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CCRA-L2

Certified Credit Research Analyst (L2)

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Question: 14

Following is information related banks:

Auckland Ltd is a public sector bank operating with about 120 branches across India. The bank has been in business since 1971 and has about 40% branches in rural areas and about 75% of all branches are in

Western India. On the basis of the size, Auckland Ltd will be ranked at number 31 amongst 40 banks in India.

Although top management has appointment period of 5 years, generally they retire on each serving age of 60 years with an average tenure of only 2 years at the top job.

Profit and Loss Account

| Particulars | FY11 | FY12 | FY13 |
|--|---------|---------|---------|
| Interest on advances bills | 124,000 | 182,000 | 283,000 |
| Interest on investments | 15,000 | 18,000 | 14,000 |
| Interest on balances with Banking Regulator and other inter-bank funds | 1,100 | 1,000 | 1,700 |
| Other interest income | 40,000 | 49,000 | 54,000 |
| Other Income | 80,000 | 95,000 | 99,000 |
| Total Income | 260,100 | 345,000 | 451,700 |
| Interest expenses | 105,000 | 148,000 | 235,000 |
| Operating expenses | 23,000 | 28,000 | 32,000 |
| Total expenditure | 128,000 | 176,000 | 267,000 |
| Operating Profit | 155,100 | 197,000 | 216,700 |
| Provisions | 72,000 | 102,000 | 174,000 |
| Profit before tax | 83,100 | 95,000 | 42,700 |
| Tax | 16,600 | 19,000 | 8,500 |
| Profit after Tax | 66,500 | 76,000 | 34,200 |

Balance Sheet

| Assets | March 31 2011 | March 31 2012 | March 31 2013 |
|--|---------------|---------------|---------------|
| Cash and Balances with Reserve Bank of India | 120,000 | 420,000 | 770,000 |
| Balances with Banks and Money at Call and Short Notice | 745,000 | 789,000 | 1194,000 |
| Investments | 598,000 | 689,000 | 1139,000 |
| Advances | 1432,000 | 1709,000 | 2485,000 |
| Fixed Assets | 223,000 | 234,000 | 245,000 |
| Other Assets | 567,000 | 670,000 | 970,000 |
| TOTAL | 3685,000 | 4511,000 | 6803,000 |

The rating wise break-up of assets for FY11 is as follows:

| Rating | FY11 |
|--------------|----------|
| AAA | 120,000 |
| AA | 530,000 |
| A | 220,000 |
| BBB | 150,000 |
| BB and below | 310,000 |
| Unrated | 102,000 |
| Total | 1432,000 |

Computer risk weighted assets for Auckland Ltd for FY11:

- A. 10,10,000 Million
- B. 13,24,500 Million
- C. 11,64,500 Million
- D. 11,60,000 Million

Answer: C

Question: 15

Following is information related banks:

Auckland Ltd is a public sector bank operating with about 120 branches across India. The bank has been in business since 1971 and has about 40% branches in rural areas and about 75% of all branches are in

Western India. On the basis of the size, Auckland Ltd will be ranked at number 31 amongst 40 banks in India.

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| Fixed Assets | 223,000 | 234,000 | 245,000 |
| Other Assets | 567,000 | 670,000 | 970,000 |
| TOTAL | 3685,000 | 4511,000 | 6803,000 |

| Liabilities | March 31 2011 | March 31 2012 | March 31 2013 |
|----------------------------------|---------------|---------------|---------------|
| Capital | 31,000 | 31,000 | 42,000 |
| Reserves and Surplus | 294,000 | 370,000 | 1154,000 |
| Deposits | 2100,000 | 2120,000 | 2450,000 |
| Borrowings | 960,000 | 1590,000 | 2657,000 |
| Other Liabilities and Provisions | 300,000 | 400,000 | 500,000 |
| TOTAL | 3685,000 | 4511,000 | 6803,000 |

The rating wise break-up of assets for FY11 is as follows:

| Rating | FY11 |
|--------------|----------|
| AAA | 120,000 |
| AA | 530,000 |
| A | 220,000 |
| BBB | 150,000 |
| BB and below | 310,000 |
| Unrated | 102,000 |
| Total | 1432,000 |

During which year amongst the three, was the overall financial profile of bank most string?

