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**Loan Agreement**

This Loan Agreement complies with national and international standards of ethics including the ICOM Code of Ethics and the UNESCO Convention on the Means of Prohibiting and Preventing Illicit Import, Export and Transfer of Cultural Property.

It is made and entered into on the attached **Loan Conditions** by

**Lender's name:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

and

**Borrower's name:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**a) Exhibition**

**Title:** \_\_\_\_\_

**Dates:** \_\_\_\_\_

**Tour venues:** \_\_\_\_\_  
(with dates)

**b) Duration of Loan(s)**

**Dates:** \_\_\_\_\_

This Contract is made on \_\_\_\_\_, between:

1. M/s. Watsons Services Private Limited, a company incorporated under the Companies Act, 1956, having its corporate office at 461, Udyog Vihar, Phase-V, Gurgaon, Haryana (a group company of Securitas AB, Sweden, hereinafter referred to as "Securitas India") of the First Part; AND
2. \_\_\_\_\_ [a company incorporated under the Companies Act, 1956] having its office / premises at \_\_\_\_\_ (hereinafter referred to as "\_\_\_\_\_") of the Second Part.

Whereas SECURITAS INDIA is engaged in the business of providing Security Services to various companies, corporate offices, Banks, etc. through out India, represented by its Authorized Representative Mr. \_\_\_\_\_ Designation \_\_\_\_\_

AND, Whereas \_\_\_\_\_ is engaged in the business of \_\_\_\_\_ represented by its Authorized Representative Mr. \_\_\_\_\_ Designation \_\_\_\_\_

1. Securitas India will provide Security Service arrangements at the office/premises of \_\_\_\_\_ State in terms of Appendix A.
2. The Contract shall commence from \_\_\_\_\_ and continue to run for a term of \_\_\_\_\_ year from the effective date and thereafter automatically renewed for consecutive \_\_\_\_\_ year periods until terminated by either party, in writing, at least thirty (30) days prior notice to end on an anniversary of the Effective Date. If any Services are provided prior to the Effective date, this Agreement shall apply to such Services.

DEFINITIONS:

"Agreement" means these terms and conditions, the schedules and any exhibits or attachment hereto.

"Customer" means the customer specified in the schedule.

"Effective Date" means the date specified in the Schedule.

"In writing" or "Written Document" shall include any written communication which has been signed by a person authorized to represent the party, including, but not limited to printed documents, facsimiles, e-mails and other electronic means of communication.

To,

Mark Schroninger

ABC Limited

2210/ 34 Peninsula House

Grand Terrace Heights

Manhattan New York

18<sup>th</sup> Mar 20XX

Sub: Reference for Financial Analyst

Respected Sir,

I take this opportunity with this letter to recommend Mr. H. G. Wells for the position of Finance Analyst in your prestigious organization. I have been his business associate for past ten year and therefore I can claim to know his work ethics and his attitude towards his business better than anyone. His hard working capability and consistent performance has been a valuable asset while our company was undergoing major management reforms. During this difficult phase his sheer conviction and diligent working methods have proved unparalleled.

During his tenure in my company he was promoted from finance administrator to finance analyst, in just ten years. This is a very fast growth for any employee in this company. I personally have worked with him and his team and that allows me to claim that he is a true leader as well as an excellent team player. I was surprised at his meticulous financial strategy planning techniques and his ability to analyse

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#### OPERATING AGREEMENT FOR S COMPANY, LLC.

This Operating Agreement is made effective as of \_\_\_\_\_ by and among the parties listed on the signature pages hereof, with reference to the following facts:

A. The parties have formed S COMPANY, LLC (the "Company"), a limited liability company under the laws of the State of Delaware on \_\_\_\_\_

B. The members desire to structure the Company as a corporation for federal and state income tax purposes and file an election to be taxed as an S Corporation pursuant to Internal Revenue Code section 1362(a). The member's further desire to describe their relationship as provided herein.

