitation

'Rhyme and Roll', a pan-India English Poetry Recitation Competition brought language alive for CEFR students, boosting linguistic abilities, enriching vocabulary, improving pronunciation and building presentation skills. Over 825 students from 13 states took centre stage with traditional verse recitals and innovative performances. Qualifying in a rigorous selection process, impressing a panel of external experts with compelling oratory, 12 talented students were crowned top performers in the junior and senior categories – reflecting the positive impact of CEFR.



Annual School Report Cards prepared by KEF Facilitators in 16 KGBV schools in Gujarat; baseline-endline assessments conducted in every school; detailed reports made in less than 100 days, highlighted outcomes, impacts, lessons



Awarded for poem recitation at Tale 'N Tunes competition

4 Model Schools
800 Entries
13 States

“

Suchita prepares her students for the future

Suchita Churi, Class Teacher and Headmaster, Model School Zilla Parishad Kaner, is proficient, knowledgeable and commands respect. However, she showed reluctance to integrate technology into her teaching practices. This impacted her students' tech-savvy abilities, spiralling into lower adaptability and a lack of 21st-century skills.

The KEF Model School team gently introduced Suchita to basic techniques like screen-sharing and the use of digital tools and apps. Emphasising the importance of practice, they urged her to apply her new-found knowledge on every occasion. They coached and supported her continuously, building familiarity with technological tools.

Strengthening learning comprehension, enriching classroom experiences with technology, Suchita is now setting an example of how a model school can shape students' all-round development and academic progress.

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Vivacious and confident, Fanat now encourages her peers to learn and grow.



Nothing can dim the light shining within, says Fanat

Fanat Artiben Maheshbhai studied at Kasturba Gandhi Balika Vidyalaya (KGBV) Dhimda. Initially quiet and reserved, Fanat made few friends resulting in isolation from her peers. Raised by her grandmother after her mother's death, Fanat faced emotional challenges when connecting with people.

The KEF team working with KGBV Dhimda, helped Fanat break out of her shell through Total Physical Response (TPR) lessons, a method that integrates physical movement with learning. She began interacting with her classmates, learnt to express herself in simple English and mastered 34 action words, marking significant strides in her social and linguistic abilities.

Vivacious and confident, Fanat now encourages her peers to learn and grow.

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Aisha triggers teamwork for the School Development Plan

Aisha Abdul Kadir Bumedia, Secondary Headmaster, Green Mumbai Urdu High School, faced significant challenges in implementing the annual School Development Plan (SDP). There was limited support from the trustees, School Management Committee (SMC) and Parent-Teacher Association (PTA). They underestimated the vital contribution of teachers.

Empowered by learnings from KEF's School Leadership Development Project, Aisha held cascading sessions to educate stakeholders on their integral roles in school progress. She allocated responsibilities and fostered collaboration between primary and secondary sections, stimulating teamwork.

Understanding the pivotal roles they played, 45 teachers, trustees, SMC and PTA members committed to active participation in the SDP and maintaining roles defined in Aisha's sessions, for effective school development.

Empowered by learnings from KEF's School Leadership Development Project, Aisha held cascading sessions to educate stakeholders on their integral roles in school progress.

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Ranjana sets robust foundations for reading, writing, maths

At Abhyudaya Nagar Municipal Upper Primary School, traditional teaching methods had been the norm for many years.

Ranjana Shelke, a fourth-grade teacher known to be engaging and effective despite a physical disability, was initially sceptical about KEF's Foundational Literacy and Numeracy (FLN) Project.

After the FLN workshop and detailed discussions, Ranjana adopted interactive tools and activity-oriented strategies like FLN Learning Stations, Manipulatives and the versatile KEF FLN Math Kit to develop students' mathematical and linguistic skills.

Ranjana's openness to change motivated her peers to follow her example and absorb new teaching methods, setting robust foundations for students' proficiency in reading, writing, maths.

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Nidhi finds her voice

Nidhi Neman, a 6th-grade student of Nivara Vidyalaya, lacked confidence. Her spoken communication and reading skills were weak. She was hesitant while interacting with classmates and teachers, and exhibited low interest in class.

The KEF CEFR teacher motivated Nidhi to take part in learning platform activities like assembly notice boards, events and competitions, augmented by Communicative English workshops. Supported with individual orientation and remedial sessions, Nidhi rapidly acquired a new vocabulary.

As her confidence grew, she enthusiastically participated in school activities and KEF News Studio. A keen learner, she achieved a new milestone with an astonishing 4-level jump in assessments.

A keen learner, she achieved a new milestone with an astonishing 4-level jump in assessments.

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Nanda reimagines education, adopts smart digital technologies

Nanda Vijay Sawant, teaching at Maharani Saibai Vidyamandir, is a role model for her fellow teachers in adopting technology and utilising Digital Classrooms to redefine teaching practices.

Nanda was introduced to Constructive Alignment, tech tools and online applications for classroom orchestration at the KEF Basic O-Teach workshop. KEF's Teacher Assistance sessions boosted her professional development, making her a staunch advocate of collaborative learning and group work.

Leveraging digital techniques and EdTech platforms to captivate her students, Nanda improved their comprehension and academic performance.

Leveraging digital techniques and EdTech platforms to captivate her students, Nanda improved their comprehension and academic performance.

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Breathtaking 40% of Kotak Kanya Scholars in Top 10,000 All India Rank for JEE Advanced, enabling access to reputed institutes like IITs, NITs

An awe-inspiring 75% of Kotak Kanya Scholars belong to premier NIRF-ranked institutes which play a crucial role in improving the quality of education and academic performance



750 Scholars Strive to RIZE with Kotak Junior Scholarship!

In June 2023, KEF crossed a major milestone when it launched the Kotak Junior Scholarship to enable meritorious students from underserved communities to complete 12th standard. Expanding reach beyond KEF partner schools for the first time, this comprehensive scholarship assists deserving students in the Mumbai Metropolitan Region through financial aid, academic support, mentoring, career counselling, student engagement and home visits. Entrance exam preparation workshops conducted by experts enable students to ace the examinations and secure admissions to professional courses in institutions of repute. Exposure Visits enrich students with valuable workplace insights, orienting them to future challenges and opportunities.

Kotak Junior Scholarship will extend KEF's reach to this youth, part of socio-economically vulnerable populations whose income levels are among the lowest.

A merit-cum-means scholarship for students scoring 85% and above in SSC/CBSE/ICSE examinations, Kotak Junior Scholarship promotes holistic development helping scholars secure stable professional careers and rise above the poverty line.

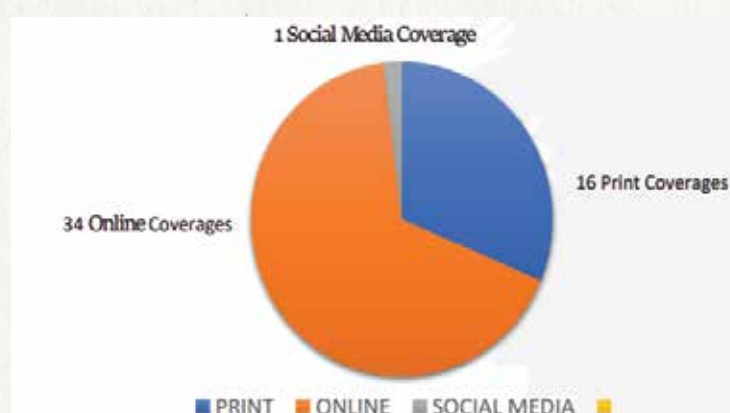
6.5 million of Mumbai's population lives in slums. 33% (21 lakh) are youth who drop out of education before completing their 12th standard



Merit-cum-means scholarship for students scoring 85% and above in SSC/CBSE/ICSE examinations

Media Coverage

AVE	Coverage worth monetary value (in INR)
AVE for Print coverage	531881
AVE for online coverage	1965360
Total AVE	2497241
Total Earned Media Value (AVE*4)	9988965



KO-CONNECT galvanises a formidable force – proud Alumni!



From left to right
Ms. Anupama Wadavlika, Mr. Bhaskar Sharma, Mr. Ravikiran Saurkar, Dr. Shipla Jain, Mr. P.V. Ananthakrishnan

The KO-Connect Alumni Event, held in March 2024 by the Scholarship team, successfully brought together a wealth of talent and experience under one roof, uniting 250 alumni from 2007 to 2023. Fostering camaraderie and commitment among influential alumni and leading lights of industry, it motivated them to pledge support to future generations of scholars and community-building.

Distinctly differentiated and impactful, the occasion was marked by a host of highly engaging activities, puzzles, strategic panel discussions and networking opportunities. Key speakers underscored the transformative power of education, highlighted KEF's growth in scholarships and advocated robust alumni support to enrich the career prospects of current scholars. 24 alumni were felicitated for their steadfast contribution. Alumni Core Committee members urged active and heartfelt participation to enhance student experiences and give back to the community.

