

P. B. Kulkarni Foundation

Annual Activity Report

2024 - 2025



- ❖ P. B. Kulkarni Foundation | Belagavi, Karnataka
- ❖ +91-8660528530 / 9731877584 / 7483018215
- ❖ office@pbkulkarnifoundation.org
- ❖ www.pbkulkarnifoundation.org

Contents

<u>Section I</u>	Our Chairman.....	2
	About the Foundation.....	3
	Education Loan Initiative.....	3
<u>Section II</u>	Our Activities in Financial Year 2024 - 2025.....	4 - 10
	a) Education Loan Initiative	4
	b) Vrudhashram Activity	7
	c) Institute Outreach.....	9
<u>Section III</u>	Activities for Years 2021 - 2025.....	11 - 21
	1) Financial year 2021 - 2022	11
	a) Education Loan Initiative.....	11
	2) Financial year 2022 - 2023	12 - 15
	a) Education Loan Initiative	12
	b) Skill Development Initiative	14
	3) Financial Year 2023 - 2024	16 - 19
	a) Education Loan Initiative	16
	b) Yoga Summer Camp	18
	c) Skill Development Initiative	19
	4) Course-wise number of students (2021-2025)	20
	5) Impact at a Glance.....	20
	6) Education Loan Initiative: District-wise numbers.....	21
	7) Our Interactions with Students	22
	8) Promotional Activities and Outreach.....	24
	a) Print Media Ads	24
	b) Social Media Campaign Posts	26
	c) Other ways of promotions / spreading.....	28
<u>Section IV</u>	Future Roadmap - Path forward.....	31

Section I

Our Chairman



One of the most respected professionals of the Indian cement industry, **Shri P. B. Kulkarni** played an instrumental role in the success and growth of several companies including Bagalkot Cement, J K Lakshmi Cement, Ambuja Cements, ACC, Dalmia Cement and Emami Cement (now Nuvoco).

His immense contribution to Ambuja Cements was the high point of his five decade-long industrial career. He worked a 26-years long stint with the organisation ('an era', in the words of his peers), taking it to great heights while making it the most admired cement company in India. He helped achieve several industry "firsts" — most efficient plants, lowest emissions, fastest project execution, captive ports and sea transportation of cement, captive power plants, among others.

About the Foundation

Shri P.B. Kulkarni nurtured a deep-seated wish to support those in need. And so came into being, 'P.B. Kulkarni Foundation', established in 2021 and headquartered in Belagavi (reflecting Shri P.B. Kulkarni's strong ties to North Karnataka). The focus areas for philanthropic activity of the Foundation are Skills, Education, Health and Rural. The Foundation plans to launch several rolling programmes as well as time-bound projects in these focus areas to realise high-impact, socially beneficial outcomes.

Education Loan Initiative

The Foundation's flagship program is its Education Loan initiative where interest-free, collateral-free loans are extended to financially disadvantaged and deserving students pursuing high social-impact professional courses.

Why This Matters

- Students focus on education, without the burden of high-interest loans from moneylenders or time-draining & demanding part-time jobs
- Institutes retain talented students and receive timely fee payments
- The Foundation advances its mission of social impact through education

These loans have benefited numerous students and have been appreciated by educators and educational institutions throughout North Karnataka. We are poised for growth in the upcoming year, primarily through the education loan initiative as well as other projects to provide support to those in need.

Section II

Our Activities in Financial Year 2024 - 25

a) Education Loan Initiative

This year we have disbursed **0% interest education loans** to a total of **33 (Thirty Three)** financially underprivileged students who struggled to pay their fees.

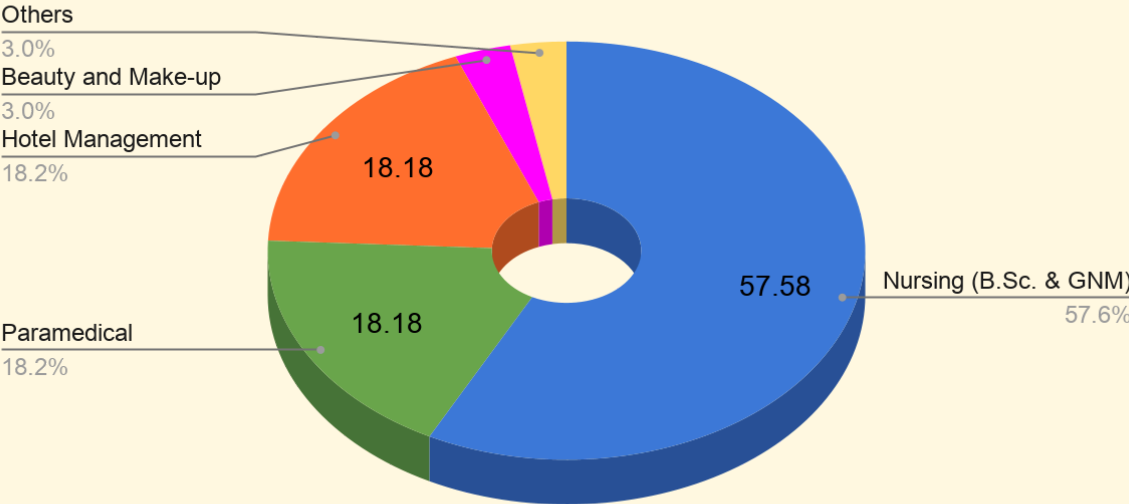
- These loans were provided without any collateral and processing fees.
- The repayment schedule was determined based on the family's financial circumstances and feasibility.
- We expanded our list of supported high social impact courses to include **Hotel Management courses**, disbursing education loans to 6 (Six) students pursuing Diploma in Hotel Management & Culinary Arts.
- We also supported 1 student from the **Beauty and Makeup** course under our Skill Development Loan Initiative.

