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PROJECT REPORT

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PROJECT:

Frozen Chicken Unit

PROJECT REPORT
OF

FROZEN CHICKEN

PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding Frozen Chicken.

The objective of the pre-feasibility report is primarily to facilitate potential entrepreneurs in project identification for investment and in order to serve his objective; the document covers various aspects of the project concept development, start-up, marketing, finance and management.

[We can modify the project capacity and project cost as per your requirement. We can also prepare project report on any subject as per your requirement.]

PROJECT AT GLANCE

1	**Name of Proprietor/Director**	XXXXXXXX	
2	**Firm Name**	XXXXXXXX	
3	**Registered Address**	XXXXXXXX	
4	**Nature of Activity**	XXXXXXXX	
5	**Category of Applicant**	XXXXXXXX	
6	**Location of Unit**	XXXXXXXX	
7	**Cost of Project**	24.76	Rs. In Lakhs
8	**Means of Finance**		
i)	**Own Contribution**	2.48	Rs. In Lakhs
ii)	**Term Loan**	16.79	Rs. In Lakhs
iii)	**Working Capital**	5.50	Rs. In Lakhs
9	**Debt Service Coverage Ratio**	2.97	
10	**Break Even Point**	32%	
11	**Power Requirement**	20	KW
12	**Employment**	8	Persons
13	**Major Raw Materials**		
14	**Details of Cost of Project & Means of Finance**		

COST OF PROJECT	
	(in Lacs)
PARTICULARS	**Amount**
Land & Building	Owned/Rented
Plant & Machinery	18.00
Furniture & Fixture	0.20
Miscellaneous Assets	0.45
Working capital Required	6.11
Total	**24.76**

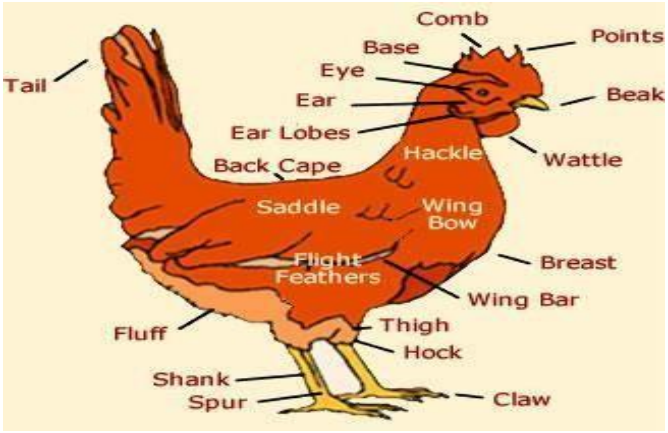
MEANS OF FINANCE	
	(in Lacs)
PARTICULARS	**Amount**
Own Contribution @ 10%	2.48
Term Loan @ 90%	16.79
Working Capital (Bank Finance)	5.50
Total	**24.76**

FROZEN CHICKEN

1. INTRODUCTION

Poultry is domesticated birds, kept for eggs, meat, and feathers by humans. The word "poultry" comes from the French and the Norman word "pullus," meaning small animal. Poultry meat is one of the world's most important sources of human protein. Chicken is the world's most common type of poultry. Because of their relative facility and low cost in comparisons with animals like cattle or hogs, chickens have become common in the cuisine of cultures worldwide and their meat is adapted to different regional tastes. Since the latter half of the 20th century, prepared chicken has become a staple of fast food. Chicken is referred to as healthier than red meat, with lower levels of cholesterol and saturated fat. The poultry sector which produces chicken takes a variety of forms in various parts of the world. Chicks are generally subject to intensive agriculture in developed countries, whereas less-developed areas produce chickens with more traditional agricultural techniques. Frozen chicken is coated with a thin layer of ice to allow for extended shelf life without sacrificing quality.

Body Segment of Poultry



The following is a category of individual ready-to-cook carcasses, ready- to-cook portions, and individual units of listed poultry foods:

- Backs
- Breasts
- Breasts with ribs
- Drumsticks are separated from the thigh by a cut through the knee joint.
- Front poultry halves include the full breast with corresponding back portion and may or may not include wings, wing meat, or portions of the wing.

