

## BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING

### SECTION A: GENERAL DISCLOSURES

#### I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity:	L65100DL1994PLC061287
2. Name of the Listed Entity:	Fusion Finance Limited (Formerly known as Fusion Micro Finance Limited)
3. Year of incorporation:	1994
4. Registered office address:	H-1, C-Block, Community Centre, Naraina Vihar, New Delhi-110028
5. Corporate address:	Plot no. 86, Institutional Sector 32, Gurugram, Haryana - 122001
6. E-mail:	<a href="mailto:deepak.madaan@fusionfin.com">deepak.madaan@fusionfin.com</a> , <a href="mailto:companysecretary@fusionfin.com">companysecretary@fusionfin.com</a>
7. Telephone:	0124-6910500/600
8. Website:	<a href="http://www.fusionfin.com">www.fusionfin.com</a>
9. Financial year for which reporting is being done:	FY 2023 -24
10. Name of the Stock Exchange(s) where shares are listed:	NSE & BSE
11. Paid-up Capital:	₹1,01,02,38,850 /-
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:	<b>Name and Designation:</b> Mr. Deepak Madaan, Company Secretary & Chief Compliance Officer <b>Contact Details:</b> 1246910500 <b>Email:</b> <a href="mailto:deepak.madaan@fusionfin.com">deepak.madaan@fusionfin.com</a>
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together):	Standalone Basis
14. Name of assurance provider:	Not Applicable
15. Type of assurance obtained:	Not Applicable

#### II. Products/services

##### 14. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial Service	Microfinance and related activities	100%

##### 15. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Microfinance and related activities	64990	100%

#### III. Operations

##### 16. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices (branches as on 31 <sup>st</sup> March, 2024)		Total
National	Not Applicable*		1,297	1,297
International	Not Applicable*		N.A.	N.A.

\*Our company provides financial services and does not undertake any manufacturing activity.

##### 17. Markets served by the entity:

###### a. Number of locations

Locations	Number
National (No. of States)	22
International (No. of Countries)	Not Applicable as the company serves only in India

**b. What is the contribution of exports as a percentage of the total turnover of the entity?**

Not Applicable

**c. A brief on types of customers**

1. Women in Rural / Peri – Urban parts of the country with Annual Household income not exceeding ₹3 Lacs (\$ 3600 @ ₹83.4 = 1 USD ). ~94% of our portfolio is in the Rural Parts of the country.
2. Purpose for Loan: Income Generation Loans which help them contribute towards their Household Income and in turn helps improve the living standards of the family.
3. Nature of Livelihood Activity: Broadly the categories are Agri & Allied, Animal Husbandry, Crafts/Cottage Industry items manufacture, Selling/Making daily consumables in the village.

**IV. Employees****18. Details as at the end of Financial Year:****a. Employees and workers (including differently abled):**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>EMPLOYEES</b>						
1.	Permanent (D)	13807	12902	93.45%	905	6.55%
2.	Other than Permanent (E)	NIL	NIL	NIL	NIL	NIL
3.	Total employees (D + E)	13807	12902	93.45%	905	6.55%
<b>WORKERS</b>						
4.	Permanent (F)			N.A.		
5.	Other than Permanent (G)			N.A.		
6.	Total workers (F + G)			N.A.		

**b. Differently abled Employees and workers:**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>DIFFERENTLY ABLED EMPLOYEES</b>						
1.	Permanent (D)			NIL		
2.	Other than Permanent (E)			NIL		
3.	Total differently abled employees (D + E)			NIL		
<b>DIFFERENTLY ABLED WORKERS</b>						
4.	Permanent (F)			N.A.		
5.	Other than Permanent (G)			N.A.		
6.	Total differently abled workers (F + G)			N.A.		

**19. Participation/Inclusion/Representation of women**

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	2	33.33%
Key Management Personnel	3	NIL	NIL

**20. Turnover rate for permanent employees and workers**

(Disclose trends for the past 3 years)

	FY 2024 (Turnover rate in current FY)			FY 2023 (Turnover rate in previous FY)			FY 2022 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	35.24%	1.22%	36.46%	34.12%	0.85%	34.97%	30.58%	0.80%	31.38%
Permanent Workers	N.A.								

