

**Identification and evaluation of Indian Small & Medium Enterprises showing potential for growth.**

The Small & Medium Scale Enterprises (SME) segment occupies an important position in any country's economy and continues to contribute to industrial development, exports and forex earning, creation of employment opportunities etc. This segment has developed in parallel with large scale Indian and MNC corporations. A continuous growth and development of the companies in this segment ensures a balanced growth of the Indian economy and acts as a facilitator towards entrepreneurial development, business ownership and related wealth creation, employment generation etc.

The SME segment is expected to be a key component for sustaining future growth of various sectors as described below. However, SMEs will have to align themselves bearing in mind globalization trends and resulting impact. Supply chains of expertise are evolving on a global basis. In this report, emphasis has been laid on SME's from selected Indian states of Maharashtra (Cities - Pune & Mumbai), Delhi, Assam, Orissa (Capital- Bhubaneswar), Andhra Pradesh (Capital- Hyderabad), Punjab (Capital- Chandigarh), Tamil Nadu & Gujarat in the following sectors which are seen to merit attention of customers, suppliers, strategic investors, pure financial investors and such alliances. Their ongoing study by us and analysis consists of, broadly:

1. Company Profile
2. Service Profile
3. SWOT
4. Recommendations

The Sectors surveyed and companies within them are as follows:-

1. **IT/ITES/BPO Sector** – the companies surveyed under this section include those providing the following products and / or services :
  - 1.1. Custom solutions for technology and operations. High quality, value added contact center services and Business Process Outsourcing services to fortune 500 companies. Also offers English language support in an ISO 9001 certified environment and provides Spanish language solutions through their Tijuana, Mexico contact center facility. The 4<sup>th</sup> best outsourcing vendor worldwide.
    - Inbound services : bookings & reservations, Customer Service, Sales & Order fulfillment, Help Desk
    - Outbound services : Information disbursement, Sales, Credit Management, Verification Services, Market Research
    - Finance / Accounting Services, Transaction Processing, HR Payroll services
  - 1.2. ISO certified and Six Sigma driven quality methodologies and deep domain expertise in the Technology Support & Retailing sectors. A leading US-based global provider of process-driven, quality-centric BPO, contact center and technology support services and delivers customized contact center solutions including customized agent desktops, CTI integration, and real-time web based monitoring and reporting capabilities.
    - CRM Solutions
    - Database & directory assistance management services
    - Business Intelligence Solutions
    - QA Solutions
    - VOIP telephony solutions
    - HR & Training solutions
    - Helpdesk Solutions
    - Network applications services management & maintenance
    - Proprietary software development across MS Windows, Java & Open Sources platforms & technologies
  - 1.3. One of the largest third party outsourced Contact Center Services provider in India. Has endeavored to stand for excellence in Customer Management through world-class service delivery.
    - Marketing services – Telemarketing, Surveys, Data capture, Data verification, Inbound sales closures, Collections
    - Customer Relationship Management – back office management, Legal processing services, Technical helpdesk services
  - 1.4. One of the leading providers of value-added offshore Business Process Outsourcing solutions. In-depth knowledge of the banking, financial services & insurance segment with proven broad-based expertise in providing integrated back-office process outsourcing solutions & managing large-scale processes for global 1000 clients. Offers research & analysis solutions & specialized advisory