An innovative platform for the esteemed congregation – outstanding ambassadors of their alma maters and Kotak Education Foundation - KO-Connect set a noteworthy benchmark and admirably established a distinguished alumni chapter.



Helping future doctors and engineers shape their academic journey



Kotak Graduate and Kotak Kanya Scholarship stalwarts go the extra mile to ensure their bright scholars ascend great heights as they work dedicatedly to meet academic goals.

Marrow, an integrated preparatory tool for MBBS students includes a topic-wise question bank, test series, video lectures and simulates the real exam through high-probability Multiple Choice Questions. Subscription to Marrow is a critical part of MBBS students' exam preparations, however it is expensive. Keeping this in mind, Kotak Graduate and Kotak Kanya Scholarship provided a one-year subscription to 41 students in 2nd and 3rd year MBBS, putting them on the path to academic success.

Unstop, a hiring platform for talent to learn and upskill offered access to more than 50 courses across domains, solutions to tests in the practice section, master classes by industry experts and interview prep tools for over 100 companies. Familiarised with the functioning and benefits of Unstop through an orientation by KEF, steered in the right direction, our engineering scholars are now unstoppable!



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SCHOLARSHIP



Over 80% of Kotak Kanya Scholars onboarded at ASPIRE 2024 are doing professional degree courses in STEM (Science, Technology, Engineering and Mathematics) at 122 premier educational institutes - becoming pioneers and an inspiration for others in their communities

Kotak Kanyas have interned with leading multinationals like Google, Amazon, Goldman Sachs, Jaguar Land Rover; reputed Indian firms like Infosys, Bharat Heavy Electricals, NLC India; prestigious judicial authorities like Advocates of the Supreme Court of India, premier nuclear research facility Bhabha Atomic Research Centre and nodal defence organisation Aeronautical Development Agency-Ministry of Defence

Exposure Visits Kindle Critical Thinking of 144 Kotak Junior Scholars

In October 2023, an Exposure Visit to the Tata Literature Live! Mumbai LitFest at NCPA immersed 44 KJS Scholars in literary discussions enhancing their understanding of language, literature and the creative process. Students were thrilled to participate in 'For the Love of the Word – The Anil Dharker Session'. Renowned authors and speakers Anil Dharker, Shashi Tharoor and Mehdi Hasan held forth on the role of language in human evolution, communication and culture. 'Whose Line Is It Anyway?' explored the implications of Artificial Intelligence on creative expression, stimulating critical thinking among our scholars who were encouraged to contemplate



the future of creativity and its intersection with technology. In December 2023, 80 KJS Scholars explored the vast Amity University campus in Panvel, Mumbai with awe and delight. The Exposure Visit was an eye-opener, building aspiration and motivating them to study well. Students saw spacious classrooms, state-of-the-art laboratories, libraries, auditoriums, seminar halls and gyms. They visited the IT, Biotechnology, Physics, Microbiology and Pharmacology laboratories and the Departments of Computer Science, Mechanical Engineering and Civil Engineering. The fruitful Exposure Visit set the tone for a successful academic journey.

Kotak Kanyas Aspire to Reach for the Sky

Celebrating plucky girls who dared to dream, ascend new summits, breach barriers and swim against the tide, Kotak Kanya Scholarship's ASPIRE 2024 held in March 2024 was a momentous occasion. Held online and live-streamed on YouTube, the event felicitated 350 scholars in a virtual auditorium, honouring their aspirations. Torchbearers of hope for their community and selected from thousands of applications, these determined young girls excelled academically, scoring above 90% in their HSC examinations despite difficult economic circumstances. Over 80% of scholars onboarded at ASPIRE 2024 are doing STEM (Science Technology Engineering and Mathematics) professional degree courses. No dream is too high as they journey towards meaningful careers in aerospace engineering, data science, artificial intelligence, energy engineering, medicine, fashion technology and more.

As they chart an illustrious academic pathway through 122 institutions of repute, Kotak Kanya Scholars will be invigorated by life lessons from the holistic mentorship offered by the scholarship. An exclusive, pan-India scholarship for girl students from low-income families, Kotak Kanya Scholarship offers not just financial assistance but curated life skills, mental well-being and counselling sessions, and industry expert webinars. Training in professional etiquette, communication skills and personality development chisel positive attitudes and foster leadership skills. Chief Guest Dr. Gitanjali Yadav, a scientist at NIPGR, New Delhi exhorted Kotak Kanyas to use every opportunity to network, share experiences and build a strong sisterhood. She motivated them to tap into their common strengths to handle common challenges.

Phoenix Celebrates the Rise of 20 Scholars from Extreme Adversity

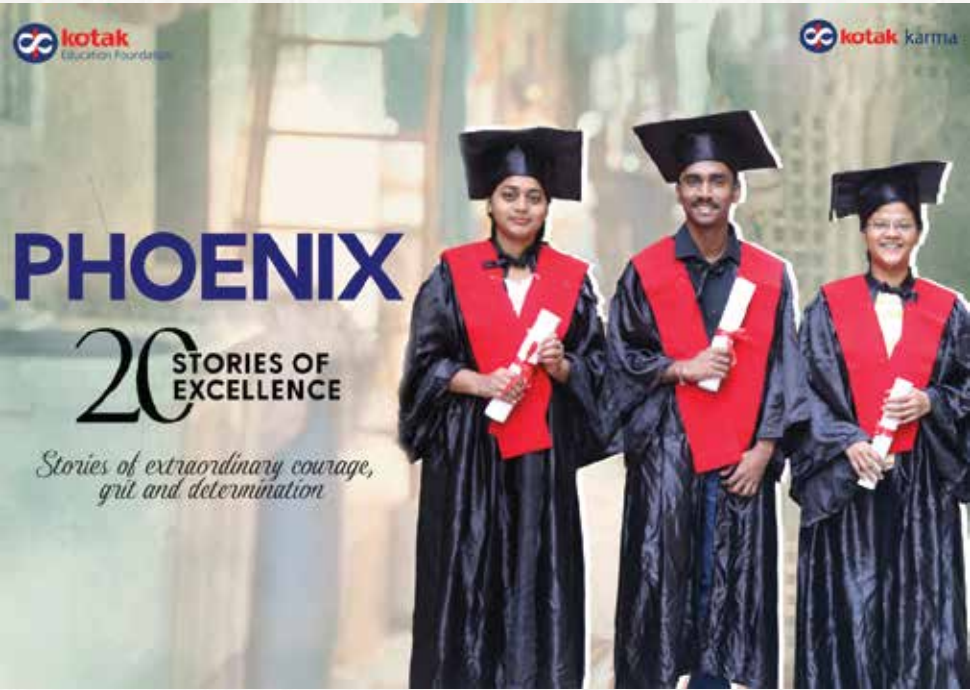
Supporting continuity in education for meritorious students from underserved communities, from Class 11 until Graduation, the Scholarship project offers the prestigious Kotak Junior, Kotak Graduate and Kotak Kanya scholarships. In the wake of the terrible COVID-19 pandemic during which many children lost a parent or primary earning family member, the Kotak Shiksha Nidhi Scholarship was thoughtfully conceptualised to aid continued education of students aged 6-22. Advocating all-round development and equitable opportunity, Kotak Education Foundation imbued its scholarships with meticulously planned detailing. Comprising financial aid, mentorship, career guidance, academic support, life skills and industry exposure, KEF's scholarships are designed to help deserving students realise their full potential. Empowered by scholarships to achieve their academic goals, these confident youngsters rise like the proverbial Phoenix and breathe new life into their dreams to lead a life of dignity.

A tribute to their spirit and sheer resolve to overcome every challenge, Phoenix chronicles the struggles and amazing journeys of 20 Scholars. Released with accolades at KEF's RIZE event felicitating scholars, this unique publication is a compendium of courage, resilience and academic excellence in the face of hardship and misfortune. Phoenix celebrates the grit and determination of young minds whose accomplishments will inspire generations to come.



Guest of Honour Prof. (Dr) Harpreet Kaur, Vice Chancellor of NLU Jodhpur, shared her personal journey and the social stereotypes and obstacles she faced. Urging Kotak Kanyas to build listening, reading and comprehension skills, she highlighted

women's inherent willpower and the power of choice to create their own, distinctive career trajectory. An event par excellence, ASPIRE 2024 set a new standard in the virtual felicitation of 350 bright young minds, all set to conquer the world





STORIES OF TRANSFORMATION

Mentored for success, Suvarna defeats her demons

Suvarna Jadhav, a KJS Scholar who had notched up a remarkable 94% in her SSC and got admitted in the Science stream at the reputed Kelkar College, faced considerable challenges with the English language. Schooled in a Semi-English Medium School, she had difficulty understanding concepts, writing papers and preparing for oral exams in college. Struggling and disheartened, she turned to her KEF Mentor for help. Recognising Suvarna's potential and eagerness to improve, her mentor conceived a support plan tailored to her needs. She focussed on her English skills, urged her to use study materials in English, extended patient explanations and personalised feedback to strengthen her comprehension and writing. Beyond academics, the mentor encouraged Suvarna, boosting her confidence and motivation.

