

A collage of hand-drawn sketches on a grid background. It includes a spiral-bound notebook with a grid pattern, a Bohr-style atomic model with three electrons, a right-angled triangle with an angle marked, a square with a dashed diagonal and right-angle symbols, and the word "future" written in a cursive script. Mathematical expressions like "Answer",  $x+x^2$ , and  $y$  are also present.

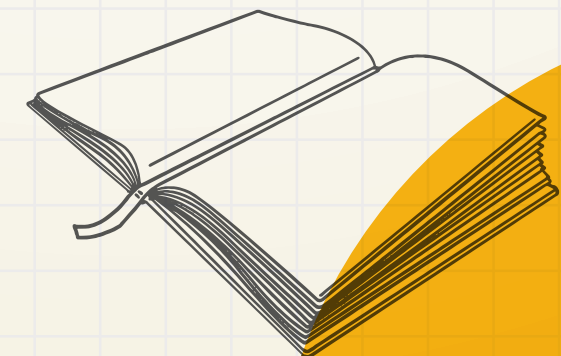
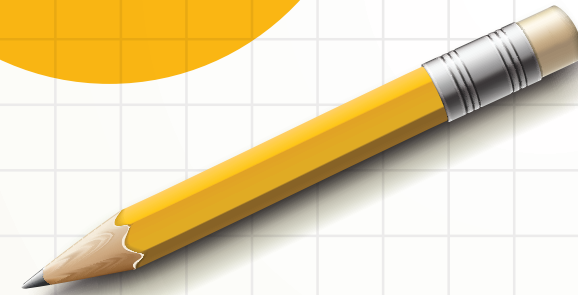




## THE POSSIBILITIES ARE ENDLESS WHEN YOU BEGIN TO BREAK FREE

It is natural for human beings to fall into a routine. But when routines lead to close-mindedness and a lack of innovation, we aren't able to progress as a society. This is when it's necessary to search for opportunities that enable us to break free.

This Annual Report is a journey that explores education as that opportunity, enabling youth to break free from the shackles of unfavourable socio-economic circumstances and soar towards their dreams.



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## FOREWORD



If the time we are currently living in has taught us anything, it is the value of freedom.

The feeling of being bound by forces beyond our control is something no human being should have to experience. Yet, there are many children and youth in India today who are bound by their socio-economic circumstances. Faced with a lack of quality education, resources, support, and guidance, they are often forced to settle for less.

K C Mahindra Education Trust was established to break these shackles for the next generation of Indian citizens. Since inception, we have given out over 31,000 scholarships to deserving candidates. Through Project Nanhi Kali, we have worked tirelessly to support the education of over 4,50,000 underprivileged girls to date.

Our Mahindra Pride Schools and Classrooms initiative has equipped over 3,19,000 youth with livelihood training and soft skills which guarantee them a brighter future.

Our every effort is aimed at helping young Indians realise that if they challenge their circumstances, they can win. And when they win, India wins.

**Together, let's break free.**

**KESHUB MAHINDRA**

CHAIRMAN, K C MAHINDRA EDUCATION TRUST  
CHAIRMAN EMERITUS, MAHINDRA & MAHINDRA LTD







## OUR VISION

To transform the lives of India's youth through education and empower them by providing financial assistance and recognition across all age groups and income strata.

## OVERCOMING THE BARRIERS TO LEARNING

Opening the gates of educational institutions for all.

Enabling economically disadvantaged girls and youth to build their academic path through scholarships and financial assistance.

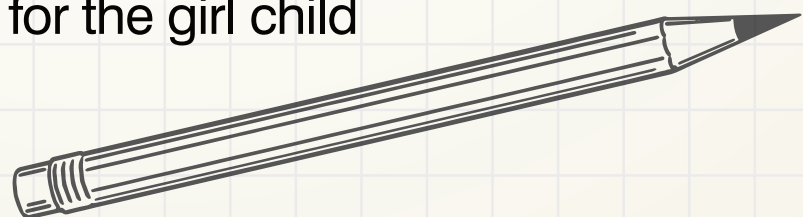
Building necessary employability skills within the next generation.

Developing an inclusive and positive social environment around the students to help bolster their confidence and self-esteem.

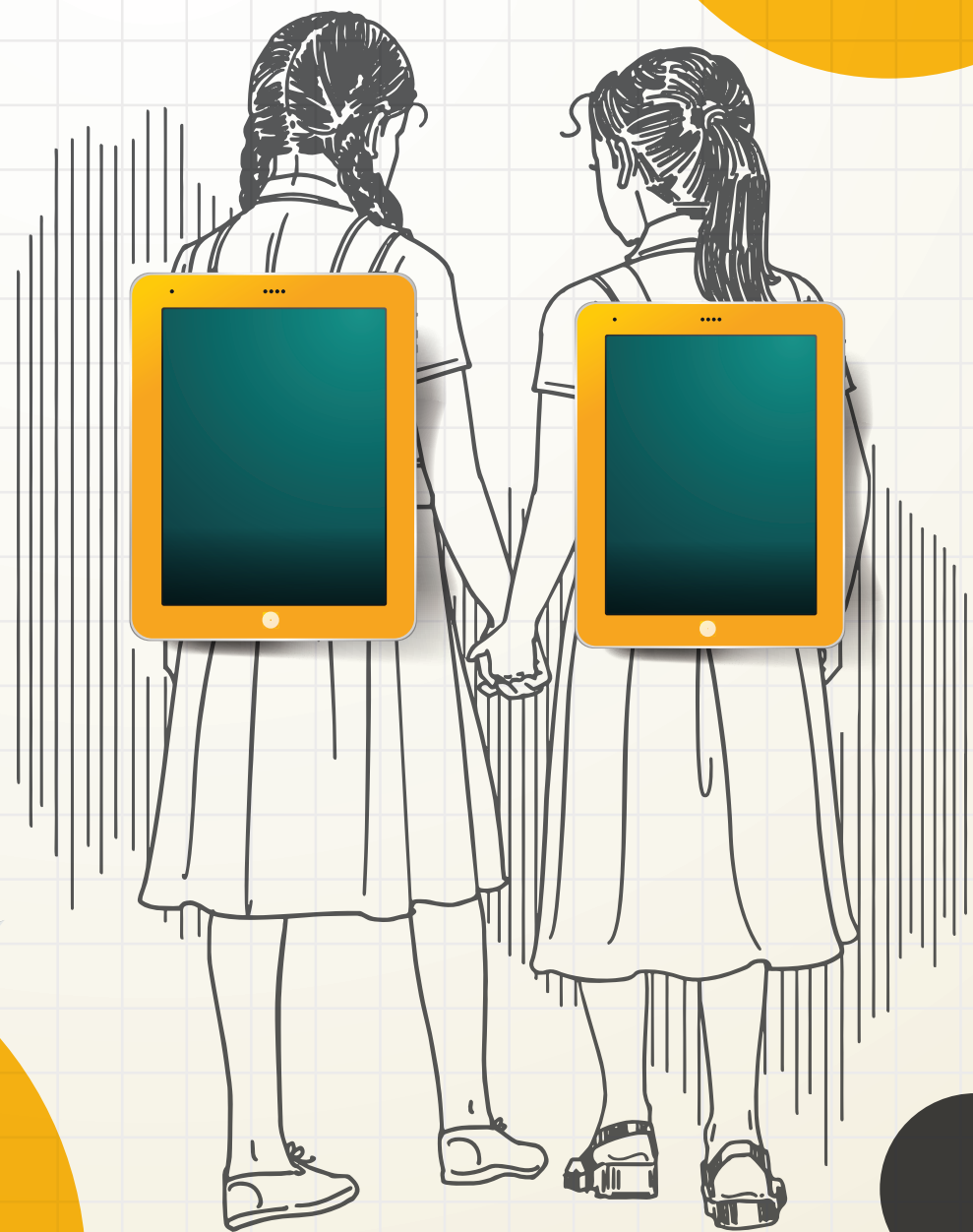




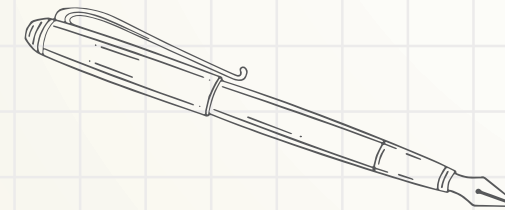
Nanhi kali<sup>3</sup>  
for the girl child



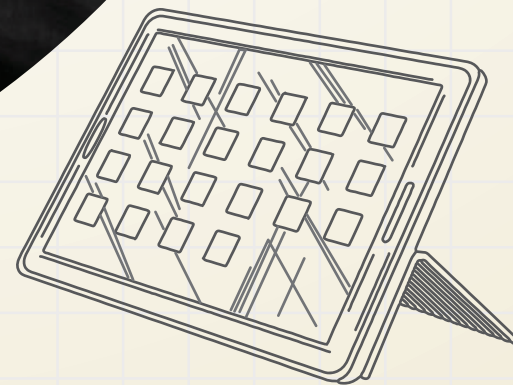
BREAKING FREE  
FROM PATRIARCHY







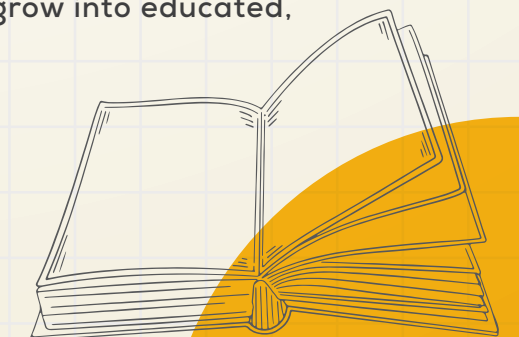
## BACKGROUND



Anand Mahindra, Chairman, Mahindra Group, began Project Nanhi Kali in 1996 with the objective of providing quality education to underprivileged girls in India. Jointly managed by K C Mahindra Education Trust and Naandi Foundation, the Project supports the education of economically and socially disadvantaged girls from underserved communities across the country.

With the aim of helping girls complete their schooling, Project Nanhi Kali provides them with two hours of daily academic support at Academic Support Centres which are set up within government school premises. At these centres, trained tutors engage the girls in concept-based learning through a specially designed pedagogy. Girls from Class 6-10 also receive access to digital tablets pre-loaded with engaging audio-visual content. Additionally, a school supplies kit containing a school bag, shoes, a raincoat/pullover, stationery and feminine hygiene material is annually distributed to every Nanhi Kali. The Project also strives to create a conducive, girl-friendly eco-system through regular engagement with the girls' families by sensitising community stakeholders.

With the support of a global network of individual and corporate donors, the Project helps girls break free from the shackles of deep-rooted patriarchy and grow into educated, empowered young women.







