

# **TRIDENT MICROFIN PRIVATE LIMITED**

D No:11-8-15, MIG 33, Shree Sai Arcade, 1st&2nd Floors, Saroor Nagar,

Hyderabad - 500 035. Ph:040-23443210/211/212, Email: www.tridentmicrofin.com

## Operational Highlights for the Month 31st AUG 2010

Particulars	(Rs in ,000)		(Rs in ,000)		(Rs in ,000)	
	South		North		Trident	
	August/10		August/10		August/10	
<b>A. Client Information</b>						
No.of New Groups	964		1,548		2,512	
No. of active groups	25,188		28,343		53,531	
No. of New clients	6,009		9,936		15,945	
Total No. of clients	111,633		145,956		257,589	
No. of active clients	95,215		132,305		227,520	
No. of centers	8,762		6,540		15,302	
<b>B. Disbursement Status</b>						
Total No. of New loan accounts for the Month	11,920		15,290		27,210	
Total No. of loan accounts for the FY	42,971		58,367		101,338	
Cumulative No. of loan accounts from inception	241,463		200,334		441,797	
Total disbursement amount for the Month	144,937		176,698		321,635	
Total disbursement amount FY	494,273		662,266		1,156,539	
Cumulative disbursement amount from inception	2,299,534		2,056,653		4,356,187	
Average loan size	9.52		10.27		9.86	
<b>C. Portfolio Quality</b>						
Outstanding loan amount	706,042		898,852		1,604,894	
No. of outstanding loan accounts	112,172		140,574		252,746	
Demand for the Month	95,481		106,142		201,623	
Collection for the Month	99,092		104,946		204,038	
Cumulative Demand for the FY	448,144		473,670		921,814	
Cumulative Collections for the FY	453,250		479,079		932,328	
Principal Recovery For the Month	99,092		104,946		204,038	
Principal Recovery For the FY	453,250		479,079		932,328	
Repayment rate (%)	99.87		99.53		99.40	
Portfolio at risk > 30 days (%)	0.13		0.47		0.60	
<b>D.Coverage</b>						
State Name	Total Outstanding	No.of Clients	Total Outstanding	No.of Clients	Total Outstanding	No.of Clients
1. Andhra Pradesh	649,779	89,945	516,936	71,355	1,166,715	161,300
2.Maharashtra	-	-	381,915	60,950	381,915	60,950
3.Madhya Pradesh	56,263	5,270	-	-	56,263	5,270
No.of Districts	13		12		25	

No.of Branches	37	45	82
No.of Villages/Slums	1,144	1864	3,008
<b>E. Revenue Status</b>			
Membership fee for the Month	668	1,112	1,780
Membership fee for the FY	2,368	4,637	7,005
Loan Processing Fee for the Month	4,342	5,301	9,643
Loan Processing Fee for the FY	14,747	19,868	34,615
Admin charges for insurance for the Month	2,476	3,295	5,771
Admin charges for insurance for the FY	8,604	12,901	21,505
Interest for the Month	13,114	16,330	29,444
Interest for the FY	58,190	71,136	129,326
Total fee for Month	20,600	26,038	46,638
Total fee for FY	83,909	108,542	192,451
<b>F. Staff Yield Information</b>			
Total No. of staff	274	326	600
Total No. of managerial staff(UM and above +HO)	53	14	67
Total No. of field staff (CRO+BM+ABM)	221	312	533
Total No.of CRO's	141	196	337
Client to total staff ratio	348	406	379
Client to field staff ratio	431	424	427
Client to CRO ratio	675	675	675
Outstanding to total staff ratio	2,577	2,757	2,675
Outstanding to field staff ratio	3,195	2,881	3,011
Outstanding to CRO ratio	5,007	4,586	4,762
Average no.of CRO's per Branch	4	4	4
Average Outstanding per Branch	19,082	19,974	19,572
Average Clients per Branch	2,573	2,940	2,775
Average No.of Groups per Center	3	4	3
Average No.of Groups per CRO	179	145	159
Average No.of Centers per CRO	62	33	45

\*1 Since April 1, 2010 (Indian Fiscal Year)

\*\* During the Month