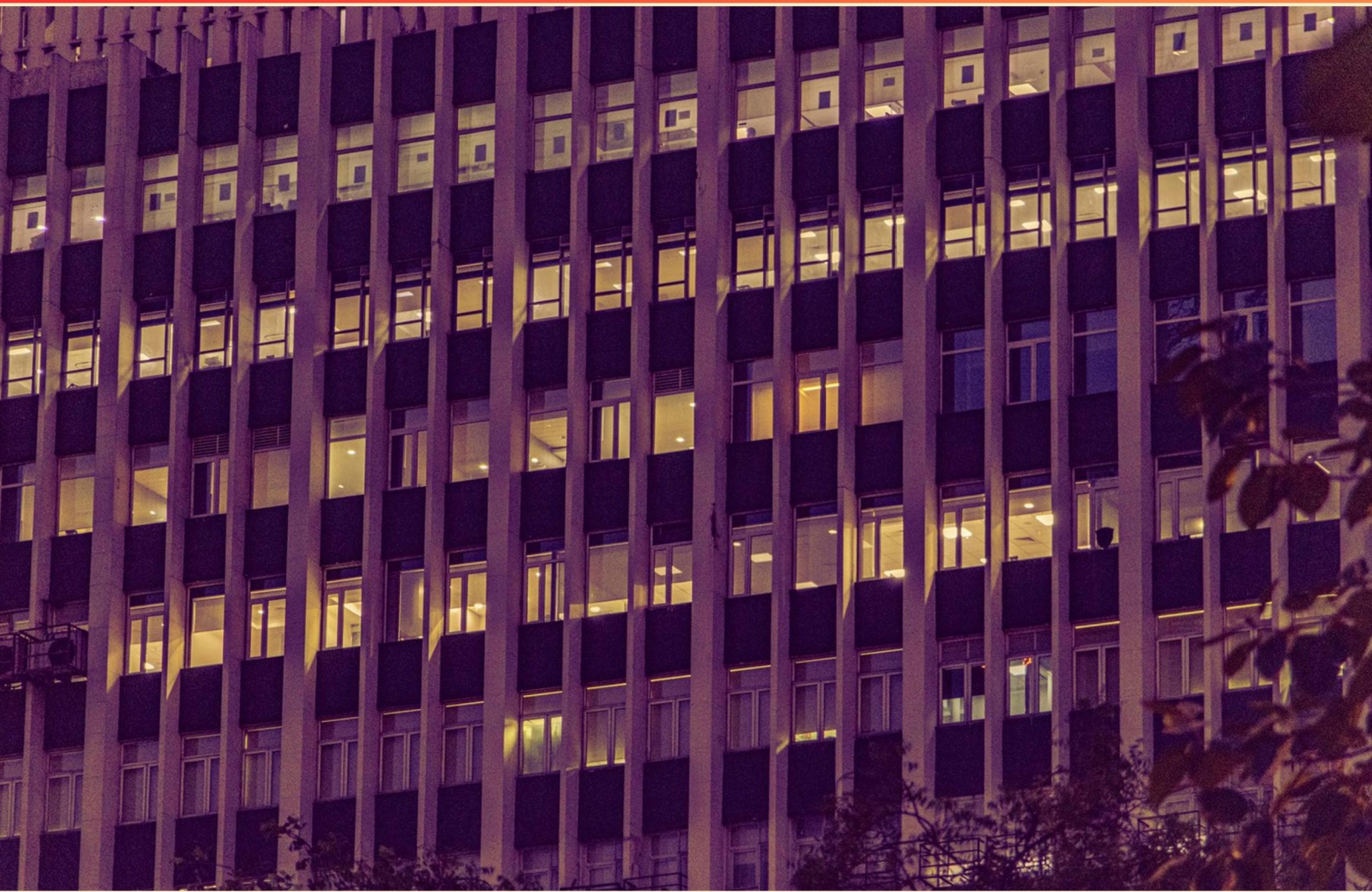


NCINO 301 COMMERCIAL BANKING CONFIGURATION PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. Which fields can be used to filter out which loans are used in the Total Exposure calculations?**
 - A. Stage
 - B. Borrower Type
 - C. Status
 - D. All of the above
- 2. What advantages does risk assessment tools in nCino provide?**
 - A. They help identify potential loan defaults and assess customer creditworthiness
 - B. They enable automatic acceptance of all loan requests
 - C. They focus solely on loan completion rates
 - D. They guarantee approval for high-credit clients
- 3. Which field is used to group Exposure calculations together as filters for a single table?**
 - A. Object Name
 - B. Exposure Type
 - C. Field Name
 - D. Category
- 4. What is the role of the Performance rule in covenant testing?**
 - A. To assess financial liability
 - B. To set standards for financial indicators
 - C. To evaluate compliance with performance metrics
 - D. To restrict loan approval
- 5. Which field must be added to the Covenant Management object page layout for retroactive population?**
 - A. Account
 - B. Covenant Type
 - C. Loan Amount
 - D. Start Date

- 6. How can an admin hide the Deposits route from the UI in nCino?**
- A. Set the "Is Hidden" checkbox
 - B. Delete the Deposits Products Route Group
 - C. Use Conditional Rendering
 - D. All of the above
- 7. What does the nCino Document Management System allow users to do?**
- A. Create marketing materials
 - B. Store, manage, and retrieve loan application documents
 - C. Conduct competitor analysis
 - D. Administer financial audits
- 8. Which component allows for asynchronous renewal and modification functionality?**
- A. CFG_Config Keys
 - B. Custom Notifications
 - C. Queue Management
 - D. Approval Process
- 9. What aspect of service does Inventory Management influence in nCino?**
- A. Investment returns
 - B. Client satisfaction and service delivery
 - C. Market competition strategies
 - D. Cost reduction initiatives
- 10. What is the focus of commercial lending?**
- A. Lending to individuals
 - B. Lending to charities
 - C. Lending to governments
 - D. Lending to businesses

Answers

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1. D
2. A
3. B
4. C
5. A
6. D
7. B
8. A
9. B
10. D

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Explanations

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1. Which fields can be used to filter out which loans are used in the Total Exposure calculations?

- A. Stage
- B. Borrower Type
- C. Status
- D. All of the above**

