

Project Final report

Promotion of mini-cluster with Zari workers in Hyderabad city

6/25/2010

SAMIDA

Submitted to GTZ





SANGA MITHRA DEVELOPMENT ASSOCIATION (SAMIDA)

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Date: 25/06/2010

To

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INDIEN

(Referred to hereinafter as “GTZ”)

Submitted through:

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GTZ-SME Financing and Development Programme,

German Technical Cooperation (GTZ)

SENDOC Building, 1st Floor,

NIMSME Campus, Yusufguda,

Hyderabad – 500045.

Dear Sir,

Sub: - Submission of “Project completion report” for the project, “Promoting a mini cluster of Textile Jari Workers in Hyderabad, Andhra Pradesh.”

As per the agreement of the said assignment, we have implemented and completed the project successfully. SAMIDA made a full fledged effort in identifying the Zari workers and conducting needs assessment among the identified entrepreneurs and implemented the agreed services in the agreement.

As agreed in the contract, the core activities have been completed successfully with a thorough involvement of our team. There are various experiences would be useful, evolved out of the interventions in the promotion of mini cluster with the Zari workers. We have adopted a participatory approach at all levels of our interventions –starting from the identification of the entrepreneurs to the stage of promotion of a cooperative for the Zari workers and financial linkages.

Regarding the financial linkages part, this specific intervention is a different model, when we compare with the other models of financial linkages. Linking 50 entrepreneurs with a mainstream financial institutions like SIDBI is a worth experience, which would be useful for

others while planning similar interventions in other locations. In this report some of the important experiences were highlighted.

We are aware of the fact that the intervention needs significant amount of time. Within a short period of time; we could spend substantial amount of time with the community which helped us in completing the activities on time.

GTZ Hyderabad office support in relating with SIDBI coupled with invaluable participation at levels is an immense help for us in developing the Micro enterprise loan scheme (MEL) of SIDBI, submit the 50 loan applications as per their standards and completing the field visits.

We have narrated the important learnings in this report.

I am herewith submitting the final completion report and the invoice for the full and final settlement.

1. Project completion report
2. Invoice for the balance amount for final settlement.

Kindly acknowledge the receipt of the above mentioned reports.

We thank you for your support to undertake the project and look forward to work with you in future towards promoting sustainable livelihoods.

Thanking you,

Yours sincerely,

N.Sudhakar

SAMIDA

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Project title: “Promoting a mini cluster of Textile Zari Workers in Old city areas of Hyderabad, Andhra Pradesh”

1. Project Summary:

SAMIDA has undertaken a project Promoting a mini cluster with Zari workers with the support of gtz, which was commenced on 10th April 2010 and concluded by 25th June 2010. This report elucidates a picture of how different activities were implemented and how the entrepreneurs are going to strengthen their enterprises in the cluster. To some extent the report also highlights different problems encountered while promoting the mini cluster and how we addressed these problems.

During the implementation period the team dedicated to the project and spent maximum amount of time with the community. There were nine important activities were proposed in the original proposal and gtz was considerate to support the activities due to which the Zari workers cluster get a strength of voicing their problems to the stakeholders. These activities are: Baseline data collection, aggregation of members in to Common Interest Groups, capital formation among the members, legal identity, and loan linkage to SIDBI, market linkages, capacity building of entrepreneurs, introducing systems and documentation (film and activity report). All these major activities comprises of several sub activities during the facilitation process.

150 entrepreneurs were indentified and baseline data of these entrepreneurs was collected. 50 out of the 150 entrepreneurs was again chosen and selected for financial linkages and other intensive services.

Analysis of the data of the 150 entrepreneurs inferred us that there are three types of entrepreneurs are existing in the cluster. These are 1. Home based workers, 2. Shops and 3. Boutiques. Few significant parameters were observed in these categories in terms of their economic status, the way the business is operated, the volume of the business transactions, the kind of entrepreneurialship the entrepreneurs are having, the social contacts, knowledge and skill levels about certain designs, product development, and reachability to markets. An analysis was given in detailed in the “Baseline data analysis report”.

Regarding the financial linkages – the volume of loan demands arrived varied significantly among these three categories. The loan demand for the boutiques are much higher than those of home based workers – (almost 7 to 10 times). Home based workers credit absorption capacity revolved around INR 70000 against their monthly business volume of Rs. 70000 to 100000. The shop based entrepreneur’s monthly business volume ranges from Rs.130000-170000 and they expressed the need for Rs.150000 to 200000. The boutiques loan requirement was between Rs.300000 to 500000 against their monthly business volume of Rs.300000. The project is just a start up push to the entrepreneurs and there are several miles to go.

2. Project background:

The textile industry holds significant status in the India. Textile industry provides one of the most fundamental necessities of the people. It is an independent industry, from the basic requirement of raw materials to the final products, with huge value-addition at every stage of processing.

Today textile sector accounts for nearly 14% of the total industrial output. Indian fabric is in demand with its ethnic, earthly colored and many textures. The textile sector accounts about 30% in the total export. This conveys that it holds potential if one is ready to innovate.

The textile industry is the largest industry in terms of employment economy, expected to generate 12 million new jobs by 2010. It generates massive potential for employment in the sectors from agricultural to industrial. Employment opportunities are created when cotton is cultivated. It does not need any exclusive Government support even at present to go further. Only thing needed is to give some directions to organize people to get enough share of the profit to spearhead development. Zari/embroidery is a value addition in the textile supply chain. Studies infers that the Benaras silk sales have been boosted due to the Zari and embroidery work in UP. Zari/Embroidery itself became a subsector in the textile sector and contributing to several thousands of livelihoods.

With the above backdrop, SAMID had submitted a proposal to gtz for financial assistance to promote a mini cluster with the Zari workers in Hyderabad.

The project was approved by gtz and entered in to an agreement with SAMIDA for implementing the proposed activities.

The objective of the proposal is to “promote the growth of micro small zari woker enterprises by providing required business development services”.

3. Project implementation:

A scope of work was developed by gtz and signed by both the agencies accepting the terms and conditions mentioned in the special agreement. The scope of work includes the following important outcomes and learnings were captured as follows:

1. **Baseline preparation:** Baseline of 150 entrepreneurs will be developed by advocating a questionnaire.
 - a. **Accomplishments:** 150 entrepreneurs’ profiles were captured using a baseline survey format. The data was analyzed and a report on the same was developed. The analysis of the data is shared along with this report as an annexure. In a nutshell the data infers that there are three types of entrepreneurs in this cluster. They are **home based workers, shop based entrepreneurs** and **boutiques**. There are several parameters seen while classifying these three categories viz. nature and

location of the unit, number of workers, sales volume, designing and product development capacities, investment etc.

- b. **Utility:** The baseline of 150 members helped us in screening minimum 50 potential entrepreneurs to start with in this mini cluster. Several interactions at individual level and in common meetings made them thinking about the idea of promoting a mini cluster with the Zari workers.



- 2. **Learning's:** Baseline exercise provided us an entry point, helped us in understanding the status of the entrepreneur, establishing rapport with the entrepreneur. Though it consumed significant amount of time, baseline exercise is a very important exercise in the cluster development. The data analysis also portrays a significant relationship between the business volume and the loan requirements.

3. Aggregation of members and forming them in to Common Interest Groups:

- a. **Accomplishment:** More emphasis was laid on those minimum 50 members who are going to link to the financial institutions for working capital requirements. The baseline data was of real use to us in understanding and mapping the locations in which the CIGs to be formed. 10 CIGs were formed with 5 members in each group and meetings were facilitated. These CIGs are very informal and not registered.
- b. **Why CIGs:** CIG is a basic platform on which members started sharing their problems, concerns and feelings. Some members expressed that this is the first time they came together. This is a mechanism where people started different communications. Discussion on designs, discussions about the marketing plans – web portal, hosting stalls at Satyam Mahindra and Delloitte were discussed. A photo session for their products, designing product brochures etc were discussed in the CIG meetings.

- c. **Learning's:** CIG formation and regular meetings helped the entrepreneurs in developing a confidence levels and mutual trust among each other. Entrepreneurs got the feeling of solidarity and started helping each other in several aspects. Agenda driven meeting will help the members in resolving several issues.

An example: while applying for MEL working capital loans, the entrepreneurs need rental agreement for three years as a mandate under SIDBI guidelines. But no shop owner or house owner in Hyderabad is ready to offer rental agreements. Then other CIG members went and spoke to the house owners and gave a social guarantee that they are there to ensure, problems will not be created from the entrepreneurs. Similarly several other areas like – SSI registration, opening of bank accounts, applying for PAN cards, introduction of books of accounts and so on, the members are using the CIGs, which is a very important platform.



4. **Capital formation:** 150 members have got the membership in the society by paying a membership fees and while we interacting with the members, certain suggestions came from the members regarding the offering the shares to the members. Initially the board of the cooperative has decided to offer shares only to those who are going to apply for working capital loans (50 - 60 members). Hence the members collected a share capital of Rs.200 per member (20 shares of 10 Rupees face value), collected an amount of Rs.11400. Members are discussing to make the cooperative a much more broader, a multipurpose society where in it would be able to undertake certain services to the members like – procurement and marketing of members products, conducting trainings to the members and non members on a revenue mode. A nominal amount of fees would be charged to the members for the trainings on designs. Courses also would be announced for the outsiders on reasonable fees, which would be used for managing the cooperative. Also discussing to raise external loans due course of time.

- a. **Learning's:** Convincing members towards contributing the share capital is an important task. One should have a clear path of how the share capital is going to be managed without any flaws. We gave the entire responsibility to the board members of cooperative about the management of the share capital and membership fees.
5. **Legal identity:** One cooperative was registered under Andhra Pradesh Mutually Aided Cooperative Society 1995 Act with a name – *“The Hyderabad Zari/Embroidery Workers Multipurpose Cooperative Society Ltd”* with 15 promoters. As part of the registration process – an executive board was formed with 9 members from the promoters. Newly formed board was given proper induction regarding their roles, responsibilities etc



The board is also ensured to have both the men and women as active participants. The purpose of the cooperative is to get a legacy and legal identity which brings an element of strength and empower the entrepreneurs while they negotiate with the external stakeholders. The cooperative takes up a proactive marketing role for supporting the home based workers.

