

Banker interview checklist

Private banks usually run an HR screen, a functional round with a branch or credit manager and a final round with a regional head, while public sector recruitment adds a written exam before a personal interview panel.

10 QUESTIONS TO PRACTISE OUT LOUD

1. What is your KYC process when a new customer wants to open a savings account?

What it checks: Whether you know the RBI KYC basics: officially valid documents, PAN or Form 60, customer due diligence, risk categorisation and CKYC.

2. Tell me about a time you handled an angry customer at the branch.

What it checks: Customer handling under pressure: listening, taking ownership, solving the actual problem and following grievance processes.

3. Why do you want to work with our bank rather than another bank or a fintech?

What it checks: Whether you have researched the bank's business, branches and products, and have a real reason to join beyond job security.

4. How do you spot and report a suspicious transaction under the AML rules?

What it checks: Awareness of PMLA obligations, red flags, the role of FIU-IND, and the rule against tipping off the customer.

5. Describe a time you met a difficult sales target, such as CASA or loan disbursement, without cutting corners.

What it checks: Whether you can hit numbers through a real plan and relationship building while staying within rules on KYC and suitability.

6. Are you willing to be posted to a rural branch or transferred every few years?

What it checks: Your flexibility for transfers, which are routine in banking, especially for officers early in their careers.

7. What is an NPA, and how are loan assets classified?

What it checks: Clear knowledge of the RBI income recognition and asset classification norms, including the SMA categories used for early warning.

8. Tell me about a time you prevented or detected a fraud attempt.

What it checks: Alertness at the counter and adherence to procedure, and whether you escalate suspected fraud correctly rather than acting alone.

9. Our role has a fixed salary plus a variable linked to targets. What are your expectations?

What it checks: Whether your salary ask is grounded in your current pay and track record, and whether you are comfortable with target-linked pay.

10. How do you appraise a working capital loan for an MSME?

What it checks: Whether you can assess repayment capacity and working capital need with real ratios and checks, not just list the five Cs.

TIPS FOR THIS INTERVIEW

- Revise RBI basics: KYC, AML, NPA classification, SMA categories, CRR, SLR, repo rate and priority sector lending, without relying on current rate numbers.
- Read the bank's latest results and note its deposit and loan mix, its focus segments and its branch spread, so your why-this-bank answer is specific.
- Prepare one customer service story, one sales story and one compliance story with real amounts and outcomes from work or internships.
- For credit roles, practise reading a balance sheet and computing current ratio, DSCR and drawing power quickly on paper.

THE DAY BEFORE

- ☐ Confirm the time, venue or video link and the interviewer's name
- ☐ Plan your route and leave time for traffic, or test your camera, microphone and internet
- ☐ Keep copies of your resume, ID proof, certificates and photographs in a folder
- ☐ Iron your clothes and charge your phone and laptop
- ☐ Do one final run-through of your introduction, then stop and rest

ON THE DAY

- ☐ Arrive 15 minutes early, or log in 5–10 minutes early for a video call
- ☐ Greet everyone politely, including the receptionist or coordinator
- ☐ Listen to the full question, pause, then answer in a clear structure
- ☐ Take brief notes of names and key points
- ☐ Ask your prepared questions and confirm the next steps before you leave