CREDIT PRESENTATION

M/S K.P. INDUSTRIAL CORP.

M/S K.P. INDUSTRIAL CORPORATION

CGTMSE Loan Proposal

Loan Requirement

₹70,00,000

Enterprise Classification

Manufacturing Enterprise

Prepared For

Bank Credit Committee

Location

Howrah, West Bengal

Enterprise Overview

About the Company

M/S K.P. Industrial Corporation is a Micro Manufacturing Enterprise established in 2025 with a vision to manufacture high-quality industrial engineering products, fabricated metal components, and customized manufacturing solutions.

The company is committed to delivering precision, durability, and timely service to industrial clients while maintaining high standards of quality and operational excellence.

Company Highlights

- **MSME Registered Enterprise:** Officially recognized and compliant with micro-enterprise frameworks.
- **GST Registered Business:** Ensuring complete tax compliance and transparent financial operations.
- **Proprietorship Firm:** Streamlined decision-making under dedicated leadership.
- **Manufacturing Sector:** Focused entirely on core industrial production capabilities.
- **Located in Howrah, West Bengal:** Strategically positioned in a major industrial hub.
- **Customer-focused operations:** Prioritizing client specifications and satisfaction.
- **Scalable production model:** Designed to accommodate increasing order volumes seamlessly.
- **Strong growth potential:** Positioned to capture expanding market demands effectively.

EXECUTIVE PROFILE

PROPRIETOR: MRS. KUSUM SHAW

Mrs. Kusum Shaw

PROPRIETOR

PROFILE OVERVIEW

Mrs. Kusum Shaw is an experienced entrepreneur who brings strong operational management and sound financial discipline to the enterprise. Her extensive manufacturing industry knowledge is critical to the company's foundation. She excels in customer relationship management and provides quality-oriented leadership, all driven by a long-term business vision to establish a leading manufacturing entity.

CORE STRENGTHS

- **Decision-making ability:** Quick and effective operational resolutions.
- **Team management:** Fostering a productive and skilled workforce environment.
- **Vendor relationship development:** Securing reliable and cost-effective supply chains.
- **Business expansion planning:** Strategically guiding the company toward scalable growth.
- **Ethical business practices:** Maintaining transparency and integrity in all dealings.
- **Commitment to customer satisfaction:** Ensuring every product meets exact client requirements.

STRATEGIC DIRECTION

Our Vision

To become one of the leading manufacturing companies in Eastern India by delivering high-quality industrial products, embracing innovation, and creating sustainable value for customers, employees, and stakeholders.

Mission Objectives

- Manufacture superior-quality products that meet rigorous industrial standards.
- Deliver on time with consistency to ensure uninterrupted client operations.
- Adopt advanced manufacturing technologies to enhance production efficiency.
- Ensure customer satisfaction through tailored solutions and responsive service.
- Expand market reach across India, establishing a nationwide footprint.
- Generate local employment to support the regional economy in West Bengal.
- Build a sustainable and profitable enterprise that yields long-term stakeholder value.

BUSINESS ENGAGEMENT

The company is engaged in manufacturing engineering products and fabricated industrial components used across infrastructure, engineering, fabrication, machinery, and industrial sectors.

KEY INDUSTRIAL ACTIVITIES

- **Industrial Manufacturing:** Core production of heavy and light industrial goods.
- **Metal Fabrication:** Precision cutting, bending, and assembling of metal structures.
- **Engineering Components:** Creating specialized parts for complex machinery.
- **Custom Manufacturing:** Tailoring products to meet specific client blueprints.

SPECIALIZED CAPABILITIES

- **Industrial Assemblies:** Putting together multi-part components for ready-to-use applications.
- **Machine Parts:** Producing durable replacement and original equipment parts.
- **Structural Components:** Manufacturing foundational elements for construction.
- **Industrial Supply Solutions:** End-to-end B2B material and product supply.

