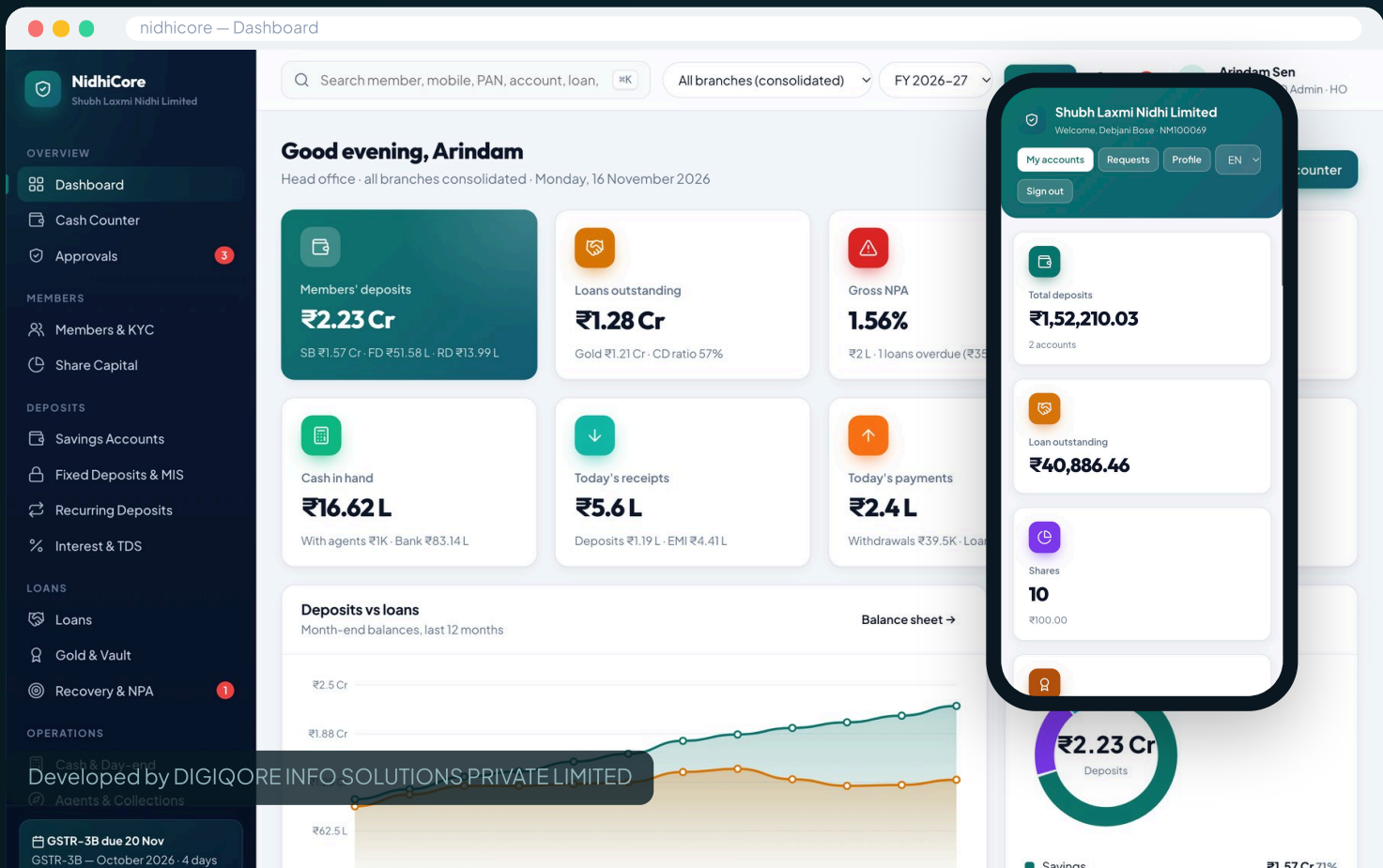
NidhiCore

The complete core system for Nidhi companies.

Members & KYC, share capital, savings / FD / RD / MIS, gold & member loans, field collections, multi-branch double-entry accounting and Nidhi Rules compliance — in one secure, maker-checker controlled platform.

Multi-branch | Gold loans & vault custody | Agent mobile app | Member portal | NDH-ready data | Two-step login



Developed by DIGIQORE INFO SOLUTIONS PRIVATE LIMITED

WHY NIDHICORE

Built for how a Nidhi company actually runs

From the head office to the branch counter and the field agent's phone — every rupee is posted once, balanced automatically across branches, approved by the right person and visible to management in real time.

18
functional modules — member lifecycle to compliance & analytics

3
apps in one: staff back office, member portal & agent collection app

8
ready-made roles with editable, menu-level permissions & limits

40+
reports, registers & certificates — Excel / PDF export

100%
double-entry: every transaction posts its own balanced voucher

0
silent deletions — corrections only by approved reversal entries

For the board & head office

- Consolidated or branch-wise dashboard: deposits, loans, NPA, cash, NOF
- Live Nidhi Rules monitor: members, NOF, 1:20 ratio, 10% unencumbered deposits, rate caps
- Branch comparison, targets vs actual, liquidity forecast
- Versioned rules, review snapshots and filing calendar

For branches & field staff

- One-screen cash counter for deposits, withdrawals, RD and EMIs
- Gold appraisal, packet & vault custody with QR labels
- Day-end with denomination count and cash verification
- Phone app for agents with offline collection & instant receipts

For members

- Portal: balances, passbook, EMI schedule, maturities
- Pay deposits & EMIs online; raise service requests
- English, বাংলা and हिन्दी interface; OTP sign-in
- QR-verifiable passbooks, receipts and certificates

For auditors & compliance

- Maker-checker on sanctions, withdrawals, reversals & masters
- Full before / after audit trail with IP and device
- Exception alerts: large cash, structuring, income mismatch
- NDH-1 / NDH-3 / NDH-4, AOC-4 & MGT-7 supporting data

PLATFORM

One core, three experiences

A single central database for all branches. Staff, members and agents each get an interface designed for their job — and their permissions.



MULTI-BRANCH

Every voucher line carries its branch. Cross-branch transactions automatically post Inter-branch / HO entries, so each branch's books balance on their own and the consolidated books stay exact.

CONTROLS

Role-based access by designation and branch, approval limits per role, maker-checker queues, cash-day locks and period locks — enforced by the engine, not just the screens.

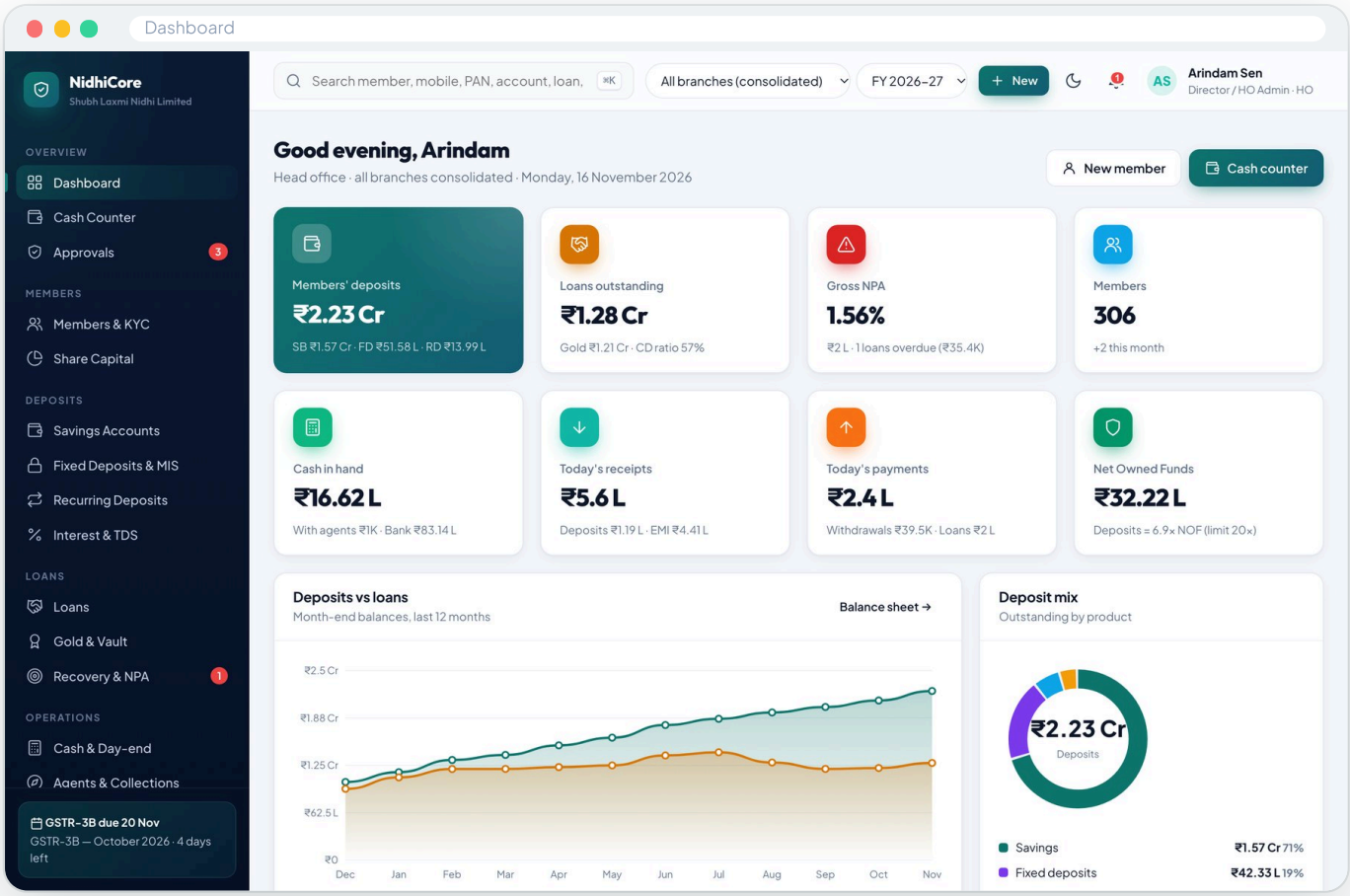
DEPLOYMENT

Responsive web application (desktop, tablet, phone). Runs on standard PHP / MySQL hosting in India, with daily automated backups and restore testing built in.

