

PHOENIX 2.0

20 STORIES OF EXCELLENCE

*Stories of extraordinary courage,
grit and determination*



KOTAK EDUCATION FOUNDATION

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

1. Holistic interventions with children and educators in school,
2. Equitable scholarships for higher studies, and
3. Vocational education and skills training for livelihood.

Strengthening school leadership and teacher capacity building, creating a digital ecosystem and learning environment in schools, equipping middle school students with confidence and skills of communicative English, upskilling teachers to provide Foundational Literacy & Numeracy skills, and supporting districts in building and running Model Schools – these are key interventions run by KEF in Maharashtra and partially in Gujarat. KEF launched Kotak Kanya Scholarship in 2021 to offer financial and academic support to meritorious girl students for the pursuit of higher education from all across India. Kotak Junior Scholarship supports meritorious students from the Mumbai Metropolitan Region for pursuing 11th and 12th Standard. KEF's Unnati project upskills unemployed youth from economically weaker sections of society and coaches them in the basics of IT and spoken English, life skills and personality development. It ensures placements for all eligible participants so they can stride with confidence into any professional sphere.

KEF is now at the cusp of change as it prepares for the next chapter in its journey toward empowering the youth with quality education and livelihood. Armed with its vast experience and expertise, the organization now aims to scale its depth as well as the breadth of its reach. KEF's philosophy is evolving from a 'school as a unit' to working toward district/state level education transformation. As KEF expands its ambit, it will help drive systemic reform and state education transformation to create long-term Impact at Scale.

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

ABOUT THE SCHOLARSHIP PROGRAM

The Scholarship Project supports continuity in education for meritorious students from Class 11 until Graduation from underserved communities by offering scholarship, academic support and life skills support thereby helping families to rise above poverty. Kotak Junior Scholarship focuses on selecting highly meritorious students, supporting them with scholarships and other allied programs to ensure they complete Class 12 and take admission into professional courses. Kotak Graduate Scholarship offers unique features along with financial support, like providing intensive mentoring, home visits, academic sessions, career counselling and life skill sessions which improves the academic performance and also contributes to the holistic development of the scholars. Kotak Kanya Scholarship is an exclusive pan-India scholarship for meritorious girl students from low income families who have taken admission in STEM and professional courses in high – ranking premium institutes of India. Taking cognizance of the loss of life due to Covid-led pandemic, KEF launched Kotak Shiksha Nidhi, a financial assistance program to ensure continuity in education for students aged 6 to 22 years who have lost a parent or primary earning family member due to Covid-19.





NAVIN RISES ABOVE ADVERSITY TO CONQUER NEW SUMMITS

Navin Patil

Navin Patil's childhood was marred by hardship, including his father's absence and financial struggles. Raised by his mother and uncle (Mama), Navin's path to success was shaped by their support and scholarships from Kotak Education Foundation.

When Navin's father left the family, his uncle stepped in, providing both financial and emotional backing for Navin and his siblings. Despite managing his own family, Mama's selflessness ensured Navin's educational journey did not falter.

Navin's stellar academic performance, especially after scoring well in the 10th grade, earned him the Kotak Junior Scholarship, which covered his educational expenses and equipped him with crucial resources, including study materials for the JEE Mains during his 12th grade. With this financial backing and continuous encouragement from his uncle, Navin pursued his dream of becoming an engineer.

He enrolled at the Ramrao Adik Institute of Technology under D.Y. Patil University. His consistent academic performance led to the continuation of scholarship aid - through the Kotak Graduate Scholarship - throughout his education, from 10th grade to graduation. His hard work paid off when he achieved significant

success in his engineering program, culminating in a campus recruitment offer from Oracle Financial Software Services.

Navin's inspiring journey showcases the profound impact of family support and educational scholarships. His determination and focus on his studies helped him rise above a difficult childhood to secure a promising career in the tech industry. Today, as he steps into a professional role at Oracle, Navin's story stands as a testament to how financial assistance, combined with perseverance, can unlock doors to a brighter future.





SAURABH'S JOURNEY OF PERSEVERANCE AND GROWTH

Saurabh Yamgar

Saurabh grew up in a close-knit family of five, with his father working as an auto driver and his mother managing the household. Despite their limited financial resources, Saurabh's parents valued education and created an environment that nurtured his academic success.

Saurabh's dedication to his studies became evident during his time at Dnyansampada High School, where he scored an impressive 91% in his 10th-grade exams, making him eligible for the Kotak Junior Scholarship. Strengthened by the financial and academic support extended by this scholarship from Kotak Education Foundation, he continued to strive for academic excellence at the reputed Ramnarain Ruia College. Achieving 83% in his 12th-grade exams, Saurabh secured continued support to complete his engineering degree (BE-Information Technology) through Kotak Graduate Scholarship.