PORTFOLIO & SERVICES

PRODUCT PORTFOLIO

- Fabricated Industrial Components
- Steel Engineering Products
- Precision Machine Parts
- Structural Fabrication
- Industrial Assemblies
- Custom Metal Products
- Railway-related Components (as per applicable orders)
- General Engineering Products

SERVICES OFFERED

- **Customized Manufacturing:** Developing bespoke solutions based on unique client requirements.
- **Product Design Support:** Assisting clients in optimizing their engineering designs for manufacturability.
- **Fabrication Services:** Comprehensive metalworking from raw material to finished structure.
- **Quality Inspection:** Rigorous testing protocols to ensure defect-free deliverables.
- **Industrial Supply:** Reliable sourcing and delivery of necessary industrial materials.
- **After-sales Technical Support:** Providing ongoing assistance and troubleshooting for all manufactured products.

M/S K.P. Industrial Corporation — Operations

Manufacturing Lifecycle & Quality Flow

Step 01
Raw Material Procurement

Step 02
Quality Inspection

Step 03
Cutting

Step 04
Machining

Step 05
Fabrication

Step 06
Assembly

Step 07
Surface Finishing

Step 08
Final Quality Testing

Step 09
Packaging

Step 10
Final Dispatch

Quality Control Measures

01. Incoming Material Inspection
Verifying the grade and integrity of all raw materials before they enter the floor.

02. Process Quality Checks
Monitoring tolerances and specifications during cutting, machining, and fabrication phases.

03. Final Inspection Before Dispatch
Ensuring the finished product perfectly matches the client's order and industry standards.

04. Continuous Quality Improvement
Regularly updating processes and training to minimize defects and enhance output.

INDUSTRY GROWTH DRIVERS

Key Macroeconomic Factors

The manufacturing landscape is being propelled by several key macroeconomic factors:

- **Make in India Initiative** (Primary Catalyst)
- Massive National **Infrastructure Development**
- Ongoing **Railway Modernization**
- Increased **Industrial Automation**
- Rollout of **Smart City Projects**
- General **Manufacturing Expansion** & Lucrative Export Opportunities
- Overall Increasing **Demand for Engineering Products**

MARKET POTENTIAL

Growing investments in industrial and infrastructure sectors provide long-term opportunities for manufacturing companies supplying engineering and fabricated products.

K.P. Industrial Corporation is perfectly positioned to capitalize on these sustained capital inflows and infrastructure mega-projects.

MARKET ANALYSIS

MARKET TRENDS

- Rising industrial production and increasing capital expenditure across both public and private sectors, leading to a higher demand for fabricated products.
- Government infrastructure projects and the expansion of manufacturing clusters are driving volume.
- Significant growth in engineering services, improved logistics and supply chains, and rapid technology adoption in manufacturing processes.

INDUSTRY OUTLOOK

The Indian engineering and fabrication industry is expected to maintain steady growth, supported heavily by public infrastructure spending and private industrial investments.

This stable outlook ensures a predictable and expanding market for our core manufacturing capabilities.

CUSTOMER SEGMENTS

K.P. Industrial Corporation strategically targets a diversified B2B client base to ensure revenue stability and growth.

- **Engineering Companies:** Requiring precision parts and sub-assemblies.
- **Manufacturing Industries:** Needing reliable industrial supply solutions.
- **Infrastructure Contractors:** Sourcing structural components for large-scale builds.
- **Fabrication Workshops:** Partnering for overflow or specialized fabrication tasks.

- **OEM Manufacturers:** Utilizing our custom metal products for their primary equipment.
- **Railway Vendors:** Supplying railway-related components as per applicable orders.
- **Government Contractors:** Fulfilling public sector engineering and infrastructure demands.
- **Industrial Distributors:** Expanding our reach through established supply networks.

WHY K.P. INDUSTRIAL CORPORATION?

Our competitive edge is built on a foundation of operational excellence and client-centric service.

Skilled manufacturing team

Experienced professionals ensuring precision at every step.

High-quality production

Uncompromising standards resulting in durable, reliable products.

Customized solutions

Flexibility to adapt to unique client blueprints and requirements.

Competitive pricing

Efficient operations allowing for cost-effective market offerings.

Timely delivery

Strict adherence to schedules to keep client projects on track.

Strong supplier network

Reliable access to premium raw materials without delays.

MSME benefits

Leveraging government schemes for operational and financial efficiency.

Customer-focused approach

Prioritizing long-term relationships and total client satisfaction.

