

| sS. No. | Parameters | Charges applicable as per product | | | | |
|---------|---|------------------------------------|------------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| | | Two- Wheeler | Three - Wheeler | Car | Commercial Vehicle & Const. Equipment | Tractor/Farm Equipment |
| 1 | Loan Processing Charges – New Vehicles | Up to 2% + GST of Loan Amount | Up to 2% + GST of Loan Amount | Up to 2% + GST of Loan Amount | Up to 2% + GST of Loan Amount | Up to 2% + GST of Loan Amount |
| 2 | Loan Processing Charges – Used Vehicles | Up to 2% + GST of Loan Amount | Up to 2% + GST of Loan Amount | Up to 2% + GST of Loan Amount | Up to 2%+ GST of Loan Amount | Up to 2%+ GST of Loan Amount |
| 3 | Document Charges | At Actual | | | | |
| 3 | Overdue Interest | 2% per month on outstanding amount | 2% per month on outstanding amount | 2% per month on outstanding amount | 2% per month on outstanding amount | 2% per month on outstanding amount |

| | | | | | | |
|----|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 4 | Prepayment/Fore-closure charges | Upto 6% + GST of Outstanding Amount | Upto 6% + GST of Outstanding Amount | Upto 6% + GST of Outstanding Amount | Upto 6% + GST of Outstanding Amount | Upto 6% + GST of Outstanding Amount |
| 5 | Cheque/SI/ACH/ECS Return Charges | INR 200 + GST | INR 200 + GST | INR 200 + GST | INR 200 + GST | INR 200 + GST |
| 6 | Issuance of Duplicate NOC | INR 500 + GST | INR 500 + GST | INR 500 + GST | INR 500 + GST | INR 500 + GST |
| 7 | Stamp Duty | As per State's Stamp Act | As per State's Stamp Act | As per State's Stamp Act | As per State's Stamp Act | As per State's Stamp Act |
| 8 | Stamping expenses* | INR200 | INR200 | INR200 | INR200 | INR200 |
| 9 | Valuation Charges for Used/Refinance Vehicles | At Actual | At Actual | At Actual | At Actual | At Actual |
| 10 | Legal/Sarfaesi /Incidental Charges | At Actuals | At Actuals | At Actuals | At Actuals | At Actuals |

| | | | | | | |
|----|--|----------------|-----------------|-----------------|-----------------|-----------------|
| 11 | Repossession Charges | Up to INR 5000 | Up to INR 10000 | Up to INR 10000 | Up to INR 10000 | Up to INR 10000 |
| 12 | Legal & Courier Charges | INR 100+GST | INR 100+GST | INR 100+GST | INR 100+GST | INR 100+GST |
| 13 | RTO charge | At Actuals | At Actuals | At Actuals | At Actuals | At Actuals |
| 14 | Repo Charges and Other Related Charges | At Actuals | At Actuals | At Actuals | At Actuals | At Actuals |
| 15 | Vehicle Shifting Charges | At Actuals | At Actuals | At Actuals | At Actuals | At Actuals |
| 16 | Cheque/Disbursement/Loan cancelation | Upto 1000/- | Upto 1000/- | Upto 1000/- | Upto 1000/- | Upto 1000/- |
| | | | | | | |

Schedule of charges for Wheels Product (Vehicle Loans)

(For Financial Year 2024-25)

Interest Rates

| | | | | | | |
|---|-----------------------------|-----------|-----------|-----------|-----------|-----------|
| 1 | Interest Rate | Up to 28% | Up to 28% | Up to 20% | Up to 20% | Up to 20% |
| 2 | Interest Rate- Used Vehicle | Up to 30% | Up to 30% | Up to 30% | Up to 30% | Up to 30% |

Note:

1. Charges are as applicable for the respective Wheels product variants as defined by MPee Finance Private Limited.
2. The above charges are subject to revision with prior intimation of 30 days to all account holders.
3. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
4. On delay in ROC charge filing within stipulated period, additional expenses/fees at actuals shall be levied.
5. The terms and conditions, as defined by MPee Finance Private Limited, apply. Please refer www.mpeefinance.in for further details.
6. The charges are revised with effect from April 01, 2024.