

PROJECT REPORT

FOR

Activity of

Crushing of Stone, Bazri, Sand (Stone Crusher)

IN FAVOUR OF

M/s R K Infracorp Private Limited

Village Sumber, Block Sangaldan
Tehsil and District Ramban (J&K)



Prepared by:

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HIGHLIGHTS OF THE PROJECT

1 Name of the Unit.	M/s R K Infracorp Pvt. Ltd.,
2 Proposed Location of the unit:	Village Sumber, Block Sangaldan, Tehsil and District Ramban
3 Line of Activity.	Crushing of Stone (Stone Crusher) Bazri, sand &
4 Installed Capacity of the Unit.	360000 360000 Cft.
5 No. of Shifts per day.	Single
6 No. of Working days per annum.	300
7 Optimum level of capacity utilisation (In 3rd year of operation)	70%
8 Production at optimum level capacity. (80% Capacity.)	232000 Cft. 0 Cft.
9 Annual Cost of Production at optimum level of cap. Utilisation.	125.28
10 Annual Turnover at optimum level of Production.	216.00
11 Cost of Project	(Rs.Lakhs.)
a. Land & Building.	11.04
b. Plant and Machinery.	47.10
c. Misc. Fixed Assets.	0.00
d. Preliminary & Pre-Operative Exp.	2.45
e. Contingencies.	0.58
f. Margin Money for Working Capital.	9.35
Total.	70.51



12 Means of finance.

a. Promoter's contribution.	45.00
b. Term Loan.	20.51
c. Capital Investment Subsidy.	5.00
d. Total.	70.51
13 Debt Equity Ratio.	0.46 : 1.00

14 Promoter's contribution
to the project cost.

15 Working Capital Limit (1st year) Rs.Lakhs.

16 Repayment period. 6 years

18 Break Even Point as percentage
of Installed Capacity. 17.32

19 Pay Back Period. 2 year 0 months

20 Debt Service Cover Ratio. 2.16 : 1.00

21 Internal Rate of Return 21.00 %

22 Employment Potential. 15

23 Power Load. 90 H.P.

24 Working Results.	1st Yr	2nd Yr.	3rd Yr.	4th Yr.	5th Yr.
a. Capacity Utilisation	60%	70%	80%	80%	80%
b. Sales Realisation.	162.00	189.00	216.00	216.00	216.00
c. Profit before tax.	49.36	66.02	83.07	83.56	87.41
d. Profit after tax.	49.36	66.02	83.07	83.56	87.41
e. Total cash accruals.	37.42	49.08	61.01	61.36	64.05



CHAPTER -I

INTRODUCTION.

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan Tehsil and District Ramban (J&K) is a Private Limited Company registered with the Registrar of Companies Central Registration vide COMPANY IDENTITY NUMBER (CIN No.): U45200AP2008PTC059199 OF 2008-2009 REGISTERED WITH REGISTRAR OF COMPANIES, ANDHRA PRADESH ON 16TH May '2008 the under the leadership of Sh. R Madan W/o Sh. R.Srinivara Redy, R/o 1-712 Pwawa ka Nagar colony, Kadapa, Hyderaband and others who intends to set up a small scale industrial unit for activity of Crushing of Stone, Bazri, Sand (Stone Crusher) . The promoter has applied with General Manager District Industries Centre, Doda and with other agencies for setting up of the unit. The other infrastructural facilities like power, water & Road etc. are also easily available at the site.

The annual installed capacity of the proposed unit is 360000 CFT of Crushing of Stone, Bazri, Sand. In accordance with the demand of products in the market promoter is proposing to set this unit at Village Sumber, Block Sangaldan Tehsil and District Ramban(J&K). Due to increase in the various construction projects and road in J&K and after doing substantial study we have come to know that there would be a continuous increase in demand as well as in the consumption of the products so manufactured.

This report contains full information about background of promoter of the unit, its management, Market and demand, cost of the project, means of financing. Working capital requirements, technical feasibility and financial viability of the project. To implement this project the promoter has approached M/s S.K. Industrial Technical Consultant, H.O. 93-C Shastri Nagar, Jammu for preparation of detailed project report and the report has been prepared in accordance with the details provided by the promoter of the concern.

