



Within these pages are the journeys
of young minds who rebuilt their
dreams, reignited their purpose, and
rose higher through education
- our scholars, our Phoenixes.

Our Mission

is to support underprivileged children and youth through education-based interventions that enable them to lead a life of dignity.





Launch Pad for Success

A springboard for academic success and economic empowerment, our comprehensive scholarships provide expert mentorship, valuable career guidance, academic support and industry exposure in addition to financial aid for tuition fees and educational expenses.

The Kotak Junior Scholarship helps meritorious students continue their education after Grade 10. The Kotak Graduate Scholarship supports high-performing HSC students in pursuing professional degree courses. The Kotak Kanya Scholarship, a national program, enables bright young women to study STEM and professional courses in leading institutions across India. And through Kotak Shiksha Nidhi, we help children who lost a parent during the COVID-19 pandemic continue their schooling. Together, these scholarships form a continuum of care – enabling deserving students to progress with dignity and confidence.



Message from

Director – Scholarship

At Kotak Education Foundation (KEF), we believe that education has the power to change lives and shape the future. Our mission has always been to support young people from underprivileged backgrounds, helping them rise above barriers and realise their potential through sustained learning and holistic growth.

Every year, we meet hundreds of students whose determination and spirit inspire us. They remind us that courage is not the absence of struggle, but the will to keep moving forward despite it. Phoenix 3.0 is a celebration of these scholars - young individuals who have faced challenges head-on and transformed them into opportunities to learn, grow, and succeed.

The title Phoenix reflects their journey – rising each time stronger, more confident, and more resilient. Each story captured in these pages is a testament to dreams rekindled, of hope restored, and of unwavering belief in the power of education.

Our scholars often come from families where every rupee is hard-earned – parents who work as daily wagers, drivers, mechanics, domestic workers, tailors, or small vendors. Many are first-generation learners, navigating college life without any family precedent or guidance. Yet, they display remarkable perseverance. They study in reputed colleges, learn new skills, and push past social and economic barriers with quiet strength.

At KEF, we go beyond financial assistance. Our merit-cum-means scholarships combine financial aid with mentorship, career guidance, industry exposure, and life skills. Each scholar is paired with a mentor who helps them plan, prioritise, and stay motivated through challenges. We work to nurture confidence, communication, and emotional well-being – ensuring that every scholar is not just academically sound but life-ready.

Many of our scholars have gone on to build successful careers in engineering, medicine, finance, technology, and public service. They are now professionals contributing to society, supporting their families, and inspiring others in their communities. Their stories of grit, progress, and achievement are the heartbeat of Phoenix 3.0.

As we celebrate their journeys, we also look forward to them returning as mentors, guiding new scholars and continuing the cycle of learning and giving. They are the true ambassadors of KEF's mission – bright, compassionate, and capable citizens shaping the India of tomorrow.

Our scholars are our pride and our purpose. Phoenix 3.0 is their story – and through them, the story of hope, resilience, and transformation that defines Kotak Education Foundation.

These stories remind us that talent knows no boundaries. Each scholar who rises through adversity reaffirms the value of inclusive education and sustained support. As members of the education and social sector, we hold the power to multiply these transformations – to create ecosystems where every child, regardless of background, can learn, grow, and thrive. Let Phoenix 3.0 be both a celebration and a call to action – to keep the flame of equity, empathy, and empowerment burning bright in every classroom, every community, and every heart we touch.

Arati Kaulgud

Director - Scholarship



01

Trailblazer *Bhavana Palle's* Journey to Global Innovation

Kotak Kanya Scholarship



Bhavana Palle, Kotak Kanya Scholar and B.Tech. Computer Science and Engineering graduate, Class of 2025 from IIT Bombay, exemplifies grit, focus, and how timely support can transform a life.

Coming from a farming family in Telangana, Bhavana's path to one of India's premier engineering institutes was not easy. But her exceptional academic talent and determination paved the way. From her early years, she consistently stood out as a top performer, scoring an impressive 98.4% in 12th Grade. Her academic brilliance further manifested through her outstanding performance in national-level competitive entrance examinations. She attained an All India Rank (AIR) 4 in JEE Mains (Girls category) and a phenomenal AIR 107 in JEE Advanced. These achievements earned her a well-deserved place at the world-renowned Indian Institute of Technology Bombay.

For this phase of her education, the Kotak Kanya Scholarship played a crucial role in helping her overcome financial challenges. Beyond providing financial aid, the scholarship fostered her self-development and scholastic progress through structured mentorship, soft skills training, and continuous encouragement. This holistic support system enabled Bhavana to stay focussed on her academic goals, maintain a rigorous study schedule and achieve high standards of academic performance.

Bhavana's potential quickly became evident. In her second year at IIT, she secured a coveted internship with Google, in conjunction with a noteworthy stipend. Recognising her capabilities, Google extended a pre-internship offer for the following year, with an enhanced stipend. However, Bhavana chose a different path. Inspired by her brother's academic journey, she decided to pursue a university-level research internship abroad to gain global exposure and hands-on experience in cutting-edge innovation.

Bhavana's relentless pursuit of excellence culminated in her securing a prestigious international placement at Amazon, Luxembourg, with an impressive pay package.

From a village in Telangana to a global technology role in Europe, she has come a long way, her journey underscored by hard work and perseverance, her accomplishments buoyed by equitable access to quality education, timely support and mentorship.

The first Kotak Kanya Scholar from our inaugural batch, Bhavana Palle is a role model for many.

Himanshi Gupta Designs a Solid System for Success

Kotak Kanya Scholarship



INDIAN INSTITUTE OF TECHNOLOGY

For Himanshi Gupta, Kotak Kanya Scholar and B. Tech. in Instrumentation Engineering from the distinguished Indian Institute of Technology Kharagpur, it was a momentous occasion. She had landed a sought-after position at ONGC, India's largest government-owned oil and gas explorer and producer, prompting joy and jubilation in her family.

Hailing from Uttar Pradesh, Himanshi Gupta grew up watching her father, the family's sole breadwinner, run a small grocery shop and manage the family. Despite multiple challenges in her academic journey, Himanshi had an unshakeable will to succeed. Through her school years, she performed consistently well. She went on to score an exceptional 92.8% in 12th Grade, paving the way to one of the country's top engineering institutions.

Himanshi got admission to the eminent IIT Kharagpur to pursue a B.Tech. in Instrumentation Engineering. She and her family were overjoyed. However, their happiness at her academic feat was offset by the tension of upcoming college fee payments. Keen to keep studying, Himanshi explored the internet and discovered the Kotak Kanya Scholarship. When she got selected, she was much reassured that her academic journey would be supported by the scholarship and she could continue her studies without interruption.

Himanshi's dedication, discipline and academic focus were reflected in robust CGPAs of 7.92 in the first year and 6.99 in the second year. Guided by her Kotak Kanya Scholarship mentor, she worked with determination towards goal visualisation and goal setting, planning her study timetable, understanding time management, task prioritisation and how not to procrastinate. She also learnt to manage peer pressure and exam stress, and develop a positive mindset to achieve her goals. Having a range of creative interests, she participated in extracurricular activities in college but always took care to balance them with her study schedule. Steered towards academic success by her KKS mentor, Himanshi stayed goal-oriented. Working relentlessly to ace every test, she graduated successfully.

Rising above socioeconomic and gender barriers, Himanshi has inspired many young learners. Becoming an agile, capable Instrumentation Engineer employed with a highly admired public sector enterprise and blue-chip company, this Kotak Kanya Scholar has found her calling.

Somya Chauhan Pursues Purpose with Perseverance



Kotak Kanya Scholarship

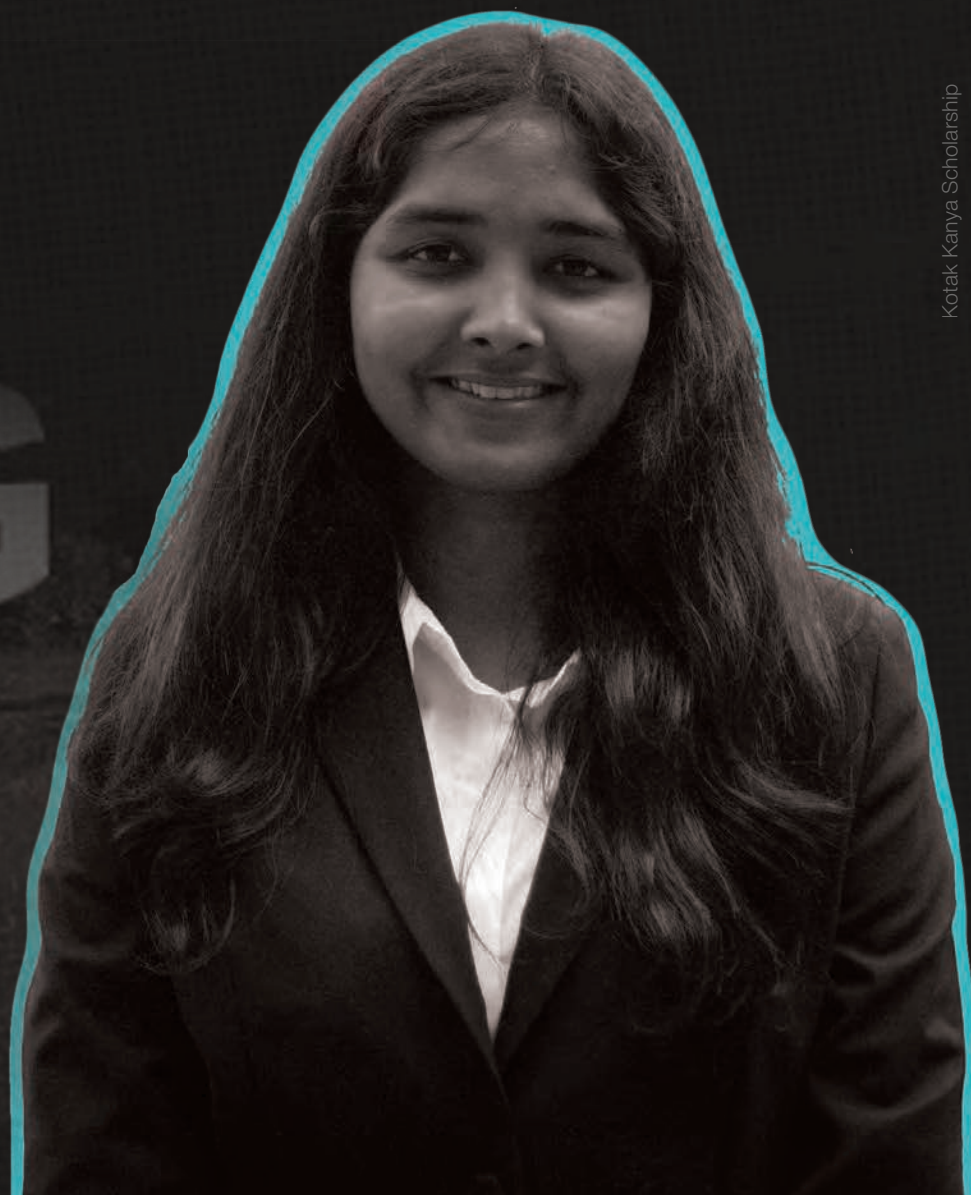
Somya Chauhan, Kotak Kanya Scholar and B.Tech. in Chemical Engineering from the esteemed Indian Institute of Technology Delhi, marked a significant milestone in her academic and professional journey recently. Landing a prestigious placement at prominent Indian multinational pharmaceutical company Dr. Reddy's Laboratories, Somya is eagerly looking forward to a fulfilling career.

Somya's family is from Uttar Pradesh. Her father works as an electrical repair mechanic and also manages a small plot of agricultural land to support his family. Despite limited access to resources, Somya's commitment to her education remained steadfast. Her excellent performance in 10th Grade gained her entry into the philanthropic Dakshana Foundation which prepares high-achieving students for IIT and medical entrance exams by providing intensive coaching. As a Dakshana scholar, she worked industriously through 11th and 12th Grades and harnessed valuable expertise and inputs from experienced faculty to train rigorously for engineering entrance exams.

Somya attained an outstanding 96.2% in her 12th Grade examinations. Securing a praiseworthy All India Rank of 10,879 in JEE Advanced, she got admission to IIT Delhi and qualified for the Kotak Kanya Scholarship. KKS played a critical role in enabling Somya to pursue an engineering degree without financial worries. KKS extended assistance beyond funding through dedicated mentorship, personal development workshops and career readiness training. This comprehensive backing helped Somya develop academic diligence and consistent performance, simultaneously equipping her with essential life skills, communication skills and workplace etiquette. Benefiting from valuable counselling and constant encouragement from her KKS mentor, Somya grew confident and resolute. Throughout college, she worked hard, maintained a good CGPA and rose to the challenge of pursuing one of the country's most demanding and competitive programs. For this student of distinction, placement with the well-known pharmaceutical firm, Dr. Reddy's Laboratories, was a natural progression.

