



MECRA CAPITA FIN PRIVATE LIMITED

Prestige Atlanta, 80 Feet Main Road, 1A Block, Koramangala 1 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: 13/03/2026

To,
M/S,
OFFICE ADDRESS

KIND ATTENTION TO:

REFERENCE BY NAME: Mr.

(4B)

BILATERAL FUNDING PROGRAM VIA EXTERNAL COMMERCIAL BORROWINGS (ECB) OR FOREIGN DIRECT INVESTMENT (FDI)

Private & Confidential

This is a **Bilateral Funding Program via ECB or FDI** for discussion purposes only, and should not be construed as a commitment on the part of **MECRA CAPITA FIN PRIVATE LIMITED**.

INDICATIVE TERM SHEET

PARTY A COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
PARTY B COMPANY NAME	PRIVATE LIMITED / LIMITED
FACILITY	BILATERAL FUNDING PROGRAM VIA ECB OR FDI
LENDER COMPANY NAME	MECRA CAPITA FIN PRIVATE LIMITED
BORROWER COMPANY NAME	FIRM/PRIVATE LIMITED/PUBLIC LIMITED
PARTY B NEW BANK ACCOUNT OPENING FEE AT TOP 50 BANKS	\$50,000 USD
TYPE OF BANK INSTRUMENT	STAND BY LETTER OF CREDIT (SBLC)
CURRENCY	USD (\$)
PARTY (B) REQUIRED TOTAL AMOUNT VALUE OF SBLC	\$10,000,000/- (TEN MILLION USD)
VALIDITY	ONE YEAR ONE DAY
SBLC EXTENTION PERIOD UPTO	1 TO 5 YEARS
SBLC ISSUING CREDIT FACILITY & MANAGEMENT FEE	2.5% ON THE FACE VALUE OF THE SBLC i.e., \$2,50,000 USD
USD TO INR	\$1 USD X ₹92.50 TO ₹95 INR (+/-)

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BANK NAME	TOP FIFTY BANKS – SINGAPORE
PARTY (A) EFFORT FEE	1% ON THE FACE VALUE OF THE SBLC PARTY B MUST PAY 0.50% BEFORE COMMENCING THE FUNDING PROGRAM & REMAINING 0.50% AFTER THE SANCTION LIMIT OF ISSUING OF SBLC
SBLC ISSUING FACILITY PERIOD	WITHIN 15 BANKING DAYS
PARTY (A) & PARTY (B)	SIGN A SEPARATE LOAN AGREEMENT
PARTY (B) TO PARTY (A)	ISSUANCE OF SBLC VIA SWIFT
PARTY (A) TO PARTY (B)	WITHIN 5 WORKING DAYS TRANSFER LOAN AMOUNT i.e., 90% ON THE FACE VALUE OF THE SBLC
LOAN AMOUNT OF VALUE	\$9,000,000 USD X 92.50 = ₹83,25,00,000 INR
RATE OF INTEREST	18% PER ANNUM (i.e., 12% + 6%)
TENURE	1 TO 5 YEARS ROLLS & EXTENTIONS
LOAN DISBURSEMENT OF VALUE – 12% ROI DEDUCTIONS	₹83,25,00,000 – ₹9,99,00,000 = ₹73,26,00,000
PARTY (B) REPAYMENT VALUE: PRINCIPAL AMOUNT + 6% RATE OF INTEREST AFTER 1 YEAR FROM THE DATE OF LOAN AMOUNT DISBURSEMENT	₹83,25,00,000 + ₹4,99,50,000 = ₹88,24,50,000
LOAN EXTENTION PERIOD	EACH YEAR 15 DAYS PRIOR TO VALIDITY EXPIRY OF THE SBLC
AFTER RECEIPT OF THE PENDING RATE OF INTEREST(S) PARTY (A) WILL EXTEND THE LOAN PERIOD TO PARTY (B)	6% ON THE FACE VALUE OF THE LOAN AMOUNT
PARTY (B) REPAYMENT VALUE: PRINCIPAL AMOUNT + 18% RATE OF INTEREST AFTER 2ND YEAR	₹83,25,00,000 + ₹14,98,50,000 TO PARTY (A)
IF PARTY (B) EXTEND THE LOAN BEFORE 15 DAYS OF SBLC EXPIRY MUST PAY 18% ROI TO PARTY (A) THEN, PARTY (A) WILL EXTEND THE LOAN FOR ANOTHER YEAR	₹14,98,50,000 FROM PARTY (B) TO PARTY (A)

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PARTY (B) REPAYMENT VALUE: PRINCIPAL AMOUNT + 18% RATE OF INTEREST AFTER 3rd YEAR	₹83,25,00,000 + ₹14,98,50,000 TO PARTY (A)
COMMISSIONS	2% ON THE FACE VALUE OF THE LOAN AMOUNT TRANSFER BY THE PARTY (B) TO RESPECTIVE CONSULTANTS
QUICK DOCUMENTS REQUIRED FOR DUE DILIGENCE ON THE BENEFICIARY PROFILE	1. CLIENT INFORMATION SHEET (CIS) 2. PASSPORT COLOR COPY 3. PROOF OF FUNDS & BANK STATEMENTS
VALIDITY	3 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): **PARTY (A)** COMPANY AFTER RECEIVING **0.50%** EFFORT FEE IN ADVANCE FROM **PARTY (B)** THIS TERMS IS CONSIDERED VALID FOR FURTHER PROCESS OF FUNDING & ISSUE DRAFT AGREEMENTS. AFTER EFFORT FEE PAYMENTS CONFIRMATION, **PARTY (A)** LAW FIRM WILL ISSUE DRAFTS WORD FORMAT FOR **PARTY (B)** REVIEW PURPOSE & KINDLY KEENLY REVIEW IN ALL CLUASES AND UNDERSTAND THE DETAIL TERMS VIA MEETING, CALL OR ANY MODE OF COMMUNICATIONS AND AFTER FULLY CONSIDRED CONFIRMATION FROM **PARTY (B)** END, **PARTY (A)** COMPANY WILL PROCEED FURTHER.

CLAUSE (3): WITHOUT ANY CONFIRMATION VIA EMAIL /PHONE OR ANY COMMUNICATION METHOD THIS INDICATIVE TERM SHEET IS AUTOMATICALLY NULL & VOID.

CLAUSE (4): WITHOUT FUL FORM OF DOCUMENTAION COMPLETION, **PARTY (A)** COMPANY HAVE FULL RIGHT TO ACCEPT OR REJECT FUNDING TERMS AS PER AGREED OR MENTIONED IN THIS INDICATIVE TERM SHEET.

CLAUSE (5): **INDICATIVE TERM SHEET VALIIDITY:** 3 WORKINGS DAYS FROM THE DATE INDICATED. ALL THE DOCUMENTS SHOULD BE DATED LESS THAN 3 DAYS OLD WHEN SUBMITTED.

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

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 DIN: 07864270





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