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2025-26 Complete Guide

IBPS RRB PO INTERVIEW



FREE

- Expected RRBs related Questions
- Bank, RBI, Priority Sector Qs
- Expert + Topper Tips
- Dress Code

Introduction:

With the conclusion of the IBPS RRB PO Mains exam, it's time to gear up for the interviews! Most candidates dread this part of the selection procedure, and we attribute it to the following reasons: • Fear of Rejection • Fear of the Unknown Despite being mentioned separately, these causes are strongly interconnected. It all starts with not knowing where to begin, what to prepare for, and what to expect from the interview. When combined with the anxiety of being selected, the fear is only magnified. The interview process isn't something to fear, no matter how cliche it may sound!

Once a candidate meets the minimum cut-off marks in the final examination, he becomes eligible for an interview. The purpose of the interview is to select one suitable individual for the profession concerned. It may be true that the candidate has higher qualifications, but he may not have the courage and potential to accept the responsibilities that come with the profession he seeks. In fact, a candidate is expected to have good communication ability, leadership quality, emotional strength to face the challenges in his day-to-day work life, and the capability to develop effective interpersonal relationships.

Banking is a service-oriented organization, and it demands cadres who are interested in putting their best efforts into their profession, mingling with the customers freely and friendly apart from maintaining a cordial, social, and friendly relationship with their peers and superiors.

This e-book consists of a complete interview preparation guide, which is prepared with the help of insights received from the **ex-IBPS interview panel members**. We will also tell you how to effectively answer questions in the IBPS RRB PO interview. Apart from this, we will be sharing tips for your interview preparation. So, let's get started.

If you are going to appear for the **IBPS RRB PO Interview**, this E-book will help you immensely in your preparation. Apart from this E-book, we have launched a brand new **Personalized Mock Interview Batch** for IBPS RRB PO interviews. Let us have a look at the specifications of this **IBPS RRB PO Interview batch by Oliveboard.**



IBPS RRB PO - Important Questions with Sample Answers

1. Regional Rural Banks - Core Understanding

Q. What is the objective of Regional Rural Banks?
Answer:
The main objective of RRBs is to provide banking and financial services to rural and semi-urban areas, especially to farmers, agricultural labourers, small entrepreneurs, SHGs, and weaker sections, to promote financial inclusion and rural development.

Q. How are RRBs different from Public Sector Banks?
Answer:
RRBs mainly operate in rural and semi-urban areas, whereas PSBs operate nationwide. RRBs focus more on agriculture, priority sector lending, and financial inclusion, while PSBs have a wider corporate and retail banking focus.

Q. Explain the ownership structure of RRBs.
Answer:
RRBs are jointly owned by:

- Government of India - 50%
- Concerned State Government - 15%
- Sponsor Bank - 35%

Q. What is the role of NABARD in RRBs?
Answer:
NABARD supervises and regulates RRBs. It provides refinance support, conducts inspections, and helps in policy guidance, capacity building, and rural credit planning.

Q. Why were RRBs amalgamated in recent years?
Answer:
RRBs were amalgamated to improve operational efficiency, reduce costs, strengthen capital base, improve profitability, and enable better use of technology and human resources.



2. Priority Sector Lending - RRB Perspective

Q. What is Priority Sector Lending?
Answer:
Priority Sector Lending refers to mandatory lending by banks to identified sectors such as agriculture, MSMEs, education, housing, and weaker sections to ensure inclusive economic growth.

Q. What is the priority sector target for RRBs?
Answer:
RRBs are required to lend **75% of their Adjusted Net Bank Credit (ANBC)** to the priority sector.

Q. Who are small and marginal farmers?
Answer:
- Marginal farmers - landholding up to 1 hectare
- Small farmers - landholding between 1 to 2 hectares

Q. What is Kisan Credit Card (KCC)?
Answer:
KCC is a credit scheme that provides farmers with timely and affordable credit for crop cultivation, allied activities, and consumption needs at concessional interest rates.