Her academic interests deeply aligned with the chemical industry, she aspires, in due course, to contribute to the design and development of large-scale industrial plants that drive innovation and sustainability. Channelling her determination, mentorship expertise, and equitable access and opportunity towards achieving her bold ambition, Somya is a trailblazer in her community.

Mousam Kumari Sprints
Towards Success



Kotak Kanya Scholarship

Mousam Kumari, Kotak Kanya Scholar and B.Tech. in Civil Engineering from the renowned Indian Institute of Technology Guwahati, has secured a coveted role of a Software Developer at leading American multinational, Goldman Sachs. The New York-headquartered, Fortune 500 company is the largest investment bank in the world.

Mousam hails from Bhagalpur, Bihar. Losing her father at a tender age, she was raised by her uncle and grandmother, who encouraged and supported her through her academic journey. She studied at Jawahar Navodaya Vidyalaya, well-known for quality education and holistic development. A versatile student, Mousam participated in state and national-level sports, theatre and talent competitions, got selected for the School Games Federation of India, even went trekking and camping. Bright and hardworking, Mousam was the school topper in 10th Grade. During 11th and 12th Grades, the philanthropic Dakshana Foundation prepared her with intensive coaching for JEE competitive entrance examinations. Scoring 90.2% in 12th Grade and a commendable All India Rank in JEE Advanced, she got admitted to IIT Guwahati. Kotak Kanya Scholarship, which she discovered through buddy4study, played a pivotal role in enabling Mousam to pursue her ambitions without financial anxiety.

A dedicated KKS mentor kept her focussed and motivated, teaching her goal-setting, time management, prioritisation strategies. Peer-to-peer sessions helped her build a mutually beneficial network with other Kotak Kanya scholars. Life Skill sessions inculcated stress management and decision-making capabilities. Communicative English sessions boosted her confidence, finishing schools imparted poise and professional etiquette, mock job interviews enhanced practice and verbal and non-verbal communication, making her job-ready.

Making steady progress at IIT, Mousam earned CGPAs and SGPAs of 7.12, 7.23, 7.83. Simultaneously, she stayed involved in college activities, became Events Head for the sports section of the college fest, facilitated free eye checkup camps for students. Specialising in Data Structures & Algorithms (DSA) and web development, she cultivated a robust technical skill set that helped her clinch a role with a leading global financial institution.

Mousam's long-term vision is to become an IAS officer and address systemic crime. Through her education and technical training, she aspires to drive meaningful social change.

Anita Choudhary
Shatters Stereotypes,
Crests Academic Zeniths



Anita Choudhary, Kotak Kanya Scholar and B.Tech. in Mechanical Engineering from IIT Gandhinagar, has crested one academic zenith after another, defeating naysayers and shattering gender stereotypes to emerge a winner.

Joining the acclaimed Swan Defence and Heavy Industries Limited in the role of a Graduate Engineer Trainee (GET) at an attractive remuneration, Anita is very excited. SDHI is India's largest shipyard and a subsidiary of Swan Corp, a diversified conglomerate serving the nation in sectors like manufacturing, defence, energy and real estate. Anita has defined a new yardstick of excellence.

With her father working as a small farmer and her mother managing the household while assisting on the farm, Anita grew up with a mindset of one determined to win against all odds. Intensely focussed on excelling academically, she did exceptionally well in her 10th and 12th standard exams and had a range of options open to her for further studies. Her passion for physics and mathematics led her to choose mechanical engineering, a field with limited female representation. Her decisive performance in competitive entrance examinations landed her a seat at the reputed IIT Gandhinagar.

At this critical juncture in her educational journey, she became a recipient of the Kotak Kanya Scholarship. Getting a leg up with financial aid and mentorship support provided by KKS, Anita got the confidence to pursue B.Tech. in Mechanical Engineering at a premier institute like IIT. Resolve reinforced, she concentrated on her academic performance. Going beyond financial aid, the scholarship helped her inculcate many new skills – life skills, communication competencies, professional work-readiness. Regularly mentored and guided by the KKS team, Anita developed the fortitude to cope with setbacks in college and honed her innate talent. Adept at problem-solving, mechanically skilful, exhibiting a flair for all things technical in a male-dominated domain like mechanical engineering, Anita vanquished hurdles with single-minded focus and diligence to outperform overwhelming competition.

Inspiring many young ladies to enter STEM (Science Technology Engineering Mathematics) fields and make a significant contribution to technology and engineering workstreams, Anita put the spotlight on equitable education and the doors it opens to stable career opportunities.

06

Shritha Bathini Aims High, Reaches for the Stars



Kotak Kanya Scholarship

Shritha Bathini, Kotak Kanya Scholar and B.Tech. in Mathematics and Computing from the eminent IIT Hyderabad, has set new benchmarks of achievement. She is placed at Goldman Sachs, a prominent investment bank and global financial institution.

Shritha has a North Star. Like all stars, it seemed bright but unattainable. But with her immense hard work and persistence, she is on a fast-track journey to reach it. Shritha's father works in a local office in Telangana, her mother is a homemaker. Emboldened by her parents, Shritha dared to dream big. An exemplary student, she scored an outstanding 97.2% in 12th Grade and secured an All India Rank of 6,900 in JEE Advanced. Her stellar accomplishments opened the doors to IIT Hyderabad.

Kotak Kanya Scholarship helped Shritha focus on studies without being encumbered by educational expenses. An academic achiever, she secured excellent CGPAs of 8.5 and 7.79 in the first two years. As she flourished academically, she also benefited from the personalised mentoring provided by KKS. A shy, diffident girl, Shritha was nervous in social interactions. Guided by her mentor, she worked on her interpersonal communication skills. Gradually, she overcame her shyness. She spoke confidently with her peers and professors, carried herself well in public and on camera. Becoming a good communicator built her self-belief, strengthening her resolve to achieve her goals.

Landing a sought-after internship with a significant stipend at multinational Goldman Sachs, Shritha worked enthusiastically. Picking up various skills, she displayed good technical capabilities and a strong work ethic. Soon, she received a placement offer of a remunerative role with the company. She had done it.

So, what is her North Star? Shritha wants to develop futuristic and cutting-edge apps at a leading global tech firm. Her opportunity with Goldman Sachs is a stepping stone in that direction.

Shritha is an inspiration for many. Her younger sister, keen to become a doctor, modelled herself on Shritha, studying hard and performing exceedingly well. Today, she is a Kotak Kanya Scholar too, pursuing MBBS in a reputed government medical college in Hyderabad.

Aiming high, reaching for the stars, Shritha epitomises the power of education.

Neelima Pulipati

Engineers a Bright, Stable Future



Neelima Pulipati, Kotak Kanya Scholar and B.Tech. in Electrical and Electronics Engineering from the esteemed Indian Institute of Technology Guwahati, has secured a remunerative position with leading financial institution ICICI.

Neelima grew up in Andhra Pradesh, witnessing her parents' struggles and sacrifices as they prioritised their children's education. Her elder sister was pursuing engineering, her younger brother was in school. Her father, a daily-wage electrician, and her mother, a homemaker, did their best to meet educational expenses, even if it meant taking loans or selling assets. Amidst varied challenges, Neelima remained focussed on her goal: to use technology to support India's agricultural sector. Passionate about building systems to improve irrigation and pesticide spraying, she was determined to become an engineer. An illustrious Jawahar Navodaya Vidyalaya student, she scored a terrific 95.6% in 12th Grade. Intensively coached by Dakshana Foundation, Neelima achieved an impressive 91st percentile in JEE Mains, earning her a seat at the distinguished IIT Guwahati. Kotak Kanya Scholarship stepped in, enabling Neelima to focus on her education and personal growth. In addition to financial assistance, KKS extended an umbrella of support through mentorship, academic and career guidance, sessions on communication skills, personality development, finishing schools and job-readiness.

Her KKS mentor steered her towards scholastic success by teaching her vital strategies for time management, planning and academic review. Imbibing crucial life skills, Neelima learnt to manage stress and navigate day-to-day challenges with resilience. She cultivated presentation and communication skills essential for job interviews and refined her resume-building techniques. Expert sessions on Python, AI and its vast scope in the future, expanded her awareness about opportunities, and helped her select study courses.

She marked an important milestone when interning at Eaton, a multinational power management company manufacturing products for electrical, aerospace and mobility sectors. Strengthened by specialised inputs, robust mentorship and work readiness, Neelima persevered with dedication and diligence, scoring a commendable 7.2 overall CGPA.

Graduating with an engineering degree from a premier institute, joining a respected Indian multinational bank and financial services company, Neelima has carved an independent, self-reliant pathway to a bright, stable future for herself and her family.

08

Varshitha Uppuluri Surpasses Expectations



Kotak Kanya Scholarship

VIT
UNIVERSITY
CHENNAI CAMPUS

Venkata Sai Varshitha Uppuluri, Kotak Kanya Scholar and B.Tech. in Computer Science from the famed Vellore Institute of Technology (VIT), Chennai, made her family proud when she landed a rewarding role at Accenture, a multinational management consulting firm and a Fortune Global 500 company.

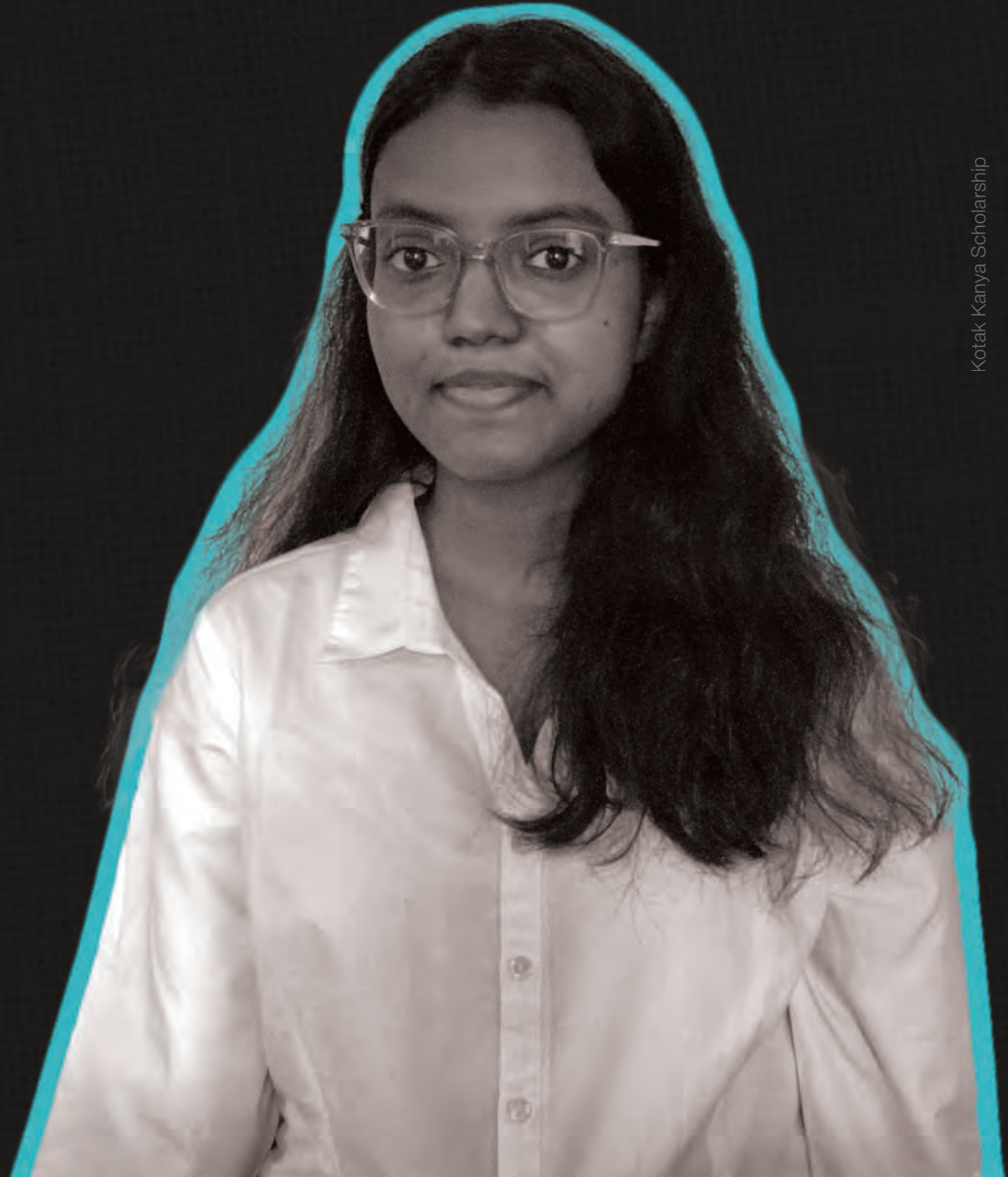
Varshitha hails from Chagallu, Andhra Pradesh, where she grew up in a farming family. Her father cultivates a small two-acre farmland and her mother manages the household. Her parents always emphasised the importance of education, encouraging Varshitha and her sister to pursue their ambitions. This was vital to Varshitha's academic success. Scoring an impressive 97% in 12th Grade, she qualified in JEE Mains and got a strong VITEEE rank of 7,699. This earned her admission to VIT Chennai, an esteemed Institution of Eminence accredited by NAAC A++.

