



A word from the Management Team

“It’s always great to be part of an organization which is adaptable to opportunities, changes and relentlessly moving ahead with focused approach to achieve its long term objective. MSME was launched in December 2019 with an objective to serve the growing financing needs of “Missing Middle” segment of MSME sector, primarily located in semi-urban and rural India. At present, we are offering secured, unsecured and hypothecation loans to MSME segment under our “Tech & Touch” lending framework. Last 2 years have been highly challenging for the world that adversely impacted the human life and economic activities. Team Fusion has turned this adversity into opportunity by constantly caring for its people, clients, building a strong technological infrastructure and moving ahead towards its long term goals”.

Kamal Kumar Kaushik
Chief Operating Officer - MSME

- * Serving 2.5 Mn clients
- * INR 5,988 Cr in Asset Under Management (AUM)
- * 859 branches across 18 states and UTs
- * Reaching out to 66 poorest and aspirational districts out of 357 operating districts
- * 75 new branches opened in Bihar, Gujarat, Jharkhand, Madhya Pradesh, Odisha, Punjab, Rajasthan, Tamil Nadu, Uttarakhand and Uttar Pradesh

CORPORATE SOCIAL RESPONSIBILITY



FLOOD RELIEF PROGRAM

Relief packages consisting of food and other necessary items were provided to ~ 10,000 victims in flood affected areas of Bihar, Gujarat and Tamil Nadu covering 71 villages with the support of 65 employees.



PROJECT BEEJ

100 farmers of Uttar Pradesh and Madhya Pradesh are provided with superior quality seeds of wheat to augment the production leading to improved income. They are also being educated about sustainable farming techniques and practices through workshops.



PROMOTING SPORTS

Grants to GoSports Foundation for training of Bhavani Devi (Fencer) and Namita Chandel (Canoeist) as well as their representation at major international sporting events such as Commonwealth Games, Asian Games and the Olympics.



PROJECT OJAS

Doorstep eye checkup service benefited ~ 2,000 deprived people across 20 villages of Rajasthan and Odisha. Cataract surgeries are being facilitated and patients with refractive error issues are receiving spectacles.



HEALTH CAMP

Health checkup camps were organized in Madhya Pradesh, Jharkhand, Bihar, and Odisha providing benefit to 1,200 rural people. Healthcare facility also provided to flood victims of Saharsa and Gopalganj, Bihar in association with MFIN.



FINANCIAL SUPPORT TO COVID -19 VICTIMS

Financial support was given to women who lost their spouses to Covid-19 in Budaun, Bulandshahr and Saharanpur of Uttar Pradesh in collaboration with Safe Society.



FINANCIAL AND DIGITAL LITERACY

Literacy programs educated more than 2,300 rural women about financial management and digital banking in Uttar Pradesh, Rajasthan, Haryana, Punjab, Madhya Pradesh and Tamil Nadu. 'Fusion Sahayta Kendra', connected 1,462 people with different welfare schemes of government like E-shram, PM Svanidhi, and CM Awas Yojana etc. and facilitated bank account opening.



WHEELCHAIR DISTRIBUTION

Wheelchairs were provided to specially abled people including children from underprivileged families in Rohtak, Haryana.



PROMOTING EDUCATION

Grants to Aarohan and Ramakrishna Mission Ashrama for imparting education to children in pre-nursery and high school.

EMPLOYEE ENGAGEMENT ACTIVITY



EMPLOYEE VACCINATION DRIVE

Covid-19 vaccination facilitated for employees to help them protect against the infection and reduce the risk of severe illness.



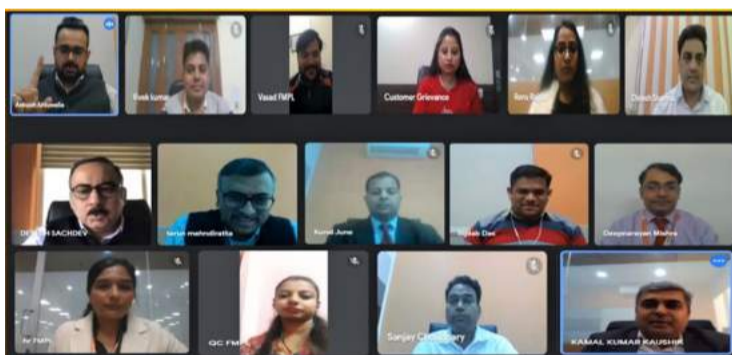
HEALTH DRINK DRIVE

An awareness session about healthy lifestyle and averting diseases with detox drinks was organized with the support of experts from 'Freedom from Diabetes' organization.



FESTIVE CELEBRATION

Diwali, Dussehra and Christmas celebrated with full enthusiasm at branches, head office and corporate office.



LONG SERVICE AWARDS

'Long Service Awards' were given to 624 employees for their association and commitment to Fusion. The award ceremony was conducted virtually with employees from PAN India along with leadership and management team from the corporate office.



Employee Speak

"My journey with Fusion started 11 years ago, initially as a branch manager and later as an executive admin. The company has given me immense opportunity to learn and gain experience. The company has a culture that fosters growth while being supportive at every step. During covid-19, Fusion was one of the rarest companies who not only paid salary on time but also gave promotions, increments and bonuses to employees. These things fill positivity in employees and make Fusion a unique company to work with. I feel so lucky to be a part of Fusion family and to receive support from my seniors including the management team".

Kapil Dwivedi
Manager - Administration

Client Speak

"Life was tough for me and my family, but I have come a long way from where I had started. My husband used to earn just enough to feed the family of six people. Sometimes, even the basic needs and education of children were compromised. I wanted to start a beauty salon but had no money to invest. My neighbor told me about Fusion who has been a member of the company for a long time. I approached Fusion and got my first loan that I utilized to start a small size cosmetic shop. Footfall in the shop was good so it picked up the pace. My contribution made situation at home slightly better than before. I continued with the work and expanded the business by including dresses and footwear with the subsequent loans from Fusion. As the income increased, life improved, I gained self-confidence and respect in the society. I have also employed four women in the shop from my community. I am thankful to Fusion for its continuous support throughout my entrepreneurial journey".

Baby Behat, Uttar Pradesh



E-mail:

contact@fusionmicrofinance.com

Website:

www.fusionmicrofinance.com