



**Jyoti Ltd.**

Water • Power • Progress

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Industrial Area,  
P.O. Chemical Industries,  
Vadodara-390 003. (India)  
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E.Mail : jyotiltld@jyoti.com  
Website : <http://www.jyoti.com>

CIN : L36990GJ1943PLC000363

**By Electronic Mode**

31<sup>st</sup> January, 2021

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

**Scrip Code: 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 21<sup>st</sup> 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

**CS 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	31/01/2021
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
	State Bank of India	0.61
	-- From Asset Reconstruction Company	
	Central Bank of India	4.68
	Dena Bank	5.52
	-- From Technology Development Board	-
	<b>Total Principal outstanding ( i )</b>	<b>12.52</b>
	(ii) Interest outstanding amount :	<b>NIL</b>
	<b>Total Current default as on 31-12-2020 ( i+ii )</b>	<b>12.52</b>
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
	State Bank of India	41.28
	-- From Asset Reconstruction Company	
	Central Bank of India	227.84
	Dena Bank	159.72
	-- From Technology Development Board	0.61
	<b>Total Principal outstanding ( i )</b>	<b>518.46</b>
	(ii) Interest outstanding amount :	
	--From Banks	
	Bank of Maharashtra	18.92
	State Bank of India	9.68
	-- From Asset Reconstruction Company	
	Central Bank of India	49.38
	Dena Bank	-
	-- From Technology Development Board	0.58
	<b>Total Interest outstanding ( ii )</b>	<b>78.56</b>
	<b>Total amount outstanding as on 31-12-2020 ( i+ii )</b>	<b>597.02</b>
9	Total financial indebtedness of the listed entity including short-term and long-term debt	<b>597.02</b>



(Rs. Crores)

Name of Lender(s)	Security	Tenure in Years	Sanctioned Limit	Rate of Interest	Principal Outstanding 31.12.2020	Interest Payable 31.12.2020	Total	Date of Default	Principal Default Amount	Interest Default Amount
<b>TERM LOANS :-</b>										
From Banks :-										
----Bank of Maharashtra	Secured	8	139.66	12.25%	64.49	12.47	76.96	31-12-2020	1.71	-
----State Bank of India	Secured	8	27.78	12.25%	25.99	5.18	31.17	31-12-2020	0.61	-
From Asset Reconstruction Company :-										
----Central Bank of India	Secured	8	488.55	12.25%	227.84	49.38	277.22	31-12-2020	4.68	-
----Dena Bank	Secured	5	147.20		159.72	-	159.72	31-12-2020	5.52	-
From Technology Development Board										
	Secured	4.5	10.00	5.00%	0.61	0.58	1.19		-	-
<b>TOTAL</b>					<b>478.65</b>	<b>67.61</b>	<b>546.26</b>		<b>12.52</b>	<b>-</b>
<b>WORKING CAPITALS :-</b>										
<b>(A) CASH CREDIT</b>										
From Banks :-										
----Bank of Maharashtra	Secured	1 Yr revolving	8.84	11.50%	24.52	6.45	30.97		-	-
----State Bank of India	Secured	1 Yr revolving	19.3	11.75%	15.29	4.50	19.79		-	-
<b>TOTAL</b>					<b>39.81</b>	<b>10.95</b>	<b>50.76</b>		<b>-</b>	<b>-</b>
<b>TOTAL OUTSTANDING</b>					<b>518.46</b>	<b>78.56</b>	<b>597.02</b>		<b>12.52</b>	<b>-</b>

