

# LOAN AGREEMENT

Agreement Date: 05/12/2025

**LENDER:** ABC Finance Pvt Ltd  
Registered Office: 12 Finance Street, Mumbai

**BORROWER:** John Doe  
Address: 101 Home Lane, Pune

## LOAN TERMS

Loan Amount: ₹500,000.00  
Interest Rate (p.a.): 10.5%  
Tenure: 36 months  
EMI (approx): ₹16,300.00  
Start Date: 01/04/2024  
Maturity Date: 01/04/2027

This Loan Agreement is made between ABC Finance Pvt Ltd (the 'Lender') and John Doe (the 'Borrower').  
The Lender agrees to lend and the Borrower agrees to borrow the principal sum of ₹500,000 on the terms set out below.  
The Borrower shall repay the loan in equated monthly instalments (EMIs) together with interest at the stated rate.  
The Borrower agrees to pay all fees, charges, and costs associated with this loan as set out in the schedule.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Authorized signatory, Lender

Document ID: LN-2024-0001  
Sanctioned Amount: ₹500,000  
EMI Amount: ₹16,300  
Applicant Name: John Doe  
Financer: ABC Finance Pvt Ltd