



# NILKAMAL LIMITED

Registered Office: Survey No. 354/2 and 354/3 , Near Rakholi Bridge,

Silvassa-Khanvel Road, Village Vasona, Silvassa (D & N H).

Website : www.nilkamal.com Email : investor@nilkamal.com

CIN:L25209DN1985PLC000162

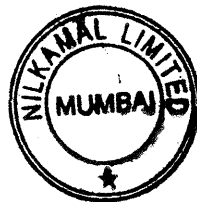


## AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2021.

### PART I

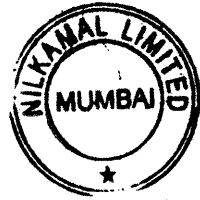
(₹ In Lakhs)

Standalone					Sr. No	Particulars	Consolidated							
Quarter Ended 31/03/2021	Quarter Ended 31/12/2020	Quarter Ended 31/03/2020	Current Year ended 31/03/2021	Previous Year ended 31/03/2020			Quarter Ended 31/03/2021	Quarter Ended 31/12/2020	Quarter Ended 31/03/2020	Current Year ended 31/03/2021	Previous Year ended 31/03/2020			
Audited (Refer note 5)	Unaudited	Audited (Refer note 5)	Audited	Audited			Audited (Refer note 5)	Unaudited	Audited (Refer note 5)	Audited	Audited			
60,594.57	56,654.49	49,170.97	1,88,802.58	2,08,147.38	1	Income								
189.56	311.53	359.21	1,448.11	1,088.74		(a) Revenue from Operations	67,992.19	62,659.68	56,145.50	2,09,220.16	2,25,719.18			
						(b) Other Income	199.35	369.81	268.22	1,602.27	1,441.89			
60,784.13	56,966.02	49,530.18	1,90,250.69	2,09,236.12		Total Income	68,191.54	63,029.49	56,413.72	2,10,822.43	2,27,161.07			
					2	Expenses								
24,863.29	21,510.45	16,180.52	69,490.63	67,708.38		(a) Cost of materials consumed	28,303.18	24,252.97	18,883.47	77,937.49	75,086.94			
14,227.83	12,861.58	10,418.14	37,677.49	45,735.72		(b) Purchase of stock-in-trade	15,841.44	13,896.05	11,555.29	41,832.90	50,031.66			
(3,810.96)	(4,036.24)	(368.34)	(1,839.05)	805.85		(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	(4,029.23)	(3,990.23)	(152.31)	(2,050.08)	(413.49)			
4,212.40	4,036.66	4,279.90	15,439.72	17,537.93		(d) Employee benefits expense	4,670.11	4,566.65	4,770.53	17,386.91	19,068.74			
684.52	509.64	774.15	2,313.70	2,573.73		(e) Finance Cost	703.38	512.00	792.77	2,353.38	2,610.47			
2,413.39	2,326.28	2,537.25	9,266.65	9,051.14		(f) Depreciation and amortisation expense	2,521.00	2,441.49	2,660.27	9,716.47	9,421.27			
14,451.74	12,817.17	12,831.80	43,998.58	50,003.13		(g) Other expenses	15,319.42	14,218.65	14,026.12	48,798.72	53,825.94			
57,042.21	50,025.54	46,653.42	1,76,347.72	1,93,415.88		Total Expenses	63,329.30	55,897.58	52,536.14	1,95,975.79	2,09,631.53			
3,741.92	6,940.48	2,876.76	13,902.97	15,820.24	3	Profit before exceptional items and Tax (1-2)	4,862.24	7,131.91	3,877.58	14,846.64	17,529.54			
-	-	-	-	-	4	Exceptional Items	-	-	-	-	-			
3,741.92	6,940.48	2,876.76	13,902.97	15,820.24	5	Profit before Tax (3-4)	4,862.24	7,131.91	3,877.58	14,846.64	17,529.54			
-	-	-	-	-	6	Share of Profit of Joint Ventures	153.25	77.43	97.61	165.69	628.07			
3,741.92	6,940.48	2,876.76	13,902.97	15,820.24	7	Profit before Tax (5 + 6)	5,015.49	7,209.34	3,975.19	15,012.33	18,157.61			