## IMPACT FIGURES- MAKING A DIFFERENCE



**4,50,000**

**Girls supported since 1996**

**1,74,681**

**Girls supported in 2019-2020**

**96,244**

**Girls in primary school**

**78,437**

**Girls in secondary school**

**6,805**

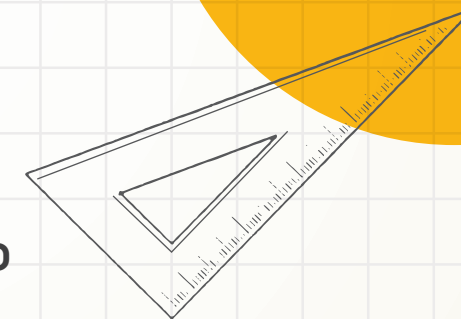
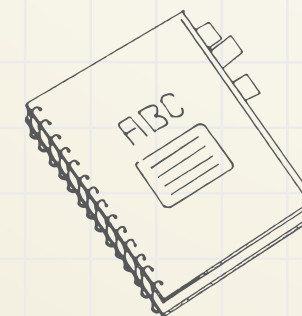
**Academic Support Centres**

**5,745**

**Trained tutors**

**78,437**

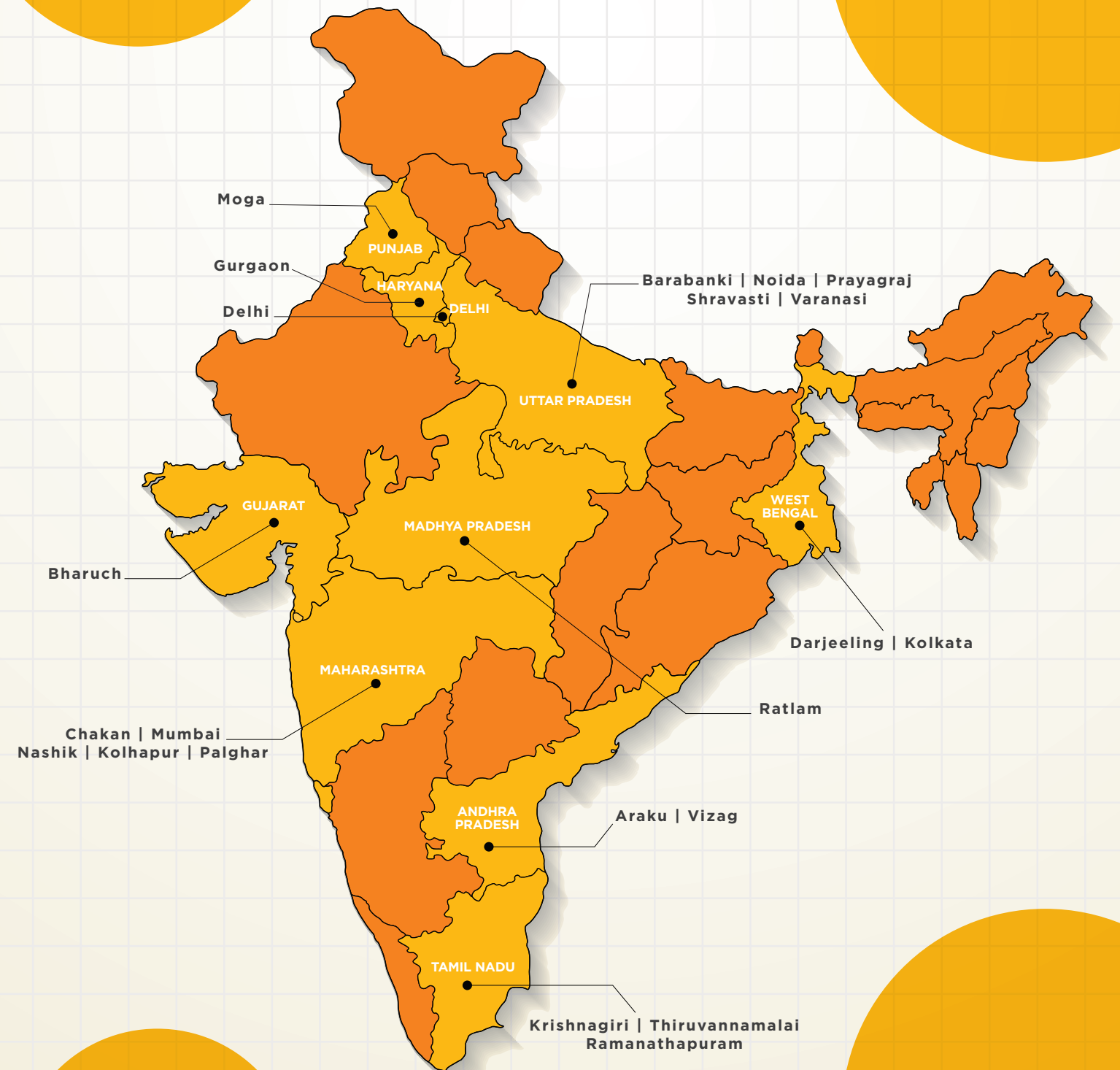
**Girls with access  
to digital tablets**







## OUR INTERVENTION ACROSS INDIA





## SUCCESS STORY – SNEHAL JAID

**She refused to give up the desire to study even when her survival was at stake**

Snehal's story is a shining example of the unwavering passion for education that many Nanhi Kalis nurture.

Snehal's family was struggling to make ends meet, and so her father decided to move to Mumbai to earn a livelihood. He worked as a driver and her mother worked as a domestic help to put food on the table for the family.

But shortly after, Snehal's father was diagnosed with a serious illness. He was compelled to quit his job and the family was forced to move back to their village. It was during this time that Snehal's mother was pregnant with her younger brother.

The family faced such dire financial hardships that they couldn't afford treatment and Snehal's father soon passed away. In a gut-wrenching turn of events, Snehal's mother and younger brother fell seriously ill in the same year. Her grandparents, who worked at a construction site, were the family's only source of income. Snehal recalls having to sleep on an empty stomach for several nights. She would often sneak her school mid-day meal home for her mother.

But even under these adverse circumstances, Snehal was determined to complete her education. With no stable family income,

she knew it would be a struggle to pursue her schooling, but she was willing to take the challenge. Even as a little girl, she knew that she could not turn to her ailing mother for school supplies and decided to fend for herself. She started participating in dance competitions and used the cash prizes to buy books and uniforms.

When Snehal was in Class 4, a Nanhi Kali Co-ordinator visited her zila parishad school and informed the school authorities about the support that the Project provides to underprivileged girls. Soon, Project Nanhi Kali was set up in her school and Snehal was enrolled into the programme. Snehal was wary at first, not wanting to give herself any false hope. However, once she started attending classes at the Nanhi Kali Academic Support Centres, Snehal's life changed drastically. She had tears in her eyes when she received an annual school supplies kit; something her family would have never been able to afford.

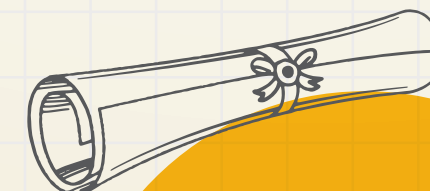
**"I still remember the moment I received my first Nanhi Kali kit; I could not hold back my tears. The kit had a beautiful school bag, and when I opened the bag, I was overjoyed to see notebooks and pencils! I will never forget the happiness I felt in that moment. I rushed home to show my mother my new school supplies and told her I would no longer have to dance for it. My prayers had been answered by Nanhi Kali".**

She continued to be a part of Project Nanhi Kali till she completed her schooling and passed her Class 10 Board Examinations with flying colours. Snehal is currently pursuing her Bachelor's degree in Science from BJS College in Pune. She has also taken up a part time job as a customer support executive in a shopping complex to support her education and family.

Her story is the story of many girls who are fighting against tough odds but refuse to give up on their dream of becoming educated young women, inspiring us to strive harder for their sake.

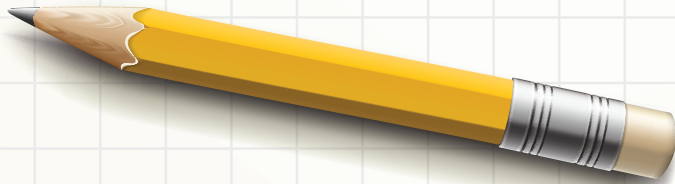
### TESTIMONIAL FROM SNEHAL'S NANHI KALI CO-ORDINATOR (YOGINI SHINDE):

**"Snehal is a bright student and is currently pursuing her Bachelor's degree in Science. Despite severe economic challenges, Snehal has always worked hard to achieve her dreams and makes the most of every opportunity that comes her way. She is currently working at a mart as a part-time employee to fund her college education. Snehal has come a long way from the hardships of her childhood and we are all extremely proud of her achievements."**





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IN PROGRESS



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MAHINDRA RURAL HOUSING FINANCE LTD

BRISTLECONE INDIA LTD

MAHINDRA SUSTEN PVT LTD

CORPORATE DONORS 453

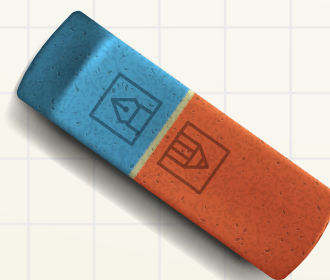
INDIVIDUAL DONORS 7,647

TOTAL DONORS 8,100



## INNOVATIVE FUNDRAISERS

### GIVING HER WINGS TO SOAR TO SUCCESS





## A BID TO SAVE HER FUTURE – RELAIS & CHATEAUX'S CHARITY GALA

The Indian subcontinent delegation of Relais & Châteaux, an association of unique hotels and restaurants throughout the world, has actively been involved in giving back to the communities within which they operate. As leaders in the responsible luxury movement, they hosted a Charity Gala and Fundraiser in support of Project Nanhi Kali in January 2020.

Hosted at the Great Eastern Mills in Mumbai and sponsored by Rolls Royce, Zoya and Henessey, the Charity Gala was graced by many prominent hoteliers, renowned individuals from the film and media industry, business and the arts.

The culinary experience at the Charity Gala was headlined by Michelin starred Hrishikesh Desai, head chef at the Gilpin, UK.

Attendees bid generously on one-of-a-kind travel experiences donated by the Indian Subcontinent members of Relais & Châteaux and their partners.

The generosity of our auction winners resulted in raising funds to support the education of 1,200 Nanhi Kalis.







## IN IT FOR THE LONG RUN

### Tata Mumbai Marathon 2020 – Run For Her

The 17th edition of the Mumbai Marathon was held on 19<sup>th</sup> January, 2020. This year, a total of 266 participants from the Mahindra Group ran in support of Project Nanhi Kali.

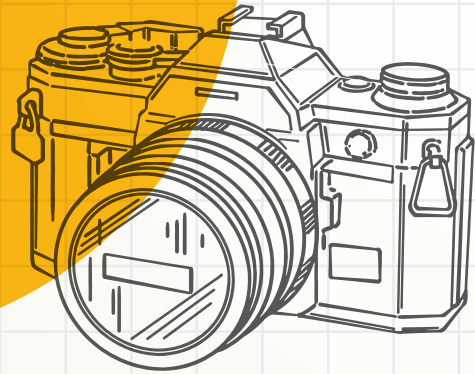
In addition to the Mahindra Group, the Project also received support from other individual runners and organizations like Titan Company Limited, InCred Financial Services Limited, GRP Limited, Moelis & Company and Millennium Mams’.

We are extremely grateful to Mr. V.S Parthasarathy, President - Mobility Services Sector, Mahindra Group, who raised ₹ 2,25,20,211 making him the Highest Individual Fundraiser at the Tata Mumbai Marathon 2020.

