


Financial Benefits/Incentives for ZED Certified MSMEs

ZED Certified MSMEs derive several benefits from the implementation of the ZED parameters which enhances their competitiveness. Apart from the internal benefits, several incentives like financial assistance for certification, handholding, technology upgradation and graded incentives (based on the level of ZED Certification) are also available from

- Central Government
- State Governments
- Financial Institutions

Incentives by Central Government

S. No.	Institution	Benefits/Incentives	  		
			Bronze	Silver	Gold
1	Ministry of Micro, Small & Medium Enterprises	Joining Reward of Rs. 10,000/-	✓	✓	✓
2	Ministry of Micro, Small & Medium Enterprises	Subsidy on Cost of ZED Certification and Handholding/Consultancy (80%, 60% & 50% for Micro, Small and Medium Enterprises, respectively)	✓	✓	✓
3	Ministry of Micro, Small & Medium Enterprises	Additional Subsidy of 10% on Cost of ZED Certification and Handholding/Consultancy for the MSMEs owned by Women/SC/ ST Entrepreneurs OR MSMEs in NER/ Himalayan/LWE/Island territories/Aspirational districts	✓	✓	✓
4	Ministry of Micro, Small & Medium Enterprises	Additional Subsidy of 5% on on Cost of ZED Certification and Handholding/Consultancy ZED Certification Cost for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry of MSME	✓	✓	✓
5	Ministry of Micro, Small & Medium Enterprises	Financial Assistance upto 75% of the total cost of Testing OR Management Systems OR Product Certification, with the maximum ceiling Rs. 50,000/-.	✓	✓	✓
6	Ministry of Micro, Small & Medium Enterprises	Financial Assistance upto Rs. 3 Lakhs for technology upgradation for moving towards zer effect solutions/ pollution control measures/cleaner technology	✓	✓	✓
7	Ministry of Micro, Small & Medium Enterprises	Credit Guarantee Scheme: Increased Guarantee Coverage of 85%	✓	✓	✓
8	Ministry of Micro, Small & Medium Enterprises	Credit Guarantee Scheme: 10% additional concession/ relaxation in guarantee fee	✓	✓	✓
9	Ministry of Railways	Admissibility of discount schemes in freight rates for parcels	✓	✓	✓

Financial Benefits/Incentives for ZED Certified MSMEs

Incentives by State Governments

S. No.	Institution	Benefits/Incentives			
			Bronze	Silver	Gold
10	Govt. of Arunachal Pradesh	Subsidy on certification upto the extent of 100% subject to a ceiling of Rs. 20 lakhs per unit	✓	✓	✓
11	Govt. of Assam	Subsidy up to the extent of 75%, subject to a ceiling of Rs. 10.00 lakh on the certification cost etc.	✓	✓	✓
12	Govt. of Chhattisgarh	Reimbursement for 50% of the amount spent, maximum Rs. 5 Lakh for obtaining ZED certification	✓	✓	✓
13	Govt. of Gujarat	Assistance up to 50% of ZED Certification cost maximum up to Rs. 50,000/- after deducting the assistance received from Government of India	✓	✓	✓
14	Govt. of Haryana	75% reimbursement of the total expenditure incurred on certification subject to a maximum ceiling of INR 5 lakhs	✓	✓	✓
15	Govt. of Haryana	Freight Assistance to the extent of 1% of Free on Board (FOB) value or actual freight excluding government fee and taxes on transportation of goods	✓	✓	✓
16	Govt. of Haryana	Export Credit Guarantee Corporation Scheme: Reimbursement @50% of premium paid on insurance max upto INR 1.5 lakh per annum per unit	✓	✓	✓
17	Govt. of Madhya Pradesh	Assistance up to 50% of balance amount on certification cost after deducting the assistance received from Government of India	✓	✓	✓
18	Govt. of Maharashtra	5% subsidy only on additional capital equipment acquired for Technology Up-gradation, subject to a maximum of Rs. 25 lakhs.	✓	✓	✓
19	Govt. of Maharashtra	75% subsidy on the expenses incurred on certification limited to Rs. 1 Lakh	✓	✓	✓
20	Govt. of Maharashtra	25% subsidy on additional capital equipment acquired for cleaner production measures, limited to Rs. 5 Lakhs	✓	✓	✓
21	Govt. of Maharashtra	75% subsidy on the expenses incurred on patent registration limited to Rs.10 Lakh for the National patents and Rs. 20 lakhs for the International patents	✓	✓	✓