In the context of Total Exposure calculations within nCino, it is essential to understand how various fields can influence which loans are included in these calculations. Each of the fields mentioned—Stage, Borrower Type, and Status—play a crucial role in filtering loans to ensure the calculation accurately represents the current exposure related to lending risks. The Stage field helps to identify at what point in the loan lifecycle the loan currently resides, allowing users to focus on specific phases like application, underwriting, or closed loans. This insight ensures that only loans relevant to the exposure calculation are considered based on their progression. The Borrower Type field enables differentiation between types of borrowers—such as individuals, companies, or government entities. This differentiation is significant for assessing exposure because different types of borrowers may have varying risk profiles that need to be accounted for in exposure calculations. Lastly, the Status of a loan indicates whether it is active, paid off, or in default, which directly impacts the exposure assessment. Including or excluding loans based on their status helps maintain an accurate picture of the bank's current risk exposure. By utilizing all these fields, banks can effectively filter and assess the loans that contribute to Total Exposure, leading to a more precise and relevant analysis. Hence, the correct answer

2. What advantages does risk assessment tools in nCino provide?

- A. They help identify potential loan defaults and assess customer creditworthiness**
- B. They enable automatic acceptance of all loan requests
- C. They focus solely on loan completion rates
- D. They guarantee approval for high-credit clients

Risk assessment tools in nCino are specifically designed to aid banks in identifying potential loan defaults and evaluating the creditworthiness of customers. This capability is crucial for financial institutions as it allows them to make informed lending decisions based on data-driven insights. By analyzing various risk factors, including credit scores, repayment history, and economic indicators, these tools help banks mitigate risk and ensure that they are lending responsibly. The process of assessing risk not only protects the bank's interests but also supports customers in finding loans that they are more likely to repay, creating a balanced approach to lending. In addition, these tools can enhance compliance with regulatory requirements by ensuring that adequate risk assessments are performed for all loan applications. The other choices do not accurately describe the functionality of risk assessment tools. Automatic acceptance of all loan requests would go against prudent lending practices and could lead to higher default rates. Focusing solely on loan completion rates overlooks the importance of evaluating the risk associated with those loans. Guaranteeing approval for high-credit clients overlooks the necessity of thorough risk assessment that extends beyond just credit scores, considering a multitude of factors that influence loan performance.

