ASSOCIATION OF KARNATAKA MICROFINANCE INSTITUTIONS

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

Bhadrappa Layout, Nagashettihalli, Bengaluru-560094

AKMI Updates: Jan - 2026

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 30 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 - 2026**	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	Jan-26	Dec-25	Nov-25
No of Grievances calls Received	14	19	18
No of Grievances calls Solved	12	19	18
Pending – i) Insurance ii) Loan not yet sanctioned iii) CB report Problems	2		

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 Jan - 2026

Sl. No	Date	Particulars	Remarks
1	01.01.2026	Visited IIFL Samasta & CAGL office	Met Mr. Venkatesh (MD - IIFL Samasta) & team. Visited CAGL office & met MD Mr. Ganesh Narayanan, Mr. Gururaj Rao & Mr. Srivatsa H N
2	05.01.2026	CAGL office	Visited CAGL office. Met Mr. Vikash & team for discussing about the preparation of AKMI Event.
3	09.01.2026	CAGL office	Visited CAGL Office
45	10.01.2026	Visited Hon'ble Revenue Minister's office	Met PA to Hon'ble Revenue Minister for appointment.
6	10.01.2026	EC Meeting	AKMI EC meeting at IIFL Samasta office.
7	12.01.2026	Met Secretary, Finance Department	Met Dr. Vishal R IAS, Secretary, Finance Department (Fiscal Reforms), Govt of Karnataka
8	12.01.2026	Met MLA Mr. Sharath Bacchegowda	Met Mr. Sharath Bacchegowda, MLA & Chairman of KEONICS
9	13.01.2026	Bank of Baroda & NABARD	Visited Bank of Baroda office & NABARD office. Met AGM NABARD.
10	14.01.2026	Met Hon'ble Revenue Minister	Met Mr. Krishna Byre Gowda, Hon'ble Revenue Minister, Govt of Karnataka with Mr. Venkatesh (Chairman-AKMI) & Mr. Shantha Kumar (Vice-Chairman -AKMI)
11	16.01.2025	CAGL office	Visited CAGL office
12	17.01.2026	Hon'ble Revenue Minister, GOK	Visited office of Hon'ble Revenue Minister, Govt of Karnataka
13	17.01.2026	Virtual meeting	Arranged virtual meeting with CAGL team, Mr. Sharma (PR) and

			Dr. Chaitra, MC for discussing about the event.
14	17.01.2026	Visited Vikasa Soudha	Visited office of Dr.Vishal R IAS Secretary Finance (Fiscal Reforms) Govt of Karnataka
15	17.01.2026	Visited NRLM office	Visited NRLM office for inviting Mrs. Snehal R IAS, Mission Director, NRLM
16	18.01.2026	Met Chairman KEONICS	Met Mr.Sharath Bacche Gowda , Hon'ble Chairman KEONICS for inviting to our upcoming event
17	18.01.2026	Met Mr. Samit Ghosh	Met Mr.Samith Ghosh , Founder Chairman Ujjivan SFB at his residence
18	20.01.2026	SBI	Visited local head office, SBI
19	21.01.2026	Microfinance Karnataka Summit 2026	Organised 'Microfinance Karnataka Summit 2026' at Hotel Taj west End, Bengaluru.
20	27.01.2026	MFIN State Chapter meeting	Attended MFIN State Chapter Meeting (Virtual)



AKMI Team (Mr. N Venkatesh -Chairman, Mr. Shantha Kumar K - Vice-Chairman, Mr. V N Hegde - CEO) met Hon'ble Revenue Minister Mr. Krishna Byre Gowda on 14.01.2026 for inviting as chief guest to our event.

Microfinance Karnataka Summit 2026:



Welcome Address by Mr. N Venkatesh, Chairman – AKMI





AKMI Executive Committee members inaugurated the program by lighting the lamp



Mr. V N Hegde (CEO-AKMI) welcomed Mr. Dharmendra Ramjibhai Bagada, DGM, Department of Supervision, RBI, Mumbai





Mr. N Venkatesh (Chairman – AKMI) felicitated Dr. Vishal R IAS, Secretary Finance Department (Fiscal Reforms), Govt of Karnataka.



Mr. Pankaj Naik (Director, India Ratings) & Mrs. Shruti Joshi (Head of Analytics-MFI, Equifax) made presentations on NBFC outlook & Credit in the state of Karnataka.





Panel Discussion 1: Microfnance & Inclusive Growth – Driving Jobs and Rural Economies How does micro-nance fuel employment, strengthen micro-enterprises, and support rural livelihoods in Karnataka?. Moderator – Prof. M. S. Sriram, Faculty, IIM Bangalore. Panelists were Mr. Jiji Mammen, Executive Director & CEO, Sa-Dhan Mr. Vivekanand N Salimath, Chairman, IDF Financial Services Mr. Anil Kumar SS, CEO SKDRDP Mr. Pankaj Naik, Director – BFSI, India Ratings



Panel Discussion 2: Understanding the New Micronance Customer As customer needs evolve and digital adoption grows, how are MFIs adapting? Moderator - Ms. Shantheri Mallaya, Editor, ETCISO. Panelists were Mr. Ganesh Narayanan, MD & CEO, Credit Access Grameen Ltd, Mr. Anand Rao, Co-founder & Managing Director, Chaitanya India Fin Credit Pvt Ltd, Mr. Jagadish B Ramadugu, MD & CEO, Pragati Finserv Pvt Ltd.


