



Nikhil Adhesives Limited

(Established 1986)

CIN: L51900MH1986PLC041062

REGISTERED OFFICE:

Shreeji Industrial Estate, Vadkun,
College Road, Dahanu-401602
Tel:- 022 26835864/32917973

ADMIN. OFFICE:

315, The Summit Business Bay,
Andheri Kurla Road,
Andheri East, Mumbai - 400093
Tel:- 022 -26835864/32917973

CORPORATE WEBSITE:

www.nikhiladhesives.com

HIGHLIGHTS

- Deposits will be accepted only from Resident Individuals in multiples of Rs. 1,000, subject to a minimum of Rs. 10,000.
- Income-tax PAN is mandatorily required in case of all the applicants, including minor, and copies of the PAN (self-attested) cards are to be submitted along with the application form.
- Interest will be calculated from the date of realization of the cheque/draft in the Company's Bank Account. Interest under non cumulative deposit scheme shall be payable on quarterly basis on 31st March, 30th June, 30th September and 31st December.
- Payment of interest and repayment of principal amount will be made by Cheque / NEFT at Mumbai, in favour of the sole / first-named depositor.
- If the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the minimum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G or 15H so that income tax is not deducted at source.
- To prevent fraudulent encashment of cheques and to facilitate credit through NECS / NEFT, applicants are mandatorily required to give details of the bank account (including the MICR & IFSC Code) of the sole / first-named Depositor, into which the interest and refund will be credited, by submitting copy of blank cheque / cancelled cheque (self-attested). Applications without bank account and PAN details will be deemed incomplete and are liable to be rejected.
- The rate of interest is subject to revision as may be notified under the Companies (Acceptance of Deposits) Rules, 2014, as amended upto date.

HOW TO APPLY

- Payments should be made by cheque / bank draft drawn on a scheduled bank and payable at Mumbai, and crossed "A/C PAYEE", drawn in favour of "NIKHIL ADHESIVES LIMITED".
- The Application Form duly filled in, along with the cheque / bank draft, can be submitted at the Company's Registered Office (Shreeji Industrial Estate, Vadkun, College Road, Dahanu-401602).

FORM DPT-1 - CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS [Pursuant to section 73 (2) (a) and section 76 and rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014]

1. General Information:

a.	Name of Company	:	Nikhil Adhesives Limited
	CIN No.	:	L51900MH1986PLC041062
	Address, website and other contact details	:	Shreeji Industrial Estate, Vadkun, College Road, Dahanu, Dist. Palghar – 401602. www.nikhiladhesives.com Telephone No: 022 26835864/32917973
b.	Date of Incorporation of the Company	:	29 th September 1986
c.	Business carried on by the Company and its subsidiaries with the details of branches or units, if any ;	:	The Company is carrying on the business of manufacturing and selling Polymers Emulsions & Adhesives and trading of Chemicals. The factories of the Company are located at: Dahanu (Maharashtra), Silvassa (Dadra Nagar Haveli), and Dahej (Gujarat). Branches of the Company located at Ghaziabad , Jharkhand, Kolkata, Jaipur, Vapi & Chennai.
d.	Brief particulars of Management of the Company ;	:	The Company is managed by the Managing Director subject to the superintendence, control and direction of the Board of Directors.

e. Names, Addresses, DIN and occupations of the Directors:

Sr. no.	Name	Address	Occupation	DIN
1.	Rajendra Jayantilal Sanghavi (Chairman)	B-201 Heritage House, Gundavali, Andheri (East), Mumbai - 400069, Maharashtra, India	Business	00245637
2.	Umesh Jayantilal Sanghavi (Managing Director)	B-1,Ground Floor, Heritage House, Gundavali, Andheri (East), Mumbai - 400069, Maharashtra, India	Business	00491220
3.	Tarak Jayantilal Sanghavi (Executive Director)	A/202, Heritage House, Gundavali, Andheri (East), Mumbai, 400069, Maharashtra, India	Business	00519403
4.	M.M.Vora (Independent Director)	Neelkanth Par Naka, Dahanu - 401602, Maharashtra, India	Business	00245427
5.	H.S.Kamath (Independent Director)	21, Deonar House, Deonar Village Road, Deonar, Mumbai - 400088, Maharashtra, India	Consultant (Technical & Expertise in production/process control & Quality management)	02628018
6.	Ishita Tushar Gandhi (Independent Director)	8/B, Suresh Colony C.H.S, S.V Road, Next to Nanavati Hospital , Vile Parle West, Mumbai 400056, Maharashtra, India	Employment with Beico Industries Pvt Ltd.	07137098

f: Management's perception of risk factors:

The deposits are accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.

g: Details of default, including the amount involved, duration of default and present status, in repayment of –

The Company has not defaulted in re-payment of:

- statutory dues;
- debentures and interest thereon;
- loan from any bank or financial institution and interest thereon.