The Kotak Kanya Scholarship played a crucial role in easing the financial burden of pursuing an engineering degree at a leading institute. This allowed Varshitha to focus wholeheartedly on her studies and future career. Consistently scoring superlative grades higher than 8.00 CGPA, she surpassed academic expectations year after year. An academic achiever, she hopes to pursue a Master's degree abroad in the future.

The scholarship provided her with a support system that went well beyond college fees. Regular mentoring calls with her dedicated KKS mentor helped her plan and streamline her study schedules, and prioritise tasks, so she could concentrate on her academic goals. She was a regular at all student engagement sessions conducted by KEF. She learnt to build willpower and mental stamina when facing academic hurdles or personal limitations. She inculcated competencies in communicative English, professional presentation and life skills. Expert interactions through KKS prepared her for job interviews, coaching her on behavioural cues, pleasant demeanour, and appropriate responses to typical interview questions. Articulate, self-assured, academically ahead, Varshitha completed her engineering studies and graduated successfully, marking a transformative moment for her family and community.

An amazing talent, Varshitha channelled timely guidance and expert direction to script an impactful outcome. Varshitha's passion for programming and Artificial Intelligence fuels her dream of becoming a software developer.

Rinshi Kumari Breaches
New Frontiers



Kotak Kanya Scholarship

Rinshi Kumari, Kotak Kanya Scholar and B.Tech. in Electronics and Electrical Engineering from Indian Institute of Technology Guwahati, has secured a laudable placement at leading-edge technology and business services firm, Mindsprint.

Rinshi's family resides in Ghatotand, Jharkhand, where her father works as a supervisor in a private company. He is the sole breadwinner for a family of four. Her mother manages the household, and her younger sister is in school. Rinshi excelled academically throughout her school years and worked with steadfast commitment to maintain the track record of a high achiever. She scored an admirable 93.2% in her 12th Grade CBSE board examinations. After rigorous preparation, she cleared JEE Advanced with a good ranking. This earned her admission to IIT Guwahati, among India's premier engineering institutes, ranked 7th by NIRF in Engineering and accredited with NAAC A.

Rinshi's passion for electrical systems had blossomed during her 12th Grade, motivating her to pursue a technical path with the dream of becoming a web developer. The Kotak Kanya Scholarship provided financial aid at a critical time, freeing her from the burden of educational expenses to be met.

KKS provided a canopy of support through expert mentorship, guiding her on time management, study scheduling, planning and review techniques for academic success. She attended all student engagement sessions. Finishing schools honed her personality and life skills. She was a regular at all mentoring calls. Rinshi, being very shy and introverted, benefited enormously; expert mentoring helped her build confidence, develop her communication skills, and later, crack her job interview. While her dedication and focus drove academic excellence, the Kotak Kanya Scholarship team prepared her for the professional world through industry exposure, personal grooming and training in professional conduct. This put her in the right frame of mind during placement season, ensuring she appeared for job interviews with composure. Her remarkable placement at Mindsprint, a global technology and business solutions firm offering purpose-built AI-led solutions for enterprise operations, marked a significant step towards achieving her professional aspirations.

As she goes from strength to strength, breaching new frontiers, Rinshi is an inspiration to young women everywhere.

Baireddy Navya Harnesses
the Power of Knowledge and
21st Century Skills



Baireddy Navya, Kotak Kanya Scholar and B.Tech. in Civil Engineering from the highly acclaimed Indian Institute of Technology Madras, has secured a prestigious placement at British multinational bank Standard Chartered.

Navya hails from Devarakonda, Telangana. She grew up watching her father tend to their three-acre farmland for a livelihood. Navya's family supported her and her brother's education, the best they could. Understanding the value of education, Navya worked hard to vindicate their faith in her. Her academic journey was marked by exceptional merit. Navya scored an outstanding 98.8% in 12th Grade and secured a JEE Advanced rank of 16,087, gaining entry into IIT Madras, the top-ranked institute for engineering in NIRF 2025. It was a proud moment.

Initially drawn to Civil Engineering owing to her love for mathematics, Navya's interests gradually expanded to include software and data systems. Her curiosity, flexibility, openness to embracing change, boosted her prospects.

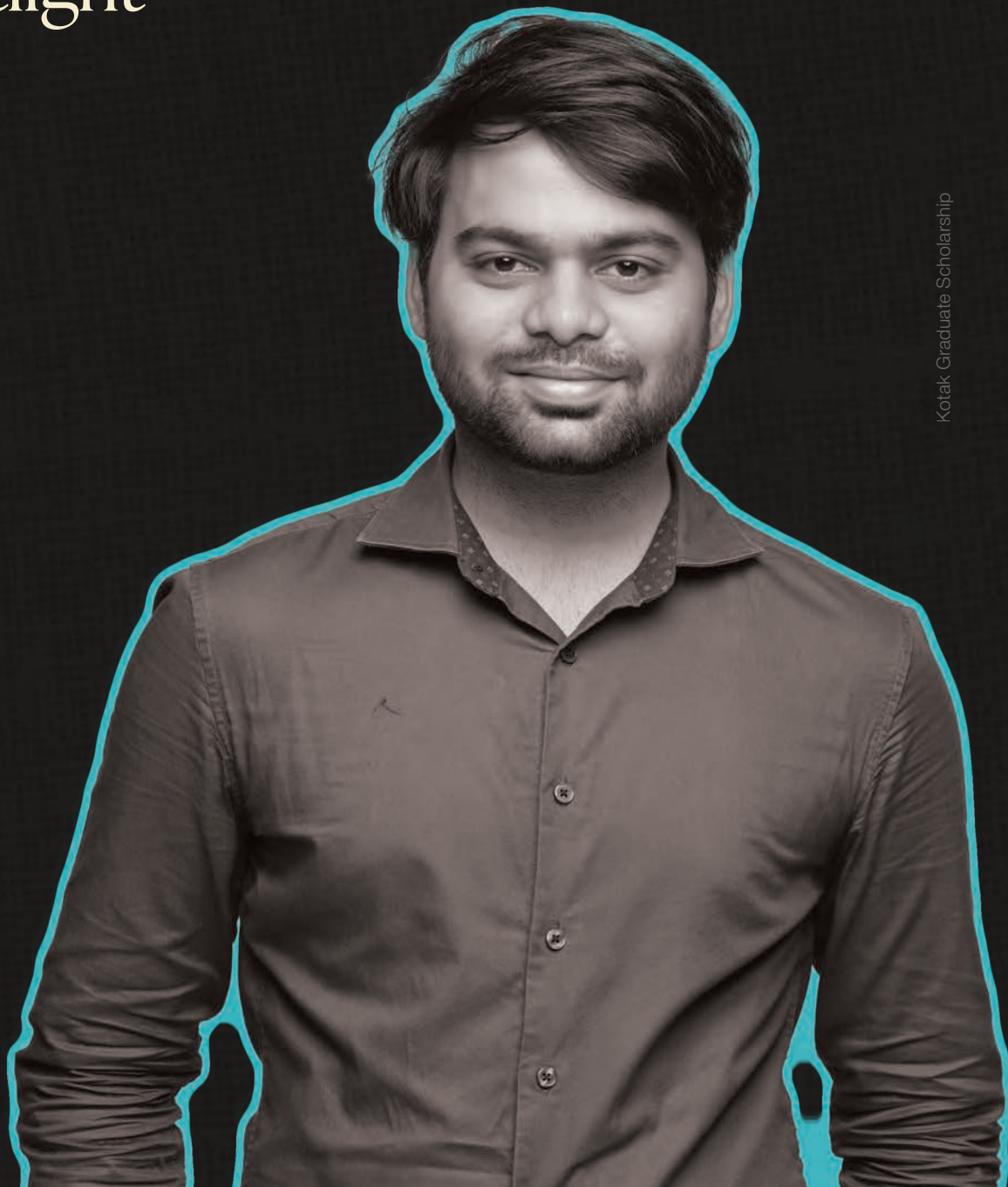
The Kotak Kanya Scholarship played a vital role in supporting Navya's dreams, allowing her to pursue her education without financial stress. It gave her the freedom to concentrate on academics, explore new fields, and shape a future aligned with her evolving aspirations. Skilfully guided by her KKS mentor, Navya crafted a robust study schedule and followed it with discipline. This was especially useful when Navya went through serious health problems. The gap in her studies, stretching over several months, proved to be a major setback to her academic results, and affected her mental and emotional health. Her KKS mentor motivated her to get back on her feet and continue studying with the same rigour. Recovering, she started doing better, eventually achieving a strong 7.21 CGPA. Experts from KKS prepared her for job interviews. She absorbed communication skills, workplace etiquette and life skills, presentation and professional decorum. Her persistent effort paid off. She joined as Data Analyst at Standard Chartered GBS (Global Business Services).

Entering the hallway to a leading global bank in wealth, treasury, corporate and investment banking, Baireddy Navya set a new standard of excellence. Harnessing knowledge, 21st-century skills and opportunity, she paved a path to prosperity and growth.



7,700+ Lives Touched

Taufique Ansari Emerges into the Spotlight



Kotak Graduate Scholarship

From the narrow, bustling lanes of Panvel in Raigad, emerged a young boy with dreams far bigger than the world around him.

Taufique Ansari, Kotak Graduate Scholar, always good at studies, secured an outstanding 91% in SSC and 95% in HSC. He enrolled in the reputed Vivekanand Education Society's Institute of Technology for the B.E. Computer Engineering (Honours in Blockchain) program. Kotak Education Foundation continued supporting him, as it had done during his 11th and 12th grades. The Kotak Graduate Scholarship from KEF provided Taufique with financial assistance, sturdy mentorship and 21st-century skills.

But beneath the impressive academic numbers, was a quiet, thoughtful child fighting battles no one could see. Taufique's mind overflowed with ideas, yet he was full of self-doubt. His voice often trembled when he spoke. He hesitated to express himself. His dedicated KGS mentor looked beyond his silence and saw the potential waiting to be shaped. Gently counselled and guided by his mentor, Taufique started breaking out of his shell and worked with determination to improve his verbal communication and interpersonal skills. Life Skills sessions became a turning point, enhancing his self-awareness, adaptability, people skills and expression, helping him cope with stress in social situations. As Taufique learnt to communicate with clarity and confidence, his talent emerged into the spotlight.

Constantly urged and encouraged by his sister, a working professional who took care of household expenses and supported the family, Taufique concentrated on his studies and scored a superlative CGPA of 9.76. The scholarship team prepared Taufique for the professional world through training in personality development, workplace etiquette, resume building and interview techniques. When Taufique got a Software Engineer internship at Arcon Tech Solutions, he applied himself with humility, dedication and precision.

Soon, his big moment arrived. He joined a reputable American financial services firm, Institutional Shareholder Services India Pvt. Ltd. (ISS), in the role of Junior Analyst in Development Governance Solutions. A well-compensated technology role in a leading provider of corporate governance and investment solutions is a dream come true for Taufique.

This Kotak Graduate Scholar is now all set to make his mark in the world.

12

Rifat Shaikh Dares to Believe in Herself



Kotak Graduate Scholarship

Deloitte.

In a single-room home tucked into the dense, crowded lanes of Chembur, Mumbai, amid limited space to study, household chores and power cuts, a young girl dared to believe in herself. Today, Rifat Shaikh is employed at Deloitte India, the Indian member firm of Deloitte, a leading multinational professional services network, and one of the global “Big Four” accounting firms.

Rifat grew up in an environment where challenges were part of daily life. But her parents instilled in her a quiet conviction that education could open doors no circumstance could close. That conviction became her compass.