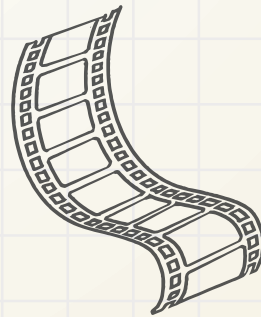
**Runners who supported Project Nanhi Kali – 393**  
**Girls supported through this event – 6,280**



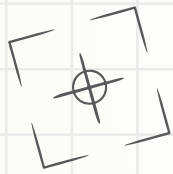




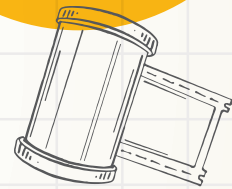
PROUD FATHERS FOR DAUGHTERS  
CAPTURING PORTRAITS  
TO FREE GIRLS FROM ILLITERACY







## PICTURING A BETTER TOMORROW



Proud Fathers For Daughters is Project Nanhi Kali's annual fundraiser. Conceptualised in the aftermath of the 2012 Nirbhaya tragedy by ace photographer Atul Kasbekar and Anand Mahindra, this initiative focuses on capturing portraits of father-daughter duos, to celebrate the bond between fathers and daughters and spread awareness in the Indian patriarchal society that daughters should be celebrated.

The very special 6th season of 'Proud Fathers For Daughters' saw India's top photographers Atul Kasbekar, Colston Julian, Prasad Naik, Jaideep Oberoi, Tarun Vishwa, Sunhil Sippy, Tarun Khiwal and Tejal Patni volunteer their time to support girl child education.

In a first, mothers were invited to be a part of the event and click portraits with their daughters. The theme for the season was 'Make Every Daughter Smile'; and a movement for that was indeed set in motion by the resounding success of the event.

NO. OF  
NANHI KALIS  
SUPPORTED — **814**

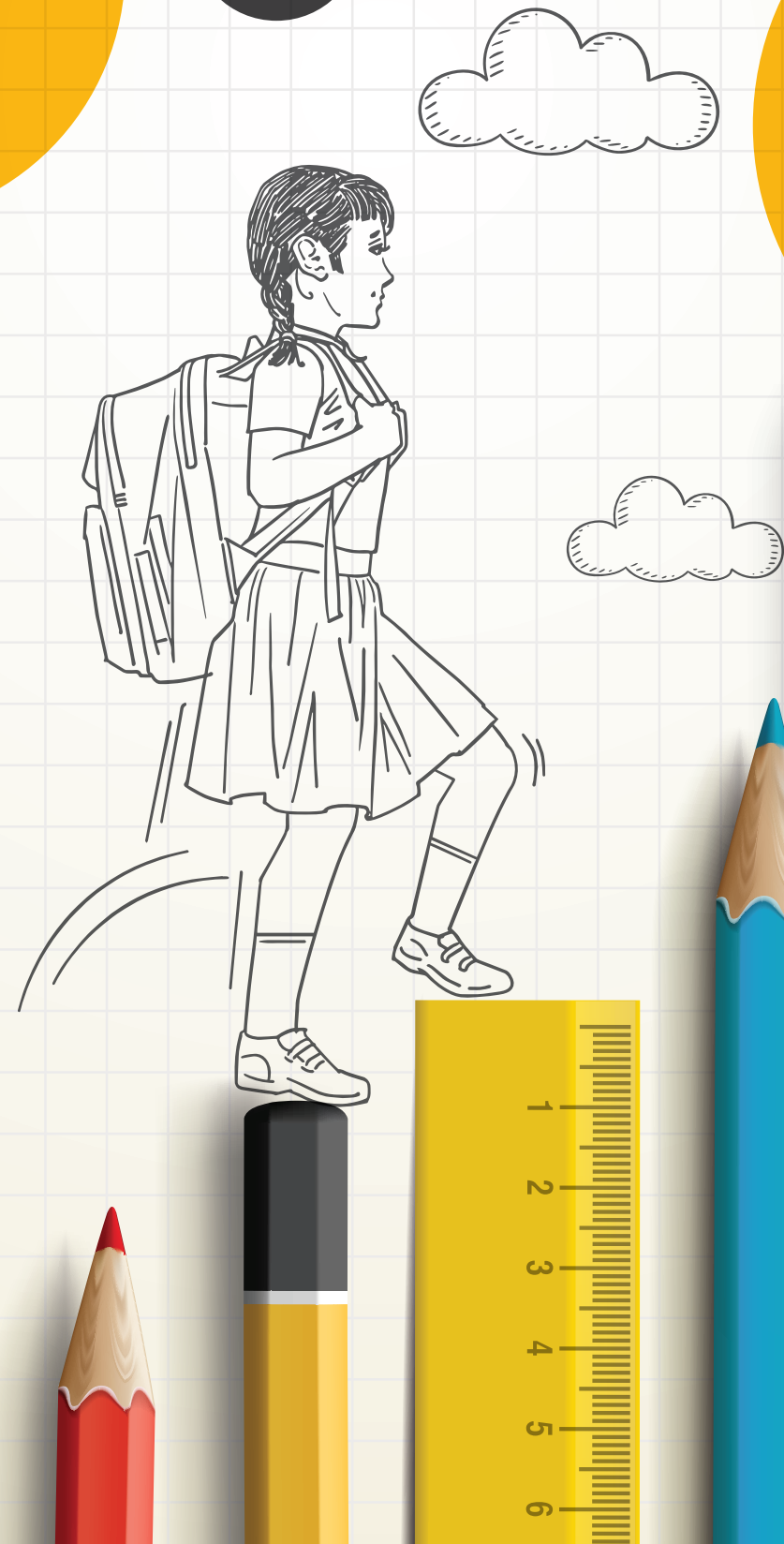
AMOUNT  
RAISED — **₹44,41,000**

PORTRAITS — **316**





**TEEN AGE GIRLS REPORT**  
**UNLEASHING HER**  
**UNTAPPED POTENTIAL**





## WHY WAS A TAG REPORT NEEDED?

80 million teenage girls call India their home, and many of them were first time voters in 2019. They are a crucial part of our demographic dividend and yet we knew very little about them. We realised that there was no data available specifically regarding teenage girls in India. In order to make Project Nanhi Kali more impactful for girls, we needed to know the answers to many questions, such as –

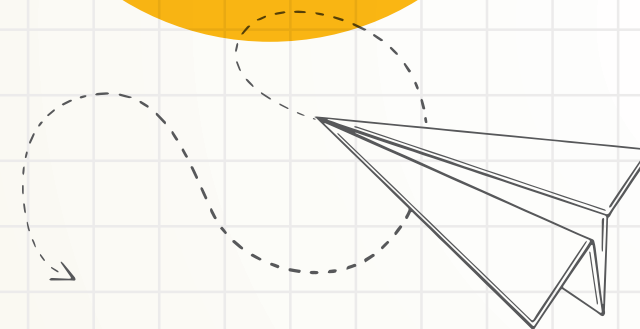
**What does it mean to be a teenage girl in India?**

**Does she have access to sanitation?**

**How safe does she feel?**

**Is she healthy?**

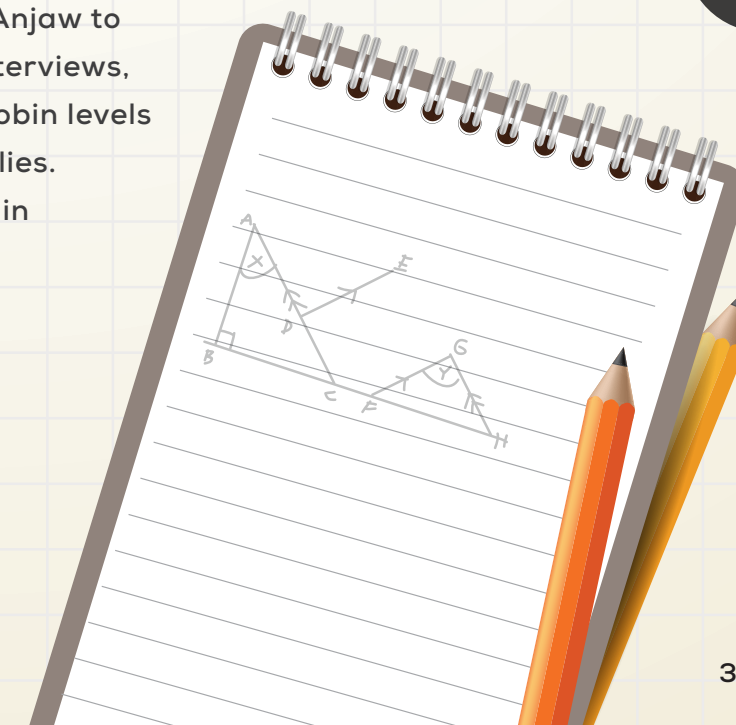
**What are her dreams and aspirations?**



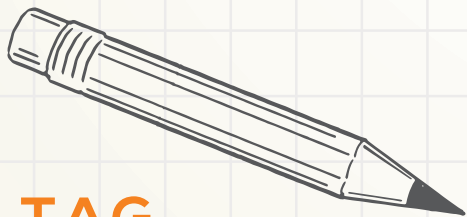
But, there were no answers to be found. Thus, Mahindra Rise & K C Mahindra Education Trust commissioned Naandi Foundation to execute a nationwide survey on teenage girls through direct conversation with them, which became the TAG (Teen Age Girls) Report.

## MAKING OF THE TAG REPORT

An all-women team of close to 1,000 trained surveyors visited over 74,000 teenage girls at their homes in over 600 districts across all 29 states of India – from Kargil to Thootukudi, and from Anjaw to Jamnagar. Armed with digital tablets, they conducted interviews, took height and weight measurements, checked haemoglobin levels and discussed many matters with the girls and their families. All the findings from this extensive study were organised in record time to generate the TAG Report.







## TAG STATISTICS

### THE NATION'S REPORT CARD



**80.6%**  
girls are currently studying



**70%**  
girls wish to pursue higher studies



**74.3%**  
girls want to work after studies and have a specific career in mind



**87.8%**  
girls want to learn English



**87.6%**  
girls want to learn how to use a computer

In rural as well as urban India, 73.3% girls want to marry only after they are 21 years old, by which time they would be earning a living.

### HOWEVER, THINGS CAN GET BETTER FOR HER



**39.8%**

teenage girls are still having to defecate in the open

**45.6%**

girls use unhygienic materials during menstruation



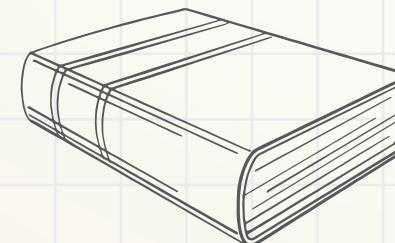
Every second teenage girl is anaemic



Every second teenage girl has low Body Mass Index

### THE TAG LAUNCH

The TAG report was launched on October 25, 2018 by Anand Mahindra along with three renowned young women – freestyle wrestler Geeta Phogat, ace shooter Heena Sidhu and mountaineer Poorna Malavath, who were felicitated at the launch of the TAG Report as Nanhi Kali icons, to recognise the remarkable achievements of these young women.