*Handwritten signature*

*Handwritten signature*



*Handwritten signature/initials*

*Handwritten signature/initials*

Standalone					Sr. No	Particulars	Consolidated				
Quarter Ended 31/03/2021	Quarter Ended 31/12/2020	Quarter Ended 31/03/2020	Current Year ended 31/03/2021	Previous Year ended 31/03/2020			Quarter Ended 31/03/2021	Quarter Ended 31/12/2020	Quarter Ended 31/03/2020	Current Year ended 31/03/2021	Previous Year ended 31/03/2020
Audited (Refer note 5)	Unaudited	Audited (Refer note 5)	Audited	Audited			Audited (Refer note 5)	Unaudited	Audited (Refer note 5)	Audited	Audited
993.75	1,748.10	754.01	3,560.89	3,619.09	8	Tax Expense	1,198.00	1,774.68	800.92	3,697.56	3,914.86
2,748.17	5,192.38	2,122.75	10,342.08	12,201.15	9	Net Profit after Tax (7-8)	3,817.49	5,434.66	3,174.27	11,314.77	14,242.75
					10	Other Comprehensive Income (net of tax)					
407.37	-	(82.83)	407.37	(127.83)		-Items that will not be reclassified to Profit or loss	433.21	-	(72.84)	433.21	(122.92)
(102.53)	-	20.85	(102.53)	25.66		-Income tax effect on above	(109.03)	-	17.88	(109.03)	24.17
62.50	29.67	(105.61)	82.11	(62.51)		-Items that will be reclassified to Profit or loss	(142.80)	29.66	(105.61)	(123.20)	(62.51)
(15.74)	(7.47)	26.58	(20.67)	1.90		-Income tax effect on above	(15.74)	(7.46)	26.58	(20.67)	1.90
						Share of Other Comprehensive Income in Joint Venture	(0.13)	1.00	1.94	0.87	(5.13)
351.60	22.20	(141.01)	366.28	(162.78)		Total Other Comprehensive Income (net of tax)	165.51	23.20	(132.05)	181.18	(164.49)
3,099.77	5,214.58	1,981.74	10,708.36	12,038.37	11	Total Comprehensive Income (net of tax) (9+10)	3,983.00	5,457.86	3,042.22	11,495.95	14,078.26
2,748.17	5,192.38	2,122.75	10,342.08	12,201.15	12	<b>Profit for the year attributable to :</b>					
-	-	-	-	-		Equity Shareholder of the Company	3,806.36	5,429.69	3,176.33	11,293.31	14,208.45
-	-	-	-	-		Non-Controlling Interests	11.13	4.97	(2.06)	21.46	34.30
						<b>Other Comprehensive income (net of tax) attributable to:</b>					
351.60	22.20	(141.01)	366.28	(162.78)		Equity Shareholder of the Company	165.51	23.20	(132.05)	181.18	(164.49)
-	-	-	-	-		Non-Controlling Interests	-	-	-	-	-
3,099.77	5,214.58	1,981.74	10,708.36	12,038.37		<b>Total Comprehensive income attributable to:</b>					
-	-	-	-	-		Equity Shareholder of the Company	3,971.87	5,452.89	3,044.28	11,474.49	14,043.96
1,492.25	1,492.25	1,492.25	1,492.25	1,492.25	13	Non-Controlling Interests	11.13	4.97	(2.06)	21.46	34.30
						Paid-up Equity Share Capital (Face Value of ₹ 10/- per Share)	1,492.25	1,492.25	1,492.25	1,492.25	1,492.25
			1,03,828.68	93,866.45	14	Other Equity				1,12,445.25	1,01,716.88
18.42	34.80	14.23	69.31	81.76	15	Earnings Per Share (EPS)					
						(a) Basic and diluted EPS before exceptional Item for the period (₹)	25.51	36.39	21.29	75.68	95.21
18.42	34.80	14.23	69.31	81.76		(b) Basic and diluted EPS after exceptional Item for the period (₹)	25.51	36.39	21.29	75.68	95.21

SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

(₹ In Lakhs)

