



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 : jyotiltld@jyoti.com

Website : www.jyoti.com

CIN : L36990GJ1943PLC000363

By Electronic Mode

31st July, 2021

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

Scrip Code: 504076

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

Dear Sir,


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


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	
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	1.90
	-- From Asset Reconstruction Company	
	Central Bank of India	5.43
	Dena Bank	6.00
	Total Principal outstanding (i)	13.33
	(ii) Interest outstanding amount :	NIL
	Total Current default as on 30-06-2021 (i+ii)	13.33
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 30-06-2021 (i+ii)	546.05
9	Total financial indebtedness of the listed entity including short-term and long-term debt	546.05



(Rs. Crores)

Name of Lender(s)	Security	Tenure in Years	Sanctioned Limit	Rate of Interest	Principal Outstanding 30.06.2021	Interest Payable 30.06.2021	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	30-06-21	1.90	-
From Asset Reconstruction Company :-										
----Central Bank of India	Secured	8	488.55	12.25%	227.84	49.38	277.22	30-06-21	5.43	-
----Dena Bank	Secured	5	147.20		159.71	-	159.71	30-06-21	6.00	-
From Technology Development Board	Secured	4.5	10.00	5.00%	0.61	0.58	1.19		-	-
TOTAL					452.65	62.43	515.08		13.33	-
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		13.33	-

