



**BUSINESS
RESPONSIBILITY
AND
SUSTAINABILITY
REPORT**

2024-25

Annexure – A

SECTION A

GENERAL DISCLOSURES

I. Details of the listed entity		
Sl. No	Required Information	
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	deepak.madaan@fusionfin.com , companysecretary@fusionfin.com
7	Telephone	0124-6910500/600
8	Website	www.fusionfin.com
9	Financial year for which reporting is being done	FY 2024-25
10	Name of the Stock Exchange(s) where shares are listed	1. BSE Limited 2. National Stock Exchange of India Limited
11	Paid-up Capital	Rs. 1,01,02,38,850 as on March 31, 2025 (Paid-up Capital of the Company w.e.f May 02, 2025, is Rs. 1,31,55,30,810)
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name and Designation: Mr. Deepak Madaan, Company Secretary & Chief Compliance Officer Contact Details: 0124-6910500 Email: deepak.madaan@fusionfin.com
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
14	Name of assessment or assurance provider	Not Applicable
15	Type of assessment of assurance obtained	Not Applicable

II. Products / Services							
16	Details of business activities (accounting for 90% of the turnover):						
	Sl. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity			
	1	Financial Service	Microfinance and related activities	100%			
17	Products/Services sold by the entity (accounting for 90% of the entity's Turnover):						
	Sl. No	Product / Service	NIC Code	% of total Turnover contributed			
	1	Microfinance and related activities	64990	100%			
III. Operations							
18	Number of locations where plants and/or operations/offices of the entity are situated:						
	Location	Number of plants	Number of offices	Total			
	National	Not Applicable*	1533**	1533**			
	International	Not Applicable*	0	0			
*Our Company provides financial services, and our business operations do not involve any manufacturing							
**The count includes the Branches, Head Office, Corporate Office, IT Office, Treasury Office, and all Regional Offices, as on March 31, 2025.							
19	Market Served by the entity:						
	a.	Number of locations					
		Locations	Number				
		National (No. of States)	22				
	International (No. of Countries)	0					
b.	What is the contribution of exports as a percentage of the total turnover of the entity?						
c.	A brief on type of customers						
1. Women residing in rural and peri-urban regions across the country, belonging to households with an annual income not exceeding ₹3 lakh (approximately \$3,600 at an exchange rate of ₹83.4 per USD). Notably, around 94% of our portfolio is concentrated in rural areas. 2. Loan Objective: To facilitate income-generating activities, empowering women to enhance household earnings and overall living standards. 3. Livelihood Activities: The key sectors include agriculture and allied services, animal husbandry, handicrafts and cottage industries, as well as the production and sale of essential daily consumables within village communities.							
IV. Employees							
20	Details as at the end of Financial Year:						
	Employees and workers (including differently abled):						
	Sl. No	Particulars	Total (A)	Male No.(B)	% (B/A)	Female No. (C)	% (C/A)
	Employees						
	1	Permanent (D)	15274	13955	91.36%	1319	8.64%
	2	Other than Permanent (E)	0	0	-	0	-
	3	Total employees (D+E)	15274	13955	91.36%	1319	8.64%
	Workers						
	4	Permanent (F)	NA	NA	NA	NA	NA
	5	Other than Permanent (G)	NA	NA	NA	NA	NA

6	Total workers (F+G)	NA	NA	NA	NA	NA
Differently abled Employees and workers:						
Sl. No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No. (C)	% (C/A)
Differently Abled Employees						
1	Permanent (D)	0	0	-	0	-
2	Other than Permanent (E)	0	0	-	0	-
3	Total differently abled employees (D+E)	0	0	-	0	-
Differently Abled Workers						
4	Permanent (F)	0	0	-	0	-
5	Other than Permanent (G)	0	0	-	0	-
6	Total differently abled workers (F+G)	0	0	-	0	-

21 Participation/Inclusion/Representation of women:						
		Total (A)			No. and percentage of Females	
					No. (B)	% (B / A)
Board of Directors		6			2	33.33%
Key Management Personnel		4			0	0%

22 Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)										
		FY 2024-25 (Turnover rate in current FY)			FY 2023- 24 (Turnover rate in previous FY)			FY 2022 - 23 (Turnover rate in the year prior to the previous FY)		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Per man ent Empl oyee s		30.45%	2.82%	33.20%	35.24%	1.22%	36.46%	34.12%	0.85%	34.97%
Per man ent Wor kers		NA	NA	NA	NA	NA	NA	NA	NA	NA

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

23 (a) Name of holding / subsidiary / associate companies / joint ventures					
Sl.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 Available					

VI. CSR Details

24	(i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
	(ii) Turnover (₹ In Crores)	2368.89
	(iii) Net worth (₹ In Crores)	1643.33

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 – 25			FY 2023 – 24		
		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
25	Yes, Website- https://fusionfin.com	Communities	Nil	Nil	Nil	Nil	Nil
Investors (other than shareholders)		Nil	Nil	Nil	Nil	Nil	Nil
Shareholders*		2	Nil	Nil	8	0	Nil
Employees and workers		Nil	Nil	Nil	Nil	Nil	Nil
Customers		4604	651	4013 (including last year open complaints) closed in this period (FY24-25).	2723	60	3 complaints pending from FY 22-23 are included
Value Chain Partners		Nil	Nil	Nil	Nil	Nil	Nil
Other (please specify)		Nil	Nil	Nil	Nil	Nil	Nil

Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sl. 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	Fusion Finance caters to millions in rural communities, making customer experience central to operations. Poor experience affects retention.	Strengthen customer feedback systems, regular staff training, customer-centric service delivery	Negative: Reputational damage may lead to attrition and reduced customer base.