CHAPTER II

PROMOTERS AND MANAGEMENT

Unit under name and style of M/s R K Infracorp Private Limited, Village Sumber, Block Sangaldan Tehsil and District Ramban (J&K) is proposing to set up a unit for activity of Crushing of Stone, Bazri, Sand & Bitumen Concrete in the small scale sector at Village Sumber, Block Sangaldan Tehsil and District Ramban (J&K). Full information with regard to the promoter is given below: -

Name and address of the Directors	M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban). Sh. R Madan W/o Sh. R.Srinivara Redy, R/o 1-712 Pwawa ka Nagar colony, Kadapa, Hyderaband and others
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MANAGEMENT

M/s R K Infracorp Private Limited, Village Sumber, Block Sangaldan Tehsil and District Ramban(J&K) is a Private Limited concern. Accordingly promoter would manage business with the help of supervisory and other staff including both skilled and unskilled workers in the day today functioning of this manufacturing unit will assist him. The unit will have a total strength of 15 persons including the managerial staff.

CHAPTER III

MARKET AND DEMAND

A number of new Hotels are coming up in different parts of Jammu Region. Beside lot of New constructions are coming up in both Government and Private Sector. Government has also given encouragement by providing incentives for Housing. Bajri / Sand consumption has come to occupy a Major Position in Domestic Market now. To cater the needs of consumers, new Hotels, Dams, Bridges restaurants, Clubs , Housing Colonies club and mainly the widening of roads viz. National Highway and setting up of new Industrial / Public sector units. The demand of product is increasing day by day. The unit was allotted work by the IRCON INTERNATIONAL LIMITED(A GOVT. OF INDIA) FOR WORK FOR STRENGTHENING OF THE EXISTING APPROACH ROAD FROM Diggole (Zeri /Chainage of NH-44) to Bjmasta (Km0.00 to 9.80) in connection with construction of New Adit at Urnlhal to the Tunnel T-49A on Katra-Banihal section of USBRL Project(Pkg.DGL-BJM Adit Rd-R) Regarding temporary installation & Commissioning of portable Stone Crusher plant & Bitumen hot mix plant. Vide dletter dated 28-10-2020.

The unit's main objective would always be to satisfy the requirements of the potential customers by providing them with products of good quality and proper standard.

In accordance with whatever given above we have come to know that supply of products too needs to be efficient. So our channel partners would include one or more wholesale distributor, and some Marketing representatives would also be appointed so as to encourager and both seller and buyer to sell and buy the products effectively and efficiently.

CHAPTER IV

PROJECT PARTICULARS

PROJECT

M/s R K Infracorp Private Limited, Village Sumber, Block Sangaldan Tehsil and District Ramban (J&K) is proposing to set up a small scale manufacturing unit at Village Sumber, Block Sangaldan Tehsil and District Ramban(J&K). The unit will involve in the activity of manufacturing of Crushing of Stone, Bazri, and Sand.

CAPACITY AND PRODUCTION PROGRAMMES

On the basis of items of Plant and Machinery and other fixed assets proposed in the project report .The Installed capacity of the unit is assessed as follows :

1. No. of working days per year	300
2. No. of shifts per day	1
3. Working hours per shift	8
4. Production per annum.	
1. Crushed Stone (Bazri & sand)	360000 cft.

It has been envisaged in the Project Report that the unit will increase its production capacity from 40% in first year to 50% and 60% in second and third years of operation respectively. Depending on the entrepreneurship of the promoters and too on the marketing abilities of the staff available with the unit, the unit may be able to operate at the higher production levels than what has been envisaged in the report. So the above assumptions provide the necessary indication, as to whether or not the unit will be able to repay back its debts under these so favorable conditions.

LOCATION

The unit will be located at Village Sumber, Block Sangaldan Tehsil and District Ramban (J&K) on a piece of **01** Kanals of land which is sufficient for setting up this unit .All the necessary infrastructure facilities such as power, water, transport, communication links etc. are easily available at that place.

BUILDING

The main factory building and other civil structures are broadly given in Annexure-III. The buildings and other structures are sufficient for level of activation projected. Full details about the cost of production are given in Annexure-III.

PLANT AND MACHINERY

The details of Plant and Machinery along with their costs etc are given in Annexure -IV to the Report. The machinery is proposed to be procured from reputed dealers.

MISC. FIXED ASSETS:

The details and cost of Misc. Fixed Assets are given at Annexure V. The Items of Misc. Fixed Assets are also proposed to be acquired from reputed dealers.