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- services to BPO opportunity & solution identification, process mapping & documentation, process re-engineering & business risk compliance services.
- Banking Services
  - Finance Services
  - Insurance Services
  - Offshore Services
- 1.5 A leading global Business Process Outsourcing company offering comprehensive range of value-added offshore services to leading global companies.
- Transaction processing in the areas of accounting and finance,
  - Core business administration,
  - Marketing program support
  - HR administration & benefits management,
  - Research & knowledge services
  - Client Interaction Management
- 1.6 Leading provider of location, routing, mapping & address management technologies worldwide. Collection of worldwide roads & address information in digital maps. These maps are used for navigation across the world. International specialist in geographic solutions for:
- Vehicle navigation data
  - Personal navigation data / LBS
  - Internet / Wireless
  - Logistics / Fleet management
  - Customer relationship management
- 1.7 A company providing its global customers an attractive option to reduce the costs of developing and managing their core IT infrastructure while improving the overall levels of execution. The services extend from the basic application development & maintenance, to more sophisticated options of managing operations, auditing existing engagements & infrastructure, or providing strategy design services for developing custom software product roadmaps.
- Software development and maintenance
  - QA and audit services
- 1.8 A software consulting company with products structured on the basis that convergence of multiple mediums like internet, voice telephony, mobile devices and smart cards, would eventually lead corporations to adapt themselves to scalable, optimum software applications. Their USP is that the solutions they offer are cross platform compatible
- Business solutions to a variety of vertical market segments like distributions, financial services, healthcare, insurance, pharmaceuticals etc.
- 1.9 Offers wide range of services and solutions including training to IT professionals & students, customized corporate training, manpower resourcing, project consultancy, software development, products sales and support on .Net technology.
- Software Training
  - Placement & Deployment of quality software professionals
  - Software Solutions and Technology R & D
  - Corporate trainings & workshops
- 1.10 SAP implementation provider known for its vertical expertise in sectors such as Apparel and footwear, High Tech and semiconductors and consumer Products, Oil & Gas, Automotive.
- Supply chain solutions
  - Supply chain management
  - Solutions & application managed services.
  - Emerging Technology Services
  - Solutions for Small & Medium Business
- 1.11 Provides automation in the process of transcribing a voice file to a document file as required by the client.
- 1.12 India's first private Internet Service Provider. Also develops & host websites for companies in India & abroad. Provides Linux based consultancy and solutions especially in the email & intranet areas.
- 1.13 Deliver functional, customized, cost-effective business IT solutions.
- Solution
  - Consulting
  - Information Appliances

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- GSA
- 1.14 Develops, manufactures, and sells tools for professional vehicle power train development, calibration and testing. Offers six high-quality AFR (air fuel ratio) analyzers. Makes latest AFR models for automobile sector.
- 1.15 Offers state-of-the-art engineering software solutions and advance engineering services in the field of CAD, CAM, CAE, CFD & PDM. Provides engineering software products and services to automotive, aerospace & heavy engineering industries in Asia, Europe & USA.
  - Services in the area of CAD Modeling, Meshing, Finite Element Analysis (FEA), Computational Fluid Dynamics (CFD), Product Data Management (PDM)
  - Product Portfolio :
    - MSC Software Corporation for their world's leading range of VPD software
    - IBM/Dassault Systems for their entire suite of CAD & PDM tools
    - CD-adapco for their premier CFD software
    - DELMIA Corporation for their range of virtual manufacturing solution tools.
- 1.16 Leading provider of telecommunication software solutions, which enable network operators & service providers to deliver innovative value-creating services. Capabilities include service provisioning, real-time converged billing, messaging, service control, customer relationship management solutions which provide value-added functionality to wire line, mobile, circuit-switched, and VoIP service providers.
- 1.17 A worldwide leader in outsourced CRM Solutions. Provides full-service inbound and outbound teleservices.
  - Financial services
  - Insurance services
  - Direct response : catalog, internet sales and customer
  - Travel sector : reservation services, frequent flyer and affinity programs
  - Technology : hardware / software sales, service & technical support
  - Telecommunications and internet : wireless, broadband, cable, DSL, ISP, VoIP, long distance & local
- 1.18 Provides integrated solutions to Financial Institutions, financial services companies, electronic funds networks, retailers, government agencies, ecommerce providers.
  - They deliver information, payment, technology solutions through any combination of four capabilities or competencies :
    - Risk Management
    - Electronic payment management
    - ATM Outsourcing Services
    - Global Outsourcing solutions
- 1.19 Pioneers in Media outsourcing. Provides business transformation solutions to media companies through a unique combination of offshore economics, process improvement & new technology.
  - Offers circulation and subscriber management services for :
    - Controlled Magazines
    - Aid Magazines
    - Newsletter
    - Research Services
    - Online Services
- 1.20 Develop & deliver dependable, flexible & cost effective solutions for back office & contact center operations for leading global organizations. Provides services in application development and management in legacy, client-server, web and wireless technologies, integration solutions, data warehousing solutions, testing services, legacy applications re-engineering, package services. Insurance vertical is a key service area.
  - Services for the insurance domain are :
    - FSA Compliance Verification
    - Life and Pensions Policy Processing
    - Pension Enquiries
    - Contact Centre Services
    - Travel Distribution
    - Back Office Processing