**V. Holding, Subsidiary and Associate Companies (including joint ventures)**

**21. (a) Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding/ subsidiary/ associate companies/ joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Not Applicable				

**VI. CSR Details**

**22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes**

(ii) Turnover for FY2024 (₹ In Crores) - 2,316.73

(iii) Net worth for FY2024 (₹ In Crores) - 2,848.15

**VII. Transparency and Disclosures Compliances**

**23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities		NIL	NIL	NIL	NIL	NIL	NIL
Investors (other than shareholders)		NIL	NIL	NIL	NIL	NIL	NIL
Shareholders		8	0	NIL	44	0	NIL
Employees and workers		NIL	NIL	NIL	NIL	NIL	NIL
Customers	Yes Website: <a href="https://fusionfin.com">https://fusionfin.com</a>	2723	60	3 Complaints pending from FY22-23 are included.	1886	61	NIL
Value Chain Partners		NIL	NIL	NIL	NIL	NIL	NIL
Other (please specify)		NIL	NIL	NIL	NIL	NIL	NIL

24. Overview of the entity's material responsible business conduct issues

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Customer Experience	Risk	The Company provides financial services to millions of rural public where customer experience holds the critical role in our Business. Any undesirable customer experience could result in losing customers and may also hamper the public image of the company.	The Company has always strived to provide customers with a seamless experience by listening to them and driving continuous transformation. In daily operations, ethics, transparency, fair practices, and accountability are deeply ingrained and practiced.	Negative. Loss of reputation may lead to customer loss, which would be detrimental to company.
2.	Financial inclusion	Opportunity	The reach of financial services is still not completely penetrated in Rural Areas in India.	Distribution networks and the use of cutting-edge technological solutions are used to reach customers and create an easy customer experience.	Positive Distribution capabilities create opportunity for the Company.

**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
<b>Policy and management processes</b>									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	The Corporate policies of the Company can be viewed at weblink <a href="https://fusionfin.com/corporate-governance#policies">https://fusionfin.com/corporate-governance#policies</a>								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes. The Company's Code of Conduct largely imbibes the above-mentioned principles and the Company strives to influence its partners in the value chain to participate in the responsible and sustainable business conduct depending upon their means and resources.								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	ISO 27001								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Company strives to be a socially responsible organisation creating a meaningful long-term impact in the lives of customers, employees, communities, and various stakeholders. The Company has ensured that its processes and controls are aligned with the principles of sustainable business practices.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Company actively tracks the progress against the action plan to ensure complete compliance with the established norms.								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
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**Governance, leadership and oversight**

**7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements**

Please refer the message of Managing Director & CEO of the company at the beginning of the Annual report of FY 2023-24.

**8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).** **DIN :** 02457111  
**Name :** Mr Devesh Sachdev  
**Designation :** Managing Director and Chief Executive Officer

**9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.**  
 Yes.  
 The board of directors and senior management of the Company monitor various aspects of social, environmental, governance and economic responsibilities of the Company on a continuous basis. The performance of the Company from a perspective of business responsibility is assessed by the following committees of the board:  
 (i) the Corporate Social Responsibility Committee; and  
 (ii) the Stakeholders Relationship Committee.  
 In addition, the Risk Management Committee and the IT Strategy Committee also assesses risks pertaining to certain principles of business responsibility and sustainability.

**10. Details of Review of NGRBCs by the Company:**

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	Y	Y	Y	All the policies of the Company are reviewed periodically or on a need basis by department heads, business heads, senior management personnel/ respective committees and placed before the Board of Directors as and when required.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	The company is in compliance with all the statutory requirements, as applicable.																	

**11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.** **P 1** **P 2** **P 3** **P 4** **P 5** **P 6** **P 7** **P 8** **P 9**  
 No. The Evaluation and independent assessment is a continuous process and is done internally, by the company.