3. Agriculture & Rural Credit (High-Probability Questions)

Q. What is the difference between crop loan and term loan?
Answer:
- Crop loan is a short-term loan for seasonal agricultural operations.
- Term loan is given for long-term investments like tractors, irrigation systems, dairy units, etc.

Q. What is MSP and why is it important?
Answer:
Minimum Support Price (MSP) is the minimum price fixed by the government to protect farmers from distress sales and ensure income stability.

Q. What is PMFBY?
Answer:
Pradhan Mantri Fasal Bima Yojana is a crop insurance scheme that provides financial protection to farmers against crop loss due to natural calamities, pests, or diseases.

Q. What is interest subvention scheme?
Answer:
Under this scheme, farmers get crop loans at subsidized interest rates, usually around 4%-7%, provided they repay on time.

4. Government Schemes Relevant to RRB PO

Q. What is PMJDY?
Answer:
Pradhan Mantri Jan Dhan Yojana aims to provide universal access to banking services including savings accounts, RuPay debit cards, insurance, and pension facilities.

Q. What is SHG-Bank Linkage Programme?
Answer:
It is a programme where Self-Help Groups are linked with banks to provide credit without collateral, mainly to promote women empowerment and rural entrepreneurship.

Q. What is Direct Benefit Transfer (DBT)?
Answer:
DBT is a system where government subsidies and benefits are directly transferred into beneficiaries' bank accounts to reduce leakages and improve transparency.

5. Rural Banking & Financial Inclusion

Q. What is financial inclusion?
Answer:
Financial inclusion means providing affordable banking and financial services to all sections of society, especially the unbanked and underbanked population.

Q. Why is financial literacy important in rural areas?
Answer:
Financial literacy helps people understand banking products, avoid fraud, use digital services, and make informed financial decisions.

Q. What is the Business Correspondent (BC) model?
Answer:
Under the BC model, banks appoint local representatives to provide basic banking services in remote areas where physical branches are not feasible.

6. Situational Questions - With Model Answers

Q. A farmer is unable to repay a loan due to crop failure. What will you do?
Answer:
I would first verify the genuineness of the crop loss, guide the farmer about insurance claims or relief schemes, and follow bank guidelines for restructuring or rescheduling the loan while maintaining empathy.

Q. How will you promote digital banking in rural areas?
Answer:
I would conduct financial literacy camps, demonstrate UPI and RuPay usage, use simple language, and build trust by showing real-life benefits.

7. Personal Questions - RRB-Specific

Q. Why do you want to join RRB instead of a PSB?
Answer:
RRBs provide an opportunity to work closely with rural communities and directly contribute to financial inclusion and rural development, which aligns with my career goals.

Q. Are you comfortable working in rural areas?
Answer:
Yes, I am comfortable working in rural areas as it allows me to understand grassroots-level challenges and contribute meaningfully to economic development.



Personality Based Questions

Q. Tell me something about yourself.

Answer Approach: Start with your name, the place you belong to, education details, work experience (if any), and your hobbies and interests.



Q. Why do you want to Join the Banking sector?

Answer Approach: Cover areas like: 1. High career growth potential 2. Love and Passion for Banking sector 3. Job security 4. Reputation and respect it brings for Banking officials in society 5. Challenging work environment 6. Interaction with new people.

Q. How is your degree relevant to the banking Industry?

Answer Approach: You can answer this question according to your professional degree, suppose you are a computer science graduate, you can say that your education will be useful in the view of digitalization that is taking place in the banking sector.

Q. How is banking better than your present job (for working professionals)?

Answer Approach: To answer this question, you can compare your present job and the job in the banking sector. What extra opportunities will you get in the banking sector? Why do you think you need to change your current job? - These kinds of Questions will help you in answering this question effectively.