Financial Benefits/Incentives for ZED Certified MSMEs

Incentives by State Governments

S. No.	Institution	Benefits/Incentives			
			Bronze	Silver	Gold
22	Govt. of Maharashtra	75% of cost of water audit limited to Rs. 1.00 Lakh	✓	✓	✓
23	Govt. of Maharashtra	75% of cost of energy audit limited to Rs. 2.00 lakh	✓	✓	✓
24	Govt. of Maharashtra	50% of the cost of Capital Equipment under the measures to conserve/recycle water, limited to Rs. 5 lakhs	✓	✓	✓
25	Govt. of Maharashtra	50% of the cost of additional Capital Equipment for improving energy Efficiency, limited to Rs. 5 lakh	✓	✓	✓
26	Govt. of Odisha	Reimbursement of certification cost on balance expenses deducting central govt. assistance @ 80% for Micro, 60% for Small and 50% for Medium	✓	✓	✓
27	Govt. of Odisha	Reimbursement of 50% of balance expenses deducting central govt. assistance up to upper limit Rs. 1 lakh to achieve ZED Bronze from No rating on plant and machinery/testing equipment	✓	✓	✓
28	Govt. of Odisha	Reimbursement of 50% of balance expenses deducting central govt. assistance up to upper limit Rs.2 lakh to achieve ZED Silver from ZED Bronze on plant and machinery/testing equipment	✓	X	X
29	Govt. of Odisha	Reimbursement of 50% of balance expenses deducting central govt. assistance up to upper limit Rs.3 lakh to achieve ZED Gold from ZED Silver or lower on plant and machinery/testing equipment	✓	✓	X
30	Govt. of Punjab	Reimbursement of 50% of expenses subject to maximum of Rs. 5 lakh incurred on plant and machinery/testing equipment	✓	✓	✓
31	Govt. of Rajasthan	Reimbursement of 50% on investment made on plant and machinery and testing equipments	✓	✓	✓
32	Govt. of Tamil Nadu	5% additional capital subsidy subject to a maximum of Rs.25 lakh for scaling up	✓	✓	✓
33	Govt. of Tamil Nadu	Reimbursement on cost to a ceiling of Rs.2.00 lakhs for National level certification and Rs.10.00 lakhs for International level Certification (Both on Certification and Consultancy)	✓	✓	✓

Financial Benefits/Incentives for ZED Certified MSMEs

Incentives by State Governments

S. No.	Institution	Benefits/Incentives			
			Bronze	Silver	Gold
34	Govt. of Jammu & Kashmir	30% reimbursement on cost of certification with a ceiling of Rs. 2 lakhs per unit	✓	✓	✓
35	Govt. of Tripura	100% reimbursement on cost of certification	✓	✓	✓
36	Govt. of Tripura	Eligible industrial enterprises wherein investment made in Plant and Machinery up to Rs. 1.00 Crore shall be provided one time subsidy of Rs.2 Lakhs per enterprise	✓	✓	✓
37	Govt. of Tripura	Eligible industrial enterprises wherein Investment made in Plant and Machinery from Rs.1.00 Crore to 10 Crore shall be provided one time subsidy of Rs.5 Lakhs per enterprise	✓	✓	✓
38	Govt. of Tripura	Eligible industrial enterprises wherein Investment made in Plant and Machinery above Rs.10 Crore shall be provided one time subsidy of Rs.10 Lakhs per enterprise	✓	✓	✓
39	Govt. of Jharkhand	100% reimbursement on cost of certification with a ceiling of Rs. 10 lakhs per unit	✓	✓	✓
40	Govt. of Dadra & Nagar Haveli and Daman & Diu	50% reimbursement on cost of certification after deducting the assistance received from GoI with a ceiling of Rs. 1 lakhs per unit	✓	✓	✓
41	Govt. of Puducherry	50% reimbursement on cost of certification with a ceiling of Rs. 2 lakhs per unit	✓	✓	✓
42	Govt. of Uttar Pradesh	Reimbursement of certification cost @ 75% for Micro, 50% for Small and 25% for Medium with a ceiling of Rs 5 Lakh	✓	✓	✓
43	Govt. of Uttar Pradesh	Financial assistance towards procurement of testing equipment and establishment of laboratories @ 75% for Micro, 50% for Small and 25% for Medium with a ceiling of Rs 5 Lakh	✓	✓	✓
44	Govt. of Uttar Pradesh	Financial assistance for acquisition of IT system 75% for Micro, 50% for Small and 25% for Medium with a ceiling of Rs 2 Lakh	✓	✓	✓
45	Govt. of Uttar Pradesh	Financial assistance towards mandatory professional training of one employee/staff @75% for Micro, 50% for Small and 25% for Medium with a ceiling of Rs 0.5 Lakh	✓	✓	✓