Under the steadfast guidance of her mentor, Suvarna showed a lot of initiative and commitment to self-improvement. She engaged in writing exercises, vocabulary expansion and grammar refinement, gradually becoming comfortable expressing herself in English. Her hard work was put to the test during the English exam's writing skills section, where she applied her mentor's strategies with newfound confidence, methodically addressing each question. Her perseverance paid rich dividends. Her test scores in English showed significant improvement. Having overcome a big obstacle, she went from strength to strength in overall academic performance.

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Her hard work was put to the test during the English exam's writing skills section, where she applied her mentor's strategies with newfound confidence, methodically addressing each question.
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Guided to Make A Timely Change, Shravani Excels

Scoring a commendable 90.6% in SSC, KJS Scholar **Shravani Ganesh Patil** studied at the well-known K J Somaiya College and aspired to become a doctor. Shaped by challenging family dynamics, Shravani and her younger sister were raised solely by their mother, who later remarried, bringing much-needed stability. Despite these upheavals, Shravani pursued her dream of becoming a doctor, focussing on the NEET examination. Her KEF Mentor played a crucial role in developing her talents and boosting her confidence. During their conversations, Shravani often shared her artistic interests and accomplishments in rangoli competitions, mehendi, drama, poetry, even martial arts. Understanding her diverse skills, her mentor guided her steadily throughout the academic year. With her mentor's support,

Shravani managed to balance her studies with her extracurricular activities. Although initially overwhelmed by the demands of Science subjects and struggling with time management, her mentor's advice and continuous counselling helped Shravani overcome feelings of insecurity and discouragement. Encouraged by her mentor, Shravani began to see a promising future in medicine. Her mentor, in discussions with Shravani and her mother, emphasised the opportunities in the medical field, bolstering her resolve. This deepened the bond between them, providing Shravani with a platform to share her successes and challenges, reinforcing her sense of belonging and commitment to her goals. Following her mentor's advice, Shravani intensified her efforts, excelling academically and continuing her extracurricular hobbies. She improved her time management and focussed her energies towards attaining her goal of a medical career.

“
This deepened the bond between them, providing Shravani with a platform to share her successes and challenges, reinforcing her sense of belonging and commitment to her goals.
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Google Searches for Kotak Kanyas like Bhavana!

The journey from a remote village in Telangana to the corridors of IIT Bombay was not easy. But with hard work and the will to succeed, Bhavana Pale overcame many difficulties, making her family proud. **Bhavana's** father was a marginal farmer. The family faced immense suffering due to financial worries. Seeking to improve their standard of living, Bhavana made it her goal to study hard and secure a good job. Encouraged by her father who extended much-needed moral support, Bhavana studied tirelessly to get good grades. A praiseworthy 98.4% in HSC and an excellent JEE rank won her admission to B.Tech., Computer Science and Engineering at the renowned IIT Bombay. Bhavana then found support in the pan-India Kotak Kanya Scholarship which facilitates higher studies for meritorious

girl students. A multi-faceted offering combining financial aid with intensive mentoring, industry exposure, expert interaction and life skills sessions, the scholarship provided training in personality development and professional decorum. As she was groomed to be a leader, Bhavana acquired 21st-century skills and improved her communication skills. Bhavana studied with focus and dedication. She was rewarded with a 12-week Google STEP (Student Training in Engineering Program) internship in the second year, followed by a prestigious pre-internship offer from Google for the third year. These remarkable accomplishments are just the beginning. Setting new academic benchmarks every year, Kotak Kanya Bhavana aims to pursue an M.Tech. and a research role at an international university.

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Acquiring 21st-century skills and communication proficiency, Bhavana's dedication was rewarded with a 12-week Google STEP (Student Training in Engineering Program) internship in the second year
”



TOP 10 KOTAK KANYA INTERNSHIPS

Kotak Kanyas Intern with the Best

Kotak Kanyas have bagged internships with the Who's Who in multinationals, Indian corporations and leading government bodies.

Among them are prestigious judicial authorities like Advocates of the Supreme Court of India and the specialist Central Administrative Tribunal.

Nodal agency in design and development of avionics and light combat aircraft, Aeronautical Development Agency-Ministry of Defence, is one more. Kotak Kanyas have made inroads into India's largest government-owned power generation equipment manufacturer, Bharat Heavy Electricals Limited.

Their academic crowns have led them to American



multinationals like search engine technology behemoth Google and prominent investment banking and securities firm Goldman Sachs. Highly-ranked University of Oulu, Finland, home to 6G, AI and electronics research and innovation, has reposed faith in Kotak Kanya Scholars. So have global e-commerce leader Amazon, UK-based luxury automobile manufacturer Jaguar Land Rover and IT giant Infosys.

Recognising the formidable amalgam of talent, academic laurels and 21st-century skills epitomised by Kotak Kanya Scholars, organisations of repute are offering internships that will open doors of opportunity.

Shritha Bathini

**Internship at
Goldman Sachs**

INR 1,50,000 per month

Bhavana Palle

**Pre-Placement
Google**

INR 1,14,000 per month

Shreya Jain

**Internship at
Uber**

INR 1,10,000 per month

Himanshi Barsker

**Internship at
Jaguar Land Rover India Limited**

INR 80,000 per month

Somya Chauhan

**Pre-Placement
Dr Reddy's Laboratories**

INR 75,000 per month

Hitika Ranparia

**Internship at
Defence Research and
Development Organisation**

Jerusha Medikonda

**Internship at
GKN Aerospace**

INR 20,000 per month

Swati Bhat

**Internship at
Amazon India**

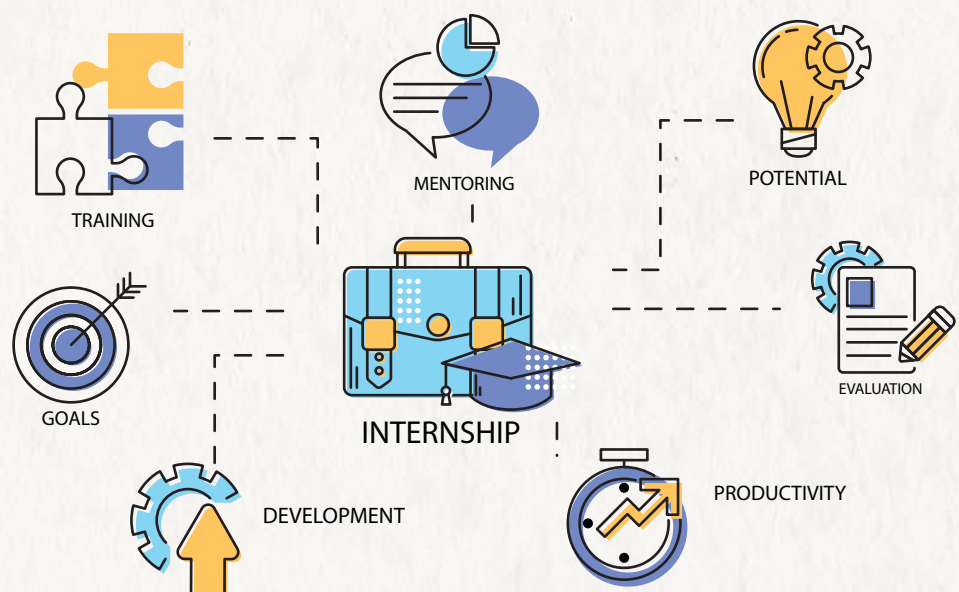
INR 35,000 per month

Rupa Kumari

**Internship at
Infosys**

Anupriya Bisht

**Internship at
Indian Institute of Science
Bangalore**



Premier organisations attest to quality of skilled workforce trained by Vocational Education & Livelihood Project; 62 new companies empanelled - BFSI 39, CRS 9, HSPT 8, MST 5, BFSI/CRS 1

Two Industry Round Table Conferences (Mumbai University & Tech Mahindra SMART Centre, Bengaluru) held to refine BFSI and CRS training content, shaping future strategies of Vocational Education

Equipped with Financial Literacy, Youth get Money Smart

Guiding youth and equipping them with gainful employment and stable productive skills enabling a full-time remuneration. They are shown how to set occupation, the Vocational Education financial goals for themselves, how to team continuously explores ways to budget and save money for future requirements, how to reduce debt and avoid that enhance competence. financial fraud.

Last year, participants of the Customer Relations & Sales (CRS) and Hospitality (HSPT) courses gained direction and an enriching education with the innovative initiative of Financial Literacy sessions. Deeply enlightening and informative, these sessions are conducted by Kotak Life Insurance (KLI).

