

Visit: iibf.info

IIBF CCP

MOCK TEST



Note: Though we had taken enough care to go through the questions, we advise everyone to update oneself with the latest information through RBI website and other authenticated sources.

December 2021

IIBF – CERTIFIED CREDIT PROFESSIONAL MOCK TEST

Try to solve the given mock test of CCP Exam within 15 Minutes & then check your answers from the answer key provided at the last of this article!!

CCP MOCK TEST-2

No.	QUESTIONS
1	<p>Which of the given parameters are considered for the calculation of Expected Loss?</p> <p>a) Default risk b) Loss severity c) Exposure at Default d) All of the above parameters</p>
2	<p>Which one of the given exposures is not excluded while estimating banks' capital market exposure?</p> <p>a) Promoter's shares in the SPV of an infrastructure project pledged to the bank b) Exposure to Market makers & Stock brokers c) Tier I & II debt instruments that are issued by the other banks d) Investment in Cash Deposits of other banks</p>
3	<p>Which of the following is 1st step in the process of stress testing?</p> <p>a) Applying stress b) Impact analysis c) Probability analysis d) Visualize possible scenarios</p>
4	<p>Commercial appraisal refers to the study of whether _____.</p> <p>a) The firm or entity is financially strong b) Products of the firm or entity has good demand & acceptance in market c) The capacity utilization of the firm is very high d) None of the above</p>

5	<p>The function of a credit policy does not include the definition of_____.</p> <p>a) Branch Expansion network b) Credit Culture Thrust areas c) Acceptable level of risk d) Objectives in relation to profit</p>
6	<p>Bank is at a disadvantage in verifying the end use of funds in which of the following facilities?</p> <p>a) Purchase of bill b) Cash credit (CC) c) Letter of credit (LC) d) None of the above facilities</p>
7	<p>Which of the following statement concerning credit risk is incorrect?</p> <p>a) Risk of loss that may occur in a bond portfolio due to changes in interest rates is a form of credit risk b) Credit risk arises because of events like corporate bankruptcy c) Credit risk is also called as Default risk d) Risk of non-payment by a party in a transaction of derivatives is also a form of credit risk</p>
8	<p>Which of the following is not a benefit of having ownership by government of a bank?</p> <p>a) In the times of distress having Capital support b) High credibility in the eyes of depositors c) Directed lending d) Preference in getting govt. business</p>
9	<p>Pricing of loans should be related to which of the following?</p> <p>a) Rate for Inter bank borrowings b) reference rate of Reserve Bank of India c) Borrower's Risk rating & credit quality d) None of the above options</p>
10	<p>As per "Master Circular of RBI - Exposure Norms", "Exposure" definition shall include which of the following options?</p> <p>a) Credit exposure (funded & non-funded credit limits)</p>

	b) Investment exposure (including underwriting & commitments of similar nature) c) Both a and b d) None of the above options
11	Which of the following factor is a credit negative from the perspective of Bank's rating? a) Presence of a strong regulatory environment b) Presence of a strong legal system c) Uncertainty in Political environment d) Having strong economic environment
12	What does cash flow means in accounting parlance? a) Net profit + Dividend paid out b) Net profit – Taxes c) Net profit + Non-Cash expenses d) None of the above
13	Which of following scenario look at extremely low-probability events that are highly unlikely to occur but they may, nevertheless could occur. a) Bear Market b) Bull Market c) Base Market d) Stressed Market
14	Systematic risk refers to the level of risk at _____ that is difficult to predict, avoid or mitigate and that influences a large no. of assets. a) Macro level b) Micro level c) Minor level d) Major level
15	Which of the following will be affected by a rise in Non Performing Assets of a bank? a) Capital requirement b) Income recognition c) Provisioning norms d) None of the above options

ANSWER KEY

1	d	9	c
2	b	10	c
3	d	11	c
4	b	12	c
5	a	13	d
6	b	14	a
7	a	15	d
8	c	-	-

You can find other mock tests available on IIBF CCP Exam on our [website](https://learningsessions.in/) & you can even attempt them online. There are a total of **5 Free Mock Tests** you can attempt when you sign up @ iibf.info

Thanks,

And all the very best for your exams & may you successfully become ‘Credit Officer’.

20% DISCOUNT OFFER

You can also avail the Festival Offer of **20% Discount** that is running on our Combo packs of IIBF CERTIFICATIONS/CAIIB/JAIIB/BANK PROMOTIONS using:

Code: LSPRO

STUDY MATERIAL

You can also avail our study material (**Video lectures**) on CCP. This study material is available in a mix of English + Hindi Language. This study material on CCP will have the following contents:

- **Latest chapter-wise video course** (*in a mix of Hindi & English language*)
- **Memory Recalled Questions**
- **Offline** Downloadable Videos
- Complete **Mock Tests**
- **Updates on FB**

It will also include **the previous year's papers** of CCP in the **LATEST CCP STUDY MATERIAL** for 2022

The study Material of CCP 2021-2022 is **tutored by Mr. Ashish Jain**, who is an **ex-banker with 7 years of experience in Credit department**. He has delivered **900+ hours of online classes** and has rendered services to **1,25,000+ candidates** so far.

With his **vast expertise** in the banking field and being **trusted by more than 1,25,000 of candidates**. He believes in making **his teaching- the best and quality experience** for his students and that too **at the most affordable price**.

TO GET ACCESS TO MORE MATERIAL ON CCP, PLEASE HIT ON THE LINKS BELOW:

ARTICLE LINKS:

CCP: [SYLLABUS 2022 – CERTIFIED CREDIT PROFESSIONAL](#)

CCP: Previous Year Question Papers [PDF Free Download](#)

CCP: [ELIGIBILITY, SYLLABUS, AND STUDY MATERIAL](#)

CCP: Certified Credit Professional [Short Notes Part 1](#)

CCP: Certified Credit Professional [Short Notes Part 2](#)

CCP: [STUDY MATERIAL](#)

YOUTUBE LINKS:

CCP: [Syllabus Priority Chapter wise and module wise](#)

CCP: [Memory Recalled Question](#)

CCP: [Type of companies](#) || Certified Credit Professional

CCP: CCP Certifications Videos || [LLP](#)

To know more about the courses or packages, you can either visit [our website](#) or download our app on the [Play Store](#).