Standalone					Sr. No	Particulars	Consolidated				
Quarter Ended 31/03/2021	Quarter Ended 31/12/2020	Quarter Ended 31/03/2020	Current Year ended 31/03/2021	Previous Year ended 31/03/2020			Quarter Ended 31/03/2021	Quarter Ended 31/12/2020	Quarter Ended 31/03/2020	Current Year ended 31/03/2021	Previous Year ended 31/03/2020
<b>Audited (Refer note 5)</b>	<b>Unaudited</b>	<b>Audited (Refer note 5)</b>	<b>Audited</b>	<b>Audited</b>		<b>Audited (Refer note 5)</b>	<b>Unaudited</b>	<b>Audited (Refer note 5)</b>	<b>Audited</b>	<b>Audited</b>	
					1	<b>Segment Revenue</b>					
56,185.33	51,598.74	44,911.64	1,73,738.30	1,87,049.09		(a) Plastics	63,582.95	57,603.93	51,886.17	1,94,155.88	
4,506.43	5,317.10	4,348.72	15,688.89	21,511.31		(b) Lifestyle Furniture, Furnishings & Accessories	4,506.43	5,317.10	4,348.72	15,688.89	
60,691.76	56,915.84	49,260.36	1,89,427.19	2,08,560.40		Total	68,089.38	62,921.03	56,234.89	2,09,844.77	
97.19	261.35	89.39	624.61	413.02		Less: Inter Segment Revenue	97.19	261.35	89.39	624.61	
60,594.57	56,654.49	49,170.97	1,88,802.58	2,08,147.38		Revenue from operations	67,992.19	62,659.68	56,145.50	2,09,220.16	
					2	<b>Segment Results</b>					
5,105.59	7,038.32	4,412.42	16,890.08	19,198.75		(a) Plastics	5,934.77	7,242.61	5,228.06	17,573.93	
(304.18)	390.83	(432.51)	(407.17)	(152.36)		(b) Lifestyle Furniture, Furnishings & Accessories	(304.18)	390.83	(432.51)	(407.17)	
4,801.41	7,429.15	3,979.91	16,482.91	19,046.39		Total	5,630.59	7,633.44	4,795.55	17,166.76	
684.52	509.64	774.15	2,313.70	2,573.73		Less:					
374.97	(20.97)	329.00	266.24	652.42		Interest & Finance Charges	703.38	512.00	792.77	2,353.38	
						Other Un-allocable expenditure net of un-allocable income	64.97	(10.47)	125.20	(33.26)	
3,741.92	6,940.48	2,876.76	13,902.97	15,820.24		Total Profit before Tax	4,862.24	7,131.91	3,877.58	14,846.64	
					3	<b>Segment Assets</b>					
1,28,970.23	1,11,285.11	1,15,879.74	1,28,970.23	1,15,879.74		(a) Plastics	1,43,964.52	1,24,801.81	1,31,689.55	1,43,964.52	
14,849.28	12,100.43	16,240.96	14,849.28	16,240.96		(b) Lifestyle Furniture, Furnishings & Accessories	14,849.28	12,100.43	16,240.96	14,849.28	
16,091.05	25,934.72	11,732.06	16,091.05	11,732.06		(c) Unallocable	13,566.27	24,818.80	7,162.46	13,566.27	
					4	<b>Segment Liabilities</b>					
37,202.41	31,841.80	30,204.67	37,202.41	30,204.67		(a) Plastics	40,365.29	36,156.43	33,093.20	40,365.29	
11,699.84	8,370.05	10,523.01	11,699.84	10,523.01		(b) Lifestyle Furniture, Furnishings & Accessories	11,699.84	8,370.05	10,523.01	11,699.84	
5,687.38	6,141.14	7,766.38	5,687.38	7,766.38		(c) Unallocable	6,377.44	6,522.84	8,267.62	6,377.44	
					5	<b>Capital Employed [Segment Assets - Segment Liabilities]</b>					
91,767.82	79,443.31	85,675.07	91,767.82	85,675.07		(a) Plastics	1,03,599.23	88,645.38	98,596.35	1,03,599.23	
3,149.44	3,730.38	5,717.95	3,149.44	5,717.95		(b) Lifestyle Furniture, Furnishings & Accessories	3,149.44	3,730.38	5,717.95	3,149.44	
10,403.67	19,793.58	3,965.68	10,403.67	3,965.68		(d) Unallocable	7,188.83	18,295.97	(1,105.16)	7,188.83	



