



**Anurag Srivastava**  
Chief Credit Officer

## A word from the Management Team

After returning to India from overseas after 16 years, I've seen how technology and AI are transforming the face of finance — but the heart of credit still lies in trust and good execution. At Fusion, every loan we underwrite is a story of potential turned into progress. Our true asset is not the portfolio on paper, but the confidence and empowerment we build in people. We do believe that credit is not just about numbers but it's about trust, timing, and transformation. Afterall, when discipline meets purpose, impact follows.

## KEY HIGHLIGHTS

- INR 7,038.06 Cr\* in Assets Under Management (AUM)
- Serving ~ 2.5 Mn active clients (MFI+MSME)
- 1,545 branches across 22 states and UTs (MFI+MSME)
- Catering to 492\* districts that include 85 aspirational districts

*\*Numbers as of Q2 FY26*

## CORPORATE SOCIAL RESPONSIBILITY



### CSR PROGRAM : GARIMA

Under Fusion Finance's CSR initiative **Garima**, 71 awareness sessions were conducted across 37 villages and 5 schools in rural Lucknow, reaching 1,900+ adolescent girls and women till Q2 FY26. The program aims to educate 4,500 beneficiaries on menstrual hygiene and healthy practices. Baseline findings revealed low awareness levels, with 94% lacking menstrual health knowledge and 60% of girls missing school during periods. The sessions are helping participants adopt safer, healthier hygiene practices and break taboos around menstruation.



### CSR PROGRAM : FINANCIAL AND DIGITAL LITERACY

Through its **Financial and Digital Literacy Program** (FDLP), Fusion Finance aims to empower 1,500 women in rural Uttar Pradesh with essential financial knowledge and digital skills. By the end of Q2 FY26, the program reached 560 women through 28 interactive sessions conducted in 2 villages of the Dudahi block, Kushinagar district. The sessions focused on saving habits, debt management, maintaining expense diaries, and using digital payment methods. Baseline assessments highlighted the need for greater financial awareness and inclusion among rural women, making these sessions a crucial step toward informed financial decision-making and independence.



### CSR PROGRAM: OJAS

Program **OJAS** focuses on improving eye health through eye screenings, distribution of spectacles, and cataract surgeries. In Tribeni, Hooghly (West Bengal), under this initiative 568 door-to-door screenings across 9 villages in 4 blocks were conducted during Q2 FY26. 100 individuals were identified with refractive errors and distributed spectacles, 25 were identified for cataract surgeries, of which 3 have been successfully completed. Alongside treatment, the program also promoted eye health awareness to encourage preventive care in the community.



### CSR PROGRAM: MOBILE MEDICAL VAN

In FY 26, Fusion Finance's CSR Program **Mobile Medical Van** (MMV) is providing primary healthcare services to underserved populations across 20 villages in 5 blocks of Patiala district, Punjab, with a goal to reach 4,000 beneficiaries. As of Q2 FY26, 1,650+ unique beneficiaries had received medical support through 2,900+ OPD consultations. During the flood-affected period, on the recommendation of the CMO, the van extended its services to 6 impacted villages, ensuring access to timely care.



### CSR PROGRAM : RELIEF & REHABILITATION

Under Fusion Finance's **Relief & Rehabilitation** initiative, flood relief kits were distributed in 41 highly affected locations across 26 districts in 7 states, Odisha, Bihar, Punjab, Himachal Pradesh, Uttar Pradesh, West Bengal, and Jammu & Kashmir. Each kit contained around 10 kg of essential items to support families impacted by the floods. By the end of Q2 FY26, the initiative had touched 18,000+ lives, providing timely assistance and relief to those in need.



### CSR PROGRAM : DISTRIBUTION OF EDUCATIONAL ACCESSORIES

The program focuses on supporting students from underprivileged backgrounds by providing essential stationery kits. By the end of Q2 FY26, the initiative had benefited 2,600+ students across 24 government schools, helping them pursue their education with better resources and motivation. The activity not only addressed the basic educational needs of children but also encouraged regular school attendance and active classroom participation, creating a more engaging learning environment.

