

Bank Interview Questions updated on Jan 2025

Common Bank Interview Questions

It's a good time to be seeking a highly satisfying Bank Job in India as Govt has made indications towards high amount of upcoming vacancies in banks. Interview is the final hurdle in the selection for Bank Jobs. Though interview process varies from bank to bank, there is a generally accepted format and procedure for interviews for both Bank PO and Bank Clerk.

Here we are listing some topics that are being asked in the currently on-going Interviews of IBPS qualified candidates for PO and Clerical Posts. As per response received from our readers, we are listing common questions being asked frequently in Interviews.

There are several important questions that might be asked based upon feedback from previous interviews. Some are -

1. If you are working, why you want to leave your current job?
2. Why banking sector and how you are the right person for it?
What is your father's Job Background?
3. What are NPA (Non-Performing Assets), how can u use technical knowledge in correcting the balance sheet?
4. How Can NPA be reduce?
5. For unemployed people, which plans are adopted by government?
6. Tell us About your native place and famous places near to it.
7. What was the Headline in Today's Newspaper? (Main Page and Financial Page Both).
8. What are functions of Banks and How does banking effect the economy of the country?
9. Difference between Fiscal and Monetary Policy ?
10. Number of Districts in Your and Nearby States ? Governor, Chief Minister and Other Ministers of Your State (Like Education, Tourism Ministers)?
11. Latest Noble Prize Winners, Padam Awards Winners, Miss India, Miss World Miss Universe Etc.
12. How is Future growth of commercial banks in India and any hurdles to it ?
13. Banks VS NBFCs (Non Banking Finance Companies) ?
14. Questions About Budget 2013 - 14 and current five year plan.
15. Difference between Cheques, DD, Bill of Exchanges and Certificate of Deposit ?
16. Direct and Indirect Taxes In India.
17. Important People of India - Chief of Planning Commission and Election Commission Etc.
18. CM and Governors of All States.

19. Where you want to see yourself after 5 Years?
20. Your Strengths and Weakness ?
21. RBI's Role in Economy.
22. If you get a better job in Public Sector (IAS/PCS Etc.),will you leave us ?
23. Important Banking Terms -
24. GAAR (General Anti - Avoidance Rule) and GST (Goods and Service Tax)
25. CAR (Capital Adequacy Ratio)
26. Balance Sheet and NPA ?
27. BASEL Norms (Basel 1,2,3)
28. Banking Regulation Act, Money Laundering, Financial Inclusion
29. SARFAESI ACT (The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act)
30. Roles of RBI, NABARD, SEBI, IRDA.
31. Bank Account Types and Rate of Interests on Them
32. CTS (Cheque Truncation System)
33. What is INFLATION ? It is good or Bad ?and how can it be controlled ?
34. What is FDI ?Is it Good or Bad ? Limit of FDI in various Sectors in India ?How is it Different From FII ?
35. What is Stock Exchange ? How many are there in India ? Number of Shares on NSE and BSE ?