

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

(3B)

BRIDGE FUNDING PROGRAM UNDER RECOURSE HYBRID DEBT – 2026

Private & Confidential

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

LENDER COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
BORROWER COMPANY NAME	PRIVATE LIMITED/ LIMITED
FACILITY	BRIDGE FUNDING PROGRAM UNDER RECOURSE HYBRID DEBT
TOTAL DEBT VALUE OF AMOUNT	₹25,00,00,000 X 2 TRENCHES = ₹50,00,00,000
UNSECURED RECOURSE LOAN VALUE	90% ON THE FACE VALUE OF THE TOTAL DEBT AMOUNT OF VALUE I.E., ₹45,00,00,000/-
SECURITY	10% ON THE FACE VALUE OF THE LOAN AMOUNT WHICH IS DEDUCTED WHILE LOAN AMOUNT DISBURSEMENT I.E., ₹5,00,00,000/-
RATE OF INTEREST	18% TO 12% P.A. ON THE UNSECURED RECOURSE LOAN AMOUNT OF VALUE ONLY
TENURE	1 TO 5, 6 TO 10 & 11 TO 25 YEARS
DRAFTING AGREEMENTS & APPROVALS	1 TO 2 WEEKS
FUNDING DISBURSEMENT TIMELINE	WITHIN DAYS AFTER SIGNING AGREEMENTS BUT WE WILL COMPLETE THE SAME AS EARLIEST AS POSSIBLE ONLY
MODE OF PAYMENT	Via RTGS
LEGAL FEE, PROCESSING FEE AND PROFESSIONAL FEE COMMITMENT & CONFIRMATION	5% ON THE TOTAL DEBT VALUE OF AMOUNT I.E., ₹2,50,00,000 PLUS GST FOR MORE DETAIL REFER CLAUSE NO.2
GST TAX	18% i.e., ₹45,00,000/-
QUICK DOCUMENTS REQUIRED	1. COMPANY PROFILE 2. CLIENT INFORMATION SHEET (CIS) 3. PROOF OF FUNDS - BANK STATEMENT

INDICATIVE TERM SHEET

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OFFER VALIDITY

... 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/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 FEE, LEGAL FEE AND PROCESSING FEE WHICH IS ALL APPLICABLE 5% ON THE TOTAL LOAN AMOUNT OF VALUE FOR THIS PAYMENT CONFIRMATION BORROWER MUST SIGN & SEAL A SEPARATE FEE AGREEMENT REQUIRED IN ORDER TO EXECUTE THE BRIDGE FUNDING TERMS LEGAL BINDING AGREEMENTS IN BETWEEN BOTH THE PARTIES AS PER ISSUED IN THIS INDICATIVE TERM SHEET.

CLAUSE (3): AFTER FEE PAYMENTS CONFIRMATION, LENDER LAW FIRM WILL ISSUE DRAFTS WORD FORMAT FOR BORROWER REVIEW PURPOSE & KINDLY KEENLY REVIEW IN ALL DRAFTS FORMAT AND UNDERSTAND THE DETAIL TERMS VIA MEETING, CALL OR ANY MODE OF COMMUNICATIONS AND AFTER FULLY CONSIDERED CONFIRMATION FROM BORROWER END, LENDER COMPANY WILL PROCEED FURTHER.

CLAUSE (4): LENDER COMPANY AFTER RECEIVING THE LETTER OF ACCEPTANCY FROM BORROWER COMPANY LETTER HEAD THIS OFFER IS CONSIDERED VALID FOR FURTHER PROCESS OF FUNDING.

CLAUSE (5): WITHOUT ANY CONFIRMATION VIA EMAIL /PHONE OR ANY COMMUNICATION METHOD THIS INDICATIVE TERM SHEET IS AUTOMATICALLY NULL & VOID.

CLAUSE (6): WITHOUT FULL FORM OF DOCUMENTATION COMPLETION, LENDER COMPANY HAVE FULL RIGHT TO ACCEPT OR REJECT FUNDING TERMS AS PER AGREED OR MENTIONED IN THIS INDICATIVE TERM SHEET.

