

AMB BIT

Acumen at work

CELEBRATING

25 YEARS OF
ACUMEN!

Making an IMPACT



125+ First Generation Students Impacted till Mar' 23



Foreword



Siddhartha Rastogi

Ambit Oditi Foundation

www.ambit.co/foundation

SKILLS WITH DISCIPLINE DEFINE DESTINY

अमंत्रमक्षरं नास्ति नास्ति मूलमनौषधम् ।

अयोग्यः पुरुषो नास्ति योजकस्तत्र दुर्लभः॥

This is one of my favourite Subhashit (maxim) in Sanskrit which simply means that there is no letter in the Sanskrit language from where a powerful mantra or shloka does not start with. There is no plant or vegetation on this planet that does not have medicinal value. Similarly, there is no person on this planet who is unworthy or useless, what lacks or what is difficult is to find a person who can be an enabler. A few years back when Himanshu and Nisha came to Ambit House to talk about the urgency and necessity of financial skilling amongst youth not only for their livelihood but to break the chain of poverty and wreck the cycle of low skills, low income, low savings, low financial understanding, fewer chances of financial inclusion leading to low chances of disrupting the of the country by initiating it at the household level.

This reflection resonated with all of us, and the idea was dug deeper. **We concluded that we need to change the lives of women in the country, through financial literacy, financial inclusion and financial independence.** The premise was that if a country needs to change, the community needs to be worked upon. If the Community needs to be changed, the household needs to be worked upon. If a household needs to be changed, the girl in the household needs to be worked upon. Here we spotted a golden opportunity of bringing change to two households, the household where the girl is born and the household where she will go after marriage. Thus the dream developed into a strategic action plan of doing something for the women who wish to work, who wish to be breadwinners of the household, who wish to lead from the front but have struggled even to get educated till 12th standard or graduation. Post-senior secondary or graduation, choices are limited and simple for these girls in their youth who are from a relatively impoverished background; a

continuous struggle to find a menial job having low skills and low confidence or to get married and be a homemaker forever. But some of these bright women struggled, fought against odds and sometimes were oppressed but they never allowed the adversaries to define them. A program was thus construed for these real-life heroes. A few amongst them with modest resources were then coached, mentored, and guided by Finxpert. Some of them after being polished have turned into gems and diamonds and will shape the 21st century, the century that belongs to Bharat. **Thanks to Finxpert for acting as an enabler, tool and catalyst such that these women have become unstoppable.** This book is a collection of stories portraying the emotions, the background, and the struggle of these radiant, luminous and brilliant individuals who worked on their challenges and changed the course of their destiny from being a worthless burden to being Self-reliant and Swablambi. This book acts as a reference point for everyone to rethink what a small act with the great positive intent of a human can do. When there is no hope, no light, and no sunshine, how person's grit, determination, and persistence change the environment and act as an enabler in shaping the life of not only for self but transforming the lives of several !

Ambit Oditi Foundation

The Ambit Oditi Foundation empowers the young generation and increases their employment prospects. The approach aims to promote skills development, promote inclusion and promote economic growth. Education and skill development are essential to enhancing employment and employability while supporting students and preparing them for the workforce through vocational training, workshops, internships, mentorship programs, career counselling, or collaborations with educational institutions and industry partners.



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ABOUT THE PARTNERSHIP



ID Finxperts Skilling Foundation and the **Ambit Oditi Foundation** have come together to enhance employability skills and to create opportunities for students in the BFSI sector through our industry recognised Chartered Financial Expert (CFX) certification course. With this partnership, CFX students receive valuable industry exposure, practical experience, and increased employment prospects. We are committed to nurturing talent and preparing students for successful careers/entrepreneurship in the BFSI sector.

**Transforming first generation learners into professionals:
How Sponsorship Transformed Lives, Uplifted Families
and Built a Successful Generation**

Kritika Devadiga

SIES College of Arts, Science and Commerce (Nerul)

CURRENTLY WORKING WITH: HDFC MUTUAL FUND

ANNUAL CTC: 3 LACS

Kritika's income covers upto 40% of household expenses alongside her father's income who is working as an accountant in a real estate firm. Her sibling recently completed 12th grade and pursuing CA foundation course **covered with the help of Kritika's income**. In addition she is also saving up to for her MBA course.