- Rear poultry halves include both legs and an adjoining portion of the back attached.
- Legs include the whole leg (i.e., the thigh and the drumstick),
- Legs with the pelvic bone
- Quarters consist of the entire eviscerated poultry carcass
- Breast quarters consist of half abreast with the wing and a portion of the back attached.
- Breast quarters without wing
- Tenderloins consist of the inner pectoral muscle, which lies alongside the sternum (breast bone) of the poultry carcass.
- Thighs are disjointed at the hip joint and may include the pelvic meat but not the pelvic bones. Back skin is not included.
- Thighs with the back portion consist of a poultry thigh with a back portion attached.
- Wings include the entire wing with all muscle and skin tissue intact, except that the wingtip (third segment) may be removed.
- Wing drumette consists of the humerus (first segment) of a poultry wing with adhering skin and meat attached.
- Wing portions
- Wishbones (pulley bones)

2. PRODUCT DESCRIPTION

2.1 PRODUCT USES

The chicken is a good substitute for red meat. Chicken has been associated as a significant source of protein with a range of health benefits.

A very good source of amino acids is the lean protein in chicken. Higher consumption of protein helps retain the mineral bone density. Chicken can contribute to building stronger muscles and promoting healthier bones, reducing the risk of injury and diseases such as osteoporosis.

Frozen chicken typically maintains its protein, vitamins, and minerals, and the protein or fat content is no longer changed. For freezing poultry meat there are many advantages as mentioned below:

- Minimum preparedness,
- Meat consistency would be kept longer than cooked meat or poultry,
- Saving time for preparation later and pre-portioned and trimmed meats
- Last-minute meal planning changes are on-hand food.

2.2 RAW MATERIAL REQUIREMENT

Any chicken bred and raised particularly for the production of meat is a broiler. Most commercial broilers hit a slaughter weight of four to seven weeks, even though slower-growing races at about 14 weeks of age reach slaughter weight. There are traditional white broilers with yellowish skin and white feathers. Broiler or broiler-fryer is also sometimes used, compared with larger roasters, for explicitly younger chickens less than 2 kilograms.

2.3 MANUFACTURING PROCESS

➢ Pre-mortem handling

Until slaughter, the care of birds is essential to the preservation of acceptable quality levels for poultry meat. According to this premise, some variables such as catching, transport, environmental temperature, or fasting should be observed and considered during the pre-slaughter time, but all these conditions certainly all have a common point. Thus, during this phase, known as the premortem treatment period, preventive measures must be followed and an important factor in obtaining high-quality meat. Setting conditions to avoid needless bird suffering would make the meat high. In order to mitigate the tension, pain, or suffering of birds prior to the human massacre, more research on this subject is required.

➢ Stress

Stress shall be described as the state in which birds are subjected to an undesirable circumstance with adverse consequences on their behavior, their metabolism, or even their carcasses and meat. Therefore, depending on the climate, administrators, or management,

the 'unpleasant' situation may be a wide variety of 'situations' with a great number of responses. It may be difficult to decide when birds reach a stressful situation. Conditions like anxiety, hunger, thirst, extreme environmental conditions, or any dangerous agent that could shift a bird's physiological status all lead to stressful conditions that could alter the body's domestic equilibrium; Secretions of adrenal glucocorticoids should therefore be decreased or minimized, as such secretions at least in part cause the adverse effects of stress on chemicals and metabolic responses.

- **Handling before slaughter**

Prevention of any stressful conditions prior to slaughtering is necessary to avoid undesirable responses. Premortem care entails three separate points of view: method efficacy, protection of the staff, and compassionate attitudes; Handling and slaughtering techniques are currently formulated with the impact of stress on the quality of the meat being taken into account. But the cost-benefit and human factors are important for consideration. To avoid adverse reactions, any stressful situations must be avoided prior to slaughter.