Number of students supported course-wise:

Course	Number of students
Nursing (GNM and BSc)	19
Paramedical (DMLT & OT & AT)	6
Hotel Management	6
Beauty and Makeup	1
Others	1
Total	33

Course-wise chart

Course-wise share of supported students 2024 - 25



Supported Courses

- Health Sciences: Nursing (BSc, GNM), and Diploma/BSc in Paramedical and Allied Health Sciences (including Medical Laboratory Technology, OT Technology, Optometry, and X-ray Technology).
- Education: BEd and MEd programs.
- Degree and Diploma courses in Hotel Management
- Short-term skill development training: Beauty and Makeup courses

Looking ahead, the Foundation intends to broaden its range of supported courses. This expansion will be guided by the social impact of the courses, their career potential, and current market demand.

Meeting students and their guardians is an important part of our process, helping us understand their journeys and support them better.

Below are glimpses from some of these interactions.



Students (with their guardians), 2024-25

b) Vrudhashram Activity

In honour of our late Founder and Chairman Shri P.B.Kulkarni, on the occasion of his birthday (April 26th), we organised a 'Residents Day' at Shantai Vrudhashram, an **Old Age Home** in Belgaum, Karnataka.

- We spent time interacting with the residents, sharing conversations, and creating joyful moments.
- As part of the celebration, we sponsored a delicious lunch for all residents.
- Additionally, we distributed gift boxes containing essential items as a small token of our respect and appreciation.

Here is a video published by us on Youtube capturing memorable moments of our Vrudhashram Activity: [Please click here](#)

Below are some memorable glimpses of the visit.





A few pictures of the Shantai Vridhashram visit in 2024-25

c) Institute Outreach

As part of the Education Support Initiative, our team actively visits colleges and educational institutes to interact directly with students and faculty members, enabling us to connect with deserving candidates who genuinely need financial assistance. The Foundation focuses on supporting students pursuing high social-impact professional courses, including B.Sc. Nursing, GNM Nursing, Paramedical programs, B.Ed./M.Ed., and Hotel Management, as these fields contribute significantly to society and create meaningful livelihood opportunities.

So far, we have visited more than 70 institutes across the North Karnataka region and have had the opportunity to address and interact with over 10,000 students and faculty members. These outreach visits help us identify deserving students, understand their aspirations, and extend timely support that empowers them to continue their education with confidence.

Below are some glimpses from our visits, reflecting our journey of reaching students and supporting their aspirations.





Section III

Activities for FY2021-22 to FY2023-24

1) Financial year 2021 - 2022

a) Education Loan Initiative:

Founded to focus on Education, Skill development, Rural development, and Health, the Foundation began by offering 0% interest, collateral-free Education Loans to financially disadvantaged students. Recognizing the significant need across North Karnataka, this initiative aims to ensure smooth completion of education without financial worry.

From **September 2021 to March 2022**, following the Foundation's incorporation on September 13, 2021, 0% interest Education Loans were disbursed to **5 students** from various parts of North Karnataka (e.g., Bagalkot, Hubli, Belagavi, Koppal) pursuing courses like B.E., MBA, Diploma in Computer Science, and Basic Computers.



Students with their guardians, who were supported in 2021-22

2) Financial year 2022 - 2023

a) Education Loan Initiative

Our Education Loan initiative continued with a robust framework, providing 0% interest, collateral-free loans without processing fees to financially disadvantaged students struggling with fees. Repayment schedules were customized based on family finances. We disbursed loans to 19 (nineteen) students this year.

We focused on courses with high social impact and promising careers, such as Nursing (BSc, GNM), Diploma/BSc in Paramedical and Allied Health Sciences (e.g., Medical Laboratory, OT, Optometry, X-ray Technology), and Education (BE, MEd).

Number of students supported course wise

Course	Number of students
Nursing (GNM and BSc)	14
Paramedical (DMLT & OT & AT)	3
BSc Forensic	1
Engineering	1
<i>Total</i>	<i>19</i>



Students with their guardians, who were supported in 2022 - 23

b) Skill Development Initiative

The P. B. Kulkarni Foundation sponsored a 6-month Professional Skills training for 17 students from GFGC Women's College, Dharwad, conducted by Deshpande Foundation's 'Skill Plus Programme'. The training covered Business Communication (English), Computer Skills, Problem Solving, Personality Development, Aptitude, and Reasoning. Post-training, 80% of students were placed in reputed companies. Motivational and educational books were also distributed.



