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ANNUAL REPORT 2024-25

BEHIND THE SCENES

AT



kotak

Education Foundation





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THEME STATEMENT

BEHIND THE SCENES AT KOTAK EDUCATION FOUNDATION

The theme for this year is 'Behind the Scenes'. Because, while outcomes get the limelight, impact often unfolds quietly, backstage. And that's where the real magic happens.

We've tried to shift the lens, not just to what was achieved, but who made it happen. The invisible hands. The uncelebrated nudges. The unheard encouragement.

Well, in our world, behind every successful student, teacher, principal, or community leader is a network of mentors, mobilisers, facilitators, field officers.

In this report, we've captured the stories that often don't make it to the PowerPoint slides, the missed trains, the late-night lesson plans, the school leader who became a techie overnight, and the teacher who turned into a motivator without knowing the term. It's a celebration of resilience, quiet leadership, and the small shifts that drive big change.

To the teams who made this happen, both on the ground and on the page — thank you for bringing voice to the voiceless and spotlight to the unsung.

We hope as you read through this report, you'll not just see data — you'll feel the heartbeat behind it. Because at KEF, we believe the story is never complete without the people who live it. Let's continue telling the stories that matter.

*Kotak Education Foundation is the primary implementing agency for the CSR initiatives of Kotak Mahindra Group in Education.
Kotak Karma is the Corporate Social Responsibility (CSR) identity of Kotak Mahindra Group Companies.



MESSAGE FROM THE MANAGING TRUSTEE

EDUCATION – THE BEDROCK OF SOCIAL JUSTICE

Seventeen years ago, Kotak Education Foundation was a small outfit with few people, limited budgets. Our mission - equipping marginalised children and youth with quality education and livelihood skills for economic independence and a life of dignity.

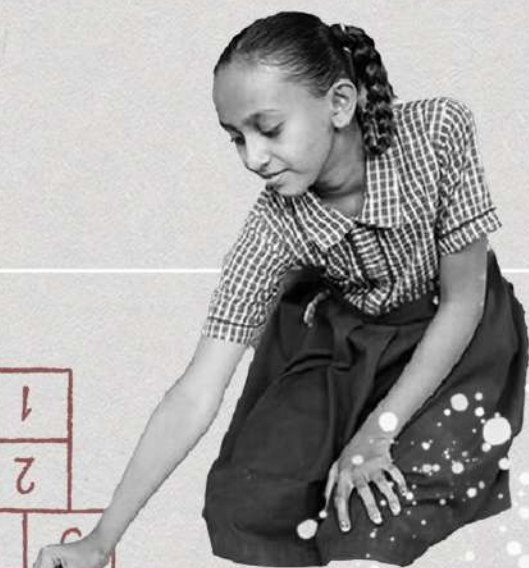
It has been a challenging yet rewarding journey. Over the years, our education-based interventions made a significant difference to the lives of people from marginalised communities. We gradually scaled up our initiatives, creating a positive learning environment in schools catering to children from low-income groups, upskilling school leaders and teachers to shape a culture of academic excellence.

“Today, we have a bountiful bouquet of programs for schools to choose from – Direct-to-Learner, Capacity Building, Pathway Projects. Blending vast experience and expertise, our school education programs relentlessly strive to improve student learning outcomes (SLOs), evoking curiosity, creativity and critical thinking, nurturing academic success and all-round development.”

There are massive inequalities in the school education system. Children from affluent families go to schools with state-of-the-art infrastructure, good teachers and quality education. Supported by family and an environment conducive to scholastic achievements, they do well and attain global excellence. However, children from low-income families go to schools with poor facilities; whose teachers and principals face severe challenges in imparting quality education. Lacking support from parents, these children exhibit various learning deficiencies. They do not learn basics in Class 1, are not able to read/write 2-3 words in Class 2, do not know integers and cannot do basic multiplication/division. An obsessive focus on exams leads to rote learning and does not promote conceptual understanding. Practical learning opportunities are limited, resulting in students being unable to deal effectively with everyday life situations. Even intelligent students fall back due to learning losses. Weak learning outcomes eventually lead to low skill levels and diminished employment opportunities.



SHIVAJI DAM



Says the book 'What The Economy Needs Now' by leading economists including Abhijit Banerjee, Gita Gopinath and Raghuram Rajan - the single greatest limitation of the Indian education system is its inability to deliver universal functional literacy and numeracy at the primary school level. Only about half of the children in class five are able to do maths or reading at the class two level. Our top education policy priority is therefore – a national mission to achieve universal functional literacy and numeracy by class three.

At KEF, we are trying to create a system through which most children can imbibe Foundational Literacy and Numeracy (FLN) skills by the end of Class 4 or 5 to meet Nipun Lakshya. We are arranging for an unbiased third-party evaluation to check if we are able to achieve age-appropriate learning levels. Our FLN Project trains primary schoolteachers in a particular manner to equip them with practical strategies to increase SLOs. Play/toy-based, participative, learner-centred methodologies using low-cost resources improve the instructional effectiveness of teachers, leading to substantial increases in students' learning levels. Workshops, mentoring, hands-on support, interactive learning tools, educational games, print-rich reading materials address diverse learning needs and achieve basic reading, writing, arithmetic competencies.

Conceptualised and developed in-house, the KEF FLN Literacy and Math Kits (Bhasha Peti, Gannit Peti) instil language and math aptitudes. Comprising the unique 6 FLN Train Stations Model, engaging tools like Manipulatives, alphabet/word flashcards, creative hand puppets and more, the KEF FLN Literacy Kit inculcates linguistic ability. Making math fun, the KEF FLN Math Kit includes coloured coins, play money, clocks, rulers, measuring jars, building bricks and blocks, 3D geometric shapes. Teachers induce children to grasp numbers and sequences, add, subtract, solve simple arithmetic operations. Lesson plans, workbooks, reading-writing materials, storytelling, poster-making, events, FLN classrooms and child-friendly BaLA (Building as Learning Aid) further strengthen students' fundamental understanding and application of concepts.

We are constantly trying to change the mindset of teachers so they realise their teachings are not just for one school year. They create a foundation for their students, for all ten school years, and in fact, for life. A mindset shift in schoolteachers helps students learn better, communicate better, develop cognitive, collaborative, practical and problem-solving abilities, and become successful in life.

Knowing English – the global language of communication, business, trade and commerce - helps you move up the socioeconomic ladder. It helps get better jobs, more career opportunities, a better life. Finding that a large number of students, when they acquire language proficiency, are far more self-assured and able to handle challenges confidently, KEF instituted the Communicative English-Future Readiness program. It ensures middle school students (Grades 5 to 8) gain fluency in English, practise English in real life through daily activities, and participate in elocution, debate, poetry and cultural contests. Digital literacy and financial literacy program modules help them plan, budget, save, invest, pay off debts and manage their money responsibly. Students think better, use their digital know-how to research better, become more creative, learn to work in a team, acquire 21st-century skills and become future-ready.

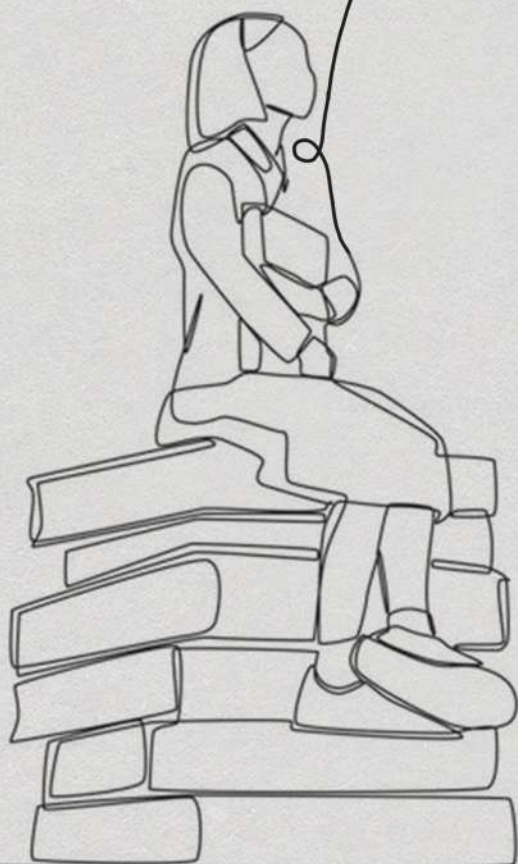


KEF's School Leadership Development Project has, at its core, school leaders as changemakers. Qualified, experienced teachers who grow into positions of school leadership based on seniority, may not have the administrative and managerial competencies required in their new role of Principal/Headmaster/Headmistress. Not being formally trained to deal with new responsibilities that come with authority, they run into difficulties managing different stakeholders, teams or teaching staff who were peers and are now their juniors. Principals of schools catering to underserved communities often face unsupportive trustees, indifferent parents, mediocre or difficult students. As a result, they develop a strong negative mindset and believe they cannot bring about any change for the better.

Our program helps Principals develop a positive 'I-Can-Do-It' attitude. It imparts skills like team management, task delegation, school development planning, time and resource management. It teaches them to articulate a Vision, Mission and SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals. School Vision Statements could aim to make the school a hub of academic brilliance, sports/cultural talent, etc. They inspire well-defined plans for school development, with annual activity calendars and specific responsibilities assigned to teachers, cultivating accountability and ownership of SLOs. Peer learning, compassionate communication, collaboration and networking, Professional Learning Community, Circle of Control, Urgent-Important Matrix, teacher appreciation, nurturing student leaders, are just some of the 67 leadership practices taught by our program. Schools adopting these practices, have been able to make great strides forward. Extensive mentoring, group workshops, exposure visits and one-on-one sessions facilitate mindset change, strengthening leadership capabilities of school leaders, fostering a culture of academic progress.

The scorching pace of digital advancement, higher levels of automation, the fast-expanding role of AI in education mean that we must upskill educators to be tech-savvy. KEF's Digital Learning Solutions program and PedTech initiatives like popular AI webinars, immersive workshops, a custom-built Learning Management System for teachers to create and disseminate content, are building proficiency. Principals and teachers are learning to use AI-powered tools and techniques in lesson planning, assessments, administrative tasks, and intelligently optimising their time to increase student engagement and enhance SLOs.

Our signature program, KSHAMATA, unites all four verticals of school education under one umbrella – Foundational Literacy and Numeracy, Communicative English-Future Readiness, PedTech, School Leadership Development. KSHAMATA offers need-based programs that can address specific issues by geography and school, furthering SLOs in partnership with state governments and district officers. In today's dynamic scenario amid rapid and intense societal changes, the need of the hour is to be fleet-footed, to join hands for swift action and enduring impact. Greater engagement, faster turnaround times, quicker government approvals will help us achieve more, together.



KEF's merit-cum-means scholarships support deserving students from marginalised backgrounds, in their academic pursuits. Kotak Junior (11th and 12th Grade) and Kotak Graduate (for graduation degree courses) Scholarships are effective in the Mumbai Metropolitan Region. Kotak Kanya Scholarship (for girls to pursue professional degrees at premier institutes) is pan-India. So is Kotak Shiksha Nidhi (crisis support aid from Class 1 till graduation for children impacted by the tragic loss of a parent due to the COVID-19 pandemic). Going beyond financial aid by providing mentoring, career guidance, academic support, industry exposure, communication skills, life skills and socioemotional well-being, our scholarships make students work-ready and groom them for professional careers.

One such example is of a girl from a small village in Telangana. A farmer's daughter, she studied in the village till Class 5, then in a small town from Class 6 to 10. She did very well in Class 10 exams and got a scholarship to continue her Class 11 and 12 studies. Her superlative performance in Class 12 earned her admission into IIT, at which point she joined our family of Kotak Kanya Scholars. In her fourth and final year of engineering, she received a lucrative job offer. She is now a first-generation professional with a white-collar career ahead; a role model for her family and community. Goes to show how a little support to meritorious children from low-income families can help them do well in life.

MORE THAN 5,000 STUDENTS SUPPORTED BY KEF OVER THE YEARS HAVE BECOME DOCTORS, ENGINEERS, LAWYERS, CHARTERED ACCOUNTANTS AND OTHER PROFESSIONALS with thriving careers. We hope these students will come back and support us in running these programs and uplifting others like themselves.

Illustrating the cycle of social justice and positive social impact is a student who benefited from our scholarship. This scholar is an engineer today, working with a large company. Leveraging his education, awareness and power to become an agent of change, he has started assisting underprivileged students with aid, functional support and mentoring inputs.

Our Vocational Education & Livelihood program lends a helping hand to unemployed youth and college dropouts facing financial hardship. Often, such youngsters work in the informal economy as tailors, electricians, plumbers, cobblers, delivery boys, garment workers, or become daily wagers in menial jobs like ragpicking, construction, masonry, street vending. Due to low wages, no job security, long hours in poor working conditions and debt traps, they are unable to break out of the vicious cycle of poverty. KEF's vocational training program upskills and certifies them, and helps place them in organised sector jobs at good salaries. In addition to domain knowledge in streams like BFSI, hospitality, customer relations and sales, our program equips aspirants with English communication skills, computer literacy, personality development, life skills and job-readiness. Skilled, confident, employed in financially stable jobs, thousands of aspirants trained by KEF have integrated into the mainstream, with secure livelihoods bringing prosperity into their lives.

Adaptive, quick to embrace new rhythms of change, the pendulum of KEF is gathering momentum and swinging fast. We can make it move even faster, collaborate to innovate and disrupt the norm as we accelerate towards a new era of socioeconomic and technological transformation.

MESSAGE FROM THE **CEO**

THROUGH THE LENS OF EDUCATION

As we look back on the year gone by, it is fulfilling to reflect on the strategic direction taken and important milestones reached, successful scaling of impact and widening outreach.

As our initiatives gather momentum, we look forward with verve and vitality, to being the go-to knowledge partner in education advocacy. Working closely with state governments to co-create solutions for systemic capacity-building of educators, we avow a sustained focus on student learning outcomes (SLOs) for academic growth and employability.

SCHOOL EDUCATION

2024-25 was the first full year of KEF's signature program KSHAMATA operating in multiple geographies. Aligned with NEP 2020 and the State curriculum, KSHAMATA is curated to address four critical pillars of the school ecosystem – foundational literacy and numeracy, communicative English, digital pedagogy and school leadership.

Interactive workshops build leadership and pedagogical skills of school leaders, teachers and government officials. Personalised mentorship, on-site school visits, virtual integrated sessions, digital courses, and a rich repository of digital videos, planners, workbooks and teaching-learning materials develop the skills of educators and energise them. Not surprisingly, teachers are embracing the immersive learning experience that is KSHAMATA – the uniqueness of technology-powered learning combined with hands-on classroom activities and AI-driven techniques. The whole is greater than the sum of the parts. The emerging outcomes are encouraging.

The last mile cascade was a worry earlier and also the most critical piece in the puzzle. However, linking our programs with the vast government machinery and last-mile reach already in place, we are partnering with state governments in Maharashtra, Goa, Gujarat, Andhra Pradesh; and more in the future. Laying our bets on a neutral outside view, we seek a verdict of our performance through assessments by leading PedTech company, Ei (Educational Initiatives). For SLOs, the Baseline has been done; Close-line will be done at the start of the academic year 2025-26.



GANESH RAJA

For capacity building at scale, content digitisation and the availability of a Learning Management System (LMS) to broadcast that content, are crucial. Content digitisation in our Communicative English-Future Readiness (CE-FR), Foundational Literacy and Numeracy (FLN) and Pedtech programs, has been accomplished through self-paced online courses, DIY videos, short videos, micro-reels and interactive multimedia resources. Coming up next is a teacher's app, which will make it easier for teachers to develop and cascade content while simultaneously making learning extremely fun for students.

In FLN, the innovative 6 Train Stations Model - Focus Station, Storytelling Station, Active Learning Station, Listen and Talk Aloud Station, Skill Drill Station, Homework Station – is the delight of primary schoolteachers. Experiential, play-based, learner-centred, it creates pathways for students with diverse learning levels to grasp the fundamentals of reading, writing and arithmetic. Our LMS, based on an open-source learning platform, is a cutting-edge technological tool for teachers to create and circulate content among their students and monitor participation and performance. A comprehensive system custom-built to our requirements based on the verticals we operate, with AI-driven tools for interactive learning, the LMS is hugely important to the rapid scaling of our capacity-building initiatives. Master Trainers, senior teachers and officials from SCERT and DIET, from over 20 states across India, attended the INSPIRE Teachers' Innovation Summit 2024-25. One more pioneering initiative by KEF, INSPIRE was a 3-day conference championing innovation and equipping educators for new learning landscapes with AI-powered educational practices, design thinking and leadership skills. Learning was mutual as teachers shared ideas and valuable insights through brainstorming sessions, lively workshops, panel discussions, peer collaboration and networking with award-winning educators. As changemakers playing a pivotal role in making students future-ready, teachers are now transforming their classrooms. Encouraging participatory learning, inspiring curiosity and creative problem-solving, amalgamating AI-driven methodologies in lesson planning and assessments, these educators are enhancing SLOs and preparing bright young minds for a constantly evolving world.

Innovation is a key driver at KEF. A multitude of groundbreaking projects are being baked. We are running pilots on STEM education, spearheading vocational education training modules in schools, integrating AI in classrooms. We hope to see some of these fructifying into full-fledged projects on a bigger, bolder scale, in synchrony with the larger issues we hope to resolve.



SCHOLARSHIP

Kotak Junior Scholarship is upping its numbers, year-on-year, attracting four times more applicants from the satellite towns and surrounding districts of the Mumbai Metropolitan Region (MMR). It is now among the leading scholarships in MMR.

In Kotak Graduate Scholarship, which supports students in the streams of their choice, we observe an encouraging positive trend of every student completing their education. Dropout rates are negligible. In the fourth year of the Kotak Kanya Scholarship project, our faith and investment in supporting the higher education of girls from underserved communities, have been vindicated. For four years, we have been chiselling them to fulfil their potential, priming them to be sharply focussed, high-performing academic achievers and articulate, well-groomed individuals who can walk shoulder-to-shoulder with the best. It is with great joy and satisfaction that we watch the first batch of Kotak Kanya Scholars graduating with flying colours and getting placed in reputed corporates and the government. We believe that, with adequate mentoring, finishing school skills and career readiness, these talented children are ready to take on the world.

Kotak Shiksha Nidhi (KSN), a pan-India initiative by KEF, was introduced in the wake of the devastating COVID-19 pandemic. It enabled continuity of school and college education of students aged 6-22, impacted by the tragic loss of one or both parents or a primary earning family member due to COVID-19. More than 1,500 students from over 25 states, studying in school in Grades 1 to 10, or pursuing a Diploma or Graduation in different streams, benefited. Going beyond financial assistance, KSN promoted socio-emotional well-being and built mental strength. Backed by KSN at a time of deep personal loss and financial distress, students found fresh purpose and self-belief, making great strides in their academic pursuits. Many of them have now emerged as champions of social change, wanting to give back to society and help others like themselves. Through Meet-and-Greet sessions, mentoring and supporting marginalised students in their communities, they are creating a huge amplification effect.

Alumni engagement contributes significantly to creating a ripple effect. As students graduate, our endeavour is to create a Community of Alums. This breed of professionals - often first-generation career professionals in their families - is smart, resilient, motivated. They have gone through intense struggles, conquered numerous challenges, and now want to lend a helping hand to others. This Community of Alums can be an alternate voice for education, empowerment and upward social mobility. If this movement gathers impetus, we could soon be looking at social impact through a very different lens.

VOCATIONAL EDUCATION & LIVELIHOOD

Our Vocational Education & Livelihood Project trains and certifies unemployed youth aged 18-30 in domains like Banking, Financial Services and Insurance (BFSI), Customer Relations & Sales (CRS), Hospitality and Beauty. Along with domain know-how, every course equips aspirants with spoken English, computer literacy, personality development, life skills and job readiness, boosting their career prospects. Training includes practical projects, field visits, guest lectures and industry exposure.

KEF has tie-ups with leading companies across sectors. Aspirants can depend on unstinted placement assistance along with expert guidance from trained professionals on job openings, preparing for interviews and sustained career growth.

KEF has multiple vocational training centres in Mumbai. In a recent development, we added one in the huge governing belt of Mira Road. Working closely with the Mira-Bhayander Municipal Corporation, KEF set up an Advanced Skill Training Centre. Designed to bridge the gap between education and employability in this area, the Centre offers vocational training courses in BFSI and CRS. KEF expanded its footprint last year in Nashik and Pune in partnership with third-party players. Empowering unemployed youth with job-ready skills for organised-sector jobs, remunerative careers and stable livelihoods, KEF is creating a solid foundation for a confident 21st-century workforce.



LOOKING AT THE YEAR AHEAD THROUGH A BRIGHTER LENS

As we forge ahead with determination, we hope to see the coming year through a brighter, more optimistic lens. Here, I share some emerging vistas and strategic priorities.

- Consolidating KSHAMATA across geographies, growing it into a fountainhead program for state-level transformation in Student Learning Outcomes; intensive training of master trainers – a trial by fire - to ensure greater alignment with government objectives
- Pushing our content for built-in solutioning and learning gains at many levels; minimising leakages in program cascade to make sure that students get requisite inputs, absorb relevant content and perform well academically
- Empowering teachers – changemakers and architects of a better tomorrow – to build strong foundations for student success through our FLN Kits, Digitised Content, PedTech, OER; enabling them to build students' cognitive, auditory and critical thinking abilities; teaching them AI prompt engineering and how to leverage AI in education, use AI for lesson planning and assessments, deploy group learning or peer learning for diverse learners, adopt leading-edge educational practices to transform classrooms and groom student leaders
- Focus on Master Trainers – the best solution for a multiplier effect; dovetail into government plans to create a hub-and-spoke model; a Master Trainer creates Master Teachers, then there is hub-and-spoke outreach to, let's say, 20 schools, then teachers in each school – thus systemically generating more and more trainers; the government and KEF can join hands, create an authoritative certification program, build a pathway to becoming an advanced teacher by completing training modules for effective last-mile-cascade
- Educator capacity building and Impact at Scale are possible, partly through programs that deliver the last-mile connect, partly through universal and continuous availability of internet and electricity for digital and AI-led learning eg: the primary schoolteacher who has students with special or diverse abilities, cannot run the normal syllabus; but with AI, she can use keywords to tailor her lesson plans and assessment sheets, create learning-level-specific question papers, simplify administrative tasks and manage her time more constructively for actual student engagement and problem resolution
- Certification programs for Master Trainers and teachers across different specialisations; can we train teachers on Moodle/Open Source platforms?
- Designing a KO-TEACH app; setting up Professional Learning Communities; creating millions of videos, a large fount of information; expert guidance on types of assessments teachers can use in the classroom - contextualised to teachers by geography, type of school, potential of students to learn as per ASER learning levels and more
- Seamlessly integrate Assess-Teach-Learn in a continuous cycle, leverage the power of distributed growth; map different types of growth and differentiated progress as per students' abilities, strengths or learning levels
- Collectives in education (eg. Digital Classroom, printables, storybooks, et al) – if organisations specialising in these spheres can collaborate with KEF, or if the government can participate in such collectives, it can enrich the quality of scholastic material and knowledge imparted

New year, fresh lens, different perspective. Possibilities manifold. Opportunities immense. Benefits incalculable. Whichever the lens, the sky is infinite. Accelerating onward and upward, we hope to reiterate and reinforce the power of education to transform lives and drive economic growth.

MESSAGE FROM THE **COO** SCHOOL EDUCATION

A YEAR OF GROWTH, IMPACT AND COLLABORATIVE SPIRIT – BUILDING FOR THE FUTURE

As we reflect on the year gone by, I am filled with immense pride and a profound sense of accomplishment. Marked by significant strides in our mission to empower educators and nurture young minds across the country, 2024-25 saw KEF's ceaseless efforts translate into tangible impact and stronger collaborations.

A cornerstone of our efforts was the successful launch of KSHAMATA, our ambitious pan-India capacity-building program for teachers and school leaders. Synergised with NEP 2020 goals of strengthening teacher training, aligned with the State curriculum, KSHAMATA offers tailored programs and immersive learning methods to boost academic growth. It is meticulously designed to equip educators with the latest pedagogical approaches, innovative teaching methodologies and essential skills to navigate the evolving educational landscape. Marked by whole-hearted participation and solid engagement, KSHAMATA is bolstering student learning outcomes across Andhra Pradesh, Goa, Gujarat and Maharashtra.

We are particularly honoured to partner in the national mission of Foundational Literacy and Numeracy (FLN), training teachers in government schools in Maharashtra. Our FLN workshops and mentoring sessions train teachers to achieve fundamental reading, writing and arithmetic competencies in primary schoolchildren through experiential play/toy-based pedagogy, learner-centred methodologies, discovery-oriented techniques and digital resources that address diverse learning needs. Our innovative FLN 6-Stations model, Math Markets, Literacy and Numeracy Kits (Bhasha Peti, Gannit Peti), phonics-based instruction and visual aids strengthen the foundational learning blocks of our youngest students, creating a strong base for future academic success. INSPIRE Teachers' Innovation Summit 2024-25, a unique, interactive 3-day workshop, brought together 46 senior educators from 21 states across the country. Teachers and officials from SCERT and DIET gathered valuable insights through brainstorming, peer learning, panel discussions and networking with award-winning educators. Equipped with leadership strategies, cutting-edge AI-integrated practices, design thinking experiences and adaptive learning techniques, they gained new perspectives on becoming changemakers playing a pivotal role in moulding future generations. Fostering innovation and the spirit of collaboration, INSPIRE ignited a collective passion to captivate students' imagination, transform classrooms and redefine learning pathways.



JAYASREE RAMESH

Proactively embracing the transformative potential of technology in education, we introduced a series of impactful initiatives focussed on AI in Education.

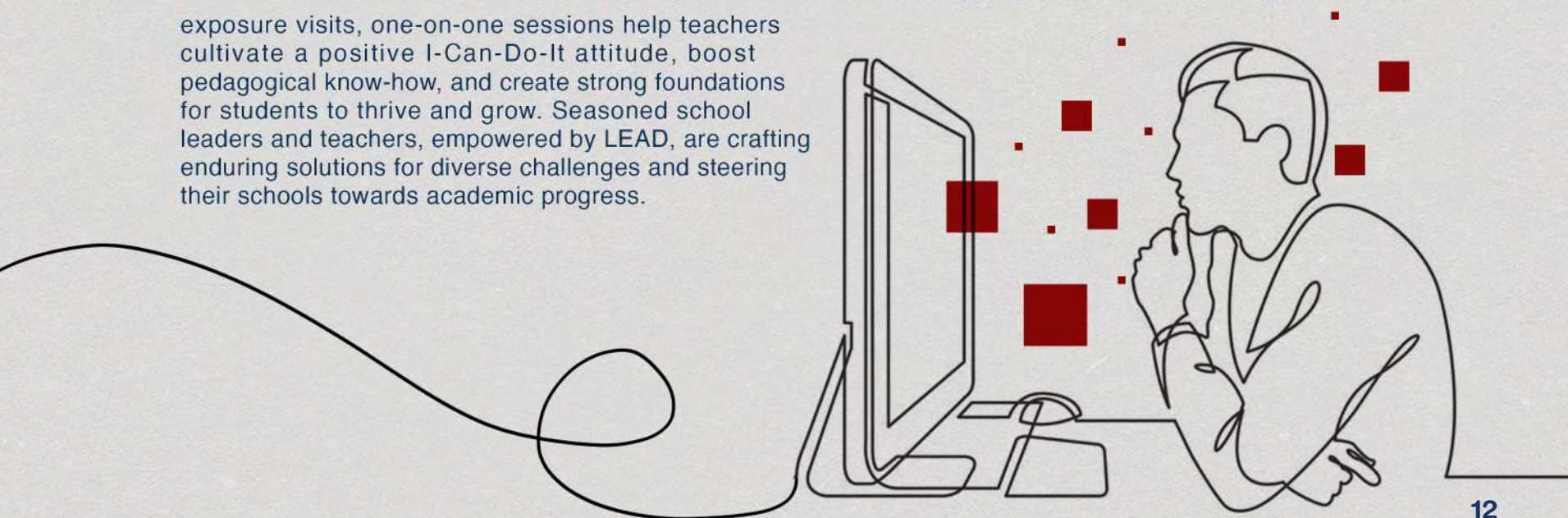
Our webinars on leveraging AI - overwhelmingly attended by over 10,000 educators – helped them enhance lesson planning and streamline administrative tasks. The webinars empowered teachers with practical tools to optimise their time, helping them focus on direct student engagement to improve learning outcomes.