(L-R) Sheetal Mehta, Manoj Kumar, Heena Sidhu, Poorna Malavath, Geeta Phogat and Anand Mahindra

### THE TAG INDEX

While the TAG Report itself is a breakthrough survey in understanding the well-being of teenage girls, we have taken it even further to prepare a Teenage Girl Index (TAG Index). This first-of-its-kind index will allow for a state-wise comparison on the status of its teenage girls including the changes in a state's performance over a period of time.

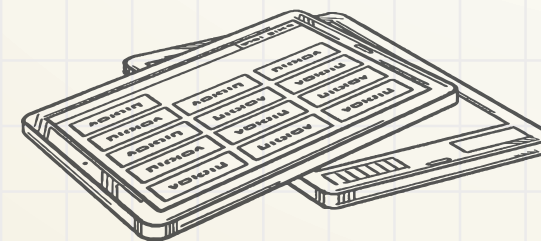
The report can be downloaded from [nanhikali.org](http://nanhikali.org)





**Mahindra**  
PRIDE

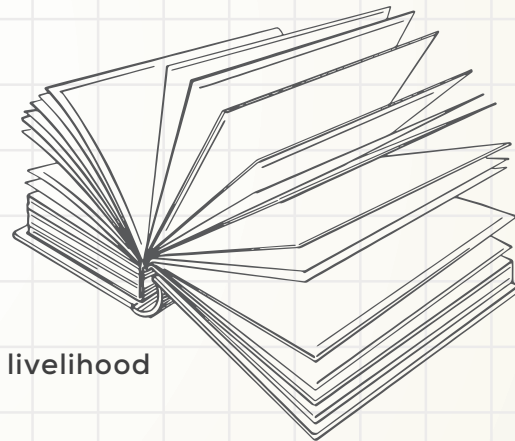
CONVERTING BARRIERS INTO GATEWAYS  
TO A BRIGHTER FUTURE





## VISION

"To empower socially and economically marginalised youth through livelihood training thereby making them employable based on their skills."

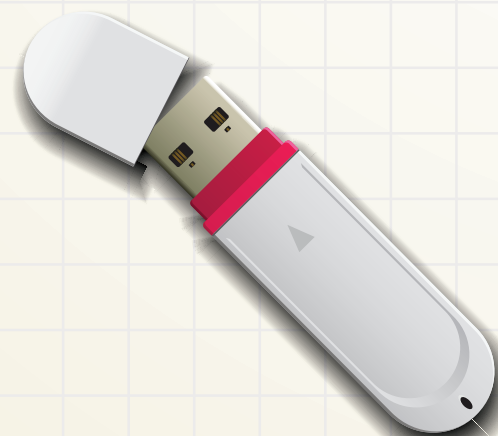


## THE EMPLOYMENT EQUATION

According to the 2011 census, half of India's 1.25 billion-strong population is under 25 years of age. However, 100 million educated rural youth are jobless or underemployed. Hence, youth skilling and employability is a top priority for the Government of India, which aims to achieve a 500 million strong, skilled workforce by 2022.

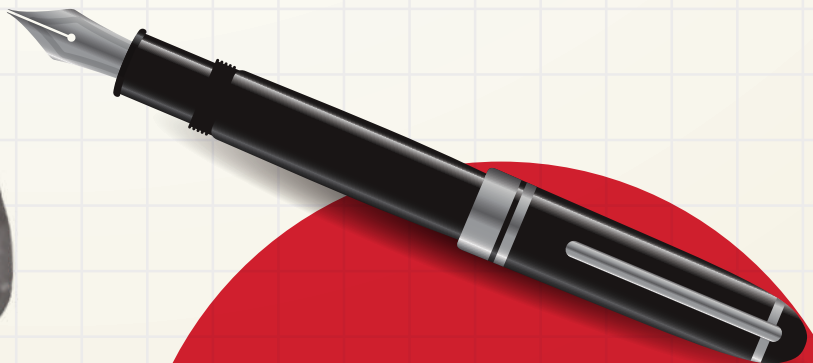
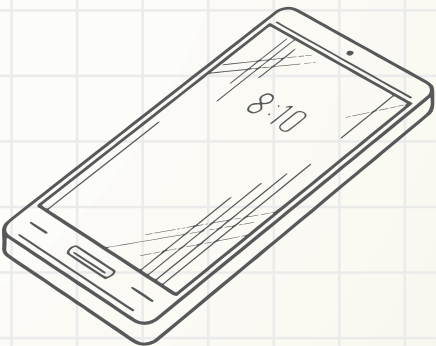
## A MATTER OF PRIDE

Mahindra Pride School (MPS) & Mahindra Pride Classrooms (MPC) are implemented by the K C Mahindra Education Trust and Naandi Foundation to give youth an opportunity to break free from their socio-economic limitations and visualize a brighter future for themselves.



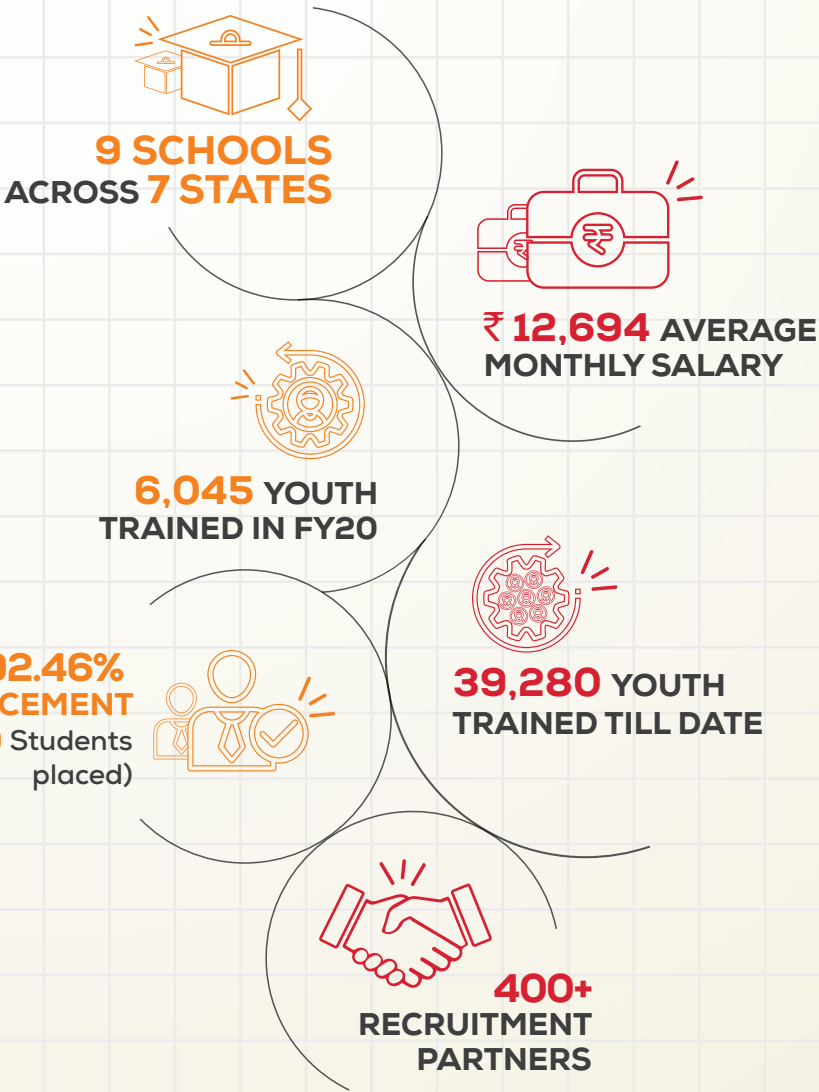


# Mahindra PRIDE SCHOOL



## OVERVIEW

Established in 2007, Mahindra Pride Schools exclusively focus on youth from socially and economically disadvantaged sections of society. Mahindra Pride Schools offer a 90 day intensive programme with domain specific training in four verticals - ITES, Retail, Hospitality and Automotive, as well as competencies in spoken English, grooming and soft skills to help them navigate the challenges of the professional world with ease. To ensure that the students have 100% attendance, the program also provides ancillary support services such as bus fare, transport fare (train pass) and a daily nutritious lunch to every student. There are currently nine Mahindra Pride Schools located in Pune, Patna, Chandigarh, Hyderabad, Srinagar, Varanasi and Chennai empowering the youth to break away from their previous life of hardships and forge a brighter future.





## SUCCESS STORY – GOVINDA

**From a child labourer at a food cart to celebrating the sweet success of his salary with a cake**

While a better part of Govinda's childhood has been lost to dreary circumstances forever, a tryst with Mahindra Pride School saved his youth from meeting a similar fate.

Govinda was born in a ghetto in Chandigarh where his family lived in an inhospitable condition. When he was just 5 years old, his mother was diagnosed with tuberculosis. Due to extreme poverty and absence of medical care, she passed away when he was 7. His father worked at a butcher shop for a monthly salary of ₹8,000 but the task of taking care of two younger siblings fell on 7 year old Govinda. Unfortunately, his father was not very responsible and often didn't pay much attention to his children's needs. When Govinda was 11, his father too was diagnosed with tuberculosis. Overnight, the young boy was forced to turn caretaker and provider for his family. He started working at a street food cart as a helper for a meagre salary of ₹3,000 per month to support his siblings and pay for his father's treatment.

Soon, his father succumbed to tuberculosis. An orphaned Govinda continued to work at the food cart to take care of his siblings until one day, a customer informed the police and a child welfare organisation (Asha Kiran) about

Govinda. Upon learning that he was an orphan, they took Govinda and his siblings to the children's home in Chandigarh. Here, a fresh chapter began for Govinda who resumed his studies from Class 4 at a Government school and continued till Class 12. After completing his schooling, one of his teachers informed him about Mahindra Pride School in Chandigarh. On learning of the lucrative job opportunities offered by Mahindra Pride School and eager to create a better life for himself and his siblings, Govinda promptly enrolled for the Retail Sales course.

The trainers at Mahindra Pride School supported Govinda to improve his communication and interview skills. Over the 90 day course, Govinda was exposed to intensive training in Retail Sales along with visits to many large stores in Chandigarh's big malls. That was when he gained clarity on the kind of job he wanted to pursue. Equipped with confidence and proper soft skills from his training with Mahindra Pride School, he cleared his interview at Lifestyle Stores, in the first attempt itself. After a long string of hardships, Govinda had now become a financially independent young man with a respectable job which gave him a monthly salary of ₹11,000. It was an emotional celebration for the three siblings when Govinda brought them their very first gifts and a cake from his first salary.

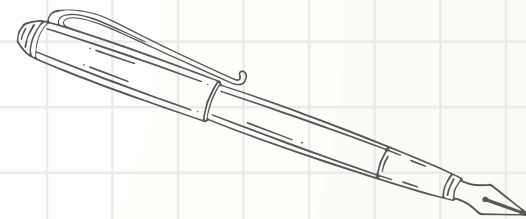
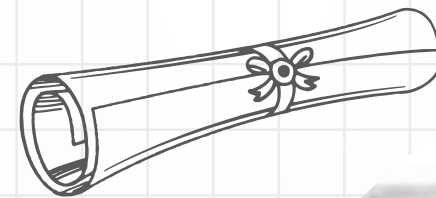
Now Govinda can afford a decent accommodation for himself as a paying guest and has moved out of the children's home. His brother is in Class 10 and staying in Snehalaya (a child welfare centre run by Chandigarh administration) and sister is doing BA from IGNOU and staying in Nari Niketan. Govinda dreams of buying a small house of his own where he and his siblings can live together happily.