Note: The Company has not issued any debentures.

2. Particulars of the Deposit Scheme:

a.	Date of passing of Board Resolution;	:	01 st February, 2017
b.	Date of passing of resolution in the general meeting authorising invitation of such deposits;	:	27 th September, 2014
c.	Type of Deposits, i.e. whether secured or unsecured	:	Unsecured
d.	Amount which the Company can raise by way of deposits as per the Act and the rules made thereunder	:	Upto Rs.510.65 Lacs, being 35% of aggregate of Paid up Share Capital and Free Reserves of the Company on the basis of audited annual accounts for the year ended 31st March, 2016.

e. The aggregate of deposits actually held on the last date of immediately preceding Financial Year i.e. 31st March, 2016.

Particulars	Rs in Lacs
From Shareholders	165.00
From Public	Nil
Total	165.00

& date of issue of the circular or advertisement as on 01.02.2017

Particulars	Rs in Lacs
From Shareholders	232.00
From Public	Nil
Total	232.00

The deposits accepted upto 31st March, 2015 and interest thereon was duly repaid to the depositors on or before 31st March, 2015.

The amount of deposits proposed to be raised under the Companies Act, 2013 and Companies (Acceptance of Deposit) Rules, 2014	From Shareholders only – Rs.510.65 Lakhs
Amount of deposit repayable in the current financial year. (i.e. Financial Year 2016-17)	Rs. 43.91Lakhs

f. Terms of Raising of Deposits: Duration, Rate of Interest, mode of payment and repayment

Duration	Rate of Interest	Fixed Deposits will be repaid on Maturity and interest payments will be made as and when due by A/c payee cheques payable at par drawn On Company's Banker.
For 1Yr.	11.00%	
2 Yr.	11.50%	
3 Yr.	11.80%	

The Company will accept unsecured Fixed Deposits from its Shareholders only. The Company will accept Cumulative deposits as well as Non-Cumulative deposits. The company will pay quarterly interest on Non-cumulative deposits.

- Any deposit in excess of the minimum acceptable amount covered under the said category shall be in multiples of Rs.1000/- only.
- Detailed terms and conditions for acceptance/renewal of deposits can be received from the Registered Office of the Company or from its approved brokers.
- Deposits shall be treated as deposit from the shareholders if the first holder of the deposit is a shareholder or a joint shareholder of the Company.

3. PRINCIPAL TERMS AND CONDITIONS GOVERNING UNSECURED FIXED DEPOSIT SCHEME OF THE COMPANY:

APPLICATION:

Deposits will be accepted subject to the terms and conditions specified in the prescribed application form which is available at the Head Office of the Company or from its approved brokers.

The Company's prescribed application form duly filled in, along with necessary remittance should be sent to the Company's Head Office situated at A/501-502 Mathuria Apartment, 49 M.V.Road, Andheri East, Mumbai 400069.

The amount of the deposit should be remitted by an "Account Payee" cheque/draft payable at Mumbai and drawn in favour of "Nikhil Adhesives Limited Fixed Deposit A/c" or online RTGS / NEFT can be made to the following account,
NIKHIL ADHESIVES LIMITED
BANK OF INDIA, SSI BRANCH
C/D A/C NO. 009020110000531
IFSC CODE : BKID0000162

No outstation cheques/drafts will be accepted.

The minimum amount of deposit acceptable under the non cumulative and cumulative schemes is Rs.10,000/- and for one year, two years and three years. Any deposit in excess of the minimum acceptable amount covered under the above categories should be in multiple of Rs.1000/- only.

The Company will not entertain any request for change of scheme once selected. Where the scheme choice is not indicated in the application form (cumulative/non-cumulative), the deposit will be treated as placed under the non-cumulative scheme.