His journey into higher education was marked by both challenges and triumphs. While he maintained excellent performance during his undergraduate studies, Saurabh encountered difficulties





in his later semesters, particularly in Semester VII. Nevertheless, he remained focussed and dedicated, committing 6-7 hours daily to his studies.

One of the biggest obstacles Saurabh faced was his struggle with English communication, a skill crucial for his professional aspirations in the tech industry. Undeterred, he sought help through an English communication workshop conducted by Kotak Education Foundation, working hard to improve his language proficiency. His efforts paid off, and with newfound confidence, he overcame this barrier.

Beyond academics, Saurabh also excelled in extracurricular

activities. In his first year, he won a fitness competition. In the second year, he joined the Association for Computing Machinery Committee as Publicity Core Member, rising to Digital Publicity Core Member by the third year. Saurabh's exceptional skills in the field of technology found recognition in a job offer from TCS (Tata Consultancy Services) of Assistant System Engineer-Trainee at INR 3.5 lakh annual package.

Saurabh's story is one of resilience, determination and growth. With his strong academic foundation, unwavering spirit, and commitment to personal development, he is poised for a successful career in software development, embodying the power of perseverance.

NURSING HER WAY TO SUCCESS, SHRADDHA DEMONSTRATES STRONG WORK ETHIC & COMMITMENT

Shraddha Kadam

Shraddha Dinkar Kadam, a determined and talented student, pursued her dream of becoming a nurse despite financial challenges. A student of TM Institute of Health Science in New Panvel, Shraddha's relentless dedication led her to secure a Staff Nurse position at MRR Children's Hospital in Thane, with a monthly package of INR 27,000.

A Kotak Graduate Scholar, mentored and guided by experts from Kotak Education Foundation, Shraddha aced her BSc Nursing program, excelling in academics and clinical practice. Her strong work ethic, commitment to delivering exceptional patient care and ability to work well under pressure caught the attention of the campus recruitment team, paving the way for her successful placement.

Reflecting on her journey, Shraddha expressed gratitude to her family and her college for believing in her abilities. "I'm thrilled to start this new chapter in my career," she said, acknowledging the support system that stood by her through the tough times.

As she embarks on her professional journey, her story is a source of inspiration for aspiring nursing professionals, proving that with hard work and persistence, success is within reach.



SUPRIYA: FORGING A PATH IN ENGINEERING AGAINST ALL ODDS

Supriya Madane

In the bustling streets of Mankhurd, Supriya's journey stood out as one of remarkable perseverance. Raised in a modest middle-class family where every penny counted, Supriya's dreams of success were never dampened by her circumstances.

After achieving a commendable 67.53% in her 12th-grade exams from Swami Vivekanand Junior College, Supriya faced the daunting task of pursuing an engineering degree. With her father working as a labourer, financial pressure loomed large. However, with the support of the Kotak Graduate Scholarship, Supriya was able to continue her education and push forward with her ambitions.

Enrolling at Bharti Vidyapeeth in CBD Belapur, Supriya's commitment to her studies was evident from the start, securing a stellar CGPA of 9.64 in her first year. As she progressed in her mechanical engineering program, Supriya's vision of working in the core sector grew clearer.

Supriya's hard work paid off when she was offered a position as a Graduate Engineer Trainee at Kent Engineering Private Limited, with a competitive package of INR 5 lakh per annum. Her success is a testament not only to her academic excellence but also to her determination to overcome financial and social obstacles.

With heartfelt gratitude, Supriya acknowledged the unwavering support of Shivaji Dam, Managing Trustee, Kotak Education Foundation, whose advice and financial assistance were instrumental in guiding her to success. Supriya's story serves as a reminder that even in the face of adversity, resilience and determination can open doors to opportunity.



EMBARKING ON A THRIVING TECH CAREER: TEJAS SETS A SHINING EXAMPLE!

Tejas Patne

Tejas, a sincere and hardworking student from Mankhurd, dreamed of becoming an engineer from a young age. Despite growing up in a financially constrained household—his father, a high school dropout, worked as a salesman—Tejas was determined to pursue his education.

After excelling in his SSC exams with an outstanding score of 90.60%, Tejas earned the prestigious Kotak Junior Scholarship, which boosted his confidence and brought him one step closer to his goal. However, the road ahead wasn't easy. Having studied in a vernacular medium, Tejas struggled with English, a challenge he addressed through the English Improvement support offered by Kotak Education Foundation in 11th and 12th grade.