**12. If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:** Not Applicable

## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

### PRINCIPLE 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

#### Essential Indicators

#### 1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	2	1) Awareness regarding DAKSH (Developing Administrative Knowledge for Society and Humanity) portal launched by Reserve Bank of India	100%
Key Managerial Personnel		2) Awareness regarding Reserve Bank of India circular with respect to "Prudential norms for resolution of stressed assets" for providing a framework for early recognition, reporting and time bound resolution of stressed assets.	100%
Employees other than Board of Directors and KMPs	9	Based on Induction & Refresher Trainings <ul style="list-style-type: none"> <li>About Fusion &amp; Microfinance Finance</li> <li>HR Policies, Benefits, COC and POSH</li> <li>Product &amp; Business Processes &amp; Policies</li> <li>Regulators, MFIN COC, CPC, FPC</li> <li>Soft Skills</li> <li>Business Application – mSHAKTI &amp; Web- Shakti</li> <li>Role &amp; Career Path</li> <li>Capability Building</li> </ul>	99%
Workers		Not Applicable	

#### 2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format:

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred?
Penalty/ Fine			NIL		
Settlement			NIL		
Compounding fee			NIL		

Non-Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred?
Imprisonment Punishment			Not Applicable	

#### 3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	Not Applicable

**4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

Yes. Fusion Finance Limited is committed to implementing and maintaining the highest standard of corporate governance, fiduciary duty, responsibility and ethical behavior. It provides an environment where open and honest communication is the norm. This policy is available at the website of the company at <https://fusionfin.com/corporate-governance#policies>.

**5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

	FY 2024	FY 2023
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	NA	NA

**6. Details of complaints with regard to conflict of interest:**

	FY 2024 (Current Financial Year)		FY 2023 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL	-	NIL	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL	-	NIL	-

**7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest. Not Applicable.**

**8. Number of days of accounts payables ((Accounts payable \*365) / Cost of goods/services procured) in the following format:**

	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Number of days of accounts payables	NA	NA

**9. Open-ness of business:**

Parameter	Metrics	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Concentration on Purchases	a. Purchase from trading houses as a % of total purchases.	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses.	NA	NA
Concentration on Sales	a. Sales to dealers / distributors as % of total sales.	NA	NA
	b. Number of dealers/ distributors to whom sales are made.	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers/ distributors.	NA	NA

Parameter	Metrics	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Share of RPTs in	a. Purchases (Purchases with related parties/ total purchases)	NA	NA
	b. Sales (Sales with related parties/ total sales)	NA	NA
	c. Loans & Advances (Loans & Advances given to related parties / Total loans and advances)	NA	NA
	d. Investments (Investments in related parties / Total investments made).	NA	NA

### Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
NIL		

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.

In compliance with the SEBI Listing Regulations, the Board of Directors of the Company has laid down the Code of Conduct for the Board and the senior management personnel of the Company. The Board from time-to-time review and update the Code of Conduct as per prevailing relevant laws as applicable. Further, the Corporate Governance framework adopted by the Company consists of having Independent Directors on the Board, the separation of the Board's supervisory role from the management of the Company, the constitution of the various committees of the Board comprises of Independent Directors as Chairpersons. Further, as per the applicable provisions, the Directors do not participate in discussions on agenda items in which they are interested.

## PRINCIPLE 2: Businesses should provide goods and services in a manner that is sustainable and safe

### Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D		NIL	
Capex		NIL	

2. a. Does the entity have procedures in place for sustainable sourcing? Yes, the procurement at Branch Level is processed from local / nearby vendors / suppliers.

b. If yes, what percentage of inputs were sourced sustainably? 100% procurement at Branch Level is processed from local / nearby vendors / suppliers.

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a)Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste. The Company, being an NBFC-MFI, provide financial services to its customers and is not a manufacturing entity. Hence, the process to safely reclaim the above stated products is not applicable on the Company.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

Based on the nature of the Business, the same is not applicable on the Company.



### Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not Applicable					

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same. Not applicable
3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry). Not applicable
4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed. Not applicable
5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category. Not applicable.

### PRINCIPLE 3: Businesses should respect and promote the well-being of all employees, including those in their value chains

#### Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	%	Number (C)	%	Number (D)	%	Number (E)	%	Number (F)	%
<b>Permanent employees</b>											
Male	12902	3061	23.73%	11871	92.01%	Nil	Nil	1546	11.98%	N.A.	N.A.
Female	905	136	15.03%	664	73.37%	11	1.22%	Nil	Nil	N.A.	N.A.
<b>Total</b>	<b>13807</b>	<b>3197</b>	<b>23.15%</b>	<b>12535</b>	<b>90.79%</b>	<b>11</b>	<b>1.22%</b>	<b>1546</b>	<b>11.98%</b>	<b>N.A.</b>	<b>N.A.</b>
<b>Other than Permanent employees</b>											
Male	N.A.										
Female	N.A.										
<b>Total</b>	N.A.										

b. Details of measures for the well-being of workers:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	%	Number (C)	%	Number (D)	%	Number (E)	%	Number (F)	%
<b>Permanent workers</b>											
Male	N.A.										
Female	N.A.										
<b>Total</b>	N.A.										
<b>Other than Permanent workers</b>											
Male	N.A.										
Female	N.A.										
<b>Total</b>	N.A.										

