



Operates in 6 States



Gross Loan Portfolio
Rs.25,798.39



Expands to 82 branches



Women Borrower
1,05,474



Total Employee 453

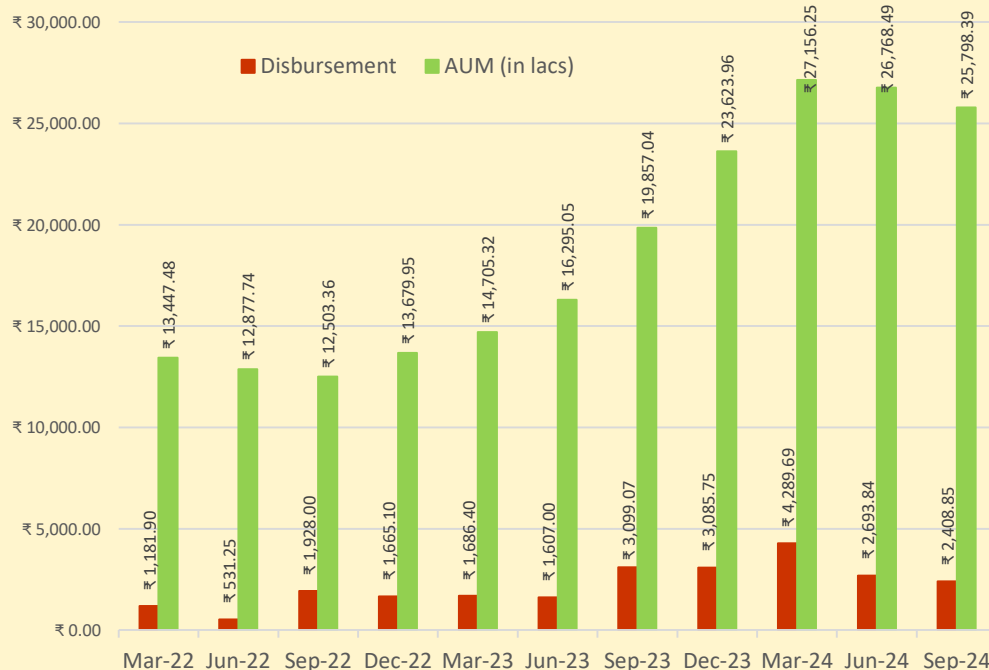
Chairman's Insight: A Guiding Light

With the festive season behind us, we have now stepped into the second half of the year which is the busiest part of the year, with just a few months to go for closure of the Financial Year. This is the time to top up our performance to close the year on a high note that all of us can be proud of. Kalyan Barta has proven to be a trusted messenger to connect all of us, working in various geographies and our HO in Kolkata and tie us into a close-knit family. I look forward to more contributions to this issue coming from our Branches and Clusters. I also take this opportunity to recognize our best performing BHs, CHs and ZH during the last quarter. Wishing you all a very productive quarter ahead with the best of performance and personally, the best of health and happiness to each one of you.



~ Mr. S K Mitra

AUM & Disbursement Graph



Life at Janakalyan: Stories Worth Sharing

A Beacon of Hope in Solpara- a remarkable journey of a customer

“ I’m Shefali Mandal, and my journey is one of resilience and transformation in Solpara, a village in Uttar Dinajpur where opportunities can be scarce. Life here is simple but challenging. Yet, amid these challenges, I found my purpose and became a beacon of change.

Five years ago, my life revolved around my family. As a wife and mother, I juggled household duties and cared for my child. My husband worked hard, but with growing expenses, it was clear we needed more than one income. The thought of starting a business lingered, but how could I, with no savings or experience?

Then, I heard about Janakalyan Financial Services Pvt. Ltd. They offered loans to people like me—ordinary villagers with big dreams. Encouraged by my husband, I applied for a ₹50,000 loan. Nervous but determined, I opened a grocery store in Solpara.

I started with groceries but soon added chips, biscuits, and stationery, making my store a one-stop shop for families. Children came for snacks, students for school supplies, and mothers for essentials. Over time, my store became more than a business—it became a community hub.

Running the store hasn’t been easy. Balancing my roles as a wife, mother, and entrepreneur often feels like walking a tightrope. Yet, every challenge reminds me why I began: to give my family a better life and to show my child that dreams are worth chasing.

Today, my store stands as a symbol of possibility. It’s proof that with determination and support, we can thrive. I often tell other women, “If I can do this, so can you.” My journey with Janakalyan didn’t just change my life—it reshaped the future of my family and our village. Five years ago, I took a step, and it has made all the difference. Thanks to Janakalyan, my small dream grew into a thriving reality, proving that with the right support, even the simplest beginnings can transform lives. ”



From Field Officer to Zonal Head: A Journey of Perseverance and Growth with Janakalyan



“ I joined the microfinance sector in 2012 as a Field Officer with limited resources and a high school education. Despite numerous challenges, including the loss of my father and financial struggles, I remained determined. In 2017, I joined Janakalyan as the Branch Head of Kushmandi. With support from my seniors and encouragement from my wife, I pursued higher education, earning a Master's degree while managing my responsibilities. My dedication led to a promotion as Cluster Head, where I successfully led five branches into the Chairman’s Club. Even during the COVID-19 crisis, Janakalyan's unwavering support, including continued salaries, strengthened my loyalty. In 2021, I was honored to be appointed Zonal Head of Bihar, marking a decade-long journey of growth and perseverance.