KLI teaches aspirants to plan their income and investments after securing



Exposure Visits Open Doors to New Worlds

Staying ahead in today's fast-paced and competitive environment requires an individual to be updated, interact with industry professionals, gain valuable insights, learn and grow.

When doing BFSI, CRS or HSPT vocational courses with Kotak Education Foundation, aspirants can always look forward to augmenting their learning palette. Harnessing an important training methodology that bridges the gap between classroom learning and practical application, the Vocational Education project arranges Exposure Visits for aspirants to get first-hand exposure to real-world operations. The dynamic, interactive visits allow course participants to observe day-to-day operations of successful organisations in their domain, directly engage with employees and executives and get an understanding of their responsibilities. As they relate theoretical concepts taught in class with real-life situations at actual workplaces, aspirants get an immersive experience and are able to manage their anxieties about starting a new job.

Exposure Visits to leading firms like Kotak Life Insurance, One Insure and Standard Chartered Bank helped BFSI aspirants understand front-office and back-office roles, work environments, banking operations and which BFSI skills are in demand. CRS aspirants were welcomed by established retail chains like Tata Group's Westside and Zudio, Shoppers Stop, Nature's Basket and Quick-Service Restaurant chains like Starbucks, Burger King and Good Flippin' Burgers.

Exploring the outlets, different departments, services and billing was an exhilarating learning opportunity. Energised by an exciting glimpse of the retail and fast food restaurant ambience and the nature of their upcoming roles, aspirants engaged with staff members to address their queries.

Reputed luxury hospitality brands like Taj Hotels, ITC Maratha and Marriott Hotels opened the doors to HSPT aspirants, giving them a peep into their vivid, intense, customer-responsive culture. As hotel staff described the challenges and experiences of serving regular and VIP guests, interdepartmental communication, fests, events, buffet setups and timely service, aspirants listened keenly and absorbed a lot.

KEF's Exposure Visits anchor vocational training in practical realities and useful, tangible experiences for aspirants, making learning memorable and relevant.



On the Rolls of Blue Chip Companies

When unemployed youth aged 18-30 years join our Vocational Education & Livelihood training courses, they gain much more than domain skills – they gain a competitive edge. Sessions on professional etiquette and grooming, personality development and spoken English bolster their confidence and communication skills, making them job-ready for any workplace.

Endorsing the high quality of vocational skills training and work-readiness of job aspirants, premier brands and reputed organisations reposed faith in them.

In 2023-24, BFSI aspirants were placed in leading banks and insurance firms like IDFC First Bank, One Insure and Kotak Life Insurance at impressive salaries in the range of 2.36-3.57 Lakhs Per Annum (LPA).



CRS aspirants were welcomed by reputed retail chains like Tata Group's Zudio, luxury chocolate brand Smoor and established Quick Service Restaurant chains like KFC and Burger King at remunerations of 1.44-2.64 LPA. HSPT aspirants cherished their placement in esteemed hospitality chains like the Taj Group of Hotels, ITC Maratha and Radisson Hotels. They draw promising annual salaries ranging from 1.44 lakhs to 2.4 lakhs.

Advance Beauty course participants deployed their newly-minted skills into freelancing assignments, earning considerable amounts ranging from nearly a lakh to 1.8 lakh per year.

Role models for their communities and pillars of economic support for their families, all aspirants can now look forward to a secure career and stable livelihood.

KEF partners with EduBridge to help youth become tech-savvy BFSI professionals

Building Bridges for a Dynamic, Skilled Workforce

In 2024, KEF initiated a partnership with EduBridge, an integrated workforce development organisation that helps learners build sustainable careers. Through this collaboration, KEF will leverage Kotak Education Foundation's training expertise and Edubridge's extensive reach. Initially focussed on Nashik and Pune, the collaboration plans to expand operations pan-India and contribute to the Skill India mission.

176 hours of blended training gives them a solid foundation in core banking concepts like accounts, loans and credit facilities, and financial product know-how. The course hones their selling, presentation and communication skills. Unemployed graduates from any academic stream can find a pathway to exciting careers in the BFSI sector.



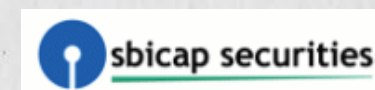
Managers Endorse Skilled Youth

Our experience of working with Kotak Education Foundation has been excellent. The team at Kotak Education Foundation were able to provide us students who were trained as Apprentices, the team is very professional.



**Blaise D'Souza, Human Resources Manager
Taj Group of Hotels (IHCL Group)**

On behalf of Team SBICAP Securities, we would like to thank you for our valued association for the past 2 years. We continue to hire candidates from Kotak Education Foundation, who we have found are very well trained and prepared for their roles. The format and content of your training seems appropriate for our hiring and candidates are able to pick up their tasks at SBICAP Securities Ltd with relative ease.



**Shekar Rane, Regional HR
SBI Cap Securities**

Our collaboration with Kotak Education Foundation has been immensely rewarding. The dedication and passion demonstrated by the students are truly commendable. The participants of the Kotak Career Guidance and Employability Program showcased exceptional skills and an eagerness to excel. Their commitment to continuous learning and professional development is a testament to the quality of education and training provided by Kotak Education Foundation. We are proud to have partnered with such a forward-thinking organization and look forward to future collaborations.



**Aman Sharma, Manager - HR Business Partner
Livlong Insurance Brokers Limited (Formerly known as IIFL Insurance Brokers Limited)**

Quality of work has been good, upto the mark and meets expectations. Employee has been punctual at work and attendance has been consistent. Employee has been flexible and is ready to undertake work which has been assigned to him. He works in close coordination with the team and has been a team player. He has been a sincere, hard-working and grounded individual.



**Arpita Singh, Regional HR
HDB Financial Services**

Mehrunissa Juber Idrisi chatted excitedly with the Kotak Education Foundation Vocational Education & Livelihood team about the flood of assignments she was juggling. Soon she would be joining a beauty salon nearby and would become even busier – thanks to KEF! She said it was their expertise and mentoring that had opened up a thrilling world of opportunities for her. They assured her it was her talent and determination that had got her this far. Mehrunissa resided with her joint family in a chawl in a low-income community. Financial struggles being an everyday reality, she took up a job at the city airport after completing HSC. But Mehrunissa's heart was set on something she had dreamt of since childhood – beauty. Gifted with a flair for beautifying appearances, giving a new hairdo, applying mehndi and makeup, she was the go-to person in her neighbourhood whenever anyone desired to look good for a special occasion. She resolved to change course and build her career in beauty. She enrolled in the Advance Beauty course of

KEF's Vocational Education & Livelihood Project. A quick learner, she absorbed diverse techniques in beauty and cosmetic treatments, and rapidly applied her knowledge. She worked hard, eagerly practised haircuts and skincare routines and developed many new skills. She took home the Best Aspirant award to her delighted family.

Her proficiency also won her several freelance assignments and robust earnings, strengthening her resolve and boosting her confidence.

One day, when she accompanied a family member to a salon, she enthusiastically offered hairstyle, accessorising and makeup tips. Impressed, the salon owner offered her a job on the spot. Stunned, she said she would join on completing her vocational training. In an era of social media, Mehrunissa knows there will be sustained demand for her abilities. Keeping herself updated on the latest trends, she stays true to her passion, exploring her creativity and developing a unique style that sets her apart.

“ It was their expertise and mentoring that had opened up a thrilling world of opportunities for her. ”



Beauty Lies in The Eyes of The Beholder, Says Mehrunissa



“ Raksha aspires to become a Store Manager initially. She has kept a clearly defined goal of becoming Area Manager by next year and supporting her parents in buying a new house. ”

Raksha Hanumanta Gaikwad, a resident of Worli, Mumbai, lives with her parents and siblings. Her father is a taxi driver and one brother is a bartender. Her other brother is a college student. The family subsisted on a low income of around Rs.15,000 per month and found it difficult to make ends meet. Raksha could not clear her HSC exams and soon started searching for work to supplement the family income.

When Raksha's father got to know about Kotak Education Foundation's Vocational Education & Livelihood Project from his friend, he immediately informed her. She enquired about the training and visited the centre to get full course details.

Before joining this course, Raksha had managed to do multiple assignments at Reliance Smart, Café Coffee Day and in various corporates as a back-end executive but could not get a promotion due to her formal education being discontinued. She did not get fazed by this disappointing turn of events and enrolled in KEF's Customer Relations & Sales (CRS) vocational training course.

Open and receptive to learning, Raksha participated wholeheartedly in the training. She learnt about why grooming

is important, how communication skills matter in our lives, Quick Service Restaurants, retail, English grammar and other nuances. She experienced all these in role plays and group discussions. For Raksha, there were many moments of realisation and new learnings, punctuality being one. It was difficult for her before the training but KEF made her more aware about time management. She soon earned the 'Star of the Week' badge and her team was also awarded for best participation in the retail activity.