3. Which field is used to group Exposure calculations together as filters for a single table?

- A. Object Name
- B. Exposure Type**
- C. Field Name
- D. Category

The field used to group Exposure calculations together as filters for a single table is Exposure Type. This field plays a crucial role in organizing and categorizing different types of exposure scenarios, allowing financial institutions to analyze and report on various risk profiles effectively. By defining and grouping exposures based on their type, it enables a clearer understanding of how different scenarios impact the institution's overall exposure and financial health. This grouping helps in creating more tailored and relevant reports, ensuring that stakeholders can make informed decisions based on specific exposure types. Thus, Exposure Type serves as a key organizational tool within the exposure calculation framework, facilitating robust risk management and reporting practices in commercial banking.

4. What is the role of the Performance rule in covenant testing?

- A. To assess financial liability
- B. To set standards for financial indicators
- C. To evaluate compliance with performance metrics**
- D. To restrict loan approval

The role of the Performance rule in covenant testing is to evaluate compliance with performance metrics. It focuses on ensuring that the borrower meets specific agreed-upon operational or financial benchmarks as stipulated in the loan agreement. These performance metrics often include indicators such as revenue growth, EBITDA levels, or other financial ratios that are critical for assessing the borrower's capability to maintain its obligations. This performance evaluation helps lenders monitor the financial health of their borrowers throughout the life of the loan, allowing them to take necessary actions if the borrower fails to meet these predefined metrics. The emphasis is on continuous assessment rather than just a one-time evaluation, ensuring that borrowers adhere to the agreed standards which in turn protect the lender's interest. In essence, the Performance rule functions as a vital mechanism for lenders to ensure that the borrower remains on track and is capable of meeting its financial obligations, ultimately influencing the lender's risk assessment and decision-making process.

5. Which field must be added to the Covenant Management object page layout for retroactive population?

- A. Account**
- B. Covenant Type
- C. Loan Amount
- D. Start Date

The correct answer is the Account field, which must be added to the Covenant Management object page layout for retroactive population. In nCino, retroactive population refers to the capability of pulling in relevant data from existing records when certain objects are updated or modified. The account field is critical in this process because it establishes the association between the covenant and the loan or obligation to which it pertains. By ensuring the Account field is part of the page layout, users can effectively link covenants to specific loans or accounts, facilitating easier management, reporting, and compliance monitoring. Including the account in the layout allows for better traceability and clarity regarding which covenant relates to which account, thus enhancing the overall functionality of the Covenant Management feature. This connection is essential for maintaining robust and responsive covenant tracking within commercial banking operations.

6. How can an admin hide the Deposits route from the UI in nCino?

- A. Set the "Is Hidden" checkbox
- B. Delete the Deposits Products Route Group
- C. Use Conditional Rendering
- D. All of the above**

To hide the Deposits route from the user interface in nCino, several methods can be employed, each serving the function effectively. Setting the "Is Hidden" checkbox allows for straightforward control over the visibility of specific UI elements. By checking this option, the admin can prevent the Deposits route from appearing in the navigation menu without altering other associated features or functionalities. This approach is particularly user-friendly and ensures that users do not have access to areas that are not relevant to their roles or responsibilities. Deleting the Deposits Products Route Group is a more permanent action and removes the entire route group from the configuration. This option effectively prevents the UI from displaying anything related to Deposits, making it a viable choice in scenarios where the feature is no longer needed, aligning with the admin's goals to simplify navigation. Using Conditional Rendering allows the admin to implement dynamic controls based on specific criteria or user roles. This method offers flexibility because it can be configured so that different users see different routes based on their profiles or permissions. This is particularly useful in larger organizations where various user groups may require access to different functionalities. All these methods serve distinct purposes while achieving the overarching goal of hiding the Deposits route from users in the nCino interface. By utilizing any combination

