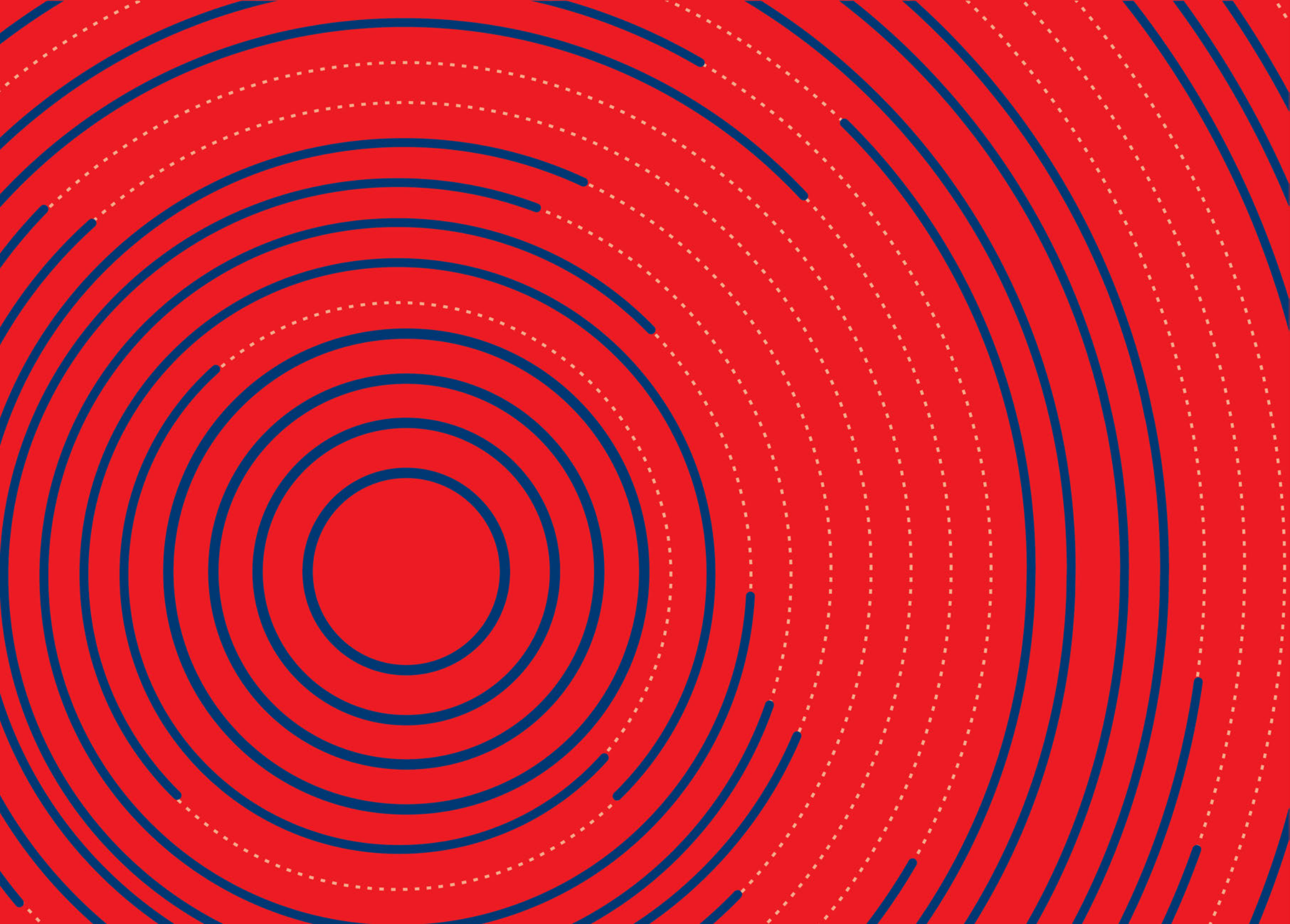




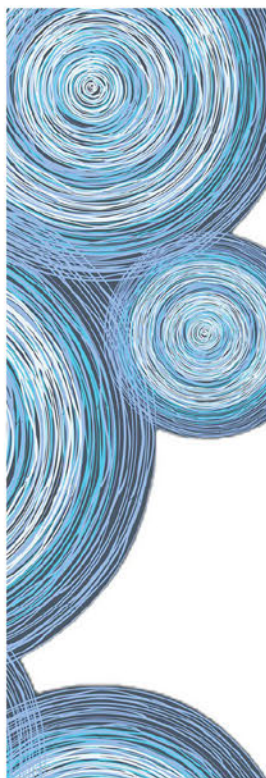
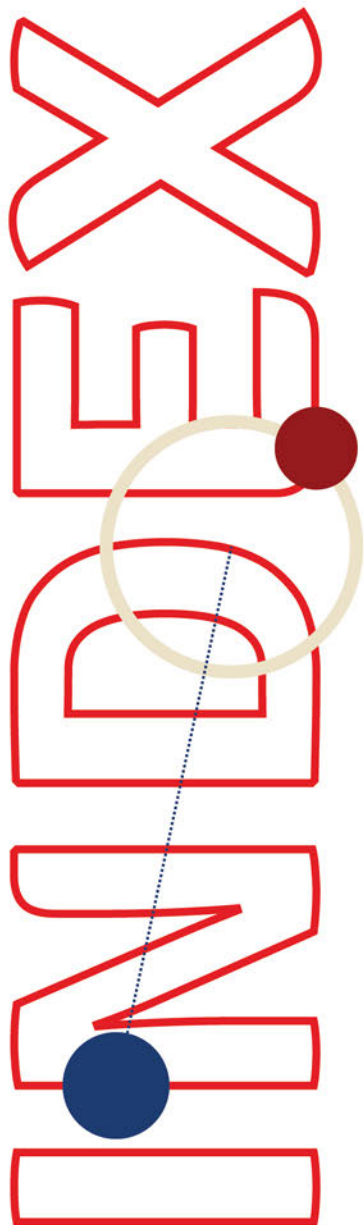
kotak
Education Foundation

ONE LIONHEART A HUNDRED RIPPLES

Annual Report 2025-26







Theme Statement01

Message from the CEO's Desk
Ganesh Raja03

Message from COO-Education
Jayasree Ramesh05



School Education07

Key Highlights09

Snapshot11

Mumbai Labs13

Master Trainer Program17

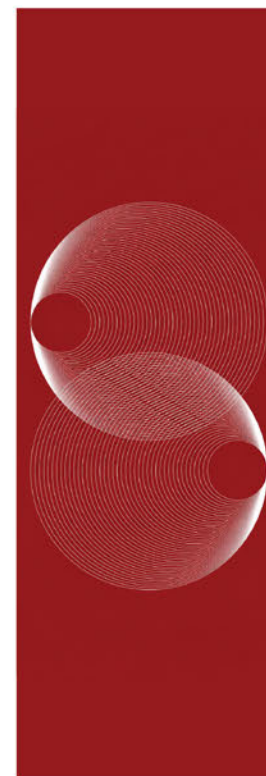
KSHAMATA19

KSHAMATA for PM SHRI Schools19

KSHAMATA for TRTI STEM21

KSHAMATA in Andhra Pradesh, Goa,
Gujarat, Maharashtra23

Model School Project31



Scholarship35

Kotak Junior Scholarship37

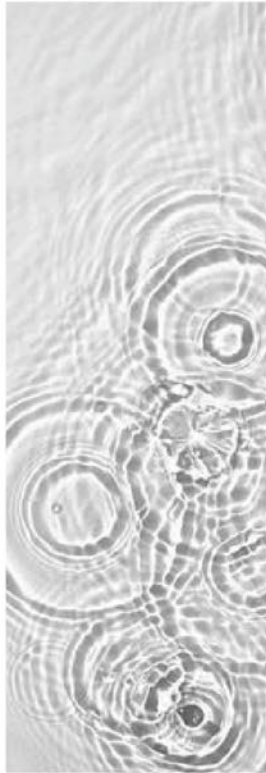
Kotak Graduate Scholarship39

Kotak Kanya Scholarship41

Kotak Shiksha Nidhi43

Kotak Suraksha Scholarship43

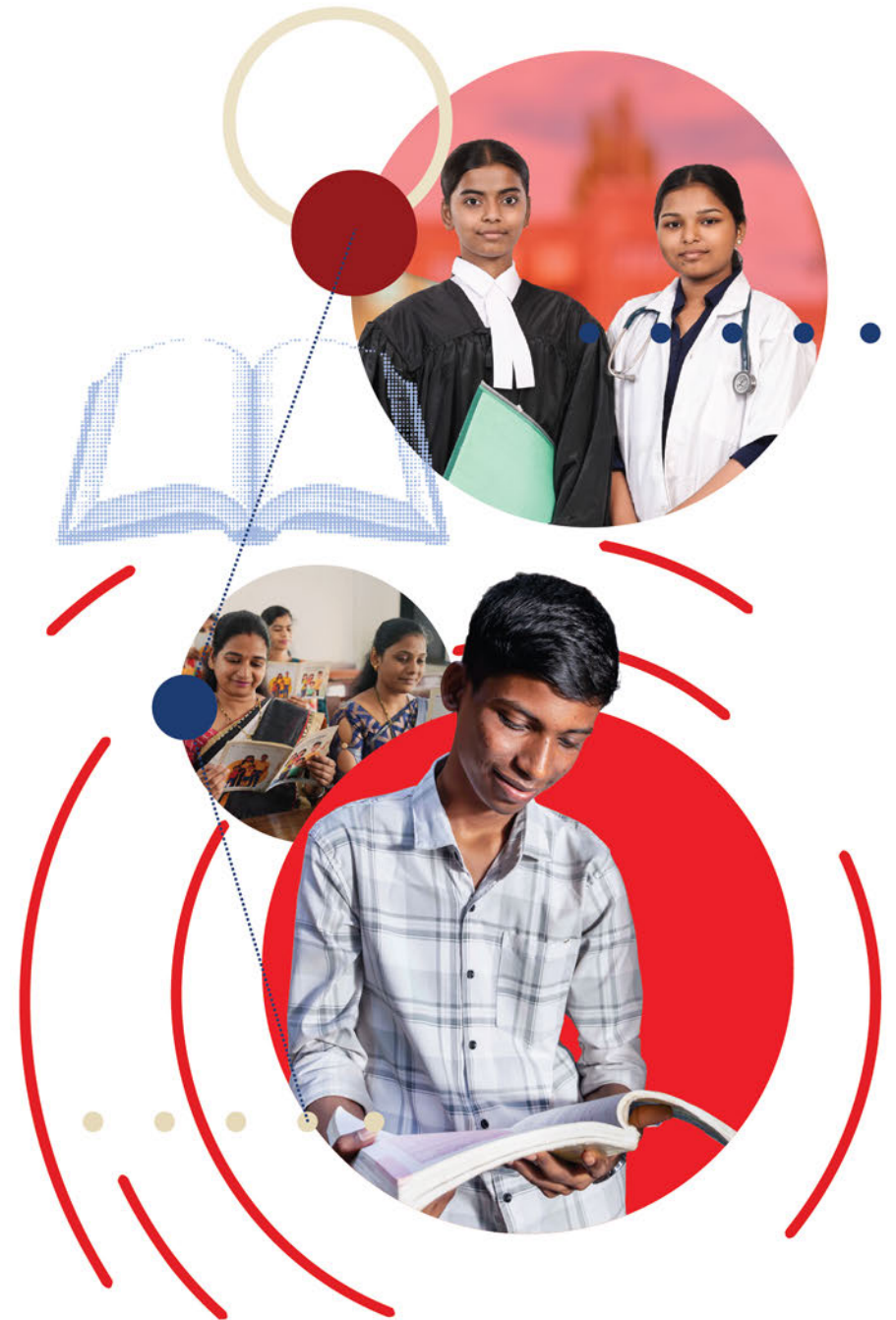




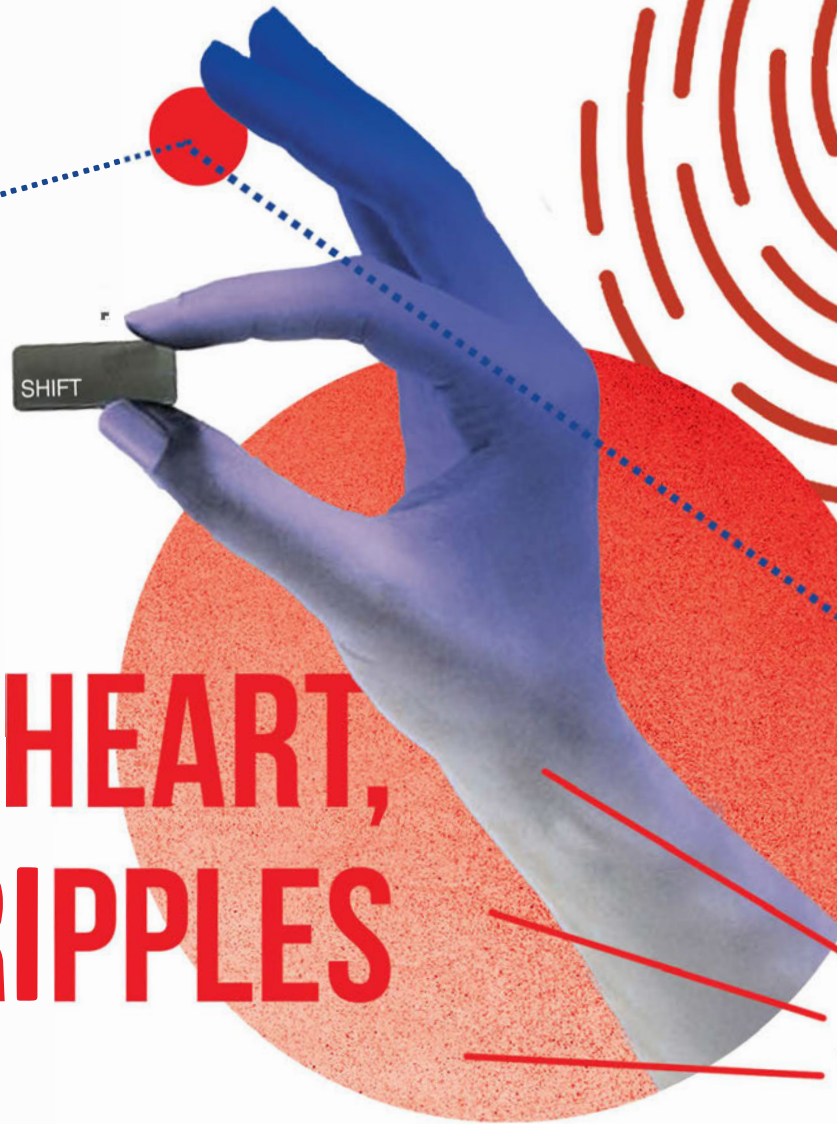
<i>Vocational Education & Livelihood</i>	47
Banking, Financial Services & Insurance	53
Hospitality	54
Customer Relations & Sales	55
Skill2Win	56
<i>Executive Spotlight</i>	57

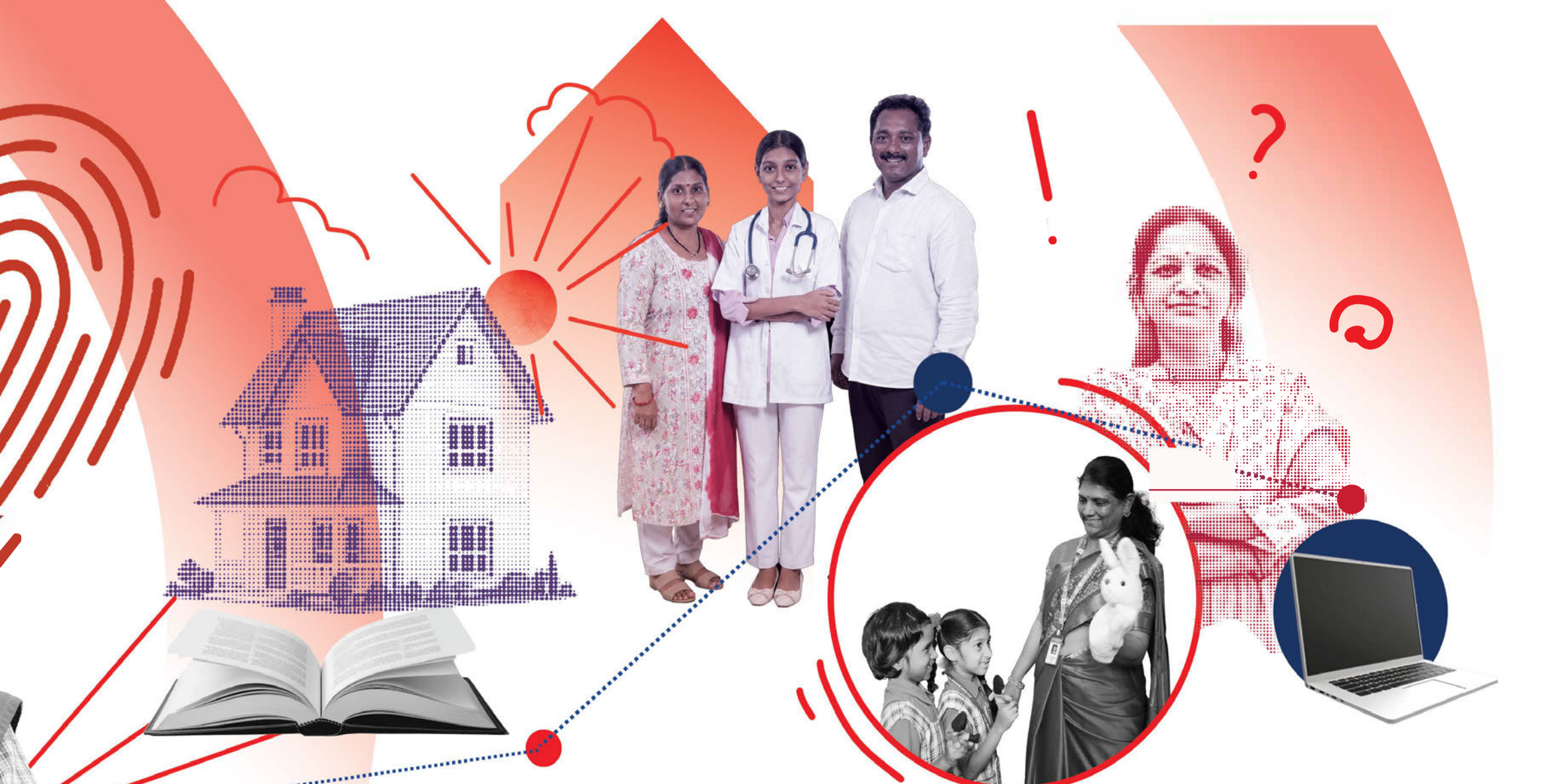


<i>Centralised Content Team</i>	61
<i>Digital & Technology</i>	63
<i>Volunteering & Partnerships</i>	64
<i>Brand Communications</i>	65
<i>KEEN Fellowship</i>	67
<i>Acronyms & Abbreviations</i>	70



ONE LIONHEART, A HUNDRED RIPPLES





In the words of a famed social reformer,

***‘An educated mind can teach
a hundred more’.***



Kotak Education Foundation's Annual Report 2025-26 revolves around a social axiom that inspires us every day, that fuels our passion, purpose and action – **The Ripple Effect of Education.**

All our initiatives are targeted towards achieving our mission to educate and empower children and youth from disadvantaged communities. Equipping them with quality education, 21st-century skills and future-ready mindsets, unlocking latent potential and enabling secure careers, we witness the transformative ripple effect on their families, neighbourhoods and communities. Empowered by education, every brave lionheart, every gutsy, gritty individual who steps

through the turnstile of economic opportunity and upward social mobility with steadfast resolve and indomitable courage, opens doors for others. Doors to possibility, aspiration, ambition, powering the roadmap of individual and collective progress, lifting families and communities out of vicious intergenerational poverty. Doors to new vistas, fresh directions, brighter horizons, success.