We actively explored the integration of AI in lessons within the PedTech domain, ensuring it enhances, rather than replaces, the crucial role of the educator. This involved research, pilot projects and collaborations to identify effective and ethical ways to incorporate AI-powered tools to personalise learning experiences, provide intelligent feedback and foster deeper student understanding.

Content digitisation in our Communicative English-Future Readiness program ensures digital outreach to teachers everywhere. This boosts their skills and frees them up to engage and clarify things in class, enabling students to improve their cognitive skills, creativity and critical thinking. Simultaneously, it enhances language, vocabulary and comprehension, and communication skills.

Our Learning Management System (LMS), based on open-source learning platform Moodle, is one more innovative technological solution to advance our mission. Leveraging technology to build teachers' capacity, our LMS is a sustainable tool for instructors to create and disseminate content, and track student participation and performance. Integrating content development and AI-powered tools for an engaging learning experience, and collaboration and communication between instructors and learners, our LMS supports and scales upskilling of teachers.

KEF's School Leadership Development program, also called LEAD, envisions school leaders and teachers as the key drivers of change, creating a positive learning environment for their students. Paving the way for academic success and all-round development, LEAD deploys a gamut of 67 managerial and leadership practices to fortify the leadership competencies of educators. LEAD's group workshops, mentoring, exposure visits, one-on-one sessions help teachers cultivate a positive I-Can-Do-It attitude, boost pedagogical know-how, and create strong foundations for students to thrive and grow. Seasoned school leaders and teachers, empowered by LEAD, are crafting enduring solutions for diverse challenges and steering their schools towards academic progress.



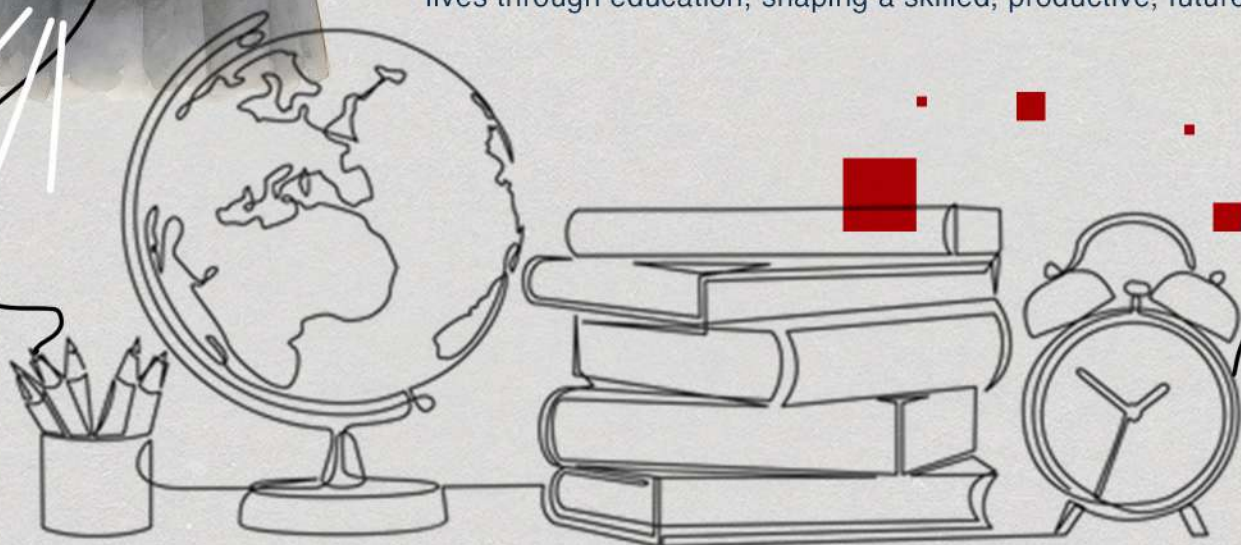
“Recognising the interconnectedness of our world and the importance of global citizenship, we embarked on significant national and global collaborations for student exchange aligned with the UN Sustainable Development Goals. These initiatives provide invaluable opportunities for students to broaden their perspectives, understand diverse cultures and become active contributors to a sustainable future.”

Our Model Schools – Schools of Excellence have garnered recognition and media coverage for adopting a holistic approach, developing students’ 21st-century skills, making them adaptive and future-ready. We collaborated with respective DIETs for district-wise teacher capacity-building workshops. Our training strengthened FLN pedagogies and fostered digital leadership of teachers by integrating technology in teaching-learning practices. We honed talent and communication skills through participation in inter-school elocution, debate, poetry and drama competitions. Improved infrastructure ensured healthy, conducive learning spaces for growing children. Our pioneering affiliations with international non-profits facilitated students’ digital and peer learning. Dedicated educators in 21 Model Schools across Maharashtra have created empowering learning environments promoting creative problem-solving and intellectual reasoning in their students.

To enrich the learning experience, we launched a comprehensive initiative to create captivating reading material for students in grades 1 to 8. These age-appropriate, engaging resources inculcate the love of reading in young learners and enhance vocabulary and comprehension.

None of these achievements would have been possible without the strong collaboration with various government bodies. Their steadfast support and shared vision have been key to scaling our initiatives and reaching a wider community of educators and students. We deeply value these partnerships and look forward to further strengthening our collective efforts.

As we look ahead with hope and optimism, we will continue to empower educators, encourage innovation and increase access to quality education. The successes of the past year serve as a strong foundation upon which we will continue to build, transforming lives through education, shaping a skilled, productive, future-ready generation.



STRATEGIC ROADMAP

Steering for Scale - Crafting the Roadmap to Success

Universal and equitable access to quality education is the need of the hour

Critical to invest in human capital, equip individuals with global competence and employability skills

The trifecta of capacity-building, quality and scale underpins KSHAMATA

KEF's 5-year strategy - Scaling outreach without losing the depth of impact, solutioning through knowledge partnerships

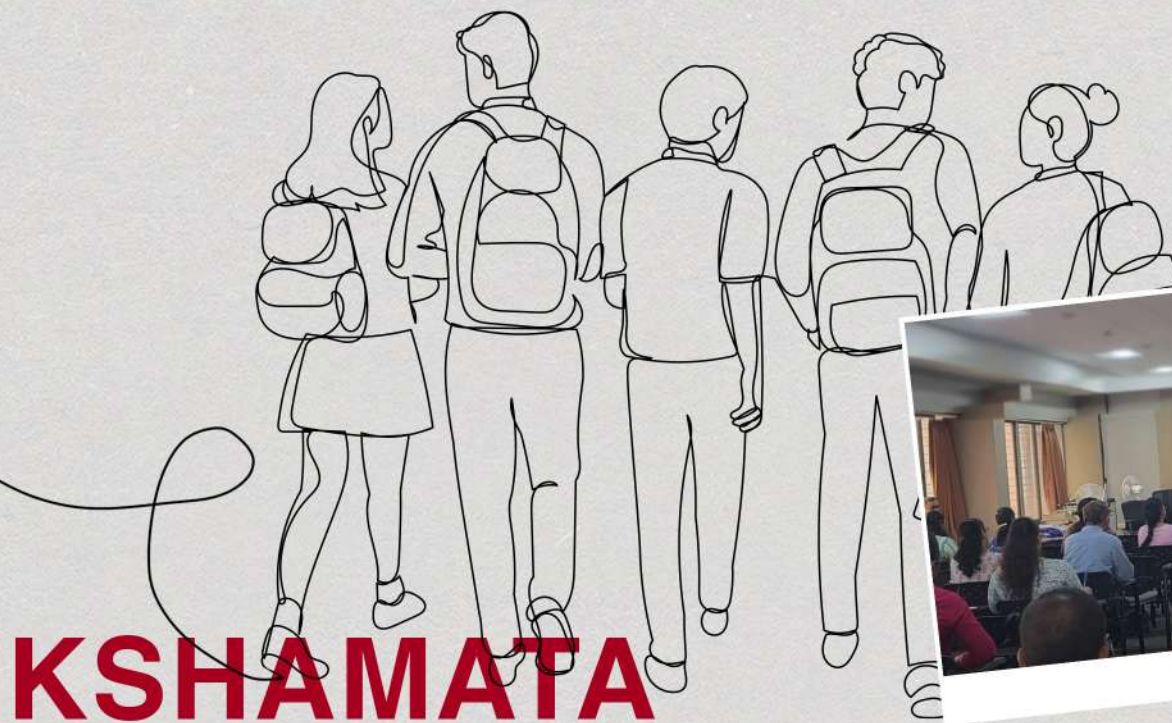
Driving mindset change, cultivating teacher leaders, will scale learning outcomes

PASSION. PURPOSE. POTENTIAL. UNLOCKED, UNLEASHED,
they power an institution towards sustained impact, fuelling its people to collaborate, innovate and accelerate change, igniting entire communities to lead the charge for growth.



When steep learning poverty and sociocultural exclusion hamper economic growth, universal and equitable access to quality education is the need of the hour. One way to address this is Competency-based Education (CBE). Inherently learner-centric, outcomes-based, flexible and affordable, CBE hones students' abilities and intellectual behaviours into work-relevant competencies. It is also critical to develop and invest in human capital, and equip them with employability skills to move the needle on global competitiveness and inclusive growth.

KEF's 5-year strategy is an expression of our deeply entrenched commitment to attaining these goals, providing direction for the envisioned future. Cultivating teacher leaders, we aim to build their capabilities and drive a growth mindset so they can create a culture of academic excellence in their schools. Scaling outreach without losing the depth of impact, we are solutioning through knowledge partnerships with state governments, collaborative monitoring systems leveraging existing technology and infrastructure, and impartial third-party assessments of inputs vs outcomes. In 2023-24, the first year of our strategic plan, the springboard year peppered with numerous experiments and pilot projects, Mumbai became our lab for learning, disruption, innovation, integration. We brainstormed, developed cogent ideas, crystallised detailed plans to put those ideas into action. We initiated work on a Learning Management System, a unique platform that would broadcast digitised educational content. Thus, 2024-25 became a foundation year for scaling of impact and outcomes. And the foundation year of **KSHAMATA**.



The trifecta of capacity-building, quality and scale underpins KSHAMATA (Kindling Scholastic Acumen and Mediating Academic and Technological Awareness). A holistic approach to building systemic capacity of School Leaders, Teachers and Educators through curated programs run in collaboration with the government, KSHAMATA is aligned with the State curriculum and NEP 2020.

Kicking off on a hugely positive note last year, KSHAMATA is strengthening teacher training through tailored programs in different geographies from Andhra Pradesh and Maharashtra to Goa and Gujarat. Blending best practices, domain expertise and knowledge sharing, KSHAMATA workshops are informed by in-depth inputs to enrich educators.

Each geography, each iteration, each cohort of KSHAMATA has taught us different things. Each insight has been deployed to enhance our program's effectiveness. Driving mindset change, scaling learning outcomes, KSHAMATA has sown the seeds of hope for countless learners.

In 2024-25, countless hours of dedicated effort came to fruition. We got the opportunity to experience challenges and pivot, be dynamic, flexible and effective, all the time keeping SLOs front and centre. Not everything went as per plan. We decelerated in some places, accomplished just a fraction of our goals in others. But we continually stayed open to contextualising and customising implementation based on ground realities. It gave us the confidence to do the same thing in different ways, remain buoyant, maintain momentum, and gain critical mass.

SCHOLARSHIP

The troika of Ambition, Awareness, Aspiration, motivates scholars to shoot for the stars. Coming from marginalised backgrounds with minimal know-how about colleges and universities, diverse streams of education and different types of courses, they derive considerable benefit from mentorship and career counselling provided by our scholarships.

The KEF Scholarship team goes the extra mile, working day and night to continuously engage with and mentor scholars, extend career guidance and academic support.

Higher awareness of academic and career opportunities boosts scholars' resolve, builds aspiration, intensifies ambition. Structured interfaces with scholarship alumni bolster credibility and affinity. Exposure visits to professional workspaces, panel discussions and Meet-and-Greet interactions with industry experts give scholars exposure to the real-world landscape and foster aspiration.

As swathes of KEF Scholarship alumni get placed in premier international and Indian organisations, they will become role models for others to emulate. Harnessing their voice to inspire the next generation of scholars, is part of our strategic objective.





VOCATIONAL EDUCATION & LIVELIHOOD

The year gone by, was one of reflection for the Vocational Education vertical, also known as Unnati. Since 2023-24, we have been exploring various pathways to grow and scale its impact. For 2024-25, we prioritised bringing in operational efficiency and resource optimisation. We tried to find out what our beneficiaries want and worked closely with both our recruiters and our aspirants to match the talent requirements with appropriate skills and abilities. We piloted a 45-day domain-agnostic training to make Unnati candidates work-ready, enabling them to be gainfully employed. Appreciating the market demand for candidates with good communication skills, good spoken English, our training model and facilitators focussed on finetuning trainers' inputs, professional readiness, etiquette, values. Average salaries in the BFSI domain improved, benefiting our BFSI aspirants. KEF Unnati hosted an NGO Meet with Key Persons and representatives from over 80 NGOs across 5 centres, fostering meaningful dialogue and discussion on course offerings, success stories of Unnati aspirants, stronger partnerships. Plans for quarterly gatherings were set, and college dropouts and marginalised youth were encouraged to enrol in our vocational skilling program. In a significant step forward, we conducted 7 Unnati Alumni Meets. These networking congregations also turned into knowledge-sharing sessions. In the coming year, we look forward to taking feedback from alumni, addressing challenges with their ideas and inputs, and facilitating inspiring interactions with current aspirants.

A WORLD OF POSSIBILITIES

2024-25 witnessed many firsts, many new forays.

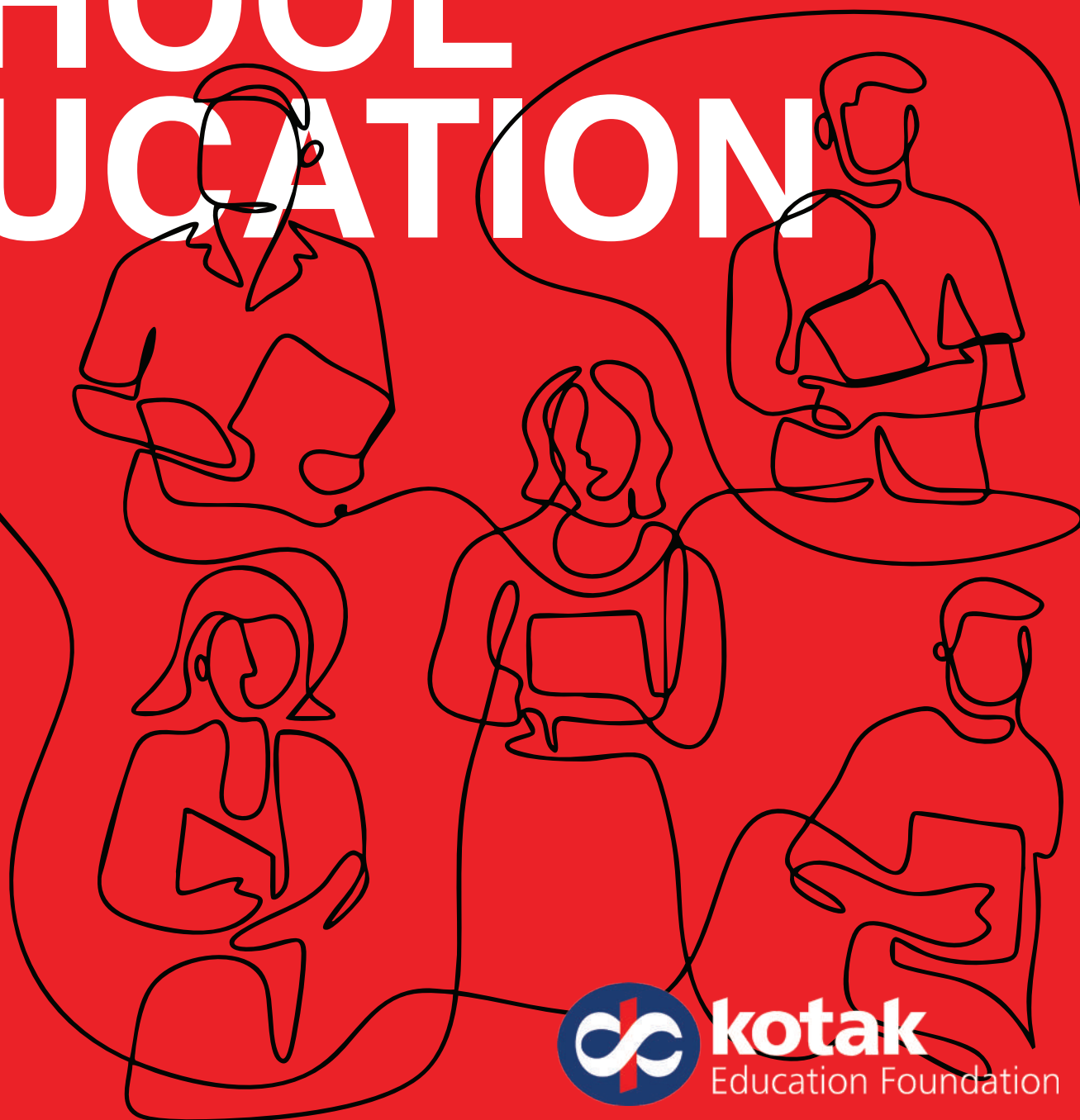
We launched a vibrant and lively new website, feature-rich, interactive, user-friendly. Modern and dynamic, it is designed to foster engagement even in remote corners. **INSPIRE** Teachers' Innovation Summit 2024-25 was a groundbreaking forum under the aegis of KEF. Training more than 40 Master Trainers, senior teachers and officials from SCERT and DIET, from over 20 states across India, in leadership competencies, AI-led educational techniques and design thinking, INSPIRE established KEF's thought leadership.

Three major podcasts with influential voices and changemakers in the education ecosystem created buzz around KEF's pursuit of quality education for the marginalised and disadvantaged. Select KEF scholars engaged in insightful discussions with industry professionals in several Meet-and-Greet Panel Discussions in metropolises across the country, a first-ever series that opened doors to new possibilities. Amidst all this, we brainstormed, gave free rein to our imagination, explored new ideas and novel strategies that transcended boundaries. Some of them will see the light of day in 2025-26. Some remain in the realm of possibility.

And that, really, is the key. New possibilities. A new grammar of outreach and impact. A roadmap to achieve our strategic goals. A new direction that will escalate access to quality education for all.

○ REC

SCHOOL EDUCATION



kotak
Education Foundation

FLN – Foundational Literacy and Numeracy

FLN SNAPSHOT

65
SCHOOLS



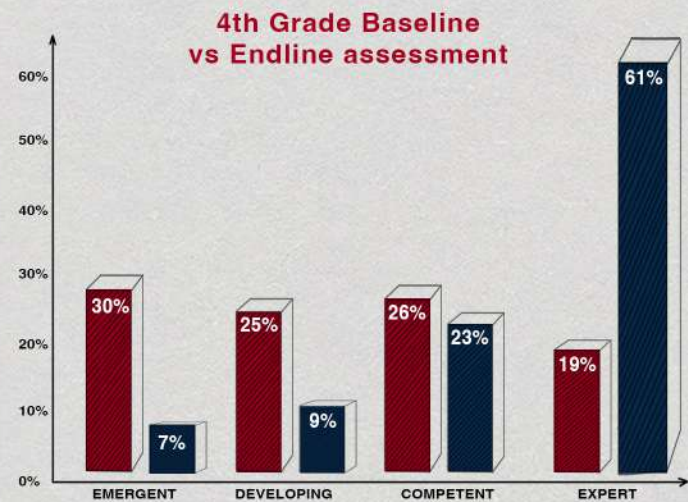
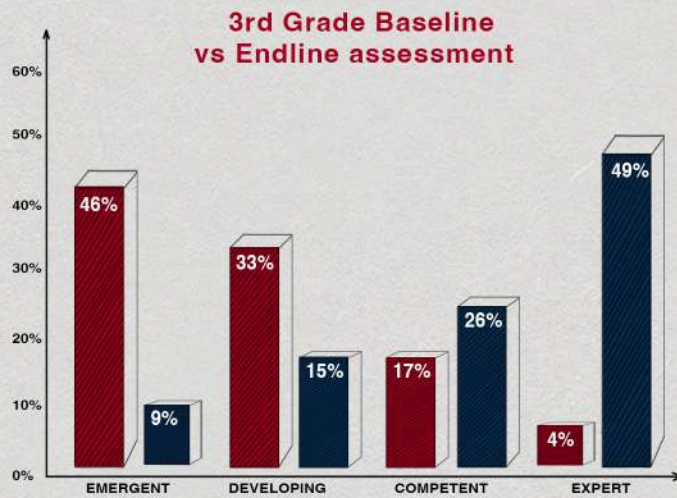
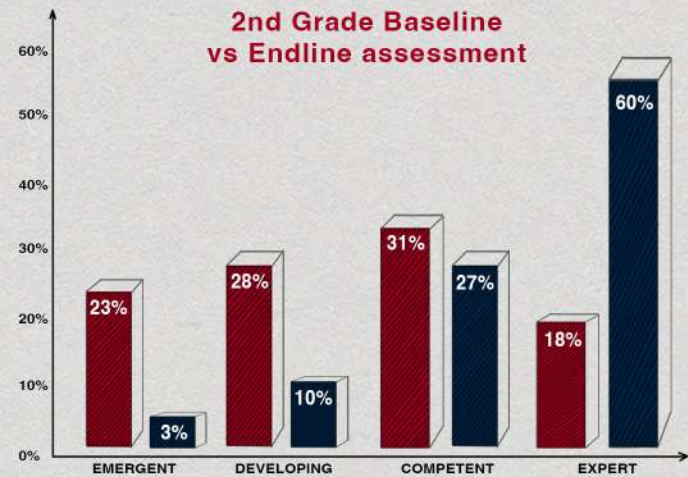
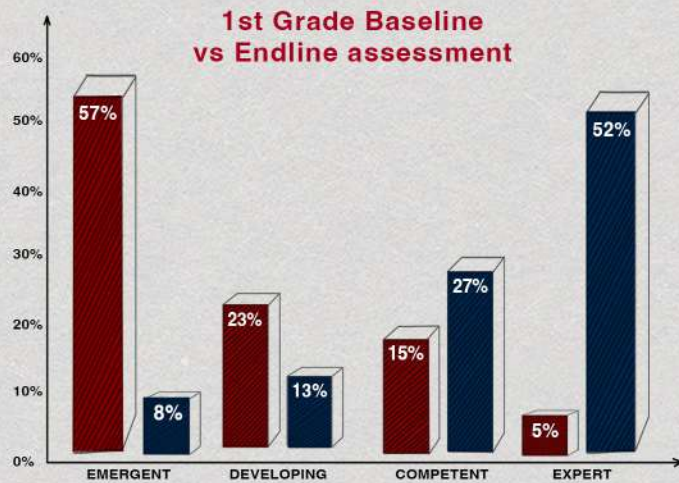
370+
TEACHERS



14,000+
STUDENTS



FLN STUDENT COMPETENCY ASSESSMENT



Average baseline scores in every grade improved substantially in the endline, reflecting significant growth in student competency. Half or more of the students from 1st to 4th standard, grew to expert level - a notable accomplishment.

ALL ABOARD THE FLN STATIONS MODEL!

In synergy with NIPUN Bharat FLN objectives related to Literacy and Numeracy, the KEF team conceptualised the unique, cutting-edge FLN Stations Model. A huge success, this model is engaging, fun, play-based and discovery-oriented. It encourages curiosity, the spirit of scientific enquiry, and active participation.

Hands-on, high-energy, here are the fun learning stations that get kids to think, talk, count, imagine, reflect, and grow, mastering literacy and numeracy, one station at a time!



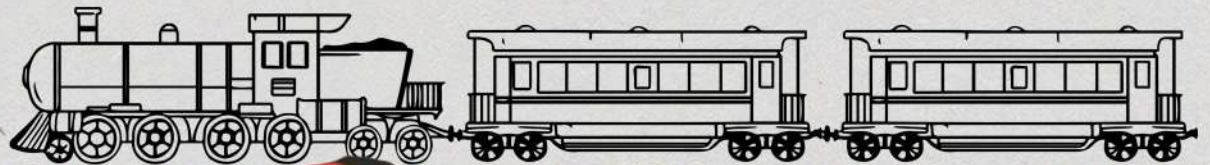
Focus Station – A little breathing, a little stretching, good vibes, ready to study – this station increases motivation, prepares students to focus on learning.



Storytelling Station – Stories come alive with puppets and picture cards, audible narratives with tabs and earphones, playful accessories surrounding an intriguing fable or fairy tale, movements to dramatise the anecdote; instil values like kindness, courage, humility, teamwork, respect, and kindle the imagination galore, expanding vocabulary, making reading an adventure!



Active Learning Station - Learning numbers hands-on, what better than Math Manipulatives like tangrams, beads, blocks, shapes, weights, or daily day charts, clocks and calendars, play money, games and number walls... Math is fun!





Listen & Talk Aloud Station – From role plays and fun conversations to poems, riddles and discussions, this station turns shy kids into cool, confident communicators!



Skill Drill Station – Practice makes perfect! Kids play with fun worksheets, activity sheets, manipulatives and toy-based games, fake currency and coins to learn counting, addition and subtraction, sharpening their skills, one drill at a time.

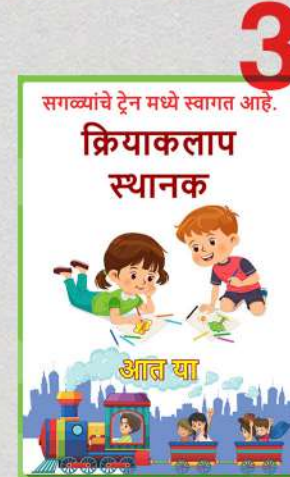
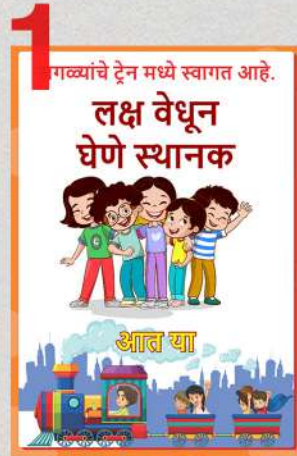
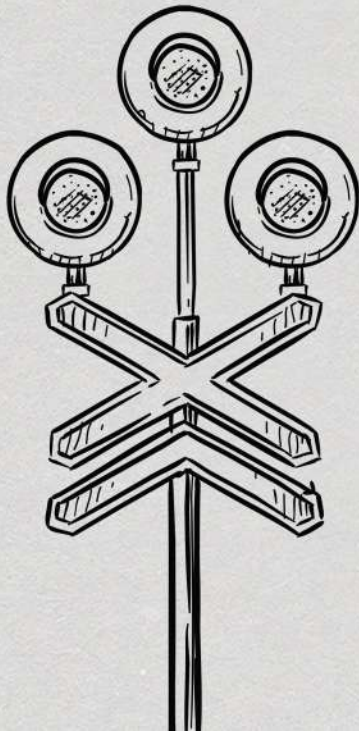


Homework-Help Station – This pit stop helps teachers track progress, fill learning gaps, and stay focussed.



Portfolio Station – A little folder, a lot of pride! Kids pick their best work - activity sheet, worksheet, any artwork or craft material created during sessions - to file away and keep, reflect on, and show off their daily wins.

Distinctive and engaging, experiential and learner-centred, the FLN Stations Model makes reading, writing and math, fun and enjoyable, and is designed to inspire a love of lifelong learning!





The Story Behind KEF's FLN Learning Spaces: Where Walls Speak, Floors Teach, and Every Corner Cares

Change rarely begins with grand speeches; more often, it starts with a simple question asked in a dusty school corridor: "Can this space do more for our children?". When Kotak Education Foundation first set out to reimagine primary school learning environments in Mumbai's Shikshan Sanstha's D.S. High School, Sion, the challenge wasn't just about infrastructure. It was about mindsets, possibilities and reworking age-old systems within tight budgets and tighter timelines.

At the heart of this transformation was BaLA - Building as Learning Aid, a concept that turns walls, floors, staircases and schoolyards into teaching tools. One of the first schools to embrace this vision was Sion Shikshan Sanstha's D.S. High School. The FLN Learning Spaces initiative wasn't about beautification. It was about creating environments where a child from a modest home could dream boldly. Where the classroom said, you matter. Where cognitive learning was wrapped in play, exploration and self-belief. The redesign wasn't just aesthetic; it was systemic.