- a. **Learning's:** Thorough member's education is vital while promoting the cooperative. While developing the byelaws members participation was ensured. All the 55 members who have contributed their share capital are having a complete awareness of the purpose the of the cooperative, the ownership, how the funds are going to be utilized etc
6. **Identifying the financial needs of the members and linking with the SIDBI:** 50 entrepreneurs' loan applications were developed under MEL scheme of SIDBI. Field visits were completed for 10 applications and rest of the applications were scrutinized and accepted. The loan volume ranges from 50 thousands to 5 lakhs. With the support of gtz Hyderabad office we could convince the SIDBI officials for linking the entrepreneurs.

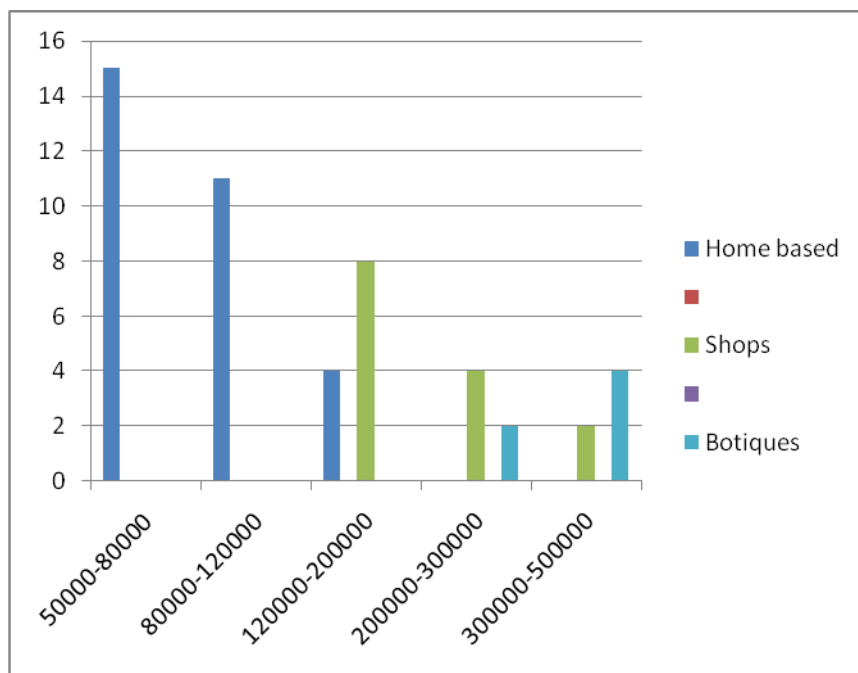
Four officers of SIDBI had visited the entrepreneurs and started the processing the loan applications.

- a. **Learnings:** Convincing the formal financial institutions needs constant perseverance and at the entrepreneur side also there are lot of systems to be in place. The micro-small enterprises in India are deprived of access to financial services (credit, insurance and pensions) from mainstream financial institutions due to several lacunae at the entrepreneur's ends. Most of the entrepreneurs are having an apprehension of tax burden, liability if their businesses are maintained in a transparent manner. We conducted series of meetings with the entrepreneurs and convinced them on the advantages of transparency in the financial accounting and proper financial management. We have facilitated opening of several bank accounts and facilitated- introduction of book keeping with trading account. Once this is done, we have developed a demand assessment form for their working capital requirements. We have also conducted orientation on MEL scheme of SIDBI and facilitated the filling up of the loan applications. Several issues were identified in filling the applications as per the norms of SIDBI. Several entrepreneurs are lacking the KYC (Know Your Customer) satisfying norms.
 - i. **SSI registration:** only 12 % of the members are having SSI registration among 50 members. We are facilitating the registration of remaining entrepreneurs under SSI. (however it is optional for SIDBI)
 - ii. **IT returns/assessment/Sales tax returns:** Only 16 % of the entrepreneurs are having IT returns and done their assessment and paid their sales tax.
 - iii. **Bank statement:** 66% of the entrepreneurs are having a fully operational bank statement of the past 6 months; members have opened their bank statements with our support with an obligation of applying for a bank loan.
 - iv. **KYC (Know your customer)** – need proper ID proof: In several cases the entrepreneurs are not having proper ID proof. Many of them were the migrants from other parts of India, could not receive the ID proof. There are no ration cards, Voter ID, PAN card, Pass port. Many members are not having any one these. We have facilitated procuring these from respective authorities



Table: Following table illustrates the pattern of loan applications submitted to SIDBI under microenterprise loan scheme (MEL):

Volume of loan applied (out of 50 entrepreneurs)						
entrepreneur	50000 - 80000	80000 - 120000	120000 - 200000	200000 - 300000	300000 - 500000	Total
Home based	15	11	4	0	0	30
Shops	0	0	8	4	2	14
Boutiques	0	0	0	2	4	6
Total	15	11	12	6	6	50



The graph illustrating the no of people from three types of entrepreneurs who applied different volume of loans

Analysis: Out of 50 entrepreneurs selected for linking to SIDBI MEL, only 6 entrepreneurs have applied for a working capital loan of more than 3 lakhs. Another 6 entrepreneurs have applied for a loan of 2-3 lakhs and majority of the people have applied for less than 2 lakhs loan size which counts to 38 entrepreneurs. This shows that the home based workers credit absorption capacity is to be improved by providing business development services and marketing support to the entrepreneurs.

Four member team of SIDBI officials visited the field and completed the assessments.

7. **Market linkages:** The sales volumes of the home based workers are less compared to the boutiques and shops, by virtue of the lack of mobility and confined at the home base. As agreed in the agreement, a web portal www.zaricluster.com was developed and the names and products of all 50 entrepreneurs are placed. At present, all 50 members name are displayed and 10 member's products could be uploaded. Uploading of all the entrepreneurs' products is a cost intensive process. The members are expected to pay fees for displaying their products online. The same money will be used for managing the website content as well as the AMC of the website, anchored by the Cooperative. Institutional sales plans were also discussed in the CIG meetings and with the cooperative. We have approached Deloitte and Mahindra Satyam for displaying the products at their campuses. Mahindra Satyam had given consent to host the entrepreneurs stalls on their cafeteria day every month in 5 of their offices across Hyderabad. An email was shared to the HR/corporate events coordination divisions of these companies for their consent. The mail was shared to the staff through their internal correspondence system and got the inference that the women staff have preferred to have stalls in the premises.

www.zaricluster.com

The screenshot displays the homepage of the Zari Cluster website. The header features the logo "ZARI CLUSTER" with the tagline "IDEA OF DESIGNING THE SILK, COTTON FABRICS" and a navigation menu including Home, About the initiative, Entrepreneurs, Products, Why to buy from us, How to buy, FAQs, and Contact us. A large banner for "Wedding Collections" is prominently displayed. Below the banner, there are several sections: "Zari Work Catalogs" with images of a "Zari Work Lehenga Jacket" and "Zari Work Kurti"; "What is the initiative?" explaining the goal of promoting a mini cluster of textile workers; "Why to buy from here" highlighting a 20-25% discount; "Indian Festival collections" for UGADHI, SANKRANTHI, DUSHEERA, and DIWALI; and a "Photo Gallery" showing workers. The footer includes logos for "gtz" (Supported by) and "SAMIDA" (Implemented by), along with a copyright notice for 2010.

level facilitation meetings with the entrepreneurs were conducted to give an orientation on the cluster approach.

- a. *Orientation on the cluster promotion in two locations and total of 80 participants were participated and several doubts were clarified. One could see a visible change in the attitude among the entrepreneurs.*
- b. *Training to the staff on entrepreneurship and business development services. Two external facilitators were invited to facilitate session on Business development services and marketing of products. The training went on in a participatory mode. A boat game was conducted by the external facilitator and the members attention rate was high*

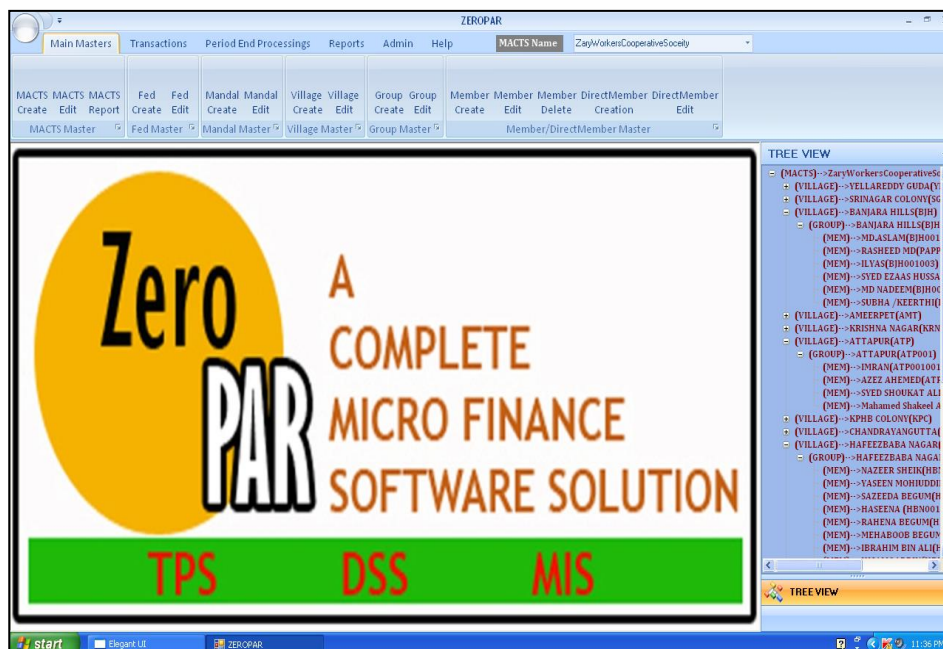


- c. **Orientation on the cooperative promotion and management** – importance of cooperative, the methodology of the promotion of a cooperative, membership education, importance of capital structuring, importance of cooperative in improving the marketing of their products etc



9. **Introduction of systems:** Manual book keeping system was introduced at identified businesses. Common Interest groups were also introduced with minimum book keeping systems to record the types of discussions taken during the CIG meetings. Manual as well as automated book keeping and financial management system was developed implemented in the Cooperative. *Importance of accounting, book keeping and financial management was facilitated at the field level for Lod bazaar and Ameerpet common interest groups. Software was procured and installed to maintain the data of the cooperative society.*

ZeroPAR – a Cooperative management software installed



10. **Documentation:** A film was shot at the project site narrating the importance and experiences of the entrepreneurs. A project final report is developed.