Anchored in the narratives of our learners and educators, ambassadors of hope and resilience, engines of knowledge economies propelling their communities towards sustainable growth, we recount our activities of last year and strategic future outlook.



GANESH RAJA

CEO,
Kotak Education
Foundation



MESSAGE FROM THE CEO'S DESK

Teachers are at the heart of everything we do.

'Teachers as learners'

is an ideology that permeates all our capacity building efforts, invigorating us with the certainty of impacting a vast multitude through one pivotal touchpoint. Architects of academic success and holistic development, teachers have a far-reaching ripple effect on generations of students and their families. Also palpable is their effect on the community, as they inculcate values, shape character, foster productive future citizens and strengthen the foundations of progress. One capable, caring, committed teacher can impact hundreds, even thousands of lives in her career.

In Kotak Education Foundation's array of education-based interventions for underserved communities, equipping teachers with an arsenal of pedagogical, managerial and leadership skills takes primacy. Our facilitators and coaches work closely with teachers on the ground. Amid slums and ghettos where Below Poverty Line families survive hardscrabble lives, in rural and remote tribal areas with poor electricity and internet infrastructure, our teams train teachers to cultivate a positive attitude and a growth mindset. Teachers learn to use AI tools, upload digital artefacts on our learning portal, gain digital fluency. They imbibe pedagogies, leadership skills, AI tools and PedTech practices to address diverse challenges and create a supportive, empowering school climate. As teachers propel students' critical and creative thinking, problem-solving, decision-making, socioemotive and 21st-century skills, they create enduring foundations for their wards to learn and thrive.

In a pathbreaking, multi-year partnership with the Tribal Research Training Institute, Government of Maharashtra, we are cascading STEM education across an expansive swathe of 29 districts. The geodemographics of students in tribal hamlets reflect distinctly differentiated learning journeys

shaped by their unique environment and tribal culture. Aiding the Continuous Professional Development of teachers in these zones, we train them to use student-centred, experiential, culturally relevant pedagogies and linguistically accessible content contextualised to everyday rural, tribal scenarios. In the last few months, we have trained over 2,000 teachers from 700 schools in remote, tribal and underserved parts of the state. Touching nearly 1,00,000 students, these teachers are actively strengthening classroom practices in Mathematics and Science, enhancing student comprehension and improving student learning outcomes.

Envisaging AI as a potential disruptor powering widespread change, we coach teachers in its uses across a broad spectrum – from classroom application and assessment to feedback and areas of improvement. In this, the erudition of IIT Bombay and Vellore Institute of Technology sustains us. Disrupting pathways of assessment – a time-consuming exercise – AI transforms it in real time, at the moment of truth. Saving enormous time and effort using AI, teachers channel their time towards enhancing student engagement and learning outcomes. Looking ahead, we plan to arm our frontline staff with AI-enabled solutions curated to geography - rural belts of Andhra Pradesh, tribal zones of Maharashtra, et al. We expect reporting to value-add to decision-making by providing analytical information using AI.

A Communicative English Future Readiness (CE-FR) AI assessment tool, Yojaka, developed by Kotak Education Foundation, jointly with BharatGen, India's government-backed AI initiative, helps scale spoken-language evaluation and improve student learning outcomes.

Developed in consonance with state governments, AI Saathi – with basic, intermediate and advanced courses – is designed to bolster critical and creative thought. Teachers are trained to use AI for lesson planning, assessment, differentiated instruction, data analysis, research and administrative purposes.

In January 2026, KEF hosted Manthan 2026: Reimagining Learning for the Next Billion, a seminal education conclave bringing together visionary educators and changemakers championing forward-thinking pedagogies to foster adaptive, future-ready learners. Celebrating innovation and equitable education, the high-octane event cast its net wide for

changemakers to collaborate and configure the learning landscape.

Presaging systemic transformation at the state level with the involvement of government entities and key stakeholders, we can create a template for education, which, when rolled out, will scale learning outcomes.

As 'teachers as learners' upskill and widen their compass of influence, schools emerge as much more than a brick-and-mortar edifice of academic grades. Under the tutelage of growth-oriented, skilled, tech-savvy teachers, students from underserved communities reap robust foundations for life. Each day, we listen to our Vox Populi. Harbingers of change, our nearly nine lakh teachers, school leaders, students, scholarship recipients and vocational training aspirants narrate inspiring stories. Stories of transition from destitution to economic stability, despair to hope. Tales of talent unearthed, skills learnt, potential fulfilled, doors opened. Tenacious, tireless, they are emblematic of a wide-ranging ripple effect, taking others with them in their relentless march to success.

Over the years, with increasing visibility and credibility, our scholarship registrations have surged. Concomitant with an overwhelming volume of applications, our median scores have surged to 90% and higher at the point of entry, and a gratifying ~100% pass percentage at culmination. Getting placed in reputed organisations at salaries equivalent to their privileged peers, upwardly mobile, our scholars are making us proud.

Our scholarships are differentiated by the expert mentoring and guidance we provide, in addition to financial aid. A natural upshot is the Kotak Finishing School (KFS). Bridging the gap between academia and the professional workplace, KFS will instil communication skills, life skills and job readiness in a phased manner through our scholars' academic journeys over 3-4 years. A pilot project which will see fruition in 2026-27, KFS evokes the innate aptitude of our scholars, enabling their metamorphosis from caterpillar to butterfly. As they leave their past behind, take wing and explore their full potential, our scholars propagate a cascading ripple effect on their community and the learning ecosystem. In a forward-thinking move to give our scholars the cutting edge, we have started incorporating AI for content creation in our scholarships.

Kotak Shiksha Nidhi, a groundbreaking, pan-India initiative

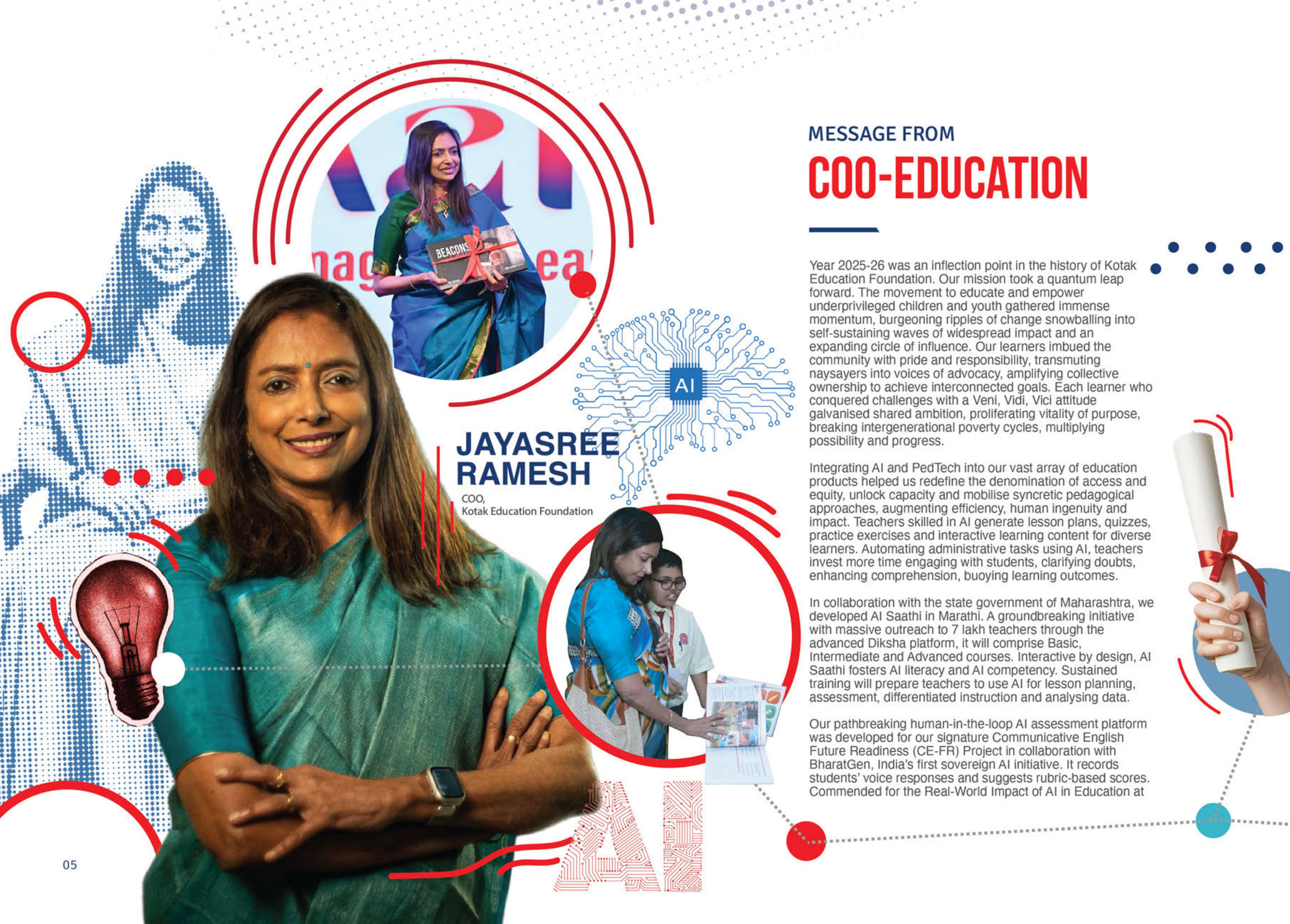
introduced in the wake of the devastating COVID-19 pandemic, enabled continuity of school and college education of students aged 6-22. Benefiting more than 1,500 students from 25 states, KSN went beyond financial aid, promoting socioemotional well-being and mental strength. Over 850 students have graduated successfully, many landing cherished jobs in renowned companies. A film capturing some of their stories garnered a massive 1 million views on social media and over 8,500 watch hours on KEF's official YouTube channel. This heartwarming response embodies the far-ranging ripple effect of a timely initiative and the ubiquitous human connect.

Through assiduous outreach, the Foundation's social media footprint has touched 10 million. In a country of 10 million teachers and 250 million students, we have miles to go. We will continue to find new ways to scale outreach, advocacy and impact.

Our in-house nudges towards becoming more efficient include KEKA, a comprehensive online HR platform to streamline employee onboarding, training, payroll and attendance, and OneKEF, our custom-built Learning Management System for teachers and students. As custodians of a vast fount of information, we are creating the guardrails of a strong IT system to secure our data. We recognise our employees' tireless endeavour through competitive, industry-benchmarked remuneration, in addition to investing in their training and upskilling. Our brand ambassadors, they take forward our mission with passion and commitment, creating a positive domino effect.

Approaching two decades in operation, KEF has always been aligned with the objectives and priorities of the government, scrupulously compliant, following regulations and reporting conventions. Now, it is time for us to pool our collective expertise and know-how, collaborate and co-create, surmount challenges together, change the paradigm of capacity building to raise a future-ready youth.

Let's be fire-eaters. Let's reimagine, discover new pathways to grow and thrive, craft a blue ocean strategy that embraces the unknown. Let's make learning technology-integrated, immersive and culturally contiguous, accessible, real-world relevant and tailored to meet the unmet and serve the underserved with humility and grace. Let's explore, transcend boundaries and redraw the blueprint of scalable, sustainable, equitable education.



MESSAGE FROM COO-EDUCATION

Year 2025-26 was an inflection point in the history of Kotak Education Foundation. Our mission took a quantum leap forward. The movement to educate and empower underprivileged children and youth gathered immense momentum, burgeoning ripples of change snowballing into self-sustaining waves of widespread impact and an expanding circle of influence. Our learners imbued the community with pride and responsibility, transmuting naysayers into voices of advocacy, amplifying collective ownership to achieve interconnected goals. Each learner who conquered challenges with a Veni, Vidi, Vici attitude galvanised shared ambition, proliferating vitality of purpose, breaking intergenerational poverty cycles, multiplying possibility and progress.

Integrating AI and PedTech into our vast array of education products helped us redefine the denomination of access and equity, unlock capacity and mobilise syncretic pedagogical approaches, augmenting efficiency, human ingenuity and impact. Teachers skilled in AI generate lesson plans, quizzes, practice exercises and interactive learning content for diverse learners. Automating administrative tasks using AI, teachers invest more time engaging with students, clarifying doubts, enhancing comprehension, buoying learning outcomes.

In collaboration with the state government of Maharashtra, we developed AI Saathi in Marathi. A groundbreaking initiative with massive outreach to 7 lakh teachers through the advanced Diksha platform, it will comprise Basic, Intermediate and Advanced courses. Interactive by design, AI Saathi fosters AI literacy and AI competency. Sustained training will prepare teachers to use AI for lesson planning, assessment, differentiated instruction and analysing data.

Our pathbreaking human-in-the-loop AI assessment platform was developed for our signature Communicative English Future Readiness (CE-FR) Project in collaboration with BharatGen, India's first sovereign AI initiative. It records students' voice responses and suggests rubric-based scores. Commended for the Real-World Impact of AI in Education at

**JAYASREE
RAMESH**

COO,
Kotak Education Foundation

the India AI Impact Summit 2026, it scales language assessment and strengthens teachers' Communicative English abilities.

Our Foundational Literacy and Numeracy (FLN) program trains teachers to inculcate fundamental reading, writing, arithmetic and 21st-century skills in primary schoolchildren. Practical workshops, multimedia tools, personalised mentoring and hands-on support strengthen teacher capacity in hundreds of schools across multiple geographies. KEF's innovative FLN Stations Model, Math Market, FLN Kits and experiential, play-based pedagogies stimulate cognitive, creative, socioemotional and physical growth, making learning exploratory and fun while building critical gateway skills.

Strengthening leadership skills, nurturing a positive mindset, promoting behavioural change, our School Leadership Development program enables school leaders to pave the way for students' scholastic success and holistic growth. In schools across the Mumbai Metropolitan Region, KEF's training workshops, mentoring discussions, group activities, exposure visits, one-on-one sessions and our structured assemblage of 67 leadership practices empower school leaders to cultivate a sustainable culture of academic excellence.

Underlining all our interventions is the spellbinding, learner-centric content developed by our Centralised Content Team (CCT). Captivating narratives, storybooks and training modules engage learners, spark curiosity and wonder, entrench deep understanding. CCT integrates AI in content creation and the development of training modules. Digitised in-house, thousands of exhaustive courses for teachers and students, enchanting storybooks, informative activity books and intriguing concept videos evoke learners' thirst for knowledge, discovery and lifelong learning.

Our School Transformation Model (STM) operated in 20 unaided schools which had modest infrastructure and a disheartening mindset. Frequent transfer of teachers meant depleted ownership of learning goals. Leading positive mindset change, our team equipped school leaders and teachers with leadership skills and novel instructional techniques, ingraining sustainable teaching-learning practices. The success of STM lent us confidence to step up and scale learning outcomes through KSHAMATA.

Our flagship KSHAMATA model runs in Andhra Pradesh, Goa, Gujarat and Maharashtra, and across PM Shri schools.

Upskilled, fortified by a gamut of interventions - FLN, CE-FR, PedTech, Self-Leadership – teachers are transforming their classrooms into lively learner-led environments. Developing students' critical thinking, problem-solving, communication and 21st-century skills, teachers amplify academic outcomes.

From being a knowledge partner to invigorating systemic transformation, from going Direct-to-Learner in the Mumbai Metropolitan Region to complementing the training and educational objectives of different state governments, we are shifting gears. In a fruitful pilot in Maharashtra, Master Trainers (MTs) were coached in our ensemble CE-FR product. Cascading it to schoolteachers in Chhatrapati Sambhajnagar, Beed and Jaina, MTs will institutionalise its tenets, bolstering communication skills. Creating a formidable posse of skilled Master Trainers in every geography, we strive for scale.

In 2025, as part of a 3-year partnership with the Tribal Research Training Institute, Government of Maharashtra, we initiated STEM workshops for teachers in 29 districts. Custom-designed to elevate Science and Mathematics skills of learners in rural tribal hamlets, TRTI STEM helps teachers apply culturally contiguous, activity-driven, practical pedagogies anchored in real-life usage and the local lingo. Using teaching strategies contextualised to tribal culture deeply rooted in nature, community and experiential skillbuilding, over 2,000 teachers in 700 schools are shaping 100,000 students into academically successful, future-ready learners.

The whole is greater than the sum of its parts, as the saying goes. Embodying this is our Model School Project, a multi-year program run in partnership with SCERT Maharashtra, in 21 Zilla Parishad schools in remote, scattered locations. Deploying curated products, we armed school leaders and teachers with pedagogies and requisite skills to create encouraging learning spaces. It drew considerable media attention as learners chalked up awe-inspiring accomplishments. Imbibing technology, creative thinking and verbal expression, students won pan-India competitions in storytelling, e-content, poetry recitation. Well-trained, digitally proficient teachers propelled academic performance, created YouTube channels with STEM edutainment, demonstrated the effectiveness of multilingualism for brain development. Schools pioneered website development, won prestigious state-level competitions, spurred local bodies to start special bus services, attracted enrolments from neighbouring villages. We turned into learners too, emerging with a veritable compendium of learnings, experiences and observations to

enrich and permeate our other endeavours.

In January 2026, we convened Manthan 2026: Reimagining Learning for the Next Billion, a leading-edge education conclave. Creating a platform for marquee educationists and changemakers to exchange ideas and innovations, Manthan headlined inclusive, equitable, future-ready education, signalling the enduring effects of collaborating and co-creating solutions for real-world challenges.

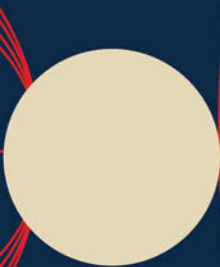
On the anvil is Kotak Finishing School, a structured, personalised bridge between education and employment, tailored to kit out our scholarship students with poise and confidence when they transition to the real-world professional workplace. Meticulously designed modules in Communication Skills, Life Skills and Job Readiness include Synchronous and Asynchronous sessions, workshops and action-based assignments. Digitally hosted on OneKEF, our teacher-student Learning Management System, KFS will soon be ready for takeoff.

Keen on developing an AI-adept cohort to navigate an AI-enabled world, we are fostering the AI competencies of our workforce. We have collaborated with the premier Vellore Institute of Technology (VIT) for intensive training in AI and PedTech. VIT's expert faculty rigorously coaches our people to use AI for content creation, data analysis, predictive analysis, reporting and workflow automation. Another initiative is 'Saturday AI Hubs' at the KEF workplace, an open learning-and-sharing space. Employees discuss actual use cases, issue resolution, innovations and best practices.