CLAUSE (7): FORCE MAJEURE:
ANY DELAY IN OR FAILURE OF PERFORMANCE BY EITHER PARTY THEIR RESPECTIVE OBLIGATIONS UNDER THIS INDICATIVE TERM SHEET WILL RESULT IN DEFAULT OF THIS INDICATIVE TERM SHEET AND SHALL BE RESPONSIBLE FOR TWO (2%) PERCENT AS PENALTY ON THE TOTAL DEBT/LOAN AMOUNT OF VALUE.

CLAUSE (8): JURISDICTION: THIS INDICATIVE TERM SHEET AUTOMATICALLY BECOMES A FULL RECOURSE COMMERCIAL AGREEMENT ONCE SIGNED BY THE LENDER COMPANY, WHEREAS GOVERNED BY THE LAW OF THE JURISDICTION THAT LENDER COMPANY RESIDE.

BORROWER ELIGIBILITY:

BORROWER / SECOND PARTY – ELIGIBILITY CRITERIA

THE BORROWER (HEREINAFTER REFERRED TO AS THE “**SECOND PARTY**”) MUST MEET THE FOLLOWING MINIMUM ELIGIBILITY CRITERIA FOR CONSIDERATION OF FUNDING:

- (A) THE SECOND PARTY MUST BE A **REGISTERED CORPORATE ENTITY INCORPORATED AS A PRIVATE LIMITED COMPANY OR PUBLIC LIMITED COMPANY** UNDER APPLICABLE CORPORATE LAWS.
- (B) THE SECOND PARTY MUST MAINTAIN A **MINIMUM CURRENT ACCOUNT BALANCE OF INR 3,00,00,000 (RUPEES THREE CRORE) OR ABOVE** WITH ITS OPERATING BANK ACCOUNT.
- (C) THE SECOND PARTY MUST PROVIDE **AUDITED FINANCIAL STATEMENTS FOR THE LAST THREE (3) FINANCIAL YEARS**, DULY CERTIFIED BY A QUALIFIED CHARTERED ACCOUNTANT.

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- (D) THE SECOND PARTY MUST DEMONSTRATE **ANNUAL TURNOVER / OPERATING REVENUE OF INR 100,00,00,000 (RUPEES ONE HUNDRED CRORE) OR ABOVE** FROM ITS CURRENT BUSINESS OPERATIONS.
- (E) THE SECOND PARTY MUST HAVE REPORTED **PROFIT AFTER TAX (PAT) OF AT LEAST INR 10,00,00,000 (RUPEES TEN CRORE) FOR THE FINANCIAL YEAR 2024–2025.**
- (F) IN THE EVENT THAT CONDITION (B) IS NOT SATISFIED, THE SECOND PARTY MUST ALTERNATIVELY DEMONSTRATE **EXISTING SANCTIONED BANKING FACILITIES SUCH AS CC / OD / BG / LC LIMITS RANGING BETWEEN INR 10 CRORE TO INR 25 CRORE OR ABOVE** WITH SCHEDULED BANKS OR RECOGNIZED FINANCIAL INSTITUTIONS.

LIST OF DOCUMENTS REQUIRED:

- (1) COMPANY PROFILE/WORK ORDERS/CONTACT AGREEMENTS.
- (2) COMPANY KYC, COMPANY ALL DIRECTORS INDIVIDUAL AADHAR CARD, PAN DETAILS.
- (3) LAST ONE YEAR BANK STATEMENT
- (4) 3 YEARS AUDITED BALANCE SHEET
- (5) ALL BANKS SANCTION LIMIT LETTERS
- (6) PROJECT REPORT – PROVIDE IN DETAIL PURPOSE OF UTILISATION OF FUNDS REQUIRED BY THE BORROWER COMPANY.
- (7) PROVIDE REPAYMENT SOURCES AND STRONG EXIT PLAN.

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 ***