Tejas continued his academic journey at Swami Vivekanand High School and Junior College, where he scored 86.46% in his 12th-grade exams. His consistent performance earned him the Kotak Graduate Scholarship, helping him pursue a Bachelor of Engineering in Artificial Intelligence and Data Science at Vivekanand Education Society's Institute of Technology.

In 2023, during the college placement week, Tejas successfully secured a position as an Associate Software Development Engineer at Carwale, Navi Mumbai, with an impressive package of INR 9 lakh per annum. His journey, marked by resilience, hard

work, and a passion for technology, led him to achieve his dream of entering the tech industry.

Tejas's story is a shining example of how persistence and support can overcome even the toughest challenges. Today, as he embarks on his professional career, Tejas reflects on the importance of staying true to his dreams and working relentlessly to make them a reality.



MOTIVATING TEHREEM TO OVERCOME BARRIERS & CONQUER NEW HEIGHTS

Tehreem Abul Barkat Shaikh

Tehreem Abul Barkat Shaikh, a bright and determined student from Noor-Ul-Islam Urdu High School, faced numerous challenges in her pursuit of higher education. Despite her academic prowess, she faced resistance from her family due to their conservative mindset.

Tehreem was able to overcome these obstacles and achieve remarkable success with the help of Kotak Junior Scholarship and the unwavering support of her Kotak Education Foundation Mentor. Her mentor built a strong bond with Tehreem, guiding her throughout her academic journey.

One of the major hurdles Tehreem encountered was the requirement to complete a 6-month internship in a medical laboratory as part of her DMLT (Diploma in Medical Laboratory Technology) course. Her family, however, was hesitant to allow her to pursue this internship due to their traditional beliefs.

Undeterred, Tehreem's mentor took proactive steps to address this issue. He engaged in open conversations with Tehreem's mother, urging her to persuade her grandparents to support Tehreem's as

pirations. When these efforts proved unsuccessful, the mentor along with the manager of the Scholarship Program, visited Tehreem's home to personally speak with her family.

Through persistent communication, discussion and understanding, the mentor and manager were able to convince Tehreem's grandparents to allow her to complete the internship. This breakthrough was a testament to the mentor's dedication and commitment to Tehreem's success.

With renewed determination, Tehreem excelled in her studies, achieving the 1st rank in her college and scoring the highest marks in three subjects in her HSC examination (DMLT). Her accomplishment demonstrates the power of mentorship and the importance of surmounting barriers to education.

Tehreem's story is an inspiration for students facing similar challenges, showing them how the right support and guidance makes it possible to overcome obstacles and achieve one's dreams.



SANKET FINDS PURPOSE AND DIRECTION: TIMELY, ABLE MENTORSHIP

Sanket Phanse

Sanket Phanse's educational journey is one of hard work, determination, and the right guidance at the right time.

A shining star in Kotak Education Foundation's Kotak Junior Scholarship program, Sanket's story demonstrates how self-discovery and commitment can pave the path to success.

Throughout his 11th and 12th standards at the renowned D.G. Ruparel College, Sanket consistently excelled in Science subjects. He was initially drawn to engineering as a stepping stone to his dream career in civil services. However, he soon realized his passion lay elsewhere. Medical sciences held little appeal either, leaving him uncertain about his future path.

At the crossroads, Sanket turned to his KEF Mentor, who had been a source of solid support throughout his academic journey. Recognising Sanket's potential and drive, his mentor suggested a career in law, a field Sanket hadn't previously considered. Intrigued by the opportunities in the legal profession, Sanket decided to pursue this new path.

With his mentor's encouragement, Sanket worked diligently to prepare for the MH CET Law entrance exam. His efforts paid off when he scored an impressive 97.245 percentile, reigniting his focus on his long-term goal of excelling in civil services. Sanket's story is a shining example of how the right guidance can help overcome uncertainty and set a clear path to success. Grateful for the timely and bountiful support of his mentor, Sanket continues to pursue his dream of making a meaningful impact in the world.



TANAYA: A VISION BEYOND SIGHT

Tanaya Lokhande

Tanaya Lokhande, a visually impaired student with extraordinary determination, has overcome numerous challenges on her path to becoming a computer engineer. Studying at BN Bhandodkar College for the Science stream, supported by the Kotak Junior Scholarship, Tanaya's aspirations defy the hardships of living in the Kanjurmarg slums. Her mother, a domestic worker and her supportive father, who sacrificed his job to focus on Tanaya's education, have been instrumental in her success. Her sister, a medical student and recipient of the Kotak Graduate Scholarship, is one more guiding light.