Deposits will not be accepted from companies, un-registered trusts, partnership firms etc. Applications from minors are acceptable, provided the application forms are signed by their natural guardians on their behalf.

Depositors should mention their share ledger folio number or DPID/CLID on the application forms.

In the event of death of the first named depositor, all payments on account of principal and/or interest will be made to the first of the joint holders in order of the survivors on production of the death certificate, without reference to the heirs and/or legal representatives of the deceased depositor. In any other case, it will be necessary for the legal representative of the deceased depositor to produce Succession Certificate/Letters of Administration/Probate of the Will etc. to the satisfaction of the Company.

Individual depositors, singly or jointly, can nominate any person (major or minor through FNG) under the nomination facility. In the event of the death of all the Depositor/s, the deposits shall vest in the nominee. Power of Attorney holder or a guardian applying on behalf of a minor cannot nominate and in that case, proper indemnity must accompany such requests for repayment of Fixed Deposits

FIXED DEPOSIT RECEIPTS:

Fixed Deposit Receipts will be issued to the depositors from the Company's Head Office situated at A/501-502 Mathuria Apartment, 49 M.V.Road, Andheri East, Mumbai 400069 within a period of 21 days from the date of deposit.

The Fixed Deposit Receipt is non-transferable.

The Company will not accept or recognise any lien or assignment of the deposit and/or interest thereon.

In the event of loss or destruction or mutilation of a Fixed Deposit Receipt, the Company may, in its sole discretion, issue a duplicate receipt on such reasonable terms as to indemnity or otherwise as it may think fit. All expenses incurred in this connection will be borne by the depositor/s.

INTEREST:

Interest will be calculated from the date of realization of the cheque/draft in the Company's Bank Account. Interest under non cumulative deposit scheme shall be payable on quarterly basis on 31st March, 30th June, 30th September and 31st December.

In the case of cumulative deposit scheme, compounding of interest will be done 'quarterly' and on the date of maturity after taking into consideration the deduction of applicable income tax at source, wherever applicable.

Payment of interest will be made by an account payee Interest Warrant drawn on the Company's bank and payable at par at all the branches of the concerned bank in India. The Interest warrants will be sent by Regd. Post/speed post/courier at the registered address of the depositor/s.

Change of address and instruction regarding interest remittance would be given effect in the next payment of interest, if they are received at least 30 days in advance of the date of payment duly quoting the Fixed Deposit Receipt Number.

Interest will cease to accrue after the date of maturity of the deposits.

Excess interest, if any, paid under any circumstances, will be recovered from the subsequent payment of interest or from the principal amount.

INCOME TAX:

Tax at the applicable rates and in accordance with the provisions of Income-tax Act, 1961, will be deducted at source from the amount of interest paid and/or credited to a depositor. At present, tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds Rs.5000/-. **However, tax will not be deducted if the necessary statement/declaration in Form 15G/15H as required under the Income Tax Act is furnished to the Company in respect of each financial year along with Photocopy of PAN before 30th May of each financial year. If the PAN is not received, tax will be deducted at the applicable rate. Tax deducted due to non compliance with this condition will not be refunded under any circumstances.**

RENEWAL/REPAYMENT OF DEPOSITS:

The Company reserves the right not to repay a deposit before the date of maturity. In case of premature withdrawals, re-payment of deposit amount and interest will be governed by the Companies (Acceptance of Deposit) Rules, 2014 and amendments thereto.

The Deposit Receipt duly discharged on a revenue stamp should be sent to the Company 30 days before the date of maturity to enable the Company to renew or refund the deposits as the case may be on the due date. For renewals, a fresh application form duly filled in should accompany the discharged Fixed Deposit Receipt.

Repayment of principal amounts will be made by an "Account Payee" cheque/draft/warrant drawn on any bank.

It is not obligatory on the part of the Company to give notice or advance intimation about the due date of the Renewal or Repayment of the deposit.

Where the due date for any payment falls on a day on which the Registered Office of the Company is closed or on a Bank holiday, the payment will be made on the next working day.

PREMATURE WITHDRAWALS:

As per Companies (Acceptance of Deposits) Rules 2014, a deposit cannot be withdraw for a minimum period of six months from the date of deposit.

