



Jyoti Ltd.

Water • Power • Progress

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

CIN : L36990GJ1943PLC000363

By Electronic Mode

31st 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 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	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	-
	Total Principal outstanding (i)	12.52
	(ii) Interest outstanding amount :	NIL
	Total Current default as on 31-12-2020 (i+ii)	12.52
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
	Total Principal outstanding (i)	518.46
	(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
	Total Interest outstanding (ii)	78.56
	Total amount outstanding as on 31-12-2020 (i+ii)	597.02
9	Total financial indebtedness of the listed entity including short-term and long-term debt	597.02



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(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
TERM LOANS :-										
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		-	-
TOTAL					478.65	67.61	546.26		12.52	-
WORKING CAPITALS :-										
(A) CASH CREDIT										
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		-	-
TOTAL					39.81	10.95	50.76		-	-
TOTAL OUTSTANDING					518.46	78.56	597.02		12.52	-