Pictures with skill plus training students, supported in 2022-23





Govt First Grade Women's College 
Dharwad

SkillPlus

Placement Board, 2021-2022

 Savita Yadawad SBI 2.16 LPA	 Yashaswi N M SBI 2.16 LPA	 Jyoti Patted SBI 2.16 LPA
 Lavanya B SBI 2.16 LPA	 Akshata J SBI 2.16 LPA	 Kavya Kulkarni SBI 2.16 LPA
 Sudha J SBI 2.16 LPA	 Bhimakka SBI 2.16 LPA	 Savita H SBI 2.16 LPA
 Ashwini H SBI 2.16 LPA	 Soumya SBI 2.16 LPA	 Rohini D SBI 2.16 LPA

3) Financial year 2023 - 2024

a) Education Loan Initiative

In FY 2023-24, we continued our 0% Interest, Collateral-free Education Loan program for financially disadvantaged students. We disbursed loans to **21 students** pursuing high social impact courses like BSc Nursing, GNM Nursing, BEd, and Paramedical courses.

Number of students supported course-wise:

Course	Number of students
Nursing (GNM and BSc)	12
Paramedical (DMLT & Optometry)	3
BSc Forensic	1
B.Ed.	3
Bachelor of Physiotherapy (BPT)	2
Total	21



Some students with their guardians, who were supported in 2023 - 24

b) Summer Camp with Yoga Shibir

In 2023-24, we held a 10-day Summer Camp for 35 students at the Kannada Medium Government School in Bastwad, Belgaum. The camp featured fun and educational activities, including yoga, art, craft, painting, singing, dancing, games, and team sports. The focus was on sparking creativity, imagination, cognitive abilities, interpersonal skills, communication, and teamwork. A nutritious breakfast was provided daily. Photos of the activities are included below.



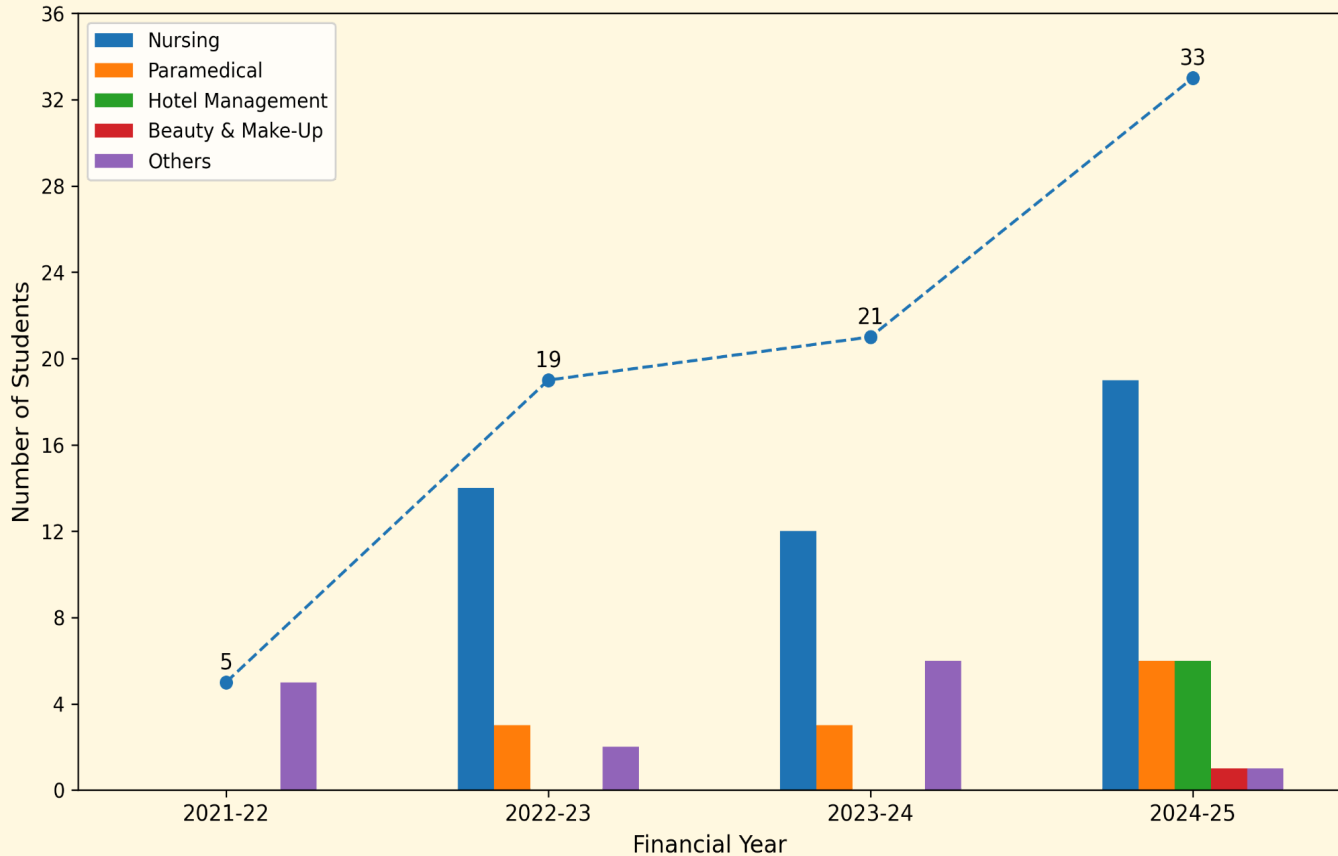
Few images of Summer camp with Yoga Shibir conducted in 2023 - 24