In case of premature withdrawals, after completion of six months the re-payment of deposit amount and interest will be governed by the Companies (Acceptance of Deposit) Rules, 2014 and amendments thereto.

JOINT DEPOSITS:

Deposits will be accepted in joint names not exceeding THREE. **The first named depositor has to be a shareholder of the company.** In the case of deposits in joint names, all correspondence, payment of interest and repayment of the fixed deposit will be made to the person whose name appears first on the Deposit Receipt. The first named depositor will be regarded as the beneficial owner of the deposits and will be treated as the payee for the purpose of deducting tax u/s. 194A of the Income-tax Act, 1961.

GENERAL:

The Company reserves the right(s)

- To accept deposit only for such periods as it may decide from time to time.
- To reject any application for a fresh deposit or for renewal without assigning any reason.
- To repay the deposit prematurely before the due date.

Fixed Deposit will be subject to Companies (Acceptance of Deposits) Rules, 2014, as amended from time to time and any other rules or regulations prescribed by the Central Government or the Reserve Bank of India or any other statutory body.

The brokerage will be paid only to the approved brokers of the Company.

Disputes arising out of acceptance of deposits are subject to Mumbai jurisdiction only.

The forms having incomplete information will not be accepted and the remittance will be returned to the prospective depositors, within reasonable time.

In the case of deposits made under Power of Attorney; the relevant Notarised Power of Attorney must be lodged with the Company at the time of application.

All the correspondence for change of name, address, loss of Fixed Deposit Receipt/Interest Warrant etc., should be addressed to:

Compliance Officer:
NIKHIL ADHESIVES LIMITED
A/501-502 Mathuria Apartment,
49 M.V.Road,
Andheri East, Mumbai 400069

The Company has constituted the Stakeholders Relationship Committee of Directors authorised by the Board of the Directors of the Company for taking actions to redress the stakeholders' grievances. All complaints/grievances may be sent to on the above address.

f. Proposed time schedule mentioning the date of opening of the scheme and the time period for which the circular or advertisement is valid:

This scheme became applicable on the date on which the shareholders of the Company approved the same. The circular issued under the scheme is valid until the expiry of six months from the date of closure of the financial year in which it is issued or until the date on which the financial statement is laid before the Company in annual general meeting or, where the annual general meeting for any year has not been held, the latest day on which that meeting should have been held in accordance with the provisions of the Companies Act, 2013 whichever is earlier.

This circular for acceptance of Fixed Deposits from the members of the Company is on the basis of audited annual accounts for the year ended 31st March, 2016, which were laid before the Shareholders at their Annual General Meeting held on 27th September, 2016 and is valid upto the date of the next Annual General Meeting to be held on or before 30th September, 2017.

g. Reasons or objects of raising the deposit:

The object of raising the deposit is to augment the working capital base of the Company for running its business activities.

h. Credit Rating obtained: Not Applicable as per Companies Act, 2013 and applicable Rule of the Companies (Acceptance of Deposits) Rules, 2014

i. Extent of Deposit Insurance; Name of the Insurance Company, terms of the Insurance coverage, duration of coverage, extent of coverage, procedure for claim in case of default etc: Not Applicable

j. Short particulars of the charge created or to be created for securing such deposits, if any;

The Company will be accepting "UNSECURED DEPOSITS" from the shareholders of the Company and hence creation of charge on deposits is not applicable to the Company.

k. Any financial or other material interest of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interest of other persons.

The terms and conditions including rate of interest decided by the Company for the acceptance of deposits, applicable to all other depositors are also applicable to Directors, Promoters and Key Managerial Personnel. No specific financial or other material benefits are provided to them.

3. DETAILS OF ANY OUTSTANDING DEPOSITS:

There are no outstanding (matured and due) deposits as on date.

- a. Amount Outstanding: Nil
- b. Date of Acceptance: Not applicable
- c. Total Amount accepted: Not applicable
- d. Rate of Interest: Not applicable
- e. Total number of Depositors: Not applicable

Default, if any, in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved and any waiver by the depositors, of interest accrued on deposits:

The Company has not made any default in repayment of deposits and payment of interest thereon. No Depositor has waived any interest accrued on the deposits.

