Ngychom Lending - Training Manual

Ngychom Lending

Session formats

Track	Audience	Time
Borrower	Customers and frontline/support staff	40 min
Underwriting & servicing	Credit analysts, loan officers	90 min
Administration	Credit manager, compliance, owner	60 min

Track 1 - Borrower / frontline (40 min)

1.1 Register and complete KYC

Goal: get an applicant credit-ready.

Applicant can apply; KYC status is approved and visible on the profile.

1.2 Apply and read the outcome

Goal: submit an application and interpret the decision.

Trainee can say which rule decided the outcome and why.

1.3 Accept an offer and repay

Goal: complete the lifecycle from the borrower’s side.

Borrower completed: offer -> signature -> schedule -> payment.

Track 2 - Underwriting & servicing (90 min)

2.1 Work the queue

Goal: take three applications to decision.

Two decisions recorded, each with a reason on the timeline and in the audit trail.

2.2 Prove affordability by hand

Goal: reproduce the decision maths without the screen.

Trainee can state the DTI, the ceiling and the effect of an income change.

2.3 Change policy and see the effect

Goal: tune the rules engine safely.

Trainee can describe the risk trade-off of tightening a rule and reverted the change.

2.4 Disburse and service a loan

Goal: run the loan from disbursement to a cleared instalment.

Disbursement, payment, delinquency flag, collection note and write-off all recorded.

Track 3 - Administration (60 min)

3.1 Products and pricing

Goal: launch a product variant without involving engineering.

Product created, limits enforced, product disabled safely.

3.2 Access, KYC oversight and audit

Goal: keep credit decisions separated from administration.

Admin demonstrated least-privilege access and produced an audit export.

3.3 Settings, data export and health

Goal: control the workspace and answer a data request.

A complete data export was produced and explained.

Assessment scenarios

Scenario	Expected answer
"My application was declined but my score is good."	Read the rule results: a hard rule (KYC, watchlist, DTI, tenure) failed. Explain precisely which one and what would change it.
Borrower asks to reduce the loan after approval.	Counter-offer on the workbench rather than editing the offer; the borrower must accept the new terms in writing (e-signature).
Payment made on the 5th but the instalment still shows partially paid.	Check the allocation: late fee and interest clear before principal. If the paid amount is short of the instalment total, the remainder stays due.
A borrower stops paying for two months.	Run the delinquency scan (late fees applied), log collection attempts, then consider a restructuring plan or write-off with a documented reason.
Board asks for the arrears position.	Reports -> arrears/ageing, export CSV; the export is audited. Cross-check against Collections activity.