Q. Tell us about your strengths and weaknesses?

Answer Approach: In an interview, an interviewer may ask about your strengths or

weaknesses because he wants to assess your personality, especially in terms of the company and the job role you are applying for. So, to answer this question, you can start with your strengths (such as disciplined, team player, creative, and adaptable person etc.) and then proceed to your weaknesses. While talking about your weaknesses make sure you do not reveal something way too negative about your personality (Anger, problem with adapting to new places, etc), try to answer the question diplomatically (suppose you think you can improve your communication skill further etc.). Also make sure to mention the efforts you have taken to improve your Weakness.

Q. How is your degree relevant to the banking Industry?

Answer Approach: You can answer this question according to your professional degree, suppose you are a computer science graduate, you can say that your education will be useful in the view of digitalization that is taking place in the banking sector.



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Q. How can you prove yourself as a valuable asset to the bank?

Answer Approach: Consider your unique perspective, your enthusiasm, your work ethic, and your ability to collaborate. Additionally, you can use some examples of characteristics and skills to demonstrate your value to a company.

Q. Will you leave this job if you get a better Job opportunity?

Answer Approach: You should tell the interviewer, "For now I am not looking forward to changing jobs because I want to work where I can work for a longer period of time and achieve both my personal and organizational goals. But if in future, I believe that changing jobs will expose me to new challenges and opportunities, I will be looking forward to that also." In these kinds of questions, people outrightly deny the possibility of changing jobs, but it is not the ideal case. Because it is human nature that when we get better opportunities, we switch jobs and careers.

Q. What qualities should one possess to be a Bank officer? Do you think you have these qualities?

Answer Approach: You can talk about different qualities that you think a bank PO should have. Here is a list of qualities that we consider essential for a Bank PO • Organized mind. • Good Communication Skills. • Efficient. • Good mathematical ability • Friendly and Cooperative Nature. • Quick Learning ability. • Leadership • Management • Team player • Alert & Awareness • Honesty & Integrity You can mention some of these qualities, and mention how you possess them.

Q. Questions related to the state you belong to?

Answer Approach: Sometimes there will be questions asked from the state you belong to such as famous things from your state, why your state is famous, economy of your state, places you like to visit, etc. So, to answer this question, you have to get the basic knowledge about your particular state and district.

Banking Awareness Related Questions

Apart from the questions asked from your personal background, there are many questions asked to check your knowledge.

Here are some questions that were **previously** asked in the Bank interviews. Try to prepare as many questions as you can.

Q. What is CRR, SLR, Repo Rate, Reverse Repo Rate, Bank Rate, NPA etc.(other banking related terms)?

Q. What do you understand about Commercial Papers?

Q. Why does RBI change Repo Rates?

Q. As we are seeing China is progressing and we are lagging behind, what do you have to say about it?

Q. What are the different types of accounts?

Q. What's the difference between FD and RD?

Q. What are the reasons for rising inflation in India?

Q. What do you know about Share market?

Q. What is fintech?

Q. What is e-commerce?

Q. Is a bank merger a good option?

Q. What do you understand about NPA?

Q. How does a bank generate revenue?

Q. What is the difference between CRR and SLR?

Q. What is NABARD?

Q. What are scheduled banks?

Q. What is the difference between Inflation and Deflation?

Q. What do you mean by FDI?

Q. Tell us about some current events at the international level.

Q. Can you name ASEAN countries?

Q. What is the difference between REPO and reverse REPO?

Q. What do you mean by CTS?

Q. What is known as MICR?

Q. What do you mean by KYC and what are the documents considered for the purpose of address proof and identity proof as per KYC?

Q. What are the eligibility conditions for a minor opening a bank account?

Expected Questions on RBI:

1) When was the Reserve Bank of India (RBI) established?
The RBI was established on April 1, 1935, under the Reserve Bank of India Act, 1934.

2) What was the initial status of the RBI?
Initially, the RBI was a privately-owned institution.

3) When was the RBI nationalized?
The RBI was nationalized on January 1, 1949.

4) Which commission recommended the establishment of the RBI?
The establishment of the RBI was recommended by the Hilton Young Commission in 1926.

