



Vikas Jagdish Jajoo
Head-Internal Audit

A word from the Management Team

It feels great to be a part of Fusion Finance Limited, a company that has carved a niche place for itself in the Microfinance sector. This success is driven by our strong team, customer-centric approach, and commitment to growth. As an organization, we lay great emphasis on continuous improvement wherein we continue to enhance our processes, internal controls, and technology framework. Fusion fosters a culture of openness to innovation, building an institution that creates financial success and meaningful impact. I look forward to contributing to Fusion's continued success and being part of this exciting journey.

- INR 10,599 Cr * in Assets Under Management (AUM)
- Serving ~ 3.6 Mn clients (MFI+MSME)
- 1,506 branches across 22 states and UTs (MFI+MSME)
- Catering to 500* districts that include 85 aspirational districts
- 41 new branches opened in Q3 FY25 Andhra Pradesh, Assam , Karnataka, Maharashtra, Telangana, Uttar Pradesh & West Bengal

**Numbers as of Q3 FY25*

CORPORATE SOCIAL RESPONSIBILITY



CSR PROGRAM : HEALTH CHECKUP

Fusion continues to support community health, with a special focus on women and children. These health camps offer free checkups, including sugar and HB tests, along with free medicines for those in need. The camp comprises general physician, gynaecologist, lab technician, and pharmacist. Depending on the need, paediatrician or other specialists are also present to provide medical consultation to the beneficiaries. Till Q3 FY'25, 74 health camps were organized across 18 states & UTs, benefiting 9,331 individuals. In Q3 alone, 28 camps were conducted in 13 states & UTs, touching 3,823 lives.



CSR PROGRAM : URJA

Program Urja promotes energy access and environmental sustainability by installing solar panels based on community needs. In Q3, two (20 KW) solar panels were installed in Rajasthan and Madhya Pradesh, benefiting 1,900 lives. The program has impacted 2,060 lives till Q3 of FY 2024-25



CSR PROGRAM : JAL (WASH)

This program promotes health and hygiene by providing access to safe drinking water in underserved communities. In Q3, Fusion installed 13 water coolers and purifiers across 4 states and distributed water wheels to 297 households in Bikaner, Bhilwara, and Jodhpur (Rajasthan), reducing their daily water-carrying effort.



CSR PROGRAM: ROAD SAFETY AWARENESS

Fusion contributed to public safety by distributing 128 barricades to support traffic and crowd control. These were installed at 32 locations across Madhya Pradesh and Gujarat, impacting 4,800 lives.



BEFORE



AFTER

CSR PROGRAM: RURAL DEVELOPMENT

Fusion enhances community infrastructure by renovating Anganwadi centers and primary schools, based on community needs. In Q3, renovation work was completed at Govt. Primary School, Chandesera, Ujjain and Anganwadi Center No.1, Garhakota, Madhya Pradesh. Additionally, stationery items were distributed during the inauguration to support students' education.



CSR PROGRAM: FINANCIAL LITERACY

Fusion's financial literacy training program has educated over 6,200 community members till Q3 during FY25 through 53 sessions across 16 states. The program encourages households to adopt effective savings habit. Women participants have expressed satisfaction, with many actively integrating financial concepts into their daily lives.

EMPLOYEE ENGAGEMENT ACTIVITY

SAMVAAD



The newsletter serves as a platform for sharing key company and employees updates, fostering a seamless flow of information across all levels of the organization. It highlights top news, cross-departmental achievements, and team successes, strengthening unity and teamwork. By showcasing employee success stories, recognitions, and contributions, Samvaad nurtures a sense of belonging and motivation, ensuring that everyone stays connected to Fusion's goals and values.

LONG SERVICE AWARD



Fusion honored employees for their dedication, loyalty, and contribution to the organization's growth. Fusion celebrated service milestones of 479 employees who completed 3, 5, and 7 years at the company in Q2 at a felicitation ceremony organised in Q3. The Long Service Awardees included employees from 365 branches across 17 states.

R&R



To recognize and celebrate employee contributions, awards such as the Cluster Champion Awards, and the Star Award ~ 330 employees were awarded across operation area.

FESTIVAL CELEBRATION



Fusion buzzed with festive spirit as employees celebrated Navratri, Diwali, and Christmas with great enthusiasm this quarter. From dance and decor to games and workshops, each event saw vibrant participation from Corporate and Head Office teams, spreading joy and togetherness all around.

ENGAGEMENT IN BRANCH

AWARD FELICITATION



To recognize and celebrate employee contributions, awards such as the Long Service Award, Cluster Champion Awards, and the Star Award for Q2 of FY 2024-25 were presented. Approximately, 424 employees were awarded covering 5 regions.

CHILDREN DAY SPECIAL



A special Children's Day Drawing Competition encouraged artistic expression among employees' children, with 51 participants and 20 winners recognized for their outstanding artwork.

Employee Speak

My journey with Fusion began on its very first day, when I started as a Branch Manager and gradually grew into the role of Zonal Head, now overseeing 400+ branches. It has been an incredibly enriching and rewarding learning experience. Over the years, I've had the privilege of witnessing Fusion's transformation — from a single branch to over 1,400 MFI branches across the country, all while navigating challenges such as the global pandemic. This remarkable growth is a testament to Fusion's resilience, adaptability, and visionary leadership.

What fills me with pride is not just the company's remarkable growth, but also the way our team members have evolved—consistently embracing innovation, driving efficiency, and fostering a culture of continuous learning and development. Fusion has consistently provided a conducive and motivating environment, filled with opportunities for professional development and personal growth.

I am deeply grateful to our Management for their unwavering support and visionary leadership. Their guidance has been truly inspirational and has played a crucial role in shaping my journey here.



Himanshu Dutt
DVP
Business- MFI

Client Speak

Saroj Devi lives in the Fitkari village of Meerut in Uttar Pradesh with her husband and three adult children. She is one of the many clients who has a longstanding association with Fusion, spanning a decade. Saroj's and her husband runs a small business of cricketleather ball manufacturing. With an aspiration to expand this business, 11 years ago she borrowed a small amount of INR 12,000 from Fusion. Today, she has already completed five cycles of loan with Fusion.

Over the years, her business has grown significantly, increasing her income to ten times of what it was 11 years ago. Saroj and her husband has even employed few local women of their village, ensuring their progress benefits the local community as well.

According to Saroj, "Being associated with Fusion has proved to be lucky for me, which has helped in the growth of our business. Fusion's staff is also very polite and helpful. I have also been paying my instalments in a timely manner as well and there has never been a problem." Saroj's eldest son is now about to join their family business, and her aspiration now is to grow the business further.



Client Name : Saroj Devi
Location: Meerut, UP