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RBI Issues Amendment Directions on Lending to Micro, Small & Medium Enterprises (MSME) Sector

The Reserve Bank of India has today issued the [Lending to Micro, Small & Medium Enterprises \(MSME\) Sector \(Amendment\) Directions, 2026](#). These amendment directions modify certain provisions of the [Master Direction - Lending to Micro, Small & Medium Enterprises \(MSME\) Sector \(Updated as on July 23, 2025\)](#).

2. These amendments have been carried out to (i) enhance the extant Collateral-Free Loan Limit for Micro and Small Enterprises (MSEs) to ₹20 lakh, and (ii) align with certain regulatory changes that have been notified separately. The objective is to strengthen last mile credit delivery for Micro and Small Enterprises with limited assets to provide as collateral.

3. The amended Directions shall come into effect from April 01, 2026.

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(Brij Raj)
Chief General Manager