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THE INSTITUTE OF BANKERS, BANGLADESH (IBB)

99th Banking Professional Examination, 2024

AIBB

Credit Operations and Management (COM)

Subject Code :

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Time—3 hours

Full marks—100

Pass marks—45

[N.B. The figures in the right margin indicate full marks. Answer any five questions.]

| | Marks |
|--|-------|
| 1. (a) What is Bank Credit? | 5 |
| (b) What is Credit Policy? What are the features of a good credit policy? | 8 |
| (c) Briefly discuss the categories of credit according to the Classified Loan (CL) reporting policy of Bangladesh Bank. | 7 |
| 2. (a) What are the objectives of analysis of financial statement? | 7 |
| (b) Why is Internal Credit Risk Rating System (ICRRS) important for selecting the right borrower? | 7 |
| (c) What are the exceptions to ICRRS? | 6 |
| 3. (a) What is meant by funded and non-funded credit facilities? | 5 |
| (b) Describe different types of funded and non-funded credit facilities with example. | 7 |
| (c) What are the benefits of centralizing loan administration? | 8 |
| 4. (a) What are the aspects that the financial appraisal of a project covers? | 5 |
| (b) Describe the main sources of equity financing and debt financing of a project. | 7 |
| (c) What are the steps involved in Capital Budgeting and mention the decision criteria of Net Present Value (NPV) and Internal Rate of Return (IRR)? | 8 |
| 5. (a) What are the causes of stand alone credit risk and portfolio credit risk? | 5 |
| (b) Describe general steps in credit risk management. | 7 |
| (c) What is expected loan loss? Briefly discuss each of the terms used in the expected loan loss formula. | 8 |
| 6. (a) What collateral will be included as eligible collateral in determining base for provision? | 7 |
| (b) What are the steps of filing suit under Money Loan Court Act, 2003? | 6 |
| (c) Discuss the non-legal measures of loan recovery. | 7 |

[Please turn over]

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Splunk SPLK-2002 Exam covers a wide range of topics, including advanced searching and reporting, distributed deployment, clustering, and data management. SPLK-2002 exam also tests candidates' knowledge of security and compliance, as well as their ability to troubleshoot and optimize Splunk environments. The SPLK-2002 certification requires a deep understanding of Splunk's architecture, as well as the ability to design and implement complex solutions that meet the needs of enterprise-level organizations.

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Splunk Enterprise Certified Architect Sample Questions (Q80-Q85):

NEW QUESTION # 80

An indexer cluster is being designed with the following characteristics:

- * 10 search peers
- * Replication Factor (RF): 4
- * Search Factor (SF): 3
- * No SmartStore usage

How many search peers can fail before data becomes unsearchable?

- A. One peer can fail.
- B. Four peers can fail.
- C. Three peers can fail.
- D. Zero peers can fail.

Answer: C

Explanation:

Three peers can fail. This is the maximum number of search peers that can fail before data becomes unsearchable in the indexer cluster with the given characteristics. The searchability of the data depends on the Search Factor, which is the number of searchable copies of each bucket that the cluster maintains across the set of peer nodes¹. In this case, the Search Factor is 3, which means that each bucket has three searchable copies distributed among the 10 search peers. If three or fewer search peers fail, the cluster can still serve the data from the remaining searchable copies. However, if four or more search peers fail, the cluster may lose some searchable copies and the data may become unsearchable. The other options are not correct, as they either underestimate or overestimate the number of search peers that can fail before data becomes unsearchable.

Therefore, option C is the correct answer, and options A, B, and D are incorrect.

1: Configure the search factor

NEW QUESTION # 81

To reduce the captain's work load in a search head cluster, what setting will prevent scheduled searches from running on the captain?

- A. captain_is_adhoc_searchhead = true (on the current captain)
- B. adhoc_searchhead = true (on the current captain)
- C. adhoc_searchhead = true (on all members)
- D. captain_is_adhoc_searchhead = true (on all members)

Answer: A

NEW QUESTION # 82

(It is possible to lose UI edit functionality after manually editing which of the following files in the deployment server?)

- A. deploymentserver.conf
- B. inputs.conf
- C. deploymentclient.conf
- D. serverclass.conf

Answer: D

Explanation:

In Splunk Enterprise, manually editing the serverclass.conf file on a Deployment Server can lead to the loss of UI edit functionality for server classes in Splunk Web.

The Deployment Server manages app distribution to Universal Forwarders and other deployment clients through server classes, which are defined in serverclass.conf. This file maps deployment clients to specific app configurations and defines filtering rules, restart behaviors, and inclusion/exclusion criteria.

When this configuration file is modified manually (outside of Splunk Web), the syntax, formatting, or logical relationships between entries may not match what Splunk Web expects. As a result, Splunk Web may no longer be able to parse or display those server classes correctly. Once this happens, administrators cannot modify deployment settings through the GUI until the configuration file is corrected or reverted to a valid state.

Other files such as deploymentclient.conf, inputs.conf, and deploymentserver.conf control client settings, data inputs, and core server parameters but do not affect the UI-driven deployment management functionality.

