

प्रेस प्रकाशनी PRESS RELEASE



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वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/Email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

February 09, 2026

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.

Press Release: 2025-2026/2074

(Brij Raj)
Chief General Manager