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- 1.21 Outsourcing for telecom products.
- 1.22 Provides software services & solutions in the areas for the utilities, telecommunications, manufacturing, transportation, government & retail markets.
  - Engineering design
  - Geographic Information Systems
  - IT Services
  - Offshore Outsourcing
  - Electronic Design Services
  - Products
- 1.23 Provides Integrated Customer Lifecycle Management services.
  - Insurance Practice
  - Integrated CRM Services
  - Customer Interaction
  - Back Office Services
  - Content Digitization
  - Customer Analytics
  - Offshore Services
  - Industry Focus
- 1.24 Offers global business process outsourcing services. Provides specialized services across industries such as Banking, Financial Services, Insurance, Retail and Merchandizing, Leisure and Entertainment, Energy & Utilities, Manufacturing and Automotives and Healthcare.
  - Service Mix
    - Finance & Accounting
    - Operations (FAO)
    - Human Resource Operations (HRO)
    - Research and Analysis
    - Transactions Processing
  - Market Mix
    - Banking Financial Services & Insurance
    - Retail & Merchandising
    - Leisure & Entertainment
    - Energy & Utility
    - Healthcare
    - Manufacturing & Automotives
- 1.25 Provides healthcare BPO services in the various healthcare settings – Acute care (Hospitals & Physician Offices) & Post Acute Care ( Nursing Homes & Assisted Living Centers)
  - Health Information Management Services
  - Clinical Services
  - Medical Transcription
  - Medical coding
  - Billing
  - Accounts Payable
  - Application Development
- 1.26 Animation - Wide range of web services web services including e-commerce website design, flash animation web site design and custom web site design solutions to SME & mid size corporations. Graphic Design division specializes in corporate identity design (including company logo design, brochure, flyer& banner design and business cards).
- 1.27 Animation - Provides custom web Software Development for Internet Marketing & Graphic Design for online web based solutions. An "Offshore Software Development Company", specializing in customized web based software tools on the "Outsource to India" model.
- 1.28 ISO 9001 certified company developing Smart Card based solution, access control, Club Management solution. High quality, Customised solution development for many leading Clubs and government organizations.
- 1.29 Web Application, Web development, yahoo store development, offshore software development. Providing services to USA, UK and Australia based clients
- 1.30 Disaster Management System, Portal Development, SMS based products, Wireless POS, Restaurant Management System, Hotel Management System, Departmental store/ super Market

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- Management system, MRP, Preselling on Palm device, Retail distribution package having clientele in various industries in many countries.
- 1.31 Web Designing, Application Development, E-commerce application, Multimedia solution, Webhosting.
  - 1.32 Delphi offshore development, .net offshore development, MS SQL server, SQA, Web Designing, E-Commerce development, Portal development, Customized application development, Project management. High quality outsourcing services to fortune 500 companies.
  - 1.33 Application development, System integration, Web Solution.
  - 1.34 UK based company having development centre in India providing services like Collaboration Solutions (Project workflow, Enterprise workflow, Workflow in a box), Sourcing Solutions ( Directory and prequel, Tender, Auction), Trading solutions (Asite Buy, Asite Supply, Content management) to AEC industry.
  - 1.35 Company providing services like, Turn Key projects, Automation projects, Club management system, Library Management System, Practice Management System.
  - 1.36 A leading US based company No.1 in wifi solution having development centre in India.
  - 1.37 ISO 9000: 2001 certified company, having global clientele and development centers, delivered over 50 projects for various business domains like education, government, healthcare, BFSI.
  - 1.38 Company developing Enterprise application, GIS application, BPO, Business Process Management, E- governance and web solutions.
  - 1.39 Company providing web development, print media and software development services.
  - 1.40 Software development, Linux services, Enterprise solutions, e-governance, web services, Graphic designing & Multimedia, Security solutions, System Integration & networking, Consulting, BPO.
- 2 General Manufacturing Sector:** the companies surveyed under this section include those providing the following products and / or services:
- 2.1 Manufacturers of linen related items which are in great demand.
    - Bed covers
    - Cushion Covers
    - Table Mats
    - Curtains
  - 2.2 Provides under one roof, the widest range of laboratory test parameters, covering the disciplines of Endocrinology, Genetics, Nutrition and Metabolism, Oncology, Toxicology, Infectious Diseases and Microbiology, Biochemistry, Haematology, Immunohistochemistry, Histopathology, Cytology and Immunopathology. The specialised disciplines include Cytogenetics, Flowcytometry, Atomic Absorption Spectrometry, Fourier Transform Infra Red Spectrometry, Molecular Diagnostics (Polymerase Chain Reaction and Branched DNA tests).
    - Pathology
    - Radiology
    - Cardiology
  - 2.3 It is a ISO 9001 certified and it is into manufacturing of Laboratory Equipment for all India, Educational Institutes, the Raw Material they use are MS, SS, Electronic Components, Pipe fittings.
  - 2.4 Production of Bakelite Components.
  - 2.5 Manufacturers of automotive forged components, precision automobile components. Prime suppliers of forgings, shafts, axles, crowns and pinions for OEM's manufacturing tractor, trucks and others such as Railways and Defense in addition to export to many countries. Manufactures more than 600 different items, which include :
    - Transmission gears
    - Transmission shafts
    - Wheels
    - Axels
    - Crowns
  - 2.6 Asia's largest integrated aluminum complex, encompassing bauxite mining, alumina refining, aluminum smelting and casting, power generation, rail and port operations.
    - Aluminium Metal
    - Alumina & Hydrate
    - Zeolite-A
    - Special Products
    - Rolled Product

