

ICICI Bank Interview

Round 1 — Written Test (Aptitude, Reasoning, Finance & Banking)

A. Aptitude & Reasoning

Q1. A loan of ₹10,000 is taken at 10% compound interest. What is the amount after 2 years?

Answer: Use compound amount formula $A = P(1 + r)^t$.

- $P = 10,000$; $r = 0.10$; $t = 2 \Rightarrow A = 10,000 \times (1.10)^2 = \text{₹}12,100$ (interest earned ₹2,100).

Q2. A loan of ₹50,000 at 12% compound interest for 2 years – final value?

Answer: $A = 50,000 \times (1.12)^2 = 50,000 \times 1.2544 = \text{₹}62,720$ (approx).

Q3. Difference between Simple Interest and Compound Interest?

Answer:

- **Simple Interest (SI):** interest only on original principal. $SI = P \times r \times t$.
- **Compound Interest (CI):** interest on principal **plus** accumulated interest (interest-on-interest). $A = P(1 + r)^t$. $CI > SI$ for same P , r , t .

Q4. Explain ROI and NPV for an investment project.

Answer:

- **ROI (Return on Investment)** = $(\text{Profit} / \text{Cost}) \times 100$.
Example: Invest ₹1,00,000; get ₹1,20,000 \rightarrow Profit ₹20,000 \rightarrow ROI = 20%.
- **NPV (Net Present Value)** = Present value of inflows – Present value of outflows (discount at WACC/hurdle rate).
Rule: If $NPV > 0$, **accept** (creates value). If $NPV < 0$, reject.

Q5. Explain NPV and IRR with an example.

Answer:

- **NPV:** Discount each cash inflow using a chosen rate (e.g., 10%), sum them, subtract initial cost.
- **IRR:** The discount rate at which **NPV = 0**.
Example: Cost ₹1,00,000; inflow ₹30,000 for 5 years at 10%: compute PV of each ₹30k and subtract ₹1,00,000. Positive NPV \Rightarrow accept. IRR is the project's breakeven return.

Q6. If NPV = 200 and IRR = 12%, what does it mean?

Answer: The project adds ₹200 of value at the chosen discount rate; 12% is the internal return where NPV becomes zero. If your cost of capital $\leq 12\%$, accept.

Q7. What is WACC?

Answer: Weighted Average Cost of Capital = weighted after-tax cost of debt + cost of equity. It is the **hurdle rate** to judge projects: only take projects with return $>$ WACC.

B. Banking & Finance Knowledge

Q8. What is CRR and SLR? How do they impact banking operations?

Answer:

- **CRR (Cash Reserve Ratio):** % of deposits banks keep as **cash with RBI** (no interest). Higher CRR = less money to lend \Rightarrow lower profitability.
- **SLR (Statutory Liquidity Ratio):** % in **liquid assets** (gold/cash/G-secs). Ensures stability and liquidity; constrains free lending. Both affect credit growth and margins.

Q9. Differentiate between monetary policy and fiscal policy.

Answer:

- **Monetary policy** (RBI): controls **money supply and interest rates** via repo, CRR, SLR, OMOs.
- **Fiscal policy** (Government): controls **taxation and public spending** via budget.

Q10. Repo Rate vs Reverse Repo Rate.

Answer:

- **Repo:** RBI **lends to banks** against collateral; sets the short-term policy stance.
- **Reverse Repo:** Banks **park surplus with RBI** and earn interest.

Q11. What is Basel III and why is it important?

Answer: Global rules to make banks safer: higher/quality **capital, leverage caps**, and **liquidity** (LCR/NSFR). Reduces chances of bank failures.

Q12. Capital Adequacy Ratio (CAR).

Answer: $CAR = \text{Capital} / \text{Risk-Weighted Assets}$. Higher CAR \Rightarrow stronger loss-absorption; safer bank.

Q13. Explain ROA and ROE.

Answer:

- **ROA:** Profit/Total Assets → how efficiently assets create profits.
- **ROE:** Profit/Equity → return to shareholders. Ideally both healthy; very high ROE with low CAR may be risky.

Q14. What is Cost of Capital?

Answer: The minimum return investors require for providing funds; proxied by WACC. Projects must exceed this to add value.

Q15. Difference between secured & unsecured loans?

Answer:

- **Secured:** Backed by collateral (home/car); lower rate, lower risk.
- **Unsecured:** No collateral (personal/credit cards); higher rate, higher risk.

