JANAKALYAN FINANCIAL SERVICES PRIVATE LIMITED

KALYAN BARTA

Kolkata June 2026 Quarterly Newsletter JFSPL

Consolidating Strength, Accelerating Progress: A Message from Our Chairman



"Dear Colleagues,

It's always a pleasure to add a few lines to our quarterly house journal by way of sharing my thoughts. I am happy to note that at long last, we have been able to sustain our AUM during the last one year though decline in our own books remains a cause for major concern.

Kalyan books can grow only when we duly manage this portfolio with improved collection and specially take extra care in reducing our core overdue which in turn, would impress our lenders to sanction need-based funds. It's very important and critical for Janakalyan.

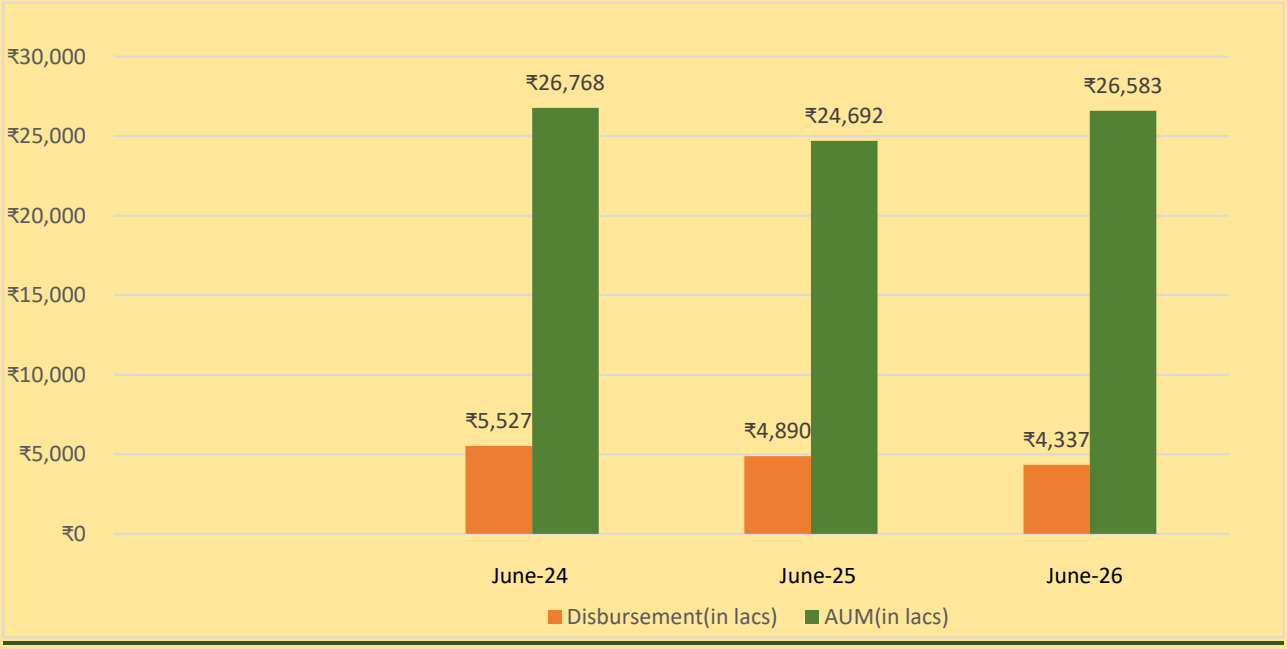
I look forward to meeting our successful field staff at the H1 felicitation event which is expected to be held around the month of October. Please do your best to qualify for your selection as this would also help our Company in a big way. This is extremely important.

All good wishes for a resounding achievement during this period."

Janakalyan At A Glance…

Janakalyan Financial services Private Limited continues to strengthen its presence in the financial services sector, with a Gross Loan Portfolio of 265.83 crore, including its Gold Loan Portfolio. With 82 Microfinance branches and 3 dedicated Gold Loan Branches across six states, JFSPL is steadily expanding its reach and deepening its impact across communities. Serving 87,737 active borrowers, the company remains committed to advancing financial inclusion and women's empowerment by enabling access to responsible financial services and sustainable livelihood opportunities. This progress is supported by a dedicated workforce committed to customer-centricity, responsibility, and inclusive growth, laying a strong foundation for JFSPL's continued and sustained growth.

AUM & Disbursement Graph



STORIES TO BE HEARD…

A Journey of Growth



Amid rising household expenses and the growing need for financial stability, Mrs. Puja Kumari of Bawanganj B group from the Gedabari Branch area aspired to start a small grocery store and contribute to her family's income. However, the lack of sufficient capital kept her dream from becoming a reality.

Her journey took a positive turn when Janakalyan Financial Services Private Limited extended timely financial assistance and guidance, enabling her to turn her aspiration into a sustainable livelihood. With the loan support, she successfully established her grocery store and gradually built a thriving business.

