

Integrated Filing (Finance) NBFC

FUSION FINANCE LIMITED

General Information

Scrip code*	543652	
NSE Symbol*	FUSION	
MSEI Symbol*	NOTLISTED	
ISIN*	INE139R01012	
Type of company	Main Board	
Class of security	Equity	
Date of start of financial year	01-04-2024	
Date of end of financial year	31-03-2025	
Date of board meeting when results were approved	23-05-2025	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	19-05-2025	
Description of presentation currency	INR	
Level of rounding	Crores	
Reporting Type	Quarterly	
Reporting Quarter	Fourth quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Audited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited	
Segment Reporting	Single segment	
Description of single segment	Financial and Other related activities	
Start date of board meeting	23-05-2025	
Start time of board meeting	15:00:00	
End date of board meeting	23-05-2025	
End time of board meeting	21:40:00	
Whether cash flow statement is applicable on company	true	
Type of cash flow statement	Cash Flow Indirect	
Declaration of unmodified opinion or statement on impact of audit qualification	Statement on impact of audit qualification	
Whether the company has any related party?	true	
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	true	
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA	
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA	
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	false	
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?		
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	true	
Latest Date on which RPT policy is updated	12-02-2025	
Indicate Company website link for updated RPT policy of the Company	https://fusionfin.com/corporate-governance#policies	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	false	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	false	Textual Information(1)

Text Block

Textual Information(1)	There is no default on loans and debt securities by the company.
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Financial Results - NBFC

Amount in (Crores)

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	448.68	2,134.22
(ii)	Dividend Income	0.00	0.00
(iii)	Rental Income	0.00	0.00
(iv)	Fees and commission Income	1.04	15.14
(v)	Net gain on fair value changes	16.36	81.26
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0.00	89.14
(vii)	Sale of products (including Excise Duty)	0.00	0.00
(viii)	Sale of services	0.00	0.00
ix	Other revenue from operations		
	Total other revenue from operations		
	Total Revenue From Operations	466.08	2,319.76
	Other income	9.91	49.13
	Total income	475.99	2,368.89
2	Expenses		
	Cost of materials consumed	0.00	0.00
	Purchases of stock-in-trade	0.00	0.00
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00
	Employee benefit expense	146.20	573.24
	Finance costs	179.41	843.85
	Depreciation, depletion and amortisation expense	3.26	11.67
	Fees and commission expense	0.00	0.00
	Net loss on fair value changes	0.00	0.00
	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	254.68	1,869.49
(f)	Other Expenses		
1	Other expenses	57.00	203.65
	Total other expenses	57.00	203.65
	Total expenses	640.55	3,501.90
3	Total profit before exceptional items and tax	(164.56)	(1,133.01)
4	Exceptional items	0.00	0.00
5	Total profit before tax	(164.56)	(1,133.01)
6	Tax expense		
7	Current tax	0.00	0.00
8	Deferred tax	0.00	91.53
9	Total tax expenses	0.00	91.53
10	Net Profit Loss for the period from continuing operations	(164.56)	(1,224.54)
11	Profit (loss) from discontinued operations before tax	0.00	0.00
12	Tax expense of discontinued operations	0.00	0.00
13	Net profit (loss) from discontinued operation after tax	0.00	0.00
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00
15	Total profit (loss) for period	(164.56)	(1,224.54)
16	Other comprehensive income net of taxes	(0.60)	1.28
17	Total Comprehensive Income for the period	(165.16)	(1,223.26)

18	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
19	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent		
	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
20	Details of equity share capital		
	Paid-up equity share capital	100.65	100.65
	Face value of equity share capital	10.00	10.00
21	Reserves excluding revaluation reserve		0.00
22	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	-14.97	-111.41
	Diluted earnings per share from continuing operations	-14.97	-111.41
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0.00	0.00
	Diluted earnings per share from discontinued operations	0.00	0.00
iii	Earnings per equity share (for continuing and discontinued operations)		
	Basic earnings per share	-14.97	-111.41
	Diluted earnings per share	-14.97	-111.41
23	Debt equity ratio		
24	Debt service coverage ratio		
25	Interest service coverage ratio		
26	Remarks for debt equity ratio		
27	Remarks for debt service coverage ratio		
28	Remarks for interest service coverage ratio		
29	Disclosure of notes on financial results		

Other Comprehensive Income

Amount in (Crores)

Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-01-2025	01-04-2024
Date of end of reporting period	31-03-2025	31-03-2025
Whether results are audited or unaudited	Audited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
Other comprehensive income [Abstract]		
1 Amount of items that will not be reclassified to profit and loss		
1 Remesurement gains on defined benefit plans	(0.60)	1.28
Total Amount of items that will not be reclassified to profit and loss	(0.60)	1.28
2 Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00
3 Amount of items that will be reclassified to profit and loss		
Total Amount of items that will be reclassified to profit and loss		
4 Income tax relating to items that will be reclassified to profit or loss		
5 Total Other comprehensive income	(0.60)	1.28

