

Fusion Introduction

Learning & Development





Objective

To know more about the company and make up your mind for longterm association and growth with Fusion.

- 1. About Fusion
- 2. About our MD & CEO
- 3. Our Vision and Mission
- 4. Our Product and Services
- 5. Our Business Presence
- 6. Our Growth & Journey
- 7. Our Leadership Team
- 8. Management Team
- 9. Our Departments
- 10. Business Operations
- 11. Our Award and Recognitions
- 12. Why Fusion







About Fusion

- Fusion Microfinance is an RBI registered NBFC-MFI (Non-Banking Finance Company - Microfinance) company.
- Currently, among the 'Top 3' NBFC-MFIs in India, Fusion provides financial services to largely underprivileged women in rural India.
- Our goal is to help these women improve their income and standard of living while financially supporting their families.
- We want to reach every nook and corner of the country to help rural women strengthen their social status and contribute more to the economy.









About Fusion



Company NameFusion Microfinance Limited



Establishment 21, January, 2010



Legal Status
A non-deposit taking (NBFC MFI)



New Delhi & Gurgaon, HR



Company Age
12 Years



3rd Largest Microfinance Company





Founder Column: Shri Devesh Sachdev

Our CEO, Mr. Devesh Sachdev with his experience of 20+ years, founded Fusion in 2009-10 with a vision to financially strengthen the economically backward rural India.



- ❖ Fulfilling the purpose with which our CEO started the company, we have become an important company in the field of "Financial Inclusion".
- ❖ Devesh ji started the company not only to improve the quality of life of the customers, but to make the future of the employees better has also been his main objective.
- ❖ Fusion was also awarded the "GREAT PLACE TO WORK" award in 2019-20.
- Shri Devesh Sachdev is also presently Chairman of MFIN





Fusion's Vision and Mission

Vision

Fusion microfinance has a social vision and business orientation aims to provide underprivileged women with economic opportunities to transform the quality of their lives.



Mission

A self-sustainable financial institution which leverages the distribution network to channel other products and services.





Our Offers

Microfinance



Microfinance is the provision of giving small loans to low-income individuals and groups as these people do not have access to financial aid.



We also provide MSME loan which helps small and medium businesses.





Our Business Network

90+
MFI Branch

18 States

34

MSME Branch

3_{Mn}

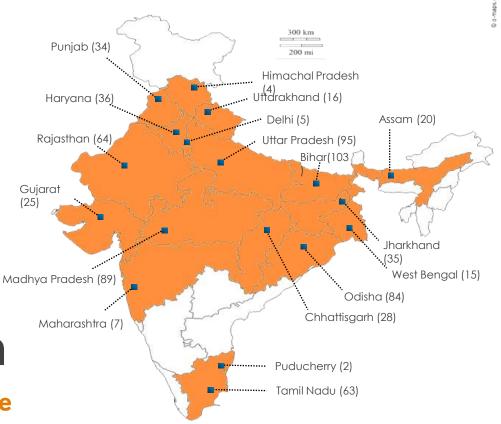
Active Clients

>100_K

Villages

Gurugram

Corporate Office







Fusion Journey 2010-2015

2015 2014 2012 2013 2010 2011 Branches Branches **Branches** Branches **Branches** Branches 20 21 13 61 41 **Employees** Employees **Employees Employees Employees Employees** 647 341 121 172 96 24 Customers Customers Customers Customers Customers Customers 2.11L 1.27L 66.8k 37k 619 21.4k Portfolio (in Cr) 278 135 34 52 2 17 States States 5 States States States States 4





Fusion Journey 2016-2021

2016

Branches 149

Employees 1399

Customers 4.34L

Portfolio (in Cr)

591

States 9 2017

Branches 248

Employees 2191

Customers **6.82L**

Portfolio (in Cr) **771**

States

12

2018

Branches 359 Employees

3202

9.4L

Portfolio (in Cr) 1496

States

4

2019

Branches 504

Employees 4398

Customers 15.34L

Portfolio (in Cr) 2595

States 18

2020

Branches **591**

Employees 5364

Customers 18.85L

Portfolio (in Cr)
3606

States 18

2021

Branches 800+

Employees 7400+

Customers 24.3L

Portfolio (in Cr)

States 18

5500+





Our Leadership Team



Mr. Tarun MehndirattaChief Operating Officer (COO) - MSME

Mr. Kamal Kumar Kaushik
Chief Operating Officer (COO) - MSME





Our Management Team



Ankush AhluwaliaSVP – Business Operations



Naveen Mangle
Chief Technology Officer



Sanjay Chaudhary Chief Risk Officer



Gaurav Maheshwari
Chief Financial Officer



Satish Mani SVP – Internal Audit



Deepak MadanCS & Compliance Officer





Our Departments



Business Operations

Generating & Managing Fusion's MFI Business. Ensuring the collection of disbursed loan



Sanjay Chaudhary, CRO

Risk Management

Building and Ensuring process of identifying, assessing and controlling threats to an organization's capital and earnings



Satish Mani, SVP

Internal Audit

Objective assurance and consulting activity designed to add value and improve an organization's operations



Naveen Mangle, CTO

Information Technology

Heading Department within a company that is charged with establishing, monitoring and maintaining information technology systems and services.





Our Departments



Accounts & Finance

responsible for ensuring the efficient financial management and financial controls necessary to support all business activities



Deepak Madan, CS & CO

CS & Compliance Officer

Responsible for the efficient administration of a company, particularly about ensuring compliance with statutory and regulatory requirements and for ensuring that decisions of the board of directors are implemented



Human Resource

HR's role is recruiting employees & ensuring employee benefits



Mr. Hossain, DVP

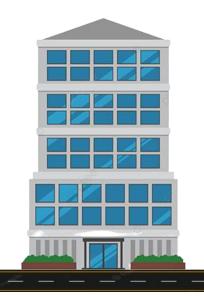
Operations

Ensuring the backed operation and providing the seamless experience to Business Team





Business Operation









Head & Corporate Office **Delhi & Gurgaon**

1&1

Regional Office (RO) **Each State or Region**

22

Divisional Office (DO) **Every Division**

22

Branch
As per the Business
Decision

900+





Fusion's Branch Details



Branch Manager: 1

Relationship Officer: 4-5

Assistant Branch Manager : 1

Cashier: 1

Accommodation : at Branch Only

Food: cooked at Branch Only





Awards and Achievements





















1. What is Microfinance?

Ans : Giving loan to low-income individuals or groups who otherwise would have no other access to financial services.

2. Father of Microfinance?

Ans: Mr. Mohammad Yunus.

3. When Microfinance started in India?

Ans: first time by the **SEWA Bank**, part of the **Self-Employed** Women's Association (SEWA), in Gujarat in 1974.

4. When Mr. Yunus got the Nobel price?

Ans: Dr. Mohammad Yunus was awarded the **Nobel Prize on 21-** Oct-2006.

5. Fusion position in top 10 microfinance companies

Ans: 3rd





6. Microfinance other services then Loan

Ans : Financial Literacy, CSR, Financial Inclusion, Women Empowerment.

7. Microfinance Regulators

Ans: RBI and mFIN

8. Microfinance customers

Ans: Local Shop owner, Street Vendor, Farmer, Low Income Groups,

Vegetable and fruit vendor etc

9. Full Form of JLG

Ans: Joint Liability Group

10. Few Lenders Bank Name

Ans: SBI, ICICI Bank, HDFC Bank, Axis Bank





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