BUSINESS MODEL & REVENUE STREAMS

01 Raw Material Suppliers

02 Manufacturing Unit

03 Quality Control

04 Warehouse Storage

05 Dealers & Direct Sales

06 Repeat Business & Growth

Stable Income Streams

- **Direct Industrial Orders**
  Fulfilling immediate B2B requirements.
- **Institutional Contracts**
  Long-term supply agreements with major organizations.
- **Dealer Sales**
  Expanding geographic reach through distribution partners.
- **Customized Manufacturing**
  High-margin bespoke engineering projects.
- **Repeat Customer Orders**
  Ensuring a stable baseline of recurring revenue.

INFRASTRUCTURE & FACILITIES

K.P. Industrial Corporation operates from a well-equipped facility designed for optimal manufacturing workflow.

Manufacturing & Production

- **Manufacturing facility:** A dedicated, robust environment for heavy industrial work.
- **Production area:** Optimized layout for seamless movement from cutting to assembly.

Power & Operations

- **Power connection:** High-capacity electrical setup to run heavy machinery uninterrupted.
- **Material handling equipment:** Cranes and forklifts to safely manage heavy metal components.

Storage & Warehousing

- **Raw material storage:** Secure and organized zones to prevent material degradation.
- **Finished goods warehouse:** Safe storage ensuring products are ready for immediate dispatch.

Administration & Workforce

- **Office space:** Professional administrative area for management and client meetings.
- **Skilled workforce:** Trained personnel capable of operating complex machinery and maintaining quality.

CAPACITY & EXPANSION ANALYSIS

Existing Capacity

Currently, the facility operates with an efficient manufacturing process, utilizing a standard production line, skilled manpower, and a strict quality inspection system to meet current demand.

Operational Infrastructure

- **Standard production line**
- **Skilled manpower**
- **Strict quality inspection system**

Proposed Funding Impact

+80% to 100%

Target Output Capacity Boost

- **Production increase by 80–100%:** Effectively doubling our output capabilities.
- **Reduced production time:** Advanced machinery will streamline complex fabrication steps.
- **Higher operational efficiency:** Lowering per-unit costs and reducing material waste.
- **Better product quality:** Upgraded technology will allow for tighter tolerances and superior finishes.
- **Increased order handling capability:** Empowering the company to take on larger, institutional contracts concurrently.

Marketing Channels

To ensure steady order flow and market penetration, we utilize a comprehensive mix of sales strategies:

01 Direct B2B Sales
Dedicated outreach to industrial clients and engineering firms.

02 Dealer Network
Partnering with regional distributors to expand our geographical footprint.

03 Industrial Exhibitions
Showcasing our capabilities at major trade shows to generate leads.

04 Digital Marketing
Maintaining a strong online presence for inbound B2B inquiries.

05 Government Procurement
Registering for and securing state and central supply contracts.

06 Tender Participation
Actively bidding on lucrative infrastructure and railway projects.

07 Strategic Partnerships
Aligning with larger OEMs as a trusted tier-1 or tier-2 supplier.

08 Customer Referrals
Leveraging our high-quality work to generate word-of-mouth business.

SWOT Analysis

Strengths

- Manufacturing expertise
- Quality products
- MSME registration
- Skilled workforce

Weaknesses

- Limited production capacity
- Need for expansion funding

Opportunities

- Infrastructure growth
- Railway projects
- Industrial expansion
- Government procurement

Threats

- Raw material price fluctuations
- Market competition
- Economic slowdown

COST BREAKDOWN

The total capital requirement for the proposed expansion is meticulously calculated to ensure optimal allocation of resources:

Plant & Machinery	₹30,00,000
Industrial Equipment	₹8,00,000
Electrical Installation	₹5,00,000
Factory Infrastructure	₹5,00,000
Working Capital	₹18,00,000
Miscellaneous	₹4,00,000

TOTAL PROJECT COST

₹70,00,000

Meticulously Allocated

CGTMSE LOAN PROPOSAL

LOAN REQUESTED

₹70,00,000

PURPOSE OF FUNDS

The capital will be deployed strategically to transform the company's operational capabilities:

- Purchase of advanced machinery to increase precision and output.
- Capacity expansion to meet the growing demands of the industrial sector.
- Working capital support to manage larger inventory and extended payment cycles.
- Technology upgradation to remain competitive in modern manufacturing.
- Factory modernization to ensure safety and workflow efficiency.
- Inventory enhancement to buffer against raw material price fluctuations.
- Overall business growth to secure a larger market share in Eastern India.