5) Where was the RBI central office originally located?
The central office was initially located in Kolkata and later shifted to Mumbai in 1937.

6) Who was the first Governor of the RBI?
The first Governor of the RBI was Sir Osborne Smith.

7) Who was the first Indian Governor of the RBI?
The first Indian Governor of the RBI was C.D. Deshmukh.

8) How is RBI structured regionally?
The RBI has four regional offices located in:
Mumbai (West) Delhi (North) Chennai (South) Kolkata (East)

9) What are the main responsibilities of the RBI? Regulating and supervising banks.
Issuing currency, managing monetary policy, Controlling inflation and liquidity in the economy.

10) Under which act does the RBI operate?
The RBI operates under the Reserve Bank of India Act, 1934.

11) What did the RBI instruct banks to do regarding liquidity management?
The RBI instructed banks to deposit money with it at an interest rate of 3.35% to control liquidity. Banks should reduce the money circulating in the market and keep the money within the RBI to maintain market control.

12) What happens when RBI increases or decreases the repo rate?
When RBI increases the repo rate, it encourages banks to borrow more from the RBI at a higher interest rate. If the repo rate is reduced, banks are incentivized to borrow more from the RBI and lend more in the market, thereby increasing liquidity.

13) What is the difference between the repo rate and reverse repo rate?
The repo rate is the rate at which commercial banks borrow money from the RBI, while the reverse repo rate is the rate at which the RBI borrows money from commercial banks.

14) What is Open Market Operations (OMO)?
Open Market Operations are used by the RBI to buy and sell government securities to manage the supply of money in the economy. By selling securities, the RBI reduces liquidity, and by buying securities, it injects money into the market.

15) What are the time limits for securities in Open Market Operations?
The time duration for securities in Open Market Operations can range from 1 year to 30 years.

16) What is the Minimum Reserve System (MRS) and how does it relate to liquidity control?
The Minimum Reserve System (MRS) was implemented to control excess liquidity in the market.



Expected Questions on Banks:

1) What is the main role of a bank?
A bank is a financial institution that receives deposits, gives loans, and provides additional services like wealth management and currency exchange. Banks safeguard deposited money, lend it out, and invest it to generate profit.

2) What types of banks are there in India?
There are several types of banks in India, including commercial banks, cooperative banks, public sector banks, private sector banks, foreign sector banks, and regional rural banks. Additionally, payment banks and small finance banks have emerged in the banking sector.

3) What are the different types of deposit accounts in banks?
The main types of deposit accounts in banks are demand deposits (current and savings accounts) and term deposits (fixed and recurring deposits). Demand deposits allow withdrawals anytime, while term deposits involve locking the money for a fixed period.

4) Why do banks offer different interest rates on different deposit accounts?
Banks offer different interest rates based on the type of deposit account. Current accounts offer the lowest interest because they are highly liquid and frequently accessed. Savings accounts offer slightly more interest, while fixed and recurring deposits offer the highest rates because the money is locked in for a longer period, allowing the bank to invest it and earn returns.

5) What happens to inactive accounts in banks?
If a deposit account remains inactive for a long period (e.g., two years or more), it may be considered inactive by the bank. After ten years of inactivity, the account is treated as a dormant account, and the funds may be transferred to the RBI's Deposit Insurance Fund.

6) What are NRIs' options for banking in India?
NRIs can open Non-Resident Ordinary (NRO) and Non-Resident External (NRE) accounts. The NRO account allows transactions in both India and abroad, while the NRE account is primarily for funds transferred from abroad to India. The income from NRE accounts is not taxable in India, whereas NRO accounts are subject to tax.

7) What are regular customers and how does the bank deal with them in terms of criminal records?
Regular customers have their accounts monitored by the bank. If there is a criminal record, the bank may inform the customer. For example, one customer was informed about a transaction of ₹40,000 and advised about its withdrawal limits and penalties.