- c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Cost incurred on wellbeing measures as a % of total revenue of the company.	1.47%	1.51%

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99.94%	N.A.	Yes	99.89%	N.A.	Yes
Gratuity	100%	N.A.	N.A.	100%	N.A.	N.A.
ESI	76.87%	N.A.	Yes	79.59%	N.A.	Yes

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard: Yes

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a weblink to the policy.

The Company has an equal opportunity and non-discrimination policy. The Organization does not differentiate between gender, race, color, caste, religion or any other factor. This policy is available on the website of the company at <https://fusionfin.com/corporate-governance#policies>.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	65.07%	N.A	N.A
Female	100%	100%	N.A	N.A

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

**Permanent Workers:** Not Applicable

**Other than Permanent Workers:** Not Applicable

**Permanent Employees:** The Company has implemented Vigil Policy and Whistle Blower Mechanism for all the employees and Directors to report instances of unethical practices, illegal activities and/or actual or suspected fraud or violation of the Company's code of conduct. This policy is available on the website of the company at <https://fusionfin.com/corporate-governance#policies>.

**Other than Permanent Employees:** Not Applicable

**7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:**

Category	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees/ workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees/ workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
<b>Total Permanent Employees</b>						
Male						N.A.
Female						N.A.
<b>Total Permanent Workers</b>						
Male						N.A.
Female						N.A.

**8. Details of training given to employees and workers:**

Category	FY 2024 Current Financial Year					FY 2023 Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
Male	1287	NA	NA	1287	100%	9625	7705	80%	9625	100%
Female	52	NA	NA	52	100%	221	221	100%	0	0
<b>Total</b>	<b>1339</b>	<b>NA</b>	<b>NA</b>	<b>1339</b>	<b>100%</b>	<b>9846</b>	<b>7926</b>	<b>80.50%</b>	<b>9625</b>	<b>97.76%</b>
<b>Workers</b>										
Male										
Female										N.A.
<b>Total</b>										

**9. Details of performance and career development reviews of employees and worker:**

Category	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
	Total A	Number B	%age (B/A)	Total C	Number D	%age (D/C)
<b>Employees</b>						
Male	12902	7504	58.16%	10023	6405	63.90%
Female	905	349	38.56%	340	180	52.94%
<b>Total</b>	<b>13807</b>	<b>7853</b>	<b>56.88%</b>	<b>10363</b>	<b>6585</b>	<b>63.54%</b>
<b>Workers</b>						
Male						
Female						N.A.
<b>Total</b>						

10. Health and safety management system:

- Whether an occupational health and safety management system has been implemented by the entity? If yes, the coverage such system? Yes. Through various sessions of Trainings & Workshops the employees are made aware of Occupational Health and Safety Measures. Furthermore, Branches & Office Locations are regularly audited for analyzing realtime variances, to address them at the earliest and take corrective actions, if required.
- What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity? Not Applicable
- Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. Not Applicable
- Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? Yes

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2024 Current Financial Year	FY 2023 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers	N.A.	N.A.
Total recordable work-related injuries	Employees	NIL	NIL
	Workers	N.A.	N.A.
No. of fatalities	Employees	NIL	NIL
	Workers	N.A.	N.A.
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	N.A.	N.A.

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

Through various sessions of Trainings & Workshops the employees are made aware of Occupational Health and Safety Measures. Furthermore, Branches & Office Locations are regularly audited for analyzing real-time variances, to address them at the earliest and take corrective actions, if required.

13. Number of Complaints on the following made by employees and workers:

Category	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions						
Health & Safety						NIL

14. Assessments for the year:

% of your plants and offices that were assessed (by entity or statutory authorities or third parties)	
Health and safety practices/ Working Conditions	The Company endeavors to provide safe, hygienic, sanitized environment, to ensure the overall health & safety of the employees. Regular audits by internal teams are conducted to ensure the upkeep of working conditions besides complying with health & safety measures.