4. **Conclusion:** Promotion of mini cluster with the Zari workers is an exciting opportunity for us as well as for the entrepreneurs. Home based workers problems were duly identified and efforts were made to build the confidence levels of entrepreneurs. Socio-economic dimensions were closely observed and within a short period of time, we could accomplish the given tasks with fullest participation and ownership. Individual focus was retained along with the promotion of entrepreneurs own institutions (CIGs and cooperatives). Banks like SIDBI was also roped in to the system, 50 loan applications were submitted and another 15 applications were kept ready for submitting even once the project per se is completed. There are different forms of learning's shared in this report. Different formats developed and used during the work are also appended with this report as annexure, which could be used in other locations when somebody wanted to implement similar thing. We feel it's just a beginning and we will continue to support the cluster. We sincerely thank gtz for considering our request and supporting the cluster promotion, it is going to be forever, the way, the Charminar is there in the old city.

----End of the narrative report-----

See annexure

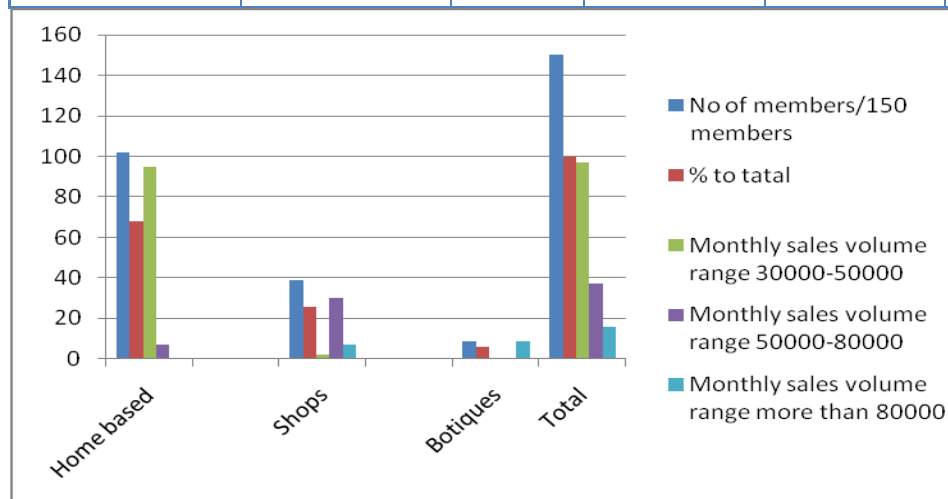
Annexure 1: Baseline data analysis report (as an output agreed in the special agreement)

A Questionnaire was developed to profile the entrepreneurs using the socio economic parameters in the questionnaire. 150 entrepreneur's data was collected by the team. The data was analyzed with a purpose of identifying the variations among different entrepreneurs. Two levels of analysis were done. First level the entire 150 sample data was taken to assess the pattern and types of Zari workers. At the second level a deeper analysis was done among a purposive sample of 50 entrepreneurs. Analysis of the 50 entrepreneurs was much useful for analyzing the entrepreneurs in terms of financial linkages and business development services.

150 entrepreneurs data analysis infers that there are three major types of entrepreneurs exist among the Zari workers. They are Home based workers, Shop based workers and Boutiques. These three types of entrepreneur's sales volumes show a significant difference between the homes based workers to those of the boutiques. The home based workers composition is 68% (102 entrepreneurs out of 150) and the boutiques is of 6% (9 nos) and the shop based entrepreneur's accounts to 26 % (39 members). Out of these 50 members were selected for linking them with the financial resources.

Table 1: family income vs. nature of households

Type of entrepreneur	No of members/150 members	% to total	Monthly sales volume range			Total
			30000-50000	50000-80000	more than 80000	
Home based	102	68	95	7	0	102
Shops	39	26	2	30	7	39
Boutiques	9	6	0	0	9	9
Total	150	100	97	37	16	150



Three types of entrepreneurs showing their distribution among different categories

Analysis of 50 members selected for financial linkages:

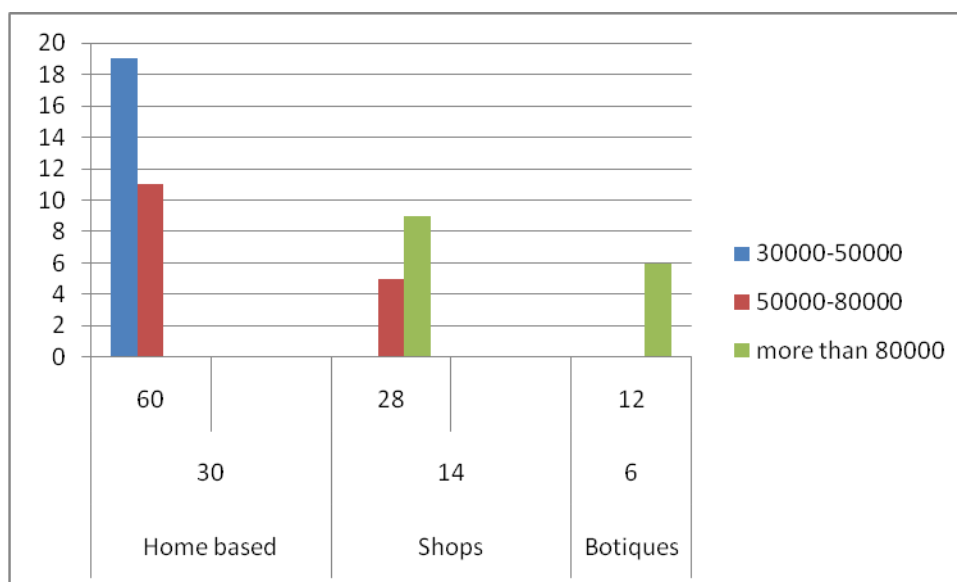
Table 2: family income vs. nature of households						
Type of entrepreneur	No of members/50 members	% to total	Monthly sales volume range Rs			Total
			30000-50000	50000-80000	more than 80000	
Home based	30	60	19	11	0	
Shops	14	28	0	5	9	
Boutiques	6	12	0	0	6	
Total	50	100				

Out of 50 entrepreneurs there are 60% (30 members) home based workers whose monthly sales volume is less than Rs 50000. 28% (14 members) are shop based entrepreneurs and 12% (6 members) are boutique based entrepreneurs. The monthly sales volume of both shops and boutiques only crossed Rs 80000 among 15 entrepreneurs.

When a comparison made between the number of workers available and the type of enterprise, the home based workers are the major category which consist of less than 5 member workers, operates with the family members and hire very few external workers. Majority of the boutiques hires more than 20 skilled zari workers for their activity. To increase the business volume, the workers base is also a significant parameter in moving from subsistence business to the market growth oriented businesses. Hence home based workers needs support in working capital mobilization and business development services.

Table 3:

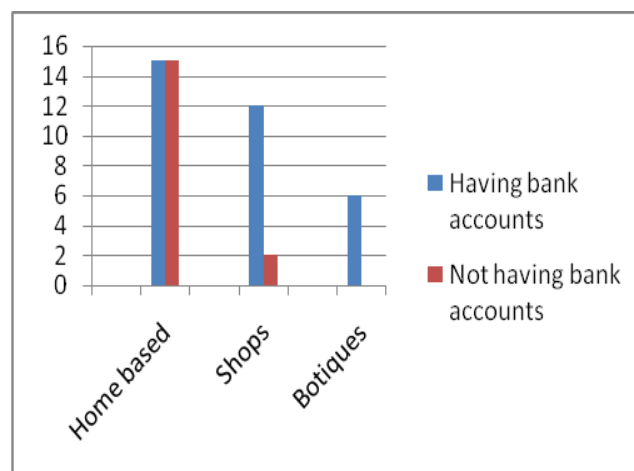
Type of entrepreneur	number of workers				
	less than 5	5 to 10	10 to 15	15 to 20	more than 20
Home based	16	9	5		
Shops	0	8	6	0	0
Boutiques	0	0	2	4	0



Operations through bank accounts:

Table 4:

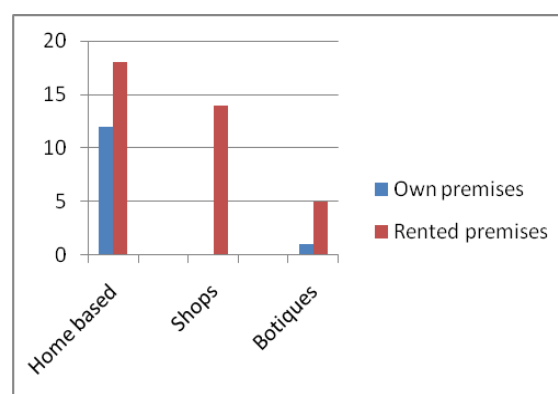
Entrepreneurs vs. bank accounts	Having bank accounts	Not having bank accounts
Home based	15	15
Shops	12	2
Boutiques	6	0



Only 44% of the entrepreneurs are having bank accounts. Among home based workers 30% of them have opened their bank accounts

Own premises vs rented premises Table 5:

Own premises vs rented premises	Own premises	Rented premises
Home based	12	18
Shops	0	14
Boutiques	1	5

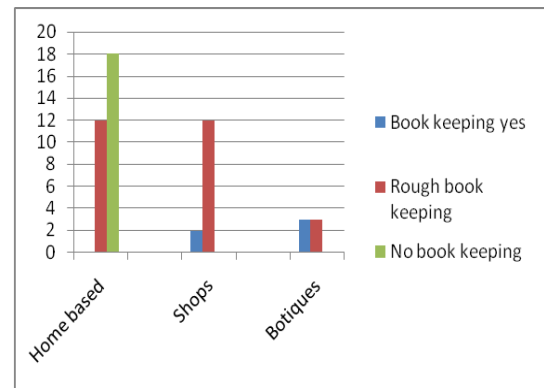


Majority of the shops and boutiques are operated under rented premises. In terms of home based entrepreneurs majority of them are operated from their home. The home based entrepreneurs are made distant from the mainstream markets and their awareness levels on the nature of markets and competition existing in the markets, different pricing related knowledge levels is low. Home based workers need support in the marketing through alternative channels.

