



Sunil Mundra
COO

A word from the Management Team

Over the years, Fusion has positioned itself as one of the prominent NBFC-MFIs in India. I take pride in being part of an organization that not only exemplifies customer-centricity, integrity, transparency, and accountability but also prioritizes the empowerment of its people. Our core values have fostered a diverse and dynamic workforce of over 15,000 employees, serving approximately 4 million valued customers. In an ever-changing landscape, we consistently adapt, enhancing our processes and operational efficiency while also empowering our frontline teams through focused training and skill development roadmaps. Most importantly, we take pride in the positive impact our work generates in the community. As we move forward together, let's ensure as a team that we remain dedicated to empowering women and promoting financial inclusion. We are not just a lending institution; we are providers of opportunities, empowering the dreams of millions.

- INR 11571 Cr* in Assets Under Management (AUM)
- Serving ~ 3.9 Mn clients (MFI+MSME)
- 1,466 branches across 22 states and UTs (MFI+MSME)

- Catering to 485* districts that include 84 aspirational districts
- 67 new branches opened in Q2 FY 25 Andhra Pradesh, Assam, Bihar, Gujarat, Jharkhand, Karnataka, Maharashtra, Odisha, Rajasthan, Telangana, Tamil Nadu, & Uttar Pradesh

**Numbers as of Q2 FY25*

CORPORATE SOCIAL RESPONSIBILITY



CSR PROGRAM : HARIYALI (PLANTATION)

Under Fusion's CSR initiative, 'Hariyali', a plantation drive was conducted to improve environmental health and support low-income farmers. In Q2, a total of 4,380 guava and lemon saplings were distributed to 73 farmers in Niwari, Madhya Pradesh.



CSR PROGRAM : JIVIKA (LIVELIHOOD INITIATIVE)

Under this program, a total of 110 goats (100 females & 10 males) were distributed in the 2nd quarter to rural women in Chunar, Uttar Pradesh, and Bikaner, Rajasthan, to further support sustainable livelihoods.



CSR PROGRAM : JAL (WASH)

Fusion's "JAL" program addresses health and hygiene issues by ensuring access to safe drinking water in underserved communities. This quarter, 159 Waterwheels were distributed in Sonbhadra, Uttar Pradesh, significantly easing water transportation for approximately 636 individuals by reducing the physical burden and distance needed to access water.



CSR PROGRAM: NANHI PAHEL

The Nanhi Pahal Early Childhood & Education Centers have been established, to ensure access to education, promote social and cognitive development, and enhance the overall well-being of children during their formative years. With four centers now operational across Uttarakhand, Uttar Pradesh, and Delhi, the initiative currently supports 94 children, offering them a nurturing environment to build a strong foundation for lifelong learning and growth.



CSR PROGRAM: OJAS

Under this initiative, a door-to-door eye screening was conducted in Q2 at Satgactia, West Bengal, covering 578 households. Post-screening, 23 individuals received spectacles, and cataract surgeries were performed on four people.



CSR PROGRAM: WHEELCHAIR DISTRIBUTION

This program is dedicated to enhancing the mobility and independence of individuals with physical challenges. In Q2, 14 wheelchairs were distributed across Assam, Madhya Pradesh, and Puducherry. Each distribution considered the recipients' economic status and specific disability needs to ensure an appropriate and effective aid solution.



CSR PROGRAM : GARIMA

Under Fusion's ongoing program 'GARIMA', 65 (MHA) awareness sessions were conducted with adolescent girls and women across 17 villages in Koderma district including nine sessions in schools. During these sessions, 7,583 sanitary napkins were also provided to participants.



CSR PROGRAM: RELIEF & REHABILITATION

Fusion supported flood emergencies in Q2, providing support to 2,310 families across eight states. A total of 9,240 individuals received aid, demonstrating Fusion's commitment to relief and rehabilitation in affected regions.

EMPLOYEE ENGAGEMENT ACTIVITY

MSME SOFTWARE LAUNCH – *FinDost*



August 2024 marked the successful rollout of *FinDost*, MSME's in-house-developed Loan Origination System (LOS) and Loan Management System (LMS). The comprehensive software streamlines operations across Sales, Credit, Collections, and Policy functions. Accessible via mobile and web, *FinDost* has been implemented across all MSME branches.

HEALTH & WELLNESS



In an effort to promote employee wellness and reinforce Fusion's commitment to workplace well-being, health camps were organized at Head Office and Corporate Office. The employees availed health services like dental and eye check-ups during these camps.

R&R



To recognize and celebrate employee contributions, awards such as the Long Service Award, Cluster Champion Awards, and the Star Award for Q1 of FY 2024–25 were presented. Approximately, 106 employees were awarded covering 10 regions.

ENGAGEMENT IN BRANCH



Team outings, including visits to water parks, picnics, temple trips, and movie screenings with team lunches, were organized to rejuvenate employees and strengthen team connections. These activities covered approximately 112 employees across three regions.

CAPACITY BUILDING THROUGH TRAINING

POSH TRAINING SESSION



A training session on the Prevention of Sexual Harassment (POSH) at the workplace was held to educate employees about the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. The session aimed at creating a safe, respectful, and inclusive work environment. A total of 534 employees from various departments attended the session and included the ones from the Corporate and Head Offices as well.

CYBERSECURITY TRAINING



To enhance awareness and preparedness against cyber threats, a training session on cybersecurity was conducted by Chief Information Security Officer (CISO) Sushil Menon. The session emphasized the importance of safeguarding critical information, such as customer data, financial records, and intellectual property. Employees were educated on identifying phishing emails and fostering a security-first culture. Employees from the Head Office and Corporate Office attended the training.

ELEVATE: LEADERSHIP DEVELOPMENT PROGRAM



Three workshops were conducted under *Elevate*, Fusion's in-house leadership development program, during August and September 2024. The sessions were designed to enhance leadership skills and performance among senior leaders in the Business Region and Corporate Team. Led by Head of L&D, the workshops saw participation from 70 senior leaders at the Corporate Office.

MFI MANAGERS AND LEADERS WORKSHOP



In July 2024, Fusion partnered with NeoSynapses Business Consultants to conduct leadership workshops for Area Managers (AMs) and Divisional Managers (DMs). The two-day workshops, held in Patna (4th–5th July) and Bhopal (8th–9th July), equipped participants with the knowledge, skills, and mindset required to transition into inspiring leaders. A total of 65 employees from two states attended these sessions, designed to foster leadership capabilities and enhance team culture.

Employee Speak

I am Sunil Malviya. Coming from Haiderganj, a small village in Sehore District, Madhya Pradesh, I currently serve as the Divisional Manager for the Sagar Division. I have been with Fusion for over 14 years, progressing through various roles, from Training Staff to Divisional Manager.

Throughout my journey, I have experienced immense learning and growth opportunities. The supportive environment fostered by our seniors, who are always open to new ideas and feedback, has been instrumental in our collective success. I am deeply grateful to Fusion Finance for providing a platform for professional development.



Sunil Malviya
Divisional Manager
Business– MFI

Client Speak

My name is Pooja, and my husband's name is Bhagan Singh. We are residents of Mora village and have been associated with Fusion since 2021. With the first loan, I started a small grocery shop to support my family. In 2023, we availed another loan from Fusion to further enhance our income.

Fusion's support has positively transformed our lives. Our family income has increased significantly, enabling us to send our children to school. Beyond financial services, Fusion provided us with valuable guidance on banking services, including obtaining loans, managing the repayment process, and effectively utilizing loans for income-generating activities.



Pooja
Mora, UP