01 · HEAD OFFICE CONTROL

See the whole company at a glance

Consolidated or branch-wise with one click. Deposits, loans, gross NPA, cash, today's business and Net Owned Funds — with an action centre for everything waiting on someone.

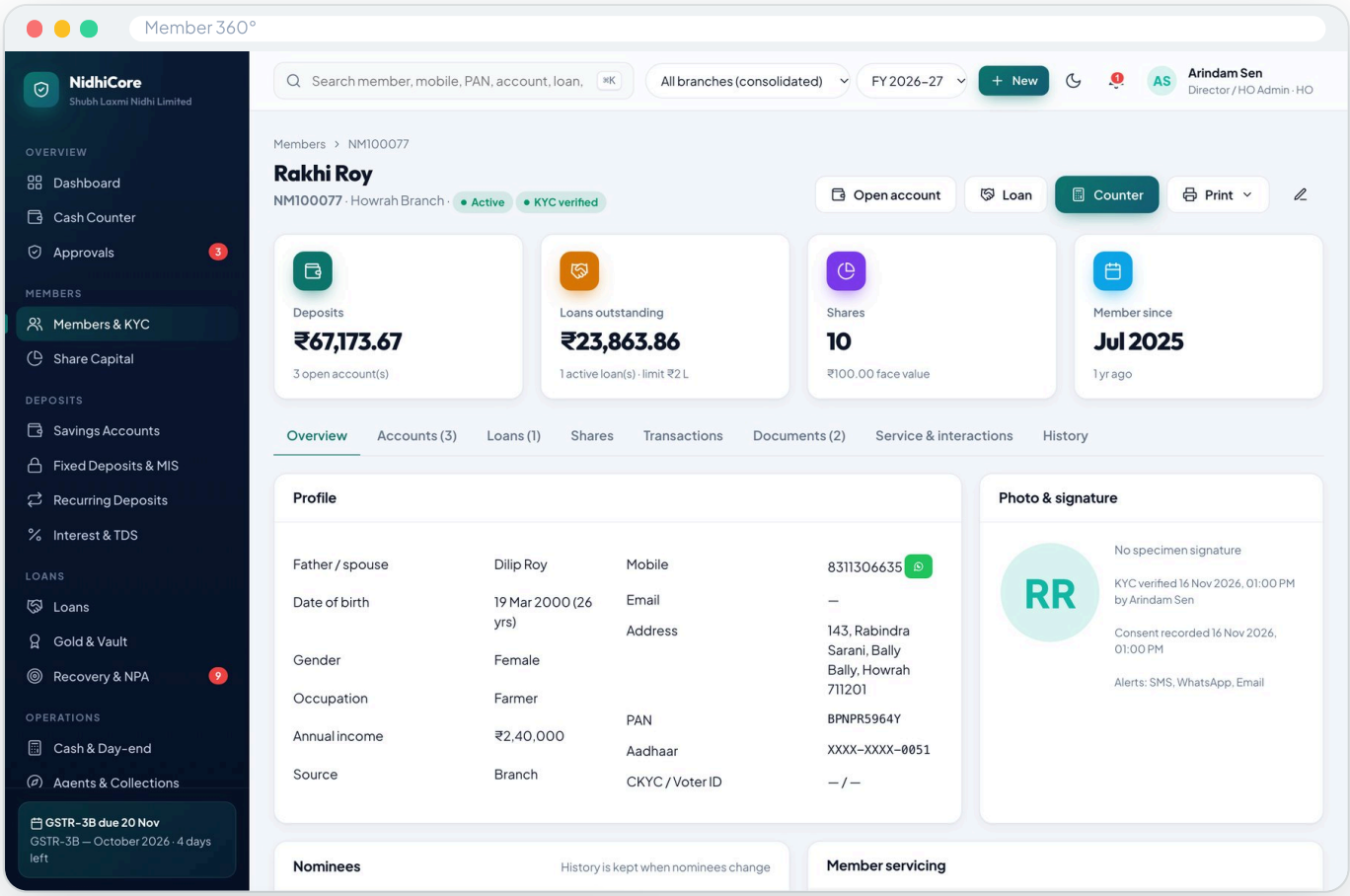


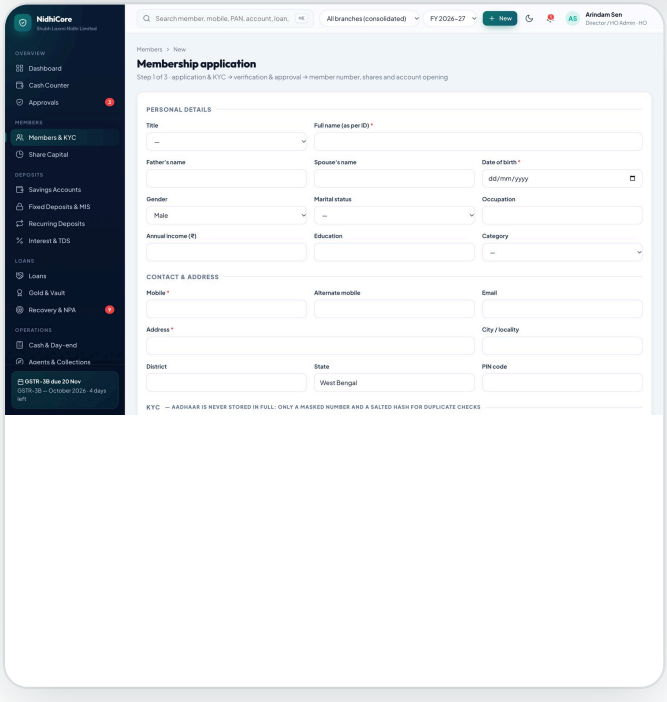
- Deposit mix and 12-month deposits vs loans trend
- Targets vs actual for deposits and loans, month-to-date
- Alerts: approvals, KYC queue, SLA breaches, excess branch cash
- Branch comparison: deposits, loans, NPA, cash, FY profit
- Maturities due in 15 days and EMIs due this week
- Universal search: member, mobile, PAN, account, loan, packet

02 · MEMBERS & KYC

Onboard members right — once

A single member number valid across all branches. Applications move from KYC verification to approval, member number, minimum share allotment and account opening — with duplicate detection on PAN, Aadhaar and mobile.



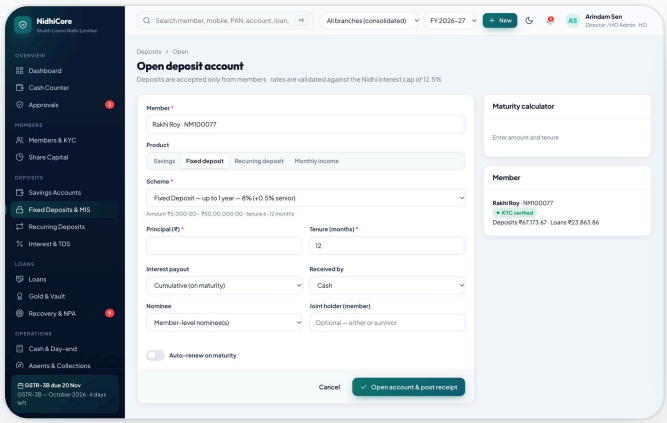


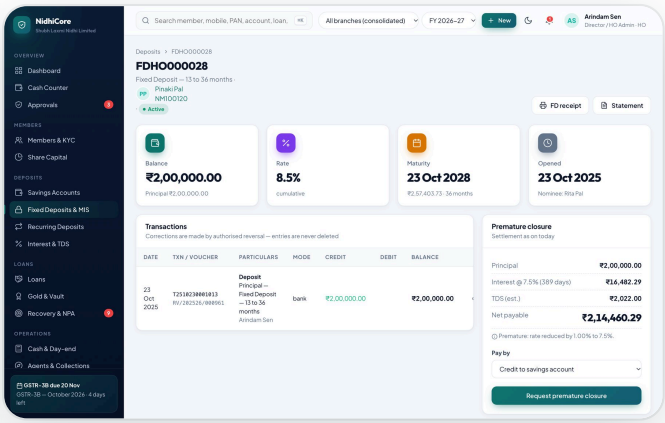
- Aadhaar stored only masked + hashed; checksum validation; PAN format checks
- KYC documents with versions, expiry tracking and verification status
- Nominees with share %, guardian for minors and full change history
- Member 360°: deposits, loans, shares, transactions, documents, service history
- Status control: active, dormant, suspended, deceased, closed
- Branch transfer without reopening — balances move with accounting entries
- Death-claim workflow: nominee verification → approval → settlement
- Printable application form and QR member ID card