Book keeping details:

Table 6:

Book keeping in operations	Book keeping yes	Rough book keeping	No book keeping
Home based	0	12	18
Shops	2	12	0
Boutiques	3	3	0

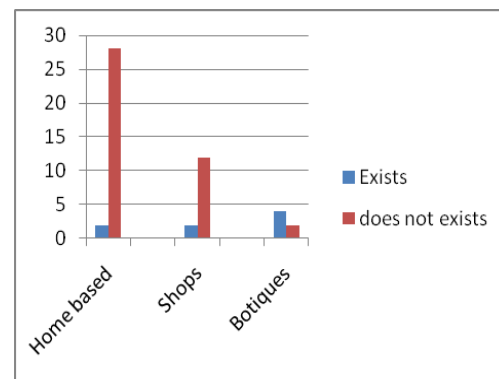


Majority of the entrepreneurs falls under either rough book keeping or no book keeping only 10% of the entrepreneurs are having systematic book keeping and 54% of the entrepreneurs are managing the rough book keeping which will understood by them only. In remaining 36% of the members is not at all managing the book keeping due to several apprehensions and also due to low awareness levels of the importance of book keeping.

Income tax returns:

Table 7:

IT returns	Exists	does not exists
Home based	2	28
Shops	2	12
Boutiques	4	2

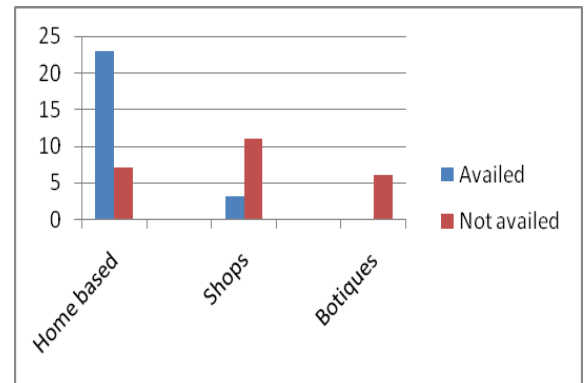


IT returns plays a significant role in helping the entrepreneurs in accessing the formal bank credit. 16% of the entrepreneurs have done their auditing with the support of their auditors. Some of the entrepreneurs who are doing rough book keeping are taking the help of their auditors for filing their IT returns.

Access to bank/mFI loans:

Table 8: Bank/mFI loans availed vs not availed

	Availed	Not availed
Home based	23	7
Shops	3	11
Boutiques	0	6

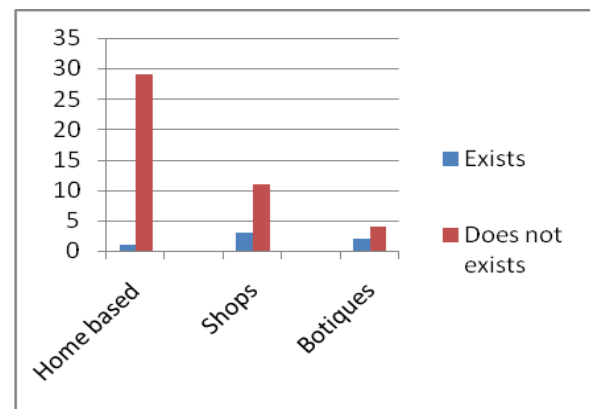


Shops and home based workers are having a better access to the banks and mFIs loans. There are 3 major MFIs operating in the cluster i.e EQUITAS, SWAS and TRIDENT

Registration under small scale industries:

Table 9:

SSI registration	Exists	Does not exist
Home based	1	29
Shops	3	11
Boutiques	2	4



Awareness among the entrepreneurs on legal identity for their businesses is very low. Only 12% of the entrepreneurs are having an awareness on the importance of the legal identify/registration of their micro enterprises under department of small scale industries.

Conclusion: These 9 parameters infers us that there is a great need for awareness generation among the home based workers and shop based entrepreneurs on several business processes and important aspects of the business planning. Following are the areas identified for the business development services awareness generation: orientation required for the members on the entrepreneurship, registration under a suitable legal form, operations through bank, managing books of accounts, auditing of accounts, submission of IT returns, approaching commercial banks for credit, marketing of their products etc.

Annexure 2-Baseline survey format

Name of the NGO :- Sanga Mithra Development Association (SAMIDA)

Name of the cluster :- Zari workers mini cluster

Location :- Old city in Hyderabad, Andhra Pradesh

Nature of the sector :- Textiles Development Sector

Sub-sector :- Embroidery/Zari

1	Name of the enterprise						
2	Name of the owner/entrepreneur						
3	Full address						
4	Registration status of the enterprise	Unregistered					
		Registered-Name & Number					
5	Details of Bank account	Not existing					
		Existing	Name of the bank				
			Type of account	S/B	Current A/B	Firm	Individual
6	Details of enterprise premises	Rented premises					
		Own premises					
		Shop floor area					
		Residence and work place together					
		Residence and work place separate					
7	Work force details	No of family members in the entrepreneur family					
		How many are engaged in the enterprise					
		How many are hired from outside					
		Total workers					
8	Nature of products produced by the enterprise	Product-1					
		Product-2					
		Product-3					
		Product-4					
9	Raw materials	Procured from same area					

	procurement	Procured from outside the city	
10	Quality raw materials available(Yes/ No)		
11	Whether there is any exploitation in the raw material sales		
12	Technology and designs information	Types of designs used	
		Where are the designs available	
		Is there any trainings facility available for designs	
		Is there any need for designs change and up gradation	
13	Where the work orders comes	Local shops	
		Local Boutique shops	
		Madams	
		Direct customer	
14	Marketing information (mention the numbers)	Sell to Madams	
		Sell to local shops	
		Customers orders work directly	
		Supply to big shops	
		Sells in meals	
15	How is the profit		
16	What are the challenges in the marketing		
17	What are your ideas on improving the marketing		
18	Volume of the sales/work	Sales/day	Depend upon Design
		Sales/month	
		Sales/year	
19	Expenditure	Monthly	
		Yearly	
20	Margin/profit details	Monthly	
		Yearly	
21	Details of business investments	How much was invested in the business	
		Monthly working capital	
		Initial investment	
22	Sources of business investments	Amount from money lenders	
		Amount from Banks	

	(mention the amounts)	Amount from friends/Relatives		
23	Critical issues related to financing	Interest rates		
		Repayment pressure		
		Distress sale		
		No issues		
24	Potentiality for the expansion of the enterprise	Not potential		
		yes potential		
		How you wanted to expand		
		Current volume of the business		
		Expanded volume of the business		
		What are required for expanding the business		
		How to meet the marketing demand? Any plans		
25	Membership in other local institutions	SHG		
		Any Cooperative		
		Any MFI		
		Any Caste based group		
		Chit		
26	Identity proof	Voter I.D.		
		Ration card		
		Pan Card		
		Driving lenience		
27	Own Assets	House	Slab Building	
			Shead	
		Lands		
		Flats		
		Vehicles		
28	Family health status	Ill health among family		
		No illness		
29	Access to insurance services	Life insurance		
		Accidental insurance		
		Asset insurance		
30	Willingness to join the cooperative	Willing to pay membership and share capital		
		Not willing to pay membership fee and share capital but become a member		

Annexure -3

Check list for MEL loan application submitted to SIDBI:

- | | | |
|--|----------|---------|
| 1. Complete loan application in SIDBI format | Yes_____ | No_____ |
| 2. Net worth statement | Yes_____ | No_____ |
| 3. SSI registration/any other registration | Yes_____ | No_____ |
| 4. Bank account and 6 months statement | Yes_____ | No_____ |
| 5. ID and address proof | Yes_____ | No_____ |
| Voter-id | Yes_____ | No_____ |
| Pan card | Yes_____ | No_____ |
| Ration card | Yes_____ | No_____ |
| Passport | Yes_____ | No_____ |
| Electricity bill | Yes_____ | No_____ |
| 6. Rental agreement | Yes_____ | No_____ |
| 7. Quotation from the suppliers/Vendors | Yes_____ | No_____ |
| 8. Own Property documents(House/Land) | Yes_____ | No_____ |
| 9. Own vehicle | Yes_____ | No_____ |

Annexure - 4

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

**Application form for assistance under
Micro Enterprise Loan Scheme (MEL) – Direct Lending**

(Rs. 50,000/- to Rs 5 lakh)

I. Applicant Details

1	Name of the Unit / Borrower				
2	Constitution (Please tick)	Pvt. Ltd.Co.	Proprietor	Partnership	Others
3	SSI Registration No., if obtained				
4	Date of incorporation, in case of a Company				
5	Date of Commencement of Operations				
6	Activity / Industry				

7. Address etc.	Office	Factory / Business Establishment
Full Address		
Tel. No. / Mobile No.		
Fax No.		
E-mail address		

II. Promoters / Directors [Please furnish Bio- data of promoters / directors of the unit (separate sheet if more than one promoter / director)]

Promotor / Director	
Name	
Age	
Father's / Husband's name	
Residential Address	

Tel. No. / Mobile No.					
Qualification					
Experience in the existing/proposed line of activity					
Passport/ PAN / Ration Card / Voter ID Card No.					
Category (Please tick)	SC	ST	OBC	Minority	Others
Net worth					
Saving / Current account no. of promoter & Name and contact No. of the Bank / Bank Manager					
Existing facilities with Banks/other institutions including SIDBI					
Name of the Bank/ Institution					
Nature & Quantum of assistance together with outstanding position as on latest date					
Name and contact no. of the dealing officer of the Bank/ Institution					

