ASSOCIATION OF KARNATAKA MICROFINANCE INSTITUTIONS

H.NO:3, 1st Floor, 1st Main, 1st Cross, Kodigehalli Main Road,

Bhadrappa Layout, Nagashettihalli, Bengaluru-560094

AKMI Updates: Dec - 2025

About AKMI:

AKMI (Association of Karnataka Microfinance Institutions) was established in 2007 to bring in better transparency and governance, client protection and ethical practices among the Microfinance Institutions (MFIs) in Karnataka. AKMI is registered under the Society Act 1960 and has 29 members as of now.

Sl. No.	AKMI Members	Number
1	NBFC -MFIs	21
2	NBFCs	1
3	Society/Trusts/Other	1
4	SFBs	6
	Total Members	29

AKMI is affiliated to Sa-Dhan and MFIN, which are national level network organizations and are self-regulatory organizations (SROs) for the microfinance industry. Both Sa Dhan and MFIN are recognized by RBI and are monitoring the Microfinance industry very closely.

The **main activities of AKMI** fall into field level engagement, communication, capacity building for members and client protection.

AKMI organizes district level meetings among its members in all districts of the state, which is helpful in quickly identifying problematic locations, troublemakers and then working with local administration in solving such problems.

We conduct various programmes such as FLPs (Financial Literacy Programs) at different districts inviting senior district level officials such as DC, SP, CEO Zilla Panchayath, Lead Bank, NABARD etc... and the work of the sector is showcased.

We conduct street plays at various Gram Panchayath, TV episodes on success stories of beneficiaries etc...

For the benefit of members, we conduct programs on industry best practices in areas such as HR, Audit, IT / digitization, Grievance handling and client protection.

We have grievance redressal cells at districts Lead MFIs and redressal cell in Bangalore with toll free number.

AKMI is a special invitee to the State Level Bankers' Committee (SLBC) and District Level Bankers' Committee in every district where we can update the happenings in the sector.

AKMI Members are also conducting social events, conducting financial literacy programs, construction of toilets, financial assistance to Mid-Day meal program (Akshaya Patra foundation), etc. as part of their CSR activities. Our members have also taken up lot of initiatives to combat distress during Covid Pandemic, flood, drought etc...

AKMI Outreach:

Particulars	Sept-2025	June-2025	Mar-2025
MFI Members	29	30	30
No of Branches	3218	3196	3174
No of Staff	38530	38838	37491
Loan Borrowers accounts (in Lakhs)	104.83	109.04	107.79
Outstanding (Amt. in Crs.) including BCs ' fig. reflected in Bank's books	54557.17	56251.47	57989.57

AKMI Bi- Monthly District Meetings in Karnataka:

AKMI is operating in all 31 districts of Karnataka and has 30 District AKMI units having the leadership of a Lead MFI and Co-Lead MFI to each district. The lead MFI who is having major exposure in the district is conducting district level AKMI meeting bimonthly on the fixed day. These meetings are attended by members of AKMI who are operating in the district by area

representatives. AKMI district meetings are mainly concentrating on field issues and seeking remedies for the issues in the field and may discuss latest developments in the microfinance sector, CB report, Ring leader problems, staff issues etc.

The lead MFI having AKMI district grievance redressal cell is handling MFI clients' grievances in the field, and have liaison with AKMI HO.

Particulars	Dec- 2025	Oct - 2025	Aug -2025
No of District in Karnataka	31	31	31
No of AKMI dist. units	30	30	30
No. of Meetings Conducted Next bi-monthly meeting will be in **Feb - 2025**	30	30	30

Contact AKMI Ombudsman:

OMBUDSMAN,
AKMI, H.NO:3, 1st Floor 1st cross
1st Main Kodigehalli Main Road
Bhadrappa Layout, Nagashettihalli,
Bengaluru 560094
Toll Free No: **1800 – 4255654**

Particulars	Dec-25	Nov -25	Oct -25
No of Grievances calls Received	19	18	16
No of Grievances calls Solved	16	18	16
Pending – i) Insurance	1		
ii) Loan not yet sanctioned	2		
iii) CB report Problems			