2	Financial inclusion	Opportunity	Company aims to uplift underserved communities by offering financial products to rural and low-income segments.	Distribution networks and the use of cutting-edge technological solutions are used to reach customers and create an easy customer experience.	Positive: Increased client base, government support, improved brand equity
3	Selling Practices / Consumer Financial Protection	Risk	Mis-selling can result in over-indebtedness, complaints, and regulatory scrutiny.	Transparent product disclosures, continuous staff training, strong grievance redressal mechanism	Negative: Legal penalties, reputational loss.
4	Customer Privacy	Risk	Handling sensitive personal and financial data can expose the organization to reputational and trust-related risks if not managed appropriately.	Implement robust data privacy policies, use encryption, and provide regular staff training on data protection.	Negative: Loss of stakeholder trust, erosion of brand value
5	Data Security	Risk	Cyber threats and inadequate IT infrastructure could compromise the confidentiality and integrity of client data.	Implement regular security audits, advanced cybersecurity technologies, and continuous employee awareness programs.	Negative: Potential data breach, regulatory non-compliance, reputational damage
6	Human Capital Development / Employee Training and Development	Opportunity	Staff need ongoing training to manage customer-centric models		Positive: Better service, reduced turnover
7	Regulatory and Statutory Compliance	Risk	Microfinance is tightly regulated, and non-compliance may lead to imposition of fines, penalties and other stricter actions by regulators.	Ensure robust and proactive approach towards compliance timelines and maintain ongoing, timely communication with regulatory authorities to keep informed of evolving rules and expectations. Regularly perform internal reviews and trial audits to not only check compliance but also encourage a culture that values ongoing improvement and preparedness.	Negative: Fines and penalties, increased regulatory monitoring, reputational risk
8	Corporate Governance and Ethics	Opportunity & Risk	Strong governance is crucial for maintaining reputation amongst investors/lenders.	Ensure compliance in letter and spirit, and train & educate employees, stakeholders for better understanding of compliance aspects.	Positive: Improved investor/lender confidence, access to

			Unethical practices could lead to poor reputation of the company amongst investors/lenders/regulators.		green/social finance. Negative: Risk of investor/lenders exit, strict actions from regulators.
9	Fraud Risk Management	Risk	Field-level fraud remains a major challenge in Indian microfinance.	A robust fraud risk management framework, led by Fraud Control Unit supported by internal audit function, enables the Company to identify frauds & develop ways to mitigate/ reduce risks associated with frauds and ensures continuous oversight and adherence to internal controls and compliance standards.	Negative: Operational losses, legal action
10	Financial Literacy	Opportunity	Financially literate customers are more reliable borrowers		Positive: Better repayment behaviour, reduced delinquencies, long-term customer engagement.

Annexure – A

SECTION B

MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9	
Policy and management processes											
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	
	b.	Has the policy been approved by the Board? (Yes/No)	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 https://fusionfin.com/corporate-governance#policies								
2		Whether the entity has translated the policy into procedures. (Yes / No)	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 embodies these principles, promoting responsible and sustainable business practices across the value chain while encouraging partners to align with these standards based on their capabilities and resources.								
4		Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) 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 is committed to social responsibility, fostering a lasting positive impact on customers, employees, communities, and stakeholders. Its processes and controls are designed to align with sustainable business principles.								
6		Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The company rigorously monitors progress against its action plan to ensure full compliance with established norms.								
Governance, leadership and oversight											
7		Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Over the years, we have seen firsthand how financial inclusion can positively impact individuals and communities across India. We are extremely proud to know that our commitment to giving the underprivileged and unserved access to capital encouraging sustainable livelihoods and assisting female entrepreneurs has once again produced significant outcomes. Our success has always been fueled by our core values of putting the needs of our customers first and upholding high service standards. We are steadfast in our resolve to bring about long-lasting change-changing lives and advancing a more								

		just and inclusive society by utilizing technology forming solid alliances and encouraging a culture of responsible lending.																			
8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	DIN : 02547111 Name : Mr. Devesh Sachdev Designation : Managing Director																			
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 continuously oversee the company's social, environmental, governance, and economic responsibilities. Business responsibility performance is evaluated by the following Board committees: (i) CSR Committee (Reconstituted as CSR and ESG Committee, w.e.f. May 23, 2025) (ii) Stakeholders Relationship Committee Additionally, the Board Risk Management Committee and the IT Strategy Committee evaluate risks related to key principles of business responsibility and sustainability.																			
Details of Review of NGRBCs by the Company:																					
Subject of Review		Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)										
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9		
10	Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	Y	Y	Y	All company policies are periodically reviewed or updated as needed by department heads, business leaders, senior management, and relevant committees, and are presented to the Board of Directors as 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		P1		P2		P3		P4		P5		P6		P7		P8		P9	
		No. The Evaluation and independent assessment is a continuous process and is done internally, by the company.																			
If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:																					
12	a.	The entity does not consider the Principles material to its business (Yes/No)										NA									
	b.	The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)										NA									
	c.	The entity does not have the financial or/human and technical resources available for the task (Yes/No)										NA									
	d.	It is planned to be done in the next financial year (Yes/No)										NA									
	e.	Any other reason (please specify)										NA									

Annexure – A

SECTION C

PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”.

While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

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	5	<ul style="list-style-type: none"> • Business Strategy & Financial Overview • Regulatory Developments including updates on DAKSH alert & advisories • Recent amendments to the SEBI Listing Regulations and updates on BRSR • Implementation of Compliance Tool • Fundraising Strategy 		100%	
	Key Managerial Personnel (KMP)					
	Employees other than BoD & KMP	22	Based on Induction & Refresher Trainings <ul style="list-style-type: none"> • About Fusion & Microfinance Finance • HR Policies, Benefits, COC and POSH • Product & Business Processes & Policies • Regulators, MFIN COC, CPC, FPC • Soft Skills • Business Application - mSHAKTI & Web- Shakti • Role & Career Path • Capability Building 		100%	
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 (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity’s website):					
	Monetary					
		NGRBC Principle	Name of the regulatory/enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
	Penalty/ Fine	Principle 1	NSE and BSE	Rs. 74,340.00/- (inclusive of GST)	Regulation 17(1): Non-compliance with the requirements pertaining to the composition of the Board.	No
Penalty/ Fine	Principle 1	NSE and BSE	Rs. 33,040.00 (inclusive of GST)	Regulation 18(1): Non-compliance with the composition of the audit committee. The non-compliance existed for 13 Days i.e. from September 22, 2024, till October 04, 2024, on account of completion of	No	