III. Project Details / Purpose :

--

IV. Cost of the Project & Means of Finance :

(Rupees)

Cost of the Project			Means of Finance		
Sl. No.	Particulars	Amt.	Sl. No.	Particulars	Amt.
1	Land & Building		1	Promoters Contribution (Minimum 10%)	
2	Plant & Machinery		2	Loan from SIDBI	
3	Other Assets				
4	Working Capital				
	Total			Total	

Note : please attach details of cost on building/ renovation/ P&M/ MFAs etc

V. Repayment Period _____ (max. 36 months) including moratorium period of _____ months /no moratorium.

VI. Marketing & Selling Arrangements

Items	Applicant's remarks
Main Markets (Locations)	
Main buyers	
Indicate competitors	
Distribution channels	
Marketing team details, if any	
Orders/ enquiries on hand (enclose copies)	

VII. Others

Items	Applicant's remarks
Indicate consents/ licenses obtained	
Indicate consents/ licenses yet to be obtained	
Category as per pollution control department	
Any quality certification obtained	
Comments on raw material / labour requirement	
Comments on requirement/ availability of power	

VIII. Security Offered (Please tick) :

1	First charge on all assets created out of the loan extended to the borrower and the assets which are directly associated with the business / project for which credit has been extended.	
2	Personal Guarantees of promoters	

IX. References of prominent citizens not related to promoter.

1	Name	
	Address	
	Tel No.	
	Occupation	
	Known to promoter since	
2	Name	
	Address	
	Tel No.	
	Occupation	
	Known to promoter since	

X. Cash flows of the business as indicated in Annexure I.

XI. Enclose documents as indicated in the check list at Annexure II.

DECLARATION

I/We certify that all information furnished by me/ us above and in the appendix/ Annexure / statements and other papers enclosed is true; I/we have no borrowing arrangements for the unit with any bank / FI except as indicated in the application; that there are no overdues / statutory dues/government enquiry/proceedings/prosecution against the unit/associate concerns/ promoters/directors except as indicated in the application; that no legal action has been/ is being taken against the unit/associate concerns/promoters/directors; that I/ we shall furnish all other information that may be required by SIDBI in connection with my/our application and I/ We have no objection to your furnishing the information submitted by me/ us to any agency as you may deem fit in connection with consideration of the assistance. We have no objection to SIDBI/ its representatives making suitable enquiries while considering the application.

Place :

Signature_____

Date :

Name & Designation_____

Annexure I

Cash flows of the business
(Profitability projections for the Unit as a whole)

Sl. No.	Item	Actual for previous year	Y1	Y2	Y3
1	Total Income				
2	Raw materials				
A	Power & fuel				
B	Wages & salaries				
C	Selling expenses				
D	Other expenses				
	Total Cost				
3	Profit before depreciation, Interest and taxes (PBDIT) (1-2)				
4	Interest on Term Loan / Working capital / Unsecured Loans.				
5	Depreciation				
6	Profit before Tax (3-4-5)				
7	Tax				
8	Profit after Tax (6-7)				
9	Dividends / Withdrawals				
10	Cash Accruals (8-9-+5)				
11	Repayments of all term liabilities (Principal)				
12	Debt Service Coverage Ratio (8+5+interest on term loan)/(11+interest on term loan).				
13	Average DSCR (Total of 8+5+interest on term loan)/(Total of 11+interest on term loan).				

**CHECK LIST of documents to be
submitted along with the application**

Sl. No.	Documents	Y/N	Reasons for Non-submission
1	SSI Registration No. if available		
2	Certified copies of Memorandum & Articles of association / Partnership Deed, if applicable		
3	IT Returns / Assessment orders / Sales Tax Return of the promoters / directors / applicant unit for 2 years.		
4	Duly signed latest net worth statements of promoters / directors in SIDBI format. Details of similar guarantee, if any, given to other institutions.		
5	Audited financial statement of the unit for last 3 years, if available.		
6	Bank statement of the unit for last 6 months.		
7	Copies of identity & Address proof (Passport/Voter ID card/ PAN card / Ration card / Telephone bill / Electricity bill)		

Annexure -5- Net worth Statement

Assets and Liabilities of Promoter: Smt./Shri _____

Statement as on _____

LIABILITIES (Rs.)		ASSETS (Rs.)	
Payables		Receivables	
Loans:		Cash on hand	
[a] Secured Loans		Bank Balances	
[b] Unsecured Loans		Savings & Deposits (FD/NSC/KVIC/ULIP, etc.)	
		Properties	
Total Outside Loans [a]+[b]		Jewellery	
Others (Please specify)		Others (Please specify)	
Total Liabilities		Total Assets	
NET WORTH:			

Note: Please give details or attach sheets to provide complete information.

I hereby certify that the above information is complete in all respects to the best of my knowledge. I further declare that I have not defaulted in my loan servicing obligations to any lender as on date.

Date:

Place:

[Signature of Promoter]

Name:

Address:

Annexure - 6

Loan demand assessment - zari workers textile minicluster

Nature of unit:

Name of the unit:

Sno	Purpose of the loan	No of units	Cost/unit	Total cost	Quotation details	
1	Stock requirements				Shop name	Quotation number
1.1	SAREES					
1.1.1	Goerget					
1.1.2	Laser					
1.1.3	Cotton					
1.1.4	Silk					
1.1.4.1	With Zari					
1.1.4.2	Without Zari					
1.1.5	Supernet					
1.2	DRESS MATERIALS					
1.2.1	Goerget					
1.2.2	Laser					
1.2.3	Cotton					
1.2.4	Silk					
1.2.4.1	With Zari					
1.2.4.1	Without Zari					
1.3	ZARI/EMBROIDERY MATERIALS					
1.3.1	Kundans					
1.3.2	Threads					
1.3.3	Zari threads					
1.3.4	Mirrors					

1.3.5	Pearls					
1.3.6	Gums					
1.3.7	Needles					
1.3.8	Tapes					
1.3.9	Others					
1.4	Maggas					
1.4.1	Size 1					
1.4.2	Size 2					
1.5	Labour charges work advances					
1.6	Visibility material					
1.6.1	Brochures/pamphlets					
1.6.2	Product catalogues					
1.7	Others					
A	Total cost required					
B	Entrepreneurs own investment					
C	Loan requested from SIDBI (A-B)					

Annexure - 7

Prototype of a rental agreement:

RENTAL AGREEMENT

This rental agreement is made and executed on this the.....date at Hyderabad, by and between:

Mrs/Ms.....S/o..... aged about.....Resident of
H.no.....
.....

Hereinafter referred to as the "OWNER" which expression shall mean and include her/his heirs, legal representatives, executors, administrators, assignees and successors in interest on ONE PART.

INFAVOUR OF

M/S.....represented
by its proprietor, Sri/Smt.....W/o, S/o,
D/o.....aged about.....years residing
at.....

Hereinafter referred to as the "TENANT" which expression shall mean and include her/his heirs, legal representatives, executors, administrators, assignees and successors in interest on OTHER PART.

Where as the OWNER is the full and absolute owner of the mulgi bearing number in premises.
Hno.....Hyderabad, Andhra Pradesh., and let out the same to the TENANT for commercial purpose on a monthly rental of
Rs.....(inwords.....)

Subject to the terms and condition laid down hereunder:

1. That the TENANT shall pay the monthly rent promptly to the OWNER on or before 10th of every succeeding month.
2. The term of the rental agreement is for a period of 11 months with effect fromdate with an option of renewal of the same by the mutual consent with an increase ofamount every eleven months and offer the TENANT for a period of 3 years stay at the OWNERS property
3. That the TENANT has paid to the owner this day a sum of Rs.....(in rupees.....) by way of deposit and the sam shall be refunded to the TENANT at the time of termination of the lease without interest after adjusting the arrears of rent or any other charges if any or any damage caused by the TENANT in the leased portion
4. The TENANT shall bear the electricity, water and other maintenance charges
5. The TENANT shall keep the premises in neat and tidy condition
6. The TENANT shall not sub-let the leased premises without consent of the OWNER in writing
7. The TENANT shall not make material alterations in the building during the terms of lease without the consent of the owner.
8. The OWNER or his agents can inspect the premises during reasonable times for which the TENANT shall not have any objection
9. The lease can be terminated with the prior notice of 3 months or either side and this lease may be renewed by mutual consent of both the parties
10. Property tax/Municipal tax to be born by the TENANT

IN WITNESS WHEREOF both the parties have subscribed their signatures to this indenture on the day, month and year mentioned above.

WITNESSES:

OWNER

1.

2.