The impact extends beyond the business itself. Mrs. Puja Kumari is now able to contribute towards household expenses and support her children's education. More importantly, earning an income her own has given her a renewed sense of confidence, dignity, and independence. Her journey reflects how access to timely financial support can turn aspirations into opportunities and opportunities into sustainable livelihoods. Her story also embodies the spirit of financial inclusion that lies at the heart of JFSPL's mission – empowering individuals to believe in their potential, take charge of their futures, and move forward with confidence.

From a dream held quietly in her heart to a business built with determination, Mrs. Puja Kumari's journey is a story of courage, opportunity and self-reliance.

Faces of Empowerment, Stories of Transformation...



Ansari Begum, a borrower associated with the Geramari Group, represents the growing community of individuals supported through JFSPL's financial services. Her story exemplifies the role of accessible credit in enabling borrowers to pursue their livelihood aspirations and strengthen their well-being.



Sabo Khatun, a borrower associated with the Bararikothi Group, is one of the many individuals who have accessed financial support through JFSPL. Her journey illustrates the importance of timely financial assistance in creating opportunities for livelihood development and greater financial independence.

My Story at Janakalyan…



My name is Pinky Singh, and I currently serve as the Branch Head at the Karnajora branch. My tenure with the organization commenced on August 12, 2022, when I initially joined the Karnajora branch as a Field Officer. Following a two-month assignment, I was transferred to the Kaliyaganj branch, where I dedicated one year and four months to field operations as a field officer. Leveraging the rich operational insight gained during this period, I was appointed Branch Head at the Kushmandi branch on April 4, 2024—a role I fulfilled for one year and two months. On July 23, 2025, I transitioned back to the Karnajora branch to assume my current leadership position. Currently, I have been working for one year and one month as a Branch Manager in Karnajora Branch.

Reflecting on my four years trajectory with the company, the journey has been remarkably fulfilling. The organization's supportive ecosystem has empowered me to achieve a harmonious balance between my professional commitments and personal life, for which I extend my sincere gratitude. I remain steadfastly committed to driving operational excellence and look forward to contributing to the firm's continued growth and success.

A Vision with Purpose, A Mission with Impact & Values with Integrity…



Mission: **Our mission is to contribute to a better quality of life for millions of individuals and families associated with micro, small and medium enterprises by providing relevant, accessible and responsible financial solutions. We strive to understand the evolving needs of our customers and serve them with transparency, respect and integrity. By combining financial accessibility with responsible practices, we aim to support livelihoods, encourage economic participation and create sustainable value for our customers, communities and stakeholders.**

Vision: **To establish a world-class financial institution that serves as a catalyst for inclusive economic growth and social progress. We aspire to create meaningful and sustainable opportunities for underserved communities by expanding access to financial services and enabling individuals to participate more confidently in the formal financial ecosystem. Through our continued commitment to inclusion, we envision contributing to a future where financial opportunities are accessible, equitable and capable of creating lasting socio-economic impact.**

Values: **Our values form the foundation of everything we do and shape the way we serve our customers, work with our stakeholders and pursue our organisational goals. Accountability: inspires us to take ownership of our actions: Commitment: drives us to remain dedicated to our responsibilities; and Customer Centricity: keeps the needs and interests of our customers at the heart of our decisions. Ethics and Empathy: guide us to act with integrity while understanding the perspectives of others. Professionalism: reflects our pursuit of excellence, while Transparency and Team Work: strengthen trust, collaboration and collective responsibility. Together, these values define our culture and guide us towards responsible, sustainable and meaningful growth.**

Summer Samman – A Spotlight on Excellence...



Position-1st
Branch – Bagdah
BH Name- Pratima Das

Position-2nd
Branch- Telta
BH Name-Satyajit Roy





Position- 3rd
Branch- Udaipur
BH Name- Surya Kanta Barman

Acknowledging our Top Performers…



Position -Top Cluster Head
Cluster - Dharmanagar
CH Name- Biplab Barman



Position – Top Zonal Head
Zone- Raiganj
ZH Name – Bishwajit Hui

EVENTS

Celebrating a remarkable journey of nine years- commemorating the 9th Foundation Day at JFSPL….









JFSPL celebrated its 9th Foundation Day with a meaningful ceremonial observance. The celebration commenced with the traditional lighting of the candle, marking the auspicious beginning of another year of growth, commitment and collective achievement. The occasion was graced by the Managing Director of JFSPL, who joined the ceremony and reflected the spirit of togetherness that continues to drive the company forward.





From the above pictures, we can depict that the celebration continued with a cake-cutting ceremony which mark nine years of JFSPL's journey with shared joy and togetherness. The occasion also featured an address by one of our JFSPL's team member, adding the spirit of celebration and reflecting on the Company's continued growth and commitment.