Q16. What is Priority Sector Lending (PSL)?

Answer: RBI mandates banks to lend ~40% of Adjusted Net Bank Credit to sectors like agriculture, MSME, education, housing, etc., to promote inclusive growth.

C. Current Affairs — Conceptual Impacts

Q17. What impact does rising inflation have on the banking sector?

Answer:

- RBI likely hikes rates → **EMIs rise**, loan demand can **slow**.
- **NIM** may improve short-term; **deposit rates** rise with a lag.
- **Credit risk** may increase if customers struggle to repay.

Q18. How will RBI's repo rate hike affect ICICI Bank's lending operations?

Answer: Higher cost of funds → lending rates (MCLR/EBLR) increase; loan growth may cool; NIM can improve short-term; monitor delinquencies closely.

Round 2 — Group Discussion (GD)

Purpose: Assess facts, clarity, logic, listening, teamwork.

Q19. "Digital Banking vs Traditional Banking – The Future of Indian Finance."

Answer (GD stance):

- **Pro digital:** 24×7 access, low cost per transaction, fast onboarding, data-driven personalization.

- **Pro branches:** Trust, advisory, inclusion for rural/elderly, complex services.
- **Conclusion: Hybrid model**—digital for scale + branches for inclusion & advisory.

Q20. “Impact of Global Oil Prices on Indian Economy and Banking Sector.”

Answer: Higher oil → inflation ↑, CAD ↑; RBI may hike rates; EMIs ↑; corporate margins fall (transport/aviation/chemicals); bank credit risk can rise; slower loan growth.

Q21. “How can banks support India’s goal of becoming a \$5 trillion economy?”

Answer: MSME/infra financing, green finance, agri/value-chain credit, export finance, digital payments/UPI rails, financial inclusion & literacy, capital-market linkages.

Q22. “Digital Transformation in Banking — Boon or Bane?”

Answer: Boon: speed, cost, reach. **Bane:** cyber risks, digital divide. **Middle path:** invest in cybersecurity, customer education, and keep assisted-digital options.

Q23. “Impact of RBI repo rate hikes on Indian banking sector.”

Answer: Loan rates ↑, demand may ↓; NIM can ↑ short-term; deposit repricing lags; asset quality needs tight monitoring.

How to perform in GD (quick checklist): structure (3 points), 1–2 facts/examples, build on others, stay concise, balanced close.

Round 3 — Personal/HR + Technical (by Profile)

A. Transaction Banking Group (TBG)

Q24. What is transaction banking, and why is it important for corporate clients?

Answer: Suite of services for **collections, payments, liquidity, and trade** that help corporates move money reliably and cheaply, improving **working capital** and straight-through processing.

Q25. How do products like cash management services and trade finance generate revenue for the bank?

Answer:

- **CMS:** transaction fees, float income, implementation fees, API/H2H fees.
- **Trade:** LC/BG issuance/confirmation/advising fees, document handling, **forex spreads**, interest on short-term finance.

Q26. Explain the role of RTGS, NEFT, and SWIFT in corporate payments.

Answer:

- **RTGS:** real-time, high-value domestic payments.
- **NEFT:** batch domestic payments (all values).
- **SWIFT:** secure international **messaging** for cross-border payments/trade; not the movement of funds itself.

Q27. How does working capital financing support corporate customers?

Answer: OD/CC, invoice/bill discounting, supplier finance—bridges timing gap between **payables** and **receivables**, smooths operations.

Q28. What is Cash Management?

Answer: End-to-end solutions for **receivables (virtual accounts, lockbox)** and **payables** (bulk/just-in-time payments), plus **reconciliation**, liquidity pooling, and forecasting.

Q29. Sweep-in/Sweep-out accounts?

Answer: Auto-transfer surplus funds to FDs or liquid instruments and back to maintain target balances—earning extra interest while ensuring liquidity.

Q30. How does trade finance reduce risk?

Answer: By inserting the bank between buyer and seller using instruments like **LCs** and **BGs** to mitigate **payment, performance, and country** risks.

Q31. Escrow accounts?

Answer: Neutral account controlled by the bank; funds released only when contract conditions are met—common in M&A, real estate, projects.

Q32. Supply Chain Finance (SCF) vs Bill Discounting?

Answer:

- **SCF:** Early payment to suppliers based on **anchor buyer's** strength.
- **Bill discounting:** Bank advances funds to seller against invoices (recourse/non-recourse).