Babita Singh

SIES College of Arts, Science and Commerce (Nerul)

CURRENTLY WORKING WITH: MAXVEL TECHNOLOGY

ANNUAL CTC: 2.5 LACS

Babita's father works as a manager for a private company. Her younger brother joined the army just recently. The family's financial needs were always taken care of by her father alone, however, **Babita's income is a significant contribution towards their combined family income.**



Dikshita Mali

SIES College of Arts, Science and Commerce (Nerul)

CURRENTLY WORKING WITH: MAXVEL TECHNOLOGY

ANNUAL CTC: 2.5 LACS

Dikshita, the eldest of the 3 siblings, is preparing to pursue MBA while her siblings are in 12th grade and first-year college. Her father works for a wholesaler. **Dikshita is a first-generation female earning member in her family, and her contribution to the household income is helping immensely.**



Mansi Soni

KJ Somaiya College of Science and Commerce

CURRENTLY WORKING WITH: ECLERX

ANNUAL CTC: 4 LACS

Mansi's mother passed away a while ago, and her father has a stationary store. Her younger brother is studying in the 12th grade. **She and her father handle household work and expenses. However, she barely gets to save anything for herself.**



Sana Parveen Warshi

SIES College of Arts, Science and Commerce (Nerul)

CURRENTLY WORKING WITH: MORNINGSTAR

ANNUAL CTC: 4.6 LACS

Sana has two younger siblings. One is studying in an engineering college, while the other is preparing for the NEET exam. **Sana's contribution to the combined family income is helping to pay NEET fees, save and invest for the family's future needs.**



Swati Singh

Chetana College of Commerce and Economics

CURRENTLY WORKING WITH: INTERTRUST GROUP

ANNUAL CTC: 1.8 LACS

Swati is the youngest of 4 siblings, the eldest being married and living separately, while the other 3 siblings manage their own expenses. Her father was a security guard who passed away during Covid. **After getting a job, Swati supports her family financially to recover from the debt during her father's hospitalisation.**



Aishwarya Padhi

Ghanshyamdas Saraf College of Arts and Commerce

CURRENTLY WORKING WITH: HDFC SECURITIES

ANNUAL CTC: 2.2 LACS

Aishwarya's father is self-employed with an annual income of upto 1 Lakh. Her mother is a homemaker. **Today, their combined annual family income is more than 3 Lacs with a better standard of living. This allows for a greater ability to meet basic needs, save for the future.**



Sanjana Jaiswal

Ghanshyamdas Saraf College of Arts and Commerce

CURRENTLY WORKING WITH: NIRMAL BANG SECURITIES

ANNUAL CTC: 3 LACS

Sanjana's father is self-employed with an annual income of less than 1 lac and her mother is a home-maker. **Her income alleviates financial stress and worries about meeting monthly or unforeseen expenses.** Today, their combined annual family income is **close to 4 lacs with a better standard of living.**