ಕರ್ನಾಟಕ 2026
ಕರ್ನಾಟಕ
January 21, 2026 | Wed
4:30 PM to 9:00 PM


KARNATAKA
2026
By AKMI
Principal Sponsors
CreditAccess Grameen
ujjivan
IDFC FIRST Bank
ALWAYS YOU FIRST



AKMI EC Members felicitated Padmashri Aloysius P Fernandez (a pioneer of the SHG Movement), Founder – AKMI & SRFS, Secretary – Myrada.



Felicitation of Mr. Samit Ghosh, Founder and Former MD – Ujjivan Financial Services Limited



Felicitation of Mr. Udaya Kumar, Former Managing Director – Credit Access Grameen Limited











Vote of thanks by Dr. Shantha Kumar K (Vice Chairman – AKMI)

Media Coverage of Microfinance Karnataka Summit 2026:

ಜನದನಿಯ ಸಾರಥಿ
ವಾರ್ತಾ ಭಾರತಿ



ಬೆಂಗಳೂರಿನಲ್ಲಿ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಕರ್ನಾಟಕ-2026 ಸಮ್ಮೇಳನಕ್ಕೆ ಚಾಲನೆ ನೀಡಲಾಯಿತು. ಈ ವೇಳೆ ಅಸೋಸಿಯೇಷನ್ ಆಫ್ ಕರ್ನಾಟಕ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್(ಎಕೆಎಂಐ)ನ ಅಧ್ಯಕ್ಷ ಎನ್. ವೆಂಕಟೇಶ್, ಸಿಇಒ ವಿ.ಎನ್. ಹೆಗಡೆ, ಜಿ.ಜಿ.ಮುಮ್ಮನ್, ಸಂಸ್ಥೆಯ ಪದಾಧಿಕಾರಿಗಳು ಉಪಸ್ಥಿತರಿದ್ದರು.

ಜನದನಿಯ ಸಾರಥಿ
ವಾರ್ತಾ ಭಾರತಿ

ಬಡವರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ಕಲ್ಪಿಸುವುದು ಅಗತ್ಯ: ಆರ್.ವಿಶಾಲ್

ಬೆಂಗಳೂರು, ಫೆ. 3: 'ಗ್ರಾಮೀಣ ಪ್ರದೇಶದ ಬಡವರ ಸುಸ್ಥಿರ ಬದುಕಿಗಾಗಿ ಮತ್ತವರು ಸಮಾಜದಲ್ಲಿ ಗೌರವಯುತವಾದ ಜೀವನ ನಡೆಸಲು ಅತ್ಯಂತ ಕಡಿಮೆ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಸಾಲ ಸೌಲಭ್ಯ ಕಲ್ಪಿಸುವ ಅಗತ್ಯವಿದೆ' ಎಂದು ಹಣಕಾಸು ಇಲಾಖೆಯ ಕಾರ್ಯದರ್ಶಿ ಡಾ. ಆರ್. ವಿಶಾಲ್ ತಿಳಿಸಿದ್ದಾರೆ.

ಇತ್ತೀಚೆಗೆ ನಗರದಲ್ಲಿ ನಡೆದ 'ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಕರ್ನಾಟಕ ಸಮ್ಮೇಳನ'ದಲ್ಲಿ ಪಾಲ್ಗೊಂಡು ಮಾತನಾಡಿದ ಅವರು, 'ನಮ್ಮ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಹಣಕಾಸಿನ ಸೌಲಭ್ಯದಿಂದ ವಂಚಿತರಾದ ಜನರಿಗೆ ಕಿರುಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಸಾಲ ಸೌಲಭ್ಯ ಒದಗಿಸುವ ಮೂಲಕ ನಿರ್ಣಾಯಕ ಪಾತ್ರ ವಹಿಸುತ್ತಿವೆ. ಮುಂದಿನ 30-40 ವರ್ಷಗಳಲ್ಲಿ ನಾವು ಇದನ್ನು ಬೇರೆಯದೇ ಹಂತಕ್ಕೆ ಕೊಂಡೊಯ್ಯಬೇಕಿದೆ' ಎಂದು ಸಲಹೆ ನೀಡಿದರು.

'ಕಿರುಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಸಮಾಜಕ್ಕೆ ಹಿತಕರವಾಗಿರಬೇಕು, ಸಾಲಗಾರರಿಗೆ ಒಳ್ಳೆಯದಾಗುವ ರೀತಿಯಲ್ಲಿರಬೇಕು. ಆ ಸಂಸ್ಥೆಗಳ ಬೆಳವಣಿಗೆಯ ಜೊತೆಗೆ ಸರಕಾರಕ್ಕೂ ಸಹಕಾರಿಯಾಗಿರಬೇಕು ಎಂದ ಅವರು, ಕೆಲವು ಕಡೆಗಳಲ್ಲಿ ಸಾಲ ವಸೂಲಿ ವಿಚಾರದಲ್ಲಿ ಸಂಸ್ಥೆಗಳು ಸ್ವಯಂ ಮುನ್ನಚ್ಚರಿಕೆ ವಹಿಸಬೇಕು. ಯಾವುದೇ ಕಾರಣಕ್ಕೂ ಶೋಷಣೆಗೆ ಅವಕಾಶ ಇರಬಾರದು' ಎಂದು ಅವರು ಸೂಚನೆ ನೀಡಿದರು ಎಂದು ಪ್ರಕಟಣೆ ತಿಳಿಸಿದೆ.

Bengaluru Edition

ಬಡವರಿಗೆ ಕೈಗೆಟುಕುವ ದರದಲ್ಲಿ ಸಾಲ ಸೌಲಭ್ಯ



◆ **ಬೆಂಗಳೂರು:** ಹಣಕಾಸಿನ ಸೌಲಭ್ಯದಿಂದ ವಂಚಿತರಾದ ಜನರಿಗೆ ಕಿರುಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಅತ್ಯಂತ ನಿರ್ಣಾಯಕ ಪಾತ್ರ ವಹಿಸುತ್ತವೆ. ಮುಂದಿನ 30 ರಿಂದ 40 ವರ್ಷಗಳಲ್ಲಿ ನಾವು ಇದನ್ನು ಬೇರೆಯದೇ ಹಂತಕ್ಕೆ ಕೊಂಡೊಯ್ಯಬೇಕಿದೆ ಎಂದು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಹಣಕಾಸು ಇಲಾಖೆಯ ಕಾರ್ಯದರ್ಶಿ ಡಾ. ವಿಶಾಲ್ ಆರ್. ತಿಳಿಸಿದ್ದಾರೆ.

ಕಿರು ಹಣಕಾಸು ಶೃಂಗಸಭೆಯುಲ್ಲಿ ಮಾತನಾಡಿದ ಅವರು, ವಿವಿಧ ಕಾರಣಗಳಿಂದಾಗಿ, ಆದಾಯದ ಕೊರತೆ ಅಥವಾ ಅರ್ಹತೆಯಿಲ್ಲದ ಕಾರಣ ಬ್ಯಾಂಕ್ ಸಾಲಗಳನ್ನು ಪಡೆಯಲಾಗದ ಬಡ ಜನರ ಜೀವನದಲ್ಲಿ ಕಿರುಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಹೇಗೆ ಬದಲಾವಣೆ ತರುತ್ತಿವೆ. ಬಡವರು ಸುಸ್ಥಿರ ಮತ್ತು ಗೌರವಯುತ ಜೀವನ ನಡೆಸಲು ಅವರಿಗೆ ಕೈಗೆಟುಕುವ ದರದಲ್ಲಿ ಸಾಲ ಸೌಲಭ್ಯ ಸಿಗುವಂತಾಗಬೇಕು ಎಂದರು.

ಕರ್ನಾಟಕದಲ್ಲಿ ಕಿರುಹಣಕಾಸು ಪೋರ್ಟ್‌ಫೋಲಿಯೋ ಹೇಗೆ ಸುದ್ದಿಯಲ್ಲಿದೆ ಮತ್ತು ಹೇಗೆ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ ಎಂಬುದನ್ನು ನಾನು ಗಮನಿಸುತ್ತಿದ್ದೇನೆ. ಸರ್ಕಾರಿ ಸಂಸ್ಥೆಗಳ ಹೊರತಾಗಿ, ನೀವೇ ಸ್ವತಃ ಮುನ್ನೆಚ್ಚರಿಕೆ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳುವುದು ಮತ್ತು ಯಾವುದೇ ರೀತಿಯ ದುರುಪಯೋಗವನ್ನು ತಡೆಯುವುದು ಯಾವಾಗಲೂ ಉತ್ತಮ. ಸಾಲಗಾರರಿಂದಾಗಲಿ, ಸಾಲ ನೀಡುವವರಿಂದಾಗಲಿ ಅಥವಾ ಸರ್ಕಾರಿ ಸಂಸ್ಥೆಗಳಿಂದಾಗಲಿ ಯಾವುದೇ ಅನ್ಯಾಯ ನಡೆಯದಂತೆ ನೋಡಿಕೊಳ್ಳಬೇಕು ಎಂದು ಅಭಿಪ್ರಾಯಪಟ್ಟರು.

Despite higher delinquency trend, microfinance lending is recovering: AKMI

In Karnataka it is now around ₹58,000 crore, with about 1.07 crore active loan accounts

The Hindu Bureau
BENGALURU

Microfinance lending in Karnataka, which is now around ₹58,000 crore with about 1.07 crore active loan accounts, is showing signs of recovery, industry sources say.

While the MFIs have been witnessing recovery since October, 2025, the industry sources said that lending has been strict after the Reserve Bank of India (RBI) brought "guardrails", tightening the lending process.