Ombudsman at AKMI HO, Bangalore is having toll free helpline Number: 18004255654. MFI customer/s may approach AKMI ombudsman if their grievance is not solved by concerned MFI regarding-

Staff behavior

Charging of higher rate of Interest than stipulated by RBI Any unreasonable delay or denial of micro credit

 # Observations: At few places problems like over lending, complaints on staff behavior with customers and ring leader menace are observed. The disbursement of loan and Collection slowed down to little extent. Many awareness programs through village meetings, street plays, media interventions are taken up.

AKMI Activities/Meetings during Dec - 2025

Sl. No	Date	Particulars	Remarks
1	04.12.2025	Met CGM & GM NABARD	AKMI met Mr. Surendra Babu CGM and Mr. Prakash Chandra Dash GM NABARD. They agreed to participate in the upcoming AKMI Microfinance Summit.
2	04.12.2025	Met NRLM Mission Director	We met NRLM Mission Director Mrs. Snehal R IAS today. She has agreed to participate in our upcoming Summit.
4	04.12.2025	Spoke to Editor, Economic Times	Mrs. Shantheri Mallya, Editor Economic Times, Bengaluru has agreed to be moderator in one of the panel discussions. We spoke to her, gave background of summit by taking the help of PR Mr. Umashanker Sharma.
6	10.12.2025	MFIN State Chapter Meeting	Attended MFIN State Chapter Meeting at Hotel I V Sanctum, Bengaluru
5	22.12.2025	Met Dr. Chaitra (MC)	We met Dr. Chaitra, doctor by profession and anchoring is her passion. She anchored many Govt. programs. She has agreed to anchor our event slated on 21st Jan' 26
7	30.12.2025	Visited KSDC Bengaluru	We met Mr. Nagaraja N M IAS , Managing Director, Karnataka Skill Development Corporation, Bengaluru.
8	30.12.2025	Visited Sanghamithra office	We met Padmashree Aloysius P Fernandez Chairman, Mr. Sunil Jadli (CEO) and Mr. Jayakumar (CFO)
9	31.12.2025	Met GM SIDBI	Met Mr. Sreepathy S ,GM SIDBI Bangalore for inviting him for our event
10	31.12.2025	Met AGM Bank of Baroda	Met Mr. Prakash N., AGM Bank of Baroda ZO Bangalore
11	16.12.2025 to 27.12.2025	Street play	Street plays in various places of Raichur district



Team AKMI met Mr. Surendra Babu CGM and Mr. Prakash Chandra Das GM NABARD on 04.12.2025 for inviting to our upcoming 'Microfinance Karnataka Summit 2026'.



We met NRLM Mission Director Mrs. Snehal R. IAS on 04.12.2025 for inviting to our upcoming 'Microfinance Karnataka Summit 2026'.



We met Mr. Nagaraja N M IAS, Managing Director Karnataka Skill Development Corporation, Bengaluru on 30.12.2026





We visited Sanghamithra office & met Padma Shri Aloysius P Fernandez (Chairman), Mr. Sunil Jadli (CEO) and Mr. Jayakumar (CFO) on 30.12.2026



Met Mr. Sreepathy S, GM SIDBI on 31.12.2025 for inviting him to our upcoming summit.



