



# विजयवर्गीय (वैश्य) राजसेवक परिषद्, जयपुर

"संगम", विजयवर्गीय सामुदायिक केंद्र एवं छात्रावास भवन,

Sector 26, Pani ki Tanki ke Pass, NRI Circle, Pratap Nagar, Jaipur, Rajasthan 303906

## PREPARATION FOR BANKS PO INTERVIEW

—द्वारा श्याम लाल विजयवर्गीय (8890555550)

### Preparation to be done before the interview

1. First of all pay thanks to God for qualifying your written exam.
2. Please go through the call letter deeply and check your all documents and mark sheet degrees pertaining to your qualification and technical qualification certificate and others applicable to you.
3. Start your preparation for appearing interview with full confidence and tense free
4. Please don't forget to refresh yourself from academic subject knowledge.
5. While appearing for interview please take care your Dress selection matching, Look as a professional. On the day of interview please try to wake-up early morning, have a view of local as well financial/economics newspapers and also check your resume and documents to be submitted to interview authorities. Refresh yourself from the current topics.
6. While waiting for your interview please don't get confused by asking questions/answers to other participants as there are chances of that you will forget own preparation and may feel nervous which would be continue during interview.
7. Ensure that your mobile switch off, avoid perfume or deodorant. Don't carry un-desired paper/study material/books while entering in the interview.
8. While going for interview please seek permission for the interview board "May I come in Sir/Madam" seat on your chair on offer by the member/chairmen of the board in a relax posture with smile.
9. While answering please keep your Eye contact with the member of board to whom you are replying/explaining his question and ensure to use comfort language, In case you have not heard the question properly, please don't hesitate to request the interviewer "To repeat the question" In case you are unable to answer the question rightly it is better to say sorry.
10. Please prepare and update yourself about historical history of your city, state and country, geographical status.
11. Please get update from all the social schemes launch by the present Central Government of PM Shri Narendra Modi and also your on State Government.
12. General knowledge and current affairs.

### General banking questions: being asked in interview.

1. Tell me about yourself
2. Tell me about your family
3. In case, if you are the only daughter/son in your family will your parents allow you to work anywhere across India?
4. What are your strengths and weaknesses?
5. What is your biggest achievement and biggest failure?
6. Why do you want to join Bank only when you are having other avenues like Civil Services (IAS, RAS etc.) other govt. (Central/State) services Insurance, Mutual Funds etc.?
7. Don't you think you are over qualified for this position?
8. Why not software after engineering?
9. Why did you leave your previous company?
10. Why do you want to work here?

Over Please

11. Have you applied for any other banks?
12. What do you know about your bank?
13. Have you applied to other areas apart from banking?
14. Where do you see yourself in 5 years from now?
15. If you are female – Being a girl, if you are posted in unsafe place like assam, will you continue to work with us?
16. Did you prepare for the interview? What did you prepare? (Questions will be asked from what you prepared)
17. Have you attended any bank interview before?
18. Do you have any questions for us?

**The technical Questions which can be asked in a bank interview are**

1. What do you know BASEL norms
2. What is Car? (Capital Adequacy Ratio)
3. What is the current CRR and SLR?
4. What is microfinance?
5. Repo rate and reverse repo rate?
6. What is SEBI? Its working
7. What is ECGC (Export credit Guarantee Corporation)? Its working
8. What is EXIM Bank? Its working
9. What is Export and Import?
10. What is NABARD, its role?
11. What is role and object of RBI? When it was established.
12. Who was the first and present Governor?
13. What is IBA?
14. What is DICGC?
15. What is CIBIL?
16. What is inflation and deflation?
17. What is mutual fund?
18. What is IMF?
19. What is ULIP?
20. Do you have account in bank? Which bank? Why?
21. Differences you see in a private and public bank.
22. What is forex?
23. What is bank rate?
24. Have you heard about KYC? what is KYC?
25. What is GDP? How it impacts the economy and presently how much it is? .
26. What is inflation and what are ways to control it?
27. What are the services provided by commercial Bank?
28. What is trade deficit?
29. What is current account deficit?
30. What is current account deficit (CAD)?
31. Why should a country need foreign exchange at all?
32. Who is an entrepreneur?
33. What is Define unemployment?
34. What is Mobile Banking?

35. What is Demand, Time Deposits?
36. What is Difference in demand and time deposit?
37. What is fixed and Recurring deposits?
38. What is savings account?
39. What is Current account?
40. What is FCNR account?
41. What is NRE account?
42. What is Cheque and Draft, define it?
43. What is Cheque clearing?
44. What clearing bank?
45. What is Bounced Cheque?
46. What is Credit Rating?
47. What is Credit-Worthiness?
48. What is interest?
49. What is overdraft?
50. What is payee?
51. What is payer?
52. What is security for loans?
53. What is internet banking?
54. What is credit card?
55. What is debit card?
56. What is loan?
57. What is bank rate?
58. What is ATM?
59. What is repo rate?
60. What is reverse repo rate?
61. What is cash reserve ratio?
62. What is Mudra loan?
63. What is MSME?
64. What role does a NGO?
65. What is Lead bank Scheme ? Its Object and Role.
66. What is a Self-Help Group SHG?
67. What is Kissan Credit Card?
68. What is Micro Credit?
69. What is Retail Loans?
70. What is Priority sector advances?
71. What is the Percentage of priority sector lending and agriculture lending?
72. What is Gold Bonds?
73. Who is NRO account?
74. Can NRIs and PIO Invest in India?
75. Can NRIs open bank account and invest in term deposit?
76. What id FCNR deposit?
77. What are the documents required for opening of Domestic Saving account/NRO/NRE accounts and what is the difference?
78. What is the authorised Capital?
79. What is Paid capital?
80. Which are the Negotiable instruments/Act?

81. What is SARFACI Act how does it works?
82. What is Civil Courts/DRTA?
83. What is Lok Adalat?
84. What is Banking Ombudsman?
85. What is BCSBI?
86. What is financial inclusion?
87. What is Jan-Dhan Yojana?
88. What is Atal Pension Yojana?
89. What is Su-kanya Samridi Yojana?
90. What is RTGS, NEFT, IFSC and MICR code?
91. What is Nomination?
92. What is Plastic money?
93. How many Nationalized Banks, Private Banks and Foreign Banks working in India?
94. Define schedule Banks, Co-operative Banks and RRB?
95. What is NPA (Non-performing Assets)
96. Define Standard, Substandard, and Doubtful Assets?
97. Tell about the planning commission who is its chairman and Vice-chairman?
98. Define : Deficit Budget and Deficit Financing?
99. What is Revenue Deficit, Fiscal deficit, Inflation, Fiscal policy, Balance of trade, Balance of payment, Deflation, Recession, Business cycle, GDP, Gross National products (GNP), Gross National Income (GNI) and Difference of balance of payment and balance of trade?
100. How many Financial Regulatory in India?

**What is the function of**

- a. Reserve Bank of India (RBI)
- b. Security and Exchange Board of India (SEBI)
- c. Insurance Regulatory and Development Authority (IRDA)
- d. Forward Market Commission of India (IRDA)
- e. PFRDA (Pension Fund Regulatory and Development Authority) under the finance Ministry.