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Trident

MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF TRIDENT MICROFINANCE

Times

RAPID BRANCH EXPANSION



Jagityal Branch Opening



Karimnagar-Urban Branch Opening

We are glad to share happy moments of three branches formal inauguration simultaneously on 24th Aug'09 in A.P and Maharastra. Our Managing Director, Mr.Kishore Kumar Puli, formally inaugurated two branches Karimnagar Urban and Jagityal branches

by performing Pooja session and disbursement to first group in the presence of H.O, Regional office and branch staff. Mr.R.Nagesh, UM is inaugurated second branch in Nagpur.



First loan disbursement to Jagityal branch client



First loan disbursement to Karimnagar-Urban branch client

RELEASE OF FUNDS:

We have since availed Rs.5 Cr. from Karnataka Bank, Rs.2 Cr. from Union Bank of India,

Rs.5 Cr. from HDFC Bank (Additional). The AXIS bank have sanctioned additional Term Loan of Rs.10 Cr.

CRISIL RATES OUR MFI:

We had briefly indicated in our July newsletter that CRISIL will start its rating exercise of Trident in the first week of July. We are happy to inform our members that CRISIL have completed the rating exercise and awarded the rating *mFR4* to us. The CRISIL rating scale ranges from one (negative) to 8 (positive). We are in the centre. We understand from CRISIL that this is a good rating for a company which is being rated for the first time by them. This was due to several positive features noted in the report.

The positive features appearing in the CRISIL report are as under:

1. Management's experience in Microfinance
2. Strong shareholder support
3. Acquisition of a well managed microfinance programme
4. Good asset quality
5. Monitoring, recovery practices and internal controls comparable with those most of other larger MFIs
6. Seasoned field staff with experience in Grameen model
7. Asset quality of 100% current for March 2009
8. Majority of assets are funded by longer maturity borrowings therefore it faces no asset/liability mismatch
9. Operating Self Sufficiency of 120% excluding standard loan loss provisioning

Birthday surprise for our Managing Director:

A jumbo birth day greeting card signed by almost all the staff members of the company was presented to our Managing Director in a glittering function on 28.08.09 at H.O. Our Managing Director was apparently surprised.

In his message to the company, Mr.Kishore appreciated that in almost all the telephonic messages he is receiving from the staff, they are talking about the progress of Trident which he very much appreciated. He will feel more happy with the each addition of 5000 new members and treat it as a birthday present to him.



CONGRATULATIONS!

Birthdays –September 2009

Sep 5: Govinda Raut (Wardha, CRO)

Sep 5: Yogesh Ramdas D. (Nagpur 1, CRO)

Sep 8: A.Vijay Kumar (Kawadiguda, BM)

Sep 13: U.Swamy (Chennur, CRO)

S.Sampath reddy (Jagityal, CRO)

Sep 15: B.Pandari (Addagutta, CRO)

Sep 16: M.Satyanarayana (H.O., Driver)

Sep 17: K.Rajesh Kumar (Kagaznagar, CRO)

Sep 20: K.Shiva Kumar (Miyapur, CRO)

Sep 27: Shaik Mustafa (Fatehnagar, CRO)



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Trident Operational Summary

(as of Aug 31, 2009)

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|--------------------------------------|-----------|
| Clients (active) | 96,464 |
| Loan outstanding (in Rs.000) | 560,973 |
| Loan disbursement (in Rs.000) | 1,569,651 |
| Repayment rate | 100% |
| Average loan size | 8530 |
| Branch (total) | 34 |
| North | 16 |
| South | 18 |
| Staff (total) | 248 |
| HO | 34 |
| Urban | 104 |
| Rural | 110 |

FIVE QUESTIONS FOR...

**Best BM in Trident
FY 2008-09,
Mr.BHP Singh**



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 running a Medical Shop

2. What do you do in your free time?

- Watching TV and Playing Cricket

3. What is your favorite movie?

- Rudraveena (Telugu)

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

- I'll donate all the money

5. Tell us something that would surprise us.

- Nothing

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.