

# Trident

## MONTHLY UPDATES OF PEOPLE AND ACTIVITIES OF TRIDENT MICROFINANCE

# Times

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### THINK IT OVER:

“Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending.”

– Carl Bard

## Branch Expansion

We are glad to inform you that in August 2010 we have opened branches at Nanded and Degloor which were inaugurated by Mr.Harish, Sr.VP (Ops & HR) and Amaravati-2 was inaugurated by Mr.Ramakrishna, AVP (North-Ops) in the presence of Regional office and branch staff.



**Nanded Branch inauguration by Mr.Harish, Sr. VP (Ops & HR)**



**Degloor Branch inauguration by Mr.Harish, Sr. VP (Ops & HR)**



**Amaravati-2 Branch inauguration by Mr.Ramakrishna, AVP (North-Ops)**

## Mobilization of resources from the banks

We have pleasure in reporting that the Indian Overseas Bank has sanctioned an additional term loan of Rs.25 Cr. during the month. Similarly Union Bank of India has sanctioned an additional term loan of Rs.8.00 Cr. Our loan proposals are actively being pursued for additional limits with existing banks viz., Axis Bank, ICICI Bank and with other banks such as Punjab National Bank, Vijaya Bank, Syndicate Bank etc.

## ICICI Bank presents partnership Mementos to Trident

Recognizing the valuable role played by Trident in reaching the unreached with the ICICI Bank as a partner, the bank presented mementos to the senior functionaries of Trident. The Senior Executives of the bank came all the way to our H.O. and expressed their satisfaction and best wishes to Trident.



## HR Initiatives

An addition to Trident team at senior level during the month is Mr.Mrityunjay Kumar, Senior Manager (Operations-Nagpur) who is an Agriculture and Management graduate.

Mr. Kumar brings with him varied experience in Microfinance, Marketing agricultural inputs, Retail marketing etc.

Other executives who joined our team include Mr.YSRC Murthy who has joined as Manager-IT and Mr.A.Ravi Kumar who joined as Assistant Manager-MIS and they too bring with them valuable experience and a fresh approach to the issues at hand. Trident wishes all of them an excellent career in our institution.

## Birthday Greetings to our MD

We celebrated the birthday of our MD Mr.Kishore Kumar Puli on 28<sup>th</sup> August by organizing a small get-to-gether at H.O. Greetings were received from several Bankers, staff members and well-wishers. Trident wishes him many happy returns of the day.



"Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge. And while the lack of financial services is a sign of poverty, today it is also understood as an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves."

- Kofi Annan (Formerly Secretary-General of United Nations)

## Vocation as Vacation

Why do most of us find life boring, even depressing? The robotic patterns of waking up every morning, rushing to work and going through the motions at work can be mind-numbing. What is lacking is inspiration.

To be inspired you need to expand your mind. Think beyond yourself. Have a vision beyond your individual needs and aspirations and encompass global well-being.

This vision must translate into a goal that is pursued with relentless focus, deep devotion and hard work. Then you will be so fulfilled at work that you will no longer need a weekend. The annual vacation will become redundant as your vocation becomes a source of joy and excitement.

When you do not have a higher ideal, your thoughts gravitate to just your well-being.

You become obsessed with yourself and fail to see anything beyond the next meal, the next fun thing to do, and the next movie to watch! Every other person becomes a competitor.

You feel insecure. You imagine everyone else is out to get you. All your energies get wasted trying to protect yourself from imaginary enemies. Cut off from reality, you sink into an abyss of self-pity, self-obsession and finally, self-destruction.

On the other hand, the moment you think beyond yourself you feel energized, enthusiastic, exhilarated. A higher ideal unlocks your potential, releases energy and gives happiness.



