

Kalyan Barta

Leading with Vision: Chairman's Words

Dear Colleagues,
Once again, your much-awaited in-house journal 'Kalyan Barta' is on your screen for your reading pleasure about activities within Janakalyan.

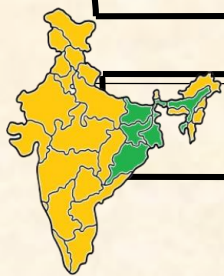
The last three quarters have been a challenge in terms of both growth of business and collection of loan dues and overdue. Some of our colleagues in the branches and clusters have still done very well despite adverse market conditions.

I am happy to share with you that as per recent economic reviews, market conditions are expected to improve and both disbursement and collection situation is going to show significant uptick.

In the above scenario, let us all put in hard work to build our business at a faster pace while ensuring full compliance with our systems and procedure so as to give the best performance for this financial year ending on 31st March 2025.

My best wishes to you and your families for a wonderful new year 2025.

~S K Mitra



Operates in 6 States

Gross Loan Portfolio Rs.25,242 lacs



Expands to 82 branches

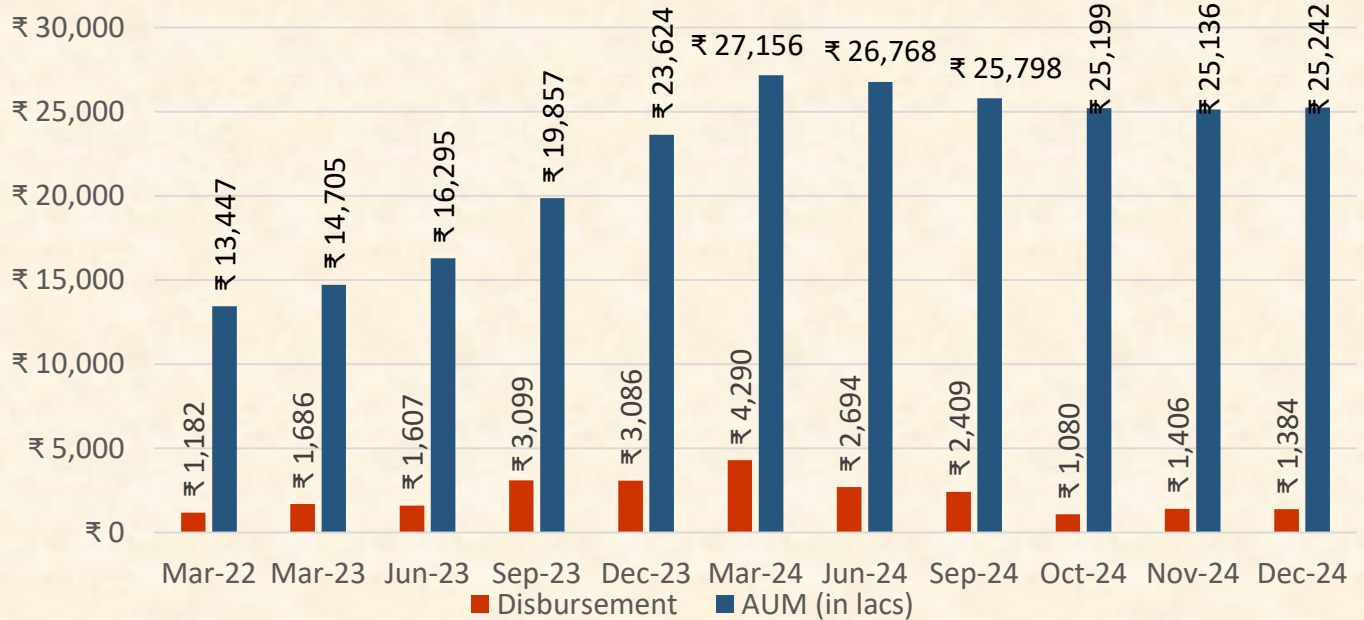
Women Borrower 1,04,769



Total Employee 452



AUM & Disbursement Graph



Whispers of Janakalyan

Empowering Growth: Kalpana's Journey



“ I’m Kalpana Parida, and I joined Janakalyan Financial Services Pvt. Ltd. (JFSPL) on January 25, 2021, driven by my desire to contribute to the organization's mission of empowering underserved communities through microfinance. I was assigned to the Delang branch in Odisha, where I quickly became known for my empathetic approach and problem-solving skills.