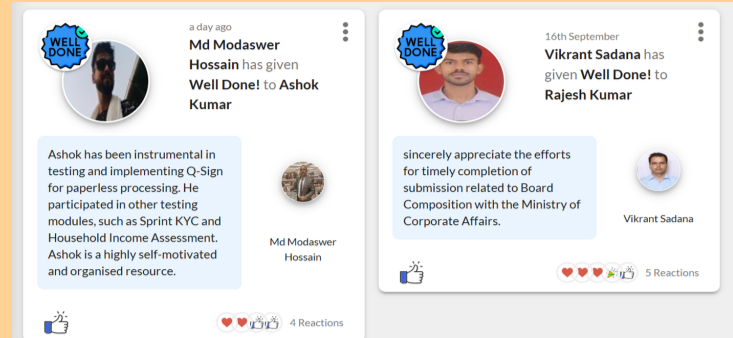
# EMPLOYEE ENGAGEMENT ACTIVITY

## EMPLOYEE WELLNESS CAMPS



As part of Fusion’s ongoing commitment to employee well-being, a series of free health camps were organized at the Head Office and Corporate Office. The initiative included general health, dental, and eye check-up camps, ensuring employees received comprehensive health assessments under one program. The camps saw enthusiastic participation from all employees, reflecting Fusion’s focus on fostering a healthy and supportive workplace environment.

## R&R: SPOT AWARD



A real-time digital recognition initiative designed to appreciate top-performing staff. Through this program, all vertical and department heads can instantly award digital badges to employees up to the Senior Manager level across verticals and cross-functions. This recognition platform celebrates excellence and motivates employees across PAN India .

## TOWN HALL



The quarterly Town Hall sessions serve as a platform to bring teams together, share key business updates, and celebrate achievements across the organization. During the Town Hall in Q2 FY26, the leadership team highlighted growth trends, operational milestones, and the collective efforts driving Fusion’s success. All employees at the Corporate Office actively participated in the event. A dedicated Town Hall was also organized for the MSME vertical, focusing on business progress, key updates, and aspirational goals for the future. Employees from the MSME vertical across PAN India participated enthusiastically, making the session engaging and insightful.

## NAVRATRI CELEBRATION



To celebrate the vibrant spirit of Navratri, a joyful dandiya event was organized, bringing employees together for an evening filled with music, rhythm, and togetherness. The celebration highlighted the rich cultural essence, unity, and enthusiasm that define Fusion’s workplace. All employees from the Head Office and Corporate Office participated with great energy and excitement.

## ENGAGEMENT IN BRANCH

### INTERNATIONAL YOGA DAY CELEBRATION



On the occasion of International Yoga Day, employees across branch offices came together to promote wellness and team bonding. Along with yoga sessions, multiple indoor games and competitions were organized, encouraging participation, relaxation, and a spirit of togetherness among all employees.

### INDEPENDENCE DAY CELEBRATION



To celebrate the spirit of Independence Day, a singing competition was organized across branches, showcasing the musical talents of employees. The event fostered enthusiasm and patriotism, with the top 10 performers among 9 branches being recognized and awarded for their outstanding performances.

## Employee Speak

I am Jubin Joy, working as a Product Manager in the MSME Product Department. It has been 6.5 years with Fusion, and this journey has truly been a defining phase in my professional career. From handling individual tasks to taking on multiple responsibilities, the experience has been incredible. Fusion has supported me at every stage of growth, providing a strong sense of belonging and continuous learning opportunities. These years have helped me gain valuable insights that have shaped both my professional and personal development. I believe challenges are not problems but opportunities to learn and grow when approached with the right mindset. Fusion has given me the freedom to bring my ideas to life and a platform for innovation and growth.



Jubin Joy  
Product-MSME

## Client Speak

My name is Riya Devi, and I am 39 years old from Mahua, Bihar. My husband, Jitendra Puri, works as a laborer, and we have two children, a daughter in Class 12 and a son in Class 9. Earlier, I was a homemaker, and we faced a lot of financial difficulties. Paying my children’s school fees, buying medicines, or even arranging good nutritious food for the family was always a struggle. There used to be constant tension at home due to our financial problems, and I often felt helpless because I couldn’t support my family financially. After taking a loan from Fusion, I started a small kirana (grocery) store, and things slowly began to change. Our financial situation improved, and now I can contribute to the household income and take part in family decisions. We can afford nutritious food, my children’s education is going smoothly, and we have even bought a TV and a bike.



Client Name : Riya Devi  
Location: Bihar