

A word from the Management Team



Mr. Gautam Munjal
Chief Internal Auditor

“Internal Audit is not just about compliance - it is about enabling growth, protecting value, and fostering a culture of excellence ”

At Fusion Finance, Quarter 3 marked a period of transformation and value creation. We strengthened operational resilience while driving sustainable growth across microfinance, MSME, and risk management segments. Expanded audit coverage, streamlined processes, and unlocked efficiencies that supported business expansion.

Through focused compliance reviews, nearly 80% of Action Taken Reports (ATRs) were closed, and 58% of audit observations were resolved during the audit exercise itself. This proactive approach reduced repeat issues and improved overall audit scores - a clear testament to stronger compliance adherence and enhanced stakeholder confidence.

We take pride in the trust we continue to build with our stakeholders, reflecting Fusion Finance’s unwavering commitment to transparency, accountability, and excellence. Beyond compliance, we embraced innovation by launching an e-learning series to empower teams, embedding thematic audits to address emerging risks, and leveraging digital tools for real-time insights.

Regular, constructive engagements with functional heads further strengthened collaboration, ensuring corrective actions translated into meaningful and sustainable business outcomes. Looking ahead, Fusion Finance is well-positioned to scale responsibly. Internal Audit will continue to play a pivotal role in safeguarding assets, enabling innovation, and advancing our mission of financial inclusion and sustainable success.

KEY HIGHLIGHTS

- INR 6,876 Cr* in Assets Under Management (AUM)
- Serving ~ 2.3 Mn active clients (MFI+MSME)
- 1,537 branches across 22 states and UTs (MFI+MSME)
- Catering to 490* districts that include 85 aspirational districts

*Numbers as of Q3 FY26

CORPORATE SOCIAL RESPONSIBILITY



CSR PROGRAM: COMMUNITY/ RURAL DEVELOPMENT

Under the CSR initiative, Community and Rural Development, Fusion focuses on renovating government primary schools and Anganwadi centres to enhance learning environments and address local infrastructure needs. In Q3, renovation work was completed at primary schools and Anganwadi centres, improving classroom conditions, safety, and overall usability of these community spaces. These efforts continue to strengthen grassroots education and support healthier, more engaging spaces for children and families in rural areas.



CSR PROGRAM : JIVIKA

Jivika is a livelihood initiative under Fusion’s CSR program aimed at empowering women by creating sustainable income opportunities. Under this initiative, needy women are identified through a baseline survey and supported through the distribution of goats as a means of livelihood. To ensure sustainability and animal well-being, regular veterinary visits and follow-ups are conducted throughout the year. In Q3, 50 goats were distributed to women beneficiaries in Maharajganj, Uttar Pradesh, helping them strengthen their household income and move toward financial independence.



CSR PROGRAM : BEEJ

Under the CSR initiative Beej, Fusion continues to promote sustainable agricultural practices and farmer empowerment. As of Q3, the program has covered 29 villages across 2 districts, supporting farming communities through resource support, awareness, and capacity building. Soil testing was conducted in collaboration with the Agriculture Department, with reports shared with farmers to enable informed crop planning. To support wheat cultivation, Wheat Farming Packages were distributed, each comprising 50 kg of high-quality wheat seeds, 50 kg of DAP fertilizer, 5 kg of zinc and Sulphur, and 1 litre of urea, ensuring access to essential inputs for improved productivity and crop health. Awareness sessions were also conducted on the benefits of soil testing and relevant government schemes. Through Beej, Fusion reaffirms its commitment to strengthening rural livelihoods, promoting sustainable farming practices, and creating long-term value for farming communities.



CSR PROGRAM: HARIYALI

Under the CSR initiative Hariyali, the program follows a structured implementation process comprising pre-plantation, plantation, and post-plantation stages. During the pre-plantation phase, villages are selected, marginal farmers are identified, saplings are procured, and farmers are oriented on the agroforestry model. The plantation phase focuses on capacity building in regenerative agriculture, including soil preparation, spacing, and intercropping, leading to the completion of plantation activities. Post-plantation efforts include regular farmer training on plant care, use of natural fertilizers, and pest control, along with field monitoring, maintenance support, and progress reporting. As an update up to Q3, the program has touched the lives of 17 women farmers through the distribution of 1,000 guava and lemon saplings to low-income women farmers in Asati Village, Niwari District, supported by awareness sessions conducted with all participating farmers.



CSR PROGRAM : JAL(WASH)

Under this CSR program, drinking water infrastructure support is being implemented in schools and Anganwadi centres. A total of 11 schools and Anganwadi centres across 6 states were identified for the installation of water purifiers and water coolers. As of Q3, installation has been completed at 4 locations, while work at the remaining sites is currently underway. All necessary permissions have been obtained from the respective authorities, and formal undertakings have been secured to ensure the regular maintenance and long-term upkeep of the installed facilities.