My family, including my grandparents, parents, and three younger sisters, has always been my greatest source of strength. They supported me through the challenges of balancing work and personal responsibilities, shaping me into the leader I am today.

On November 14, 2024, after nearly four years of hard work, I was promoted to Branch Manager of Delang Branch. It was a proud moment for me, as my efforts in promoting financial literacy, supporting micro-entrepreneurs, and improving

the Delang Branch’s performance were recognized. In my new role, I focused on extending credit access to women entrepreneurs and small businesses. I worked closely with local communities to design financial products that met their needs while staying true to JFSPL’s core values of transparency, customer-centricity, and empowerment.

The Delang Branch became a place where stories of hard work and determination unfolded every day. Meeting people, understanding their struggles, and finding ways to support them taught me the true meaning of empathy and connection.

These experiences continue to shape my journey, reminding me of the importance of serving with sincerity and compassion.”

Stitched with Hope

“

I'm Anoyara Bibi, a wallet maker who turned a simple craft into a meaningful livelihood. My journey began with a few scraps of leather and a pair of scissors. The early days were tough — slow production, limited tools, and endless challenges. But I was determined to improve. My first big order was ten wallets for a local shopkeeper. It took days of careful cutting, pasting, and stitching by hand. Despite my sore fingers, seeing his satisfaction made it all worthwhile. As demand grew, I struggled with limited resources. That's when I approached Janakalyan Financial Services Pvt. Ltd, Ghatakpur Branch. Their support changed everything. With their loan, I purchased better materials and a stitching machine, which improved both speed and craftsmanship. Soon, larger orders followed, and I built a reputation for quality. Today, my routine is filled with crafting wallets that reflect precision and care. The income has given me stability and the courage to dream bigger — to grow my business and train other women. Janakalyan didn't just provide a loan; they gave me the confidence to build something meaningful. Every wallet I make symbolizes resilience, growth, and the belief that hard work truly pays off.”



Discover Opportunities with Janakalyan Apprenticeship



At Janakalyan Financial Services Pvt. Ltd., we are thrilled to offer our NATS and NAPS apprenticeship programs, providing young individuals with hands-on experience in the financial sector while earning a stipend to support their education and growth. This is a unique opportunity to gain practical skills, receive mentorship, and set the foundation for a successful career in finance.

Manani Kumari of the Narayanpur Branch at Janakalyan Financial Services Pvt. Ltd. has a unique journey. Originally from a Bengali family, Manani later chose to embrace Christianity. With her parents living separately, she now resides with her father. When Manani joined Janakalyan, she wasn't simply looking for a job; she was eager to learn and grow. Through the apprenticeship program, she gained practical

experience, applying her knowledge in real-life financial service scenarios. The mentorship and guidance from experienced professionals allowed her to refine her skills, from customer interactions to understanding complex financial transactions. Beyond her work, Manani's main priority is to support her family, and she uses a portion of her earnings to manage her education expenses. The apprenticeship program has given her not only the opportunity to develop professionally but also the means to contribute to her family's well-being. The skills and experiences she's gained at Janakalyan have been invaluable, enabling her to build a better future while supporting those she cares about. Through Janakalyan's NATS and NAPS programs, Manani has found a path of growth and empowerment, paving the way for a successful career in finance.

Standout Achievers of the Quarter



Best Zonal Head
Name-Anutosh Paul
Ranaghat Zone



Best Cluster Head
Sujoy Mondal
Karnajora Cluster



First Branch Head
Branch- Kaliyaganj
BH Name- Jhantu Santra



Second Branch Head
Branch- Sahapur
Name- Dipesh Debnath



Third Branch Head
Branch- Godhanpara
Name- Sujan Das



HR Mission and Vision

Mission: To attract, develop, and retain talent.

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

Quarter in Review: Key Highlights



Embracing Tradition at Work : Durga Puja



A Glimmer of Diwali Joy



Group Level Leadership Training
around the Quarter



Men's Day : A Tribute to Our team



Winter Winners Explores Eco Park



Targeted Support and Motivation for
Branch Staff