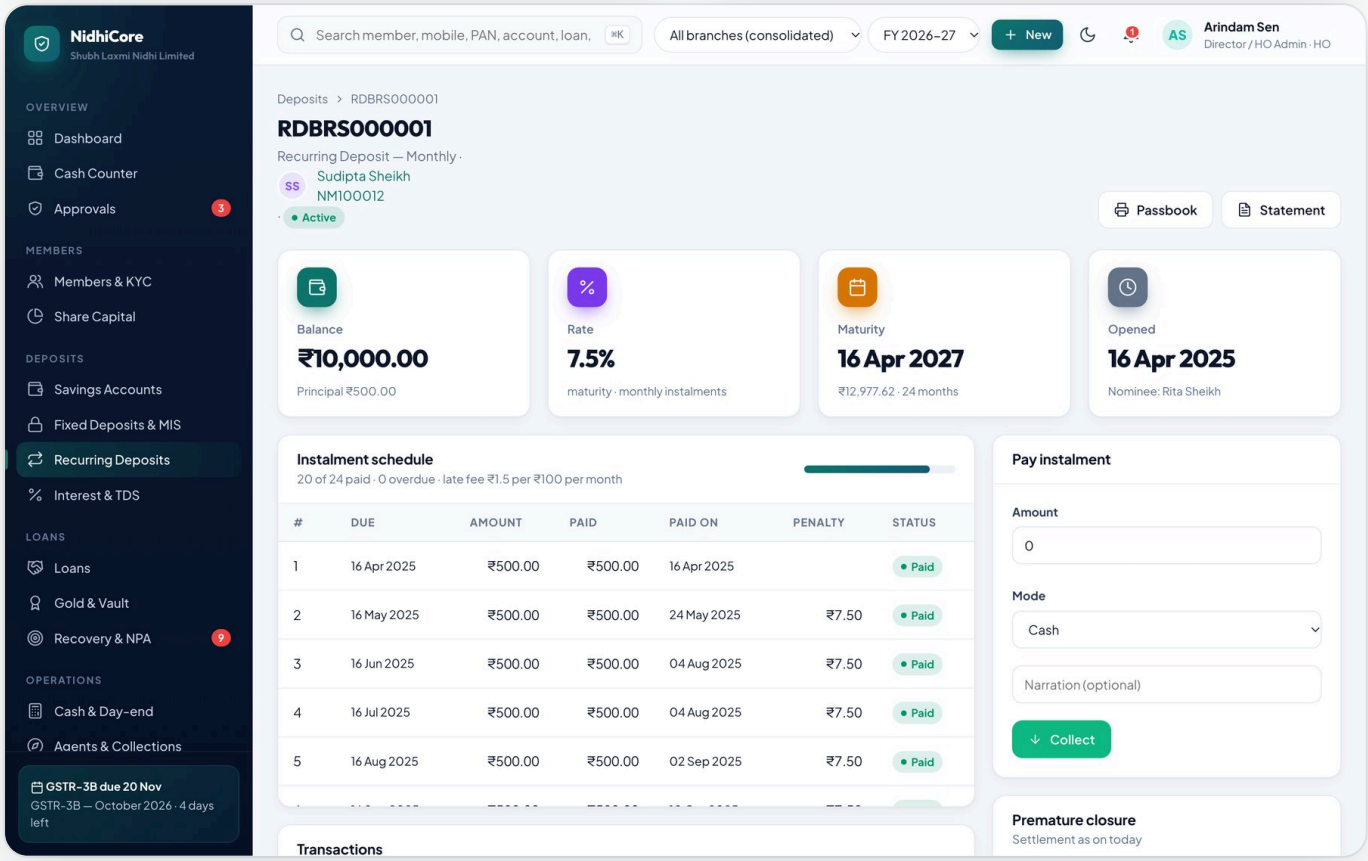
03 · DEPOSITS

Savings, FD, RD and MIS — calculated precisely

Configurable schemes with tenure-based rates and senior-citizen benefit, validated against the deposit interest cap. Interest, TDS, maturities and renewals run automatically.





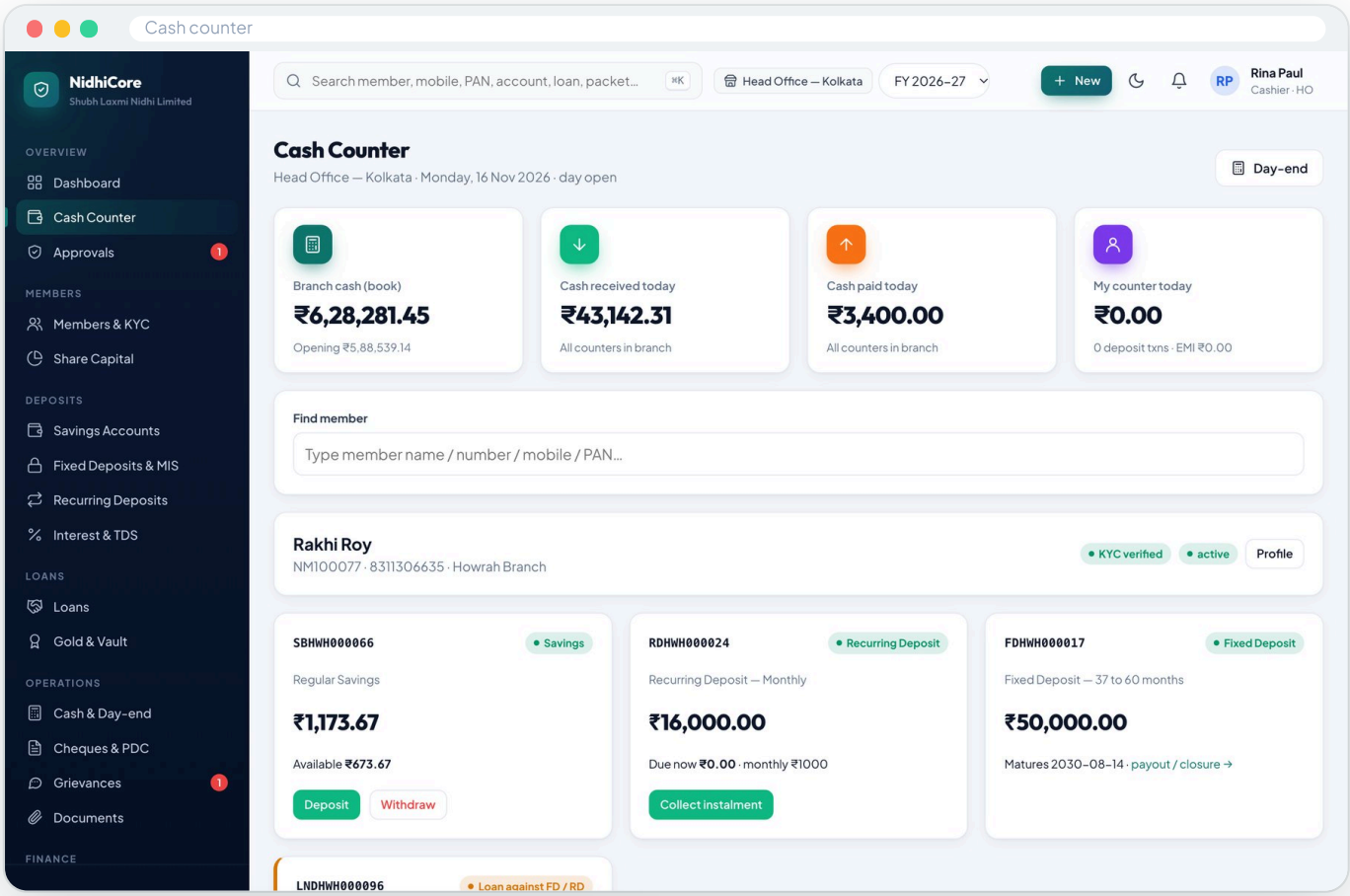


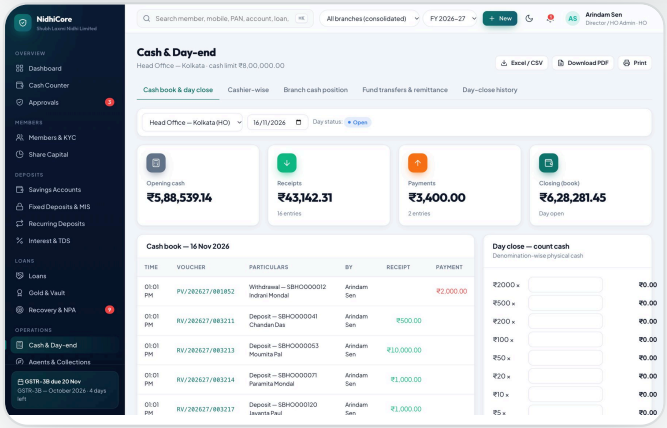
- Daily-product savings interest, credited quarterly
- FD cumulative / monthly / quarterly payout, auto-renewal
- Daily, weekly and monthly RD with late-fee rules
- Minimum balance, dormancy and hold controls
- Lock-in and premature rate cut, lien for loans
- TDS u/s 194A with Form 15G / 15H; interest certificates

04 · BRANCH OPERATIONS

A fast counter and a clean day-end

Cashiers search a member once and handle deposits, withdrawals, RD instalments and EMIs from one screen — with signature check, denomination helper and instant receipts. Withdrawals above the cashier's limit go straight to an approver.