Energetically bounding up staircases sporting numerals for addition and subtraction, wrestling with word puzzles in hallways and whooping in delight while solving them, students were captivated. Catapulted into a new orbit full of fun riddles to solve and vibrant new arenas of play, they were enchanted. They mulled over and dissected geometric tangrams on corridor walls. Spellbound by chalkboard walls inscribed with units of tens, hundreds, thousands and lakhs, they read and wrote diligently, and learnt units. Flaunting a newfound comprehension of feet and inches to their teacher and classmates, they proudly posed in front of height charts.

Every classroom was modelled around KEF's FLN 6 Stations framework: Focus Station, Storytelling Station, Listen & Talk Aloud Station, Skill Drill, Homework Station, and Portfolio Station. The classroom floor became a lesson in angles. Softboards displayed 2D shapes and multiplication signs. Lively number lines zipped across the walls, riveting students, engrossing them in a rapid study of positive and negative integers. Doors transformed into train coaches, turning every school day into a metaphorical journey of discovery.

An essential touch was the Reading Space in every class. Not just a library cupboard, but a corner where children could sit cross-legged, surrounded by stories they could escape into, or find themselves in. Today, these schools stand not as showcases but as working, breathing proof that innovation doesn't always need massive resources — it needs empathy, community, and the courage to ask, what if we did this differently? Here, walls teach, floors engage, mirrors empower — and every person involved believes in a child's right to a joyful, meaningful education.



VOICES from D.S. High School, Sion

Rajendra Pradhan, President, Shiv Shikshakan Sansthan

The educational tools and apparatus which they have provided, I can see as an administrator that it is really helping them. They are quite excited to use those. Over a period of about 3 months, we could see that their understanding of the concepts, has improved tremendously.

Aparna Kashid, Principal, Balasaheb Deshpande Prathamik Shala

When students came back to school after their break, they were so happy and excited to see the changed version. They were amazed to see how their school could look so attractive! We also invited their parents to see the classrooms; they were happy too.

ROOTZ 2025 — The World of Tomorrow, Building Skills Beyond Books

ROOTZ 2025 wasn't just an event, it was a labour of love, months of dreaming, planning, rehearsing, and, truth be told, a fair bit of last-minute panic. What unfolded on that day wasn't by chance. It was the result of hundreds of small, unseen moments of effort by teachers, students, principals, and the KEF team, all fuelled by one simple idea: what if our children could step into the future, today? The Idea of Asha...

Hi, I'm Asha!



At the heart of ROOTZ was Asha, a girl from the year 2050- a character born in a small boardroom discussion between the KEF FLN magic makers, "What if we had someone come from the future to show us what education can really do?" That idea stuck, and soon Asha had a name, a story, and a mission: to inspire children and adults alike to see the magic in mastering skills. Bringing Asha to life meant hours of scriptwriting, rehearsals, costume trials, and set design. The young students who played Asha carried not just their character's lines, but the hopes of her teachers and friends. Every word she spoke on stage reflected the dreams we nurture for every child in our classrooms.



The skits — "Maths Mein Dabba Gul", "Pass Nahi Toh Fail Nahi", and "Chak Dhoom Dhoom" — weren't just performances. They were reflections of countless conversations between teachers and students about failure, resilience, and joy. Many of these children had never been on a stage before. Some struggled with stage fright, some forgot lines during practice, but none of them gave up. Their principals cheered them on, teachers rehearsed with them through lunch breaks, and classmates filled the room with encouragement. The result was picture-perfect. They went on stage, clear and confident in their communication, bringing the story alive with flawless performances, winning over the audience and surpassing all expectations with their theatrical flair.

Voices for ROOTZ

**Manisha Pawar, Deputy Director,
Regional Academic Authority,
Education Department of Maharashtra**

It is important to develop the literacy and numeracy skills of students, at every stage of school, every year upto the age of 8 years, because it becomes the foundation of their entire future and gives them direction in every sphere of life.

FLN is part of the government's NIPUN Bharat Mission, and KEF's FLN program is a good, parallel mechanism contributing to achieving this mission. Kotak Education Foundation must be commended for its efforts in designing this program. They involved us in the conceptualisation, discussions on how to implement these activities in schools, and outcomes targeting excellence in foundational skills in children studying in BMC schools. KEF gave us a helping hand in achieving our educational objectives. Today's event is a reflection of these efforts – the auditorium is full, all teachers are present and bright young minds are demonstrating FLN in practice.

Nurturing Hands-On Learning - FLN Math Bazaar, Literacy Event, Culmination Event

The FLN Math Bazaar, a creative and interactive numeracy event, encouraged students to experience the real-life application of mathematical concepts in an engaging manner. Teachers facilitated the creation of a simulated marketplace. Students took on different roles like shopkeepers and customers. The marketplace had "shops" selling handmade items, vegetables, flowers, toys, creating a lively and realistic environment. To carry out transactions, students used play currency provided in the KEF FLN Numeracy Kit. Some even created their own paper currency, adding a personal touch to the activity. The simulation encouraged students to engage in real-life scenarios of buying and selling, helping them practise key mathematical operations such as addition, subtraction, multiplication, and division. What's more, the bazaar also enabled students to develop a deeper understanding of comparative concepts such as more or less and heavy or light. Combining experiential learning with creativity and collaboration, the activity successfully fostered problem-solving and numeracy skills.

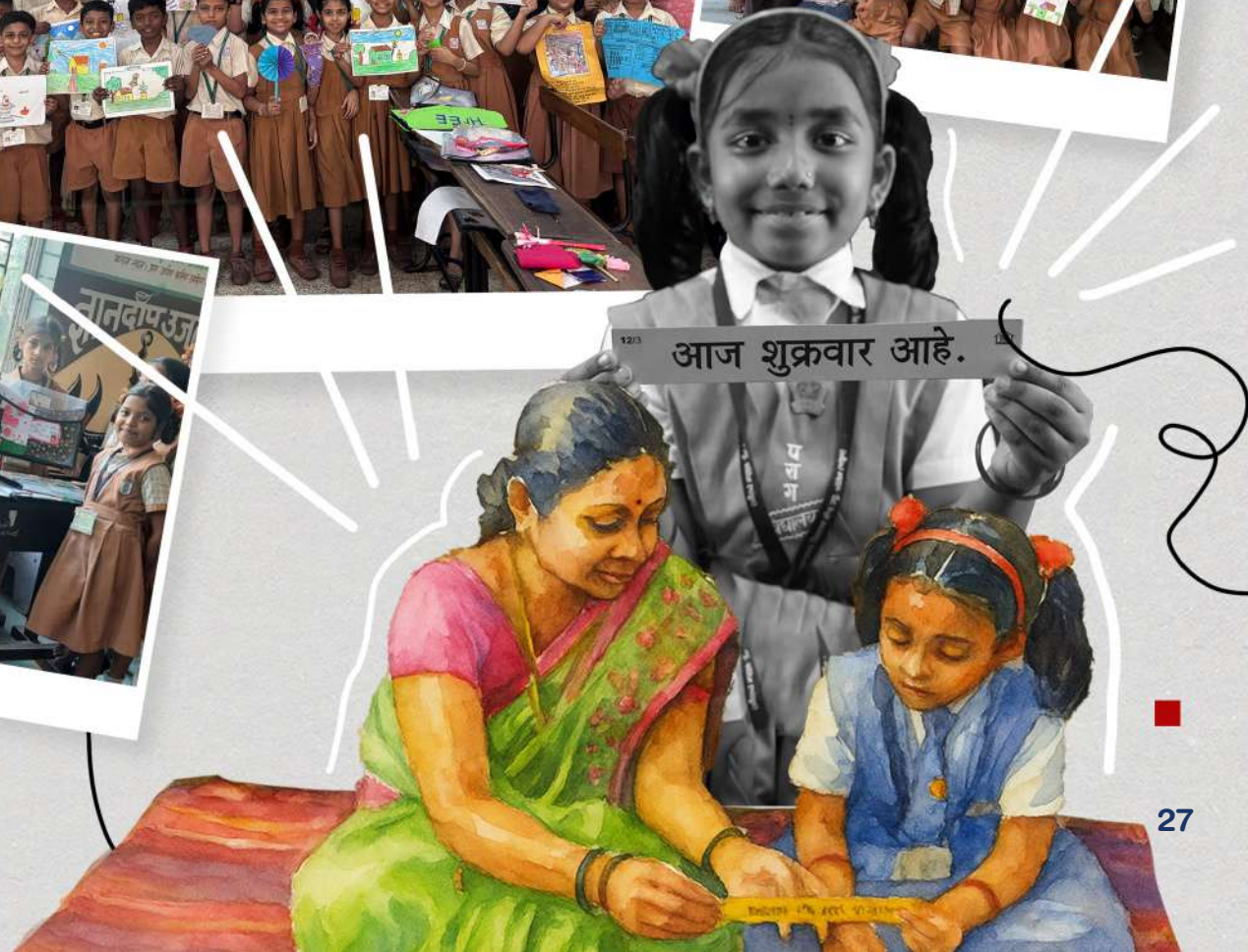
The FLN Literacy Event, another key initiative, provided a platform for students to showcase their literacy skills, promoting creativity, confidence, and engagement with language-based activities. For Grades 1 and 2, the event titled "Twist in the Tale" focussed on enhancing listening, comprehension, and storytelling skills.



The activity encouraged imagination and helped students develop their narrative and speaking skills. For Grades 3 and 4, the event involved Poster Making on the topic 'My Fun Time with Family'. Students created colourful and creative posters and presented them, combining visual expression with verbal communication. Hands-on activities highlighted the importance of literacy in creative expression and robust foundational skills.

Teachers enthusiastically conducted these events, ensuring an engaging and supportive environment. Students, in turn, participated with energy and excitement, exhibiting their inherent aptitude and enjoyment in learning.

The Culmination Event concluded the academic year by celebrating student learning and creativity through the Portfolio Exhibition. 15,000 students created and presented portfolios, unfurling a voyage of discovery, effort and quiet triumphs. As part of the Portfolio Station, the final station of the lively FLN Stations Model, students had been consistently adding their favourite work of the day – worksheets, artworks, poems, or any activity they enjoyed. This practice is aligned with NIPUN Bharat's goal of fostering student identity and self-worth. Teachers, parents, and school trustees attended the event, appreciating students' efforts and progress, celebrating their learning journeys with pride.



12/3 आज शुक्रवार आहे.



Rajshree's Story

Having taught at Vidarbha Vidyamandir for almost 30 years, Rajshree Rajmane became its Headmistress a year back. Yet it didn't change the fact that resources for students always felt short. She and her teachers often created handmade teaching aids. These aids were often roughly handled by Classes 1-4 and damaged after not too long.

When the FLN program was introduced in her school, she embraced it. She attended various training sessions to understand how to reach out to all her students, especially the weaker ones. With her three decades of experience, she actively designed lesson plans with her teachers, guided by the KEF FLN instructor.

She set up the innovative FLN 6-Station Model in her classrooms, so all students could participate. Teaching aids provided by KEF were of such high quality that children could now use them as many times as needed without fear of damage. Attractive workbooks ensured that students took interest in all subjects. Further, KEF took 40 Grade 4 students to the National Centre for Performing Arts, enabling exposure to arts, culture and holistic learning.

In March 2025, they hosted the Culmination Event of the FLN program which was active in their school for the last 2 years. Students proudly displayed their 'portfolio' to the School Management Committee and other parents. It was a proud moment.

Rajshree is now confident that FLN pedagogies will continue to uplift every student in the school for years to come.



Surekha's Story

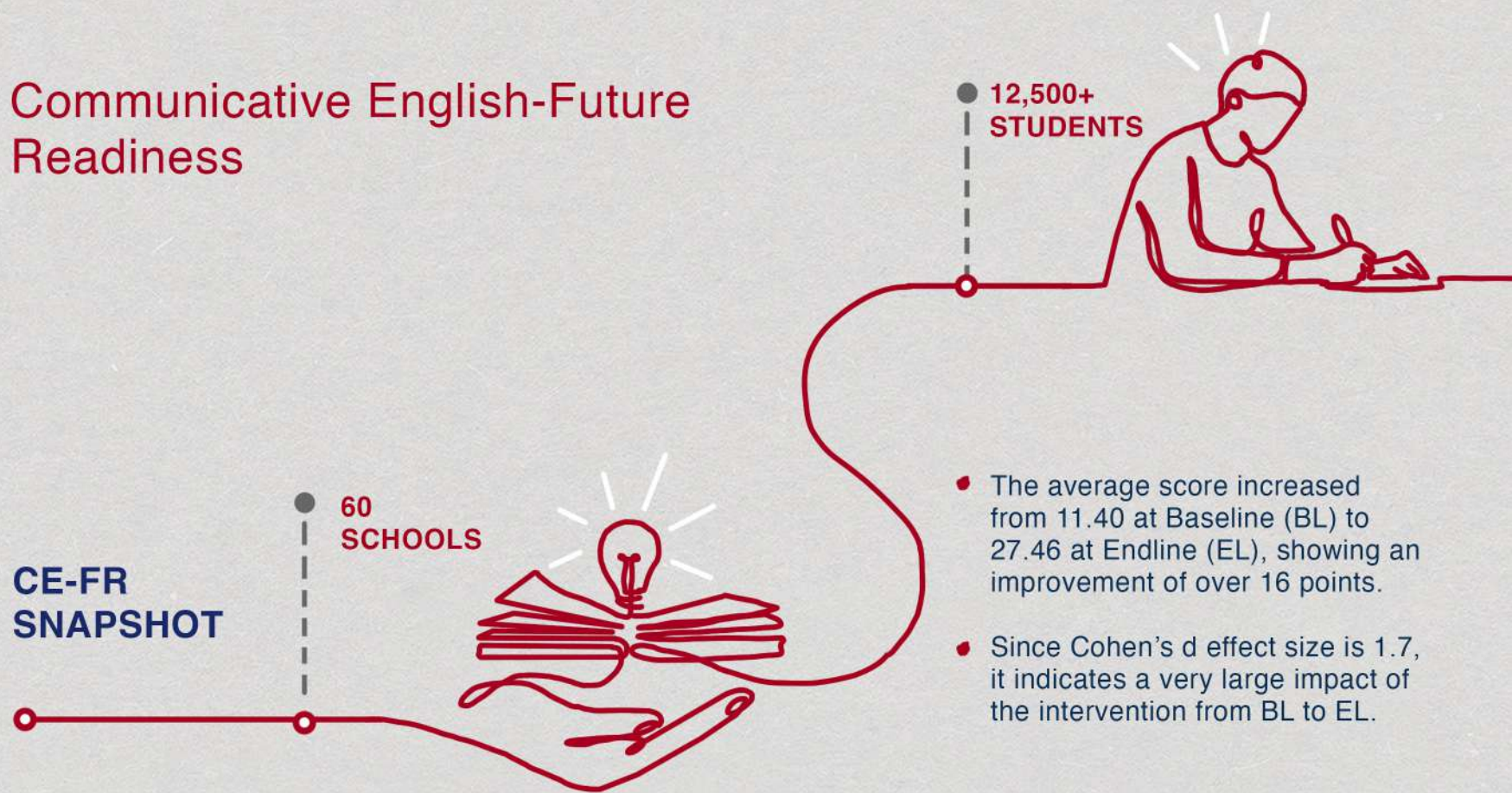
Some people are born helpers, and Surekha Sawale is the perfect embodiment of that very ethos. Joining KEF in the health team, she dealt with myriad issues of adolescent girls from menstrual health to haemoglobin count. Transferring to the FLN program was a clean slate for her. A leap from teaching children to training teachers, she faced challenges she had never faced before.

With 15 schools under her, she faced immense resistance from the teachers. Inattendance, lack of interest, to blatantly stating that the FLN program was just a tick in the box for them - she knew there was a severe lack of trust. But Surekha's objective was crystal clear. Every student should have an equal opportunity to learn. A keen observer, she understood the different dynamics of students quickly, and realised each of them required a different method of learning - something the FLN program was perfectly designed to deliver.

With her usual grit and determination, she persuaded teachers to imbibe FLN competencies. It took multiple trials and building strong bonds but schools soon started observing how their students engaged, learnt and grew their literacy and numeracy skills. Surekha's great achievement was when a school that was initially extremely resistant, built their own FLN classroom after 7 months. In school after school, learning outcomes started improving, demonstrating the impact of FLN. She turned the tide and how!

Constantly upskilling herself, Surekha believes she has achieved just 50% of her goals and is striving for 100%. A person with strong beliefs and exceptional clarity, Surekha credits her peers in her challenging yet rewarding journey and hopes to keep moving forward with greater confidence.

Communicative English-Future Readiness



Our CE-FR Whizkids Cast a Spell!

At Champs 2024-25 hosted by KEF, ~9,000 students from 80 schools participated in Spell Bee - the spelling competition and Quiz Wiz – the quiz competition. Casting a spell on the audience, our CE-FR students left them open-mouthed in wonder and astonishment. Talent, creativity and teamwork came together as children captivated viewers, cracking complex riddles and conundrums with elan.

The power-packed event featured thrilling quizzes, mind-boggling spelling enigmas, fun rounds and brainteasers like Missing Letters, Word Scramble, Rapid Fire. Children also demonstrated their wizardry and flair for stage performances through an entertaining skit on the importance of mental wellbeing in the digital age.

Behind this mastery was a multitude of efforts, an army of KEF's best. They put in months of preparations, daily practice and tireless effort, striving incessantly to ensure that the smart young minds sparkled when they emerged on stage. In that journey, honing their abilities, our CE-FR students discovered their aptitude for Communicative English. They spoke and stumbled, fumbled and bumbled, persevered and dreamt. Rehearsing on stage and being watched by even their own classmates and teachers, made them nervous, making them mis-spell words in common lingo. Whether quizzing or spelling, speed was of the essence.

Repetition and rigorous practice drills quickened the tempo and contestants' response time, instilling 21st-century skills and making them agile, competitive, collaborative, adaptive.



30 CE-FR students sailed through tricky rounds with zeal and zest, becoming self-assured finalists, conquering language, spelling and general knowledge challenges with tenacity and determination. Acing every trial, our clever little prodigies soon stacked up the wins, winning hordes of prizes, proving once again that – if you're determined to learn, no one can stop you!

Tale 'N Tunes Crown of Change

The Crowning Glory of Bright Young Sparks!

KEF CE-FR presented Tale 'N Tunes Crown of Change, an entertaining and awe-inspiring display of students' creativity, English proficiency and future-readiness.

Adapted from The Lion King, Tale 'N Tunes Crown of Change was an exciting, action-packed event that showcased an incredible range of student talent. Continuously coached and supported by KEF CE-FR teams, over 600 students from 30 schools rehearsed extensively with classmates and teachers. Conquering stage fright and polishing their theatrical skills, they worked on dialogue delivery, dramatic expression, dance and musical acts.

On the day of the event, children with diverse skill sets thronged together, meeting for the very first time at the venue. Yet, with what phenomenal confidence, they stormed the stage and wowed audiences with their splendid, seamless tapestry of performances!



Exhibiting mastery of language, timing, movement, props, they left audiences astounded with vivid, intense histrionics. A spectacular show of imagination and intrigue, Tale 'N Tunes Crown of Change swept us away with creative storytelling, weaving timeless magic.

Soulful storytelling knows no boundaries. Celebrating the storytelling abilities of over 800 students from 10 states across the country and even across international borders, was 'The Echoes of Tomorrow', CE-FR's Story Narration Competition. A terrific contest of imagination, communication and learning, it required students to come up with original story ideas, modulate voice, tone and presentation, and record and edit videos. Under the able guidance of their teachers, they effectively pitched their storytelling on exciting futuristic themes like Exploring the World of 2050. Heads held high, smiles like sunshine, winners received their awards with whoops of joy and pride.

A symphony of creativity and collaboration, the event brought together educators, students and artists for learning beyond textbooks. On the strength of teamwork and dedicated people working quietly off stage to stitch together an impactful narrative, CE-FR celebrates the power of storytelling in education, creating experiences that inspire and resonate.

Going from Strength to Strength through Buddy Collaborations



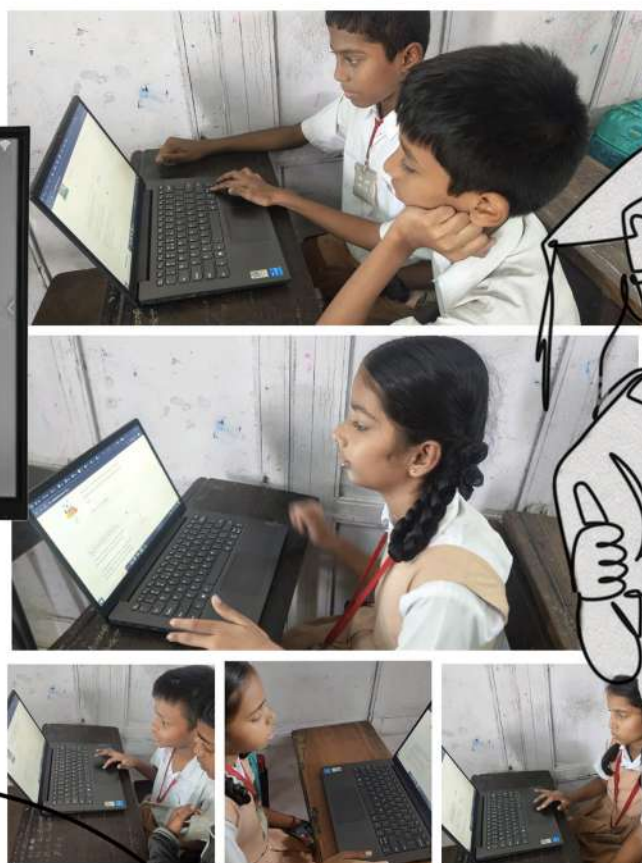
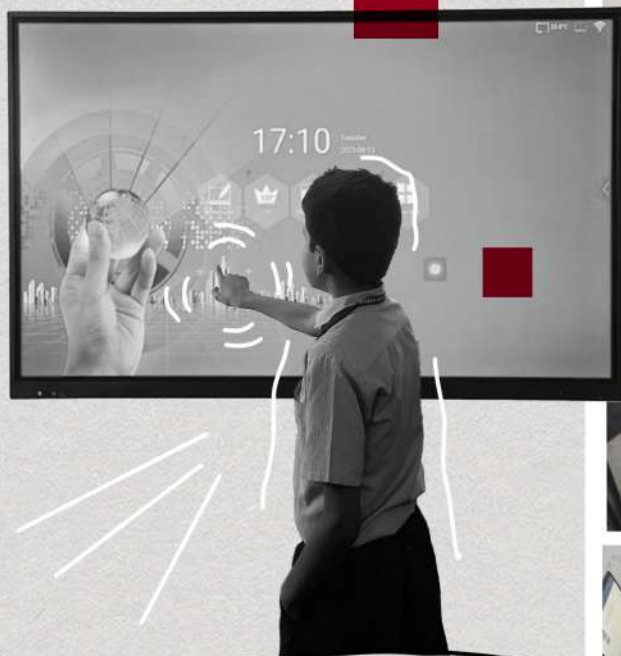
Buddy collaborations benefited a whopping 3,332 students including a significant 26% subset of Direct-to-Learner students. Student participation in national and international buddy activities led to robust peer interaction and tangible student progress reflected in post-test evaluations. Ei integrated assessments and post-tests of CE-FR Bud and Bloom students using the Randomized Stratified Sampling Method, showed significant increases in learning outcomes.

KEF CE-FR's buddy collaborations with prestigious international and domestic institutions drove innovations and scale in 2024-25. International outfits included New York-headquartered Global Nomads, the virtual exchange program of Bloomberg Philanthropies-Global Scholars, Nazarbayev Intellectual School-Kazakhstan, Monarch School-Kenya, College Seigne-Paris. Partnering with KEF locally are Hiranandani Foundation School, The Somaiya School, Shishuvan School, S. M. Shetty International School, Vissanji Academy, CNMS, American School of Bombay, to name just a few. CE-FR students enthusiastically communicated with their peers in English during physical visits to these schools and online meetings with international schools and institutions.

Experiential learning visits to the immersive, interactive Museum of Solutions, Mumbai, kept hundreds of CE-FR students riveted, strengthening their creative and analytical abilities. Engaged in hands-on activities, students observed, investigated, understood cause-and-effect, and learnt to experiment, build, apply theory to real-world situations and develop potential solutions. Guided by the KEF CE-FR team through multi-level learning spaces, children explored creative expression and scientific thinking.

Tata Literature Live! The Mumbai Litfest inducted CE-FR students and educators into a world of literature, poetry and storytelling, conversations with authors, debates, original writing and literary perspectives. Visits to the National Centre for Performing Arts (NCPA), Nehru Centre Library and Dr. Bhau Daji Lad Museum exposed them to theatre, art, history and new ways of thinking. United Way Mumbai organised book distribution and story narration sessions through their initiative Let's Read. The Global Scholars Program 2024–25 introduced 750 students and teachers to theme activities revolving around the United Nations Sustainable Development Goals. Over 1,900 students took part in the Global Nomads virtual interchange, learning to connect, collaborate, communicate effectively while also sharing stories, addressing global issues, advancing the 'by youth, for youth' educational model.

Instilling social, cultural and emotional learning, breaking down barriers, giving access to resources otherwise inaccessible to them, buddy systems help CE-FR students go from strength to strength. Fostering a sense of belonging and self-esteem, they promote academic success and help develop future-ready skills.



Going Global!

136 educators. 42 cities. 18 countries. One shared goal.

In 2024, KEF was honoured to be part of Global Cities: Decade of Impact, as part of a select team representing teachers and education leaders across the globe. Convened in Washington, DC, the 3-day conference celebrated a decade of impact and shared efforts of over 500 teachers worldwide, who lead the Global Scholars Program.

The signature virtual exchange program of Global Cities Inc., Global Scholars is an innovative initiative of Bloomberg Philanthropies, designed to help young people engage in global learning. In a pioneering affiliation with Global Scholars, KEF enables partner school students to broaden their worldview, acquire 21st-century skills, and develop the knowledge, attitudes and behaviours needed to address global issues in an interconnected world.

Agile, enriching, buzzing with energy, Global Cities: Decade of Impact was packed with interactive workshops, panels and lively sessions on integrating global competency into classroom learning. Attendees got a forum to learn and reflect, brainstorm and innovate. They were introduced to new tools and resources to scale global competency. Networking with educators from different geographies, channelling shared insights, educator-friendly tools and codebooks towards more effective instruction, our team forged strong connections and partnerships.

Tracking improvements in core student learning outcomes through indicators like appreciation for diversity, cultural understanding, global knowledge and global engagement, KEF is nurturing key elements of global competency in classrooms.

Going global, enabling students to connect and collaborate through technology, KEF endeavours to strengthen student reasoning, communication and global citizenship.



Safiya's Story

A quiet and observant girl from a small town, Safiya Shah had a secret passion. Right from childhood, she loved everything about the English language. From the words to the sounds, she was enamoured by it. When she started comprehending it better, she made up her mind. This was a language she would ace, and she would give her all in doing it.

She poured hours into learning new words, writing poetry and challenging herself with online spelling games. Her CE-FR teacher from Kotak Education Foundation noticed her zeal and enrolled her in many activities like Global Scholars, Global Nomads, Tale 'N Tunes. This kept boosting her confidence.

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

The competition was intense and one by one, contestants dropped out. Yet Safiya held her own and drew strength from her practised strategies. Soon she was the finalist with one word between her and victory - quixotic. She paused, took a deep breath and spelt it with utmost precision.

When the bell rang declaring her the winner, it was not only her but also her passion which won. Her win inspired many in her school to embrace language learning. She spoke about her journey and was rewarded by the principal for her efforts. Safiya's story is a testament that when properly nurtured, passions can flourish.



Veena's Story

In 2015, Veena Devadiga joined KEF as a facilitator, bringing with her a strong passion for teaching and an innovative mindset. A decade later, she continues to inspire.