When the training came to an end, Raksha cracked her interview and immediately joined Good Flippin' Burgers as a Trainee associate. Her confidence and active involvement ensured she bagged a fabulous salary package of over 2 lakh. Within 15-20 days she was also promoted to the position of Shift Manager at Parel with a salary hike of Rs.25,000/month.

Raksha visits KEF's Mahim Centre for vocational training, at least once per batch and shares her experience with our aspirants. Her infectious energy motivates them to be like her. Raksha aspires to become a Store Manager initially. She has kept a clearly defined goal of becoming Area Manager by next year and supporting her parents in buying a new house. Raksha is now a role model for her community.

Raksha Builds Lasting Customer Relations

Sumit Mahendra Lala spent his childhood and growing years in an orphanage. As he turned 22, he had to fend for himself. However, he grappled with lack of direction and confusion as he had nobody to guide him on the skills required for productive employment. Somebody introduced him to Kotak Education Foundation's Vocational Education & Livelihood Project, motivating him to enrol in the Hospitality (HSPT) batch at the Deonar Centre in November 2023. Sumit started attending classes with enthusiasm and a lively curiosity to learn. Throughout the training, Sumit was consistently present and engaged in all activities. Recognised for his gentle, soft-spoken demeanour, he was well-liked by his peers and the training staff. Additional support like provisions for a uniform, shared meals and food festivals fostered familial feeling and a sense of belonging. Embracing new skills in time management, communication and grooming through practical exercises, role-plays, group discussions, he worked hard to develop his personality. Sumit's efforts led to marked improvements in his communication, team-building and professional presentation skills.

His training culminated in his successful placement at his very first job interview. Today, Sumit works with the revered Taj Group of Hotels with an annual package of more than 1.7 lakhs.

For Sumit, KEF's Deonar Centre is family. He stays in touch with the team, often sharing anecdotes with the titan in hospitality.

Sumit embodies a positive, team approach and humility in learning new skills, applying them successfully and getting employed by a reputed name. His story is sure to inspire many in his community to follow his example.

“ Sumit embodies a positive, team approach and humility in learning new skills, applying them successfully and getting employed by a reputed name. ”



Sumit relishes a new platter in the world of hospitality



“ KEF trainers combined domain skills training with extensive guidance on personal grooming and appropriate corporate dressing styles ”

Hrutveek Santosh Gaonkar enrolled in the BFSI course with hopes of a stable career, a better life. Initially, Hrutveek did not mingle with his batchmates, was very shy and avoided public speaking. He had no proper grooming. He wore casual attire and jeans when he came to class. KEF trainers combined domain skills training with extensive guidance on personal grooming and appropriate corporate dressing styles. Group activities, presentations, energisers and interactive learning helped Hrutveek improve his

and interactive learning helped Hrutveek improve his spoken English and communication skills. Role plays and group discussions reduced his fear of public speaking. Confidence boosted, articulate, well-groomed, formally dressed Hrutveek got placed as Junior Executive with One Insure at a first-class package of over 2.36 lakhs per annum. Self-reliant Hrutveek now supports his family while enjoying his new role.

BFSI Skills Insure Hrutveek's Career



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IN THE LIMELIGHT

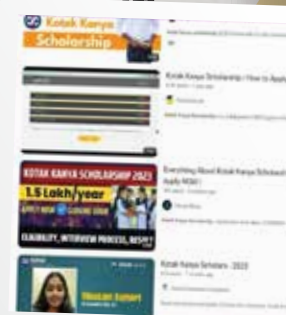
Landmark
6 M+
Digital Reach



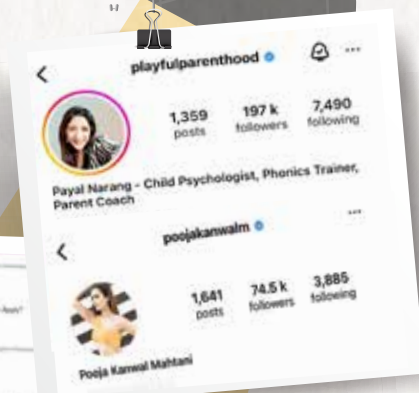
LONG TERM SERVICE



PODCAST SERIES



YOUTUBE INFLUENCER REACH



Spectacular
9 M+
PR Reach



Impactful
4 M+
Outdoor Reach



Communication Supersonic

Leading for the Future

Gamechanger in the arena of education for underserved communities, Kotak Education Foundation is at the forefront of communication in the sector too. As we scaled our operations and accelerated systemic change, it was imperative to enhance brand awareness among our communities and amplify brand outreach through a multi-pronged communication mix. We worked diligently on a comprehensive communication strategy that would be disruptive, differentiated and effective in building a connect.

A brand identity workshop in 2023-24 brought together key stakeholders in the organisation to ideate on a strategic brand roadmap and identify key drivers to build a sustainable education ecosystem. Augmenting our core values of Integrity, Commitment and Excellence, we crystallised a contemporary set of guiding principles - Dignity, Innovation and Sustainability - to light the way as we surge ahead with clear purpose and confidence. Pioneering fair and equitable education systems that put every dream within reach, we aspire to have an empowering, dependable brand expression with a trustworthy, inspiring tone of voice.

This visionary approach set a brisk pace for Communications in 2023-24. We ignited the year by launching five Digital IPs. Treasure troves of educational expertise and content, they established Kotak Education Foundation's thought leadership in communication.

KEF Kaarvaan, a vibrant and original Podcast Series, is a lively platform for dialogue and insight mining with the finest educationists. KEF Geeks, a peppy, vivacious Series of Shorts on educational and vocational training, is an informative knowledge companion. KEF Master Trainer Video Series bolsters learning as passionate educators share inspiring journeys and valuable insights in their quest for excellence. KEF Documentaries and Program, a Video Series, chronicles stories of transformation - of schools, school leaders, educators and students. It features bright achievers who attained academic excellence on the strength of our scholarships, talented youth equipped with vocational skills and now anchored in stable careers. It records flagship events and stellar programs representing our projects. KEF Employee Engagement Video Series is a showcase of employees with 5-10-15 years of service, capturing their voices and commitment to the cause.

Creating strong brand presence through a robust digital communication strategy, we crossed new milestones on social media. A whopping reach of over 6 million included ~3 million impressions on LinkedIn and over 2.5 million on Instagram – landmarks in social engagement. More than 10 million video views on YouTube set a new benchmark, reflecting the scale of enhanced outreach and the depth of audience interaction with the brand and our cutting-edge projects.

We kicked off groundbreaking initiatives like collaborating with Instagram influencers for a story-writing competition.

Extending support for our scholarships, prominent YouTube Influencers - Aleena Rais, specialising in fluency in English and Kapil Samuel, renowned for his EdTech channel – gave us heightened visibility.

An extensive outdoor campaign for Kotak Junior Scholarship comprising bus panels on popular BEST bus routes and LED-lit bus shelters in high-traffic areas of Mumbai city ensured high reach-high impact messaging. Reaching over 4 million Mumbaiites in just 10 days, it accomplished repeat exposure and significant brand recognition with memorable, eye-catching imagery.

Elevating our brand reputation, trust and credibility, our PR strategy helped us reach a spectacular 9 million people through print and online media. Achieving a positive public image and trustworthiness, PR coverage in leading publications generated enormous media interest and made the brand more noticeable among stakeholders in schools, communities and the government.

Supporting the spectrum of our illustrious projects, 360-degree marketing and a continuum of year-round communication increased brand visibility and awareness. The visibility boosted reach and familiarity amid communities we work with, enabling greater access and authenticity and strengthening the brand's efforts to bridge the opportunity gap and facilitate equitable quality education.

An adaptive, agile, confident voice is the need of the hour in a fast-changing environment with rapidly advancing technology and dynamic frameworks in education. In 2024-25, as we scale up operations, a future-proof communication strategy that supports growth and change will steer us towards a whole new world of possibility and lead for the future.



@Kotakeducationfoundation
Twitter - @kotakeducation

Scan to follow & Subscribe to KEF Social Media Pages/Channels

CEFR Students Discover the Magic of Books

Kotak Education Foundation has always led from the front in equipping economically disadvantaged schoolchildren with Communicative English and 21st-century skills, boosting their confidence that they are second to none. Spearheading the Communicative English Future Readiness (CEFR) Project in 2023-24, KEF drove yet another innovation – a marvellous set of books for CEFR (Years 1 & 2) with riveting stories written and illustrated in-house by the Centralised Content Team.

Exciting themes revolved around Mathematics, seasons, fruits and vegetables, basics of finance, oceans, aliens and outer space, emotional regulation, time management and STEM, captivating students and making book-reading an enthralling experience. Expanding students' viewpoints, enabling a deeper understanding of the world, providing mental stimulation and improving their communication skills, the immensely informative books put them leagues ahead in their learning journey.



Breaking News! Content Goes Digital!

