



This is to certify that  
**Janakalyan Financial Services Private Limited**  
has been assigned  
a SMERA COCA Grading of

**SMERA C3**

This rating indicates Average performance on Code of Conduct dimensions

D&B D-U-N-S® Number: 67-547-3977

Location: Kolkata

Entity Type: NBFC- MFI

This Rating is valid from Mar 25, 2020 to Mar 24, 2021

For SMERA Gradings & Ratings Private Limited



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or scan the QR Code

Sankar Chakraborti  
Chief Executive Officer

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