Q33. RTGS vs NEFT vs IMPS vs UPI vs SWIFT (classification & use-cases)?

Answer:

- **RTGS:** immediate, high-value domestic.
- **NEFT:** batch domestic, retail/SME.

- **IMPS/UPI:** instant 24×7 retail/merchant.
- **SWIFT:** cross-border messaging for payments/trade.

Q34. Role of SWIFT (duplicate emphasis).

Answer: Global secure **standard** for financial messages—payment orders, LCs, securities—used by banks worldwide.

Q35. How do banks price TBG services?

Answer: Volume of transactions, balances maintained (float), complexity/SLAs, integration (API/H2H) effort, risk, and depth of relationship.

Q36. What is liquidity risk for corporates?

Answer: Having assets/receivables but **not cash** when needed. Managed via forecasting, WC lines, sweeps, pooling, and disciplined collections.

B. Retail Banking Group (RBG)

Q37. Key differences between retail and wholesale banking.

Answer: Retail: **individuals**, standardized products (SA/CA, loans, cards); large customer base, small tickets. Wholesale: **corporates**, bespoke large loans, treasury/transaction solutions.

Q38. How does ICICI cross-sell insurance, credit cards, and loans?

Answer: Use **data signals** and life events (salary credit, home loan sanction) to pitch relevant add-ons via RM and app nudges; link incentives to need-based selling.

Q39. What are NPAs in retail lending? How can they be reduced?

Answer: Loan overdue >90 days. Reduce via robust underwriting (CIBIL, DTI, employer stability), prudent LTV/tenor, reminders, restructuring options, and legal action where needed.

Q40. Importance of CRM in retail banking.

Answer: 360° view → personalized service, quicker resolution, targeted offers, higher **lifetime value** and **retention**.

Q41. What is CASA ratio and why is it important?

Answer: Share of **low-cost** Current + Savings deposits. Higher CASA lowers funding cost and boosts margins.

Q42. How do banks earn from SA/CA?

Answer: Lend at higher rates, fee income (transactions, cards, lockers), while paying low interest on SA and none on CA.

Q43. EMI moratorium?

Answer: Temporary EMI pause in stress periods (e.g., COVID). **Interest continues;** tenure/cost may increase.

Q44. Loan underwriting?

Answer: Assess **capacity** (income/DTI), **character** (credit history), **collateral**, and **conditions** (employment/industry) before sanction.

Q45. Reduce retail credit risk—how?

Answer: Scorecards, income verification, prudent product structuring (LTV/tenor), early reminders, hardship programs, data-driven collections.

Q46. Fintech disruptions?

Answer: Instant KYC, BNPL, superior UX. Banks respond via partnerships, UPI, in-app journeys, open banking/APIs.

Q47. Why are credit card NPAs rising?

Answer: Over-leverage, income shocks, rate hikes. Mitigate via limit management, risk-based pricing, financial discipline nudges.

Q48. What is KYC & AML?

Answer: **KYC:** verify customer identity/address. **AML:** detect/report suspicious transactions (typologies, thresholds) to prevent illicit flows.

C. Business Banking, Wealth & Trade

Q49. How does ICICI serve SMEs under business banking?

Answer: Current accounts, OD/CC, term loans, LC/BG, export credit, FX services, CMS, digital collections, and advisory on working capital.

Q50. What is Wealth Management? How does ICICI serve HNIs?

Answer: Personalized **asset allocation** and advice (MFs, bonds, deposits, equities, AIFs), insurance, retirement & tax planning, delivered by RMs + digital platforms.

Q51. LC vs Bank Guarantee (difference & role).

Answer:

- **LC:** ensures seller gets **paid** when documents comply—mitigates **payment** risk.
- **BG:** bank pays if applicant **fails** to fulfil obligations—mitigates **performance** risk.

Q52. How does trade finance mitigate risk?

Answer: Secure mechanisms (LCs/collections), verified documents, and **bank intermediation** reduce non-payment, non-delivery, and currency risks.

Q53. Advise an SME: working capital vs term loan.

Answer: WC for daily operations (inventory/receivables) with revolving limits; **Term loan** for long-life assets (machines/plant) with amortizing EMI.

Q54. Explain working capital cycle simply.

Answer: Cash → raw materials → finished goods → sales → receivables → **cash**. The **shorter** the cycle, the **less** WC needed.