TENANT

Annexure -8

Data of 150 entrepreneurs:

Data of 150 entrepreneurs		
S.NO	NAME	ADDRESS
1	B.SHESHUMANI	MOUNT VIEW APARTMENTS, NEAR GANAPATHI COMPLEX, NAVODAYA COLONY, YELLAREDDYGUDA, HYD
2	B.PADMAJA	SHOP NO: 10,GANAPATHI COMPLEX, NOVODAYA COLONY, YELLAREDDYGUDA, HYD-73.
3	R. MAHESHWARI	SHOP: 11, GANAPATHI COMPLEX, NOVODAYA COLONY, YELLAREDDY GUDA, HYD-73
4	K. PRASUNA	SHOP-NO:8, GANAPATHI COMPLEX, NOVODAYA COLONY, HYD 73
5	ROOPA B.K	KAMALA MANSION , SRINAGAR COLONY CHOUSRASTA, HYDERABAD
6	SUNITHA	GANGOTHRI APTS, 6TH PHASE, KPHB COLONY,HYDERABAD
7	MD. ASLAM	H.NO: 8-2-272/48/2, SHAUKATNAGAR, ROADNO: 3,BANJARA HILLS , HYD-34
8	ASGHAR ALI	1ST FLOOR, LAKSMI PLAZA, SRIK KRISHNA NAGAR X ROAD, HYD
9	RASHEED	DEVARKONDA BASTI, BANJARA HILL ROAD NO:2, HYDERABAD
10	SYED	H.NO: 1-19-94, RASOOLPURA, POLICE LINE, BEGUMPET
11	ISLAM	SHOP: 71-541/52,NEAR MANDAL OFF,AMEERPET X ROAD,HYD-10
12	MD. NASEEM	H.No:7-1-129, 2ND FLOOR, NEAR SHESHMAHAL THEATER, AMEERPET, HYD-16
13	MD IMRAN	NEAR CRYSTAL GARDEN, ATTAPUR RING ROAD, HYDERABAD-9
14	AZEZ AHMED	13-6-825/A/4, NEAR SHAKELL FUNCTIONAL HALL, MOGAL KA NALLA,ATTAPUR, PILLAR NO-103
15	MD SHAKEEL AHMED	13-6-825/A,1ST FLOOR, BESIDE SHAKEEL FUNCTIONAL HALL. RING ROAD, MEHIDIPATNAM, HYDERABAD
16	MD HUSSAIN	DOOR NO:8-3-678/1/1/B(472),SRI NAGAR COLONY, HYDERABAD
17	VISWANADA KALYANI	Flat No:203,A-1 block, 5th phase , janapriya apartments, Miyapur, Hyderabad
18	LAKSHMI PRASANNA	DOOR NO:8-3-678/1/1/B(472),SRI NAGAR COLONY, HYDERABAD OR 8-3-683/1/1/D, SHALIVAHANAGAR, HYDERABAD
19	SYED SHOUKAT ALI	13-6-431/C/48, 1ST FLOOR, MOGAL KA NALLA, NEAR PILLAR NO: 101, ATTAPUR RING ROAD . HOUSE ADDRESS: 11-3-742, ASIF NAGAR, HYD.
20	ASAD	18-11-146, BARKAS, CHANDRAYANGUTTA, HYDERABAD-5
21	HASEENA	18-12-419/C3235,C BLOCK,HAFEEZ BABA NAGAR, HYD-58

22	REHANA BEGUM	18-12-419/C 1150,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
23	MD JAHANGIR	786/1, NGO'S COLONY, VANASTALIPURAM,HYDERABAD.
24	MEHABOOBA BEGUM	18-12-419/C/313/314, C BLOCK,HAFEEZ BABA NAGAR, HYD-58
25	IBRAHIM BIN ALI BAHASWAN	18-12-419/C 4144,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
26	MD BIN ALI BAHASWAN	H.NO: 18-1-350/A/50, CHANDRAYAN GUTTA, HYD-500005 BISHMILLA ZARI WORKS, SHAMA COMPLEX, CHANDRAYANGUTTA
27	HISAMUDDIN	18-12-419/C 3522,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
28	NAWAZ MD	18-12-419/C 1068,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
29	AFZAL ZAHA	18-12-419/C 678,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
30	SALUDDIN TANVEER	18-12-419/C 678,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
31	AHMED MOHINUDDIN	AHMED'S ZARI WORKS SHOP: 9-8-20, BESIDE WELFARE ASSOCIATION, SANTHOSH NAGAR, MARUTHI NAGAR, HYD
32	S.K BILAL	ZEHRA ZARI & EMBROIDARY,MUKKARAM JAHI MARKET, LAD BAZAR, HYD
33	SYED ALEEM	HUSSAINI ALAM, JALAKUCHA, HYD
34	AMEENA	C/O BILAL HOUSE ADDRESS NEEDED
35	ANWAR KHAN	MUBARAK MAHAL,LAD BAZAR, CHARMINAR, HYD
36	SANA KAUSAR	20-3-469,JALAL KUCHA, HUSSAINI ALAM,HYD
37	NAZEER SHEIK	H.NO:307/6, VADIASANA, SHERIF NAGAR, RCI ROAD, HYDERABAD
38	SULOCHANA	18-8-444/1/4,RAGHAVENDRA SWAMY NAGAR,UPPUGUDA, NEAR RAILWAY GATE, HYDERABAD-53
39	SUMATHI DEVI	18-1-370/A/31,SHIVAJI NAGAR, NEAR MAHANKALI TEMPLE, UPPUGUDA, HYD-29.
40	M.ANITHA	DEEPAK BANGLE STORES, LALITHBAGH,NEAR UPPUGUDA HYD
41	SHARADA.K	VAISNAVI ZARI WORKS & EMBROIDERY , 18/1/297-63-B/A,SHIVAJI NAGAR, UPPUGUDA,HYDERABAD
42	TAHERA BEGUM	18-1-111/9, UPPUGUDA, EX-SERVICE MEN COLONY, UPPUGUDA, HYD
43	RAZIA BEGUM	18-1-111/9,UPPUGUDA EX-SERVICE MEN COLONY,UPPUGUDA,HYD-53
44	FARZANA BEGUM	18-1-111/9,UPPUGUDA EX-SERVICE MEN COLONY,UPPUGUDA,HYD-53
45	ILYAS	SHOP:8-2-2272/88,OPP:LUMBINI JEWEL MALL,ROAD NO:2,BANJARAHILLS,HYD,ILYAS8220@YAHOO.CO.IN

46	SUBHA/KEERTHI	8-2-277/9,UBI COLONY,ROAD NO:3,BANJARA HILLS,HYD-034
47	MD NADEEM	MEHIDPURA BASTI,ROAD NO:5,BANJARA HILLS,HYD
48	MANGA REDDY	KRISHNAJA RESIDENCY,FLAT NO:403,NEAR SATYA SAI NIGAMAM,SRINAGAR COLONY,HYD
49	YASEEN MOHIUDDIN	HNO:307/6,VADIASANA,SHERIF NAGAR,RCI ROAD,HYD.2:HNO:18/12/419/C/678,HAFEEZ BABA NAGAR,HYD
50	KAMARUNNISA	DOOR NO:18/12/419/C/701 ,HAFEEZ BABA NAGAR,HYD
51	MEER AKBARALI	19-2-421/3,MOHINPURA,KATEDARWAZA,HYD
52	AZRA BEGUM	19-1-436/A/120,USMANBAGH,BANDARGUDA,HYD
53	MD.AZEEMUDDIN	18-7-198/A/5,MURADMAHAL,VALTA HOTEL,TALABKATTA,HYD
54	MD.ZILANA	HNO:18-12-419/C/477,HAFEEZ BABANAGAR,KANCHANBAGH,HYD-58
55	MD ASLAM	AL-MADINA ZARIWORKS,SHOP-21-2-319/10,BADAR COMPLEX,NEARSIVDATTA HIGH SCHOOL,LAD BAZAR,CHARMINAR,HYD
56	AHMED KHAN	MUNNIRA ZARI WORKS,SHOP NO:148,1st FLOOR,MUBARAK MAHAL COMPLEX,LAD BAZAR,HYD-02
57	MD ARIF	SHOP NO:21-2-324/A/NEXT TO BADAR COMPLEX ,SHIVA DATTA HIGH SCHOOL,HYD-02
58	HABEEBUDDIN	SHOP NO:2,MOHAMMEDI MAZID JULUKHANA COMPLEX,LAD BAZAR ,HYD
59	ABDUL AFIZKHAN	ERRAGUNTA,CHANDRAYANGUTTA,HYD
60	MD ABDUL RAZAK	HNO NO:21-2-319/6,LAD BAZAR,NEAR SIVADATTA SCHOOL,HYD-05
61	MD MANSOOR BEIG	KALAPATTAR,BILAL NAGAR,NEAR CHARMINAR,HYD
62	MD MUKKARAM	HNO-21-2-319,LAD BAZAR,NEAR SIVADATTA SCHOOL,HYD-05
63	MD ABDUL RAHMAN	19-1-436/A/7/1,OSMAN BAGH,HYD
64	MD SHAKEEL KHAN	19-29369/211/A,CHANDULAL BARADRI,CHARMINAR.HNO:19-2-455,FATEHDARWAZA,MOINPURA,HYD
65	ABDUL TAQI	19-1-436/A/7/1,OSMAN BAGH,HYD
66	MD SARVER	20-7-578,FATEHDARWAZA,HYD
67	MIR AKBAR ALI	19-2-421/3,MOHINPURA,FATEH DARWAZA,HYD.19-3-677/A/66,MISRA GUNJ,FATEHDARWAZA,HYD
68	SHEIK ATHER ANSARI	19-2-435/2,MOINPURA,FATEH DARWAZA,HYD
69	ZAREEN BEGUM	19-2-421/3,MOINPURA,FATEH DARWAZA,HYD
70	ATA UR RAHMAN	19-2-475,FATEH DARWAZA,NEAR MASJID MIR VAZIR ALI,HYD

71	GORE MIYA	HNO:19-2-440/2,FATEH DARWAZA,MOIN PURA,HYD
72	K.SIRISHA	SIVA MALIK FASHIONS AND FABRICS,HNO:8-3-231/B/59/60/61,SRI KRISHNA NAGAR,HYD-45
73	MD SARWAR	KAMALA NAGAR, YELLAREDDY GUDA, HYDERBAD
74	KRISHNA REDDY	8-3-234/72/A,LAKSHMINARSIMHA NAGAR, YOUSUFGUDA, HYDERABAD.
75	SRINIVAS RAO V	NEAR HANUMAN TEMPLE, MANDAL OFFICE ROAD, AMEERPET
76	MAQSOOD	NEAR OXFORD HIGH SCHOOL,ERRAGADDA,HYD
77	MAZID	TALABKATTA,NEAR CHARMINAR,HYD
78	K.RAJITHA	8-3-351,YELLAREDDYGUDA,1st FLOOR,AMEERPET,HYD
79	NADEEM MD	DEVARKONDA BASTI, BANJARA HILL ROAD NO:2, HYDERABAD
80	MD TAHER KHAN	SANJAY GANDHI NAGAR,NAWAB SAHEB KUNTA,NEAR TO ZOO PARK,ANSALI ROAD,HYD
81	SYED HABIBULA HUSSAIN	19-3-265/6/3,VOTTAPALLI,AKCHI REDDY NAGAR,ENGINE BOWLI
82	M A QUADRI	SHOP NO:34,MOJAM JAHI MARKET,JULI KHANA,LAD BAZAR,HYD
83	SHEIK SHABIR	PANJAGUTTA, HYDERABAD.
84	B.SRINIVAS RAO	H.NO: 1-84/A,MOTHINAGAR,HYD-18.
85	P.DHANLAXMI	shopaddress:6-3-831/c,shanti nagar,ameerpet,hyd-16.hno:4-51,machha bolaram,near select talkies hyd-10
86	G.PARIMALA	H.NO:13-1-110/88/3,MOTHINAGAR, BORABANDA, HYD-18
87	MD YOUSUF	H.NO:20-4-1112/17,HAZEEM COMPLEX, JULUKHANA, CHARMINAR, HYD-02.
88	MAHVEEN FATIMA	H.NO:22-6-672/A,ETABAR CHOWK,MIRALAM MANDI,HYDERABAD
89	SALMA SULTANA	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
90	GANIA SULTANA	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
91	TASQUEEN	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
92	KUSHMA	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
93	SAHNAZ BEGUM	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
94	MALEKA BEGUM	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
95	ALIVELU MANGA	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
96	SONI BEGUM	23-4-838,SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
97	ANURADHA	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
98	KAMARUNNISA	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
99	MUNEERA BEGUM	SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65