*Handwritten signature/initials*

*Handwritten signature/initials*

## Statement of Assets &amp; Liabilities

(₹ In Lakhs)

Standalone		Sr. No	Particulars	Consolidated	
As at Current Year end 31/03/2021	As at Previous Year end 31/03/2020			As at Current Year end 31/03/2021	As at Previous Year end 31/03/2020
Audited	Audited			Audited	Audited
		<b>I. ASSETS</b>			
		<b>1 Non-Current Assets</b>			
58,972.60	54,164.37	(a) Property, Plant and Equipment	62,653.19	58,424.26	
1,871.30	2,693.59	(b) Capital work-in-Progress	1,841.77	2,662.48	
-	-	(c) Goodwill	675.60	675.60	
93.14	136.83	(d) Other Intangible Assets	93.51	137.35	
-	-	(e) Investments accounted using Equity Method	1,871.43	1,715.37	
7,644.91	7,644.91	(f) Financial Assets	-	-	
43.14	43.14	(i) Investments in Subsidiaries and Joint Ventures	43.14	43.14	
2,263.79	2,480.16	(ii) Other Investments	2,284.08	2,505.52	
133.67	378.80	(iii) Loans	385.55	406.42	
2,487.31	2,537.31	(iv) Other Financial Assets	2,653.48	2,537.31	
		(g) Other Non-Current Assets			
<b>73,509.86</b>	<b>70,079.11</b>	<b>Total Non-Current Assets</b>	<b>72,501.75</b>	<b>69,107.45</b>	
		<b>2 Current Assets</b>			
45,304.76	36,888.64	(a) Inventories	49,795.89	40,634.73	
1,000.05	1,513.30	(b) Financial Assets			
25,743.24	26,228.38	(i) Current Investments	1,571.76	1,667.80	
1,159.85	1,032.85	(ii) Trade Receivables	30,809.18	32,500.58	
5,592.94	309.58	(iii) Cash and Cash Equivalents	3,108.16	1,841.44	
797.23	1,190.79	(iv) Bank Balances other than (iii) above	5,944.78	561.34	
1,747.62	1,491.32	(v) Loans	797.23	1,216.78	
509.82	803.72	(vi) Other Financial Assets	1,738.08	1,351.80	
4,545.19	4,315.07	(c) Current Tax Assets (Net)	634.25	918.37	
		(d) Other Current Assets	5,478.99	5,292.68	
<b>86,400.70</b>	<b>73,773.65</b>	<b>Total Current Assets</b>	<b>99,878.32</b>	<b>85,985.52</b>	
<b>1,59,910.56</b>	<b>1,43,852.76</b>	<b>TOTAL ASSETS</b>	<b>1,72,380.07</b>	<b>1,55,092.97</b>	
		<b>II. EQUITY AND LIABILITIES</b>			
		<b>1 Equity</b>			
1,492.25	1,492.25	(a) Equity Share Capital	1,492.25	1,492.25	
1,03,828.68	93,866.45	(b) Other Equity	1,12,445.25	1,01,716.88	
<b>1,05,320.93</b>	<b>95,358.70</b>	<b>Equity attributable to equity holders of the Company</b>	<b>1,13,937.50</b>	<b>1,03,209.13</b>	
		<b>Non-controlling Interests</b>	<b>104.43</b>	<b>90.47</b>	
		<b>2 Non-current liabilities</b>			
2,854.05	4,790.08	(a) Financial Liabilities			
21,754.84	18,222.75	(i) Borrowings	2,854.05	4,790.08	
416.96	480.95	(i) Other Financial Liabilities	21,828.66	18,328.61	
850.08	871.99	(b) Provisions	657.18	710.06	
		(c) Deferred Tax Liabilities (Net)	1,273.05	1,343.65	
<b>25,875.93</b>	<b>24,365.77</b>	<b>Total Non-Current Liabilities</b>	<b>26,612.94</b>	<b>25,172.40</b>	
		<b>3 Current Liabilities</b>			
-	-	(a) Financial Liabilities			
-	-	(i) Borrowings	218.26	1.73	
-	-	(ii) Trade Payables			
-	-	(a) Total Outstanding dues of micro enterprises and small enterprises	13.78	3.64	
17,326.15	13,453.06	(b) Total Outstanding dues of creditors other than micro enterprises and small enterprises	19,243.64	15,299.31	
6,534.28	6,987.61	(iii) Other Financial Liabilities	6,608.28	7,066.29	
3,776.13	2,623.62	(b) Other Current Liabilities	4,471.40	3,136.15	
1,077.14	1,064.00	(c) Provisions	1,121.01	1,086.00	
-	-	(d) Current Tax Liabilities (Net)	48.84	27.85	
<b>28,713.70</b>	<b>24,128.29</b>	<b>Total Current Liabilities</b>	<b>31,725.21</b>	<b>26,620.97</b>	
<b>1,59,910.56</b>	<b>1,43,852.76</b>	<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,72,380.07</b>	<b>1,55,092.97</b>	