Shivangi Yadav

Tolani College of Commerce

CURRENTLY WORKING WITH: KOTAK BANK

ANNUAL CTC: 3.5 LACS

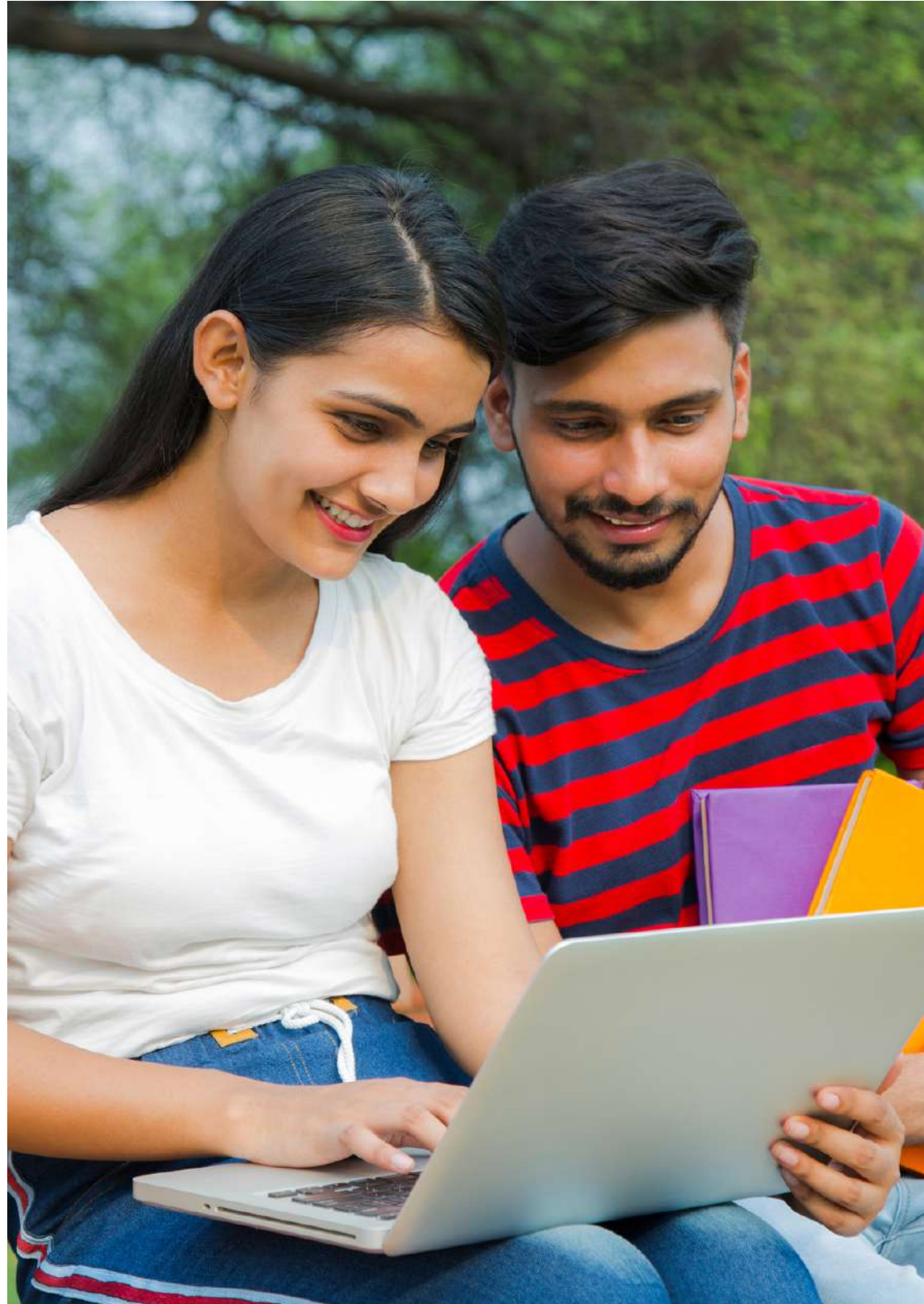
Shivangi's father is a self-employed individual with an annual income of less than 1 lac, and her mother is a housewife. **Their combined annual family income is more than 4 lacs, with improved living standards.**



Human aspirations need not be limited by the financial constraints of a family. Our CSR initiatives and their social impact bears a testimony to this fact. We have been striving to make students from economically weaker sections of society employable and provide them equal opportunities in the banking and financial services industry. What started as a small step is slowly turning into a big leap of transformation cutting across various segments of society and industry. We are proud to share some of our success stories which hold a special place not only in our achievement books, but also our heart.