### EMPLOYER TESTIMONIAL

**"Govinda is hardworking and sincere in his work. His punctuality and dedication reflect in his work and I am very happy with his attitude and performance so far. I'm sure if he continues in this manner, he will go a long way. We are looking forward to employing more students from MPS Chandigarh".**

**KARAN**

HR, Lifestyle Store, Elante Mall, Chandigarh






# Mahindra PRIDE CLASSROOM



## OVERVIEW




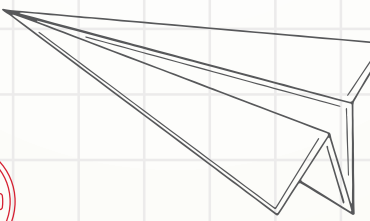
The Mahindra Pride Classroom module was rolled out in 2016 with a vision to reach out to a larger number of the country's youth to train and make them employable. The Mahindra Pride Classrooms provide 40-120 hours of training to final year students of Polytechnics, ITIs and Arts & Science Colleges covering English speaking, life skills, aptitude, interview preparedness and group discussion as well as digital literacy. Till date, more than 2,80,000 students have been trained through 6,519 Mahindra Pride Classrooms across 19 states (Maharashtra, Tamil Nadu, Karnataka, Bihar, Punjab, Kerala, Andhra Pradesh, Telangana, Uttar Pradesh, J&K, Gujarat, Delhi, Haryana, West Bengal, Rajasthan, Assam, Meghalaya, Jharkhand and Odisha) in India. The Mahindra Pride Classroom model engages a full-time placement coordinator in every state who is entrusted with the responsibility of ensuring placement of students after the course.




**6,519 CLASSROOMS**  
TILL DATE IN ITIs,  
POLYTECHNICS, ARTS &  
SCIENCE COLLEGES  
ACROSS 19 STATES



**2,87,417 YOUTH**  
TRAINED TILL DATE



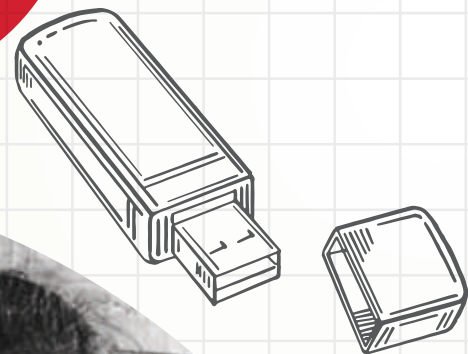
**1,01,391 YOUTH**  
TRAINED IN FY20  
FROM 15 STATES



**50%  
PLACEMENT**





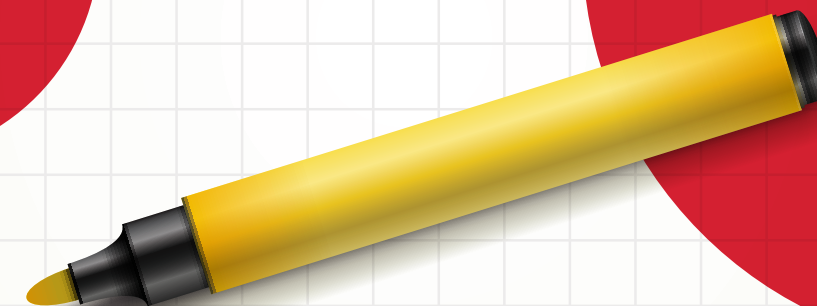


## SUCCESS STORY – ASHWINI RAJAN

**From a hand-to-mouth existence to  
handing her mother exquisite gifts**

Ashwini was a happy child living with her parents and two sisters. Sadly, her father passed away suddenly at a very young age, leaving them all in a state of shock and despair. As they struggled to come to terms with the loss, they also had to face financial challenges. The next few years were filled with uncertainty. Ashwini looks back on this as the darkest phase in her life.

Soon Ashwini's elder sister completed her education and got a job as a software engineer. As the sole earning member, though she was able to provide for the family, they were barely able to make ends meet. It was only a matter of time before they couldn't afford to pay for Ashwini and her younger sister's school. Ashwini was a bright student. Knowing her family's dire situation well, she worked hard and was awarded numerous scholarships which helped her complete her schooling.



Uncertain about her career prospects, Ashwini attended the Employability Skill Training conducted by Mahindra Pride Classroom in her college. Thanks to the training she received in Communication, Interview preparedness and Lifeskills, she was selected by Zoho in the placements drive organised by Mahindra Pride Classrooms.

After joining Zoho, Ashwini's self-esteem was bolstered and she developed a new, more positive and cheerful attitude. Backed with an empowering experience at Mahindra Pride Classroom and her job, Ashwini is now a financially independent woman who can proudly support her family.

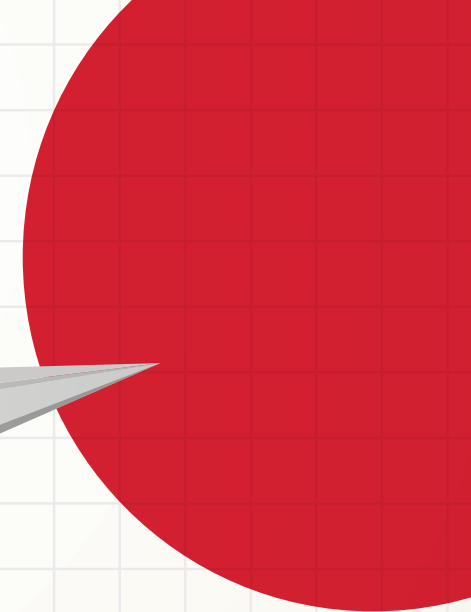
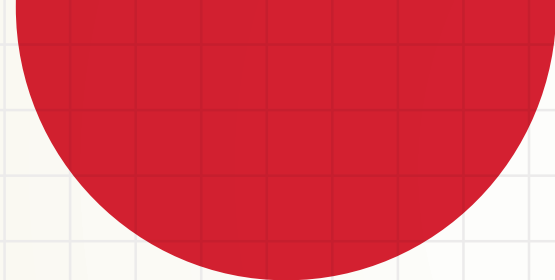
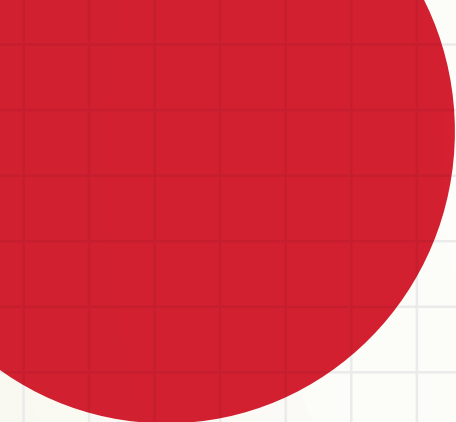
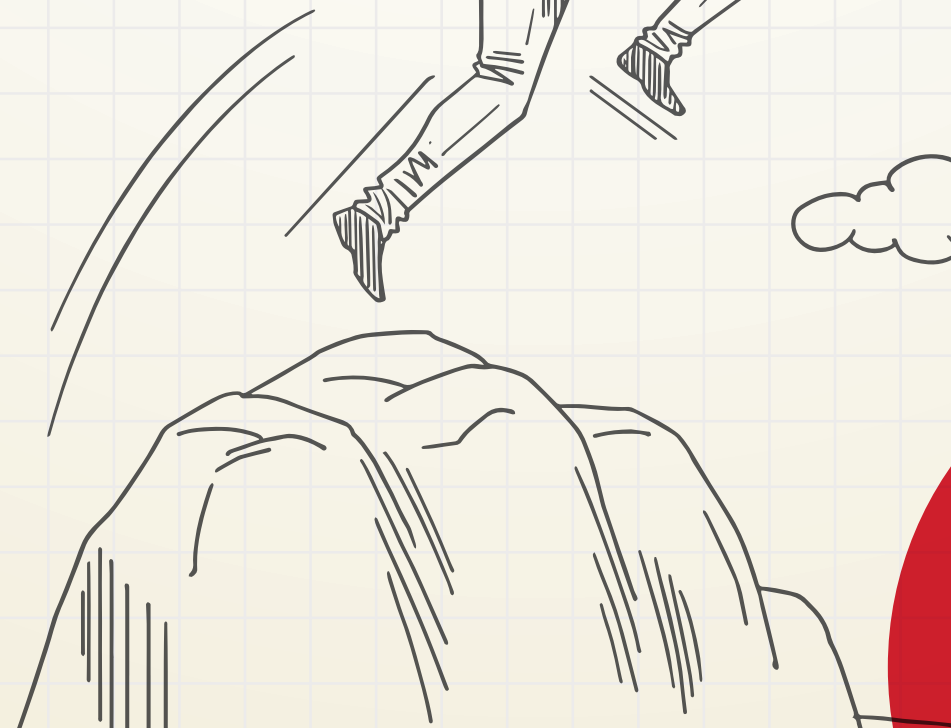
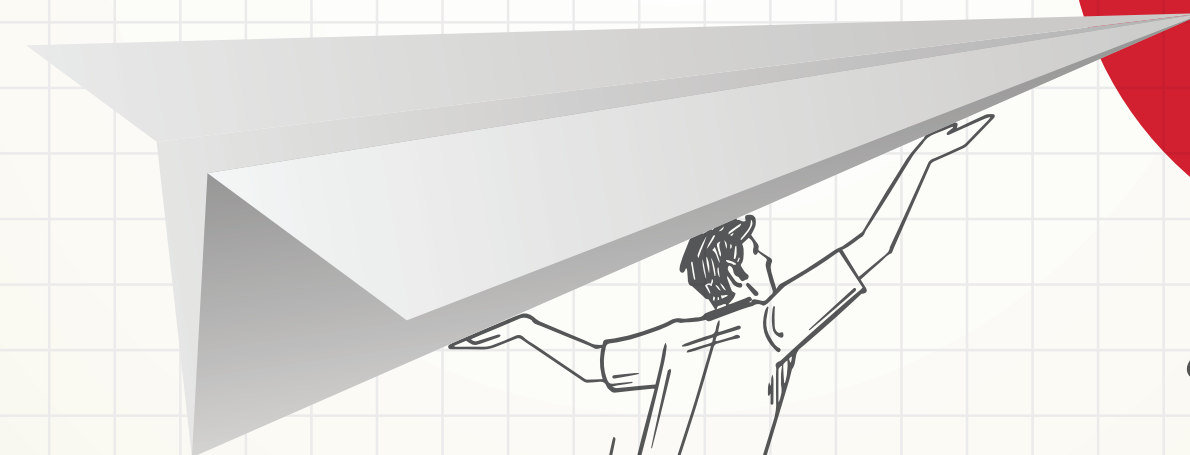
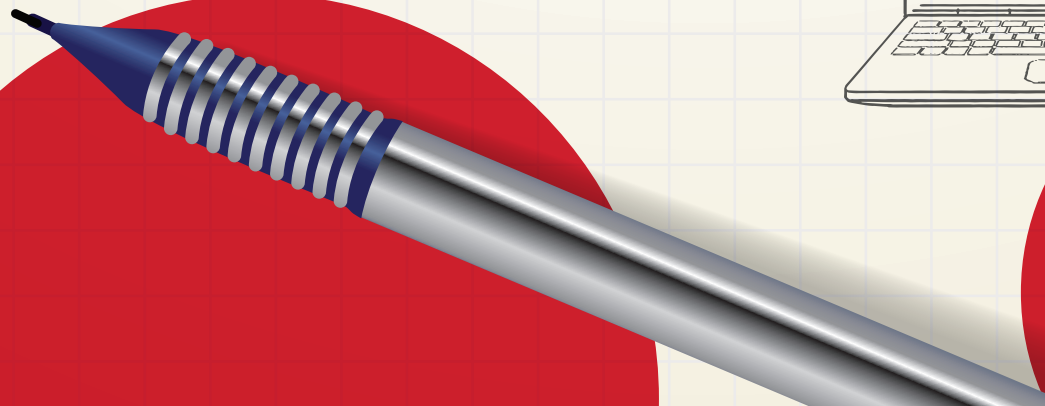
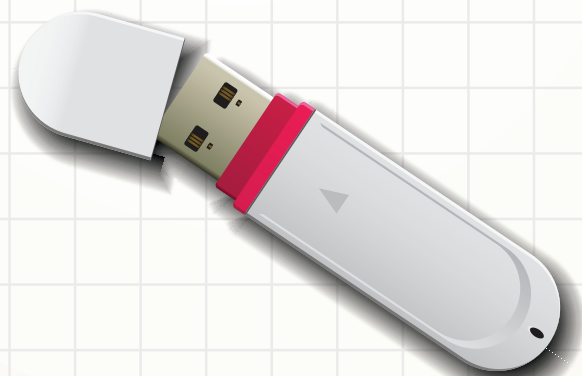
It was truly an emotional moment for Ashwini when she received her first salary. She was proud of what she had achieved and as a token of gratitude, she handed her entire

