



MECRA CAPITA FIN PRIVATE LIMITED

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

CIN No. U67100KA2022PTC159923

PAN No. AAPCM6492A

Date: 01/01/2026

TO,

KIND ATTENTION TO:

REFERENCE BY CONSULTANT NAME: MR.

STRUCTURED FUNDING PROGRAM VIA AXIS TRUSTEE ESCROW DEPOSIT

(2A)

Private & Confidential

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

INDICATIVE TERM SHEET

LENDER COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
BORROWER COMPANY NAME	PRIVATE LIMITED / LIMITED
FACILITY	(1) 100% UNSECURED RECOURSE LOAN (2) FLEXIBLE REPAYMENT METHOD (3) LOW ROI, FASTER PROCESSING & QUICK DISBURSEMENTS
TOTAL LOAN AMOUNT OF VALUE	₹25,00,00,000 TO ₹100,00,00,000
RATE OF INTEREST	...% TO ...% PER ANNUM
EACH TRENCH OF DISBURSEMENT VALUE	₹25,00,00,000 X 4 = ₹100,00,00,000
AGREEMENTS AND FUNDING DURATION	WITHIN 21/42/63 WORKING DAYS AFTER SIGNING THE FINAL LOAN AGREEMENTS
MORATORIUM PERIOD	3 MONTHS/6 MONTHS/9 MONTHS/1 YEAR
TENURE	1 TO 5, 6 TO 10, & 11 TO 15, UPTO 25 YEARS
MODE OF PAYMENT	Via RTGS
SECURITY DEPOSIT FEE REFUNDABLE AFTER END OF THE TENURE PERIOD VIA AXIS TRUSTEE ESCROW BANK ACCOUNT	25% ON THE FACE VALUE OF THE LOAN AMOUNT i.e., ₹6,25,00,000/-
PENALTY	20% ON THE SECURITY DEPOSIT AMOUNT OF VALUE
COMMISSIONS	2% ON THE TOTAL LOAN AMOUNT OF VALUE WHICH IS DEDUCTED WHILE LOAN DISBURSEMENT



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KEY ADVANTAGES	<ul style="list-style-type: none"> ❖ GENERAL SECURITY ASSIGNMENT (GSA) ON ALL CORPORATE ASSETS ❖ NO COLLATERAL REQUIRED ❖ NO INSURANCE NEEDED TO SECURE CAPITAL ❖ NO PROCESSING FEE ❖ NO LEGAL SERVICE FEE ❖ NO PROFESSIONAL FEE ❖ QUICK DECISIONS
REQUIRED DOCUMENTS	<ol style="list-style-type: none"> 1. CLIENT INFORMATION SHEET (CIS) 2. CURRENT/CC BANK ACCOUNT STATEMENTS 3. LETTER OF INTENT (LOI)
OFFER VALIDITY	... WORKING DAYS FROM THE DATE INDICATED

CLAUSE (1): THE INDICATIVE TERMS OUTLINED ABOVE ARE NON-BINDING AND SHALL NOT BE CONSTRUED AS AN EXPRESS OR IMPLIED COMMITMENT BY **MECRA CAPITA FIN PRIVATE LIMITED**. ANY TRANSACTION REMAINS SUBJECT TO INTERNAL APPROVALS FROM THE RELEVANT PRIVATE FUNDERS, LENDERS, PLATFORM, AND/OR INVESTORS' DESK, IN ADDITION TO THE SUCCESSFUL COMPLETION OF COMPREHENSIVE LEGAL AND TECHNICAL DUE DILIGENCE.

CLAUSE (2): WITHIN FIVE (5) DAYS OF RECEIPT OF THIS INDICATIVE TERM SHEET, THE BORROWER SHALL ISSUE AN LOI OR LOAN REQUEST LETTER. UPON RECEIPT, THE LENDER COMPANY SHALL SHARE THE GENERAL SERVICE AGREEMENT (MOU) OR FINAL LOAN AGREEMENTS FOR REVIEW. FOLLOWING DETAILED DISCUSSION AND CONFIRMATION FROM THE BORROWER, THE LENDER COMPANY WILL PROCEED FURTHER.

CLAUSE (3): THIS INDICATIVE TERM SHEET SHALL BECOME VALID FOR FURTHER PROCESSING OF THE PROPOSED FUNDING UPON THE LENDER COMPANY'S RECEIPT OF THE BORROWER'S LETTER OF INTENT (LOI) ISSUED ON THE BORROWER'S OFFICIAL LETTERHEAD.

INTEREST & REPAYMENT

CLAUSE (4): INTEREST PAYMENT

THE BORROWER SHALL PAY INTEREST AT THE RATE OF ...% PER MONTH ON THE FACE VALUE OF THE LOAN AMOUNT TO THE LENDER COMPANY. SUCH INTEREST SHALL BE PAID ON OR BEFORE THE 5TH DAY OF EACH CALENDAR MONTH VIA CHEQUE OR SUCH OTHER MODE AS MAY BE AGREED BY THE LENDER COMPANY.

PRINCIPAL REPAYMENT & EXTENSION

CLAUSE (5): PRINCIPAL REPAYMENT

THE BORROWER SHALL BE BOUND TO REPAY THE ENTIRE PRINCIPAL LOAN AMOUNT TO THE LENDER COMPANY WITHIN THREE (3) DAYS BEFORE OR AFTER THE EXPIRY OF THE LOAN TENURE PERIOD.