4. FINANCIAL POSITION OF THE COMPANY:

a. Profit of the Company before and after making provision for tax for the three financial years immediately preceding the date of issue of circular or advertisement and

b. Dividends declared by the Company in respect of the said three financial years; interest coverage ratio for last three years (Cash profit after tax plus interest paid /interest paid).

FINANCIAL HIGHLIGHTS

(` in Lakhs)

Particulars	2015-2016	2014-2015	2013-2014
Total Income	27034.76	25457.55	23,435.04
Profit Before Tax	181.43	53.81	37.08
Profit After Tax	158.97	38.02	26.49
Fixed Assets (Net)	2455.65	2545.57	2585.60
Shareholder's Fund	1592.09	1433.12	1395.10
Dividend on Equity shares	Nil	Nil	Nil
Interest Coverage Ratio	1.40	1.36	1.49

c. A summary of the financial position of the Company as in the three Audited Balance sheets immediately preceding the date of issue of circular or advertisement

(` in Lakhs)

EQUITY AND LIABILITIES	2015-16	2014-15	2013-2014	ASSETS	2015-16	2014-15	2013-2014
Share Capital	390.50	390.50	390.50	Fixed Assets – Tangible Assets	2416.61	2476.25	2516.29
Reserves and Surplus	1201.59	1042.62	1004.60	Capital Work in Progress	39.05	69.31	69.31
Long-term borrowings	1617.63	1747.92	1663.92	Non Current Investments	0.36	0.36	1.36
Deferred tax liabilities (Net)	227.09	204.63	188.84	Long term loans & advances	136.13	169.90	129.57
Other Long-Term Liabilities	5.57	-	-	Other Non-Current Assets	93.75	15.33	140.34
Long-term provisions	27.12	25.56	17.63	Inventories	2589.02	2522.44	2505.40
Short-term borrowings	1556.90	1545.99	2277.39	Trade Receivables	4417.81	4234.11	4802.91
Trade payables	6031.72	5351.17	5272.71	Cash and Bank Balances	601.54	401.50	377.76
Other current liabilities	841.40	841.22	811.38	Short-term loans and advances	1293.92	1249.69	1081.42
Short-term provisions	4.70	8.65	11.43	Other current assets	316.04	19.37	14.04
Total	11904.22	11158.26	11638.40	Total	11904.22	11158.26	11638.40

d. Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement:

(Rs. in lacs)

Particulars	Year ended 31 st March 2016	Year ended 31 st March 2015	Year ended 31 st March 2014
Cash flow from operating activities	1276.00	1569.42	(205.03)
Cash flow from investing activities	(232.71)	(49.15)	(340.66)
Cash flow from financing activities	(899.58)	(1511.48)	507.85
Net increase/(decrease) in cash and cash equivalents	143.70	8.79	(37.84)

Notes:-

The Cash flow statement has been prepared under the Indirect method as set out in Accounting Standard – 3 on Cash Flow Statements notified under Companies (Accounting Standard) Rules, 2006.

Figures in the brackets represent cash outflow.

Previous year's figures have been regrouped/re-classified, wherever necessary to conform to the current year's classification.

e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the Company

The Company has not changed its accounting policies during the last three years.

5. DECLARATIONS:

The Directors hereby declare that:

- a) The Company has not defaulted in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest thereon;
- b) The Board of Directors have satisfied themselves fully with respect to the affairs and prospects of the Company and that they are of the opinion that having regard to the estimated future financial position of the company, the company will be able to meet its liabilities as and when they become due and that the company will not become insolvent within a period of one year from the date of issue of the circular or advertisement;
- c) The Company has complied with the provisions of the Act and the rules made there under;
- d) The compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
- e) The deposits accepted by the company before the commencement of the Act have been repaid along with interest on or before 31st March, 2015.
- f) In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty.
- g) The deposits shall be used only for the purposes indicated in the circular or circular in the form of advertisement;
- h) The deposits accepted by the company are unsecured and rank pari passu with other unsecured liabilities of the Company.

6. DISCLAIMER:

It is to be distinctly understood that filling of circular or circular in the Form of advertisement with the Registrar should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statement made or opinion expressed in the circular or circular in the Form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes.

This circular is issued on the authority and in the name of the Board of Directors of the Company, the text hereof has been approved by the Board of Directors at its meeting held on 01st February, 2017 and a copy thereof, signed by a majority of the Directors of the Company, is being filed with the Registrar of Companies, Mumbai (Maharashtra).

