

Synthetic Home Loan Agreement (Academic Sample)

Disclosure: This document is a **synthetic, illustrative loan agreement** created solely for academic demonstration of manual extraction, dataset creation, and validation workflows. All values herein are **mock values** and do not represent a real or executed legal contract.

This Loan Agreement is made between **ABC Bank Ltd.** ("Lender") and **Mr. Rahul Sharma** ("Borrower"). The Lender agrees to provide a home loan to the Borrower subject to the terms and conditions set forth herein.

Key Loan Terms

Loan Amount	INR 15,00,000
Interest Rate	9.50% per annum (Fixed)
Loan Tenure	180 months (15 years)
EMI	INR 15,650
Purpose	Residential Home Purchase

Interest Clause

The loan shall carry a fixed interest rate of **9.50% per annum** for the entire tenure of the loan. Interest shall be calculated on a reducing balance basis.

Repayment

The Borrower shall repay the loan in **180 equated monthly installments (EMIs)** of **INR 15,650** each, commencing one month from the date of disbursement.

Note: This agreement is provided for learning purposes only and must not be used for legal or financial decisions.