Fund Deployment & Impact

Fund Distribution

CAPITAL ALLOCATION

Machinery	₹30 Lakh
Working Capital	₹18 Lakh
Infrastructure	₹10 Lakh
Technology & Quality	₹7 Lakh
Marketing	₹5 Lakh
Total Allocation	**₹70 Lakh**

Projected Impact

EXPECTED BENEFITS

The strategic utilization of these funds will yield significant operational and financial improvements:

- **Higher production:** Directly addressing our current capacity constraints.
- **Better efficiency:** Lowering the cost of goods sold through modernized equipment.
- **Improved quality:** Ensuring zero-defect manufacturing for critical components.
- **Increased sales:** Capitalizing on unfulfilled market demand and larger tenders.
- **Stronger profitability:** Driving better margins through scale and efficiency.

FINANCIAL PROJECTION (TOP-LINE REVENUE)

YEAR 1	₹2.20 Crore
YEAR 2	₹3.20 Crore
YEAR 3	₹4.40 Crore
YEAR 4	₹5.80 Crore
YEAR 5	₹7.20 Crore

PROJECTION BASIS & MARKET DRIVERS

Following the capacity expansion and technology upgrades, K.P. Industrial Corporation projects aggressive yet highly achievable revenue growth over the next five years:

- **80-100% Capacity Increase:** Formulated directly on the projected outcome of our current technology and facility scaling.
- **Strong Target Market:** Driven by a robust, qualified pipeline of active infrastructure and industrial projects.

NET PROFITABILITY

5-Year Net Profit Forecast

Year 1	₹22 Lakh
Year 2	₹36 Lakh
Year 3	₹52 Lakh
Year 4	₹72 Lakh
Year 5	₹95 Lakh

TRAJECTORY ANALYSIS

- As revenue scales, operational efficiencies and economies of scale will drive significant improvements in the bottom line over the five-year forecast period.
- This strong profitability trajectory ensures the company remains financially resilient and fully capable of aggressive debt servicing.

PROJECTED DSCR & FINANCIAL HIGHLIGHTS

Projected Debt Service Coverage Ratio

Year 1	1.45
Year 2	1.68
Year 3	1.92
Year 4	2.18
Year 5	2.45

Financial Highlights

The projected ratios and cash flow models demonstrate a highly secure financial position for the lender:

- **Positive operating cash flow** maintained consistently from Year 1.
- **Healthy debt servicing capability**, with DSCR remaining well above standard banking thresholds.
- **Sustainable profit growth** driven by core manufacturing activities, not one-off events.
- **Strong repayment capacity** ensuring zero default risk over the 7-year tenure.

Risk Management Measures

K.P. Industrial Corporation has implemented robust frameworks to mitigate operational and financial risks:

Operational Mitigation

- **Multiple supplier network:** Preventing production halts due to single-source failures.
- **Strict quality control:** Eliminating rejection rates and protecting brand reputation.
- **Inventory optimization:** Balancing holding costs with raw material availability.
- **Preventive maintenance:** Ensuring zero unplanned downtime for critical machinery.

Financial & Strategic

- **Business insurance:** Comprehensive coverage against unforeseen physical or operational damages.
- **Customer diversification:** Avoiding over-reliance on any single client or sector.
- **Cost monitoring:** Strict oversight of overheads to protect profit margins.
- **Financial planning and compliance:** Adhering to all statutory and banking requirements.

LOAN PROPOSAL DETAILS

LOAN STRUCTURE

- **Loan Amount** ₹70,00,000
- **Scheme** CGTMSE
- **Repayment Period** 7 Years
- **Moratorium** Up to 12 Months (subject to bank approval)

PROPOSED SECURITY

The loan will be comprehensively secured to protect the bank's interests:

- CGTMSE Credit Guarantee Coverage
- Hypothecation of Plant & Machinery
- Hypothecation of Stock and Receivables
- Personal Guarantee of the Proprietor
- Charge on Current Assets

Closing Slide

M/S K.P. INDUSTRIAL CORPORATION

Precision • Stability • Scale

THANK YOU

Committed to Quality • Growth • Innovation

CONTACT INFORMATION

BUSINESS
Manufacturing Enterprise

LOCATION
Howrah, West Bengal