Statement of Asset and Liabilities

Amount in (Crores)

Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
	Assets	
1	Financial Asset	
	Cash and cash equivalents	783.05
	Bank Balance other than (a) above	70.00
	Derivative financial instruments	
	Receivables	
	(I) Trade Receivables	3.70
	(II) Other Receivables	
	Loans	7,261.15
	Investments	2.07
	Other Financial assets	59.04
	Total Financial Asset	8,179.01
2	Non Financial Asset	
	Inventories	0.00
	Current tax assets (Net)	33.61
	Deferred tax Assets (Net)	
	Investment Property	
	Biological assets other than bearer plants	
	Property, Plant and Equipment	24.55
	Capital work-in-progress	
	Intangible assets under development	2.38
	Goodwill	0.00
	Other Intangible assets	2.89
	Other non-financial assets (to be specified)	50.23
	Total Non-Financial Asset	113.66
	Total assets	8,292.67
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	100.65
	Other equity	1,542.68
	Total equity attributable to owners of parent	1,643.33
	Non controlling interest	
	Total equity	1,643.33
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0.17
(b)	Payables	
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	1.85
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	74.74
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	
(c)	Debt Securities	145.00
(d)	Borrowings (Other than Debt Securities)	6,203.24
(e)	Deposits	

(f)	Subordinated Liabilities	53.78
(g)	Other financial liabilities	126.18
	Total Financial Liabilities	6,604.96
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	
(b)	Provisions	16.00
(c)	Deferred tax liabilities (Net)	
(d)	Other non-financial liabilities	28.38
	Total Non-Financial Liabilities	44.38
	Total liabilities	6,649.34
	Total equity and liabilities	8,292.67
	Disclosure of notes on assets and liabilities	

Cash flow statement indirect

Amount in (Crores)

Particulars	Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2024
Date of end of reporting period	31-03-2025
Whether results are audited or unaudited	Audited
Nature of report standalone or consolidated	Standalone
Part I Blue color marked fields are non-mandatory.	
Statement of cash flows	
Cash flows from used in operating activities	
Profit before tax	(1,133.01)
Adjustments for reconcile profit (loss)	
Adjustments for finance costs	(0.63)
Adjustments for decrease (increase) in inventories	0.00
Adjustments for decrease (increase) in trade receivables, current	10.15
Adjustments for decrease (increase) in trade receivables, non-current	0.00
Adjustments for decrease (increase) in other current assets	830.31
Adjustments for decrease (increase) in other non-current assets	(20.83)
Adjustments for other financial assets, non-current	124.93
Adjustments for other financial assets, current	0.00
Adjustments for other bank balances	0.00
Adjustments for increase (decrease) in trade payables, current	8.86
Adjustments for increase (decrease) in trade payables, non-current	0.00
Adjustments for increase (decrease) in other current liabilities	0.00
Adjustments for increase (decrease) in other non-current liabilities	0.00
Adjustments for depreciation and amortisation expense	11.67
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	1,869.49
Adjustments for provisions, current	6.74
Adjustments for provisions, non-current	0.00
Adjustments for other financial liabilities, current	(51.24)
Adjustments for other financial liabilities, non-current	(27.22)
Adjustments for unrealised foreign exchange losses gains	3.75
Adjustments for dividend income	0.00
Adjustments for interest income	0.00
Adjustments for share-based payments	0.00
Adjustments for fair value losses (gains)	(0.07)
Adjustments for undistributed profits of associates	0.00
Other adjustments for which cash effects are investing or financing cash flow	(78.40)
Other adjustments to reconcile profit (loss)	0.00
Other adjustments for non-cash items	(76.25)
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.00
Total adjustments for reconcile profit (loss)	2,611.26
Net cash flows from (used in) operations	1,478.25
Dividends received	0.00
Interest paid	0.00
Interest received	0.00
Income taxes paid (refund)	30.37
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) operating activities	1,447.88
Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0.00
Cash flows used in obtaining control of subsidiaries or other businesses	0.00
Other cash receipts from sales of equity or debt instruments of other entities	0.00
Other cash payments to acquire equity or debt instruments of other entities	0.00

