



Jyoti Ltd.

Water • Power • Progress

Nanubhai Amin Marg,

Industrial Area,

P.O. Chemical Industries,
Vadodara-390 003. (India)

Phone : 2282049

Fax : ++91-265-2281871

E.Mail : jyotilt@jyoti.com

Website : www.jyoti.com

CIN : L36990GJ1943PLC000363

By Electronic Mode

30th April, 2021

The General Manager
DCS – CRD
(Corporate Relationship Department)
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai – 400 001

SCRIP CODE NO.: 504076

Dear Sir,

**Sub: Disclosure in terms of SEBI Circular No.
SEBI/HO/CFD/CMD1/CIR/P/2019/140 DATED November 21, 2019**

We enclose herewith the disclosure in terms of SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2019/140 dated 21st November, 2019, in the format prescribed under clause C1 of the said circular.

Kindly take the same on record.

Thanking you,

Yours faithfully,
For Jyoti Limited

S. Singhal
Vice President (Legal) &
Company Secretary
M. No. F8289

ENCL: As Above



C1(a). Disclosure for default in loans from banks / financial institutions:

| SR NO | TYPE OF DISCLOSURE | DETAILS |
|-------|--|-----------------|
| 1 | Name of the Listed entity | Jyoti Limited |
| 2 | Date of making the disclosure | 30/04/2021 |
| 3 | Nature of obligation | As per annexure |
| 4 | Name of the Lender(s) | As per annexure |
| 5 | Date of default | As per annexure |
| 6 | Current default amount (break-up of principal and interest in INR crore) | |
| | (i) Principal outstanding amount : | |
| | --From Banks | |
| | Bank of Maharashtra | 1.71 |
| | -- From Asset Reconstruction Company | |
| | Central Bank of India | 4.68 |
| | Dena Bank | 5.52 |
| | Total Principal outstanding (i) | 11.91 |
| | (ii) Interest outstanding amount : | NIL |
| | Total Current default as on 31-03-2021 (i+ii) | 11.91 |
| 7 | Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.) | As per annexure |
| 8 | Total amount of outstanding borrowings from Banks / financial institutions (in INR crore) | |
| | (i) Principal outstanding amount : | |
| | --From Banks | |
| | Bank of Maharashtra | 89.01 |
| | -- From Asset Reconstruction Company | |
| | Central Bank of India | 227.84 |
| | Dena Bank | 159.71 |
| | -- From Technology Development Board | 0.61 |
| | Total Principal outstanding (i) | 477.17 |
| | (ii) Interest outstanding amount : | |
| | --From Banks | |
| | Bank of Maharashtra | 18.92 |
| | -- From Asset Reconstruction Company | |
| | Central Bank of India | 49.38 |
| | -- From Technology Development Board | 0.58 |
| | Total Interest outstanding (ii) | 68.88 |
| | Total amount outstanding as on 31-03-2021 (i+ii) | 546.05 |
| 9 | Total financial indebtedness of the listed entity including short-term and long-term debt | 546.05 |

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(Rs. Crores)

| Name of Lender(s) | Security | Tenure in Years | Sanctioned Limit | Rate of Interest | Principal Outstanding 31.03.2021 | Interest Payable 31.03.2021 | Total | Date of Default | Principal Default Amount | Interest Default Amount |
|---|----------|-----------------|------------------|------------------|----------------------------------|-----------------------------|---------------|-----------------|--------------------------|-------------------------|
| TERM LOANS :- | | | | | | | | | | |
| From Banks :- | | | | | | | | | | |
| ----Bank of Maharashtra | Secured | 8 | 139.66 | 12.25% | 64.49 | 12.47 | 76.96 | 31-03-2021 | 1.71 | - |
| From Asset Reconstruction Company :- | | | | | | | | | | |
| ----Central Bank of India | Secured | 8 | 488.55 | 12.25% | 227.84 | 49.38 | 277.22 | 31-03-2021 | 4.68 | - |
| ----Dena Bank | Secured | 5 | 147.20 | | 159.71 | - | 159.71 | 31-03-2021 | 5.52 | - |
| From Technology Development Board | Secured | 4.5 | 10.00 | 5.00% | 0.61 | 0.58 | 1.19 | | - | - |
| TOTAL | | | | | 452.66 | 62.43 | 515.08 | | 11.91 | - |
| WORKING CAPITALS :- | | | | | | | | | | |
| (A) CASH CREDIT | | | | | | | | | | |
| From Banks :- | | | | | | | | | | |
| ----Bank of Maharashtra | Secured | 1 Yr revolving | 8.84 | 11.50% | 24.52 | 6.45 | 30.97 | | - | - |
| TOTAL | | | | | 24.52 | 6.45 | 30.97 | | - | - |
| TOTAL OUTSTANDING | | | | | 477.17 | 68.88 | 546.05 | | 11.91 | - |

