

Executive Summary of Kotak Securities - Kona Kona Shiksha Program

Program Brief

Kona Kona Shiksha is a skill development program launched by Kotak Securities Limited as part of its CSR initiatives in the year 2021-2022 in collaboration with the National Institute of Securities Market (NISM). NISM has been implementing this program on behalf of Kotak Securities in various educational institutions spread across the country. Through this program, Kotak wants to empower students with basic financial skills, which will help them in making informed decisions.

Objectives

The main objectives of the Kona Kona Shiksha Program are:-

- Creating Awareness of Personal Finance Framework
- Awareness of Pre-requisites for investing in Securities Markets
- Awareness of employment opportunities in financial services industries
- Empowerment of students for facing interviews with financial services industry employment opportunities.

Target Age Group

- Students pursuing Graduation and Postgraduation in the age group of 19-24 years from arts and science colleges

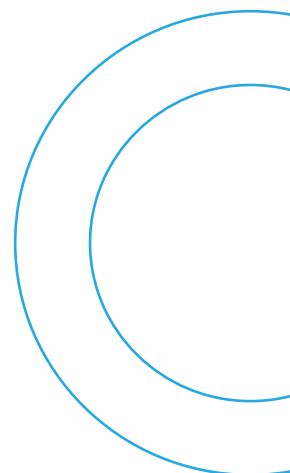
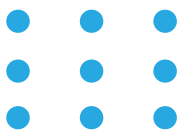


Program Details



Geographical Sampling with
Madhya Pradesh(78),
Gujarat(127),
Maharashtra(127),
Tamil Nadu(76) and
Karnataka(120)

528
Beneficiaries covered



Major Findings

1.

- 94% of Respondents affirmed that the training was conducted in their regional language
- 59% of respondents were in the age group of 19-23 years

2.

- 86% of the respondents mentioned that the delivery of the sessions was interactive and engaging
- 82% of the respondents mentioned that they were able to get their queries clarified during the training

3.

- 77% of respondents were satisfied with the time duration of the training and the resources provided
- 55% of the respondents felt that they have been completely educated about the employment opportunities available to them

4.

- 55% of respondents had awareness of investments prior to joining the program
- 54% of the respondents affirmed that they were able to take better financial decisions

5.

- 36% of respondents had scores in the range of 61-80 in the NISM Exam

6.

- 87% of the overall respondents agreed that the course had helped them secure a job either partially or completely

*Overall, the southern states of Karnataka, and Tamil Nadu have performed extremely well in most of the indicators, closely followed by Maharashtra, Gujarat and Madhya Pradesh.

Income Levels (Pre-Intervention and Post-Intervention)

Beneficiary Profile

Legend	PRE-INTERVENTION				POST-INTERVENTION				
	Non-Earning	< 2 lakhs	2 lakhs to 4 lakhs	4 lakhs to 6 lakhs	Non-Earning	< 2 lakhs	2 lakhs to 4 lakhs	4 lakhs to 6 lakhs	6 lakhs to 8 lakhs
Inference	Students								
Gujarat	69%	28%	4%	0%	46%	23%	28%	4%	0%
Karnataka	21%	79%	0%	0%	25%	73%	1%	1%	0%
Madhya Pradesh	97%	0%	0%	3%	62%	5%	10%	15%	8%
Maharashtra	83%	10%	6%	1%	43%	50%	6%	2%	0%
Tamil Nadu	86%	14%	0%	0%	79%	17%	4%	0%	0%
Total	71%	26%	2%	1%	51%	34%	10%	4%	2%

We can infer from the above tables that there is a significant change in the income levels of the respondents post-intervention: -

- Considering the average incomes, the category of non-earning respondents has decreased from 71% pre-intervention to 51% post-intervention
- For all the other income ranges, there has been a steady increase post-intervention:
 - Less than 2 Lakhs (26% pre-intervention to 34% post-intervention),
 - 2-4 Lakhs (2% pre-intervention to 10% post-intervention) and
 - 4-6 Lakhs (1% pre-intervention to 4% post-intervention)
 - It is also interesting to note that a new income range of 6-8 Lakhs (2% post-intervention) has been added to the post-intervention criteria.