MANUFACTURE PROCESS:

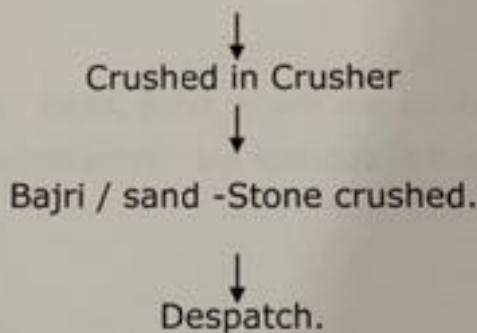
The manufacturing process of stone crusher is as under:

Stone Lumps are the main raw material required for producing Bajri. The lumps of stone are collected from the quarry having size of about 9" are fed to the Jaw Crusher through a conveyor for crushing. The stones are crushed

by mechanical operations and finally separated to the required size through rotary screen. In the process about 2% of dust (sand) is obtained. The oversized stone, if obtained during the production are fed back to the crusher by a belt conveyor. Screened material i.e. Bajri, is carried to the stock piles through separate belt conveyor.

- I- Crushing Roller stone.
- II- Storage of Bazri.
- III- Storage of Sand. And dispatch.

FLOW CHART
Raw Materials.(Roller Stones)

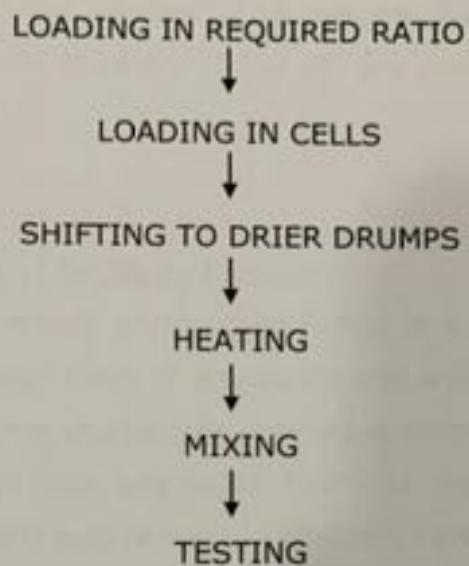


Bajri and bitumen are the major raw materials for the manufacturing of Bitumen Concrete. The crushed stone (Bajri) is expected to be available from the stone crushers which are mixed with bitumen in hot mix plant which is operated with LDO.

The process involved in asphalt plant is not intricate and no sophisticated technology is required. The promoter proposed to recruit skilled workers for carrying out the day today activities in the plant.

FLOW CHART
RAW MATERIALS (BAJRI)





RAW MATERIAL

Various raw material like Bazri, Sand which are easily available near the site. The estimated cost of raw materials are included in the project report.

UTILITIES **POWER**

The total connected power load of the unit is estimated to be 90 H.P. The same is stated to be arranged by the promoter from the main site of power connection near the site. However the promoter will run the unit only on D.G.Set of 125 KVA.

WATER

Water is require for washing , drinking and sanitation purposes and sprinkling system 5 Kls of water daily will be sufficient for the purpose of the project.

TRANSPORT:

The unit is to be set up in Village Bhid Malhori , District Doda (J&K) which is well connected by metalled road as such no transport problems are envisaged.

MAN POWER

The unit will be requiring total number of 15 persons including managerial and supervisory Staff. The details of salary wages etc are contained in the Annexure XIV of the Project Report.

EFFLUENT TREATMENT:

Pollution Control Measures: (for Stone Crusher)

The proposed unit would mainly crush stone lumps in a jaw crusher, grade the crushed product into different sizes of aggregate and stack product according to the aggregate size in different stacks. The process is simply a physical conversion of stone lumps into small size aggregate form. In the process, there is no application of toxic / or other substances. In addition, raw materials namely stone lumps are not toxic material creating no environmental problems . During the production process there are no generation of solid, liquid or gaseous pollutants except emission of stone dust laden air from different sections. This dust contains stone particulate matter which is required to be suitably controlled /abated.