Early in her academic journey, Tanaya struggled due to the lack of audiobooks, a vital resource for visually impaired students. However, her Kotak Education Foundation Mentor stepped in to help her navigate these challenges, arranging for Tanaya to learn to tackle mathematical equations using a computer at St. Xavier's Institute. With her mentor's guidance and tailored academic sessions, Tanaya not only improved her understanding of PCM subjects but also gained the confidence to showcase her singing talent at the RIZE event of Kotak Education Foundation.

During her 12th board exams, her mentor ensured Tanaya had the necessary support, arranging for a writer to assist her. Despite many obstacles, Tanaya's perseverance and the support of her mentor led to her scoring an impressive 59% in her board exams. Her story demonstrates that no hurdle is too great when met with determination and the right support.



SANIKA UNLOCKS HER POTENTIAL THROUGH DISCIPLINE

Sanika Mandake

Sanika Mandake, a talented CA aspirant and A-grade student, faced a challenge common to many high achievers—complacency. Though naturally gifted, Sanika, a Kotak Junior Scholar, had a tendency to procrastinate, particularly when it came to making study notes, a crucial aspect of effective learning. Recognising Sanika's potential and her need for structure, her Kotak Education Foundation Mentor decided to address the issue head-on.

During a mentoring session, Sanika admitted to feeling lazy, especially when it came to note-taking. Understanding the importance of self-study notes, her mentor encouraged her to break the task down into manageable steps and begin by preparing notes in a Question-and-Answer format. Sanika found that her understanding and retention of study subjects improved significantly. Her mentor motivated her further with positive reinforcement, emphasising that the hardest part was starting.

A few days later, Sanika returned with her self-study notes and improved scores in her mid-term exams. The impact of her efforts was clear—Sanika had not only improved her academic performance but also found a renewed sense of motivation. Her transformation continued as she excelled in both, Kotak Education Foundation's and college prelim exams. Her newfound confidence and resilience propelled her forward, enabling her to approach the HSC Board Examinations with a sense of preparedness and determination.

With her mentor's guidance, Sanika overcame her procrastination and embraced discipline, propelling her towards her goal of becoming a Chartered Accountant. Her story exemplifies how mentorship and self-discipline can unlock a student's true potential.



PRITI: FROM VERNACULAR MEDIUM TO LEGAL EXCELLENCE

Priti Kumbhar

In the bustling corridors of the famed R.N. Ruia Collège, Priti Kumbhar's story of determination and success began. Born into a humble family and educated in a vernacular medium, Priti faced uncertainty about her future after completing secondary school. However, aided by the Kotak Junior Scholarship and guided by her Kotak Education Foundation Mentor who recognised her potential and sincere endeavour, Priti found her path.

Encouraged to pursue a career in law by her mentor, who came from a legal background, Priti set her sights on the Common Law Admission Test (CLAT), a prestigious entrance exam for law universities in India. Despite the challenges of her vernacular education, Priti's relentless efforts bore fruit. She not only cleared the CLAT but also secured an impressive All India Rank of 4159, earning her a seat at the esteemed National Law University in Nagpur.

Priti's success didn't stop there. Determined to excel further, she continued preparing for her board exams, achieving commendable results. Now, with her eyes set on the MH-CET Law entrance examination, Priti is ready to take on the next challenge.

Her story is not just one of academic achievement but a testament to the power of perseverance and mentorship. From a vernacular medium school to one of India's top law universities, Priti's journey serves as an inspiration to countless students facing similar odds. She has proven that with hard work and determination, even the most daunting challenges can be overcome.



SAMIKSHA EXPANDS HER HORIZONS WITH ACADEMIC AND ATHLETIC EXCELLENCE

Samiksha Yadav

Raised in a family with limited resources, Samiksha's life was deeply influenced by her parents' relentless resolve to offer their children the best despite facing numerous obstacles. Her father, a farmer tending to a small plot and working extra hours at a milk factory, worked tirelessly to support his family's needs.

Navigating financial hurdles, Samiksha's parents faced societal and economic barriers with remarkable resilience, believing firmly in the power of education to transform their children's futures. Their sacrifices bore fruit as Samiksha began to shine in her academic performance. Her dedication and hard work were evident early on when she scored an impressive 95% in her HSC exams. This achievement was a prelude to her stellar performance in engineering entrance exams, where she secured a 96.98 percentile in JEE Mains and an impressive score of 138 out of 360 in JEE Advanced, earning an All India Rank.

