

HDB Financial Services Limited Ground Floor, Zenith House, Keshavrao Khadye Marg, Opp. Race Course, Mahalaxmi, Mumbai - 400034.

Tel: 022 - 4911 6300 Fax: 022 - 4911 6666 Web: www.hdbfs.com

CIN: U65993GJ2007PLC051028 Email ID: compliance@hdbfs.com

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,

(Chief Digital & Marketing Officer)