



MECRA CAPITA FIN PRIVATE LIMITED

Prestige Atlanta, 80 Feet Main Road, 1A Block, Koramangala 1st Block, Bengaluru - 560034, Karnataka, INDIA | info@mecracapitafin.com | www.mecracapitafin.com
Phone: +91 80 3786 2700 | Mobile: +91 96635 44005.

CIN No. U67100KA2022PTC159923

PAN No. AAPCM6492A

Date: 01/01/2026

TO,

KIND ATTENTION TO: Mr.

REFERENCE BY NAME: Mr.

(5B)

STRUCTURED FUNDING PROGRAM UNDER FINANCIAL BG – 2026

Private & Confidential

This is a **Structured Funding Program Advisory Consultation & Confirmation** for discussion purposes only, and should not be construed as a commitment on the part of **MECRA CAPITA FIN PRIVATE LIMITED**.

INDICATIVE TERM SHEET

ADVISORY COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
BORROWER COMPANY NAME	FIRM/PRIVATE LIMITED/ LIMITED
BANK INSTRUMENT ISSUING	ANY PSU BANKS VIA PRIVATE FUNDER (A)
LENDER COMPANY NAME	BANKS/NBFC/FI VIA PRIVATE FUNDER (B) & (C)
FACILITY	STRUCTURED FUNDING PROGRAM
BANK INSTRUMENT TYPE	FINANCIAL BANK GUARANTEE (FBG)
FINANCIAL BANK GUARANTEE VALUE	₹10,00,00,000/- TO ₹50,00,00,000/-
FINANCIAL BANK GUARANTEE VALIDITY	ONE YEAR ONE DAY
PRIVATE FUNDER (A) FBG ISSUING COST	20% ON THE FACE VALUE OF THE FBG VALUE OF REQUIREMENT OF AMOUNT
PRIVATE FUNDER (B) FUNDING VALUE ON THE FACE VALUE OF THE FBG	90% TO 100% ON THE FACE VALUE OF THE FBG VALUE OF AMOUNT
PRIVATE FUNDER (B) RATE OF INTEREST	12% PER ANNUM
PRIVATE FUNDER (C) FUNDING VALUE ON THE FACE VALUE OF THE FBG	150% ON THE FACE VALUE OF THE FBG VALUE OF AMOUNT
PRIVATE FUNDER (C) RATE OF INTEREST	15% PER ANNUM
TENURE	1 YEAR
FUNDING DURATION	WITHIN 3 WEEKS AFTER SIGNING ADVISORY SERVICE AGREEMENT OR AS EARLY AS POSSIBLE.



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ADVISORY FEE 2.5% ON THE FACE VALUE OF THE FBG AMOUNT	₹25,00,000/- PLUS 18% GST FOR MORE DETAILS REFER CLAUSE No.2
QUICK DOCUMENTS REQUIRED	<ol style="list-style-type: none"> CLIENT INFORMATION SHEET (CIS) COMPANY PROFILE LAST 3 YEARS FINANCIALS BANK STATEMENTS WITH AVAILBALE OF MARGIN MONEY TO PAY THE FEE TO FBG PROVIDER COMPANY COUNTER SIGNED MOU AGREEMENT

CLAUSE (1): THE INDICATIVE TERM SHEET TERMS SET OUT ABOVE NEITHER REPRESENT AN EXPRESSED NOR IMPLIED COMMITMENT ON PART OF MECRA CAPITA FIN PRIVATE LIMITED AND ARE SUBJECT TO THE APPROVAL OF THE PRIVATE FUNDERS /LENDERS / PLATFORM/ INVESTORS/TRADER DESK OF MECRA CAPITA FIN PRIVATE LIMITED FUNDERS / LENDERS /PLATFORM /INVESTORS/TRADER GROUP AS WELL AS FULL LEGAL AND TECHNICAL DUE DILIGENCE.