R. Kumar

H. Kulkarni

## Statement of Cash Flow

(₹ In Lakhs)

Standalone		Sr. No	Particulars	Consolidated	
Current Year ended 31/03/2021	Previous Year ended 31/03/2020			Current Year ended 31/03/2021	Previous Year ended 31/03/2020
Audited	Audited			Audited	Audited
		<b>A.</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
13,902.97	15,820.24		<b>Profit before tax for the year</b>	14,846.64	17,529.54
			<b>Adjustments for :</b>		
9,266.65	9,051.14		Depreciation and amortisation	9,716.47	9,421.27
(0.32)	(34.91)		Forex Profit/ (Loss) on Forward Contract	(0.32)	(34.91)
(51.35)	(302.48)		Profit on sale of Property, Plant and Equipment	(21.50)	(287.51)
407.37	(127.83)		Non-cash expenses adjustment for Gratuity	433.21	(128.05)
2,313.70	2,573.73		Finance Costs	2,353.38	2,610.47
234.75	198.24		Provision for doubtful debts and advances	179.85	186.96
104.21	153.94		Bad Debts Written off	135.90	218.17
(939.80)	(319.47)		Interest Income	(1,088.60)	(386.55)
(444.93)	(36.16)		Gain on Cancellation of Lease	(450.97)	(36.16)
-	(52.93)		Provision for Rent Equalisation	-	(52.93)
(10.50)	(205.99)		Dividend Income on equity securities	-	(42.00)
(1.54)	(224.64)		Profit on sale /revaluation of investment	(1.54)	(704.31)
(12.70)	(36.26)		Unrealised Foreign Currency (Gain)/ Loss	(12.69)	26.94
<b>24,768.51</b>	<b>26,456.62</b>		<b>Operating Profit before Working Capital changes</b>	<b>26,089.83</b>	<b>28,320.93</b>
			<b>Working capital adjustments:</b>		
(8,416.12)	1,279.16		(Increase) / Decrease in Inventories	(9,161.16)	1,737.46
158.04	3,336.08		(Increase) / Decrease in Trade Receivables	1,387.51	2,024.98
53.57	(1,534.93)		(Increase) / Decrease in Other Receivables	(66.73)	(870.58)
3,873.92	303.86		Increase/(Decrease) in Trade Payables	3,955.29	14.10
1,513.07	(416.21)		Increase / (Decrease) in Other Liabilities & Provisions	1,476.28	(999.42)
21,950.99	29,424.58		<b>Cash generation from operation</b>	<b>23,681.02</b>	<b>30,227.47</b>
(3,188.44)	(4,299.33)		Direct Taxes Paid (Net of Refund)	(3,384.87)	(5,032.53)
18,762.55	25,125.25		<b>Net cash from operating activities (A)</b>	<b>20,296.15</b>	<b>25,194.94</b>
		<b>B</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
665.01	202.97		Interest Received	819.21	253.30
10.50	177.34		Dividends Received	-	33.37
206.67	769.31		Proceeds from Sale of Property, Plant and Equipment	360.96	808.51
(7,609.89)	(9,935.39)		Acquisition of Property, Plant and Equipment	(7,758.93)	(9,954.32)
-	(5,115.63)		Investment in Subsidiary Company	-	(5,097.10)
(1,000.05)	(15,750.00)		Investment in Mutual Fund	(1,000.05)	(15,750.00)
1,514.84	14,461.35		Redemption of Mutual Fund	1,514.84	14,461.35
154.22	-		Share of profit from Joint Ventures	(156.06)	224.00
(5,281.48)	18.48		Amount received towards Govt. Grant	154.22	-
(11,340.18)	(15,171.57)		Investment in fixed deposits (net)	(6,023.03)	(216.39)
			<b>Net cash used in investing activities (B)</b>	<b>(12,088.84)</b>	<b>(15,237.28)</b>
		<b>C</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
-	1,738.75		Receipt of Long term Borrowings	-	1,738.75
(1,691.36)	(855.14)		Repayment of Long term Borrowings	(1,691.36)	(855.14)
-	(685.73)		Increase/ (Decrease) in Short Term borrowings (Net)	216.53	(699.76)
(1,064.23)	(1,195.60)		Interest paid other than on lease liabilities	(1,093.48)	(1,232.34)
(2,525.89)	(2,796.78)		Principle payment of lease liabilities	(2,467.43)	(2,796.78)
(1,267.76)	(1,360.34)		Interest paid on lease liabilities	(1,278.19)	(1,360.34)
-	-		Buyback of Shares in Subsidiary Company	-	(505.13)
(746.13)	(4,245.28)		Dividends paid (including dividend distribution tax)	(746.13)	(4,259.78)
(7,295.37)	(9,400.12)		<b>Net cash flow from (used in) financing activities (C)</b>	<b>(7,060.06)</b>	<b>(9,970.52)</b>
			<b>Change In Foreign Currency Fluctuation Reserve Arising On Consolidation (D)</b>	<b>119.47</b>	<b>(38.31)</b>
127.00	553.56		<b>Net decrease / (increase) in cash and cash equivalents (A + B + C + D)</b>	<b>1,266.72</b>	<b>(51.17)</b>
1,032.85	479.29		Cash and cash equivalents at the beginning of the period	1,841.44	1,316.65
-	-		Increase in Cash and cash equivalents pursuant to the balance 50% acquisition stake in Subsidiary	-	575.96
1,159.85	1,032.85		Cash and cash equivalents at the end of the period	3,108.16	1,841.44
127.00	553.56		<b>Net (decrease) / increase in cash and cash equivalents</b>	<b>1,266.72</b>	<b>(51.17)</b>

