SMT ENGINEERING LIMITED



Date: 18th December, 2025

To, The Chief General Manager Listing Operation, BSE Limited, 20th Floor, P. J. Towers, Dalal Street, Mumbai – 400 001.

Unit: SMT Engineering Ltd (Scrip code: 538563)

Subject: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Intimation on availing of Credit Facilities by Material Subsidiary

Dear Sir/Madam,

Pursuant to Regulation 30, read with Para B of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that Sai Machine Tools Private Limited, a material subsidiary of the Company, has executed Memorandum of Entry for Deposit of Title Deeds in favor of Standard Chartered Bank, in connection with credit facilities of Rs. 7.30 Crores.

The details as required under Listing Regulations read with SEBI Master Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 and Circular no. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 are enclosed as Annexure A.

Kindly arrange to take the same on your records.

For SMT Engineering Limited (Formerly known as Adarsh Mercantile Limited)

Ajay Jaiswal Managing Director DIN: 01754887



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(Formerly known as Adarsh Mercantile Limited) Corporate Identity Number (CIN): L33120MP1992PLC080093



Annexure-A

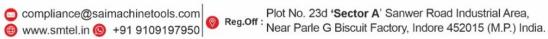
Information as per SEBI Master Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 read with Regulation 30 of the Listing Regulations:

S. No.	Particulars	Details
1.	Name(s) of parties with whom the agreement is entered	Sai Machine Tools Private Limited - Borrower Ashok Jaiswal - Mortgagor Standard Chartered Bank - Mortgagee / Lender
2.	Purpose of entering into the agreement	To create Mortgage by Deposit of Title Deeds of land bearing Survey no. 200/2/2/1/2 admeasuring 0.168 hectare at village Bhanwarasala, Tehsil Malharganj (Sanwer), District Indore, owned by Mr. Ashok Jaiswal, a promoter of the Company and Sai Machine Tools Private Limited.
3.	Size of agreement	Rs. 7.30 Crores
4.	Shareholding, if any, in the entity with whom the agreement is executed	Not Applicable
5.	Significant terms of the agreement (in brief) special rights like right to appoint directors, first right to share subscription in case of issuance of shares, right to restrict any change in capital structure etc.	 Type of Facility: Business Working Capital Facilities Limit; a) Overdraft Facility (outer limit). b) Working Capital Demand Loan (inner to overdraft. Term of Facility: a) Overdraft Facility (outer limit): 1 day or payable on demand. b) Working Capital Demand Loan (inner to overdraft: 89 days. Further, as this pertains to the Mortgage of land, no such special rights are applicable to the agreement.
6.	Whether, the said parties are related to promoter/promoter group/ group companies in any manner. If yes, nature of relationship	Sai Machine Tools Private Limited is a Wholly Owned Material Subsidiary, having common Directors and Promoters.
7.	Whether the transaction would fall within related party transactions? If yes, whether the same is done at "arm's length"	Yes, the transaction is done at Arm's Length Basis.
8.	In case of issuance of shares to the parties, details of issue price, class of shares issued	Not Applicable
9.	In case of loan agreements, details of lender/borrower, nature of the loan, total amount of loan granted/taken, total amount outstanding, date of execution of the loan agreement/sanction letter, details	Standard Chartered Bank - Mortgagee / Lender Sai Machine Tools Private Limited - Borrower Ashok Jaiswal - Mortgagor Nature of Loan: Business Working Capital
	of the security provided to the lenders	Facilities Limit.



SMT ENGINEERING LIMITED

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Corporate Identity Number (CIN): L33120MP1992PLC080093



	/by the borrowers for such loan or in case	Loan Amount: 7.70 Crores
	outstanding loans lent to a party or borrowed from a party become material on a cumulative basis.	Date of Execution of Memorandum of Entry for Deposit of Title Deeds: 11.12.2025
		Security: Mortgage by Deposit of Title Deeds of land bearing Survey no. 200/2/2/1/2 admeasuring 0.168 hectare at village Bhanwarasala, Tehsil Malharganj (Sanwer), District Indore, owned by Mr. Ashok Jaiswal, a promoter of the Company and Sai Machine Tools Private Limited.
10.	Any other disclosures related to such agreements, viz., details of nominee on the board of directors of the listed entity, potential conflict of interest arising out of such agreements, etc.	Not Applicable
11.	In case of termination or amendment of agreement, listed entity shall disclose additional details to the stock exchange(s)	Not Applicable