c) Skill Development

In FY 2023-24, we collaborated with the Deshpande Foundation again to sponsor the Skill Plus Batches for 40 female students (20 each from Government First Grade Women’s College, Dharwad, and Gadag). This course successfully imparted vital soft skills—including Business Communication (English), Computer Skills, Problem Solving, Personality Development, and Aptitude and Reasoning—directly leading to placements with reputable companies.



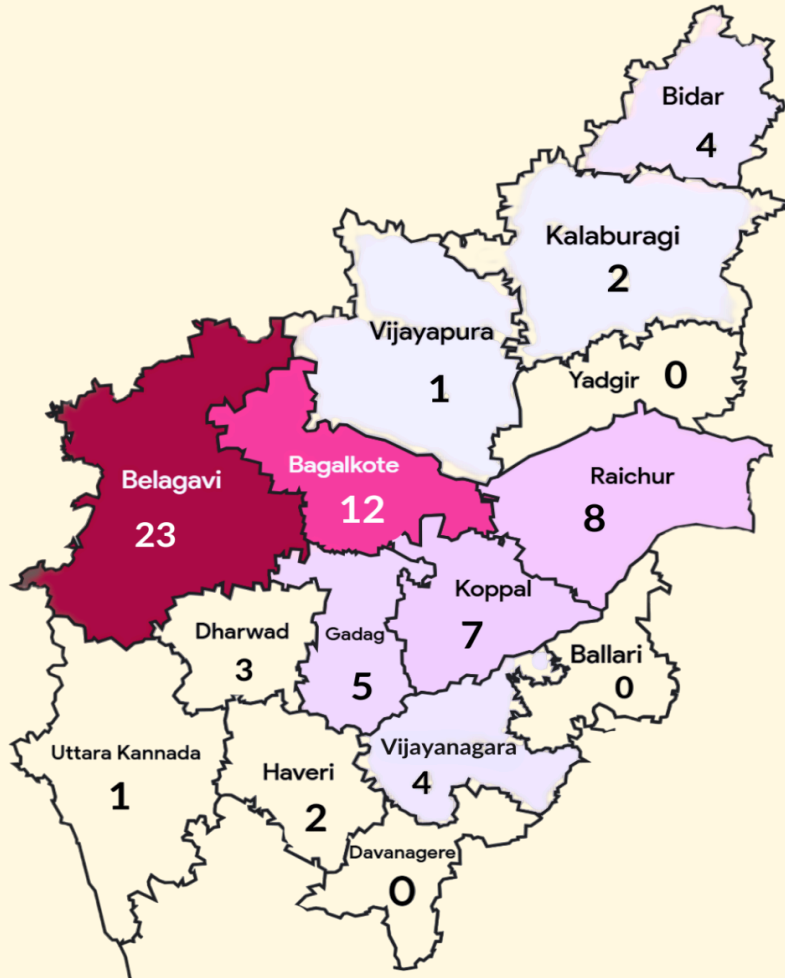
4) Course-wise number of students supported with 0% interest education loans from 2021 to 2025 in each financial year



5) Impact at a Glance

- 78 Students Supported with 0% Interest Education Loan (FY 2021-22 to 2024-25).
- 57 Students trained in Skill Development Programs (FY 2022-23 to 2023-24).
- 35 Students participated in Yoga Summer Camp.
- Sponsored meals and gifts for 30 residents at Vridhashram.

**6) Education Loan Initiative: District-wise number of students supported
2021 - 2025 (78)**



North Karnataka Students supported across 14 districts


7) Our Interactions with Students


0% Interest Education Loan Information Handout

To maximize student awareness of our interest-free education loan, we implemented a comprehensive outreach strategy. This included distributing informative flyers within key colleges and making in-class announcements, facilitated by collaboration with the college faculty.

The handouts highlighted:

- The courses supported under our initiative
- Contact details and address for inquiries and applications

 PB KULKARNI foundation
<h2>0% ಬಡ್ಡಿ ಶಿಕ್ಷಣ ಸಾಲ</h2>
<p>ಉತ್ತಮ ಶೈಕ್ಷಣಿಕ ದಾಖಲೆ ಹೊಂದಿದ ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ 0% ಬಡ್ಡಿ ಮೇಲಾಧಾರ- ಮುಕ್ತ ಶಿಕ್ಷಣ ಸಾಲಗಳು</p>
<p>ಬೆಂಬಲಿತ ಕೋರ್ಸ್‌ಗಳು:</p>
<p>ಪ್ಯಾರಾಮೆಡಿಕಲ್ ಮತ್ತು ಅಲ್ಟಿಮ್ ಹೆಲ್ತ್ ಸೈನ್ಸ್ ಅಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಕೋರ್ಸ್‌ಗಳು</p>
<p>ಜಿಎನ್‌ಎಂ ನರ್ಸಿಂಗ್, ಬಿಎಸ್ ಸಿ ನರ್ಸಿಂಗ್, ಬಿ.ಎಡ್, ಎಂ.ಎಡ್ ಮತ್ತು ಹೋಟೆಲ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್</p>
<p>Phone: 7483018215 / 9731877584 / 8660528530</p>
<p>Email: office@pbkulkarnifoundation.org ಪಿ.ಬಿ.ಕುಲಕರ್ಣಿ ಫೌಂಡೇಶನ್ ಬೆಳಗಾವಿ, ಕರ್ನಾಟಕ www.pbkulkarnifoundation.org</p>

