Rinora

Customers come in. Ready loan files go out.

One loan system for NBFCs, co-operative banks and MFIs. Rinora brings borrowers in, checks them, prepares the credit file and runs the loan until closure, under the lender's own name.

Bring customers in

Apply links for every ad, agent and partner. Each step of the form is saved.

- Source of every lead
- Pre-check score with the reason
- Good leads become files automatically
- Hindi WhatsApp reminders

Decide faster

Credit officers review a prepared file instead of building one.

- Bank statement analysis and fraud flags
- Credit memo written from the file
- Policy rules without code
- Two-person approval

Run the loan book

From disbursement to NOC, with accounts that always balance.

- EMIs, prepayment, bounces, foreclosure
- Early warning before SMA
- Ledger, DPD and NPA reports
- RBI inspection pack in one click

How a loan moves through Rinora

1. **Onboard** — Online form, branch, DSA, e-KYC
2. **Assess** — Bureau, bank and GST data
3. **Decide** — Rules, credit memo, approval
4. **Disburse** — Sanction, KFS with APR, e-Sign
5. **Collect** — EMIs, early warning, reminders
6. **Report** — Ledger, RBI buckets, audit trail

Six tools today. One Rinora.

What many lenders use now

- Lead sheets and WhatsApp groups
- Separate origination and loan management software
- A statement analysis tool
- Tally and Excel for accounts and RBI reports
- Phone calls and diaries for collections

With Rinora

One login, one borrower record, one contract. Nothing is typed twice between teams.

Accounting entries export to Tally or your ERP, so finance keeps its own tools.

Rinora

Your brand · your data · hosted in India

Live in about two weeks, next to your old system

Day 1
Your brand
Name, logo, colours, your web address

Days 2–5
Your rules
Products, rates, fees, credit policy

Days 6–10
Your loan book
Existing loans imported from Excel

Days 11–14
Side by side
Parallel run; switch when numbers match

What works today, and what connects on contract

Area	Working in Rinora today	Connects on contract
Customers	Apply links, lead source, pre-check score, automatic files, Hindi WhatsApp messages	SMS OTP with DLT sender ID, automatic WhatsApp
Credit	Statement analysis, credit memo, rules engine, maker-checker	Credit bureaus, Account Aggregator, GST data
Identity	Document upload and storage	Aadhaar e-KYC, CKYC, e-Sign, e-Stamp
Money	Disbursement and EMI accounting	e-NACH, UPI AutoPay, payouts
Books and RBI	Ledger, DPD/NPA, bureau file, inspection pack, Tally export	Direct upload to bureaus and regulators

Pricing that matches your size

Pilot
One branch or product, fixed period

- Brand and products set up
- Lead engine and apply links
- Loan book import, parallel run

Pay as you grow
Monthly fee per active loan

- All of Rinora, all branches
- Low cost while the book is small
- RBI rule updates included

Enterprise
Setup plus yearly support

- Your own servers if required
- Core banking integrations
- Named support team

Prices are shared after a short call about your loan types and book size. Provider charges for bureau, e-KYC, e-Sign, SMS and WhatsApp are billed at actuals. Loans are given by the lender, not by Rinora.

See it on your own loan product

Tell us your organisation and one product you lend. We set up a demo in your brand.

Contact Prateek Shukla, Managing Director
Email prateek.shukla@assentiomentium.in
Website rinora.in
Company Assentio Mentium Global Technology Pvt Ltd