Today, as a third-year student of B.Tech. in Civil Engineering at the prestigious IIT Bombay, Samiksha continues to make her parents proud. Her academic excellence is matched by a solid CGPA of 7.77, reflecting her unwavering commitment

to her studies. But Samiksha's talents extend beyond the classroom. Her athletic prowess has earned her numerous accolades. She has consistently excelled in various sports, capturing gold medals in the 3.5 km long-distance race and the 100m, 200m, 400m, and high jump events. Her achievements at the General Championships, where she was honoured with the Best Athlete of the Tournament Award, and her impressive performances in events like Kho Kho and the Inter IIT Sports Meet, demonstrate her versatility and dedication.

This summer, Samiksha is poised to embark on a new chapter in her career with an internship at the prestigious Bhabha Atomic Research Centre (BARC), Mumbai. Working on a project focussed on analysing rainfall data near nuclear sites, she will apply her academic knowledge to real-world challenges, underscoring her growing expertise and potential.

As a Kotak Kanya Scholar, Samiksha has turned her family's sacrifices into a story of triumph, opening the door to opportunity.



SHREYA'S REMARKABLE ASCENT FROM RURAL ROOTS TO TECH TRIUMPH

Shreya Jain

In a small, unassuming town, where dreams often remain just that, Shreya Jain's story stands out as a beacon of hope and perseverance. Shreya, a Kotak Kanya Scholar from IIT Roorkee, is a name now resonating with achievement and ambition. As a second-year student of B.Tech. in Computer Science, her journey from a modest background to securing an impressive internship offer from Uber Bengaluru is nothing short of inspiring.

Shreya's roots are deeply grounded in simplicity. Her father, a diligent farmer, and her mother, a dedicated homemaker, have always been her pillars of strength. Alongside her two elder sisters and a younger brother, Shreya navigated the complexities of life with grace and determination. The family's limited resources were never a barrier to her dreams. Instead, she applied for the Kotak Kanya Scholarship and was awarded it, which became the driving force behind her relentless pursuit of excellence.

Securing an impressive 95% in her HSC exams was not merely a benchmark but the starting line of a remarkable quest. This early success paved the way for her to conquer the highly competitive JEE Advanced exam, where she achieved an All India Rank of 1316, earning her a coveted spot at IIT Roorkee.

At IIT Roorkee, Shreya's resolve has been tested and proven. The rigorous demands of one of India's top engineering schools have sharpened her focus. Her stellar first-year CGPA of 9.24 reflects her robust commitment. The complex problems she tackled and the intense academic environment only fuelled her desire to become a Software Engineer, transforming her dream into a tangible goal.

Now, Shreya stands at a pivotal juncture in her career. Her recent acceptance of a prestigious internship offer from Uber Bengaluru symbolises a major leap forward. For the next two months, she will dive into the dynamic world of software engineering, gaining valuable experience while earning a substantial stipend of INR 1.1 Lakhs per month. This is a culmination of her hard work and dedication.

From her modest beginnings to this significant achievement, Shreya's journey embodies the profound impact of perseverance and education. As she steps into her new role at Uber, she carries with her not just the weight of her dreams but the spirit of overcoming challenges and setting new milestones in her evolving career path.

गिकी संस्थान
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HIMANSHI DRIVES INTO THE FUTURE IN A JAGUAR LAND ROVER

Himanshi Barsker

Internships at renowned companies like Jaguar Land Rover India represent more than just a significant career milestone; they offer invaluable opportunities for personal and professional growth. For Himanshi, securing a three-month internship with such a prestigious firm is a testament to her exceptional skills and hard work.

Himanshi's story begins in a small town where the challenges of limited resources and financial constraints could easily have deterred her ambitions. Her father worked at a local printing press and her mother managed the household. Amidst the modest backdrop of her small-town upbringing, her unwavering resolve to chase her dreams set her apart. Despite the financial strain, she turned her challenging environment into a launchpad for her ambitions, making academic excellence not just a goal, but a means of breaking through the limitations imposed by her circumstances.

Himanshi's hard work has now led to a significant breakthrough—a coveted three-month internship with Jaguar Land Rover India Ltd. This role, which comes with a stipend of around INR 80,000 per month, rep-

resents a major milestone in her career and offers invaluable industry experience.

Working with a leading company not only enhances her practical skills but also expands her professional network, connecting her with experts and mentors in the field.