Academically brilliant, Rifat scored 80.8% in SSC and 92% in HSC, gaining entry into the Usha Mittal Institute of Technology, SNDT Women’s University. She faced numerous hurdles in college. Her days stretched endlessly. Lectures and labs from 8 am to 5 pm, followed by late-night study sessions, led to enormous fatigue. Schooled in the Hindi medium, she struggled to communicate in English. Classroom discussions felt intimidating, presentations were overwhelming, and comparisons with her fluent peers lowered her morale.

Things began to change when she received the Kotak Graduate Scholarship. For Rifat, it was much more than financial assistance. With strong mentorship, life skills training, and continuous support from KGS, this soft-spoken girl turned into an articulate speaker, presenting ideas, participating in discussions. Reinvigorated with time management strategies imbibed from her KGS mentor, she thrived academically. A core member of the Technical Society of her college for three years, she coordinated events and led teams with flair. Securing a coveted six-month internship at Colgate Global Business, she navigated corporate meetings, professional communication, and real-world responsibilities, igniting her inner strength and leadership capability. Then came the milestone she would have once considered unreachable. Rifat received a placement offer with a good package from Deloitte India as a System Application Product Analyst.

Reflecting on her extraordinary journey, Rifat says, “I once hesitated to speak in English. Today, I’m preparing to speak in meetings at Deloitte. KEF didn’t just support my education, it helped me believe in myself.”

Optimistic and upbeat, Rifat is busy inscribing a new life with confidence.

Sahil Chavan Charts a New Course



Kotak Graduate Scholarship

Sahil Chavan, Kotak Graduate Scholar and B.Com, Actuarial Science from K. J. Somaiya College, was always focussed on his academic goals. Son of a security guard and a homemaker, Sahil drew strength from their continuous encouragement and belief in his abilities. He carved out nearly six hours each day for study, often working late into the quiet night hours. Showing maturity beyond his years, he took up part-time work as a paper checker to ease the financial burden on his family. His ceaseless efforts resulted in remarkable academic feats as he scored 90% in SSC, 88.5% in HSC, and secured third rank in his college.

A resident of Bhandup, Mumbai, he did B.Com, specialising in Actuarial Science at K.J. Somaiya College, and continued to excel. Becoming a Kotak Graduate Scholar (KGS) strengthened his hand. Extending financial assistance for college fees and expenses till graduation, KGS also provided dedicated mentorship, career counselling, expert interactions and work readiness. He had to clear difficult papers in the integrated actuarial course. Sahil's home lacked a quiet study environment. He struggled with time management and communicating in English. Taking support from his KGS mentor, Sahil learnt time management techniques, using timesheets to structure his day-night study schedule. His mentor made home visits, motivating him during setbacks, ensuring he never lost focus. Guided by the KGS team, he used apps and AI tools to improve his English vocabulary and communication skills.

His discipline and perseverance produced results. Alongside a strong CGPI of 8.6, Sahil successfully cleared five tough actuarial papers from the Institute and Faculty of Actuaries (IFoA). He secured a prestigious internship with a good stipend at Zurich Kotak General Insurance - among the youngest and fastest-growing non-life insurance companies. His strong work ethic, commitment and aptitude led to a full-time placement offer to join as Management Trainee with a good package.

Says Sahil:

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

Sandesh Ghule Codes an
Algorithm for Success



Sandesh Ghule, Kotak Graduate Scholar and B.Tech. Computer Engineering from the prestigious Vishwakarma Institute of Technology, Pune, has reached new heights. He has joined as Software Engineer Trainee at Yardi Software India, a leading provider of high-performance software for the real estate industry.

Sandesh comes from a family of four in Pune. His father works long hours as a cab driver, his mother manages the home with care, his younger brother pursues Surface Coating Technology at ICT Mumbai. The family deeply values education. Academically gifted, Sandesh scored 88.6% in SSC and an exceptional 96% in HSC, achievements that opened the doors to the esteemed VIT, Pune. Here, he pursued Computer Engineering. Kotak Education Foundation facilitated his degree studies through the Kotak Graduate Scholarship, meticulously designed to aid his academic performance, holistic development and job readiness. But despite his academic strengths, Sandesh struggled with communication skills and spoken English. This impacted his self-confidence in public or group settings. Time management was a daily struggle. Surrounded by fluent, self-assured peers, Sandesh sometimes wondered if he truly belonged to the competitive world of engineering.

KGS mentoring sessions and regular life skills sessions gave Sandesh direction and shaped a positive mindset. Trained professionals skilfully cultivated fluency in spoken English, helping him articulate his thoughts clearly. His verbal and non-verbal communication improved. He learnt time management strategies, resume-building and professional soft skills; attended mock interviews; completed online certifications. Exhibiting a love of learning and discovery, Sandesh explored Web Development, Data Structures and Algorithms, Object-Oriented Programming, Databases and SQL. Demonstrating strong study discipline, he consistently maintained his academic performance with SGPI ranging between 7.83 and 9.09, and a final CGPA of 8.7. He graduated with flying colours. Years of focussed effort culminated in a superb finish in June 2025 when Sandesh got placed at Yardi Software.

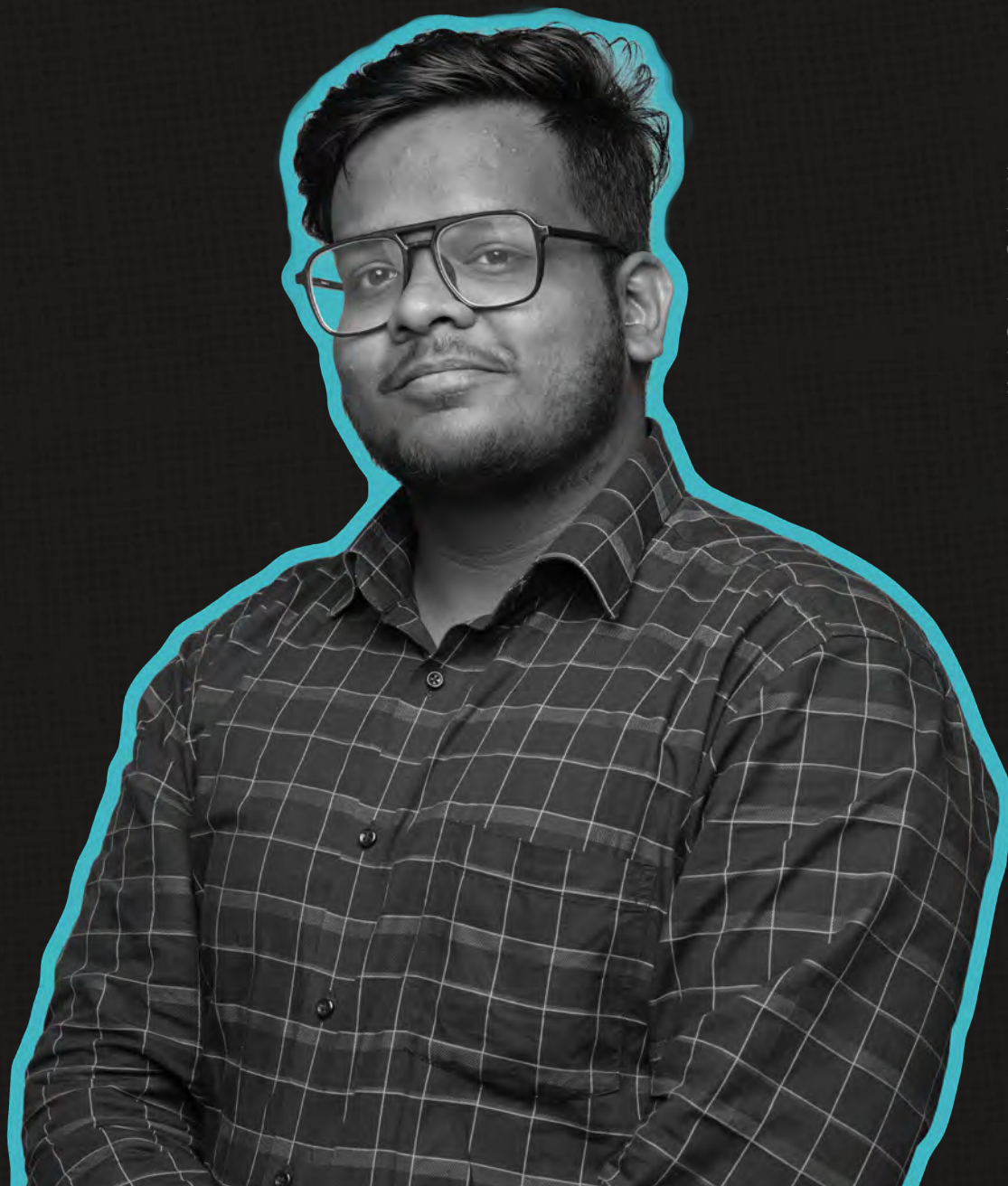
In Sandesh's words:

“KEF helped me not just financially, but in every way that truly matters, from communication to confidence. I am who I am today because someone believed in me and gave me the tools to believe in myself.”

Unleashing his true potential, Sandesh is coding a unique algorithm for success.

15

Samad Shaikh Scripts a Well-Deserved Victory



Kotak Graduate Scholarship

Abdul Samad Shaikh, Kotak Graduate Scholar and B.E. in Information Technology from the well-known Bharati Vidyapeeth College of Engineering, Navi Mumbai, has scripted a victory. He has joined as a software developer at SlashRTC, a leading cloud-based contact centre solutions provider in India.

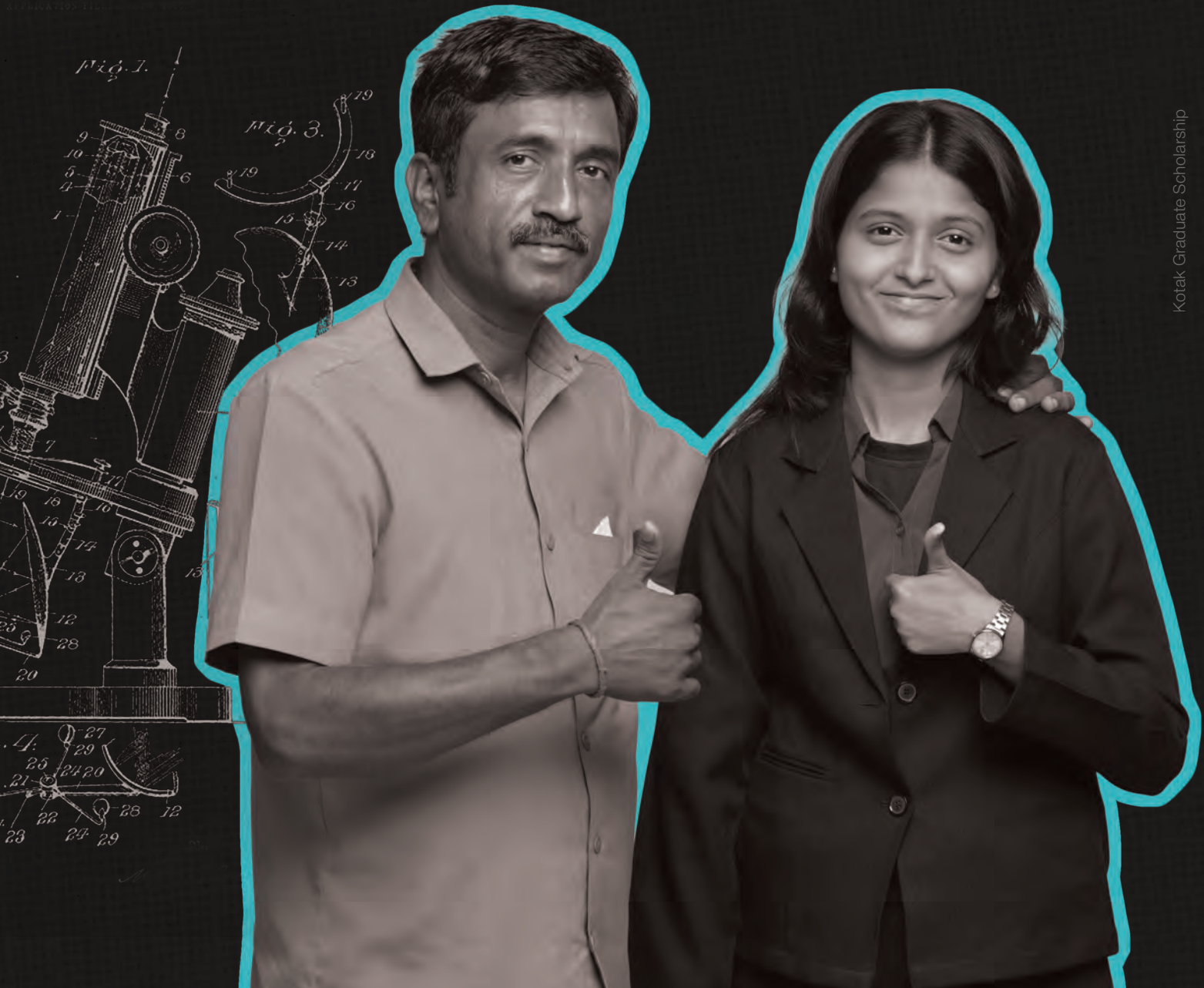
Growing up in the crowded lanes surrounding Ideal Urdu High School, Samad watched his father, a driver, and his mother, a homemaker, sustain the family with caring and patience. His father worked tirelessly, spending long hours on the road. While combating multiple ailments, his mother continued to be the emotional backbone of the family. Their buoyant spirit shaped Samad's sense of responsibility and commitment to studies. Living in a locality where distractions and negative influences were common, Samad stayed focussed and disciplined, and maintained a good academic track record in school.