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/concerns arising from assessments of health & safety practices and working conditions. No such safety related incident occurred which required any corrective action.

### Leadership Indicators

1. **Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (B) Workers.**  
 (A) Yes, all employees are covered under Group Term Life Policy of the Company. In the event of Death, the family is covered appropriately, as per eligibility criteria's. (B) Not Applicable
2. **Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.** All the Statutory Dues are being paid on time to the concerned Departments.
3. **Provide the number of employees / workers having suffered high consequence work- related injury / ill-health / fatalities who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

	Total no. of affected employees/workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY2024 (Current Financial Year)	FY2023 (Previous Financial Year)	FY2024 (Current Financial Year)	FY2023 (Previous Financial Year)
Employees	Nil	Nil	Nil	Nil
Workers	N.A.	N.A.	N.A.	N.A.

4. **Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment?** Yes. However, there have been no cases of retirement or layoffs in the company so far.

5. **Details on assessment of value chain partners:**

% of value chain partners (by value of business done with such partners) that were assessed	
Health and safety practices	The Company holds the expectation from all the value chain partners to adhere with the applicable provisions encompassing the health & safety measures and providing favorable working conditions to their workforce.
Working Conditions	

6. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.** No such incident occurred which required any corrective action.

## PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

### Essential Indicators

1. **Describe the processes for identifying key stakeholder groups of the entity.**  
 The Company is engaged in providing financial services to women entrepreneurs belonging to the economically and socially deprived section of the society. The key stakeholders of the Company are shareholders, investors, customers, Government and regulators, Employees, Society.
2. **List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholder and Investor	No	Quarterly results, Investor presentations, Annual Report, Annual General Meeting, Investor/analysts calls and meet, Media releases, Website.	Ongoing engagement with at least one engagement on a quarterly basis	To answer investor queries on financial performance, To present business performance highlights to investors, To discuss publicly available Company information to shareholders and investors
Customer	No	Multiple channels physical and digital	Frequent and need-based	Servicing throughout the lifecycle of the customer and address queries/ grievances that the customer may have at any time.
Government and Regulators	No	Meetings with key regulatory bodies, Written communications, Presentations, Industry associations.	Need-based	Seeking clarifications and relaxation, communicating challenges and providing recommendations, knowledge sharing, regulatory inspections and queries.
Employees	No	Multiple channels-physical and digital	Frequent and need-based	To create a thriving, safe and inclusive workplace for its employees and providing merit-based opportunities for professional development and growth.
Society	Yes, with regard to the general public for which the CSR activities of the Company are implemented.	Multiple channels-physical and digital	Frequent and need-based	To promote social welfare activities for inclusive growth, fair and equitable development and wellbeing of society through our business functioning

### Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The senior management team is in regular communication with the stakeholders and any feedback received from the stakeholders, if required by any provisions of applicable laws, is communicated to the Board as a part of business performance updates on a quarterly basis.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics. If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

There were no specific observations made by any stakeholder during the financial year.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

Company through their CSR policy have taken up various initiatives and activities for the benefit of different segments of the society, with focus on the marginalized, poor, needy, deprived, under-privileged and differently abled persons.

### PRINCIPLE 5: Businesses should respect and promote human rights

#### Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
	Total (A)	No. of employees/workers covered (B)	% (B/A)	Total (C)	No. of employees/workers covered (D)	% (D/C)
<b>Employees</b>						
Permanent	13807	13807	100%	10363	10363	100%
Other than permanent						
<b>Total Employees</b>						N.A.
<b>Workers</b>						
Permanent						
Other than permanent						
<b>Total Workers</b>						N.A.

2. Details of minimum wages paid to employees and workers, in the following format:

Minimum Wages – All employees of the Company are paid compensation as per Minimum Wages applicable, as per Law.