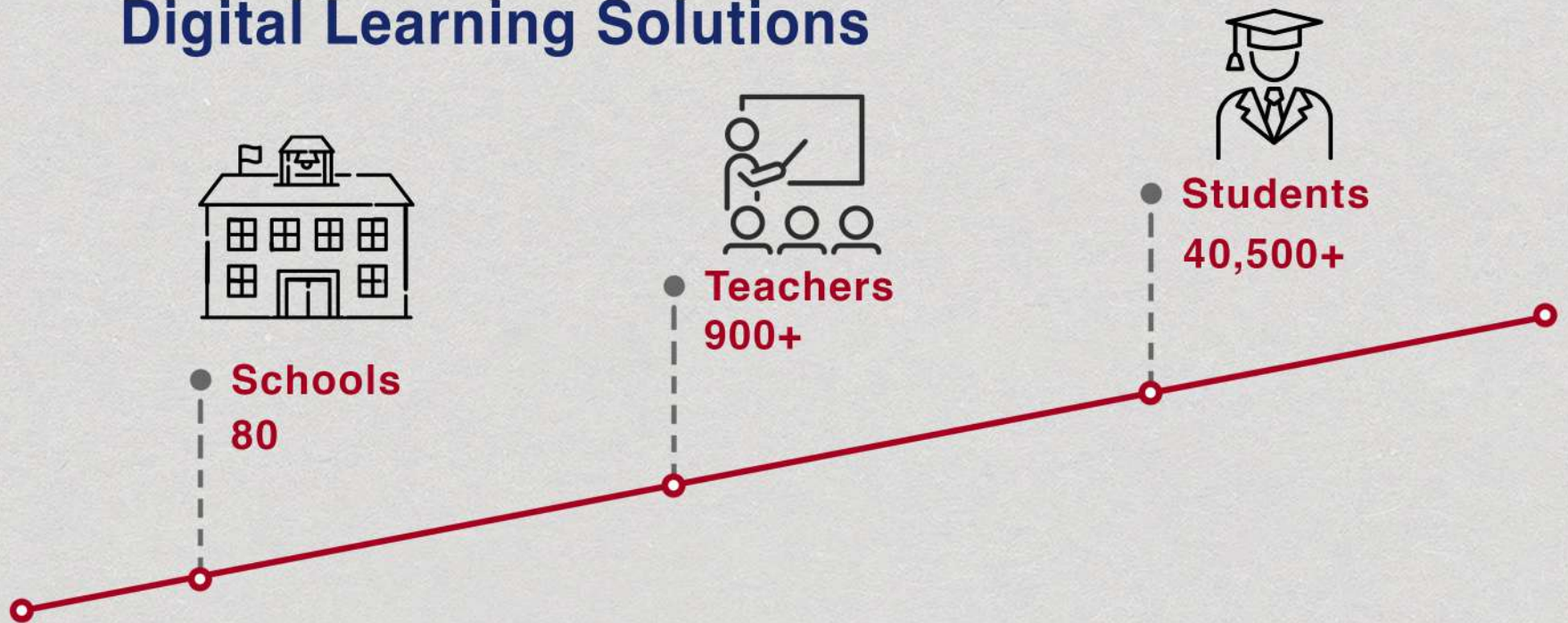
Her journey with KEF's Communicative English-Future Readiness Program began by embracing diverse methods of language teaching, particularly Total Physical Response (TPR)—a technique that combines speech with physical movement, where learners act out verbal commands. Listening and responding with whole-body actions, helps students comprehend words spoken, and grasp structure, grammar and vocabulary. TPR lessons require enthusiasm and creativity, and Veena brought both, wholeheartedly, to every session.

Designing and delivering highly enjoyable, interactive lessons to build English fluency, Veena imparted essential 21st-century skills - particularly the 4 Cs - Creativity, Critical Thinking, Communication, and Collaboration. Beyond the classroom, she urged students to practise English through school assemblies, communication club activities, and School Notice Board bulletins. Skilfully repurposing waste materials to make vibrant and captivating props, she elevated the classroom experience and KEF's showcase events. Students delighted in attending her class. Constantly absorbing ideas and a positive attitude from her, Veena's students grew academically and holistically, a source of much pride. Many examples abound. Zoya Ubedur Rehman from Ideal High School secured first place at a Model United Nations in 2021 and is now pursuing MBBS supported by KEF's scholarship. Prachi from Narayan Acharya Vidyaniketan became adept in spoken English and developed the confidence to handle intimidating banking tasks. Encouraged and supported by Veena, innumerable students tapped their inner talent, discovered the joy of expression and cultivated strong communication skills.

During the COVID-19 pandemic, Veena transitioned to online teaching, quickly mastering digital tools such as Padlet, Kahoot, Canva, and Book Creator, ensuring her students' learning remained uninterrupted in the virtual classroom. She led national and international programs like Global Scholars and Global Nomads, which connect students worldwide for project-based, collaborative learning, problem-solving, skill-building and digital proficiency.

Actively involving schoolteachers in KEF programs, she ensured KEF's language learning initiatives would sustain over time, well beyond her direct involvement. At Jawahar Vidyabhavan, Chembur, teachers now take the lead in preparing students for Independence Day and Republic Day celebrations, while also supporting Veena in everyday CE-FR activities. Her hands-on approach, innovative teaching-learning practices and steadfast commitment to underserved communities, have transformed lives, creating ample opportunities for students to learn, grow and aspire to a better life.

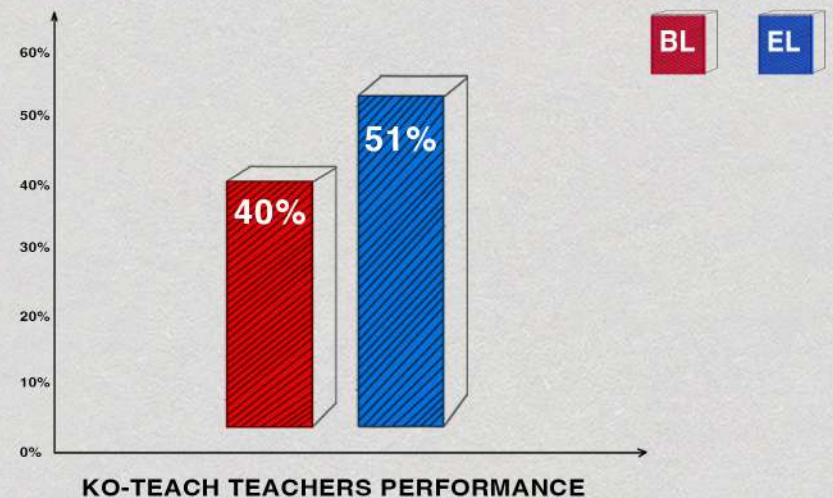
Digital Learning Solutions



HIGHLIGHTS

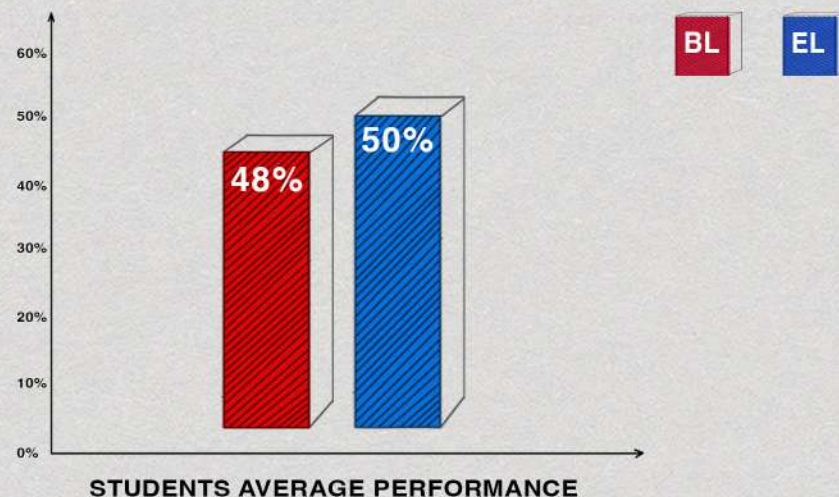
TEACHER OUTCOMES

- Average teacher performance improved significantly, rising from 40% at Baseline to 51% at Endline
- By the end of the program, 47% of teachers had achieved Proficient or Mastery levels



STUDENT OUTCOMES

- Students demonstrated overall progress, with average performance increasing from 48% at Baseline to 50% at Endline
- English: The proportion of students achieving First Class and Distinction rose from 21% at Baseline to 33% at Endline
- Mathematics: Performance at First Class and Distinction increased from 13% to 16%
- Science: A notable improvement was observed from 9% at Baseline going up to 18% of students achieving First Class and Distinction at Endline



IMMERSIVE, INTERACTIVE, EXPERIENTIAL!

INSPIRE Teachers' Innovation Summit 2024-25 Equips Educators for New Learning Landscapes

A trailblazing initiative by KEF, INSPIRE 2025 promoted thought leadership, global best practices and AI-driven methodologies in lesson planning and assessments to enhance student learning outcomes.

A collaborative 3-day INSPIRE Summit connected 46 Teachers, Educators, SCERT and DIET officials from across the country. Sparking their imagination with thought-provoking workshops, brainstorming meets, panel discussions and networking opportunities, the debut edition of INSPIRE built teacher capacity, strengthened leadership skills, promoted team spirit and pan-India ideas interchange. Teachers embraced new learning pathways to transform their classrooms while SCERT and DIET officials explored fresh strategies to support and scale innovations.

Author and edupreneur Rupangi Sharma led an immersive, engaging session on design thinking. A visit to the unique, experiential Museum of Solutions helped teachers explore concepts beyond the traditional curriculum, encouraging participatory learning, inspiring curiosity and creative problem-solving. INSPIRE participants cherished the opportunity to attend REZO, KEF's annual event for Digital Learning Solutions, teeming with teacher-led innovations. Facilitating valuable peer interaction and industry exposure, the event also hosted a captivating Panel Discussion on AI changing the landscape of school education. As panelists, along with renowned educational practitioners, INSPIRE participants from SCERT Uttarakhand and DIET Dehradun enriched the dialogue on AI, with their expertise and diverse perspectives.



Inspire

Earning accolades for its cutting-edge concept and pitch-perfect execution, INSPIRE was covered by the media across many platforms including leading newspapers. The SCERT Uttarakhand website featured it in astonishing detail, encapsulating all key activities. One teacher created a catchy video of her experiences and unforgettable moments at INSPIRE, and posted it on social media, where it promptly went viral.

A remarkable effort by KEF's Digital Learning Solutions team, INSPIRE reflected their dedication to detail and unstinted effort. Meticulously planned in every minute aspect, it involved targeted communication with participants from over 20 states, enormous coordination for travel and stay, local transport and arranging a memorable tour of the Mumbai metropolis. Harmonising activity timetables with expert interactions, the team focussed on nurturing teachers' skills so that they could elevate the learning environment for bright young minds. Championing innovation and adaptive learning, INSPIRE 2025 equipped educators with AI-powered techniques, design thinking and leadership competencies, boosting their know-how and confidence in making students future-ready.



REZO 2025



Imagination and Innovation blaze a trail at REZO 2025!

Cutting-edge and groundbreaking, REZO 2025, the annual event of KEF's Digital Learning Solutions Project, showcased digital leadership by teachers. The event celebrated the power of imagination and revolutionary new ideas from AR, gamification, and data-driven strategies to teacher-led innovations. It empowered educators and inspired student creativity.

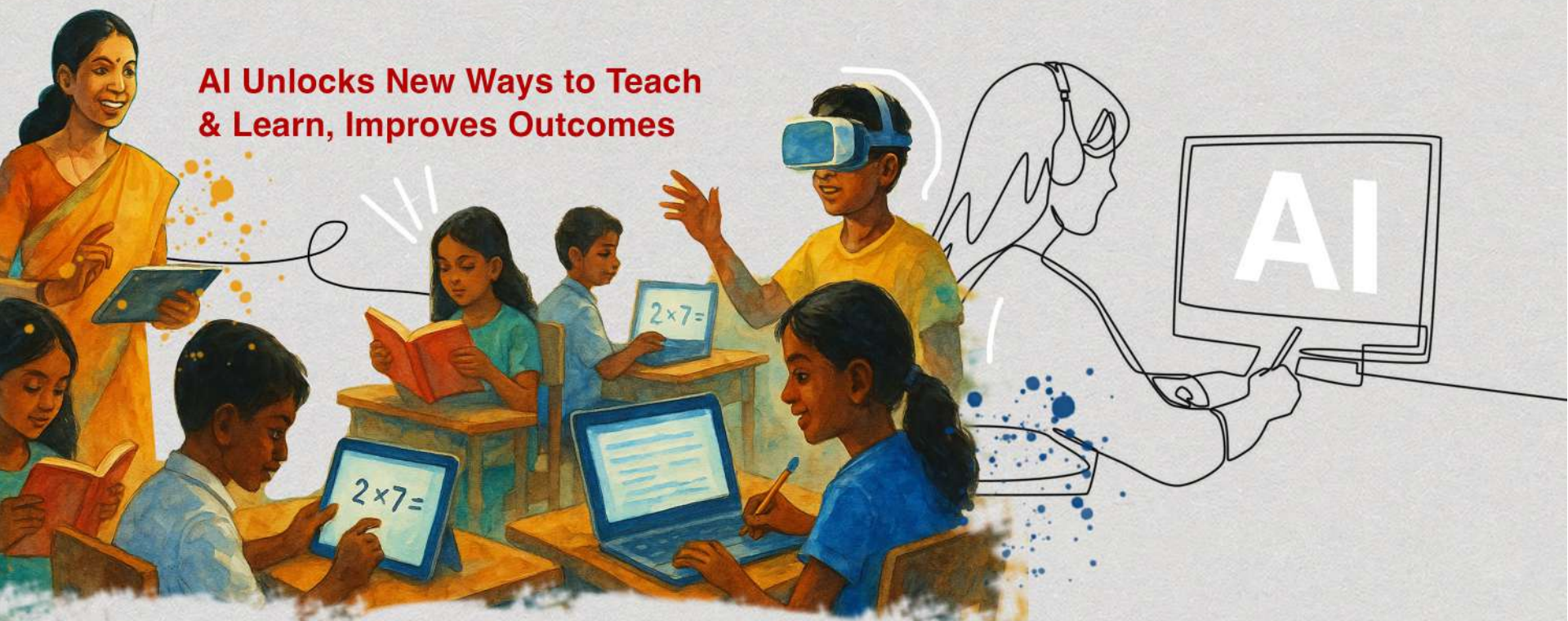
Bringing together teachers, senior educators from SCERT and DIET, and renowned educational practitioners and thought leaders, REZO was a game-changer. With over 200 attendees, including experts in the arena of education and government officials, the event hailed innovation through the Design-A-Thon & Kaleidoscope Awards.

Ever diligent and persevering, the DLS team devoted countless hours to conceptualising, configuring and presenting the event, a grand finale commemorating the year gone by and recognition of outstanding contributions in education.

Teachers set new benchmarks in digital innovations at the awe-inspiring Design-A-Thon competition. Tech-savvy students in Grades 8 and 9 contended for the top prize in the creative movie-making competition, Kaleidoscope. Teachers who successfully completed the KO-Teach program - Basic, Intermediate & Advanced levels – were awarded for setting high standards of excellence and honoured as Graduate Teachers. A culmination of ceaseless efforts by the deeply committed, focussed DLS team which conducted 825 immensely impactful KO-Teach workshops year-round, it was a touchstone of distinction. Teachers who made exceptional use of digital tools and innovative teaching methods to redefine classroom learning and elevate learning outcomes, were also awarded. Their dynamism and passion to enhance student engagement, have become talking points among their peers. Inculcating PedTech and hands-on digital solutions for real-world application, connecting educators in a thought-provoking panel discussion on AI changing the landscape of education, REZO 2025 invigorated digital learning.

A landmark event, REZO 2025 showed how the DLS team's continual endeavours to shape a future-ready, tech-driven learning ecosystem, would eventually shape the future of learning.

AI Unlocks New Ways to Teach & Learn, Improves Outcomes



The transformative role of technology in education cannot be underestimated, nor the implicit need of educators to come up to speed. KEF's webinars on AI in Education set off a ripple of excitement, attracting a huge response with over 10,000 attendees. Keen to be up-to-date, inquisitive about how AI could improve efficiency, unlock differential learning paths, bridge learning gaps and enhance student learning outcomes, participating teachers displayed visible excitement during the sessions.

The webinars built foundational knowledge and practical AI skills. They covered topics like creating lesson plans with AI, effective Prompt writing, and ethical considerations. Teachers were trained on the use of AI in curriculum-based assessments and real-time grading. Apprised of the features of various AI tools applicable to education – like ChatGPT, Gemini, Copilot, Claude AI – teachers developed extensive know-how. AI tools would simplify a wide range of their ongoing tasks eg., lesson planning, Question-Answer setting, summarising, editing, creating study guides, worksheets and visual aids, developing presentations and bringing them to life. Teachers were delighted to discover how AI also facilitated natural language processing, text-based interactions, creative and essay writing, generating quizzes and student feedback.

Learning to integrate AI knowledgeably into academic instruction and teaching practices, thousands of teachers across geographies are now equipped to streamline teaching-learning practices, save time, work with greater efficiency. They are able to engage with students more productively, address individual learning deficiencies and cognitive limitations, actively boost grade-appropriate subject comprehension and developmental shortfalls – thus enhancing student learning outcomes.

Guided by experts from KEF, endowed with AI-assisted teaching strategies, teachers are busy transforming their classrooms into lively, animated learning spaces pulsating with energy, bubbling with vitality. Engaging more with students, giving them a leg up the academic ladder, teachers are invigorating bright young minds for a better future.



KO-TEACH **Strengthens Technology Integration in** **Teaching-Learning-Assessment**

Opening up a world of possibility, KEF conducted KO-Teach workshops for teachers of Grades 5-10, teaching them to embrace technology and integrate it into their teaching approaches. For many teachers, these workshops were groundbreaking in construct, and built self-esteem. Sustained efforts and handholding by the KEF DLS team built their confidence and digital leadership, making them the 'go-to' educationists in their respective schools.

KO-Teach Advanced Workshops introduced teachers to Classroom Research, Professional Learning Communities (PLC) and Open Educational Resources (OER). Teachers received one-on-one support via Teaching Assistance sessions to plan and implement small-scale classroom research projects. They could systematically identify challenges, investigate their own teaching practices and strategies, and assess their effectiveness in real classroom settings. Teachers received training on creation of OER - freely available teaching, learning and research materials, including digital content such as textbooks, lesson plans, presentations and videos. Teachers used AI and digital tools to curate, edit, and develop content in PowerPoint and Document formats, across subjects like Mathematics, Science, English, Hindi, Marathi, History, Geography, and Urdu for Grades 5-10. These were shared on YouTube, the DIKSHA Portal, Facebook, WhatsApp and other social media, creating remarkable impact. Teachers were also trained to create digital portfolios using Google Sites and Canva Sites.

Intermediate KO-Teach Workshops were conducted on TPACK framework integration, differentiated learning of students, and the use of ChatGPT to create interactive choice boards and educational activities. Master Trainers led and conducted KO-Teach Intermediate Workshops where they created Choice Boards utilising AI tools - ChatGPT and Copilot – enhancing classroom learning.

Subject-specific KO-Teach Workshops were organised on:

- STEM – to equip teachers with creative teaching approaches and practical tools to boost teaching effectiveness and student involvement
- Social Studies – to effectively incorporate technology and AI tools into social studies education (notably use of Google Earth)
- Language – to integrate LSRW (Listening, Speaking, Reading, Writing) skills into their classrooms, utilize technology to boost language learning, and create effective, technology-enhanced lesson plans

KO-TEACH, a uniquely designed product from KEF, upskills teachers so they can integrate technology into teaching-learning practices and instructional methodologies, redefining learning pathways to enhance student learning outcomes.

Bhuvaneshwari's Story

Progress begins with a forward-thinking mindset. Bhuvaneshwari Wadhre, an experienced teacher and lover of all things technology, is the perfect example of this. A Science teacher for Classes 8 to 10 at Shree Saraswati Vidyamandir for over 13 years, curiosity towards new innovations was part of Bhuvaneshwari's DNA. Yet, she was stuck with decades-old teaching methods and itched to upgrade herself to help her students the best she could.

The answer to her wishes came in the form of KEF's Digital Learning Solutions Project. Bhuvaneshwari adapted to DLS's innovative teaching methods with ease. Under the project, the school received a Smart TV, laptops, and educational tablets which contained content that was exciting, fun and relevant for her students. The 5E model for lesson planning, provided engaging learning experiences. Ever enthusiastic, she took the help of KEF facilitators to advance student learning outcomes.

Bhuvaneshwari used AI tools like ChatGPT and Coding to guide students in building a "Smart Home", a project that won an inter-school Science Competition. Becoming tech-savvy spurred her to do more. She encouraged other teachers to use technology to plan lessons and enhance teaching methods. A passionate teacher dedicated to inspiring young minds, she started her own YouTube channel. From lively, informative videos explaining electricity, life processes and evolution to futuristic audiovisuals on the world in 2050, her delighted students get a peek into the magical world of science and technology.

To learn, grow and have fun together is her motto. For Bhuvaneshwari, it is now simply onwards and upwards.



Reena's Story



KEF's Digital Learning Solutions Project is one of the best ways to engage modern students. DLS breaks barriers effectively with a generation which is growing up surrounded by everything digital. Reena Ghag, a mentor in KEF DLS, understood this and made sure technology became a part of the kitty of every teacher whom she mentored.

This conviction came from experience. She had struggled with outdated teaching methods, heavy manual administrative work and students who were disengaged. Her breakthrough happened when she was selected for IIT Bombay's Master Training Program under RMSA. She understood that pedagogy could merge seamlessly with new technology, making learning easy, fun and engaging.

As a KEF Coordinator, she met with intense scepticism. Teachers refused to believe another new method would be the answer. Yet Reena had seen the effectiveness. She started by building trust with teachers one-on-one and soon melted their resistance away. Her first success was with Sadhana. A science teacher striving for better SSC results, she didn't know where to begin. With Reena's guidance, structured teaching, educational tablets for student tracking and tech-driven methods to simplify complex problems, she soon had a high-scoring SSC-ready class.

Reena next inspired Anita to try DLS. Tech-savvy, she adapted quickly, championed digital learning and presented innovative teaching methods at Resource Person Training by the Education Department. She then created a science video called "Khel Khelua 123" for SCERT Maharashtra's video creation competition for teachers...and it won!

Now, Reena, through her mentorship, wants to strengthen an entire ecosystem. With trust, persistence and passion, Reena has turned sceptical teachers into leaders and wants to create more such leaders of tomorrow.

70
SCHOOLS



School Leadership Development

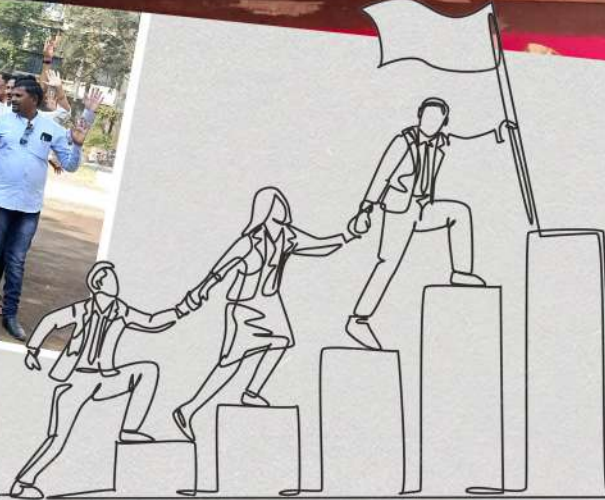
290+
SCHOOL
LEADERS



HIGHLIGHTS

- School Leadership Development Project's annual event REZOLUTE held in 2024, showcased unparalleled achievements and sustainable practices of 220 school leaders and 32 schools.
- 3-day Exposure Visit to Asia Plateau (IofC-Initiatives of Change), Panchgani, was held on the theme 'Reinvent Schools to Rebuild the World' to inspire ethical leadership, trust-building and personal transformation. 183 School Leaders from across 66 schools participated.
- A Whole School Workshop on the theme "Shared School Vision" was conducted in 54 schools, engaging teachers, parents, students and trustees, fostering collaboration, collective ownership and accountability.
- ICDI (I Can Do It) and Change Enablers individual coaching sessions were held every month, driving positive mindset change among School Leaders.
- Cascade sessions held by School Leaders for their schoolteachers, successfully implemented practices like Personal Defined Vision, Circle of Control, Teachers Professional Learning, Social Emotional Learning, Safe Learning Environment, Life Balance Sheet, fostering a supportive, collaborative learning climate.
- Teachers Professional Learning focussed on improving early grade reading-writing skills and fostering emotional, social and cognitive growth in line with NEP 2020.
- Practices like displaying the School Vision Statement, implementing written Plans, delegation, shifting from Reaction to Response, contributed to enhanced school operations, improved communication, and a stronger, more unified school culture.

Driving a Growth Mindset with LEAD



Teachers and School Leaders are the primary drivers of positive change in school education. They play a pivotal role in nurturing students' critical thinking abilities and 21st-century skills, steering them towards academic success and all-round development.

They are the nerve centre, the beating heart of KEF's School Leadership Development Project. Also called LEAD, this project enables them to become significantly better managers, leaders and administrators, stimulating mindset change and a constructive 'I-Can-Do-It' attitude despite multiple challenges in a negative learning environment.

LEAD equips teachers and school leaders to boost student learning outcomes and positively influence stakeholders like trustees, teachers and parents, through 67 Personal, Team, Instructional and Cultural Leadership practices. Inculcating practices like creating a Vision, Mission and 3-year School Development Plan, Circle of Control, Teacher Observation, Team Management, Parental Engagement and Professional Learning Community, school leaders propel academic growth. Group workshops, exposure visits and one-on-one sessions strengthen their capability and know-how. Technology-driven educational tools, modern teaching aids, pedagogical strategies with real-world application, help teachers engage better with students and foster learning beyond curriculum studies or traditional boundaries.

In 2024-25, all our partner schools which were enrolled in LEAD, created a Vision. Articulating a clear Vision, spelling out SMART (Specific, Measurable, Achievable, Relevant, Timebound) Goals, defining specific actions to achieve those goals helped the schools make great strides in turning their Vision into reality.

Translating the Vision into a detailed School Development Plan (SDP), Principals focussed on team development, improvement in Teaching-Learning Practices and Student Learning Outcomes instead of poor school infrastructure or insufficient support on key initiatives from the School Management Committee. Developing comprehensive SDPs, they brainstormed with their teaching staff, encouraged ideas and decision-making, shared responsibilities. Resources were planned and allocated. They involved parents in key school activities and decisions.

Deeply involved in issues facing individual schools, the LEAD team developed, printed and distributed customised information booklets in each school. Tailored to each school's needs and specified objectives, this reference material was extremely useful and much appreciated by Principals and Headmasters attending LEAD workshops.

A big success last year was SLPs or Student-Led Parents Meetings, a good example of student-led engagement for constructive outcomes. Students reflected on what went well, what they could have done better, and issue resolution. Students, parents and teachers engaged in thorough discussions, collaborating to boost learning outcomes. 5E (Engage, Explore, Explain, Elaborate, and Evaluate) Lesson Planning was channelled towards student participation and enquiry-based learning. The SLPs fuelled healthy, transparent discussions between students, parents and teachers, motivating students to study and perform better, furthering academic outcomes.

Individual Development Plan (IDP) for teachers was another high point of LEAD. Working closely with teachers, we helped implement IDPs for each of them, strengthening their core competencies, enabling them to cultivate new skills, enhance knowledge and teaching effectiveness. Setting quantifiable short-term and long-term objectives, outlining strengths and development needs, listing requisite resources, creating a monitoring framework to track progress against goals, Teacher IDPs promote continuous improvement.

A Professional Learning Community (PLC) helps educators meet, share experiences, ideas and troubleshoot, and broaden teaching skillsets, to better handle different situations in the classroom. It was gratifying to see more than 30 partner schools set up PLCs last year. In Headmasters PLCs, Headmasters and Principals shared best practices, analysed student data and outcomes, refined teaching methodologies for enhanced SLOs. It is also a safe space for HMs to understand and discuss with their peers, many new circulars, directives, notifications and GRs (Government Resolutions) issued by the state governments, implications and implementation-level concerns.



KEF's School Transformation Model (STM) takes a multi-pronged stratagem to address poor academic performance by accelerating fundamental transformation through a gamut of teacher capacity-building programs. Facilitating students' holistic development and 21st-century skills, our STM schools are demonstrating comprehensive shifts in mindset, teaching practices and school culture for higher-order learning. To our great delight, 20 STM schools went the extra mile last year by implementing Class Teachers PLCs in Primary, and Subject Teachers PLCs in Secondary sections— in addition to HMs PLC - to resounding success.

Achieving extremely high levels of learning-and-sharing interactions and collaborative interface at regular intervals, PLCs have become enormously constructive forums, much appreciated by HMs and teachers alike.

