

Quarterly Update FY 2015-2016

A word from the Management Team



"I have been associated with Fusion since inception. It has been a great experience working here. I have learnt a lot under the guidance of vastly experience and supportive senior management. Our focus is on becoming highly efficient operation team in order to keep improving our services. We are expanding our operations geographically to reach out to more underserved clients. Our front end team are given all the operational support so that they can deliver valuable and timely services to the clients along with being completely complied to the regulated guidelines. We strive to make Fusion the best choice for the clients, give growth to the team and evolve them to the next level".

Rahul Jain
AVP - Business Operations

Successful Closure of Series D Equity Round

Rs. 162 Cr raised from Creations Investments, Gawa Capital and our existing investors BIO & Oikocredit



SMART CAMPAIGN has awarded Fusion with Client Protection Certification for embedding client protection practices into the organizational culture and meeting strong standards of client care

Asset Under Management (AUM) crosses Rs. 800 Cr

Rating outlook has improved from BBB (Triple B) to BBB+ (Triple B Plus)

39 new branches in Bihar, Madhya Pradesh, Uttar Pradesh, Haryana, Punjab, Odisha and Maharashtra

Ranjit Kumar, one of our relationship officers passed away on July 27, 2016. Fusion along with all the employees showed its support and contributed Rs. 4 Lakh to the deceased's family

Increased outreach to 99 backward districts

Successful pilot of Cashless disbursements

Customer suggestion boxes placed across all the branches

Employee Speak



"It has been a wonderful experience with Fusion for the last 6 years. The journey started in August 2010 as a data entry operator. The learning during this period has been immense and cannot be described in words. I thank Fusion for providing me with opportunities which have helped me groom myself professionally and personally".

Surjeet Singh
Sr. Executive - MIS

S.no	Particulars	September 2016
1	Total no of Active Loan Clients	585,029
2	Gross Loan Portfolio Outstanding (Including Managed Portfolio)	INR 759.93 Cr
3	Business Correspondent	INR 67.08 Cr
4	Managed Portfolio	INR 43.91Cr
5	Total Debt Outstanding	INR 760.91 Cr

Client Speak

My family and I know what it feels like living in scarcity with bleak prospect of a better future. I used to live in a dilapidated house made out of merely stacked bricks along with 4 family members. Our household earning was so poor that we couldn't even send our children to school. We were disheartened with the fact that despite the willingness there were no help to turn to. It seemed almost impossible to turn around our lives but it happened with the help of Fusion Microfinance. I utilized my first loan to start my own soft toys making business. Now, after 3 successful loans, my earning has increased to Rs. 8000 per month, we have moved into a new pucca house and my small shop has also grown into a bigger one which employs woman staff from the community itself. The satisfaction of being able to bring some change into my family's life cannot be described in words.

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