Currently, the top five districts by number of accounts are Belagavi, Mysuru, Bengaluru (Rural and Urban), Tumakuru, and Mandya, said a note from AKMI, which organised "The Microfinance Karnataka Summit 2026" in Bengaluru on Wednesday.

It said that loan book growth in the State's microfinance sector is robust and growing. The pre-provision operating profit to assets under management, which had weakened in 2024-2026, is projected to improve in the 2027 financial year.

"In the last three months, the recovery has been around 98%-99%. The cost of credit to the companies is expected to decline to around 4% in 2026-2027," Association of Karnataka Microfinance Institutions (AKMI) sources said.



Money matters

- Total active microfinance accounts in Karnataka: **1.07 crore**
- Total portfolio: **₹58,989 crore**
- **Top five districts by number of accounts:** Belagavi, Mysuru, Bengaluru (Rural and Urban), Tumakuru, and Mandya
- **Top five districts in terms of portfolio size:** Bengaluru (Rural and Urban), Belagavi, Mysuru, Tumakuru, and Mandya
- The portfolio delinquency rate has come down to **5.60%** from **8.59%**
- Delinquency rate in Belagavi, Mandya, Davangere and Chamarajanagar districts is over **6%**
- Delinquency rate in Vijayanagara, Mysuru, and Tumakuru districts is over **5%**
- In 10 districts, loan outstanding remained at **₹12,128 crore** by the end of November 2025.

Data source: AKMI

The portfolio delinquency rate that had reached 8.59% by September 2025 has declined to 5.6% by November, the AKMI data showed.

Higher delinquency

However, owing to several factors including floods/rainfall and misinformation over credit repayment, the MFIs had found recovery tough and NPAs had increased. The loan portfolio, which was around ₹70,000 crore before the industry came under stress owing to higher delinquency in 2025, is now around ₹58,000 crore.

However, the delinquency rate in Belagavi, Mandya, Davangere, and Chamarajanagar districts continue to be over 6%, while in Vijayanagara, Mysuru, and Tumakuru districts it is over 5%, according to data released by AKMI.

In 10 Karnataka districts, loan outstanding remained at ₹12,128 crore by the end of November 2025. The data also said that the Karnataka market has witnessed asset quality decline.

'Misinformation'

Sources said that after a "misinformation campaign" that the microfinance loans would be waived by the government and in anticipation of a legislation in this regard, many loan accounts became delinquent, causing stress. AKMI sources said that confusion arose owing to operation of unlicensed lenders, who on many occasions used force to recover credit.

"The RBI-registered companies did not recover money through force," the sources claimed.

Harassment reports

Adding to confusion were a large number of reports of harassment in loan recovery, leading to close to a dozen suicides. As many as 134 FIRs have been filed across the State.

Microfinance accounts in state cross 1 cr, portfolio Rs 58K cr

BENGALURU, DHNS: Karnataka currently has 1,07,79,050 active microfinance loan accounts with a portfolio of nearly Rs 57,989.57 crore, establishing it as a leading state for the microfinance industry.

The top five districts by number of accounts are Belagavi, Mysuru, Bengaluru (Rural and Urban), Tumukuru and Mandya, while in terms of portfolio size, Bengaluru (rural and urban), Belagavi, Mysuru, Tumakuru and Mandya lead the state, according to data presented at Microfinance Karnataka Summit 2026 on Wednesday.

Pankaj Naik, director of banking, financial services and insurance (BFSI), India Ratings, said: "Due to the ongoing climate change, it is important that microfunding climate is taken into consideration as many people lose their business to natural calamities."

During the summit, panel discussions on microfinance and inclusive growth focused on increasing employment opportunities and rural economies and the role of microfunding in strengthening micro enterprises and supporting rural livelihoods in Karnataka.

Jiji Mammen, executive director and CEO of Sa-Dhan, said, "Microfinance's ability to bounce back after the Covid-19 pandemic challenge demonstrates the fundamental strength and critical role of community connect in financial service delivery." Experts said microfinance remained a powerful tool for supporting women entrepreneurs, particularly in backward and rural areas and industries aimed at supporting women entrepreneurs through credit linkage, market access and capacity building have shown promising results with 30% increase in average incomes of beneficiaries.

The summit was organised by the Association of Karnataka Microfinance Institutions.

Bengaluru

Hans India

State leads India's microfinance recovery with Rs 23,743 cr portfolio

Hans News Service
Bengaluru



AS India's microfinance sector stands at a critical inflection point, Karnataka has emerged as a beacon of resilience with research reports from Equifax India and India Ratings validating the state's Rs 23,743 crore portfolio strength. This comes as Budget 2025's doubling of credit guarantee limits to Rs 10 crore and evolving Q3 FY26 results signal a decisive shift from crisis to cautious optimism. The research organizations presented the Microfinance insights of Karnataka and outlook of Microfinance institutions FY27.