Category	FY 2024 Current Financial Year					FY 2023 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
<b>Permanent</b>										
Male	12902	1754	13.59%	11148	86.41%	10023	236	2.35%	9787	97.65%
Female	905	8	0.88%	897	99.12%	340	1	0.29%	339	99.71%
<b>Total</b>	<b>13807</b>	<b>1762</b>	<b>12.76%</b>	<b>12045</b>	<b>87.24%</b>	<b>10363</b>	<b>237</b>	<b>2.29%</b>	<b>10126</b>	<b>97.71%</b>
<b>Other than Permanent</b>										
Male										N.A.
Female										

Category	FY 2024 Current Financial Year				FY 2023 Previous Financial Year					
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Workers</b>										
<b>Permanent</b>										
Male										
Female										
<b>Other than Permanent</b>										N.A.
Male										
Female										

3. Details of remuneration/salary/wages, in the following format:

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category*	Number	Median remuneration/ salary/ wages of respective category*
Board of Directors	4	23,31,602	2	NIL
Key Managerial Personnel	3	690,065	NIL	NIL
Employees other than BoD and KMP	13,292	13,494	927	13,800
Workers	NIL	NIL	NIL	NIL

Note: KMPs are MD & CEO, CFO and CS

\*The median remuneration is exclusive of commission paid to Independent Directors of the Company namely Ms. Namrata Kaul, Ms. Ratna Dharashree Vishwanathan, and Mr. Pankaj Vaish, amounting ₹7,50,000, and the reimbursement of travel expenses paid to Mr. Pankaj Vaish, amounting ₹ 4,38,741.

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Gross wages paid to females as % of total wages	NA	NA

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

Yes, the company have Toll Free Number for resolving all types of grievances of employees.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues. The company has a well defined grievance redressal mechanism in place for its employees, where they can report their concerns and seek redressal for the same.

The company has also laid down the principles of equal opportunities, anti-corruption, anti-bribery, fair & transparent employment practices, prohibition of child & forced labour, safe & healthy work environment, tobacco, alcohol & drug free workplace among others.



**6. Number of Complaints on the following made by employees and workers:**

	FY 2024 Current Financial Year			FY 2023 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	02	NIL	NIL	NIL	NIL	NIL
Discrimination at workplace	NIL	NIL	NIL	NIL	NIL	NIL
Child Labour	NIL	NIL	NIL	NIL	NIL	NIL
Forced Labour/ Involuntary Labour	NIL	NIL	NIL	NIL	NIL	NIL
Wages	NIL	NIL	NIL	NIL	NIL	NIL
Other human rights related issues	NIL	NIL	NIL	NIL	NIL	NIL

**7. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.** The company has Prevention of Work Harassment Policy in place to address the same.

**8. Do human rights requirements form part of your business agreements and contracts?**

The Company strives to inculcate the values related to human rights, in its policies applicable at all levels of the organization and engagements with all of its stakeholders.

**9. Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	The Company is in compliance with the provisions of applicable laws.
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

**10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.** Not Applicable.

**11. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Total complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, (POSH)	2	Nil
Complaints on post as a % of female employees/ workers	0.22%	Nil
Complaints on POSH upheld	2	Nil

## Leadership Indicators

1. **Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**  
There have been no human rights grievances / complaints warranting modification / introduction of business processes.
2. **Details of the scope and coverage of any Human rights due-diligence conducted.** Not Applicable.
3. **Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?** Yes
4. **Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	The Company holds the expectation from all the value chain partners to adhere with the provisions of applicable laws.
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

5. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.** No such instance has been reported to the company by value chain partners, which required any corrective action.

## PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

### Essential Indicators

1. **Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**  
The Company does not have energy consumption from renewable sources. Hence the below table shows the energy consumption from non-renewable sources.

Parameter	FY 2024 (Current Financial Year)	FY 2023 (Previous Financial Year)
Total electricity consumption (A) (in GJ)*	1311.33	1316.08
Total fuel consumption (B)	NIL	NIL
Energy consumption through other sources (C)	NIL	NIL
Total energy consumption (A+B+C) (in GJ)	1311.33	1316.08
Energy intensity per crore of total revenue from operations (Total energy consumption/ total revenue from operations in crore)	0.54	0.73

\*Energy consumption of Head office and Corporate office is considered.

**Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? If yes, name of the external agency.** Not Applicable

2. **Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.** Not Applicable
3. **Provide details of the following disclosures related to water, in the following format:** Not Applicable

**Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.** : Not applicable

4. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**  
Not Applicable

5. **Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:** Not Applicable  
**Note:** Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. : Not applicable
6. **Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:** Not Applicable  
**Note:** Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? If yes, name of the external agency. Not Applicable
7. **Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.** The Company has undertaken a plantation initiative as part of Corporate Social Responsibility with the aim of growing greenery and improving the environment. Fruit and medicinal saplings were planted across villages, government schools, aanganwadi centres, panchayat offices, and public spaces in Haridwar, Uttarakhand. The extensive area covered by this effort is intended to enhance air quality, sustain the ecosystem, and bring benefits to the communities.
8. **Provide details related to waste management by the entity.** Not Applicable
9. **Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.** Given the nature of the business, there is no usage of hazardous and toxic chemicals by in the company
10. **If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:** Not Applicable
11. **Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:** Not Applicable
12. **Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:** Not Applicable

#### Leadership Indicators

1. **Provide the following details related to water discharged:** Not Applicable
2. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):** Not Applicable
3. **Please provide details of total Scope 3 emissions & its intensity, in the following format:** Not Applicable
4. **With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.** Not Applicable
5. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:** Not Applicable
6. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.** The Company has a comprehensive business continuity plan and disaster recovery management. There is a separate DR environment and defined RTO and RPO. All the required resources are in place and clear roles and responsibilities are assigned to team members. Broadly, there are three teams, Emergency Response Team, Disaster Recovery Team and Business Recovery Team to manage any disaster situation. Also, there is a yearly DR drill.
7. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.** Given the nature of the business, there has been no adverse impact to the environment.

8. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts. Not Applicable

**PRINCIPLE 7: Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

**Essential Indicators**

1. a. Number of affiliations with trade and industry chambers/ associations. The company is a member of 1 trade and industry chambers/associations.
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Microfinance Institutions Network (MFIN)	National

2. Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities. NIL

**Leadership Indicators**

1. Details of public policy positions advocated by the entity: NIL

**PRINCIPLE 8: Businesses should promote inclusive growth and equitable development**

**Essential Indicators**

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes/No)	Relevant Web link
N.A.					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts No.	Paid to PAFs in the FY (In ₹)
NIL							

3. Describe the mechanisms to receive and redress grievances of the community. Fusion Finance Limited has provided mechanisms to receive and redress grievances of various stakeholders. Details of such mechanisms is available on the website of the company at [www.fusionfin.com](http://www.fusionfin.com).
4. Percentage of input material (inputs to total inputs by value) sourced from suppliers: Not Applicable
5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost: Not Applicable

## Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
N.A.	N.A.

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S.No	State	Aspirational District	Amount spent (In ₹)
1.	Bihar	Araria, Gaya, Katihar, Purnia, Begusarai, Khagaria, Muzzafarpur, Sitamarhi	5,98,046
2.	Chhattisgarh	Korba, Mahasamund	69,539
3.	Gujarat	Dahod, Narmada	1,18,759
4.	Jharkhand	Dumka, Palamu, Ranchi, East Singhbhum, Giridih, Godda, Hazaribagh, Latehar	3,60,047
5.	Madhya Pradesh	East Nimar, Guna, Vidisha, Barwani, Chatarpur	3,04,237
6.	Odisha	Kalahandi, Balangir, Kandhamal, Koraput, Nabrangpur, Nuapada, Rayagada	25,91,798
7.	Punjab	Firozpur, Moga	3,06,727
8.	Rajasthan	Baran, Sirohi	1,45,485
9.	Tamil Nadu	Virudhunagar	8,000
10.	Uttar Pradesh	Sonbhadra, Chandauli, Chitrakoot, Fatehpur	4,92,568
11.	Uttarakhand	Haridwar, Udham Singh Nagar	6,15,123

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? Not Applicable
- (b) From which marginalized /vulnerable groups do you procure? Not Applicable
- (c) What percentage of total procurement (by value) does it constitute? 100% procurement at Branch Level is processed from local / nearby vendors.
4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Intellectual Property based on Traditional knowledge	Owned/Acquired (yes/No)	Benefit Shared (Yes/No)	Basis of Calculating Benefit share
Application No: 1926480 Class: 36 Journal No. 1687 Status: Registered	Owned	No	N.A.

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of Authority	Brief of case	Corrective Action
None	N.A.	N.A.

