

Banking Interview Question Bank

1. Resume-Based Questions

1. Walk us through your resume in 2 minutes.
 2. Describe a challenging project from your past experience.
 3. Give an example of a leadership role you've held.
 4. What strengths make you a good fit for banking?
 5. What weaknesses are you working to improve?
 6. How does your education support a banking career?
 7. Share a professional failure and lessons learned.
 8. Why are you transitioning to banking?
 9. Explain any employment gaps (if applicable).
 10. How would your manager describe your work style?
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2. Bank-Type Specific Questions

Public Sector Banks (SBI, PNB, etc.)

1. Why choose a public sector bank over private?
2. How would you promote financial inclusion in rural areas?
3. Explain the importance of government schemes like PM Jan Dhan Yojana.
4. How do PSBs handle bureaucratic delays?
5. What's your view on recent PSB mergers?
6. How can PSBs improve digital banking services?

7. Describe RBI's role in regulating PSBs.
8. What strategies reduce NPAs in PSBs?
9. How would you explain KYC norms to a rural customer?
10. What challenges do PSBs face in loan recovery?

Private Banks (HDFC, ICICI, etc.)

1. Why join a private bank?
2. How would you achieve aggressive sales targets?
3. Describe a time you resolved a customer complaint.
4. How do you cross-sell insurance with loans?
5. What digital banking trends interest you?
6. How would you handle high-pressure deadlines?
7. Explain the impact of UPI on private banks.
8. How do you stay updated on competitors?
9. What's your strategy for retaining HNI clients?
10. How would you pitch a credit card to a reluctant customer?

Regulatory Roles (RBI, SEBI, etc.)

1. Explain RBI's monetary policy tools.
2. How does repo rate affect inflation?
3. What's your stance on RBI's Digital Rupee (CBDC)?
4. How should RBI regulate cryptocurrencies?
5. Explain Basel III norms in simple terms.
6. How do you analyze macroeconomic data?
7. What's the role of NBFCs in India's economy?
8. How can RBI reduce banking sector NPAs?
9. Difference between fiscal and monetary policy.
10. Suggest reforms for rural credit access.

3. Technical & Analytical Questions

Banking Knowledge

1. Define CASA ratio and why it matters.
2. How is NIM (Net Interest Margin) calculated?
3. Difference between repo and reverse repo rates.
4. Explain NPA categories (Substandard/Doubtful/Loss).
5. How does KYC prevent fraud?
6. Describe the loan sanctioning process.
7. Compare RTGS, NEFT, and IMPS.
8. How do banks manage liquidity risk?
9. What's CAR (Capital Adequacy Ratio)?
10. How does inflation impact interest rates?

Logical Reasoning

1. Complete: 2, 5, 10, 17, 26, __.
2. Next in series: A, D, I, P, __.
3. Odd one out: 14, 28, 49, 65, 98.
4. If "LOAN" is coded as "NQCP," code "CREDIT."
5. Decode "XLIW" if "BANK" = "YDQL."

Situational Judgement

1. A customer disputes a failed transaction. Resolve it.
2. How would you reject a loan application politely?
3. A colleague is underperforming. How do you respond?
4. Explain a complex banking product to a layperson.
5. How would you handle an irate customer?

4. Current Affairs

1. How is AI transforming banking operations?
2. Discuss RBI's latest guidelines on digital lending.
3. Impact of rising repo rates on home loans.
4. How do Neobanks challenge traditional banks?
5. Risks of Buy Now, Pay Later (BNPL) schemes.