

December 25, 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>
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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 Kr Sharma

Chetan Kr. 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	25-12-2021	25-12-2021	25-12-2021	25-12-2021	25-12-2021
3	Nature of obligation	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr	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
4	Name of the Lender(s)	Canara Bank	Bank of Baroda	Punjab National Bank	Canara Bank	Punjab National Bank
5	Date of default	26-11-2021	26-11-2021	26-11-2021	24-11-2021	23-11-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.3.00 cr Principal - Rs.3.00 cr Interest - Rs.-----	Rs.1.65 cr Principal : Rs.1.65 Cr Interest - Rs.---	Rs.5.00 cr Principal - Rs.5.00 cr Interest - Rs.-----	Rs.5.00 cr Principal - Rs.5.00 cr Interest - Rs.-----	Rs.12.00 cr Principal - Rs.12.00 cr Interest - Rs.-----
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.606.38 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.29.70 crores Outstanding - Rs.20.38 crores Tenure - 24 Months (6 Months Moratorium and 18 Monthly Installments) Interest Rate - @7.65% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.176.26 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr- 14.45% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.606.38 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.176.26 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr- 14.45% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2377.49 Cr Non Fund Based : Rs.3124.13 Cr	Fund Based :Rs.2377.49 Cr Non Fund Based : Rs.3124.13 Cr	Fund Based :Rs.2377.49 Cr Non Fund Based : Rs.3124.13 Cr	Fund Based :Rs.2377.49 Cr Non Fund Based : Rs.3124.13 Cr	Fund Based :Rs.2377.49 Cr Non Fund Based : Rs.3124.13 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3218.89 Cr (Including Advances from Contractees of Rs.779.59 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2377.49 Cr) Non Fund Based : Rs.3124.13 Cr	Fund Based : Rs.3218.89 Cr (Including Advances from Contractees of Rs.779.59 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2377.49 Cr)	Fund Based : Rs.3218.89 Cr (Including Advances from Contractees of Rs.779.59 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2377.49 Cr)	Fund Based : Rs.3218.89 Cr (Including Advances from Contractees of Rs.779.59 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2377.49 Cr)	Fund Based : Rs.3218.89 Cr (Including Advances from Contractees of Rs.779.59 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2377.49 Cr) Non Fund Based : Rs.3124.13 Cr



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2	Date of making the disclosure	25-12-2021	25-12-2021	25-12-2021	25-12-2021
3	Nature of obligation	Working Capital - Cash Credit	Equipment Term Loan Default	Equipment Term Loan Default	Working Capital - Cash Credit
4	Name of the Lender(s)	Bank of Baroda	Shriram Transport Finance Co Ltd	Shriram Transport Finance Co Ltd	Punjab National Bank
5	Date of default	20-11-2021	20-11-2021	20-11-2021	18-11-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.2.85 cr Principal - Rs.2.85 Cr Interest - Rs.-----	Rs.0.02 cr Principal - Rs.0.02 cr Interest - Rs.0.00 cr	Rs.0.11 cr Principal - Rs.0.10 cr Interest - Rs.0.01 cr	Rs.3.97 cr Principal - Rs.3.97 cr Interest - Rs.-----
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.452.40 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.0.51 crores Outstanding - Rs.0.17 crores Tenure - 36 Months Interest Rate - @14% Secured	Loan Sanctioned - Rs.3.41 crores Outstanding - Rs.0.89 crores Tenure - 36 Months Interest Rate - @14% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.176.26 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr-14.45% Secured
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