<u>Celebrating the Journey, Cherishing the Togetherness…</u>

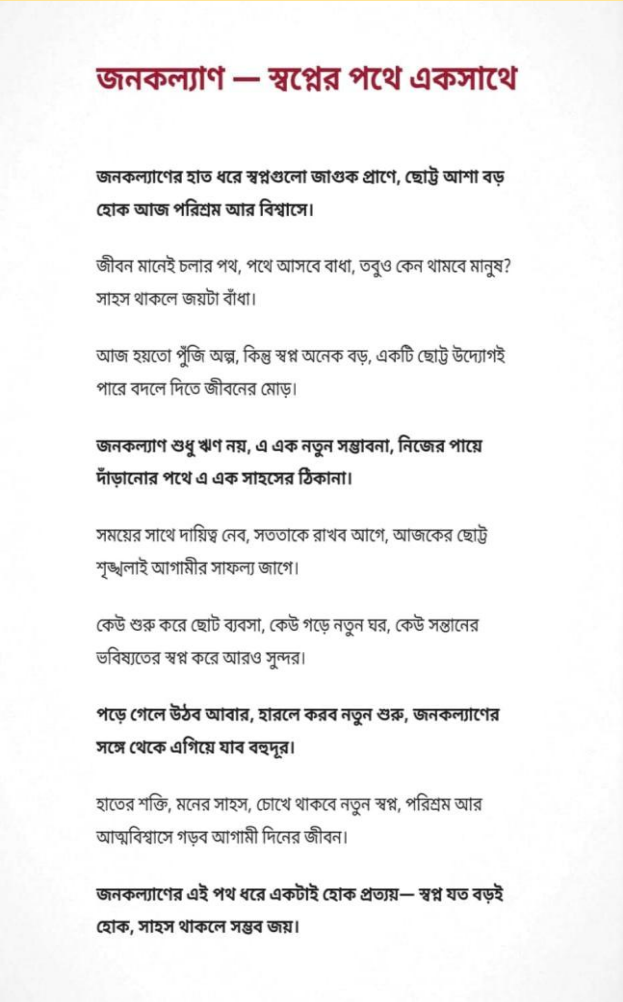






The celebration concluded on a joyful note as the JFSPL team came together to capture memorable moments of the special occasion. The group photographs reflected the unity, camaraderie and collective spirit that have been integral to JFSPL's journey.
As the company marked its 9th Foundation Day, the occasion served as a moment to celebrate the milestones achieved over the years and the dedicated efforts of the entire team. The gathering beautifully captured the spirit of togetherness and shared purpose, as everyone looked forward to continuing the journey with renewed enthusiasm and commitment.

The Spirit of Janakalyan, Penned in Poetry…



জনকল্যাণ — স্বপ্নের পথে একসাথে

জনকল্যাণের হাত ধরে স্বপ্নগুলো জাগুক প্রাণে, ছোট্ট আশা বড় হোক আজ পরিশ্রম আর বিশ্বাসে।

জীবন মানেই চলার পথ, পথে আসবে বাধা, তবুও কেন থামবে মানুষ?
সাহস থাকলে জয়টা বাঁধা।

আজ হয়তো পুঁজি অল্প, কিন্তু স্বপ্ন অনেক বড়, একটি ছোট্ট উদ্যোগই
পারে বদলে দিতে জীবনের মোড়।

জনকল্যাণ শুধু ঋণ নয়, এ এক নতুন সম্ভাবনা, নিজের পায়ে দাঁড়ানোর পথে এ এক সাহসের ঠিকানা।

সময়ের সাথে দায়িত্ব নেব, সততাকে রাখব আগে, আজকের ছোট্ট
শৃঙ্খলাই আগামীর সাফল্য জাগে।

কেউ শুরু করে ছোট ব্যবসা, কেউ গড়ে নতুন ঘর, কেউ সন্তানের
ভবিষ্যতের স্বপ্ন করে আরও সুন্দর।

পড়ে গেলে উঠব আবার, হারলে করব নতুন শুরু, জনকল্যাণের সঙ্গে থেকে এগিয়ে যাব বহুদূর।

হাতের শক্তি, মনের সাহস, চোখে থাকবে নতুন স্বপ্ন, পরিশ্রম আর
আত্মবিশ্বাসে গড়ব আগামী দিনের জীবন।

জনকল্যাণের এই পথ ধরে একটাই হোক প্রত্যয়— স্বপ্ন যত বড়ই হোক, সাহস থাকলে সম্ভব জয়।

Poet: Subrata Paul
Designation: Cluster Head
Branch: Dharmanagar, Tripura

The poem presents Janakalyan as a trusted companion in the journey towards a better and more secure future. It beautifully captures how every individual carries dreams and aspirations, and how even a small opportunity can become the foundation for meaningful change. Through courage, determination and hard work, challenges can be transformed into stepping stones towards success. It also reflects how even a small opportunity can become a turning point in someone's life- whether it is starting a business, building a home, supporting family or creating a brighter future for their children. Janakalyan is portrayed as more than just a financial institution; it represents hope, encouragement and the confidence to move forward independently.
Lastly, it celebrates the spirit of Janakalyan in empowering individuals to believe in themselves, pursue their aspirations and build a better tomorrow through perseverance and self-confidence.