CLAUSE (2): PROFESSIONAL ADVISORY AND CONSULTATION FEE WHICH IS ALL APPLICABLE 2.5% ON THE FACE VALUE OF THE FINANCIAL BANK GUARNATEE (FBG) FOR THIS PAYMENT AND CONFIRMATION BORROWER MUST SIGN & SEAL A SEPARATE FEE /MOU AGREEMENT REQUIRED IN ORDER TO EXECUTE THE STRUCTURED FUNDING PROGRAM TERMS IN BETWEEN BOTH THE PARTIES AS PER ISSUED IN THIS INDICATIVE TERM SHEET.

CLAUSE (3): ADVISORY COMPANY AFTER RECIEPT OF COUNTER SIGNED MOU AGREEMENT FROM BORROWER COMPANY THIS OFFER IS CONSIDERED VALID FOR FURTHER PROCESS OF FUNDING.

CLAUSE (4): WITHOUT ANY CONFIRMATION VIA EMAIL /PHONE OR ANY COMMUNICATION METHOD THIS INDICATIVE TERM SHEET IS AUTOMATICALLY NULL & VOID.

CLAUSE (5): WITHOUT FUL FORM OF DOCUMENTAION COMPLETION, ADVISORY COMPANY HAVE FULL RIGHT TO ACCEPT OR REJECT FUNDING TERMS AS PER AGREED OR MENTIONED IN THIS INDICATIVE TERM SHEET.

CLAUSE (6): JURISDICTION: THIS INDICATIVE TERM SHEET AUTOMATICALLY BECOMES A FULL RECOURSE COMMERCIAL AGREEMENT ONCE SIGNED BY THE ADVISORY COMPANY, WHEREAS GOVERNED BY THE LAW OF THE JURISDICTION THAT ADVISORY COMPANY RESIDE.

FBG TRANSACTION PROCEDURE

- (1) BORROWER COMPANY** WILL SIGN AGREEMENT WITH FBG PROVIDER PRIVATE FUNDER **COMPANY (A)**.
- FBG PROVIDER **COMPANY (A)** PROVIDE APPROVED VERBIAGE TO **BORROWER COMPANY**.
- FBG PROVIDER **COMPANY (A)** BANK WILL SEND PRE-ADVISE/RWA TO **BORROWER COMPANY** BANK ACCOUNT.
- THEN, **BORROWER COMPANY** WILL PAY 5% FACE VALUE OF THE FBG-TO- **FBG PROVIDER COMPANY (A)**.
- FBG WILL BE PROCESSED AND SFMS WILL BE SENT TO BENEFICIARY BANK / **BORROWER COMPANY**.
- ONCE RECEIVE FBG – **BORROWER COMPANY** PAY BALANCE AMOUNT OF 15% NEEDS TO PAID AND HARD COPY OF FBG WILL BE OBTAINED.



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(7) BENEFICIARY BANK/ BORROWER COMPANY IS ABSOLUTELY LIABLE TO RETURN THE FBG AFTER THE TENURE PERIOD TO FBG **PROVIDER COMPANY (A)** WITHOUT ENCUMBRANCE.

BORROWER ELGIBILITY:

- (A)** BORROWER COMPANY MUST HAVE PRIVATE LIMITED/LIMITED COMPANY.
- (B)** BORROWER COMPANY LAST 3 YEARS FINANCIALS.
- (C)** BORROWER COMPANY MUST HAVE 50+ CR ANNUAL TURN OVER FOR THE YEAR 2024 TO 2025.

LIST OF DOCUMENTS REQUIRED:

- (1)** COMPANY PROFILE
- (2)** COMPANY KYC, COMPANY ALL DIRECTORS INDIVIDUAL AADHAR CARD, PAN DETAILS.
- (3)** ALL CC/OD & CURRENT ACCOUNT LAST ONE YEAR BANK STATEMENT FROM 1ST JANUARY 2025 TO TILL DATE.
- (4)** 3 YEARS AUDITED BALANCE SHEET
- (5)** ALL BANKS SANCTION LIMIT LETTERS

FURTHER ANY CLARIFICATIONS PLEASE FEEL FREE TO CONTACT US VIA PHONE/EMAIL.

THANK YOU,

YOURS RESPECTFULLY,
FROM MECRA CAPITA FIN PRIVATE LIMITED
NAME: MR. RANGANATH CHITRAGAR
DESIGNATION: DIRECTOR
DIN: 07864270



*** END ***