Empowered by LEAD, teachers are seeing their passive, non-participative, disengaged classrooms transform into lively hubs of student-centred learning, creativity, analytical reasoning, communication, digital literacy, flexibility and collaboration. Armed with new skillsets, teachers are more motivated, more mindful of the responsibility vested in them to shape their students into global, future-ready citizens.

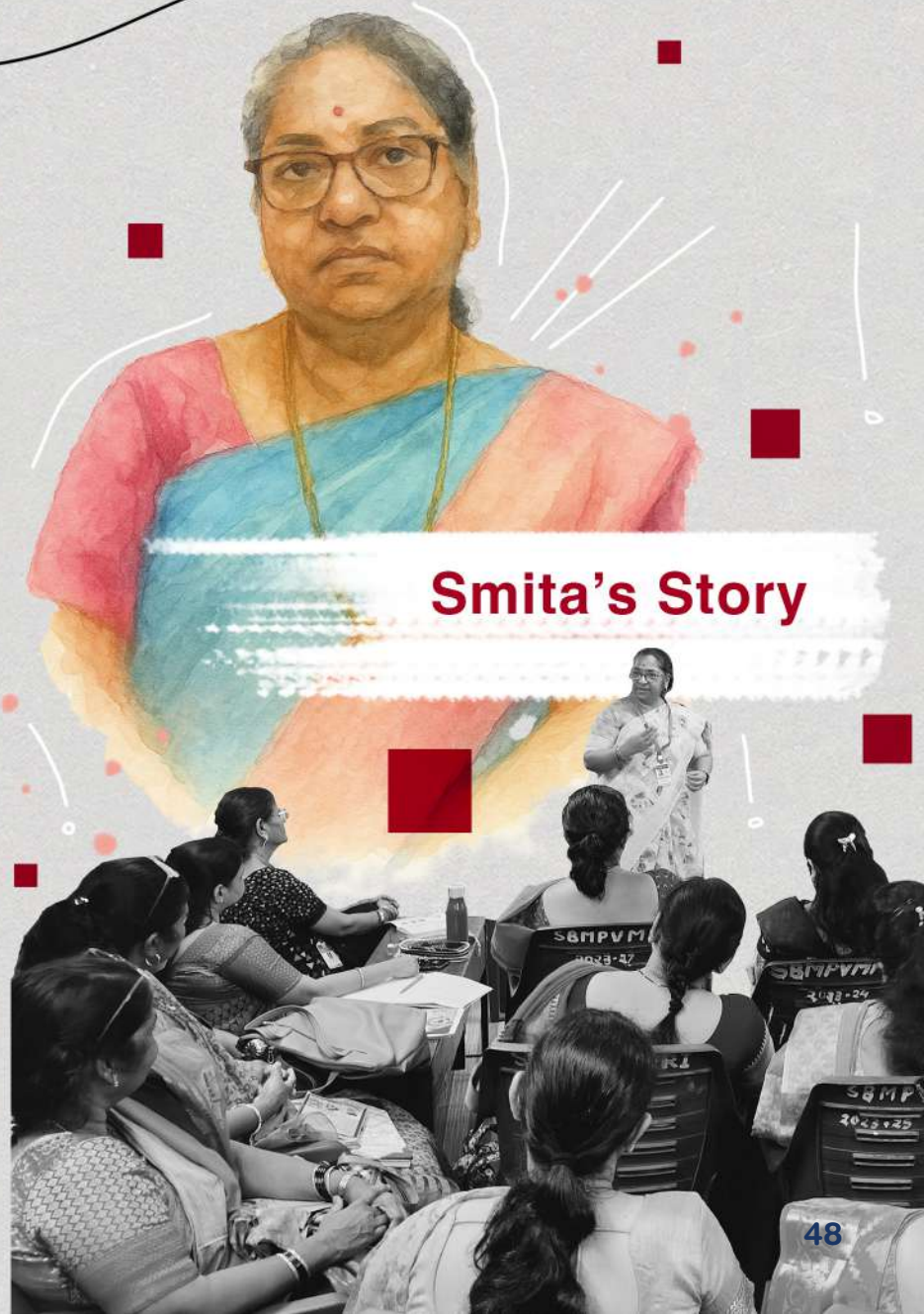
LEAD helps educators promote a safe, healthy, caring and encouraging school climate conducive to building a culture of academic excellence.

With 45 years of experience, 30 of them as a teacher and 11 as a Primary Headmaster, Smita Mahajan was a veteran who had dedicated her life to the pursuit of her students' education. Always looking for new ways to enrich it, she came across Kotak Education Foundation's School Leadership Development Project (LEAD).

Even though Smita's school, SBM Padwal Vidyalaya, boasted a 100% pass record in SSC every year with past students well placed in medicine, engineering, banking, police and some even abroad, she wanted to push for better. The LEAD program showed the way with its well-designed methodology and 67 leadership and managerial practices to enhance capabilities of school leaders and teachers. Initially, the program focussed on ICDI (I Can Do It) sessions to foster a positive, goal-oriented mindset for teachers to create an encouraging and supportive school culture. Gradually, Smita's team developed a positive attitude and the self-belief to overcome obstacles, find solutions to ongoing problems, enhance student learning outcomes. They developed their professional competencies and acquired a growth perspective. Continuously supporting and mentoring them, KEF facilitators conducted workshops on LEAD practices like Circle of Control, Shared School Vision, School Development Plan, Teacher Observation and Feedback.

Based on her learnings, Smita drafted a Shared School Vision and encouraged all stakeholders to contribute, increasing active involvement in school programs. Parents appreciated that their opinions were sought, valued and incorporated. Her Teacher Observation process improved, inducing necessary changes. The "sandwich method" of giving feedback led to a vast improvement in her teachers' teaching methods. With 'Belief, Leadership and LEAD Objectives', the core group cascaded their learnings to 46 primary and secondary teachers. Interpersonal skills improved. A surprising camaraderie grew among her teaching staff, more collaborative, agile and dependable than ever before.

Together, Smita and her team are now powering the school to greater heights.



When Mohammed Aaqib joined KEF in 2016, fresh out of Azim Premji Institute, he believed knowledge and theories were all he needed, to implement positive change in schools. What he did not bargain for was the stark reality behind each change.

Aaqib soon realised every school had a different context. Change required more than plans—it needed empathy. Connecting with people, understanding their beliefs, and designing practical, context-driven solutions became the foundation of his work—and the start of his personal growth journey.

Aaqib began as a facilitator in the School Leadership Development Project (LEAD) and grew into a mentor. Today, he handles the LEAD program across 50 schools. He has established student parliaments, led the ‘Most Significant Change’ study with 300 teachers, organised large conferences. Reserved by nature, he understood the true value of connections by conducting LEAD workshops. Guided by mentors who constantly pushed, encouraged and challenged him, he now passes on the same spirit to his beneficiaries to bring out the best in them.

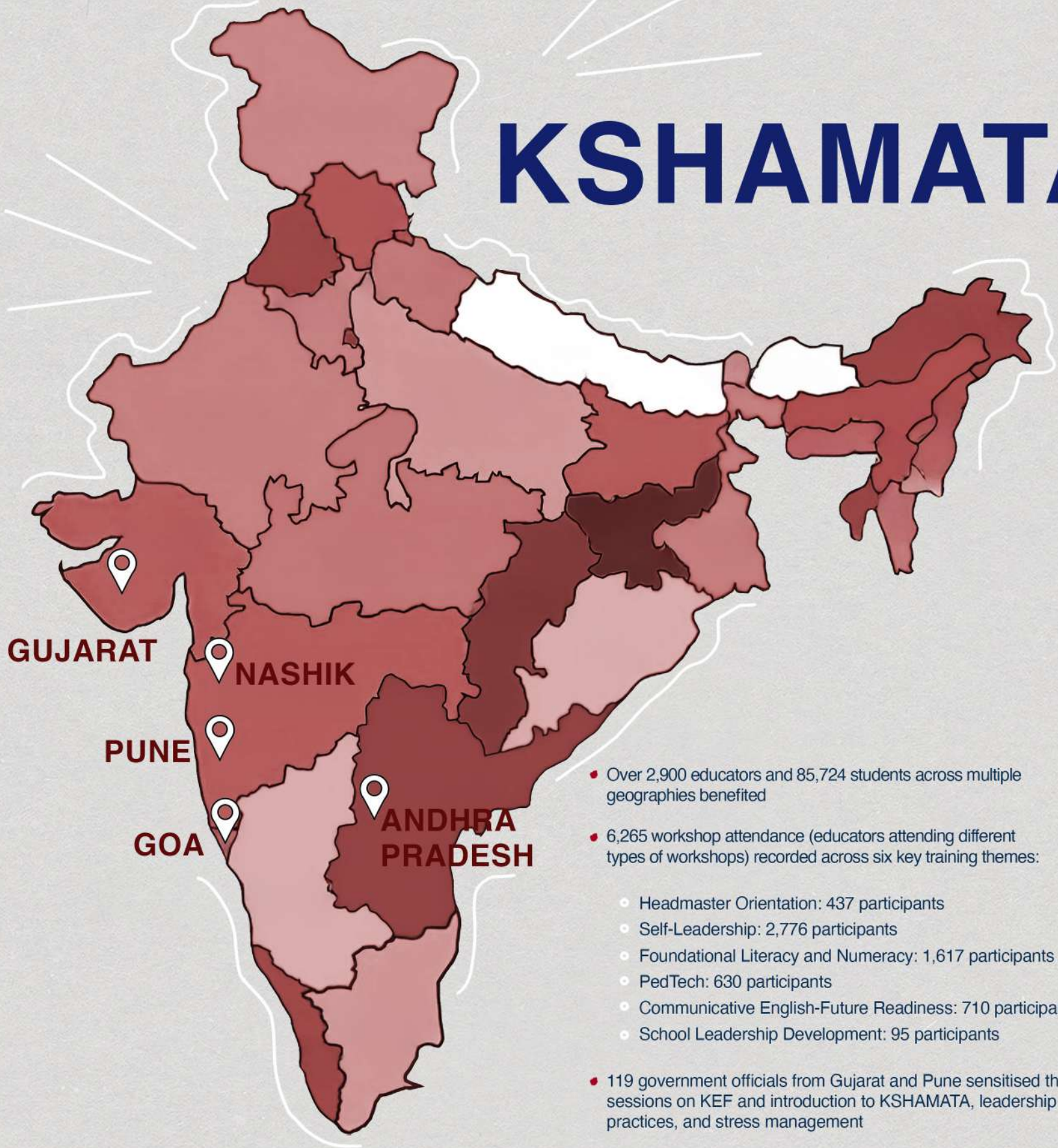
He treats each school and its leader as unique and solves for them. Beyond just delivering programs, he constantly learns from his situations and adapts, to teach leadership skills. One of his biggest wins was when he mentored 5 school headmistresses to conduct an education conference. Over 200 teachers attended it after school hours to share notes and solutions, helping each other. Aaqib realised the impact his mentorship created.

Aaqib wants to remain a lifetime learner. Every change he wants should reflect in him first. He hopes to bring about systemic changes that ensure a brighter future for the entire school ecosystem.

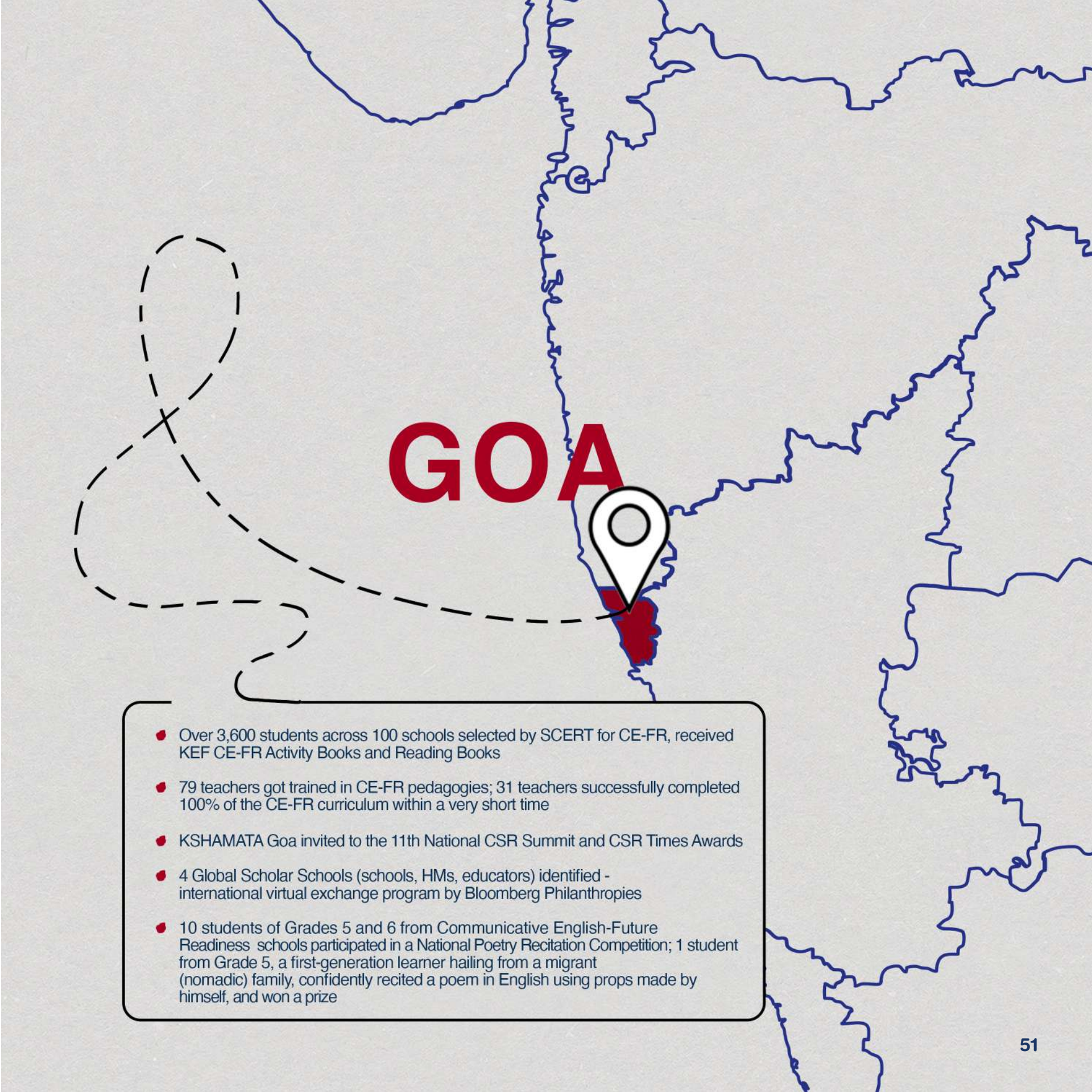
Aaqib's Story



KSHAMATA



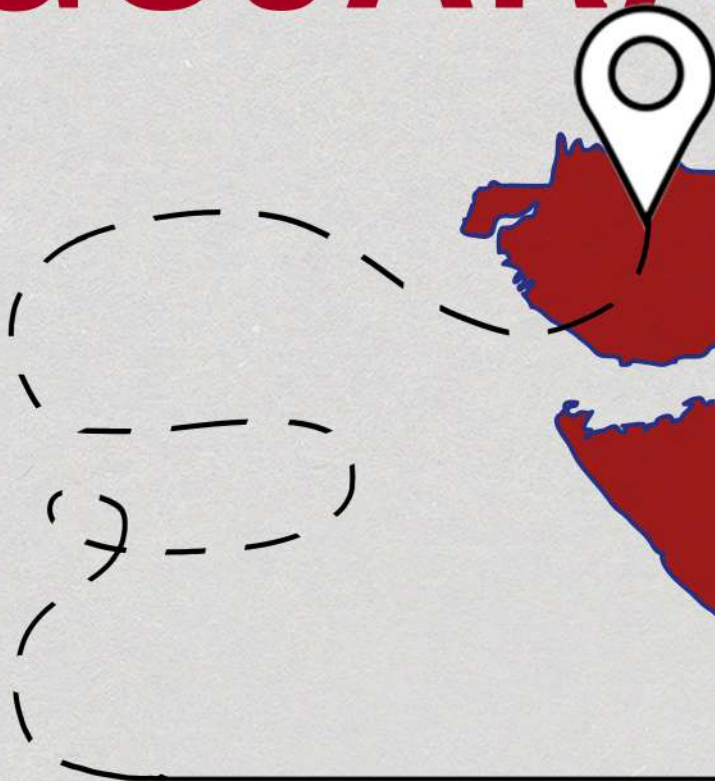
- Over 2,900 educators and 85,724 students across multiple geographies benefited
- 6,265 workshop attendance (educators attending different types of workshops) recorded across six key training themes:
 - Headmaster Orientation: 437 participants
 - Self-Leadership: 2,776 participants
 - Foundational Literacy and Numeracy: 1,617 participants
 - PedTech: 630 participants
 - Communicative English-Future Readiness: 710 participants
 - School Leadership Development: 95 participants
- 119 government officials from Gujarat and Pune sensitised through sessions on KEF and introduction to KSHAMATA, leadership practices, and stress management



GOA

- Over 3,600 students across 100 schools selected by SCERT for CE-FR, received KEF CE-FR Activity Books and Reading Books
- 79 teachers got trained in CE-FR pedagogies; 31 teachers successfully completed 100% of the CE-FR curriculum within a very short time
- KSHAMATA Goa invited to the 11th National CSR Summit and CSR Times Awards
- 4 Global Scholar Schools (schools, HMs, educators) identified - international virtual exchange program by Bloomberg Philanthropies
- 10 students of Grades 5 and 6 from Communicative English-Future Readiness schools participated in a National Poetry Recitation Competition; 1 student from Grade 5, a first-generation learner hailing from a migrant (nomadic) family, confidently recited a poem in English using props made by himself, and won a prize

GUJARAT



- The DDO (District Development Officer) signed an MOU expanding KEF's partnership to an additional 117 schools and tribal schools in Valsad district, Gujarat, taking the total number of schools to 229
- 12 students submitted their stories in KEF's pan-India Story Narration Competition 'Echoes of Tomorrow'
- 8 teachers attended KEF's INSPIRE Teachers' Innovation Summit in Mumbai, in February 2025, gaining insights on AI, experiential education, innovative teaching practices

- 
- A map of the state of Maharashtra, India, with its outline in blue. The district of Nashik is highlighted in a solid red color. A white location pin icon is placed in the center of the red area. A dashed line starts from the pin, loops around, and points to a text box in the upper left. Another dashed line starts from the text box and points to a small area in the northern part of the red region.
- HM Orientation with HMs from 96 schools
 - 2-day residential Phase 1 trainings on Self-Leadership, Foundational Literacy and Numeracy, and Communicative English-Future Readiness for 734 participants from 96 schools - Primary and Upper Primary teachers
 - KEF's efforts publicly appreciated by Deputy Education Officer

NASHIK



PUNE

- Engagements with the DIET (District Institute of Education and Training) Principal on government school initiatives
- Residential workshop on Leadership & Stress Management for 52 Zilla Parishad officials including Block Education Officers, Kendra Pramukhs, and Vistar Adhikari
- Orientation for 173 Head Teachers and teachers
- 2-day residential workshop on Leadership, FLN, CE-FR, attended by teachers from all 100 schools under KSHAMATA Pune
- Onsite support visits across all schools by KEF facilitators for FLN, CE-FR implementation in Grades 1 to 7; and Moodle LMS activation and usage



Gujarat



Goa



Pune



Nashik

KSHAMATA – Igniting Minds, Building Capacity, Kindling Systemic Change

Building systemic capacity of Teachers and School Leaders to scale learning outcomes, KSHAMATA (Kindling Scholastic Acumen and Mediating Academic and Technological Awareness) boosts academic and holistic development through custom-built programs. In collaboration with state governments and key stakeholders like school leaders, teachers, students' parents and the community, KSHAMATA offers need-based solutions with multi-level assessments for measurable outcomes.

KSHAMATA learning modules comprise interactive workshops with self-paced digital courses and rich PedTech content, and on-field support. KSHAMATA helps build networks and share expertise by giving educators opportunities to participate in national and international platforms, and engage with innovation hubs and educational collectives. A vast digital vault of educational videos, planners, handbooks and teaching-learning materials empowers teachers. Our able, versatile team conducts on-site school visits and online sessions, extending personalised mentorship and hands-on support every step of the way, ensuring teachers' effective understanding and application through pedagogy.

In 2024-25, in over 100 schools in Andhra Pradesh, KSHAMATA conducted Communicative English-Future Readiness and PedTech training to immense positive feedback, giving a fillip to the next phase. In Maharashtra, nearly 100 schools each in Pune and Nashik implemented KSHAMATA through our comprehensive spectrum of projects spanning Foundational Literacy and Numeracy, Communicative English-Future Readiness, Digital Learning Solutions and School Leadership Development. In Goa, 5 years of statewide capacity-building of Teachers and School Leaders in Communicative English and Pedagogy is aimed at appreciable increases in Student Learning Outcomes (SLOs). In Gujarat, over 3 years, KSHAMATA is strengthening Leadership and Pedagogical Capacities for over 1,200 Teachers and Head Teachers in more than 100 schools (including tribal schools), supporting over 30,000 learners.

Striving for knowledge partnerships for cascading impact, KSHAMATA is gradually expanding its footprint and enhancing learning outcomes for academic progress.

Rajni's Story



KSHAMATA Andhra Pradesh

Rajni Lingasetty, 5th Grade English teacher at MJP Backward Classes Residential School, Godavari, AP, had a unique problem. The school's varying methods of enrolment – admitting students with good ranks in the entrance examination, and through referrals on a first-come-first-served basis – created a disparity in learning levels in her class. Level 1 entrance exam students were quick to learn because of an established background in English. Level 2 students, largely rural, hardly recognised the English language, to the point where they did not even know the sounds of the basic alphabet. A delay in the start of the academic year 2024-25 and homesick students enrolled in hostels for the first time returning home frequently, further affected learning outcomes.

Rajni gravitated towards the scientific and well-designed program run by KEF. Upskilling, imbibing new teaching tools and methodologies, Rajni started addressing the diverse needs of all her students through online classes and community support. For her Level 2 rural students, she follows the sequential components, where students start with identifying sounds associated with the alphabet, progress to forming simple words, then word patterns, and finally short sentences. Rajni understood the importance of segregating students by learning level and actively pushed the CE-FR curriculum to improve the standard of English for all her students equitably. Proactively using CE-FR resources, creative platforms and student-engagement techniques, she created a strong base for English proficiency and cognitive abilities.

Today, Rajni's classroom is a lively, interactive hub of bright young minds fluent in English, agile, confident and future-ready.



KSHAMATA GOA

Khushagni and Harshada's Story

Kotak Education Foundation's KSHAMATA program reimagines the future of teaching and learning by empowering the right stakeholders with the right skills. Khushagni Sawant understood it first-hand. A young teacher teaching English and Social Science for the last 3 years in Government High School, Sal, Bicholim, Khushagni needed better methods to not only improve scores but also connect with her students.

When she attended her first Communicative English-Future Readiness session, she felt the winds of change. Organised methodically with interactive modules and activities, the various learning styles were impressive. She quickly incorporated modules such as 1-minute talk, storytelling and action words in her class to make her classes more lively and engaging.

Her methods were tremendously successful in increasing student participation in class. One such standout student was Harshada, a sixth-grader who imbibed the ideals of thinking creatively and expressing effectively. When Harshada participated in KEF's "Echoes of Tomorrow" Story Narration Competition, she knew the tale she wanted to tell. With her teacher Khushagni's guidance and expert inputs, Harshada's imagination soared.

With props, voice modulations and flawless performance, Harshada's ghost story was captivating. Khushagni recorded it skilfully and, with technical support from the KEF team, uploaded it to the competition platform. Harshada's sheer passion, confidence and the atmosphere she created helped her beat 800 students across India to be the winning entry. It was a proud moment for all of Goa.

Harshada's achievement, guided by Khushagni's diligence, is a beacon of inspiration.

KSHAMATA increased the calibre of the learning ecosystem, and in future, will be a force multiplier, creating more such successful teachers and students.



KSHAMATA GUJARAT



Bhavna's Story

Bhavna Patel comes from a family of teachers. Her father and 3 siblings instilled the values of teaching in her from the very beginning. With zeal and dedication, she taught in Chinchai Prathmik Shala for the last 15 years. Her main issue was how to introduce new and modern methods to engage children, which traditional teaching methods failed to achieve.

When KEF KSHAMATA was introduced in her school last year, a door for new possibilities opened. With need-based programs and immersive learning methods, it brought novel ways in which teachers could connect with students and improve learning outcomes. Bhavna adapted quickly. Even with just one television set in the school, she worked extra hours to ensure her students enjoyed and completed the Communicative English-Future Readiness course she administered.

Soon, the lessons took effect. She could see the energy levels of her class improving substantially, which led to her students participating in various activities. She also arranged group activities for them, to encourage them further.

A lifelong learner, when she first attended the training sessions, she observed the trainers keenly. Their body language inspired her to improve hers, boosting her confidence. She was first in her peer group to complete the self-paced leadership courses, acing them. She posted her learnings on WhatsApp groups. Teachers from surrounding areas often asked for her advice. Soon, she became a capable mentor using KSHAMATA methods for lesson planning, and also enabled her peers to learn and implement them.

Understanding that audiovisual aids and technology are the best icebreakers between her and her students, inculcating new teaching methods, Bhavna aims to keep discovering and trying something new to improve student learning outcomes consistently.



Dipali Sukhlal Ahire teaches at Government Girls' High School, Nashik. An M.Ed., apart from holding Master's degrees in three subjects, she is an experienced tutor with 13 years of teaching experience. However, despite her knowledge and proficiency, Dipali faced limitations in fostering Foundational Literacy and Numeracy (FLN) skills in her students. Lacking structured implementation, the FLN program had limited impact on early-grade student learning outcomes.

When KEF KSHAMATA entered her school, Dipali attended Self-Leadership training sessions. NEP-aligned, hands-on and innovative, this workshop enriched Dipali with the learning tunnel of skills and values, boosting a proactive approach and growth mindset, inculcating new teaching practices. It was an eye-opener. Dipali discovered ways of nurturing leadership qualities within herself and her students.

Subsequently, Dipali and her secondary-section peers, teaching Grades 6-8, attended a 2-day FLN workshop. They were enthused by learner-centred, toy-based, activity-based and art-integrated pedagogies. Storytelling techniques stimulated curiosity, creativity and cognitive thinking. Interactive learning tools, games, and age-appropriate reading materials made reading, writing and arithmetic interesting. KEF FLN worksheets were practical and handy, the FLN Literacy and Numeracy Kits, ingenious and imaginative. Deploying them effectively, Dipali witnessed a marked improvement in her students' literacy and numeracy competencies.

Adopting many new ideas from the KSHAMATA program, she took ownership of her students' learning pathways. Finding the Communicative English-Future Readiness (CE-FR) modules well-conceived, she used them for her Grade 8 classes, where she taught Maths and Science. Dipali and other teachers saw children across age groups, watching the crisp, cutting-edge CE-FR videos with fascination – thus enabling greater learning comprehension and retention. Hence, though CE-FR was designed for students of Grades 5-7, its universal appeal induced teachers to screen the incisive, introductory module for all Grades from 1 to 8.

It was just a matter of time before students' capabilities in English improved dramatically. Soon, Dipali and her colleagues worked on a plan to use CE-FR for weaker students by taking extra classes during the holidays.

Shaping a dynamic and compelling classroom experience for her students, Dipali received many accolades, including the State Government's Best Teacher Award for 2023-24, presented by the Chief Minister of Maharashtra on Teacher's Day. She continues to strive, bolstering her students' fundamental learning blocks for a strong and sturdy future.

KSHAMATA Testimonials



ANDHRA
PRADESH



Teacher Testimonial – B S N Vasa Rao

We learnt a lot in this program – leadership skills, 21st-century skills; some of these will be very useful to our students, especially those in 5th standard.



District Coordinator - Vizianagaram Testimonial - S. Rupavathi

I thank Kotak Education Foundation for the training program in Communicative English-Future Readiness for teachers conducted as part of the KSHAMATA training program. The training has been meaningful and interactive with sharing of views and preparing us for future-readiness.

This capacity-building program for teachers, teaches us to deal with adolescent learners and how to improve the teaching-learning process. You have to implement modern techniques which you have learnt, you have to carry them to your classrooms. The program improves our communication skills so we can improve the communication skills of students from 5th to 8th standard. Our students are from marginalised families who do not know how to speak in English. Hence, this training is very useful. You can make it more useful, more fruitful by implementing it in your classrooms. A special thanks to the KEF faculty for conducting this training in a very interactive way.



