Homepage Content

The Ministry of Corporate Affairs of the Government of India incorporated SIDDHIKSHA OPRATIVE NIDHI LIMTED as a public limited company under the Companies Act.

It is a company founded with the express aim of cultivating the habit of thrift, saving, and working for the mutual benefit of its members by accepting deposits only from those enrolled as members and lending only to individuals enrolled as MEMBERS. - Companies Act of 2013, Section 406

We offer our members a wide selection of innovative options with low interest rates and minimal paperwork right at their doorstep. The financial growth of our MEMBERS is one of our top concerns.

FOR MEMBERS

SIDDHIKSHA OPRATIVE NIDHI LIMTED

To Become a MEMBER

Provide the following information and our executive will contact you to explain and meet you in person to fill out the physical form, collect your signature, and collect KYC papers such as Aadhar cards, Pan cards, photo id evidence, and so on. Alternatively, you can use the DOWNLOAD FORM button. Please print it, fill it out, sign it, and email it to us together with your KYC documents.

We provide a wide range of innovative solutions to members at competitive interest rates and with minimal documentation right at their doorsteps, cultivating the habit of thrift, saving, and working for the mutual benefit of members by accepting deposits only from individuals enrolled as members and lending only to individuals enrolled as members.

**INVESTMENTS**

[**Fixed Deposit**](https://jjfnlnidhibank.in/fd.html)

All that is required for a secure future is a low-risk investment with a high percentage return.

[**Daily Deposit**](https://jjfnlnidhibank.in/dd.html)

Customers must deposit a minimum of Rs.100/- in this account on a daily basis.

[**Recurring Deposit**](https://jjfnlnidhibank.in/rd.html)

Regardless of market conditions, interest rates will not be changed.

**MIS DEPOSIT**

Once a month, MIS Deposit customers must deposit a minimum of Rs.1,00,000/-

[**ZERO Balance Account**](https://jjfnlnidhibank.in/zerosa.html)

Anyone can open a Zero Balance Account with us and conduct banking transactions with us.

[**Saving Account**](https://jjfnlnidhibank.in/sa.html)

Any Indian citizen can open a bank account with us and conduct business with us.

**LOAN**

[**Gold Loan**](https://jjfnlnidhibank.in/goldloan.html)

To protect your valuable gold jewellery, security guards and cutting-edge electronic surveillance technology have been employed.

[**Property Loan**](https://jjfnlnidhibank.in/propertyloan.html)

Members can get a loan for a property or a business at a low interest rate with low monthly payments.

[**Loan against Deposit**](https://jjfnlnidhibank.in/depositloan.html)

Members can get up to 90% of their deposit's value, plus any interest that has earned.

**ACCOUNT OPENING**

[**Saving Account**](https://jjfnlnidhibank.in/sa.html)

The average monthly balance (AMB) and the first-time deposit minimum amount are both Rs.1000/-. Only There is a one-time administration fee of Rs.200/-

[**ZERO Balance Account**](https://jjfnlnidhibank.in/zerosa.html)

Administrative costs and average monthly balance are waived with Zero Balance Saving Accounts linked to FD, DD, RD, and MIS schemes.

**INVESTMENTS**

**FIXED DEPOSIT**

All that is required for a secure future is a low-risk investment with a high percentage return.

The scheme is a one-time lump-sum deposit.

The minimum deposit to open a fixed deposit is Rs.1000, and the FD doubles in 10 years courtesy to a loyalty bonus.

Interest Rates are as follow:-

**RECURRING DEPOSIT**

Save a fixed amount each month for better returns.

Regardless of market conditions, interest rates will not be changed.

The minimum deposit for opening an RD is only Rs.500/-, which is especially beneficial for unorganised workers whose income is not regular and who are not paid daily, weekly, or fortnightly.

Interest Rates are as follow:-

**DAILY DEPOSIT**

Saving a small amount of money every day, as you see fit, will ensure excellent returns.

The minimum deposit for creating a DD is only Rs.100/-, which is aimed towards vendors, hawkers, and small shopkeepers, among others, in order to promote a saving habit among them, i.e. to prepare them with an emergency fund in the event of a dire emergency.

Interest Rates are as follow:-

**MIS DEPOSIT**

Get Fixed monthly income

The minimum deposit required to open an M.I.S. is Rs.1,00,000/-.

If you deposit for 10 years or more, you will receive 7% interest plus a loyalty bonus of Rs.600 per month per lakh. If you deposit for 1 lakh, you will receive 7.5 percent interest plus a loyalty bonus of Rs.650/- per month per lakh for Senior Citizens/Women/Ex-Servicemen.

Interest Rates are as follow:-