Pollution / environment control aspects are being given increased attention in recent years. Of the two aspects of immediate concerns, viz. air and water pollution, the plant is virtually free of water pollution as no effluents are involved. Since the production process is carried out in open an environment the highly capital intensive dust aspirator system due to small volume of production and low value added product are not financially viable proposition. The commonly used and economic systems offered by various equipment suppliers comprise use of water sprinkle system at different process. Looking to the size of the plant, operating constraints as well as technical and financial aspects the water sprinkle system as per the details below is proposed. The unit is not likely to generate any harmful effluents in the liquid or solid forms. However, there would be emission of dust as a result of crushing action in the crusher. To arrest the emission of dust the project envisages the use of technology for crushing which is based on the principle

of crushing by "pressure" rather than the conventional method of crushing by "Rubbing process". With this system the chances of occurrence of dust are less. However, to further check the dust pollution if any , it is proposed to install water nozzles. Towards the proposed system necessary network of pipe lines along with water storage system is to be laid, the cost such system including water sprinkling arrangement at crushing, grading and sand stock stage would be of the order of Rs.3.50 Lacs and necessary provision has been made for the same in the project report. Further proper jacketing system over the crushing point and screen shall be provided to arrest the dust emission. Moreover two to three rows of fast growing trees shall be planted around the unit. The approach road shall be metalled. In addition to these measures, the unit holder shall comply with the instructions of the board to control the dust emissions. Hence the activity process ensures proper measures for pollution control of the unit.

DETAIL OF SCHEDULES.

<u>No. of Schedule</u>	<u>Particulars.</u>
I.	Schedule of Installed Capacity and its utilization.
II.	Schedule of Land and Site Development.
III.	Schedule of Building.
IV.	Schedule of Plant and Machinery.
V.	Schedule of Misc. Fixed Assets.
VI.	Schedule of Pre-operative Expenses.
VII.	Schedule of Other Expenses.
VIII.	Schedule of Raw Material.
IX.	Schedule of Utilities.
X.	Schedule of Production Programme & Sales.
XI.	Schedule of Operational Costs.
XII.	Schedule of Selling Expenses.
XIII.	Schedule of Maintenance and Repairs.
XIV.	Schedule of Salary and wages.
XV.	Schedule of Project Cost and its means of Finance.
XVI.	Schedule of Schedule of Working Capital Requirements.
XVII.	Schedule of Break Even point Analysis.
XVIII.	Schedule of Projected Profitability Estimates.
XIX.	Schedule of Depreciation Calculations.
XX.	Schedule of Loan Repayments.
XXI.	Schedule of Calculation of Income Tax.
XXII.	Schedule of Debt Service Coverage Ratio.
XXIII.	Schedule of Pay Back Period.
XXIV.	Schedule of Projected Balance sheet.

Schedule-I

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Installed Cap. & Cap. Utilization.

A Installed Capacity

1	Name of the activity / Product.	Crushing of Stone (Stone Crusher) Bazri, sand &	
2	Installed capacity per annum (Cft.)	360000	360000 cft
3	No. of working days.	300	
4	No. of shifts per day.	1	
5	Working hours per shift.	8	
6	Production per hours. (Product Mix.)	150	cft

B Pattern of capacity utilization.

1	Year	1st	2nd	3rd
2	Capacity utilization (%age)	60%	70%	80%
3	Production (Cft.)	i) 216000	252000	288000
		ii) 0	0	0

Schedule-II

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Land and Site Development

<u>S.No.</u>	<u>Details.</u>	<u>Area / length (Kanals / ft.)</u>	<u>Unit Cost (In Rs.)</u>	<u>Amount (In Rs.)</u>	<u>Total Cost (Rs. Lacs)</u>
A	Land On lease rent.	01 Kanals.	Allotted by Railway Deptt.	0.00	0.00
B	Site Development 1 Site development / levelling.		IRCON	50000.00	0.50
		Total.			0.50

Schedule-III

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Building.

S.No.	Details.	Dimensions		Covered Area (sq.Ft.)	Unit cost (Rs.)	Total Cost (In Rs.)	Total Cost (In lacs.)
		Length(ft)	Width(ft.)				
1	Machine Shed.	15	45	675	450	303750.00	3.04
2	Power/ D.G.Set Room.	15	10	150	450	67500.00	0.68
3	Office /Chowkidar Room.	15	20	300	450	135000.00	1.35
4	Administrative Block	10	10	100	475	47500.00	0.48
5	Foundation, Pit, and other civil work for stone crusher.					500000.00	5.00
Total.				1225		1053750.00	10.54

Total Covered 1225

Schedule-IV

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Plant and Machinery.

S.No.	Item	QTY (Nos.)	Amount (InRs.)	Amount (In Lacs.)
1	Small Portable-Moveable Crusher complete with Electricals and allied equipment(Mini Stone Crusher with Jaw crusher , pulleys, stand, Screener, Nuts Bolts sheets conveyors,pulleys etc.	1	3875000.0	38.75
2	Hand Tools and Jigs etc.s.	L.S.	50000	0.50
	Total.		3925000.00	39.25
	Add. Transportation and GST etc. @ 20%		785000.00	7.85
	G. Total.		4710000.00	47.10



Schedule-V

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Misc. Fixed Assets.

