

January 07, 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 for Sharma*

**Chetan Kumar 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	07-01-2022	07-01-2022	07-01-2022	07-01-2022	07-01-2022
3	Nature of obligation	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 - 112 Cr Interchangeability from NFB to FB : 36 Cr	Equipment Term Loan Default
4	Name of the Lender(s)	Bank of Baroda	Canara Bank	Punjab National Bank	Union Bank of India	SREI Equipment Finance Ltd
5	Date of default	07-12-2021	01-12-2021	01-12-2021 & 03-12-2021	04-12-2021	05-12-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.2.29 cr Principal - Rs.2.29 cr Interest - Rs.-----	Rs.35.84 cr Principal - Rs.35.84cr Interest - Rs.-----	Rs.11.00 cr Principal - Rs.11.00 cr Interest - Rs.-----	Rs.5.00 cr Principal - Rs.5.00 cr Interest - Rs.-----	Rs.0.50 cr Principal - Rs.0.46 cr 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.297.00 crores Outstanding - Rs.392.63 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.622.94 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.196.00 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr-14.45% Secured	Loan Sanctioned - Rs.148.00 crores Outstanding - Rs.198.21 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.20 crores Outstanding - Rs.9.80 crores Tenure - 56 Months Interest Rate - @11% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3262.67 Cr (Including Advances from Contractees of Rs.771.74 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2429.12 Cr)  Non Fund Based : Rs.3076.97 Cr	Fund Based : Rs.3262.67 Cr (Including Advances from Contractees of Rs.771.74 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2429.12 Cr)  Non Fund Based : Rs.3076.97 Cr	Fund Based : Rs.3262.67 Cr (Including Advances from Contractees of Rs.771.74 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2429.12 Cr)  Non Fund Based : Rs.3076.97 Cr	Fund Based : Rs.3262.67 Cr (Including Advances from Contractees of Rs.771.74 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2429.12 Cr)  Non Fund Based : Rs.3076.97 Cr	Fund Based : Rs.3262.67 Cr (Including Advances from Contractees of Rs.771.74 Cr, Inter Corporate Loans of Rs.16.49 Cr and Unsecured Loans of Rs.45.32 Cr and borrowings from Banks / Financial Institutions Rs.2429.12 Cr)  Non Fund Based : Rs.3076.97 Cr



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2	Date of making the disclosure	07-01-2022	07-01-2022	07-01-2022
3	Nature of obligation	Equipment Term Loan Default	Equipment Term Loan Default	Equipment Term Loan Default
4	Name of the Lender(s)	Hinduja Leyland Finance Ltd	Tata Motor Finance Ltd	Sundaram Finance Limited
5	Date of default	05-12-2021	02-12-2021	03-12-2021
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.01 cr Principal - Rs.0.01 cr Interest - Rs.0.00 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
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.0.30 crores Outstanding - Rs.0.03 crores Tenure - 35 Months Interest Rate - @11.66% Secured	Loan Sanctioned - Rs.4.46 crores Outstanding - Rs.0.91 crores Tenure - 41 Months Interest Rate - @10.52% Secured	Loan Sanctioned - Rs.10.24 crores Outstanding - Rs.6.84 crores Tenure - 52 Months Interest Rate - @10.97% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr	Fund Based :Rs.2429.12 Cr Non Fund Based : Rs.3076.97 Cr
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