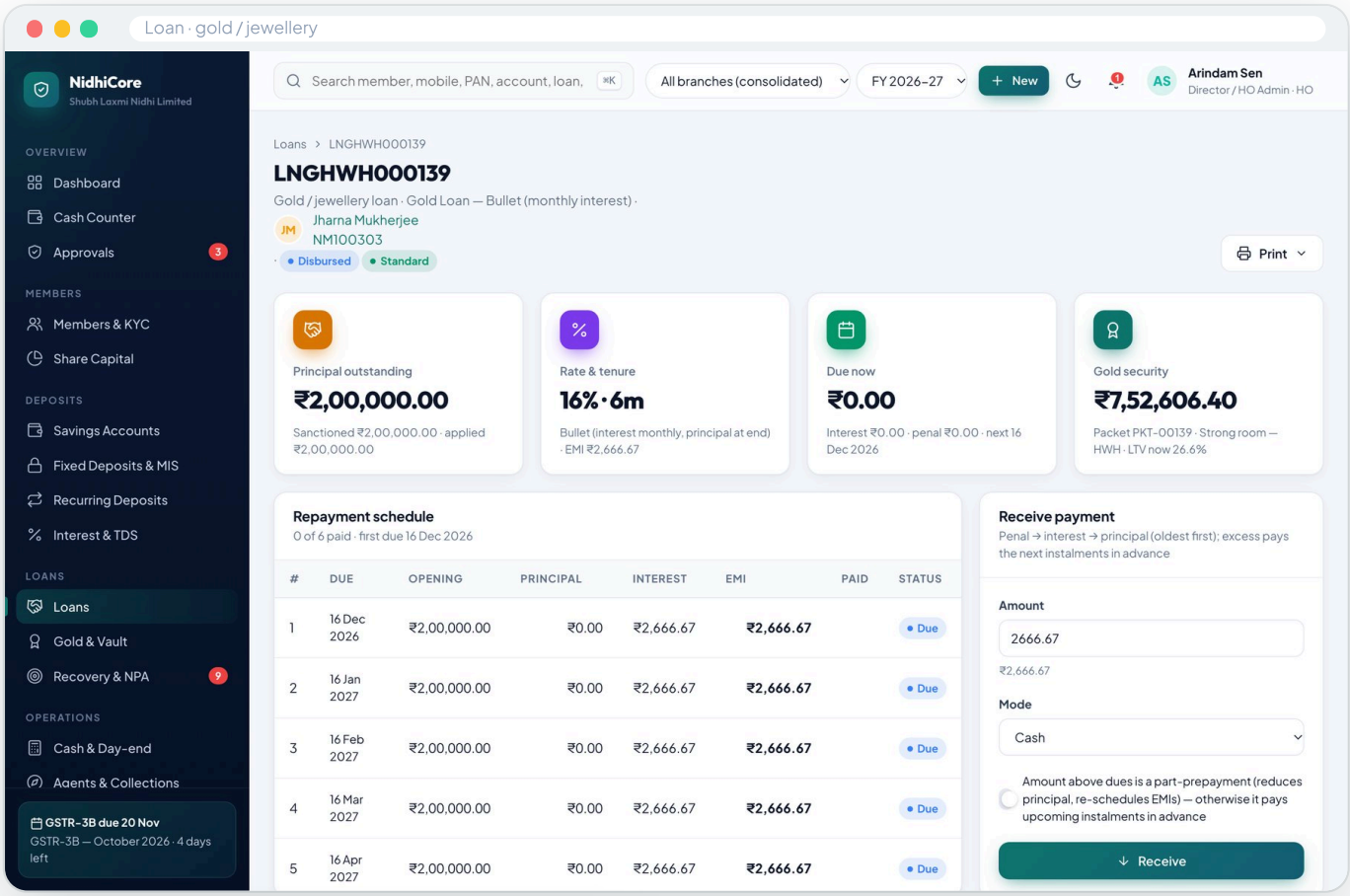


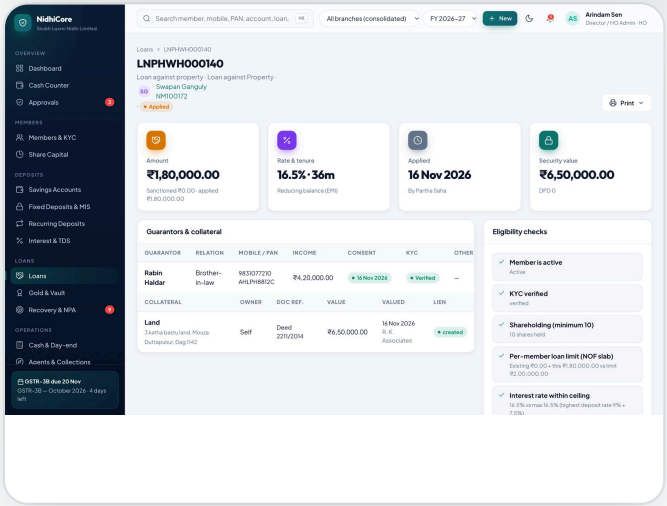
- Denomination-wise day close, second-person cash verification
- Closed days are locked — no back-door postings
- Branch cash limits with excess-cash alerts
- Remittances, fund requests and inter-branch transfers with approval
- Deposits and EMIs accepted at any permitted branch
- Cashier-wise and branch cash-position reports

05 · MEMBER LOANS

Gold, deposit, property & securities loans

Every application is checked live against member status, KYC, shareholding, the NOF-based per-member ceiling, the loan-rate ceiling, security cover and existing NPAs — before anyone can sanction it.



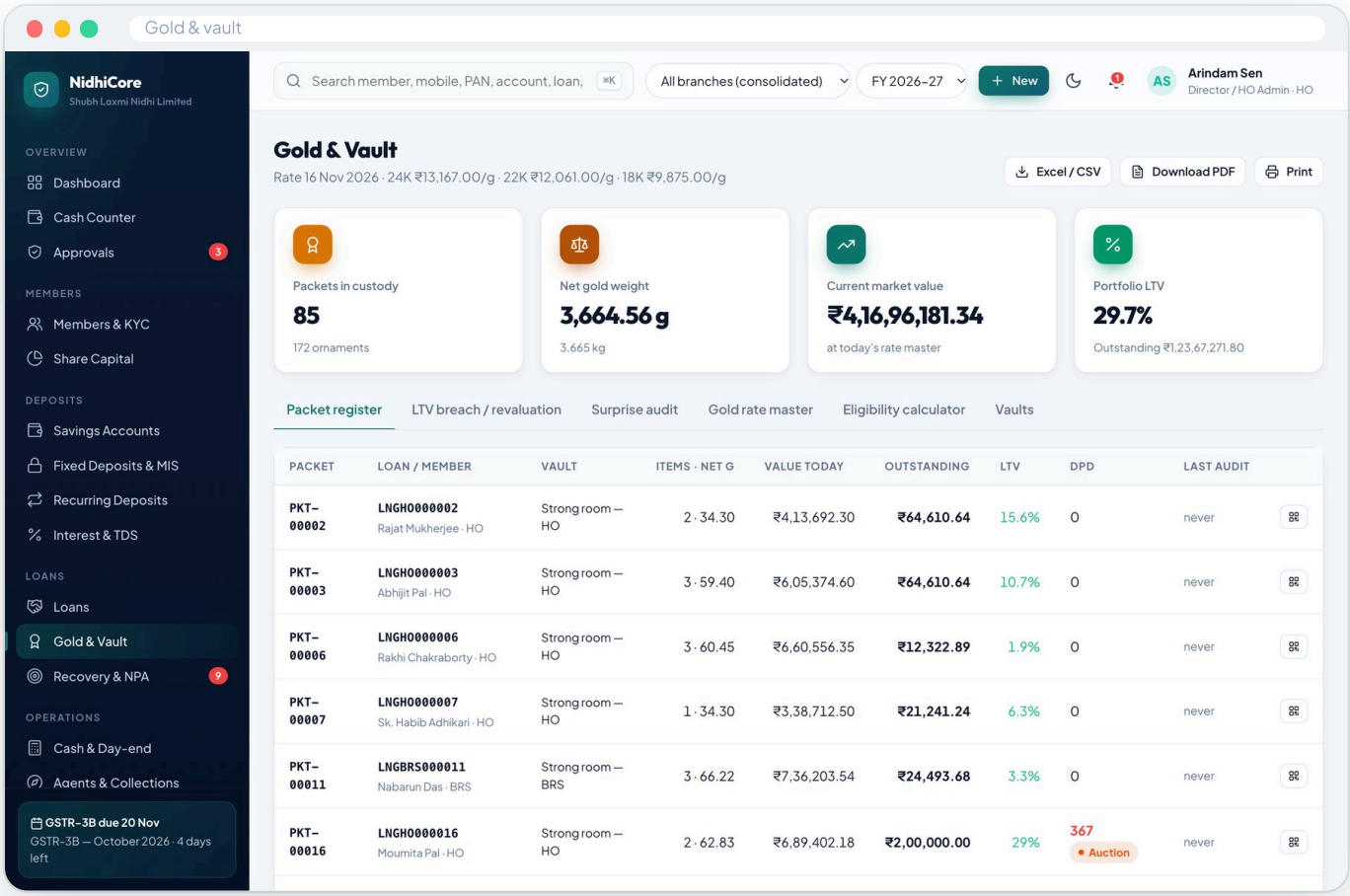


- Flat, reducing-balance (EMI) and bullet repayment
- Sanction limits per role; maker can never sanction own application
- Processing & appraisal fees with GST, net disbursal to cash, bank or savings
- Penal interest, advance EMIs, part-prepayment, foreclosure quotes
- Guarantors with consent & exposure; collateral register with lien status
- Sanction letter, schedule, statement and NOC generated automatically

06 · GOLD & VAULT

Every gram accounted for

Item-wise ornament entry with purity and stone deduction, valuation from the daily gold-rate master, sealed packets with QR labels and a custody chain from appraisal to release.