- **Catching**

The act of catching birds is an essential premortem step. Once the expected weight or at the end of the growth period is achieved, the birds are loaded into crates and transported to the killing house. It is evident that bird wounds with negative consequences for carcass and meat can be caused under such conditions. This procedure can affect the quality of carcass and meat, mainly due to maladministration before loading onto trucks.

- **Transportation**

One of the main stress factors in the treatment of animals is transport from the farm to the slaughterhouse. Several stressors include temperature, speed, relative humidity, inadequate ventilation, animal immobility, vibrations, motion, effects, rapidity, water scarcity, noise, and changes in welfare generally. When arriving at an abattoir, the number of dead birds maybe around 5% of the total, but if the care is inadequate or if a stress factor is present, losses can be up to 65% or more in hot weather. Therefore, proper transportation is very important.

- **Fasting**

Feed withdrawal before slaughter is standard practice for reducing or preventing contamination of microbial carcasses, reducing the risk of carcass interaction during excision and washing. The fasting time must be adequate to purify the gastrointestinal tract but not for weight loss or carcass production. In general, 8-12 hours is necessary to achieve these objectives.

- **Dehydration**

Generally, during transport or in the slaughterhouse birds do not receive water. The dehydration symptoms of poultry, such as extreme thirst, hot and dry body, dry voice, loss of equilibrium, and even death, could depend on the length of the journey. These conditions can result in a decrease in the quality of the meat, in particular in its texture and retention of water because they are serious stressors and cause changes in the blood and plasma volume.

- **Bruising**

Bruising is a result of mishandling, usually resulting in broken wings or legs, with discomfort and inflammation in birds. This condition affects seriously carcass yield, gradation, and meat quality, not to mention the lack of humane handling, and must always be prevented during care with pre-slaughter.

- **Reception and handling**

In cages stacked on a truck, or in cages permanently placed on a truck, birds typically are taken into the processing plant. The transport of cars and boxes should, of course, be kept clean, hygiene-free, and safe. There have also been developed automated unloading systems, typically part of a modular crate system which can be slowly raised and tilted, so that the birds can move onto the conveyor belt.

- **Stunning**

In plants where gas stunning is employed, the birds can be left in the crates, where they are stunned by the selected gas, and later removed from the crates. In the case of poultry,

stunning can be done using an electric current, gas, or mechanical means.

- **Killing and bleeding**

About 40 to 60 percent of total blood is removed during bleeding, where it is distributed within the viscera (20 to 25 percent) and carcass (15 to 20 percent; muscles, fat, bones, etc.) The duration of bleeding depends on the application of the stunning process and the time between stunning and bleeding. If electric stunning is used, 40 percent of the blood is removed in 60 to 90 seconds, while the bleeding time must be increased to 2 to 2.5 min after gas stunning

- **Scalding**

Scalding softens and makes plucking easier for the skin. The most significant items for further processing are the tail feathers, remnant feathers, and skin colors. It is possible to use two forms of scalding systems: hot-water scalding or steam scalding. Hot-water scalding, in turn, may require immersion of the carcass in the water or spraying water on the surface of the carcass. When still on the slaughtering chain, regular scalding means submerging the carcass in hot water.

- **Feather removal**

After scalding, birds should be plucked right away. Feather removal is performed in large processing plants by mechanical pickers or puckers fitted with rubber fingers that rub the feathers off the carcass. This is achieved in a continuous process when the carcass hangs upside down and is pushed forward between two or three sets of rotating disks fitted with rubber fingers (by the shackle line).

- **Head removal**

The head should be removed after the defeathering and before evisceration if decapitation is not used as the killing method. Automatic machines remove the head, esophagus, and trachea, an essential stage for subsequent automatic evisceration.

- **Lung removal**

Lungs can be manually removed, or automatically removed. The lungs need to be cut off at the tarsus joint and the cut between the bones is essential, as the latter appears red or dark

in a cooled bird and almost black in a cooked product. The bones must be cut off. Usually, the carcasses are transferred to another line when the legs are withdrawn. This can be achieved manually when carcasses fall on a sorting table or when moved automatically. The benefits of using automated recombining equipment include saving time, improved hygiene, and much more thorough Mortis.

