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:-

**SAVING ACCOUNT**

**Any Indian citizen who wishes to become a member of Siddhiksha. The membership process is completely free, and the membership form can be downloaded quickly. After completing the registration process and becoming a member, you may quickly start a savings account by downloading the saving account form. Fill out the form and submit it to begin your banking transaction with us after the process has been verified.**

* **An annual interest rate of 4% is provided.**
* **The average monthly balance (AMB) and the first-time deposit minimum amount are both Rs.1000/-.**
* **Like any other bank, you will receive a monthly account statement and a passbook.**
* **Money can be withdrawn and deposited using the withdrawal/ deposit clip, which is provided.**
* **Address proof, Aadhar Card, Pan Card, and other documents are necessary to create a savings account.**

**ZERO BALANCE SAVING ACCOUNT**

Any Indian citizen who wishes to become a member of Siddhiksha. The membership process is completely free, and the membership form can be downloaded quickly. After completing the registration process and becoming a member, you may quickly start a ZERO balance Saving account by downloading the ZERO saving account form. Fill out the form and submit it to begin your banking transaction with us after the process has been verified.

* **An annual interest rate of 4% is provided.**
* Administrative fees and average monthly balance are waived on Zero Balance Saving Accounts linked to FD, DD, RD, and MIS schemes.
* Customers who have a zero balance saving account do not have to maintain an average amount of Rs.1000/-, which is required in saving accounts otherwise average monthly balance costs applicable.
* Like any other bank, you will receive a monthly account statement and a passbook.
* Address proof, Aadhar Card, Pan Card, and other documents are necessary to create a savings account.

**LOANS**

**GOLD LOAN**

We guarantee that your gold will be safe in our secure lockers, which are built to commercial bank standards and specifications.

* The whole value of the pledged gold jewellery is also assured.
* To protect your prized gold jewellery, security guards and cutting-edge electronic surveillance technology have been employed.
* Gold Loans are available in amounts ranging from Rs.1000 to Rs.2 lakhs.
* Loans are offered for three-month to one-year terms.
* You must bring your gold jewellery (18k to 24k karat) to your nearest branch to get a loan.
* The processing fee is the lowest.
* Interest Rates are as follow:-

(IMPORTANT NOTICE- The Gold Loan amount will be approved based on a gold valuation analysis that includes PURITY verification)

**PROPERTY LOAN**

* Every member of SIDDHIKSHA OPRATIVE NIDHI LIMTED is eligible for a loan range from Rs.1000 to Rs.2 lakhs.
* Loans with a maximum term of 7 years are available.
* Repayments are made in monthly instalments.
* Processing fees are the lowest.
* There are no consequences for paying in advance. You can have extra funds at any time and reduce your loan liability and interest load in this way.
* Interest Rates are as follow:-

**LOAN AGAINST DEPOSITS**

* Every member of SIDDHIKSHA OPRATIVE NIDHI LIMTED is eligible for a loan range from Rs.1000 to Rs.2 lakhs.
* Within 24 hours, the loan is approved.
* A maximum of 90% of the deposit's deposited value plus interest accrued is allowed.
* Repayment period is up to the deposit's remaining term, once 90 days have passed since the deposit started.
* The rate of interest on your loan against deposit (LAD) is linked to the rate of interest on applications for FD/DD/RD with SIDDHIKSHA OPRATIVE NIDHI LIMTED and will be 2% higher than the current rate, as shown below.