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- 2.7 Carton Manufacturers. Raw material used by them is Paper rolls, printing material like ink etc and they get their raw material from paper rolls.
- 2.8 Carton Manufacturers. Make 15 different kinds of cartons.
- 2.9 Bottle manufacturers. The raw material used by them is plastic.
- 2.10 They are into sleeving - plastic cover on the shampoos and powder bottles.
  
- 3 **Auto Ancillary and Light Engineering Sector:** the companies surveyed under this section include those providing the following products and / or services:
  - 3.1 Manufactures CRANE GEAR BOXES. Also into fabrication, assembly work using slotting machines, B& F Grinder Gear Grinders.
  - 3.2 Manufacturers INDUSTRIAL SPRINGS used in automobiles.
    - Brakes
    - Carburetors
    - Valves
  - 3.3 Manufacturers Plastic Moulds for cars & computers.
  - 3.4 Manufacturers SPINDALS using Lathe machines, milling etc machines.
  
- 4 Biotechnology and Pharmaceutical Sector the companies surveyed under this section include those providing the following products and / or services:
  - 4.1 Largest manufacturer and exporter of Cephalosporins and Semi Synthetic Penicillins.
    - Active Pharma Ingredients
    - Finished Dosages
    - Contract Manufacturing
    - Contract Research
  - 4.2 Product range Antibiotics, Analgesics, Anti-Diarrheas, Anti-Amoebae, Anti-Inflammatory and Anti-Pyretic, Nutrition & Metabolism, Muscle Relaxants, Anti-Fungal, Acid related disorder drugs in the first phase of its project implementation. The specialized range of products would be Cardiovascular, Psychotropic, Anti-Asthmatic and Anti Diabetic drugs.
    - New Generation Antibiotics
    - Analgesics, Anti-inflammatory drugs, Anti-Rheumatoid drugs & Muscle Relaxants
    - Generic Formulations
    - Liquid Orals
    - Dietary Supplement
    - Narcotic Combinations

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- 5 **Tourism:** International travel to India increased by 18.3% in 2003 -04 to 2.9 million visitors. The increase in international arrivals was driven by significantly higher international business and leisure travel. Domestic travel has also been growing rapidly at over 15% p.a. in the last 2 years. The increase in international and domestic business travel was driven by the buoyant economy, particularly in the services sector and improved geo-political scenario. India has emerged as one of the major destinations for leisure tourism.
- 5.1 The Largest of the Southern States enjoys a long coastline of 972 Kms and is culturally rich. Tourism is identified as a growth engine and given industry status for employment and income generation in rural sector. Private investments in tourism infrastructure development was encountered. The government has taken steps for promotion of tourism by providing accommodation, catering, transport and recreational facilities at various tourist places. Greater emphasis is given for rural, community based, family oriented, Pilgrim, Adventure, Eco, Leisure tourism and now on cruise tourism, Charters and circular train. There is good response from private sector for investment in tourism related activities, like Beach resorts, Water sports, theme Parks, Amusement parks, Trekking Golf, Convention Centers etc.
- 5.2 **Hotels Sector:** the companies surveyed under this section include those providing the following products and / or services:
- 5.2.1 An elegant low rise hotel spread over 10 acres of lush tropical greenery around a lagoon, with intimate courtyards, fountains and exquisite works of art. Provides following facilities & services:
- Swimming Pool
  - Health Club
  - Business Centre
  - Banking Facilities
  - Games & Sports
  - Banquet and Conference Facilities
- 5.2.2 This grand hotel epitomized a philosophy that still holds true today: provide impeccable service and unparalleled facilities so every stay is a memorable one. Provides following facilities & services:
- Swimming pool,
  - fitness centre,
  - beauty parlour,
  - barber shop,
  - travel desk,
  - car rental,
  - pastry shop,
  - currency exchange,
  - safe deposit lockers,
  - doctor-on-call and babysitting.
  - 24-hour room service and laundry service.
- 6 **Business Incubators:** the companies surveyed under this section include those providing the following products and / or services:
- 6.1 Set up with the objective of promotion and development of Electronics Industry in Punjab has undertaken the following important activities:
- Development of Industrial Focal Point at Mohali for Electronics Industry
  - Industry Specific Infrastructure Development
  - STPI Centres and Satellite Earth Stations
  - Quark Information Technology Park, Mohali
  - Centre for Development of Advance Computing (C-DAC)
  - Electronics Test & Development Centre (ETDC)
  - Punjab Venture Capital Fund
  - IT & E-Governance Activities
  - CAL-C Franchise & Training Activities

