प्रेस प्रकाशनी **PRESS RELEASE**

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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November 27, 2026

Thirty First Meeting of the Standing Advisory Committee (SAC) to Review the Flow of Credit to the MSME Sector in Kolkata on November 27, 2026

The 31st meeting of the Standing Advisory Committee (SAC) to review the flow of credit to micro, small and medium enterprises (MSMEs) was held in Kolkata on November 27, 2026. Shri Swaminathan J, Deputy Governor, Reserve Bank of India (RBI), chaired the meeting. Participants included the Additional Secretary and Development Commissioner, Ministry of MSME, and the Joint Secretary, Department of Financial Services, Ministry of Finance. Managing directors and executive directors of select banks, heads of SIDBI, NABARD, CGTMSE, NCGTC and KVIC, the Chief Executive Officer of the Indian Banks' Association, and representatives of national, regional and state-level MSME associations also attended.

Recognising MSMEs' contribution to India's economy and development goals, the Deputy Governor urged banks to expedite credit sanctions and reduce reliance on collateral through cash-flow-based lending using ULI and other digital channels. He called for greater use of TReDS for receivables financing and early identification and resolution of stress. He invited industry associations to actively participate in outreach events such as RBI's town halls and district-level MSME SAMVAAD meetings to improve awareness and raise their members' concerns with banks.

The Committee reviewed working capital and investment credit to MSMEs, lending to first-time borrowers and credit guarantee coverage. It also discussed the higher limit for collateral-free lending to micro and small enterprises, settlement of CPSE invoices through TReDS and key provisions of the MSMED (Amendment) Act, 2026.

(Brij Raj)
Chief General Manager

Press Release: 2026-2027/1581