



IBPS RRB PO 2024

Complete Interview Guide - E-Book

- ★ Personality, Banking Awareness & Current Affairs Questions + Sample Answers
- ★ Previous Years' Memory Based Questions
- ★ Toppers' Tips & Strategy
- ★ Dress Code

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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 cliché 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 concerned profession. 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 RRB PO 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**.

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Mock Interview Batch


1:1 Mock Interview with
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S. R. Prasad Sir
Ex-GM, SBI
Exp: 35+ Years




R. Subramani Sir
Ex-GM,
Syndicate Bank
Exp: 35+ Years



G. C. Matalli Sir
Ex-GM,
Syndicate Bank
Exp: 35+ Years



M.H. Jadhav Sir
Ex-GM,
Bank of Maharashtra
Ex- Chairman RRB
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IBPS RRB PO 50 Most Important Questions

Here are the top 50 questions for the IBPS RRB PO Interview. Generally, questions about a candidate's personality, banking awareness, and current affairs are asked. Check the sample questions below.

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 official 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, in order 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 tell about different qualities that you think a bank PO should have. Here is a list of qualities that we consider is 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 also 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.

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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?

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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?

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Customized Tips
for Your Actual
Interview



Special Focus on Interview Guidance,
Personality Development & Insurance Awareness



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Current Affairs Related Questions

Q) What new fixed deposit scheme did RBL Bank launch to celebrate India's 78th Independence Day?

Answer: RBL Bank launched the "Vijay Fixed Deposits" scheme, offering a 500-day fixed deposit with interest rates up to 8.85% per annum. This limited-time offer can be booked through the RBL Bank MoBank app or at branches.

Q) What is the PNB ANTAH DRISHTI Braille Debit Card, and who is it designed for?

Answer: The PNB ANTAH DRISHTI Braille Debit Card is a contactless debit card specifically designed for visually impaired customers. It operates on the RuPay network and provides features like a daily ATM withdrawal limit of ₹25,000 and other transaction benefits.

Q) What recent changes did the National Stock Exchange (NSE) make regarding its Investor Protection Fund (IPF)?

Answer: The NSE increased the maximum amount payable from its Investor Protection Fund (IPF) from ₹25 lakh to ₹35 lakh for claims against trading members declared as defaulters or expelled. This fund compensates investors when defaulting members' assets are insufficient to cover admitted claims.

Q) What did the "Men and Women in India 2023" report by the National Statistical Office reveal about women's financial inclusion?

Answer: The report highlighted that although women own 36.4% of all bank accounts in India, they hold only 21% of the total deposits. This indicates a significant gender disparity in financial inclusion, particularly in urban areas.

Q) What major merger was approved by the National Company Law Tribunal (NCLT) involving Slice and North East Small Finance Bank (NESFB)?

Answer: The NCLT approved the merger of Slice, a consumer payments and lending company, with North East Small Finance Bank (NESFB). The merger aims to combine Slice's digital expertise with NESFB's banking proficiency.

Q) What is the purpose of the Periodic Labor Force Survey (PLFS) Quarterly Bulletin released by the Ministry of Statistics?

Answer: The PLFS Quarterly Bulletin provides insights into labor market trends, specifically focusing on urban areas for individuals aged 15 years and above. The survey aims to assess employment rates, labor force participation, and other key employment indicators.

Q) What new feature did PhonePe launch to enhance payment options for consumers?

Answer: PhonePe introduced the "Credit Line On UPI" feature, allowing consumers to link credit lines from banks to their UPI accounts for seamless merchant payments. This initiative aims to provide users with flexible credit options for easier transactions.

Q) Which bank launched an exclusive savings account for women customers called Avni?

Answer: Bandhan Bank launched the Avni savings account targeting women customers. The account requires a minimum average quarterly balance of ₹25,000 and offers various benefits, including personal accident insurance and discounts on services.

Q) What significant achievement did HDFC Bank's CEO Sashidhar Jagdishan reach in FY23?

Answer: Sashidhar Jagdishan, the CEO of HDFC Bank, became the highest-paid bank chief executive in FY23, grossing over ₹10.55 crore in total compensation. This reflects his significant leadership role in one of India's largest private banks.

Q) What does the Unified Lending Interface (ULI) introduced by RBI aim to achieve?

Answer: The Unified Lending Interface (ULI) aims to simplify and expedite the lending process for rural and small borrowers by reducing turnaround time for loan processing and minimizing complexities for both lenders and borrowers.

Q) What did the RBI recently say about the implementation of the "UPI Circle" feature?

Answer: The UPI Circle feature allows primary UPI account holders to securely delegate payment responsibilities to trusted secondary users. This initiative enhances convenience and security in digital transactions, allowing controlled access for trusted individuals.