- **Evisceration**

This stage refers to opening the body cavity and withdrawing the viscera (i.e., intestines, gizzard, gallbladder, and crop). Different operations form part of evisceration:

- Repositioning on the conveying line,
- Cutting the neck skin,
- Cutting the cloaca,
- Opening the abdominal cavity, and
- Withdrawing the viscera.
- This can be done manually, semi-automatically or fully automatically.

- **Post washing**

In order to eliminate debris and blood or fat clots, a final internal and external carcass washing must be performed before the cooling. The residual material in the intestinal crop caused by evisceration problems can also involve washing the carcass. Washing consists of spraying carcasses with cold or hot water in cabinet washings. Through bows and gum fingers, the washing effect can also be enhanced. Bactericidal rinses can be used where allowed. Presently, chlorine remains the most common antimicrobial agent used in the poultry field. The washed carcasses now undergo refrigeration at an internal temperature of around 30^0c.

- **Chilling and freezing**

Carcasses of poultry are typically cooled immediately after evisceration by water or cold air. This process enables a decrease in body heat within a few hours from about 39^o C to about 5^oC. The rules mandate that a frozen poultry temperature be reduced to -18^0c within 72 hours after it is refrigerated and packed. The effect is a reasonably stable

product. In freezing and chilling of food the cooling rate is the most important condition. During the operation, temperature decreases depend on factors like bird size, chilling system, isolating fat, cooling equipment, and the loading of a product.

- **Packaging and storage**

The frozen chicken is now required packing for convention sales and distribution purpose. The vacuumed packaging is generally used for frozen chicken industry.

3. PROJECT COMPONENTS

3.1 Land /Civil Work

The land require for this processing unit will be approx.3000 square feet. Which include poultry shed, slaughter house, processing plant, and cold storage.

3.2 Plant & Machinery

3.2.1 Slaughtering equipment

- **Conveying Line**

The high degree of automation involved in industrial poultry slaughter means that a high transmission line is required which hangs the birds and transfers them to the slaughter procedure. The line consists of chains and hooks in stainless steel.

- **Stunning Equipment:**

It is important to emphasize that stunning, neck cutting (killing), and bleeding operations are inseparable and interrelated steps in the slaughter process. This

machine executes a step of this process where the chicken is stunned prior to actual slaughter.

- **Killers**: The birds are either killed manually or cut off the jugular and carotid arteries by a rotating mechanical clock. In the case of kosher and halal slaughter, only manual cuts of blood vessels are necessary.

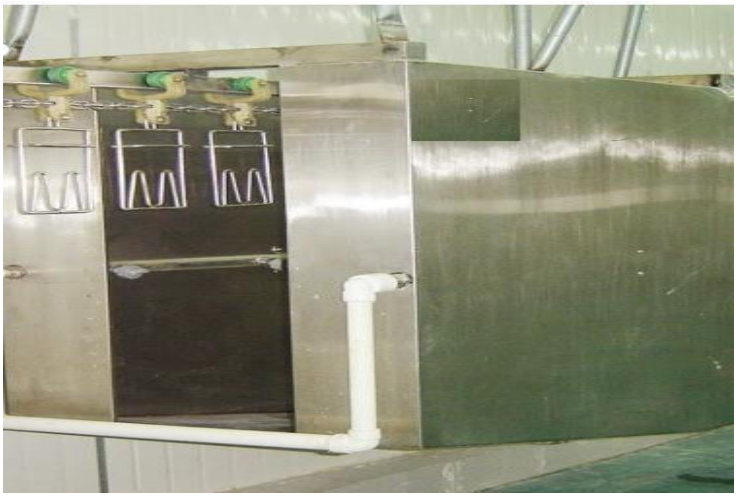
- **Scalders:** These are used for scalding by water immersion the most commonly used systems in poultry-slaughtering plants.

- **Defeathering or Plucking Machines:** The machine is used for plucking head draws & feathers utilizing a set of rotating plates, where they are gripped and pulled from the body.