Through capacity building of government changemakers, officials, school leaders, we build trust and empathy, inspiring participative decision-making that embeds learner agency, strategic partnerships and grassroots action.

Said an eminent social psychologist - The rider evolved to serve the elephant. This famed analogy of the analytical rational mind perched atop the colossal emotional, intuitive mind, underscores why driving change or new ways of thinking, is so difficult. The rider seems to hold the reins but needs to motivate the elephant by tapping into emotion and instinct to lead it in the right direction. To keep it on course, the rider also needs to remove obstacles to progress. If we direct the rider, motivate the elephant and shape the path, we can change behaviour to steer towards permanent sovereignty in our education ecosystem.





01

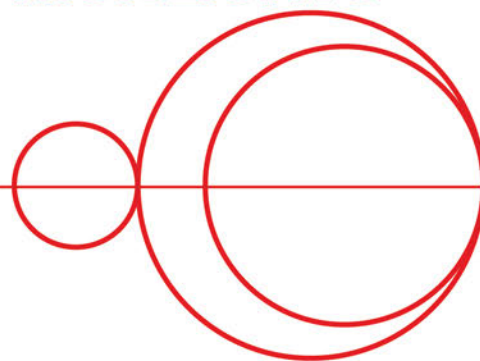
SCHOOL EDUCATION

SCHOOL EDUCATION

Education - the Stairway to Success

Teachers are at the crux of KEF's School Education Project (SEP). Building teachers' pedagogical and leadership skills, digital proficiency and growth mindset enables them to nurture students' academic and all-round development. Spurring multitudes of students to scholastic success and employability, positively impacting entire families and communities, teachers have a ripple effect that goes beyond numbers and accelerates societal change.

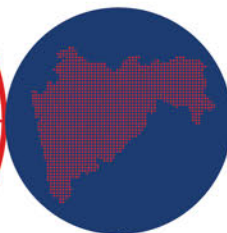
KEY HIGHLIGHTS



We operationalised our signature capacity-building project

KSHAMATA

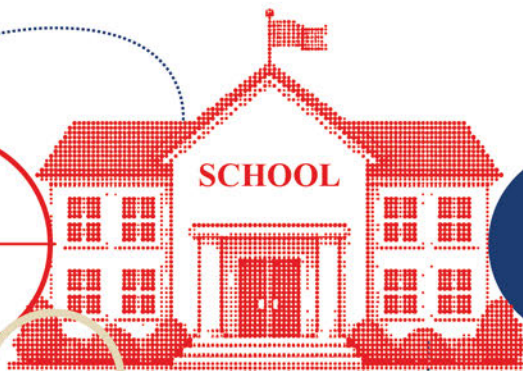
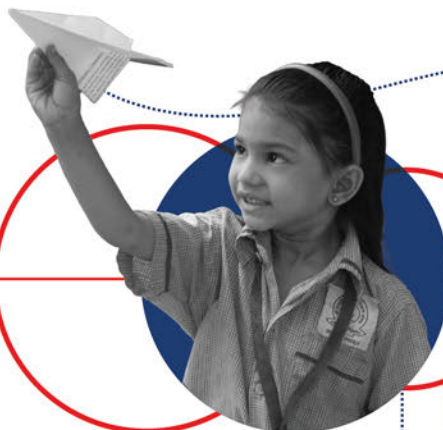
in Ahmedabad (Gujarat), Satara (Maharashtra), Goa and Andhra Pradesh, custom-tailored to geography and state government objectives.



We extended reach and impact of the

PM SHRI

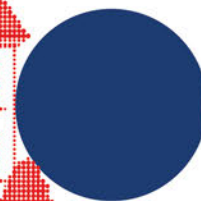
project - an ongoing initiative across the state of Maharashtra - to 9 additional districts.



We introduced

Project Master Trainer

to equip Master Trainers to cascade KEF's cutting-edge pedagogies and skill development techniques.



We initiated the

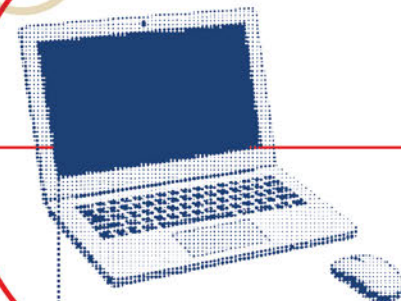
TRTI STEM

project in a pathbreaking 3-year partnership with the Tribal Research and Training Institute (TRTI), Government of Maharashtra. Intensive training of schoolteachers in rural tribal hamlets in 29 districts equips them with experiential, culturally relevant, learner-centred pedagogies to strengthen students' curiosity, problem-solving and STEM skills. More than 2,200 teachers in over 600 schools have been trained.



SEP's core programs and Centres of Excellence (CoE) are Foundational Literacy and Numeracy (FLN), Communicative English Future Readiness (CE-FR), Digital Learning Solutions (DLS) and PedTech, Science Technology Engineering Mathematics (STEM), School Leadership (LEAD) and Self-Leadership. Blending leadership, best practices, expertise, skill training and support, they are the warp and weft of our Direct to Learner, Capacity Building and Pathway Projects like KSHAMATA, Model School, PM SHRI, TRTI STEM.

In the preceding year, SEP scaled impact far and wide, reaching over 12,000 educators across Maharashtra, Gujarat, Goa, Andhra Pradesh.



2025-26 saw the culmination of our landmark

Model School

project in 21 Zilla Parishad schools across 5 districts of Maharashtra. Invigorating classroom engagement, 21st-century skillbuilding and student leadership, fostering remarkable academic and creative accomplishments, the project blended our FLN, CE-FR, DLS and PedTech, and School Leadership programs with Training of Trainers (ToT) for sustainable implementation. Measurably improving student learning outcomes, the project positively impacted 255 teachers, 21 headmasters and over 11,000 students.

Establishing

OneKEF,

a Learning Management System to track teacher skilling journeys, we enabled systematised and scalable learning across programs.

We presented

Manthan 2026

Reimagining Learning for the Next Billion', a pathbreaking education conclave and high-visibility event bringing together diverse voices - over 500 students, school leaders and teachers and over 21 eminent government officials and changemakers – shaping immersive, inclusive, learner-led education and skill-building.

Awe-inspiring stage performances by students from our BMC partner schools and from Zilla Parishad Model Schools in remote rural tribal areas encompassed skilled English oratory, skits, musicals and dances, unveiling enormous talent, teamwork, choreography, creativity, public speaking and confidence. Teachers were awarded for educational innovations implemented. The School Transformation Model and School Leadership Development pavilion showcased key initiatives, and HMs and teachers were honoured for their immense contribution, exemplary leadership practices and commitment to excellence. Myriad kiosks captivated educators with a vast repository of educational resources created in-house by our Centralised Content Team, like storybooks, audiobooks, workbooks for schoolchildren – in physical and digitised form. Vloggers and social media influencers generated significant buzz, highlighting Manthan's high-octane excitement and energy, and the joy of young, future-ready voices.

In collaboration with the state government of Maharashtra, SEP developed

AI Saathi

in Marathi for training over 7 lakh teachers through the Diksha platform. Basic, Intermediate and Advanced courses cultivate AI literacy and competency, enabling teachers to use AI for lesson planning, assessment and differentiated instruction.

Creating massive outreach and an enormous multiplier effect on-ground through a plethora of initiatives, our School Education Project continues to educate, empower and uplift underserved communities.

SNAPSHOT



1,520

TOTAL SCHOOLS



3,71,360

TOTAL BENEFICIARY REACH

4 STATES

ANDHRA PRADESH | GOA | GUJARAT | MAHARASHTRA





जा आहोत पुढा
त्याची जगपूजा करते.

पायाभूत
मराठी कार्यपुस्तिका
स्तर - चौथा
भाग - २

पायाभूत
मराठी कार्यपुस्तिका
स्तर - चौथा
भाग - २

MUMBAI LABS

Crucible of Innovation, Imagination, Ingenuity & Excellence

The Mumbai Metropolitan Region (MMR) has been our laboratory for nearly two decades. Mumbai Labs, as we affectionately refer to our projects in MMR, is our kiln for ideas and innovations, a learning lab to blend research with hands-on implementation, test concepts, observe and measure results. Partnering with government changemakers and key stakeholders in MMR, verifying hypotheses, deploying learnings and experience, we designed equitable, learner-centred pedagogies for use in Direct to Learner and ToT models. Mumbai Labs channels quality education and 21st-century skill-building through the 'Inch Wide Mile Deep' approach and our core programs: Foundational Literacy and Numeracy, Communicative English Future Readiness, Digital Learning Solutions and PedTech, School Leadership Development and Self-Leadership. Direct to Learner revolves around the learner, promoting academic success and holistic growth. Training of Trainers or the ToT model builds and scales up teacher capacity through well-planned, in-depth workshops, continuous mentoring and technology integration, nurturing teacher leadership and classroom impact.



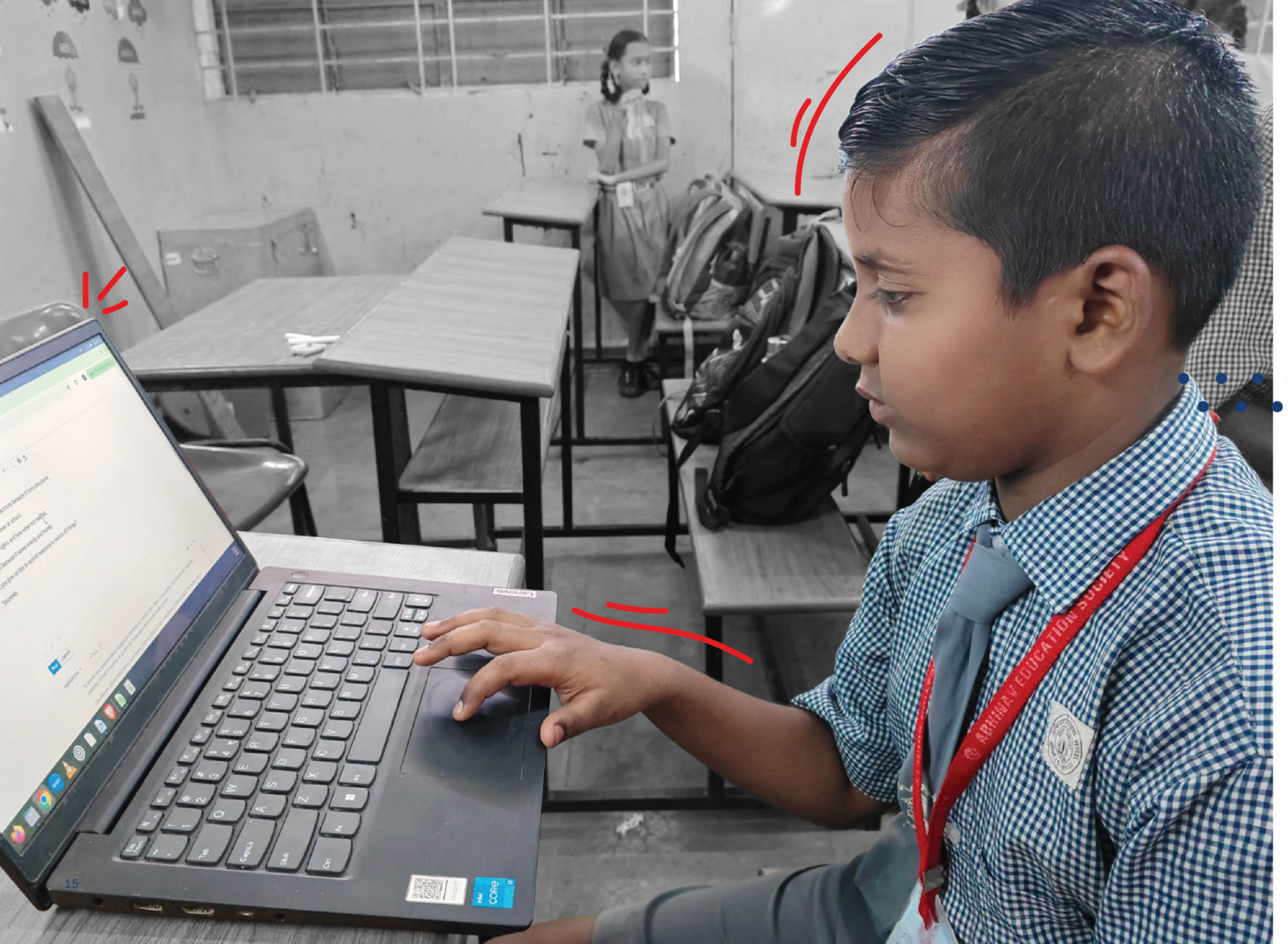


KEY HIGHLIGHTS

- Grade-wise, competency-aligned worksheets, assessments and activity packs strengthened FLN skills in 65 schools. Data-driven implementation, teacher capacity-building through Skill Forge training, one-on-one mentoring for over 200 teachers, integrating Project-Based Learning (PBL) with FLN strategies scaled up classroom transformation
- Trained in distinctive School Leadership practices, a remarkable 70 schools created Vision Statements and structured 3-year School Development Plans, marking a shift to strategic planning. 80% of schools introduced career guidance for students. 60% adopted student-led parent meetings, enhancing student ownership and parental involvement
- At the Learning Planet Festival 2026, 50 CE-FR students made virtual submissions on 'The Change Begins With Us', showcasing the 3Rs (Reading Writing Arithmetic) through creative projects, a skit and a thematic rap. A live-streamed teacher panel on Communicative English highlighted student voice, teacher leadership and global engagement
- The KEF CE-FR MUN Conference 2025-26 brought together 50 students from 5 schools to debate global issues on UN SDGs 7 and 13. Winning awards and recognition reinforced students' confidence and communication skills
- At Manthan 2026, 332 CE-FR Year 3 students from 16 schools converged on stage to perform a skit in English titled 'The Lion King-Crown of Change', displaying strong Communicative English and presentation skills, commendable knowledge of UN SDGs, and enormous creativity, collaboration and confidence
- Over 900 CE-FR students and 40 teachers engaged with the international Global Scholars program. Several schools garnered global recognition. Over 2,000 students exhibited praiseworthy spoken English skills. Near 800 benefited from Exposure Visits. Over 300 developed admirable presentation skills through TED-ED Club

- More than 4,200 students participated in the Buddy Collaboration Programme, enhancing learning, leadership and teamwork through peer support
- Fostering technology integration in pedagogy in 20 STM (School Transformation Model) KEF partner schools, DLS conducted the KO-TEACH capacity-building program in the categories of Intermediate, Advanced and Subject Specific Workshops, training more than 230 teachers. Over half of these teachers further benefited from Cascade training workshops conducted by teachers trained as DLS Master Trainers. Educators were equipped with TPACK, AI integration, Classroom Research, Professional Learning Community and Open Educational Resource (OER) practices. STEM labs were set up across schools benefiting over 500 students, instilling exploration, experimentation and problem-solving, enriching understanding of science concepts
- CE-FR ToT propelled teacher leadership, successful cascades and student excellence in verbal expression and English vocabulary.
 - Teachers trained in AI, oriented peers on key tools like MagicSchool AI, Read Along AI, NotebookLM and Canva AI, integrating technology into teaching-learning practices
 - Teachers who completed Bloom sessions demonstrated stronger commitment, encouraged peers, and initiated Bouquet sessions in their CE-FR classes
 - 2,100 students from 16 schools took part in an interschool Spelling Bee contest; one student triumphed and won second place. 112 students from these schools also participated enthusiastically in a pan-India Poetry Recitation Competition

The foundation of our education superstructure as we expand operations and footprint as knowledge partners, Mumbai Labs embeds strategic direction, solutioning for educator capacity building, unshackling youth potential, fuelling the future engines of the economy.



SANGITA'S *Story*

Sangita Kini taught at Maharani Saibai Vidyamandir, Malad, Mumbai. Her students had low reading speed, weak comprehension, and poor reading habits like finger tracking, head movement and diminished focus, affecting their learning. They were not regular readers, had limited interest in reading activities and lacked parental support to read at home.

KEF's Digital Learning Solutions (DLS) Advanced training equipped Sangita with structured planning and research-based methods, and reflective teaching practices. Buoyed by regular mentoring and support from DLS, she implemented a structured reading programme incorporating practical strategies and activities like timed reading, book summaries, reflective discussions and reading records. She also conducted regular observations, gave feedback to each individual student and involved parents to support reading practice at home. Motivational strategies like 'Best Reader' recognition and peer learning activities were introduced. Students were encouraged to use the school library and reading materials effectively.

Sangita's laser focus and relentless effort led to visibly improved reading skills. Students developed greater interest in reading independently. They started using the school library frequently. Exploring variegated books, filled with wonder and keen to know more, students started showing positive behavioural changes, reduced mobile usage and increased reading during free time.

Classroom participation and concentration went up. So did vocabulary, clarity of expression and writing skills. Students also became better prepared for scholarship and competitive exams like NMMS (National Means-cum-Merit Scholarship Scheme). Their communication skills and confidence grew. Building stronger reading habits, Sangita cultivated cognitive and academic growth, simultaneously nurturing curiosity, a love of learning and holistic development.

Sangita Rakesh Kini
Teacher, Maharani Saibai Vidyamandir, Malad East, Mumbai
Digital Learning Solutions, Mumbai Metropolitan Region

THE RIPPLE EFFECT



SANGITA
RAKESH KINI



MASTER TRAINER PROGRAM

The meticulous two-phase CE-FR Master Trainer scaled outreach in Jalna, Beed and Chhatrapati Sambhaji Nagar, engaging over 480 Master Trainers and 2,000 teachers. Building a strong cadre of trainers, it oriented over 300 Cluster Heads for systemic support and monitoring. Recognition events at DIETs honoured over 140 high-performing teachers and MTs for timely completion of cascade training and maximum CE-FR Bud Sessions.

Reach



483

MASTER TRAINERS



2,021

TEACHERS CASCADE



44,670

STUDENTS



MANISHKUMAR'S *Story*

Schools in the Pimpalwadi Cluster, Jalna district, face multiple challenges due to hilly terrain, poor road connectivity and limited access to resources. This impedes effective delivery of teacher training. In the initial stages, the transfer of the existing Master Trainer created a gap in continuity. Teachers and the new Master Trainer faced technical issues related to TV casting and conducting valuable Communicative English Future Readiness BUD sessions. In this scenario, there was a need for ongoing support and continuous on-ground assistance to propel the program ahead. Engaging with teachers constantly, resolving technical challenges, clarifying queries, providing on-ground support with vitality and dedication, the KEF team built teacher confidence.

Becoming a Master Trainer, completing KEF's training online, Manishkumar Dalal exhibited strong ownership and commitment. Working closely with the KEF team, overcoming myriad obstacles, he trained 5 teachers and strengthened their basic understanding. He supported them in completing self-paced learning courses on the OneKEF App. During school visits, demonstration BUD sessions were conducted for both teachers and students. These practical sessions helped teachers understand how to deliver lessons and integrate technology in classroom pedagogy. Manishkumar ensured all five teachers were trained thoroughly.