Q) What was the outcome of the RBI's recent review of five state regional rural banks (RRBs) in Udaipur?

Answer: The review meeting chaired by Finance Minister Nirmala Sitharaman focused on the financial performance of five state RRBs, discussing their progress in digital technology, fostering business growth in MSME clusters, and enhancing financial inclusion in rural areas.

Q) What is the significance of the "Sampoorna Raksha Promise" launched by Tata AIA Life Insurance?

Answer: The Sampoorna Raksha Promise term insurance plan offers an immediate payout feature upon claim intimation, with an instant payout of ₹3 lakh. It also allows policyholders to increase their coverage at key life events without additional underwriting.

Q) What financial support initiative did the government announce for the construction sector?

Answer: The government launched a portal for construction workers to register and avail benefits from various schemes. The portal will serve as a centralized data management system for building and other construction workers, facilitating access to welfare programs.

Q) What were the key findings of the PLFS regarding labor force participation rates in April-June 2024?

Answer: The PLFS reported an overall increase in the Labor Force Participation Rate (LFPR) from 48.8% in April-June 2023 to 50.1% in the same period in 2024, indicating a positive trend in employment opportunities in urban areas.

Q) What was the aim of the government's Unified Pension Scheme (UPS) introduced recently?

Answer: The Unified Pension Scheme (UPS) aims to provide government employees with a stable pension based on their length of service and final basic salary, merging the benefits of the old and new pension schemes to enhance financial security for retirees.

Q) What recent approval did the Reserve Bank of India give to IndusInd Bank?

Answer: The Reserve Bank of India (RBI) approved IndusInd Bank to establish a wholly-owned subsidiary for asset management, enabling it to launch mutual fund operations and enhance its financial services portfolio.

Q) What does the term "vaccine-derived polio" refer to, as confirmed in Meghalaya?

Answer: Vaccine-derived polio refers to cases resulting from the weakened virus in the Oral Polio Vaccine (OPV) infecting individuals with low immunity. A recent case was confirmed in a two-year-old child in Tikrikilla, Meghalaya.

Q) What is the main objective of the "Green Tug Transition Program" launched by the Indian government?

Answer: The Green Tug Transition Program aims to phase out conventional fuel-based harbor tugs operating in Indian Major Ports, replacing them with green tugs powered by cleaner, sustainable alternative fuels, contributing to India's environmental goals.

Q) What recent initiative has the Indian government taken to enhance the agricultural sector?

Answer: The Indian government has launched the Krishi-Decision Support System (K-DSS), a satellite-based geospatial platform aimed at providing farmers with vital information regarding weather patterns, groundwater levels, soil health, and reservoir

storage levels. This system utilizes satellite imagery to deliver early warnings about potential disasters like pest attacks and extreme weather conditions, thereby enabling farmers to make informed decisions and manage their agricultural practices effectively.

Q) Which Indian state has become the first to launch a Gross Environment Product Index (GEP Index)?

Answer: Uttarakhand has become the first Indian state to launch a Gross Environment Product Index (GEP Index). This initiative aims to assess the development of the ecosystem through four main pillars: air, soil, water, and forests. The GEP index helps in evaluating the impact of human activities on the environment and measuring the economic and welfare benefits provided by natural ecosystems.

Q) What are the key features of the 'One India-One Ticket' initiative recently introduced?

Answer: The 'One India-One Ticket' initiative, launched by the Indian Railway Catering and Tourism Corporation (IRCTC) in collaboration with the National Capital Region Transport Corporation (NCRTC), aims to enhance travel experiences for passengers. This initiative allows passengers to book tickets for the Namo Bharat trains through the IRCTC platform, ensuring seamless connectivity between Indian Railways and NCRTC services. Key features include flexible cancellation policies and the generation of a unique QR code for ticketing, valid for four days.

Q) What steps has the Indian government taken to improve healthcare accessibility through the Ayushman Bharat scheme?

Answer: The Indian government is working on the inclusion of AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homeopathy) packages under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY). This scheme aims to enhance healthcare coverage for a significant portion of the population by providing health insurance up to ₹5 lakh per family per year. The focus is on covering costs related to secondary and tertiary care hospitalizations, thereby improving healthcare accessibility across India.

Q) Which recent initiative aims to boost digital literacy among school children in Himachal Pradesh?

Answer: The Mukhyamantri Bal Poshtik Aahar Yojana was launched by Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu to provide nutritious meals to school children. The scheme is designed specifically for government school children, offering boiled eggs or fresh fruits once a week to students from nursery to class eight. This initiative aims to complement the existing mid-day meal scheme and promote better nutrition among young learners.