- **Head and Trachea Puller:** This machine removes the head, trachea, and esophagus of a bird automatically.

- **Evisceration Equipment:** Evisceration can be done manually using a knife and a pair of scissors.

- **Carcass Washer:** Inside/outside carcass washers are traditionally used after evisceration machines.



- **Blast freezer**:

  Blast freezer gives quick movement to the air. In contrast with still air, the transfer rate is significantly increased and the freezing rate is higher. The standard air-blast freezers are air-speeds between 30 m/min and 1100 m/min and the temperature range between –10^{o}C and –40^{o}c.

- **Freezing chamber**

  A freezing chamber is simply cold storage rooms that are used to maintain the given product in a required frozen state.

- **Packaging machine:** Vacuum Packaging machine is required for packing the frozen chicken.

4. LICENSE & APPROVALS

- FSSAI registration certificate.
- Trade License from the local authority.
- MSME Udyam online registration.
- GST Registration
- Factory license
- NOC from Fire safety

PROJECTED BALANCE SHEET

PROJECTED BALANCE SHEET					**(in Lacs)**
PARTICULARS	**1st year**	**2nd year**	**3rd year**	**4th year**	**5th year**
Liabilities					
Capital					
Opening balance		4.95	7.50	10.45	13.69
Add: - Own Capital	2.48				
Add: - Retained Profit	5.27	7.55	9.75	12.24	14.60
Less: - Drawings	2.80	5.00	6.80	9.00	10.50
Closing Balance	**4.95**	**7.50**	**10.45**	**13.69**	**17.78**
Term Loan	14.92	11.19	7.46	3.73	-
Working Capital Limit	5.50	5.50	5.50	5.50	5.50
Sundry Creditors	1.58	1.79	2.02	2.25	2.50
Provisions & Other Liability	0.40	0.48	0.58	0.69	0.83
TOTAL:	**27.34**	**26.46**	**26.00**	**25.86**	**26.61**
Assets					
Fixed Assets (Gross)	18.65	18.65	18.65	18.65	18.65
Gross Dep.	2.79	5.16	7.17	8.89	10.35
Net Fixed Assets	**15.86**	**13.49**	**11.48**	**9.76**	**8.30**
Current Assets					
Sundry Debtors	3.93	4.69	5.37	6.13	6.93
Stock in Hand	3.80	4.33	4.88	5.46	6.09
Cash and Bank	1.75	1.34	1.03	1.01	1.29
Loans & Advances	2.00	2.60	3.25	3.50	4.00
TOTAL:	**27.34**	**26.46**	**26.00**	**25.86**	**26.61**

PROJECTED PROFITABILITY STATEMENT

PROJECTED PROFITABILITY STATEMENT					**(in Lacs)**
PARTICULARS	**1st year**	**2nd year**	**3rd year**	**4th year**	**5th year**
Capacity Utilisation %	**50%**	**55%**	**60%**	**65%**	**70%**
SALES					
Gross Sale					
Frozen Chicken	78.66	93.85	107.43	122.54	138.58
Total	**78.66**	**93.85**	**107.43**	**122.54**	**138.58**
COST OF SALES					
Raw Material Consumed	47.25	53.71	60.48	67.57	74.97
Electricity Expenses	5.04	6.10	6.65	7.21	7.76
Depreciation	2.79	2.37	2.02	1.71	1.46
Wages & labour	7.68	9.22	11.06	13.27	15.93
Repair & maintenance	1.57	1.88	2.15	2.45	2.77
Fuel and transportation	1.18	1.50	1.83	2.21	2.63
Packaging	1.18	1.41	1.61	1.84	2.08
Cost of Production	66.69	76.18	85.79	96.25	107.60
Add: Opening Stock	-	2.22	2.54	2.86	3.21
Less: Closing Stock	2.22	2.54	2.86	3.21	3.59
Cost of Sales	64.47	75.86	85.47	95.91	107.22
GROSS PROFIT	**14.19**	**17.99**	**21.96**	**26.63**	**31.36**
Gross Profit Ratio	**18.05%**	**19.16%**	**20.44%**	**21.73%**	**22.63%**
Salary to Staff	3.18	3.82	4.58	5.50	6.59
Interest on Term Loan	1.65	1.45	1.04	0.63	0.22
Interest on working Capital	0.61	0.61	0.61	0.61	0.61
Rent	2.40	2.64	2.90	3.19	3.51
Selling & Administrative Exp.	0.87	1.13	1.40	1.72	2.08
TOTAL	**8.70**	**9.64**	**10.53**	**11.64**	**13.01**
NET PROFIT	5.49	8.34	11.43	14.99	18.35
Taxation	0.22	0.79	1.68	2.75	3.76
PROFIT (After Tax)	5.27	7.55	9.75	12.24	14.60
Net Profit Ratio	**6.70%**	**8.05%**	**9.08%**	**9.99%**	**10.53%**

