

Kalyan Barta



Kolkata March 2025 Quarterly Newsletter JFSPL

Steadfast Today, Stronger Tomorrow: A Message from Our Chairman

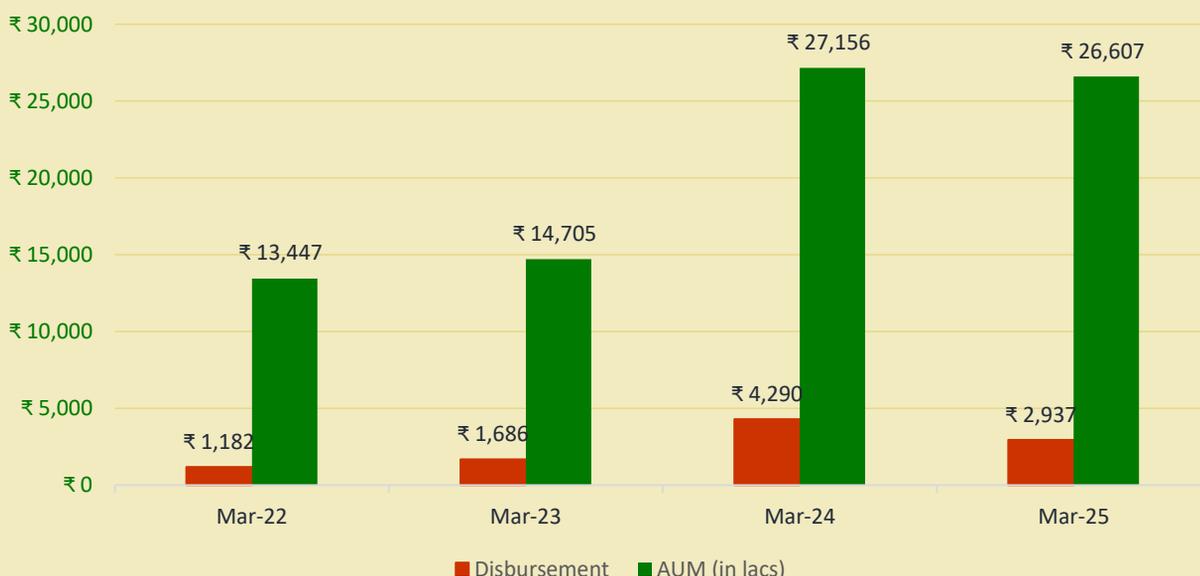
As we reflect on the past year, I take pride in our company's continued stability and resilience. Together, we have weathered challenges with strength and emerged with clarity and confidence. Looking ahead, our focus remains on sustainable growth, innovation, and deeper customer engagement. With strategic planning and your unwavering support, I am confident we will achieve new milestones. Let us move forward with determination and purpose. Wishing each of you a successful and fulfilling year ahead.



Janakalyan At a Glance...

A strong presence in the financial industry, the company has a gross loan portfolio of Rs. 266.07crore. 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 1,02,917 active female borrowers, thereby supporting financial inclusion and gender equality programs. With the help of a committed group of 15,552 workers, the business continues to fulfil its mission of providing excellent financial services and promoting long-term development.

AUM & Disbursement Graph



Stories to be Head

A Journey of Growth



Behind every folded saree in my shop lies a story—not just of fabric and fashion, but of perseverance, hope, and quiet ambition. For years, I ran a small saree retail shop in Bihar, offering what little I could afford to stock. The demand was there, the customers trusted me, but I didn't have the financial means to grow.

That changed on 19th March 2025, when Janakalyan Financial Services Pvt. Ltd. extended a loan of ₹60,000 to me. My name is Munzera Khatoon, and that day marked a turning point in both my business and my life.

With the support I received, I brought in a vibrant new range of sarees—silk for weddings, cotton for everyday comfort, and festive prints that my customers had long asked for. My shop transformed from a modest corner store into a buzzing

space full of color and choice. More women began to visit, and slowly, my income began to rise. This wasn't just a financial boost—it was a vote of confidence. I began to see myself differently, not just as a shopkeeper, but as an entrepreneur with potential.

Today, I run my business with pride. I'm able to support my family better and have started saving for my children's education. All of this was possible because Janakalyan believed in me when I needed it the most. From a small shop in Bihar to a growing business—this is my journey. I am Munzera Khatoon, and I'm just getting started.

My Story at Janakalyan

Every meaningful journey begins with a single step, and mine began on 13th June 2022, the day I walked into the Altahat branch of Janakalyan Financial Services Pvt. Ltd. as a new employee—full of nervous excitement and quiet determination.

Back then, I was just eager to learn and be part of something bigger. Janakalyan wasn't just another workplace—it was a mission-driven organization committed to changing lives in the most grassroots corners of society. I quickly realized that here, every number we entered, every report we compiled, every field visit we made—it all had purpose.

Real people, real stories, real change. At Altahat branch, I was welcomed with open arms and patient mentors. I learned the importance of responsibility, transparency, and trust—not just within the team, but with every customer who placed their faith in us. Whether it was disbursing a loan to a woman wanting to expand her small business, or supporting a farmer through a tough season, I saw firsthand how financial services could empower lives.

With each passing day, my role grew, and so did I—professionally and personally. I found joy in the smallest wins: a successful repayment, a happy customer, or a word of gratitude from a borrower whose life had taken a turn for the better.

Today, as I look back, I feel proud to be a part of Janakalyan. This journey has not just been about career growth—it's been about purpose, people, and possibility.

I am Avijit Sarkar, and Janakalyan is not just where I work—it's where I've grown, contributed, and found meaning in service.



Excellence Initiative

Top BH's



JFM Disbursement Rank
Topper Branch- Itaberia
BH Name- Sumit Sardar



Top Loan Disbursement Of JFM
Branch- Duttapulia
BH Name- Nirupama Bor



Top Kalyan Disbursement
Branch- Chhattargach
BH Name- Bipul Roy



Disbursement topper cluster
CH Name: Chitra Sarkar
Cluster: Jalangi Cluster



Champion of Champions
CH Name: Rinku Ghosh
Cluster Ranaghat Cluster



Elite Achievers Circle

Top FO for JFM Disbursement
Branch- Bagdah
BH Name- Anjali Mondal



Second FO for JFM
Disbursement Branch- Barsoi
BH Name- Md Arif Saheb



Third FO for JFM Disbursement
Branch- Kochadhama
BH Name- Ajit Kumar Singh



Champion of Champions (Among Zones)
Name: Anutosh Paul of Ranaghat Zone

Events



It was a joyous occasion as the entire team came together to honour our MD Sir's birthday, celebrating his visionary leadership and unwavering dedication. Wishing him continued success, good health, and happiness in the years ahead!!



"There is no tool for development more effective than the empowerment of women."

— Kofi Annan





Holi brought vibrant colors, joy, and festive spirit to our workplace as everyone joined in the celebration with smiles and camaraderie. A truly memorable and cheerful day for all!

A successful blood donation camp was organized, reflecting our team's commitment to social responsibility. Heartfelt thanks to all the volunteers who came forward to make a life-saving difference.



MFIN Data Hub Workshop

