

Members can
add logo here

Sapta Sutras of Responsible Borrowing



1

Borrow only from RBI-registered institutions

Choose trusted and authorised lenders.

2

Use the loan only for the purpose taken

Ensure the money is used as planned.

3

Borrow only what you truly need

Check your repayment capacity before taking a loan.

4

Maintain a good credit score

A good repayment history helps in future borrowing.

5

Repay your loan on time

Regular repayments build financial discipline and trust.

6

Do not hand over your loan amount to anyone else

The loan is meant only for you.

7

Do not believe false promises

Never trust anyone who claims they can close your loan or offers shortcuts.

By  **AKMi**

(ASSOCIATION OF KARNATAKA MICROFINANCE INSTITUTIONS)