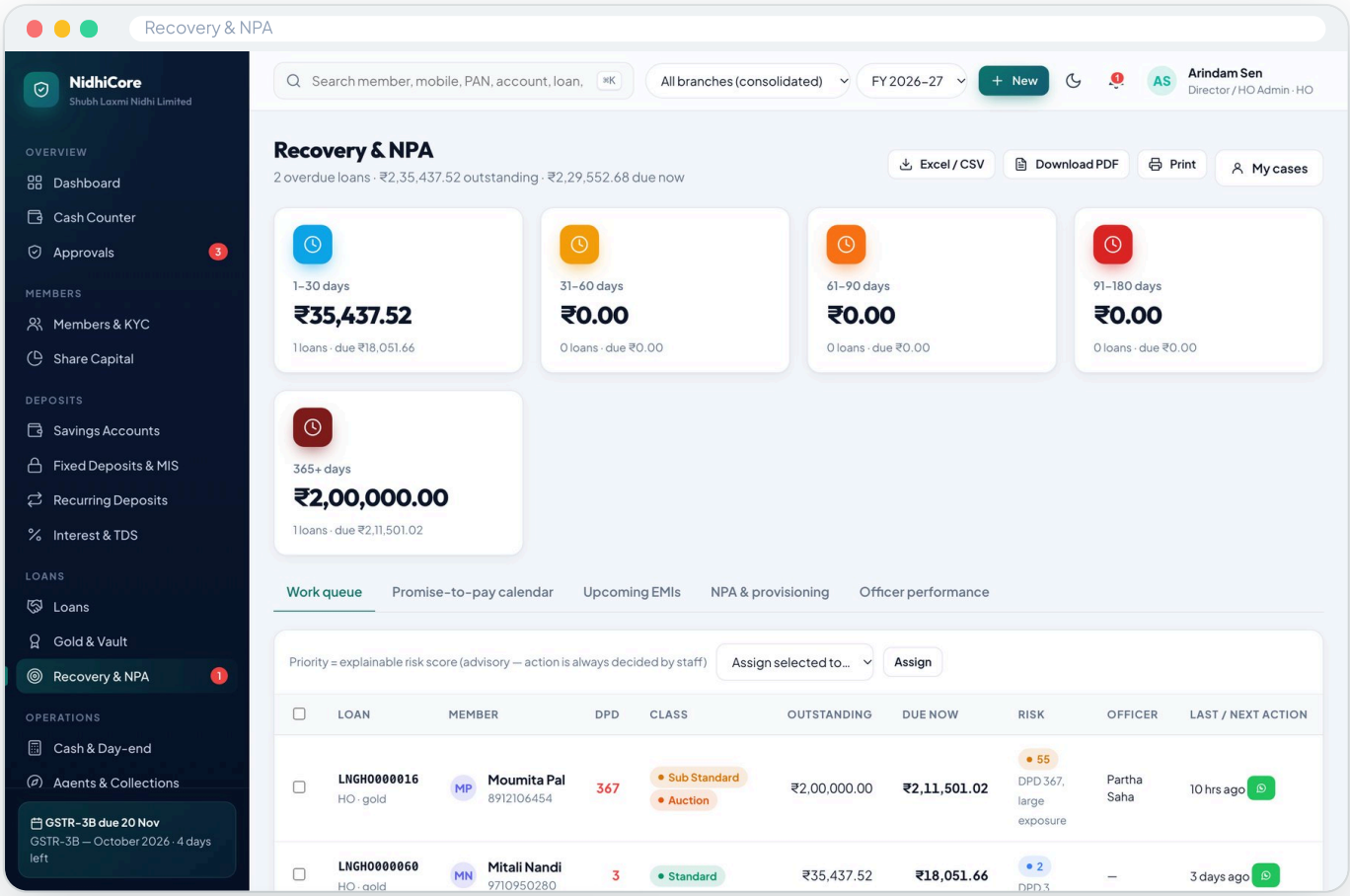


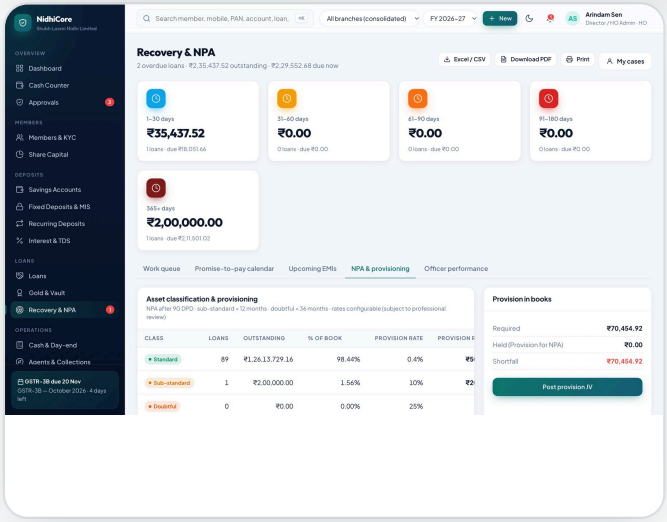
- Daily 24K / 22K / 18K rate master
- Live LTV per packet at today's rate
- LTV-breach list for re-margining
- Vault & locker mapping with capacity
- Movement between vaults / branches with acknowledgement
- Random-sample surprise audits
- Partial release while cover is maintained
- Default & auction notices, auction accounting
- Surplus refund and shortfall write-off

07 · RECOVERY & NPA

Act on overdue loans before they become NPAs

A prioritised work queue with an explainable risk score, officer assignment, promise-to-pay tracking and notices — plus asset classification and provisioning computed from your policy.



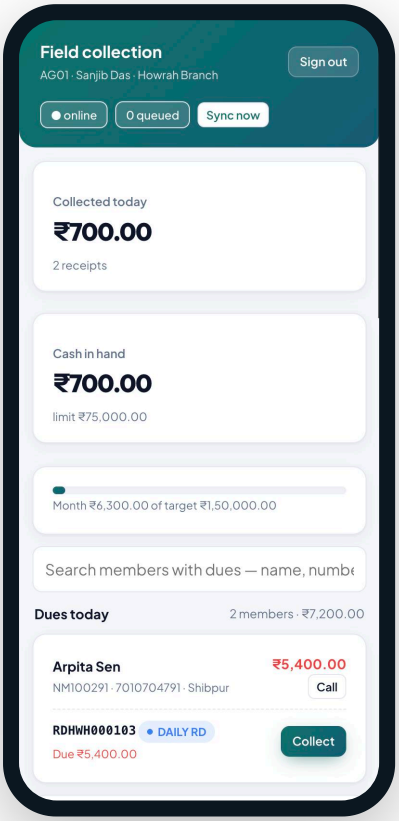


- Ageing buckets from 1–30 to 365+ days
- Calls, visits, PTP calendar with kept / broken status
- One-tap WhatsApp reminders and 7-day EMI reminders
- Demand, default and auction notices, printable
- Standard / sub-standard / doubtful / loss with configurable provision rates and one-click provisioning JV
- Settlement, write-off and restructuring through multi-level approval
- Recovery officer performance

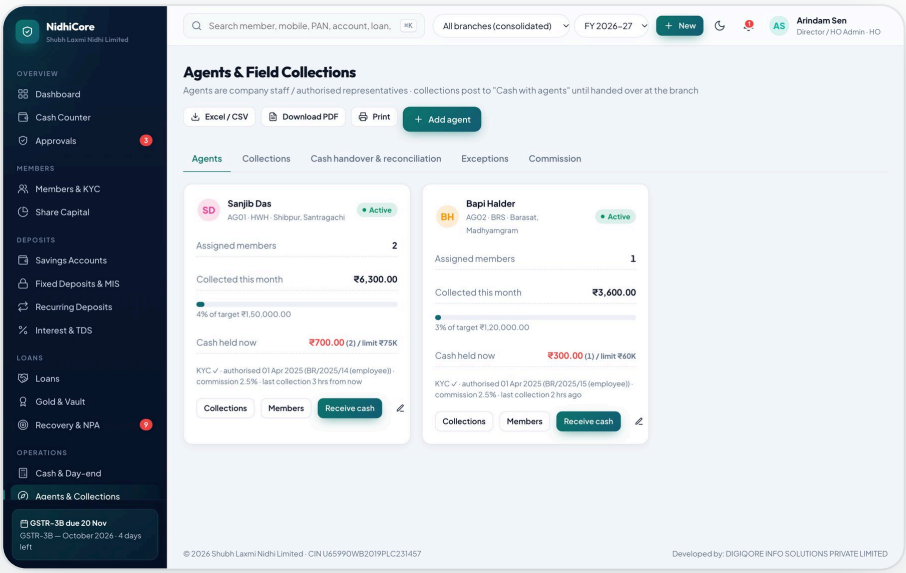
08 · FIELD COLLECTIONS

Collections in the field, reconciled at the branch

Agents see only today's dues for their assigned members. Collections post instantly — or are captured offline and synced later without ever double-posting — and the cash stays in "Cash with agents" until it is handed over.



Agent app — dues today

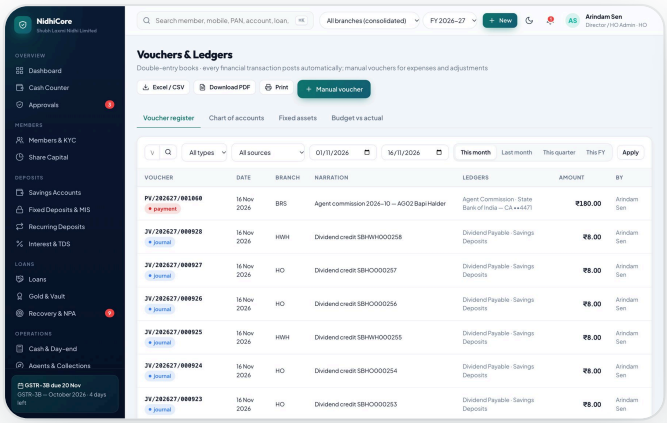


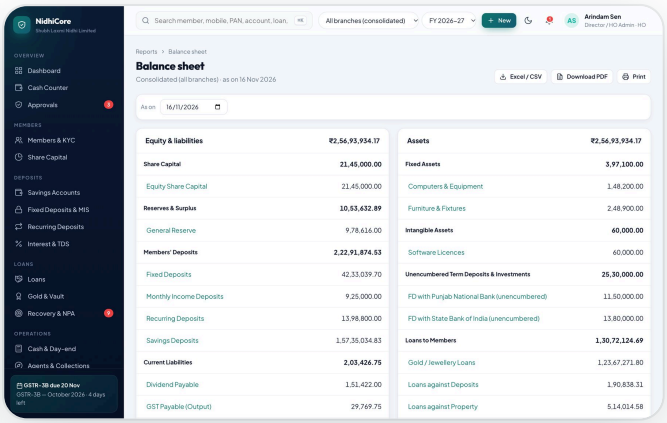
- Instant receipt shared by WhatsApp or SMS
- Optional GPS + timestamp on every collection
- Cash-in-hand limits per agent
- Daily handover with shortage / excess booking
- Exceptions: delayed deposit, short handovers, offline syncs
- Commission with TDS u/s 194H; targets & performance

