

The National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor
Bandra-Kurla Complex
MUMBAI-400 051
NSE Symbol SHRIRAMEPC

BSE Limited
14th Floor, P.J. Towers
Dalal Street
MUMBAI-400 001
Scrip Code : 532945

31ST January 2022

Dear Sir,

SUB : Disclosures by listed entities of defaults on payment of interest/ repayment of principal amount on loans from banks / financial institutions and ~~unlisted debt securities~~ for the Quarter ended 31-12-2021 – Reg

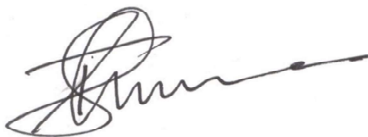
With reference to the above subject, Kindly find given below the Quarterly Disclosure of defaults on payment of interest/ repayment of principal amount on loans from banks / financial institutions for the Quarter ended 31-12-2021.

Details for the Quarter ended 31st December 2021

Sr.No	Particulars	RS in Cr
1	Loans including revolving facilities like cash credit from banks/ financial institutions:	
A.	Total amount of outstanding as on date	957.92
B.	Of the total amount outstanding, amount of default as on date (Principal, Interest & LC)	339.16
2	Unlisted debt securities i.e. NCDs and NCRPS	
A.	Total amount of outstanding as on date	-
B.	Of the total amount outstanding, amount of default as on date	-
3	Total financial indebtedness of the listed entity including short-term and long-term debt	957.92

Kindly take the same on record and confirm.

Yours faithfully,
For **Shriram EPC Limited**,



T. SHIVARAMAN
Managing Director & CEO



Shriram EPC Limited

Registered Office: 10/1, Bascon Futura, 4th Floor, Venkatmarayana Road, T. Nagar,
Chennai – 600 017. Ph.044-4900 5555

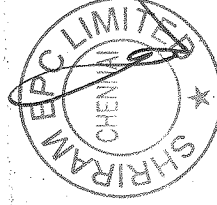
E mail : info@shriramepc.com Website: www.shriramepc.com

CIN : L74210TN2000PLC045167



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Sr.No	Particulars	RS in Cr
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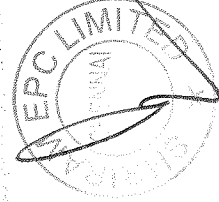


a. For loans including revolving facilities like cash credit from banks/ financial institutions:		Details		Details		Details		Details	
Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit
3	Nature of obligation	Punjab National Bank (eOBC)	Punjab National Bank	Bank of India	State Bank Of India	State Bank Of India	State Bank Of India	State Bank Of India	State Bank Of India
4	Name of the Lender(s)	26-Mar-20	2-Mar-20	14-Feb-20	31-Dec-20	21-Sep-20	25-Apr-20	25-Apr-20	25-Apr-20
5	Date of default	55.24	29.65	11.37	2.09	14.06	36.38	36.38	36.38
6	Current default amount- Interest & LC	-	-	-	-	-	-	-	-
6	Current default amount- Principal	-	-	-	-	-	-	-	-
7	<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>	6.82	21.19	3.43	10.00	57.57	6.14	57.57	6.14
	a. Total Sanction amount	One Year	One Year	One Year	One Year	One Year	One Year	One Year	One Year
	b. Tenure	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%
	c. Interest rate	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
	d. Secured / Unsecured etc	62.06	50.84	14.80	12.09	71.63	42.52	71.63	42.52
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	62.06	50.84	14.80	12.09	71.63	42.52	71.63	42.52
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	62.06	50.84	14.80	12.09	71.63	42.52	71.63	42.52



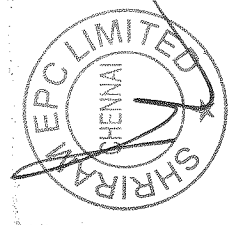
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a. For loans including revolving facilities like cash credit from banks/ financial institutions:		Details		Details		Details		Details		Details	
Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit
3	Nature of obligation	Indusind Bank	IDBI Bank	ICICI Bank	Federal Bank	DBS (eLVB)	Central Bank of India	Central Bank of India	Central Bank of India	Central Bank of India	Central Bank of India
4	Name of the Lender(s)	23-11-2020	31-Oct-20	30-May-20	5-Mar-20	30-Sep-20	26-Feb-20	26-Feb-20	26-Feb-20	26-Feb-20	26-Feb-20
5	Date of default	1.56	2.87	0.86	6.41	5.90	20.13	20.13	20.13	20.13	20.13
6	Current default amount- Interest & LC	-	-	-	-	-	-	-	-	-	-
6	Current default amount- Principal	-	-	-	-	-	-	-	-	-	-
<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>											
7	a. Total Sanction amount	9.98	17.92	5.76	6.15	31.71	11.52	11.52	11.52	11.52	11.52
	b. Tenure	One Year	One Year	One Year	One Year	One Year	One Year	One Year	One Year	One Year	One Year
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	11.54	20.79	6.62	12.56	37.61	31.65	31.65	31.65	31.65	31.65
	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	11.54	20.79	6.62	12.56	37.61	31.65	31.65	31.65	31.65	31.65