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- 6.2 Aims to promote planned industrial development in the organized sector and helping in a rapid industrialization of Punjab.
- Aid to projects initiated through private sector within the state
  - Extends financial assistance under the sponsorship of IDBI
  - Helps companies in obtaining all approvals from the State and Central Govts.
  - Provides numerous services to entrepreneurs/companies, beginning from planning of projects to their implementation.
- 6.3 Assist small scale industry in the state and is mainly engaged in distribution of iron and steel materials, development of infrastructure, promotion of export from small scale industries and marketing of products manufactured by small scale units through a network of emporia. Involved in the following activities:
- Development of infrastructure facilities
  - Deposit works by Engineering Wing
  - Distribution of iron and steel material
  - Marketing of products through emporia and marketing divisions
  - Promotion of Exports
- 6.4 Provides medium & long term loans to small & medium scale industrial undertakings in the state of Punjab under various schemes.
- Grants term loans for creation/acquisition of fixed assets like land, building, plant & machinery.
  - Provides guarantee against deferred payments for the purchase of capital goods.
  - Offers underwriting facility on issue of stocks & shares to companies.
  - Financial assistance for setting up of Hotels, Nursing Homes / Small Hospitals, IT Industries, development of industrial estates & purchase of transport vehicles etc.
- 6.5 Promote export of software & services by providing conducive environment & infrastructural facilities as:
- Regulatory Services
  - Software Exports Promotion
  - Incubation Facility
  - High Speed Data Communication facility
  - Promotional Activity
  - Consultancy Services
  - Training
  - Promoting IT enabled service industry
- 6.6 One of the Institutes of Technology created as centres of excellence for higher training, research and development in science, engineering and technology. Provides:
- Technical Consultancy & research facilities
  - Transfer of Technology relating to proven R & D outputs
  - Research partnership with industry for technology development & its commercial application
  - Innovative problem solving consultancy with industry clients
  - Safeguarding Intellectual Property rights
  - Human Resources development training through short courses & technology update programmes
  - Information support services to industry and R&D organizations
  - Access to the array of specialized equipment & central facilities such as video production, Laboratories, central workshops etc.

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- 7 **Healthcare Sector:** the companies surveyed under this section include those providing the following products and / or services:
- 7.1 The State-of -the-art infrastructure, Medical Professionals of international repute and adoption of latest technology places the hospital on the highest pedestal of quality care. World-class success rate of 99.2% in cardiac surgeries. Provides:
- Cardiology & Cardiothoracic Surgery
  - Cosmetic, Plastic, Hand & Micro Surgery
  - Critical Care Medicine
  - Diabetology & Endocrinology
  - Medical & Surgical Gastroenterology
  - Nephrology & Urology
  - Neurology & Neurosurgery
  - Obstetrics, Gynaecology & IVF
  - Oncology
  - Orthopaedics
  - Paediatric Cardiology
  - Ophthalmology
  - Other than Medical services it provides :
  - Travel arrangements for patients and their attendants can be made
  - Pickup service from railway station or airport at Hyderabad can be arranged
  - Economical accommodation within the hospital premises for attendants and relatives
- 7.2 Widely recognized as the harbinger of modern health care concept provides the following services:
- Diagnostic Services
  - Clinical Services
  - Other Services
    - Ambulance
    - Blood Bank
    - Emergency
    - Pharmacy
    - STD / ISD, Pay Phone (24 Hrs)
    - Canteen
    - Coffee Shop (24 Hrs)