PROJECTED CASH FLOW STATEMENT

PROJECTED CASH FLOW STATEMENT					**(in Lacs)**
PARTICULARS	**1st year**	**2nd year**	**3rd year**	**4th year**	**5th year**
SOURCES OF FUND					
Own Margin	2.48				
Net Profit	5.49	8.34	11.43	14.99	18.35
Depreciation & Exp. W/off	2.79	2.37	2.02	1.71	1.46
Increase in Cash Credit	5.50	-	-	-	-
Increase in Term Loan	16.79	-	-	-	-
Increase in Creditors	1.58	0.22	0.23	0.24	0.25
Increase in Provisions & Oth liabilities	0.40	0.08	0.10	0.12	0.14
	-				
TOTAL:	**35.02**	**11.01**	**13.77**	**17.05**	**20.19**
APPLICATION OF FUND					
Increase in Fixed Assets	18.65				
Increase in Stock	3.80	0.53	0.55	0.58	0.62
Increase in Debtors	3.93	0.76	0.68	0.76	0.80
Repayment of Term Loan	1.87	3.73	3.73	3.73	3.73
Loans & Advances	2.00	0.60	0.65	0.25	0.50
Drawings	2.80	5.00	6.80	9.00	10.50
Taxation	0.22	0.79	1.68	2.75	3.76
TOTAL:	**33.27**	**11.41**	**14.08**	**17.07**	**19.91**
Opening Cash & Bank Balance	-	1.75	1.34	1.03	1.01
Add: Surplus	1.75	-0.40	-0.32	-0.01	0.28
Closing Cash & Bank Balance	**1.75**	**1.34**	**1.03**	**1.01**	**1.29**

D.S.C.R.

CALCULATION OF D.S.C.R.					
PARTICULARS	**1st year**	**2nd year**	**3rd year**	**4th year**	**5th year**
CASH ACCRUALS	8.06	9.92	11.77	13.96	16.05
Interest on Term Loan	1.65	1.45	1.04	0.63	0.22
Total	9.71	11.37	12.81	14.59	16.28
REPAYMENT					
Instalment of Term Loan	1.87	3.73	3.73	3.73	3.73
Interest on Term Loan	1.65	1.45	1.04	0.63	0.22
Total	3.51	5.18	4.77	4.36	3.95
DEBT SERVICE COVERAGE RATIO	**2.76**	**2.19**	**2.68**	**3.34**	**4.12**
AVERAGE D.S.C.R.	**2.97**				

