

04.03.2023

Incentive for MSME sustainable (ZED) certified borrowers

We wish to inform you that Federal Bank is extending concessional Rate of Interest & Processing fee, as detailed below, for the business limits sanctioned to MSME customers having MSME sustainable (ZED) certification.

Certification	Concessional Rate of Interest	Processing Fee
BRONZE	20bps below the extant card rate	5% concession from the extant card rate
SILVER	30bps below the extant card rate	10% concession from the extant card rate
GOLD	50bps below the extant card rate	15% concession from the extant card rate

Regards

**Rathish R,
SVP & Country Head- Deposits, Fee Income & Business Banking.**