

## Important Interview Questions Asked in Various Bank

1. What do you understand by KYC? What document required for KYC? What documents are required to open a bank account?
2. CBS, SWIFT, NEFT, RTGS. What are their full forms, features and benefits?
3. White label ATM and financial inclusion.
4. Banking licensing for new banks. its impact on public sector banks.
5. COBRAPOST sting operation on money laundering by banks. and the subsequent action by RBI. And what should be done to prevent it in future.
6. Why do you want to join banking sector?
7. Assume that you have been selected and after you probation period you are posted somewhere in India as a Branch Manager and Branch is in not a good position. What steps you will take to bring it on right path?
8. IF you have being allotted target to increase business in some backward area, what will you do?
9. What if you're posted in remote area far away from your hometown? Are you ok with that? Will you be comfortable posted in rural or naxal areas? Who will look after your family?
10. What is guarantee that you'll not leave banking sector? You seem too young and confused to handle the job pressure here.
11. If you're a branch manager, how will you increase the profit of the branch? How will you attract more customers?
12. If bank introduces a new home loan product, how will you sell it?
13. A customer has made FD of 10 lakhs, but within 6 months, he comes back to break his FD for to purchase a car. How will you handle?
14. What are three points that make you better banker than people sitting outside?
15. What is the most recent bank related advertisement you've seen. And what do you think about it? Was it attractive or was it poorly designed?
16. As a customer if you've to open a bank account, which bank will you chose? What factors will you consider before picking a bank?

17. In which bank do you have an account already? How you feel as a customer? If you were in working in the same bank, what initiatives will you take for more customer satisfaction?

18. If you have being allotted target to increase business in some backward area, what will you do?

19. In your branch suppose following happens, what will you do?

a. A poor person has come, he has no documents for KYC form but he wishes to open account.

b. electricity is gone and customers are complaining

c. Some staff member is on leave and customers are getting restless.

20. Bitcoins related issues (Already given in above links.)

21. White label ATM and financial inclusion.

22. Banking licensing for new banks. its impact on public sector banks. GK things like "committee is headed by the former RBI Governor Bimal Jalan."

23. COBRAPOST sting operation on money laundering by banks. and the subsequent action by RBI. And what should be done to prevent it in future.

24. SBI's top officials caught in 400 cr. loan scam by CBI.

25. All India women's bank and GK related to it (e.g. dress code is yellow-blue saree, Usha Ananthasubramanian is chairperson, what is the corpus, how much % owned by government etc.)

26. That in December, RBI did not change policy rates despite rise in inflation. Was it the right decision?

27. That recently Axis bank's FDI limit is raised to 62%. Is this good / bad for banking sector? Are we risking a subprime crisis situation like in USA?

28. What is Priority sector lending? (followup) Should farmers be given loan at cheaper rate when they're already getting subsidy on fertilizer and diesel?

29. We should abolish concept of CRR, and we should have just insurance of deposit? Do you agree?

30. What are the two main problems banks are facing today? and What should be done to solve them?

31. What are your views on strikes by Bank employees?

32. What do you think deregulation of saving account is good step?

33. What is no frill account? How does it help in Financial Inclusion? Does opening no frill account sufficient to achieve the process of fin.inclusion?

34. Which banking sector is stronger: Indian or western? And why?

35. Which banks are better private or PSU?and why?
36. What role does bank play in empowerment of women?
37. What role has banking sector played in India's success story?
38. What do you know about bancassurance?Is it good or is it bad?
39. Difference between investment banker and retail banker? Which one is more important for economy?
40. Why should bank consider Debt equity structure of a company before loaning?
41. NPA, its classification, ways to recover?
42. What is Negotiable instruments act?
43. Who is NRI? Can a NRI open an account in a bank as a normal citizen? Can PIO open an account in Indian bank as a normal citizen? What are the documents required for opening an NRI Account?Can a student studying abroad be termed as an NRI?
44. Tell us about "Nomination" facility in banking.
45. What do you understand by KYC? What document required for KYC? What documents are required to open a bank account?
46. CBS, SWIFT, NEFT, RTGS. What are their full forms, features and benefits?
47. NPM, LRM, ARC, SARFAESI ACT
48. All the basics: RBI, its functions, repo,reverse repo, CRR, SLR and their impact on bank.
49. How can RBI control inflation?
50. How many Deputy Governor in RBI?Name them?
51. Apart from currency issue and supervision of banks what other functions RBI performs?
52. NABARD and its role.
53. How will you market Banking products?
54. Difference between public sector bank vs private sector bank.
55. Top 5 foreign banks, top 5 private banks,and ranked on what basis.
56. Basel Norms, PSU-shareholding by government.

