

Synthetic MSE 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 contained herein are **mock values** and do not represent a real or executed legal contract.

Parties

This MSE Loan Agreement is entered into between **XYZ Finance Ltd.** ("Lender") and **M/s BrightTech Solutions** ("Borrower"), a registered Micro and Small Enterprise.

Key Loan Terms

Loan Amount	INR 25,00,000
Interest Rate	11.25% per annum (Floating)
Loan Tenure	60 months
Repayment	Monthly EMIs
Security	Hypothecation of machinery and personal guarantee
Purpose	Working capital and equipment purchase

Interest Clause

The loan shall carry a floating rate of interest at **11.25% per annum**, subject to revision in accordance with the Lender's internal benchmark and policies.

Repayment Terms

The Borrower shall repay the loan over a period of **60 months** through equal monthly installments commencing one month from the date of first disbursement.

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