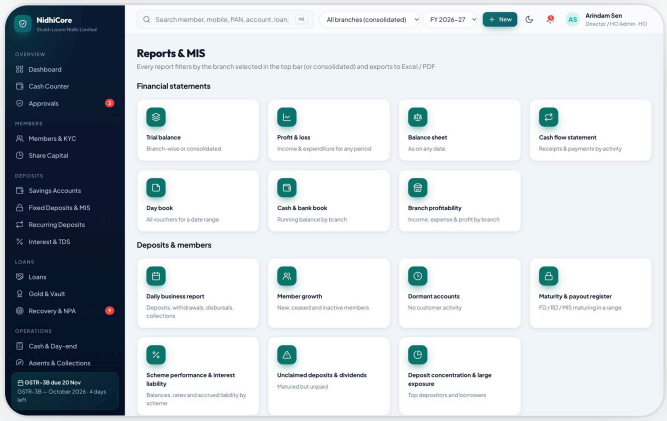
09 · ACCOUNTING & FINANCE

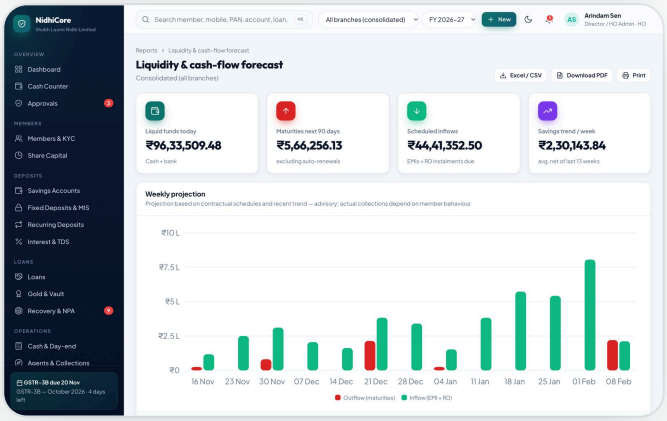
Books that always balance

Double-entry general ledger with automatic vouchers from every transaction. Branch-wise and consolidated trial balance, profit & loss and balance sheet — reconciled to member sub-ledgers.





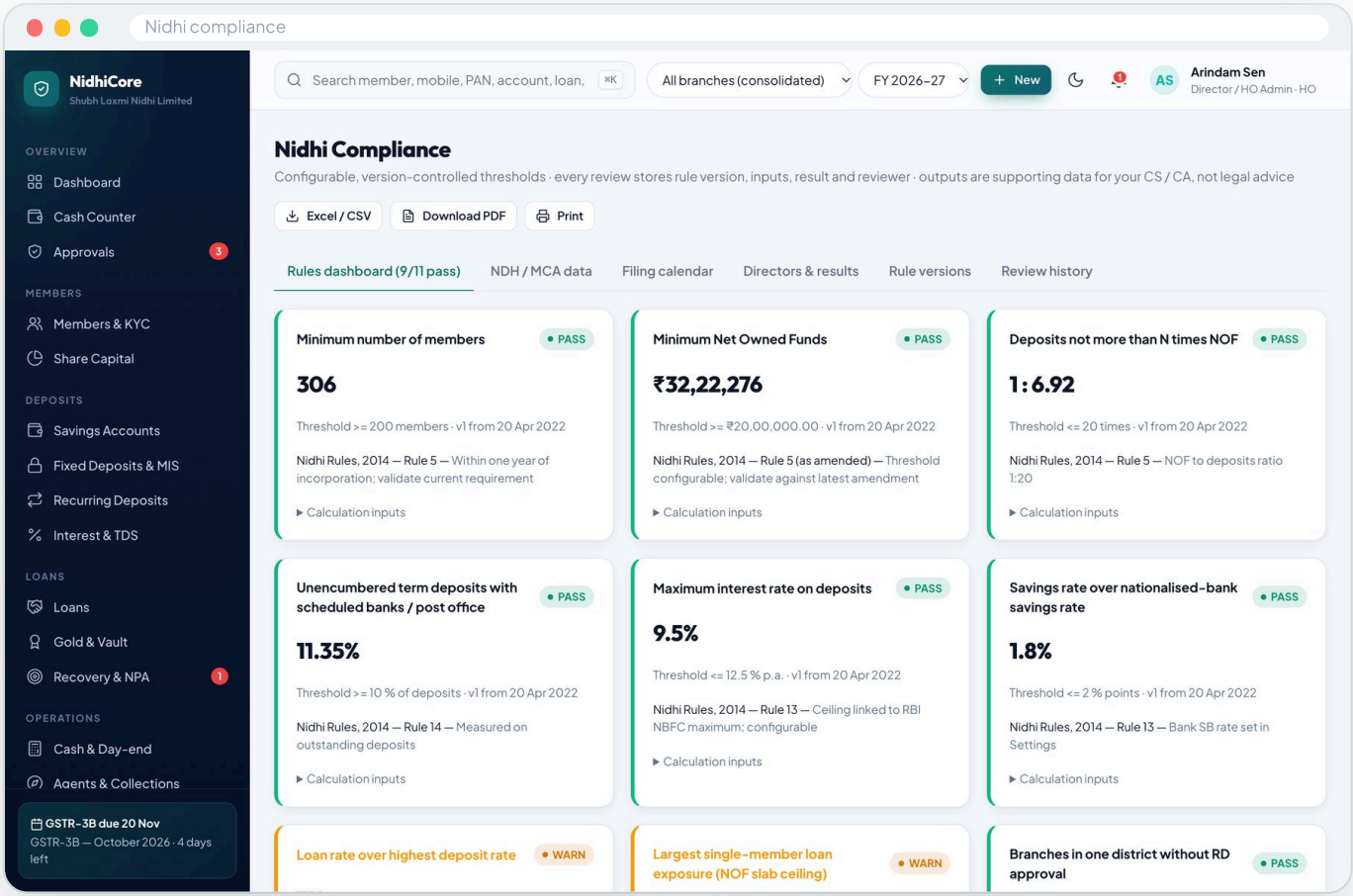


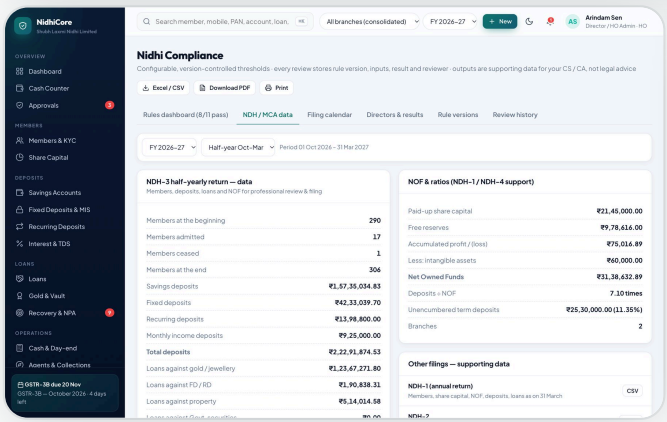


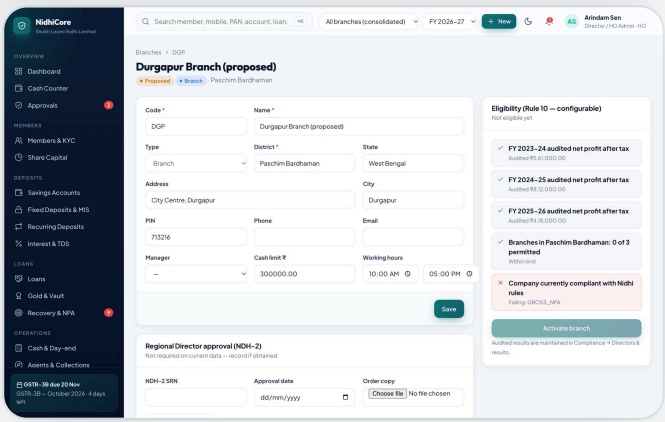
- Receipt, payment, journal & contra vouchers with attachments
- Reversal by approval — never deletion
- Bank statement import, auto-match & BRS
- Interest accruals, fixed assets, budgets vs actual
- Cash flow, day book, branch profitability
- Custom report builder; Excel / PDF export

Nidhi Rules monitoring, built in

Every threshold is configurable and version-controlled. Each review records the rule version, inputs, result and reviewer — supporting data your CS / CA can rely on.





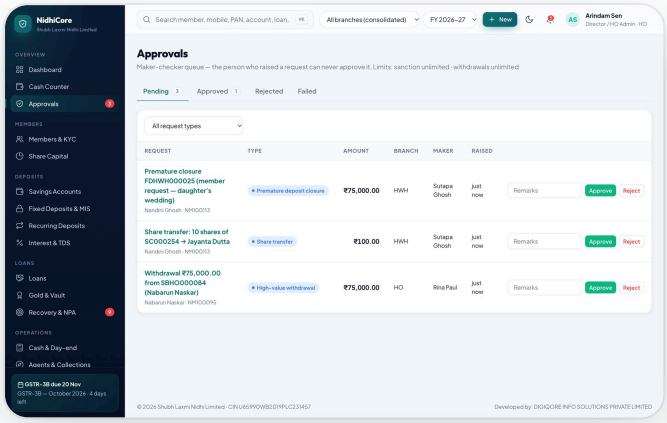


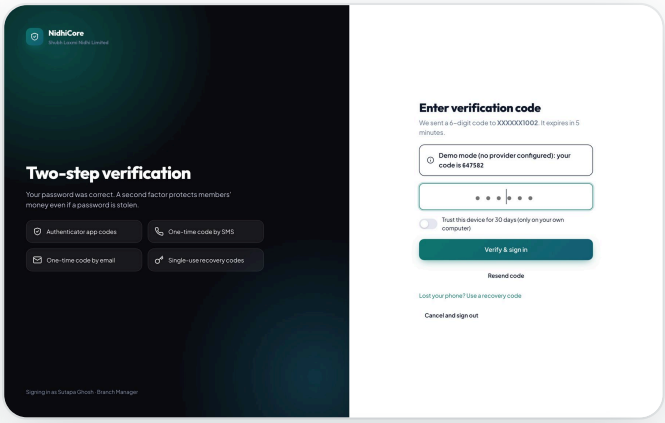
- Members, NOF, 1:20 ratio, 10% unencumbered deposits
- NDH-1 / NDH-3 / NDH-4, AOC-4, MGT-7 data & exports
- Branch-opening eligibility (Rule 10) & RD approval tracking
- Deposit & loan rate ceilings, per-member loan slabs
- Filing calendar with reminders & evidence
- Branch closure checklist; director tenure & KYC dates