 PB KULKARNI foundation
<h2>0% Interest Education Loan</h2>
<p>0% Interest, Collateral-Free Education Loans for Financially disadvantaged students with a good Academic record.</p>
<p>Courses Supported:</p>
<p>GNM Nursing, BSc Nursing Paramedical & Allied Health Sciences (All Courses)</p>
<p>Hotel Management (Dip. & Bach.) BEd, MEd (Teacher Education)</p>
<p>Phone: 7483018215 / 9731877584 / 8660528530</p>
<p>Email: office@pbkulkarnifoundation.org P. B. Kulkarni Foundation Belagavi, Karnataka www.pbkulkarnifoundation.org</p>

Skill Development : Beauty and Makeup

Our Skill Development Initiative has expanded to include Beauty and Makeup courses. This addition aims to empower students pursuing careers in this growing sector.

To raise student awareness, we implemented a targeted outreach strategy. This included distributing information flyers detailing the key highlights of our 0% Interest Skill Development loan for these courses in Beauty and Makeup academy classrooms. We also made direct announcements in the institutes to share information about our initiatives, supported courses, and our contact details to encourage student enquiries.

PB KULKARNI
foundation 

**ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ಕೋರ್ಸ್‌ಗಳಿಗೆ
0% ಬಡ್ಡಿ ಶಿಕ್ಷಣ ಸಾಲ**

**ಬ್ಯೂಟಿ ಮತ್ತು ಮೇಕಪ್ ಕೋರ್ಸ್‌ಗಳನ್ನು
ತೆಗೆದುಕೊಳ್ಳುವ ಅರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ
ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ 0% ಬಡ್ಡಿ, ಮೇಲಾಧಾರ-
ಮುಕ್ತ ಶಿಕ್ಷಣ ಸಾಲಗಳು**

ಬೆಂಬಲಿತ ಕೋರ್ಸ್‌ಗಳು::

**ಬ್ಯೂಟಿಷಿಯನ್, ಮೇಕಪ್ ಆರ್ಟಿಸ್ಟ್,
ಹೇರ್ ಸ್ಟೈಲಿಂಗ್ ಮತ್ತು ಸಲೂನ್ ಸೇವೆಗಳು**

**Phone: 7483018215 / 9731877584 /
8660528530**

Email: office@pbkulkarnifoundation.org
ಪಿ.ಬಿ.ಕುಲಕರ್ಣಿ ಫೌಂಡೇಶನ್ ಬೆಳಗಾವಿ, ಕರ್ನಾಟಕ
www.pbkulkarnifoundation.org

PB KULKARNI
foundation 

0% Interest Skill Loan

**0% Interest, Collateral-Free
Skill Loans for Financially
disadvantaged students.**

Courses Supported:

**Beautician, Make-up
Artist, Hair Styling and
Salon services**

**Phone: 7483018215 / 9731877584 /
8660528530**

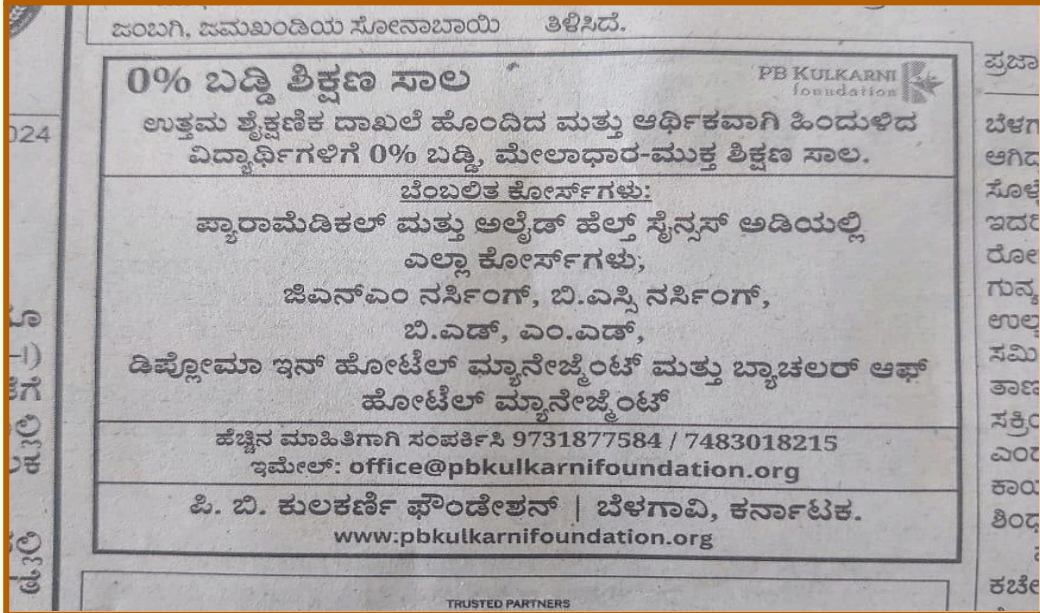
Email: office@pbkulkarnifoundation.org
P. B. Kulkarni Foundation | Belagavi, Karnataka
www.pbkulkarnifoundation.org

