

# FUTURE SECURE FINANCIAL



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IMAMUDDIN  
ANSARI

## LOAN AGREEMENT

The AGREEMENT Made on Dated On 19-Sep-20

### **FUTURE SECURE FINANCIAL SERVICES**

(Lender)

**Mr. IMAMUDDIN ANSARI**

(Borrower)

You have received this mailer from "FUTURE SECURE FINANCIAL SERVICES"  
Get hassle free Personal Loans, Home Loan, Education Loan,  
Property Loan and all types of loan up to **50 Lac** at **5 %** interest rate  
Minimum documentation and quick processing  
Flexi-payment options from **01** to **20** years.

#### **PLEASE CHECK YOUR LOAN EMI AND TERMS & CONDITIONS:**

- Loan Amount: **Rs 50,000/-**
- Tenure: **04 Years**
- Interest Rate: **5% (Annual Interest)**
- EMI: **Rs 1,151/- (Monthly)**

Your Approval NO :- **MD117R851657**

Your File N:- **FCS0142/12/23**

#### **Purpose of Loan:-**

#### **Loan Procedure:**

It will be a secured loan. The loan will be provided against an Document Base. The Your Document will be **FUTURE SECURE FINANCE SERVICE PVT.LTD**, i.e. You Have to pay Continue 3 EMI's of company then your amount is totally refundable.

Lender

Borrower

- 1 . I/We shall advise the bank in writing of any change in my/our Residential or Employment address.
2. You have to pay **(Rs 1500/-)** for your loan amount,(as a **Processing Charge**).
3. Your loan amount will be credited in your account next within 1 - 2 working Hours.
4. The borrower can take the refundable security amount back, paid by him in two ways: **a.** by either taking it back with the loan amount(after two Months), or **b.**by getting it adjusted in any one of the monthly installments(after two Months).
5. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.  
For initial 2 days, your loan procedure will be processed by the corporate office in Bangaluru, after receiving the signed loan agreement from your side; your file will be forwarded to regional office in Bangaluru.
6. The products, services and offers referred to herein are subject to the terms and conditions governing them as specified by FUTURE SECURE FINANCIAL SERVICES. From time to time All loans, associated benefits,

**THIS LOAN AGREEMENT**("Agreement") is made at the place and on the date as stated in the schedule 1 hereunder written ( "the Schedule 1") BETWEEN The Borrower described as stated in the Schedule 1 hereinafter referred to as **"the Borrower"** (which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include his / her / its / their respective heirs, administrators, executors, legal representatives (where the borrower is an individual / sole proprietor) , Successors (where the Borrower is a Company incorporated under the Companies Act 1956/2013 or any other body corporate) , the partner(s) from time to time of the firm, the survivor(s) of them and their heirs, executors administrators, legal representatives and the successors of the partner(s) (where the Borrower is a partnership firm) of the First part

**And**

The Person mentioned as Guarantor(s) in Schedule 1 (hereinafter referred to as "Guarantor(s)" which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and permitted assigns) of the Second Part;

**And**

FUTURE FINANCIAL SERVICES PVT.LTD, a Limited liability Company incorporated under the Companies Act 1956 having its Registered office at 17/1, Road Tower,Ambalipura main Road off Sarjapur Road Agara Post Bangalore K.A-560103 , and an office at the address mentioned in Schedule 1, hereinafter referred to as the **"Lender"**, which expression shall, unless it be repugnant to the subject or context thereof, shall mean and include its successors, transferees and assigns, of the Other Part.

*The Borrower, the Guarantor(s) and the Lender shall hereinafter be referred to individually as **"Party"** or collectively as **"Parties"**.*

Lender

Borrower

## **WHEREAS**

1. The Lender is engaged in the business of providing finance to a wide range of customers including small and medium enterprises.
2. The Borrower is engaged in carrying on bonafide business activities as set out in Schedule
3. The Borrower is a Major/ Firm / Body Corporate, competent to execute this Agreement. The Borrower (In case of a company) has taken all necessary corporate approvals and other actions for execution of this Agreement and availing this Loan from the Lender; and the execution hereof constitutes legal, valid and binding obligations of the Borrower; and that there are no suits, actions or proceedings against the Borrower pending before any court of law, which might affect the Borrower in performance of the obligations hereunder.

## **NOW, THEREFORE, THE PARTIES HEREBY AGREE AS UNDER:**

1. The Borrower had approached the Lender for a Loan amount as stated in Schedule 1 (the loan amount hereinafter shall be referred to as 'the loan' or "Loan" or "Loan Amount") on the terms, conditions and the purpose as stated / contained in this Agreement and / or in the Borrower's application for the loan. The Borrower hereby confirms that the funds are for Business purpose.
2. The Lender hereby grants to the Borrower and the Borrower agrees to avail from the Lender, a financial assistance of a Loan Amount on the terms and conditions contained in this Agreement. The Tenure, interest rate ("Interest") and the schedule of repayment in respect of the Loan shall be as specified in Schedule 1 as set out herein or as may be amended in accordance with this agreement from time to time.
3. The Borrower has requested the Lender to disburse the Loan in the manner specified in Schedule 4 hereto.