Therefore, Splunk explicitly warns administrators in its Deployment Server documentation to use Splunk Web or the CLI when modifying serverclass.conf, and to avoid manual editing unless fully confident in its syntax.

References (Splunk Enterprise Documentation):

- * Deployment Server Overview - Managing Server Classes and App Deployment
- * serverclass.conf Reference and Configuration Best Practices
- * Splunk Enterprise Admin Manual - GUI Limitations After Manual Edits
- * Troubleshooting Deployment Server and Serverclass Configuration Issues

NEW QUESTION # 83

Why should intermediate forwarders be avoided when possible?

- A. To minimize license usage and cost.
- B. To eliminate potential performance bottlenecks.
- C. To decrease mean time between failures.
- D. Because intermediate forwarders cannot be managed by a deployment server.

Answer: B

Explanation:

Intermediate forwarders are forwarders that receive data from other forwarders and then send that data to indexers. They can be useful in some scenarios, such as when network bandwidth or security constraints prevent direct forwarding to indexers, or when data needs to be routed, cloned, or modified in transit.

However, intermediate forwarders also introduce additional complexity and overhead to the data pipeline, which can affect the performance and reliability of data ingestion. Therefore, intermediate forwarders should be avoided when possible, and used only when there is a clear benefit or requirement for them. Some of the drawbacks of intermediate forwarders are:

- * They increase the number of hops and connections in the data flow, which can introduce latency and increase the risk of data loss or corruption.
- * They consume more resources on the hosts where they run, such as CPU, memory, disk, and network bandwidth, which can affect the performance of other applications or processes on those hosts.
- * They require additional configuration and maintenance, such as setting up inputs, outputs, load balancing, security, monitoring, and troubleshooting.
- * They can create data duplication or inconsistency if they are not configured properly, such as when using cloning or routing rules.

Some of the references that support this answer are:

- * Configure an intermediate forwarder, which states: "Intermediate forwarding is where a forwarder receives data from one or more forwarders and then sends that data on to another indexer. This kind of setup is useful when, for example, you have many hosts in different geographical regions and you want to send data from those forwarders to a central host in that region before forwarding the data to an indexer. All forwarder types can act as an intermediate forwarder. However, this adds complexity to your deployment and can affect performance, so use it only when necessary."
- * Intermediate data routing using universal and heavy forwarders, which states: "This document outlines a variety of Splunk options for routing data that address both technical and business requirements."

Overall benefits Using splunkd intermediate data routing offers the following overall benefits: ... The routing strategies described in this document enable flexibility for reliably processing data at scale.

Intermediate routing enables better security in event-level data as well as in transit. The following is a list of use cases and enablers for splunkd intermediate data routing: ... Limitations splunkd intermediate data routing has the following limitations: ... Increased complexity and resource consumption. splunkd intermediate data routing adds complexity to the data pipeline and consumes resources on the hosts where it runs. This can affect the performance and reliability of data ingestion and other applications or processes on those hosts. Therefore, intermediate routing should be avoided when possible, and used only when there is a clear benefit or requirement for it."

- * Use forwarders to get data into Splunk Enterprise, which states: "The forwarders take the Apache data and send it to your Splunk Enterprise deployment for indexing, which consolidates, stores, and makes the data available for searching. Because of their reduced resource footprint, forwarders have a minimal performance impact on the Apache servers. ... Note: You can also configure a

forwarder to send data to another forwarder, which then sends the data to the indexer. This is called intermediate forwarding. However, this adds complexity to your deployment and can affect performance, so use it only when necessary."

NEW QUESTION # 84

Which of the following statements about integrating with third-party systems is true? (Select all that apply.)

- A. Splunk can search data in the Hadoop File System (HDFS).
- B. You can use Splunk alerts to provision actions on a third-party system
- C. You can forward data from Splunk forwarder to a third-party system without indexing it first.
- D. A Hadoop application can search data in Splunk.

Answer: B,C

Explanation:

The following statements about integrating with third-party systems are true: You can use Splunk alerts to provision actions on a third-party system, and you can forward data from Splunk forwarder to a third-party system without indexing it first. Splunk alerts are triggered events that can execute custom actions, such as sending an email, running a script, or calling a webhook. Splunk alerts can be used to integrate with third-party systems, such as ticketing systems, notification services, or automation platforms. For example, you can use Splunk alerts to create a ticket in ServiceNow, send a message to Slack, or trigger a workflow in Ansible. Splunk forwarders are Splunk instances that collect and forward data to other Splunk instances, such as indexers or heavy forwarders. Splunk forwarders can also forward data to third-party systems, such as Hadoop, Kafka, or AWS Kinesis, without indexing it first. This can be useful for sending data to other data processing or storage systems, or for integrating with other analytics or monitoring tools. A Hadoop application cannot search data in Splunk, because Splunk does not provide a native interface for Hadoop applications to access Splunk data. Splunk can search data in the Hadoop File System (HDFS), but only by using the Hadoop Connect app, which is a Splunk app that enables Splunk to index and search data stored in HDFS

NEW QUESTION # 85

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