- A. No change in three years
- B. FY13
- C. FY11
- D. FY12

Answer: B

Question: 16

Ms. Mary Brown is a credit rating analyst. She had prepared a detailed report on one of her client, FlyHigh

Airlines Ltd, a company operating chartered aircrafts in India. As she was heading for a meeting with her superior on the matter, coffee spilled over her set of prepared paper(s). As she was getting late for meeting, instead of preparing entire set she could recollect few numbers from her memory and reconstructed following partial financial table:

| Period Ended | FY10 | FY11 | FY12 |
|----------------------------|--------|--------|--------|
| Working Results | | | |
| Total Income | | | |
| EBITDA | | | |
| Interest | | | |
| Depreciation | 20.00 | 25.00 | 30.00 |
| Effective Tax Rate | 20% | 24% | 25% |
| PBT | | | |
| PAT | | | |
| Financial Position | | | |
| Net Worth | 370.00 | 430.00 | 535.67 |
| Total Debt | 743.00 | | |
| Ratios | | | |
| Growth | | | |
| Growth in Total Income (%) | | 25% | 15% |
| Growth in EBITDA (%) | | 30% | 20% |
| Growth in PAT (%) | | 20% | |
| Profitability | | | |
| EBITDA Margins | | 32% | |
| PAT Margins | | | |
| RONW | | | |
| Solvency | | | |
| Overall Gearing Ratio | | 2.2 | |
| Interest coverage ratio | 3.2 | | 3.1 |
| Total Debt / EBITDA | | 4.5 | 5.2 |

An analyst comparing two competitors Comp Systems and Big Tables gathers the data below:

Cash Conversions Cycle:

Comp Systems: 18 days and Big Tables 32 days

Defense Interval Ratio:

Comp Systems: 50 and Big Tables: 20

What can the analyst conclude regarding the liquidity of these companies?

- A. Both indicators suggest that Comp Systems is more liquid than Big Tables
- B. Both indicators suggest that Big Tables manages it/s cash better than Comp Systems
- C. Both indicators give contradictory results
- D. While Comp Systems is more liquid as per the Cash conversion cycle, Big Tables manages its cash better as indicated by a lower, hence better Defense Ratio

Answer: C

Question: 17

Ms. Mary Brown is a credit rating analyst. She had prepared a detailed report on one of her client, FlyHigh Airlines Ltd, a company operating chartered aircrafts in India. As she was heading for a meeting with her superior on the matter, coffee spilled over her set of prepared paper(s). As she was getting late for meeting, instead of preparing entire set she could recollect few numbers from her memory and reconstructed following partial financial table:

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| Growth in PAT (%) | | 20% | |
| Profitability | | | |
| EBITDA Margins | | 32% | |
| PAT Margins | | | |
| RONW | | | |
| Solvency | | | |
| Overall Gearing Ratio | | 2.2 | |
| Interest coverage ratio | 3.2 | | 3.1 |
| Total Debt / EBITDA | | 4.5 | 5.2 |

What is Total Income FY10 and FY12?

- A. FY10: INR400 Million; FY12:INR575 Million
- B. FY10: INR525.56 Million; FY12: INR755.49 Million
- C. Insufficient Information to compute
- D. FY10: INR656.94 Million; FY12: INR821.18 Million

Answer: A

Question: 18

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the matter, coffee spilled over her set of prepared paper(s). As she was getting late for meeting, instead of preparing entire set she could recollect few numbers from her memory and reconstructed following partial financial table:

| Period Ended | FY10 | FY11 | FY12 |
|----------------------------|--------|--------|--------|
| Working Results | | | |
| Total Income | | | |
| EBITDA | | | |
| Interest | | | |
| Depreciation | 20.00 | 25.00 | 30.00 |
| Effective Tax Rate | 20% | 24% | 25% |
| PBT | | | |
| PAT | | | |
| Financial Position | | | |
| Net Worth | 370.00 | 430.00 | 535.67 |
| Total Debt | 743.00 | | |
| Ratios | | | |
| Growth | | | |
| Growth in Total Income (%) | | 25% | 15% |
| Growth in EBITDA (%) | | 30% | 20% |
| Growth in PAT (%) | | 20% | |
| Profitability | | | |
| EBITDA Margins | | 32% | |
| PAT Margins | | | |
| RONW | | | |
| Solvency | | | |
| Overall Gearing Ratio | | 2.2 | |
| Interest coverage ratio | 3.2 | | 3.1 |
| Total Debt / EBITDA | | 4.5 | 5.2 |

Compute growth in PAT for FY12?

- A. 25%
- B. 19%
- C. 22%
- D. 21%

Answer: A

Question: 19

Ms. Mary Brown is a credit rating analyst. She had prepared a detailed report on one of her client, FlyHigh

Airlines Ltd, a company operating chartered aircrafts in India. As she was heading for a meeting with her superior on the matter, coffee spilled over her set of prepared paper(s). As she was getting late for meeting, instead of preparing entire set she could recollect few numbers from her memory and reconstructed following partial financial table:

| Period Ended | FY10 | FY11 | FY12 |
|----------------------------|--------|--------|--------|
| Working Results | | | |
| Total Income | | | |
| EBITDA | | | |
| Interest | | | |
| Depreciation | 20.00 | 25.00 | 30.00 |
| Effective Tax Rate | 20% | 24% | 25% |
| PBT | | | |
| PAT | | | |
| Financial Position | | | |
| Net Worth | 370.00 | 430.00 | 535.67 |
| Total Debt | 743.00 | | |
| Ratios | | | |
| Growth | | | |
| Growth in Total Income (%) | | 25% | 15% |
| Growth in EBITDA (%) | | 30% | 20% |
| Growth in PAT (%) | | 20% | |
| Profitability | | | |
| EBITDA Margins | | 32% | |
| PAT Margins | | | |
| RONW | | | |
| Solvency | | | |
| Overall Gearing Ratio | | 2.2 | |
| Interest coverage ratio | 3.2 | | 3.1 |
| Total Debt / EBITDA | | 4.5 | 5.2 |

PAT margins are highest in which of the years?

- A. FY12
- B. FY11
- C. FY10
- D. Equal in FY10 and FY12

Answer: A

Question: 20

Ms. Mary Brown is a credit rating analyst. She had prepared a detailed report on one of her client, FlyHigh

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| Period Ended | FY10 | FY11 | FY12 |
|----------------------------|--------|--------|--------|
| Working Results | | | |
| Total Income | | | |
| EBITDA | | | |
| Interest | | | |
| Depreciation | 20.00 | 25.00 | 30.00 |
| Effective Tax Rate | 20% | 24% | 25% |
| PBT | | | |
| PAT | | | |
| Financial Position | | | |
| Net Worth | 370.00 | 430.00 | 535.67 |
| Total Debt | 743.00 | | |
| Ratios | | | |
| Growth | | | |
| Growth in Total Income (%) | | 25% | 15% |
| Growth in EBITDA (%) | | 30% | 20% |
| Growth in PAT (%) | | 20% | |
| Profitability | | | |
| EBITDA Margins | | 32% | |
| PAT Margins | | | |
| RONW | | | |
| Solvency | | | |
| Overall Gearing Ratio | | 2.2 | |
| Interest coverage ratio | 3.2 | | 3.1 |
| Total Debt / EBITDA | | 4.5 | 5.2 |

Compute Interest for FY10 and FY12?