					<p>tenure of Mr. Pankaj Vaish on September 21, 2024, and appointment of Mr. Puneet Gupta w.e.f. October 05, 2024.</p> <p>The stock exchanges imposed penalty in 2 tranches i.e. Rs. 74,340.00/- (inclusive of GST) for the 9 days falling within the quarter ended September 30, 2024, and Rs. 33,040.00 (inclusive of GST) for the 4 days falling within the quarter ended December 31, 2024.</p> <p>The imposed penalty was paid by the Company in due course. Further, the required composition of Audit Committee and Board was duly complied w.e.f. October 05, 2024, with appointment of Mr. Puneet Gupta as an Independent Director.</p>	
	Penalty/ Fine	Principle 5	Labour Court	Rs. 500/-	Minimum Wage register was not maintained in one of the branches.	No
	Non- Monetary					
		NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
	Imprisonment	NIL	NIL		NIL	NIL
	Punishment	NIL	NIL		NIL	NIL
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.		<p>Yes. Fusion Finance Limited is dedicated to upholding the highest standards of corporate governance, fiduciary responsibility, and ethical conduct, fostering a culture of transparency and open communication.</p> <p>This policy is available at the website of the company at https://fusionfin.com/corporate-governance#policies.</p>			
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 2024-25 (Current Financial Year)		FY 2023- 24 (Previous Financial Year)	
	Directors		NIL		NIL	
	KMPs		NIL		NIL	
	Employees		NIL		NIL	
	Workers		NA		NA	
6	Details of complaints with regard to conflict of interest:					
			FY 2024-25 (Current Financial Year)		FY 2023- 24 (Previous Financial Year)	
			Number	Remarks	Number	Remarks
	Number of complaints received in relation to issues of Conflict of Interest of the Directors		NIL	NIL	NIL	NIL
	Number of complaints received in relation to issues of Conflict of Interest of the KMPs		NIL	NIL	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 2024-25 (Current Financial Year) (Current Financial Year)	FY 2023- 24 (Previous Financial Year) (Previous Financial Year)	
	Number of days of accounts payable	NA	NA	
9	Open-ness of business			
	Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:			
	Parameter	Metrics	FY 2024 - 25 (Current Financial Year)	FY 2023 - 24 (Previous Financial Year)
	Concentration of Purchases	a. Purchases from trading houses as % 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 of 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
	Shares of RPTs in	a. Purchases (Purchases with related parties/ total purchases)	NA	NA
		b. Sales (Sales to 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)	NIL	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	% 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 accordance with SEBI Listing Regulations, the Board of Directors has in place a Code of Conduct applicable to the Board and senior management. This Code is periodically reviewed and updated to align with prevailing legal requirements. The Company's corporate governance framework ensures a clear demarcation between the Board's oversight responsibilities and executive management functions. It includes the appointment of Independent Directors, the formation of Board committees chaired by Independent Directors, and adherence to conflict-of-interest norms whereby Directors abstain from deliberations on matters in which they hold a personal interest.		

Annexure – A

SECTION C PRINCIPLE WISE PERFORMANCE DISCLOSURE

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	NIL	NIL		
Capex	NIL					
2	a.	Does the entity have procedures in place for sustainable sourcing? (Yes/No)	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)	As an NBFC-MFI engaged in providing financial services, the Company is not involved in manufacturing activities. However, the Company partners with authorized e-waste recyclers to securely collect, segregate, and recycle E-Waste in a responsible manner and aligning towards sustainability			
	(b)	E-waste				
	(c)	Hazardous waste				
	(d)	other waste.				
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	Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?					
	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.
NIL						
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.					
	Name of Product / Service		Description of the risk / concern		Action Taken	
NIL						
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).					
	Indicate input material		Recycled or re-used input material to total material			
			FY 2024-25 Current Financial Year		FY 2023-24 Previous Financial Year	

		NIL			Not Applicable		
	Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:						
		FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
		Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
4	Plastics (including packaging)	NA	NA	NA	Not Applicable		
	E-waste	NA	0.99	NA			
	Hazardous waste	NA	NA	NA			
	Other waste	NA	NA	NA			
	Reclaimed products and their packaging materials (as percentage of products sold) for each product category						
5	Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category					
		Not Applicable					

Annexure – A

SECTION C PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 3

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

Essential Indicators													
1	Details of measures for the well-being of employees:												
	Category	Total (A)	% of employees covered by										
			Health Insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities		
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)		
	Permanent employees												
	a	Male	13955	3541	25.37%	12786	91.62%	NIL	NIL	1794	12.86%	NIL	NIL
		Female	1319	165	12.51%	1000	75.82%	24	1.82%	NIL	NIL	NIL	NIL
		Total	15274	3706	24.26%	13786	90.26%	24	1.82%	1794	12.86%	NIL	NIL
	Other than Permanent employees												
		Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Details of measures for the well-being of workers:												
	Category	Total (A)	% of workers covered by										
			Health Insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities		
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)			
Permanent workers													
b	Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Other than Permanent workers													
	Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
c	Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –												