57. What is refinance?
58. ECGC, packing credit, buyer's credit, letter of credit.
59. Sources of income of bank except interests.
60. Main difference between Banks and NBFC.
61. What do you know about Rural banking and Financial Inclusion?
62. What is ombudsman? what is his powers and functions?
63. What is MFI? From where does MFI get funds?
64. How is rural banking different from retail banking?
65. What is the difference between hacking and phishing?Dhingra Classes Interview Exclusive
66. Equitable Mortgage? interest subvention?Amortization?
67. Car Loan, Personal Loan, student loans,home loans, education loans (and what are their on going approx. interest rates?)
68. What is CBS (Core Banking Solution)?
69. What is ABSA account?
70. What is Swawlamban scheme?
71. What is POS terminal? How bank gets benefited from POS? What amount bank charge from shopkeepers for POS terminals?
72. Tell me something about E-Banking? and its benefits to branch?
73. What is branchless banking?
74. Various types of Banks and their examples
75. Difference between banking n finance
76. Difference between micro financial institutions and NBFCs.
77. Difference between between Co-operative societies and SHGs
78. Who are the Chairman of ICICI Bank and Axis Bank.
79. What is money laundering? What has the government done to prevent it? What's Bank's role in preventing money laundering?
80. How important is CASA Portfolio for the bank

81. What is term deposit and demand deposit?
82. What are alternate channels of banking?
83. Have you ever used an ATM? What is the full form of ATM? Can you Name some ATM Manufacturer Companies? What are the other uses of an ATM? Balance Enquiry, Cash Withdrawal, Pin Change, Mini Statement.
84. What is the difference between banking and finance?
85. What is Credit Rating agency?
86. What is working capital? What are preferential shares?
87. What is more beneficial to a company Equity or Debentures?
88. What is DEMAT account? What is PAN card? Are they same thing?
89. What provisions did this year's budget have for the banking sector?
90. What if government asks RBI to print more currency notes and uses it for development and infrastructure projects? How will it affect the middle class?
91. Do the Agricultural crops sold by d farmers in d market comes under income tax?
92. What was last year's GDP in crores and in % growth?
93. What is recession? what are the causes? how can it be fixed?
94. What is the difference between Finance ministry and commerce ministry?
95. What is Inflation? How it is controlled?
96. What is HDI(Human Development Index)? How is it calculated? What is India's rank?
97. Poverty figure census, schemes.
98. MNREGA and other schemes where bank is involved.
99. What are Foreign Reserves?
100. What are Small Scale Industries? How we recognize if a particular industry is a Small Scale Industries?
101. Difference between organized and unorganized sector?
102. Functions of planning commission? Targets of current five year plan? Who is Montek Singh?
103. BRICS, ASEAN G20 summits and decisions recently

104. Why dollar is appreciating? What are merits and demerits of rupee depreciation?
105. Why there is so much furor over FDI in retail? Are you in favour of FDI?
106. Tell me about factors of production
107. What is parallel economy? What is black market? What is money laundering?
108. If you will improve this weakness then will you become a perfect man?
109. What is the meaning of excellence to you? When will you consider yourself a successful person?
110. Do you consider yourself a creative person? If yes, how will find job satisfaction in banking sector, where rules and procedures have to be adhered strictly?
111. What is the difference between a leader and a manager? Does a leader need to be a good manager too?
112. What are the qualities of a good leader? Suppose, you are made a leader of a team unknown to you, there you find somebody who is already a leader there and even better than you. What will you do?
113. What is the full name of APJ Kalam?
114. Where is Rio de Janeiro? What is it famous for?
115. Name three famous places in Canada.
116. Who is the editor of xyz newspaper?
117. Who won Dronacharya award this year?
118. In which year RTI was implemented?
119. How many lady Chief ministers in India?
120. How many Indians got Nobel Prize?