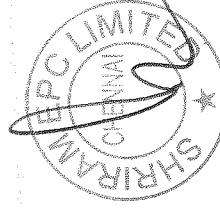
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a. For loans including revolving facilities like cash credit from banks/ financial institutions:		Details		Details		Details		Details	
Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	Details
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	SEPC LIMITED
2	Date of making the disclosure	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	Cash Credit	SEPC LIMITED
3	Nature of obligation	Bank Of Baroda	South Indian Bank	Union Bank	IFCI Factors	Axis Bank	Axis Bank	Cash Credit	Bank of Maharashtra
4	Name of the Lender(s)	30-Nov-20	31-Dec-20	31-Mar-21	30-Sep-20	31-01-2021	30-04-2021	30-04-2021	30-04-2021
5	Date of default	2.07	1.63	1.50	1.15	15.11	2.91	2.91	2.91
6	Current default amount- Interest & LC	-	-	-	-	-	-	-	-
6	Current default amount- Principal	-	-	-	-	-	-	-	-
<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>									
7	a. Total Sanction amount	8.56	8.51	19.18	4.51	6.52	19.20	19.20	19.20
	b. Tenure	One Year	One Year	One Year	One Year	One Year	One Year	One Year	One Year
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	10.63	10.14	20.68	5.66	21.63	22.11	22.11	22.11
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	10.63	10.14	20.68	5.66	21.63	22.11	22.11	22.11



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a. For loans including revolving facilities like cash credit from banks/ financial institutions:		Details		Details		Details		Details		Details	
Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL
3	Nature of obligation	Punjab National Bank (eOBC)	Punjab National Bank	Bank of India	Indian Bank	Indusind Bank	Indusind Bank	Indusind Bank	Indusind Bank	Indusind Bank	Indusind Bank
4	Name of the Lender(s)	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20	30-Sep-20
5	Date of default	1.93	6.95	0.84	2.07	2.94	4.78	-	-	-	-
6	Current default amount- Interest & LC	-	-	-	-	-	-	-	-	-	-
6	Current default amount- Principal	-	-	-	-	-	-	-	-	-	-
7	<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>										
	a. Total Sanction amount	10.22	32.00	5.14	9.22	14.98	32.62				
	b. Tenure	180 DAYS	180 DAYS	180 DAYS	180 DAYS	180 DAYS	180 DAYS				
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%				
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured				
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	12.15	38.95	5.98	11.29	17.92	37.40				
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	12.15	38.95	5.98	11.29	17.92	37.40				



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Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	SEPC LIMITED
2	Date of making the disclosure	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL	WCDL	SEPC LIMITED
3	Nature of obligation	Central Bank of India	Bank Of Baroda	South Indian Bank	Axis Bank	Federal Bank	Punjab National Bank (eOBC)	Punjab National Bank (eOBC)	SEPC LIMITED
4	Name of the Lender(s)	31-Dec-20	30-Nov-20	30-Sep-20	31-01-2021	5-Mar-20	31-12-2020	31-12-2020	SEPC LIMITED
5	Date of default	2.24	2.46	1.33	0.24	-	-	-	31-12-2021
6	Current default amount- Interest & LC	-	-	-	-	-	-	-	FITL
6	Current default amount- Principal	-	-	-	-	-	-	-	-
<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>									
7	a. Total Sanction amount	17.28	12.84	12.76	9.78	9.21	9.21	9.21	2.39
	b. Tenure	180 DAYS	180 DAYS	180 DAYS	180 DAYS	180 DAYS	180 DAYS	180 DAYS	7 Months
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	19.52	15.30	14.09	10.02	9.21	9.21	9.21	-
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	19.52	15.30	14.09	10.02	9.21	9.21	9.21	-



