



# MECRA CAPITA FIN PRIVATE LIMITED

Prestige Atlanta, 80 Feet Main Road, 1A Block, Koramangala 1 Block, Bengaluru – 560034, Karnataka State, INDIA. [info@mecracapitafin.com](mailto:info@mecracapitafin.com), [www.mecracapitafin.com](http://www.mecracapitafin.com),  
Phone: +91 80 3786 2700 | Mobile: +91 96635 44005.

CIN No. U67100KA2022PTC159923

PAN No. AAPCM6492A

Date: 00/00/2025

TO,

PRIVATE LIMITED / LIMITED / LLP COMPANIES ONLY

KIND ATTENTION: MR. DIRECTOR FULL NAME

## SRUCTURED FUNDING PROGRAM UNDER DEBT - INTERNATIONAL

**Private & Confidential**

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

INDICATIVE TERM SHEET

BORROWER COMPANY NAME	PRIVATE LIMITED / LIMITED /LLP COMPANIES
LENDER COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
FACILITY	(1) 75% UNSECURED AND 25% SECURED LOAN (2) NO EMI (3) NO ADDITIONAL COLLATERALS
CURRENCY	USD\$/EURO€
LOAN AMOUNT VALUE MINIMUM	2,500,000.00 (TWO MILLION & FIVE HUNDREAD THOUSAND ONLY)
FUNDING DURATION	WITHIN 21/42/63 WORKING DAYS AFTER SIGNING THE GENERAL SERVICE AGREEMENT (GSA)
RATE OF INTEREST	0.75% PER MONTH X 12 = 9% P.A.
TENURE	1 TO 3 YEARS
MODE OF PAYMENT	Via SWIFT MT 103
(A) SECURITY DEPOSIT FEE REFUNDABLE AFTER END OF THE TENURE PERIOD VIA ESCROW BANK ACCOUNT	25% FACE VALUE OF THE LOAN AMOUNT i.e., 625,000.00
(B) PROCESSING FEE TOWARDS ESCROW AND LEGAL SERVICES DEPENDS BASED ON THE NUMBER OF WORKING DAYS (W/D)	(i) 10% INCASE FUNDING DURATION WITHIN 21 WORKING DAYS (ii) 5% INCASE FUNDING DURATION WITHIN 42 WORKING DAYS (iii) 2.5% INCASE FUNDING DURATION WITHIN 63 WORKING DAYS



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(C) GOODS AND SERVICE TAX	18% FACE VALUE OF THE PROCESSING FEE AMOUNT
CURRENT/CASH CREDIT BANK ACCOUNT BALANCE MUST AVAILABLE	920,000.00 - INCASE FUNDING DURATION WITHIN 21 W/D 772,500.00 - INCASE FUNDING DURATION WITHIN 42 W/D 698,750.00 - INCASE FUNDING DURATION WITHIN 63 W/D
INCASE FUNDING DURATION WITHIN 21 WORKING DAYS	(A) 625,000.00 – ESCROW DEPOSIT REFUND (B) (i) 250,000.00 – PROCESS FEE TOWARDS ... (C) 45,000.00 – GST AMOUNT <b>TOTAL = 920,000.00</b>
INCASE FUNDING DURATION WITHIN 42 WORKING DAYS	(A) 625,000.00 + (B) (ii) 125,000.00 + (C) 22,500.00 + <b>TOTAL = 772,500.00</b>
INCASE FUNDING DURATION WITHIN 63 WORKING DAYS	(A) 625,000.00 + (B) (iii) 62,500.00 + (C) 11,250.00 + <b>TOTAL = 698,750.00</b>
PENALTY	10% or 5% or 2.5% FACE VALUE OF THE LOAN AMOUNT
REQUIRED DOCUMENTS	1. COMPANY PROFILE 2. CURRENT/CC BANK ACCOUNT STATEMENT 3. KYC/CIS /PASSPORT COPY 4. ACCEPTANCE LETTER DRAFT WORD FORMAT 5. GENERAL SERVICE AND LOAN AGREEMENT(S)
OFFER VALIDITY	5 WORKING DAYS FROM THE DATE INDICATED

**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 DESK OF MECRA CAPITA FIN PRIVATE LIMITED FUNDERS /LENDERS /PLATFORM /INVESTORS GROUP AS WELL AS FULL LEGAL AND TECHNICAL DUE DILIGENCE.

**CLAUSE (2):** ON BORROWER REQUEST LENDER COMPANY WILL PROVIDE AN ACCEPTANCE DRAFT WORD FORMAT FOR YOUR REVIEW PURPOSE & KINDLY KEENLY REVIEW IN DETAIL DRAFT FORMAT AND UNDERSTOOD THE DETAIL TERMS VIA MEETING, CALL OR ANY MODE OF COMMUNICATIONS AND AFTER FULLY CONSIDRED CONFIRMATION FROM BORROWER END, LENDER COMPANY WILL PROCEED FURTHER.



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**CLAUSE (3):** LENDER COMPANY AFTER RECEIVING THE LETTER OF ACCEPTANCY FROM BORROWER COMPANY LETTER HEAD THIS INDICATIVE TERM SHEET IS CONSIDERED VALID FOR FURTHER PROCESS OF FUNDING.

**CLAUSE (4):** BORROWER MUST BOUND TO CLOSE THE ENTIRE PRINCIPAL LOAN AMOUNT TO LENDER, WITHIN 15/21 DAYS BEFORE THE END OF THE TENURE PERIOD.

**CLAUSE (5):** IF NOT, WITHIN 15/21 DAYS BEFORE THE END OF THE TENURE PERIOD, BORROWER PAY 2.5% TO 5% ON THE LOAN AMOUNT VALUE TO LENDER THEN LENDER WILL EXTEND THE TENURE PERIOD.

**CLAUSE (6):** WITHIN 21/42/63 WORKING DAYS LENDER DOESN'T PERFORM FUNDING TO BORROWER THEN LENDER IS LIABLE TO REFUND TOTAL PROCESSING FEE AMOUNT PLUS 18% GST AMOUNT TO BORROWER.

**CLAUSE (7):** WITHOUT ANY CONFIRMATION VIA EMAIL /PHONE OR ANY COMMUNICATION METHOD THIS INDICATIVE TERM SHEET IS AUTOMATICALLY NULL & VOID.

**CLAUSE (8):** WITHOUT FUL FORM OF DOCUMENTAION COMPLETION, WE HAVE FULL RIGHT TO ACCEPT OR REJECT FUNDING TERMS AS PER AGREED OR MENTIONED IN THIS INDICATIVE TERM SHEET.

**CLAUSE (9): PENALTY CLAUSE:**

**10% or 5% or 2.5% DEPENDS BASED ON THE NUMBER OF WORKING DAYS**

**PENALTY AMOUNT IS LIABLE ON THE FACE VALUE OF THE LOAN AMOUNT WHO EVER FALLS UNDER DEFAULT PARTY.**

**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  
OCCUPATION: MANAGING DIRECTOR**



**\*\*\* END OF DOCUMENT \*\*\***