8) How does a bank handle large withdrawal?
If a customer wants to withdraw a large amount like ₹1 lakh, they may be given a warning and a limit based on their balance. If the account balance allows, the bank processes the withdrawal without issues.

9) What is an overdraft facility?
An overdraft facility is a short-term loan provided by the bank when a customer withdraws more money than their balance. It is often available to current account holders or business customers.

10) Can banks use bills for discounting?
Yes, banks can discount bills, where a business sells its receivables at a discount to the bank for immediate cash flow. This is common for companies like ABC Ltd., who might sell bills to the bank for immediate funds.

11) What is a negotiable instrument?
A negotiable instrument is a document that guarantees the payment of a specific amount of money to the bearer. Common examples include cheques, demand drafts, and promissory notes.

12) What is a cheque?
A cheque is a written order directing a bank to pay a specific amount from a person's account to the payee. It can be a bearer cheque or an order cheque. Bearer cheques allow anyone holding the cheque to cash it, while order cheques specify a payee.

13) How does a cross-cheque work?
A cross cheque has two lines drawn across the face of the cheque, indicating that the amount can only be deposited into the account of the payee. This prevents the cheque from being cashed by unauthorized individuals.

14) What happens if the written amount on a cheque differs from the numeric amount?
According to Section 13 of the Negotiable Instruments Act, if the written amount (in words) and the numeric amount are different, the written amount is considered the correct amount.

15) What is a demand draft?
A demand draft is a type of negotiable instrument that involves a bank issuing a payment order to another bank or branch. It is used for making payments without the need for physical cash.

16) What happens if there is a mistake or discrepancy in a demand draft?
The bank is responsible for any errors in the demand draft. If the signature is incorrect or other errors occur, the bank will handle the correction and ensure the draft is processed correctly.

17) What is the responsibility of the bank when issuing a demand draft?
The bank guarantees the payment on demand draft. If the draft cannot be processed due to the bank's fault (e.g., insufficient funds or an error), the bank is liable, not the customer.

18) How does an ATM work?
ATMs (Automated Teller Machines) allow customers to access their bank accounts, make withdrawals, check balances, and perform other banking operations without the need to interact with a bank officer.

Priority Sector Lending Questions:

Q) Why was Priority Sector Lending introduced?
Priority Sector Lending was introduced by RBI to ensure that certain sectors, which were previously neglected by banks, receive adequate loans. It was felt that if banks continued their previous practices, many sectors would remain deprived of loan services.

Q) What percentage of loans do public sector banks need to allocate to the priority sector?
Public sector banks are required to allocate 40% of their net bank credit (NBC) to the priority sector.

Q) What is the meaning of "Adjusted Net Bank Credit" (ANBC)?
Adjusted Net Bank Credit refers to the total loans and advances provided by a bank, adjusted for certain factors. It is used to calculate the target for Priority Sector Lending.

Q) How much loan should be allocated to agriculture under Priority Sector Lending?
For agriculture, small and marginal farmers should be given priority, with a specific focus on those with land holdings under 2 hectares (small farmers) or 1 hectare (marginal farmers).

Q) What is the role of small and marginal farmers in Priority Sector Lending?
Small and marginal farmers, who have land holdings of 1-2 hectares, are given significant focus in the Priority Sector Lending framework to ensure they get the necessary financial support.

Q) What is a Priority Sector Lending Certificate (PSLC)?
A PSLC is a certificate that can be bought and sold by banks. If a bank surpasses its Priority Sector Lending target, it can sell the excess to other banks that have not met their target.

Q) What is the new definition of MSMEs (Micro, Small, and Medium Enterprises)?
MSMEs are now classified based on their investment and turnover. Micro enterprises have investments up to 1 crore and turnover up to 5 crore, small enterprises have investments up to 10 crore and turnover up to 50 crore, and medium enterprises have investments up to 50 crore and turnover up to 250 crore.

