



# CCRA<sup>Q&As</sup>

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### QUESTION 1

Attributes of healthy cultural values exclude:

- A. Experienced management.
- B. Diversified sources of revenue.
- C. Brand.
- D. Healthy relationship with employees

Correct Answer: B

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### QUESTION 2

If you yield curve is humped and the medium rates drop, what will happen to the yield curve?

- A. It will move from negative to positive
- B. It will shift up in a uniform fashion
- C. It will become steeper
- D. It will flatten

Correct Answer: C

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### QUESTION 3

Proportion of fee based income is examined as the same is an \_\_\_\_\_ efficient source of bank's profitability.

- A. Interest based
- B. Capital
- C. Current
- D. Fee Based

Correct Answer: A

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### QUESTION 4

"Following 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."

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

Correct Answer: B

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#### QUESTION 5

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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

Correct Answer: C

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