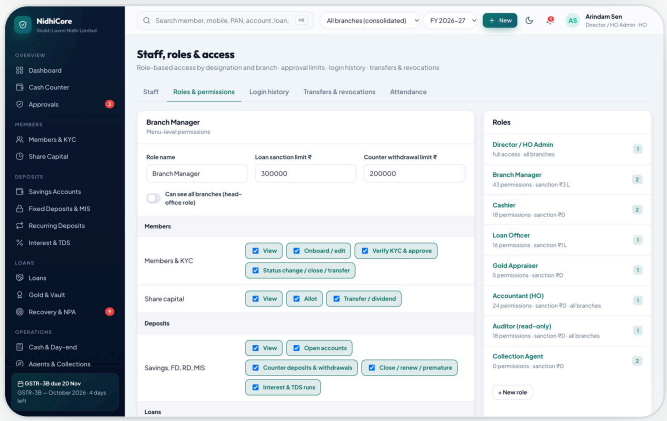
11 · SECURITY & CONTROL

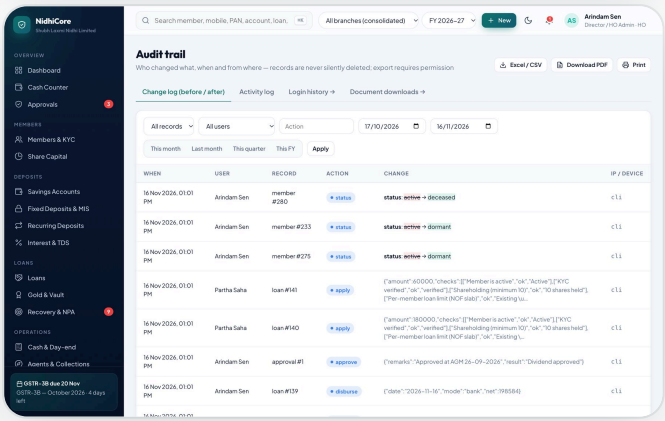
Four eyes on every sensitive transaction

Maker-checker approvals, role-based limits, two-step login and a complete audit trail make NidhiCore audit-ready from day one.





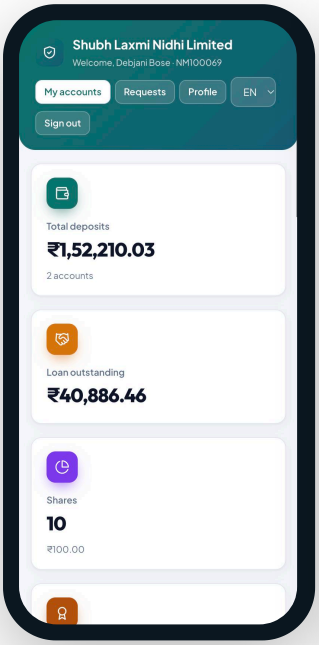




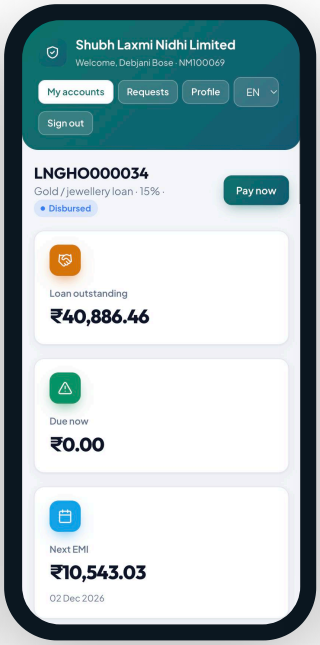
- Approvals for withdrawals, sanctions, reversals, premature closure, share transfers, write-offs, dividends, rate changes
- Two-step login: authenticator app or SMS / email code, recovery codes, trusted devices, mandatory by role
- Lockout, password policy, session timeout, IP allow-list, login history, before / after change log

A member portal they'll actually use

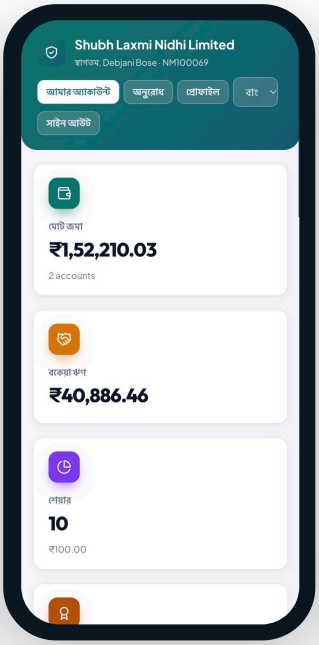
Secure sign-in by password or SMS one-time code. Balances, passbook, maturities, EMI schedule, online payments, service requests and certificates — in English, Bengali or Hindi.



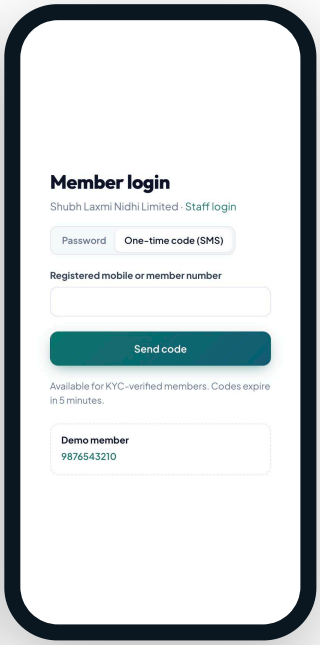
Home



EMI schedule



বাংলা interface



OTP sign-in

- Online deposits & EMI payment with success / failed / pending handling
- Gold-loan eligibility calculator at today's rate
- Requests: FD renewal, top-up, statements, KYC updates, complaints
- Ticket tracking, feedback & reopen
- Online membership application with document upload
- Kiosk mode and a FAQ assistant for balances, EMIs and maturities

13 · DOCUMENTS & CERTIFICATES

Professional documents, QR-verifiable

Receipts, passbooks, FD receipts, share certificates, ID cards, sanction letters, NOCs, notices and gold-packet labels — printed or saved as PDF, with a QR code anyone can scan to confirm they are genuine.

Print / Save PDF

Shubh Laxmi Nidhi Limited
14/2 Lenin Sarani, 2nd Floor, Kolkata - 700013
CIN U65990WB2019PLC231457 · 033 4602 1188 · info@shubhlaxminidhi.example
Notified Nidhi company — deals only with its members

FIXED DEPOSIT RECEIPT
No. FDHO000028

FIXED DEPOSIT RECEIPT

Non-transferable · issued to a member of Shubh Laxmi Nidhi Limited

Depositor	Pinaki Pal (NM100120)
Scheme	Fixed Deposit — 13 to 36 months
Principal	**₹ 2,00,000.00** (Rupees Two Lakh Only)
Date of deposit	23 Oct 2025
Period	36 months
Rate of interest	8.5% p.a. · Cumulative (on maturity)
Maturity date	23 Oct 2028
Maturity value	**₹ 2,57,403.73**
Nominee	Rita Pal (Mother)
Auto-renewal	Yes

For Shubh Laxmi Nidhi Limited

Authorised signatory

Premature withdrawal is subject to scheme rules (lock-in 3 months; reduced rate). TDS as per Income-tax Act unless Form 15G/15H is submitted.

Print / Save PDF

CIN U65990WB2019PLC231457

SHUBH LAXMI NIDHI LIMITED

14/2 Lenin Sarani, 2nd Floor, Kolkata

SHARE CERTIFICATE

Certificate No. **SC000077** · Member No. **NM100077**

This is to certify that **Rakhi Roy**, son/daughter of Dilip Roy, is the registered holder of **10** fully paid-up equity shares of ₹10.00 each, numbered **210691** to **210700** (both inclusive), subject to the Memorandum and Articles of Association of the company.

Date of allotment	07 Jul 2025	**Amount paid**	₹ 100.00

Director Director Company Secretary / Authorised

Print / Save PDF

Shubh Laxmi Nidhi Limited
14/2 Lenin Sarani, 2nd Floor, Kolkata - 700013
CIN U65990WB2019PLC231457 · 033 4602 1188 · info@shubhlaxminidhi.example
Notified Nidhi company — deals only with its members

PASSBOOK
16 Apr 2025 – 16 Nov 2026

Account	**RDBRS000001** · Recurring Deposit — Monthly
Member	Sudipta Sheikh (NM100012)
Address	80, Station Road, Hridaypur, Hridaypur 700127
Branch	Barasat Branch
Rate	7.5% p.a. · matures 16 Apr 2027 (12,977.62)
Nominee	Rita Sheikh