8) Promotional Activities and Outreach

To effectively reach a broader audience and inform students about our initiatives, we adopted a comprehensive communication strategy. This multi-faceted approach utilized print media advertising, social media engagement, and various digital platforms. The following examples illustrate these efforts:

a) Print Media Ads

- Ads in local newspapers such as Prajavani, Vijaya karnataka known for extensive readership, highlighting our 0% interest education loan initiative.
- Flyers, posters and brochures distributed in colleges, for awareness on 0% interest Loan offerings for Education & Skill Development courses



b) Social Media Campaigns

- Instagram and Facebook campaigns were launched regularly to promote key programs.
- We boosted Instagram posts monthly to reach maximum students across North Karnataka and improve visibility.
- Campaign highlights included interactive stories, posts, and videos focused on encouraging students to apply to our education and skill development loan program and benefit from the 0% interest offering.



← Posts



0% ಬಡ್ಡಿ ಶಿಕ್ಷಣ ಸಾಲ

ಉತ್ತಮ ಶೈಕ್ಷಣಿಕ ದಾಖಲೆ ಹೊಂದಿದ ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ 0% ಬಡ್ಡಿ ಮೇಲಾಧಾರ-ಮುಕ್ತ ಶಿಕ್ಷಣ ಸಾಲಗಳು

ಬೆಂಬಲಿತ ಕೋರ್ಸ್‌ಗಳು

- 1 ಪ್ಯಾರಾಮೆಡಿಕಲ್ ಮತ್ತು ಅಲೈಡ್ ಹೆಲ್ತ್ ಸೈನ್ಸಸ್ ನಲ್ಲಿ ಡಿಪ್ಲೋಮಾ ಹಾಗೂ ಬಿಎಸ್ ಸಿ ಕೋರ್ಸ್‌ಗಳು
- 2
 - ಜಿಎನ್‌ಎಂ ನರ್ಸಿಂಗ್
 - ಬಿಎಸ್ ಸಿ ನರ್ಸಿಂಗ್
 - ಬಿ.ಎಡ್, ಎಂ.ಎಡ್
- 3
 - ಡಿಪ್ಲೋಮಾ ಇನ್ ಹೋಟೆಲ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್
 - ಕಲಿನರಿ ಕೋರ್ಸ್‌ಗಳು

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಸಂಪರ್ಕಿಸಿ:
7483018215 / 8660528530 / 9731877584
ಇಮೇಲ್: office@pbkulkarnifoundation.org

www.pbkulkarnifoundation.org
ಪಿ. ಬಿ. ಕುಲಕರ್ಣಿ ಫೌಂಡೇಶನ್ | ಬೆಳಗಾವಿ, ಕರ್ನಾಟಕ

631K · View insights [Boost again](#)

← Posts



0% Interest Education Loan

0% Interest, Collateral-Free Education Loans for Financially Disadvantaged Students with a good Academic record

Courses Supported :

- 1 B.Sc. Nursing & GNM Nursing
- 2 Diploma & B.Sc. in Paramedical & Allied Health Science
- 3 Diploma & Bach. in Hotel Management and Culinary Courses
- 4 Teaching Courses: B.Ed & M.Ed

Contact Us:
7483018215 / 8660528530 / 9731877584
Email: office@pbkulkarnifoundation.org