salary to her mother. Having seen her mother remain resilient through financially tough times, Ashwini has vowed to leave no stone unturned to give her mother the best comforts of life. She has already gifted her overjoyed mother a new saree and a brand new mobile phone. She has also taken on the responsibility of her younger sister's education, easing the financial pressure on her elder sister.

Ashwini now aspires to get promoted and propel her career to the next level. In the future, she wishes to invest her savings in some agricultural land and take up organic farming. She is thankful to Mahindra Pride Classrooms for training her and helping her get a break into a new professional and financially independent phase of her life that empowers her to pursue her dreams.

**JOB UTSAV**

**A CHANCE TO BREAK OUT  
OF THE PAST STORY**







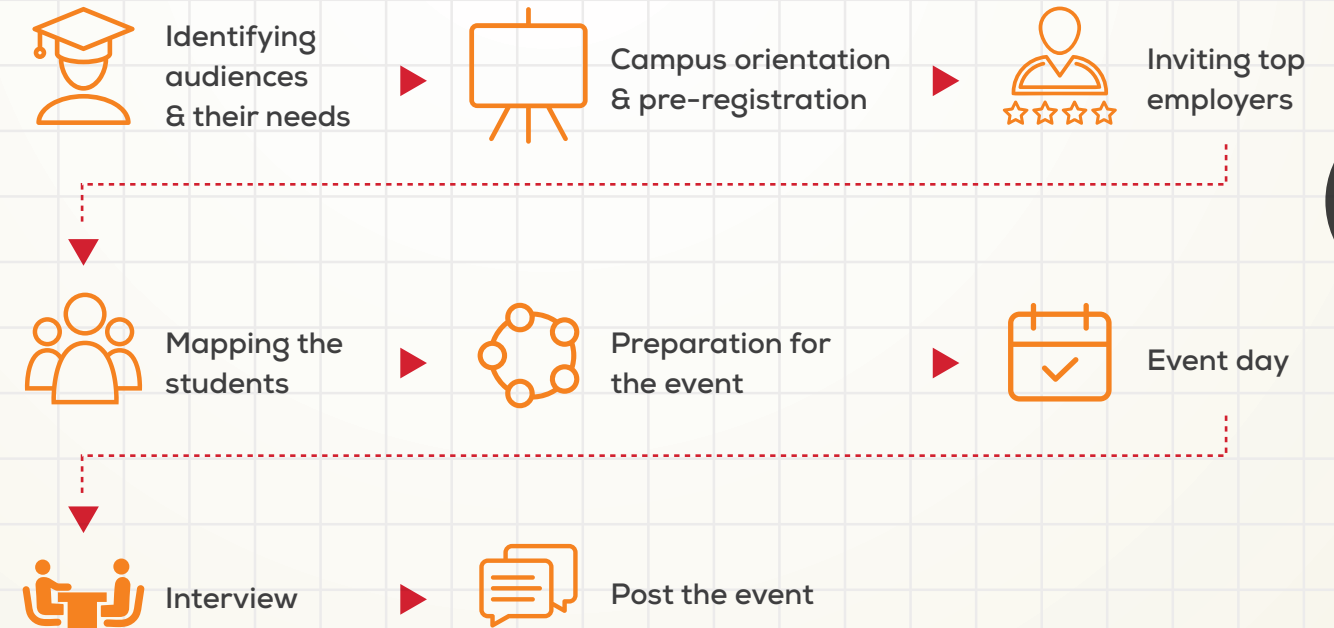
## JOB UTSAV - JOY OF A FIRST JOB OVERVIEW

Job Utsav was launched in 2019 as an integral part of the Mahindra Pride Classrooms, with the objective of enhancing placement opportunities for the students. These Job Utsavs are technology enabled holistic placement drives, which connect the best employers with a trade specific talent pool, through campus recruitment conducted over 1-2 days. Job Utsavs aim at breaking away from the traditional methods of campus hiring by implementing various innovative techniques to match the right student to the right employer. Several renowned companies have participated in our Job Utsavs, including:

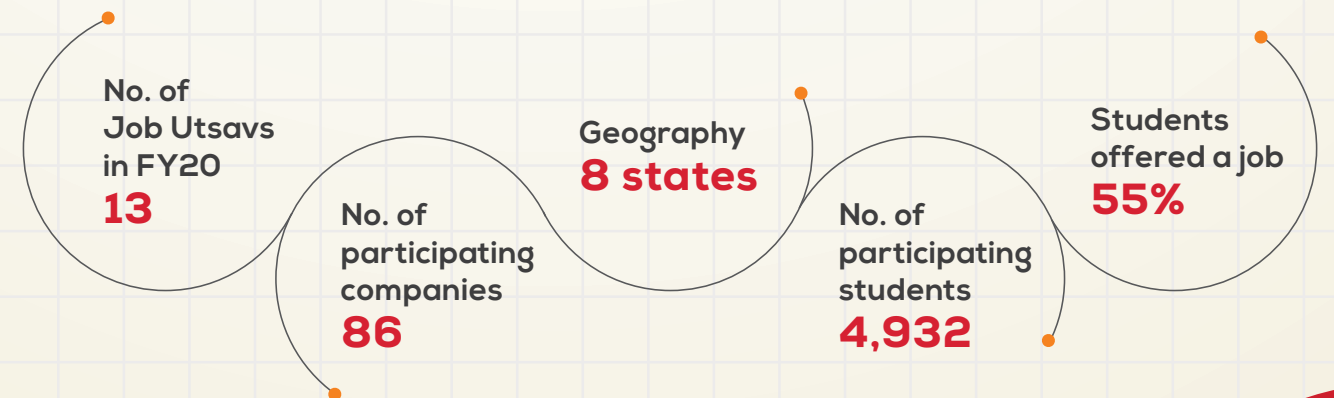


The Utsavs were successful in placing **55%** of the participating talent pool.

## FROM CAMPUS TO CAREER



## STORY IN NUMBERS



# IMPACT FIGURES

## A. OUTREACH THROUGH THE MAHINDRA PRIDE SCHOOLS & CLASSROOMS

	<div>Mahindra PRIDE SCHOOL</div>	<div>Mahindra PRIDE CLASSROOM</div>
Started in	2007	2016
Number of centres	9	6,519
Youth Trained	39,280	2,87,417
Locations	Pune, Patna, Chandigarh, Srinagar, Varanasi, Hyderabad and Chennai	19 states (Maharashtra, Tamil Nadu, Bihar, Punjab, Kerala, Andhra Pradesh, Telangana, Uttar Pradesh, J&K, Gujarat, Delhi, Haryana, West Bengal, Rajasthan, Assam, Meghalaya, Karnataka, Jharkhand and Odisha)

\*Figures as of March 31<sup>st</sup>, 2019.

## B. PLACEMENT HIGHLIGHTS

MPS has a track-record of 100% placements every year for which our dedicated team of placement officers works closely with renowned companies to ensure that every student trained at MPS gets a job. In FY20 unfortunately, the Covid-19 pandemic impacted the placement process. The MPS team is following up with the employers to restart the placement process as soon as possible.

Average monthly starting salary per batch of MPS has increased to ₹12,694 per month.

## C. KEY RECRUITERS



## D. SECTOR-WISE PLACEMENTS

MPS Sector-wise placements in FY 19-20		MPS Sector-wise placements since inception	
ITES	57%	ITES	57%
Hospitality	14%	Hospitality	26%
Retail Sales	13%	Retail Sales	11%
Automotive	10%	Automotive	4%
Others	6%	Others	2%

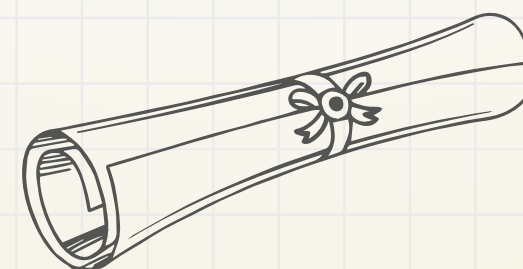
\*Others include self employed, banking, government jobs etc.





**Mahindra**  
SCHOLARSHIP

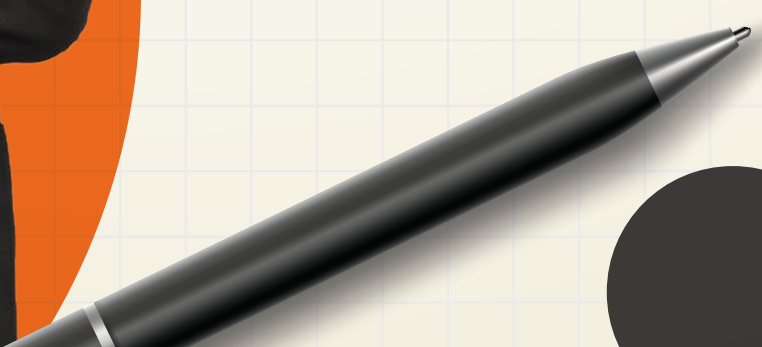
FREEING YOUTH FROM  
FINANCIAL RESTRAINTS





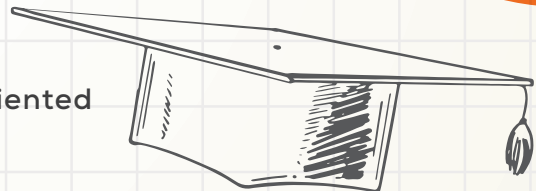
## BACKGROUND

Since its inception in 1953, the K C Mahindra Education Trust continues to make a difference to the lives of thousands of economically disadvantaged students by offering them a variety of scholarships and financial support, in recognition of their academic excellence. The Trust has provided more than USD 88 million in the form of grants and scholarships. The Trust also grants interest-free loan scholarships to deserving students to pursue postgraduate studies abroad, enabling them to break free from their socio-economic constraints and dream big.