			FY 2024 -25 Current Financial Year	FY 2023 -24 Previous Financial Year			
	Cost incurred on well-being measures as a % of total revenue of the company		2.03%	1.47%			
Details of retirement benefits, for Current FY and Previous Financial Year.							
2		FY 2024-25			FY 2023-24		
	Benefits	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%	NA	Y	99.94%	NA	Y
	Gratuity	100%	NA	NA	100%	NA	NA
	ESI	75.56%	NA	Y	76.87%	NA	Y
	Others - Please specify	-	-	-	-	-	-
Accessibility of workplaces							
3	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, the Company ensures that its premises are designed to support accessibility.					
4	Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.	The Company upholds an Equal Opportunity and Non-Discrimination Policy, ensuring that no individual is discriminated against on the basis of gender, race, color, caste, religion, or any other characteristic. This policy is available on the website of the company at https://fusionfin.com/corporate-governance#policies .					
Return to work and Retention rates of permanent employees and workers that took parental leave-							
5	Gender	Permanent employees		Permanent workers			
		Return to work rate	Retention rate	Return to work rate	Retention rate		
	Male	100%	62.80%	NA	NA		
	Female	100%	62.50%	NA	NA		
	Total	100%	62.82%				
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.							
Yes/No (If Yes, then give details of the mechanism in brief)							
6	Permanent Workers	Not Applicable					
	Other than Permanent Workers	Not Applicable					
	Permanent Employees	The Company has established a Vigil Policy and Whistle Blower Mechanism, enabling employees and Directors to confidentially report any instances of unethical conduct, illegal activities, suspected fraud, or violations of the Company's Code of Conduct. The Grievance Redressal Mechanism offers employees a structured platform to express their concerns, enabling the organization to resolve issues proactively and prevent them from disrupting the workplace environment. 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 2024-25		FY 2023-24			

	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)		
Total Permanent Employees	NA	NA		NA	NA	NA		NA		
Male	NA	NA		NA	NA	NA		NA		
Female	NA	NA		NA	NA	NA		NA		
Total Permanent Workers	NA	NA		NA	NA	NA		NA		
Male	NA	NA		NA	NA	NA		NA		
Female	NA	NA		NA	NA	NA		NA		
Details of training given to employees and workers:										
Category	FY 2024-25					FY 2023-24				
	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)	
Employees										
Male	13955	NA*	-	12583	90.17%	1287	NA	NA	1287	100%
Female	1319	NA*	-	1300	98.56%	52	NA	NA	52	100%
Total	15274	NA*	-	13883	90.89%	1339	NA	NA	1339	100%
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Note: *Given the nature of the Company's operations within the service sector, there are no material health and safety risks identified for employees. Nevertheless, the Company is enhancing its data management systems and is committed to disclosing relevant metrics on employee health and safety measures in subsequent reporting periods.										
Details of performance and career development reviews of employees and worker:										
Category	FY 2024-25			FY 2023-2024						
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	%(D/C)				
Employees										
Male	13955	9066	64.97%	12902	7504	58.16%				
Female	1319	780	59.14%	905	349	38.56%				
Total	15274	9846	64.46%	13807	7853	56.88%				
Workers										
Male	NA	NA	NA	NA	NA	NA				
Female	NA	NA	NA	NA	NA	NA				
Total	NA	NA	NA	NA	NA	NA				
Health and safety management system:										
10	a.	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?		Yes. Employees are sensitized to Occupational Health and Safety (OHS) measures through regular training sessions and workshops. Additionally, branch and office locations undergo periodic audits to identify real-time variances, enabling prompt corrective actions where necessary.						
	b.	What are the processes used to identify work-related hazards and		Hazard identification includes regular workplace walkthroughs to spot visible risks, reviewing past incidents or near misses to uncover root causes, and encouraging						

	assess risks on a routine and non-routine basis by the entity?	employees to report any hazards they encounter. Control measures focus on making physical adjustments to the work environment, modifying procedures and policies to minimize exposure, and equipping employees with proper training and guidance to safeguard against hazards that cannot be entirely eliminated.				
c.	Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)	Not Applicable				
d.	Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes				
Details of safety related incidents, in the following format:						
11	Safety Incident/Number	Category	FY 2024-25		FY 2023-24	
	Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL		Nil	
		Workers	NA		NA	
	Total recordable work-related injuries	Employees	NIL		Nil	
		Workers	NA		NA	
	No. of fatalities	Employees	NIL		Nil	
		Workers	NA		NA	
	High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL		Nil	
		Workers	NA		NA	
	12	Describe the measures taken by the entity to ensure a safe and healthy work place. The Company conducts regular training sessions and workshops to enhance employee awareness of Occupational Health and Safety (OHS) protocols. In addition, periodic audits of branch and office locations are carried out to identify real-time deviations and implement timely corrective measures, ensuring a safe and compliant work environment.				
Number of Complaints on the following made by employees and workers:						
13		FY 2024-25			FY 2023-24	
		Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year
	Working Conditions	0	0	NIL	NIL	
Health & Safety	0	0				
Assessments for the year:						
14	Health and safety practices	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)				
	Working Conditions	The Company is committed to maintaining a safe, hygienic, and sanitized workplace to safeguard the overall health and safety of its employees. To uphold this standard, internal teams conduct regular audits to monitor working conditions and ensure adherence to established health and safety protocols.				
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.	There was no safety incidents reported that necessitated any follow-up action or remedial measures.				
Leadership Indicators						
1	Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N)?	(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.				

Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:					
3	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		
	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	
	Employees	Nil	Nil	Nil	
	Workers	NA	NA	NA	
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/ No)		Yes. However, there have been no cases of retirement or layoffs in the company so far.		
Details on assessment of value chain partners:					
5	% of value chain partners (by value of business done with such partners) that were assessed				
	Health and safety practices	The Company expects all value chain partners to comply with applicable health and safety regulations and to ensure favourable working conditions for 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.	