Met Mr. Prakash N, AGM, Bank of Baroda ZO, Bengaluru on 31.12.2025

Street Plays in various places of Raichur district from 16.12.2025 to 27.12.2025



Siravara on 16.12.2025



Marata colony, Siravara on 16.12.2025



Santhe bazar, Kavithala on 17.12.2025



Bus stand, Kavithala on 17.12.2025



Anveri, Siravara on 18.12.2025



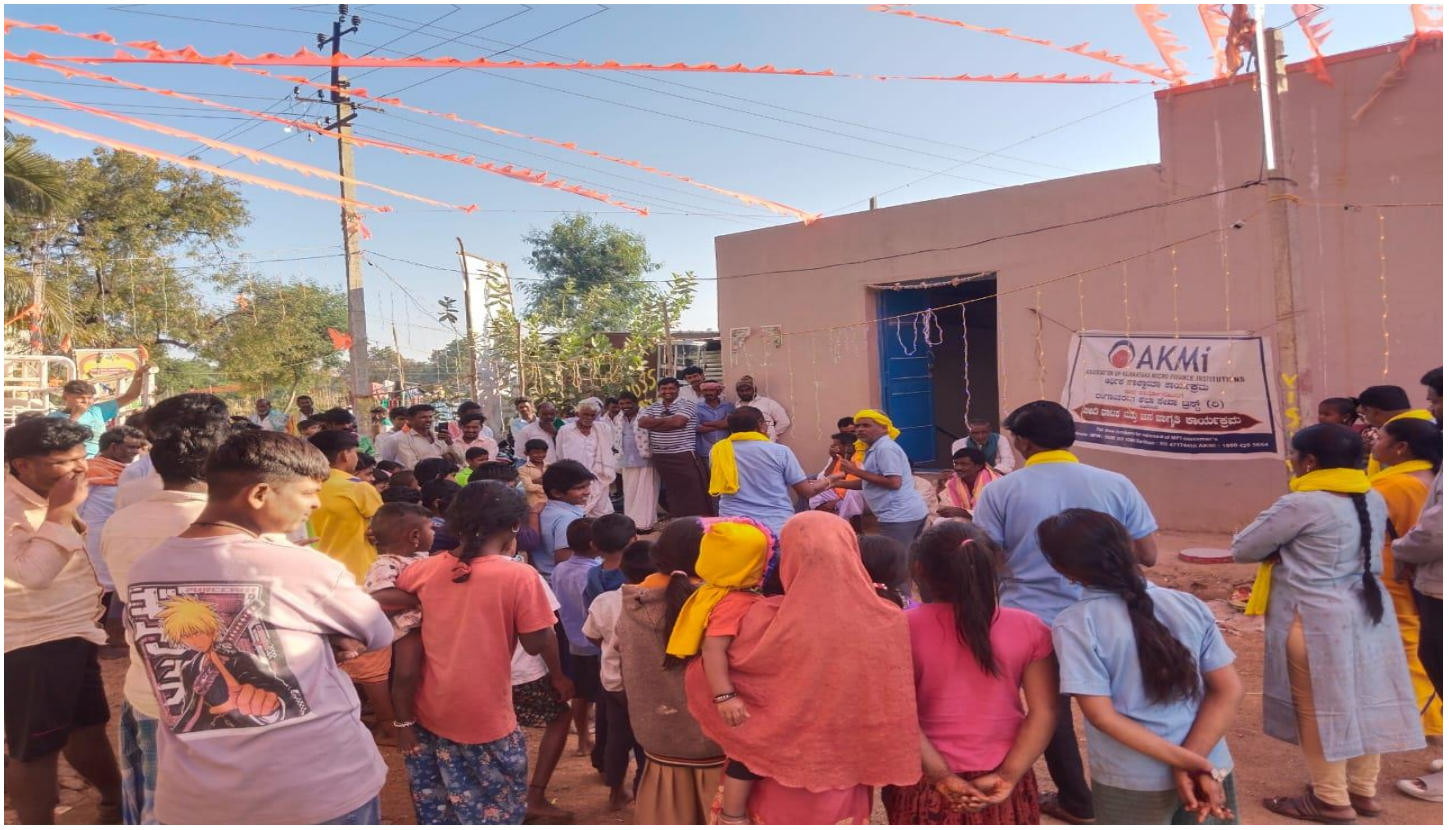
Hirenaganur, Siravara on 18.12.2025



Shavanthagal, Devadurga on 19.12.2025



Halkod, Devadurga on 19.12.2025



Husenpura, Devadurga on 20.12.2025



Tappaladoddi, Devadurga on 20.12.2025



Mallata, Siravara on 21.12.2025



Nagadona, Siravara on 21.12.2025



Ballatagi, Siravara on 22.12.2025



Kanaka circle, Ballatagi on 22.12.2025



Nagadadinne, Devadurga on 23.12.2025



Uttanur, Devadurga on 23.12.2025



N.Ganekal on 24.12.2025



Nelagal on 24.12.2025



Masidapur on 25.12.2025



Maladakal on 25.12.2025



Ramadurga on 26.12.2025



Sunkeshwarhal on 26.12.2025



N Hosur on 27.12.2025



Tippaladinne on 27.12.2025