## SCHOLARSHIPS OFFERED

- **K C Mahindra Scholarship for Postgraduate Studies Abroad:**  
For meritorious students who wish to pursue postgraduate studies at reputed foreign universities
- **Mahindra All India Talent Scholarship:**  
For students from low-income families who wish to pursue a job-oriented diploma course at a recognised government polytechnic in India
- **K C Mahindra UWC Scholarship:**  
For deserving students aged 16-18 years who wish to study at the Mahindra United World College, India
- **Mahindra Finance Scholarship for Undergraduate and Postgraduate Studies:**  
For meritorious students from financially weak backgrounds who wish to complete their undergraduate and postgraduate studies
- **Mahindra Search for Talent Scholarship:**  
To reward young students for excellence in academics



PLATFORM FOR BIG DREAMS	Total Scholarships Awarded Since Inception	Total Scholarships in FY19-20	Amount Awarded in FY19-20
K C Mahindra Scholarship for Postgraduate Studies Abroad	1,439	60	2,48,00,000
Mahindra All India Talent Scholarship	10,190	550	1,65,90,622
K C Mahindra UWC Scholarship	102	3	52,50,000
MMFSL and MRHFL Scholarships	15,227	2,152	1,10,83,000



# SUCCESS STORY – SWATI AGRAWAL



From Sikar in Rajasthan to Chicago with a dream to strengthen India's healthcare

Youth like Swati Agrawal are inspired by their own hardships to take charge and solve them for others. Swati's journey tackles the healthcare inadequacies for the underprivileged in our country. She desperately wanted to pursue her passion in the healthcare field to build the capability of coming up with innovative solutions. All she needed to go after her dreams was the right opportunity, which she got with the K C Mahindra Scholarship for Postgraduate Studies Abroad.

Having grown up in a lower middle class family with limited financial means, in the rural district of Sikar, Rajasthan, Swati had encountered her fair share of adversities. She cycled 10 miles every day to attend a Hindi-medium school, and then spent her evenings translating her learnings into English under the nightlights. She just had one dream; to study at an IIT. With discipline, dedication, self-training and grabbing every opportunity to learn from the people around her to grow, she made it to IIT Bombay to pursue a degree in Aerospace Engineering. Here, she faced and overcame many challenges to grow from being an awestruck small-town girl who barely knew

English to the captain of the basketball team and a mentor for many young women at IIT Bombay. Swati reflects on this phase as one that taught her many critical life lessons and helped her break free from many inhibitions.

As a fresh graduate, she then joined McKinsey & Co. where she found her true calling. Recounting her experience, Swati says, "While working with a healthcare client, I was deeply bothered by the stark gaps in the healthcare value chain in India - from manufacturing to last-mile access. Serving millions of families who remain neglected and are unable to afford access to even basic consumer healthcare products became the mission of my life."

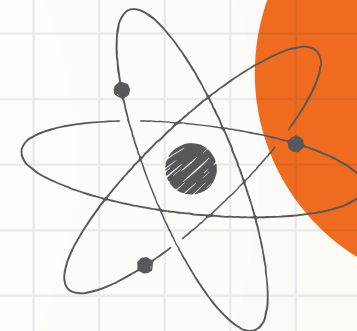
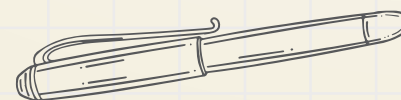
After 2 years at McKinsey, even though she was in a difficult financial position, she joined a 2-month old consumer startup 'Saral Designs' that aimed to provide affordable, quality sanitary napkins to women in India who still used rags and used clothes during menstruation. Despite hiccups, recalls and a failed product launch,



Swati and her team did not stop innovating. After thousands of experiments and multiple iterations, they developed best-in-class and commercially sustainable sanitary pads, and a model of a fully automated machine setup that could provide quality pads at 30% lesser costs. With 15 setups in remote areas of India and Bangladesh, they have empowered more than 2,00,000 women in over 400 villages and small towns.

Swati was admitted at the prestigious Booth School of Business in Chicago. This is when she applied for the K C Mahindra Scholarship For Post Graduate Studies Abroad, which gave her a new surge of hope. Being awarded the scholarship has brought Swati closer to her dreams than ever.

She said, "My experiences have strengthened my belief that with technological innovation and thoughtful leadership, the healthcare argument can be changed, not just in India but across the globe. Upon graduation from B-School, I wish to work at a leading healthcare organisation and eventually build a world-class healthcare company that will produce the best healthcare products - to bring affordable yet quality healthcare to the masses."

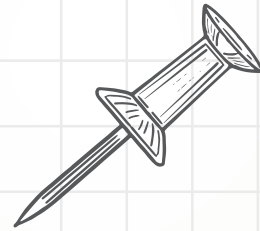


Swati has two younger siblings. Her sister is a Chartered Accountant and her brother is also an IIT Bombay graduate like Swati. We wish her success and look forward to her avant-garde solutions for the Indian healthcare system.



## SUCCESS STORY – VASU ARORA

**A tempo driver's son, he now dreams  
of designing India's next-gen cars**



Meet Vasu Arora from Ludhiana, Punjab. His story gives us renewed hope on rising again despite hitting the rock bottom.

Vasu's father was a transporter in Ludhiana with 2 tempos. The family faced a crisis, when Vasu's mother became bedridden due to liver cirrhosis. The medical bills played havoc with the family's finances resulting in Vasu's father selling their home to take care of the expenses. This left them with only two tempos as their assets. And just when they thought matters couldn't get any worse, Vasu's father too fell sick. The family had to sell the tempos too, and Vasu's father became an ambulance driver with Fortis Hospital in Ludhiana just so that he would get a regular income.

Soon, Vasu's sister took up a job as a nursing assistant to provide the family some respite from the financial burden. But it wasn't enough to take care of the crushing debt. Seeing all this, Vasu was desperate to help his family. He secured admission at Chandigarh Polytechnic and it was there that he came to know about Mahindra All India Talent Scholarship through the



Head of the Department. He applied for it right away and as a deserving candidate, was awarded the scholarship in 2016. The scholarship gave him the much-needed funds and a newfound confidence to design a hybrid car along with his fellow students. The car was featured in one of the events organised by ISI and the team was awarded a cash prize of ₹ 1 lakh. For a debt-ridden Vasu, this huge accomplishment was like a new lease on life. He was now determined to build a good life for his family.

Upon completing his diploma in 2019 he secured a job at Asian Paints at Officer Grade and was recently confirmed as a permanent employee. With Vasu's regular salary coming in, his father was able to opt for retirement to spend time with his ailing wife. Vasu, now able to steadily support his family, is encouraging his sister to pursue her B.Sc in Nursing.

An emotional and grateful Vasu credits the Mahindra Group for their support in making his father's dream of seeing Vasu become an engineer, a reality.

"A dream of mine that turned true today is the result of my determination and the hard work I did yesterday. Today a driver's son is working as an officer in Asian Paints. But I got this opportunity to prove myself only because of Mahindra All India Talent Scholarship. With its help, I was able to study in a private college and got everything I deserved. Thank you to the whole team behind this wonderful work of providing real opportunities to deserving students."

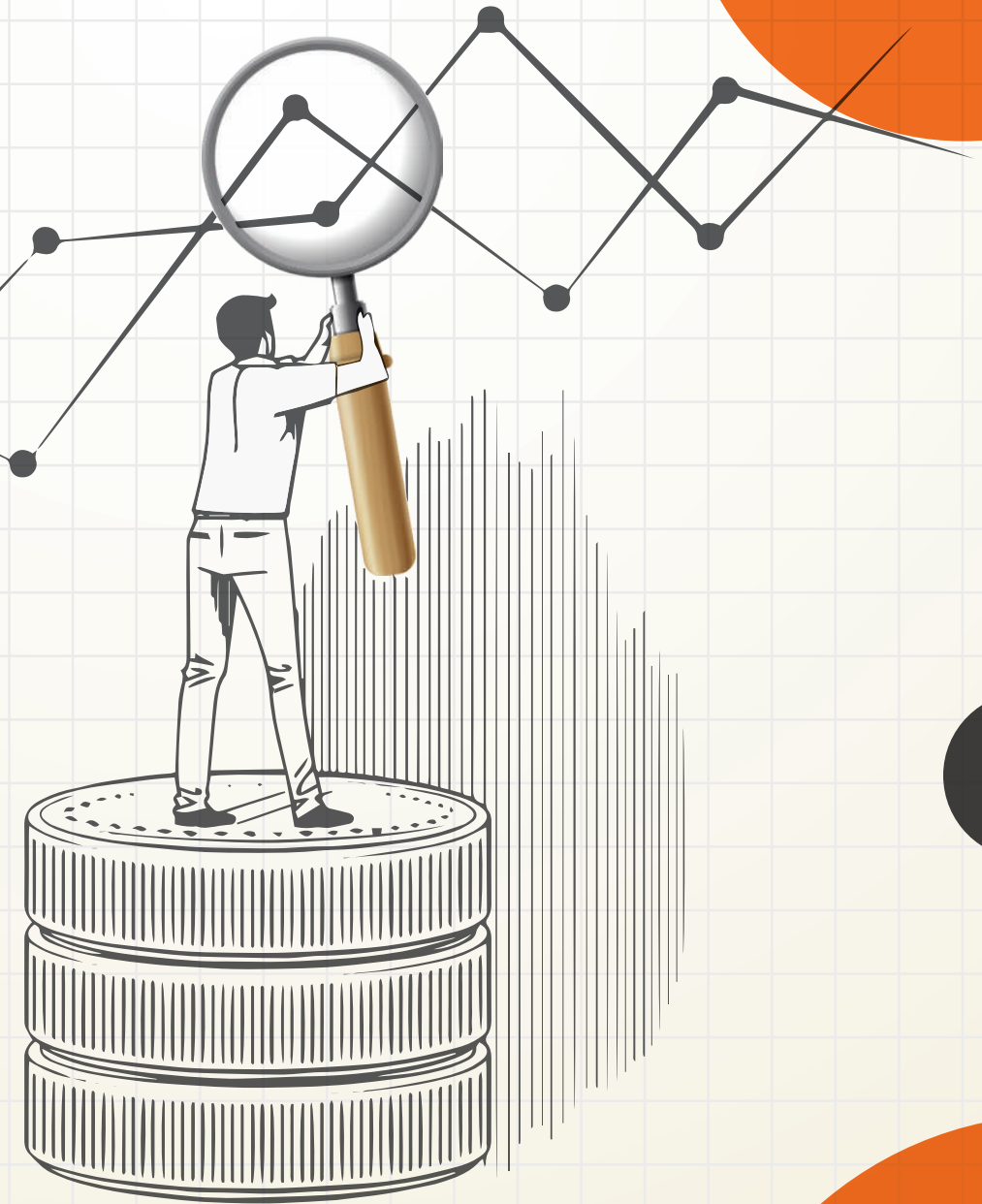
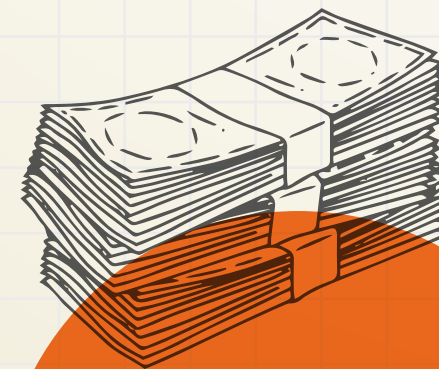
He now aspires to become a renowned entrepreneur in the car designing and modification business.