<u>S.No.</u>	<u>Details.</u>	<u>Amount (In lakhs.)</u>
1	<u>Office Furniture and Fixture.</u> Steel wooden tables, Chairs, Racks, Almirahs, shelves, typewriters, Computers.	0.50
2	<u>Fire Fighting Equipment</u> Carbon dioxide type fire extinguishers, engine etc.	0.30
3	Electric Starter for motors and Cables wires, Distribution Boards Panels, Earthing etc.	2.00
4	Pollution control Equipments and Water Sprinkling System	3.50
5	Generator Set 125 KVA	8.00
	Total	<u>14.30</u>

Schedule-VI

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Pre-Operative Expenses.

S.No.	Details.	Amount (In lakhs.)
<u>Preoperative Expenses.</u>		
1	Establishment Expenses.	0.20
2	Travelling Expenses.	0.45
3	Rent Rates and Taxes.	0.50
4	Printing, Stationery, Postage, Telephone, Telegram etc.	0.20
5	Insurance during construction/ implementation period.	0.30
6	Mortgauge expenses & Security with Elect. Deptt/S.T.Deptt;	0.30
7	Report preparation Fee.	0.10
8	Startup expenses.	0.40
	Total.	2.45

SCHEDULE VII

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Other Expenses

S.No.	Details.	Firm	Amount (In lakhs.)
1	Land and Building.		11.04
2	Plant and Machinery.		47.10
3	Misc. Fixed Assets.		0.00
Total.			<u>58.14</u>
Contingencies on Non Firm cost @ 1%			<u>0.58</u>

Schedule-VIII

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Raw Material, Fuel and Consumable Etc.

S.No.	Details.	Qty/Yr RFT/MT	Rate RFT	Amount In Rs.	Amount (In lakhs.)
1	Roller Stone	360000	12.00	4320000.00	43.20
2	Misc. stores/Carriages./HSD/ Diesel Lubricants.			4500000.00	45.00
				8820000.00	88.20
Years			1st	2nd	3rd
Capacity utilization. (M.Tons)			60%	70%	80%
Value(Rs.) (In lacs)		5292000.0 52.92	6174000.00 61.74	7056000.00 70.56	

Schedule-IX

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Utilities.

S.No. Particulars.

A Electric Power:

Total Power Load.	90 H.P.
Maximum Power load after taking load factor.	71.55 KW

Power Consumption.

15.68 *8*300	171720 KWH
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Cost of Power per annum

From PDD @ 3.5	601020
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B Water

Water requirement per day	KLitres 5
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Cost of water per annum @ Rs.1.00 per K. litres	1500	1500
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Total Cost of utilities.	669000
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Or Rs. Lacs	6.69
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1 Year

1st	2nd	3rd
-----	-----	-----

2 Capacity utilization (%age)

60%	70%	80%
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3 Amount (Rs. Lacs)

4.01	4.68	5.35
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Schedule-X

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangidan, Tehsil and District Ramban (J&K)

Schedule of Production Programme & Sales.

<u>S.No.</u>	<u>Details.</u>	<u>Qty/Yr</u> Cft	<u>Rate</u> Cft	<u>Amount</u> (In Rs.)	<u>Amount</u> (In lakhs.)
1	Crushing of Stone (Stone Crusher) Bazri, sand etc.	360000	75	27000000	270.00
	Total			27000000	270.00
	Years		1st	2nd	3rd
	Capacity Utilization		60%	70%	80%
	Amount (Rs. Lacs)		162.00	189.00	216.00

Schedule-XI

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of other Operational costs.

S.No.	Particulars	Amount (In lakhs.)	Years			
			1st	2nd	3rd	4th
1	TE	0.10	0.12	0.14	0.17	0.21
2	OE	0.10	0.12	0.14	0.17	0.21
3	Telephone etc.	0.20	0.24	0.29	0.35	0.41
4	Stationery	0.10	0.12	0.14	0.17	0.21
5	RRT	0.20	0.24	0.29	0.35	0.41
6	Publicity.	0.10	0.12	0.14	0.17	0.21
7	Refreshment.	0.10	0.12	0.14	0.17	0.21
8	Insurance.	0.15	0.18	0.216	0.26	0.31
Total:		1.05	1.26	1.51	1.81	2.18

1 Year	1st	2nd	3rd
2 Capacity utilization (%age)	50%	60%	70%
3 Amount (Rs. Lacs)	0.63	0.91	1.27

Schedule-XII

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramhan (J&K)

Schedule of Selling Expenses.