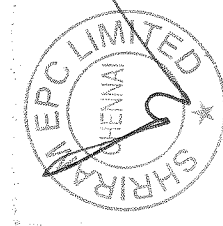
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Sr. No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL
3	Nature of obligation	Punjab National Bank	Bank of India	Yes Bank	State Bank Of India	Indian Bank	Indusind Bank	Indusind Bank	Indusind Bank
4	Name of the Lender(s)	30-09-2020	31-10-2020	31-10-2020	31-10-2020	30-09-2020	31-12-2020	31-12-2020	31-12-2020
5	Date of default	-	-	0.03	1.80	-	0.29	-	0.29
6	Current default amount- Interest & LC	-	-	0.92	5.00	-	1.56	-	1.56
6	Current default amount- Principal								
<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>									
7	a. Total Sanction amount	4.62	0.90	0.95	5.00	0.52	1.56	0.52	1.56
	b. Tenure	7 Months	7 Months	7 Months	7 Months	7 Months	7 Months	7 Months	7 Months
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	-	-	0.95	6.80	-	1.85	-	1.85
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	-	-	0.95	6.80	-	1.85	-	1.85



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Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL
3	Nature of obligation	IDBI Bank	Federal Bank	DBS (eLVB)	Central Bank of India	Bank Of Baroda	South Indian Bank				
4	Name of the Lender(s)	30-09-2020	30-09-2020	31-12-2020	31-10-2020	31-12-2020	30-11-2020				
5	Date of default	0.42	-	0.26	0.45	0.21	0.05				
6	Current default amount- Interest & LC	3.20	-	1.89	2.84	1.26	1.33				
6	Current default amount- Principal										
	<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>										
7	a. Total Sanction amount	3.20	1.09	1.89	2.84	1.66	1.35				
	b. Tenure	7 Months	7 Months	7 Months	7 Months	7 Months	7 Months				
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	13.35%				
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured				
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	3.62	-	2.15	3.29	1.47	1.38				
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	3.62	-	2.15	3.29	1.47	1.38				



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Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL	FITL
3	Nature of obligation	Union Bank	IFCI Factors	Axis Bank	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra
4	Name of the Lender(s)	31-12-2020	30-09-2020	31-03-2021	31-03-2021	31-03-2021	31-03-2021	31-03-2021	31-03-2021	31-03-2021	31-03-2021
5	Date of default	0.05	0.02	-	-	-	-	-	-	-	-
6	Current default amount- Interest & LC	0.35	0.03	-	-	-	-	-	-	-	-
6	Current default amount- Principal										
7	<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>										
	a. Total Sanction amount	1.04	0.48	1.77	1.20	1.92	29.75	29.75	29.75	29.75	29.75
	b. Tenure	7 Months	7 Months	7 Months	7 Months	24 Months	10 Years	10 Years	10 Years	10 Years	10 Years
	c. Interest rate	13.35%	13.35%	13.35%	13.35%	13.35%	11.00%	11.00%	11.00%	11.00%	11.35%
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	0.43	0.05	-	-	-	2.06	2.06	2.06	2.06	28.72
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	0.43	0.05	-	-	-	2.06	2.06	2.06	2.06	28.72



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a. For loans including revolving facilities like cash credit from banks/ financial institutions:		Details		Details		Details	
Sr.No	Type of Disclosure	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED	SEPC LIMITED
1	Name of the listed entity	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021	31-12-2021
2	Date of making the disclosure	Term Loan	Term Loan	Term Loan	WCTL	FITL	FITL
3	Nature of obligation	Central Bank of India	ACRE	IFCI Factors	IFCI Factors	IFCI Factors	IFCI Factors
4	Name of the Lender(s)	30-09-2020	30-09-2020	30-09-2020	30-09-2020	30-09-2020	30-09-2020
5	Date of default	15.95	-	1.00	1.00	0.32	0.32
6	Current default amount- Interest & LC	26.88	24.00	1.44	1.44	0.76	0.76
6	Current default amount- Principal						
<i>Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured/unsecured etc.)</i>							
7	a. Total Sanction amount	125.00	180.00	6.71	6.71	1.51	1.51
	b. Tenure	10 Years	7 Years	10 Years	10 Years	7 Years	7 Years
	c. Interest rate	11.35%		12.00%	12.00%	12.00%	12.00%
	d. Secured / Unsecured etc	Secured	Secured	Secured	Secured	Secured	Secured
8	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	127.19	112.92	6.60	6.60	1.08	1.08
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	127.19	112.92	6.60	6.60	1.08	1.08

