JANAKALYAN FINANCIAL SERVICES PRIVATE LIMITED

KALYAN BARTA

Kolkata March 2026 Quarterly Newsletter JFSPL

United in Purpose, Driven by Commitment: A Message from Our Chairman

"Dear Teammates,

As we step into the 10th year of our journey for Janakalyan, my heart goes out to all of you, working tirelessly across Branches, Clusters, Zones and Head Office, to keep our flag flying high. There have been ups and downs during this period but you have bravely faced all the challenges with a smiling face and a lot of positive energy. I am sure all of you realize that we are rendering valuable service to the poor and underprivileged women who are outside the consideration of Commercial Banks.

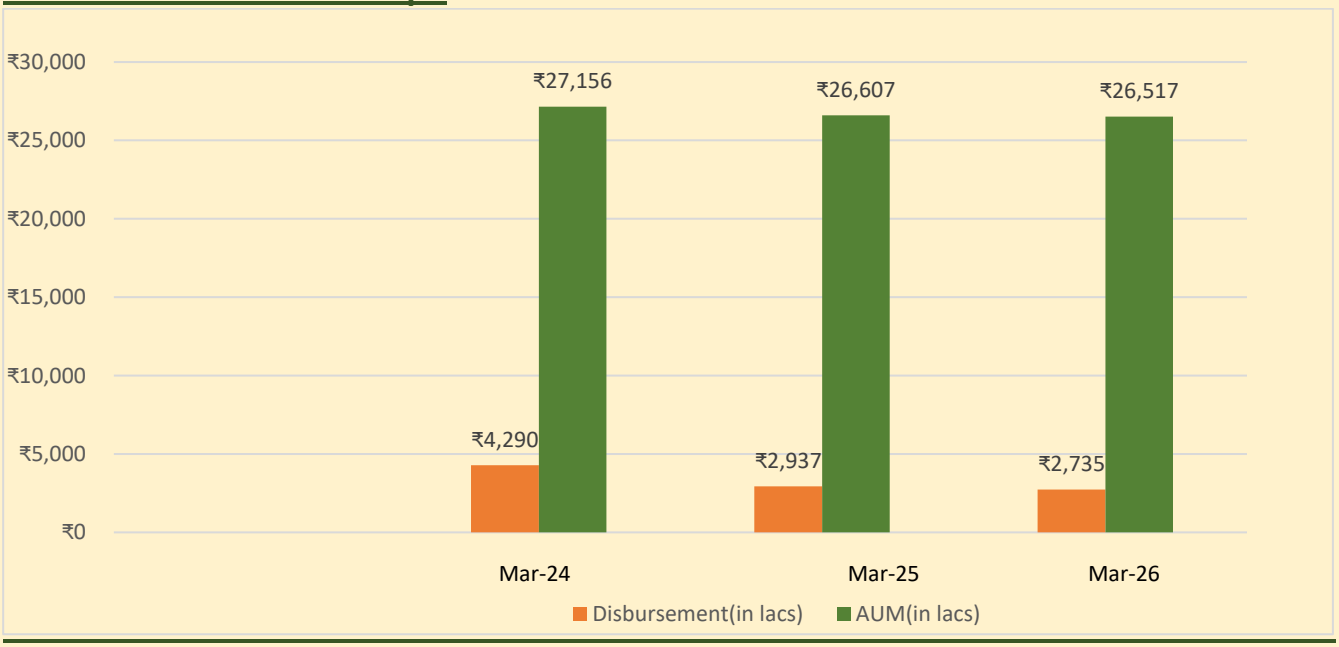
Our strength is our bonding and fellowship while ensuring full compliance with our systems and processes, to safeguard our collective interests and make our company stronger and healthier. I wish you all the very best for your success and progress in life. Jai Janakalyan!"



Janakalyan At A Glance…

The company has built a strong presence in the financial sector, managing a gross loan portfolio of 265.17 crore, inclusive of its gold loan portfolio, through a network of 82 Microfinance branches along with 3 dedicated Gold Loan branches across six states. With a strong focus on women's empowerment, it serves 88,895 active borrowers, advancing financial inclusion and gender equality. Backed by a committed workforce of 15,979 employees, the organisation continues to deliver sustainable and customer-centric financial solutions while driving inclusive long-term growth.