S.No. Particulars.

Amount
(In Rs.) Amount
(In lakhs.)

1/	Selling expenses 1st Year.	200000.00	2.00
2/	Advertisement.	40000.00	0.40
3/-	Misc. Exp.	20000.00	0.20
Total.			260000.00 2.60

1st 2nd 3rd

Years

60% 70% 80%

Capacity Utilization

Amount (Rs. Lacs) 1.56 1.82 2.08

Schedule-XIII

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Maintenance & Repairs Charges.

S.No.	Particulars	Amount (In lakhs.)	Years			
			1st	2nd	3rd	4th.
1	Plant and Machinery (5%)	2.36	2.36	2.36	2.36	2.36
2	Building(2%).	0.55	0.55	0.55	0.55	0.55
	Total.		2.91	2.91	2.91	2.91

Schedule-XIV

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)
Schedule of Salary wages

<u>S.No.</u>	<u>Details.</u>	<u>Nos.</u>	<u>Monthly Salary (Rs.)</u>	<u>Total Per Annum (Rs.)</u>
1	Manager	1	7000	84000
2	Work Supervisors	2	5000	120000
3	Mechanics/skilled workers.	4	3500	168000
4	Semi / unskilled workers.	5	2500	150000
5	Accountant.	1	5000	60000
6	Chowkidar/peon.	2	2000	48000
Total.		15		<u>630000</u>
Add for fringe benefits			20%	126000
G.total.				<u>756000</u>
In Lakhs				<u>7.56</u>

Schedule-XV

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)
Project Cost and Means of Finance

<u>S.No.</u>	<u>Particulars</u>	<u>Amount (In lakhs.)</u>
A	<u>Project Cost</u>	
1	Land and Building.	11.04
2	Plant and Machinery	47.10
3	Misc. Fixed Assets.	0.00
4	Preliminary & Preoperative expenses.	2.45
5	Contingencies.	0.58
6	Margin for working capital.	9.35
	Total:	70.51
B	<u>Means of Finance</u>	
1	Promoter's Contribution.	45.00
2	Term Loan.	20.51
3	Unsecured Loan / Subsidy	5.00
	Total.	70.51
C	<u>Debit Equity Ratio:</u>	0.46 :1.00
D	Promoter's Contribution to the Project cost.	64%

Schedule-XVI

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Working Capital Requirement.

S.No	PARTICULARS	PERIOD DAYS	MARGIN	1ST YEAR		2ND YEAR		3RD YEAR	
				AMOUNT	MARGIN	AMOUNT	MARGIN	AMOUNT	MARGIN
1	Raw Material	45	25%	13.23	3.31	14.55	3.64	16.01	4.00
2	Work in Process.	3	25%	0.88	0.22	0.97	0.24	1.07	0.27
3	Finished Stock.	15	30%	6.62	1.98	7.28	2.18	8.00	2.40
4	Sundry Debtors.	15	40%	6.62	2.65	7.28	2.91	8.00	3.20
5	Working Expenses.	30	100%	1.19	1.19	1.31	1.31	1.44	1.44
				28.53	9.35	31.38	10.28	34.52	11.31
	Working Capital Limit.			19.18		21.10		23.21	

Schedule-XVII

N/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)
Break Even Point Analysis.

S.No.	Particulars.	Amount (Rs. In lakhs.)		
		Amount.		
A.	<u>TOTAL SALES REALISATION.</u>		270.00	
B	<u>VARIABLE COST.</u>			
1	Raw Material.		88.20	
2	Utilities.		6.69	
3	Selling expenses.		2.60	
4	Intt. On W/C Limit.		2.30	
		Total	99.79	
C	<u>CONTRIBUTION.(A-B)</u>			170.21
D	<u>SEMI-VARIABLE/ FIXED COST.</u>		7.56	
1	Salary & Wages.		2.91	
2	Rep. & Maintenance.		20.00	
3	Rent, Rates, Taxes /Load & Unloading.		1.05	
4	Admn. Expenses.		2.46	
5	Int. on Term Loan.		2.86	
6	Depreciation.	Total	36.84	
E	<u>BREAK EVEN POINT AS % OF INSTALLED CAPACITY</u>	36.84	X	80
		170.21	X	1 =
				17.32 %

Schedule-XVIII

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Projected Profitability Estimates.