His connection with the Kotak Education Foundation began early through the Umang Spoken English Program, where he built confidence, fluency and communication skills that became the foundation of his personal and academic growth.

Junior college brought many challenges as Samad juggled college lectures, coaching classes, studies and household duties, managing his time and academic performance. Working relentlessly, he scored 84.2% in SSC and 87.17% in HSC and got admitted to the reputed Bharati Vidyapeeth College of Engineering for a B.E. in Information Technology. Continued support from KEF through the Kotak Graduate Scholarship proved crucial to his academic journey. Steady mentorship and guidance, expert interactions, and valuable training in life skills and job readiness steered Samad towards academic success. He graduated successfully with an impressive 8-pointer CGPA. But Samad faced a setback when he was unable to secure a placement through campus recruitment. Watching his classmates move forward while he continued to face rejection was discouraging, but Samad kept improving his skills and applying for new opportunities, without giving up. He got a breakthrough when he secured a position with good compensation at SlashRTC, a new-gen company providing AI-enabled omnichannel communication for enhanced enterprise efficiency. His family was overjoyed.

An engineering graduate and a software developer, Samad has inscribed his path to success with perseverance and humility.

Karuna Bhosale Strives for Timely Accessible Healthcare



Karuna Bhosale, Kotak Graduate Scholar and B.Pharm from the renowned Principal K. M. Kundnani College of Pharmacy, is readying for the next chapter of a scholarly odyssey. She has secured admission to M.Tech in Biotechnology at the famed NIPER, Ahmedabad.

Residing in Chembur, Mumbai, Karuna grew up with immense clarity of purpose. Her motivation to pursue pharmaceutical sciences was shaped by personal loss - the loss of a family member due to inadequate access to timely healthcare. She made it her mission: “To ensure that others don’t suffer due to lack of timely, affordable medical care.”

Karuna demonstrated academic excellence early on. Scoring 92% in SSC, she earned the Kotak Junior Scholarship (KJS). Personalised mentoring, competitive entrance exam preparation workshops and career counselling from KJS helped her accomplish her goals. She achieved 94% in HSC. Committed to improving healthcare access through science and innovation, she started studying B. Pharmacy at the well-established Principal K. M. Kundnani College of Pharmacy. At this time, she became a recipient of the Kotak Graduate Scholarship (KGS), which aided her through college till graduation.

The 4-year B. Pharm program tested Karuna as she balanced home responsibilities alongside demanding coursework. Motivating her to push her boundaries, KGS supported her with much more than financial assistance. Dedicated mentorship helped her stay on track academically while also building her mental well-being and socioemotional stability. Interactions with industry specialists, life skills training and personality development shaped her decision-making and personal leadership skills.

Attaining high SGPI scores ranging from 7.58 to 8.72, Karuna completed B. Pharm with flying colours. She then prepared for GPAT, among India’s toughest national-level entrance tests for postgraduate pharmacy programs. One-on-one mentoring by her KGS mentor helped Karuna maintain a disciplined study plan with revision, practice, mock tests and peer-learning sessions. She got a good score in GPAT and secured admission to the M.Tech Biotechnology program at NIPER, Ahmedabad (National Institute of Pharmaceutical Education and Research), a premier centre of excellence in teaching and research.

Seeing science and accessible healthcare as the pathway to hope, Karuna is pursuing her mission with single-minded focus.

Rutuja Lokhande Says
Never Give Up



Rutuja Lokhande, Kotak Graduate Scholar and B. Tech in Biomedical Engineering from the esteemed Dr. Babasaheb Ambedkar Technological University, is making her mark as a Biomedical Engineer at medical services provider Yamai Technologies.

Growing up in Bhandup with her parents and a younger sister with special needs, Rutuja understood from a young age that education was her means of lifting her family into a brighter, more secure future. Her resolve translated into achievement. A student of Amarkor Vidyalaya, Rutuja scored 76% in SSC. Securing a scholarship that enabled her to continue studying, she put in rigorous effort to score well in 11th and 12th grades. An exceptional 83% in HSC gained her entry into the well-known Bharat Ratna Indira Gandhi College of Engineering where she pursued a B.Tech in Biomedical Engineering, supported by the Kotak Graduate Scholarship (KGS). Her relationship with Kotak Education Foundation began years earlier. Through the Umang Spoken English Program, encouraged by her Umang facilitator, Rutuja learnt to express herself fearlessly, enhancing her communication skills and boosting confidence. The bond with KEF endured. During the tense and demanding years in engineering, she counted on the expert mentorship provided by KGS. Guided, advised, steered by her dedicated KGS mentor, she retained academic focus, planned study schedules, worked hard and attained high scores. Expert interactions helped her develop 21st-century skills, life skills and work readiness. Rutuja won a prestigious internship at S.L. Raheja Hospital, a Fortis Associate, in Mahim, Mumbai. She demonstrated high technical understanding, professionalism and a compassionate approach. Her stellar performance opened the door to her placement at Yamai Technologies as a Sales and Services Engineer, with a good package.

Watching her younger sister, who was born with visual impairment, navigate life with courage, has been Rutuja's greatest inspiration. "She never lets her disability define her," says Rutuja. "Whenever I feel low, I think of her. She reminds me that giving up is never an option."

Gratitude is a defining thread in Rutuja's journey.

"I am forever grateful to KEF for believing in me and supporting my education. Their guidance, scholarships, and encouragement have made me who I am today."

18

Pratik Nar Conquers Pain to Win the Battle



Kotak Graduate Scholarship

Pratik Shantaram Nar, Kotak Graduate Scholar, has now proudly earned the title of Chartered Accountant, completing one of India's toughest – and most-sought-after - professional courses.

Growing up in the bustling lanes of Bhandup, Pratik watched his father work untiringly at a printing press and his elder brother work as an accountant. His mother's demise when he was in his teens, left a huge void, but he soldiered on, proving his academic credentials time and again - 84% in SSC, then 82.15% in HSC. Becoming a Kotak Graduate Scholar, he studied at the reputed Mulund College of Commerce and graduated, scoring an outstanding 9.25 GPA in TYBCom. During all three stages of his journey to become a Chartered Accountant (CA) – Foundation, Intermediate, Final - Pratik received scholarship support from Kotak Education Foundation. This support played a pivotal role, allowing him to focus entirely on studying without worrying about coaching fees, books or exam costs. Emotionally, it became a source of reassurance during moments of exhaustion or overwhelming pressure as KGS mentors constantly guided and motivated him.

But the CA journey tested Pratik in ways he never imagined. Months of long hours of study sessions led to severe back pain. Doctors advised him to avoid sitting for extended periods – an almost impossible instruction for a CA aspirant. Adding insult to injury, some relatives criticised him for not clearing exams sooner. Their words stung, discouraging him.

But Pratik's father and brother stood beside him, rock-solid pillars of strength, encouraging him, ensuring he never lost sight of his goal.

In his third attempt, Pratik cleared Group 2 but narrowly missed Group 1 by just two subjects. Steady handholding by KGS mentors ensured he persevered despite this setback. He studied again and walked back into the exam hall with renewed determination. In his fourth attempt, he cleared all papers, which officially made him a Chartered Accountant. An aspirational title that was the culmination of years of sacrifice, resilience, and self-belief, overcoming obstacles that would have stopped many in their tracks.

Pratik is now actively seeking professional opportunities, stepping into the next chapter of his career with characteristic grit.

Shreya Kawle's
Charter of Success



Kotak Graduate Scholarship

Shreya Pandurang Kawle, Kotak Graduate Scholar and Chartered Accountant, has fulfilled her dream.

When the going gets tough, the tough simply roll up their sleeves and get going. Born in Mumbai, Shreya was part of a family of six. Her father was a tailor, her mother a homemaker. A brilliant student, she scored an exceptional 92.6% in SSC from Shardashram Vidyamandir and 91.23% in HSC from D. G. Ruparel College. Shreya set her heart on pursuing one of the most demanding professional paths in the country: Chartered Accountancy.

Shreya walked the path with determination, discipline, and the solid support of Kotak Graduate Scholarship. KGS eased the financial burden of classes, books and exam fees. She enrolled in a respected CA coaching institute and committed herself fully to the rigorous process. KGS also provided encouragement, mentorship, and the emotional backing she needed during difficult phases of preparation. She would need the mental strength as her journey became progressively more strenuous.

In spite of her intense study schedule, Shreya actively helped out at home. She took care of her sibling, ailing grandmother and household chores. Whenever doubt or fatigue crept in, she realised the struggle was her greatest motivation to create a better future. Constantly urged by her KGS mentors, and guided in time management and prioritisation strategies, Shreya kept moving forward.

Residing in a small, noisy house, getting even an hour of quiet, uninterrupted study time was a luxury. So, she made the library her second home. Often the first to enter and last to leave, she focussed on her goal. With immense dedication and hard work, she steadily built the blocks of her dream.

Her hard work began to reflect in her milestones. She cleared her CA Foundation in 2018. She cleared CA Intermediate in 2023. And in 2025, she achieved her biggest triumph — clearing the CA Final and earning the prestigious title of Chartered Accountant. First in her community to become a CA and the first CA to emerge from the Kotak Graduate Scholarship program, Shreya carved a path for future scholars to follow.

Shreya's dream is now the dream of many.

20

Coding His Dreams into Reality - *Swasthik Nayak*



Kotak Junior Scholarship

Swasthik Nayak, a brilliant and determined student with a strong academic record throughout school, scored 96% in SSC. Supported by Kotak Junior Scholarship (KJS), he dreamt big and worked hard throughout his 11th and 12th grades. He wanted to be a software engineer and was ready to give it his all.

Though he was focussed on cracking the JEE entrance exam, his results kept fluctuating initially. Despite his efforts, his class scores showed no improvement. He approached his KJS mentor, who became a guiding force. Assessing Swasthik's needs, his mentor suggested he shift away from traditional study methods and attempt mock tests to analyse his mistakes and unanswered questions. This technique would help him identify learning gaps and strengthen conceptual understanding.

Swasthik began solving mock papers a day before his tests, carefully reviewing the solutions and revisiting weaker areas. The process of analysing his mistakes from these mock tests helped him identify and address areas of improvement. His mentor taught him not just how to study, but also how to learn - how to approach problems differently and keep improving. This shaped his approach to learning, gave him direction and taught him academic discipline. Adopting this “practice–analyse–improve” method wholeheartedly, Swasthik created a systematic framework to enhance his academic performance. His KJS mentor also assisted him with time management and developing study schedules. Motivated, goal-oriented and spurred on by his mentor, Swasthik left no stone unturned and worked relentlessly. His scores climbed steadily and his confidence soared.

His dedication and ceaseless effort yielded outstanding results. He cleared the JEE Session 1 exam with an astounding 99.61 percentile score. He secured a commendable All India Rank of 8,675 while also scoring the highest among the KJS 750 Batch, earning his place among the brightest young achievers of the scholarship program. His family was overjoyed. The moment of triumph arrived when he got admission to the reputed Indian Institute of Technology Kanpur for B.Tech in Materials Science and Engineering.

Swasthik's dreams now have wings. As a proud IITian, Swasthik is busy coding his dreams into reality.

When Education meets
Resilience, a Phoenix rises.



21

Vivek Patel Distinguishes Himself

NATIONAL INSTITUTE OF TECHNOLOGY AGARTTA

Kotak Junior Scholarship



From the narrow lanes of Mankhurd in Mumbai, Kotak Junior Scholar Vivek Patel charted a path of excellence to the corridors of higher learning.

