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QUESTION 1

The _____ cycle is the length of time between the company's outflow on raw materials and the manufacturing expenses and the inflow of cash from the sale of goods.

- A. Cash flow mismatch
- B. Money
- C. Running
- D. Operating

Correct Answer: D

Reference: [https://books.google.com.pk/books?id=WTvNAAQBAJandpg=PA407andlpg=PA407anddq=credit+cycle+is+the+length+of+time+between+the+company's+outflow+on+raw+materials+and+the+manufacturing+expenses+and+the+inflow+of+cash+from+the+sale+of+goodsandsource=blandots=cdWVJkURXDan dsig=qMKOpz5Q6EormgDXh9hCHWQsSHandhl=enandsa=Xandved=2ahUKEwiY1PjXwt7eAhUJK8AKHbLZB3UQ6AEwCXoEAcQAQ#v=onepageandq=credit%20cycle%20is%20the%20length%20of%20time%20between%20the%20company+s%20outflow%20on%20raw%20materials%20and%20the%20manufacturing%20expenses%20and%20the%20inflow%20of%20cash%20from%20the%20sale%20of%20goodsandf=false](https://books.google.com.pk/books?id=WTvNAAQBAJandpg=PA407andlpg=PA407anddq=credit+cycle+is+the+length+of+time+between+the+company+s+outflow+on+raw+materials+and+the+manufacturing+expenses+and+the+inflow+of+cash+from+the+sale+of+goodsandsource=blandots=cdWVJkURXDan dsig=qMKOpz5Q6EormgDXh9hCHWQsSHandhl=enandsa=Xandved=2ahUKEwiY1PjXwt7eAhUJK8AKHbLZB3UQ6AEwCXoEAcQAQ#v=onepageandq=credit%20cycle%20is%20the%20length%20of%20time%20between%20the%20company+s%20outflow%20on%20raw%20materials%20and%20the%20manufacturing%20expenses%20and%20the%20inflow%20of%20cash%20from%20the%20sale%20of%20goodsandf=false)

QUESTION 2

Which of the following is a factor considered while evaluating resources profile for rating of bank?

- A. Size and growth of deposits
- B. All of the three
- C. Deposit composition and stickiness
- D. Geographic distribution of deposits

Correct Answer: B

QUESTION 3

For considering the assignment of probabilities, which of the following aspects are taken into account?

- A. Economic cycle ?bearish phase or boom
- B. All of the other options
- C. The date of valuation of assets on the financials
- D. The nature and age of assets

Correct Answer: C



QUESTION 4

Which of the following statement is false?

- A. DEF Ltd. has received a speculative grade rating as its outstanding rating is B+
- B. Non-Convertible debenture of PQR Ltd. has a speculative rating since its outstanding rating is C
- C. ABC Ltd. short term is BBB- for its commercial paper
- D. XYZ has an investment grade rating as his outstanding rating is A1

Correct Answer: B

QUESTION 5

Which of the following shall not be used as a source of information for the credit risk assessment?

- A. Annual Report
- B. Reports issued by brokerages on companies
- C. Analyst Presentations
- D. Concall transcripts

Correct Answer: A

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