Teachers who were in his charge now regularly conduct CE-FR BUD sessions independently, reaching around 120 students across 5 schools in the Pimpalwadi Cluster. They confidently use the OneKEF App and run technology-supported English learning, transforming their classrooms into lively learner-led hubs buzzing with activity, boosting vocabulary, verbal expression and fluency of articulation in English, bolstering learning outcomes.

Manishkumar Dalal
Master Trainer, Pimpalwadi Cluster, Jalna District
Master Trainer Program



MANISHKUMAR
DALAL

Building Teacher Calibre, Elevating Learning Outcomes

KSHAMATA (Kindling Scholastic Acumen and Mediating Academic and Technological Awareness) is our signature capacity-building project scaling learning outcomes in multiple geographies aligned with NEP 2020 and the State curriculum.

Curated training programs run in collaboration with state governments develop the pedagogical, technological and leadership skills of teachers, school leaders, government officials and changemakers. Immersive learning experiences, innovative teaching methods and need-based solutions anchored in our Centres of Excellence strengthen teacher capacity and student learning outcomes at scale.

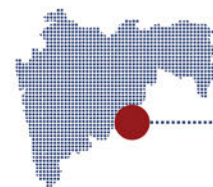
Strengthening FLN outcomes in PM SHRI schools, this program enhances reading, writing, math, listening and speaking skills, and improves comprehension, vocabulary and communication skills through student-friendly resources and parental engagement.

Achieving significant scale and impact, we reached 300 schools in 12 districts across Maharashtra including Bhandara, Beed, Chhatrapati Sambhajinagar, Jalna, Kolhapur, Nashik, Palghar, Raigad, Ratnagiri, Sangli, Satara, Solapur. We trained over 2,400 headmasters and teachers instructing nearly 84,000 students. Teacher capacity-building workshops took a phased approach encompassing Training of Trainers (ToT) in FLN, CE-FR, PedTech and Self-Leadership. Teachers developed their pedagogical skills and learnt innovative techniques to boost students' problem-solving, critical thinking and mathematical abilities, and application of mathematical concepts.

KEF facilitators provided one-on-one mentoring and academic support during school visits, bolstering instructional effectiveness and classroom practices, translating training effectively into on-ground action. Demonstrating exemplary ownership and initiative, teachers independently established FLN classrooms.

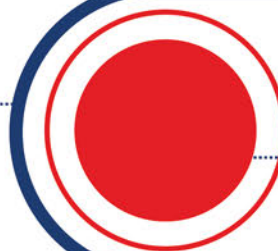
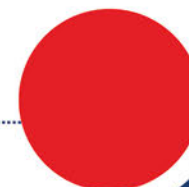
Benefiting from Continuous Professional Development, armed with FLN strategies and pedagogies, proactive and self-motivated, teachers are advancing FLN outcomes and a soaring multiplier effect.

KSHAMATA FOR PM SHRI SCHOOLS



12

DISTRICTS



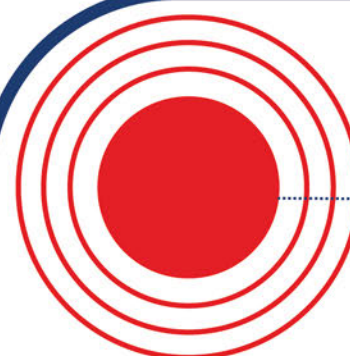
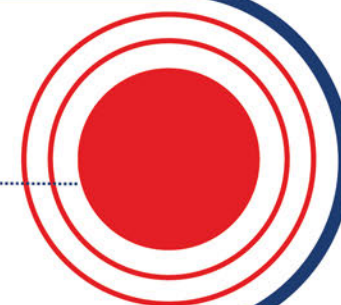
300

SCHOOLS



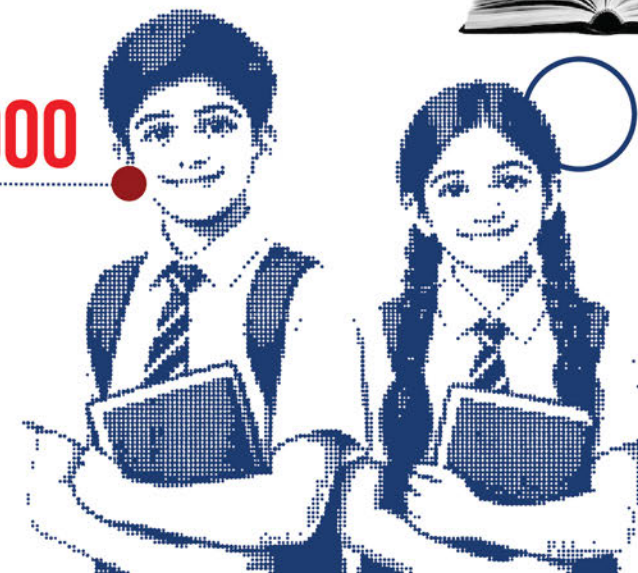
2,400

HEADMASTERS
AND TEACHERS



84,000

STUDENTS



SATISH'S

Story

Satish Dinkar, a teacher from PM SHRI Vidya Mandir, Kolhapur, put into action a classroom innovation for which he won a Teacher Innovation award at KEF's education conclave, Manthan 2026.

The Bal Suraksha Kit is a structured, child-centred initiative designed to build awareness among students about safe and unsafe touch, personal boundaries and help-seeking mechanisms. A 3-day workshop with 69 students from Grades 5 to 7 addressed these sensitive topics in a non-threatening manner, using activity-based dialogue, visual tools and age-appropriate conversations to create understanding without discomfort or fear. Students learnt to identify unsafe situations and respond appropriately. They became aware of available support systems including child helplines and emergency services.

Guided by KEF facilitators during the development phase, Satish strengthened his model, expanding scope beyond student-level instruction to parental and community engagement, reinforcing learning using bilingual digital tools. He devoted significant time to enhancing the participation of students with low levels of understanding. Disseminating vital information with meticulous planning and alignment with existing school systems, he designed a low-cost, scalable, adaptable intervention.

After the workshop, all participating students could identify safe and unsafe touch. Average understanding was high at 92%. Over 95% exhibited awareness of helpline numbers like 1098 and 112. Teachers observed improved confidence among students and a greater willingness to express concerns.

Integrated into teacher training programs and school systems, supported by parents and community, and digital tools like the Surakshit App and CHIRAG App, Satish's Bal Suraksha Kit has demonstrated potential for wide adoption.

Satish Dinkar Kumbhar
Teacher, PM SHRI Vidya Mandir, Gorambe, Kolhapur
KSHAMATA for PM SHRI schools



SATISH
DINKAR KUMBHAR



Our 3-year partnership with Tribal Research and Training Institute (TRTI), Government of Maharashtra, aims to foster students' STEM competencies by equipping teachers in remote tribal hamlets across 29 districts, with experiential pedagogies and field-tested, culturally contiguous practices.

Intensive 5-day residential workshops impart training in enquiry-based learning, experiential learning, project-based learning, the 5E instructional model and KEF's innovative 6-station FLN model. Combining practical and theoretical inputs, they focus on self-leadership, teacher mindset and effective classroom engagement. Teaching-learning materials and practices contextualised to rural tribal everyday life, manipulatives and basic digital tools enabled over 2,200 teachers in more than 600 schools to transform their classrooms into dynamic, learner-led labs of discovery. Virtual Self-Leadership Workshops attended by over 700 headmasters helped align school leadership with targeted classroom practices. Ongoing support provided through the OneKEF digital platform nurtured teachers' digital proficiency and enabled self-paced learning and implementation. Over 13,000 digital artefacts uploaded by teachers demonstrated real-time application of approaches learnt. Over 600 classroom observations lent insights into teaching quality and student engagement. Over 1,200 teachers identified as Early Adopters became primary drivers of the Professional Learning Community (PLC) model.

Their responsibilities include:

- Capacity Building - leading PLC cascade training for both trained and untrained teachers within their schools along with HMs
- Mentorship & Quality Assurance - leading peer observations, identifying school-based best practices and participating in fortnightly meetings with KEF
- Innovation - participating in pilot programs, sharing institutional best practices and introducing new methodologies to their schools
- Scaling Impact - facilitating intra-school PLCs within their zones to cascade practices across the network and integrate into the OneKEF Forum initiative

PLCs were formed in several schools, giving teachers and HMs a platform to discuss, share best practices and collaboratively resolve issues.

Strengthening teacher capability, facilitating higher teacher learning outcomes and surging STEM competence in students in tribal areas, the program has a snowballing effect that will endure over time.



29

DISTRICTS



**OVER
600**

SCHOOLS



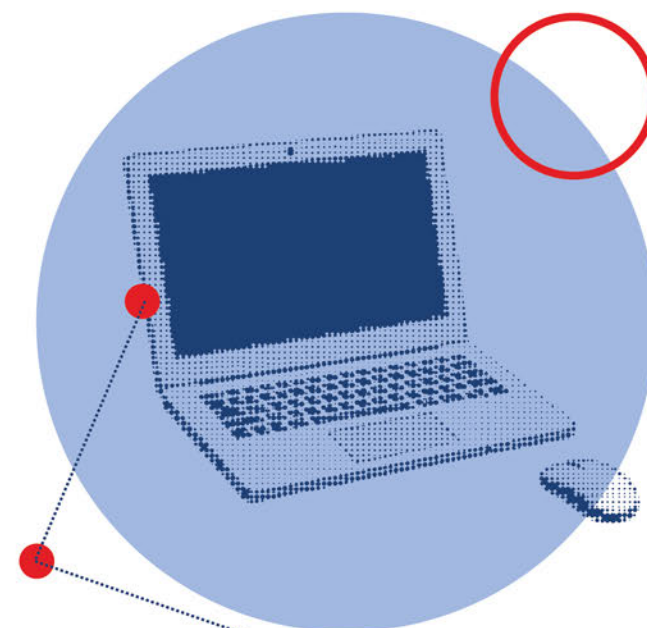
**OVER
700**

HEADMASTERS



**OVER
2,200**

TEACHERS



OVER

13,000

DIGITAL ARTEFACTS

KSHAMATA FOR TRTI STEM

KSHAMATA ANDHRA PRADESH

In Andhra Pradesh, KSHAMATA was implemented in collaboration with APSWREIS and Mahatma Jyotiba Phule (MJP) schools.

70 workshops trained 1,496 teachers in School Leadership, CE-FR and PedTech, bolstering teacher competencies, boosting classroom engagement and students' English vocabulary, speaking, listening and reading comprehension. VILT sessions, year-round school visits, continuous stakeholder engagement and on-ground support further aided teacher capacity-building.

Key stakeholder meetings with APSWREIS, MJP and SCERT officials facilitated project updates and consultations with the Tribal Welfare Society to explore opportunities for expanding the project to residential schools.

Key Highlights

- 98 teachers who attended the Self-Leadership workshop shared their personal vision.
- 54 Headmasters who participated in the School Leadership workshop shared their school vision.
- 257 school visits, 440 classroom observations, 6 VILT sessions provided refresher training and follow-up support for CE-FR, PedTech and OneKEF.



ANDHRA
PRADESH



1,496
TEACHERS



70
WORKSHOPS



257
SCHOOL VISITS



PADMAVATHI'S

Story

Students of APBRAG (Dr. B.R. Ambedkar Gurukulam), Kakinada, run by the Andhra Pradesh Social Welfare Residential Educational Institutions Society, came from Telugu-medium rural backgrounds and faced a lot of difficulties in understanding concepts.

Mathematics teacher Madhira Padmavathi was curious, enthusiastic and possessed a positive mindset. Determined to help her students understand complex concepts, trained in PedTech and AI by KEF, Padmavathi integrated high-level digital tools into her daily instructional routine. Using diverse AI and educational tools like GeoGebra, Java Lab, PhET Simulations and Kahoot to visualise complex mathematical concepts and design student projects, she enhanced student engagement. In her classroom, government-provided digital interactive panels became student-led workstations running complex simulations. Despite occasional network issues, Padmavathi ensured uninterrupted learning by using her personal mobile data to keep the panels functional. Guided and motivated by her, students learnt to operate the panels and AI tools independently. Even in her absence, students utilised their time productively, engaging in practical, tech-driven subject exploration, strengthening their problem-solving, logical reasoning and analytical abilities. Conceptual understanding surged.

Soon, praiseworthy student accomplishments brought repute. One student was selected among the State's Top Ten Students in the Maths Olympiad. A couple of students were selected for the State Science Fair. They utilised AI tools like PhET to simplify complex concepts and design their award-winning project. Cultivating critical thinking, collaboration and communication skills, students won numerous awards and recognition.

Bolstering enjoyment, ease of learning, student comprehension and confidence, Padmavathi's classroom is engaging, interactive and accessible, exemplifying admirable integration of technology in education.

Madhira Padmavathi
Teacher, APBRAG, Kakinada, Andhra Pradesh
KSHAMATA, Andhra Pradesh



MADHIRA
PADMAVATHI



KSHAMATA GOA

Focussing on CE-FR, KSHAMATA positively impacted 200 schools in Goa. Stakeholder alignment and foundational CE-FR training to 230 teachers strengthened classroom practices in English language teaching and created engaging learning experiences. Continuous professional development of teachers through VILT sessions, recurring school visits, classroom observations, and follow-ups helped maintain strong teacher participation and steady progress in CE-FR adoption across schools.

Key Highlights

- Strengthened government partnerships through continuous engagement with GSCERT, supporting approvals for CE-FR and Global Scholars implementation and issuance of programme-related circulars
- Strong participation from government officials including DEO, DDEO, DIET Principal and senior faculty, addressing teachers and reviewing overall programme progress and impact
- High commitment reflected in the participation of 244 teachers in Phase I and Phase II workshops and VILT sessions
- 612 hours of school visits, 283 classroom observations, 409 teacher attendances (non-unique)



GOA



230
TEACHERS



612
HOURS OF SCHOOL VISITS



200
SCHOOLS



DELLA'S *Story*

Della Dias is a senior secondary teacher at the Sanjay Centre for Special Education, Porvorim, Goa. She teaches students with a wide range of learning needs. Children with Down Syndrome, Autism Spectrum Disorder, dyslexia, vision, hearing, physical and intellectual disabilities, have differences in attention span, learning pace and communication skills, constraining verbal expression and articulation. Some students face writing challenges, hindering classroom participation.

Deeply committed to her students' all-round development, Della superbly leveraged KEF's Communicative English Future Readiness (CE-FR) training to strengthen her students' linguistic command, oral discourse and written abilities.

CE-FR uses an extensive gamut of VAKT (Visual, Auditory, Kinesthetic and Tactile) and TPR (Total Physical Response) pedagogies. Using VAKT, a multisensory approach stimulating students' senses through seeing, listening, physical movement and touch, Della invigorated information-processing capability and memory retention. Using TPR activities, she induced children to respond to her verbal input with physical body movements, creating a brain link between speech and action. Animating students with variegated activities, she boosted vocalisation and written communication in English – a third or fourth language for them. She deployed CE-FR lessons incorporating video-based content, skilfully adjusting lessons to suit individualised learning needs. Encouraging students to think independently, apply themselves to listening and speaking tasks, take action, observe and engage with peers and objects in their environment, Della advanced cognition, interaction and student-driven language learning. Visual and spatial techniques combined with repetition and practice aided Della in expanding students' vocabulary and expression.

Today, Della's class is a buoyant, energetic, positive learning space filled with lively voices earnestly conversing in English.

Della Dias
Teacher, Sanjay Centre for Special Education, Porvorim, Goa
KSHAMATA, Goa

THE RIPPLE EFFECT



DELLA
DIAS



KSHAMATA GUJARAT

The KSHAMATA Gujarat program comprised Headmaster orientation, followed by in-depth workshops on school leadership, self-leadership, CE-FR (Phases 1 & 2), FLN (Phases 1 & 2), Pedagogy and Technology (PedTech). Promoting interactive English language teaching practices, onboarding teachers onto digital platforms like OneKEF, facilitating self-paced learning and continuous professional development strengthened classroom practices. Additional support was provided through Virtual Instructor-Led Training (VILT) sessions, follow-up engagements, regular school visits and classroom observations, including some conducted virtually through BigBlueButton.

Engaging with TPEO, BRC and district officials, supporting planning, coordination and implementation, the program progress included FLN material follow-ups, OneKEF platform support, and submission of next year's proposal to DPEO Ahmedabad.

Key Highlights

- 113 workshop batches were conducted for teachers and school leaders, ensuring wide reach.
- 570 school visits were conducted, including 1,188 classroom observations.
- 662 teachers adopted key teaching practices, supported by 1,351 artefacts that demonstrate active implementation.
- The KSHAMATA Gujarat ToT model cast its net wide by reaching 344 schools, 2,492 HMs and teachers, and 76,360 students, far higher than planned outreach.

As teachers navigate language constraints and administrative, election and census duties along with their teaching responsibilities, KSHAMATA Gujarat endeavours to enhance their capacity and leadership skills on age-appropriate pedagogy, technology integration and content design. Fostering a conducive school culture, collaboration with parents and community engagement, the program promotes long-term student learning outcomes and impact measurement.



GUJARAT



2,678

TEACHERS



113

WORKSHOP BATCHES



570

SCHOOL VISITS



THE RIPPLE EFFECT

BHUMIKABEN'S

Story

Bhumikaben Joshi taught at Zamp Primary School in Ahmedabad. Prior to participating in KEF's PedTech training, she primarily relied on G-Shala (Gujarat Students' Holistic Adaptive Learning App) content telecast on television, provided by the Gujarat Education Department. Despite the availability of digital resources, the school's teaching approach was largely traditional and unidirectional, limiting opportunities for student-focussed learning. Students perceived classroom learning as burdensome. Weak learners showed minimal interest and participation. Despite Bhumikaben's efforts to conduct additional support classes, there was little improvement in student engagement or learning outcomes.

Invigorated by the PedTech workshop, equipped with a fresh set of skills, Bhumikaben adopted an innovative, learner-centred approach to teaching. She integrated a variety of digital tools including AI-supported content, interactive applications and game-based strategies into her classroom practices. One of the chapters was redesigned using simplified, AI-assisted material to make concepts easier to understand. She incorporated voice narration through digital applications, utilised video-based explanations for conceptual clarity, introduced interactive games to make learning enjoyable.

Reflecting a significant positive shift, her classroom turned into a dynamic, participatory learning space. Students became actively involved in lessons. They exhibited heightened enthusiasm, sharper mental acuity, increased cognition. Even disengaged and weaker students demonstrated better concept comprehension. Student attendance soared.

Curious, motivated, tech-savvy, students use digital tools independently to access learning materials, watch educational videos, revise lessons and participate in classroom activities. Encouraged and guided by their teacher, they show a notable upsurge in learning outcomes and academic performance. Bhumikaben's PedTech-integrated, learner-centred classroom is now a model for many.

Bhumikaben Joshi
Teacher, Zamp Primary School, Ahmedabad
KSHAMATA, Gujarat

BHUMIKABEN
JOSHI

KSHAMATA MAHARASHTRA

In Maharashtra, the KSHAMATA program has elevated learning experiences in Satara and Nashik.