When Vivek decided he wanted to become a software engineer and gain admission to one of India's leading engineering institutes, he prepared for the Joint Entrance Examination (JEE) with remarkable focus. Using a well-known online learning platform, Physics Wallah, as his primary study aid, he structured a detailed, methodical routine with conceptual clarity and disciplined revision. His KJS mentor refined Vivek's innate discipline into a well-rounded strategy for success in JEE and 12th Grade. A month before JEE Mains (Session 1), Vivek was fatigued, anxious and fearful of underperforming. Meeting him at this critical juncture, his KJS mentor advised him to focus on Daily Practice Papers (DPPs), revise only high-yield topics and prepare for Board exams through answer-writing practice rather than rote study. The calm guidance reassured Vivek, helping him regain his composure and confidence.

Vivek achieved an impressive 91.5% in HSC and a 98.23 percentile score in JEE Mains, placing him among the top 1% of engineering aspirants in the country. He secured admission to the esteemed National Institute of Technology Agartala in his preferred stream, Computer Science and Engineering, making his family, mentor and community immensely proud.

Vivek, however, was disheartened. His dream had always been the IITs. He neither understood the scale of his accomplishment nor his own potential. His KJS mentor then talked to him at length. That conversation became a turning point.

"You are among the top 1% of India's brightest students," said his mentor. "Your success is not defined by a single exam but by the discipline, drive and brilliance you bring to everything you do." His mentor's assertion that Vivek's inherent traits of hard work, dedication and responsibility would drive success, and the inspiring speech from KEF's CEO in his address to the toppers of the KJS 2023 cohort, restored Vivek's self-belief.

Getting a deeper understanding of his capabilities and what he had achieved, energised by his mentor's wisdom, Vivek set out to study engineering at one of the finest institutions in the country.

Ridah Patwegar

Dedicates Herself to Health
and Healing



Ridah Patwegar grew up in Navi Mumbai, dreaming of wearing the white coat of a doctor, dedicating her life to healing people and contributing to the betterment of her community.

Working tirelessly, her father, a clerk in a private office, and her mother, a homemaker, managed household expenses with prudence while always placing emphasis on education. Ridah worked hard, achieved excellent scores in SSC and, to the pride and joy of her parents, qualified for the Kotak Junior Scholarship. Her next goal was acing the NEET examination, one of India's toughest medical entrance tests. Preparing for NEET would require consistently high academic performance and the emotional strength to handle unrelenting pressure.

Ridah attended special entrance tests, academic sessions and student engagement sessions conducted by the KJS team. Recognising the spark within her, Ridah's KJS mentor encouraged her to pursue her ambitions. Understanding Ridah's unique learning style and giving her impetus, her mentor created a personalised study plan, aligning preparation with achievable milestones and weekly goals. Their mentoring sessions were not bound by formal schedules, often extending for hours, especially when Ridah was anxious about her progress or struggling with low test scores. Her mentor patiently clarified doubts, tracked performance and helped her plan revision cycles. Most importantly, she taught Ridah to believe in herself - to see every setback as a lesson, not a limitation. Through motivational stories of other young women who had overcome similar challenges to pursue medicine, the mentor strengthened Ridah's conviction that her dream was achievable.

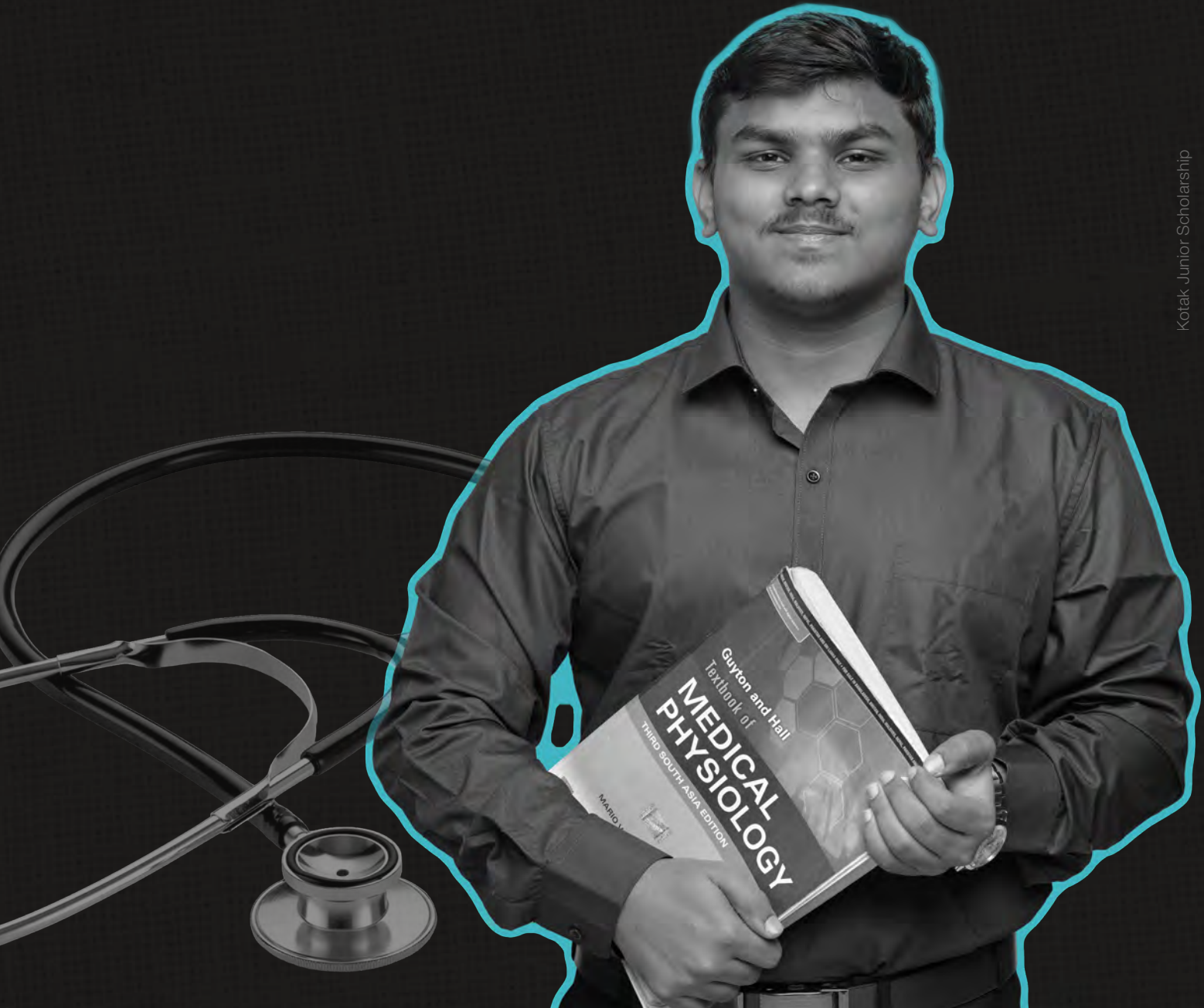
Ridah strengthened her conceptual clarity, managed her study hours and maintained composure under pressure - skills that went beyond academics and built resilience. Beyond financial aid, the scholarship's mentorship gave Ridah timely guidance and direction, channelling her strong academic abilities, her diligence and resolve towards achieving desired results.

Ridah scored a spectacular 99.30 percentile score in NEET, achieving an All India Rank (AIR) of 15,072 and a Category Rank of 6,597 - an extraordinary milestone that placed her among the country's most promising medical aspirants.

Endorsing her KJS mentor's belief in her, Ridah is now on the path to fulfilling her dream.

Hatif Khan's Voyage to the World of Medicine

Kotak Junior Scholarship



Growing up in Nagpada, Mumbai, Hatif Khan dreamt of becoming a doctor since childhood. Fascinated by the complexities of the human body and the profound impact of medical professionals, Hatif nurtured this aspiration with unwavering passion and focus. His strong academic foundation was reflected in an impressive 86.5% score in HSC, qualifying him for the Kotak Junior Scholarship. He prepared for the long haul, knowing that the road to medical school in India is fiercely competitive, demanding not just knowledge but strategic preparation and resilience.

Demonstrating remarkable dedication, Hatif secured an outstanding 99.8 percentile in the MHT-CET PCB examinations and an exceptional 98.5 percentile score in NEET, with an All India Rank of 32,258 and Category Rank of 3,873. These numbers, in a country with millions of aspirants, were testament to his mastery and perseverance.

Hatif's voyage to the world of medicine was far from easy. He devoted countless hours to studying, solving practice papers, and revising challenging concepts. Despite moments of fatigue, his vision of donning the white coat and serving humanity fuelled his relentless pursuit. Integral to his success were the dedicated mentorship and guidance he received from the scholarship team. For Kotak Junior Scholar Hatif, already academically strong, preparing for a competitive exam was very stressful and an often lonely journey within his community. He made it his focus area vis-a-vis studying for 12th Board exams.

His KJS mentors played a crucial role in balancing entrance exam preparations with strong groundwork for HSC. They helped him develop disciplined time management skills, prioritise his study topics and balance hard work with smart strategies. Through regular mock tests and detailed performance reviews, he refined his speed and accuracy. Beyond academics, his mentors provided crucial emotional support, uplifting him during moments of doubt, reinforcing his self-belief and boosting his confidence. Overcoming his anxieties, he worked ceaselessly and achieved exceptional scores, successfully stepping through the turnstile of HSC and competitive entrance exams.

Today, Hatif is well on his way to fulfilling his dream of becoming a doctor.

Uday Pawar's
Extraordinary Feat



Kotak Junior Scholarship

Bright and ambitious, Uday Pawar from Kandivali in Mumbai has always dreamt of becoming a doctor. His father works as a driver and his mother is a homemaker. Uday, a quiet, introverted child with a small, close-knit circle of friends, was an enthusiastic learner who studied with love and dedication even in his free time.

An academic achiever, he surpassed expectations in SSC, becoming the recipient of the Kotak Junior Scholarship for 11th and 12th grade studies, securing financial assistance, expert mentorship and academic support.

In his 11th grade, Uday began preparing rigorously for NEET, among India's toughest medical entrance tests. His curiosity and love of challenges led him to take on the JEE (Mains), a highly competitive entrance exam for engineering studies. This was an unusual decision. Balancing the preparation for two vastly different exams alongside his 12th Board studies was overwhelming. Upon discussing this with his KJS mentor, Uday was advised to focus on a single goal and channel all his efforts there. Yet, with firm resolve, Uday decided to take both entrance exams – for medical and engineering studies. He approached his mentor for guidance on preparing for these exams while keeping his Board preparations on track through regular classes.

His KJS mentor designed a disciplined and well-structured timetable, carefully tailored to the demanding nature of his goals. Uday's schedule was watertight on several fronts. Nonetheless, he followed this schedule consistently, assessing his progress periodically through mock tests and analysing his performance meticulously. He worked uncompromisingly, day and night, to achieve his mission.

Astonishing everyone, Uday cleared both JEE Mains and NEET - an extraordinary feat. He secured an outstanding 98.85 percentile in JEE Mains (Session 1) and an impressive 98.24 percentile in NEET, with an All India Rank of 38,766 and a Category Rank of 14,733. His discipline, determination and academic excellence paved the way for higher studies in his preferred stream at a premier institute.

Eventually, he chose to pursue medicine and fulfil his childhood dream of becoming a doctor. Embarking on his journey of higher studies, Uday is surging ahead with the same focus and grit.

25

Ezah Ansari Lights the Way with Perseverance and Drive



Kotak Junior Scholarship

On the outskirts of Mumbai lies Bhiwandi, a town better known for its textiles and powerlooms than its classrooms. From its hustle and bustle came Kotak Junior Scholar Ezah Ansari, a bright young mind who aspired to become a Chartered Accountant. Encouraged by her family, continually supported by Kotak Junior Scholarship through financial assistance, mentorship and holistic guidance, Ezah lit the way for many like her, with her perseverance and drive.

Ezah was a focussed and determined learner. Her academic record speaks volumes: a stellar 94.5% in HSC, securing second rank in her college and among the top achievers of her Kotak Junior Scholarship cohort. And just ten days after her board results, she appeared for the CA Foundation examination – clearing it in her first attempt with an impressive score of 240.

Ezah's journey of diligence and determination began early. In Class 11, she surprised her KJS mentor by requesting academic sessions for Class 12 topics. It was soon discovered that Ezah had already completed her Class 11 syllabus independently – an extraordinary display of self-motivation. And by December of the same year as her Class 11, she completed her Class 12 syllabus. Her unwavering focus became the cornerstone of her success.

However, pushing herself beyond limits, she battled severe sinus problems, largely triggered by stress. In Class 12, her persistent ill health often disrupted her study schedule. On difficult days, Ezah's found her self-belief wavering, her confidence faltering. Her KJS mentor helped her find balance – manage her time, rest when necessary, set realistic goals, tackle one subject at a time. Meeting Ezah, the mentor found her deeply anxious that she might have no future at all if she did not become a CA. Reassuring her, the mentor advised her on a range of career choices open to her and eased her stress. Guiding her not just academically but emotionally, her mentor helped her navigate her challenges with confidence.