NASHIK



Teacher Testimonial – Sangram

The workshop was very interactive. Taught us several digital tools, technologies, activities – which will be very useful when we implement them back in our school.



PUNE



Sangeeta Milind Kulkarni, ZP Prathmik Shala, Lawale, Taluka – Mulshi

In this training, we realised the real meaning the word Leadership carries. My earlier assumptions were – any teacher is a leader and his/her students are followers, but I was wrong. A leader is a true leader for himself or herself and then for others.



Sujata Karbhari Zavale, ZP Prathmik Shala, Man Taluka – Mulshi

Today's session was very informative. They explained through one example which helped me to understand that before being a leader for others, we have to first be a leader for ourselves. If we set a positive coordination between soul and body and stimulate positive changes within ourselves, we can motivate similar changes in our students too.



GUJARAT



Teacher Testimonial – Bhartiben Thakur, Dadri Faliya School, Valsad Block

Pictures, story, demonstration and communication – these essential life skills were taught so beautifully in this workshop. I gained valuable insights to connect with my students, develop their skills and support their growth as they progress in life.

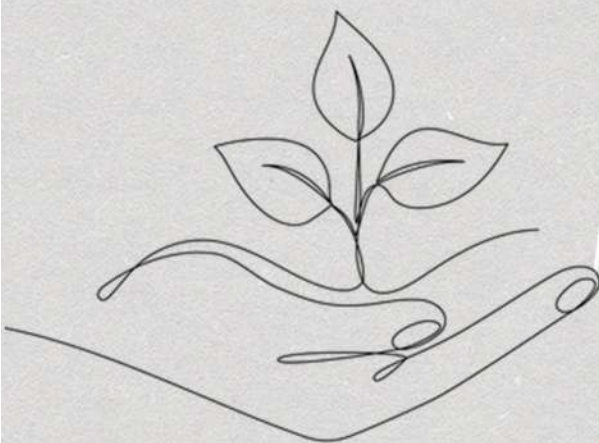


DIET Testimonial - Dara Singh Vasava, District Primary Education Officer, Valsad

We are now embracing FLN, English and the ongoing digital era, and working on how to effectively use new applications in the classroom. The facilities provided by KEF have been excellent and the feedback from our District has been very positive. KEF, along with our entire education team, has put in remarkable efforts to ensure that high-quality education reaches our students through these initiatives.

Model School

Adaptive, Exemplary,
Future-Ready!



The Model School Project aims to provide quality education that develops critical thinking, creativity, communication skills, a scientific temperament, and 21st-century abilities, making students collaborative, confident, and future-ready.

KEF has successfully implemented Foundational Literacy and Numeracy (FLN), Communicative English-Future Readiness (CE-FR), Digital Learning Solutions (DLS), School Leadership Development (LEAD), Infrastructure and other programs at 21 Model Schools in Maharashtra. In partnership with MSCERT, these schools, spread across Thane, Palghar, Raigad, Pune and Nashik districts, nurture students' all-round development. Building a safe, progressive learning environment that inspires curiosity, problem-solving, adaptability and experiential learning, the Model School Project fosters future leaders and excellence.

It empowers teachers with leadership skills, technology know-how and new educational techniques. It improves school infrastructure like roofing, electrical systems and sanitation, making it a healthier, safer learning space for young minds to blossom and flourish. It facilitates global e-learning and cross-border ideas exchange through a pioneering affiliation with international non-profit Global Nomads.

In 2024-25, KEF's Model School team saw their perseverance, years of tireless dedication and steadfast efforts, come to fruition. Student learning outcomes rose tangibly. Visibility of school leaders went up. All DIET officials, DEOs and CEOs became aware of KEF's efforts in these 5 districts. Newspapers, television channels and digital media covered students' accomplishments and the success of Model Schools. The multi-domain project touched all stakeholders including parents, which became a defining factor in the success. Teachers, who were indifferent or less involved earlier, took complete ownership, spurring academic growth.

Students who had struggled to speak in English and were shy or self-conscious, now radiated confidence due to their ease with spoken English. One girl, formerly timid and quiet, wowed her teachers when she asked questions and held an intelligent conversation in English with senior officials at ISRO – Indian Space Research Organisation. Another girl from Model School Pune, previously nervous and afraid, started expressing with clarity and soon won a storytelling competition. At a Model School event officiated by the Chief Minister of Maharashtra, Education Minister and many respected dignitaries, our students articulated their lines commendably in English, drawing much admiration and praise. They displayed poise and self-assurance when addressing members of the Gram Sabha, an important legislative body in their community. Students were quick to adapt to technology, making videos, recording and editing musical tracks and digital content, and winning prestigious awards. They became device-savvy, operated smartphones, learnt to do research on the internet, use educational apps, create online boards, collaborate digitally, exercise their creative thinking.

This amazing progress could be gauged by high student outreach and attendance throughout last year. It surpassed all expectations. Going further, facilitated by FLN and CE-FR, students made their parents proud, reflected in pre-test and post-test results in each Model School.

In a similar vein, teacher attendance across all training sessions was consistently high, exceeding expectations. Baseline and endline assessments significantly outperformed. 21 HMs benefited from structured leadership training. 100% of our Model Schools now have a Vision Statement. 11 schools developed comprehensive School Development Plans. 8 schools established Teachers' Professional Learning Communities (PLCs).



A key highlight of last year was our ToT (Training of Trainers) cascade through KEF KSHAMATA workshops. Disseminating information, equipping teachers with requisite skills to nourish students' academic and holistic development, the knowledge cascade was efficient and effective. One Model School teacher trained by KEF has grown laudably to become an MSCERT Master Trainer. Laying the foundation of long-term sustainability, 255 teachers now have complete ownership of the process and actively take forward learnings from KEF KSHAMATA workshops.

Model School Zilla Parishad Sutarwadi, trained by KEF's team to become technologically adept, developed their website – the only school in Mulshi Taluka to have its own website.

The CEO of Zilla Parishad Nashik appreciated our FLN Math Market, an innovative and interactive activity developed by the KEF team, designed to instil numeracy, comfort with arithmetic, and a love of math in children.

At the prestigious Mukhyamantri Majhi Shala Sundar Shala Abhiyan, Zilla Parishad Dhanore Model School was awarded first prize at the state level, and a cheque of ₹51 lakhs, in recognition of excellence in infrastructure and educational improvements.

Packing a wallop with teachers, students and parents displaying superlative performance across different parameters and remarkable levels of participation and engagement, a whopping 11 amongst our 21 Model Schools won prizes at multiple levels in the same competition.

Proud moments, huge milestones that paved the way for 2025-26, the last leg of an incredible journey with Model Schools. Going forward, the priority is to institutionalise Model School practices with all stakeholders and make it self-sustaining. Schools will become exemplars of academic excellence and all-round development. Teachers will set the foundations of a bright future, shaping their students into global citizens with an agile, adaptive, 21st-century mindset.



Karan Ramesh Sunar, student of Model School Anandvalli, Nashik, was a curious boy with an unquenchable thirst to know more - the perfect recipient for all that KEF had to offer, through its Model School Project. The project equips students in Grades 5 to 8 with 21st-century skills, making them confident and future-ready. Inculcating Communicative English-Future Readiness (CE-FR) and Digital Learning skills, KEF enabled Karan to explore his interests to the maximum, with astounding results.

It started simply, with Karan learning to open tabs, browse the internet and read up on topics that interested him. Gradually, supported by KEF, he explored apps, websites, and online games, adding to his knowledge and passion for all things digital.

He started by creating educational videos and animations. His talent was constantly highlighted by his KEF mentor, which boosted his confidence. KEF enrolled him in an online course in affiliation with the New York-headquartered Global Nomads Group, bolstering his digital storytelling and communication skills. He composed a poem "A Greener Future" based on reduce, reuse and recycle, and UN SDGs which he had imbibed from CE-FR. Next, he produced a fun, peppy video demonstrating recycling practices with his classmates, against the backdrop of his poem. It went viral.

His KEF mentor suggested he participate in the All India Children's Educational eContent Competition 2024-25 to be held in Shillong in March 2025. Amongst many stellar entries, Karan's work shone, making him a star, winning hearts. The jury heaped praise on the originality of thought, composition and use of technology. It was an unforgettable moment for Model School Anandvalli's, and whiz kid Karan's teachers and mentors. Karan came home to a hero's welcome.

Karan's success became a catalyst. Many students studied hard, receiving scholarships. Others, gaining fluency in English through CE-FR, grew in confidence and stature. One bright young girl interacted eloquently with ISRO officials during a visit facilitated by KEF. Teachers' morale went up, giving rise to a positive mindset and team spirit. Coached by KEF, Model School Anandvalli established a Professional Learning Community for teachers to meet fortnightly, collaborate, learn and share.

Going from strength to strength, Model School Anandvalli's progress is now setting an example for many.

Karan's Story



Saani's Story

Saani Hussain joined Kotak Education Foundation in 2020 in the Whole School Turnaround pilot program. Actively working on all aspects of the school, he learnt how to strengthen the whole learning environment. So, when Model School was introduced, he got the opportunity to drive holistic development in students and create real and lasting change.

In November 2022, he moved from Mumbai to Pune to work with Model School ZP Sutarwadi. KEF was venturing into rural areas for the first time and things had to be set up from scratch. Zilla Parishad schools were different from urban schools. With very basic infrastructure, staff shortages, students from remote or tribal areas, and no school trustee, challenges were many.

KEF and Saani commenced work on improving Grades 1-10 comprehensively through FLN, CE-FR, DLS, LEAD. Coming from northern India, Saani tried very hard to break barriers with Marathi-speaking locals. Realising that his fluency in English and conducting CE-FR classes with the school's 12 Marathi-speaking teachers could solve this problem, he gradually built a rapport with them, boosting trust and effective project implementation.

When they introduced FLN, teachers participated eagerly, and the school witnessed an uptick in students' reading, writing and arithmetic skills.

DLS was introduced next, but teachers were not digitally proficient. Tech-savvy Saani eased the transition by first configuring teachers' personal devices, then training them in cloud storage, Google Drive, and Sheets to streamline their work. He also set up WhatsApp groups, an official school email and a Facebook page, to bolster engagement with parents and the community. With Saani's support, the school embraced all things digital. When they launched an official school website - the only school in that taluka to have its own website - they set a new benchmark.

In 2024-25, Model School ZP Sutarwadi showcased excellent academic results to come on par with the best schools at the district level. Now, the school gets regularly felicitated for its accomplishments.

For Saani, whose goal was to shape the school into an exemplar of quality education, each milestone evokes immense pride. He knows that change is gradual, but is here to stay.

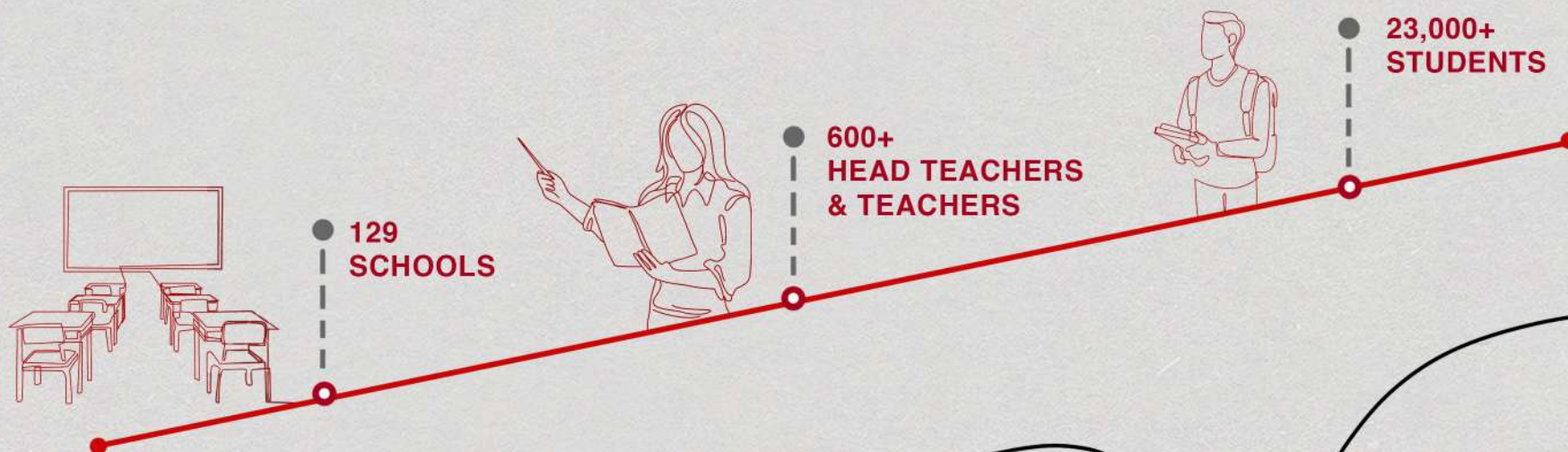


PROFESSIONAL LEARNING

A quintessential Pathway Project embodying KEF's quest for excellence, our multifaceted Professional Learning Project curates custom-built solutions to address diverse learner needs and elevate student learning outcomes. Creating strong foundational blocks for reading, writing and arithmetic competencies in primary schoolchildren, this Project aims to build exemplary learning environments in government schools in Maharashtra.

In collaboration with MSCERT, KEF is running Phase 1 in Raigad, Palghar, Pune, Nashik, Thane, building capacity and supporting the professional development of teachers. Teachers are trained to develop students' Foundational Literacy and Numeracy (FLN) skills by making learning enjoyable through experiential and play/toy-based pedagogy, interactive tools, enquiry-driven and discovery-oriented techniques.

KEF FLN's innovative 6 Train Stations Model, FLN Math Markets, FLN Literacy and Numeracy Kits, phonics-based instruction and visual aids induct linguistic ability and make math fun. Our workshops and mentoring sessions enhance content knowledge, teaching practices and instructional effectiveness. Technology integration through digital resources like songs and videos augments teaching strategies. Lesson plans, worksheets, flashcards, storybooks, educational games, innovative tools like Manipulatives and age-appropriate reading materials strengthen students' FLN skills. Learner-centred methodologies and activity-based learning like poster-making and storytelling, address diverse learning needs, nurture 21st-century skills and create a strong base for future academic success.





Key Highlights

- Rolled out in 2024, project goals and implementation were planned and aligned with DIET Principals from Thane, Raigad, Nashik, Pune and Palghar.
- Field teams collaborated closely with DIET and Zilla Parishad officials in each district to identify eligible schools, finalise the list of operational sites, gather key school-level data like location, teacher strength and student enrolment
- Detailed orientation on Ei Integrated Assessment design; formal approval from SCERT to conduct assessments on Literacy and Numeracy competencies of Grade 3 students in government schools
- Leadership Training on 'Effective Planning' conducted at Raigad Shikshan Parishad (Block-level) with 40 teachers of 15 schools and the Kendra Pramukh
- Series of teacher training workshops conducted, covering phonics-based approach to literacy, use of real-life context in teaching numeracy, and strategies for implementing activity-based learning in classrooms
- Building student proficiency in reading, writing, listening, and speaking; improving comprehension, vocabulary, communication skills through learner-friendly resources; engaging with parents to foster a collaborative home-school partnership.

Other Highlights

RAIGAD: 4-day FLN training for 132 teachers and HMs from 35 schools across 15 blocks, dignitaries and senior lecturers; supported by the DIET Principal.

PALGHAR: 4-day FLN training for 117 teachers and HMs from 28 schools across 8 blocks, dignitaries including DIET Palghar

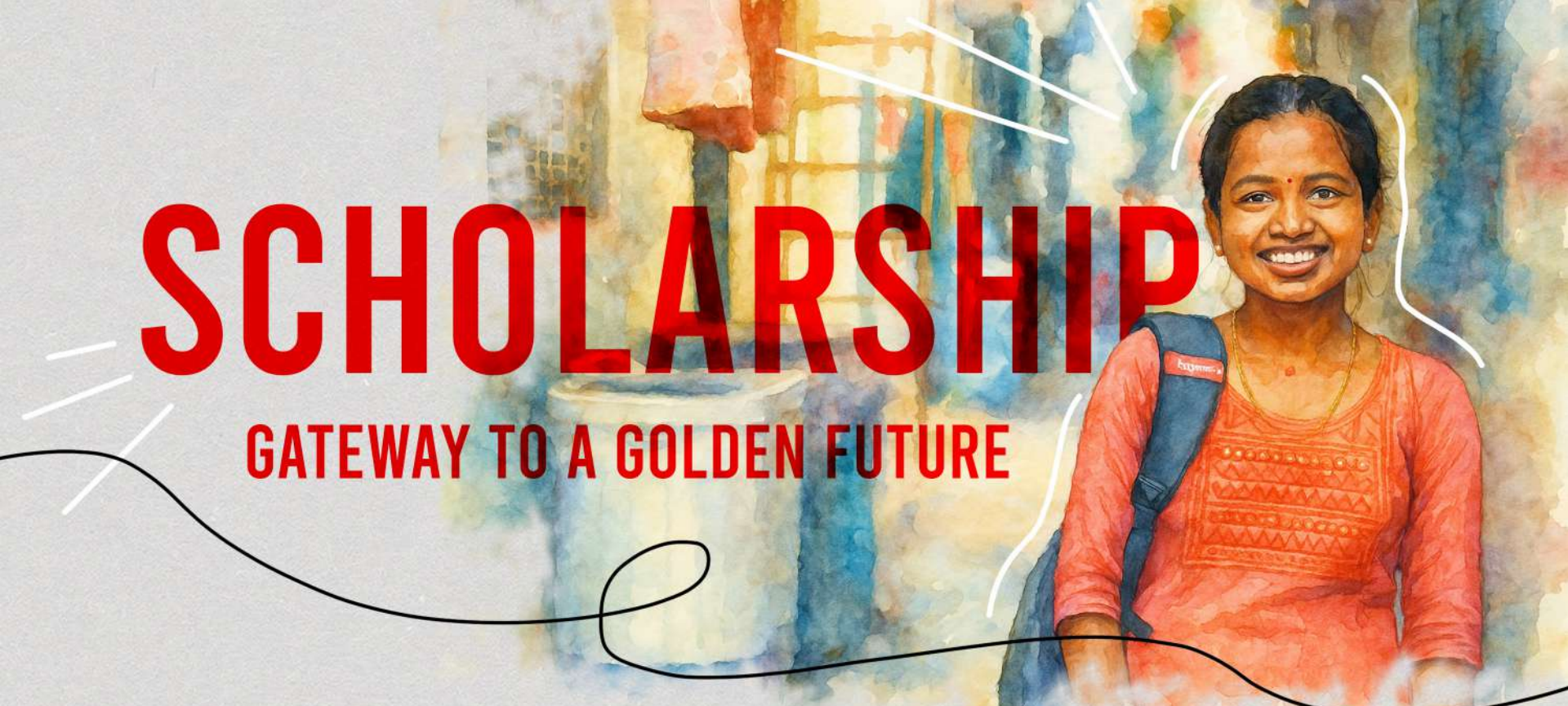
PUNE: 4-day FLN teacher training co-hosted by SCERT, DIET Pune, trained 162 participants from 26 government schools of 17 blocks, dignitaries and officials from ZP Pune and DIET Pune

NASHIK: 2-day FLN training conducted for 198 HMs and primary teachers of 40 government schools in 16 blocks of Nashik district with the support of SCERT Pune and Nashik DIET

○ REC

SCHOLARSHIP





SCHOLARSHIP

GATEWAY TO A GOLDEN FUTURE

A springboard for academic success, the Scholarship Project supports talented but financially constrained students with merit-cum-means scholarships that provide financial aid for tuition fees and educational expenses, and inputs for holistic development.

Going well beyond financial assistance, our cherished scholarships provide expert mentorship, valuable career guidance, academic support and industry exposure. KEF mentors regularly engage with scholars to keep them focussed on academic performance. Home visits by the KEF team sensitise the scholar's family to creating a home environment supporting academic growth. Preparation workshops equip scholars for competitive entrance exams for professional courses like engineering and medicine. In-depth sessions inculcate communication skills, essential life skills, socio-emotional well-being, professional etiquette, job-readiness and 21st-century competencies. Scholars also get exposure to the real-world office environment and engage with working professionals through substantial Exposure Visits (EVs) meticulously planned by the KEF Scholarship team, with detailed itineraries drawn up and expert interactions mapped out.

In 2024-25, our scholarships have gone from strength to strength, amplifying reach and impact, helping our scholars stride ahead with confidence.

Leading from the front in the Mumbai Metropolitan Region, are Kotak Junior Scholarship for 11th and 12th Grades and Kotak Graduate Scholarship for professional graduation degrees in varied disciplines. The prestigious pan-India Kotak Kanya Scholarship supports high-performing undergraduate girl students in their pursuit of professional degrees at premier institutes. Kotak Shiksha Nidhi, a groundbreaking pan-India initiative, enabled students aged 6-22, who had lost one or both parents due to the COVID-19 pandemic, to complete their school and college education.

Process innovations enhanced effectiveness and stakeholder impact. Driving continuous improvement, they upped scalability and reach, quality and sustainability, student-led advocacy and impact. Effective stakeholder engagement is key to increased agility and self-sufficiency, developing robust touchpoints with beneficiaries, creating long-term value, fostering community involvement and support.

Opening doors to opportunity, the Scholarship Project is a launch pad for deserving students, architecting a bright future full of promise.



Highlights

Intake

In 2024-25, for the first time ever, Kotak Junior Scholarship saw an intake of 1,000 scholars, a heartening milestone. Endorsing our faith in their calibre, 30 KJS scholars, among the top rankers, qualified for JEE (Advanced), gaining admission to leading engineering institutes like the IITs. Making us proud, degree-holders from our Kotak Graduate Scholarship family are flourishing in diverse fields like engineering, medicine, healthcare, business, the Indian Army, Air Force, Merchant Navy and government office. Several are pursuing post-graduation. Kotak Shiksha Nidhi brought a ray of hope for over 1,500 students from 25 states across the country, studying in Grades 1-10 in school, or pursuing a Diploma or Graduation in different streams. Spreading hope and cheer, 186 students graduated successfully last year. Going forward, in 2025-26, KSN will help 350 students continue their education. Gladdening our hearts, Kotak Kanya Scholarship touched a new high last year, onboarding 500 new scholars. A majority of them are studying STEM courses, bright sparks powering their way to academic success in prestigious institutes like IITs, NITs, NLUs, AIIMS, CMC, JIPMER and more.

Outcomes

236 out of 388 Kotak Junior Scholars performed commendably in their 12th Grade, progressing successfully to the much-sought-after Kotak Graduate Scholarship. Nearly 80% of our continuing scholars in Kotak Graduate Scholarship scored more than 7 CGPA in their semesters, a praiseworthy accomplishment. Notably, around 70% of our continuing scholars in Kotak Kanya Scholarship - across medical, engineering, finance, architecture, legal, and design streams of study - scored more than 7 CGPA: a remarkable feat. Kotak Kanya Scholars interned with prominent organisations like Google, Jaguar Land Rover India, Goldman Sachs, Infosys, Bhabha Atomic Research Centre. Cresting new peaks, around 70% of the Kotak Kanya Scholarship Batch of 2021 graduated from professional degree courses in 2025 with impressive placement offers of remunerative roles in renowned organisations – Indian and multinational.

Engagement

The Kotak Kanya Student Ambassador Program energised student-led promotion in 31 colleges, leading to the selection of 38 scholars. 25 scholars were also selected through the Referral program. 12 Exposure Visits to National and Bombay Stock Exchange, Kotak Life Insurance, Navneet Publications, Jio World Convention Centre, and more, gave scholars insights into real-world workspaces, operations and processes. Meet-and-Greet events to engage with scholars, were conducted in 4 megacities – Mumbai, Delhi, Bengaluru, Hyderabad - enabling 150 scholars to interact with industry leaders, enriching communication skills, and promoting an agile, adaptable mindset. Training workshops enhanced goal-setting, decision-making and self-leadership skills, fostering motivation and focus on academic and professional performance.

Leveraging Technology & Collaborations

The Scholarship Project integrated technology through online application portals, data management, dashboards, progress trackers and reporting tools. KEF built scalability through institutional outreach, using a Learning Management System (LMS) for academic inputs, launching a program with Scholars as Brand Ambassadors. Structured Scholarship Alumni chapters across cities provided a platform for knowledge-sharing and networking; and skill-building and mentorship through LMS. Our collaborations with finishing schools like Plaksha University and Talerang career training are building robust competencies, empowering Kotak Kanya Scholars to be confident, work-ready individuals, primed for professional careers.



RIZE 2024 - Opening the Gateway to Infinite Possibilities!

1,000 scholarships from Kotak Junior Scholarship

At RIZE 2024, KEF's annual scholarship felicitation ceremony, 1,000 meritorious students in the Mumbai Metropolitan Region (MMR) were awarded scholarships to continue their education through 11th and 12th Grades. In recognition of their academic achievements in 10th standard, Kotak Junior Scholarship, a leading merit-cum-means scholarship in the MMR, will provide a springboard for academic success, holistic development and networking.

The event was graced by Ayush Mehra, a versatile actor, model, and content creator, known for his roles in popular shows. Entertaining our scholars with lively anecdotes of his personal and professional journey, he was relatable and authentic, and shared unique insights on challenges faced and overcome. He buoyed scholars with his brisk, zestful talk and encouraged them to work with dedication, integrity, and compassion.

Stellar performances by talented dance troupes and artistes, set the stage on fire. A soul-stirring speech by KJS alumnus, Amol Bandagale and a stimulating talk by Sanjay Shripatrao Katkar, Commissioner and Administrator of the Mira Bhayandar Municipal Corporation, motivated scholars to pursue their goals with determination and resilience. The leadership of Kotak Education Foundation and Kotak Mahindra Bank urged scholars to strive relentlessly to fulfil their potential, exhorting them to be trailblazers in the halls of academia. Leading lights Chetan Savla, President of Sustainability and Strategic Projects, Kotak Mahindra Bank; Shivaji Dam, Managing Trustee, Ganesh Raja, CEO, and Jayasree Ramesh, Director, Education & Scholarship from Kotak Education Foundation, underscored the message of educational excellence.

Awarding scholarship certificates amid heartfelt applause, RIZE 2024 emphasised KEF's commitment to shaping the future of young minds – the leaders of tomorrow - through the Kotak Junior Scholarship program.

Aspire 2025 onboards a landmark 500 Kotak Kanya Scholars!

Aspire 2025 marked a significant milestone onboarding 500 Kotak Kanya Scholars, a thriving kinship of talented young minds embarking on a remarkable academic journey. What originally started with 50 smart young ladies, has grown into a 500-strong posse of intellect and willpower striding through the hallowed corridors of premier institutes like the IITs, NITs, NLUs, AIIMS and more. Conquering challenges, embracing learning opportunities, these whiz kids who had aced their 12th standard examinations, exhibited strong resolve to win every hurdle race. Kotak Kanya Scholarship stands steadfast by their side, supporting them in their pursuit of professional graduation degrees in engineering, medicine, law, design, architecture, and more, in institutes of repute. Reflecting KEF's commitment to equitable education, Aspire 2025 opened a window to a brighter horizon, one that cascaded hope and financial independence for girls from across the country. Jayasree Ramesh, Director-Education & Scholarship, addressed the vibrant new cohort of Kotak Kanya Scholars from 24 states in India, highlighting their passion, perseverance and ambition. Warmly welcoming them into the fold, she called them the torchbearers of the Kotak Kanya Scholarship, the very embodiment of resilience and brilliance.

Kotak Kanya Scholars who have grown from strength to strength, and are defining their own paths to academic success, shared stories, learnings, journeys of growth, and academic and personal challenges surmounted. Some discussed how KKS helped them adjust to college routines and focus on academic performance despite being away from family, the positive energy from mentoring sessions enabling them to work diligently towards their goals. Some scholars talked of memorable experiences, networking opportunities, interacting and connecting with the scholarship community and influential members of industry at forums set up by KKS. Yet others passed on the baton to the next batch of Kotak Kanyas, encouraging them with upbeat, optimistic messaging – 'If we could do it, so can you'.

Drawing up a roadmap for growth, Kotak Kanya Scholarship equips scholars with mentoring, life skills, personal leadership competencies, independent goal-setting and decision-making abilities. It offers them academic support through subscriptions to online learning platforms for additional skill development of engineering and medical students. This meticulously designed scholarship gives them exposure to industry experts, acquainting them with the real-world professional landscape. Partnering with well-known finishing schools, it grooms them for specialised careers, coaching them in professional etiquette and communication skills, making them job-ready!