C. The parties desire to amend and restate the Company's operating agreement.

NOW, THEREFORE, the parties (hereinafter sometimes collectively referred to as the "Members," or individually as the "Member") by this Agreement set forth the Operating Agreement for the Company under the laws of the State of Delaware upon the terms and subject to the conditions of this Agreement.

#### ARTICLE 1. DEFINITIONS

When used in this Agreement, the following terms shall have the meanings set forth below:

**Act** The Delaware Limited Liability Company Act, codified in Delaware Code Annotated, Title 6, Chapter 18, and Sections 18 through 101, et seq., as the same may be amended from time to time.

**Affiliate** An affiliate of a Member is:

(a) Any person directly or indirectly controlling, controlled by or under common control with a Member;

(b) Any person owning or controlling ten percent (10%) or more of the outstanding voting securities or beneficial interest of a Member;

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A Loan Agreement is the document that is signed between two parties that want to get into a transaction involving a Loan. The loan agreement document is signed by a Lender (the individual or company giving the loan) and a Borrower (the individual or company receiving the loan). Download the form here and fill it out using PDF Expert. Click the green button to download the app. Free download The Loan Agreement document works as a legal written evidence between these two parties - the Lender and the Borrower - wherein the lender promises to lend a certain amount specified in the Loan Agreement Form to the borrower, and the borrower promises to repay the amount back to the lender, along with any applicable interest, according to the repayment schedule mentioned in the document. This loan agreement template can be used for a variety of loan purposes, such as Personal Loans, Car Loans, Student Loans, Real Estate Loans, Business Loans, etc. Irrespective of the purpose of the loan, the structure of the loan agreement stays the same. Broadly speaking, any loan agreement document promises the following two things: That the Lender will loan a specific amount to the borrower by a specified date. That the Borrower will repay the specified amount, along with interest, according to the repayment schedule agreed upon. Now, there are many different types of Loan Agreement Forms, and the contents of each loan agreement template differs on a case-by-case basis. To keep things simple, we'll look at the Personal Loan Agreement Template, which is the most common use case for a loan agreement form and something that can be used whenever the loan is from an individual to another individual. This includes loan agreement form for friends as well as loan agreement form for families. Personal Loan Agreement Form Template The personal loan agreement form is a legal document signed by two individuals willing to enter into a loan transaction. This loan form document establishes the written evidence of the terms & conditions between the two individuals, i.e. the Lender and the Borrower. What are the Contents of a Personal Loan Agreement Form? As the Personal Loan Agreement Form is a legal & contractual agreement between two parties, it must contain detailed information about the two parties, along with the specifics of the personal loan that the agreement is being done for. Any personal loan agreement form must contain the following details: Complete details of both the borrower and the lender, i.e. their full names and complete addresses. The total amount of the loan, both in numbers and words. The interest rate for the loan amount, if applicable. The date when the loan agreement goes into effect. The date when the loan amount has to be repaid. The repayment schedule, if the loan amount is to be paid in installments. The jurisdiction under which the agreement is valid. If the total loan amount is of high value, it is a good idea to require the signature & details of a guarantor - someone who can vouch for the borrower and work as a guarantee for repayment should the borrower be incapable of repayment. The Loan Agreement Form Template shown below is a generic personal loan agreement template PDF that you can download and edit according to your needs. You can customize the PDF and add your own details to it using PDF Expert - the best PDF Editor app for iOS and Mac. Download PDF Expert for Free to get started with this Free PDF loan agreement template. Download \* The templates here are provided for reference only and you should always talk to a professional for