



**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 : jyotilt@jyoti.com  
Website : www.jyoti.com  
CIN : L36990GJ1943PLC000363

**By Electronic Mode**

30<sup>th</sup> October, 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 Devansee Malhotra*

**CS Devansee Malhotra**  
Assistant Company Secretary  
M. No. A63148

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	30-10-21
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 Asset Reconstruction Company	
	Central Bank of India	5.43
	Dena Bank	6.00
	Bank of Maharashtra	1.90
	<b>Total Principal outstanding ( i )</b>	<b>13.33</b>
	(ii) Interest outstanding amount :	<b>NIL</b>
	<b>Total Current default as on 30-09-2021 ( i+ii )</b>	<b>13.33</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 Asset Reconstruction Company	
	Central Bank of India	227.84
	Dena Bank	159.71
	Bank of Maharashtra	89.01
	-- From Technology Development Board	0.61
	<b>Total Principal outstanding ( i )</b>	<b>477.17</b>
	(ii) Interest outstanding amount :	
	-- From Asset Reconstruction Company	
	Central Bank of India	49.38
	Bank of Maharashtra	18.92
	-- From Technology Development Board	0.58
	<b>Total Interest outstanding ( ii )</b>	<b>68.88</b>
	<b>Total amount outstanding as on 30-09-2021 ( i+ii )</b>	<b>546.05</b>
9	Total financial indebtedness of the listed entity including short-term and long-term debt	<b>546.05</b>

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( Rs. Crores )

Name of Lender(s)	Security	Tenure in Years	Sanctioned Limit	Rate of Interest	Principal Outstanding 30.09.2021	Interest Payable 30.09.2021	Total	Date of Default	Principal Default Amount	Interest Default Amount
<b>TERM LOANS :-</b>										
From Asset Reconstruction Company :-										
----Central Bank of India	Secured	8	488.55	12.25%	227.84	49.38	277.22	30-09-21	5.43	-
----Dena Bank	Secured	5	147.20		159.71	-	159.71	30-09-21	6.00	-
----Bank of Maharashtra	Secured	8	148.50	12.25%	89.01	18.92	107.93	30-09-21	1.90	-
From Technology Development Board	Secured	4.5	10.00	5.00%	0.61	0.58	1.19		-	-
<b>TOTAL OUTSTANDING</b>					<b>477.16</b>	<b>68.88</b>	<b>546.05</b>		<b>13.33</b>	<b>-</b>



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