

BANK INTERVIEW QUESTIONS

1-why r u interested in banking sector..??

2-Do u support privatisation of banks? why..??

3-Being in a public sector bank how can u compete with private sector banks...??

4-what steps 2b taken 2 control global warming.?

Questions posted by Akanshita

1.wat is NPA?

2.why do u want to join sbi.

3.Tell something abt yourself?

4.how many time u have cleared sbi exam?

5.who is the current chairman of sbi?

6.what is CRR?

7.what is RR(Repo rate)?

7.why did u choosed sbi for the job while pvt sector bank is paying heavy salary to his employee?

8.which banned outfit is responsible for recent blast in different city of india?

9.who is the governor of RBI?

10.u have completed your graduation(if u have)in this year(- ----).what u were doing till now?

11.who is the finance secretary?

Questions posted by Aditya Gupta

What is RR(Reporate)

Whats is CRR

Whats is reverse RR

Whats is SLR

Whats r d tools with RBI to control liquidity in market

Who is d chairperson of RBI

Which bank recently got submerged in SBI

Who is the owner of SBI at present n with what % of shares

What was d name of first bank established in India ?

When was State Bank of India established in India

Who is the Chairman of SBI

Financial crisis in America

Why joining SBI or Banking Sector

Questions on Hobby

Historical or geographical Importance of d place u live

important definitions helpful in bank interview preparation:-

Hi friends,

Here I am posting for you some important banking terminology that will helpful in your bank interview preparation. I hope it will clear all your doubts regarding different bank rates.

REPO RATE: - Under repo transaction the borrower places with the lender certain acceptable securities against funds received and agree to reverse this transaction on a predetermined future date at agreed interest cost. Repo rate is also called (repurchase agreement or repurchase option).

REVERSE REPO RATE: - is the interest rate earned by the bank for lending money to the RBI in

exchange of govt. securities or "lender buys securities with agreement to sell them back at a predetermined rate".

CASH RESERVE RATIO: - specifies the percentage of their total deposits the commercial bank must keep with central bank or RBI. Higher the CRR lower will be the capacity of bank to create credit.

SLR: - known as Statutorily Liquidity Ratio. Each bank is required statutorily maintain a prescribed minimum proportion of its demand and time liabilities in the form of designated liquid asset.

OR

"Every bank has to maintain a percentage of its demand and time liabilities by way of cash, gold etc".

BANK RATE: - is the rate of interest which is charged by RBI on its advances to commercial banks. When reserve bank desires to restrict expansion of credit it raises the bank rate there by making the credit costlier to commercial bank.

OVERDRAFT:- It is the loan facility on customer current account at a bank permitting him to overdraw up to a certain agreed limit for a agreed period ,interest is payable only on the amount of loan taken up.

PRIME LENDING RATE: It is the rate at which commercial banks give loan to its prime customers. As HR is undoubtedly the most grueling and significant part of an interview for any post concerned or applied. So, some of the questions that you may come through are:

- "Tell us something about yourself"

- o This is the most common and the first in the list of interview questions for clerk. No matter what post or position you may be applying for, this is kind of a universal question that will be asked, just to measure you up.

- This way the interviewer normally wants to have a slight notion of what do you feel about yourself, about your qualities and how snappish and intellectually aptly can you identify yourself. So, your reply should be very diminutive and at the same time giving fine information concerning you. For example: you can say, 'I am sensible, realistic but at the same time imaginative, conscientious and can manage people well.'

- So, you are at this point interested about the clerk position we have offered. What variety of experience do you boast of?

- Accurate RESPONSE: "I've just completed school, and I am searching for a full-time arrangement that will aid me to expand and gather more experience. Honestly, I do not have much job practice, but I was brought up in a family circle where my father, mother and other family members taught us a superior work ethic. I can make out that hopefully, I would be capable to fill this spot, since I am a very rapid apprentice."

- INCORRECT response: "I can't be acquainted with what you are saying...- I just sought after an afternoon employment, so I can snooze in during the sunup hours, and still comprise a assortment of time to go bashes and celebration or parties in the nights or evenings. In addition, my mother goes past here each day on her means to her work, so she may well drop me off."

- "There might be times when I would require you at this juncture prior to your standard hours commence. Will I have any dilemma trying to get a hold of you if I want you to come up to work earlier?"

- CORRECT: "Well, I will be taking several daybreak college classes, however I don't have school on Mondays. So, I would be pleased to do that on Mondays, and I'll strive to remain efficient with my class agenda once I get my courses in concert."

- Tell us something about your past experiences.

- The next subject which usually comes up and about interview questions for clerk is concerning the earlier experiences as this assists the interviewer to acquire an thought about how your precedent experiences are going to sway the company. Thus, it is very imperative for you to come to a decision that which ingredient of your individualism and job familiarity you would like to be in the illumination but make it in no doubt that you do not end up with tales of your intrepidity and

adventures. Here you should center more on your daily life at work that will focus more on your dilemma solving skills: like the means by which you demeanor yourself at your job, scrutinize tricky situations and manage people.

Accounts at banks and/or other financial institutions.

1Deposit account

a:Checking accounts or current account

b: Savings accounts

c:Money market deposit account:

d:Time deposit

2Personal account

3Sweep account

4Transactional account or demand accounts or demand deposit accounts.