all legal matters Loan Agreement This Loan Agreement is made on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at \_\_\_\_\_ (the "Effective Date") BY AND BETWEEN: The Lenders as per the Annexure II AND (Mr/Ms/Mrs. [●], bearing PAN [●] son of/ daughter of [●], an adult Indian Citizen and Indian Resident, residing at [●] (hereinafter referred to as "Borrower", which expression shall, unless it be repugnant to or inconsistent with the subject or context, mean and include the legal heirs, legal representatives, executors, administrators and permitted assigns) of the SECOND PART), [M/s [●], a firm registered under the Indian Partnership Act 1932, having its office at [●] (hereinafter referred to as "Borrower", which expression shall, unless it be repugnant to or inconsistent with the subject or context, mean and include all its partners and their respective heirs, executors, administrators and permitted assigns or the heirs, executors, administrators and permitted assigns of the last surviving partner) of the SECOND PART), [(●), a limited liability partnership incorporated and registered under the provisions of Limited Liability Partnership Act, 2008, bearing registration number [●] and having its registered office at [●] (hereinafter referred to as the "Borrower" which expression shall, unless repugnant to or inconsistent with the subject or context, mean and include its successors and permitted assigns) of the SECOND PART), [Mr. [●], an adult Indian Citizen and Indian Resident, residing at [●] in his capacity as Karta of and representing all the coparceners viz. Mr. [●], Mrs. [●], [●] and Mr. [●] all constituting a joint Hindu undivided family (HUF) (hereinafter referred to as "Borrower", which expression shall, unless it be repugnant to or inconsistent with the subject or context, mean and include all persons being from time to time the coparceners of the HUF and their respective heirs, executors, administrators and permitted assigns) of the SECOND PART, [I (●), a company incorporated under the Companies Act, 1956/the Companies Act 2013], and having its registered office at [●] (hereinafter referred to as the "Borrower" which expression shall, unless repugnant to or inconsistent with the subject or context, mean and include its successors and permitted assigns) of the SECOND PART), (Lenders) and Borrower are hereinafter collectively referred to as "Parties" and individually as a "Party". Whereas, A. OMTPL is engaged in the business of running an online peer-to-peer lending platform that connects potential borrowers and lenders and through its Website facilitates the borrowers to raise and the lenders to finance unsecured / secured personal and business loans. B. The Borrower has on the Website applied for a loan and the Lenders have agreed to finance an amount as mentioned herein relying on the covenants of the Borrower and the representations and warranties contained herein. C. This document lays out the terms and conditions which shall be applicable to all Loans available of by the Borrowers through the Lenders through the Website. NOW THEREFORE, IN CONSIDERATION OF THE MUTUAL PROMISES, COVENANTS AND CONDITIONS HEREINAFTER SET FORTH, THE RECEIPT AND SUFFICIENCY OF WHICH IS HEREBY ACKNOWLEDGED, THE PARTIES HERETO AGREE AS FOLLOWS: This Loan Agreement consists of: (I) The Loan Agreement- Principal Document; and (II) The Loan Agreement- Standard Terms and Conditions (the "Loan Agreement"). All capitalized terms used in this Loan Agreement shall have the meaning ascribed to them in the Loan Agreement- Standard Terms and Conditions. I. LOAN AGREEMENT- PRINCIPAL DOCUMENT 1. Purpose of the Loan Borrower hereby undertakes that the amount borrowed from the Lenders under this Loan Agreement shall be used for the purpose stated herein, being the following: \_\_\_\_\_ (the "Purpose"). Each Lender hereby confirms that the funds committed/used for the purpose of lending and advancing the Loan are from a lawful and genuine source and have not been obtained in an unlawful, unethical or immoral manner. 