

DRAFT — Requires independent legal review and lawyer signatures; not legal advice.

MARITAL FINANCIAL ARRANGEMENT

Date of Execution: 5 September 2025

Place of Execution: Mumbai

PARTIES:

1. Priya Sharma, daughter of Rajesh Sharma and [____MOTHER'S NAME____], residing at 123, Gandhi Nagar, Mumbai, born on 15 May 1995 (hereinafter referred to as "Party One").
2. Rahul Verma, son of Suresh Verma and [____MOTHER'S NAME____], residing at 101, Bandra East, Mumbai, born on 20 November 1994 (hereinafter referred to as "Party Two").

RECITALS:

- A. Party One and Party Two (hereinafter collectively referred to as "the Parties" and individually as "Party") are desirous of entering into matrimony on or about 10 September 2025.
- B. The Parties desire to define and determine their respective rights and obligations with respect to their financial affairs, assets, and liabilities, both present and future, in contemplation of their marriage.
- C. The Parties acknowledge that they have each made full and frank disclosure of their respective financial positions, including all assets, liabilities, income, and expectations, as set forth in Schedule A and Schedule B annexed hereto.
- D. The Parties intend this Marital Financial Arrangement to be a comprehensive and binding agreement governing their financial relationship during their marriage and upon any cessation of cohabitation, separation, or dissolution of marriage.

1. DEFINITIONS

- 1.1. "Cessation of Cohabitation" shall mean the date upon which the Parties cease to live together as husband and wife, whether or not a formal separation or divorce proceeding has been initiated.

1.2. "Pre-Marital Property" shall mean all assets, whether real or personal, tangible or intangible, owned by either Party individually prior to the date of marriage, as more particularly described in Schedule A, and any appreciation thereof, or property acquired in exchange therefor.

1.3. "Marital Property" shall mean all assets, whether real or personal, tangible or intangible, acquired by either Party or both Parties during the subsistence of their marriage, which are not Pre-Marital Property.

1.4. "Joint Assets" shall mean any assets acquired by the Parties jointly during the marriage, or any Pre-Marital Property that is expressly converted into joint ownership by a written agreement subsequent to the execution of this MFA.

1.5. "Contractual Support Obligation" shall mean any financial support obligation agreed upon by the Parties in this MFA, distinct from any statutory maintenance or alimony obligations.

1.6. "Net Worth Report" shall mean a detailed statement of a Party's assets and liabilities, prepared and exchanged by the Parties as required by this MFA.

1.7. "MFA" shall mean this Marital Financial Arrangement.

2. SCHEDULE A – ASSETS

The Parties hereby declare their respective assets as follows:

2.1. Assets of Party One:

a. Real Estate: Flat 101, Mumbai, valued at ₹5,000,000.00 (Rupees Fifty Lakhs Only). Declared as Pre-Marital Property.

b. Bank Account: SBI, Account No. 1234567890, balance ₹200,000.00 (Rupees Two Lakhs Only).

c. Investment: Mutual Fund with HDFC, valued at ₹100,000.00 (Rupees One Lakh Only). Declared as Marital Property.

2.2. Assets of Party Two:

None.

3. SCHEDULE B – LIABILITIES

The Parties hereby declare their respective liabilities as follows:

3.1. Liabilities of Party One:

a. Loan: Home Loan from SBI, outstanding amount ₹1,000,000.00 (Rupees Ten Lakhs Only).

3.2. Liabilities of Party Two:

None.

4. CLAUSES

4.1. Pre-Marital Property

Each Party shall retain sole ownership, control, and enjoyment of their respective Pre-Marital Property, as listed in Schedule A, and any income, appreciation, or property acquired in exchange therefor. Such Pre-Marital Property shall remain the separate property of that Party, free from any claim by the other Party, regardless of any contribution or effort made by the other Party during the marriage, unless expressly agreed otherwise in writing.

4.2. Joint Holdings

Any assets acquired jointly by the Parties during the marriage, or any Pre-Marital Property expressly converted into joint ownership, shall be considered Joint Assets. In the event of Cessation of Cohabitation, such Joint Assets shall be divided equally between the Parties, unless otherwise agreed in writing or determined by a competent court.

4.3. Contractual Support Obligation

The Parties acknowledge that this MFA is intended to address their financial arrangements. Any claim for maintenance, alimony, or financial support shall be governed by the applicable laws of India, and nothing in this MFA shall be construed to oust the jurisdiction of a competent court to determine such matters. The Parties may, however, agree to specific contractual support obligations in a separate written agreement, which shall be enforceable to the extent permissible by law.

4.4. Liabilities & Indemnities

Each Party shall be solely responsible for their respective liabilities, whether pre-marital or marital, as listed in Schedule B or subsequently incurred in their individual capacity. Each Party hereby indemnifies and holds harmless the other Party from any and all claims, demands, or actions arising from their individual liabilities. Joint liabilities, if any, shall be borne equally unless otherwise agreed in writing.

4.5. Arbitration & Dispute Resolution

Any dispute, controversy, or claim arising out of or relating to this MFA, or the breach, termination, or invalidity thereof, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory modification or re-enactment thereof for the time being in force. The arbitral tribunal shall consist of a sole arbitrator appointed by mutual consent of the Parties. The seat and venue of the arbitration shall be Mumbai. The decision of the arbitrator shall be final and binding on both Parties. This clause shall not preclude either Party from seeking interim relief from a competent court.

4.6. Registration & Stamp

The Parties agree to register this MFA, if required by law, and to bear the associated stamp duty and registration charges equally, or as otherwise mutually agreed in writing.

4.7. Independent Legal Advice

Each Party acknowledges that they have had the opportunity to seek and have received independent legal advice from a lawyer of their own choosing regarding the terms and implications of this MFA, and they fully understand and voluntarily agree to all its provisions.

4.8. Severability, Amendments, Governing Law, No Waiver of Statutory Rights

a. Severability: If any provision of this MFA is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

b. Amendments: This MFA may only be amended or modified by a written instrument executed by both Parties.

c. Governing Law: This MFA shall be governed by and construed in accordance with

the laws of India.

d. No Waiver of Statutory Rights: Nothing in this MFA shall be construed as a waiver or relinquishment of any statutory rights or remedies available to either Party under the laws of India, particularly concerning matrimonial rights, maintenance, or criminal matters, and the jurisdiction of competent courts in such matters shall remain unaffected.

IN WITNESS WHEREOF, the Parties have executed this Marital Financial Arrangement on the date first above written.

Party One: Priya Sharma

Party Two: Rahul Verma

WITNESSES:

1. Name _____
Address _____
Signature _____

2. Name _____
Address _____
Signature _____

ADVOCATES:

For Party One:
Name _____
Address _____
Signature _____

For Party Two:

Name _____

Address _____

Signature _____

NOTARY PUBLIC:

Name _____

Registration No. _____

Place _____

Date _____

Signature _____

Seal _____

ANNEXURES:

1. Copy of Aadhaar Card/Passport of Party One.
2. Copy of Aadhaar Card/Passport of Party Two.
3. Proof of ownership for Real Estate assets (e.g., Title Deeds).
4. Bank statements for all declared bank accounts.
5. Investment proofs (e.g., Mutual Fund statements, share certificates).
6. Loan statements/agreements for all declared liabilities.
7. Independent Legal Advice Certificates from respective lawyers.