100	ISMAIBHI	23-3-787,SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
101	MD ALAM MALLICK	18-7-427-20-4-A,SULTAN SHAHI,NEAR KISAR HOTEL,KALI KAMAN,HYD-65
102	SALEEM SYED	HAFIZ BABA NAGAR , CHANDRAYAN GUTTA, HYDERABAD
103	SYED NASHEER	A-97,HOUSING BOARD COLONY, GAchibowli, HYDERABAD
104	ANWAR SYED	AMBER PET ,NEAR T V TOWER, HYDERABAD
105	MAHEMOODA	18-1-111/31, UPPUGUDA EX-SERVICE MEN COLONY, UPPUGUDA, HYD-53
106	LAVANYA	BELA CHOWRASTA, SHALIBANDA, HYDERABAD
107	SURAJ	H.NO:7-1-129,2ND FLOOR,NEAR SHEESMAHAL HEATER,AMEERPET,HYD-16
108	MD. NAFEEZ	H.NO: 8-2-272/48/1,SHAUKATNAGAR, ROAD NO: 3 ,BANJARA HILLS,HYD
109	MD. ANEES	H.NO: 8-2-272/48/4,SHAUKATNAGAR, ROAD NO: 3 ,BANJARA HILLS,HYD
110	MD. EZAAS	H.NO: 8-2-272/48/6,SHAUKATNAGAR, ROAD NO: 3 ,BANJARA HILLS,HYD
111	SAZEED HUSSAIN	H.NO: 8-2-272/27,SHAUKATNAGAR, ROAD NO: 3 ,BANJARA HILLS,HYD
112	SABEER HUSSAIN	H.NO: 8-2-272/29,SHAUKATNAGAR, ROAD NO: 3 ,BANJARA HILLS,HYD
113	MD RASHEED	8-2-365/8,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
114	MD SYED	8-2-365/9,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
115	MD JAMEEL	8-2-365/20,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
116	MD. SADAM	8-2-365/25,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
117	MD MUZEEB	8-2-365/31,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
118	MD RIZWAN	8-2-365/32,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
119	MD ISTIQUAE	8-2-365/33,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
120	MD. SHARIQ	8-2-365/29,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
121	MD. AASHU	8-2-365/28,MEHIDPURA BASTI, ROAD NO:5,BANJARA HILLS, HYD
122	MA MALIK	8-4-368/10, HEMAVATHI NAGAR, MOTHINAGAR, HYD-18.

123	KALUMANI SK	H.NO:7-1-129/4,NEAR SHESMAHAL HEATER,AMEERPET,HYD-16
124	RAJU	H.NO:7-1-129/5,,NEAR SHEESMAHAL HEATER,AMEERPET,HYD-16
125	PAPPUN	H.NO:7-1-129/8,NEAR SHEESMAHAL HEATER,AMEERPET,HYD-16
126	PAPPARI	H.NO:7-1-129/10,NEAR SHEESMAHAL HEATER,AMEERPET,HYD-16
127	MUSTAQ ALI	H.NO:7-1-129/15,NEAR SHEESMAHAL HEATER,AMEERPET,HYD-16
128	SYDUL	18-12-419/C 4244,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
129	MUNNA	18-12-419/C 3214,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
130	ABEEB MD	18-12-419/C 3213,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
131	NUSHAR	18-12-419/C 2126,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
132	ASRAF	18-12-419/C 2245,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
133	BITESH	18-12-419/C 2138,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
134	SYED NASHEER	A-97,HOUSING BOARD COLONY, Gachibowli, HYDERABAD
135	SYED DIWARIKAR HUSSAIN	A-96, HOUSING BOARD COLONY, , HYDERABAD
136	ZULFIGAR	19-2-421/14,MOHINPURA,KATEDARWAZA,HYD
137	ARMAN	19-2-421/19,MOHINPURA,KATEDARWAZA,HYD
138	ABBAS	19-2-420/35,MOHINPURA,KATEDARWAZA,HYD
139	MD ATHER	84 SRT, CHANDULAL BARADARI, HYDERABAD.64
140	WASEEM	18-12-419/C 439,C BLOCK,HAFEEZ BABA NAGAR, HYD-58
141	NADEEM	H.NO:6-3-785/8, OPPOSITE TO BIG BAZAR, PANJAGUTTA, HYD.
142	AZAD	B-65, HOUSING BOARD COLONY, , HYDERABAD
143	IMRAN MIRZA	B-67HOUSING BOARD COLONY, KONDAPUR, HYDERABAD
144	ASHAR HUSSAIN	B-68,HOUSING BOARD COLONY, KONDAPUR, HYDERABAD
145	WAHEEDA BEGUM	4-11-126/1,MM PAHADI,IMAD NAGAR,HASAN NAGAR, HYDERABAD
146	REZWAN ALI	RASOOLPURA, BEGUMPET POLICE LINE CHOURASTA, HYDERABAD
147	MUZEEB AHMED	RASOOLPURA, BEGUMPET POLICE LINE CHOURASTA, HYDERABAD
148	MAHMOODA BEGUM	H.NO:23-3-737, SULATAN SHAHI , 500023, HYDERABAD.
149	ZAHEDA BEGUM	19-2-435/80/107, MISIRI GUNJ GULSHAN NAGAR, FALAKNUMA, HYD.63.
150	N. NAGAMALLESWARA RAO	8-3-231/A/268, SRIKRISHNA NAGAR, YOUSUFGUDA, HYD-45.

Annexure -9

Details of 50 entrepreneurs (financial linkages)

S.NO	NAME	S/O - D/O - W/O	ADDRESS	Contact No
1	B.SHESHUMANI	B.GEETA BABU	DIVYA'S BOUTIQ,MOUNT VIEW APTS,NEAR GANAPATI COMPLEX, NAVODAYA COLONY, YELLAREDDY GUDA, HYD	9246541464
2	B.Padmaja	B.Ravi Babu	Padmaja Designers, Shop No - 10,Ganapathi Complex, Novadaya Colany, Yella Reddy Guda, HYD-73.	040-23742077, 9885753998.
3	R.Maheswari	R.Anjaneyulu	Sai Selectives, Shop No -11,Ganapathi Complex, Novadaya Colany, Yella Reddy Guda, HYD-73,	040-66774115,
4	K.Prasuna	K.Venugopala rao	Prasuna"s Boutiuq, Shop No -8, Ganapathi Complex, Novadaya Colany, Yella Reddy Guda, HYD-73, www.prasunabutik.com	Mobil-9985163041
5	ROOPA B.K	B.P. KRISHNAMOORTHY	SRI NAGAR COLONY CHOURASTA, HYDERABAD	9985075985
6	SUNITHA	MADHU BABU	GANGOTHRI APTS, 6TH PHASE, KPHB COLONY,HYD	9246541464
7	MD.ASLAM	MA LATEEF	H.NO: 8-2-272/48/2,SHAUKATNAGAR, ROAD NO: 3 ,BANJARA HILLS,HYD-34	9010533202
8	ISLAM	MUBARAK ALI	SHOP: 71-541/52,NEAR MANDAL OFF,AMEERPET X ROAD,HYD-10	9392447612
9	ASGHAR ALI	SADIQ ALI	1ST FLOOR,LAKSMI PLAZA,SRI KRISHNA NAGAR X ROAD,HYD	9848286653
10	Mahmed Hussen	Md Kreem Saheb	Sri Nagar Colany,Door No-8-3-678/1/1/B(472), Hyderabad	9347242616
11	NAGAMALLESHWARA RAO N	N.SAI	K.P. STORES, SRI KRISHNA NAGAR, HYDERABAD	9701209312
12	LAKSMI PRASSANNA	SRINIVAS	Sri Nagar Colany,Door No-8-3-678/1/1/B(472), Hyderabad	9666812716
13	HASEENA Begum	W/O SALEEM	18-12-419/C3235,C BLOCK,HAFEEZ BABA NAGAR, HYD-58	9247573930, 9394164124
14	RAHENA BEGUM	MD ZAFARUDDIN	18-12-419/C 1150,C BLOCK,HAFEEZ BABA NAGAR, HYD-58	9705209793
15	MEHABOOB BEGUM	SYED MULLA	18-12-419/C/313/314, C BLOCK,HAFEEZ BABA NAGAR, HYD-58	9394483813