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- 8 **Tea Industry:** India continues to enjoy the top slot amongst the world Tea producing countries. India is the largest producer and consumer of tea. This is despite the fact that the country has reported sizeable drop in tea production. The exportable surplus has been declining over the last few years, due to domestic consumption rising at a faster pace than the production. Indian tea bushes are very old and therefore productivity is quite low. This leads to a higher cost of production as compared to the same in countries like Kenya and Malawi. According to the recent report published by United Nation Food and Agriculture Organization, India produces 27.5% of the world tea production.
- 9 **Sports & Golf Infrastructure.** An upcoming golf course with additional games facilities - squash courts, tennis courts, badminton courts, cricket facility, auditorium, restaurants, bars and much more.
- 10 **Defence Sector:** The Government of India is in charge for ensuring the defence of India. The Raksha Mantri (Defence Minister) is the head of the Ministry of Defence. The Supreme Command of the Armed Forces vests in the President. The most important task of the Defence Ministry is to obtain policy directions of the Government on all defence and security related matters and communicate them for implementation to the Services Headquarters, Inter-Services Organisations, Production Establishments and Research and Development Organisations. Ministry of defence comprises of four departments viz. Department of Defence (DOD), Department of Defence Production (DDP), Department of Defence Research & Development (DDR&D) and Department of Ex-servicemen Welfare and also Finance Division.
11. **Textile Sector:** Indian Textile industry is self-reliant & a major contributor to the country's economy. The sector has generated employment opportunities in agriculture, Industry, organized and decentralized sectors & rural and urban areas. This sector has been divided into – Manufacturing sector & Fashion Industry.
- 11.1. **Textiles Manufacturing :** The companies surveyed under this section include those providing the following products and / or services:
- 11.1.1. Incorporated in 1974 & has target market in France, Germany & US export the products like:
- T-Shirts in Polo's, Crew necks etc
  - Shirts
  - Bermuda Shorts, normal shorts etc
  - Track pants & Jogging suits in fleece
  - Sweat Shirts
  - Polar Pull over and Jackets
  - Baby rompers
  - All articles for babies from 6 months to 24 months
  - Bottom wear in Jeans, twill canvas etc.,
  - Woven dress from all kinds of materials
- 11.1.2. The company has target market in US, UK, Netherlands, Italy & has 500 employees mainly export products like:
- Baby wear(Woven)
  - Children wear( Woven)
- 11.1.3. Incorporated in 2005 & has target market in Dubai, Bombay, Solapur, Bangalore. They manufacture & export the products like:
- Shirts ( Formals)
  - T-Shirts
- 11.1.4. The company has target market in US and Europe & has 5000 employees. They manufacture & export the products like:
- Men's Top and Bottom
  - Women's Top and Bottom
- 11.1.5. The company has target market in US, Denmark, Poland & has 70 employees. They manufacture & export:
- Men's Shirts, Woman's Tops

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**11.2. Fashion Industry**

- 11.2.1. A fashion designer whose area of operation is Women's Party Formal Wear & her core competency lies in animal prints. Import raw materials from Central Europe, Dubai & export 75% of the total produce.
- 11.2.2. A fashion designer who operates in the area of Sets (Suits), Saris, Lehengas, Skirts, Tunics, Tops & her core competency lies in Funky Products for younger crowd, Designs, After Sale Service. Import raw materials from New York, Dubai, Mauritius, Hong Kong. No exports.
- 11.2.3. A fashion designer who operates in the area of Salwar Kameez, Sarees, Kurtis, Lehengas, Casual Shirts. Import raw materials from U.K., U.S.
- 11.2.4. A fashion designer who operates in the area of Bridal Wear & her core competency lies in Customization, Service and Workmanship. Import raw materials from U.S.
- 11.2.5. A fashion designer whose core competency lies in Fabric, Cut, Fall, Finish. Import raw materials from Paris (France), U.S., London (U.K.)
- 11.2.6. A fashion designer who operates in the area of Ethnic Wear for Men and Women (Amaya brand that is Indo West and Western Wear) & her core competency lies in Long Lasting Designs, Customization, and Workmanship. Import raw materials from U.S.A., U.K., Indonesia, Nairobi (Kenya), London (U.K.), America
- 11.2.7. A fashion designer who operates in the area of all designer stuff. 100% of her produce are exported.
- 11.2.8. A fashion designer who operates in the area of Traditional (Not Jazzy), Casuals, Formals, Men's (Kurta Pyjama) and Women's Wear (Primary Products).

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