



Up-to-date Practice Test with Latest Questions and Answers covering latest syllabus and topics of the exam. Makes you ready to face actual exam.



CCRA Practice Questions
CCRA Practice Test
CCRA Practice Exam
CCRA Exam Questions
CCRA Study Guide



killexams.com

AIWMI

CCRA

Certified Credit Research Analyst

ORDER FULL VERSION



<https://killexams.com/pass4sure/exam-detail/CCRA>

Question: 76

Statement 1: The Yields on the MBS PTCs are normally higher than the yields on the corporate bonds of similar ratings. Statement 2: The reason for difference in yields on the corporate bonds and similarly rated PTCs is on account of the optionality in the PTC, the unfamiliarity of the structure and uncertainties in respect of legal and structural issues. Which of the above statements is correct?

- A. None of the statements
- B. Both the statements
- C. Only Statement 2 is correct
- D. Only Statement 1 is correct

Answer: D

Question: 77

Which of the following is NOT a conceptual definition of credit risk on which credit models are based?

- A. Default Mode Paradigm
- B. Value-at-Risk paradigm
- C. Mark-to-Market Paradigm

Answer: B

Question: 78

Which of the following is false in case of credit enhancements?

- A. It reduces the default risk of the borrowing entity for the lender, thereby deteriorating the overall credit worthiness of the borrower
- B. Credit enhancement could be implicit or explicit
- C. Credit enhancement is a mechanism whereby external cash flows is extended by an entity which has a stringer credit profile, so that it benefits the fund raising entity

Answer: A

Question: 79

Short term rates are determined by_____

- A. All of the other options
- B. Liquidity position caused by seasonal demand supply for credit
- C. Foreign portfolio investment inflows and outflows
- D. Bunching of tax and government payments

Answer: B

Question: 80

Which of the following factor is considered while undertaking management evaluation?

- A. All of the other options
- B. Corporate Strategy
- C. Performance of group concerns
- D. Past track record

Answer: D

Question: 81

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

Answer: D

Question: 82

Step up upon feature will lead to

- A. no change as step is not linked to issuers rating
- B. positive basis because the bond holder is compensated
- C. negative basis given that the bondholder is not compensated

D. Will lead to a change only if there is a linkage to the issuer's rating

Answer: B

Question: 83

Provisioning Coverage Ratio (PCR) is essentially the ratio of provisioning to _____ and indicates the extent of funds a bank has kept aside to cover loan losses.

- A. total loan portfolio
- B. gross non-performing assets
- C. total assets

Answer: B

Question: 84

_____ Strategy consists of buying a bond with maturity longer than the investment horizon (for investor) or buying a long-maturity bond with short-term funding through repo (for speculator).

- A. Barbell, Ladder and Butterfly
- B. Yield Spread Anticipation
- C. Rate Anticipation with Maturity Mismatch
- D. Riding the yield curve

Answer: D

Killexams.com is a leading online platform specializing in high-quality certification exam preparation. Offering a robust suite of tools, including Exam Questions, practice tests, and advanced test engines, Killexams.com empowers candidates to excel in their certification exams. Discover the key features that make Killexams.com the go-to choice for exam success.



Practice Exam Questions Based on Current Exam Objectives

Killexams.com provides practice exam questions aligned with the latest official exam objectives and latest syllabus. Our content is reviewed and updated regularly to reflect recent changes announced by certification vendors. By studying these practice questions, candidates will cover the structure, difficulty level, and topics of the actual exam, helping them prepare more effectively and efficiently.

Comprehensive Practice Exams (PDF Format)

Killexams.com offers multiple-choice questions (MCQs) in easy-to-read PDF format, covering all major domains of the exam. Each PDF contains a structured collection of practice questions and verified answers designed to support focused study. These MCQs help candidates reinforce key concepts, identify knowledge gaps, and improve exam readiness through consistent practice.

Realistic Practice Tests (Online Test Engine & Desktop Test Engine)

To support hands-on preparation, Killexams.com provides practice tests through both an Online Test Engine and a Desktop Test Engine. These tools are designed to simulate a real exam environment, allowing candidates to practice under exam-like conditions, with latest syllabus and topics of the exam. Performance tracking, test history, and result analysis help users evaluate their progress and focus on areas that need improvement.

Risk-Free Purchase Policy

Killexams.com follows a transparent and customer-friendly purchase policy. If users are not satisfied with the study materials, they may request assistance or a refund in accordance with our published terms and conditions. This policy reflects our commitment to customer satisfaction, fairness, and confidence in our preparation resources.

Regularly Updated Content

Our practice question bank is reviewed and updated on an ongoing basis to stay aligned with the latest exam outlines and vendor updates. This ensures candidates are studying up-to-date, relevant material, and preparing with content that reflects current exam expectations, helping them stay confident and well-prepared.