

Get ready
to be a Bronze
Certified
MSME within
24 hours.



MSME Sustainable (ZED) Certification Scheme

Golden opportunity for MSMEs to become world-class
manufacturers through Zero Defect, Zero Effect practices



Why ZED ?

The Indian MSMEs i.e. the Micro, Small & Medium Enterprises are an important pillar of the Indian Economy. Today they need the right guidance and support to progress further. The Ministry of MSME, Govt. of India, has taken some revolutionary steps, to boost this sector so that they are prepared to face the global competition and also help making an *Atmanirbhar Bharat*. As one of the steps, the Ministry has introduced the “MSME Sustainable (ZED) Certification” scheme.



INTRODUCTION TO ZED CERTIFICATION

MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate and incentivise them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification, MSMEs can reduce wastages substantially, increase productivity, enhance environmental consciousness, save energy,

optimally use natural resources, expand their markets, etc. MSMEs will also be motivated to adopt best practices in work culture, standardization of products, processes and systems etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME by assessment, modification through guidance, handholding and technological intervention.



ZED CERTIFICATION LEVELS

ZED i.e. ZERO DEFECT ZERO EFFECT is a simple, transparent and affordable certification with 3 levels, Bronze, Silver & Gold, and is based on well-defined parameters of quality, safety, production, cleanliness, energy, environment and more.



Bronze



Silver

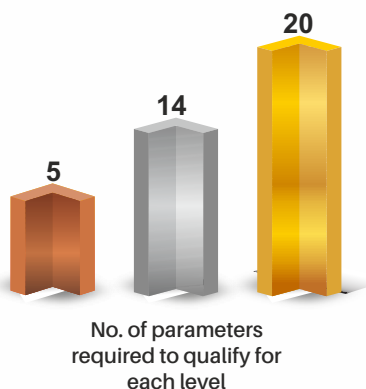


Gold



ZED PARAMETERS

ZED has certain well defined parameters for each level that are assessed by a team of trained assessors, to verify qualification of an MSME for the applied level.

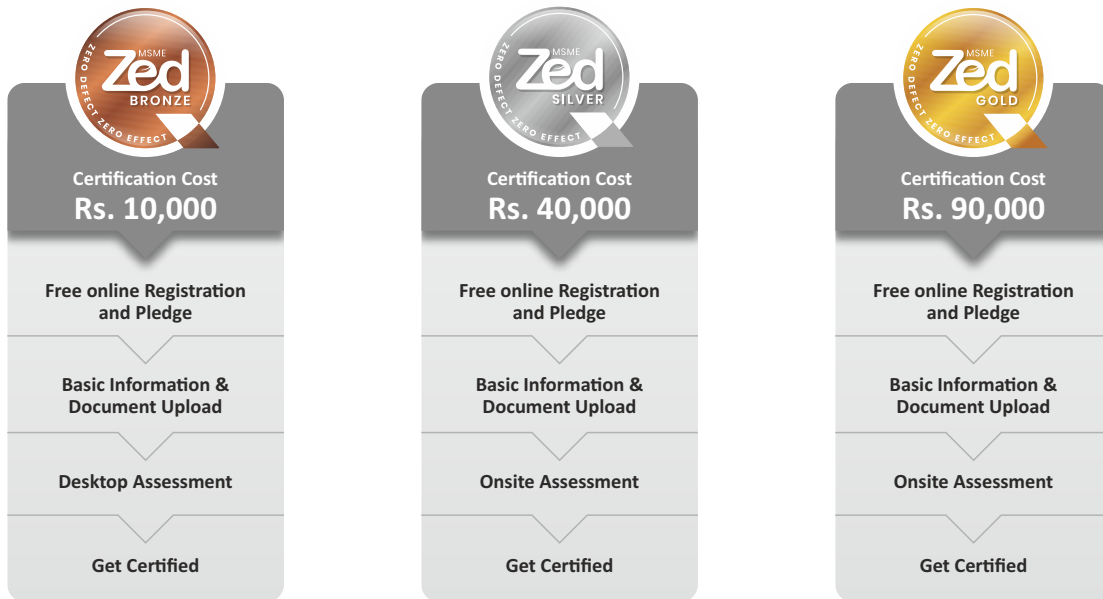


ZED ELIGIBILITY

All MSMEs registered with the Udyam registration portal will be eligible to participate in MSME Sustainable (ZED) Certification Scheme and avail related benefits/incentives.



