

## UNSECURED PERSONAL LOAN AGREEMENT

This Loan Agreement (the “**Agreement**”) is made and executed on this 22nd day of August, 2025.

### BETWEEN:

**Mr. Raj Malhotra**, son of Mr. Vijay Malhotra, residing at 2B, Seaface Apartments, Cuffe Parade, Colaba, Mumbai - 400005, India (hereinafter referred to as the “**Lender**”),

### AND

**Mr. Sameer Verma**, son of Mr. Ashok Verma, residing at A-301, Prestige Towers, SV Road, Santacruz (West), Mumbai - 400054, India (hereinafter referred to as the “**Borrower**”).

(The Lender and the Borrower are hereinafter collectively referred to as the “**Parties**”).

**WHEREAS**, the Borrower is in need of funds for personal financial requirements and has requested the Lender to grant him an unsecured loan, and the Lender has agreed to grant the loan on the terms and conditions set forth herein.

### NOW, THEREFORE, THE PARTIES AGREE AS FOLLOWS:

#### 1. LOAN AMOUNT AND DISBURSEMENT

The Lender has agreed to lend to the Borrower, and the Borrower acknowledges receipt of, a sum of ₹5,00,000/- (Rupees Five Lakh only) (the “Principal Amount”). The Principal Amount has been disbursed on the date of this Agreement via bank transfer to the Borrower’s account (Transaction ID: HDFC123456789).

#### 2. INTEREST

The Principal Amount shall carry simple interest at the rate of 12% (twelve percent) per annum.

#### 3. REPAYMENT

a. The total amount repayable (Principal Amount + Total Interest) is ₹6,20,000/- (Rupees Six Lakh Twenty Thousand only).

b. The Borrower shall repay the total amount in 24 (twenty-four) equated monthly installments (EMIs) of ₹25,834/- (Rupees Twenty-Five Thousand Eight Hundred and Thirty-Four only) each.

c. The first EMI shall be due on or before October 5, 2025, and each subsequent EMI shall be due on or before the 5th day of every succeeding month until the loan is fully repaid.

#### 4. PREPAYMENT

The Borrower shall have the right to prepay the entire outstanding loan amount or any part thereof at any time before the due date, without incurring any prepayment penalties.

#### 5. DEFAULT

The Borrower shall be considered in default if he fails to pay any EMI on its due date and such failure continues for a period of two (2) consecutive months.

## 6. CONSEQUENCES OF DEFAULT

Upon the occurrence of a default:

- a. Penal Interest: The Borrower shall be liable to pay penal interest at the rate of 18% per annum on the overdue EMI amount from the due date until the date of actual payment.
- b. Acceleration: The Lender shall have the right to declare the entire outstanding loan amount, including accrued interest, as immediately due and payable by sending a written notice to the Borrower.

## 7. SECURITY

This is an unsecured loan. The Borrower has not provided any collateral or security to the Lender for the repayment of the loan.

## 8. GOVERNING LAW AND JURISDICTION

This Agreement shall be governed by and construed in accordance with the laws of India. The Parties agree that the competent courts in Mumbai, Maharashtra, shall have exclusive jurisdiction to resolve any disputes arising from this Agreement.

## 9. ENTIRE AGREEMENT

This Agreement constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior oral or written agreements or understandings.

**IN WITNESS WHEREOF**, the Parties have executed this Agreement as of the date first above written.

**LENDER:**

**Mr. Raj Malhotra**

**BORROWER:**

**Mr. Sameer Verma**

**WITNESSES:**

1. Name: Anil Singh

Address: 45, Marine Drive, Mumbai - 400020

2. Name: Priya D'souza

Address: 11, Hill Road, Bandra, Mumbai - 400050