Annexure – A

SECTION C PRINCIPLE WISE PERFORMANCE DISCLOSURE

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 provides financial services to women entrepreneurs from economically and socially underprivileged segments of society. Its key stakeholders include shareholders, investors, customers, government and regulatory bodies, employees, and the broader community.		
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 (E-mail, 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
1	Shareholder and Investor	No	Quarterly results, Investor presentations, Annual Report, Annual General Meeting, Investor/analysts calls and meet, Media releases, Website and other updates submitted on stock exchanges under "corporate announcements" & other sections.	"Ongoing engagement with at least one engagement on a quarterly basis"	To address investor queries related to financial performance, To present key business performance highlights to investors, To communicate publicly available information to shareholders and investors.
2	Customer	No	Multiple channels physical and digital	Frequent and need basis	Providing end-to-end support throughout the customer lifecycle and addressing queries or grievances promptly at any stage.
3	Government and Regulators	No	Meetings with key regulatory bodies, Written communications, Presentations, Industry associations.	Need basis	Engaging in regulatory interactions through seeking clarifications and relaxations, communicating operational challenges, providing recommendations, sharing knowledge, and responding to inspections and queries.
4	Employees	No	Multiple channels-physical and digital	Frequent and need basis	To foster a thriving, safe, and inclusive workplace environment, while offering merit-based opportunities for professional development and career advancement.
5	Society	Yes, particularly in relation to the general public who are the beneficiaries of the Company's CSR initiatives.	Multiple channels-physical and digital	Frequent and need basis	To advance social welfare initiatives that foster inclusive growth, equitable development, and the overall well-being of society through responsible business practices.
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 maintains regular engagement with stakeholders, and any feedback received—if mandated by applicable laws—is communicated to the Board as part of quarterly business performance updates.
2	Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). 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.	No particular observations or concerns were reported by any stakeholders during the financial year.
3	Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.	Through its CSR policy, the Company has undertaken a range of initiatives aimed at uplifting various segments of society, with a particular focus on marginalized, economically disadvantaged, underprivileged, and differently abled individuals.

Annexure – A

SECTION C PRINCIPLE WISE PERFORMANCE DISCLOSURE

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 2024-25				FY 2023-24					
		Total (A)	No. of employees / workers covered (B)		% (B / A)	Total (C)	No. of employees / workers covered (D)		% (D / C)		
	Employees										
	Permanent	15274	15274		100%	13087	13807		100%		
	Other than permanent	NA	NA		NA	NA	NA		NA		
	Total Employees					NA	NA		NA		
	Workers										
	Permanent	NA	NA		NA	NA	NA		NA		
	Other than permanent	NA	NA		NA	NA	NA		NA		
	Total Workers	NA	NA		NA	NA	NA		NA		
	2	Details of minimum wages paid to employees and workers, in the following format:									
		Category	FY 2024-25					FY 2023-24			
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)
Employees											
Permanent											
Male		13955	4674	33.49%	9191	65.86%	12902	1754	13.59%	11148	86.41%
Female		1319	175	13.27%	1144	86.73%	905	8	0.88%	897	99.12%
Other than permanent		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Workers											
Permanent		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Other than permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

	Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Details of remuneration/salary/wages, in the following format:										
	a. Median remuneration / wages:										
3		Male				Female					
		Number	Median remuneration/ salary/ wages of respective category			Number	Median remuneration/ salary/ wages of respective category				
	Board of Directors (BoD)*	4	7,50,000			2	7,50,000				
	Key Managerial Personnel	4	15,36,303			0	-				
	Employees other than BoD and KMP	13,951	15,000			1319	15,191				
	Workers	NA	NA			NA	NA				
	*Rs. 7,50,000 per annum commission paid to Independent Directors, excluding the sitting fees. *The remuneration of Mr. Devesh Sachdev may be referred from Corporate Governance Report which forms part of the Annual Report for FY2024-25.										
	b. Gross wages paid to females as % of total wages paid by the entity, in the following format:										
		FY 2024-25 Current Financial Year					FY 2023-24 Previous Financial Year				
	Gross wages paid to females as % of total wages	7.87%					*6.31%				
	<i>Note: *The Company has strengthened its data monitoring mechanisms related to employee remuneration. These enhancements have supported consistent and reliable reporting of relevant figures for both FY 2023-24 and FY 2024-25, in alignment with established internal monitoring protocols</i>										
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/No)	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 established a robust grievance redressal mechanism to enable employees to report concerns and seek timely resolution. It has also instituted clear principles promoting equal opportunity, anti-corruption, anti-bribery, fair and transparent employment practices, prohibition of child and forced labor, a safe and healthy work environment, and a tobacco-, alcohol-, and drug-free workplace, among others.									
	Number of Complaints on the following made by employees and workers:										
6		FY 2024-25			FY 2023-24						
		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	0	NIL	NIL	02	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	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:										

		FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
	Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	2
	Complaints on POSH as a % of female employees / workers	0	0.22
	Complaints on POSH upheld	0	2
8	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.	
9	Do human rights requirements form part of your business agreements and contracts (Yes/No)	Yes, 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.	
Assessments for the year:			
		% of your plants and offices that were assessed (by entity or statutory authorities or third parties)	
10	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		
11	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.	Not Applicable	
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	
Details on assessment of value chain partners:			
		% of value chain partners (by value of business done with such partners) that were assessed	
4	Sexual Harassment	The Company expects all value chain partners to comply with applicable legal and regulatory provisions in the conduct of their operations.	
	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.	

Annexure – A

SECTION C

PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 6

Businesses should respect and make efforts to protect and restore the environment

Essential Indicators			
	Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:		
	Parameter	FY 2024-25	FY 2023-24
	From renewable sources in Giga Joules (GJ)		
	Total electricity consumption (A)	NA	-
	Total fuel consumption (B)	NA	-
	Energy consumption through other sources (C)	NA	-
	Total energy consumed from renewable sources (A+B+C)	NA	-
	From non-renewable sources in Mega Joules (GJ)		
	Total electricity consumption (D)	1526.08*	1311.33
	Total fuel consumption (E)	18.42	NIL
	Energy consumption through other sources (F)	NIL	NIL
1	Total energy consumed from non-renewable sources (D+E+F)	1544.50	1311.33
	Total energy consumed (A+B+C+D+E+F)	1544.50	1311.33
	Energy intensity per rupee of turnover (Total energy consumed/ revenue from operations) GJ/INR Crore of Rupees	0.67	0.54
	Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) GJ/USD Million	1.35	-
	Energy intensity in terms of physical output	NA	-
	Energy intensity (optional) – the relevant metric may be selected by the entity	NA	-
	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-		
	Note: *For FY 2023–24, electricity consumption data pertained solely to the Company's corporate office, Head Office, IT and Mumbai office onlyAs part of ongoing enhancements in data monitoring and reporting practices, electricity data for FY 2024–25 now includes consumption from the corporate office, head office, IT and the Mumbai office to ensure broader and more accurate disclosure		
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 Company is not identified as designated consumer (DC).	

