



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: 16/03/2026

TO, PRIVATE LIMITED /LIMITED
OFFICE ADDRESS

KIND ATTENTION TO: MR. – MANAGING DIRECTOR

REFERENCE BY CONSULTANT NAME: MR.

(2B)

STRUCTURED FUNDING PROGRAM – VIA FINANCIAL BANK GUARANTEE

Private & Confidential

This is a **Structured Funding Program – Via Financial Bank Guarantee (FBG) Under Unsecured Recourse Loan Service based Terms & Conditions** for discussion purposes only, and should not be construed as a commitment on the part of **MECRA CAPITA FIN PRIVATE LIMITED (MCFPL)**.

LENDER COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
BORROWER COMPANY NAME	PRIVATE LIMITED /LIMITED
FACILITY	STRUCTURED FUNDING PROGRAM VIA FBG UNDER UNSECURED RECOURSE DEBT/LOAN
BANK INSTRUMENT	FINANCIAL BANK GUARANTEE (FBG)
BORROWER MUST ISSUE FBG TO LENDER	25% ON THE FACE VALUE OF THE LOAN AMOUNT (i.e., ₹6,25,00,000)
FBG VALIDITY	ONE YEAR ONE DAY
TOTAL LOAN AMOUNT OF VALUE	₹100,00,00,000
RATE OF INTEREST	...% PER ANNUM
EACH TRENCH DISBURSEMENT AMOUNT OF VALUE	₹25,00,00,000 X 4 = ₹100,00,00,000
AGREEMENTS AND FUNDING DURATION	WITHIN ... WORKING DAYS AFTER SIGNING THE GENERAL SECURITY ASSIGNMENT ON ALL CORPORATE ASSETS
MORATORIUM PERIOD	MINIMUM 3 MONTHS & MAXIMUM 6 MONTHS
TENURE	1 TO 5, 6 TO 10, 11 TO 15 & UPTO 25 YEARS
MODE OF PAYMENT	Via RTGS

INDICATIVE TERM SHEET



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COMISSIONS	... % ON THE TOTAL LOAN AMOUNT OF VALUE WHICH IS DEDUCTED WHILE LOAN DISBURSEMENT
PROCESSING FEE	... % ON THE TOTAL LOAN AMOUNT OF VALUE WHICH IS DEDUCTED WHILE LOAN DISBURSEMENT
EFFORT FEE	0.50% ON THE FACE VALUE OF THE TOTAL LOAN AMOUNT MUST PAY 0.25% BEFORE COMMENCING THE FUNDING PROGRAM & REMAINING BALANCE 0.25% AFTER SIGNING THE GSA AGREEMENT
PENALTY	20% ON THE FACE VALUE OF THE FBG AMOUNT i.e., ₹1,25,00,000
EFFORT FEE KEY ADVANTAGES	<ul style="list-style-type: none"> ❖ GENERAL SECURITY ASSIGNMENT (GSA) ON ALL CORPORATE ASSETS ❖ NO INSURANCE NEEDED TO SECURE CAPITAL ❖ NO ADVANCE PROCESSING FEE ❖ NO LEGAL SERVICE FEE ❖ FLEXIABLE REPAYMENT OPTIONS ❖ LOW ROI, FASTER PROCESSING & QUICK DISBURSEMENTS ❖ STRUCTURING, VALUE CREATION AND EXIT STRATEGY SUPPORT VIA SALE/ IPO/ REFINANCE
REQUIRED DOCUMENTS BASIC DOCUMENTS	<ol style="list-style-type: none"> 1. CLIENT INFORMATION SHEET (CIS) 2. COMPANY DETAIL PROJECT REPORT 3. LETTER OF INTEREST (LOI)
WORKING AND FUND-RAISING LOCATION	AT BEGALURU, NEW DELHI, MUMBAI, KOLKATA, CHENNAI & ANY METROPOLITAN CITIES & ITS RESPECTIVE JURISDICTION
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 A **LETTER OF INTEREST (LOI)** CONFIRMING ITS INTENT TO AVAIL THE ADVISORY AND SERVICE TERMS