Note: The Cash Flow statement has been prepared under the "Indirect Method" as set out in Accounting Standard (Ind As -7) Statement of Cash Flows.


Notes :

- 1 The above results have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under section 133 of the Companies Act, 2013, read together with the Companies (Indian Accounting Standards) Rules, 2015.
- 2 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 3rd June, 2021. These results have been audited by the Statutory Auditors who have expressed an unmodified audit report. The audit report has been filed with stock exchange and is available on the company's website.
- 3 The Board Of Directors have recommended a payment of Final dividend for the financial year 2020-21 of ₹ 10/- (Rupees Ten only) per equity share of the face value of ₹ 10/- each. . An interim dividend of ₹ 5 /- (Rupees Five only) per equity share of the face value of ₹ 10 each was declared at the Board Meeting held on 12th February, 2021 and the same was paid on 26th February, 2021.  
The total dividend for the year including the final dividend will be ₹ 15 /- (Rupees Fifteen only) per equity share of the face value of ₹ 10 each.
- 4 The year ended March 31, 2021 was unprecedented due to the spread of Coronavirus pandemic across the globe, impacting all the geographies of our operations in the early months of the period. As per our current assessment, no significant impact on carrying amounts of inventories, goodwill, intangible assets, trade receivables, other investments and other financial assets is expected, and we continue to monitor changes in future economic conditions.
- 5 Figures for the quarter ended 31st March 2021 and 31st March 2020 as reported in these financial results are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the relevant financial year. Also the figures up to the end of the third quarter had only been reviewed and not subjected to audit.
- 6 Previous Period's/ Year's figures have been regrouped and reclassified, wherever necessary.

Place : Mumbai.  
Date : 3rd June, 2021.



By order of the Board  
For Nilkamal Limited

  
Hiten V. Parekh  
Managing Director

Visit us at : [www.nilkamal.com](http://www.nilkamal.com), [www.at-home.co.in](http://www.at-home.co.in)  
E-Mail for further information : [finance@nilkamal.com](mailto:finance@nilkamal.com)  
Nilkamal Moulding a Bright future  
'@home' The Mega Home Store