	the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.		
	Provide details of the following disclosures related to water, in the following format:		
	Parameter	FY 2024-25	FY 2023-24
	Water withdrawal by source (in kilolitres)		
	(i) Surface water	NIL	NA
	(ii) Groundwater	NIL	NA
	(iii) Third party water (tanker)	NIL	NA
	(iv) Seawater / desalinated water	NIL	NA
	(v) Others (Office Use)	NIL	NA
	Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	NIL	NA
3	Total volume of water consumption (in kilolitres)	197,263.71*	NA
	Water intensity per rupee of turnover (Total water consumption / Revenue from operations) KL/ INR Crore of Rupees	85.03	NA
	Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) KL/ USD Million	172.62	NA
	Water intensity in terms of physical output	NA	NA
	Water intensity (optional) – the relevant metric may be selected by the entity	NA	NA
	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:		
	Note: *We have calculated the water consumption as per Industry Standards and have taken the assumption of 45 litres per head per working day as provided by CGWA guidelines		
	Provide the following details related to water discharged:		
	Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
	Water discharge by destination and level of treatment (in kilolitres)		
	(i) To Surface water	NA	NA
	No treatment	NA	NA
	With treatment – please specify level of treatment	NA	NA
	(ii) To Groundwater	NA	NA
	No treatment	NA	NA
	With treatment – please specify level of treatment	NA	NA
	(iii) To Seawater	NA	NA
	No treatment	NA	NA
	With treatment – please specify level of treatment	NA	NA
	(iv) Sent to third-parties	NA	NA
	No treatment*	NA	NA
	With treatment – please specify level of treatment	NA	NA
	(v) Others	NA	NA
	No treatment	NA	NA
	With treatment – please specify level of treatment	NA	NA
4	Total water discharged (in kilolitres)	NA	NA

	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:		
5	Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.	Not Applicable	
6	Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:		
	Parameter	Please specify unit	FY 2024-25
	Nox	µg/m3	NA
	Sox	µg/m3	NA
	Particulate matter (PM)	µg/m3	NA
	Persistent organic pollutants (POP)	-	NA
	Volatile organic compounds (VOC)	-	NA
	Hazardous air pollutants (HAP)	-	NA
	Others – please specify	µg/m3	NA
	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-		
7	Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:		
	Parameter	Unit	FY 2024-25
	Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO ₂ e	1.27
	Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO ₂ e	308.18
	Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	MTCO ₂ e/ Crore rupee turnover	0.133
	Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	MTCO ₂ e/ USD Million	0.27
	Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	NA
	Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	NA
	Note: Data collection processes for Scope 1 and 2 emissions have been further strengthened, with disclosures now included for the financial year 2024–25		
	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.		
8	Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.	As a component of its Corporate Social Responsibility endeavours, the Company undertook a comprehensive plantation initiative focused on augmenting green cover and fostering environmental sustainability. The program involved planting fruit-bearing and medicinal saplings across multiple sites, including villages, government schools, Anganwadi centres, panchayat offices, and public areas in Haridwar, Uttarakhand. The initiative aims to enhance air quality, preserve ecological balance, and provide sustained benefits to local communities.	
9	Provide details related to waste management by the entity, in the following format:		
	Parameter	FY 2024-25	FY 2023-24
	Total Waste generated (in metric tonnes)		
	Plastic waste (A)	0	Given the nature of business, there is no usage of hazardous and toxic chemicals by in the company
	E-waste (B)	0.99	
Bio-medical waste (C)	0		

	Construction and demolition waste (D)		0	
	Battery waste (E)		0	
	Radioactive waste (F)		0	
	Other Hazardous waste (Used Oil, Used Coolant Oil, Waste Cutting Oli, Empty Barrels, PVC Copper wire end bits, Empty Paint Drums, Misc. Other). (G)		0	
	Other Non-hazardous waste generated (Metal Scraps, Wooden Scraps, Rubber Waste, Forging Scrap, Electrical Waste, Cables, Misc. Others). (H)		0	
	Total (A+B + C + D + E + F + G + H)		0.99	
	Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) MT/ Crore Rupee		0.0004	Given the nature of business, there is no usage of hazardous and toxic chemicals by in the company
	Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) MT/ USD Million		0.0008	
	Waste intensity in terms of physical output		NA	
	Waste intensity (optional) – the relevant metric may be selected by the entity		NA	
	For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
	Category of waste			
	(i) Recycled		0.99	Given the nature of business, there is no usage of hazardous and toxic chemicals by in the company
	(ii) Re-used		NIL	
	(iii) Other recovery operations		NIL	
	Total		0.99	
	For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)			
	Category of waste			
	(i) Incineration		Not Applicable	Given the nature of business, there is no usage of hazardous and toxic chemicals by in the company
	(ii) Landfilling		Not Applicable	
	(iii) Other disposal operations		Not Applicable	
	Total		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			
	Note: The Company has enhanced its data management practices pertaining to waste management and is committed to further strengthening these processes to enable more comprehensive disclosures in future reporting cycles			
10	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	Due to the inherent nature of its operations, the Company does not engage in the use of hazardous or toxic chemicals. Additionally, it ensures environmentally responsible practices by partnering with authorized agencies for the safe collection and recycling of its electronic waste in accordance with applicable regulations.		
	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:			
11	Sl. No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any
	1	Not Applicable		
	2			
12	Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:			

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					
13 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					
Sl. No	Specify the law / regulation / guidelines which was not complied with	Provide details of the noncompliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any	
1					
2	Not Applicable				

