

Letter No. FFL/SEC/2025-26/SE-86

Date: 26.11.2025

The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, G Block Bandra Kurla Complex, Bandra (E), Mumbai - 400 051	The Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001
Scrip Code: FUSION	Scrip Code: 543652

**Subject: Press Release under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that Mr. Sanjay Garyali, Managing Director & Chief Executive Officer of Fusion Finance Limited, attended a Media Round Table Discussion held in Patna today. Post the discussion with media representatives, the Company has issued a Press Release highlighting key insights and perspectives shared during the interaction.

Please find enclosed the Press Release titled as "Fusion Finance Highlights Bihar's Strategic Importance as the Country's Largest MFI Market; Outlines State-Level Priorities" for your information and records.

The media event commenced at 12:30 PM IST and concluded at 1:20 PM IST today.

The copy of the same is also available on the Company's website at [www.fusionfin.com](http://www.fusionfin.com)

Thanking you,

**For Fusion Finance Limited****(Formerly, Fusion Micro Finance Limited)****Vikrant Sadana****Company Secretary and Compliance Officer****Encl: as above**

## **Fusion Finance Highlights Bihar's Strategic Importance as the Country's Largest MFI Market; Outlines State-Level Priorities**

- *Strengthens its credit discipline, digital capabilities and MSME offerings as Bihar continues to be a high-potential microfinance market*
- *Leverages 98%+ collection efficiency and 216-branch network to drive sustainable expansion*

**Patna, Bihar | 26<sup>th</sup> November 2025:** Bihar continues to be one of the most important microfinance markets across India for Fusion Finance Limited. The state's significance is driven by expanding rural livelihood opportunities, rising financial awareness, and strong demand for small-ticket credit among low-income households and micro-entrepreneurs. As a result, Bihar's credit landscape is evolving rapidly with deeper formalisation, wider adoption of digital processes, and a steady shift toward responsible and data-backed lending practices. These structural trends, coupled with a resilient repayment culture, continue to make Bihar a high-potential region within India's broader microfinance ecosystem.

As of 30 September 2025, Fusion Finance's portfolio in Bihar stood at ₹1,314 crore, comprising ₹1,180 crore in microfinance and ₹133 crore in MSME lending, supported by 216 branches serving around 4.52 lakh active loan accounts. The Company has demonstrated strong repayment dynamics, with collection efficiency (on POS) of 98.81% in Q2 FY26 and 98.54% in Q1 FY26 in Bihar. Across India, Fusion Finance's total Asset under Management (AUM) stood at ₹7,038 crore as of 30 September 2025 with over 25 lakh customers.

Speaking about the Company's commitment in Bihar, **Mr. Sanjay Garyali, MD & CEO, Fusion Finance Limited**, said: *"Bihar continues to be an important market for us. The strong credit discipline we have built is reflected in near-99% collection efficiency and a carefully constructed portfolio under enhanced credit guardrails and underscores our commitment to sustainable growth. We aim to deepen our presence in the state, especially in high potential regions through expansion of both microfinance and secured MSME loans. We are also focused on scaling up digital solutions including eKYC, API-based credit checks, and real-time monitoring tools to ensure better experience for our customers as well as building of enhanced quality assets for the Company."*

Over the past year, Fusion has strengthened its institutional framework through enhanced underwriting, upgraded branch-level monitoring, and wider technological and digital adoption. This has enabled faster processing, seamless cashless disbursements, and improved operational efficiency, supporting high-quality growth in the state.

Mr. Garyali reiterated that Bihar will remain central to Fusion's mission of enabling financial inclusion for underserved women and small businesses. With a strengthened presence, strong asset quality, and a forward-looking strategy, the Company is well positioned to support the state's evolving credit landscape and build on its growth momentum in the year ahead.

### **About Fusion Finance Limited (Formerly Fusion Micro Finance Limited):**

Fusion Finance [BSE (BOM: 543652) and NSE (NSE: FUSION)], founded in 2010, is amongst India's leading Non-banking Financial Company-Microfinance Institutions (NBFC-MFIs), touching the lives of ~ 25.8 Lakh clients in the country. Fusion was established with the core idea of creating opportunities at the bottom of the pyramid by providing financial services to the underserved and unserved women entrepreneurs in rural areas. It is one of the youngest companies to be among the top NBFC MFIs in the country with an Asset under Management (AUM) of INR 7,038 crore. The company has been growing consistently with an extensive network of 1,545 branches spread across 22 states including 3 Union Territories, as of 30<sup>th</sup> September, 2025. Fusion believes in robust business practices and transparent policies as expressed in its customer-centric efforts toward clients and is committed to creating sustained and balanced stakeholder value.



For more information, please visit [www.fusionfin.com](http://www.fusionfin.com) or contact:

**Fusion Finance Limited**

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