Says Ezah - “My mentor helped me realise that I was capable of more than I ever thought possible.”

She is now preparing for the CA Intermediate Examination with the same focus and resolve.

Harsh Paikrao Steers towards
a Brighter Horizon



Kotak Junior Scholarship

Harsh Paikrao is a resident of Koparkhairane, Navi Mumbai. His father works as an electrician, his mother is a homemaker. Academically, Harsh was always an above-average student, but his dream of becoming a doctor remained just that—a distant hope without the motivation to fully pursue it.

Harsh's excellent scores in SSC qualified him for the Kotak Junior Scholarship. Through the program, he connected with a mentor who recognised his untapped potential and helped him understand medicine as more than a career, and as a responsibility to serve society. Stories of doctors who had not only achieved professional excellence but also transformed lives ignited a new passion in Harsh's mind. He discovered a new motive to study, a sense of purpose.

With renewed willpower, Harsh embraced the challenge of cracking the intensely competitive and comprehensive NEET exam. Its vast syllabus requires students to have mastery over subjects, practise mock tests, and manage time pressures. It was a demanding exercise with doubts and setbacks. But the steadfast support of his KJS mentor built his confidence. Harsh sincerely attended all mentoring calls for two years. He learnt to view mistakes as part of the learning process, building resilience and growing stronger. Throughout the year, his KJS mentor closely monitored his progress, counselling him, nudging him in the right direction, extending mentoring calls well beyond office hours to ensure Harsh received support when he needed it most. This personalised mentorship was key to his growth.

In addition to tests in his classes, he participated in KEF's entrance exam sessions and practice tests to hone his preparation. He saw every academic initiative by KGS as an opportunity to further his progress. Timely guidance by his mentor and relentless hard work made excellence a habit.

The results speak volumes - Harsh scored an outstanding 98.68 percentile in NEET, securing an All India Rank of 28,571 and a Category Rank of 620. A first-generation learner and academic achiever, Harsh set an example in his community.

Today, Harsh is well on his way to realising his dream of becoming a doctor, inspiring others with his keen enthusiasm and commitment.

27

Shubham Chikane
Onward and Upward

Kotak Junior Scholarship



Residing in the locality of Turbhe in Navi Mumbai, Kotak Junior Scholar Shubham Chikane is a talented child. From his early years, Shubham displayed a deep curiosity for knowledge and a clear commitment to academics. His parents gave priority to education and created a supportive home environment. Whether it was tackling challenging math problems or exploring complex science theories, he embraced every challenge with enthusiasm and determination, staying academically ahead. His thirst for learning extended well beyond the classroom and he became an all-rounder, actively seeking workshops, competitions, and online courses to sharpen his skills and broaden his horizons.

Shubham took on the rigorous Chartered Accountancy (CA) Foundation course alongside his 12th Grade studies. This path demanded intense focus, discipline and excellent time management. Shubham was paired with a dedicated KJS mentor who helped craft a study schedule balancing his school curriculum and CA preparation. Initially, Shubham found the new schedule extremely challenging and struggled to keep up. His mentor advised him to approach the routine with patience and a positive mindset. Following the timetable diligently, Shubham built consistency, attained good scores, shared regular progress reports with his mentor. Monthly check-ins became a source of motivation and guidance, with his mentor helping him navigate hurdles and fine-tune his study strategies.

In his KJS mentor's student group, Shubham, always sincere and helpful, assisted other students academically. Solution-oriented, he would propose academic solutions to his mentor. Dynamic in his attitude, he participated earnestly in multiple Exposure Visits organised by KJS. He harboured an empathetic worldview with a commitment to development at the centre of it. His aspirations were ever-growing, ever-evolving. Demonstrating leadership qualities, he was the first student to aspire for a policy-making career in the domain of economics.

His hard work and academic focus paid off when he cleared the CA Foundation exam in his very first attempt with an impressive score of 220 marks. Simultaneously, he scored an outstanding 92% in his 12th Board exams, proving his ability to balance multiple academic goals successfully.

A keen learner, versatile, driven, Shubham is headed onward and upward.

Soham Kharatmol Soars High



Soham Kharatmol showed promise from a young age. Exhibiting a passion for learning, Soham was an academic achiever throughout school. He scored an outstanding 96% in his SSC exams. Receiving the Kotak Junior Scholarship, he concentrated on his studies, taking the help of KJS for not just financial aid, but also mentorship and valuable academic guidance.

Motivated by a clear goal to become a computer engineer, Soham chose the Science stream for his higher secondary education. At the start of his JEE preparation, Soham lacked a defined study plan. Recognising this, his mentors under the Kotak Junior Scholarship program helped him craft an effective and manageable schedule that balanced his 12th Board preparation and competitive entrance exam studies. He engaged wholeheartedly in academic sessions covering Physics, Chemistry and Mathematics, along with online and offline preparatory classes. He excelled in 11th grade, securing 89%.

In addition to academic pursuits, Soham had varied interests. Blossoming under the umbrella of support provided by KJS, he worked on improving his language fluency and communication skills. He also participated actively in student engagement activities organised by KJS, enhancing his 21st-century skills.

From a JEE standpoint, Soham's KJS mentors emphasised the importance of speed and accuracy, encouraging him to regularly attempt mock tests and moderation sessions. Their constant feedback and emotional support helped him navigate a punishing study schedule, moments of self-doubt and the balancing act between preparing for JEE and preparing for HSC.

Demonstrating remarkable consistency in his academic performance, Soham achieved a commendable 84.5% in 12th grade. Soham also cleared both JEE Mains and JEE Advanced, achieving an impressive category rank of 1,730 - a true milestone reflecting his hard work and potential. A stellar 99 percentile score in the MHT-CET capped his superlative performance, earning him admission to the prestigious Veermata Jijabai Technological Institute (VJTI).

Today, Soham is steadily progressing towards his dream of becoming a successful computer engineer. Studying at one of India's most reputed colleges, he is ready to contribute meaningfully to the world of technology.

Atharva Karanjkar

Holds Court with Planning,
Precision, Focus



Kotak Junior Scholarship

Kotak Junior Scholar and a disciplined, determined learner, Atharva Karanjkar found his guiding light within his own home. Coming from a family which deeply valued education, Atharva was guided by his father, a clerk at a law firm, who dreamt of seeing his son become a lawyer.

Balancing rigorous 12th board studies alongside preparation for competitive entrance exams like the Common Law Admission Test (CLAT) is never easy. Atharva's challenge was further amplified by the CLAT exam schedule, slated for December - coinciding with the crucial period of board prelims preparation, Board practical exams, and assignment submissions. Unlike other entrance tests, CLAT allowed no space for an aspirant to prepare after the board exams, making strategic preparation an essential prerogative. For this reason, most students who aspire to get into the NLUs - National Law Universities, the premier institutions for legal education in India - opt for a drop.

Board exams were slated for February. Stressed, recognising the enormity of the challenge, Atharva sought the guidance of his KJS mentor. Together, they meticulously planned and crafted a timetable that allowed Atharva to complete 80% of his board syllabus by September, leaving October and November to focus intensively on CLAT preparation. Atharva applied himself with diligence and single-minded attention and followed his mentor's plan. With careful scheduling, disciplined study hours, and constant monitoring of progress, Atharva stayed on track, managing his academic commitments with precision and focus.

His relentless focus and dedicated efforts led to splendid results. Atharva cleared the CLAT exam with an All India Rank of 4,273 and a Category Rank of 497, earning a coveted place at Maharashtra National Law University, Mumbai. After the exam, he returned to his board studies with renewed concentration, completing his remaining syllabus by the end of December that year. Continuously handheld, guided and supported by his KJS mentor, he excelled in his HSC Board examinations too. Once again proving his credentials as a scholar with a stellar academic record, he scored a praiseworthy 87.2% in HSC.

Steadily journeying towards becoming a lawyer and fulfilling his potential, Atharva is preparing to turn aspiration into accomplishment.

30

Ramesh Raj is a Shining
Beacon of Hope



Kotak Shiksha Nidhi

Ramesh Raj, Kotak Shiksha Nidhi Scholar and MBBS from the well-known Hassan Institute of Medical Sciences, Karnataka, has fulfilled his dream of becoming a doctor. His diligence and determination have made him a beacon of hope and a guiding light for many.

Ramesh belongs to Nagalakere, Ballari, Karnataka. The untimely demise of his father during the COVID-19 pandemic led to much hardship for the family. Despite the tragic loss, his mother, who worked hard to support the family, and his sister, a collegian, solidly supported him and became his pillars of strength. Encouraged by them, Ramesh stayed steadfast in his pursuit of academic excellence and service to humanity.

Always a brilliant student, Ramesh secured a phenomenal 96% in SSLC from Shri Vishweshwaraiah High School and 81% in PUC from Bellary Independent PU College. His passion for medicine led him to do his MBBS. Financial constraints, however, loomed large. Just when continuing his education seemed uncertain, Kotak Shiksha Nidhi became his lifeline.

In Ramesh's words:

“As soon as I received the scholarship, I was immensely happy to pay my college fees, hostel fees, books and medical equipment expenses. My family is extremely grateful, and I will never forget Kotak Education Foundation for helping me at my lowest point.”

Through KSN, Ramesh also received mentorship that built his emotional strength and fortitude. Reinvigorated, he focussed on his studies. Said Ramesh, “To achieve our goals, we must work hard and smart. I will make sure that this program reaches as many deserving students as possible, just as it reached me.”

KSN played a pivotal role in his all-round development. Participating in mental well-being sessions boosted his confidence. KSN enabled subscription to Marrow, an important learning platform for medical students, for additional skill development. He even found the courage to revive his passion for dance, which once brought him joy.

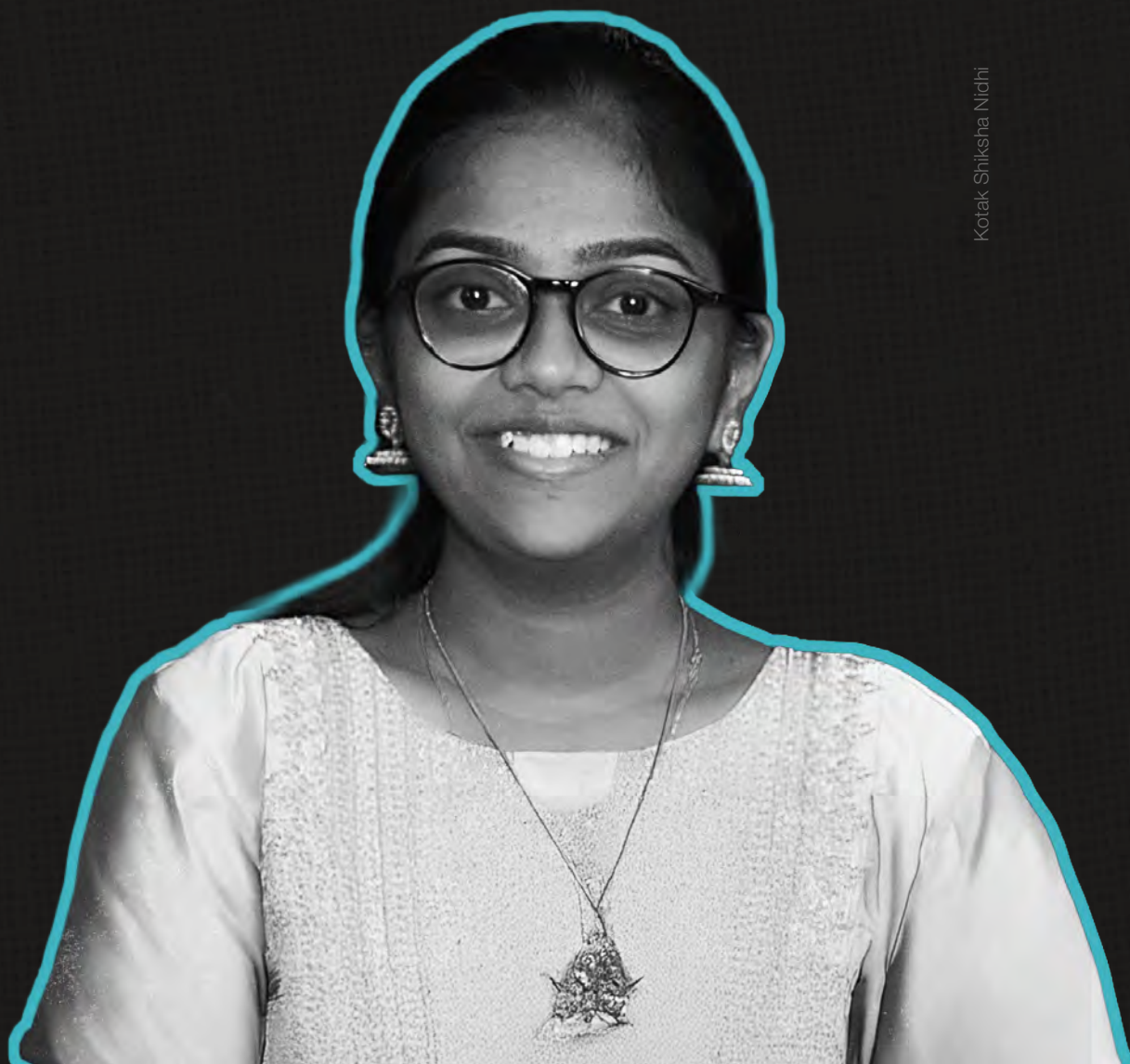
His top-notch academic performance ensured a well-deserved MBBS degree and much admiration from his community. Deeply influenced by his late father's resilience and his own life experiences, Ramesh aspires to specialise as a surgeon, serve the poor and needy with compassion and give back to society.