CCT's Digitisation vertical developed leading-edge content with digitised bridge lessons for CEFR levels 1, 2 and 3 video modules. Lessons incorporated the famed Total Physical Response (TPR) method of language learning which uses body movement, gestures, singing, dancing, etc. to help learners cement the action and associated meaning in their minds. This pioneering initiative was backed by KEF's strong educators and specialist expertise. By storyboarding the lessons and integrating TPR, the aim was to create an optimal learning experience. A prototype lesson was piloted with a select group of schools. The feedback was overwhelmingly positive with both students and teachers finding the lessons engaging and effective. Mimi, the meticulous Meerkat and the animated teacher were friendly and relatable for young learners and became mascots of a digital ecosystem growing exponentially. As content goes digital at KEF, students are getting more tech-savvy and connected, shaping a new era in education.



Answers

1) 16
2) Gen J
3) Tata Literature Live!
4) Over 80%
5) Taj Group of Hotels
6) Godrej Group
7) BFSI
8) 516
9) 5 years
10) Global Nomads Group
11) 67
12) KO-Teach
13) Bhasha Peti (Literacy Kit), Gannit Peti (Math Kit)
14) TPR (Total Physical Response)
15) Kindling Scholastic Acumen and Mediating Academic and Technological Awareness

Let's Get Quizzical!

(Hey! You don't need Phone-a-Friend or Expert Advice to take this quiz – just deep dive into our Annual Report and be a Quiz-wiz!)

- 1) KEF worked in how many Kasturba Gandhi Balika Vidyalaya schools in Gujarat?
- 2) What was the theme of RIZE, the felicitation event that onboarded 750 Kotak Junior Scholars?
- 3) Which literary event at NCPA Mumbai did Kotak Junior Scholars attend during an immersive Exposure Visit?
- 4) What percentage of Kotak Kanya Scholars onboarded at ASPIRE 2024 are doing professional degree courses in STEM (Science, Technology, Engineering and Mathematics)?
- 5) Which well-known hospitality chain employed Sumit Mahendra, an aspirant from the Vocational Education & Livelihood Project?
- 6) On International Volunteer Day, 600 professional volunteers facilitated interactive educational sessions with students in KEF partner schools. Which reputed corporate were they from?
- 7) Participants of which vocational training course benefit from KEF's collaboration with EduBridge?
- 8) SCERT awarded KEF the implementation of FLN in how many PM Shri schools in Maharashtra?
- 9) Under the MoU with Goa CSR Authority (Government of India), KEF will run KSHAMATA for statewide Teacher and School Leader Capacity Building for how many years?
- 10) Students from 9 Model Schools participated in a global group activity and virtual ideas exchange through KEF's pioneering affiliation with an international non-profit. Name it.
- 11) KEF's pathbreaking School Leadership Development Project revolves around an exhaustive array of how many Leadership Practices?
- 12) Integrating technology into teaching-learning practices, Digital Learning Solution launched the innovative, tech-enabled _____ Fill in the blanks.
- 13) What are the KEF FLN Literacy Kit and Math Kit called?
- 14) When Content went digital at KEF, CEFR lessons incorporated a famed method of teaching language and vocabulary using physical actions like body movement, gestures, etc. to help learners cement action and association. Name the method.
- 15) State the full form of KSHAMATA.

The Parent Handbook for a Home-School Connection

The Parent Handbook is an eloquent guide to assist parents in supporting their child's educational journey. The goal is to increase parental awareness of the FLN program curriculum and its benefits and to foster a Home-School Connection facilitating their child's learning at home. It offers practical strategies and engaging activities to promote a positive home learning environment. It also details how parents can communicate with teachers and stay informed about their child's progress.

Today a Reader, Tomorrow a Leader

The Centralised Content Team collaborated with teachers to produce 10 spellbinding storybooks for 4th-grade students. Tailored to address learning objectives aligned with their grade level, these mesmerising narratives aim to develop vocabulary and comprehension, phonemic awareness, reading comprehension and fluency, and phonics skills. They expose students to different story structures, character development and cause-and-effect relationships. This evokes curiosity, encourages students to explore the world of books and awakens their own storytelling abilities.

Distinctly Differentiated FLN Workbooks

Grades 1 to 4 Workbooks designed by the Centralised Content Team are printable FLN worksheets comprising age-appropriate exercises, puzzles and prompts that reinforce letter recognition, word building and arithmetic operations. Incorporating pictures, diagrams and graphics, the worksheets offer visual aids differentiated by difficulty level or activity type and are tailored to diverse student learning styles and needs, facilitating independent learning. Enabling regular practice and parental involvement, they solidify concepts.

Data-driven Decision-making

The utilisation of baseline and end-line assessments is imperative in evaluating the efficacy of foundational literacy and numeracy programs. Both students and teachers are subject to these assessments. Teachers are aided in customising instruction to address each student's requirement. Student advancement is tracked and documented. The objective is data-driven decision-making to appraise program effectiveness.

The Teacher Companion Book

FLN training materials including Connecting the Dots, Social-emotional Learning, Classroom Management, Parenting and Manipulatives empower teachers in successful project implementation. Facilitating the delivery of engaging and effective lessons aligned with the Project curriculum, they equip teachers with strategies to adapt instruction to diverse student learning styles and needs. They guide teachers on using assessments to monitor student progress. A comprehensive reference handbook, the Teacher Companion Book created by the Centralised Content Team, details the Project's philosophy, methodology and targeted skills, and offers practical insights for the delivery of effective classroom instruction.

FLN Planners for Targeted Instruction

Daily instructional plans for FLN meticulously created by the Centralised Content Team, Grades 1-4 Planners are structured guides enabling teachers to deliver compelling lessons to enhance fundamental reading, writing and math proficiencies. They focus on specific skills, encourage active participation, motivate students and adapt lessons to accommodate individual learning needs. They target formative assessment to monitor student learning for ongoing feedback to guide instruction and identify areas of improvement.

Word Quest



Find the word in the puzzle

Words can go in any direction
Words can share letters as they cross over each other

COMMUNICATIVE
ENGLISH
INFRASTRUCTURE
LEADERSHIP
SCHOLARSHIP
CONTENT
FOUNDATION
KANYA

LIVELIHOOD
TECHNOLOGY
DIGITAL
FUTUREREADY
KSHAMATA
MODELSCHOOL
VOLUNTEER



Menstrual Hygiene Awareness Workshops conducted in 3 schools positively impacted over 500 individuals; addressed needs and challenges surrounding menstruation, menstrual health and hygiene

Over 3,000 happy faces in 15 partner schools when KEF distributed Magic Boxes; School Leaders trained online on device usage, by 4 Volunteers



Torchbearers of Change, Volunteers Impact Lives

'Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around.'

In 2023-24, an amazing 755 Professional Volunteers contributed more than 4,000 intense hours enriching and enlightening students from KEF's Scholarship Project and aspirants from the Vocational Education & Livelihood Project. 600 enthusiastic Student Volunteers dedicated a massive quantum of over 18,000 hours to schoolchildren under the tutelage of KEF's School Education Project.

Spearheading an enormous number of workshops, exposure visits and activities, Volunteers had a positive impact on many lives.

Professional Volunteers conducted Life Skills Sessions, Job Readiness Workshops and Exposure Visits for students from KEF's Scholarship Project. Interacting with industry professionals, visiting real workplaces and seeing business processes in action, helped Scholars acquire essential perspectives, building career aspirations and motivating them to perform well academically.

Industry experts gave Guest Lectures to aspirants from the BFSI, CRS and Hospitality courses of KEF's Vocational Education & Livelihood Project. They also conducted Mock Job Interviews to prepare aspirants and lessen their nervousness; and Motivational Sessions to boost their confidence about working in an office and handling responsibilities.

Student Volunteers led Storytelling sessions, General Knowledge Quizzes, Pre-tests and Baseline tests with secondary school students from KEF's Communicative English Future Readiness Project, stimulating their curiosity, critical thinking and communication skills.

Kind, generous individuals, these Volunteers selflessly devoted their time and talents to community impact and development.



Shaping a Better World! VolClave Celebrates Volunteers

VolClave, KEF's Annual Volunteer Day, aimed at fostering community bonding and networking among KEF volunteers, was held on March 9th, 2024. Teeming with fun activities and games, the event had performances by KEF employees, volunteers and aspirants from the Vocational Education & Livelihood Project. Encompassing lively panel discussions and an animated debate on current topics, the event highlighted the vital role of volunteers in enabling community impact.



Clear Vision to Fulfil Your Mission

Eye camps, especially in underserved communities, are essential to promote eye health and well-being. Enabling children to study, play and grow without eye problems, they offer hope for improved vision, a better quality of life and a brighter future. Eye Camps were held in 6 schools benefiting 1,500 individuals. In collaboration with medical practitioners and eyecare companies, KEF arranged free-of-cost spectacles for over 200 schoolchildren.