Financial Benefits/Incentives for ZED Certified MSMEs




Incentives by Financial Institutions



S. No.	Institution	Benefits/Incentives	Bronze	Silver	Gold
46	North East Small Finance Bank	Waiver on Processing Fees in Assam, Arunachal Pradesh, Sikkim, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, West Bengal (Only North Bengal)	0.15%	0.20%	0.25%
47	North East Small Finance Bank	Waiver on Interest Rate in Assam, Arunachal Pradesh, Sikkim, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, West Bengal (Only North Bengal)	0.15%	0.20%	0.25%
48	ICICI Bank Limited	25% concession in processing fee	X	✓	✓
49	YES Bank Limited	0.5% concession on the Processing Fees and Rate of interest	✓	✓	✓
50	ESAF Small Finance Bank	50% reduction in processing fee	✓	✓	✓
51	ESAF Small Finance Bank	1% reduction from standard interest rate	✓	✓	✓
52	Fusion Microfinance Ltd	Discount in Processing Fees up to 0.5% in Delhi, Haryana, Punjab, Rajasthan, Madhya Pradesh, Uttar Pradesh, Uttarakhand	✓	✓	✓
53	Fusion Microfinance Ltd	Concession in Interest Rate up to 0.5% in Delhi, Haryana, Punjab, Rajasthan, Madhya Pradesh, Uttar Pradesh, Uttarakhand	✓	✓	✓
54	Punjab National Bank	50% concession in Processing charges and 10 bps (0.10%) interest concession	X	X	✓
55	State Bank of India	Concession in processing charges/upfront fees	5%	15%	25%
56	State Bank of India	Concession in interest rate	5 bps	15 bps	25 bps
57	Central Bank of India	Concession in processing fees	50 bps	75 bps	100 bps
58	Central Bank of India	Concession in interest rate	X	25 bps	50 bps
59	Bank of Maharashtra	Concession in processing fees	25%	25%	25%
60	Bank of Maharashtra	Concession in interest rate	25 bps	35 bps	50 bps
61	HDB Financial Services Ltd	Concession in processing fees	30%	50%	75%
62	Bank of Baroda	Concession in processing fees	25%	25%	25%

Financial Benefits/Incentives for ZED Certified MSMEs

Incentives by Financial Institutions

S. No.	Institution	Benefits/Incentives			
			Bronze	Silver	Gold
63	Bank of Baroda	Concession in interest rate	X	25 bps	25 bps
64	Federal Bank	Concession in processing fees from the extant card rate	5%	10%	15%
65	Federal Bank	Concession in interest rate below the extant card rates	20 bps	30 bps	50 bps
66	AU Small Finance Bank	Concession in processing fees	20%	33.33%	50%
67	AU Small Finance Bank	Concession in interest rate	1%	1.75%	2.25%
68	Canara Bank	Concession in processing fees	10%	20% to 25%	30% to 50%
69	Canara Bank	Concession in interest rate	0.10%	0.20% to 0.25%	0.30% to 0.50%
70	Small Industries Development Bank of India (SIDBI)	Concession in processing charges/upfront fees	5%	15%	25%
71	Small Industries Development Bank of India (SIDBI)	Concession in interest rate	5 bps	15 bps	25 bps