The Kotak Kanya Scholarship has played a pivotal role in alleviating the economic burden on Himanshi's family, enabling her to channel her energies completely into her academic pursuits. This support has been crucial in allowing her to dive deep into her studies and actively participate in campus life, from leading student initiatives to excelling in her coursework.

Securing an internship at Jaguar Land Rover not only represents a significant professional milestone but also serves as a platform for her future aspirations. As she embarks on this new chapter, the scholarship's impact on her educational path becomes evident, showcasing her resilience and ambition. Her story is a powerful illustration of how timely support can catalyse remarkable achievements and set the stage for a bright and promising career.



FROM SMALL-TOWN DREAMS TO MULTINATIONAL WORKSTATION: RUPA'S INSPIRING JOURNEY TO INFOSYS

Rupa Kumari

In the heart of Bokaro, Jharkhand, a small industrial town where dreams often seem overshadowed by daily struggles, Rupa Jain's journey shines brightly. A third-year Mechanical Engineering student and Kotak Kanya Scholar, Rupa recently achieved a remarkable feat: landing a two-month internship with technology giant Infosys, a prestigious opportunity that underscores her exceptional skills in web development and her academic prowess.

Rupa's success story is built on a foundation of sheer determination and resilience. With expertise in web technologies like HTML, CSS, and JavaScript, she is a proven talent. Her academic track record is equally impressive, with an outstanding 93.6% in her Higher Secondary Examination.

But Rupa's path to this achievement was fraught with challenges. She comes from a close-knit family of seven living together in a modest home in Bokaro. Her household includes her mother, father, two elder sisters, a younger brother, and her grandfather. Despite financial constraints, her family rallied around her education. Her father's earnings from farming and her grandfather's pension were crucial in supporting her educational ambitions.

Growing up in an industrial environment like Bokaro has significantly influenced Rupa's career goals. Now inspired by the technological landscape around her, she aspires to further her education with a Ph.D. and make meaningful contributions to the field of industrial research. Her dedication and perseverance have not only fuelled her academic success but have also led her to this coveted internship with Infosys.

Rupa Jain's journey is a compelling example of how grit, hard work, and the steadfast support of scholarship can transform challenges into opportunities. Her ascent from the constraints of her small-town upbringing to securing a role at a leading tech firm is a testament to the power of ambition and resilience. As she steps into her role at Infosys, Rupa's story serves as a powerful reminder that with determination, even the loftiest goals are within reach.



SWATI'S STORY OF DETERMINATION AND DILIGENCE

Swati Bhat

A new chapter of success has been written in the story of Kotak Kanya Scholarship, thanks to Swati Vinayak Bhat from NIT Surathkal, Karnataka. Swati has recently achieved a remarkable milestone by securing an internship offer from Amazon India, Bangalore, as a Support Engineer Intern. This prestigious role comes with a stipend of INR 35,000 per month for a duration of two months, marking a significant step in her burgeoning career.

Raised in a humble household with her father working as a farmer and her mother managing the home, Swati learnt the value of hard work from a young age. Despite facing financial constraints, her family placed a strong emphasis on education, ensuring that Swati and her sister received schooling in government institutions.

Realising the sacrifices her parents have made for her, Swati's resolve to excel academically has never faltered. Her relentless pursuit of knowledge and skill development, despite limited resources, set her apart. Her diligent efforts culminated in securing a scholarship that paved the way for her higher education and opened doors to opportunities that once seemed distant.

Her success is a vivid reminder that with grit, resilience, and the right support, barriers can become gateways to significant achievements. As Swati navigates this exciting chapter, her story offers a compelling message: with unwavering dedication and the backing of supportive programs like Kotak Kanya, dreams are not just achievable—they are within reach.



SRAVAN SECURES STRONG SUPPORT & PAYS IT FORWARD

Gurram Sravan

Gurram Sravan from Telangana, a student of the Kamala Institute of Technology and Science, pursues his studies with a focus on achieving his academic and career goals. Hailing from a small family of three—his mother, elder brother and himself—Sravan faced immense difficulties after the loss of his father in 2021 due to COVID-19. The financial strain left by this tragic event made it extremely challenging for him to continue his education. His family struggled to make ends meet and Sravan was on the verge of halting his education due to the inability to pay college fees.

In this time of uncertainty, Sravan learnt about the Kotak Shiksha Nidhi Scholarship through a friend. Applying for and receiving the scholarship from Kotak Education Foundation, was a turning point. Alleviating the financial burden on his family, it helped him pay his college fees and refocus on his studies. The scholarship came as a lifeline, enabling him to continue working towards his academic aspirations without the constant stress of financial worries. With the stress of tuition fees lifted, he was able to immerse himself fully in his studies, resulting in improved academic performance. He engaged in extracurricular activities that enriched his educational experience, partici-

pated in academic societies and volunteered in various programs, contributing to his personal and professional growth.