Aspire 2025 showed that anything is attainable when women aspire to reach for the stars. Kotak Kanya Scholarship is their ladder to the sky.



Meet & Greet, Panel Discussions

Empowering Scholars to be Future-Ready

Hosting Meet & Greet events and Panel Discussions with industry experts, for students from Kotak Kanya Scholarship and Kotak Shiksha Nidhi, KEF created a space for learning, collaboration, and leadership. 150 Scholars in 4 megametros – Mumbai, Delhi, Bengaluru, Hyderabad – garnered enormous insights on work-place expectations, skill development for successful careers, and preparing for a world that is constantly evolving.

Panel Discussions revolved around topics like 'Investing in tomorrow's innovators and bridging skill gaps', 'The Power of You: Transforming Potential into Leadership', and 'Future-Ready Mindsets: Thriving in a Changing World'. Distinguished panelists included thought leaders, educators, subject matter experts, specialists from different spheres of business. Thought-provoking conversations underlined the significance of critical thinking, problem-solving, innovation and teamwork, and what it means to be truly future-ready.

Interactive activities encouraged scholars to cultivate key 21st-century skills such as adaptability, creativity, communication and analytical reasoning. Scholars from top NIRF institutes shared journeys of personal development, imbibing new perspectives and learning to shape a better future for themselves, with dogged determination and purpose.

Nurturing talent, inculcating curiosity and enthusiasm, enabling interface with astute and knowledgeable industry professionals, these events spurred scholars to push their boundaries for personal and career growth.



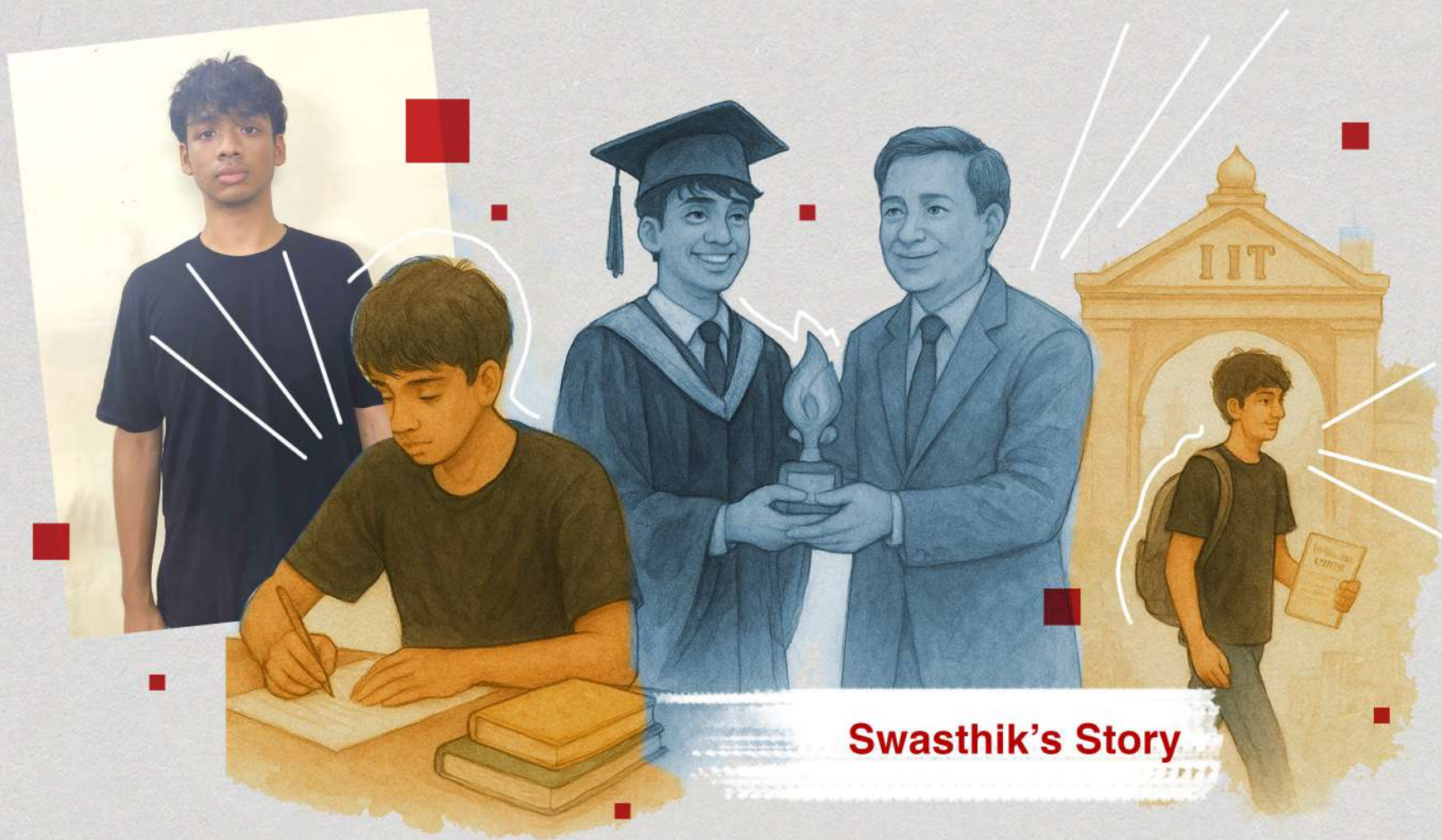
Kotak Graduate Scholarship Scholars Circle

Resilience, Growth & a Greener Future!

As part of the Kotak Graduate Scholarship Scholars Circle - Resilience & Growth, 193 scholars embarked on an inspiring journey to Prakriti Foundation, Karjat. Revolving around tree planting and environmental responsibility, this day of experiential learning helped newly onboarded KGS Scholars develop bonding and belonging, and problem-solving skills while connecting with their peers, mentors, and nature. Conceptualised to give wings to their imagination through School Painting, Mud Dam Building, Crop Harvesting and Tree Plantation for sustainability, the event gave scholars creative and cognitive impetus, and boosted interpersonal communication.

In the course of a packed and eventful day, Prakriti Foundation shaped a deeply impactful engagement with our scholars, hosting and guiding them through an unforgettable experience, enabling them to learn, build and grow.

Steering students towards gathering nature's bounty with gratitude, and appreciating the fruits of labour, the Kotak Graduate Scholarship Scholars Circle honoured hard work, patience, collaboration and creative thought. Motivating scholars, this event cultivated a sense of rootedness and identity, engineering bonds of resilience and growth.



Swasthik's Story

Swasthik Nayak, a brilliant and determined student from a modest background, faced constant financial challenges. His father was an auto driver, his mother a homemaker. Despite the odds, he scored 96% in SSC. Supported by Kotak Junior Scholarship (KJS), he dreamt big and worked harder. When asked by his KJS mentor about his ambitions, he clearly stated he wanted to be a software engineer. And he was ready to give it his all.

Though he was focussed on cracking the JEE entrance exam, his results kept fluctuating initially. Despite his efforts, his class scores showed no improvement. He approached his KJS mentor, whose guidance became invaluable. Assessing Swasthik's needs, his mentor suggested he shift away from traditional study methods and attempt mock tests based on the syllabus a day before his class exams. The process of analysing his mistakes and unanswered questions from these mock tests helped him identify areas of improvement. Over time, Swasthik's scores showed a noticeable upward trajectory. His mentor also provided him assistance with time management, developing study schedules and fostering consistency.

The continuous effort yielded outstanding results. He ranked 1st in Allen Institutes across Mumbai for the JEE Mains batch and 2nd in the JEE Advanced course. He recently cleared the JEE Session 1 exam with an astounding score of 99.61 percentile, while also scoring highest among the KJS 750 Batch. His parents are delighted.

Swasthik's dreams now have wings. Focussed on joining IIT, he is leaving no stone unturned and working relentlessly to make his dreams come true.



Manisha's Story

Manisha Lokare joined Kotak Education Foundation in 2016. She was part of programs like Udaan, Health, Kotak Junior Scholarship (KJS). In these nine years, Manisha remembers each and every student she dealt with, in such detail, it would probably surprise their own family members.

From behavioural issues, health problems to domestic violence, these students faced myriad problems. A vocal advocate for children's education, Manisha did all in her power to stop them from dropping out of school, solving problems, educating them, reinvigorating their health. Her determined efforts paid off. Her students hardly dropped out. And in her last batch, not a single student of hers failed.

As a KJS mentor and field officer, Manisha experiences the perils of the modern world and how they affect children. Mobile addiction, peer pressure, laziness are big deterrents to education. But being a KJS mentor is more than guiding them. She has to speak the language of modern youth and climb their ranks of friendship, where their trust truly lies. She understands the problems are many times beyond academic. Patient and persistent, she mobilises all efforts to solve them and build lasting connections with her wards.

Some changes are slow but the end results are astounding. Take Kotak Junior Scholar Amruta, for example. When Manisha first met her, she was extremely reticent to the point where she would hide from everyone around her. Manisha had to conduct surprise visits just to engage with her. Skilled and solution-oriented, Manisha knew exactly how to break barriers, bring Amruta out of her shell and mould her into her most capable self. Today, Amruta works as a designer in a reputed design company. She credits Manisha for her immense transformation.

Manisha's success stories are all around her. They wave at her while she goes to work, bump into her in the queue or eagerly call out to her on the road to boast of their accomplishments. Manisha is surrounded by the change she helped create.



Shreya's Story

When the going gets tough, the tough simply roll up their sleeves and get going. Born in Mumbai in a family of six, her father a tailor and mother a homemaker taking care of the family and an ailing grandmother, Shreya Kawale barely had the means to continue her studies. The cost of her education was an unwanted strain. Living in a cramped, noisy house, an hour of uninterrupted study time was also a luxury.

But Shreya had a dream. The dream of becoming a Chartered Accountant and rising above her circumstances. KEF's Kotak Graduate Scholarship helped her fulfil this dream. With immense dedication and hard work, she built the blocks of her dream. The library became her second home. Often the first to enter and last to leave, she focussed on her goal.

Despite her intense study schedule, Shreya actively helped out at home. She took care of her sibling, grandmother and was a pillar of support for her parents. Whenever doubt or fatigue crept in, she realised the struggle was her greatest motivation to create a better future for herself and her family.

When the moment of culmination of all her efforts arrived, it was nothing short of a miracle. Shreya cleared her CA final in 2025 - the first in her community to do so. A tremendous achievement in itself, it inspired her entire community to dream big. To understand that with hard work and unyielding self-belief, they could overcome any challenge and succeed.

Shreya's dream is now the dream of many.

The right guidance and encouragement can transform lives. With this belief, Shan Narzary began his mentorship journey with Kotak Education Foundation, determined to serve underserved communities and help students realise their potential. He focussed on building confidence in his Kotak Graduate Scholarship mentees and creating meaningful impact.

Yet, Shan's path was not without its struggles. He initially faced a communication gap with his mentees because of his language and accent. Student motivation was also very low due to financial constraints. Their home environment did not support education as most parents were daily wagers. Hence, helping his mentees accomplish their goals, was an uphill task for Shan. But in Shan's own words - "Mentoring isn't just about teaching skills - it's about building trust, understanding aspirations, and helping students unlock their true potential." So Shan worked on his own communication skills, learnt technical tools by collaborating with the data team, and even visited mentees' homes to build deeper connections. He listened and encouraged his mentees, providing them with customised solutions.

Sahil Chavan can vouch for this. He was a brilliant student struggling with low confidence after failing his Actuarial Science exams. Juggling B.Com studies and a part-time job as a paper checker to earn a livelihood and support his family, Sahil was overwhelmed. Shan, however, was convinced that Sahil was a bright student and just needed help to focus on his academics. Shan introduced Sahil to time management and productivity tools like the Eisenhower Matrix also known as the Urgent-Important Matrix, and encouraged night-time study in his busy household. Shan also made multiple home visits to handhold with Sahil, helping him prioritise tasks while remaining motivated and goal-oriented. This helped Sahil gain clarity, confidence and a strong sense of purpose. With Shan's support, Sahil cleared his Actuarial Science exams in 2024. He secured a prestigious, remunerative 12-month internship at Zurich Kotak General Insurance. He is now preparing for a career in the actuarial field.

Sahil's success is one of many. Shan is the driving force for a multitude of students, giving them direction, keeping them focussed on their academic goals, strengthening their resolve with his mentoring and guidance. Two years into mentoring, Shan has grown personally and professionally. With his innate empathy, he remains committed to helping students rise above their challenges and succeed.



Shan's Story



Shritha's Story

Shritha Bathini has a North Star. Even though it seemed too bright and unattainable, with her immense persistence, she is already on a fast-tracked journey to reach it. Hailing from a modest background, her father worked as an office boy in a local office in Telangana, and her mother was a homemaker. This never deterred her from her dreams. An exemplary student, she charted her future with confidence.

Shritha scored 97.2% in her HSC and earned an All India Rank of 6,900 in JEE Advanced. A stellar achievement, it guaranteed her a spot in IIT Hyderabad. She chose B.Tech in Mathematics and Computing as her stream of studies. With the help of Kotak Kanya Scholarship, she had no financial burden to worry about and was completely focussed on academic results. Consistently performing well, she secured excellent CGPAs of 8.5 and 7.79 in her first two years.

In her third year, she secured a prestigious internship with Goldman Sachs, Hyderabad, with a notable monthly stipend. Shritha made the most of her internship, working hard, picking up various skills, and displaying her technical capabilities and strong work ethic at every turn. By the end, Shritha had a placement offer of employment with an astounding remuneration from the company. She had done it.

So what is her North Star? Shritha dreams of building futuristic apps at a top global tech firm. More than a personal triumph, her journey to Goldman Sachs is an inspiration to many young girls with dreams in their eyes. And Kotak Kanya Scholarship is here to empower them to rise above their circumstances and shape a brighter, bolder future.



Zoya's Story



Zoya Ghosh had an epiphany during the pandemic. A PR professional by background, she realised her true passion lay in uplifting people. Zoya enrolled in the Public Policy and Governance course at Azim Premji University and soon joined Kotak Education Foundation through their graduation placement drive.

Being a coordinator and mentor for the Kotak Kanya Scholarship was a major culture shift. The scholarship helps top-performing girl students pursue professional degrees at premier institutes like IITs, NITs, NLUs and medical colleges. Zoya wasn't mentoring ordinary students but the best in their fields. Understanding them required immense time and patience.

A new mentor, her initial interactions were awkward. The virtual bond with 200 girls scattered across the country was tenuous. These students came from low-income backgrounds but were now navigating elite academic spaces, facing challenges like English fluency, gender barriers, and cultural adjustment. Zoya had to help smoothen their path at every turn.

At first, the students were extremely shy and would refuse to open up. But she persisted and designed interventions tailored to their needs, such as theme-based mentoring, mock interviews, SMART (Specific, Measurable, Achievable, Relevant, Timebound) goal setting, and project-based learning. A year later, Zoya sees girls who confidently ask for extra time, articulate needs, and take ownership of their growth. Some of her mentees are now working in organisations like Goldman Sachs, Amul and Honda.

A thrilling achievement of Zoya's was when she was put in the spotlight. Chosen to anchor a quiz with a co-host for a KEF scholarship event, she faced a 1,000+ audience which included respected educationists and government dignitaries. Zoya was initially nervous. Till then, a mentor, she had to become a learner, imbibing new skills for on-stage presence, quizmaster-quizzers interaction and audience engagement. Constantly encouraged by her peers, she prepared rigorously. Eventually, she took the stage with admirable poise and was flawless as an anchor. The acknowledgement boosted her confidence.

She envisions Kotak Kanya Scholarship deepening its impact and shaping scholars into well-spoken, confident individuals, ready for any situation. In her relentless style, Zoya aims for maximum impact - and is sure to achieve it.



Kavya's Story

Kavya's story is intertwined with the Kotak Shiksha Nidhi initiative. Thoughtful, timely, and groundbreaking, KSN helps students who lost one or both parents during the COVID-19 pandemic. Not just financial assistance, KSN provides counselling for socioemotional wellness and builds mental health, helping students cope with the immense loss and focus on their academics. Expert interactions and platforms for learning and development further holistic growth, shaping a bright future for these students.

Kavya S is living proof of this. Multi-talented, she excelled as a district-level athlete in the 100-metre sprint and kho kho, won poetry and essay writing contests conducted by the Government of Karnataka, and quizzes held by renowned institutions like the Ramakrishna Mission. She also captured the top spot in photography and storytelling competitions.

Yet life has its twists and turns. When her father passed away during the pandemic, her mother had no idea how to support her, her brother, and their grandmother. Kotak Shiksha Nidhi stepped in, offering steady support till Kavya completed her engineering.

Her consistently high academic performance helped secure a coveted 6-month internship with the prestigious American multinational finance corporation J. P. Morgan. Garnering much appreciation for her work there, she received a Pre-Placement Offer of a Software Developer Engineer/Analyst role. In 2025, she graduated with an astounding overall CGPA of 9.3. Kavya is now working full-time with J.P. Morgan.

Following in her footsteps, her brother, Karthik, became one more meritorious recipient of support from KSN. He is currently studying Computer Engineering at JSS Science and Technology University in Mysore.

Kavya's mother credits her children's academic success to KSN and the KEF team for their constant and meaningful support in more ways than one.

As for Kavya, she continues to strive and soar, conquering new heights every day.



Nagma's Story

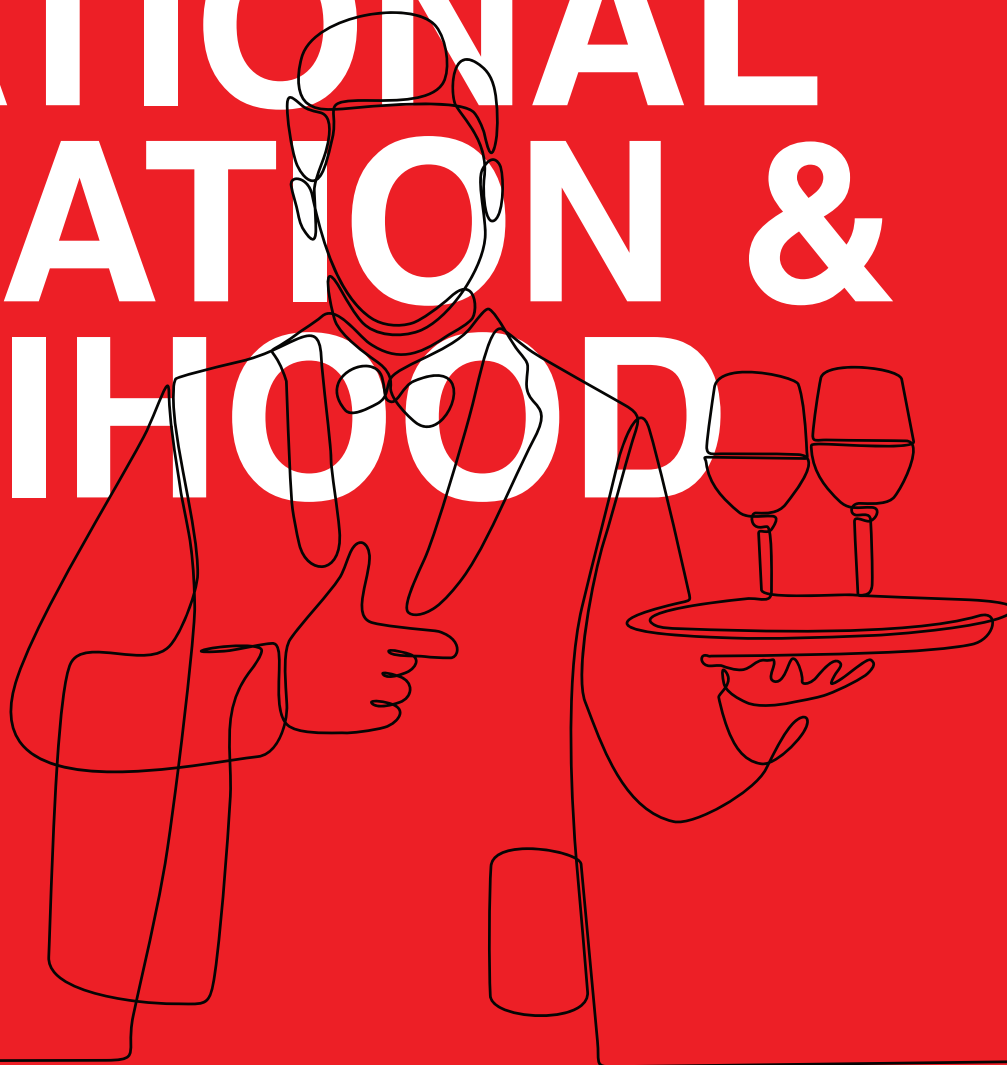
Nagma Sayed joined Kotak Education Foundation in 2019. With a B.Ed. degree in teaching, a beloved teacher of primary and secondary classes, she believed in student-centred, 21st-century learning. With KEF, she found her perfect fit.

Initially, she was part of KEF's teacher training program, building their competencies and deploying her pedagogical know-how. Later, she joined the small but significant Kotak Shiksha Nidhi (KSN) team. KSN was a timely initiative that ensured the continued education of children affected by the COVID-19 pandemic due to the loss of one or both parents. KSN involved enormous operational work but Nagma took it up with determination and learnt the ropes.

Students in KSN were going through a hard time mentally, distressed by their loss. The KSN team thoughtfully collaborated with Mpower Minds - an organisation that champions mental health and wellbeing. Applying her teaching skills, Nagma also started conducting monthly socioemotional wellness sessions, building bonds of trust with the younger students, then with 11th and 12th-standard students. Dependable and responsible, Nagma became their anchor at a difficult time. As she guided them, she realised how much KSN had helped students who would have otherwise dropped out. A family in Punjab had 3 young girls whose father had passed away. With KSN's support, their mother no longer worries about their education. Having guided nearly 300 students, Nagma can narrate many such life-changing student stories.

She is filled with gratitude and joy when she sees her students studying MBBS, interning at reputed organisations or preparing for higher studies abroad. The respect students hold for her spurs her to create a bigger impact in the future.

VOCATIONAL EDUCATION & LIVELIHOOD



Vocational Education & Livelihood



Highlights

- Inauguration of Mira-Bhayander Vocational Training Centre in March 2025 under MoU with Mira-Bhayander Municipal Corporation, Unnati's first government-collaborated initiative
- Pilot to expand outside Mumbai - MoU with EduBridge in April 2024, launch of the BFSI course in Pune and Nashik
- BFSI course content upgraded, vetted by the National Institute of Securities Markets established by the Securities and Exchange Board of India
- Pilot batch of domain-agnostic vocational training course 'Career Edge' in March 2025; many aspirants already placed in professional organisations
- 5 KEF Unnati Alumni Meets host 188 alumni, giving them the opportunity to network, share experiences and insights, facilitate job referrals

Vocational Skills - Empowering Youth, Anchoring Livelihoods

The Vocational Education & Livelihood Project, also called KEF Unnati, trains and certifies unemployed youth aged 18-30 for careers in BFSI (Banking, Financial Services and Insurance), Customer Relations & Sales, Hospitality and Beauty. Boosting their career prospects, every course equips aspirants with skills beyond domain know-how, like spoken English, computer literacy, personality development, life skills and work readiness.

Interactive sessions, practical projects, field visits, guest lectures and industry exposure help build aspirants' confidence. KEF facilitates their entry into the organised sector through tie-ups with prospective employers including reputed corporate houses, BFSI firms, leading hospitality, retail and QSR (Quick Service Restaurants) chains. The KEF Unnati team provides extensive placement assistance and conducts mock job interviews and role plays to help candidates crack job interviews with confidence.

In 2024-25, the KEF Unnati team worked with enormous passion behind the scenes, carrying out mobilisation activities year-round, across Mumbai, leading to an increase in registrations from potential aspirants. These included:



- Door-to-door pamphlet distribution
- Held talks in the community, local schools and colleges
- Promoted Unnati training courses through alumni network and partner NGOs
- Outreach at a job fair
- Increased outreach by mobilisation via external partner agency
- Multimedia advertising of toll-free number
- Street plays in Dharavi, one of the world's largest slums

Last year, KEF Unnati piloted a custom-designed 45-day training module upskilling an entire youth cohort with spoken English communication skills, leading to successful placements and a foot in the door in professional organisations.

Unnati also convened a massive NGO Meet with Key Persons and representatives from over 80 NGOs. It raised ongoing issues faced by college dropouts and marginalised youth, and promoted open discussions on course structure, partnership opportunities, quarterly meets. The success of aspirants skilled by Unnati and placed in remunerative organised-sector jobs, was shared at the NGO Meet, to encourage youngsters to enrol.

Impactful Unnati Alumni Meets brought together alumni from across 7 centres, to network and reconnect, share knowledge and experiences, bond with each other. We look to the coming year to engage with our alumni, incorporate their feedback on various challenges and explore solutions. Also planned is an interface between them and current Unnati aspirants, to motivate our young hopefuls towards sustained professional careers.

Committed to building a 21st-century workforce, productive, agile, digitally literate, equipped with practical skills, the KEF Unnati team strives ceaselessly to empower aspirants with access and opportunities to become financially secure.

Banking, Financial Services & Insurance (BFSI)

2.5 months, 230 hours classroom training



In-depth training in banking operations, retail and corporate banking, insurance, mutual funds, customer service and selling skills helps candidates get jobs in BFSI firms. KEF has partnered with reputed BFSI companies that are part of the Tata Group, HDFC Group, Kotak Group, SBI Group and the like.

In 2024-25, salaries in the BFSI sector rose significantly, resulting in higher remuneration for our BFSI aspirants, affirming their decision to gain BFSI skills.

Agile and attuned to market needs, the KEF Unnati team organised Exposure Visits to BFSI firms, helping students discover diverse opportunities and multidisciplinary roles like IT, Legal, Strategy, Data Science. A visit to Kotak Life Insurance helped them gain insights into life insurance and its significance in financial security. An immersive office tour helped them understand work culture and how departments work in tandem. Expert Q&A sessions addressed their queries.

Committed to equipping aspirants with Basic Life Support skills for cardiac emergencies, the dynamic Unnati team kickstarted a unique initiative with Kotak Life Insurance. KLI conducted 14 Cardiopulmonary Resuscitation (CPR) training sessions led by doctors, across 7 Unnati Vocational Training Centres. Equipped with vital skills encompassing techniques from chest compressions and hands-only CPR to using Automated External Defibrillators, our aspirants are now prepared to act in critical moments.

The BFSI course boosts career prospects, certifies aspirants, and gives them an edge, helping them build a career and become financially independent.



Customer Relations & Sales (CRS)

2.5 months, 220 hours
classroom training

The Customer Relations & Sales skilling course provides rigorous training in customer-facing competencies required by Retail, QSR (Quick Service Restaurant) and Hospitality sectors. Effective communication, complaint handling and grievance resolution, in-store customer service, billing processes, problem-solving and relationship-building, prompt and courteous customer interaction, are some of the skills cultivated by aspirants.

Once the course is completed, candidates are awarded a Course Completion Certificate. KEF's team works relentlessly to place them in prominent retail chains like Westside, Zudio, Croma (Tata Group), Pantaloons (Aditya Birla Group), and popular QSR chains like McDonald's, Pizza Hut, Sandwizza, Good Flippin' Burgers, Burger King, Third Wave Coffee and more.

A booming sector with a continuous, unmet need for trained personnel, QSR includes fast food, fast casual, coffee, snacks and dessert chains. Last year, as part of the QSR training, KEF Unnati ran a unique Culinary Skills Competition designed to help our students develop customer service and selling skills in a fast-food setup. Contestants put into practice, learnings from the CRS course such as order management, upselling, customer engagement, effective communication and quick decision-making, simulating real-world QSR scenarios.

Rising urbanisation and organised retail chains drive the need for people skilled in communication and presentation, inventory handling, store management, commercial and billing systems. Our CRS course equips youth with much-sought-after skills and domain know-how to work in retail, food service or hospitality sectors.