In August 2025, KEF received official approval from SCERT to implement the KSHAMATA program in 100 schools in Satara district. Workshops covering project orientation and self-leadership saw active participation from 339 HMs and teachers, as well as 52 senior officials like BEOs, BRCs, Vistar Adhikaris and the DIET team. Training in PedTech and CE-FR, access to OneKEF, VILT (Virtual Instructor-Led Training), school leadership and Inquiry Circle sessions for teachers were followed by relationship-building activities and school visits to support implementation and address teacher challenges.

Key Highlights

- After detailed meetings with the Zilla Parishad, SCERT and DIET, an MoU was signed for the 3-year implementation of School Leadership, CE-FR and PedTech programs.
- 297 school visits, 522 classroom observations, 4 VILT sessions, 6 Inquiry Circles were held.
- KSHAMATA Satara ToT model reached 100 schools, 409 teachers and Headmasters and 8,284 students.

KSHAMATA Nashik, implemented in 96 schools, trained around 800 teachers in FLN, CE-FR and PedTech. Subsequently, VILT sessions ensured continuity in teacher learning and deeper pedagogical integration. School visits, classroom observations, BigBlueButton sessions along with self-paced courses on OneKEF reinforced learning and implementation.

Key Highlights

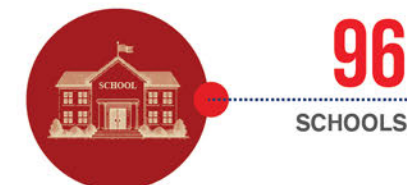
- School-level FLN implementation focussed on teacher presentations, activity-based learning and TLM, with student portfolios shared with parents to support learning continuity.
- 96 schools were visited twice during the year, and 428 classroom observations were conducted for academic support and monitoring.
- FLN and CE-FR kits had been delivered and explained to head teachers in 96 schools, with workbooks provided to Grades 1–4 and activity books to Grades 5–6; teachers were further oriented on their use, with follow-up guidance provided.
- Annual Report (FY 2024–25) and project updates were presented to Zilla Parishad and DIET officials. Multiple review meetings aided implementation and formal approvals.



KSHAMATA Satara ToT Model



KSHAMATA Nashik



PRAMOD'S *Story*

Pramod Sonawale, teacher at ZPPS Jalgaon, aimed to create a joyful classroom environment and improve his technology proficiency to help his students become confident and future-ready.

Supporting his teaching with YouTube videos, he was dissatisfied as much of the content did not match his lesson objectives. Resources were scattered and often not suitable for first-generation learners who needed structured, simple, contextual explanations. Language was a barrier, as most digital content was in English, reducing student understanding and self-confidence. Pramod also wanted to make assessments more automated and efficient.

Attending KSHAMATA's PedTech workshops, Pramod understood how to blend pedagogy with technology. He started using AI-supported tools for 5E lesson planning, content creation and assessments. Employing PhET simulations, Java Lab, GeoGebra, Toy Theatre, Cells Alive, he increased concept clarity. Using Canva, he designed learning materials tailored to his students' needs. Tools like Pickerwheel, Mentimeter, Baamboozle, applied at different stages including set induction, concept explanation, doubt-solving and evaluation, helped Pramod enhance student participation and assessment.

Classroom observations reflect his new, transformative teaching approach. In a Grade 5 class, Pramod uses a Smart TV and the blackboard, blending digital and conventional methodologies. In a Grade 6 lesson on states of matter, he utilises a half-filled water bottle along with PhET simulations to demonstrate changes in water (steam and ice). Using Google Gemini, he generates FAQs and conducts end-of-lesson assessments.

Buzzing with lively, student-centred learning experiences, Pramod's class reveals high student engagement, comprehension and confidence. Promoting technology-driven learning and academic advancement, Pramod is setting the standard.

*Pramod Prabhakar Sonawale
Teacher, ZPPS Jalgaon, Satara
KSHAMATA, Maharashtra*



**PRAMOD
PRABHAKAR SONAWALE**

Making Students Adaptable, Confident, Future-Ready

Culminating last year, the Model School Project, a KEF Pathway Project curated in partnership with SCERT Maharashtra and aligned with NIPUN Bharat guidelines, enabled Zilla Parishad teachers and school leaders to cultivate students' scholastic and all-round development on a sustainable basis. Working with 21 ZP schools in remote rural areas of Nashik, Palghar, Pune, Raigad, Thane, this multi-year project equipped teachers with an array of leadership competencies, innovative teaching strategies and digital skills. Fostering progressive, supportive, inclusive learning environments, teachers instilled critical thinking, 21st-century skills, technological fluency, and exemplary presentation, public speaking and communication skills in their students. Encompassing students and teachers across schools, high-fidelity input nurtured multi-domain transformation, blending Direct to Learner and ToT architecture for direct student learning and capacity building of teachers and school leaders, facilitating gradual transfer of implementation responsibility.

The dedicated project team imparted contemporary pedagogies and practices embedded in our Centres of Excellence—Foundational Literacy and Numeracy, Communicative English Future Readiness, Digital Learning Solutions and PedTech, School Leadership Development and Self-Leadership. Taking ownership, teachers energised their classrooms, boosted problem-solving abilities, creativity and digital proficiency, supported diverse learners, promoted peer learning and student leadership, making students confident, collaborative, expressive, future-ready. Discovering their innate talent, students won inter-school, state and national contests in storytelling, poetry recitation, digital content creation. Their stellar performances wowed audiences at events attended by eminent government dignitaries. Many ZP teachers won awards and recognition from SCERT, DIET and education officials. Pioneering official school websites and YouTube channels for STEM instruction, bolstering parental engagement, implementing classroom innovations, winning prestigious competitions like 'Mukhyamantri Majhi Shala, Sundar Shala', Model ZP Schools commanded the spotlight and were feted by news media. A positive growth mindset emerged. Local communities started lending support. Parents from nearby villages enrolled their children in these exemplar schools. Admissions soared.





Enumerating Key Sustainability Indicators:

- Over 90 signed school-led process notes, annual school reviews
- Heartening 98% average course completion on OneKEF, our digital Learning Management System; a voluminous 1,882 digital artefacts uploaded
- Teacher-led delivery of FLN/CE-FR sessions by an impressive 62% of teachers
- Implementation quality, improved teacher confidence and the project's strong performance against parameters independently validated and confirmed by professional firms: Education Initiatives, Aspire and CNK
- Documenting best practices at the school level, 24 inspiring, transformative narratives authored directly by Model School Teachers and Headmasters, capturing verified, on-ground impact achieved; of these, 3 outstanding success stories denoting PedTech, FLN and CE-FR pedagogies and practices, recognised and awarded at KEF's Manthan education conclave
- Substantial 31% growth in student enrolment, reflecting robust community confidence, project accomplishments and enduring systems for continuity and replication

Buoying teachers' stewardship of academic and holistic success, amplifying student learning outcomes, invigorating sustained change and longevity, the Model School Project spawned a heartwarming ripple effect.

MODEL SCHOOL PROJECT

BHUPENDRA'S

Story

Bhupendra Shukla, Class 8 teacher at NMC School No. 49, Panchak, Nashik, taught English Grammar, Science and Mathematics. He observed that students had trouble understanding complex concepts like tenses, prepositions, articles and mathematical formulae, resulting in low student engagement and learning outcomes.

Bhupendra introduced 'Learning with Fun' using digital tools like Kahoot, Baamboozle and other EdTech platforms he had become skilled at, through KEF training workshops. These tools gamified difficult grammar concepts, while Science and Math formulae were taught using MCQ-based quizzes. Students began participating enthusiastically in game-based quizzes and group activities, promoting collaboration and healthy competition. Bhupendra's classroom of 60-80 students transformed from a rote learning space to a joyful tech-savvy environment, invigorating confidence, digital proficiency and academic advancement. Students' accuracy in grammar improved from 48% to 78%. Concentration improved. Retention of Science and Mathematics formulae increased from 52% to 85%. Classroom engagement rose from 40% to 90%. An astonishing 95% of students participated in quizzes and digital activities. Average classroom learning time increased from 15 minutes to 35 minutes. These superlative results of a 3-month trial prompted the school to adopt tech tools as a permanent practice.

In SCERT training, when the trainer lacked clarity on Kahoot, Bhupendra volunteered and conducted live demonstrations of Kahoot and Baamboozle. He also introduced tools like OLABs, PhET, Wordwall. Showered with appreciation for his skills, he was requested to take multiple sessions. SCERT trainers and teachers felicitated Bhupendra, greatly motivating him.

Making learning engaging and effective using simple, easily available tech tools, Bhupendra inspired students and peers to embrace technology.

Bhupendra Shukla
Teacher, NMC School No. 49, Panchak, Nashik
Model School Project – CE-FR, DLS



SANDEEP'S

Story

Z.P. Model School, Ladachi, Nashik, is in a remote, tribal area. Most parents are daily wage labourers, leaving home early in the morning, returning late at night, unable to attend school meetings or participate in their child's educational journey. Knowing that parental involvement would motivate children and boost academic performance, teacher Sandeep Gunjal and the school took the initiative to expand parental engagement through KEF's FLN Mathematics Fair-an experiential activity inculcating arithmetic and language fundamentals. After rigorous planning of stalls and items with Grades 1-4 students, the 'Anand Jatra' fair was scheduled and parents invited through WhatsApp messages.

Students became shopkeepers and sold vegetables grown on their own farms. Parents became customers and purchased items from them. Using weighing and measuring tools, handling coins, notes and digital transactions through QR codes, students imbibed key mathematical concepts like currency and measurement. Proud parents watched their children communicate, bargain, count money, measure goods accurately. Making sense of abstract concepts through real-life application, students were captivated, and soon, proficient. In that academic year's FLN assessment, the school met all learning benchmarks as per prescribed standards. The fair's documented upswing in FLN competencies led to Grades 1-8 participating in the second year, amplifying outcomes. Parents' trust and involvement grew, enthusing children to do even better.

Anand Jatra received extremely positive feedback and appreciation from the Nashik Education Department whose CEO encouraged other schools to adopt similar practices. Several schools visited ZP Ladachi to gather insights and implement the immersive, innovative math fair. Arming students with foundational skills and confidence, ZP Ladachi set new learning benchmarks.

Sandeep Gunjal
Teacher, Z.P. Model School, Ladachi, Nashik
Model School Project – FLN



**Kotak Junior
Scholarship (KJS),
Mumbai
Metropolitan Region,**

for meritorious SSC students to
pursue 11th and 12th Grades



**Kotak Graduate
Scholarship (KGS),
Mumbai Metropolitan
Region,**

for meritorious HSC students to pursue
professional graduate degrees

**Kotak Kanya
Scholarship (KKS),
pan-India,**

for meritorious female undergraduate
students to pursue STEM, Law,
Design and other professional degree
courses at premier institutes



**Kotak Suraksha
Scholarship (KSS),
pan-India,**

for Persons with Disabilities to
pursue graduate degrees



**Kotak Shiksha Nidhi
(KSN), pan-India,**

for school and college education
of students impacted by the loss
of one or both parents due to the
COVID-19 pandemic



2022

SCHOLARSHIP

SCHOLARSHIP

Opening Doors, Fulfilling Potential

Our merit-cum-means scholarships support deserving students from underserved communities with financial aid for tuition fees and educational expenses. Fostering holistic development, grooming scholars for academic and professional excellence, we provide valuable mentorship, career guidance, academic support and industry exposure. Equipped with critical thinking, 21st-century competencies and life skills, our scholars take the lead towards academic success and employability, creating a tremendous ripple effect in the community.

KOTAK JUNIOR SCHOLARSHIP

Foundational Ripple, Pivotal Turnstile to Learning Pathways

In 2025, for the second consecutive year, KJS onboarded 1,000 meritorious students. All scholars cleared 11th grade with flying colours, the majority scoring above 70%.

The entire KJS Batch 2024 appeared for HSC exams this past year.

Among KJS Batch 2023 scholars, a heartening 86% scored 60% or higher in HSC. Over half scored a commendable 70% or higher in competitive entrance exams like CET, JEE-Mains, NEET, NATA, NDA, CET LAW/CLAT. 82 scholars enrolled in professional courses like engineering, medicine, law, chartered accountancy in leading institutes including top NAAC A-accredited institutes, IITs, NITs, VJTI, COEP and top government medical colleges.

Special entrance exam sessions were conducted to prepare scholars for JEE, NEET, MS-CET examinations. Chapter-wise MCQs and mock tests administered through OneKEF enhanced scholar agility and readiness for tests. Rising Star programs, guidance from Subject Matter Experts, preparatory sessions for competitive entrance exams and prelims fortified scholar readiness. Flip Learning increased engagement. Interactive English grammar sessions strengthened fundamentals, cultivating confidence. The Conscious Leap Program (Batch 2025) introduced goal-setting, self-reflection, journaling, building clarity, motivation and emotional awareness.

Mentoring is key to KJS, easing scholars' transition from school to college campus, helping them cope with socioemotional, academic and peer pressure, and language barriers. Constantly nurturing social and interpersonal communication skills, strengthening parental involvement,

encouraging academic focus, KJS mentors steered for excellence. Mentors go the extra mile for scholars facing academic difficulties. Conducting home visits, guiding 114 Rising Star scholars appearing for board exams, mentors boosted task prioritisation, time management, tension control and exam preparation.

803 KJS scholars benefited from a range of Exposure Visits, anchoring textbook learnings in real-life insights. Visits to an established industrial production facility and a state-of-the-art multispeciality hospital sensitised scholars to the demands of their potential future workplaces in engineering and healthcare domains. Scholars were extremely excited by excursions to the India Science Festival – among the country's largest platforms for public science engagement - hosted by the premier IISER, Pune; Mumbai's one-of-a-kind, interactive Museum of Solutions; and the immersive Vikram Sarabhai Space Exhibition 2026 by ISRO organised by St. John College of Engineering and Management, Palghar. These visits brought to life, the world of science, innovation, astrophysics, rockets and satellites. A structured visit to the Kotak Life Insurance office enlightened scholars on the importance of investing and creating a financial safety net.

As brand ambassadors, KJS scholars visited their institutes, inspiring students to strive and excel. In 2025, KEF's landmark RIZE event onboarded 1,450 new KJS and KGS scholars, commemorating achievers and exemplary placements.

Steadily strengthening in-house competencies, evolving internal platforms to maintain student profiles, marksheets and scholarship disbursements, KEF is ready to scale KJS and KGS.

KJS scholars stepping through the turnstile of 11th and 12th Grades discover a larger universe of learning pathways. Emblems of the power of education, opening doors to opportunity, theirs are the baby steps that initiate a domino effect, spreading foundational ripples of change in their families and neighbourhoods.





VARUN
VIJAY CHAURASIYA

VARUN'S

Story

Varun Vijay Chaurasiya, a high achiever from Kherwadi Municipal Public School, scored 97% in SSC. Becoming a Kotak Junior Scholar, he took admission to the Bhavani Shankar Junior College of Science. Sincere and steadfast in his academic endeavour, he maintained his trajectory of academic excellence and secured 94% in Class 11. Aspiring to be an engineer, Varun began preparing for JEE.

Suddenly faced with HSC board exam preparation, coaching classes and JEE studies, Varun felt overwhelmed. He found it difficult to prioritise subjects, manage revision cycles or maintain speed during practice tests, severely impacting his confidence. Intensive and structured mentoring support from his KJS mentor started addressing these challenges. A personalised study plan was created to balance board exam and JEE preparation. Mentoring sessions emphasised prioritisation techniques, daily scheduling and disciplined study habits. Regular mock tests and detailed performance analysis identified gaps in speed and accuracy. He was guided on time-bound problem solving, strategic revision planning and effective use of learning resources. Continuous monitoring and feedback strengthened his conceptual clarity. Expert mentorship and counselling motivated him, ensuring focus. Improved time management, resolute effort and steady improvement in mock test performance built his confidence. Varun's commitment and diligence culminated in an outstanding 98.46 percentile in JEE Mains, paving the way for his engineering studies.

Dedicated mentoring, systematic planning, structured preparation, performance tracking and effective time management have helped Varun move closer to his dream of becoming an engineer.

Varun Vijay Chaurasiya
Kotak Junior Scholarship, Batch 2024-25

KOTAK GRADUATE SCHOLARSHIP

Systemic Ripple, Setting Direction for Boundless Opportunity

Scaffolding 817 scholars across multiple levels and streams of study with skillbuilding and academic support, KGS onboarded 450 in the past year. All of them excelled academically. 80% attained a CGPA above 6. A commendable 12% surpassed expectations with CGPA above 9, setting new benchmarks.

62 scholars secured internships with respected organisations in diverse sectors, like Deloitte, Godrej Infotech and chartered accountancy firms.

81 scholars graduated. 35 secured jobs with respected corporations including multinationals, reflecting praiseworthy employability outcomes. 13 landed paid internships with reputed companies. 9 set course for higher education. 21 are aiming for professional certification programs like CA, CS, CMS. Remarkably, 3 are preparing for highly competitive, premier recruitment exams like UPSC.

Cresting heights beyond academia, KGS scholars set the pace. Key highlights:

- Scored an outstanding 97% in NPTEL (National Programme on Technology Enhanced Learning, a joint venture of the IITs and IISc) coursework
- Displayed strong analytical and financial abilities by gaining certifications in Python, React, Power BI, Mastering Microsoft Excel–Data Analysis with Functions, the Franklin Templeton Mutual Fund Olympiad and more
- Led an AI-based project, emerging as Top Ten National Finalist from over 3,000 entries nationwide in thingQbator, a platform for young innovators supported by NASSCOM-Cisco, securing significant seed funding and recognition
- Developed Blind Assistance App,

- GPS-based system supporting coastal communities and Smart AI-based Exam Proctoring System

KGS mentoring is uniquely designed to be responsive to scholars across streams and year of graduation, tailored to each scholar's specific needs.

The new Kotak Knights scheme, launched last year, enables KGS alumni to mentor current scholars.

As Scholar Ambassadors, KGS scholars became envoys of hope, heralding academic and holistic growth.

Purposeful, resolute, KGS scholars spread systemic ripples that set new directions, unfurling realms of boundless possibility.



A portrait of Anjali Verma, a young woman with dark hair, wearing a black blazer over a white t-shirt. She is standing against a white background with decorative red and blue circular patterns and dotted lines. A blue dotted line connects her to a circular inset in the top right showing a smaller version of her portrait. Another blue dotted line connects her to a circular inset in the bottom left showing her in a graduation cap and gown. A blue dotted line also connects her to a circular inset in the bottom right showing a hand holding a rolled-up diploma.

ANJALI
VERMA

ANJALI'S

Story

Anjali Verma came from a financially constrained background but grew up in an environment where education was always given priority, shaping her focussed outlook and discipline.

She demonstrated academic excellence early on, scoring a superlative 95.20% in SSC. Receiving the Kotak Junior Scholarship, she worked diligently through her 11th and 12th Grades, notching up a laudable 81.83% in HSC. This earned her the Kotak Graduate Scholarship, a pivotal moment in her academic journey. KGS alleviated her family's financial burden, enabling Anjali to continue her studies and concentrate on her academics without compromise.

