

# Trident Times

MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF TRIDENT MICROFINANCE

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## Eventful Year

Another eventful year for our company has passed into history. We have recorded tremendous progress in almost all the areas such as development of portfolio, fund mobilization, branch expansion, HR initiatives and launching of new products (loans for educational infrastructure and group loans to women with monthly repayment) and above all, profitability. We congratulate all the staff members but for whose hard work, dedication, commitment and dynamism these results would not have been possible.

The accounts of the company have been audited. We have earned a net profit of Rs.4.51 cr. for the year ended 31.03.2010. This is the highest profit reported by the company so far. We once again congratulate all the staff members for this remarkable achievement.

Let us not rest on our laurels. We have chalked out an ambitious plan for the year 2010-11 to take the organization to greater heights.

We exhort all the staff members to redouble their efforts in achieving the targets. **QUALITY OF THE PORTFOLIO AND METICULOUS ADHERENCE TO THE LAID DOWN SYSTEMS AND PROCEDURES SHALL BE GIVEN TOP MOST IMPORTANCE.** We wish you good luck in your endeavours.

## Branch Expansion

We have opened new branches at the following places during the month of April 2010:

### North:

Achalpur (Maharashtra)  
Jabalpur (Madhya Pradesh)



**Achalpur Branch opening by Mr.Ramakrishna, AVP**



**Jabalpur Branch opening by Mr.Ramakrishna, AVP**

### South:

Hanmakonda  
Warangal  
Kazipet



**Warangal Branch opening by Mr.V.Maheedhar, AVP**

## Grading by CRISIL

The CRISIL (Credit Rating and Information Services of India Limited) people are visiting our company shortly for one more rating exercise. Last year, which was the first grading exercise for our company, we had been awarded a grading of *mfR4* (in the scale of *mfR1* to 8). This year we are aiming at *mfR2*. For this purpose, the performance of the branches in achieving the business targets, adherence to systems and procedures, efficient credit appraisal etc. will play a significant part in determining the rating by CRISIL.

All the staff members must focus on these areas on a continuous basis.

## HR initiatives-Promotions

We have pleasure in informing you that the management has announced the following promotions with effect from 01.04.2010.

Name of the Employee	Current Designation	Promoted as
Ajay A	IAA	Executive (School Fin)
Shankaraiah P	IAA	Executive (IA)
Hari Krishna	IAA	Executive (IA)
Amarnath Reddy C	Sys Admn	Sr Executive (IT)
Mahipal Reddy	AM	Sr AM
Rama Krishna N	SM - Ops	AVP
Vithal Rao B	Sr. Consultant	GM (Finance)
Sanjeeva Reddy K	Sr Consultant	G M (Finance)

*“Our Core Corporate Assets walk out every evening. It is our duty to make sure that these assets return the next morning, mentally and physically enthusiastic and energetic.”*

- N R Narayana Murthy

## Corporate world Survival of the fittest

Two guys were hiking through the jungle  
Suddenly they spotted a tiger  
One of the guys reached into his pack and  
pulled out a pair of Nike shoes.  
His friend looked at him "Do you really  
think those shoes are going to make you run  
faster than that tiger?"

Any guesses for the answer???

The answer is:



### CONGRATULATIONS! Birthdays – May 2010

- May 01: K. Koteswara Rao (Banswada, BM)  
May 04: Erukula Manohar (Godavarikhani, CRO)  
P. Venkata Narayana Raju (Golkonda, UM)  
Md. Shafi Baba (H.O., Internal Audit Asst)  
Ravi Pilli (Karimnagar-Rural, ABM)  
Kammampati Ravi (Kodada, CRO)  
Srinivas Peddapalli (Manthani, CRO)  
M. Sreedhar (Nagole, BM)  
K. Rakesh (Nirmal, CRO)  
May 05: U. Lingam Goud (Banswada, CRO)  
Vasundhari Alluri (Head Office, SM-HR)  
Abdul Isaq (Hinghanghat, CRO)  
A. Suresh (Mancheril, CRO)  
G. Vittal (Mehdipatnam, CRO)  
Gurram Anjan (Miryalaguda, ABM)  
G. Raja Goud (Punjagutta, CRO)  
May 06: G. Ravinder (Adilabad, ABM)  
P. Jagadeesh Kumar (Chandrapur, BM)  
Rudrabhatla Shiva Krishna (Jagityal, CRO)  
May 07: Palla Sankaraiah (Head Office, IAA)  
Mahesh Bobade (Katol, CRO)  
Sumit C. Mankar (Nagpur-2, CRO)  
G. Shiva Reddy (Wani, BM)  
May 08: N. Chandra Shekhar (Jagityal, BM)  
S. Nari Kumar (Saidabad, CRO)  
May 09: Jayant Hansraj Khadase (Akola, CRO)  
A. Sampath Kumar (Karimnagar Rural, CRO)  
May 10: J. Kishore (Adilabad, CRO)  
Achukatla Baba Fakruddin (Amaravathi, UM)  
Patti. Nagaraju (Karimnagar Urban, CRO)  
K. Naveen Kumar (Khazipet, ABM)  
Maddimadugu Francis (Vanasthalipuram, ABM)  
May 11: K. Veeresham (Fathenagar, CRO)  
May 12: B. Vithal Rao (Head Office, GM-Finance)  
S. Narsimulu (Miyapur, CRO)  
May 13: Vasudeva Rao Kache (H.O., Admn-Exec)  
May 14: Kiran Kumar Choppakatla (Area Office, Sr.Exec)  
Yogesh Madhukar Meshram (Wardha, CRO)



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"I don't have to run faster than that tiger, his  
friend replied. "I just have to run faster than  
you."

If this was your answer then:

Welcome to the corporate world!

Every morning in the jungles of Africa a  
gazelle wakes up and realizes that if it is to  
survive the day it must outrun the fastest  
cheetah.

### Trident Operational Summary (as of Apr 30, 2010)

<b>Clients (active)</b>	180,837
<b>Loan outstanding (in Rs.000)</b>	1,341,813
<b>Cumulative Loan disbursement (in Rs.000)</b>	3,327,001
<b>Repayment rate</b>	99.82%
<b>Average loan size</b>	9418
<b>Branch (total)</b>	65
<b>North</b>	37
<b>South</b>	28
<b>Staff (total)</b>	454
<b>HO</b>	41
<b>Urban</b>	190
<b>Rural</b>	223

- May 15: Sudha Choppakatla (H.O.,A.O.)  
D. Nagaraju, (Miryalaguda,CRO)  
K. Sanjeeva Reddy (Nagpur -I,ABM)  
A. Kondal (Vanasthalipuram, CRO)  
May 18: B. Anil Goud (Tandur,CRO)  
J. Krishnaiah (Vanasthalipuram,CRO)  
May 19: B. Krishna (Saidabad, ABM)  
G.Narsing Naik (Vanasthalipuram, CRO)  
May 20: Ashok T. (Hanumakonda, CRO)  
A. Rama Krishna (Mehdipatnam, BM)  
PMSubhani (Yusufguda, UM)  
May 22: A. Krishna (Saidabad, CRO)  
May 23: G. Suresh (Saidabad, CRO)  
May 25: G. Satya Narayana (Bhongir, BM)  
Angur Ramesh (Nizamabad, CRO)  
May 26: D. Srikanth (Alwal, BM)  
May 28: V. Venkateswara Rao (H.O., SM-Fin)  
May 29: Ganesh Chilumula (Jammikunta,ABM)

Africa is not very different from  
the corporate world  
So it doesn't matter whether you a  
cheetah or a gazelle.

When the sun comes up you have  
better be ready to run!!!

## FIVE QUESTIONS FOR... MR.AMARNATH REDDY SENIOR EXECUTIVE -IT



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 joining Trident?

- Worked as a System Admin  
in Unicon - Container  
Manufacturing Company.

### 2. What is your favorite movie?

- Atadu (Telugu)

### 3. What are you most afraid of in the world?

- If I am not able to fulfill the  
expectations of others due to  
any reason.

### 4. How are you feeling about your promotion?

- Feeling happy about  
company's recognition.

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

- Success is not the key to  
happiness. Happiness is the  
key to success. If you love  
what you are doing, you will  
be successful.

**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](mailto:tridentvoice@tridentmicrofin.com) with your feedback/ suggestions.

*So long as millions in this country live in hunger and ignorance, I hold every man a traitor, who, having been educated at their  
expense, pays not to them.* - Swami Vivekananda