- A. Insufficient Information to compute
- B. FY10: INR50.53 Million; FY12:INR81.38 Million
- C. FY10: INR161.71 Million; FY12: INR252.27 Million
- D. FY10: INR17.47 Million; FY12:INR782.03 Million

Answer: A

Question: 21

âFollowing four entities operate in the Indian IT and BPO space. They all are into same segment of providing off-shore analytical services. They all operate on the labour cost-arbitrage in India and the countries of their clients. Following information pertains for the year ended March 31, 2013.

| Particular | Beautiful | Handsome | Glowing | Glamorous |
|----------------------------|-----------|----------|---------|-----------|
| Number of Employees | 300 | 450 | 700 | 1200 |
| Major clients based out of | UK | USA | USA | UAE |
| Billing currency | GBP | INR | USD | USD |

| Particular | Beautiful | Handsome | Glowing | Glamorous |
|---------------------------------|-----------|----------|---------|-----------|
| Revenue | 36 | 72 | 116 | 188 |
| Employee Cost | 16 | 22 | 44 | 88 |
| Other Delivery Cost | 2 | 3 | 4 | 6 |
| Administrative and Selling Cost | 2 | 3 | 3 | 5 |
| Finance Cost | 1 | 2 | 1 | 4 |
| Depreciation | 2 | 6 | 6 | 9 |
| Taxes | 2 | 8 | 9 | 12 |

| Particular | Beautiful | Handsome | Glowing | Glamorous |
|----------------------------|-----------|----------|---------|-----------|
| Assets | | | | |
| Fixed Assets | 10 | 24 | 24 | 37 |
| Short Term Investments | 3 | 7 | 6 | 8 |
| Debtors | 6 | 18 | 22 | 48 |
| Total | 19 | 49 | 52 | 93 |
| Liabilities | | | | |
| Equity | | | | |
| Share Capital | 2 | 8 | 12 | 10 |
| Reserves and Surplus | 5 | 12 | 24 | 43 |
| Term Loans | 8 | 16 | 6 | 24 |
| Working Capital Borrowings | 4 | 11 | 9 | 12 |
| Creditors | 0 | 2 | 1 | 4 |
| Total | 19 | 49 | 52 | 93 |

The year FY13, was typically a good year for Indian IT companies. For FY14, the economic analysts have given following predictions about the IT Industry:

- A) It is expected that INR will appreciate sharply against other USD.
- B) Given high inflation and attrition in IT Industry in India, the wages of IT sector employees will increase more sharply than Inflation and general wage rise in country.
- C) US Congress will be passing a bill which restricts the outsourcing to third world countries like India.

While analyzing the four entities, you come across following findings related to Glowing:

Glowing is promoted by Mr.M R Bhutta, who has earlier promoted two other business ventures, He started with ABC Entertainment Ltd in 1996 and was promoter and MD of the company. ABC was a listed entity and

its share price had sharp movements at the time of stock market scam in late 1990s. In 1999, Mr.Bhutta sold his entire stake and resigned from the post of MD. The stock price declined by about 90% in coming days and has never recovered. Later on in 2003, Mr.Bhutta again promoted a new business, Klear Publications Ltd (KCL) an in the business of magazine publication. The entity had come out with a successful IPO and raised money from public. Thereafter it ran into troubles and reported losses. In 2009, Mr.Bhutta went on to exit this business as well by selling stake to other promoter(s). There have been reports in both instances with allegations that promoters have siphoned off money from listed entities to other group entities, however, nothing has been proved in any court.â

Which of the following risks do not exist for Indian IT industry?

- A. Raw material price risk, Exchange rate Risk
- B. Interest rate risk, Skilled Manpower Risk
- C. Exchange Rate Risk, Interest rate risk
- D. Domestic and international regulatory risk, technological risk

Answer: B

Question: 22

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| Number of Employees | 300 | 450 | 700 | 1200 |
| Major clients based out of | UK | USA | USA | UAE |
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| Particular | Beautiful | Handsome | Glowing | Glamorous |
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Which entity is best in terms of overall gearing ratio and net gearing ratio respectively:

- A. Glowing and Beautiful
- B. Handsome and Handsome
- C. Glamorous and Glowing
- D. Glamorous and Glamorous

Answer: C

Question: 23

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Based solely on Total Debt to EBITDA and Interest Coverage, which of the four entities is best amongst the four respectively:

- A. Glamorous and Glamorous
- B. Glamorous and Glowing
- C. Glowing and Beautiful
- D. Glamorous and Glamorous

Answer: B

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