This success is a testament to Janakalyan’s guidance, particularly from our respected MD, Shri Alok Biswas, and the collaborative support of my colleagues. I owe special gratitude to my wife, whose unwavering belief in me made this journey possible. ” ~ Mr. Chandan Nag, Zonal Head, Bihar

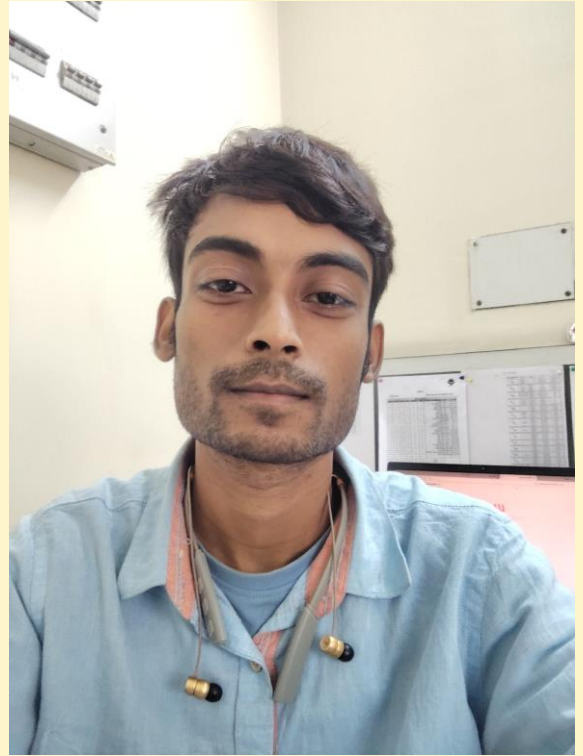
A New Chapter: Pritam Das's Journey as an IT Executive at Janakalyan

“ I joined Janakalyan Financial Services Pvt. Ltd. as an IT Executive four months ago, and the journey so far has been nothing short of transformative. From day one, I found myself immersed in a dynamic environment where learning never stops.

My seniors and colleagues have been incredibly supportive, creating a work culture that is both positive and encouraging. Their willingness to guide and mentor has made my transition smooth and motivating. What stands out most is the opportunity to interact with the field staff. These interactions have given me valuable insights into the real-world impact of microfinance operations. Hearing firsthand stories of how Janakalyan's financial services empower individuals and transform communities has deepened my appreciation for the work we do. It's inspiring to see how technology can play a pivotal role in enhancing lives through microfinance.

A significant aspect of my role involves working with Bijli, Janakalyan's cloud-based web application that manages loan disbursements and tracks every transaction. Bijli is

more than just a tool—it's the backbone of our operations, ensuring accuracy, transparency, and efficiency in every financial process. Learning about its various features, from automated loan processing to real-time transaction tracking, has been an exciting challenge. I'm particularly fascinated by how it streamlines complex financial workflows, reducing manual errors and increasing operational speed. As I continue to explore the potential of Bijli, I'm eager to contribute more to optimizing its functions and supporting our teams in leveraging its full capabilities. My journey at Janakalyan has shown me how technology and finance can work hand in hand to drive meaningful change, and I'm excited to be part of this impactful mission. ”



HR Mission and Vision

Mission: To attract, develop, and retain talent.

Vision: Empower employees to drive the organization's success.



Key Happenings Across the Quarter

Team Building & Leadership



The workshop at Mangaldhara Resort on August 10, 2024, was a dynamic event designed to foster learning and collaboration. It brought together participants to engage in insightful discussions and hands-on activities, aiming to enhance skills and encourage teamwork in a relaxing environment. The serene surroundings of the resort added to the experience, making it both productive and enjoyable.

Independence Day



On this day, our team came together to celebrate the spirit of freedom, unity, and progress, reflecting on the values that inspire our work and strengthen our collective efforts.

Raksha Bandhan Celebration



Our team gathered to celebrate Raksha Bandhan, honoring the spirit of unity, care, and bonds that bring us closer together in our shared journey.

Vishwakarma Puja



In recognition of Vishwakarma Puja, our team came together to honor Lord Vishwakarma and seek blessings for creativity, craftsmanship, and excellence in our work.

West Bengal State Level Lenders' Meet for Microfinance Industry



The West Bengal Level Lenders Meet for the microfinance industry gathered financial institutions and leaders to discuss sustainable growth, improve financial inclusion, and strengthen microfinance models. Key topics included expanding credit access and building resilient strategies to support economic empowerment across the state's underserved communities.

August Standout Performers

Top Two Branches



Branch – Godhanpara
BH Name- Sujan Das

Branch- Palasi BH
Name- Prakash Saha



Top Two Branches in terms of collection Volume



Branch- Kochadhaman
BH Name- Swapan Barman

Branch- Rوتا
BH Name- Sukal Chandra Das



Top two Clusters both in efficiency and volume



Cluster- Kochadhaman
CH-Mantu Lal Singha

Top Zone



Cluster- Ranaghat
CH - Rinku Ghosh

ZONE Kishanganj
ZH- Chandan Nag

