MEMORANDUM OF UNDERSTANDING

(MOU)

THIS MEMORANDUM OF UNDERSTANDING is made on this ……………………… day of ……………………….. Two thousand and ………………… BY AND BETWEEN the FINANCIAL INVESTMENT GROUP (FIG), UDYAM-MP-43-0021871, NIC CODE- 66309, operated by Ashish Dwivedi s/o Satish Sharma , Krishna colony Burhar district Shahdol, Madhya Pradesh in which they are functioning under the Binary and commodities trading . under the Reserve Bank Of India rules & law.

1. BORROWER / BUSINESS OWNER

Name: Ashish Dwivedi

Father's Name: Satish Sharma

Address: Krishna colony, ward no. 1, Dhanpuri, Dist- Shahdol, Madhya pradesh

PAN No.: BLNPD6288E

Aadhaar No: 458089373233

Hereinafter referred to as the "Borrower/Business Owner".

2. INVESTOR / LENDER

Name: ____

Father's Name: ____

Address: ____

____

____

PAN No.: ____

Aadhaar/ID No.: ____

Hereinafter referred to as the "Investor/Lender".

The Borrower and Investor shall collectively be referred to as the "Parties".

1. PURPOSE OF FUNDS

The Investor/Lender has agreed to provide an amount of ₹___________________________

(Rupees ____only) to the

Borrower for the purpose of business expansion, working capital and business growth.

The amount shall be transferred channels through to:

☐ BANK TRANSFER (NEFT/RTGS) ☐ CHEQUE ☐ UPI ☐ CASH

2. NATURE OF TRANSACTION

The Parties agree that the amount provided under this Agreement shall constitute a loan-cum-investment arrangement for the business purposes described above.

The rights and obligations of both Parties shall be governed by the terms contained in this Agreement.

3. RETURN'S ON INVESTMENT

The Investor shall be entitled to a return of __________% per annum / _________% per month, subject to the terms and conditions of this Agreement.

The Dividend shall be calculated on:

☐ Principal amount ☐ Outstanding amount ☐ Other: ______________

Payment of the Dividend shall be made either:

☐ Weekly ______________ ☐Monthly _________________ ☐ Annually______________

4. **WITHDRAWAL / REPAYMENT**

The Investor may request withdrawal/repayment of the invested amount after completion of one year from the date of investment.

The Investor shall provide the Borrower with at least 15 days' prior written notice for withdrawal of the amount. Upon receipt of the withdrawal notice, the Borrower shall make the repayment within 6 working days, subject to the terms of this Agreement.

In the case of Emergency investor May Apply For withdrawal After 6 months But 20% of whole Dividend would be deducted and rest will be paid to investor within 6 working days.

Invested Amount is 100% safe With us Only Borrower and Firm Takes the Full responsibility of funds.

5. PROMISE TO PAY

In consideration of receiving the above-mentioned amount, the Borrower hereby unconditionally promises to repay the principal amount of ₹________________________ together with any return/interest or other amount legally payable under this Agreement, in accordance with the terms stated herein.

6. TERM

This Agreement shall commence on ______/______/20_____ and shall remain effective until the entire principal amount and all amounts legally payable under this Agreement have been paid to the Investor.

7. PREPAYMENT

The Borrower may repay the outstanding principal amount before the agreed maturity/withdrawal date, provided that such repayment is made in accordance with the terms mutually agreed by the Parties.

8. TAXES AND LEGAL COMPLIANCE

Any tax, deduction, reporting requirement, or other statutory obligation arising from the transaction or returns payable under this Agreement shall be dealt with in accordance with applicable Indian law.

Both Parties agree to comply with all applicable laws and regulations relating to this transaction.

Signature ____

9. REPRESENTATIONS

Both Parties confirm that:

a. They are entering into this Agreement voluntarily;

b. They have understood the terms and conditions;

c. The funds involved are from legitimate sources; and

d. They have the Financial capacity to enter into this Agreement.

Signature ____

10. NOMINEE DETAILS.

Name____Relation_________________________

Adhar no.____

11. DISPUTE RESOLUTION

Any dispute arising out of or relating to this Agreement shall first be attempted to be resolved amicably between the Parties.

If the dispute cannot be resolved amicably, the Parties may seek appropriate legal remedies before the competent courts having jurisdiction at Shahdol, Madhya Pradesh.

12. ENTIRE AGREEMENT

This Agreement constitutes the understanding between the Parties concerning the transaction described herein. Any amendment or modification shall preferably be made in writing and signed by both Parties.

13. ACKNOWLEDGEMENT OF RECEIPT

The Borrower acknowledges having received ₹___________________________________
(Rupees ____ only)
from the Investor/Lender through the _____________________________ mentioned above.

14. SIGNATURES

The Parties have executed this Agreement on the date and place mentioned above.

BORROWER / BUSINESS OWNER

Signature: ____

Name: ____

Date: ____

INVESTOR / LENDER

Signature: ____

Name: ____

Date: ____

15. SELF-DECLARATION AND INFORMATION ACCURACY

Hereby, I Declare that I am joining the FINANCIAL INVESTMENT GROUP (FIG) of my own free will, without any form of coercion, pressure, or undue influence.

All Identification Documents, personal identity details, and All information provided by me are true, correct, and authentic to the best of my knowledge.

I agree to abide by all the rules, regulations, and policies of FINANCIAL INVESTMENT GROUP (FIG) as mentioned in this memorandum of understanding.

NAME____

PLACE____

DATE____

SIGNATURE____