

April 30, 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

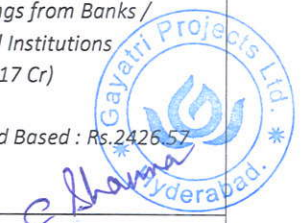
Chetan Kumar Sharma

Company Secretary &
Compliance Officer



Encl.: As Above

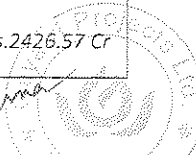
For loans including revolving facilities like cash credit from banks/ financial institutions						
Sr. No	Type of disclosure	Details	Details	Details	Details	Details
1	Name of the Listed entity	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited
2	Date of making the disclosure	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
3	Nature of obligation	Working Capital - Cash Credit	Working Capital - Cash Credit	Interchangeability from NFB to FB	Equipment Term Loan	Working Capital Term Loan
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	30-03-2022	31-03-2022	31-03-2022	31-03-2022	31-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.23.00 cr Principal - Rs.23.00 Cr Interest - Rs.-----	Rs.4.42 cr Principal - Rs.----- Interest - Rs.4.42 cr	Rs.0.45 cr Interest - Rs.0.45 cr	Rs.1.42 cr Principal : Rs.1.09 Cr Interest - Rs.0.33 cr	Rs.1.77 cr Principal : Rs.1.28 Cr Interest - Rs.0.49 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.476.42 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.476.42 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.45.00 crores Outstanding - Rs.48.79 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.50.00 crores Outstanding - Rs.38.89 crores Tenure - 48 Months (2 Months Moratorium and 46 Monthly EMIs) Interest Rate - @9.40% Secured	Loan Sanctioned - Rs.61.68 crores Outstanding - Rs.44.72 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.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr



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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	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
3	Nature of obligation	Baroda Covid Emergency Credit Line	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr	Working Capital - Cash Credit - Rs.50 Cr Interchangeability from NFB to FB : Rs.25 Cr	Term Loan	Funded Interest Term Loan
4	Name of the Lender(s)	Bank of Baroda	Canara Bank	Indian Overseas Bank	Indian Overseas Bank	Indian Overseas Bank
5	Date of default	31-03-2022	31-03-2022	31-03-2022	31-03-2022	31-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.13 cr Principal : Rs.----- Interest - Rs.0.13 cr	Rs.8.32 cr Principal - Rs.----- Interest - Rs.8.32 cr	Rs.1.14 cr Principal - Rs.----- Interest - Rs.1.14 cr	Rs.2.88 cr Principal : Rs.2.08 Cr Interest - Rs.0.80 cr	Rs.0.04 cr Principal : Rs.----- Interest - Rs.0.04 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.29.70 crores Outstanding - Rs.20.86 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @7.65% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.822.25 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.75.00 crores Outstanding - Rs.113.04 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.100.00 crores Outstanding - Rs.76.51 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.25.12 crores Outstanding - Rs.3.84 crores Tenure - 81 Months (24 Months Moratorium and 57 Structured Monthly Installments) Interest Rate - @13% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr
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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	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
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	31-03-2022	31-03-2022	31-03-2022	31-03-2022	31-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.1.36 cr Principal - Rs.----- Interest - Rs.1.36 cr	Rs.0.55 cr Interest - Rs.0.55 cr	Rs.0.13 cr Interest - Rs.0.13 cr	Rs.1.70 cr Principal : Rs.1.25 Cr Interest - Rs.0.45 cr	Rs.0.43 cr Principal : Rs.0.31 Cr 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.158.00 crores Outstanding - Rs.252.05 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.50.00 crores Outstanding - Rs.53.20 crores Tenure - On Demand Interest Rate - @12.00% Secured	Loan Sanctioned - Rs.12.00 crores Outstanding - Rs.12.77 crores Tenure - Maximum of 120 days (Revolving Facility) Interest Rate - @12.00% Secured	Loan Sanctioned - Rs.60.00 crores Outstanding - Rs.41.07 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.15.09 crores Outstanding - Rs.10.31 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.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr
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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	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
3	Nature of obligation	Funded Interest Term Loan	Working Capital - Cash Credit	Covid 19 Emergency Credit Facility	Term Loan	Funded Interest Term Loan
4	Name of the Lender(s)	IDBI Bank Ltd	Punjab National Bank	Punjab National Bank	Punjab National Bank	Punjab National Bank
5	Date of default	31-03-2022	31-03-2022	31-03-2022	31-03-2022	31-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.02 cr Principal : Rs.----- Interest - Rs.0.02 cr	Rs.3.36 cr Principal - Rs.0.76 cr Interest - Rs.2.60 cr	Rs.0.59 cr Principal : Rs.0.52 Cr Interest - Rs.0.07 cr	Rs.3.15 cr Principal : Rs.2.08 Cr Interest - Rs.1.07 cr	Rs.0.01 cr Principal : Rs.-----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.18.11 crores Outstanding - Rs.1.94 crores Tenure - 81 Months (24 Months Moratorium and 57 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.250.64 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.10.18 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @ 7.85% Secured	Loan Sanctioned - Rs.100.00 crores Outstanding - Rs.84.78 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @15% Secured	Loan Sanctioned - Rs.26.25 crores Outstanding - Rs.1.14 crores Tenure - 81 Months (24 Months Moratorium and 57 Structured Monthly Installments) Interest Rate - @13% Secured
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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	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
3	Nature of obligation	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	Working Capital - Cash Credit
4	Name of the Lender(s)	Union Bank of India	Union Bank of India	Union Bank of India	Union Bank of India	Bank of Maharashtra
5	Date of default	31-03-2022	31-03-2022	31-03-2022	31-03-2022	31-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.2.50 cr Principal - Rs.-----cr Interest - Rs.2.50 cr	Rs.0.64 cr Principal : Rs.0.62 Cr Interest - Rs.0.02 Cr	Rs.0.19 cr Principal : Rs.0.14 Cr Interest - Rs.0.05 cr	Rs.0.13 cr Principal : Rs.----- Interest - Rs.0.13 Cr	Rs.0.64 cr Interest - Rs.0.64 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.148.00 crores Outstanding - Rs.288.78 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.11.20 crores Outstanding - Rs.3.56 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @ 8% Secured	Loan Sanctioned - Rs.6.71 crores Outstanding - Rs.4.95 crores Tenure - 108 Months (24 Months Moratorium and 84 Structured Monthly Installments) Interest Rate - @13% Secured	Loan Sanctioned - Rs.75.00 crores Outstanding - Rs.10.87 crores Tenure - 48 Months (6 Months Moratorium and 42 Monthly Installments) Interest Rate - @10.50% Secured	Loan Sanctioned - Rs.50.00 crores Outstanding - Rs.55.64 crores Tenure - On Demand Interest Rate - @ 13.65% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr
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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	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
3	Nature of obligation	Covid Emergency Line of Credit	Covid FITL	Working Capital - Cash Credit	Equipment Term Loan Default	Equipment Term Loan Default
4	Name of the Lender(s)	Bank of Maharashtra	Bank of Maharashtra	The Federal Bank Ltd	Hinduja Leyland Finance Ltd	Hinduja Leyland Finance Ltd
5	Date of default	31-03-2022	31-03-2022	31-03-2022	31-03-2022	31-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.34 cr Principal : Rs.0.28 Cr Interest - Rs.0.06 cr	Rs.0.01 cr Principal : Rs.----- Cr Interest - Rs.0.01 cr	Rs.0.24 cr Interest - Rs.0.24 cr	Rs.0.16 cr Principal - Rs.0.16 cr Interest - Rs.0.00 cr	Rs.0.01 cr Principal - Rs.0.01 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.5.00 crores Outstanding - Rs.5.65 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @ 12.30% Secured	Loan Sanctioned - Rs.3.44 crores Outstanding - Rs.0.62 crores Tenure - 6 Months Interest Rate - @13.65% Secured	Loan Sanctioned - Rs.15.00 crores Outstanding - Rs.17.18 crores Tenure - On Demand Interest Rate - @ 12.60% Secured	Loan Sanctioned - Rs.3.93 crores Outstanding - Rs.1.39 crores Tenure - 41 Months Interest Rate - @11.30% Secured	Loan Sanctioned - Rs.0.26 crores Outstanding - Rs.0.09 crores Tenure - 41 Months Interest Rate - @11.21% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr
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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	30-04-2022	30-04-2022	30-04-2022	30-04-2022	30-04-2022
3	Nature of obligation	Baroda Covid Emergency Credit Line	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)	Bank of Baroda	IDBI Bank Ltd	Canara Bank	Punjab National Bank	IDBI Bank Ltd
5	Date of default	26-03-2022	28-03-2022	28-03-2022	28-03-2022	29-03-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.1.65 cr Principal : Rs.1.65 Cr Interest - Rs.---	Rs.0.58 cr Principal - Rs.0.58 cr Interest - Rs.-----	Rs.10.00 cr Principal - Rs.10.00 cr Interest - Rs.-----	Rs.6.00 cr Principal - Rs.6.00 cr Interest - -----	Rs.0.31 cr Principal - Rs.0.31 cr Interest - Rs.-----
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.29.70 crores Outstanding - Rs.20.86 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @7.65% Secured	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.252.05 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.808.17 crores Tenure - On Demand Interest Rate - @11.00% 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.158.00 crores Outstanding - Rs.252.05 crores Tenure - On Demand Interest Rate - @10.00% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr	Fund Based :Rs.2922.17 Cr Non Fund Based : Rs.2426.57 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr	Fund Based : Rs.3570.61 Cr (Including Advances from Contractees of Rs.590.83 Cr, Inter Corporate Loans of Rs.16.21 Cr and Unsecured Loans of Rs.41.40 Cr and borrowings from Banks / Financial Institutions Rs.2922.17 Cr) Non Fund Based : Rs.2426.57 Cr

