



PLUTO SAFE
Smart Access Control

User Information And Agreement

Field :	User Input
Product Name :	Samsung
Product Price :	50000
Processing Fees :	5000
Down Payment :	30000
Loan Amount :	25000.0
No. of EMI :	25
Actual EMI :	1000.0
First EMI Date :	5/11/2025

Uploaded Images:

Image 1:



Image 2:



Image 3:

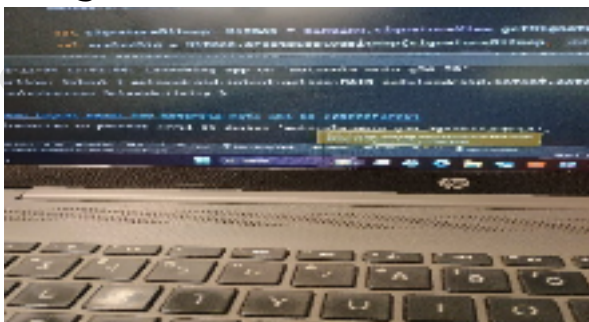


Image 4:



Guarantor 1 Details:

Name :	Ritesh
Mobile :	1234567890
Address :	khandwa
Aadhaar No :	123456789012

Guarantor 1 Aadhaar Images:



Guarantor 2 Details:

Name :	Verma
Mobile :	1234567890
Address :	indore
Aadhaar No :	5432169872136

Guarantor 2 Aadhaar Images:



Loan Agreement:

PLUTO SAFE LOAN AGREEMENT

This Loan Agreement is made between Pluto Safe Pvt. Ltd., hereinafter referred to as “the Lender”, and the individual applying for a loan through the Pluto Safe platform, hereinafter referred to as “the Borrower”.

1. Purpose

This Agreement defines the terms and conditions under which Pluto Safe provides a loan to the Borrower. By accepting this Agreement, the Borrower agrees to comply with all obligations related to repayment and loan usage as outlined below.

2. Loan Terms

- The Borrower agrees to repay the sanctioned loan amount along with the applicable interest rate as specified in the loan details section of the application.
- The repayment shall be made in equal monthly installments (EMIs) over the specified loan tenure.
- Interest will accrue from the date of loan disbursement until full repayment.
- In case of delayed or missed payments, late payment charges or penalties may apply as per Pluto Safe's policy.

3. Repayment Obligations

- The Borrower shall ensure timely repayment through the selected mode of payment (bank transfer, auto-debit, UPI, or any other approved mode).
- Non-payment or delayed payment will lead to additional charges and may affect the Borrower's credit score.

-In case of repeated defaults, Pluto Safe reserves the right to take appropriate legal or collection actions.

-Prepayment or early closure of the loan may be allowed subject to the lender's applicable terms.

4. Borrower Responsibilities

The Borrower confirms that:

-All personal, financial, and KYC information provided to Pluto Safe is true and accurate.

-The loan amount will be used only for legitimate and declared purposes.

-The Borrower shall promptly inform Pluto Safe of any change in contact, address, or financial status during the loan tenure.

-The Borrower authorizes Pluto Safe to verify their credit history and report repayment behavior to credit bureaus.

5. Pluto Safe Rights

Pluto Safe reserves the right to:

-Approve, reject, modify, or cancel any loan request at its sole discretion.

-Report repayment performance and defaults to credit information companies.

-Share Borrower data with legally authorized entities for verification, recovery, or compliance purposes.

-Initiate recovery and legal proceedings in case of loan default or fraudulent activity.

6. Privacy and Data Security

-Pluto Safe is committed to maintaining the confidentiality and integrity of use

r data.

- All personal and financial information collected will be stored securely and used only for loan processing, verification, and compliance.

- Data may be shared with authorized third parties as required under applicable laws.

- Pluto Safe follows the Information Technology Act, 2000 and related data protection regulations of India.

7. Default and Recovery

- If the Borrower fails to repay any installment within the stipulated time:

- Late payment penalties will apply as per company policy.

- The default may be reported to credit bureaus, impacting the Borrower's credit rating.

- Pluto Safe may initiate lawful recovery actions, including contacting references or using authorized recovery partners.

8. Termination

This Agreement remains valid until the Borrower has fully repaid the principal amount, interest, and any applicable charges.

Upon successful repayment, all obligations under this Agreement shall stand discharged.

9. Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of India.

All disputes or claims arising under this Agreement shall fall under the exclusive

e jurisdiction of the competent courts in Indore, Madhya Pradesh.

10. Acceptance

By proceeding with the loan application or by digitally accepting this Agreement, the Borrower acknowledges that they have:

Read, understood, and agreed to all the terms and conditions stated above.

Authorized Pluto Safe to proceed with loan disbursement, verification, and repayment collection under the defined terms.

Signature:

A handwritten signature in black ink, consisting of a large, stylized 'Q' or 'O' shape followed by a horizontal line extending to the right.

EMI Schedule

Sr	EMI Date	Loan Amount	EMI Amount	Remaining
1	05/11/2025	25,000	1,000	24,000
2	05/12/2025	24,000	1,000	23,000
3	05/01/2026	23,000	1,000	22,000
4	05/02/2026	22,000	1,000	21,000
5	05/03/2026	21,000	1,000	20,000
6	05/04/2026	20,000	1,000	19,000
7	05/05/2026	19,000	1,000	18,000
8	05/06/2026	18,000	1,000	17,000
9	05/07/2026	17,000	1,000	16,000
10	05/08/2026	16,000	1,000	15,000
11	05/09/2026	15,000	1,000	14,000
12	05/10/2026	14,000	1,000	13,000
13	05/11/2026	13,000	1,000	12,000
14	05/12/2026	12,000	1,000	11,000
15	05/01/2027	11,000	1,000	10,000
16	05/02/2027	10,000	1,000	9,000
17	05/03/2027	9,000	1,000	8,000
18	05/04/2027	8,000	1,000	7,000
19	05/05/2027	7,000	1,000	6,000
20	05/06/2027	6,000	1,000	5,000

Sr	EMI Date	Loan Amount	EMI Amount	Remaining
21	05/07/2027	5,000	1,000	4,000
22	05/08/2027	4,000	1,000	3,000
23	05/09/2027	3,000	1,000	2,000
24	05/10/2027	2,000	1,000	1,000
25	05/11/2027	1,000	1,000	0