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ಬೆಂಗಳೂರು ಆವೃತ್ತಿ : ಬೆಂಗಳೂರು ನಗರ, ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ, ತುಮಕೂರು, ಚಿಕ್ಕಬಳ್ಳಾಪುರ, ಮೈಸೂರು | ರಾಯಚೂರು ಆವೃತ್ತಿ : ರಾಯಚೂರು, ಕೊಪ್ಪಳ, ಯಾದಗಿರಿ, ಕಲಬುರಗಿ , ಬಳ್ಳಾರಿ, ವಿಜಯನಗರ, ಬೀದರ

ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆ ಕುರಿತು ಬೀದಿ ನಾಟಕ

• **ಸುದ್ದಿಮೂಲ ವಾರ್ತೆ** ಕವಿತಾಳ, ಡಿ.17 ಅಸೋಸಿಯೇಷನ್ ಆಫ್ ಕರ್ನಾಟಕ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ನ ಆರ್ಥಿಕ ಸಾಕ್ಷರತಾ ಕಾರ್ಯಕ್ರಮದ ಅಡಿ ಪಾವಗಡದ ರಂಗಾಂತರಂಗ ಕಲಾ ಸೇವಾ ಟ್ರಸ್ಟ್ ಸದಸ್ಯರು ಪಟ್ಟಣದಲ್ಲಿ ಬುಧವಾರ ಮಹಿಳಾ ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆ ಕುರಿತು ಬೀದಿ ನಾಟಕ ಪ್ರದರ್ಶಿಸಿದರು.

ಟ್ರಸ್ಟ್ ಕಾರ್ಯದರ್ಶಿ ಹನುಮಂತ್ರಿಯ ನಾಯಕ ಮಾತನಾಡಿ ಮಹಿಳಾ ಆರ್ಥಿಕ ಸಬಲೀಕರಣ ಕುರಿತು ಬೀದಿ ನಾಟಕದ ಮೂಲಕ ಜಾಗೃತಿ ಮೂಡಿಸಲಾಗುತ್ತಿದೆ. ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಸಾಲ ಪಡೆಯಲು ತಿಂಗಳ ಗಟ್ಟಲೆ ಅಲೆಯಬೇಕು ಮತ್ತು ದಾಖಲೆ ಹೊಂದಿಸಲು ಹೆಣಗಾಡಬೇಕಾದಂತ ಪರಿಸ್ಥಿತಿ ಇದೆ. ಆದರೆ ಮೈಕ್ರೋ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಆಧಾರ್ ಕಾರ್ಡ್ ಆಧರಿಸಿ ಮನೆ ಬಾಗಿಲಿಗೆ ಬಂದು ಸಾಲ ಕೊಡುತ್ತಾರೆ. ತೆಗೆದುಕೊಂಡ ಸಾಲವನ್ನು ನಿಗದಿತ ಅವಧಿಯಲ್ಲಿ ಮರುಪಾವತಿ ಮಾಡಿದಾಗ ಹೆಚ್ಚಿನ ಸಾಲ ಪಡೆಯಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಮರುಪಾವತಿ ಮಾಡದೆ ಇದ್ದಲ್ಲಿ ಬೇರೆ ಯಾವುದೇ ಸಂಘ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಸಾಲ ಸಿಗುವುದು ಕಷ್ಟವಾಗುತ್ತದೆ ಎಂದರು.

