JANAKALYAN FINANCIAL SERVICES PRIVATE LIMITED

KALYAN BARTA

Kolkata December 2025 Quarterly Newsletter JFSPL

Recognizing Effort, Driving Growth: A Message from Our Chairman



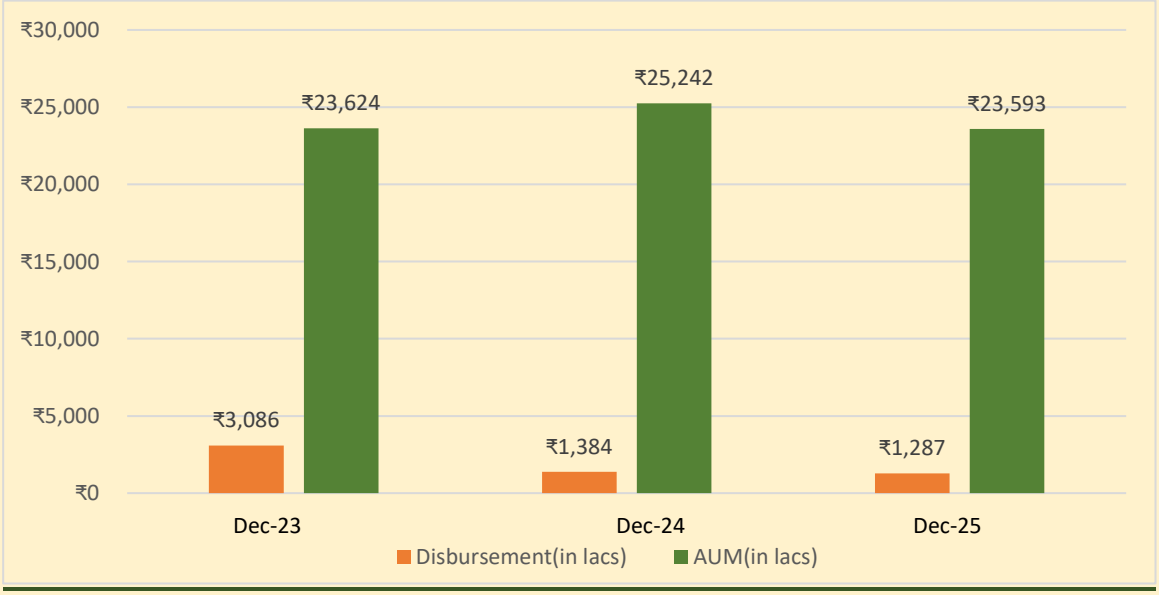
"With the successful conclusion of our Rewards and Recognition event in Kishanganj on the 14th December, the stage is now set to close this financial year 2025-26 on a record high. I found tremendous energy and enthusiasm among all the participants and I am sure those who couldn't make it to the event shall try their best to find a place of honour in the Annual Recognition event, to be held during the first fortnight of April 2026. I wish all of you best of luck, to collectively make this year memorable in all respects.

Microfinance sector seems to have finally come out of a long spell of difficult period and overall performance of the sector this year shows much improved collections and more disciplined lending. It is important for our company to take this opportunity to ensure a healthy growth of business as also improved collections while ensuring full compliance. I look forward to a vibrant work culture within our organization with staff members collaborating with each other as an integrated team for achieving our collective goals that have been set out for you. I take this opportunity to wish you all and your family members a glorious New Year 2026."

Janakalyan At A Glance...

A strong presence in the financial industry, the company has a gross loan portfolio of ₹ 235.93 crore. It has 82 branches that are positioned strategically to serve a wide range of customers and operates in six states. The company, which priorities the empowerment of women, provides financial services to 92,846 active female borrowers, thereby supporting financial inclusion and gender equality programs. With the help of a committed group of 15,934 workers, the business continues to fulfil its mission of providing excellent financial services and promoting long-term development.