CLAUSE (6): EXTENSION OF TENURE

IN THE EVENT THE BORROWER FAILS TO REPAY THE PRINCIPAL LOAN AMOUNT WITHIN THE STIPULATED PERIOD MENTIONED IN CLAUSE (5), THE BORROWER SHALL PAY INTEREST AT THE RATE OF ...% PER MONTH ON THE OUTSTANDING LOAN AMOUNT. UPON RECEIPT OF SUCH PAYMENT, THE LENDER COMPANY MAY, AT ITS DISCRETION, EXTEND THE TENURE PERIOD.

VALIDITY & DOCUMENTATION

CLAUSE (7): VALIDITY OF INDICATIVE TERM SHEET

IN THE ABSENCE OF ANY CONFIRMATION FROM THE BORROWER VIA EMAIL, PHONE, OR ANY OTHER MODE OF COMMUNICATION, THIS INDICATIVE TERM SHEET SHALL AUTOMATICALLY BECOME **NULL AND VOID**.

CLAUSE (8): DOCUMENTATION CONDITION

UNTIL THE COMPLETION AND SUBMISSION OF FULL AND SATISFACTORY DOCUMENTATION, THE LENDER COMPANY SHALL HAVE THE ABSOLUTE RIGHT TO **ACCEPT OR REJECT** THE FUNDING TERMS AS AGREED OR MENTIONED IN THIS INDICATIVE TERM SHEET.

PREPAYMENT

CLAUSE (9): PRE-CLOSURE / FORECLOSURE

IF THE BORROWER ELECTS TO REPAY THE LOAN AMOUNT BEFORE THE EXPIRY OF THE TENURE PERIOD, **NO PRE-CLOSURE OR FORECLOSURE CHARGES** SHALL BE APPLICABLE. THIS CONCESSION IS APPLICABLE ONLY TO **SOPHISTICATED CLIENTS** WHO ARE WELL-VERSED WITH THE CLAUSES HEREIN AND WHO FULLY UNDERSTAND AND ADHERE TO FUNDING TIMELINES AND APPLICABLE REGULATIONS.

FORCE MAJEURE & PENALTY

CLAUSE (10): FORCE MAJEURE

ANY DELAY OR FAILURE BY EITHER PARTY IN PERFORMING THEIR RESPECTIVE OBLIGATIONS UNDER THIS INDICATIVE TERM SHEET SHALL RESULT IN A DEFAULT, AND THE DEFAULTING PARTY SHALL BE LIABLE TO PAY A **PENALTY OF TWENTY PERCENT (20%) ON THE SECURITY DEPOSIT AMOUNT OF VALUE**, UNLESS OTHERWISE WAIVED IN WRITING BY THE NON-DEFAULTING PARTY.

DOCUMENT FRESHNESS

CLAUSE (11): VALIDITY OF DOCUMENTS

ALL DOCUMENTS SUBMITTED BY THE BORROWER MUST BE DATED NO MORE THAN THREE (3) DAYS BEFORE THE DATE OF SUBMISSION.

GOVERNING LAW & JURISDICTION

CLAUSE (12): GOVERNING LAW AND JURISDICTION

UPON EXECUTION BY THE LENDER COMPANY, THIS INDICATIVE TERM SHEET SHALL AUTOMATICALLY CONVERT INTO A FULL-RECOURSE COMMERCIAL AGREEMENT. IT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE JURISDICTION IN WHICH THE LENDER COMPANY IS DOMICILED, WITH COURTS OF SUCH JURISDICTION HAVING EXCLUSIVE AUTHORITY.



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BORROWER/SECOND PARTY ELIGIBILITY:

- (A) **SECOND PARTY** MUST HAVE PRIVATE LIMITED OR LIMITED BASED CORPORATE COMPANY.
- (B) **SECOND PARTY COMPANY** MUST HAVE CURRENT ACCOUNT BALANCE Rs. 6,25,00,000+ CR.
- (C) **SECOND PARTY** MUST HAVE LAST THREE (3) YEARS AUDITED BALANCE SHEET.
- (D) **SECOND PARTY** MUST HAVE 100+ CR ANNUAL TURN OVER OR REVENUE FROM OPERATIONS.
- (E) **SECOND PARTY** MUST HAVE 10CR+ PROFIT AFTER TAX (PAT) FOR THE YEAR 2024 – 2025.
- (F) **SECOND PARTY** IF (B) CONDITION IS NOT ACCEPTABLE THEN BORROWER MUST HAVE CC/OD/BG/LC LIMITS OF 10CR TO 25CR+.

LIST OF DOCUMENTS REQUIRED:

- (1) LETTER OF INTENT (LOI).
- (2) COMPANY PROFILE AND PROJECT REPORT.
- (3) COMPANY KYC, COMPANY ALL DIRECTORS INDIVIDUAL AADHAR CARD, PAN DETAILS.
- (4) LAST 3 MONTHS BANK STATEMENTS OF CURRENT ACCOUNT AND CC/OD.
- (5) 3 YEARS AUDITED BALANCE SHEET.
- (6) 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
DIRECTOR
DIN: 07864270



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