# FINANCIAL REVIEW

2018 - 2020



# FINANCIAL REVIEW - 2019

The K C Mahindra Education Trust's Corpus at the financial year-end 2018-19 was ₹3,151.74 lakhs.

Total receipts received during the year 2018-19 amounted to ₹10,709.12 lakhs (This includes Mahindra Group CSR donations of ₹5,744.39 lakhs (₹3,061.39 lakhs for Nanhi Kali and ₹2,683.00 lakhs for other objects) and repayment of loan scholarship of ₹136.41 lakhs), compared with ₹8,329.49 lakhs in 2017-18 (This includes Mahindra Group CSR donations of ₹4,626.33 lakhs (₹2,344.33 lakhs for Nanhi Kali and ₹2,282.00 lakhs for other objects) and repayment of loan scholarship of ₹89.31 lakhs). Dividend, interest and other income on investments totalled ₹720.03 lakhs in 2018-19.

Expenditure on total program activities amounted to ₹9,194.50 lakhs which includes general establishment expenditure of ₹15.74 lakhs.

Receipt and Payment Account for the year ended on 31<sup>st</sup> March, 2019

(₹ Lakhs)

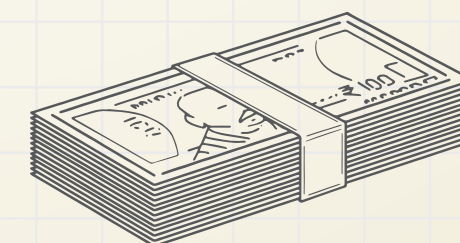
Particulars	FY19 (Audited)	FY18 (Audited)
<b>Receipts</b>		
Donations	9,852.68	7,572.55
Income on Investments	720.03	667.63
Repayment of Loan Scholarship	136.41	89.31
<b>TOTAL</b>	<b>10,709.12</b>	<b>8,329.49</b>
<b>Payments</b>		
Project Nanhi Kali	6,193.58	4,666.15
Mahindra Pride School	2,005.00	1,615.00
Mahindra Finance Scholarship	375.00	375.00
Mahindra All India Talent Scholarship	155.03	137.04
K C Mahindra UWC Scholarship	54.00	57.00
MRHFL Shabaash Scholarship	60.00	50.00
Honours (MSTS) Scholarship	0.85	0.80
BlueKraft Digital Foundation	-	250.00
Donations to Educational Institutions	71.30	-
Loan Scholarship disbursed during the year	264.00	236.00
<b>Payments on the Objects of the Trust</b>	<b>9,178.76</b>	<b>7,386.99</b>
Administration and General Expenses	15.74	17.90
<b>TOTAL</b>	<b>9,194.50</b>	<b>7,404.89</b>

Balance Sheet as on 31<sup>st</sup> March, 2019

(₹ Lakhs)

Particulars	FY19 (Audited)	FY18 (Audited)
<b>Liabilities</b>		
Corpus Fund	3,151.74	3,151.74
Earmarked funds - Nanhi Kali	1,264.09	915.25
Excess of income over expenditure	7,746.26	6,452.90
<b>TOTAL</b>	<b>12,162.09</b>	<b>10,519.89</b>
<b>Assets</b>		
Investments	5,726.91	4,857.59
Current Assets, Loans and Advances		
Cash and Bank Balance	980.73	355.98
Short term investments	4,594.14	4,580.07
Loan scholarship	732.83	605.24
Tax deducted at source and other advances	127.48	121.01
<b>TOTAL</b>	<b>12,162.09</b>	<b>10,519.89</b>

For B S R & Co. LLP  
CA Gaurish Divekar, Partner





# FINANCIAL REVIEW - 2020

The K C Mahindra Education Trust's Corpus at the financial year-end 2019-20 was ₹3,151.74 lakhs.

Total receipts received during the year 2019-20 amounted to ₹11,220.57 lakhs (This includes Mahindra Group CSR donations of ₹6,378.40 lakhs (₹3,927.40 lakhs for Nanhi Kali and ₹2,451.00 lakhs for other objects) and repayment of loan scholarship of ₹153.16 lakhs), compared with ₹10,709.12 lakhs in 2018-19 (This includes Mahindra Group CSR donations of ₹5,744.39 lakhs (₹3,061.39 lakhs for Nanhi Kali and ₹2,683.00 lakhs for other objects) and repayment of loan scholarship of ₹136.41 lakhs). Income from investments totalled ₹838.35 lakhs in 2019-20.

Expenditure on total program activities amounted to ₹8,134.14 lakhs which includes general establishment expenditure of ₹12.79 lakhs.

**Receipt and Payment Account for the year ended on 31<sup>st</sup> March, 2020**

(₹ Lakhs)

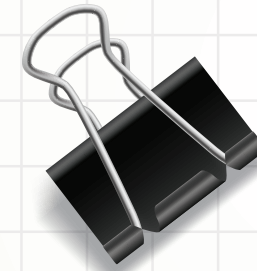
Particulars	FY20 (Audited)	FY19 (Audited)
<b>Receipts</b>		
Donations	10,229.06	9,852.68
Income from Investments	838.35	720.03
Repayment of Loan Scholarships	153.16	136.41
<b>TOTAL RECEIPTS</b>	<b>11,220.57</b>	<b>10,709.12</b>
<b>Payments</b>		
Project Nanhi Kali	5,323.73	6,193.58
Mahindra Pride School	2,115.00	2,005.00
Mahindra All India Talent Scholarship	165.95	155.03
Mahindra Finance Scholarship	70.83	375.00
Mahindra Truck and Bus Scholarship	57.40	-
K C Mahindra UWC Scholarship	52.50	54.00
MRHFL Scholarship	40.00	60.00
Donations to Educational Institutions	45.91	66.75
Vinita Wanchoo Scholarship	0.80	-
Honour Scholarship to Students	0.75	0.85
KCMET CRS Scholarship	0.48	4.55
Loan Scholarships disbursed	248.00	264.00
<b>Payments on the Objects of the Trust</b>	<b>8,121.35</b>	<b>9,178.76</b>
<b>Administration and General Expenses</b>	<b>12.79</b>	<b>15.74</b>
<b>TOTAL PAYMENTS</b>	<b>8,134.14</b>	<b>9,194.50</b>

**Balance Sheet as on 31<sup>st</sup> March, 2020**

(₹ Lakhs)

Particulars	FY20 (Audited)	FY19 (Audited)
<b>Liabilities</b>		
Corpus Fund	3,151.74	3,151.74
Other earmarked funds - Nanhi Kali	3,214.55	1,264.09
Excess of income over expenditure	8,972.97	7,746.26
<b>TOTAL</b>	<b>15,339.26</b>	<b>12,162.09</b>
<b>Assets</b>		
Investments	5,325.91	5,726.91
<b>Current Assets, Loans and Advances</b>		
Cash and Bank Balance	1,369.46	980.73
Short term investments	7,727.01	4,594.14
Loan Scholarships	823.57	732.83
Other advances	93.31	127.48
<b>TOTAL</b>	<b>15,339.26</b>	<b>12,162.09</b>

For B S R & Co. LLP  
CA Nirav Patel, Partner





# BOARD OF TRUSTEES

**KESHUB MAHINDRA**

Chairman Emeritus,  
Mahindra & Mahindra Limited

**ANAND MAHINDRA**

Chairman,  
Mahindra Group

**ANURADHA MAHINDRA\***

Homemaker

**BHARAT DOSHI**

Chairman,  
Mahindra Intertrade Ltd

**ULHAS YARGOP\***

Chairman, Bristlecone

**LEENA LABROO**

Partner, Niana

**UMA MALHOTRA**

Trustee, Karo Trust

**SHEETAL MEHTA**

Executive Director,  
K C Mahindra Education Trust  
Senior Vice President,  
Corporate Social Responsibility,  
Mahindra Group



\*Mr. Ulhas Yargop was Trustee of K C Mahindra Education Trust till 3<sup>rd</sup> June, 2019 and has resigned from his position. Anuradha Mahindra was appointed as Trustee of K C Mahindra Education Trust on the same date.

## COLLABORATORS OF CHANGE – NAANDI FOUNDATION

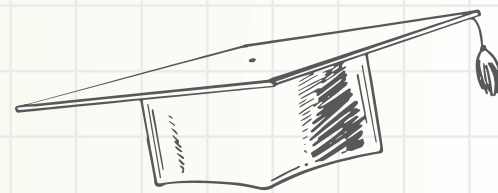
Project Nanhi Kali is jointly managed by K C Mahindra Education Trust and Naandi Foundation.

The Foundation is also the implementing partner for Mahindra Pride School.

Their support has been instrumental in making K C Mahindra Education Trust’s accomplishments possible.







## Break Free.

These two words are the magic mantra that unleashes transformation. They are the prime drivers of innovation, the major motivators to question the status quo and take control of our own destinies.

In modern societies, the most powerful vehicle for breaking free is education. Every individual deserves access to education, regardless of circumstances. That is why the K C Mahindra Education Trust prioritizes the support for education in underserved communities, particularly for youth and girl children.

The COVID pandemic has played havoc with the educational opportunities available to these communities. There have been prolonged school closures with the traditional classroom model being replaced by online classes. It is a harsh reality that quality e-learning is restricted to the small population that has access to the internet and technology. For others, the pandemic has deepened the digital divide. Education has come to a standstill for the vast majority, who cannot afford even basic digital resources. One can envisage an education crisis for many, especially girls who will be forced to drop out of school.

We at K C Mahindra Education Trust, will tackle these inequities with determination by providing girls and youth from marginalised communities access to financial assistance, technology and quality education. We will do everything in our power to pave the way for these young people to transition effortlessly into the digital economy of tomorrow.

Together with our partners, we can and will break free of every challenge.

**ANAND G. MAHINDRA**

TRUSTEE, K C MAHINDRA EDUCATION TRUST  
CHAIRMAN, MAHINDRA GROUP



*Rise*  
*for Good*

**K.C.MAHINDRA**  
**E D U C A T I O N T R U S T**

K C MAHINDRA EDUCATION TRUST, CECIL COURT, NEAR REGAL CINEMA,  
MAHAKAVI BHUSHAN MARG, MUMBAI 400001.

+91 22 68975500 | [WWW.KCMET.ORG](http://WWW.KCMET.ORG)