

Annexure A

Statement of loans availed and utilized by the Group during the period from the date of sanction to December 20, 2024 and outstanding as of December 20, 2024 and purpose for which disbursed loan amount was utilized

a) Statement of loans availed and utilized by the Laxmi Dental Limited during the period from the date of sanction to December 20, 2024 and outstanding as of December 20, 2024 and purpose for which disbursed loan amount was utilized. *(in INR. million)*

Sr. no	Name of lender *	Name of the Borrower	Nature of borrowing *	Date of Sanction	Date of Disbursement	Sanctioned amount INR. *	Outstanding amount as on December 20, 2024 INR.	Interest rate @	Repayment schedule *	Prepayment penalty / premium and conditions *	Purpose for which disbursed loan amount was sanctioned and utilized #
1	ICICI Bank Limited	Laxmi Dental Limited	Cash credit	December 13, 2024	January 19, 2011	100.00	92.77	12.50%	December 11, 2025	Prepayment premium as stipulated by ICICI Bank Limited	Meeting the working capital requirements
2	ICICI Bank Limited	Laxmi Dental Limited	Cash credit	December 13, 2024	July 17, 2018	100.00	85.07	10.50%	December 11, 2025	Prepayment premium as stipulated by ICICI Bank Limited.	Meeting the working capital requirements
3	ICICI Bank Limited	Laxmi Dental Limited	Bus vehicle loan	March 17, 2022	April 13, 2022	1.35	0.70	8.25%	April 7, 2027	Lesser of the following two options plus applicable taxes: -) 4% of the then outstanding amount of the facility, or any other rate as stipulated by ICICI Bank from time to time OR b) The total interest amount outstanding as on the date of prepayment	Commercial vehicle for transportation at Boisar factory
4	ICICI Bank Limited	Laxmi Dental Limited	Vehicle loan	September 30, 2021	September 30, 2021	1.35	0.55	7.60%	October 01, 2026	A) 5% of the principal outstanding plus applicable taxes till 24 months and NIL after 24 months if there are no bounces B) The interest outstanding for the remaining tenure of the loan.	Vehicle loan
5	Standard Chartered Bank	Laxmi Dental Limited	Loan against Property	February 22, 2022	May 10, 2022	15.90	14.98	9.75%	April 10, 2037	1. The Facility shall attract prepayment charge* (on outstanding amount) of 4% upto 24 months since onboarding, 2% between 25-60 months since onboarding, and 0% thereafter.	Meeting the working capital requirements



Sr. no	Name of lender *	Name of the Borrower	Nature of borrowing *	Date of Sanction	Date of Disbursement	Sanctioned amount INR. *	Outstanding amount as on December 20, 2024 INR.	Interest rate @	Repayment schedule *	Prepayment penalty / premium and conditions *	Purpose for which disbursed loan amount was sanctioned and utilized #
6	Tata Capital Limited (formerly known as Tata Capital Financial Services Limited) \$	Laxmi Dental Limited	Loan against property loan	August 30, 2023	1) 25-10-2023 INR 47,268,172.00/- 2) 30/11/2023 INR 60,594,092.00/- 3) 30/11/2023 INR 1,137,736.00/-	109.00	92.85	11.55%	October 15, 2029	Till 12 months of first disbursement 2% from 12 to 24 months 1% if paid from own sources else 2% for (part payment upto 25% allowed) and beyond 24 months, nil	Refinancing existing facility from IndusInd bank outstanding of INR 49.00 million which was originally obtained for meeting the working capital requirement of the Company during 2016-17 and 2021-22. (@@) and INR 100.00 million for general corporate purpose. Based on addendum dated August 09, 2024, Tata Capital Limited revised to reduce sanctioned amount to INR 109.00 million and accordingly INR 60.00 million was used for meeting the working capital requirement.
7	Capsave Finance Private Limited	Laxmi Dental Limited	Working Capital Demand Loan	October 24, 2024	October 25, 2024	30.00	27.50	12.38%	October 20, 2025	2% per month, including regular rate of interest, in case any tranche remains unpaid per due date. Penal charge to be levied for the relevant tranche for such overdue period till actual payment of such tranche.	Meeting the working capital requirements



Sl. no	Name of lender *	Name of the Borrower	Nature of borrowing *	Date of Sanction	Date of Disbursement	Sanctioned amount INR. *	Outstanding amount as on December 20, 2024 INR.	Interest rate @	Repayment schedule *	Prepayment penalty / Premium and conditions *	Purpose for which amount was sanctioned and utilized #
8	Capsave Finance Private Limited	Laxmi Dental Limited	Working Capital Demand Loan	28-08-2023 renewed on 24-10-2024	September 04, 2024	20.00	20.00	12.38%	October 24, 2025	2% per month, including regular rate of interest, in case any tranche remains unpaid per due date. Penal charge to be levied for the relevant tranche for such overdue period till actual payment of such tranche	Meeting the working capital requirements
Total						377.60	334.42				

*The details as indicated above is as per the sanction letter / credit arrangement letter of the respective loans.

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The utilisation of the proceeds of the Specified Loans as listed above, has been towards the purpose availed for, as per Sanction letter / Credit arrangement letter.

@@ IndusInd Bank Limited had a total outstanding loan of INR 49 million and was unwilling to provide additional loan. To meet our financial requirements, we approached Tata Capital Limited, which disbursed a total loan of INR 109 million (sanctioned 149 million). Out of the disbursed amount, INR 49 million was utilized to repay the outstanding loan with IndusInd Bank Limited, and the remaining INR 60 million was utilised toward the company's working capital needs. The interest rate of IndusInd Bank Limited at the time of repayment was 10% (and on ECLGS loan was 8.75%), against this Tata Capital Limited interest rate is 11.55%.

\$ Secured by mortgage over below properties Office premises being Office no. 103 on 1st Floor, Wing C, Akruvi Arcade (S.R.A.) C.H.S. Limited, C.T.S. Nos. 807B of Village Ambivali Andheri West, K/Ward- 400058, owned by our Company."



b) Statement of loans availed and utilized by Bizdent Devices Private Limited during the period from the date of sanction to December 20, 2024 and outstanding as of December 20, 2024 and purpose for which Bizdent Devices Private Limited was utilized.
(in INR million)

Sr. no	Name of lender	Name of the Borrower	Nature of borrowing	Date of Sanction	Date of Disbursement	Sanctioned amount INR.	Outstanding amount as on December 20, 2024 INR.	Interest rate @	Repayment schedule	Prepayment penalty / premium and conditions	Purpose for which disbursed loan amount was sanctioned and utilized #
1.	ICICI Bank Limited	Bizdent Devices Private Limited	Cash credit	July 12, 2024	July 04, 2023	49.90	46.42	10.50%	July 11, 2025	Prepayment premium as stipulated by ICICI Bank.	Meeting the working capital requirements
	Total					49.90	46.42				

*The details as indicated above is as per the credit arrangement letter of the respective loans.
 @ The details as indicated above is as per the credit arrangement letter of the respective loans.
 # The proceeds from the cash credits mentioned above have been used for the intended purpose outlined in the Credit Arrangement Letter for cash-credits

For Laxmi Dental Limited
 (Formerly known as Laxmi Dental Export Private Limited)


 Dharmesh Dattani
 Chief Financial Officer



Date: January 7th, 2025
 Place: Mumbai