



Miraab India Nidhi Ltd



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SMART :: SECURE :: TOGETHER



OUR MISSION

Miraab India is a locally owned, locally loaned community financial institution that provides a variety of core financial services to businesses, professionals, and individuals. We promise our customers immediate, direct access to our bank decision makers and deliver the finest personalized service in the industry. Miraab has committed people and resources to enrich the communities where we live and work. Because trust is our most important commodity, we are focused on building and sustaining long-term generational relationships with our customers, our community, our employers, and our shareholders. In every transaction, We Revolve Around You.

OUR VISION

We aspire to become the locally owned, independent community bank of choice for small and medium-sized businesses, professionals, and individuals. We will combine steady growth, consistent earnings, and firm control of risk factors to provide safety for our depositors. Our people will be the difference in establishing consistency in earnings and enhanced shareholder value.

The main motto of the Company is to promote the interest of its members to attain their social and economic progress through self-help and mutual aid in accordance with co-operative principles. The society is also committed to promoting the economic interests and general welfare of the members and public in general and offering them opportunities to achieve best possible life standard and overall development by assisting them in several ways.



WHO WE ARE

Miraab India Nidhi Limited. is a Non-Banking Financial Company (A Public Company) which duly approved by the Government of India, Ministry of Corporate Affairs. A Nidhi or mutual benefit company declared by govt. Of India. "Nidhi is a company formed with the exclusive object of cultivating the habit of thrift, savings and functioning for the mutual benefit of members by receiving deposits only from individuals enrolled as members and by lending only to individuals, also enrolled as members" -Section 406, Companies Act, 2013 & Companies Rules 2014. Nidhi Company are registered or formed for the benefit for its members only, who is not the member of the Nidhi Company is not allowed to deposit any money or doing any kind of business with the concerned Nidhi Company.

Miraab India Nidhi Limited Is has the rules and Objectives same as any nationalized bank but is

only in effect to someone (Members) who have or had agreed to join the family of Miraab India Nidhi Limited and Abide by all Its Rules And Regulation

As Nidhi We accept deposits from our members/shareholders within the stipulated norms issued by the Ministry of Corporate Affairs. The funds mobilized are utilized to a great extent for advancing of Gold Loans, Property Loans, & Business Loans. Thus, the funds are fully secured and therefore the investments with us are in very safer havens. We believe that the success of business comes from everyone's creativity and team work. We at Miraab India Nidhi Limited , stimulate the mutual growth of our members through Trust and Responsibility and in this process Miraab India Nidhi Limited strives to contribute to the development of the society, overall.

PRODUCTS

Deposits	Loans
Fixed Deposits	Gold Loan
Recurring Deposit	Home Loan
Saving Accounts	Business Loan
Daily Deposit	Loan Against FD
Monthly Income Scheme	Loan Against LIC Policy/Govt. Securities