16	IBRAHIM BIN ALI	ALI BIN ABOOT	18-12-419/C 4144,C BLOCK,HAFEEZ BABA NAGAR, HYD-58	9346595694
17	MD BIN ALI BAHASWAN	ALI BIN ABOOT	H.NO: 18-1-350/A/50, CHANDRAYAN GUTTA, HYD-500005 BISHMILLA ZARI WORKS, SHAMA COMPLEX, CHANDRAYANGUTTA	9700570075
18	HISAMOADDIN MD	MD SHFRODDIN	18-12-419/C 3522,C BLOCK,HAFEEZ BABA NAGAR, HYD-58	9290942043
19	NAWAZ Md	MD ABBAS	18-12-419/C 1068,C BLOCK,HAFEEZ BABA NAGAR, HYD-58	9704138035, 9666704236
20	AFZAL, JAHAN	W/O, YASEEN MOHINUDDIN	18-12-419/C 678,C BLOCK,HAFEEZ BABA NAGAR, HYD-58	
21	AHMED MOHINUDDIN	S/O, YASSEN MOHINUDDIN	AHMED'S ZARI WORKS SHOP: 9-8-20, BESIDE WELFARE ASSOCIATION, SANTHOSH NAGAR, MARUTHI NAGAR, HYD	9966196142, 9247827328
22	S.K. BILAL	SHEIK ZAINUDDIN	ZEHRRA ZARI & EMBROIDERY WORK,ladbazar, charminar	9966292462
23	NAZEER SHEIK	S/O. YASEEN MOHINUDDIN	Hafeezbaba nagar, hyderabad	8019686807
24	SULOCHANA M	M.NAGARAJU	18-8-444/1/4,RAGHAVENDRA SWAMY NAGAR,UPPUGUDA, NEAR RAILWAY GATE, HYDERABAD-53	9700705658
25	A. SUMATHI DEVI	W/O. A.SUDHAKAR RAO LATE	18-1-370/A/31,SHIVAJI NAGAR, NEAR MAHANKALI TEMPLE, UPPUGUDA, HYD-29.	9392065070, 9949954954
26	M.ANITHA	M. SRINIVAS	DEEPAK BANGLE STORES, LALITHBAGH, HYD	
27	TAHER BEGUM	LATE ZAINULLABIDN	18-1-111/9, UPPUGUDA EX-SERVICE MEN COLONY, UPPUGUDA, HYD-53	9346227261
28	RAZIA Sultana	MD IQBAL	18-1-111/12, UPPUGUDA EX-SERVICE MEN COLONY, UPPUGUDA, HYD-53	9652814523
29	FARZANA BEGUM	AFTEKARUDDIN	18-1-111/9, UPPUGUDA EX-SERVICE MEN COLONY, UPPUGUDA, HYD-53	9346227261
30	ILYAS	ABDUL QADER	SHOP:8-2-2272/88,OPP: LUMBINI JEWEL MALL, ROAD NO:2, BANJARAHILLS, HYDERABAD., ILYAS8220@YAHOO.CO.IN	64570338, 9989057973
31	MANGA Devi	RAMCHANDRA REDDY	KRISHNAJA RESIDENCY , FLAT NO:403, NEAR SATYASAI NIGAMAM, SRINAGAR COLONY, HYD.	9848036455

32	YASEEN MOHIUDDIN	YUSNUDDIN	work shop: hafeezbaba nagar, chandrayangutta, hyderabad, H.NO:307/6,VADIASANA, SHERIF NAGAR, RCI ROAD, HYD 2. H.NO: 18/12/419/C/678,HAFAEEZ BABA NAGAR,HYD	9247827328 8019686807
33	Md Ather	md ansari	chandulal baradari, hyderabad	9948493390
34	MIR AKBAR ALI	MIR YAWAR ALI	19-2-421/3,MOHINPURA,FATEH DARWAZA,HYD 19-3-677/A/66, MISRAGUNJ, FATEHDARWAZA,HYD	9642811056
35	Maimuna BEGUM	MUNWAR KHAN	19-2-421/3, MOINPURA,FATEH DARWAZA, HYD	9396355722
36	GORE MIYA	SULEMAN SAHEB	19-2-440/2, FATEH DARWAZA, MOINPURA, HYD	9392362813
37	K.Sampath		SIVA MALLIK FASHIONS AND FABRICS, H.NO:8-3-231/B/59/60/61, SRIKRISHNA NAGAR, HYD-45	9908723954
38	KRISHNA REDDY	POTHURAJ REDDY	H.NO:8-3-234/72/A, LAXMINARSIMHA NAGAR, KRISHNA NAGAR, HYD	8019679584
39	SRINIVAS RAO B	B. MALLI BABU	KALA PARICHAYAM, OPP: INDIAN OVERSEAS BANK, MOTHINAGAR, HYDERABAD.	9866520393
40	Mahveen begum		Miryalamandi, near mirchowk police station , mogalpura road, hyderabad	9390185234
41	Md Yousuf	SHAIK KAJA MIYA	Ladbazar, near charminar, Hyderabad	9177394748
42	Waheda begum		wahapahadi, near falaknuma, hyderabad	9391967880
43	G. Parimala			9949023116
44	Md Alam Mallick	SAFFUDDIN MALLICK	Sultan shahi , mogalpura road, hyderabad	9399909890
45	Sunia Begum		Sultan shahi , mogalpura road, hyderabad	8801200245
46	Ismail Bee		Sultan shahi , mogalpura road, hyderabad	8801200245
47	M.A. MALIK		MISS INDIA LADIES CORNER, MOTHINAGAR, OPP : DONBOSCO HIGH SCHOOL, HYDERABAD.	8978609066
48	P. DHANALAXMI		ROYAL BOTIQUE, AMEERPET, HYDERABAD.	9393864690
49	MD JHANGIR	QAMRUDDIN	786/1,NGO'S COLONY, VANASTHALI PURAM, HYD	9866211816
50	ZAHED BEGUM	JAMEEL Khan	MISRI GUNJ, FALAKNUMA	9700282736

Annexure-10

Data for the total Amount loan request from the SIDBI- 50 Members

S.NO	NAME	Nature of the enterprise	Annual Business turn over	Networth	Loan applied	Anticipated increase in the income
	YELLAREDDY GUDA					
1	B.SHESHAMANI	Botique	850000	1000000	3,00,000	450000
2	B.Padmaja	Botique	1200000	4000000	5,00,000	500000
3	R.Maheswari	Botique	1050000	4500000	5,00,000	500000
4	K.Prasuna	Botique	1500000	6000000	1,00,000	200000
	SRINAGAR COLONY					
5	ROOPA B.K	Botique	750000	700000	1,00,000	300000
6	MANGA D Devi REDDY	Botique	1000000	1500000	5,00,000	500000
7	LAKSHMI PRASSANNA	Home based	1440000	400000	50,000	504000
8	MD. HUSSAIN	Home based	300000	200000	50,000	200000
	BANJARA HILLS					
9	MD.ASLAM	Home based	450000	95000	50,000	450000
10	ILYAS	Shop based	1800000	750,000	3,00,000	504000
	AMEERPET					

11	ISLAM	Shop based & Home based	500000	135000	1,00,000	200000
12	P.DHANA LAKSHMI	Shop based	1200000	1155000	2,00,000	393000
	KRISHNA NAGAR					
13	ASGHAR ALI	Shop based	800000	1000000	1,50,000	500000
14	NAGA MALLESHWAR RAO	Shop based	1500000	950,000	2,00,000	502800
15	KSAMPATH	Shop based	700000		1,50,000	300000
	MOTHINAGAR					
16	B.SRINIVASA RAO	Home based	1350000	698,000	2,00,000	450000
17	M.A.MALIK	Shop based	500000	262,000	1,00,000	30000
18	G.PARIMALA	Home based	400000	1,278,000	1,50,000	300000
	KPHB COLONY					
19	SUNITHA	Home based	800000	6,217,000	3,00,000	
	CHANDRAYANGUTTA					
20	SK. AHMED MOHIUDDIN	Shop based	1200000	413,000	2,00,000	611760
21	MAHVEEN FATHIMA	Home based		260,000	1,00,000	
22	MD ATHER	Home based	840000	1,39,800	50,000	307200
23	ZAHEDA BEGUM	Home based	1350000	250,000	50,000	500000
24	MD BIN ALI BAHASWAN	Home based	850000	1,050,000	1,00,000	
25	MD JHANGIR	Shop based	1350000	7,82,000	1,00,000	595800
	HAFEEZBABA NAGAR					
26	NAZEER SHEIK	Home based	600000	1,18,000	1,00,000	208320
27	YASEEN MOHIUDDIN	Shop based	1050000	2,61,000	2,00,000	452760
28	HASEENA BEGUM	Home based	900000	4,06,000	1,00,000	334800
			420000			
29	RAHENA BEGUM	Home based		7,06,000	50,000	236000
		Home based				
30	MEHABOOB BEGUM	Home based	840000	7,05,000	50,000	256000

31	IBRAHIM BIN ALI	Shop based	750000	5,47,000	50,000	377400
32	HISAMOADDIN	Home based	900000	7,91,000	50,000	363600
33	MD NAWAZ	Home based	660000	8,44,500	1,00,000	332000
34	AFZAL, ZAHA	Home based	600000	2,62,000	50,000	322800
35	MD. ZILANA	Home based	570000	7,40,000	50,000	200000
	LADBAZAR, CHARMINAR					
36	S.K. BILAL	Shop based	600000	286,000	1,50,000	350000
37	MD. YOUSUF	Shop based	700000	188,000	1,50,000	200000
	UPPUGUDA					
38	SULOCHANA M	Home based	450000	1,53,100	50,000	203400
39	A. SUMATHI DEVI	Home based	1200000	50,80,000	3,50,000	602400
40	M.ANITHA	Home based	660000	3,43,000	1,00,000	274000
41	TAHER BEGUM	Home based	800000	5,10,500	1,00,000	280000
42	RAZIA BEGUM	Home based	750000	504,000	50,000	334200
43	FARZANA BEGUM	Home based	450000	502,000	50,000	200000
	FATEH DARWAZA,CHARMINAR					
44	MIR AKBAR ALI	Home based		5,02,000	3,50,000	405000
45	MAIMOONA BEGUM	Home based	1200000	317000	2,00,000	500000
46	GORE MIYA	Home based	450000	106,000	1,50,000	420000
47	WAHEEDA BEGUM	Home based	380000	1,88,232	50,000	280000
	SULTAN SHAHI, MOGULPURA					

48	ALAMBADSA MALLICK	Shop based	1500000	1,217,000	2,00,000	500000
49	ISMAIL BE	Home Based	750000	3,44,000	50,000	305400
50	SUNIA BEGUM	Home Based		63000	50,000	
		Total	40860000	35996000	850,000.00	16736640