India Ratings' landmark upgrade of the microfinance sector outlook from 'deteriorating' to 'neutral' marks a watershed moment. The agency projects credit costs plummeting from 9.5% (FY25) to 4.0% (FY27), while profitability (PAT-to-AUM) is expected to surge from negative 0.4% to positive 2.7% a remarkable 310 basis point swing. Karnataka's performance validates this optimism. Equifax data shows the state's 30+ delinquency improving to 5.60% in November 2025. Belagavi leads with Rs 1,788 crores, followed by Mysuru (Rs 1,707 cr) and Bengaluru Urban (Rs 1,536 cr). N Venkatesh, Chairman of Association of Karnataka Microfinance Institutions (AKMI), during the presentation stated, "While the intent of the new February 2025 regulations was clear and necessary, our member institutions rose to the occasion with decisive action and firm commitment to inclusive finance. We responded swiftly, calibrating loan book growth, provisioning prudently, and realigning field operations. At every step, we stayed committed to the millions who depend on us for their first and often only opportunity for financial empowerment. Our collective actions helped counter misinformation and re-establish the strong foundation of our microfinance sector, and we look forward to a vibrant 2026."

With microfinance penetration at 30% of the addressable market and a national portfolio of Rs 3 lakh crore, significant growth potential remains. The combination of Karnataka's demonstrated resilience, broader regulatory prudence, deleveraging progress, and this new budgetary support positions the microfinance sector to fully reclaim its vital role as an engine of inclusive economic growth—with Karnataka leading the charge.

Celebrating the visionaries who built the sector, the Association of Karnataka Microfinance Institutions honored three pioneering figures for their lifetime of service: Samit Ghosh, whose Ujjivan redefined urban microfinance; Uday Kumar Hebbar, the strategic force behind Credit Access Grameen; and Padmashri Aloysius Prakash Fernandes, the grassroots architect of MYRADA and Sangamithra.

ಕಿರುಹಣಕಾಸು ಸಂಸ್ಥೆಗಳ ಪಾತ್ರ ಪ್ರಮುಖ

■ **ವಿಕ ಸುದ್ದಿಲೋಕ** ಬೆಂಗಳೂರು

ಆದಾಯದ ಕೊರತೆ ಅಥವಾ ಅರ್ಹತೆಯಿಲ್ಲದ ಕಾರಣ ಬ್ಯಾಂಕ್ ಸಾಲಗಳನ್ನು ಪಡೆಯಲಾಗದ ಬಡಜನರ ಜೀವನದಲ್ಲಿ ಕಿರು ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಬದಲಾವಣೆ ತರುತ್ತಿವೆ ಎಂದು ಕಿರುಹಣಕಾಸು ಶೃಂಗಸಭೆಯಲ್ಲಿ ಪಾಲ್ಗೊಂಡಿದ್ದ ಗಣ್ಯರು ಅಭಿಪ್ರಾಯಪಟ್ಟರು.

ಈ ವೇಳೆ ಮಾತನಾಡಿದ ಹಣಕಾಸು ಇಲಾಖೆ ಕಾರ್ಯದರ್ಶಿ (ಹಣಕಾಸು ಸುಧಾರಣೆಗಳು) ಡಾ.ಆರ್. ವಿಶಾಲ್, ''ರಾಜ್ಯದಲ್ಲಿ ಕಿರುಹಣಕಾಸು ಕ್ಷೇತ್ರವು ಹೇಗೆ ವಿಕಸನಗೊಳ್ಳುತ್ತಿದೆ ಎಂಬುದನ್ನು ನಾನು ಹತ್ತಿರದಿಂದ ಗಮನಿಸಿದ್ದೇನೆ. ಇತ್ತೀಚೆಗೆ ನಾವು ಜಾರಿಗೆ ತಂದ 'ಎಂಎಫ್ಐ ಕಾಯಿದೆ'ಯ ಪ್ರಕ್ರಿಯೆಯಲ್ಲೂ ನಾನು ತೊಡಗಿಸಿಕೊಂಡಿದ್ದೇನೆ,'' ಎಂದರು.

''ಸಮಾಜಕ್ಕೆ ಉತ್ತಮವಾದ, ಸಾಲಗಾರರಿಗೆ ಹಿತರಕವಾದ, ಕಿರು ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳಿಗೆ ಪೂರಕವಾದ ಹಾಗೂ ಸರಕಾರಕ್ಕೂ ಸಹಕಾರಿಯಾದ ಅಂಶಗಳ ನಡುವೆ ಸಮತೋಲನ ಇರಬೇಕೆಂದು ನಾವು ಬಯಸುತ್ತೇವೆ. ಈ ಸಮತೋಲನವು ಸ್ವಲ್ಪಮಟ್ಟಿಗೆ ಅಲುಗಾಡಿದರೂ ಸರಕಾರ ಮಧ್ಯಪ್ರವೇಶಿಸಬೇಕಾಗುತ್ತದೆ,'' ಎಂದರು.