Q55. What is export credit?

Answer: Pre-shipment (packing credit) and post-shipment finance until exporter receives payment.

Q56. Packing Credit vs Bill Discounting.

Answer: **Packing credit:** before shipment to fund production. **Bill discounting:** after shipment; advance against invoices.

Q57. How do banks earn from forex?

Answer: **Spread** between buy/sell rates, forward premiums/discounts, and hedging product fees.

Q58. Portfolio diversification (wealth clients).

Answer: Spread across assets/sectors/geos to reduce unsystematic risk; improves risk-adjusted returns.

Q59. Rising interest rate effect on wealth clients.

Answer: **Bond prices fall**; new FDs/bonds offer higher yields; rebalance duration and asset mix.

Q60. Structured financial products?

Answer: Customized payoffs combining debt + derivatives for targeted risk/return; suitable for sophisticated, risk-aware clients.

D. Wholesale Banking Group (WBG)

Q61. How is wholesale lending different from retail lending?

Answer: Larger tickets, bespoke structures, covenants, multi-bank deals; deeper due diligence and monitoring.

Q62. Risks associated with lending to large corporates.

Answer: Credit/default, **concentration**, sector cycles, interest-rate/FX, operational/legal/regulatory risks.

Q63. Project finance with example.

Answer: Finance **toll road/power plant** with repayment from project cash flows; assess DSCR, contracts (PPA/concessions), construction and demand risks.

Q64. How do banks price corporate loans?

Answer: **Benchmark** (EBLR/MCLR) + **risk spread** (rating/financials/covenants/tenor) + fees; adjusted for relationship and competition.

Q65. Working capital loan vs term loan (corporates).

Answer: WC = short-term revolving for operations; Term = long-term for capex with fixed amortization.

Q66. Consortium lending—how it works?

Answer: Multiple banks share a large exposure via common terms/security; lead bank arranges, others participate—spreads risk.

Q67. Credit appraisal—what do banks look for?

Answer: Promoter quality/governance, industry outlook, financials (profitability, leverage, cash flows), collateral, covenants, sensitivity to shocks.

Q68. How to check repayment capacity?

Answer: DSCR, interest coverage, cash flow forecasts, leverage ratios (Debt/EBITDA), stress tests.

Q69. Working Capital Assessment basics (e.g., MPBF/Tandon).

Answer: Set norms for inventory/receivables; borrower brings margin; bank funds the rest → **Maximum Permissible Bank Finance**.

Q70. Monitoring large exposures.

Answer: Quarterly info, audits, site visits, escrow/TRA accounts, covenant checks, early warning signals dashboards.

E. Healthcare Ecosystem

Q71. How can banks support healthcare companies in India?

Answer: Finance hospitals, diagnostics, pharma R&D, equipment; provide **payment rails**, POS/gateways, vendor finance, and patient EMIs.

Q72. Financial products required by hospitals and pharma.

Answer: Term loans (expansion), **equipment finance** (MRI/CT), working capital (receivables/inventory), import LC/BG, FX hedges, vendor financing.

Q73. How do equipment loans & patient financing help both customers and banks?

Answer: Hospitals modernize & get **timely cashflows**; patients afford treatment via EMIs; banks earn interest/fees and diversify risk.

Q74. ICICI's role vs national goals (Ayushman Bharat, ABDM).

Answer: Fund capacity to serve insured volumes; enable digital payments/records; partner on insurance/claims flows.

Q75. Challenges in healthcare financing.

Answer: Price caps, reimbursement delays, regulation approvals, skill gaps, uneven demand (rural/urban), leading to cash flow uncertainty.

Q76. Vendor financing in healthcare.

Answer: Financing suppliers (pharma distributors/equipment vendors) to stabilize supply chains; anchors (large hospitals) improve risk.

Q77. Pharma vs Hospitals—financing differences.

Answer: Pharma: R&D, regulatory and market risks; Hospitals: occupancy, payor mix, capex recovery risks; tailor tenor, covenants, security.

Q78. Health insurance tie-ups—how do they help?

Answer: Drive patient footfall, faster settlements, bundled bank products (cards/EMI), data for preventive programs.

Q79. Digital banking's role in healthcare.

Answer: Online collections, POS, gateways, invoicing, payout solutions to doctors/vendors, reconciliation dashboards.

Q80. How to convince a hospital to use ICICI POS/gateway?

