



Ankush Ahluwalia
CBO

A word from the Management Team

As I complete nine years at Fusion, I realise that we have come a long way. It has been an incredible journey for all of us together, working as a strong team of passionate and dedicated professionals. At Fusion, we have been involved in transforming the lives of millions of women and it has been an honour to be part of their incredible lives and transformation stories. With an AUM exceeding ₹12,000 crores and a team of over 15,000 individuals, our growth has been phenomenal. Our collective efforts, driven by a unified goal, have enabled us to achieve remarkable milestones while navigating successfully through many challenges such as COVID 19. With each hurdle we have emerged stronger than ever. Undoubtedly, we have a boundless potential as a team and our trajectory is only upward.

- INR 12192.58 Cr* in Assets Under Management (AUM)
- Serving 3.9 Mn clients (MFI+MSME)
- 1,398 branches across 22 states and UTs (MFI+MSME)

**Numbers as of Q1 FY25*

- Reaching out to 83 poorest and aspirational districts out of 460 operating districts
- 103 new branches opened in Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Telangana, Tamil Nadu, Uttarakhand & Uttar Pradesh

CORPORATE SOCIAL RESPONSIBILITY



CSR PROGRAM : NANHI PAHEL

To ensure access to education, foster social and cognitive development and enhance the overall well-being of children up to 5 years old, the "Nanhi Pahel" Early Childhood & Education Centers have been established. These two centers, located in UP, UK states, are currently facilitating 42 children.



CSR PROGRAM : SUPPORT TO ATHLETES

Fusion supports 6 female athletes in their training and preparation for various national / international tournaments.



CSR PROGRAM : MOBILE MEDICAL VAN

Fusion aims to provide health care accessibility for rural communities and ensure continuous care by extending support in medicines, pathology tests and follow up visits. Currently, the MMV in Haryana is serving 227 local community members.



CSR PROGRAM: JAL (WASH)

During the peak of this summer's heat, over 300 Fusion employees came together to distribute chabeel, a refreshing traditional drink to local communities.



CSR PROGRAM: FINANCIAL LITERACY

Our FLP continues to make significant strides in increasing awareness and educating deprived communities about financial management and digital payment methods. This quarter, we have conducted 7 FLPs across 6 states, impacting over 900 lives.



CSR PROGRAM: HEALTH CHECK -UP CAMPS

In Q1, Fusion organized 9 health camps across 6 states, reaching over 1,000 individuals.



CSR PROGRAM : DISTRIBUTION OF EDUCATION ACCESSORIES

To provide educational accessories to needy students and enhance the quality of their education, this initiative has been undertaken across 5 locations in 3 states touching the lives of 500 students of Government schools.



CSR PROGRAM: RELIEF & REHABILITATION

Through this initiative, Fusion supported 30 families covering 120 people from Lukahi village in Bihar who suffered significant losses due to a fire caused by the intense heat waves in May 2024.

EMPLOYEE ENGAGEMENT ACTIVITY

COFFEE 'N' CONVERSATION



24 new employees recently participated in an open platform discussion with the MD & CEO and senior leaders. This session encouraged candid conversations, fostering connections and addressing important onboarding topics.

HEALTH & WELLNESS



Health camp was organized at both the Corporate and Head Offices, providing blood sugar level tests for employees. The initiative was met with enthusiastic participation from staff at both the offices.

CAPACITY BUILDING THROUGH WORKSHOP



Fusion, in collaboration with an external trainer, conducted a two-day workshop focused on enhancing the leadership skills of Area Managers (AMs) and District Managers (DMs) from the North & East regions. Thirty-two managers participated, gaining valuable insights to transition from managers to inspiring leaders.

ENGAGEMENT IN BRANCH



- More than 6,000 employees participated in various outdoor and indoor activities across all branches.
- A cricket match, followed by a motivational session led by the Business Operations team, was organized with over 400 employees from branches across 3 regions participating. The event fostered teamwork and enthusiasm.
- Sangathan and Baithak are virtual activities focused on fostering employee connections, discussing best business practices, new initiatives, and branch agendas. Over 2,900 employees from 25 regions participated.

R&R

CLUSTER SUPER CHAMPION



During the townhall, 11 employees who excelled in the Cluster Champion Awards by winning the award 8-12 times in FY 23-24 were honored as Cluster Super Champions. These outstanding performers from 11 branches across 6 states were celebrated at the corporate office, with their families also receiving special gifts in appreciation of their support.

STAR AWARD



Recognizing their exceptional performance, 46 employees from the corporate office, head office, and branches across 15 states were honored with the Star Award.

CLUSTER CHAMPION AWARD



Over 600 employees won this award across Fusion.

LONG SERVICE AWARD



Recognizing milestones of 3, 5, and 7 years of service, 341 employees across 275 branches in 17 states were honored with the Long Service Awards.



MSME R&R and offsite

A three-day offsite event in Kufri felicitated 65 employees for their achievements and performance under the R&R program. A total of 195 employees from MSME branches across 9 states participated in the event.

Employee Speak

I have been with Fusion Finance Ltd. for over 8 years now, serving in various roles from Senior Audit Officer to Divisional Manager in the Internal Audit department. Throughout my journey here, I have experienced immense learning and growth opportunities. The supportive environment created by our seniors, who are always open to new ideas and feedback, has been instrumental in our collective success. Fusion is a growing organization, and I am truly grateful to be a part of it. I extend my heartfelt thanks to my colleagues, team members, and supervisors who have supported me throughout this long journey. I look forward to continuing this rewarding journey for many more years to come.



Rakesh Kumar
Divisional Manager
Internal Audit

Client Speak

My name is Pinki Devi. I am 29 years old and from Jamalpur, Muzaffarpur, Bihar. I live with my husband and our three children. My husband is a farmer, and I run a small kirana store. We used to struggle financially, which made it hard to afford our children's school fees, nutritious food, and handle medical emergencies. After receiving a loan from Fusion, I expanded my store, boosting our income. Now, my children can study without worries, and we enjoy better food and clothing. Our home is joyful, and I have earned respect in my community. I am deeply grateful to Fusion for this support.



Pinki Devi
Muzaffarpur, Bihar