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Q) What significant environmental initiative was recently undertaken by Bharat Petroleum Corporation Limited (BPCL) in Bihar?

Answer: Bharat Petroleum Corporation Limited (BPCL) announced a significant afforestation initiative named "Aranya" in Bihar. This project aims to enhance the state's green cover by deploying 100,000 seed balls across three key forest regions, covering an area of 50 hectares. BPCL is collaborating with the Bihar government and an NGO partner to focus its efforts on the Umga Pahadi and Barabar Hills in Gaya.

Q) What landmark achievement did Delhi's Indira Gandhi International Airport recently attain?

Answer: Delhi's Indira Gandhi International Airport (IGIA) became the first airport in India to achieve net-zero carbon emission status under the Airport Carbon Accreditation (ACA) programme by the Airport Council International (ACI). The airport achieved this milestone ahead of its target date of 2030 through various initiatives, including the use of renewable energy and the promotion of electric vehicles, which contribute to a greener environment.

Q) Which Indian Prime Minister made a significant visit to Ukraine, and what was one key outcome of that visit?

Answer: Prime Minister Narendra Modi made a landmark visit to Ukraine, marking the first visit by an Indian Prime Minister since the establishment of diplomatic relations in 1992. One key outcome of this visit was the presentation of four BHISHM Cubes, which are portable hospitals, to the Ukrainian government. These cubes are designed to provide immediate medical assistance in crisis situations and can treat more than 200 patients.

Q) What recent legislation has Himachal Pradesh passed regarding the age of marriage for women?

Answer: The Himachal Pradesh Assembly passed the Prohibition of Child Marriage (Himachal Pradesh Amendment) Bill, 2024, which amends the Prohibition of Child Marriage Act of 2006. The Bill raises the minimum age of marriage for women from 18 to 21 years, aiming to align the legal age of marriage for women with that of men and promote gender equality in marriage practices.

Q) What is the purpose of the new 'Kisan Ki Baat' radio program launched by

the Indian government?

Answer: The Indian government is set to launch 'Kisan Ki Baat,' a monthly radio program aimed at providing scientific knowledge and insights to farmers. This initiative will feature agricultural scientists, department officials, and the Union Agriculture Minister, delivering crucial information on best practices, modern techniques, and advancements in agriculture. The goal is to empower farmers and transform India into a world food basket by enhancing their knowledge and resource management.

Q) Who won the gold medal in Javelin Throw at the Paris Olympics 2024, and what was the significance of this victory?

Answer: Arshad Nadeem from Pakistan won the gold medal in Javelin Throw at the Paris Olympics 2024 with a throw of 92.97 meters, setting a new Olympic record. This victory is significant as it marks Arshad's first Olympic gold and positions him as a key athlete in Pakistan's sports history, enhancing the country's profile in athletics. It also underscores the rising competitiveness of javelin throw in Asia.

Q) What milestone did the Indian men's hockey team achieve in the recent Asian Games?

Answer: The Indian men's hockey team secured the gold medal at the 2024 Asian Games, held in Hangzhou, China. This victory marked India's 10th gold in the history of the Asian Games, affirming its dominance in the sport. The team's performance showcased a blend of youth and experience, further establishing India as a powerhouse in international hockey.

Q) Which Indian athlete became the first woman to win a national car racing championship, and what was the event?

Answer: Diana Pundole made history by becoming the first Indian woman to win a national car racing championship in the saloon category at the MRF Indian National Car Racing Championship 2024 held in Chennai. Her victory is a significant achievement, paving the way for greater female participation in motorsports in India.

Q) What was the outcome of Neeraj Chopra's participation in the Lausanne Diamond League 2024?

Answer: In the Lausanne Diamond League 2024, Neeraj Chopra secured the silver medal with a throw of 89.49 meters. This performance qualified him for the Diamond League Final. Neeraj's consistency in major competitions continues to highlight his status as one of the top javelin throwers in the world.

Q) Who was honored with the Lifetime Achievement Award at the 26th CEAT Cricket Awards, and for what contributions?

Answer: Rahul Dravid, the former Indian cricketer and current coach, was honored with the Lifetime Achievement Award at the 26th CEAT Cricket Awards. Dravid was recognized for his outstanding contributions to Indian cricket, both as a player and as a mentor, particularly for nurturing young talent in the national team.

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.

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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.

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.



