

November 09, 2021

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>
--	--

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 Kr Sharma

Chetan Kr. Sharma
Company Secretary &
Compliance Officer



Encl.: As Above

Annexure A

For loans including revolving facilities like cash credit from banks and financial institutions:

Sr. No	Type of disclosure	Details
1	Name of the Listed entity	<i>M/s Gayatri Projects Limited</i>
2	Date of making the disclosure	<i>09/11/2021</i>
3	Nature of obligation	<i>Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr</i>
4	Name of the Lender(s)	<i>Canara Bank</i>
5	Date of default	<i>04-10-2021 & 08-10-2021</i>
6	Current default amount (break - up of principal and interest in INR crore)	<i>Rs.3.50 cr Principal - Rs.3.50 cr Interest - Rs.-----</i>
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	<i>Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.544.08 crores Tenure - On Demand Interest Rate - @11.00% Secured</i>
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	<i>Fund Based :Rs.2271.60 Cr Non Fund Based : Rs.3426.07 Cr</i>
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	<i>Fund Based : Rs.3215.35 Cr (Including Advances from Contractees of Rs.880.82 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2271.60 Cr) Non Fund Based : Rs.3426.07 Cr</i>



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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	Equipment Term Loan Default	Working Capital - Cash Credit	Equipment Term Loan Default	Equipment Term Loan Default	Equipment Term Loan Default
4	Name of the Lender(s)	Hinduja Leyland Finance Ltd	Bank of Baroda	Tata Motor Finance Ltd	Sundaram Finance Limited	SREI Equipment Finance Ltd
5	Date of default	30-09-2021	01-10-2021	02-10-2021	03-10-2021	05-10-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.01 cr Principal - Rs0.01 cr Interest - Rs0.0.00 cr	Rs.10.00 cr Principal - Rs.10.00 cr Interest - Rs.----- cr	Rs.0.15 cr Principal - Rs.0.15 cr Interest - Rs.0.0 cr	Rs.0.27 cr Principal - Rs.0.22 cr Interest - Rs.0.05 cr	Rs.0.50 cr Principal - Rs 0.44 cr Interest - Rs 0.06 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.0.26 crores Outstanding - Rs.0.09 crores Tenure - 41 Months Interest Rate - @11.21% Secured	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.411.81 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.4.46 crores Outstanding - Rs.1.21 crores Tenure - 41 Months Interest Rate - @10.52% Secured	Loan Sanctioned - Rs.10.24 crores Outstanding - Rs.6.68 crores Tenure - 52 Months Interest Rate - @10.97% Secured	Loan Sanctioned - Rs.20 crores Outstanding - Rs.9.65 crores Tenure - 56 Months Interest Rate - @11% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr

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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	Working Capital - Cash Credit	Covid Emergency Line of Credit	Covid FITL	Working Capital - Cash Credit	Equipment Term Loan Default
4	Name of the Lender(s)	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	The Federal Bank Ltd	Hinduja Leyland Finance Ltd
5	Date of default	30-09-2021	30-09-2021	30-09-2021	30-09-2021	30-09-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.59 cr Interest - Rs.0.59 cr	Rs.0.33 cr Principal : Rs.0.28 Cr Interest - Rs.0.05 cr	Rs.0.01 cr Principal : Rs.----- Cr Interest - Rs.0.01 cr	Rs.0.20 cr Interest - Rs.0.20 cr	Rs.0.13 cr Principal - Rs.0.12 cr Interest - Rs.0.01 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.50.00 crores Outstanding - Rs.52.68 crores Tenure - On Demand Interest Rate - @ 13.65% Secured	Loan Sanctioned - Rs.5.00 crores Outstanding - Rs.5.31 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @ 12.30% Secured	Loan Sanctioned - Rs.3.44 crores Outstanding - Rs.0.58 crores Tenure - 6 Months Interest Rate - @13.65% Secured	Loan Sanctioned - Rs.15.00 crores Outstanding - Rs.16.01 crores Tenure - On Demand Interest Rate - @ 12.60% Secured	Loan Sanctioned - Rs.3.93 crores Outstanding - Rs.1.52 crores Tenure - 41 Months Interest Rate - @11.30% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr

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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	Funded Interest Term Loan	Working Capital - Cash Credit - 112 Cr Interchangeability from NFB to FB : 36 Cr	Covid Emergency Line of Credit	Working Capital Term Loan	Equipment Term Loan
4	Name of the Lender(s)	Punjab National Bank	Union Bank of India	Union Bank of India	Union Bank of India	Union Bank of India
5	Date of default	30-09-2021	30-09-2021	30-09-2021	30-09-2021	30-09-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.01 cr Principal : Rs.-----Cr Interest - Rs.0.01 cr	Rs.1.40 cr Principal - Rs.----- Interest - Rs.1.40 cr	Rs.0.68 cr Principal : Rs.0.62 Cr Interest - Rs.0.06 cr	Rs.0.12 cr Principal : Rs.0.07 Cr Interest - Rs.0.05 cr	Rs.0.12 cr Principal : Rs.----- Interest - Rs.0.12 Cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.26.25 crores Outstanding - Rs.1.07 crores Tenure - 81 Months (24 Months Moratorium and 57 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.148.00 crores Outstanding - Rs.174.72 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.11.20 crores Outstanding - Rs.7.64 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @ 8% Secured	Loan Sanctioned - Rs.6.71 crores Outstanding - Rs.4.81 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.75.00 crores Outstanding - Rs.10.41 crores Tenure - 48 Months (6 Months Moratorium and 42 Monthly Installments) Interest Rate - @10.50% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr



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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	ECB - RTL	Funded Interest Term Loan	Working Capital - Cash Credit	Covid 19 Emergency Credit Facility	Term Loan
4	Name of the Lender(s)	IDBI Bank Ltd	IDBI Bank Ltd	Punjab National Bank	Punjab National Bank	Punjab National Bank
5	Date of default	30-09-2021	30-09-2021	30-09-2021	30-09-2021	30-09-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.03 cr Principal : Rs.----- Interest - Rs.0.03 cr	Rs.0.62 cr Principal : Rs.0.59 Cr Interest - Rs.0.03 cr	Rs.0.95 cr Principal - Rs.-----cr Interest - Rs.0.95 cr	Rs.0.58 cr Principal : Rs.0.52 Cr Interest - Rs.0.06 cr	Rs.1.96 cr Principal : Rs.1.00 Cr Interest - Rs.0.96 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.139.00 crores Outstanding - Rs.2.37 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.18.11 crores Outstanding - Rs.1.89 crores Tenure - 81 Months (24 Months Moratorium and 57 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.135.74 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr - 14.45% Secured	Loan Sanctioned - Rs.9.35 crores Outstanding - Rs.9.79 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @ 7.85% Secured	Loan Sanctioned - Rs.100.00 crores Outstanding - Rs.78.71 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @15% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr



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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	Working Capital - Cash Credit	Interchangeability from NFB to FB	Demand Loan	Term Loan	Working Capital Term Loan
4	Name of the Lender(s)	IDBI Bank Ltd	IDBI Bank Ltd	IDBI Bank Ltd	IDBI Bank Ltd	IDBI Bank Ltd
5	Date of default	30-09-2021	30-09-2021	30-09-2021	30-09-2021	30-09-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.1.46 cr Principal - Rs.--- cr Interest - Rs.1.46 cr	Rs.0.51 cr Interest - Rs.0.51 cr	Rs.0.12 cr Interest - Rs.0.12 cr	Rs.1.68 cr Principal : Rs.1.25 Cr Interest - Rs.0.43 cr	Rs.0.42 cr Principal : Rs.0.31 Cr Interest - Rs.0.11 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.179.82 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.50.00 crores Outstanding - Rs.52.08 crores Tenure - On Demand Interest Rate - @12.00% Secured	Loan Sanctioned - Rs.12.00 crores Outstanding - Rs.12.42 crores Tenure - Maximum of 120 days (Revolving Facility) Interest Rate - @12.00% Secured	Loan Sanctioned - Rs.60.00 crores Outstanding - Rs.39.40 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.15.09 crores Outstanding - Rs.9.89 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr



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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	Working Capital - Cash Credit - Rs.50 Cr Interchangeability from NFB to FB : Rs.25 Cr	Term Loan	Working Capital Term Loan	Funded Interest Term Loan	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr
4	Name of the Lender(s)	Indian Overseas Bank	Indian Overseas Bank	Indian Overseas Bank	Indian Overseas Bank	Canara Bank
5	Date of default	30/09/2021	30/09/2021	30/09/2021	30/09/2021	30/09/2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.1.46 cr Principal - Rs.0.91 Cr Interest - Rs.0.55 cr	Rs.1.71 cr Principal : Rs.1.00 Cr Interest - Rs.0.71 cr	Rs.0.26 cr Principal : Rs.0.16 Cr Interest - Rs.0.10 cr	Rs.0.75 cr Principal : Rs.0.71 Cr Interest - Rs.0.04 cr	Rs.11.68 cr Principal - Rs.8.00 cr Interest - Rs.3.68 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.75.00 crores Outstanding - Rs.109.48 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.100.00 crores Outstanding - Rs.72.02 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.15.89 crores Outstanding - Rs.10.36 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.25.12 crores Outstanding - Rs.3.59 crores Tenure - 81 Months (24 Months Moratorium and 57 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.531.14 crores Tenure - On Demand Interest Rate - @11.00% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr



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	09/11/2021	09/11/2021	09/11/2021	09/11/2021	09/11/2021
3	Nature of obligation	Working Capital - Cash Credit	Interchangeability from NFB to FB	Equipment Term Loan	Working Capital Term Loan	Baroda Covid Emergency Credit Line
4	Name of the Lender(s)	Bank of Baroda	Bank of Baroda	Bank of Baroda	Bank of Baroda	Bank of Baroda
5	Date of default	30/09/2021	30/09/2021	30/09/2021	30/09/2021	30/09/2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.9.27 cr Principal - Rs.6.00 cr Interest - Rs.3.27 cr	Rs.0.42 cr Interest - Rs.0.42 cr	Rs.1.34 cr Principal : Rs.1.06 Cr Interest - Rs.0.28 cr	Rs.1.73 cr Principal : Rs.1.29 Cr Interest - Rs.0.44 cr	Rs.0.13 cr Principal : Rs.----- Interest - Rs.0.13 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.411.81 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.45.00 crores Outstanding - Rs.46.28 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.50.00 crores Outstanding - Rs.36.99 crores Tenure - 48 Months (2 Months Moratorium and 46 Monthly EMIs) Interest Rate - @9.40% Secured	Loan Sanctioned - Rs.61.68 crores Outstanding - Rs.41.94 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.29.70 crores Outstanding - Rs.20.12 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @7.65% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr	Fund Based :Rs.2250.29 Cr Non Fund Based : Rs.3447.58 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr	Fund Based : Rs.3168.47 Cr (Including Advances from Contractees of Rs.861.25 Cr, Inter Corporate Loans of Rs.10.49 Cr and Unsecured Loans of Rs.46.44 Cr and borrowings from Banks / Financial Institutions Rs.2250.29 Cr) Non Fund Based : Rs.3447.58 Cr