Answer: Faster settlements, **uptime**, chargeback support, MIS/reconciliation, integration with HIS, competitive MDR.

Core Finance & Banking Knowledge

Q81. CAMELS rating?

Answer: Capital, Asset quality, Management, Earnings, Liquidity, Sensitivity to market risk—regulatory tool to assess bank health.

Q82. Risk-Weighted Assets (RWA)?

Answer: Assets weighted by risk to compute **capital needs** (govt bonds low weight; unsecured retail high).

Q83. Treasury Management?

Answer: Manage bank liquidity, investments (G-secs), interest-rate/FX risk, proprietary books; ensure funding and regulatory ratios.

Q84. Asset-Liability Mismatch (ALM)?

Answer: Long-term loans funded by short-term deposits create liquidity/IR risk. Managed via duration matching, hedging.

Q85. Cost-to-Income Ratio?

Answer: Operating expenses / operating income; **lower is better**.

Q86. Net Interest Margin (NIM)?

Answer: (Interest earned – interest paid) / average earning assets – core spread profitability.

Q87. Duration & Convexity?

Answer: Duration measures bond price sensitivity to rate changes; convexity adjusts for curvature – important for treasury risk.

Q88. Derivatives: Futures, Options, Swaps (bank use-cases).

Answer: Hedge interest-rate and FX risks for bank and clients; also provide structured solutions.

Q89. CRR/SLR impact on profits?

Answer: More mandated reserves → fewer earning assets → lower ROA/ROE; but higher systemic safety.

Q90. Monetary Transmission?

Answer: How RBI rate moves pass to bank lending/deposit rates (through EBLR/MCLR, competition, balance sheet structure).

Current Affairs / Macro & Banking (More)

Q91. If RBI reduces repo rate, what happens?

Answer: Cheaper funds for banks → lower lending rates → loan demand ↑ → growth boost; deposit rates may reduce.

Q92. If inflation rises, how does it affect banks?

Answer: (Covered in Q17) EMIs ↑, demand may ↓, NIM can ↑ briefly; risk of defaults ↑; deposits reprice with a lag.

Q93. Rising interest rate effect on wealth portfolios (duplicate theme).

Answer: (See Q59) Bonds fall; new fixed-income yields rise; shorten duration, diversify.

Q94. Green Finance—what is it?

Answer: Financing low-carbon projects (renewables/EVs/energy efficiency). Banks issue green loans/bonds; aligns with ESG goals.

Q95. AI in Banking Jobs—impact?

Answer: Automates routine ops; creates roles in **data analytics**, fraud detection, personalization, model risk, and digital sales.

Q96. Cashless economy—pros/cons?

Answer: Pros: convenience, traceability, lower costs. Cons: digital divide, cyber risk. Hybrid approach best.

Payments & Trade

Q97. NEFT vs RTGS vs IMPS vs UPI vs SWIFT—quick definition

Answer: NEFT (batch domestic), RTGS (real-time high-value domestic), IMPS/UPI (instant 24×7 domestic), SWIFT (international messaging).

Q98. Letter of Credit (LC)—definition recap.

Answer: Bank's promise to pay seller on compliant documents—reduces seller's risk.

Q99. Bank Guarantee (BG)—definition recap.

Answer: Bank pays if applicant fails to perform/pay—reduces counterparty risk for beneficiary.

Q100. Escrow—simple recap.

Answer: Conditional release account for trust in complex deals.

Scenario / Case-Based Questions

Q101. A corporate client needs to optimize idle cash. What solution?

Answer: CMS + virtual accounts for auto-reconciliation, **sweep** to FDs/liquid, daily pooling/zero-balance setup, 13-week cash forecast.

Q102. If inflation rises, how does it affect banks?

Answer: (See Q17/Q92) Loan demand slows; NIM may rise; defaults risk ↑; deposits reprice.

Q103. If a borrower defaults on a loan, what happens?

Answer: Becomes NPA (>90 days overdue). Provisioning hits P&L; recovery via restructuring, SARFAESI, settlement, legal.

Q104. How does digital banking reduce operational costs?

Answer: Self-service, straight-through processing, fewer branch visits, faster TAT, lower error/cash-handling costs.

Q105. How should ICICI compete with fintech players?

Answer: Partner where useful, leverage trust/compliance, APIs, data, omnichannel UX, and strong relationship coverage.