Leadership Indicators

Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):		
For each facility / plant located in areas of water stress, provide the following information:		
(i) Name of the area- NA		
(ii) Nature of operations- NA		
(iii) Water withdrawal, consumption and discharge in the following format:		
Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	NA	NA
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
Total volume of water withdrawal (in kilolitres)	NA	NA
Total volume of water consumption (in kilolitres)	NA	NA
Water intensity per rupee of turnover (Water consumed / turnover)	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity	NA	NA
1 Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
---No treatment	NA	NA
---With treatment – please specify level of treatment	NA	NA
(ii) Into Groundwater		
---No treatment	NA	NA
---With treatment – please specify level of treatment	NA	NA
(iii) Into Seawater		
---No treatment	NA	NA
---With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties		
---No treatment	NA	NA
---With treatment – please specify level of treatment	NA	NA
(v) Others		
---No treatment	NA	NA
---With treatment – please specify level of treatment	NA	NA
Total water discharged (in kilolitres)	NA	NA

	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: NO			
	Please provide details of total Scope 3 emissions & its intensity, in the following format:			
	Parameter	Unit	FY 2024-25	FY 2023-24
2	Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) Scope 3 Category 6 : Business Travel	Metric tonnes of CO2 equivalent	226.87	NA
	Total Scope 3 emissions per rupee of turnover	Metric tonnes of CO2 equivalent/ INR Crore	0.10	NA
	Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		NA	NA
	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:			
3	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	
	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:			
4	Sl. NO	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
	Not Applicable			
5	Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.	The Company has a robust Business Continuity Plan and Disaster Recovery (DR) framework in place. A dedicated DR environment has been established with clearly defined Recovery Time Objectives (RTO) and Recovery Point Objectives (RPO). All necessary resources are allocated, and specific roles and responsibilities are assigned to designated team members. The framework is managed through three core teams: the Emergency Response Team, the Disaster Recovery Team, and the Business Recovery Team. Additionally, an annual DR drill is conducted to ensure preparedness and operational resilience in the event of a disaster.		
6	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.	
7	Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.		Not Applicable	
8	How many Green Credits have been generated or procured:		NIL	
	a) By the listed entity		NIL	
	b) By the top ten (in terms of value of purchases and sales, respectively) value chain partners		NIL	

Annexure – A

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. (As below) The Company has association with 13 trade and industry chambers and 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.			
		Sl. 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 anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.				
	Name of authority	Brief of the case	Corrective action taken		
	NIL				
Leadership Indicators					
1	Details of public policy positions advocated by the entity:				
	Sl.No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)
	NIL				

Annexure – A

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development

Essential Indicators							
Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.							
1	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	
Not Applicable							
Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:							
2	Sl. 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 paid to PAFs in the FY (In INR)
Not Applicable							
3	Describe the mechanisms to receive and redress grievances of the community.		Fusion Finance Limited has established effective mechanisms to receive and address grievances from its diverse stakeholders, ensuring timely resolution and fostering transparent and accountable stakeholder engagement. Details of such mechanisms is available on the website of the company at www.fusionfin.com .				
Percentage of input material (inputs to total inputs by value) sourced from suppliers:							
4	Parameter		FY 2024-25		FY 2023-24		
	Directly sourced from MSMEs/ small producers		Not Applicable		Not Applicable		
	Directly sourced within India		Not Applicable		Not Applicable		
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							
5	Location		FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)		
	Rural		93.42%		Not Applicable		
	Semi-urban		1.32%		Not Applicable		
	Urban		2.26%		Not Applicable		
	Metropolitan		3%		Not Applicable		
Note: For the purpose of salary computation in smaller towns, employees have been categorised across rural, semi-urban, urban, and metropolitan locations based on their base location as of March 31, 2025, in accordance with the Reserve Bank of India's classification framework (https://m.rbi.org.in/scripts/bs_viewcontent.aspx?id=2035).							
Leadership Indicators							
Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):							
1	Details of negative social impact identified			Corrective action taken			
Not Applicable							
Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:							
2	Sl. No	State	Aspirational District		Amount spent (In INR)		
	1	Andhra Pradesh	Vizianagaram		8,800		
	2	Assam	Udalguri		2,02,400		

3	Bihar	Araria, Begusarai, Muzaffarpur, Purnia, Katihar	3,35,090		
4	Chhattisgarh	Kanker, Korba, Mahasamund	7,72,463		
5	Gujarat	Narmada, Dahod	1,51,670		
6	Jharkhand	Bokaro, Chatra, Dumka, Garhwa, Giridih, Gumla, Khunti, Latehar, Palamu, Hazaribagh, Pakur, Ranchi	18,82,431		
7	Madhya Pradesh	Chhatarpur, East Nimar, Guna, Rajgarh, Vidisha	3,91,700		
8	Odisha	Balangir, Dhenkanal, Kalahandi, Kandhamal, Koraput	3,12,461		
9	Punjab	Moga, Firozpur	3,00,258		
10	Rajasthan	Baran, Dholpur, Sirohi	78,677		
11	Tamil Nadu	Ramanathapuram	58,065		
12	Telangana	Jayashankar Bhupalpally	8,800		
13	Uttar Pradesh	Chandauli, Chitrakoot, Sonbhadra, Fatehpur	19,65,885		
14	Uttarakhand	Haridwar, Udham Singh Nagar	19,99,698		
3	(a)	Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)	While the Company does not have a formal preferential procurement policy, it actively sources from local vendors where feasible and consistently encourages sustainable procurement practices as part of its commitment to responsible and inclusive supply chain management		
	(b)	From which marginalized /vulnerable groups do you procure?	The Company places strong emphasis on local and regional sourcing, actively engaging with nearby vendors to support community-based enterprises. Where feasible, the Company gives preference to suppliers that support the social upliftment of marginalised and vulnerable communities, while also encouraging sustainable procurement practices		
	(c)	What percentage of total procurement (by value) does it constitute?	100% procurement at Branch Level is processed from local / nearby vendors.		
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:					
4	Sl. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
	1	Not Applicable			
	2				
Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.					
5	Name of authority		Brief of the Case	Corrective action taken	
	Not Applicable				
Details of beneficiaries of CSR Projects:					
6	Sl. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups	

