

To Whom It May Concern,

"Special offer for ZED Certified MSME borrowers who directly approach HDB Financial Services Ltd. for financial assistance, will be offered concessions on Processing Fee as below:

CAT- Gold- 75% discount on processing fee.

CAT- Silver-50% discount on processing fee.

CAT- Bronze-30% discount on processing fee.

The loan is sanctioned at the sole discretion of HDB Financial Services Ltd.

Sincerely,


Venkata Swamy

(Chief Digital & Marketing Officer)