

Trident Times

MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF TRIDENT MICROFINANCE

- ▶▶ NEW BRANCH OPENINGS 1
- ▶▶ SAMANVAY MEET WITH STAKE HOLDERS 1
- ▶▶ CONTINUOUS SPURT IN BANK BORROWINGS 2
- ▶▶ DOUBLE CENTURY CELEBRATIONS 2
- ▶▶ FIVE QUESTIONS 3

New Branch Openings during January 2010

We are glad to share happy moments of three branches formal inauguration- one branch (Amaravathi) on 6th January'10 in Maharashtra and two branches (Chityala & Suryapet) in Andhra Pradesh on 20th January'10. Both the branches were inaugurated by Mr.V.Maheedhar, AVP by performing Puja session.



**Suryapet Branch Opening by
Mr.V.Maheedhar, AVP**



**Chityala Branch Opening by
Mr.V.Maheedhar, AVP**

SAMANVAY meet with Stake holders at Hotel Katriya D'Royal

We had hosted a Dinner to all the Stake holders at Hotel Katriya D' Royal on 23rd January 2010. The majority of the gathering was bankers. All our Stake Holders have joined the



The special guests were Directors on our Board Mr.Kishore Kumar Puli, Managing Director, Mr. Sasidhar Narasimha Thumuluri, Mr.Vishal Bharat and Ms.Shilpa Sudhakar, graced the occasion and interacted with the Bankers, Senior Management and Unit Managers etc.



Some of the following important personnel have attended the Samanvay Meet.

Sri Sadashiv Gupta, Ex-Chairman of **Vysya Bank, The Bank of Rajasthan, Dhanalakshmi Bank and Lakshmi Vilas Bank**

Sri A.S.Babu, DGM from **United Bank of India**

Sri Chaganti Vara Prasad from **ABN Amro Bank**

Sri Bonam Srinivas from **Indusind Bank**

Sri Vidhya Bhushan from **Develoment Credit Bank**

Dr.K.C.Mohanty, Chief Manager from **Indian Overseas Bank**

Sri Mohan Kumar, Chief Manager **Bank of India**

Sri Duvvuri Bapanna, AGM, **Central Bank of India**

Sri S.E.Martin, Area Manager, **Maanaveeya Holdings & Investments Pvt. Ltd.**



Sri C.Kamalakar,
State Bank of Mauritius

Sri Prasada Rao, Country Head,
ING Vysya Bank

Sri M.Paul Kennedy,
Corporation Bank

Sri Bere Ramakrishna,
HDFC Bank

Sri Venkatesh Challawar,
HDFC Bank

Sri Sheshagiri Rao, Chief Manager,
Lakshmi Vilas Bank

Sri Kalyan, **IDBI**

Sri Ganeshan,
Central Statutory Auditor

Sri Raghu Babu and Ms.Sireesha
from **R & A Associates**

Dr.Shankar Datta from **BASIX** and
others.....



Double Century Celebrations in North & South



The crossing of Rs.100Cr. Portfolio was most jubilantly celebrated at Mancheril on 24.01.2010 and at Hyderabad on 26.01.2010. All the field staff of Northern Region has attended in Mancheril. The Managing Director and other Senior Management including Area Managers, Unit Managers were present at both the places. It was totally a fun and enjoyment. All the staff rejoiced by singing and dancing at both the places.



Continuous Spurt in Bank Borrowings:

Releases during January:

During January 2010 we received reaming Rs.3 Cr. from FWWB, Rs.15 Cr. from Bank of India and Rs.5 Cr. from Allahabad Bank. State Bank of Travancore is likely to be released during this month Rs.10 Cr.

New Sanctions during January:

ICICI Bank has sanctioned Rs.5 Cr., IDBI Bank Rs.5 Cr. and SIDBI Rs.10 Cr.

May sound like an old one, but framed in different words....

Good one..... A must read!!

While a man was polishing his new car, his 4 yr old son picked up stone and scratched lines on the side of the car. In anger, the man took the child's hand and hit it many times; not realizing he was using a wrench. At the hospital, the child lost all his fingers due to multiple fractures. When the child saw his father.....with painful eyes he asked, 'Dad when will my fingers grow back?' The man was so hurt and speechless; he went back to his car and kicked it a lot of times. Devastated by his own actions.... sitting in front of that car he looked at the scratches;

the child had written 'LOVE YOU DAD'. The next day that man committed suicide.

..
Anger and Love have no limits; choose the latter to have a beautiful, lovely life..... Things are to be used and people are to be loved, but the problem in today's world is that, People are used and things are loved... During this year, let's be careful to keep this thought in mind: Things are to be used, but People are to be loved ... Be yourself.... This is the only day we HAVE. Have a nice day

Watch your thoughts; they become words.
Watch your words; they become actions.
Watch your actions; they become habits.
Watch your habits they become character;
Watch your character; it becomes your destiny.



CONGRATULATIONS! Birthdays –February 2010

- 1-Feb : B.Venkatesham (Fateh Nager, ABM)
I. Murali Krishna (Bhandara, ABM)
- 2-Feb : Ramesh Kalvala (Peddapalli, CRO)
D. Bala Narsimha (Punjugutta, CRO)
- 3-Feb : G. Nagaiah (Miryalaguda, BM)
- 4-Feb : Ch. Raju Goud (Miyapur, CRO)
- 5-Feb : P. Venkatesh (Nagole, CRO)
- 6-Feb : B. Saidulu (Bhongir, CRO)
- 8-Feb : Shankar Shanigarapu (Area Office, UM)
Devi Srinivas (Kagaznagar, CRO)
- 9-Feb : Shekh Mahmmmed Istak (Chandrapur, CRO)
- 10-Feb : Y. Chandramouli (Mehdipatnam, ABM)
Dasari Raju (Karimnagar Urban, CRO)
- 15-Feb : M. Sampath Kumar (IDPL, CRO)
- 16-Feb : E. Krishnam Raju (Jagityal, CRO)
- 17-Feb : Tirupathi Pittala (Sironcha, BM)
- 24-Feb : Thumma Srinivas (Nirmal, CRO)
- 27-Feb : Bommiseti Koteswar Rao (Kodad, ABM)



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Trident Operational Summary (as of Jan 31, 2010)

Clients (active)	137070
Loan outstanding (in Rs.000)	1072,357
Loan disbursement (in Rs.000)	2689,184
Repayment rate	100%
Average loan size	9582
Branch (total)	53
North	30
South	23
Staff (total)	345
HO	35
Urban	123
Rural	187

DISCLAIMER: Views expressed herein are solely those of the editors and do not necessarily reflect the views of the management of Trident Microfin Private Limited. Please write to tridentvoice@tridentmicrofin.com with your feedback/ suggestions.

FIVE QUESTIONS FOR... Senior Manager - South (Ops) Mr.B.Kranthi Kumar Reddy



In each issue, this feature will victimize one (un) lucky Trident staff to be subjected to a round of five questions.

1. What were you doing just before starting Trident?

- I was working with HSBC and Prudential in Singapore. Before that worked with ICICI Bank for two years as Collection Manager and before that worked with BASICS for four years as Field Exec. and Unit Head

2. What are you most afraid of in the world?

- Snakes and Dogs
(With dogs, it is more nuisance than fear)

3. What is your favorite food?

- Non-Veg (Indian Food) and Dal

4. Tell us something that would surprise us about you

- Everybody knows that I dance hehehe... not in rhythm but I do it. ☺ & I am very good in Telugu.

5. Is there something that you want to share with us?

- Trident will be Top of all MFIs in coming three years at the same time me too...☺ it's my goal.