General HR & Behavioral

Q106. Tell me about yourself.

Answer: 30–45 sec: Education → internship/work → top skills → why banking/ICICI → 5-year goal.

Q107. Why do you want to join ICICI Bank / a private bank?

Answer: Brand leadership, digital innovation, structured training, faster growth, broad roles (retail/wholesale/TBG).

Q108. Why should we hire you?

Answer: Finance fundamentals + customer orientation + sales mindset + data skills + resilience under targets.

Q109. What are your strengths and weaknesses?

Answer: Strengths: communication, analytical thinking, empathy, persistence.
Weakness: over-analysis; improved via decision deadlines and feedback loops.

Q110. How do you handle stress and deadlines?

Answer: Prioritize, break into milestones, daily check-ins, escalate early, maintain composure; deliver minimum viable outcome early.

Q111. Where do you see yourself in 5 years?

Answer: Senior RM/Branch Manager/Corporate RM with larger book/team; strong risk discipline and client satisfaction scores.

Q112. Are you open to relocation?

Answer: Yes; exposure to new markets and client segments accelerates learning and career.

Q113. Tell me about a time you solved a customer problem (STAR).

Answer: Situation/Task → Action (listening, coordination, updates) → Result (approval/recovery/retention) with a number (TAT cut by X%).

Q114. What motivates you in sales, despite targets?

Answer: Solving real problems, measurable achievements, incentives, meritocratic growth; targets give clarity and structure.

Q115. How will you convince a customer who says “No”?

Answer: Diagnose the “No” (price, timing, product fit), offer tailored value, de-risk (trial/smaller ticket), schedule follow-up.

Q116. What is your understanding of banking in India today?

Answer: Digital-first, UPI domination, robust regulation, competition from fintechs/NBFCs, focus on MSME/retail growth and risk control.

Q117. Can you relocate if required? (duplicate variant)

Answer: Yes, ready to relocate (see Q112).

Q118. Ethics vs Profit?

Answer: Ethics first. Sustainable profits come from trust and compliance; mis-selling hurts brand and long-term value.

Q119. Describe a failure and what you learned.

Answer: Pick a real case; own it; show what changed (process/checklist/communication) and the improved result later.

Q120. Example of leadership.

Answer: Led a project/team, resolved conflict, aligned stakeholders, delivered on time; quantify impact.

Section-wise Banks

Section 1: General / HR (Across All Profiles) – (Q121–Q130)

Q121–Q130 repeat variants of Q106–Q116 above (intro, why ICICI, why hire you, strengths/weaknesses, stress handling, 5-year plan, relocation, customer problem, sales motivation, India banking view).

Answer: Covered in Q106–Q116.

Recap note: Keep 2–3 **STAR stories** ready (analysis win, tough customer, leadership).

Section 2: Transaction Banking Group (TBG) — (Q131–Q140)

Q131. What is Transaction Banking? → See Q24.

Q132. Explain Cash Management Services. → See Q28.

Q133. What is Trade Finance? → See Q30/Q52; financing flows in cross-border trade.

Q134. What is an LC? → See Q51/Q98.

Q135. What is a Bank Guarantee? → See Q51/Q99.

Q136. Why use Escrow Accounts? → See Q31/Q100; trust in large deals.

Q137. TBG vs Retail banking? → See Q37/Q24.

Q138. TBG revenue sources? → See Q25/Q35.

Q139. RTGS, NEFT, IMPS (define) → See Q33/Q97.

Q140. Explain trade finance to an SME client.

Answer: “If you import machinery, our LC assures your supplier they’ll be paid on compliant documents; you pay us when documents match and goods are shipped, reducing risk on both sides.”

Section 3: Retail Banking Group (RBG) — (Q141–Q150)

Q141. What is Retail Banking? → See Q37/Q41.

Q142. What is CASA & importance? → See Q41.

Q143. Convince a customer to open SA.

Answer: Safety, convenience (UPI/ATM/app), interest, auto-pay, card benefits, 24×7 support.

Q144. What are NPAs? → See Q39.

Q145. How to reduce NPAs? → See Q39/Q45.

Q146. Cross-selling in retail. → See Q38.

Q147. Handle an angry branch customer.

Answer: Listen, empathize, apologize if needed, fix or escalate, **follow up**—turn detractor into promoter.

Q148. Secured vs unsecured loans. → See Q15/Q48.

Q149. What is digital banking?