''ಸರಕಾರಿ ಸಂಸ್ಥೆಗಳ ಹೊರತಾಗಿ, ನೀವೇ ಸ್ವತಃ ಮುನ್ನೆಚ್ಚರಿಕೆ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳುವುದು ಮತ್ತು ಯಾವುದೇ ರೀತಿಯ ದುರುಪಯೋಗ ತಡೆಯುವುದು ಯಾವಾಗಲೂ ಉತ್ತಮ. ಸಾಲಗಾರರಿಂದಾಗಲಿ, ಸಾಲ ನೀಡುವವರಿಂದಾಗಲಿ ಅಥವಾ ಸರಕಾರಿ ಸಂಸ್ಥೆಗಳಿಂದಾಗಲಿ ಯಾವುದೇ ಅನ್ಯಾಯವಾಗದಂತೆ ಜಾಗೃತರಾಗಿರಬೇಕು,'' ಎಂದರು.



ವಿಜಯವಾಡದಲ್ಲಿ ನಗರದಲ್ಲಿ ಆಯೋಜಿಸಿದ್ದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಕರ್ನಾಟಕ-2026 ಸಮ್ಮೇಳನಕ್ಕೆ ಆಕ್ಮಿ ಅಧ್ಯಕ್ಷ ಎನ್.ವೆಂಕಟೇಶ್ ಬುಧವಾರ ಚಾಲನೆ ನೀಡಿದರು. ವಿವಿಧ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳ ಪ್ರದೀಪ್, ಅನಿಲ್ ರಾವ್, ಶಾಂತಕುಮಾರ್, ವಿವೇಕಾನಂದ ಸಾಲಿಮಠ್ ಮತ್ತಿತರರಿದ್ದರು.

ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗೆ ರಾಷ್ಟ್ರಮಟ್ಟದಲ್ಲಿ ಅಗ್ರಸ್ಥಾನ

ಬೆಂಗಳೂರು: ಭಾರತದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಕ್ಷೇತ್ರವು ಈಗ ಚೇತರಿಕೆ ಹಂತದಲ್ಲಿದ್ದು, 23,743 ಕೋಟಿ ಪೋರ್ಟ್‌ಫೋಲಿಯೋದೊಂದಿಗೆ ಕರ್ನಾಟಕ ರಾಷ್ಟ್ರಮಟ್ಟದಲ್ಲಿ ಮುಂಚೂಣಿಯಲ್ಲಿದೆ. 2025ರ ಬಜೆಟ್‌ನಲ್ಲಿ ಕ್ರೆಡಿಟ್ ಗ್ಯಾರಂಟಿ ಮಿತಿಯನ್ನು 10 ಕೋಟಿ ರೂ.ಗೆ ಹೆಚ್ಚಿಸಿರುವುದು ಕ್ಷೇತ್ರಕ್ಕೆ ದೊಡ್ಡ ಉತ್ತೇಜನ ನೀಡಿದೆ. ಭಾರತದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ವಲಯವು ಕಡಿಮೆ ಆದಾಯದ ಕುಟುಂಬಗಳು, ಸಣ್ಣ ಉದ್ಯಮಿಗಳು ಮತ್ತು ಮಹಿಳೆಯರಿಗೆ ಸಾಲ, ವಿಮೆ ಹಾಗೂ ಉಳಿತಾಯದಂತಹ ಆರ್ಥಿಕ ಸೇವೆಗಳನ್ನು ಒದಗಿಸುತ್ತದೆ. ಈ ಸಂಬಂಧ ಎಕೆಎಮ್‌ಐ ಅಧ್ಯಕ್ಷ ಎನ್. ವೆಂಕಟೇಶ್ ಮಾತನಾಡಿ, ಸದಸ್ಯ ಸಂಸ್ಥೆಗಳು ಜವಾಬ್ದಾರಿಯುತ ಸಾಲ ಮತ್ತು ಉತ್ತಮ ಆಡಳಿತದ ಮೂಲಕ ಕ್ಷೇತ್ರದ ವಿಶ್ವಾಸವನ್ನು ಮರುಸ್ಥಾಪಿಸಿವೆ. 2026ರಲ್ಲಿ ವಿಸ್ತರಣೆ ಮತ್ತು ಚಟುವಟಿಕೆಗಳು ವೇಗ ಪಡೆಯಲಿವೆ ಎಂದರು.