1	Jeevika	103	100%
2	Beej	700	100%
3	Nanhi Pahel	98	100%
4	Shiksha	268	100%
5	Support to Athletes	4	100%
6	Fusion Sahayata Kendra	14,193	100%
7	Financial and Digital Literacy Program	6,560	100%
8	Garima	4,137	100%
9	Ojas	5,638	100%
10	Mobile Medical Van	20,743	100%
11	Hariyali	84	100%
12	Urja	3,650	59%
13	Distributional of Educational Accessories	9,469	100%
14	Road Safety Awareness	6,600	-
15	Financial Literacy Program	7,744	50%
16	Health Check-up Camp	11,034	51%
17	Support Cancer Patients	18	100%
18	Wheelchair Distribution	71	100%
19	Relief & Rehabilitation	10,964	100%
20	JAL	10,588	30%
21	Rural/Community Development	813	100%

Annexure – A

PRINCIPLE 9

Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators	
1	<p>Describe the mechanisms in place to receive and respond to consumer complaints and feedback.</p> <p>Mechanisms in Place to Receive and Respond to Consumer Complaints and Feedback</p> <ul style="list-style-type: none"> • Our organization has implemented a multi-tiered grievance redressal mechanism to ensure that consumer complaints and feedback obtained, tracked, and resolved in a timely and transparent manner. The system is structured to handle complaints at both the branch level and head office level, across both MFI and MSME businesses. • To address concerns from customers, each branch has designated a 'Grievance Redress Day' on a specific day of each month. <p>1. Complaints Received at the Branches</p> <ul style="list-style-type: none"> • Frontline Interaction: Clients can directly lodge complaints or share feedback at their respective branches. Each branch is equipped to log client issues either verbally or through the complaint register available at the branch. • Client Registers: Complaint registers are maintained to record all issues raised at the branch level. • Timely Escalation: If the matter is not resolved at the branch, it is escalated to the respective departments' seniors. • Client Acknowledgment: Clients are informed about the expected resolution time and are provided with an acknowledgment of their complaint in the form of SMS on registered mobile no. <p>2. Complaints Received at the Head Office</p> <ul style="list-style-type: none"> • Centralized Grievance: A dedicated team at the Head Office handles complaints. • Channels of Receipt: <ul style="list-style-type: none"> ○ Calls to the Toll-Free Number ○ Received via Emails ○ Complaints received at branches and forwarded to HO ○ Through Website ○ Received from RBI/CPGRAMS/MFIN and other channels as well. • Tracking and Monitoring: Complaints are logged into a centralized system and assigned a unique reference ID for tracking. • Coordination with Concerned Departments: The team coordinates with the departments concerned for verification, resolution, and updates. • Resolution Mechanism: <ul style="list-style-type: none"> ○ Complaints are classified based on category (e.g., loan processing, disbursement, repayment, staff behavior). ○ Internal TATs (Turnaround Times) are defined based on issue criticality. <p>Additional Mechanisms Across All Levels</p> <ul style="list-style-type: none"> • Grievance Redressal Policy: A clearly defined policy governs timelines, responsibilities, and escalation protocols. • Periodic Reporting: Complaint data is analyzed for trends and systemic issues, which are addressed through training or process enhancements. • Customer Feedback Mechanisms: Besides complaints, clients are encouraged to provide feedback and suggestion boxes at branches.
2	<p>Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:</p> <p style="text-align: right;">As a percentage to total turnover</p>

	Environmental and social parameters relevant to the product	Not Applicable					
	Safe and responsible usage						
	Recycling and/or safe disposal						
	Number of consumer complaints in respect of the following:						
3		FY 2024-25		Remarks	FY 2023-24		
		Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	Remarks
		Data privacy	0	0	NIL	NIL	NIL
		Advertising	0	0	NIL	NIL	NIL
		Cyber-security	0	0	NIL	NIL	NIL
		Delivery of Products	0	0	NIL	NIL	NIL
		Quality of Products	0	0	NIL	NIL	NIL
		Restrictive Trade Practices	0	0	NIL	NIL	NIL
		Unfair Trade Practices	0	0	NIL	NIL	NIL
	Other	4604	651	4013 (including last year open complaints) closed in this period (FY24-25).	2723	60	3 complaints pending from FY 22-23 are included
	Details of instances of product recalls on account of safety issues:						
4		Number			Reasons for recall		
		Voluntary recalls			Not Applicable		
		Forced recalls			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		
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				Not Applicable		
	Provide the following information relating to data breaches:						
7	a. Number of instances of data breaches				NIL		
	b. Percentage of data breaches involving personally identifiable information of customers				NIL		
	c. Impact, if any, of the data breaches				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 .					
2	Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.	Every customer is required to undergo a mandatory training module known as Compulsory Group Training (CGT). This program educates customers on all aspects of the loan product they are availing, including terms and conditions, product features, and usage guidelines. Additionally, it covers the operational procedures under the Joint Liability Group (JLG) lending model, the conduct of centre meetings, and emphasizes the importance of credit discipline and financial responsibility.					
3	Mechanisms in place to inform consumers of any risk of disruption /discontinuation of essential services	Each customer is assigned a dedicated Relationship Officer who serves as their Single Point of Contact (SPOC) throughout the loan lifecycle—from sourcing to collections. Furthermore, as all customers are required to provide their contact numbers in the Loan Application Form, the Company can effectively conduct SMS or WhatsApp campaigns to communicate any important or urgent updates. Additionally, customer loan cards include the toll-free helpline number, enabling customers to reach out directly for assistance as needed.					

4	<p>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)</p>	<p>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.</p>
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