

Option 1 – PAN India

Particulars	Details
Instrument	Debt/Equity
Tenure	5 - 10 years (flexible)
Moratorium Period	3 - 24 months (flexible)
Lock-in Period	3 years (flexible)
Rate of Interest	5.5% – 7.5% per annum
TAT (Turnaround)	30 - 120 days

Option 2 – GCC & Others

Particulars	Details
Instrument	Debt/Equity
Tenure	5 - 10 years (flexible)
Moratorium Period	3 - 24 months (flexible)
Lock-in Period	3 years (flexible)
Rate of Interest	3.5% – 5.5% per annum
TAT (Turnaround)	30 - 120 days

Terms & Conditions

Option 1

Option 2

1) Client's Responsibility:

The Client/Borrower shall provide all necessary information and documentation for the transaction and for receipt of funds, and shall be solely responsible for completing all formalities required by the Financier, Institutions or relevant authorities.

2) Information Sharing:

The Client/Borrower shall provide all information required by the Lender, Financier, or relevant Authority. All parties shall maintain strict confidentiality of all information and documents exchanged and shall not misuse the same.

3) Understanding of Terms:

Before signing this Agreement, the Client/Borrower confirms having read and understood all terms and conditions of the Financier/Authority, including the applicable interest rate.

4) Process Timeline:

A period of 30-120 working days shall be required to complete the funding process.

5) LOI:

- Upon acceptance of the terms and conditions, a **Letter of Intent (LOI)** shall be issued and remain valid for **7 (seven) days** from the date of issuance.
- The Client/Borrower shall sign and return the LOI within 7 (seven) days of issuance, failing which the LOI shall stand null and void.

6) Feasibility Analysis:

- Following execution of the LOI, the Investor may undertake a Feasibility Analysis through a top-five agency upon payment of a refundable fee ranging from **0.5% to 0.9%** of the proposed loan amount.
- The Borrower shall clear the invoice within **72 hours** of issuance.
- The analysis shall include due diligence and site verification visits.
- The refundable fee shall be adjusted/refunded with the first loan disbursement.
- If the loan is rejected, the refundable fee shall be refunded without interest.

Option 3 - ECB

Particulars	Details
Instrument	Debt
Funding Route	ECB (External Commercial Borrowing)
Tenure	7 - 15 years (flexible)
Moratorium Period	6 - 24 months (flexible)
Lock-in Period	3 years
Rate of Interest	4% per annum
Equity Dilution	Basis Ticket Size & Revenue Model
Insurance	Upto 1.5%
TAT (Turnaround)	30 - 90 days

Terms & Conditions

Option 3

Stage 1 – Submission

The Borrower shall submit the company profile, project details, financial information, and supporting documents for preliminary evaluation.

Stage 2 – Initial Review

Upon review, the Investor may provide **In-Principle Approval** and invite for Meetings.

Stage 3 – Meeting

Meeting with the Borrower's authorized representative may be arranged in **Singapore/Dubai/Bangkok**; discussions on **processes, loan structure, interest rate, repayment terms, and conditions**.

Stage 4 – Agreement

Approvals/ND Agreement/Form Submission- Subject to satisfactory due diligence, the Investor may issue an agreement outlining indicative terms.

Stage 5 – Due Diligence

The Investor will conduct due diligence, which is expected to take **approximately 2–3 weeks**.

Stage 6 – Agreement Execution

Upon finalization of terms, the **Definitive Agreement** will be executed by both parties.

Stage 7 – Banking Compliance

The Borrower will submit the executed agreement and lender KYC documents to its banker for necessary procedures and **RBI compliance**, where applicable.

Stage 8 – Disbursement

The Investor will release the **first tranche of funding** as per the agreed terms.