

April 23, 2022

To The Secretary, Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 Maharashtra, India <u>Scrip Code: 532767</u>	To The Manager, Listing Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E) Mumbai - 400 051 Maharashtra, India <u>Scrip Code: GAYAPROJ</u>
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Dear Sir/Madam,

Sub: Disclosure of defaults on payment of interest/repayment of principal amount on loans from banks/financial institutions which continued beyond 30 days

With reference to the above captioned subject and as per SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2019/140 dated November 21, 2019, please find the disclosure for the defaults on payment of interest/repayment of principal amount on loans from banks/financial institutions which is due beyond 30 days attached as **Annexure A**.

This is for your information and records.

Yours faithfully

Gayatri Projects Limited

Chetan Kumar Sharma

Chetan Kumar Sharma
Company Secretary &
Compliance Officer



Encl.: As Above

Annexure A

For loans including revolving facilities like cash credit from banks/ financial institutions						
Sr. No	Type of disclosure	Details	Details	Details	Details	Details
1	Name of the Listed entity	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited
2	Date of making the disclosure	23-04-2022	23-04-2022	23-04-2022	23-04-2022	23-04-2022
3	Nature of obligation	Working Capital - Cash Credit	Working Capital - Cash Credit	Working Capital - Cash Credit	Working Capital - Cash Credit	Equipment Term Loan Default
4	Name of the Lender(s)	IDBI Bank Ltd	IDBI Bank Ltd	IDBI Bank Ltd	Punjab National Bank	Shriram Transport Finance Co Ltd
5	Date of default	25-03-2022	23-03-2022	21-03-2022	21-03-2022	20-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.1.64 cr Principal - Rs.1.64 cr Interest - Rs.-----	Rs.0.34 cr Principal - Rs.0.34 cr Interest - Rs.-----	Rs.1.21 cr Principal - Rs.1.21 cr Interest - Rs.-----	Rs.9.00 cr Principal - Rs.9.00 cr Interest - -----	Rs.0.02 cr Principal - Rs.0.02 cr Interest - Rs.0.00 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.252.79 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.252.79 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.252.79 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.240.64 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr- 14.45% Secured	Loan Sanctioned - Rs.0.51 crores Outstanding - Rs.0.18 crores Tenure - 36 Months Interest Rate - @14% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3485.87 Cr (Including Advances from Contractees of Rs.582.00 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2846.26 Cr) Non Fund Based : Rs.2504.45 Cr	Fund Based : Rs.3485.87 Cr (Including Advances from Contractees of Rs.582.00 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2846.26 Cr)	Fund Based : Rs.3485.87 Cr (Including Advances from Contractees of Rs.582.00 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2846.26 Cr)	Fund Based : Rs.3485.87 Cr (Including Advances from Contractees of Rs.582.00 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2846.26 Cr)	Fund Based : Rs.3485.87 Cr (Including Advances from Contractees of Rs.582.00 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2846.26 Cr) Non Fund Based : Rs.2504.45 Cr



For loans including revolving facilities like cash credit from banks/ financial institutions						
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2	Date of making the disclosure	23-04-2022	23-04-2022	23-04-2022	23-04-2022	23-04-2022
3	Nature of obligation	Equipment Term Loan Default	Working Capital - Cash Credit	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr	Working Capital - Cash Credit	Working Capital - Cash Credit
4	Name of the Lender(s)	Shriram Transport Finance Co Ltd	Bank of Baroda	Canara Bank	Bank of Baroda	IDBI Bank Ltd
5	Date of default	20-03-2022	19-03-2022	19-03-2022	17-03-2022	15-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.11 cr Principal - Rs.0.11 cr Interest - Rs.0.00 cr	Rs.1.90 cr Principal - Rs.1.90 Cr Interest - Rs.-----	Rs.3.40 cr Principal - Rs.3.40 cr Interest - Rs.-----	Rs.3.00 cr Principal - Rs.3.00 Cr Interest - Rs.-----	Rs.7.00 cr Principal - Rs.7.00 cr Interest - Rs.-----
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.3.41 crores Outstanding - Rs.0.68 crores Tenure - 36 Months Interest Rate - @14% Secured	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.466.62 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.782.15 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.466.62 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.252.79 crores Tenure - On Demand Interest Rate - @10.00% Secured
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3	Nature of obligation	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr	Equipment Term Loan Default	Equipment Term Loan Default	Equipment Term Loan Default
4	Name of the Lender(s)	Canara Bank	Tata Motor Finance Ltd	SREI Equipment Finance Ltd	SREI Equipment Finance Ltd
5	Date of default	15-03-2022	15-03-2022	15-03-2022	15-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.1.97 cr Principal - Rs.1.97 cr Interest - Rs.-----	Rs.0.14 cr Principal - Rs.0.13 cr Interest - Rs.0.01 cr	Rs.1.37 cr Principal - Rs.1.30 cr Interest - Rs.0.07 cr	Rs.0.99 cr Principal - Rs.0.73 cr Interest - Rs.0.26 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.782.15 crores, Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.3.98 crores Outstanding - Rs.1.62 crores Tenure - 40 Months Interest Rate - @10.64% Secured	Loan Sanctioned - Rs.54.23 crores Outstanding - Rs.25.83 crores Tenure - 53 months Interest Rate - @11% Secured	Loan Sanctioned - Rs.31.00 crores Outstanding - Rs.36.09 crores Tenure - 42 Months Interest Rate - @14% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr	Fund Based :Rs.2846.26 Cr Non Fund Based : Rs.2504.45 Cr
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