ಂಲೋ ವಿದೇಶೀಯುಲ ಸಂದಡಿ

ವಿರೂಪಾಕ್ಷ ಆಲಯಂಲೋ ಸಿದ್ಧಮೈನ ವೇದಿಕ

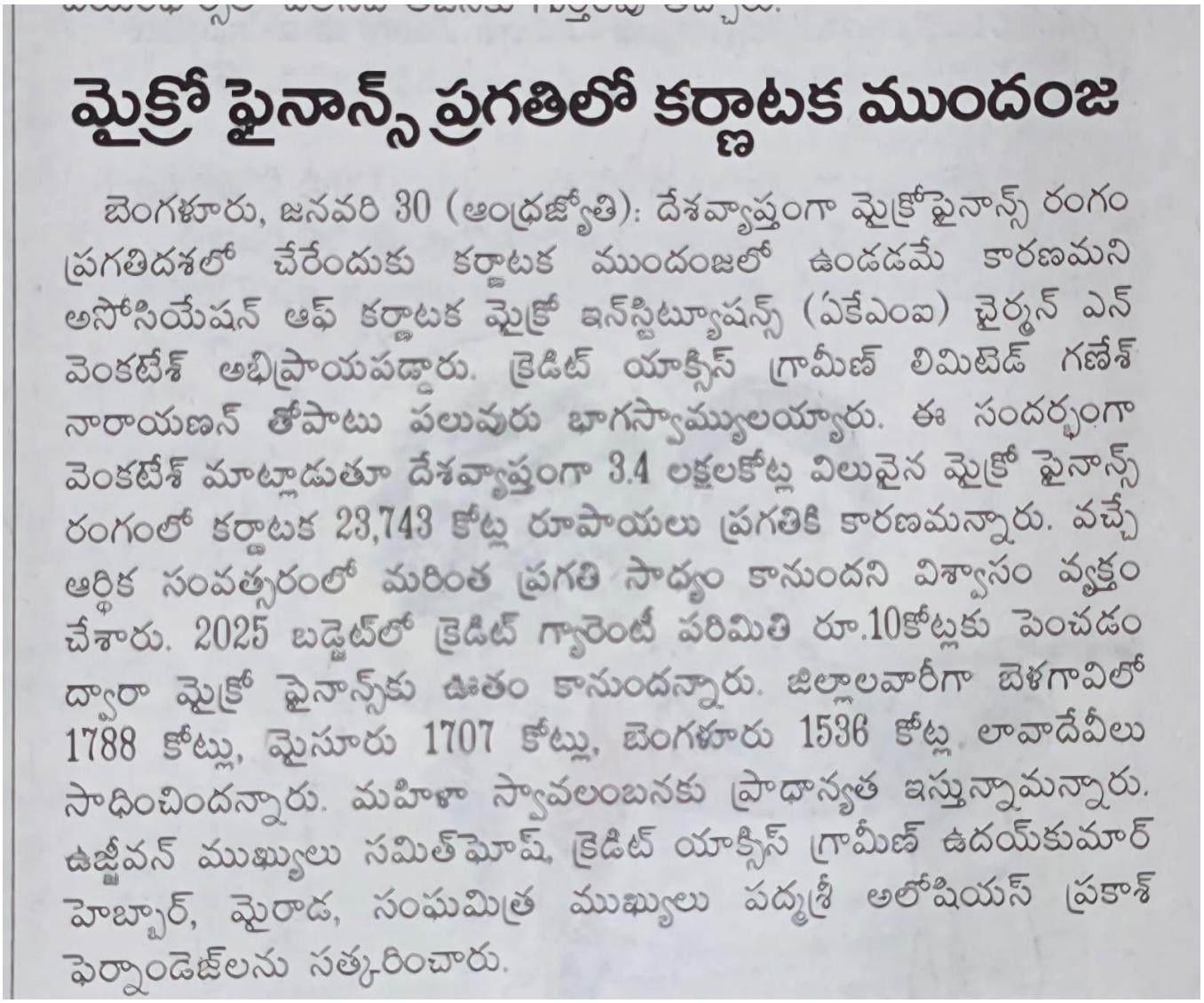


ಜ್ಯೋತಿ ವೆಲಿಗಿಸ್ತುನ್ನ ಅಧಿಕಾರಿ

ಸೂಕ್ಷ್ಮರುಣ ಸಂಸ್ಥಲ್ಲೋ ಮಾರ್ಪುಲು ಅನಿವಾರ್ಯಂ

ಬೆಂಗಳೂರು (ರಾಜಾಜಿನಗರ), ನ್ಯೂಸ್‌ಟುಡೆ: ಬ್ಯಾಂಕುಲ ರುಣಾಲನು ಪೊಂದಲೆನಿ ಚೋಟ ಸಾಮಾನ್ಯುಲ ಜೀವಿತಾಲ್ಲೋ ಸೂಕ್ಷ್ಮರುಣ ಸಂಸ್ಥಲು ಮಾರ್ಪುಲು ತೀಸುಕುವಸ್ತುನ್ನಾಯನಿ ಕರ್ನಾಟಕ ಆರ್ಥಿಕ ಶಾಖ ಕಾರ್ಯದರ್ಶಿ ಡಾಕ್ಟರ್ ಆರ್ ವಿಶಾಲ್ ಪೇರ್ಕೊನ್ನಾರು. ಸೂಕ್ಷ್ಮರುಣ ಸಂಸ್ಥಲ ನುಂಚಿ ಅನವಸರ ವೇಧಿಂಪುಲು ಲೇಕುಂಡಾ ಪ್ರಭುತ್ವಂ ರೂಪೊಂದಿಂಚಿನ ಎಂಐಎಫ್ ಚಟ್ಟಂ ರೂಪಕಲ್ಪನಲೋ ತಾನು ಕೂಡಾ ಪಾಲುಪಂಚುಕುನ್ನಾನನಿ ಗುರ್ತು ಚೇಶಾರು. ಸೂಕ್ಷ್ಮರುಣ ಸಂಸ್ಥಲ ಸದಸ್ಸುಲೋ ಆಯನ ಮಾಟ್ಲಾಡುತೂ ರುಣಂ ತೀಸುಕುನ್ನ ವಾರಿನಿ ಎವರು ವೇಧಿಂಚಿನಾ, ಪ್ರಭುತ್ವಂ, ನ್ಯಾಯಸ್ಥಾನಾಲ ಜೋಕ್ಯಂ ತಪ್ಪನಿಸರಿ ಅವುತುಂದನಿ ಚೆಪ್ಪಾರು. ಕರ್ನಾಟಕಲೋ ಸೂಕ್ಷ್ಮರುಣ ಸಂಸ್ಥಲ್ಲೋ ಒಕ ಕೋಟಿಕಿ ಪೈಗಾ ಕ್ರಿಯಾಶೀಲಕ ಖಾತಾಲು ಉನ್ನಾಯನಿ ಗುರ್ತು ಚೇಶಾರು. ಬೆಳಗಾವಿ, ಮೈಸೂರು, ಬೆಂಗಳೂರು ಗ್ರಾಮೀಣಂ, ಬೆಂಗಳೂರು, ತುಮಕೂರು, ಮಂಡ್ಯ ಜಿಲ್ಲಾಲಲೋ ಎಕ್ಕುವ ಮಂದಿ ರುಣಾಲು ತೀಸುಕುಂಟುನ್ನಾರನಿ ಗುರ್ತಿಂಚಾಮನಿ ಚೆಪ್ಪಾರು. ನಿಯಂತ್ರಣ ಸವಾಳ್ಲ ಉನ್ನಪ್ಪಟಿಕೀ ರಾಷ್ಟ್ರಾಭಿವೃದ್ಧಿಕಿ ಆ ಸಂಸ್ಥಲು ಗಣನೀಯಂಗಾ ತೋಡ್ಪಾಟು ಅಂದಿಸ್ತುನ್ನಾಯನಿ ತೆಲಿಪಾರು. ಕರ್ನಾಟಕ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ಅಧ್ಯಕ್ಷುಡು ಎನ್ ವೆಂಕಟೇಶ್, ಸಂಸ್ಥ ಪ್ರತಿನಿಧುಲು ಪ್ರಕಾಶ್ ಫೆರ್ನಾಂಡೆಜ್ ತದಿತರುಲು ಸದಸ್ಸುಲೋ ಪಾಲ್ಗೊನ್ನಾರು. ಉತ್ತಮ ಸೇವಲು ಅಂದಿಸ್ತುನ್ನ ಆಯಾ ಸಂಸ್ಥಲ ಪ್ರತಿನಿಧುಲು ಸುಮಿತ್ ಘೋಷ್, ಉದಯ್ ಕುಮಾರ್ ತದಿತರುಲನು ಇದೆ ಸಂದರ್ಭಂಲೋ ಘನಂಗಾ ಸತ್ಕರಿಂಚಾರು.