### **1 Fees**

The Borrower agrees to pay to the Lender the fees as set out in Schedule 2. The Borrower pay to insurance charges amounts together with applicable taxes from the Loan Amount and to pay to the Borrower amount. The Borrower hereby confirms that pay to the of such insurance charges, And its an refundable amount after 6 month 2% interest. In these condition borrower not take amount these amount lastly deduct to the loan payable amount.

### **2 Repayment**

The Borrower, subject to the prior permission of the Lender may swap the PDC's issued or request for other mode of payment towards discharge of the liability and such swap of PDC's and / or change of mode of Payment to ECS / ACH, if permitted by the Lender shall be subject to payment of Swap charges as specified in schedule 3, hereto. Permitting Swap of other mode of payment is at the sole discretion of the Lender.

### **3. Pre- payment**

Lender

Borrower

- a) The Borrower shall not prepay / foreclose any portion of the outstanding loan amount either in part or full during the Lock-in period ("Lock-in Period") as set out in Schedule 1 of this agreement.
- b) The Borrower may exercise the option of pre-payment post Lock-in-period, where applicable, subject to the Borrower and the guarantor complying with the following conditions and at the absolute discretion of the Lender. After the expiry of Lock-in Period as provided in Schedule 1 hereunder, the Borrower shall give the Lender a notice of 21 days intimating his desire to pre-pay the loan and the Lender may accept pre-payment together with pre-payment charges / foreclosure charges as specified in Schedule 3, hereto and such charges is payable by the Borrower together with applicable taxes..
- c) The amount pre paid shall be first used to credit the overdue , bank charges, legal expenses if any, Arrears of installments, interest due upto date for the current month, The current month EMI, foreclosure / pre-payment charges and other expenses and taxes due as mentioned in this agreement amount paid insurance company. If any amount remains after meeting the charges then it shall be adjusted towards the principal amount. If the entire amount due for prepayment is not remitted then the amount so received by the Lender would be treated as an advance payment of future EMI and will be adjusted to EMI month on month, as and when the EMI falls due for payment. The Borrower hereby agrees that the Lender is not obliged to reverse the interest that may accrue on account of advance payment. The amount due under foreclosure should be paid in full by the Borrower to the Lender to qualify the account foreclosure.

#### **4. Security**

- a) In consideration of the Lender granting the Loan and as a security for the same, the Borrower and/or the Guarantor(s) hereby agree(s) to create security (free from any charge) in favors of the Lender over the insurance charges. The Borrower and / or the Guarantor hereby authorizes the Lender to create charge over the said assets in favors of the Lender by registering of charges with various authorities, and the cost incurred by the Lender for creation of such charges shall be borne by the

Borrower and shall be paid by the Borrower upfront or at the time of registration of the charge and in the event of not remitting the same, the Lender may debit such amount to the loan account of the Borrower and the Borrower agrees to repay the same together with interest at the rate as specified in the schedule

- b) The Borrower and the Guarantor(s) hereby agree that, the Lender shall have right of lien over all the assets of the Borrower and the Guarantor(s) for the Loan availed by the Borrower either under this Agreement or under any other agreement or financial assistance availed by the Borrower from the Lender. The Borrower and Guarantor(s) hereby agree that they shall not in any way, dispose off their assets without the prior written consent of the Lender.

#### **5. Insurance**

The Lender has indicated to the Borrower / Guarantor about the availability of insurance cover.

Lender

Borrower

and construed in accordance with the substantive laws of India and the parties hereto submit to the exclusive jurisdiction of the Courts, situate at the place as specified in schedule 1 hereto.

information relating to the Loans to any Parent / subsidiary / affiliates / associate entity of the Lender, and to third parties engaged by the Lender, for the purpose of marketing of services and products and to its investors.

## **6. Notices**

Every notice, request, demand or other communication under this Agreement shall:

- a. be in writing, delivered by hand, or by registered post / Speed post, acknowledgement due, or by Courier or any other mode as decided by the Lender ;
- b. be deemed to have been received by the Borrower and / or Guarantor when delivered by hand, at the time so delivered if during business hours on a business day for the recipient, and if given by registered post acknowledgement due, 72 hours after it has been put into post; and
- c. be sent to the Borrower to the address mentioned in Schedule 1 hereto and to the Lender at its office address first hereinabove mentioned and to the address mentioned in schedule 1, or to such other address as either party may in writing hereafter notify to the other party.

## **Schedule 1**

**Loan Agreement No. FCS20445295G9**

**Name and Address of the Lender:-FUTURE SECURE FINANCE PVT.LTD.**

213, 28<sup>th</sup> Cross Rd, 2<sup>nd</sup> Block, Rajajinagar, Bengaluru, Karnataka, 560010

[www.futuresecurefinance.in](http://www.futuresecurefinance.in), contact no - 9628370235

**Name and Address of the Borrower:-**

**Photo**

## Schedule 2

### Schedule of Property/Security

N WITNESS WHEREOF, the Parties here to, acting through their duly authorized representatives, have caused this Agreement to be signed in their respective names as of the date first above written.

Signature

Name and Address

Common Seal of the Borrower and Guarantor(s)



**FUTURE SECURE FINANCE  
PRIVATE LIMITED**  
**DIRECTOR**