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	<b>Promoting Education</b> <ul style="list-style-type: none"> <li>Financial and Digital Literacy program for rural communities</li> <li>Fusion Sahayata Kendra</li> <li>Shiksha: Scholarship Program</li> <li>Nanhi Pahel (Early Childhood &amp; Education)</li> <li>Distribution of Educational Accessories</li> <li>Digital &amp; Skill Development</li> <li>Road Safety Awareness</li> </ul>	~36639	100%, since the objective of CSR programs of the company is to reach out and benefit underprivileged, vulnerable, and marginalized communities.
2	<b>Promoting Health</b> <ul style="list-style-type: none"> <li>Menstrual Hygiene Awareness</li> <li>Health Camps</li> <li>Ojas</li> <li>Medical Health Van</li> <li>Distribution of Wheelchair</li> <li>Support to Cancer Patients</li> </ul>	~54,961	
3	<b>Promoting Livelihood</b> <ul style="list-style-type: none"> <li>Project Beej: Agricultural Initiative for farmers</li> <li>JIVIKA</li> </ul>	~172	
4	<b>WASH</b> <ul style="list-style-type: none"> <li>Distribution of Waterwheel</li> <li>Installation of Watercooler</li> <li>Installation of Water Purifier</li> </ul>	~6,630	
5	<b>Relief &amp; Welfare (Flood, Cyclone, Fire, etc)</b>	~ 28,138	
6	<b>Community Infrastructure under Rural Development</b>	~580	
7	<b>Environment Sustainability</b> <ul style="list-style-type: none"> <li>UJRA</li> <li>Plantation</li> </ul>	~5,650	
8	<b>Promoting Sports</b> <ul style="list-style-type: none"> <li>Support to National Athletes</li> </ul>	4	

## PRINCIPLE 9: Businesses should engage with and provide value to their consumers in a responsible manner

### Essential Indicators

**1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

Our customer complaint resolution mechanism / grievance redressal policy is based broadly on the following principles

- Customers are served with courtesy, respect, transparency
- Customers must be treated in a fair manner
- Complaints are addressed within a reasonable time frame and to the satisfaction of the customers. A grievance can be considered as finally resolved normally only after the customer gives a communication to that effect either in writing or over phone
- Focus on improving customer service delivery to reduce friction areas , minimizing grievances

Further, as part of our local outreach for Customer Service the Fair Practices Code needs to be in vernacular language in addition to English and is to be suitably displayed in all the branches / HO as required . This is designed to harmonize understanding amongst all staff members for compliance to laid down / mandated guidelines for dealing with the target group .

**2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about: Not Applicable**

**3. Number of consumer complaints in respect of the following:**

	FY 2024 (Current Financial Year)		Remarks	FY 2023 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	NIL	NIL	NIL	NIL	NIL	NIL
Advertising	NIL	NIL	NIL	NIL	NIL	NIL
Cyber-security	NIL	NIL	NIL	NIL	NIL	NIL
Delivery of essential services	NIL	NIL	NIL	NIL	NIL	NIL
Restrictive Trade Practices	NIL	NIL	NIL	NIL	NIL	NIL
Unfair Trade Practices	NIL	NIL	NIL	NIL	NIL	NIL
Other	2723	60	3 Complaints pending from FY22-23 are included.	1886	61	NIL

**4. Details of instances of product recalls on account of safety issues: Not Applicable**

**5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy. Yes, [www.fusionfin.com](http://www.fusionfin.com)**

**6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services. NIL**

### Leadership Indicators

**1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available). Information relating to products and other services is available on company's website at [www.fusionfin.com](http://www.fusionfin.com).**

**2. Steps taken to inform and educate consumers about safe and responsible usage of services: Every customer has to mandatorily go through a training module called CGT (Compulsory Group Training) wherein the customers are made aware of all details,**

terms and conditions, modalities, usage related to the loan product that they are availing from Fusion and in addition, also to the modalities as mandated under the Joint Liability Group lending model, conduct of centre meetings, credit discipline relevance and importance etc.

**3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services:**

All customers are assigned a designated Relationship Officer who is their SPOC (Single Point of Contact) right from the time of loan sourcing to collections. Secondly, given that all customers are required to mandatorily mention their contact numbers in the Loan Application Form, sms or whatsapp campaigns apprising them of any special / urgent event can be run. Additionally, the customers' loan cards carry the toll free help line number and they can also reach out to us in case of any such event.

**4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

The Company does not have a tangible / physical product. The Company is in the business of providing financial services and details of our offerings are available on our website.

**5. Provide the following information relating to data breaches:**

- a. Number of instances of data breaches along-with impact - NIL
- b. Percentage of data breaches involving personally identifiable information of customers - NIL
- c. Impact if any of the data breaches. NIL