2. Amount of the Loan Each Lender has agreed to lend and advance to the Borrower the amount as stated below, for the purpose stated herein. [Lender: \_\_\_\_\_] 3. Loan Period: \_\_\_\_\_ 4. Designated Borrower Account: \_\_\_\_\_ 5. Guarantee The Loan together with all interest, further interest, additional interest, liquidated damages, costs, expenses, fees including expenses payable to the Lenders, Escrow Bank, Trustee and/or OMTPL and any other monies stipulated in the Transaction Documents shall, be secured by a guarantee to be provided by \_\_\_\_\_ (the "Guarantor") 6. Interest The interest rate shall be \_\_\_\_\_ 7. Late Fee The late fee shall be charged as per the Terms and Conditions stated on the Website from time to time. 8. Jurisdiction The Parties agree the courts in Mumbai shall have exclusive jurisdiction to settle any dispute arising out of or in connection with the Transaction Documents or the performance thereof. II. LOAN AGREEMENT- STANDARD TERMS AND CONDITIONS This Loan Agreement consists of: (I) The Loan Agreement- Principal Document; and (II) The Loan Agreement- Standard Terms and Conditions (the "Loan Agreement"). 1. Definitions and Interpretations 1.1. In these terms and conditions (the "Loan Agreement-Standard Terms"), unless there is anything repugnant to the subject or context thereof, the expressions listed below, if applicable, shall have the following meanings: "Act" shall mean the (Indian) Companies Act, 2013 or the (Indian) Companies Act, 1956 as the case may be. "Applicable Law" shall mean, any statute, law, regulation, ordinance, rule, judgment, order, decree, by-law, directive, policy, requirement and/or any governmental restriction or any similar form of decision of, or determination by, or any interpretation or administration having the force of law of any of the foregoing, by any governmental authority having jurisdiction over the matter in question, whether in effect as of the date of or thereafter. "Application Form" shall mean the form submitted by the Borrower on the Website. "Availability Period" shall have the meaning given to it in Clause 3 (b) of the Loan Agreement- Standard Terms. "Borrower" shall mean and refers jointly and severally to the Person who have been sanctioned the Loan by the Lenders, as specified in the Loan Agreement and includes depending on the nature of the Borrower: (a) if the Borrower is a company within the meaning of the Companies Act 1956 or the Companies Act 2013, its successors and permitted assigns; (b) if the Borrower is an individual, his legal heirs, representatives, executors, administrators and permitted assigns; and (c) if the Borrower is a HUF, the Karta acting on behalf of all members of the HUF, all members of the HUF and their respective heirs, executors, administrators and permitted assigns; d) if the Borrower is a partnership, being a firm registered under the Indian Partnership Act 1932, each of its partners and their respective heirs, executors, administrators and permitted assigns or the legal heirs, executors, administrators and permitted assigns of the last surviving partner; and e) if the Borrower is a limited liability partnership incorporated and registered under the provisions of Limited Liability Partnership Act, 2008, its successors and permitted assigns. "Business Day" shall mean the day on which the banks are open for business in India. "Borrowers Escrow Account" shall mean the OHMY Technologies Pvt. Ltd- Borrowers Escrow Account established with the Escrow Agent as per the Escrow Agreement. "Cheques" shall have the meaning given to it in Clause 3 (c)(i) of the Loan Agreement- Standard Terms. "Credit Bureau" shall mean any credit bureau as authorized and licensed by the Reserve Bank of India (including the Credit Information Bureau (India) Limited (CIBIL), Experian, Equifax, Crif-Highmark). "Credit score (Bureau Score)" shall mean the score or report as obtained from a recognized Credit Bureau (CIBIL, Experian, Equifax, Crif-Highmark). "Designated Borrower Account" shall mean the account of the Borrower, details of which are provided in the Loan Agreement- Principal Document, or any other bank account of the Borrower, if such a change is requested by the Borrower in writing and accepted by OMTPL. "Designated Lender Account" shall mean the account of each Lender, details of which are provided by each such Lender to OMTPL at the time of execution of this Loan Agreement, or any other bank account of any Lender, if such a change is requested by the Lender in writing and accepted by OMTPL. "Electronic Signature" shall have the meaning ascribed to it under the Information and Technology Act, 2000 and any reference in this Loan Agreement to affixing of an "Electronic Signature" shall mean a reference to affixing the same on a document, as recognized and provided for under the relevant provisions of the Information and Technology Act, 2000 read together with the relevant provisions of the Evidence Act, 1872. "Effective Date" shall mean the date mentioned in the preamble to the Loan Agreement. "Escrow Agreement" shall mean the agreement dated 30 June 2017 entered into between OMTPL, the Trustee and the Escrow