www.pbkulkarnifoundation.org
P. B. Kulkarni Foundation | Belagavi, Karnataka

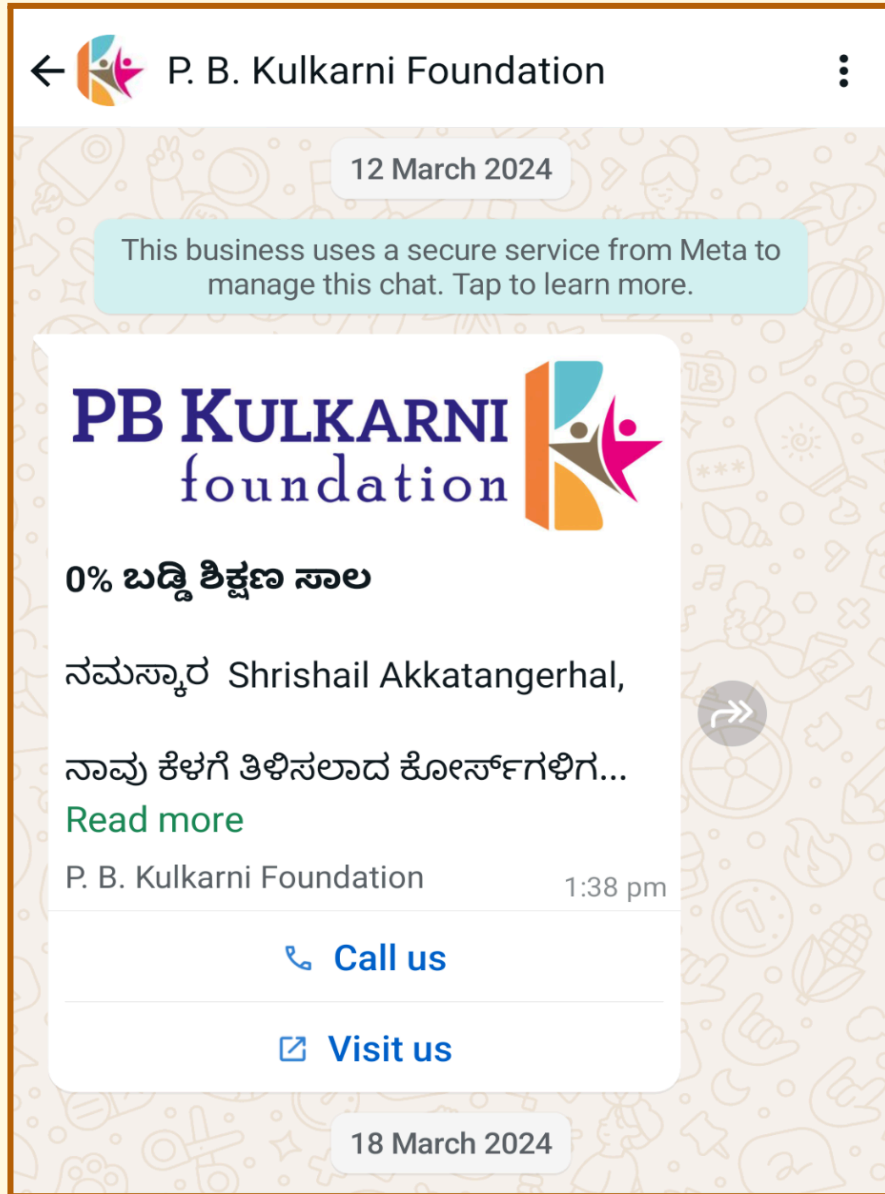
41.2K · View insights [Boost again](#)