Anjali pursued a Bachelor's in Management Studies from the reputed Thakur College of Science and Commerce. Lacking exposure, diffident and anxious in the highly competitive campus of this leading college, she secured a sound footing with the guidance and regular, timely mentorship of her KGS mentor. Inculcating a structured approach, she focussed on strong fundamentals, regular practice and continuous self-improvement. She adopted effective time management strategies and systematic study techniques. Extensively mentored for personal development and academic growth, Anjali imbibed life skills and utilised KGS exposure opportunities to build confidence and communication skills, and develop leadership and analytical skills in the finance domain.

Earning her laurels from years of perseverance and hard work, overcoming personal challenges, Anjali accomplished an impressive CGPA of 8.56. She graduated with flying colours and joined a boutique wealth management firm in the role of Operations Manager.

Setting a splendid example for her peers, Anjali is building a solid career in finance.

Anjali Verma
Kotak Graduate Scholarship, Graduation Year 2025-26

KOTAK KANYA SCHOLARSHIP

Rising like the Phoenix, Ripples of Macroeconomic Impact

Supporting a total of 1,490 Kotak Kanya Scholars, KEF onboarded 500 new Kotak Kanya Scholars last year at the annual event, ASPIRE. Distinguishing themselves academically, 97% of them scored CGPA of 6 or higher, 34% accomplished CGPA above 8, and 20 summited remarkable heights with CGPA above 9.

At Meet-and-Greet sessions in Guwahati, Varanasi, Chennai and Mumbai, KKS scholars gained valuable insights from industry specialists, imbibing leadership skills, teamwork and shared identity.

Hundreds of scholars developed sought-after technical competencies from AI-ML sessions conducted over several months, as part of our unique collaboration with IIT Bombay. 33 KKS scholars secured internships at reputed organisations, bringing technical flair and a robust aptitude for problem-solving to roles spanning software development, legal, research and content creation.

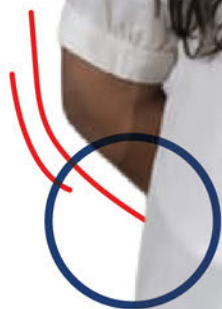
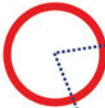
Finishing School sessions in collaboration with Plaksha University, Talerang and Mpower elevated personal grooming, professional etiquette and work readiness.

Each courageous Kotak Kanya Scholar rising like the Phoenix from intergenerational poverty, breaches gender, socioeconomic and cultural barriers, creating a positive cascade of academic, professional and social progress. Confident, determined, KKS scholars are catalysts for widespread change, creating all-pervasive ripples of macroeconomic impact.



ASPIRE 2026
STARS OF THE FUTUREVERSE





VYSHANAVI
PEDAVALLI

VYSHANAVI'S

Story

Kotak Kanya Vyshanavi Pedavalli, a B.Tech Computer Science and Engineering scholar at the prestigious IIT Kharagpur, personifies academic excellence, creativity and entrepreneurial drive.

What distinguishes this Kotak Kanya Scholar is how she navigated the demanding curriculum at IIT while taking the bold step of launching her own gifting start-up on campus. When most students focus solely on academics, Vyshanavi turned her creativity into a tangible business venture, stepped out of her comfort zone, took risks and handled unfamiliar responsibilities. Guided by her KKS mentor who encouraged her initiative and structured her study plans, Vyshanavi imbibed an array of skills that she deployed ably in running her start-up in conjunction with her academic preparations. With exceptional time management, determination and a keen spirit of enterprise, she handled multiple roles like planning, product design, customer interaction, operations and ensuring timely delivery. Simultaneously, she kept up with academic deadlines and commitments. This hands-on experience strengthened her business acumen and enhanced her leadership, problem-solving and decision-making skills. Inculcating important life skills and communication skills from the KKS team, getting industry exposure, groomed to be work-ready, she went from strength to strength.

Studying in one of India's most competitive academic environments, juggling her start-up, she attained a solid CGPA of 8.29, reflecting her discipline, consistency and ability to perform under pressure.

Vyshanavi is not only a future job seeker but a job creator. Blending technical acumen with the vitality of enterprise, she will generate employment, encourage innovation and create value, producing a far-reaching ripple effect with her ambition and forward-thinking mindset.

Vyshanavi Pedavalli
Kotak Kanya Scholarship, Batch 2024-25

KOTAK SHIKSHA NIDHI

Cascading Equity, Societal Impact

For economically disadvantaged school and college students who lost parents to COVID-19, KSN was a vital financial

lifeline. Counteracting dropouts and a downward socioeconomic spiral, propelling academic continuity, bolstering professional careers, KSN fostered a culture of wellness and an ethos of giving back.

In the past year, among 352 students supported by KSN, 76 graduated. Laudably, they are exploring formal career opportunities or preparing for higher education.

Making waves in their community with sparkling accomplishments like attaining over 97% in SSC and becoming school topper, interning with the prestigious IISc or winning awards and recognition for meritorious academic performance – these brave, resilient achievers are blazing a trail, cascading long-term societal impact.

The Ripple Effect of Generational Prosperity and Wellbeing

Academic achievers, skilled, economically independent and upwardly mobile, our scholars lead for social good, creating immeasurable value and enduring community impact.

KOTAK SURAKSHA SCHOLARSHIP

Equity for Self-Determination and Dignity

Students with disabilities face numerous obstacles to education, including limited financial resources, inaccessible learning environments or lack of specialised support, hindering academic progress, skill development and access to employment opportunities. 2025-26 heralded the launch of the new Kotak Suraksha Scholarship to support Persons with Disabilities- especially those with vision, speech, hearing or locomotor impairment-in their academic journey until graduation by providing them with financial assistance and tailored learning support, enabling them to pursue academic pathways with independence and dignity. In the prior year, KSS aided 161 students, promoting inclusive education and dignified livelihoods.





SALONI
THETMALI

SALONI'S *Story*

Saloni Thetmali lost her father during the COVID-19 pandemic. As he was the sole earning member, his demise created a financial crisis. Saloni's mother, a housewife, took up tailoring work to make ends meet. The meagre earnings were insufficient to manage educational expenses along with daily household needs.

At this crucial stage, Kotak Shiksha Nidhi played a vital role in reducing the financial burden and enabling Saloni, a meritorious student, to continue her education. She did not receive support from any other government or private scholarship, making the assistance from KSN even more decisive for her continued studies. She pursued a B.Tech from S.B. Jain Institute of Technology, Nagpur.

The emotional trauma of her father's loss weighed heavily on Saloni, detracting from her academic performance. The KSN team stepped in with mental well-being sessions, boosting her socioemotional health and wellness, helping her tide over a difficult phase of grief and uncertainty. Counselling her with compassion and clarity, they gave her constructive guidance and coping strategies. She learnt techniques to manage stress, maintain emotional balance and concentrate on achieving academic goals. She regained her self-confidence and approached her studies with renewed motivation and vigour.

With determination and steady, relentless effort, Saloni successfully completed her engineering degree and progressed towards building a stable career. Working as a Project Coordinator with SolarSquare Pvt. Ltd., Nagpur, among India's leading residential rooftop solar companies handling solar panel design and installation, Saloni is financially independent. A pillar of support for her mother, she is also an inspiration for her community.

Saloni Thetmali
Kotak Shiksha Nidhi, Graduation Year 2024-25



PRAJAKTA'S

Story

Prajakta Shivraj Aher, Kotak Suraksha Scholarship scholar and B. Pharm student of NCRD's Sterling Institute of Pharmacy, Nerul, Navi Mumbai, is an embodiment of enormous courage and determination. She comes from a modest background and lives with her mother and younger brother. Her mother being the sole earning member, financial challenges are a daily reality. Diagnosed with bone cancer at the age of 10, Prajakta has a 76% locomotor disability and restricted movement in one leg. Despite these hardships, she soldiered on with the wholehearted support and encouragement of her mother, a veritable pillar of strength. Prajakta aimed high and worked diligently to achieve her goal.

A meritorious student who envisaged a stable career in the pharmaceutical field, Prajakta decided to pursue the Bachelor of Pharmacy degree. Playing a crucial role in her academic journey, the Kotak Suraksha Scholarship provided financial assistance for tuition fees and essential educational expenses like books, study materials and transportation. Financial stress alleviated, Prajakta concentrated on her studies and skill development. She actively participated in internships, college activities and learning opportunities to strengthen her professional readiness. The scholarship team also motivated her to overcome her challenges, bolstering her confidence and self-belief. Maintaining an excellent academic track record throughout college, her SGPA a commendable 7+, Prajakta is a huge source of pride and joy for her mother, and a role model for her brother.

Prajakta is now readying for a career in the pharmaceutical sector. Her fortitude in surmounting the odds has become an inspiration for her peers.

*Prajakta Shivraj Aher
Kotak Suraksha Scholarship, Graduation Year 2025-26*



PRAJAKTA
SHIVRAJ AHER





ONE DECISION



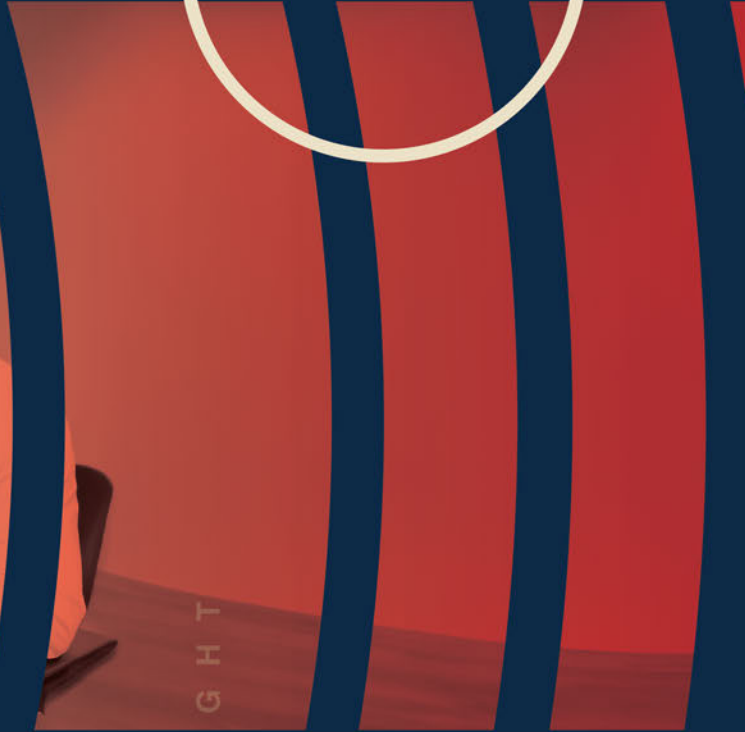
ONE STEP



ONE LIONHEART



ONE THOUGHT



103

VOCATIONAL EDUCATION
& LIVELIHOOD

VOCATIONAL EDUCATION & LIVELIHOOD

From Skill to Systemic Shift

*It begins with one decision. A young person
choosing to step into a classroom, often
against many odds, hesitation and uncertainty.*

01

At Unnati, that one decision is where the ripple starts.

Unnati, our Vocational Education & Livelihood Program, is not just a vocational training programme, it is a catalyst for generational mobility. Designed for unemployed young adults from low socio-economic backgrounds, the programme equips aspirants with industry-relevant skills across domains like Hospitality (HSPT), BFSI, Customer Relations & Sales (CRS), Beauty, as well as the domain-agnostic course Skill2Win. Each trained aspirant represents a Lionheart, an individual whose journey from vulnerability to employability creates ripples that extend into households, workplaces, and communities. These ripples manifest as increased household incomes, improved aspirations among peers, and a growing trust in skilling as a pathway to dignity.

Enabling First-Generation Earners to Become Change Multipliers

Many came from households where opportunities were limited and expectations were modest. But with each session, whether learning how to speak with confidence, understanding a customer, or navigating a workplace, something began to shift.

Not just skills. But belief.

1,452 aspirants were trained, out of which **828** secured employment.

02

The Second Ripple: Entering the Workforce

Of those trained, 828 stepped into employment. For 510 young women, this wasn't just a job; it was a quiet disruption of long-held norms. Getting a say, an opinion, a voice, heeded in family decisions. A novel feeling of self-determination, an autonomy, a newfound sense of independence. For many families, this was the first paycheck from a formal sector job. A moment that changes not just income, but identity. Some found jobs through structured placements.

Another 169 aspirants went out and secured opportunities on their own. That confidence? That's the ripple you don't always see in numbers.

03

The Third Ripple: Impact at Home

One job rarely impacts just one life. Each placed aspirant supports a family, often of four or more. Which means 828 livelihoods touch over 3,000 lives. School fees get paid. Household stress eases. Younger siblings begin to imagine a different future.

04

The Fourth Ripple: Confidence as Currency

Before the job comes the transformation.

- 98% improved in English communication
- 87% grew in life skills and self-awareness
- A majority demonstrated strong technical proficiency

But beyond the data, something more powerful emerged: aspirants who once hesitated to speak, now lead conversations. Those unsure of their path, now walk into interviews with poise, determination and clear, positive intent. Confidence becomes their first real currency.





PLACEMENT TRENDS: THE EXPANDING RIPPLE CURVE

What begins as a placement number often reflects something deeper in motion. Over the past year, outcomes have strengthened steadily, rising from 45% in FY 2024–25 to 65% in FY 2025–26, reflecting stronger alignment between training and industry. Median salaries surpassed expectations, signalling that many aspirants are not just employed but moving towards better opportunities. Yet, the curve continues to rise. Because when the foundation is strong, progress doesn't stop; it adapts, persists, and moves forward.

RIPPLES IN THE ECOSYSTEM

The impact doesn't stop with individuals. Classrooms turn into simulations of real workplaces. Colleges become partners in possibility. Communities begin to see skilling not as an alternative but as a definitive pathway towards individual and collective prosperity and wellbeing. Campaigns spark curiosity. Partnerships widen access. Employers return because they see readiness. The system starts to respond.

PROJECT PERFORMANCE: DEPTH OVER BREADTH

- 1,501 youth reached (69%), with a strong focus on 97% inclusion from Below Poverty Line (BPL) families
- 87% training success rate reflects depth of engagement and programme effectiveness
- Controlled dropout rates (13%) indicate sustained learner commitment despite a gamut of challenges faced by each

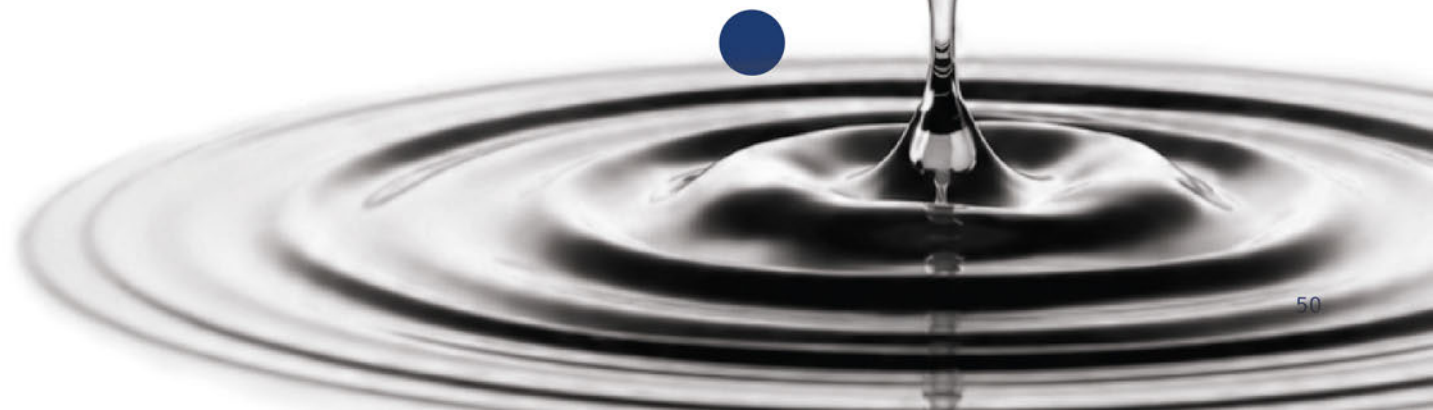
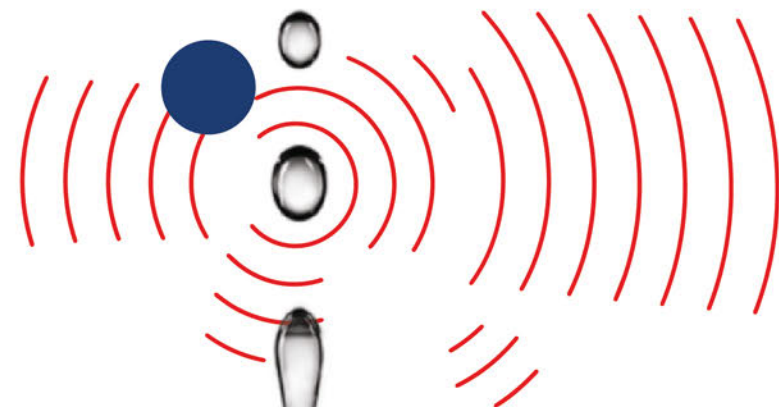
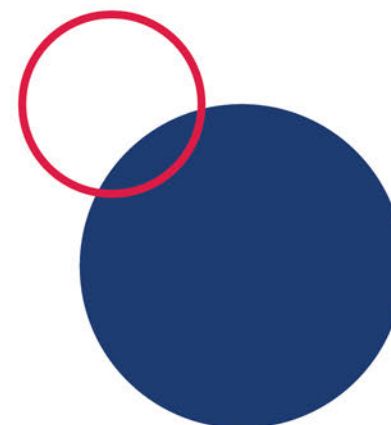
The emphasis remains not just on scale, but on quality of transformation and sustainability of outcomes.