	Other cash receipts from sales of interests in joint ventures	0.00
	Other cash payments to acquire interests in joint ventures	0.00
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.00
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.00
	Proceeds from sales of property, plant and equipment	3.65
	Purchase of property, plant and equipment	6.64
	Proceeds from sales of investment property	12,370.98
	Purchase of investment property	12,289.73
	Proceeds from sales of intangible assets	0.00
	Purchase of intangible assets	0.00
	Proceeds from sales of intangible assets under development	0.00
	Purchase of intangible assets under development	3.86
	Proceeds from sales of goodwill	0.00
	Purchase of goodwill	0.00
	Proceeds from biological assets other than bearer plants	0.00
	Purchase of biological assets other than bearer plants	0.00
	Proceeds from government grants	0.00
	Proceeds from sales of other long-term assets	0.00
	Purchase of other long-term assets	0.00
	Cash advances and loans made to other parties	0.00
	Cash receipts from repayment of advances and loans made to other parties	0.00
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.00
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.00
	Dividends received	0.00
	Interest received	0.00
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	0.00
	Net cash flows from (used in) investing activities	74.40
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0.00
	Payments from changes in ownership interests in subsidiaries	0.00
	Proceeds from issuing shares	0.00
	Proceeds from issuing other equity instruments	0.00
	Payments to acquire or redeem entity's shares	0.00
	Payments of other equity instruments	0.00
	Proceeds from exercise of stock options	0.97
	Proceeds from issuing debentures notes bonds etc	0.00
	Proceeds from borrowings	4,030.13
	Repayments of borrowings	6,247.13
	Payments of lease liabilities	2.61
	Dividends paid	0.00
	Interest paid	0.00
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	4.72
	Net cash flows from (used in) financing activities	(2,213.92)
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(691.64)
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0.00
	Net increase (decrease) in cash and cash equivalents	(691.64)
	Cash and cash equivalents cash flow statement at beginning of period	1,474.69
	Cash and cash equivalents cash flow statement at end of period	783.05

Details of Impact of Audit Qualification

Whether results are audited or unaudited			Audited
Declaration of unmodified opinion or statement on impact of audit qualification			Statement on impact of audit qualification
Auditor's opinion			Qualified opinion
Declaration pursuant to Regulation 33(3)(d) of SEBI(LODR) Regulation, 2015:The company declares that its Statutory Auditor / s have issued an Audit Report with unmodified opinion for the period on Standalone results			
Sr.No	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	DELOITTE HASKINS & SELLS	true	31-08-2027

Financial details

Amount in (Crores)

Sr.	Particulars	Audited Figures (as reported before adjusting for qualifications)	Adjusted Figures (audited figures after adjusting for qualifications)
1	Turnover / Total income	2,368.89	2,368.89
2	Total Expenditure	3,501.90	3,501.90
3	Net Profit/(Loss)	(1,224.54)	(1,224.54)
4	Earnings Per Share	-111.41	-111.41
5	Total Assets	8,292.67	8,292.67
6	Total Liabilities	6,649.34	6,649.34
7	Net Worth	1,643.33	1,643.33

Audit qualification

Sr.	Details of Audit Qualification	Type of Audit Qualification	Frequency of qualification	For Audit Qualification(s) where the impact is quantified by the auditor	For Audit Qualification(s) where the impact is not quantified by the auditor		
				Management's Views	(i) Management's estimation on the impact of audit qualification	(ii) If management is unable to estimate the impact, reasons for the same	Auditors Comments on (i) or (ii) above
1	Textual Information(1)	Qualified opinion	Whether appeared first time	Textual Information(2)	Textual Information(3)	Textual Information(4)	Textual Information(5)

Text Block

Textual Information(1)	The Company has not evaluated whether any of the expected credit allowances recognised in the year ended March 31, 2025 should be retrospectively adjusted to the previously reported amounts in any of the prior periods presented because of impracticability as described in Ind AS 8, Accounting Policies, Changes in Accounting Estimates and Errors. In the absence of sufficient and appropriate evidence, auditors are unable to comment on the Companys basis of impracticability to evaluate and determine whether any retrospective adjustment should have been made to previously reported amounts in any of the prior periods presented.
Textual Information(2)	NA
Textual Information(3)	NA
Textual Information(4)	The Company has not evaluated whether any of these allowance should have been recognized in any of the prior period presented because of limitations in objectively determining information relating to assumptions and circumstances as it existed in those prior periods. As a result, the Company has concluded that it was impracticable to evaluate and determine any amounts for retrospective recognition and measurement in those prior periods.
Textual Information(5)	The Company has not evaluated whether any of the expected credit allowances recognised in the year ended March 31, 2025 should be retrospectively adjusted to the previously reported amounts in any of the prior periods presented because of impracticability as described in Ind AS 8, Accounting Policies, Changes in Accounting Estimates and Errors. In the absence of sufficient and appropriate evidence, auditors are unable to comment on the Companys basis of impracticability to evaluate and determine whether any retrospective adjustment should have been made to previously reported amounts in any of the prior periods presented.

Signatories details

Name of CEO / Managing director	Devesh Sachdev
Name of CFO	Gaurav Maheshwari
Name of audit committee chairman	Namrata Kaul
Name of statutory auditor	Deloitte Haskins & Sells
Name of other signatory, if any, with designation	
Place	Gurugram
Date	23-05-2025

Amount in (Crores)

Amount in (Crores)