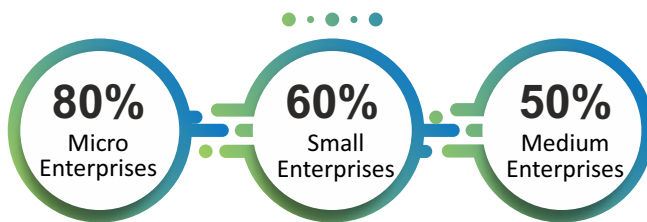
ZED CERTIFICATION STEPS



Each Unit (under one Udyam Registration) will need to apply for Certification separately to avail subsidy/benefits/incentives. Any number of Units registered under one Udyam Registration can apply for subsidy under this Scheme.



CERTIFICATION SUBSIDY



ADDITIONAL SUBSIDIES/ FINANCIAL ASSISTANCE FOR ZED CERTIFICATIONS

- There will be an additional subsidy of 10% for the MSMEs owned by Women/SC/ST Entrepreneurs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts.
- There will be an additional subsidy of 5% for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry.

The Ministry of MSME has also decided to provide financial assistance and support to MSMEs under the ZED certification scheme

- Subsidy on cost of Certification
- Financial assistance in Testing/Systems/ Product Certification
- Subsidy on Handholding
- Subsidy on technology upgradation for Zero Effect Solutions

Scheme Validity: The financial support, incentives, benefits & other provisions contained in the scheme herein will be valid till March 31, 2026.



ZED ADVANTAGES



Improved Quality

ZED parameters help in establishing right processes for enhanced quality



Improved Productivity

ZED implementation enhances productivity by eliminating waste



Reduced Rejection

Implementation of ZED helps in reducing rejections through robust processes and their monitoring



Improved Profits

Being holistic in nature, ZED implementation improves overall quality & productivity leading to improved profitability



Enhanced Environmental Consciousness

ZED enhances environmental consciousness through specific parameters on environment & natural resource conservation



Enhanced Customer Satisfaction

ZED practices help to establish necessary systems for improved quality that leads to enhanced customer satisfaction



Increased Safety

ZED implementation encourages establishment of safety systems to prevent accidents & ensure safe working environment



Recognition

ZED certified MSMEs are listed on the ZED portal and are recognized as responsible organizations



MSMEs can get ZED Bronze Certification, within 24 hours, subject to upload of requisite documents in conformance to requirements.


*Conditions apply

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 | ✓ | ✓ | ✓ |

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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% |

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| 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 |

Scan here for latest information



Apnaenge Zed!



SHRI SANJIV SINGH

Gilard Electronics Pvt. Ltd, Punjab

I am pleased to see that the ZED scheme has captured all the good points of best practices like lean manufacturing, waste reduction, 5-S, Swachh Bharat, social responsibilities etc.



Mr. Naveen Gupta

Star Safety Hub, Faridabad, Haryana

Awareness is the highlight of this program. There were a lot of techniques that we didn't know existed and if implemented correctly, these will give you huge profits. We got to know this because of ZED. I highly recommend ZED certification to all MSMEs.



Mr. Shivang Pandya

Century Pharmaceuticals Ltd., Vadodara, Gujarat

As part of implementation of ZED, we carried out Kaizen on our ETP plant and saved - 1.39 Lakhs worth of electricity, annually. Also, ZED enhanced our productivity and efficiency multi-fold. I am extremely thankful to the ZED system.



Shri K. P. Sharma

Schneider Electric, New Delhi

I am happy to see that lot of changes have been done in the upscaled ZED Scheme, and this will help improve our suppliers' capability



Mr. Satyavir Singh

The Vending Company, Rudrapur, Uttarakhand

"ZED certificate has various different certificates combined together in one place which otherwise we have to get from different agencies and different certificates. If we take ZED certificate then we won't need to go for various multiple certificates and there are many processes which are not available in other certificates but are available in ZED."



Shri Sanjeev Sehgal

Samridhhi automations Pvt. Ltd., Haridwar, Uttarakhand

आत्म निर्भर भारत की एक और नयी उड़ान, "ZED" - भारतीय मानक अब बना हमारी पहचान, विश्व स्तरीय उत्पादन करने को हम तैयार, "फ़ैक्टरी of world" - अब हैं हिंदुस्तान



सत्यमेव जयते

सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
MINISTRY OF
MICRO, SMALL & MEDIUM ENTERPRISES



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