1,500 Students Discover the Joy of Quizzing

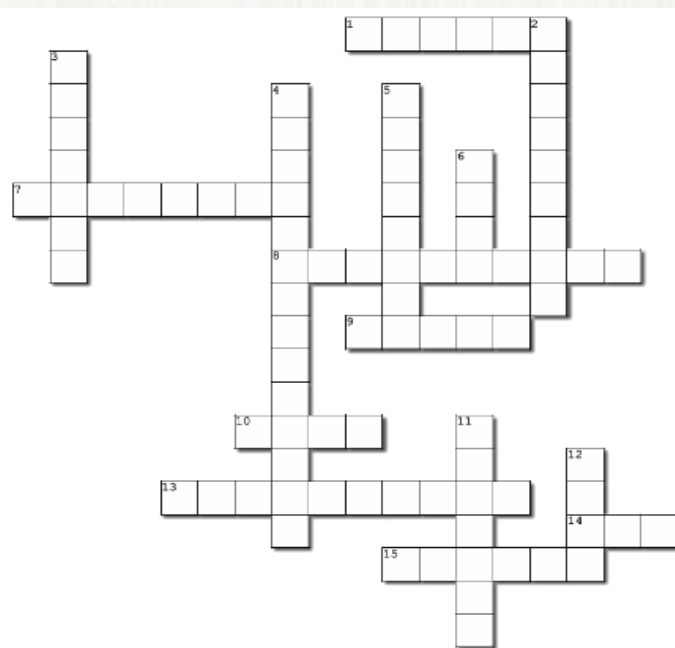
During schoolgoing years, quizzing is an excellent aid for cognitive development, information retention and quick decision-making. A General Knowledge Quiz tests one's understanding and knowledge of a wide range of topics. It jogs the memory and taps into fundamental human curiosity to seek new information. KEF Volunteers conducted GK quizzes with over 1,500 students in 5 schools, fostering critical thinking and the joy of discovery.

600 Corporate Volunteers Bring Cheer to 6,000 Students

On December 5th, 2023, KEF celebrated International Volunteer Day with the theme 'Volunteering Weaves Us Together'. Extending the celebration to a week, KEF organised wall paintings themed around Sustainable Development Goals in 3 partner schools, along with Kotak Life Insurance. Additionally, over 600 Volunteers from the Godrej Group facilitated interactive educational sessions on Child Safety and Child Rights benefiting more than 6,000 students in 6 partner schools.

KEF Crossword Hour!

Put on your thinking hat and complete the crossword



Across

1. Metropolitan Region where KEF was founded
7. KEF podcast, platform for educationists
8. Education that prepares students for tomorrow's world, today
9. KEF Series of Shorts and knowledge companion
10. 80% of Kotak Kanya Scholars do this type of professional degree course
13. KEF Guiding Principle, promotes ideas, experimentation
14. Basic reading, writing, arithmetic skills
15. This scholarship onboarded 750 excellent students

Down

2. KEF Core Value
3. KEF product integrating technology into teaching-learning
4. Holistic school development
5. Visit to professional workplaces
6. Acronym for positive mindset
11. Chronicle of scholars' journeys and successes
12. Spoken English project

Answer
ACROSS
7. Kaavaran
8. Futuristic
9. Geeks
10. STEM
13. Innovation
14. FLN
15. Junior
DOWN
2. Integrity
3. KOTTECH
4. Transformation
5. Exposure
6. ICID
11. Phoenix
12. CEFR

SOCIAL INTERNSHIP PROGRAM

AT KOTAK EDUCATION FOUNDATION

Why you should intern at KEF?

- Get hands-on experience for your resume.
- Build industry networks for future opportunities.
- Gain skills through workshops and mentorship.
- Real projects at KEF enhance development.
- Fosters personal growth and skill development.

Who can intern at KEF?

- Completed their 10th Grade
- Completed their 12th grade under any stream
- Completed a UG certification
- Pursuing a PG certification

Feel free to share your CV's on : kef.volunteer@kotakeducationfoundation.org

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OUR PARTNERS



ADVERTISING

Kotak Junior Scholarship

2024-25

Open now to 11th graders who have secured admission in 2024-25.

ELIGIBILITY CRITERIA

- Students who have scored more than 85% in the SSC/ICSE/CBSE Board Examination in the year 2023
- Students who have secured admission in colleges in Class 11 within MMR (Mumbai Metropolitan Region)
- Students whose family income is less than Rs.3,20,000/- per annum

Scan To Register

011-430-92248 (Ext-325)

Opening the Gateway to Your Dreams

Kotak Kanya Scholarship 2024-25

Supports meritorious girl students through 4/5 years academic journey pursuing undergraduate professional courses from institutes of repute.

SCAN to Register

Are you worried about the future?

Your first step towards a brighter TOMORROW

Get ready to completely transform your life with "Zero cost" Skill Based Training & 100% Placement Assistance by Kotak Education Foundation's Unnati Program

Courses Offered

For Under Graduates
Banking, Financial Services & Insurance
Training - 2.5 months
Age - 18 to 25 years

For Under Graduates
Customer Relation and Sales
Training - 2.5 months
Age - 18 to 25 years

For Under Graduates
Hospitality
Training - 3 months
Age - 18 to 25 years

For Under Graduates
Multi-Skill Technician
Training - 5 months
Age - 18 to 30 years

For Under Graduates
Advanced Beauty
Training - 2.5 months
Age - 18 to 30 years

TOLL FREE NUMBER
1800-123-343434

Kotak Education Foundation - Unnati has 7 centres across Mumbai: Deonar | Andheri | Goregaon | Virar | Sion | Mahim | Kalyan
Website- www.kotakeducation.org | Email ID - unnati@kotakeducationfoundation.org

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Digital Learning Solution

(TOT-Model) Project Performance Summary

For the TOT-Model, inputs received by teachers exceeded what was planned, recording 132% of the targeted hours. This suggests a strong demand from teachers. However, teacher attendance did not meet expectations (90% of the plan) as encapsulated in the challenges vis-a-vis scheduling conflicts. Additionally, O-Teach Pre-Post showed good performance with 96% achievement, close to the planned goals.

DLS O-Teach (TOT-Model)

Teachers who attended both the O-Teach baseline and the O-Teach endline numbered 252.

On average, 38% teachers who were assessed showed a level change.

Each teacher saw an average level change of one.

23-24 DLS D2B Baseline to Endline Summary: Grade 10

Students who gave both assessments numbered 4,271.

On average, 49% students in Grade 10 who were assessed showed a level change.

Each beneficiary saw an average level change of two.

Furthermore, there was a significant difference in the changed scores, across all 3 subjects.

Mindspark (G9)

In Maths, out of 3,484 students who utilised Mindspark, 1,083 exhibited level growth, and 131 students experienced a level change.

In English, from 3,490 students, 890 students showed level growth, with 837 students achieving a level change.

In Language, out of 3,490 students, 1,277 students demonstrated level growth and 360 recorded a level change.

DLS O-Teach (D2B-Model)

Teachers who attended both the O-Teach baseline and the O-Teach endline numbered 468.

On average, 53% teachers who were assessed showed a level change.

Each teacher saw an average level change of one.

CEFR: Direct-To-Beneficiary (D2B) and Training-of-Teachers (TOT)

Project Performance Summary (D2B-Model)

Over the course of FY 23-24, beneficiary reach exceeded the target for students by 10% at 8,052 students reached. Despite this large umbrella, inputs in hours for students surpassed the target by 26%, while attendance for students also exceeded the plan, reaching 137% of the target. Baseline assessment by students was 22% higher than planned and endline assessment results showed an achievement of 129% against the target.

Project Performance Summary (TOT-Model)

CEFR TOT-Model beneficiary reach underperformed against targets, with schools, teachers and students achieving 70%, 72% and 79% of targets respectively, as evidenced by persisting and significant challenges in sustaining beneficiaries. Correspondingly, input hours for teachers were below expectation at 69%, paralleling low attendance rates at just 52%. Baseline assessments for teachers and students were also low, completed at 62% and 80% of planned levels, while endline assessments outcomes showed teachers and students achieving only 62% and 33% of target.

D2B-Model

Students who gave both assessments numbered 7,634.

7,289 D2B students showed one level growth.

95% students in CEFR D2B who were assessed showed a level change.

The average level change was three levels among students who have had any level change.

TOT-Model

Students who gave both assessments numbered 305.

225 TOT CEFR students showed one level growth.

74% students in CEFR TOT who were assessed showed a level change.

The average level change was two levels among students who showed level change.