Q) What is the loan limit for the housing sector under Priority Sector Lending?
In metropolitan areas, loans up to ₹35 lakh are available, while in non-metropolitan areas, the limit is ₹25 lakh for purchasing homes.

Q) What are the loan limits for renewable energy under Priority Sector Lending?
Companies can receive up to ₹30 crore, and individuals can receive up to ₹10 lakh for renewable energy projects like solar power, biomass, or wind energy.



How to Dress for an Interview?

The way you present yourself makes a huge impact on the interviewer. And when it comes to interviews, it is important to dress properly. Here, you can check our tips on "How to dress for an interview".

For Male Candidates:

1) Hair and Beard:

- It should be short to medium length, nicely trimmed, or cut from the sides.
- Go for a haircut at least a week before the actual interview, so that, even if the haircut doesn't suit the face structure or the way you wanted, it will sit on your face within a week by the time your actual interview happens.
- Though optional, you can apply hair products, which give a shiny finish to the hair, indicative of the freshness. A clean-shaven face should be the go-to look for the interview (no stubble, please). However, if you wear a proper beard or a particular style of beard (for example, French cut, etc.), groom it to perfection so that it looks professional.

2) Apparel:

- A nice cotton button-down shirt of light color, preferably white, light blue, or light pink.
- Sleeves should not be folded; they should be buttoned down to the wrists.
- The shirt needs to be paired with dark-colored trousers/pants, preferably black, brown, navy blue, or charcoal gray. If you wear a suit, ensure the coat and pants match these colors (a navy-blue suit is preferred).
- The suit, if worn, should be well-fitted according to body shape. An ill-fitted suit ruins the overall personality and charm.
- Both the shirt and trousers/pants should be plain in texture and design, with no patterns.
- Shoes should be formal leather, well-polished, and preferably with laces. The color should be black, brown, or a variant of the two.
- Socks must be full-length, not ankle or no-show socks. When sitting, the skin should not be visible.
- The color of the socks should match either the color of the pants or the shoes.
- The belt should match or be similar to the color of the shoes.

3) Accessories:

- Wear a leather-strap analog watch (no digital or smartwatch, and no accessories apart from the watch). Carry a handkerchief with you.
- If you have a tattoo, cover it with clothing. Also, remove any piercings or rings.
- Nails should be properly trimmed.
- If you wear rings, it's better to remove them. If not, be prepared to answer questions about them, if asked.
- Wear a mild perfume to ensure you smell fresh throughout the interview.

For Female Candidates:

Hairdo:

- Tie your hair properly in a standard professional style such as a ponytail (French ponytail, etc.) or a bun.
- Avoid fancy buns or ponytails; keep the look simple and professional.
- If your hair is short (shoulder-length at max), you can keep it open, but ensure it doesn't fall onto your face. A sleek style is preferred in this case.

Makeup:

- Light makeup is preferred, including eyeliner, kajal, and either lip balm or a nude shade of lipstick.
- Avoid excessive makeup unless you are experienced in applying it without looking loud or extra.
- Makeup is optional, but it's important to look presentable.
- Nails should be cut short, with either no nail paint or transparent nail paint.

Apparels:

- **Saree**: A decent cotton saree is acceptable, but only if you can carry it well. The saree should be well-pleated and pinned appropriately to give a formal, professional look.
- **Salwar-Kameez**: Simple cotton ones with minimal or no embroidery work are recommended.
- **Kurta-Leggings**: The same rules as for salwar-kameez apply. Ensure the leggings are not slack, and if the kurta has a collar, you can avoid wearing a dupatta. If not, pair it with a simple cotton dupatta.
- **Shirt and Trouser**: The same rules that apply to men's clothing apply here, excluding the tie. A blazer can complement this attire and enhance the professional look.

Accessories:

- Wear an analog wristwatch (no digital or smartwatches).
- Earrings or tops, if worn, should be simple and not flashy or heavy.
- Remove any visible neck accessories, or ensure they are not noticeable.
- Footwear should be flat bellies, wedges (not too high)—preferably closed shoes. If you wear open footwear, ensure your feet are neat and clean (pedicured).
- Avoid carrying large-sized bags.
- Carry a handkerchief with you.