ಪಣಿಲೋ
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మైక్రో ఫైనాన్స్ ప్రగతిలో కర్ణాటక ముందంజ

బెంగళూరు, జనవరి 30 (ఆంధ్రజ్యోతి): దేశవ్యాప్తంగా మైక్రోఫైనాన్స్ రంగం ప్రగతిదశలో చేరేందుకు కర్ణాటక ముందంజలో ఉండడమే కారణమని అసోసియేషన్ ఆఫ్ కర్ణాటక మైక్రో ఇన్‌స్టిట్యూషన్స్ (ఏకేఎంఐ) చైర్మన్ ఎన్ వెంకటేశ్ అభిప్రాయపడ్డారు. క్రెడిట్ యాక్సిస్ గ్రామీణ్ లిమిటెడ్ గణేశ్ నారాయణన్ తోపాటు పలువురు భాగస్వాములయ్యారు. ఈ సందర్భంగా వెంకటేశ్ మాట్లాడుతూ దేశవ్యాప్తంగా 3.4 లక్షలకోట్ల విలువైన మైక్రో ఫైనాన్స్ రంగంలో కర్ణాటక 23,743 కోట్ల రూపాయలు ప్రగతికి కారణమన్నారు. వచ్చే ఆర్థిక సంవత్సరంలో మరింత ప్రగతి సాధ్యం కానుందని విశ్వాసం వ్యక్తం చేశారు. 2025 బడ్జెట్‌లో క్రెడిట్ గ్యారెంటీ పరిమితి రూ.10కోట్లకు పెంచడం ద్వారా మైక్రో ఫైనాన్స్‌కు ఊతం కానుందన్నారు. జిల్లాలవారీగా బెళగావిలో 1788 కోట్లు, మైసూరు 1707 కోట్లు, బెంగళూరు 1536 కోట్ల లావాదేవీలు సాధించిందన్నారు. మహిళా స్వావలంబనకు ప్రాధాన్యత ఇస్తున్నామన్నారు. ఉజ్జీవన్ ముఖ్యులు సమిత్‌ఘోష్, క్రెడిట్ యాక్సిస్ గ్రామీణ్ ఉదయ్‌కుమార్ హెబ్బార్, మైరాడ, సంఘమిత్ర ముఖ్యులు పద్మశ్రీ అలోషియస్ ప్రకాశ్ ఫెర్నాండెజ్‌లను సత్కరించారు.

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