Foundational Literacy & Numeracy

Project Performance Summary

FLN's performance over FY 23-24 shows varying results across different components and metrics. In terms of beneficiary reach, the targets for schools and teachers were not met due to school retention challenges early in the year, thus achieving 94% and 85% of the budgeted targets respectively. Teacher inputs in hours were slightly below target at 78%, and were mostly driven by the planned teacher workshops. Over and above these core sessions, FLN also engaged in several follow-up sessions for beneficiaries who were not covered during initial plan stages. Overall, the attendance by teachers stayed above target reaching 110% of the planned figures. For teachers, 352 teachers were actually assessed for the baseline (against a target of 460), and the endline assessment for teachers was planned for 414 teachers, but 333 teachers were assessed, resulting in 80% of the target being met as the year drew to a close. The novel sample baseline assessment (30% of reach) for students greatly exceeded the plan: 4,421 students were planned to be assessed, but 5,957 students were actually assessed; the endline sample assessment for students (also 30% of reach) similarly outperformed the plan as per LFA, with 5,125 students actually assessed, reaching 106% of the planned target. Of these students, 4,689 were unique to both.

TOT-Model

Students who gave both assessments numbered 4,689.

3,999 FLN students showed any kind of growth at any level.

72% students in FLN TOT who were assessed showed a level change.

The average level change was two levels, among students who have had any level change.

FLN TOT teachers who gave both assessments numbered 330.

250 FLN TOT teachers showed any kind of growth at any level.

75% teachers in FLN TOT who were assessed showed a level change.

The average level change was one level among teachers who have had any level change.

School Leadership Development

Project Performance Summary

Input in hours for school leaders fell short of the plan, achieving 88% with 7,884 hours recorded against a target of 8,976 hours. Despite this, attendance by school leaders exceeded expectations, with an achievement of 114%, totaling 255 attendees against a planned 224. Endline assessments for HMs achieved 92% of the goal, with 244 HMs assessed out of an expected 266.

Kasturba Gandhi Balika Vidyalaya (KGBV)

Project Performance Summary

Input in hours for school leaders and students reached 89% and 87%, with 826 and 2,572 hours logged against targets of 924 and 2,970 hours, respectively. Attendance figures show school leaders at 93% and students at 92% of the plan. Endline assessments for HMs and students were at 93% and 103%, respectively, with 27 HMs and 1,101 students assessed against plans for 29 HMs and 1,065 students.

KGBV (D2B-Model)

Students who gave both assessments numbered 1,101.

1,094 KGBV D2B students showed any kind of growth at any level.

99% students in KGBV D2B who were assessed showed a level change.

The average level change was three levels among students who have had any level change.

Model School

Project Performance Summary (D2B-Model)

In its only second year of operation, input hours for Model School CE students exceeded the plan at 101% with 7,425 hours against a target of 7,350, whereas FLN students' input hours were significantly lower at 33% of the target, achieving only 1,400 out of 4,260 hours. Attendance for students was at 89% of the plan, with 6,767 participating out of a planned 7,600. Assessment for students nearly met the target at 99%, with 3,687 assessed out of 3,721.

Project Performance Summary (TOT-Model)

Despite high reach, inputs and attendance for teachers did not meet planned figures. Input hours reached only 83% of the target with 610 hours recorded against a planned 735 hours, suggesting a shortfall in the expected teacher involvement, ostensibly due to challenges mentioned beforehand. Teacher attendance was similarly lower, achieving just 44% of the target with only 91 teachers attending out of a planned 209, indicating significant challenges in maintaining consistent teacher participation. Assessment outcomes for teachers also fell short of goals, achieving 89% with 208 teachers assessed out of a planned 235.

D2B-Model

- Students who gave both CEFR assessments numbered 1,971.
- 95% students in Model School CEFR who were assessed showed a level change.
- The average level change was two levels among students who have had any level change.
- Model School FLN students who gave both assessments numbered 1,877.
- 79% students in Model School FLN who were assessed showed a level change.
- The average level change was one level among students who have had any level change.

TOT-Model

- Teachers who attended both the O-Teach baseline and the O-Teach endline numbered 208.
- On average, 54% teachers who were assessed showed a level change.
- Each assessed teacher saw an average level change of one.

Scholarship

Components Overall	Key Performance Indicators	Plan	Actual	%
Beneficiary Reached	Scholar Total	890	890	100%
	Scholar - KJS	413	413	100%
	Scholar - KGS	302	302	100%
	Scholar - KKS	175	175	100%
Kotak Junior Scholarship (KJS) Input Hours	Mentoring	2,775	2,683	97%
	Home Visit	2,821	2,177	77%
	Scholar Engagement Activity	27	45	167%
	Flip Learning session	44	49	111%
Kotak Graduate Scholarship (KGS) Input Hours	Mentoring	1,007	1,022	101%
	Home Visit	605	656	108%
	Scholar Review	228	240	105%
	Life Skill Session	224	286	128%
	Flip Learning session	48	47	98%
Kotak Kanya Scholarship (KKS) Input Hours	Mentoring	350	420	120%
	Life Skill Session	8	10	125%
	Finishing School	32	43	134%
	Peer-to-Peer Networking and collaboration	4	5	125%
	Webinars	8	12	150%
Kotak Junior Scholarship (KJS) Scholar Attendance	Scholar Engagement Activity	413	355	86%
	Flip Learning session	413	388	94%
Kotak Graduate Scholarship (KGS) Scholar Attendance	Life Skill Session	302	276	91%
	Flip Learning session	302	261	86%
Kotak Kanya Scholarship (KKS) Scholar Attendance	Life Skill Session	175	168	96%
	Finishing School	175	175	100%
	Peer-to-Peer Networking and collaboration	175	153	87%
	Webinars	175	169	97%

Vocational Education & Livelihood

In FY 2023-2024, Vocational Education & Livelihood nearly met its performance targets on several KPIs and came close to meeting its declared project objectives. Mobilisation at the start of the year led to enrolment of 2,719 youth across 8 centres (including Kalyan), 2,659 of whom were from BPL families.

During the year, 2,383 aspirants were trained (against a target of 2,790) and 1,589 trained aspirants were placed through the year against a target of 1,644. Identification and empanelment of new 62 companies led to higher number of placements (39 BFSI, 9 CRS, 8 HSPT, 5 MST and 1 BFSI/CRS). 905 aspirants connected over call for retention tracking; ~52% have remained in the job for more than a year.

Sources for Editorial Page - Message from Managing Trustee

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- 3)ASER Report 2023 'Beyond Basics' survey was conducted among 34,745 young respondents in 28 rural districts in 26 states
https://asercentre.org/wp-content/uploads/2022/12/ASER-2023-Main-Findings_Final-22.2.24-1.pdf
- 4)World Bank
<https://www.worldbank.org/en/news/feature/2011/09/20/education-in-india>
- 5)McKinsey Spark & Sustain
<https://www.mckinsey.com/industries/education/our-insights/spark-and-sustain-how-school-systems-can-improve-learning-at-scale>

AI – Artificial Intelligence
AIIMS – All India Institute of Medical Sciences
ASER – Annual Status of Education Report
BaLA – Building as Learning Aid
BMC – Brihanmumbai Municipal Corporation
BEO – Block Education Officer
BFSI – Banking, Financial Services & Insurance

ERP – Enterprise Resource Planning
FLN – Foundational Literacy and Numeracy
GNG – Global Nomads Group
HSPT – Hospitality
ICDI – I Can Do It
IT – Information Technology
IIT – Indian Institute of Technology
KATALYST – Knowledge Advancement
for Training And Learning Yielding Skilful Trainers
KGBV – Kasturba Gandhi Balika Vidyalyaya

MS – Model School
MST – Multi Skill Technician
NCF – National Curriculum Framework
NEP – National Education Policy
NEET – National Eligibility cum Entrance Test
NIPUN – National Initiative for Proficiency in
Reading with Understanding & Numeracy
NIRF – National Institutional Ranking Framework
NLU – National Law Universities

SDG – Sustainable Development Goal
SDP – School Development Plan
SL – School Leader
SMC – School Management Committee
STEM – Science, Technology, Engineering
and Mathematics
STM – School Transformation Model

CCT – Centralised Content Team
CEFR – Communicative English Future Readiness
CRS – Customer Relations & Sales
CSR – Corporate Social Responsibility
D2B – Direct To Beneficiary
DEO – District Education Officer
DIET – District Institute of Education & Training
DLS – Digital Learning Solution

KGS – Kotak Graduate Scholarship
KJS – Kotak Junior Scholarship
KKS – Kotak Kanya Scholarship
KLI – Kotak Life Insurance
KSHAMATA – Kindling ScHolastic Acumen and
Mediating Academic and Technological
Awareness
LMS – Learning Management System
MMR – Mumbai Metropolitan Region
MSCERT – Maharashtra State Council of
Educational Research and Training

OER – Open Educational Resources
PLC – Professional Learning Community
PM SHRI – Prime Minister's Schools for Rising India
PTA – Parent-Teacher Association
QSR – Quick Service Restaurant
RAA – Regional Academic Authority
SCD – School Coordination Department
SCERT- State Council of Educational
Research & Training

TOT – Training Of Trainers
TPACK – Technological, Pedagogical And Content
Knowledge
TPR – Total Physical Response
UDISE – Unified District Information System
for Education
UN – United Nations