Posts and Reels in social media platforms like Instagram and Facebook

c) Other ways of promotions / spreading awareness

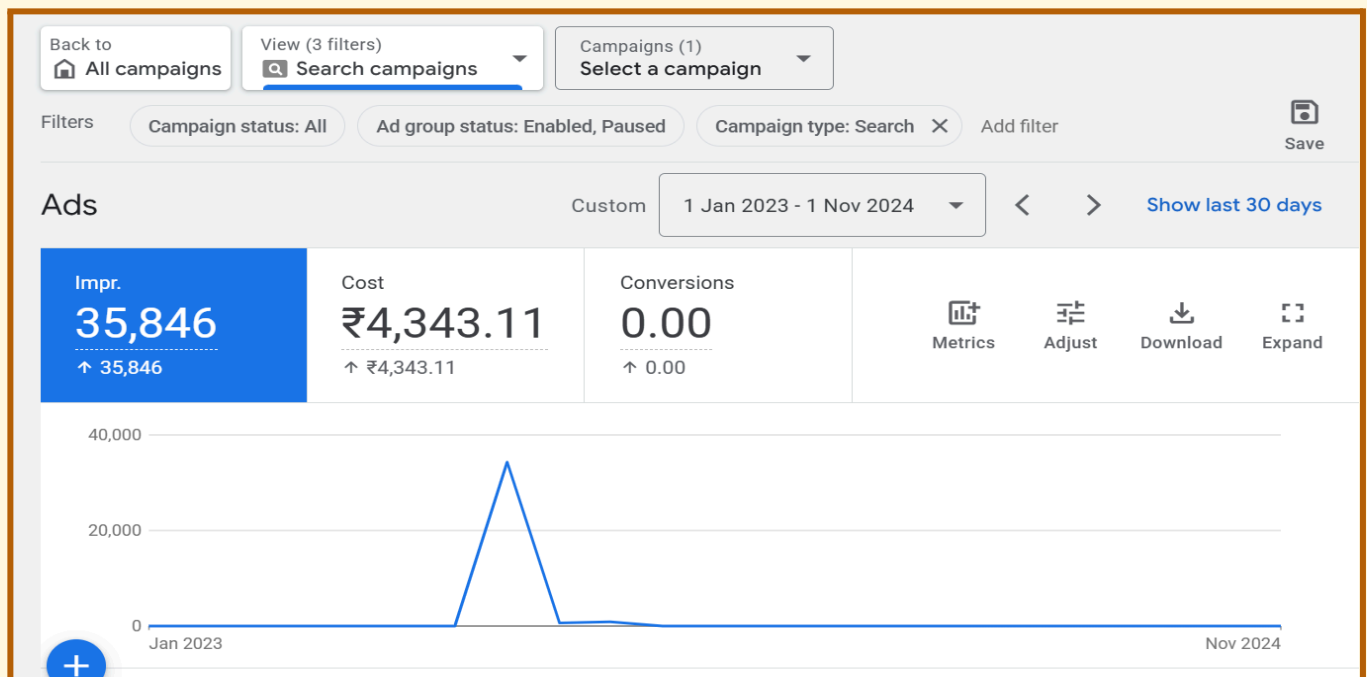
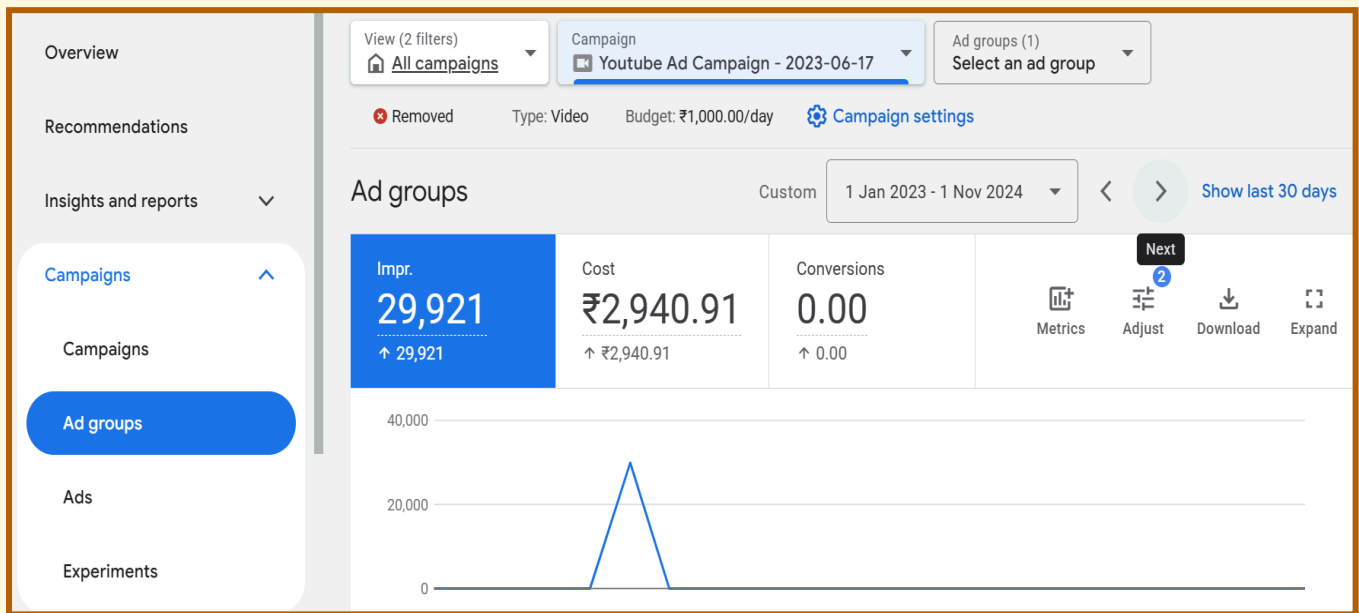
Whatsapp messages

Utilizing WhatsApp messages to reach potential candidates allows them to easily learn about our support and connect with us through a simple click.



Google Ad campaigns

We utilized the Google Ads platform to regularly promote our YouTube videos, website content, and social media posts across Google's ad network. This strategy successfully amplified our outreach, significantly increasing the number of people reached in North Karnataka.



Word of mouth

Since our organization's inception, our efforts to reach genuinely needy individuals across North Karnataka through various mediums have been highly effective. Consequently, it is fair to say that our Interest-free Education Loan has become significantly known within the student and institutional communities that offer the high-social-impact courses we support.

The P. B. Kulkarni Foundation's Interest-free Education Loan is increasingly reaching people through simple word-of-mouth, allowing students facing financial difficulties to reach out to us even without major promotional campaigns on our part.



Section IV

Future Roadmap

Moving forward, the P. B. Kulkarni Foundation will maintain its dedication to high social impact initiatives, focusing primarily on Education and Skill Development.

Path forward:

- Expand our support to include a wider range of high social-impact Professional Courses and Skill Development programs.
- Expand the existing communication channels (Google, Website, Instagram, Facebook, Newspapers, and Classroom Interactions) to include Youtube, WhatsApp, and Truecaller, thereby increasing our reach to students.
- Increase the number of institute visits where supported courses are offered.
- Focusing on expanding reach to underserved talukas and areas within the North Karnataka districts, including Hubli-Dharwad, Belagavi, Gadag, Bagalkot, Bellary, Raichur, Gulbarga, Yadgir, Bidar, Vijayapur, Haveri, Koppal, Vijayanagar, Uttara Kannada, Davanagere, and others.

Follow Us



[pbkulkarnifoundation](#)



[pbkulkarnifoundation](#)



[pbkulkarnifoundationbelagavi](#)



[pbkulkarnifoundation.org](#)