One of the most memorable moments for Sravan was completing a major project that required extensive research and dedicated efforts. With the aid he received, he could devote the necessary time and effort to the project, earning high praise from his professors. This accomplishment bolstered his confidence, further igniting his passion for his chosen field. It stands as a testament to the opportunities that financial support has created for him, allowing him to excel both academically and personally.

Looking ahead, Sravan is determined to secure a job in data engineering before graduating, and he has clear goals for his future career. Inspired by the support he received, Sravan is committed to giving back to his community. He plans to mentor students who face similar financial struggles and contribute to educational initiatives that help others overcome the obstacles he experienced. His journey reflects the power of support, determination, and the desire to pay forward the kindness that transformed his life.



FROM CHALLENGE TO CONQUEST: DEEPAK'S PATH TO A BRIGHTER FUTURE

Deepak Jena

Deepak Jena from Jharkhand, a dedicated student from a hard-working middle-class family, has always valued education, despite the financial challenges his family faced. With limited resources, he balanced part-time jobs alongside his studies, striving for a better future. While preparing for his BBA, Deepak encountered several obstacles that threatened his academic journey. The high costs of tuition, textbooks and essential supplies made it difficult to continue his studies. On top of that, managing living expenses, such as rent and food, put immense pressure on him. Balancing part-time work with his academic responsibilities left little time for extracurricular activities or personal development, which limited his overall educational experience.

Deepak's life took a turn when he learnt about the Kotak Shiksha Nidhi Scholarship through his college's financial aid office and online research about scholarships. Eager to ease his family's financial burden, he applied for this scholarship from Kotak Education Foundation. When he was awarded the scholarship, the financial support significantly alleviated his struggles.

The aid allowed Deepak to afford tuition, textbooks, and other necessary educational supplies, reducing his need for part-time work and completing his BBA. With more time to focus on his studies, he saw an improvement in his academic performance, as he could now engage more deeply with his coursework.

His grades improved, and his overall scholastic journey became more fulfilling. Beyond academics, the financial support opened doors to personal enrichment opportunities. Deepak joined the debate club, participated in community service projects, and pursued online courses in areas of interest. As a passionate sports enthusiast, he could also afford the necessary sports equipment, supporting his physical growth and well-being.

Deepak is now determined to pursue an MBA in Sports Management, and the support he received from Kotak Shiksha Nidhi has inspired him to give back to his community. He plans to mentor students from similar backgrounds, share valuable resources about scholarships, and volunteer for local educational programs. Additionally, Deepak hopes to one day establish a scholarship fund to help students who face financial struggles, ensuring they have the opportunities he was fortunate enough to receive.

One of the most memorable moments for Deepak since receiving the aid has been seeing his mother happy and stress-free, knowing that the financial burden had been eased. He also attended mental well-being sessions every Sunday, which were incredibly beneficial in supporting his overall journey.



BREATHING NEW LIFE INTO HER DREAMS, ZOHA RESURRECTS HER WORLD

Zoha Khan

Zoha Khan, a psychology graduate from Lucknow, Uttar Pradesh, faced immense personal and financial hardships during her education. In 2020, the COVID-19 pandemic devastated her family, taking the lives of her father and two cousins in just 15 days. Zoha's father was the sole earning member of the family, and his loss, along with the hefty hospital bills, pushed them into a dire financial situation. With her siblings still studying, Zoha found it difficult to manage both the emotional toll of losing loved ones and the financial burden of continuing her own education. The challenge of paying fees and managing transportation costs to college seemed overwhelming. She and her family struggled to find a way forward.

Amidst these hardships, Zoha discovered the Kotak Shiksha Nidhi Scholarship through the Buddy4Study scholarship portal. Receiving financial aid from Kotak Education Foundation was a decisive moment. The scholarship not only relieved financial pressure but also reignited her motivation and self-confidence. Focussing entirely on her academic goals, Zoha pushed herself to secure good marks in all her semesters. It boosted her confidence and helped her realise that with hard work and perseverance, she could achieve her long-term goals, no matter how difficult the journey.

Zoha's passion for psychology is clear. She recently completed her graduation and now plans to pursue a master's degree,

followed by the esteemed UGC NET-JRF (University Grants Commission National Eligibility Test - Junior Research Fellowship) exam to qualify for a Ph.D. in Psychology. Her academic ambitions are high, but she remains determined, knowing that the support she received has helped her stay on track. The aid from Kotak Shiksha Nidhi reinforced her belief that education is key to overcoming adversity.