AUM & Disbursement Graph



STORIES TO BE HEARD…

A Journey of Growth



At the Sonaili Branch, Ms. Nirmala Devi of Mahammadpur B Group shared her experience after availing financial experience towards her small business initiative. She expressed her sincere gratitude towards the organization for providing with timely financial aid at a crucial stage of her business activity. According to her, the assistance has encouraged her to expand her business activities as well as manage her household responsibilities more confidently. She stated that the loan has helped her become more self-reliant and motivated her to work towards a better future for her family. The loan process was facilitated smoothly by our Field Officer, Mr. Rajkumar Ghosh, whose guidance and support were highly appreciated by the beneficiary. Ms. Nirmala Devi also mentioned that such financial initiatives create new opportunities for women in rural communities and contribute significantly towards economic empowerment. This reflects that JFSPL's continuous commitment towards promoting financial accessibility, sustainable livelihood development, and women empowerment at the grassroots level.

My Story at Janakalyan



My name is Rupesh Kumar Goswami, son of Mr. Sanjay Goswami and a resident of Matiyari Kuretha Village. I joined Janakalyan Financial Services Private Limited on 15th December 2023, and my journey with the organisation has been truly meaningful and life-changing. Working in this organisation has brought significant improvements both on my personal and professional life. This institution has provided me with stability, confidence, and the motivation to work towards a better future for myself and my family.

One of the biggest achievements during this period has been the opportunity to start building my own house, which was once a dream for me. Along with this, my family is now living a happier and more comfortable life. I sincerely feel grateful to the organisation for giving me such valuable opportunity and continuous support throughout my journey.

I truly wish to continue working in this company until my retirement and serve the orgaanisation with complete honesty, dedication and sincerity. My goal is to grow to higher positions in future through hard work and responsibility while contributing positively towards the success and development of the institution.

A Vision to Empower, A Mission to Transform:



Vision: Empowering communities through inclusive and sustainable financial growth. To create lasting socio-economic impact through inclusion. To build a future driven by trust, progress, and equal opportunity for all.

Mission: To deliver accessible and customer-centric financial solutions with integrity and commitment. To promote responsible lending and financial awareness across communities. To foster sustainable growth while creating value for customers and stakeholders.

Excellence Initiative- Top Performers of JFSPL

TOP BRANCH HEAD



Branch: Bagdah
BH Name: Pratima Das

TOP CLUSTER HEAD

Branch: Kishanganj
CH Name: Asim Das



TOP ZONAL HEAD



Zone: Kishanganj
ZH Name: Chandan Nag

EVENTS

Empowered women empower the future- celebrating the spirit of Women's Day at JFSPL….







JFSPL celebrated Women's Day at its Head Office with great enthusiasm and appreciation, recognizing the invaluable contributions, dedication, achievements of women employees. The celebration demonstrated the Company's commitment to women empowerment, inclusivity, and a positive workplace culture. Various engaging activities and interactions were coordinated to honor the strength, leadership, and endurance of women, making the occasion memorable and inspiring for all employees.

Some wonderful glimpses of the Women's Day Celebration held at the branches….





Seeing the pictures above, it gives us a sense of indomitable spirit of our female workforce through which it gives a powerful reminder that our collective growth is built on the foundation of equity, making it a truly memorable day of encouragement and solidarity.

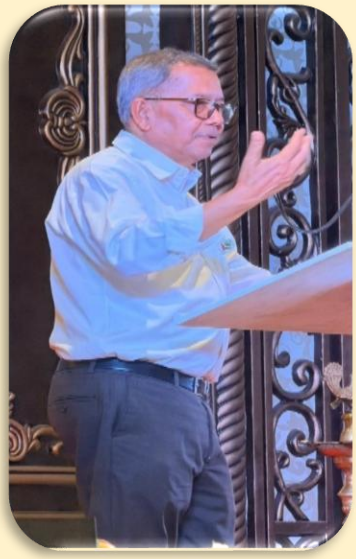
Financial Literacy Week Celebration at Nimapara Location as organised by OSAFII and our organisation- An initiative taken by the RBI…





As a part of the financial Literacy week initiative of the Reserve Bank of India, JFSPL, in collaboration with OSAFII, hosted a Financial Literacy Awareness Programme at Nimapara branch. The programme aimed at enhancing awareness on financial planning, responsible discipline, and digital financial practices amongst the participants. Thus, the initiative reflected the collective commitment towards fostering financial inclusion and strengthening financial awareness within the community.

