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पंजाब नैशनाल बैंक
punjab national bank

एम.एस.एम.ई. एवं मिड कॉर्पोरेट ऋण प्रभाग
कॉर्पोरेट कार्यालय : चतुर्थ तल, पश्चिमी विंग, प्लॉट सं. 4,
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MSME & Mid Corporate Credit Division
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आर. के. वशिष्ठ
महाप्रबन्धक
R. K. VASHISHTHA
General Manager



27.02.2023

Shri Mishra,

Reg: Submission of information under MSME Sustainable (ZED) Certification Scheme in letter head for updation on ZED Portal.

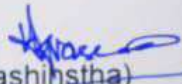
Ministry of MSME has issued the MSME Sustainable (ZED) Certification Scheme on 28.04.2022, wherein ratings Bronze, Silver, Gold, Diamond and Platinum have changed to ZED Certification level 1(Bronze), 2(Silver) and 3(Gold). 4.

Based on the change in nomenclature of the ZED Ratings to Certification levels as above, our extant concessions in interest rate and service charges have been revised accordingly, details of which are as under:

ZED achieved by the Unit	Rating	Eligible Concession
Bronze		50% Concession in Processing Charges and 10 bps (0.10%) interest concession
Gold & Silver		50% Concession in Processing Charges and 25 bps (0.25%) interest concession

Since the policy for ZED rating has been changed, so we have realigned the incentives as per the new policies. We request you to kindly update the changes on the website of ZED.

Yours Sincerely,


(R.K. Vashishtha)
General Manager

Sh. Vinamra Mishra
Director
Ministry Of MSME
Nirman Bhawan
New Delhi