**CONGRATULATIONS!**  
Birthdays –September, 2010

- Sep 04: U. Balaji Goud (Nirmal, CRO)  
Kothapalli Rambabu (Bhongir, CRO)  
Kasaraju Suresh (Chennur, CRO)
- Sep 05: Govinda Raut, (Ramtek, ABM)  
Yogesh Ramdas Deotale (Nagpur -1, CRO)
- Sep 06: S. Chandrasekhar (Amberpet, ABM)
- Sep 08: Md. Shafi (Balapur, BM)  
A. Vijay Kumar (Medak, UM)
- Sep 12: Pragati G Punatkar (Nagpur -2, CRO)
- Sep 13: U. Swamy (Chennur, CRO)
- Sep 15: B. Pandari (Addagutta, CRO)
- Sep 16: M. Satyanarayana (H.O., Driver)  
M. Vittal (Punjagutta, CRO)
- Sep 17: K. Rajesh Kumar (Kagaznagar, CRO)
- Sep 20: K. Shiva Kumar (Miyapur, ABM)  
Gajanan Shankarrao Gawali (Ballarpur, CRO)
- Sep 26: Shanawaz khan (Chinndwara, CRO)
- Sep 27: Shaik Mustafa (Zaheerabad, ABM)
- Sep 28: Sushil M. Dhandrawye (Achalpur, CRO)



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All selfish people are unhappy. Selflessness is the key to happiness.

The world does not need extraordinarily talented people. It does not need highly skilled people. It has plenty of super-intelligent people. We need ordinary people with extraordinary motivation. M K Gandhi was an ordinary man with amazing motivation to establish truth and justice. The Wright brothers were ordinary people with a dream of flying.

You can also achieve exceptional results if you are inspired with a higher ideal. Replacing 'inspiration' with 'information' has led to knowledge being viewed as drudgery rather than as pleasure. Education has degenerated to data being transmitted from teacher to the taught without igniting the minds of the young with a higher purpose.

So inspiration is not a luxury that only a few may indulge in. It is vital to human existence. You may find a powerful emotional inspiration and dedicate your life to a departed soul. Or you may be committed to an intellectual ideal – the environment, social justice, education.

The highest inspiration is the spiritual goal. Like the athlete in the movie, chariots of Fire, said – "God made me to run, and I will run for God!"

Once you are motivated with the Divine, the Spirit functions through you. You overcome all obstacles. How many of us wake up inspired, looking forward to a day of service? Who among us finds exhilaration in contributing to society, adding value to others? Life changes magically from boredom to excitement when you are inspired to serve.

### Trident Operational Summary (as of August 31, 2010)

Clients (active)	227,520
Loan outstanding (in Rs.000)	1,604,894
Cumulative Loan disbursement (in Rs.000)	4,356,187
Repayment rate	99.40%
Average loan size	9860
Branch (total)	82
North	45
South	37
Staff (total)	600
HO	63
Urban	172
Rural	365

You redefine norms and achieve the impossible, paving the way to outstanding success. You find happiness at work, not in escaping from it. Most importantly, you evolve spiritually and attain Godhood.

Inspiration gives ordinary people the courage and hope to make life better for themselves and for future generations. Find inspiration and life will transform into an exciting adventure of self-discovery.

## FIVE QUESTIONS FOR...

AGAINST ALL ODDS

**MS.KIRTHI TAKSANDE**  
CRO-NAGPUR-1 BRANCH



Keerthi is a CRO working in Nagpur -1 branch. She comes from a family of middle class with four daughters. She wanted to stand on her own. She joined Trident to stand on her feet and support her family financial problems. She had to move to Nagpur from Ballarshah and stay alone in a new place.

She has gained good knowledge about products and processes, but what one would be amazed is the level of confidence she has on herself. She recently met with an accident and was on bed rest for 2 months to recoup from spinal cord problem.

#### 1. What were you doing just before joining Trident?

- This is my first job

#### 2. What is the reason you joined in Trident?

- My sister Ms.Preeti Rangari is a member of Trident since two years, she told me to join Trident and I applied for the job and got selected as CRO, I joined on 20<sup>th</sup> July 2009.

#### 3. You are a fresher to MFI work then how are you managing to work here?

- Trident has given me a good training and our previous BM Mr.R.Bhaskar has motivated me a lot and has given a wonderful training. He was very co-operative.

#### 4. How are you feeling working with Trident?

- I am very happy with working here. I got a chance to learn a lot. Thanks to trident.

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

- If we have confidence we can achieve anything.

**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.

"At the most basic level, the key to ending extreme poverty is to enable the poorest of the poor to get their foot on the ladder of development."

- Jeffrey D. Sachs