7. What does the nCino Document Management System allow users to do?

- A. Create marketing materials
- B. Store, manage, and retrieve loan application documents**
- C. Conduct competitor analysis
- D. Administer financial audits

The nCino Document Management System is designed specifically to facilitate the handling of documents pertinent to the commercial banking process. It allows users to store, manage, and retrieve loan application documents efficiently. This functionality is critical for ensuring that all required documentation is organized, easily accessible, and compliant with regulatory standards throughout the lending process. By streamlining document management, the system enhances collaboration among team members and improves the overall operational efficiency within a financial institution. This centralization of documents helps reduce the risk of lost files and ensures that stakeholders always have access to the most current versions of documents needed for loan processing. Other options, while relevant to various business processes, do not align with the primary function of the nCino Document Management System, which is specifically tailored to loan application documents in the banking context.

8. Which component allows for asynchronous renewal and modification functionality?

- A. CFG_Config Keys**
- B. Custom Notifications
- C. Queue Management
- D. Approval Process

The correct choice is CFG_Config Keys, as it plays a pivotal role in enabling asynchronous renewal and modification functionality within the nCino platform. CFG_Config Keys are configuration settings that allow users to adjust various aspects of the application without the need for direct changes to the core codebase. This flexibility is crucial for maintaining workflows and processes that demand real-time data updates or alterations, especially in a commercial banking context where timely modifications can significantly impact operations. By utilizing CFG_Config Keys, institutions can manage parameters related to renewals and modifications efficiently, ensuring that the system can handle requests outside the normal synchronous processing constraints. This capability is particularly beneficial in business scenarios where bulk updates or changes are required, allowing for scalable and responsive system behavior as demand fluctuates. In contrast, the other options do not serve the same function. Custom Notifications are primarily about user alerts and do not facilitate the modification of data in an asynchronous manner. Queue Management focuses on managing tasks and workflows but does not directly handle data modifications or renewals. Approval Processes are designed to manage and track the needed approvals in a workflow but also do not inherently provide asynchronous functionality for renewals or modifications. Thus, CFG_Config Keys stand out as the essential component for this functionality.

9. What aspect of service does Inventory Management influence in nCino?

- A. Investment returns
- B. Client satisfaction and service delivery**
- C. Market competition strategies
- D. Cost reduction initiatives

Inventory Management in nCino plays a crucial role in shaping client satisfaction and service delivery. This aspect is essential because effective management of inventory directly impacts how well a bank can fulfill its commitments to clients. When inventory levels are maintained efficiently, it ensures that service providers can meet client demands without delays, leading to improved responsiveness and overall experience. When clients see that their needs are being anticipated and met promptly, their satisfaction levels rise. In addition, managing inventory appropriately helps streamline processes, reducing bottlenecks in service delivery that can frustrate clients. Consequently, this positive interaction fosters trust and strengthens client relationships, which are vital for any financial institution's success. Thus, the influence of Inventory Management extends beyond just operational efficiency; it directly correlates with how clients perceive the services provided to them.

10. What is the focus of commercial lending?

- A. Lending to individuals
- B. Lending to charities
- C. Lending to governments
- D. Lending to businesses**

The focus of commercial lending is primarily on providing financial services to businesses. This encompasses a range of lending options designed to support business operations, growth, and investment. Commercial lending includes various products such as term loans, lines of credit, and equipment financing tailored specifically for the needs of businesses, rather than individuals, charities, or government entities. Commercial lenders assess the creditworthiness of businesses based on their financial health, operational performance, and potential for revenue generation, making it distinct from the lending practices directed at individuals or non-profit organizations. The aim is to facilitate business development by meeting the specific monetary needs of companies, ensuring they can manage cash flow, invest in opportunities, and sustain their operations effectively.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://ncino301.examzify.com>

We wish you the very best on your exam journey. You've got this!

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