S.No.	Particular.	OPERATING YEARS.					(Rs. Lacs)
		1st	2nd	3rd	4th	5th	
1	CAPACITY UTILISATION.	60%	70%	80%	80%	80%	
2	SALES REALISATION:						
	a) From Sales	162.00	189.00	216.00	216.00	216.00	
	TOTAL SALES REALISATION	162.00	189.00	216.00	216.00	216.00	
3	COST OF PRODUCTION						
a	Raw Material.	52.92	61.74	70.56	70.56	70.56	
b	Load unloading.	15.00	15.00	15.00	15.00	15.00	
c	Utilities.	4.01	4.68	5.35	5.35	1.58	
d	Salary & Wages.	7.56	7.94	8.33	8.33	8.75	
e	Repairs & Maintt.	2.91	2.91	2.91	2.91	2.91	
f	Rent Rates, Taxes.& Insurance./Carriage.	20.00	20.00	20.00	20.00	20.00	
g	Administrative Exp. Like Travelling, Postage, Printing etc.	1.05	1.05	1.05	1.05	1.05	
h	Selling Expenses.	1.56	1.82	2.08	2.08	2.08	
	COST OF PRODUCTION.	105.01	115.14	125.28	125.3	121.93	
4	Gross Profit.	56.99	73.86	90.72	90.72	94.07	

contd... next sheet

5 FINANCIAL EXPENSES.					
a. INT. ON TERM LOAN.	2.46	1.97	1.48	0.98	0.49
b. INT. ON W.C.LIMIT.	2.30	3.01	3.31	3.31	3.31
6 DEPRECIATION(SLM)	2.86	2.86	2.86	2.86	2.86
7 PROFIT BEFORE TAX	49.36	66.02	83.07	83.56	87.41
8 PROVISION FOR TAX	14.81	19.81	24.92	25.07	26.22
9 PROFIT / LOSS AFTER TAX	34.55	46.22	58.15	58.49	61.19
10 WITHDRAWAL	1.00	2.00	3.00	4.00	5.00
11 PROFIT/LOSS CARRIED TO BALANCE SHEET.	33.55	44.22	55.15	54.49	56.19
12 COMMULATIVE PROFIT / LOSS,	33.55	77.77	132.92	187.41	243.60
13 ADD. DEPRECIATION.	2.86	2.86	2.86	2.86	2.86
14 TOTAL CASH SURPLUS	37.42	49.08	61.01	61.36	64.05
15 LESS PAYMENT					
a). TERM LOAN	4.10	4.10	4.10	4.10	4.10
b). WITHDRAWAL	1.00	2.00	3.00	4.00	5.00
16 NET CASH ACCRUALS	32.31	42.98	53.91	53.25	54.95

Schedule-XIX

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Schedule of Depreciation Calculations.

S.No.	Particular.	Building	Plant & Machinery	Misc. Fixed Assets	Total
		10%	25%	10%	(Rs.Lacs)
A Depreciation Under WDV Method.					
1	Value of Assets.	11.04	47.10	0.00	12.88
	1st year Depn.	9.93	35.33	0.00	9.82
	2nd Year Depn.	8.94	26.49	0.00	7.52
	3rd Year Depn.	8.05	19.87	0.00	5.77
	4th Year Depn.	7.24	14.90	0.00	4.45
	5th Year Depn.	6.52	11.18	0.00	3.45
	6th Year Depn.	5.87	8.38	0.00	2.68
B Depreciation under SLM Method.					
	Value of Assets.	11.04	47.10	2.05	
	Rate of Dep.	3.34%	5.15%	3.34%	
	Amount of Dep.	0.37	2.43	0.07	2.86
C Capitalisation of Contingencies & Preoperative Expenses.					
	Estimated Cost.	11.04	47.10	2.05	
	Items of Misc. Assets included under P & M.		2.05	-2.05	
		11.04	49.15	0.00	
	Add Contingencies.	0.11	0.22	0	
	Add Preoperative Exp.		2.45		
		11.15	51.82	0.00	

Schedule-XX

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District

Schedule of Term Loan Repayment and Interest.

Amount (Rs. In lakhs.)