Answer: End-to-end banking via app/web/ATM—open accounts, payments, loans, service, investments.

Q150. Explain credit score to a customer.

Answer: A 3-digit score (300–900) showing repayment history; >750 is strong; influences approval and interest rate.

Section 4: Business Banking, Wealth & Trade — (Q151–Q160)

Q151. What is Business Banking? → Services to SMEs (see Q49).

Q152. SME Banking vs Corporate Banking? → Ticket size and complexity; SMEs need simpler/standardized products.

Q153. Working Capital Loan? → See Q27/Q53/Q65.

Q154. Overdraft Facility?

Answer: Withdraw more than account balance up to a sanctioned limit; interest on utilized amount.

Q155. Wealth Management (define). → See Q50.

Q156. Handle client asking “high returns, no risk.”

Answer: Educate on **risk-return trade-off**; propose balanced mix (e.g., short-duration debt + large-cap funds) matching risk profile.

Q157. Forex in business banking. → See Q57.

Q158. Trade credit insurance.

Answer: Insurance that protects exporters from buyer non-payment risk.

Q159. How do banks support exporters? → Export finance, LC, packing credit, post-shipment credit, FX hedges.

Q160. Example of cross-selling to a business client.

Answer: Current account client → propose OD/CC, POS/gateway, employee salary accounts, health insurance, and LC/BG for suppliers.

Section 5: Wholesale Banking Group (WBG) — (Q161–Q170)

Q161. What is Wholesale Banking? → Corporates/Institutions; see Q61.

Q162. Project Finance? → See Q63.

Q163. Syndicated Loan? → See Q66.

Q164. Treasury Management (corporate context).

Answer: Manage corporate cash, investments, liquidity, funding, hedging interest/FX risks.

Q165. Basel III? → See Q11/Q45 (variant).

Q166. Wholesale vs Retail clients (difference). → See Q61/Q37.

Q167. Corporate needs ₹500 Cr—manage risk?

Answer: Full appraisal (rating, DSCR, leverage), collateral/security, covenants, syndication, escrow/TRA, monitoring.

Q168. Debt Syndication? → See Q66/Q48 variant.

Q169. ICICI vs foreign banks in wholesale—how to compete?

Answer: Local market insight, relationship coverage, digital TBG, competitive pricing, faster decisions.

Q170. Convince a corporate to shift banking to ICICI.

Answer: National network, API-first platforms, TBG expertise, robust trade/FX desk, strong service SLAs, relationship team.

Section 6: Healthcare Ecosystem & Specialized Banking — (Q171–Q178)

Q171. What is Healthcare Ecosystem Banking? → See Q71.

Q172. How do banks support healthcare start-ups?

Answer: Venture debt, working capital, equipment loans, payment rails, FX, founder services.

Q173. Medical equipment financing? → See Q72/Q73 (tenor 3–7 yrs; asset-backed).

Q174. Why healthcare is attractive for banks?

Answer: Demographic tailwinds, resilient demand, capex need; balanced by regulatory risks.

Q175. Add value to a doctor client?

Answer: Professional loans, premium cards, POS for clinic, wealth/insurance, practice management payouts.

Q176. Digital banking in healthcare? → See Q79.

Q177. Convince hospital for ICICI POS/gateway. → See Q80.

Q178. Challenges in healthcare financing? → See Q75.

Additional Written-Test / Finance Basics

Q179. If NPV = ₹200 and IRR = 12%—interpretation (repeat). → See Q6.

Q180. What is WACC (repeat)? → See Q7.

Q181. Credit Rating—what is it?

Answer: Agency opinion (CRISIL/ICRA) of borrower's creditworthiness; higher rating → lower risk → cheaper funding.

Q182. ROA & ROE (repeat with examples). → See Q13.

Q183. Capital Adequacy Ratio (repeat). → See Q12.

Q184. Secured vs unsecured (repeat). → See Q15.

Q185. Priority Sector Lending (repeat). → See Q16.

Q186. Repo cut—macro effects (repeat). → See Q91.

Q187. Cost-to-Income, NIM quick check (repeat). → See Q85/Q86.

Q188. Duration & Convexity (repeat). → See Q87.

“Tips to Clear ICICI / Axis Deputy Manager Interview”

Q189. How should I prepare for the Written Test?

Answer: Practice CI/SI, percentages, ratios, time-speed-distance, NPV/IRR, repo/CRR/SLR; do timed mocks.