Hospitality (HSPT)

3 months, 450 hours training



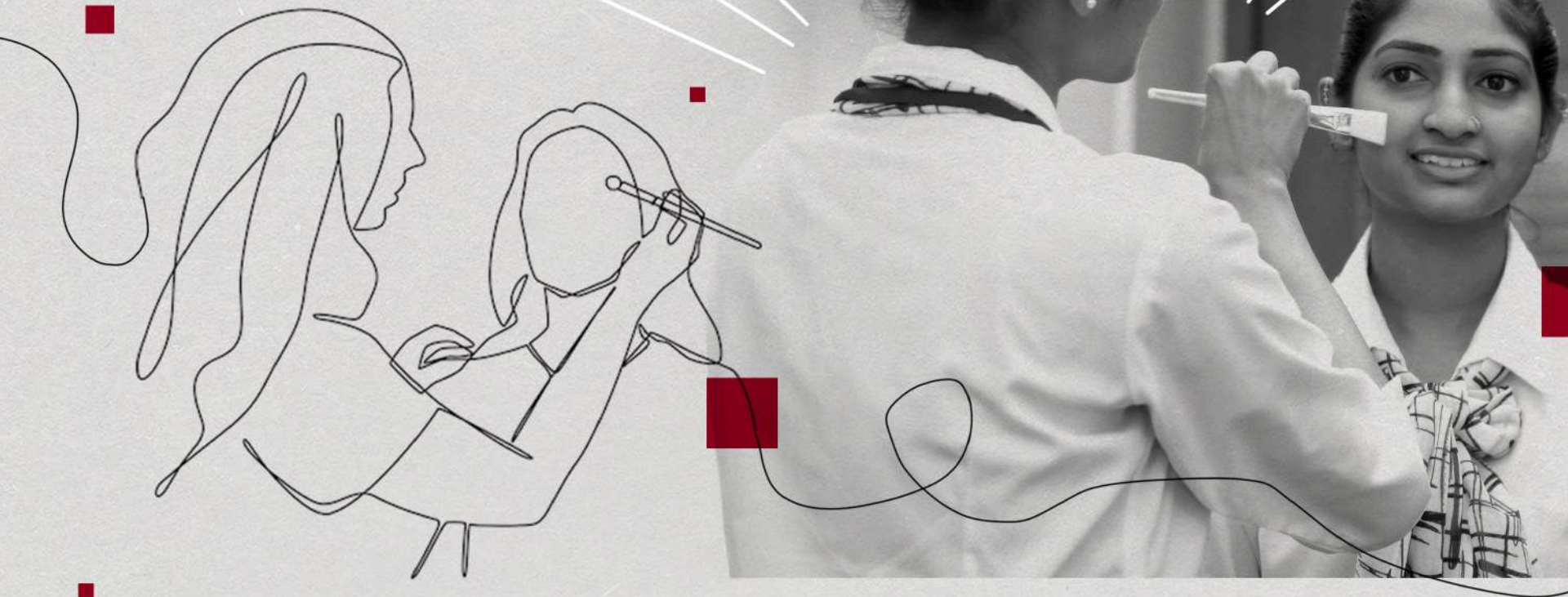
KEF Unnati's HSPT course trains aspirants in vital skills that are prerequisites for employment in reputed hotel and restaurant chains.

Intensive in-person training covers Food and Beverage (F&B), Service Areas, Food Knowledge, Customer Handling, Housekeeping, QSR, Hotel Personalities, Categorisation & Organisation. In addition to coaching aspirants in these valuable competencies, the KEF Unnati team goes the extra mile, channelling their cherished affiliations with prospective employers and well-established brands. They connect candidates with companies, set up job interviews, prepare aspirants with mock interviews and frequently asked questions. They counsel and motivate them to build long-term professional careers. Modules in personality development, personal grooming, articulate communication, collaboration and social skills, basic professional etiquette and workplace conduct, lay the foundations of a capable workforce poised for success.

Radiating promise, skilled and energetic, our aspirants are welcomed by towering beacons of hospitality and sophisticated customer experience, prestigious names like Taj Lands End, Taj Santacruz, Ginger Hotels, ITC and Lemon Tree.

Advance Beauty

2.5 months, 150 hours training



In the age of social media, selfies and smartphones, demand for skilled beauticians is at an all-time high. Fuelled by online tutorials, beauty trends and cultural shifts in the perception of the beauty industry, beauty specialists are now transforming people's appearance with flair.

KEF Unnati's Advance Beauty course offers extensive skill development through face-to-face training by expert teams, with relevant beauty aids and equipment. Areas like Makeup, Hair Styling and Haircut, Skin Treatment, Nail Art, Mehndi, familiarise aspirants with tools, techniques, machines, beauty products and accessories, cosmetics handling and more. They are updated on beauty, wellness and lifestyle choices. The Unnati team also works diligently to equip them with appropriate soft skills to manage customer expectations.

Gaining proficiency in delivering a range of beauty services, our aspirants are equipped to become beauticians, hairdressers, stylists, makeup artists, skin care and nail technicians, and salon assistants. Armed with knowledge and fresh skills, our talented youngsters are using their skilful handiwork to make eyes sparkle, hair shine and skin glow.

Apeksha's Story



When Apeksha Shinde got married right after her B.Com at the age of 22, she did not know what path her life would take. Her husband was an accountant, and they, along with his parents, lived in an underserved neighbourhood in Dahisar, dependent on his modest salary.

During a casual conversation with a friend, Apeksha sowed the seed of her career. KEF Unnati had enabled her friend to secure a job at Muthoot Finance. Always interested in the banking and financial sector, this opportunity felt like a stepping stone towards Apeksha's dreams. She enrolled in Unnati's BFSI course.

Her experience at the Unnati centre at Virar was a revelation. The course taught her technical information, including insurance, bank KYC, savings and sales. But her personality also transformed greatly. Apeksha had always been responsible, punctual, hardworking, but extremely shy and aloof. The many classroom activities helped her break out of her shell. She even participated in one of the dance programs and expressed her talent.

Interacting with the trainers, she was inspired by their journeys. KEF Unnati alumni talks also immensely motivated her. By speaking publicly in front of her batchmates, she overcame her stage fright and improved her confidence and communication skills. After the course, with Unnati's support, she secured a job at financial services firm Morzaria & Associates as an Executive in the Mutual Fund Advisory & Information department.

Apeksha earns a respectable monthly salary and contributes to household expenses. KEF's Vocational Education course in BFSI has also helped her aspire for more. She hopes to gain more work experience and appear for banking examinations in the future, for higher job security and economic well-being.



Sushant's Story



It was a difficult time for Sushant Santosh Jadhav. His Class X coincided with the COVID-19 pandemic, when physical schools shut down. This gravely impacted Sushant, who lived with his parents and younger brother in a slum in Wadala, an environment which did not support online education. He dropped out of school at a crucial juncture, spending time aimlessly at home for years.

Yet, fate favours the brave. At 20, still full of promise and vitality, Sushant chanced upon a KEF mobiliser distributing pamphlets about Unnati and skilling for unemployed youth. Despite his community's distrust, Sushant enrolled in the Customer Relations and Sales (CRS) course at Unnati's Sion centre. The rigorous classroom training prepped Sushant with domain know-how. Sincere, steadfast, committed, he was always keen to learn more and formed close bonds with the faculty. Not only technical skills, the course also taught him soft skills like spoken English, personal grooming, professional etiquette, and maintaining eye contact during a conversation. Unnati built Sushant's character and confidence. Right after he completed the course, the Unnati Corporate Networking team helped him secure a job at the contemporary burger chain, Good Flippin' Burgers.

Sushant's stable monthly income contributes to his family's well-being. He wants to restart his educational journey to improve his career prospects. He is now an ambassador for KEF Unnati, inspiring others like him.

"Without Unnati, I would likely have remained unemployed and poor, at risk of depression, and feeling like a disappointment to my family. Instead, today, I feel confident, independent, and hopeful about building a better future." - Sushant



Yohan's Story

Yohan Mastan is lovingly known as the Rising Star from Vasai, and rightly so. He beat all odds to pursue his dream of joining the hospitality industry. Always attracted to the glamorous world of luxury hotels and fine dining, Yohan did not have the financial means to follow his dream. His father, a humble fisherman, was the only breadwinner of the family. Yet Yohan was determined.

He worked day and night, taking up odd jobs to save money to fund his education, and finally enrolled in a hospitality management course. His burning desire to succeed changed the course of his life forever. In KEF Unnati's Hospitality course, he showed immense zeal. He was always a high performer and even performed excellently in his interview.

His dedication and hard work impressed everyone. His was the first name recommended for a job at the Taj Hotel. When he finally received the offer letter to work as a steward for the Food & Beverage department of the iconic hotel, it was the perfect culmination of his years of dedication and passion. Yohan took this opportunity up with great enthusiasm, worked rigorously, exceeded expectations and became a rising star of the industry.

Yohan's profession pays him a stable income and instills in him great pride. He is willing to work hard to climb the rungs of the hospitality industry. A learner, he picks up skills constantly to make sure his future shines bright. He now inspires others to dream big. With KEF Unnati, the opportunity for a successful career is within reach, and transformation awaits all who grab it with both hands.



Vrushali's Story



A young woman living in Badlapur, Vrushali Bhoir's day was busy looking after her daughter, mother-in-law and supporting her husband. Her husband earned a meagre income as a part-time interior repair and maintenance person. With her economic condition frequently unstable, she looked for ways to contribute financially.

Always interested in beauty and make-up since she was a child, Vrushali held her dream of becoming a beautician close to her heart. Yet, circumstances did not permit her to pursue it professionally. When she met a KEF Unnati mobiliser through the Satya Shodhak Kamgar Sanghatana, Badlapur, she realised for the first time that she might have a path to her dream. She enrolled in the Unnati Advance Beauty course.

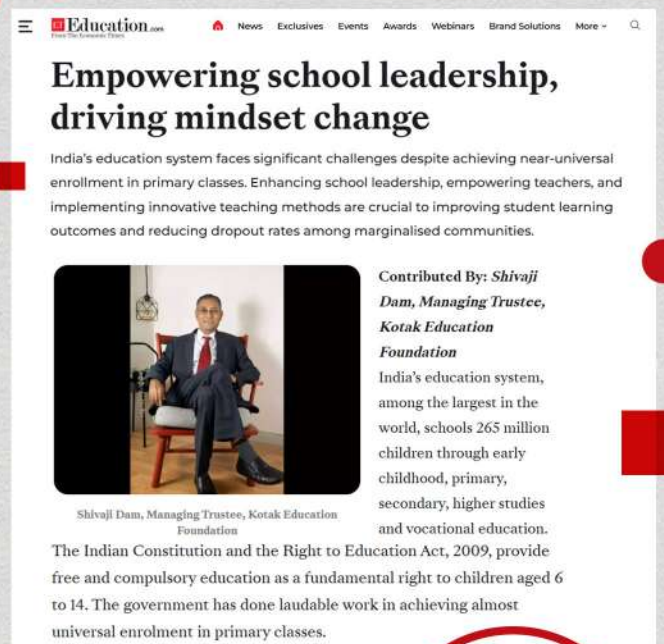
Initially, she was very shy. But she was an extremely dedicated, passionate, persistent learner. She successfully learnt every essential beauty skill, including makeup, haircut and hairstyling, cosmetic skin treatments and facial techniques. What was a game-changer, though, was the way she learnt to communicate with customers and create lasting bonds. Her attention to detail in every aspect of appearance and attire helped her customers appear stylish and trendy in all their social media posts. Her training improved her understanding of customer preferences and industry knowledge, helping her successfully start her own beauty parlour.

Now a businesswoman in her own right, Vrushali has named her parlour "Vrushali Beauty Hub". In a short time, she has gained credibility and has over 30 regular customers. Her monthly income contributes to her family's well-being. Committed and innovative, Vrushali wants to carry her dreams to greater heights.

**15 CRORE
WORTH OF EARNED
MEDIA VALUE**



BRAND COMMUNICATIONS POWERFUL, VIVID STORYTELLING BUILDS STRONG BRAND RECALL AND ENGAGEMENT



**SOCIAL MEDIA
VIEWS
0.5 MILLION**

Human beings are hardwired for storytelling. It is the cornerstone of communication, builds trust, establishes lasting connections.

In 2024-25, KEF's clear, consistent narrative established robust connections, engaging, motivating, inspiring people, uniting learners, changemakers and communities in a shared vision for empowerment through education.

Packing a wallop through empathetic storytelling, we grew our brand voice, visibility and value. KEF was covered prominently by leading media houses like Times of India, The Economic Times, The Hindu, The Pioneer, Sakal, Dainik Jagran, Dainik Bhaskar, Eenadu, The Week, India Today, CSR Universe and many more.

The launch of our signature program KSHAMATA and Communicative English-Future Readiness in new geographies heightened interest in KEF's strikingly differentiated capacity-building initiatives.

An Integrated Marketing Campaign for Kotak Junior Scholarship ensured multimedia outreach that took the KEF name into the households of our communities. Mumbai's ubiquitous BEST buses carried the bouquet of KJS benefits to various corners of the city while strategically located bus shelters garnered enormous eyeballs. A range of social media including LinkedIn, Instagram, YouTube, along with popular FM Radio stations, and print collaterals like posters and fliers, took our scholarship live.

Our social media pages skyrocketed last year with a multitude of campaigns and event-driven communication starring our school education, scholarship, and vocational education programs. Today, KEF's Instagram page is a powerful storytelling platform for grassroots voices, scholar journeys and teachers' milestones.

INSPIRE Teachers' Innovation Summit 2024-25 set new benchmarks, empowering teachers, SCERT and DIET officials, and senior educators from across India, with innovative techniques to redefine learning. Highlighting KEF's interactive workshops, panel discussions and brainstorming, cutting-edge AI-powered educational practices and design thinking experiences, enthusiastic teachers made and shared their own Instagram reels, creating an enormous ripple effect on social media. Blogs on official SCERT websites and significant media coverage had a domino effect, leading to an upswing in people talking about KEF.

We launched a vibrant, contemporary, cutting-edge new website in the latter half of 2024. Lively and interactive, it was designed to be mobile-first, changed the narrative from static to dynamic, and strengthened our online identity, helping us build connections with key stakeholders. It is now a lead-generation engine for scholars, vocational skill aspirants, volunteers and future hires.

We led the sector in brand promotion with proprietary IPs like KEF Kaarvaan, giving a distinctive platform for luminaries in education, opening the boundaries of communication, enabling sharing of insights and - always - learning. KEF Geeks gave an appealing podium to KEFians, conveying their know-how in a friendly, informal, easily accessible way to our stakeholders.

Unleashing the passion and determination of its people, the commitment and countless hours they poured into driving change, KEF crafted compelling stories through its Impact Films, Documentaries, Master Trainer series, TED-Ed Student Talks and Employee-led content.

In sync with our core value of innovation, KEF's Annual Report last year was conceived to look like the daily broadsheet newspaper that brings pan-India news to our doorstep. Exemplifying impactful storytelling with catchy headlines, newsy bytes and riveting visuals, and also memorable editorials, testimonials and puzzles to captivate the reader – our Annual Report raised the bar in design thinking.

Our first-ever media perception audit revealed 98% positive brand alignment - a tribute to years of unswerving hard work behind the scenes, ensuring strong brand positioning. Brand identity and brand perception going hand-in-hand, is an incredibly robust marker for a young and nimble KEF, energetic, vigorous, ready to take wing and soar.

Credible and community-first, KEF is now seen as a last-mile enabler of equitable education. We will continue to walk the last mile briskly with you, your partner in change, surging ahead with confidence, reinforcing the message of access, opportunity and sustainable impact.



Inch wide, mile deep: How KEF is upskilling educators for the AI era

Kotak Education Foundation is democratising AI in Indian education by empowering teachers in underserved communities. Through initiatives like Ko-Teach and KSHAMATA, educators gain skills in AI-driven lesson planning, personalised learning, and real-world problem-solving. KEF balances technology with traditional methods, fostering holistic education and preparing students for a dynamic future.



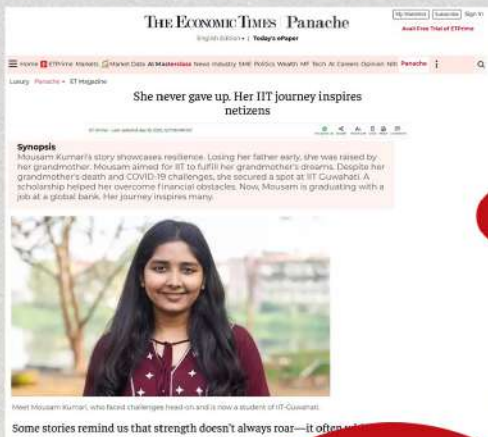
—all from a basic smartphone. This isn't a scene from a future-forward sci-fi novel. It's the present, unfolding in classrooms touched by the right blend of technology, empathy, and vision.

Imagine a classroom in a resource-challenged corner of India, where chalkboards and notebooks are the norm. Now, picture the same classroom where a teacher uses AI tools to design personalised lesson plans, deliver concept-explainer videos, and assess student understanding in real time

70+
INFLUENCERS

Hyderabad

WAR ON ILLITERACY!



Some stories remind us that strength doesn't always roar—it often whispers through silent struggles, quiet perseverance, and undying faith. Meet Musoum Kumari, who faced challenges head-on and is now a student of IIT-Guwahati.

Kumar's journey is one such tale of a girl who faced every step and chose to rise instead of giving up.

20 MILLION+
INDIVIDUALS REACHED
THROUGH ON-GROUND
CAMPAIGNS

CENTRALISED CONTENT TEAM WEAVES A CAPTIVATING NEW NARRATIVE!



Highlights

● **COURSES**
4,500+

● **BENEFICIARIES**
10,700+

● **READING
& ACTIVITY BOOKS**
42,000

Augmenting, supplementing, contemporising content, synchronised with prevalent government efforts, the Centralised Content Team follows KEF's vision.

In our relentless endeavour to bridge the opportunity gap and make equitable, good quality education accessible to all, CCT develops top-notch content benchmarked against international standards and best practices. CCT gives teachers agency, empowering them with differentiated instruction and pedagogical techniques attuned to diverse learning styles, helping them create inclusive, engaging learning experiences for better learning outcomes. CCT creates impactful content for training and delivery around the framework of Foundational Literacy and Numeracy (FLN), Communicative English-Future Readiness (CE-FR) and PedTech. Channelling project-based learning and AI, it aids cognitive, creative and critical thinking, giving students agency.

Guided by UNESCO's AI Competency Framework, backed by SCERT Maharashtra, we are readying an AI program that blends global best practices to help teachers and students navigate an AI-driven world. It will help teachers cultivate an AI mindset and integrate AI into their pedagogical approaches and teaching practices. It aims to develop their AI competencies, progressing from basic awareness to proficiency and then to skilful application, by equipping them with knowledge, techniques, system design, and the ethics of using AI.

Robust, rigorous training through the purposive KATALYST program at KEF Skill Hub amplifies training capabilities, pedagogy, technological fluency. Sectoral experts empower trainers by building domain know-how, effectual delivery skills and the flair for creating a compelling classroom experience for educators and learners.

One of the high points for CCT last year was the creation and dissemination of CE-FR videos. In an attempt to put more tools in the teacher's hands, KEF pioneered CE-FR digitisation with cutting-edge digital content and upgrades. And there was more. Multi-level video modules of CE-FR lessons, combined with FLN videos, DIY videos and concept videos for Maths, Science and English, contributed significantly to students' conceptual clarity.

We curated self-learning courses for teachers on our Learning Management System (LMS) on open-source platform Moodle. Enabling them to make and share videos, monitor student involvement and submissions, initiate sessions and collaborate, it is interactive, participative, and facilitates digital literacy of teachers.

CCT promotes micro-learning by encouraging the reading habit. In today's age of snackable content – bite-sized information effective in capturing attention and knowledge retention – our vibrant and vivid FLN and CE-FR storybooks bolster memory, language and communication abilities. Revolving around a range of topics from nature's bounty and the animal world to community helpers, geometrical shapes and financial literacy, the narratives augment empathy, teamwork, global awareness and self-confidence. Informative without becoming data overload for digital natives, these cheery books and audiobooks nudge students towards enquiry and discovery. Evoking wonder, curiosity and creativity, CCT's books stimulate the student's imagination, spur agility in thinking and problem-solving, and enhance academic performance.

Designing modern, meaningful, contemporary educational content, CCT weaves a captivating new narrative of eloquent expression and confidence.



School Coordination Department

Playing a Vital Role in Building a Connect & Effective Program Implementation



The School Coordination Department is integral to everything we do, the bridge between KEF's projects and the partner schools we serve, fostering strong working relationships with Headmasters, School Leaders and senior teachers, government officials and key stakeholders. The SCD is our most important Point of Contact with the schools and communities we work with, promoting communication, overseeing a multitude of activities, helping to implement crucial initiatives, ensuring smooth operations. They are our key liaison with the government, the conduit for education quality and access, linking the education department's policy-making with KEF's on-ground program fulfilment.

Managing detailed documentation and data of schools, students and teachers, Kotak Junior Scholarship promotions, vocational education data mobilisation and college collaborations, SCD is a solid pillar of support, the strong, secure foundation on which KEF runs its planned activities.

Spotlighting SCD's achievements in 2024-25:

- SCD successfully onboarded 50 new schools in the Thane district, where KEF's School Leadership Development Project is active.
- SCD's steadfast efforts and commitment led to KEF successfully signing over 150 MoUs with schools in the Mumbai Metropolitan Region.
- SCD enabled robust outreach in KEF partner schools, leading to a sizeable 400+ Kotak Junior Scholarship awardees, coming from these schools.
- Transcending boundaries to surpass planned reach, project-wise training workshops, and a gamut of activities from teacher orientation, setting up STEM tinkering labs and tab distribution to educational/exposure visits, event support and facilitating teacher/Headmaster participation – SCD rose to the occasion, every time. High levels of effort and engagement resulted in SCD performing exceedingly well in Impact Assessment as well as the third-party Ei (Educational Initiatives) Assessment.

The critical link to key stakeholders in the school ecosystem, KEF's School Coordination Department plays a vital role in establishing a supportive learning environment that fosters student success and school effectiveness.



SPEARHEADING DIGITAL TRANSFORMATION IN EDUCATION

In 2024-25, KEF launched a comprehensive web-based Learning Management System (LMS) for Teachers and School Leaders.

The feature-rich ONE KEF web application offers immersive learning, content development and dissemination, and a central content repository for educators. A significant leap in digital education enablement, offering quality teaching resources and professional development opportunities directly on educators' smartphones, it supports skill-building and decision-making. Easy to use, flexible, convenient, it promotes collaboration and communication between teachers and learners, tracks student participation and performance, and boosts knowledge. A powerful, adaptive, interactive system designed to uplift educators and learners alike, it will redefine how we build teacher capacity and strategic acumen. Designed as a multi-tenancy platform, it also enables other NGOs to partner on a shared infrastructure while maintaining independent operations — making it a scalable, inclusive solution for diverse learner groups.

With thousands of teachers and students logged in and engaging with the full range of KEF's educational courses, our LMS, custom-built to our requirements, is championing technological advancements for educators to redefine learning pathways.

KEF crossed a milestone last year when we launched an ERP system to enhance CRM and manage leads from our official website. We successfully conducted pilots for procurement, automated workflow, and an accounting module to manage financial records and reports. A pilot for project management helped us track progress of a project and resource utilisation. In instituting the ERP system and running the pilots effectively, Procurement, Project Management, Accounting, CRM formed key areas of learning for KEF.

Last year, KEF also took demonstrable IT security measures to safeguard users' data. Detailed assessments of security procedures in operation and VAPT testing of our applications by government-authorised CERT-in (Indian Computer Emergency Response Team) certified vendors, were aimed at ensuring our web-based applications comply with security guidelines.

As we move towards greater digitisation and technology integration in education, KEF remains committed to enhancing student engagement for better learning outcomes, and readying them for a tech-savvy, tech-driven world.



VOLUNTEERING, PARTNERSHIP & COLLABORATION

- In 2024-25, over 700 volunteers committed an amazing 32,000 volunteer hours of selfless service, touching countless lives.
- Free Eye Camp in 18 KEF partner schools positively impacted 7,000 students through eye screenings and timely measures enabling improved vision.
- Over 1,200 students benefited from eyeglasses for vision correction provided by a charitable trust, facilitated by KEF for children's eye health.
- Over 800 CE-FR students received educational materials like new notebooks, stationery kits, water bottles, etc., in a donation drive organised by Kotak Mahindra Bank in collaboration with KEF, during the 'Joy of Giving Week'.
- Menstrual Health Awareness sessions educated 500 adolescent students on the biological process, menstrual products, healthy habits and hygienic practices, promoting well-being and dignity.
- KEF distributed CS MagicBox, a TV-like educational device from Computer Shiksha, enabling video-based Computer Literacy for schoolchildren. KEF handled logistics, installation and teacher training at zero cost for 35 schools.
- Career Guidance sessions for KEF Scholarship students and Vocational Education & Livelihood aspirants, held by professionals from reputed companies like TCE, SCB, Kotak Securities, Kotak Mahindra Bank
- We expanded volunteer presence to Nashik, Pune.
- KEF organised 35+ Exposure Visits to more than 10 Corporates, helping students gain an appreciation of workplace operations, etiquette and interdepartmental processes, broadening their horizons.
- We hosted 35 International Students from the University of Sydney at our Head Office, offering insights into the social impact sector.
- Over 190 students from 16 institutes interned with KEF, contributing to meaningful initiatives through 2024-25. We established constructive partnerships with prestigious Tier 1 institutions like NALSAR Hyderabad, IIM Indore.

ACRONYMS & ABBREVIATIONS

AI - Artificial Intelligence
ASER – Annual Status of Education Report
BaLA – Building as Learning Aid
BMC - Brihanmumbai Municipal Corporation
BEO – Block Education Officer
BFSI – Banking, Financial Services & Insurance
BTS – Behind The Scenes
CCT – Centralised Content Team
CE-FR - Communicative English-Future Readiness
CEO - Chief Executive Officer/Chief Education Officer
CGPA - Cumulative Grade Point Average
COO – Chief Operating Officer
CoC – Circle of Control
CRS – Customer Relations & Sales
CSR – Corporate Social Responsibility
D2B - Direct To Beneficiary
DEO - District Education Officer
DIET - District Institute of Education and Training
DIY – Do It Yourself
DLS – Digital Learning Solutions
Ei - Educational Initiatives
FLN - Foundational Literacy and Numeracy
GR – Government Resolution
HM – Headmaster
HSPT – Hospitality
ICDI - I Can Do It
IIM - Indian Institute of Management
IIT – Indian Institute of Technology
JEE - Joint Entrance Examination
KATALYST - Knowledge Advancement
for Training And Learning Yielding Skilful Trainers
KEF - Kotak Education Foundation
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
LEAD – School Leadership Development Project
LMS - Learning Management System
MoU - Memorandum of Understanding
MMR - Mumbai Metropolitan Region
MSCERT - Maharashtra State Council of
Educational Research and Training
NEP - National Education Policy
NALSAR - National Academy of Legal Studies and Research
NGO – Non-Governmental Organisation
NIPUN - National Initiative for Proficiency in
Reading with Understanding and Numeracy
NIT - National Institute of Technology
NLU – National Law Universities
OER - Open Educational Resources
PLC - Professional Learning Community
PR – Public Relations
SCERT - State Council of Educational Research and Training
UN SDGs – United Nations Sustainable Development Goals
SDP - School Development Plan
SL - School Leaders
SLO – Student Learning Outcomes
SLPM - Student-Led Parent Meetings
SMC - School Management Committee
STEM - Science, Technology, Engineering and Mathematics
STM – School Transformation Model
TOT – Training of Trainers
TPACK -Technological Pedagogical Content Knowledge
TPL – Teachers Professional Learning
UNESCO - United Nations Educational, Scientific
and Cultural Organization
VE – Vocational Education
ZP - Zilla Parishad



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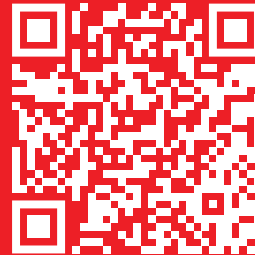
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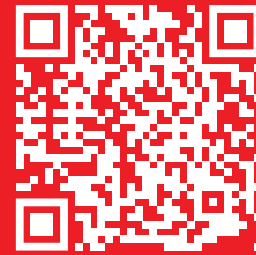
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Facebook

DISCLAIMER: This Annual Report presents highlights of Kotak Education Foundation's work and impact during the year 2024-25. The information, data, and stories shared are drawn from internal records, partner inputs, and sources considered reliable. All financial and programmatic figures have been compiled with care from reliable sources and are based on the best available information at the time of publication. While due care has been taken to ensure accuracy, the Foundation assumes no responsibility for unintended errors or omissions. Some sections may include forward-looking plans or goals, which are based on current expectations and may evolve over time. This report is intended for informational purposes only.