Additional Guidelines:

- If you have a tattoo, cover it with clothing. Remove any piercings; nose rings and septum piercings are not allowed, but simple nose pins are acceptable.
- If you wear rings, it's better to remove them. If you can't, be ready to answer questions about them.
- Wear a mild perfume to ensure you smell fresh throughout the interview.

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Other Rules:

- Avoid anything flashy and stick to simple, muted color choices. Elegant and professional dressing can leave a positive impression, while poor dressing can negatively impact your chances. Take dressing for the interview seriously.

The thumb rule is that anything that is flashy must be avoided as one should go for simple/muted color choices. Dressing up elegantly and professionally might fetch one brownie points while a shoddy dressing style might ruin one's chances or delay one's journey to become an officer. So, it needs to be taken care of with all seriousness. **Check the following image.**



Important Interview Tips from Ex- IBPS Panel Members:

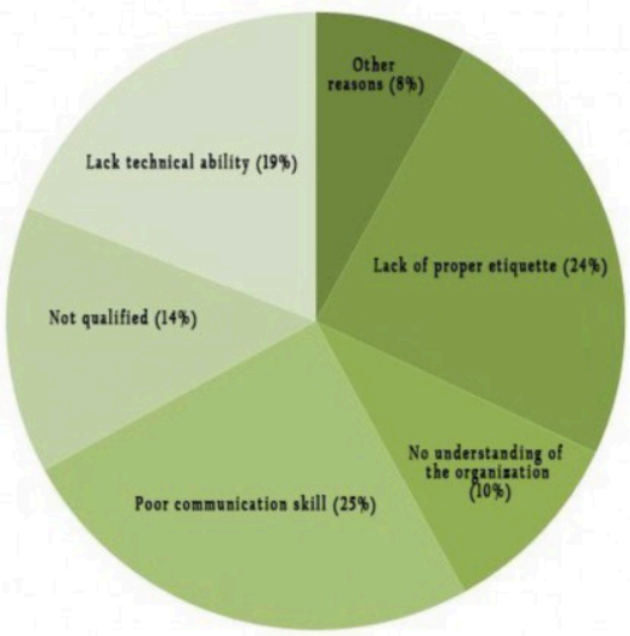
One has to be meticulous when preparing for an interview. Because every tiny detail matters! The thing of utmost importance is **RESEARCH.**

1. Enhance your knowledge- Before appearing for an interview, you should make sure that you have a good knowledge of the bank or the region/state you are going to serve in, of their work culture, and recent news.

2. Know YOURSELF better- What we mean to say is that you should know what your strengths and weaknesses are. You should be able to come up with real-life stories that are indicative of those strengths. You should know why you made certain career decisions. Hence, introspection is a must!

Factors that matter during an interview:

1. Consider the following image:



2. As you can see from the picture, poor communication skills and improper body language are major reasons why candidates are rejected in an interview. Hence, the ability to clearly express your thoughts is critical. A great way of doing that is interviewing yourself. Start with asking yourself a simple question like: ‘what are your strengths’, while standing in front of a mirror and cross question yourself. Note your body language, if there is any shaking or fidgeting; make a conscious effort to stop it.

How to answer the questions you don’t know answer to?

1. **Calm Down:** Do not panic! Our first response is to fall into mental despair about not knowing the answer. Sometimes we might just blank out, despite knowing the topic somewhere at the back of our mind. In such cases, the silence that follows the question becomes excruciating for the candidates and they start to panic. This further trigger a reaction that makes them say the first thing that comes to their mind, just to kill the silence even though it makes no sense. This should be

avoided at all costs. Calm down and take a deep breath. A stress response won't make the situation any better. Understand that if the interviewer has asked you such a question, he probably knows the effect it might have on you and just wants to see how you react under stress. Don't simply blurt out "I don't know."