REPAYMENT SCHEDULE OF TERM LOAN

REPAYMENT SCHEDULE OF TERM LOAN							
					Interest		11.00%
Year	**Particulars**	**Amount**	**Addition**	**Total**	**Interest**	**Repayment**	**Closing Balance**
1st	Opening Balance						
	1st month	-	16.79	16.79	-	-	16.79
	2nd month	16.79	-	16.79	0.15	-	16.79
	3rd month	16.79	-	16.79	0.15	-	16.79
	4th month	16.79	-	16.79	0.15		16.79
	5th month	16.79	-	16.79	0.15		16.79
	6th month	16.79	-	16.79	0.15		16.79
	7th month	16.79	-	16.79	0.15	0.31	16.47
	8th month	16.47	-	16.47	0.15	0.31	16.16
	9th month	16.16	-	16.16	0.15	0.31	15.85
	10th month	15.85	-	15.85	0.15	0.31	15.54
	11th month	15.54	-	15.54	0.14	0.31	15.23
	12th month	15.23	-	15.23	0.14	0.31	14.92
					1.65	**1.87**	
2nd	Opening Balance						
	1st month	14.92	-	14.92	0.14	0.31	14.61
	2nd month	14.61	-	14.61	0.13	0.31	14.30
	3rd month	14.30	-	14.30	0.13	0.31	13.99
	4th month	13.99	-	13.99	0.13	0.31	13.68
	5th month	13.68	-	13.68	0.13	0.31	13.37
	6th month	13.37	-	13.37	0.12	0.31	13.06
	7th month	13.06	-	13.06	0.12	0.31	12.74
	8th month	12.74	-	12.74	0.12	0.31	12.43
	9th month	12.43	-	12.43	0.11	0.31	12.12
	10th month	12.12	-	12.12	0.11	0.31	11.81
	11th month	11.81	-	11.81	0.11	0.31	11.50
	12th month	11.50	-	11.50	0.11	0.31	11.19
					1.45	**3.73**	
3rd	Opening Balance						
	1st month	11.19	-	11.19	0.10	0.31	10.88
	2nd month	10.88	-	10.88	0.10	0.31	10.57
	3rd month	10.57	-	10.57	0.10	0.31	10.26
	4th month	10.26	-	10.26	0.09	0.31	9.95
	5th month	9.95	-	9.95	0.09	0.31	9.64
	6th month	9.64	-	9.64	0.09	0.31	9.33
	7th month	9.33	-	9.33	0.09	0.31	9.01

	8th month	9.01	-	9.01	0.08	0.31	8.70
	9th month	8.70	-	8.70	0.08	0.31	8.39
	10th month	8.39	-	8.39	0.08	0.31	8.08
	11th month	8.08	-	8.08	0.07	0.31	7.77
	12th month	7.77	-	7.77	0.07	0.31	7.46
					1.04	**3.73**	
4th	Opening Balance						
	1st month	7.46	-	7.46	0.07	0.31	7.15
	2nd month	7.15	-	7.15	0.07	0.31	6.84
	3rd month	6.84	-	6.84	0.06	0.31	6.53
	4th month	6.53	-	6.53	0.06	0.31	6.22
	5th month	6.22	-	6.22	0.06	0.31	5.91
	6th month	5.91	-	5.91	0.05	0.31	5.60
	7th month	5.60	-	5.60	0.05	0.31	5.28
	8th month	5.28	-	5.28	0.05	0.31	4.97
	9th month	4.97	-	4.97	0.05	0.31	4.66
	10th month	4.66	-	4.66	0.04	0.31	4.35
	11th month	4.35	-	4.35	0.04	0.31	4.04
	12th month	4.04	-	4.04	0.04	0.31	3.73
					0.63	**3.73**	
5th	Opening Balance						
	1st month	3.73	-	3.73	0.03	0.31	3.42
	2nd month	3.42	-	3.42	0.03	0.31	3.11
	3rd month	3.11	-	3.11	0.03	0.31	2.80
	4th month	2.80	-	2.80	0.03	0.31	2.49
	5th month	2.49	-	2.49	0.02	0.31	2.18
	6th month	2.18	-	2.18	0.02	0.31	1.87
	7th month	1.87	-	1.87	0.02	0.31	1.55
	8th month	1.55	-	1.55	0.01	0.31	1.24
	9th month	1.24	-	1.24	0.01	0.31	0.93
	10th month	0.93	-	0.93	0.01	0.31	0.62
	11th month	0.62	-	0.62	0.01	0.31	0.31
	12th month	0.31	-	0.31	0.00	0.31	-
					0.22	**3.73**	

DOOR TO DOOR	60	MONTHS
MORATORIUM PERIOD	6	MONTHS
REPAYMENT PERIOD	54	MONTHS

1-CONNECT
UTTAR PRADESH MSME

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