Apart from excelling academically, Zoha has also been able to participate in extracurricular activities including badminton, a sport she has played at the national level. This was an opportunity that further enhanced her growth and well-being.

Inspired by the help she received, Zoha is already giving back to her community. She provides tuition to students who cannot afford to study difficult subjects, and in the future, she plans to finance the education of at least one student. Additionally, Zoha hopes to offer free therapy sessions to students who, like her, have lost loved ones and need emotional support.

Her most memorable moment came when she received the scholarship letter, which filled her with pride and a renewed sense of purpose. The Kotak Shiksha Nidhi Scholarship not only changed her academic journey but also inspired her to create a positive impact in the lives of others.



STUTI TAKES THE STAGE & WINS TOP HONOURS

Stuti Dave

Stuti Bhagirath Dave is a student from Gujarat pursuing her CA Intermediate after recently completing her B.Com. Her story is one of resilience, particularly following the loss of her mother during the COVID-19 pandemic. The financial strain that her family faced, due to substantial expenses incurred for her mother's treatment, made it incredibly difficult for Stuti to continue her education. Amidst this hardship, the Kotak Shiksha Nidhi Scholarship came to her aid, easing the financial burden that had been weighing heavily on her and her family.

When a family member informed her about it, Stuti applied and received the scholarship which helped her continue her education. The support provided her with the opportunity to focus solely on her academic pursuits without the constant worry of financial instability. As a result, she was able to improve her grades and fully engage with her studies, leading to notable academic success.

Beyond her academic performance, the financial aid allowed Stuti to explore and excel in extracurricular activities. She participated in various college and inter-college events, including drama, literary events, and competitions like the Leading Edge, where she secured second place

and was awarded a trophy, certificate and prize. One of her proudest moments was standing on stage, holding her award and witnessing the pride in her family's eyes—a moment that symbolised the culmination of hard work and the invaluable support she received. She also earned third place in an all-India level startup event, showcasing her talents beyond the classroom. The financial support also enabled Stuti to receive the Excellence Award from her college for her outstanding academic and extra-curricular achievements.

With this newfound success and confidence, she aspires to complete her Chartered Accountant course and pursue a master's degree to further enhance her skills. Ultimately, Stuti aims to contribute meaningfully to her profession and to give back to her community. Inspired by the assistance she received, she hopes to mentor students facing similar challenges and contribute to initiatives that provide educational support to those in need.

Stuti's story is one of determination, hard work, and the transformative power of financial aid, highlighting how support during times of hardship can pave the way for success and future contributions to society.



DNYANADA RE-ENGINEERS HER LIFE WITH REJUVENATED HOPE

Dnyanada Patil

Dnyanada Sachin Patil, a student pursuing an engineering degree with specialisation in Artificial Intelligence and Machine Learning from St. John College of Engineering and Management, faced challenges in her educational journey. Her story is one of strength, perseverance and the transformative power of Kotak Shiksha Nidhi's financial aid.

Dnyanada's life took a tragic turn when she was in 10th grade and lost her father to COVID-19. As he was the sole breadwinner, his passing left the family in a difficult financial situation. Her mother, a homemaker, was suddenly thrust into a position where she had to support the family by working as a maid. They struggled to make ends meet, and paying school fees seemed an insurmountable challenge. Dnyanada's academic performance suffered as she grappled with her personal loss and economic hardship. Previously a topper in class, now she found it difficult to focus on studies and scored lower than expected in her 10th board exams. At the same time, the financial

pressure mounted, and her family even considered arranging her marriage. Fortunately, a friend told her about the Kotak Shiksha Nidhi Scholarship from Kotak Education Foundation, and Dnyanada applied. Receiving the scholarship was a pivotal moment in her life. Not only did it allow her to continue her education, but it also reignited her hope for a brighter future. The financial aid helped her pay her tuition fees and pursue her dream of becoming an engineer. She regained confidence and began to excel academically once again, achieving good marks in her engineering studies.

The scholarship didn't just impact her education; it brought relief to her entire family. One particularly memorable moment for Dnyanada was when her mother shed tears of joy upon learning they could pay for her college fees.

Dnyanada looks forward to building a career as an engineer, supporting her younger brother's education and buying a house for her hardworking mother. Deeply grateful for the aid she received, she hopes to give back to others in need, by supporting children like herself - a testament to how timely support can change lives and inspire future success.





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