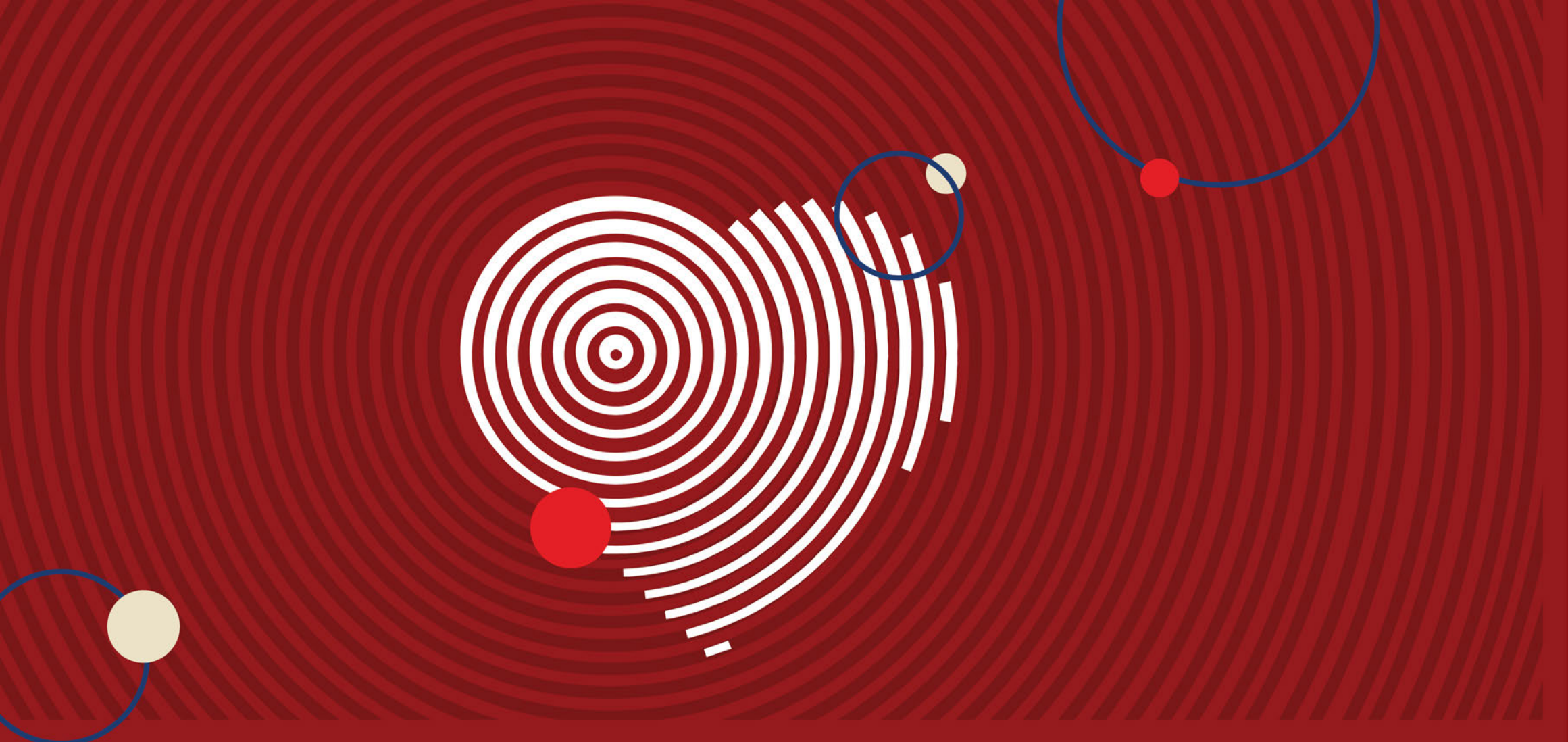
ALUMNI TRACKING: SUSTAINING THE RIPPLE

Post-placement tracking reveals:

- 50–60% of aspirants continue to be employed over time, indicating retention and stability
- Additional employment identified through follow-ups reflects gradual but real impact, indicative of transformation continuing beyond programme timelines.

This reinforces that impact is not immediate; it compounds over time.



An abstract graphic on a dark red background. It features a central series of concentric white circles. To the right of these circles, there are several white curved lines that fan out. Three blue circles are scattered around the central graphic: one in the top right, one in the middle right, and one in the bottom left. Each blue circle contains a smaller dot, either red or yellow. The overall composition is dynamic and geometric.

FROM INDIVIDUAL COURAGE TO COLLECTIVE CHANGE

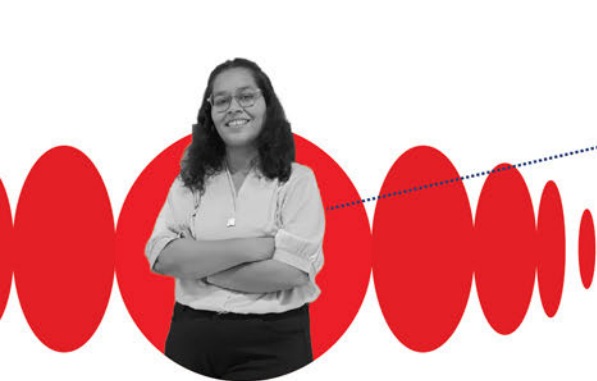
- One aspirant gaining employment
- One family moving towards financial stability
- One community reimagining possibilities

WHAT ONE LIONHEART REALLY MEANS

It is the courage to try. To take risks, combat self-doubt and lack of support from their environment, to adopt a positive growth mindset and build new skills at a life stage when formal education is behind them. To believe that change is possible. To adapt, advance and become first movers epitomising economic momentum and success.

When that courage meets the right support system, it is liberated from its shackles and travels across families and communities, creating ripples of change.





KRISHA'S

Story

Educated but unemployed, Krisha was troubled by financial challenges at home. Her father was the sole earning member. Despite his best efforts, it was difficult to manage household expenses on his limited salary. Krisha earnestly wished she could use her education to land a steady job, earn and contribute to the family income, but lacked requisite skills.

Through a local awareness drive, Krisha heard about KEF Unnati's BFSI course. Recognising an opportunity, she made the daring decision to temporarily shift to Mira Road, where she stayed with relatives to pursue the course at the Mira-Bhayandar Unnati Centre.

Initially, she lacked self-confidence due to low exposure to formal office environments and what would be expected of her in a BFSI role. However, her optimistic outlook and learning mindset quickly set her apart. Sincerely, she participated in every training session, group activity and role play. The Unnati team guided her, helping her cultivate robust BFSI domain know-how, problem-solving and decision-making abilities, flexibility and collaboration to meet targets and complete tasks. Soft skills training, mock interviews and expert feedback ensured she developed professional poise and confidence.

By the end of the course, Krisha got placed at HDFC Bank - a prestigious position her family could not have envisaged. As a Sales Officer, she earned a respectable salary and could ease the burden on her father. She was both happy and proud to contribute financially to her household. Her enterprising spirit and a positive Can-Do attitude translated opportunity into action and created a stairway to success.

Krisha Salve
Vocational Education & Livelihood, Banking Financial Services & Insurance (BFSI)



KRISHA
SALVE





BHUSHAN'S

Story

Bhushan's father works as a manager in a resort. His mother is a homemaker. Inspired by his father's profession, Bhushan developed a strong interest in the hospitality industry, decided to build a successful career in the same field and joined KEF's Hospitality (HSPT) course.

Although Bhushan had some prior banquet experience, he did not have adequate domain skills, communication skills or fluency in English. Known for his lively, mischievous nature, he steadily developed a sense of discipline and responsibility during training. Initially, he displayed hesitation when asked to speak in front of his class. Tongue-tied and nervous, he lacked presentation skills and confidence. Watching his peers getting involved in a range of activities and presentations, he gradually started participating too, building confidence. Learning from skilling sessions and practical exposure, putting in consistent effort, steered in the right direction by KEF facilitators, Bhushan improved his verbal expression and public speaking, interpersonal communication in English and professional behaviour. His positive attitude and self-improvement propelled him towards solid domain know-how, enhanced interaction and effective communication, and work readiness for a formal role in the hospitality sector. Bhushan and his family were overjoyed when he got selected as a Food & Beverages apprentice by Taj The Trees, a 5-star eco-luxury hotel of the finest culinary repute, with premium amenities. To be employed with the esteemed, much-admired Taj Group of Hotels was a feather in his cap.

Bhushan's journey from an uncertain learner to a confident hospitality professional is now inspiring others to follow his example.

Bhushan Dinesh Walawalkar
Vocational Education & Livelihood, Hospitality (HSPT)

**BHUSHAN
DINESH WALAWALKAR**





VISHAKHA'S

Story

Bright-eyed, enthusiastic Vishakha Arjun Trimukhe decisively shaped her future with mindful self-awareness, determination and dedicated endeavour.

Vishakha's family shaped her value system with their tireless diligence, facing challenges with patience and responsibility. Her father works as a freelance painter, her mother is a homemaker, and her elder brother is employed as a mechanic in an automobile firm. Inspired by their hard work and resilience, Vishakha was driven by a strong desire to support them and also become financially independent. She enrolled in KEF Unnati's Customer Relations & Sales (CRS) batch at the Sion centre.

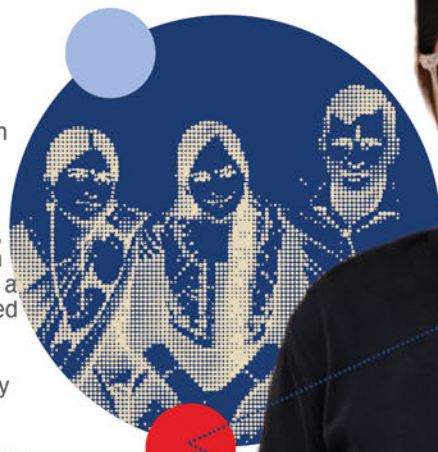
At the outset, Vishakha was shy and introverted. However, her deep-rooted curiosity and willingness to learn helped her gain valuable life skills and professional competencies. She learnt core domain skills, time management, effective communication and presentation, interpersonal soft skills like empathy and complaint handling to build customer relationships, billing and commercial processes. Her Unnati trainers marvelled at her growing self-awareness, making her heed potential areas of improvement and skill-building. Observing and reflecting constantly, she channelled her aptitude and strengths to become job-ready and among the best performers in her batch.

She got placed at Tata Group's flagship retail brand Westside, under the National Apprenticeship Program. One of India's largest and fastest-growing retail chains, Westside is known for fashion apparel, footwear and home products, and customer-centricity. Stable wages and incentives made it gainful employment for Vishakha. The reputed name garnered pride and plaudits for her family. Skilled, agile, astute, Vishakha is carving a name for herself.

Vishakha Arjun Trimukhe
Vocational Education & Livelihood, Customer Relations & Sales (CRS)

TATA

VISHAKHA
ARJUN TRIMUKHE



SUSHMITA
SURESH DAKAVE



SUSHMITA'S *Story*

Sushmita Dakave, a sprightly 22-year-old, resides with her parents in Diva, a key suburb of Mumbai. Her father works as an office assistant, her mother manages the household. The family struggled to make ends meet. Sushmita had completed her 12th standard in the Arts stream and wanted to start working to augment the family income. However, with her educational background, she was unsure about jobs she could take up. Ineffectual communication and low understanding of workplace expectations further hampered her ability to put her best foot forward.

At KEF's Kalyan training centre, Sushmita enrolled in the Skill2Win vocational course. Skill2Win is specially designed to incorporate adaptive, flexible coaching tailored to diverse aspirant profiles, equipping them with professional skills required by organised sector companies. Structured sessions, dedicated trainer feedback and development of core, transferable competencies make candidates job-ready. Sushmita, along with other aspirants, inculcated communication abilities, soft skills, life skills, workplace etiquette, digital literacy. She attended sessions regularly, participated in practice activities like group exercises and mock interviews, engaged with her trainers and batchmates with vigour and enthusiasm. Improving her spoken communication, she became confident and work-ready. On course completion, Sushmita joined Eureka Outsourcing Solutions Pvt. Ltd as a Customer Care Associate drawing a respectable package.

Her entry into the formal workforce and economic independence earned her much admiration from family and peers. Her steadfast pursuit of her goals, swift acquisition of skills, and personal growth are inspiring many.

Sushmita Suresh Dakave
Vocational Education & Livelihood, Skill2Win



*Vision.
Values.
Impact.*

EXECUTIVE SPOTLIGHT



DR. KAVITA SANGHVI

Director-Education

Creating Tidal Waves of Change with Dr. Kavita Sanghvi

The ripple effect of our educational initiatives, unleashing talent, community advocacy and upward intergenerational mobility, motivates us every day.

Inducting KEF as a trusted knowledge partner, imbibing contemporary pedagogies and leadership skills, integrating technology, our teachers are deeply committed to creating strong foundations for students' academic and holistic advancement. Vaulting over infrastructural, administrative, multigrade learner and linguistic hurdles, they shape legions of agile, adaptable, future-ready learners, creating positive, growth-oriented learning cultures cascading through generations.

In PM Shri schools, where our signature KSHAMATA program trains teachers to create vivacious, flourishing learning hubs instilling 21st-century skills, uplifting academic outcomes, the compass of influence has extended to school leaders. In a heartening sign of meaningful outreach, many HMs have articulated their intent to attend our training, acquire new competencies and build acumen. At KEF's education conclave Manthan 2026 celebrating educational equity and innovation, a PM Shri schoolteacher won accolades for creating awareness of 'good touch, bad touch' through a pathbreaking demonstration model. Breaking stigma, emboldening students, the teacher cascaded vital conversations and actionable response strategies, earning state-level recognition from SCERT.

Our TRTI STEM program, equipping teachers in rural tribal heartlands with curated, culturally relevant pedagogies to develop students' Math and Science abilities, is sparking a multiplier effect. Galvanising learning outcomes, establishing Professional Learning Communities, teachers collaborate, share and resolve issues together. Self-leadership and sociocultural shifts are reflected in educator abstinence, promoting community well-being that transcends classrooms. Spurring waves of change, local communities are enlisting thriving alumni to address and motivate students. Relatable role models and bridges to the outside world, these accomplished professionals share success stories, spotlight career pathways beyond traditional avenues, igniting aspiration, liberating learner potential.

Today, we are opening new frontiers, expanding to tribal geographies pan-India, cementing a new ethos of empowerment and impact.

The ripple effect continues.

GAGANDEEP KAUR

Director, Human Resources and MERA
(Monitoring Evaluation Research and Assessment)

Mapping Real Impact with Gagandeep Kaur

At KEF, we have always believed that teacher development does not end with the training workshop. Real impact begins after teachers return to their classrooms. Do new ideas get tried? Do classroom interactions change? Do students experience learning differently? This year, OneKEF, our Learning Management System, helped us understand this better.

After attending workshops, teachers engage with self-paced courses, videos, practice modules and learning resources on OneKEF. They revisit concepts, clarify doubts virtually, upload lesson plans, classroom activities and concept implementation. We could gauge how learning translated into practice through workshop assessments, classroom observations, participation in learning modules and classroom artefacts uploaded by teachers. Beyond tracking numbers, the data helped us listen closely, identify what worked in real classrooms and where teachers needed support, interpret activity metrics and render behavioural markers into action plans. Data was at the crux of our understanding, the fulcrum of learning pathways, lending an insight, telling a story.

Meaningful moments emerged from programs formally concluded. Teachers reached out asking if they could continue accessing OneKEF and its resources. More than a content repository, the platform is fast emerging as a trusted space for learning and reflection.

In many ways, these revelations articulate the spirit of this year's theme. A workshop may start a ripple of change. It keeps spreading into wider circles of impact through practice, feedback, reflection and shared learning. Over time, these small, consistent shifts create lasting change across classrooms, schools and the education ecosystem, the pivot of our existence.

ARATI KAULGUD

Director-Scholarship

Upwardly Mobile with Arati Kaulgud

In many ways, Year 2025-26 was a milestone.

Our illustrious scholars attained terrific outcomes and many firsts. First Kotak Junior Scholars to secure admission in the revered IITs and NLU. First B.Tech cohort from Kotak Kanya Scholarship, achieving admirable placements and compensation on par with their privileged counterparts. First Kotak Graduate Scholars to clinch podium finishes at national hackathons; lead an AI-based project team to Top Ten National Finalist in thingQbator, a platform for young innovators supported by NASSCOM-Cisco; present a research paper at the prestigious International Conference on Interdisciplinary Research in Science, Engineering and Technology (ICIRSET) 2025.

Our range of scholarships inducted over 2,000 new scholars including the new Kotak Suraksha Scholarship supporting Persons with Disabilities until graduation.

We introduced Kotak Kavach to strengthen socioemotive health with counselling by mental health experts through a helpline, video calls and face-to-face instruction.

Mentorship is key for scholars navigating academic and personal challenges. Skilfully building life skills and 21st-century skills, sensitising families through home visits, our mentors bolster scholastic performance, forestalling dropouts. For example, a Commerce scholar pursuing B.Sc. IT struggled to understand the subjects and lost morale. Continuous, robust mentor guidance helped her score an impressive 8.70 SGPA in her 5th semester. In another instance, a B.Sc. Nursing scholar, juggling family responsibilities, unable to complete assignments or devote adequate time to studies, despaired when her scores plummeted. Extensive counselling, encouragement, home visits and follow-ups by the mentor prevented her from dropping out, reinvigorating academic focus. The scholar attained a first class and hearteningly, enrolled in the next academic year.

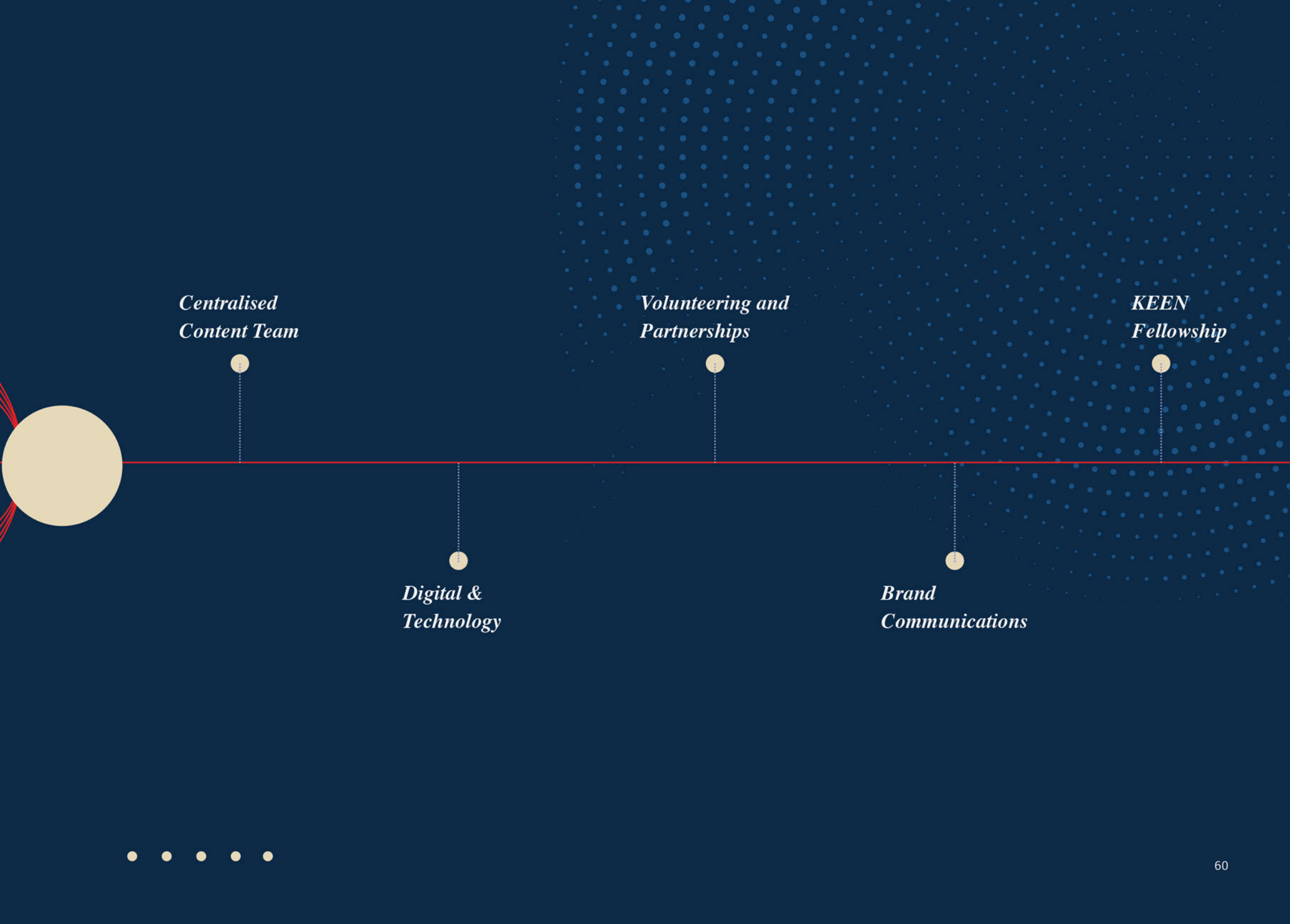
The KEF Alumni Portal, a professional networking platform, went live.