2. **Acknowledge The Question:** Now, you obviously cannot be silent, so the question arises, what do I say when I don't have an answer. Start with acknowledging the question. Something as simple as, "That's a good question.", would do the trick. This not only kills that silence, but it also buys you time to think. Or if you don't understand the question or a part of the question, ask the interviewer to clarify.



a. **Thinking Out Loud (Approach 1):** This is by far the most effective way of tackling such a situation. And most of the time, your prospective employer will ask you such a question only to understand your way of thinking. So after you've taken a few minutes to gather your thoughts on the question, state them out loud in a logical manner. Explain what you think, how you think and why you think so.

b. **Redirect (Approach 2):** No matter how hard you try to attempt such a question; it may seem that you're only beating around the bush. Here, one should try to bring in similar topics you're thorough with. Try to tell them what you do know but at the same time bring up other topics that you are more familiar with. For instance, you are asked a question about 'Net Neutrality in India' and you just know the very basic answer, that internet access (for all sites) won't be free. Now, both you and the interviewer know that this is not enough. So, what you can do is say what you know and then start talking about how it will impact the economy's growth especially when India is a developing country and how access to the Internet is crucial for the same.

3. **Know the right time to be upfront and admit not knowing the answer:**

Though, in the first point we warned you against blurting out an outright, “I don’t know.”, there is an exception to this. If the answer is such that you’ll know only through memorization and there’s no way you can deduce it then you should go ahead and admit the same. This can be a formula, some English phrase or a GK question. You are clear that you have not read up on this, you can inform them the same. At times, the interviewer might offer you an alternative question. Even if they don’t, they will certainly appreciate your honesty.

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Topper’s Tips for Interview

Topper 1:

“In this round, your personality is evaluated. Stay happy, avoid acting nervous, and greet the panel with a smile. If you don't know the answer to a question, simply say sorry with a smile. In the GD (Group Discussion), avoid arguing with others and instead present your points confidently, allowing others to speak.”

Topper 2:

“My interview experience was interesting. You should have basic to moderate knowledge of banking concepts, academic knowledge, and major national/international affairs. Be confident, dress elegantly, and most importantly, be honest during the interview process”

Topper 3:

“For students appearing for the interview, I suggest being familiar with basic banking terminology. Work on your static and current GK along with undergraduate subjects, as the interview revolves around these topics.”

Topper 4:

“In the interview, focus on being confident and not hesitating. The panel mainly assesses your confidence and presentation skills. If you improve these, you can clear the interview easily. Take mock interviews, don't hesitate, and be bold. Lastly, revise the last 3 months of current affairs before the interview, as interviewers will test your confidence, personality, and communication skills.”

Topper 5:

“I prepared for the interview by watching mock interviews on YouTube and videos of candidates who had appeared for the interview. This helped me understand the type of questions asked and how to prepare myself.
For the interview, I revised Banking Bolt by Oliveboard, prepared answers for common HR questions, and read the current affairs of the week. My interview lasted 4-5 minutes and was below par.”

Topper 6:

"Although the interview holds only 20% weightage in the selection process, you don't know your main marks, so take the interview seriously. My interview was in Jodhpur. It's important to be aware of your city, state, and current national/state issues. I received 90 marks in the interview despite not answering a few questions, but I confidently admitted when I didn't know the answer without trying to manipulate them. For the questions I did answer, I was confident."

Other Important Tips from Toppers:

- Speak in front of a mirror or make a group of friends; prepare with them.
- Keep an eye on current affairs and banking news.
- You are expected to have a decent knowledge of your graduation subject especially when you are a fresher.
- If you are doing any job, a decent knowledge of your sector and industry will help.
- Be utterly honest with the panel as they will come to know if you are bluffing.
- Choose the language wisely. Talking in English won't help if you don't speak sense.
- Questions related to agriculture schemes can also be asked, so be prepared.

All the Best!!