31

Making Excellence a Habit

Kavya's Way

Kotak Shiksha Nidhi



Kavya S, Kotak Shiksha Nidhi Scholar and B.Tech. in Engineering from the renowned National Institute of Engineering, Mysore, has made excellence a habit. She summited a new pinnacle when she secured a role with J.P. Morgan, one of the world's leading financial corporations.

Kavya's story is intertwined with the thoughtful, timely Kotak Shiksha Nidhi initiative, which helps students who lost a parent during the COVID-19 pandemic. Not just financial assistance, KSN provides counselling for socioemotional wellness and builds mental health, helping students cope with the immense loss and focus on their academics, shaping a bright future.

Kavya S is living proof of this. A talented and meritorious student, before the COVID-19 pandemic, she was bubbling with energy. She excelled as a district-level athlete in the 100-metre sprint and kho kho, won poetry and essay writing contests conducted by the Government of Karnataka, and quizzes held by renowned institutions like the Ramakrishna Mission. She also captured the top spot in photography and storytelling competitions.

Yet life has its twists and turns. When her father passed away during the pandemic, her mother had no idea how to support her, her brother, and their grandmother. Kotak Shiksha Nidhi stepped in to support Kavya's engineering studies. Urged and encouraged by her Kotak Shiksha Nidhi mentors, Kavya worked hard to excel. Through her grief and pain, she always had a guiding hand, which reflected in her consistently high academic performance. She secured a coveted 6-month internship with the prestigious American multinational finance corporation J. P. Morgan. Garnering much appreciation for her work there, she received a Pre-Placement Offer for a Software Developer Engineer role.

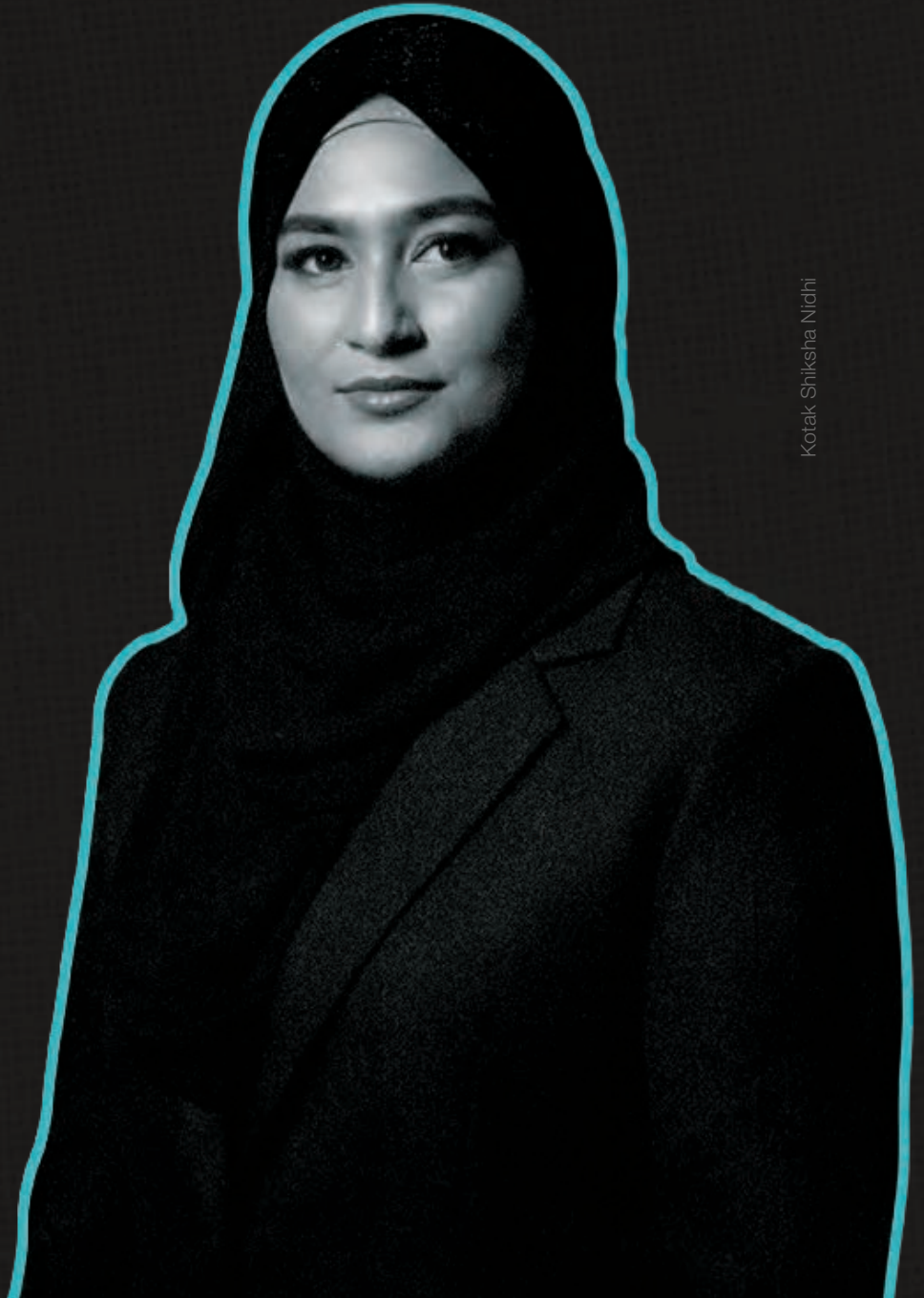
An indomitable spirit, Kavya graduated in 2025 with an astounding overall CGPA of 9.3. Kavya is now working full-time with J.P. Morgan. Following in her footsteps, her brother, Karthik, became one more meritorious recipient of support from KSN, studying Computer Engineering at JSS Science and Technology University in Mysore. Kavya's mother credits her children's academic success to KSN and the KEF team for their constant and meaningful support.

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



A Phoenix rises from
fire, a Scholar rises
through opportunity

Madeeha Kulsum Advocates
Education



Kotak Shiksha Nidhi

Kotak Shiksha Nidhi Scholar Madeeha Kulsum has carved an inspiring journey. Successfully completing her B.A. LL.B. (Integrated) from the reputed St. Joseph's College of Law, Bengaluru, Karnataka, Madeeha now works as a Junior Associate at the law firm Just Law Associates.

Growing up in Bengaluru with three siblings, Madeeha faced immense challenges when her father, the family's sole breadwinner, passed away during the COVID-19 pandemic. With educational expenses mounting and no steady source of income, her dream of becoming a lawyer seemed out of reach.

At this critical juncture in her life, she got a reprieve when she discovered the Kotak Shiksha Nidhi scholarship through the Buddy4Study portal. Empowered by the financial assistance and motivated by the mentorship support, Madeeha concentrated fully on her academic performance, demonstrating commitment at every step.

Engaging with her regularly, the KSN team counselled her, strengthened her emotionally, helped her cope with her loss. They also encouraged her to discover fresh meaning and purpose through social work. So Madeeha volunteered with an NGO during the pandemic, assisting affected families and coordinating relief efforts. Encouraged by the support she received, she also began participating in pro bono legal initiatives, helping those who could not afford to pay for legal assistance and spreading awareness about their rights.

Overcoming multiple personal and academic challenges, Madeeha completed her law degree with distinction – a momentous occasion.

Says Madeeha:

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

Adept at legal reasoning, committed to justice, and passionate about empowering others, Madeeha now channels her skills and knowledge towards making a positive impact in society.

Vishwas Fulfils His True Potential

Kotak Shiksha Nidhi



G. Vishwas, Kotak Shiksha Nidhi Scholar and B. Tech Computer Science from NITK Surathkal, one of India's top engineering institutions, is establishing new benchmarks of success. He has joined the well-known American cloud networking firm Arista Networks as a Software Engineer, making his family proud.

Schooled in Bengaluru, Karnataka, Vishwas was an outstanding student, sincere, resolute, results-oriented. Accomplishing record highs, he scored a terrific 97% in his ICSE 10th Grade and an impressive 95.6% in CBSE 12th Grade. His spectacular performance in competitive entrance examinations, with a rank of 137 in KCET (Karnataka Common Entrance Test) and 1,687 in JEE Mains, gained him entry into the prestigious, highly ranked National Institute of Technology Karnataka, Surathkal.

However, his higher education was nearly derailed by a virus that caused devastation across the world. In 2021, the COVID-19 pandemic brought immense suffering and misfortune when Vishwas lost his mother. The family faced significant financial pressure and struggled with debts. Despite their loss and distress, his father, who runs a provision store, and his elder brother, an engineer, encouraged Vishwas to study further as they deeply valued education. During this critical period, Kotak Shiksha Nidhi made a difference.

Providing crucial financial support for his engineering studies, KSN guided and supported him with mental health sessions that helped him cope with grief and anxiety. The emotional strain could have affected his studies and results. But with the continuous encouragement and advice of his KSN mentors steadying him, and their untiring academic support channelling his energies in the right direction, Vishwas unleashed his true potential. Enthusiastic, determined, he maintained a praiseworthy CGPA of 9.0 and above, throughout his college years. Vishwas also gained practical experience through a 10-week internship at Graphene AI as an Automation Engineer and honed his technical and interpersonal skills.

His consistent academic performance and dedication led to a remunerative placement at California-headquartered multinational Arista Networks, giving new direction to him and his family, changing their lives for the better.

Inspired by KSN's support during his time of need, Vishwas plans to give back to his community by mentoring and financially supporting students like himself.

Ishika Symbolises Perseverance and Power



Kotak Shiksha Nidhi

From a conservative neighbourhood in interior Muktsar, a district in Punjab, emerges the inspiring story of Ishika, a bright Grade 10 student at Aryan Public School. Life took a painful turn when she lost her father, who worked at Reliance Petroleum Company and was the family's sole breadwinner, during the COVID-19 pandemic. His passing left the family shattered. Her mother, who worked as a cook, was uncertain about continuing the education of her three daughters.

A colleague from Ishika's father's office introduced her to the Kotak Shiksha Nidhi program, offering a ray of hope. Enabling continuity of school and college education of students impacted by the tragic loss of a parent due to COVID-19, Kotak Shiksha Nidhi provides financial assistance, promotes socioemotional well-being and builds mental strength.

Since 2022, Ishika and her younger sisters, Sanjana, studying in Grade 8 and Geet, in Grade 4, have been proud beneficiaries of KSN. With this support, their mother could ensure uninterrupted education for all three daughters.

An excellent student, Ishika utilised this opportunity well and worked with dedication and grit. She scored 79.23% in Grade 9 and has continued to excel academically.

A lively child, versatile and proactive, she racks up achievements that extend far beyond the classroom. A yellow belt holder in karate, Ishika won a bronze medal in inter-school competitions and secured third place in the North India Karate Championship (12-year category). Her creative streak shines through her involvement in various co-curricular activities. She secured second place in an essay writing competition, won accolades in singing and earned recognition for her contributions to school cultural events. Juggling several hobbies, she participates in rangoli, mehndi and art contests.

Ishika has become a source of pride for her school and an inspiration for her peers. With continued guidance, encouragement and support from the Kotak Shiksha Nidhi team, Ishika tackles academic challenges with strong self-belief and a positive Can-Do mindset.

Now at the crux of pursuing college education, this talented scholar is bursting with confidence, energetic and upbeat. She aspires to build a career in the banking sector, bringing financial stability to her family.