Academic stalwarts, upwardly mobile, our scholars are multiplying impact and propagating ripples of change.

Real education is that which enables one to stand on their own feet.

- Swami Vivekananda.





CENTRALISED CONTENT TEAM

Curating Engaging Learning Experiences

Designing learning as knowledge partners, CCT shapes pivotal learning experiences, kindling curiosity, fostering knowledge retention and real-world application, energising vital cognitive and problem-solving skills.

Thoughtfully conceived to engage and intrigue young minds, stoke reasoning and analysis, CCT's vibrant, engrossing content underpins our FLN, CE-FR, Digital Learning and PedTech, School Leadership Development programs. Digitised content through lively, lucid storybooks, audiobooks, academic narratives and more, expanded reach. 445 training workshops – direct instructor-led cohorts and online self-paced courses – were held across multiple geographies.

Seeking to revive reading habits and linguistic fluency diminished by screen time, we initiated a pilot- the Page Turner Reading Program- in 10 schools in Goa and the Mumbai Metropolitan Region. Backed by in-depth research, need analysis and actionable insights, the pilot engaged close to 500 Grade 5-7 students. Riveting books, reading sessions and a book borrowing system encouraged reading. Attracting an overwhelming response, inculcating voluntary, sustained reading habits, the pilot boosted reading fluency, vocabulary, comprehension, critical thinking and imagination. A scalable model is in the works.

We laid the groundwork for Kotak Finishing School, aimed at helping our scholarship recipients express themselves assertively, learn business etiquette, polish their social graces and get the finishing touch that wins over industry professionals. Comprising Communication Skills, Life Skills and Job Readiness, KFS will blend real-time instruction with self-paced learning, workshops and assignments to help

scholars journey from campus to corporate with poise and confidence.

KEF strives to co-create solutions with key stakeholders and government changemakers to elevate learning outcomes. In collaboration with SCERT, our team is part of a committee overseeing the development of an AI curriculum for students.

Establishing a ubiquitous footprint, innovating, writing a new chapter in empowering learners, CCT surges ahead.





DIGITAL & TECHNOLOGY

Setting the Solid Bedrock of a Future-Ready Digital Ecosystem

Technology, AI and data security powered our initiatives in 2025–26, laying the groundwork for a robust, future-ready digital ecosystem, fostering a domino effect, generating systemic value for learners.

Successfully expanding our OneKEF Learning Management System to over 50,000 teachers, students, facilitators and scholarship learners, we scaled delivery of training, assessments and learning resources. The launch and strong adoption of the mobile application significantly improved accessibility, engagement and anytime-anywhere learning across geographies.

Integrating Artificial Intelligence within OneKEF to automatically evaluate artefacts uploaded by teachers and provide structured, rubric-based feedback, we reduced manual review effort, enabled timely feedback, and supported continuous professional development for teachers at scale. The system helps assess submissions while offering actionable suggestions for improvement.

Integrating BigBlueButton into OneKEF, we introduced online classroom observation, enabling academic teams to observe teaching practices remotely instead of relying solely on physical school visits, increasing observation coverage while reducing travel time and costs.

Implementing AI capabilities within the scholarship mentoring

process, we now automatically generate call transcripts, meeting summaries, mentor performance ratings against defined parameters, and follow-up action points discussed during mentoring conversations. Significantly lowering post-call documentation effort, improving consistency of mentoring records, it allows mentors more time for student engagement and support.

KEF's cybersecurity posture was strengthened through the implementation of multi-factor authentication (MFA), regular Vulnerability Assessment and Penetration Testing (VAPT) of critical applications, advanced endpoint protection, network security controls, email security enhancements and user awareness initiatives. These measures enhanced the security of digital platforms, user accounts, beneficiary and organisational data, lessening cyber risks, building trust.

Soaring outreach, a scalable digital learning ecosystem, AI-driven initiatives and robust security frameworks are promulgating our endeavours in education with cogency and impact.



VOLUNTEERING & PARTNERSHIPS

Celebrating the Spirit of Collaboration

Shaping a brighter future through education and sustained collaboration, we focussed on shared purpose and commitment to excellence.

Our partnerships illuminated the pathways to social empowerment. We partnered with over 30 organisations to facilitate valuable opportunities for student growth.

Reputed corporate partners like IMPA, Godrej One, TCE and Standard Chartered imparted vital expertise through industrial immersions, mentoring, life skills coaching, career guidance and interview readiness sessions.

Skill-building sessions and Exposure Visits to FirstSource, Ginger Hotel, Navneet, Nirali Hospital and our esteemed group companies, Kotak Mahindra Bank, Kotak Life Insurance, Kotak Securities, fostered financial literacy and learning space enhancement. Domain-specific interactions gave learners a window into the real-world professional landscape. Kotak Mahindra Bank's Daan Utsav exhorted employees to donate to KEF students' educational journeys. TCS held Reading sessions for schoolchildren and Learning and Development sessions for employees.

Interns from our institutional partners TISS, NMIMS, IIM Bodh Gaya and ITM actively engaged with our project work through field visits, classroom observations, research and training assistance. The eponymous Computer Shiksha contributed to digital education by providing 75 Magic Boxes equipped with computer literacy modules. A phenomenal 5,000 students from across our STM and CE-FR schools benefited from interactive learning and AI sessions organised by Mumbai's famed Museum of Solutions. Stationery conglomerate Kores (India) conducted art-based learning activities for our FLN,

STM and Model Schools.

Our steadfast partners helped us create a panoptic canopy of support for our learners, elevating learning experiences, steering for lasting collective impact, galvanising an abiding multiplier effect.

Highlights

100+

Professional Volunteers

5,000+

Mentoring Hours

200+

Interns Engaged

20,000+

Internship Hours

BRAND COMMUNICATIONS

Mission Possible!

If education changes lives, communication makes sure people know where the door is.

At KEF, communication isn't the icing on the cake, it helps bake it.

Every campaign, conversation and headline is designed to turn awareness into action, curiosity into application, and stories into social change.

This year, our communication strategy didn't just make noise, it made impact impossible to ignore.

Where Big Ideas Found a Bigger Audience

Manthan 2026: Reimagining Learning for the Next Billion

wasn't your average education conclave. It was where classrooms met boardrooms, policymakers met practitioners, and ideas met action.

With **500+ students**, **38 partner schools**, educators, school leaders and **21 government officials and policymakers** under one roof, the conversations were as diverse as they were future-focussed. Add **10 media partners** and **8 influential digital creators** to the mix, and Manthan evolved from an event into a movement, cementing KEF's place at the centre of conversations shaping the future of equitable education.

Because the Best Stories Don't Need a Script

Our **Kotak Shiksha Nidhi** Impact Film reminded audiences that resilience is often the greatest teacher. Featuring students who refused to let personal tragedy define their future, the campaign replaced statistics with stories and audiences responded.

A LinkedIn-first strategy, amplified by leadership voices and authentic storytelling, proved that purpose is remarkably shareable.

The story, in numbers:

1.3 MILLION
people reached through
The Better India

1.59 MILLION
video views

1 MILLION
YouTube views

8,500
watch hours



Manthan 2026
Reimagining Learning for the Next Billion

A Golden Ticket That Went Everywhere

When your audience is spread across cities, classrooms and mobile screens, your campaign has to travel too. The Kotak Junior Scholarship – Future Ka Golden Ticket campaign did exactly that!

From OTT platforms and digital media to buses, cabs, tricycles, outdoor billboards and PR, the scholarship showed up wherever ambitious students were looking for their next opportunity.

The real stars? Our scholars. Their stories transformed a scholarship campaign into aspiration.

Campaign highlights:

44 MILLION

total reach

8,000+

scholarship applications

₹16.9 MILLION

PR value

12.2 MILLION

reached through transit branding

5.7 MILLION

digital and social media reach

3,88,000

YouTube views

8,800

watch hours

Turns out, opportunity travels well when it has the right storyteller.

The Ripple Effect

Communication isn't measured only in clicks, views or headlines. It is measured in confidence built, opportunities discovered and futures rewritten.

Every campaign this year carried the same message in different ways: education belongs to everyone, and information should too.

Because, while our programmes transform lives, our communications outreach ensures those transformations don't stay the sector's best-kept secret. It gives hope a microphone, opportunity a spotlight, and every learner one more reason to believe that their story is only just beginning.



KEEN

Purposeful Fellowship for Emerging Leaders and Community Impact

Instituted last year, KEEN (Knowledge Excellence Empowerment Network) was a year-long leadership and problem-solving pilot fellowship, blending structured learning experiences, school immersion, mentorship, research and pilot implementation to develop future-ready leaders with technical and professional competencies. Fellows worked on priority problem statements, piloted innovations in real-world settings and generated actionable recommendations of evidence-informed solutions.

Key Achievements

- Responsible AI in Education - Engaged 80 teachers across 20 schools; identified practical barriers, opportunities and implementation concerns regarding adoption of AI
- Scholarships - Qualitative research with 46 scholarship recipients; mentoring emerged as critical to student success
- School Education - 31 school visits to understand where training transfer breaks down within teacher-support systems; over 10 actionable recommendations; pilot model to be designed to strengthen classroom adoption through video-enabled support
- Vocational Education – Engaged over 160 youth, 63 employers, 30 NGOs and 20 colleges/institutions; fathomed aspirations, labour-market demand, systemic gaps; set up partnership strengthening youth mobilisation and community outreach; initiated digitisation of learning content for impact at scale

Key Milestones

- Over 400 interactions with teachers, scholars, youth, employers, NGOs, schools, colleges and vocational institutions
- Learnings applied at a brisk pace; two projects advanced to the pilot design stage
- Structured leadership development model proposed-combining learning, field immersion, mentorship, reflection

Cultivating a deeper, more nuanced understanding of education challenges, fellows explored authenticated solutioning to contribute meaningfully to the sector. The rich repository of knowledge assets promotes institutional learning, collaboration and an expanding ripple effect as it buttresses cross-functional engagement and organisational thought leadership.



पूर्व

आग्नेय

वाचाल तर वाचाल.

10 to 100

1	11	21	31	41	51	61	71	81	91
2	12	22	32	42	52	62	72	82	92
3	13	23	33	43	53	63	73	83	93
4	14	24	34	44	54	64	74	84	94
5	15	25	35	45	55	65	75	85	95
6	16	26	36	46	56	66	76	86	96
7	17	27	37	47	57	67	77	87	97
8	18	28	38	48	58	68	78	88	98
9	19	29	39	49	59	69	79	89	99
10	20	30	40	50	60	70	80	90	100



इ.स. (१)



फुले



झाडे

std

1B



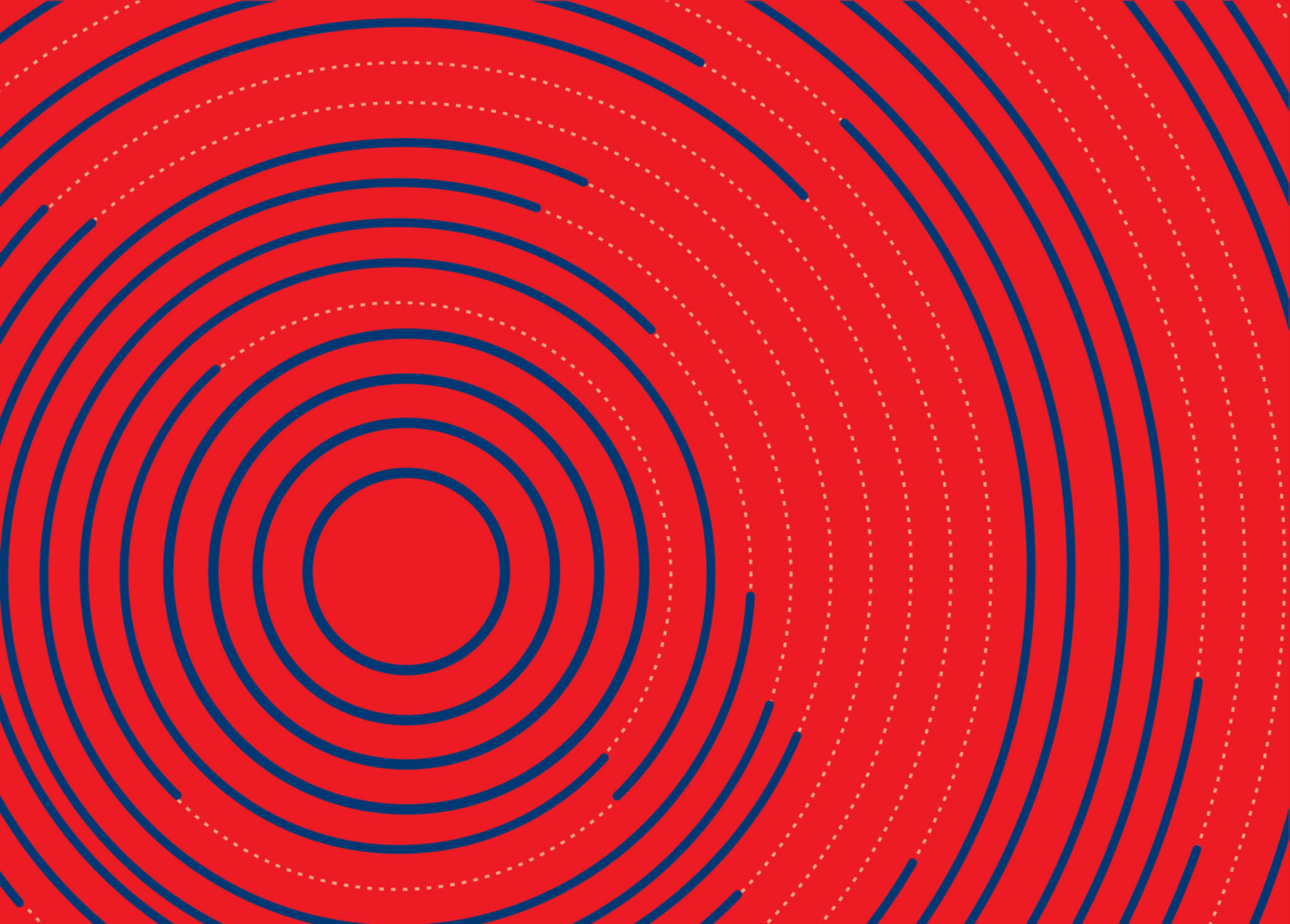


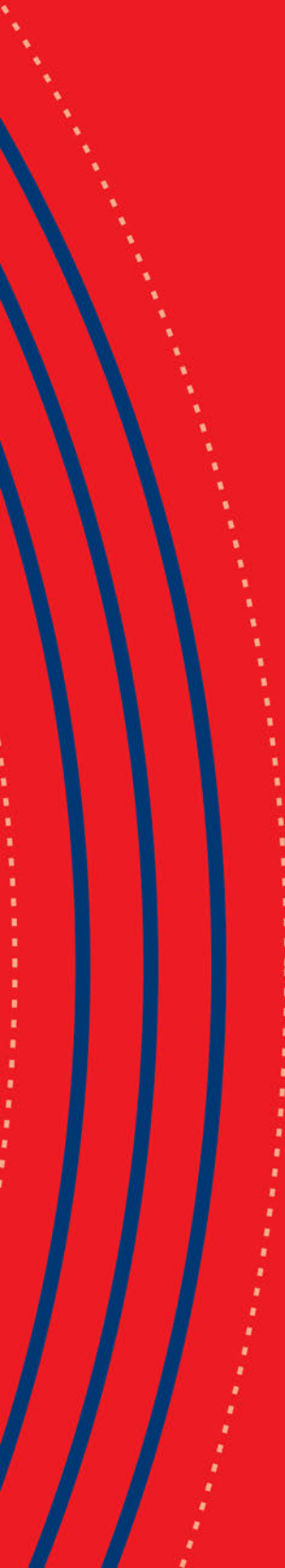
ACRONYMS & ABBREVIATIONS

AI Artificial Intelligence
APBRAG Andhra Pradesh Dr. B.R. Ambedkar Gurukulam
APSWREIS Andhra Pradesh Social Welfare Residential Educational Institutions Society
BEO Block Education Officer
BFSI Banking Financial Services and Insurance
BRC Block Resource Coordinator
CCT Centralised Content Team
CE-FR Communicative English Future Readiness
CEO Chief Executive Officer
COO Chief Operating Officer
CGPA Cumulative Grade Point Average
CPD Continuous Professional Development
CRS Customer Relations & Sales
DDEO Deputy District Education Officer
DEO District Education Officer
DIET District Institute of Education and Training
DLS Digital Learning Solutions
DPEO District Primary Education Officer
EV Exposure Visit
5E Engage Explore Explain Elaborate Evaluate
FLN Foundational Literacy and Numeracy
HM Headmaster
HSPT Hospitality
IIT Indian Institute of Technology

JEE Joint Entrance Examination
KEF Kotak Education Foundation
KEEN Knowledge Excellence Empowerment Network
KFS Kotak Finishing School
KGS Kotak Graduate Scholarship
KJS Kotak Junior Scholarship
KKS Kotak Kanya Scholarship
KSN Kotak Shiksha Nidhi
KSS Kotak Suraksha Scholarship
KSHAMATA Kindling Scholastic Acumen Mediating Academic and Technological Awareness
LEAD School Leadership Development
L&D Learning and Development
LMS Learning Management System
MCQ Multiple Choice Questions
MMR Mumbai Metropolitan Region
MT Master Trainer
MUN Model United Nations
MuSO Museum of Solutions
NEP National Education Policy
NIPUN National Initiative for Proficiency in Reading with Understanding and Numeracy
OER Open Educational Resource
OLabs Online Labs
PhET Physics Education Technology
PLC Professional Learning Community
PM SHRI Prime Minister's Schools for Rising India
PBL Project-Based Learning
QR Quick Response
SCERT State Council of Educational Research and Training
SDP School Development Plan
SEP School Education Project
SGPA Semester Grade Point Average

STEM Science Technology Engineering and Mathematics
STM School Transformation Model
3Rs Reading Writing Arithmetic
ToT Training of Trainers/Training of Teachers
TPACK Technological Pedagogical and Content Knowledge
TLM Teaching Learning Materials
TPR Total Physical Response
TRTI Tribal Research Training Institute
UN SDGs United Nations Sustainable Development Goals
VAKT Visual, Auditory, Kinesthetic and Tactile
VE Vocational Education
VIT Vellore Institute of Technology
ZP Zilla Parishad





DISCLAIMER: This Annual Report presents highlights of Kotak Education Foundation's work and impact during the year 2025-26. 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.



www.kotakeducationfoundation.org

Know More



Instagram



LinkedIn



YouTube



Facebook