Date	Particulars	Txn	Withdrawal	Deposit	Balance
16/04/25	Instalment First instalment	T2504160000009		500.00	500.00
24/05/25	Instalment 1 instalment(s)	T2505240000078		500.00	1,000.00
24/05/25	Penalty Late penalty collected 7.50 (not added to balance)	T2505240000079			1,000.00
04/08/25	Instalment 2 instalment(s)	T2508040000410		1,000.00	2,000.00
04/08/25	Penalty Late penalty collected 15.00 (not added to balance)	T2508040000411			2,000.00
02/09/25	Instalment 1 instalment(s)	T2509020000562		500.00	2,500.00
02/09/25	Penalty Late penalty collected 7.50 (not added to balance)	T2509020000563			2,500.00
10/10/25	Instalment 1 instalment(s)	T2510100000909		500.00	3,000.00
10/10/25	Penalty Late penalty collected 7.50 (not added to balance)	T2510100000910			3,000.00
04/11/25	Instalment 1 instalment(s)	T2511040001089		500.00	3,500.00
04/11/25	Penalty Late penalty collected 7.50 (not added to balance)	T2511040001090			3,500.00
06/01/26	Instalment 2 instalment(s)	T2601060001804		1,000.00	4,500.00
06/01/26	Penalty Late penalty collected 15.00 (not added to balance)	T2601060001805			4,500.00
05/02/26	Instalment 1 instalment(s)	T2602050002125		500.00	5,000.00
05/02/26	Penalty Late penalty collected 7.50 (not added to balance)	T2602050002126			5,000.00
04/03/26	Instalment 1 instalment(s)	T2603040002454		500.00	5,500.00
04/03/26	Penalty Late penalty collected 7.50 (not added to balance)	T2603040002455			5,500.00
10/04/26	Instalment 1 instalment(s)	T2604100003126		500.00	6,000.00
10/04/26	Penalty Late penalty collected 7.50 (not added to balance)	T2604100003127			6,000.00
29/04/26	Instalment 1 instalment(s)	T2604290003366		500.00	6,500.00
29/04/26	Penalty Late penalty collected 7.50 (not added to balance)	T2604290003367			6,500.00
04/06/26	Instalment 1 instalment(s)	T2606040003870		500.00	7,000.00
04/06/26	Penalty Late penalty collected 7.50 (not added to balance)	T2606040003871			7,000.00
19/06/26	Instalment 1 instalment(s)	T2606190004112		500.00	7,500.00
16/07/26	Instalment 1 instalment(s)	T2607160004722		500.00	8,000.00
17/08/26	Instalment 1 instalment(s)	T2608170005238		500.00	8,500.00
21/09/26	Instalment 1 instalment(s)	T2609210005796		500.00	9,000.00
02/11/26	Instalment 1 instalment(s)	T2611020006745		500.00	9,500.00
02/11/26	Penalty Late penalty collected 7.50 (not added to balance)	T2611020006746			9,500.00
16/11/26	Instalment 1 instalment(s)	T2611160007212		500.00	10,000.00

Print / Save PDF

Shubh Laxmi Nidhi Limited MEMBER ID

Rakhi Roy
NM100077
Since Jul 2025 · HWH

Valid while membership is active · 033 4602 1188

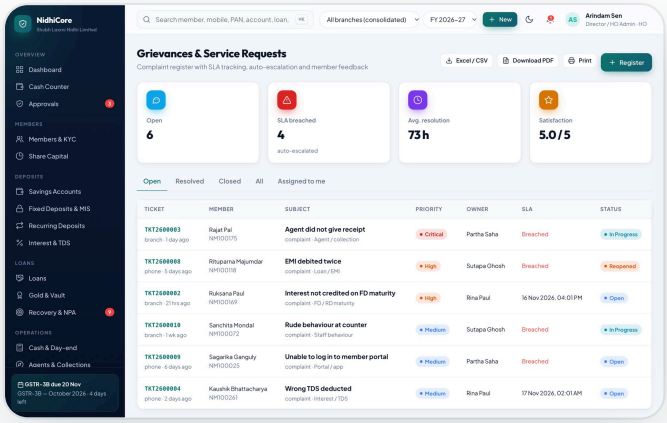
Address: 143, Rabindra Sarani, Bally, Bally 711201
Mobile: 8311306635
DOB: 19 Mar 2000

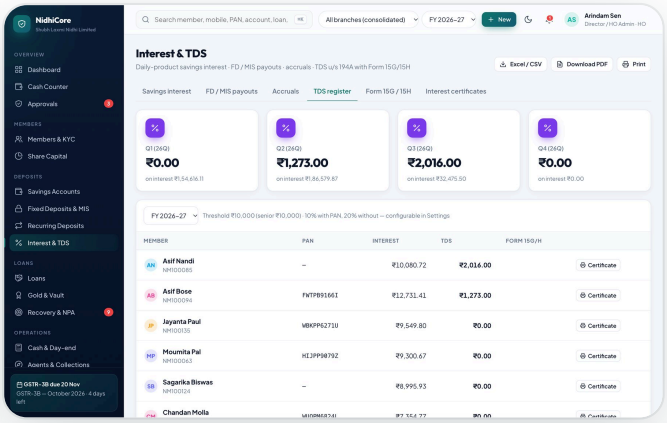
If found, please return to Howrah Branch

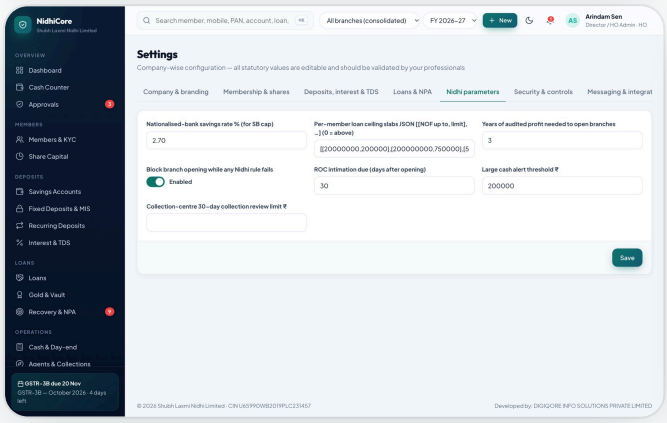
- Central repository linked to members, loans, deposits and branches
- Versions, expiry reminders, confidential access and download log
- Cheque & PDC register with bounce charges and re-presentation

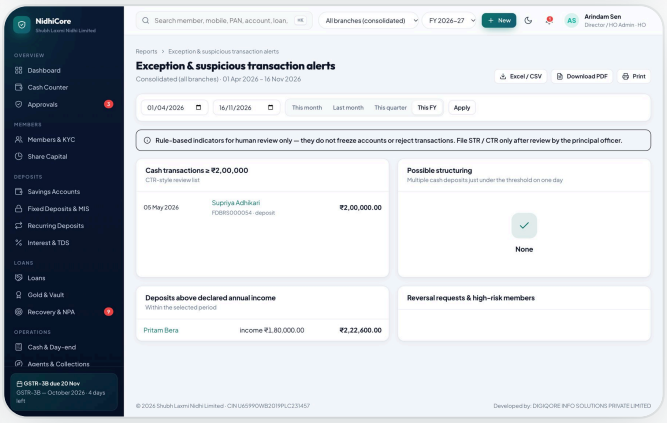
Configured for your company

Grievance handling with SLAs, TDS registers ready for returns, and company-wise settings for every scheme, rate, limit, template and statutory parameter.









- Complaints & requests with SLA timers and auto-escalation
- Member feedback and satisfaction tracking
- Quarter-wise TDS register (26Q data) and Form 15G / 15H
- Exception & suspicious-transaction review lists
- White-label branding, numbering series, message templates
- Data migration with validation, duplicate checks & sign-off

COMPLETE COVERAGE

All 18 modules, one platform

01	**Member management & KYC**	Online / branch applications, KYC & documents, duplicate checks, nominees, 360° view, transfers, closures, death claims, ID cards
02	**Share capital & benefits**	Allotment with distinctive numbers, certificates, transfers with approval, share register, dividend proposal → approval → credit, unpaid tracking
03	**Deposits**	Savings, FD, RD (daily / weekly / monthly), MIS; interest, TDS, 15G/15H, maturity, renewal, premature rules, lien, certificates
04	**Member & gold loans**	Eligibility & Nidhi limits, maker-checker sanction, gold appraisal & vault, EMI / flat / bullet, foreclosure, NOC, NPA, auction
05	**Recovery & collections**	Work queue, risk score, PTP, notices, settlement / write-off approval, collection reconciliation & exceptions
06	**Agents & field collection**	Agent KYC & authorisation, assigned members, mobile dues app, offline sync, GPS, receipts, handover, commission & TDS
07	**Multi-branch & HO control**	Consolidated database, central schemes & rates, branch freeze, inter-branch accounting, remittances, cash limits, day-end, vaults
08	**Branch opening & closure**	Profit-based eligibility, district limits, NDH-2 / RD approval, ROC intimation reminders, closure checklist
09	**Accounting & reconciliation**	Double-entry GL, vouchers, books, TB / P&L / BS, accruals, fixed assets, budgets, bank reconciliation, Excel export
10	**Statutory compliance**	NOF, 1:20, unencumbered deposits, rate caps, loan slabs, NDH data, compliance calendar, reviews, AML exception lists
11	**Digital member services**	Portal, online payments, requests, alerts, gold calculator, regional languages, OTP login, consent preferences
12	**Staff, security & admin**	Roles, approval & transaction limits, two-step login, lockout, IP rules, audit trail, attendance, staff transfers
13	**MIS, reports & analytics**	Dashboards, 25+ reports, branch comparison, targets, maturity & cash-flow forecast, concentration, report builder
14	**Documents & cheques**	Repository with versions & expiry, templates for letters & certificates, cheque / PDC register, bounce handling
15	**Customer support**	Ticketing with SLA & escalation, feedback, interaction history, communication preferences
16	**Migration & integrations**	CSV import with validation & sign-off, bank statement import; SMS, WhatsApp, email and payment-gateway connectors
17	**Advanced capabilities**	Explainable risk scores, exception alerts, liquidity forecasting, member FAQ assistant, kiosk mode, automated reminders
18	**Implementation & operations**	Responsive web, daily backups with restore testing, recovery log, migration tools, versioned configuration

Regulatory thresholds, forms and interest limits are configurable and should be validated by the company's professionals against current rules. SMS / WhatsApp / email, UPI / payment-gateway, e-KYC and bureau services are connected through your chosen authorised providers.

GET STARTED

Run your Nidhi company on NidhiCore

See it with your own branches, schemes and data. We set up your company, migrate existing members and balances, train your staff and stay with you after go-live.

1 · Demo

A guided walkthrough of every module using realistic data.

2 · Setup & migration

Branches, schemes, rates, users; members, balances and loans imported and reconciled.

3 · Go-live & support

Staff and admin training, operating manuals, support and controlled updates.

DIGIQORE INFO SOLUTIONS PRIVATE LIMITED

Phone	+91 7318 77581
WhatsApp	+91 88282 45734
Email	info@digiqore.in
Website	www.digiqore.in
Office	Suniti Apartment, Ground Floor, Deshbandhu Para, Jalpaiguri – 735101

Screens show a demonstration company with sample data. Feature availability of third-party services depends on provider contracts and authorisation.