BY ORDER OF THE BOARD

Nikhil Adhesives Limited

Umesh J. Sanghavi
Managing Director
DIN: 00491220
Mumbai, 01st February, 2017

NIKHIL ADHESIVES LIMITED

Admin. Office : 315, The Summit Business Bay, Andheri Kurla Road, Andheri (E) Mumbai-400093 Ph : 022-26835864

APPLICATION FORM FOR FIXED DEPOSIT SCHEMES

I/WE request you to keep the sum stated below in Fixed Deposit with you in accordance with the terms and conditions governing the Fixed Deposit Schemes which I/WE have read, understood and agreed to abide by. I /WE declare that I/WE are resident(s) in India and am/ are not depositing this amount as nominee(s) of any person residing outside. I/WE DECLARE THAT THE AMOUNT IS NOT BEING DEPOSITED OUT OF THE FUNDS ACQUIRED BY ME/US BY WAY OF BORROWING OR ACCEPTING DEPOSITS FROM ANY PERSON. I/WE declare that the first named depositor is the beneficial owner of the deposit and is to be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1961, I/WE also declare that what is stated in the application is true and correct.

A fix a latest
photograph
with signa-
ture.

NOTE : Please write in BLOCK letter and tick in appropriate box

SCHEME (A) NON-CUMULATIVE (B) CUMULATIVE
 DEPOSIT NEW RENEWAL

AMOUNT OF DEPOSIT _____ Rupees (in words) _____
 By Cheque / Demand Draft No. _____ Dated _____ Drawn _____
 (Cheque / Demand Draft should be made payable to **Nikhil Adhesives Limited** and crossed A/C Payee Only)
 Renewal FDR No. _____ Date _____ Maturity on _____

PERIOD OF DEPOSIT 1 YEAR 2 YEAR 3 YEAR

TAX STATUS OF FIRST APPLICANT 1 Res. Individual 2 Domestic Company 3 HUF

SUBMITTED TAX EXEMPTION FORM FORM 15G/FORM 15H (ATTACH PHOTOCOPY OF PAN)

DEPOSIT REPYABLE TO 1)FIRST NAME DEPOSITER 2)EITHER OR SURVIVOR 3)ANY ONE OR SURVIVOR

DETAILS OF OTHER DEPOSIT WITH THE COMPANY NO YES FDR NO. DATE _____

ADDRESS OF THE FIRST NAMED DEPOSITERS _____

PIN _____ MOB./TEL. NO. _____ EMAIL ID: _____

SHARE LEDGER FOLIO NO. _____ NO. OF SHARES _____

APPLICANTS FULL NAME (SURNAME LAST) IN BLOCK LETTER	AGE	PAN NO.	GUARDIAN'S FULL NAME (IN CASE OF MINOR)
1. Mr/Mrs/Miss			
2. Mr/Mrs/Miss			
3. Mr/Mrs/Miss			

NOMINEE NAME _____ RELIATIONSHIP _____

NAME OF NOMINEE GUARDIAN (IN CASE OF MINOR) _____ D.O.B OF MINOR _____

Please fill in the bank details of First Applicant for Interest purpose(Please enclose Photocopy of your Cancelled Cheque-Mandatory)

BANK ACCOUNT NO. SB/CA

BANK NAME _____

BRANCH & LOCALITY _____ PIN CODE _____

MICR Code IFCS Code

Authorized Broker's Name and Address	APPLICANT'S SPECIMEN SIGNATURE	
	1	
	2	
	3	

FOR OFFICE USE ONLY

FDR NO & DATE	DATE OF REALISATION	PAYIN SLIP NO. & DT.	BROKER CODE NO.	AMOUNT ON MATURITY	DATE OF MATURITY

NIKHIL ADHESIVES LIMITED

(to be filled by the Applicant)

First Applicant Name & Address

Cheque & Bank Drafts are Subject to Realisation

ACKNOWLEDGEMENT SLIP

NO.

Received with thanks Fixed Deposit

Application Form with Cheque/Draft/FDR

No. _____ Dt. _____ Drawn On _____

For Rs. _____ for a period of 1/2/3 years

For **NIKHIL ADHESIVES LIMITED**