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OUTLINED HEREIN. UPON RECEIPT OF THE LOI, THE LENDER COMPANY SHALL PROVIDE THE **GENERAL SECURITY ASSIGNMENT (GSA) OR MEMORANDUM OF UNDERSTANDING (MOU)** DRAFT AGREEMENT FOR THE BORROWER'S REVIEW AND CONSIDERATION. FOLLOWING DETAILED DISCUSSIONS AND FORMAL CONFIRMATION FROM THE BORROWER, THE LENDER COMPANY SHALL PROCEED WITH THE SUBSEQUENT STEPS OF THE ENGAGEMENT.

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 INTEREST (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

IN THE EVENT THE BORROWER ELECTS TO REPAY THE OUTSTANDING LOAN AMOUNT, IN FULL OR IN PART, BEFORE THE EXPIRY OF THE AGREED TENURE, NO **PRE-CLOSURE, FORECLOSURE, OR PREPAYMENT CHARGES** SHALL BE LEVIED BY THE LENDER, AND SUCH EARLY REPAYMENT SHALL BE PERMITTED WITHOUT ANY PENALTY.



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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 ONE PERCENT (1%) ON THE TOTAL LOAN AMOUNT OF VALUE**, UNLESS OTHERWISE WAIVED IN WRITING BY THE NON-DEFAULTING PARTY.

GOVERNING LAW & JURISDICTION

CLAUSE (11): 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 WORKING LOCATION IS DOMICILED, WITH COURTS OF SUCH JURISDICTION HAVING EXCLUSIVE AUTHORITY.

BORROWER/SECOND PARTY ELIGIBILITY:

- (A) SECOND PARTY MUST HAVE PRIVATE LIMITED OR LIMITED BASED CORPORATE COMPANY.
- (B) SECOND PARTY MUST HAVE CC/OD/BG/LC LIMITS OF 10CR TO 25CR+ WITH AVAILABLE LIMIT OF FBG ISSUANCE VALUE 6.25CR+.
- (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) IN THE EVENT THAT THE SECOND PARTY COMPANY DOES NOT FALL UNDER OR SATISFY THE ELIGIBILITY CRITERIA SPECIFIED UNDER CLAUSES (B), (C), (D), AND (E), THE SECOND PARTY COMPANY SHALL MANDATORILY MAINTAIN A MINIMUM CURRENT ACCOUNT BALANCE OF INR 2,50,00,000/- (RUPEES TWO CRORE FIFTY LAKHS ONLY) OR ABOVE WITH A SCHEDULED BANK. SUCH BALANCE MUST BE DEMONSTRATED THROUGH VERIFIABLE BANKING RECORDS AND SHALL BE CONSIDERED A PREREQUISITE CONDITION FOR PARTICIPATION IN AND EXECUTION OF THE ABOVE STRUCTURED FUNDING PROGRAM.

LIST OF DOCUMENTS REQUIRED:

- (1) LETTER OF INTEREST (LOI).
- (2) COMPANY PROFILE AND DETAILS PROJECT REPORT.
- (3) COMPANY KYC, COMPANY ALL DIRECTORS, INDIVIDUAL AADHAR CARD, PAN DETAILS.
- (4) LAST ONE YEAR AUDITED BALANCE SHEET FY 2024 – 2025 CERTIFIED BY THE CA.
- (5) LAST 3 MONTHS BANK STATEMENTS OF CURRENT AND CC/OD BANK ACCOUNTS.
- (6) ALL BANKS SANCTION LIMIT LETTERS.

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

THANK YOU,

YOURS RESPECTFULLY,

FROM MECRA CAPITA FIN PRIVATE LIMITED
NAME: MR. RANGANATH CHITRAGAR
DIRECTOR





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