Watch Mock Interviews:



Important Interview Tips from Ex- IBPS Panel Members:

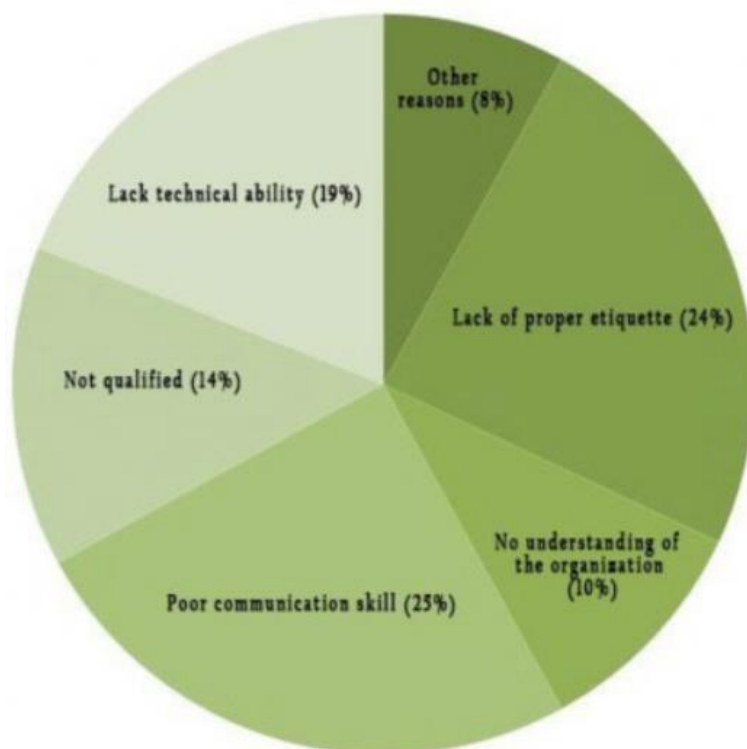
One has to be meticulous when preparing for an interview. Because every tiny detail matters! The thing of utmost importance is **RESEARCH**.

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. This way, you have redirected the question to a topic you know a good deal about without really giving away that you didn't know the answer to the question asked in the first place. Remember that you have the power to steer an interview in the

direction you want based on what you say.

- 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.


[Get 1:1 Mock Interviews by Ex-IBPS Panel](#)

Previous Year Questions – IBPS RRB PO Interviews (Memory Based)





1. What was the need of Regional rural Banks, when already Nationalised banks were working in India?
2. What is Financial Inclusion?
3. Pradhan Mantri Jan Dhan Yojana (PMJDY)
4. Atal Pension Yojana (APY)
5. Pradhan Mantri Vaya Vandana Yojana (PMVVY)
6. Stand Up India Scheme.
7. Pradhan Mantri Mudra Yojana (PMMY)
8. Pradhan Mantri Suraksha Bima Yojana (PMSBY)
9. Sukanya Samridhi Yojana.
10. Jeevan Suraksha Bandhan Yojana.
11. Why you want to join Banking Sector
12. Who is known as the Father of Regional Rural Banks in India
13. Who is the Chairman of SBI?
14. How Regional Rural Banks are different from other banks?
15. Why did you choose RRB and not other banks
16. Total number of Regional Rural Banks in India.
17. What is the authorized capital of NABARD?
18. What attracts you to the Banking sector?
19. Why did you choose the banking sector?
20. How will you survive in a rural city?
21. Who is India's biggest mathematician?
22. Near your RRB branch, if any SBI branch is there, then how will you attract customers to your bank?
23. What is RIDF?
24. Role of PO in Bank
25. Importance of RRBs
26. What is your aim? How do you see yourself in the bank at the end of your career?
27. What is Priority sector lending?
28. What is ANBC?
29. Why the Banking sector after engineering? (To engineering students)
30. Will you be ready to relocate to a rural area?
31. Government schemes related to Agriculture
32. India's 1st Rural Bank
33. In which Indian state, there is no rural bank?
34. Why Karnataka Grameen bank is not in Karnataka?
35. What is your opinion on Privatisation?
36. What is NPA?



37. What is PCA?
38. What is the reason behind Privatisation?
39. What are the functions of NABARD?
40. Why RRBs have been established?
41. What is Narrow Banking?
42. How will you approach rural people?
43. What is Kisan Credit Card?
44. Interest rates on Crop loans
45. Tell About MSME
46. What is PSL?
47. Why Banks are Nationalised?
48. Advantages and disadvantages of Privatisation
49. New sectors added in PSL
50. What are Mudra Loans?
51. CRR Related Questions
52. SLR Related Questions
53. Why CRR and SLR are maintained?
54. What is Base Rate?
55. What is KYC?
56. What is Repo Rate?
57. What is Reverse Repo Rate?
58. What is SHG?

All the Best!!



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* Limited Seats only