

Shri Rakesh Kumar  
Joint Director  
O/o DC (MSME)  
Ministry of Micro, Small and Medium Enterprises  
Nirman Bhawan,  
New Delhi – 110 011

SME/PPD/GZ/152

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Dear Sir

**“MSME Sustainable (ZED) Certification Scheme”**

**Benefits to ZED rated MSME units**

To promote the “**MSME Sustainable (ZED) Certification Scheme**” of the Ministry of MSME, we are pleased to advise that our Bank has decided to extend the following incentives / benefits for the MSME manufacturing units which have got themselves ZED rated under the Scheme:

ZED Rating achieved by the MSME Unit	Eligible Concession over the extant card rates
‘Bronze’	<ul style="list-style-type: none"><li>5% concession in processing charges/upfront fees</li><li>5 bps interest concession</li></ul>
‘Silver’	<ul style="list-style-type: none"><li>15% concession in processing charges/upfront fees</li><li>15 bps interest concession</li></ul>
‘Gold’	<ul style="list-style-type: none"><li>25% concession in processing charges/upfront fees</li><li>25 bps interest concession</li></ul>

We have advised all our operating functionaries to popularise the ZED Scheme along with its’ associated benefits amongst all the MSME manufacturing units.

We are fully committed to make the Scheme a grand success.

Yours faithfully



**Chief General Manager (SME & SCF)**