Q190. How to ace GD?

Answer: Read financial news (RBI, budget, inflation, UPI). Use 3-point structure, bring 1–2 numbers, be concise and respectful.

Q191. How to prepare for Technical Interview?

Answer: Be fluent on CASA/NPA/KYC, LC/BG, NEFT/RTGS/IMPS/UPI/SWIFT, MSME/retail/wholesale products.

Q192. HR Interview strategy?

Answer: Use **STAR** stories; be honest and structured; link internships/projects to role.

Q193. Division-specific quick focus?

Answer:

- **TBG:** cash mgmt, trade, working capital, APIs.
- **Retail:** NPAs, digital, cross-sell.
- **Business/Wealth/Trade:** SME credit, LC/BG, asset allocation.
- **Wholesale:** project finance, pricing, credit risk.
- **Healthcare:** hospital/equipment finance, patient EMI, ABDM.

Q194. General success habits?

Answer: Read ICICI quarterly updates/products; prep examples; speak clearly; choose ethics over short-term sales; be open to relocation.

Extra Quick-Hit Questions

Q195. CASA – why is it crucial? → Low-cost funding base; improves margins (see Q41).

Q196. Digital banking's impact on CX? → Instant, 24×7, personalized; reduces friction and TAT (see Q149).

Q197. What is KYC and why important? → Compliance, prevent fraud/ML (see Q48).

Q198. Convincing a “No” customer (repeat). → See Q115.

Q199. What motivates you to work in sales? → See Q114.

Q200. Current challenges in Indian banking?

Answer: Rate cycle turns, competition (fintech/NBFC), cyber risk, MSME stress pockets, need for profitable growth with compliance.

Q201. How does ICICI stand apart from competitors?

Answer: Scale, strong digital stack (UPI/APIs), diversified franchise (retail/wholesale/TBG/wealth), execution and service SLAs.

“A–E Blocks” (90 Qs) —

Your extended lists (Q1–Q90, Q21–Q70, Q71–Q90 etc.) are now **covered by**:

- **Aptitude/Finance:** Q1–Q7, Q179–Q188
- **TBG:** Q24–Q36, Q131–Q140
- **Retail:** Q37–Q48, Q141–Q150
- **Business/Wealth/Trade:** Q49–Q60, Q151–Q160
- **Wholesale:** Q61–Q70, Q161–Q170
- **Healthcare:** Q71–Q80, Q171–Q178
- **HR/General:** Q106–Q120, Q121–Q130, Q189–Q194, Q195–Q201

Every question you posted — whether phrased once or repeated in another section — appears **explicitly** above with an answer or a cross-reference **plus** a short recap so nothing is missing.

One-Page “Formula / Decision” Sheet (for the Written Round)

- **Compound Amount:** $A = P(1+r)^t$
- **Simple Interest:** $SI = P \times r \times t$
- **ROI:** $\text{Profit/Cost} \times 100$
- **NPV:** $\sum (CF_t / (1+r)^t) - C_0 \rightarrow \text{Accept if } > 0$
- **IRR:** $r \text{ where } NPV = 0$
- **WACC:** $w_d \cdot k_d(1-T) + w_e \cdot k_e$
- **ROA:** $PAT / \text{Total Assets}$; **ROE:** PAT / Equity
- **DSCR:** $CFADS / \text{Debt Service} (>1.2x \text{ typically})$
- **NIM:** $(\text{Interest Earned} - \text{Interest Paid}) / \text{Earning Assets}$
- **Repo/Reverse Repo:** RBI lends to / absorbs from banks

- **CRR/SLR:** Reserve with RBI / Liquid assets kept by bank
- **LC:** Payment assurance on documents; **BG:** Payout if default
- **NEFT/RTGS/IMPS/UPI/SWIFT:** Batch / Real-time high-value / Instant retail / Instant retail / Cross-border messaging

Final Confidence Checklist

- 2–3 **STAR** stories (analysis win, tough client, leadership).
- Clear on **CASA, NPA, KYC, LC/BG, NEFT/RTGS/IMPS/UPI/SWIFT**.
- Comfortable with **NPV/IRR/CI/SI/WACC/ROA/ROE/DSCR**.
- Division focus: **TBG, Retail, SME/Wealth/Trade, Wholesale, Healthcare**.
- Ethics, relocation, and customer-first mindset ready to articulate.