CSR PROGRAM : HEALTH CAMP

Under this CSR program, free medical camps are organized every month in different locations. These camps are supported by a team comprising doctors, pharmacists, lab technicians, etc., providing free medical consultations and medicines to community members. Essential health screenings, including haemoglobin, blood pressure, and blood sugar tests, are conducted during the camps. So far, 4,232 beneficiaries have been reached across 12 states, including 1,699 beneficiaries in Q3 across 6 states, covering 85 villages in 29 districts (with 12 villages in Q3). Participation includes 63% women and 37% men, with children accounting for 12% of the total beneficiaries. In total, over 2,950 diabetes and haemoglobin tests are conducted, promoting early detection and health awareness at the community level.

DIWALI CELEBRATION



In Q3, Diwali was celebrated with great enthusiasm at the head office and corporate office, filling the workplace with a vibrant and festive spirit. Employees dressed in traditional attire, and each department beautifully decorated their workstations, showcasing creativity and team spirit. Outstanding efforts were recognized with winners being declared and felicitated. The celebrations continued with engaging games, lively music with a DJ, and delicious food, making the occasion a joyful reflection of togetherness, cultural pride, and the festive spirit that defines our workplace.

CHRISTMAS CELEBRATION



The Christmas celebration at the head office and corporate office spread festive cheer and warmth across the workplace. With Christmas-themed decor, festive attire, carol singing, and interactive activities, employees came together to celebrate the season of joy. The celebration fostered camaraderie and reflected the true spirit of Christmas—unity, gratitude, and togetherness.

SAMVAAD



Samvaad is Fusion's internal communication platform that shares key updates, achievements, and important developments across the organization. It highlights cross-department initiatives, employee success stories, recognitions, and contributions, fostering unity, collaboration, and motivation while aligning everyone with organizational goals and values. The fifth issue was released in November 2025, further strengthening engagement across the organization.

R&R- STAR AWARDS AND LONG SERVICE AWARDS (LSA)



In Q3, the prestigious Star Awards recognized 50 outstanding employees from 25 branches across PAN India in the Shared Services vertical for their exceptional performance and contributions. Employees from the corporate and head offices who completed 3, 5, and 7 years with Fusion were also honored for their dedicated service and continued commitment. The ceremony celebrated achievements while reinforcing a strong culture of recognition, appreciation, and unity across the organization.

ENGAGEMENT IN BRANCH

BRANCH COMPETITIONS



Q3 FY 2025–26 was filled with energy and enthusiasm across branches as teams eagerly participated in fun and engaging competitions. During Navratri, the Best Dressed Branch challenge brought the festive spirit alive, with teams showcasing traditional colors throughout the celebration. Forty branches emerged as winners. Fusion Got Talent, a branch-level contest, provided employees with a platform to showcase their dance performances and unique talents, resulting in seven winners from five regions across PAN India. These activities fostered collaboration, strengthened team connections, and reinforced a culture of participation and camaraderie across the branches.

DIWALI CELEBRATIONS AT BRANCHES



In Q3, Diwali was celebrated across branches with vibrant decorations and festive spirit. The Best Branch Decoration initiative recognized 22 branches for their creativity and collective effort in transforming their workplaces. The celebrations created a joyful atmosphere across locations, strengthening team spirit and reflecting the cultural enthusiasm that defines Fusion.

Employee Speak

I joined Fusion in 2015 as a branch manager in Jharkhand and, over the years, steadily progressed through the roles of senior branch manager, area manager, senior area manager, and divisional manager. Today, I am proud to be serving as a senior divisional manager in Assam. In 2018, I was transferred from Jharkhand to Assam, where I took charge as an area manager. The transition brought new challenges and opportunities, helping me gain deeper insights into the business. My journey with Fusion has been enriching and transformational. I am grateful for the continuous support, guidance, and encouragement received from my seniors throughout these years. Their mentorship has played a significant role in shaping my growth. Fusion has truly been a platform where I have learned, evolved, and advanced with confidence.



Sumeet Kumar
SDM
Guwahati Regional Office

Client Speak

I am Sarojini Pradhan, 39 years old, from Santarabahal, Cuttack, Odisha. With my husband working as a daily wage labourer, our family income was very low, but I always dreamed of starting my own in-house business. Four years ago, I took my first loan of ₹30,000 from Fusion Finance Ltd., which helped me purchase quality fabric and a loom. With hard work and dedication, I began making handmade sarees that were well received in the local market. Today, I run a successful saree-making business, earn a stable income, and support my family with confidence. With another loan from Fusion Finance, I have expanded my business, and my entire family is now involved. I am grateful to Fusion Finance Ltd. for providing timely financial support and helping turn my dream into a reality.



Client Name : Sarojini Pradhan
Location: Cuttack, Odisha