Highlights of the enthralling moments from JFM-Contest 2026…







With the pictures above, the JFM-Contest 2026 commenced with the gracious presence of our Chairman Sir, MD Sir and the heads of various departments, whose inspiring words and encouragement added significance to the occasion. Their participation reflected unity, leadership, and a shared commitment towards excellence. The inaugural moments created an atmosphere of enthusiasm and motivation among all participants.

Award Recognitions at the JFM-Contest 2026….









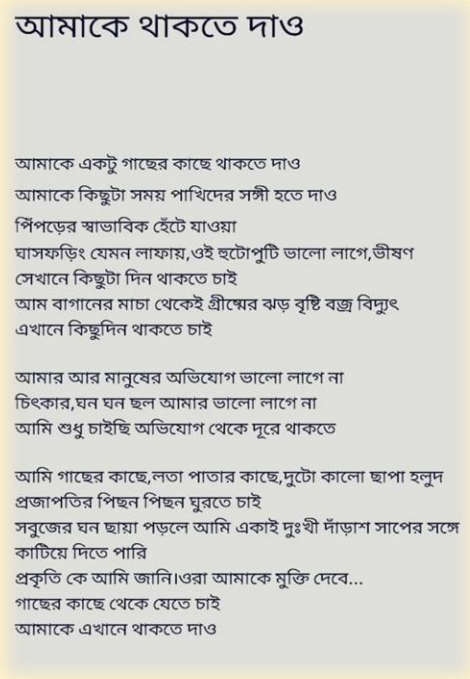
The Award Recognition Ceremony held at the JFM-Contest 2026 celebrated the outstanding achievements and remarkable dedication of the participants. The winners were honored with prestigious awards and trophies for their exceptional performance and commitment. The event also reflected a spirit of excellence, teamwork, and motivation, inspiring everyone present to strive for greater success.

Gala moments of the JFM-Contest 2026….

The JFM-Contest concluded on a joyful note with vibrant music, energetic dance performances, and moments of celebration. The lively atmosphere filled the event with excitement and happiness, creating unforgettable memories for all the participants and guests. At the end, there was a lavish dinner arrangement for the members of JFSPL which added warmth and togetherness. It was a perfect ending to a grand and successful occasion.



A thoughtful poetry has been recited by one of our colleagues at JFSPL….



আমাকে থাকতে দাও

আমাকে একটু গাছের কাছে থাকতে দাও
আমাকে কিছুটা সময় পাখিদের সঙ্গী হতে দাও
পিঁপড়ের স্বাভাবিক হেঁটে যাওয়া
ঘাসফড়িং যেমন লাফায়,ওই হুটোপুটি ভালো লাগে,ভীষণ
সেখানে কিছুটা দিন থাকতে চাই
আম বাগানের মাচা থেকেই গ্রীষ্মের ঝড় বৃষ্টি বজ্র বিদ্যুৎ
এখানে কিছুদিন থাকতে চাই

আমার আর মানুষের অভিযোগ ভালো লাগে না
চিৎকার,ঘন ঘন ছল আমার ভালো লাগে না
আমি শুধু চাইছি অভিযোগ থেকে দূরে থাকতে

আমি গাছের কাছে,লতা পাতার কাছে,দুটো কালো ছাপা হলুদ
প্রজাপতির পিছন পিছন ঘুরতে চাই
সবুজের ঘন ছায়া পড়লে আমি একাই দুঃখী দাঁড়াশ সাপের সঙ্গে
কাটিয়ে দিতে পারি
প্রকৃতি কে আমি জানি।ওরা আমাকে মুক্তি দেবে...
গাছের কাছে থেকে যেতে চাই
আমাকে এখানে থাকতে দাও

Poet: Bhaskar Sutar
Designation: Field Officer
Branch: Narayanpur, Jharkhand

This deeply moving poem expresses a profound longing to escape the chaotic, exhausting and often deceitful world of human society in order to find peace in the lap of nature. Weary of constant human grievances and social drama, the speaker wants to cherish the simple and unfiltered moments of nature like watching how the ants crawl, grasshoppers heap, and wondering aimlessly around the butterflies. There is a powerful desire to connect intimately with the wild, where he can seek rare comfort and companionship among the quiet and dense shadows of lush greenery. Ultimately, the poem highlights a beautiful realization in today's world: "While human society suffocates the soul, nature offers absolute calmness and an authentic sense of one's belonging."