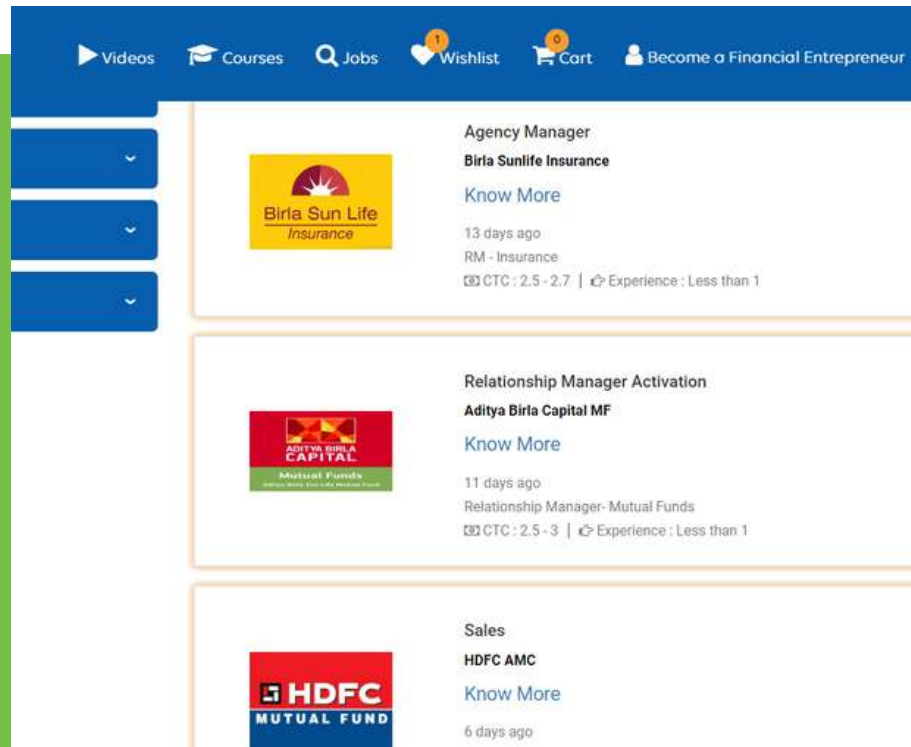


Smita Vermani
Head, ID Finxperts Skilling Foundation

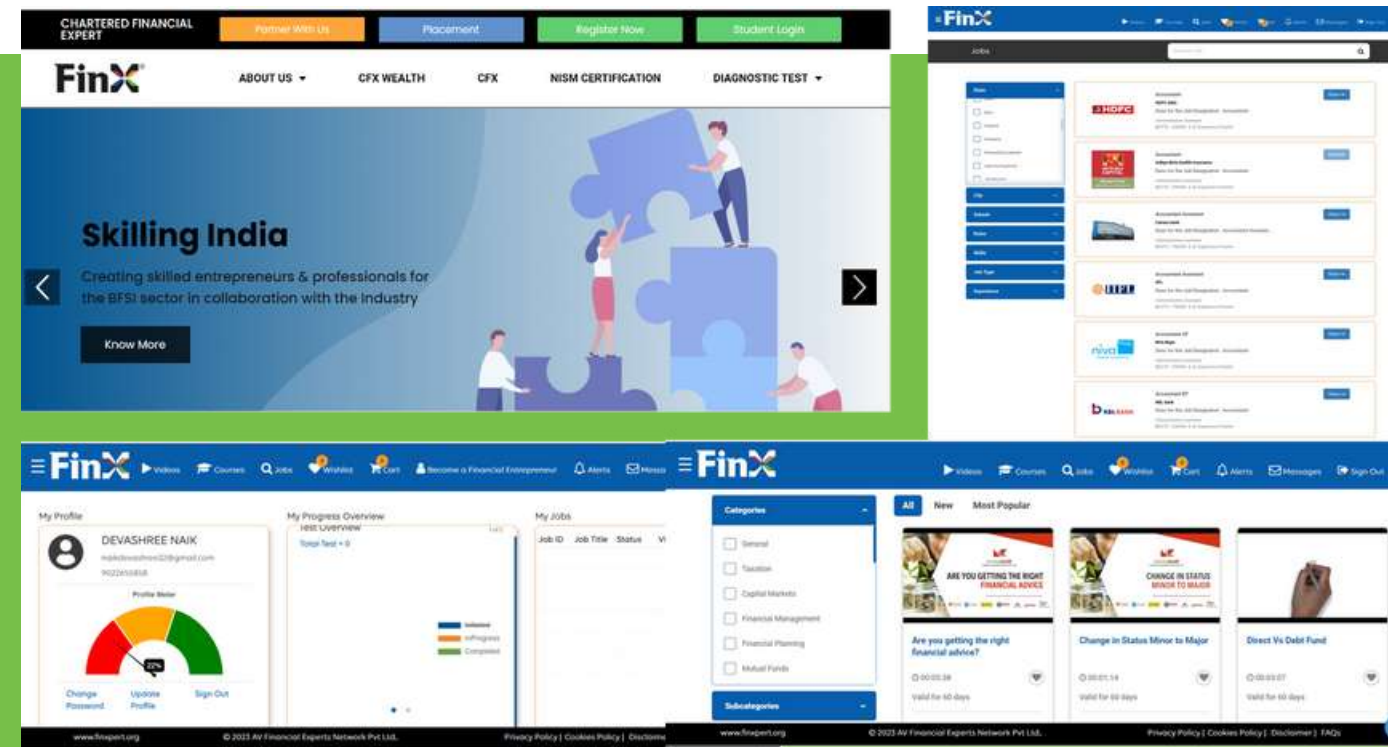


About Chartered Financial Expert (CFX)

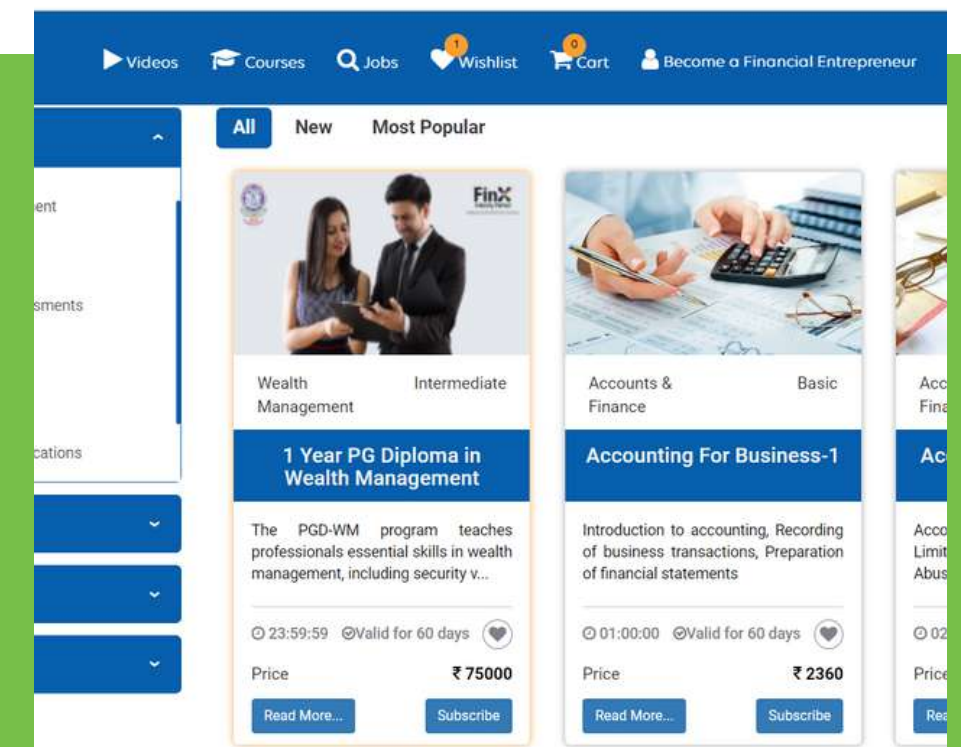
Chartered Financial Expert (CFX) is industry recognised, integrated professional certification designed specifically for **students** looking for meaningful careers, **educational institutions** looking to support students with industry exposure, and **employers** looking for skilled resources in the BFSI sector.



Jobs/Placements



Dashboard



Online Courses

Our newly launched **FinX platform is the first BFSI-focused education and employment exchange platform in India.** Through this platform, educational institutions, students, and employers within the BFSI industry will be able to communicate and network effectively.