Agent for the purpose of establishing the Escrow Account. "Escrow Agent" or "Escrow Bank" shall have the meaning given to it in the Escrow Agreement. "Escrow Account" shall have the meaning given to it in the Escrow Agreement. "EMI" shall mean Equated Monthly Installments to be paid by the Borrower as per the repayment schedule set out in Annexure 1 to this Loan Agreement. "Guarantor" shall have the meaning given to it in Clause 5) of the Loan Agreement- Principal Document. "HUF" shall mean Hindu Undivided Family as represented by the Karta of the HUF. "Indian Citizen" shall have the meaning given to it in The Citizenship Act, 1955, as amended from time to time. "Indian Resident" is a person resident in India as defined under clause 2(v) of the Foreign Exchange Management Act, 1999, as amended from time to time. Indian Resident is currently defined as under: Person resident in India for more than 182 days during the course of preceding financial year but does not include: A) A person who has gone out of India or who stays outside India, in either case: (i) for or on taking up employment outside India; or (ii) for carrying on outside India a business or vocation outside India; or (iii) for any other purpose, in such circumstances as would indicate his intention to stay outside India for an uncertain period. B) A person who has come to or stay in India, in either case, otherwise than: (i) for or on taking up employment in India; or (ii) for carrying on in India a business or vocation in India; or (iii) for any other purpose, in such circumstances as would indicate his intention to stay in India for an uncertain period. "Interest" shall mean interest payable on the Loan at the interest rate agreed to between the Parties, such interest rate being specified in the Loan Agreement. "KYC Documents" shall mean an acknowledgment of the conditions precedent mentioned in the Transaction Documents including receipt of all required KYC Documents from the Borrower and creation and/or perfection of security if any ("Availability Period") subject to the Borrower complying with the provisions of the Transaction Documents. The obligations of each of the Lenders is several. Failure of a Lender to carry out its obligations hereunder does not relieve the Borrower of its obligations under the Transaction Documents to which it is a party. No Lender is responsible for the obligations of the other Lenders under this Loan Agreement. The rights of each Lender under the Transaction Documents and any security document as applicable, are also separate and independent. A Lender may separately enforce any of its rights arising out of the Transaction Documents and the security documents, if any. The execution of this Loan Agreement shall commit the Borrower to borrow the amount requested herein unless the Lenders have cancelled the Loan as per the terms of Clause 3 (b) of this Loan Agreement or given a notice of suspension, termination or cancellation pursuant to this Loan Agreement. Upon successful completion of all the conditions precedent mentioned in the Transaction Documents including receipt of all required KYC Documents from the Borrower and creation and/or perfection of security, if any, each Lender shall, within the Availability Period, transfer by RTGS or any other electronic mode or by way of a cheque, the amount as mentioned in Clause 2 of the Loan Agreement- Principal Document, in immediately available funds in Rupees, into the Lender Escrow Account. The Trustee will release the amounts from the escrow accounts to the Designated Borrower Account within [2] Business Days from the completion of the Availability Period. The withdrawal by the Borrower of any amount disbursed into the Designated Borrower Bank Accounts also an acceptance of the Loan by the Borrower as per the terms and conditions mentioned in the Transaction Documents. The Borrower acknowledges and understands that the Lenders retain the right to cancel the Loan or their contribution thereto, in full or in part, in case of any amount disbursed, at their sole discretion at any stage during the Availability Period without any obligation to notify the Borrower. Any undisbursed portion of the Loan shall stand automatically cancelled at the close of normal business hours at the end of the Availability Period. The Borrower further acknowledges and agrees such cancellation shall not result in any responsibility or obligation on any of the Lenders and/or OMTPL, including without limitation, the obligation to arrange any replacement lender. The Borrower further



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