

Trident

MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF
TRIDENT MICROFINANCE

Times

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OPENING OF NEW BRANCHES



Bhandara Branch Opening by Mr.Kishore Kumar Puli, MD

We are glad to share happy moments of three branches formal inauguration simultaneously on 9th Sept'09 and one branch on 23rd in A.P and Maharastra. Mr. Kishore Kumar Puli, MD, formally inaugurated two branches Bhandara and Hinghanghat branches by performing Pooja session and disbursement to first group in the presence of Regional office and branch staff. Mr.V.Maheedhar, A.V.P is inaugurated Metpally and Wani branches.



Metpally Branch Opening by Mr.V.Maheedhar, AVP

FINANCE DEPT. ACTIVITIES

We have now 10 banks extending credit to our company. With the addition of United Bank of India, Hyderabad disbursing loan to us, we now have 10 banks helping us. They are:

- HDFC Bank Ltd
- ABN Amro Bank
- AXIS Bank
- Indian Overseas Bank
- Union Bank of India
- United Bank of India
- State Bank of Mauritius
- ING Vysya Bank
- Karnataka Bank
- Development Credit Bank

Our proposals are at various stages of processing with following banks:

- Corporation Bank
- Central Bank of India
- Dena Bank
- State Bank of Mysore

The visits by bankers to our filed areas and Head Office are gradually increasing. We request all the operating staff to extend full co-operation to the visiting bankers.

Good Governance in MFIs:

With the increase in the no. of MFIs operating in the country and the volume of business being handled by them also increasing in leaps and bounds, a need was felt acutely to attract the alteration of the MFIs to the need for Good Governance in their institutions. Governance encompasses all activities such as financial administration, HR management, Public Relations management, work culture of the company, motivation to the staff etc.

A seminar was conducted by the Maanaveeya Investments & Financial Holdings Co. Ltd. at Hyderabad. This was attended by the three management functionaries on 19th and 20th of September 2009.

HAPPY MOMENTS of our two BMs who have disbursed more than Rs.1 Cr. in September 2009

*Nagpur 1 Branch Manager
Mr. R.Baskar disbursed Rs.1.08 Cr.*

He expressed that, their actual target was Rs.1 Cr. but with the full co-operation of their UM, Mr.Nagesh, Field staff and full support of all other departments they crossed the target. And his final words are Nagpur 1 staff is excellent.

*Vanasthalipuram Branch Manager
Mr.A.Rajesh disbursed Rs.1.05 Cr.*

In his words he expressed that, with the full co-operation of all departments and all his branch staff hard work they have reached to the success point.

Top five CROs in Trident who have formed maximum groups in September 2009

S. No.	CRO Name	Branch	No. of groups
1	Vinod Goud	Sanga Reddy	58
2	Praneetha	Nagpur-1	56
3	Pavan	Nagpur-1	44
4	Yogesh	Nagpur-1	43
5	Vazeer	Metpally	42

AN INSPIRATIONAL STORY:

One day a father and his rich family took his young son on a trip to the country with the firm purpose to show him how poor people can be. They spent a day and a night in the farm of a very poor family. When they got back from their trip the father asked his son, "How was the trip?" "Very good, Dad!" "Did you see how poor people can be?" the father asked. "Yeah!" "And what did you learn?" asked the father. The son answered, "I saw that we have a dog at home, and they have four. We have a pool that reaches to the middle of the garden, they have a creek that has no end.

We have imported lamps in the garden, they have the stars. Our patio reaches to the front yard, they have a whole horizon. When the little boy was finishing, his father was speechless. His son added, "Thanks, Dad, for showing me how poor we are." Isn't it true that it all depends on the way you look at things? If you have love, friends, family, health, good humor and a positive attitude toward life, you've got everything! You can't buy any of these things. You can have all the material possessions you can imagine, provisions for the future, etc., but if you are poor of spirit, you have nothing.

MORAL: 'Live your life so that your children can tell their children that you not only stood for something wonderful - you acted on it.' - Anonymous



CONGRATULATIONS!

Birthdays – October 2009

- Oct 1:** Nagesh Rebbena (Area Office,UM)
Nikesh Babu Rao Pandelwar(Nagpur2,ABM)
- Oct 2:** Shaik Kalam(Chandrapur,BM)
Indira Bolishetty(H.O,A.O.)
- Oct 5:** Goutam Khobragade(Wardha, CRO)
- Oct 6:** B. Nageshwar Rao(H.O., AM)
- Oct 10:** E. Ramesh (Chennur, ABM)
Mardanpally Ravi Kumar(Yousufguda,CRO)
- Oct 11:** Ramakanth Akkewar(Chandrapur,CRO)
- Oct 12:** Dilip Kumar Kamble(Wardha,BM)
- Oct 18:** Bharat M. Bhendare(Kagaznagar,CRO)
- Oct 22:** B. Linga Goud (Mancherial,BM)
Sudhakar Kornepati(Godavarikhani,BM)
- Oct 23:** Nitin Nimai Ghosh(Wardha, CRO)



H No. 11-8-15, MIG - 33, Sri Sai Arcade,
I & II Floor, Saroornagar, Hyderabad – 53
Tel No. 040 2344 3210,
Website: www.tridentmicrofin.com
Email: info@tridentmicrofin.com

Trident Operational Summary (as of Sep 30, 2009)

Clients (active)	95025
Loan outstanding (in Rs.000)	673,225
Loan disbursement (in Rs.000)	1,720,608
Repayment rate	100%
Average loan size	8420
Branch (total)	39
North	21
South	18
Staff (total)	259
HO	35
Urban	97
Rural	127

FIVE QUESTIONS FOR...

**Best Branch (Chennur)
BM in Trident
FY 2008-09,
Mr. Sheshagiri Rao
(now Unit Manager)**



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 worked 5 yrs in Spandana, joined as CRO, promoted with BM and Regional Manager

2. What do you do in your free time?

- I like to play with my children and watch TV

3. What is your favorite movie?

- Tagore(Telugu)

4. What do you do if you won Rs.1 million on lottery?

- I want to start a business with 80% of amount and remaining I want to donate to Flood Victims

5. Tell us something that would surprise us.

- 9 years back I met with a severe accident but safely come out of that situation

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