ಕವಿತಾಳ ಶಾಖೆ ಎಲ್‌ಎನ್‌ಟಿ ಮುಖ್ಯ ಕಾರ್ಯ ನಿರ್ವಾಹಕ ವಿಜಯಕುಮಾರ, ಹನುಮಂತಪ್ಪ, ರಾಜಪ್ಪ ಗಬ್ಬೂರು, ಹನುಮಂತಪ್ಪ ಕುಪ್ಪಿ, ಶಂಕ್ರಪ್ಪ, ಸಾಗರ, ಲಕ್ಷ್ಮಿ, ಚಂದ್ರಮ್ಮ, ವೆಂಕಟರಮಣಪ್ಪ ಇದ್ದರು.



ಮಹಿಳಾ ಸಬಲೀಕರಣದ ಬಗ್ಗೆ ಬೀದಿ ನಾಟಕದ ಮೂಲಕ



ರಾಯಚೂರು ಧ್ವನಿ ವಾರ್ತೆ

ಕವಿತಾಳ : ಪಟ್ಟಣದ ಶಿವಯೋಗಿ ಶವಪ್ಪ ತಾತನ ಮಠದ ಆವರಣದ ಮುಂದೆ ಆರ್ಥಿಕ ಸಾಕ್ಷಾರತಾ ಕಾರ್ಯಕ್ರಮ ಮತುತಿ ರಂಗಾಂತರಂಗ ಕಲಾ ಸೇವಾ ಟ್ರಸ್ಟ್ ಪಾವಗಡ ಸಹಯೋಗದೊಂದಿಗೆ ಬುದುವಾರ ಹಮ್ಮಿಕೊಂಡದ್ದ ಮಹಿಳಾ ಸಬಲೀಕರಣದ ಬಗ್ಗೆ ಬೀದಿ ನಾಟಕದ ಮೂಲಕ ಜನಜಾಗೃತಿ ಮೂಡಿಸಲಾಯಿತು.

ಈ ಸಂದರ್ಭದಲ್ಲಿ ರಂಗಾಂತರಂಗ ಕಲಾ ಸೇವಾ ಟ್ರಸ್ಟ್ ಕಾರ್ಯದರ್ಶಿ ಹನುಮಂತ್ರಯ ನಾಯಕ ಮಾತನಾಡಿ ಡಿ. 16 ರಿಂದ 10 ದಿನಗಳವರಿಗೆ ಹಮ್ಮಿಕೊಂಡಿರುವ ತಮ್ಮ ಸಂಸ್ಥೆ ಸುತತಿಮುತತಿಲಿನ ಹಳ್ಳಿಗಳಲ್ಲಿ ಸಂಸ್ಥೆಯವರು ಕಲಾತಂಡದವರ ಮೂಲಕ ಮಹಿಳಾ ಸಬಲೀಕರಣದ ಬಗ್ಗೆ ಬೀದಿ ನಾಟಕದ ಮೂಲಕ ತಿಳಿಸಲಾಗುತ್ತಿದೆ. ಬ್ಯಾಂಕ್ ನಲ್ಲಿ ಸಾಲ ಪಡೆಯಬೆಕೆಂದರೆ ತಿಂಗಳ ಗಟ್ಟಲೆ ಅಲಿಯಬೇಕು. ಸಂಘ ಸಂಸ್ಥೆಗಳು ಆಧಾರ್ ಪ್ರತಿ ಕೊಟ್ಟರೆ ಸಾಕು ಮನೆ ಬಾಗಿಲಿಗೆ ಬಂದು ಸಾಲ ಕೊಡುತಾತಿರೆ ಸಂಘದಲ್ಲಿ ತೆಗೆದುಕೊಂಡಿರುವ ಸಾಲವನ್ನು ನಿಗದಿತ ಒಳಗೆ ಮರುಪಾವತಿ ಮಾಡಿದಾಗ ಮತ್ತು ಹೆಚ್ಚಿಗೆ ಸಾಲ ಪಡೆಯಲು ಸಾಧ್ಯವಾಗುತತಿದೆ.