A Term Loan. 20.51 Lacs

Years.	Opening Balance	Repayment	Closing balance	Interest
				12.00%
1	20.51	4.10	16.41	2.46
2	16.41	4.10	12.31	1.97
3	12.31	4.10	8.21	1.48
4	8.21	4.10	4.10	0.98
5	4.10	4.10	0.00	0.49

B Working Capital Limit

Years	Amount	Interest
		12.00%
1	19.18	2.30
2	21.10	3.01
3	23.21	3.31

Schedule-XXI

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Calculation of Income Tax.

S.No.	Particular	OPERATING YEARS.					(Rs. Lacs)
		1st	2nd	3rd	4th	5th	
1	PROFIT BEFORE TAX	49.36	66.02	83.07	83.56	87.41	
2	ADD. DEP.(SLM)	2.86	2.86	2.86	2.86	2.86	
	TOTAL.	52.23	68.89	85.93	86.42	90.27	
3	LESS DEP.(WDV)	9.82	7.52	5.77	4.45	3.45	
4	PROFIT AFTER DEP.	42.40	61.37	80.16	81.97	86.83	
5	CARRY FORWARD OF LOSS.	0.00	0.00	0.00	0.00	0.00	
6	NET TAXABLE PROFIT/ LOSS.	42.40	61.37	80.16	81.97	86.83	
7	CONCESSION						
	UNDER SECTION 80-I	42.40	61.37	80.16	81.97	86.83	
8	TAXABLE INCOME	0.00	0.00	0.00	0.00	0.00	
9	PROVISION FOR TAX.	0.00	0.00	0.00	0.00	0.00	

Schedule-XXII

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Debt Service Coverage Ratio

S.No.	Particular,	OPERATING YEARS.					(Rs. Lacs)
		1st	2nd	3rd	4th	5th	
A. SOURCES OF FUNDS:							
1	PROFIT/LOSS AFTER TAX.	49.36	66.02	83.07	83.56	87.41	
2	DEPRECIATION	2.86	2.86	2.86	2.86	2.86	
3	INT. ON TERM LOAN.	2.46	1.97	1.48	0.98	0.49	
	TOTAL (1+2+3)	54.69	70.86	87.41	87.41	90.76	
B. DISPOSITION OF FUNDS:							
4	REPAYMENT OF TERM LOAN.	4.10	4.10	4.10	4.10	4.10	
	TOTAL 3+4	6.56	6.07	5.58	5.09	4.60	
C	DEBIT SERVICE COVERAGE RATIO. (A/B)	8.33	11.67	15.66	17.18	19.75	
D. AVERAGE DEBT SERVICE COVERAGE RATIO							
			2.16			2.16 :1.00	

Schedule-XXIII

M /s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

Pay Back Period.

Profit after Tax.

Project Cost. 70.51 Lakhs

<u>Year</u>	<u>Profit after Tax.</u>	<u>Depreciation.</u>	<u>Cash Accruals</u>	<u>Commulative</u>
1	49.36	2.86	52.23	52.23
2	66.02	2.86	68.89	121.11
3	83.07	2.86	85.93	207.04
4	83.56	2.86	86.42	293.47
5	87.41	2.86	90.27	383.74

2 year 0 months

Schedule-XXIV

M/s R K Infracorp Pvt. Ltd., Village Sumber, Block Sangaldan, Tehsil and District Ramban (J&K)

S.No.	Particular.	Projected Balance sheet		(Rs. Lakhs)		
		OPERATING YEARS.		(Rs. Lacs)		
		1st	2nd	3rd	4th	5th
A. CAPITAL AND LIABILITIES						
1	Promoters Contribution.	45.00	45.00	45.00	45.00	45.00
2	Reserve & Surplus.	33.55	44.22	55.15	54.49	56.19
3	Term Loan.	16.41	12.31	8.21	4.10	0.00
4	Unsecured Loans.	5.00	5.00	5.00	5.00	5.00
5	working Capital Limit.	19.18	21.10	23.21	23.21	23.21
Total (A).		119.15	127.63	136.57	131.81	129.40
B. ASSETS.						
1	Gross Block	61.17	61.17	61.17	61.17	61.17
	Depreciation.	9.82	17.34	24.86	30.63	35.08
	Net Block	51.34	43.83	36.31	30.54	26.09
2	Stock in Hand	20.73	22.80	25.08	25.08	25.08
	Sundry Debtors	6.62	7.28	8.00	8.00	8.00
3	Cash and Bank Balance.	35.32	35.49	37.29	42.14	62.02
	Advance to Suppliers	5.14	18.23	29.88	26.05	8.21
Total (B)		119.15	127.63	136.57	131.81	129.40