AUM & Disbursement Graph



STORIES TO BE HEARD…



A Journey of Growth

I am Pinki Sardar Munda of Nataberia and my story is one of transforming economic necessity into a legacy of empowerment. Driven by a desire to supplement my family's income, I partnered with Janakalyan Financial Services Pvt. Ltd., to embark on an entrepreneurial journey. What began with a modest of ₹30,000 loan to establish a local tea shop has since blossomed into a thriving and expansive enterprise. Through consistent growth and disciplined fiscal management, I successfully navigated subsequent capital infusions of ₹50,000 and ₹70,000. This strategic scaling allowed me to elevate my tea shop from a small start-up into a pillar of the community, significantly increasing our daily commerce and financial reach. Today, my family stands on a foundation of financial security, managing two robust and successful businesses. This experience has been truly transformative, serving as a profound testament that with unwavering determination and the right institutional support, any woman like me can architect a brighter, more prosperous future for her family.

My Story at Janakalyan



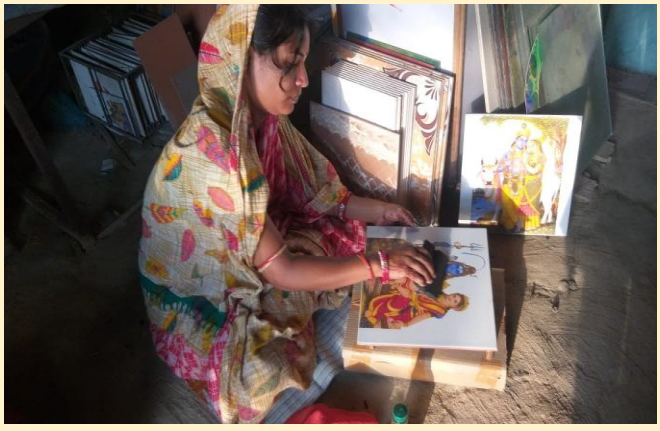
Every meaningful chapter begins with a sense of purpose, and mine commenced in November 2025, when I joined Janakalyan Financial Services Pvt. Ltd. at the Mihijam Branch as a Field Officer. Stepping into this role, I was not merely seeking a career path, but an opportunity to serve as a catalyst for economic empowerment at the grassroots level.

From my very first day, I realized that Janakalyan Financial Services Pvt. Ltd. is more than an organisation; it is a mission-driven institution where every transaction holds the potential to reshape a life.

As a Field Officer, I have the distinct privilege of witnessing the resilience of our clients first-hand. Whether facilitating capital for an aspiring entrepreneur or providing financial guidance, I have learned that impactful services is built on a foundation of transparency, empathy and unwavering trust.

Today, I take immense pride in being a part of an organisation that measures success by the strength of the communities it uplifts. I am Dolly Kumari, and here, I haven't just found a profession but a platform to contribute, to grow, and to serve with distinction.

Mission and Vision



Mission: To attract, develop, and retain talent.

Vision: Empower employees to the organization's success.

Excellence Initiative- Employee Ranking



1st

Branch – Duttapulia
BH Name – Nirupama Bor



2nd

Branch – Sahapur
BH Name – Prabir Sarkar



2nd

Branch – Godhanpara
BH Name – Sujan Das

TOP FIELD OFFICER



1ST

Branch – Duttapulia
FO Name – Milton Adhikary

TOP CLUSTER HEAD



Cluster- Duttapulia
CH Name – Rinku Ghosh

TOP PERFORMER ZH



ZH Name- Ajay Sarkar
Zone- Duttapulia

EVENTS

Celebrating Men's Day by acknowledging the strength, commitment and professionalism men bring to every responsibility, contributing steadily to the growth of our organization and society.



The 10th Eastern India Microfinance Summit 2025 stands as a milestone of collaboration, shared vision and collective progress. Captured through these moments, the summit reflects the commitment of industry leaders and professionals working together to strengthen the future of inclusive finance.









Captured in this moment, the Tata Steel World Marathon reflects the spirit of unity, endurance and collective commitment to health, purpose and progress.



The annual picnic at Duttapulia Branch, offered a refreshing pause, fostering camaraderie, team spirit and shared moments beyond the workplace.

Some cherishable moments towards the stepping of new year,2026….





The Head Office Picnic being organised by Janakalyan Financial Services Private Limited, offered a delightful gathering with the employees and their family members which gave a sense of togetherness and shared joy in a relaxed environment amidst the usual work routine.