



## SBI PO 2014 Exam Interview Capsule

As you all know, Interviews of State Bank of India for the post of Probationary Officer are commencing from 8<sup>th</sup> October 2014 and shall be conducted for 50 marks (25 marks for GD & 25 marks for Interview) and the minimum marks to qualify for final selection shall be 20 marks. At the end, merit will be calculated in the ratio 75:25, out of which 75 is from Written Exam and 25 is from GD+PI. But to compete with others, securing the maximum score is important, which can be achieved by proper preparations.

What to prepare for Interview? Although, predicting exact questions is not possible, there are certain topics and areas that are sure to be touched by panelists during an interview.

### Bank interviews are basically based on six areas.

1. Your C.V.
2. Banking Knowledge
3. GK (Current Affairs) and Computer Knowledge (Basics)
4. Current Recruitment (if any).
5. Why Banking Sector?
6. Why Govt. Job?

1. **Your C.V.** : For any interview preparation, a candidate should prepare a detailed bio data of yourself i.e. your qualifications, your place of birth, places where you have studied, your hobbies, extra activities, achievements, your aspirations, a little bit about your family etc.

2. **Banking Knowledge:** If you are going for bank interviews basic banking knowledge is necessary. The following basic banking terms will help the candidate.

3. **Current Affairs:** Be thorough with current affairs from past three months. Recent awards, Major issues, Sports related questions, State Governors and Chief ministers, Countries, Capitals, Currencies etc.,.

**Computer Knowledge:** Be thorough with basic computer terminology. Example: What is DOS, What is WWW, What is LAN, etc. If you have any certificate, it will be an added advantage to the candidate.

4. **Current Recruitment (if any):** If you are employed anywhere, you must be asked about that organization.

5. **Why Banking Sector?** – This question is very important and has been asked in interview boards regularly. By this question simply they want to know, why you want to join banking sector.

If you are going for Bank Clerk interview with MBA/MCA/ M.SC/ MTech degrees? If yes, either of the following questions could be heading in your way:

1. Why you want to join as a Clerk with technical degree?
2. Aren't you overqualified for Clerk post?

6. **Why Govt. Job?** – When you are going for any govt. job interview, you have to very clear in your mind that why you want to join govt. sector.

**How to answer point No. 5 & 6 -**

**Why Banking Sector? -**

- i.** Banking sector is a sunrise or booming sector of Indian economy.
- ii.** It is one of the fastest growing sector as banks are expanding their reach across the geography.
- iii.** As role of Clerk is a multi-dimensional role, it offers unparalleled opportunities for learning and growth. It gives us a glimpse of opportunities in a PSU Bank.
- iv.** Moreover, Banking is a much respected profession in India and we get a social status and respect as a Banker.



**Why Government job?**

- i.** A government job provides job security and commands much more respect in society than a private job.
- ii.** By any chance, if some of your relatives, parents etc are associated with a government job or bank; you should cite the example of such cases and mention that you have seen these people and they have been your inspiration.

**Note:** Never answer in an openly manner "I did not get any other job, or I need job at any cost, There is a lot of pressure in private sector". You would be countered with more questions.

**Few expected Personal Questions -** It is not enough to have solid answers only for the below questions but you need to be prepared for the full spectrum of questions that may be presented.

- Tell me about yourself. (Even Qs related to your name/place can be expected if your name/place has prominence )
- Why did you choose this career?
- Tell us about your education?
- When did you decide on Banking career?
- Aren't you over qualified for this position?
- How will your professional knowledge be helpful in the Banking career?
- Do you have any plans for further education?
- Do you have any actual work experience?
- What have you been doing after graduation?
- Why are you leaving your current position? ( for working professionals)
- What other career options do you have?
- What goals do you have in your career?
- How do you plan to achieve these goals?
- What do you know about banking?
- What is a Bank?
- Why do you want to work in the Banking industry?
- What do you know about our company? (Should have an idea about important products from various banks, tag lines etc...)
- Why are you interested in our company?
- Why don't you join some private company?
- How is your professional knowledge useful for our organization?
- Why should I hire you?
- What will you do if you get a better offer?
- Who is your role model?
- What are your short-term goals?
- What is your long-term objective?
- Where do you see yourself, five years from now?
- What is your greatest strength?
- What is your weakness?
- What are your hobbies?
- Tell us about your extracurricular activities.
- Q's related to your achievements?
- Are you a team player?
- Do you handle pressure well?
- Do you have any location preferences?
- Will you relocate?

## **Interview Questions for Banking**

### **1. RBI Current Policy & Reserve Rates:**

Repo Rate – 8%  
 Reverse Repo– 7%  
 CRR – 4%  
 SLR – 22%  
 MSF– 9%  
 Bank Rate – 9%

### **2. What is Bank?**

Ans. Bank is financial institution which accepts deposits from the public for the purpose of lending.

### **3. Types of banks?**

Ans. Nationalized banks, Private Banks, Foreign banks, Regional rural banks, Co-operative banks, Industrial banks etc.,

### **4. What is a nationalized bank?**

Ans: Banks which are owned and run by government of India are called as nationalized banks.  
 Example: Canara bank, syndicate bank, Vijaya bank, etc.,

**There are total 21 nationalized banks at present.**

**Bhartiya Mahila Bank** is a new nationalized bank which starts operation in November.

**Private bank:** Banks which are owned and run by individuals are called private banks.

Example: karnataka bank, karurvyasya bank, lakshmilas bank etc.,

**Foreign banks:** Banks which are foreign originated [based] are called foreign banks

Example: Citi bank, HSBC bank.

### **5. What is RBI [Reserve Bank of India], when it is established and what are its functions?**

Ans: RBI established in 1935 and Nationalized in 1949 and its head office in **Mumbai**.

Present Governor of RBI “ **Raghuram Rajan**”.

**Its functions:**

1. Issues currency notes
2. Acts as bankers bank
3. Maintains foreign exchange reserves
4. Maintains CRR and SLR

**Note:** RBI is also called as "bankers bank", because all banks will have a/c's with RBI. It provides funds to all banks hence it is called as BANKERS BANK.

### **6. What are the Open Market Operations (OMOs)?**

Ans: OMOs are the market operations conducted by the Reserve Bank of India by way of sale/ purchase of Government securities to/ from the market with an objective **to adjust the rupee liquidity** conditions in the market on a durable basis.

**For Ex:** When the RBI feels there is excess liquidity in the market, it resorts to sale of securities thereby sucking out the rupee liquidity. Similarly, when the liquidity conditions are tight, the RBI will buy securities from the market, thereby releasing liquidity into the market.

### **7. Types of accounts in banks?**

Ans. **Savings bank account [SB a/c]:** The main purpose of SB a/c is to encourage small savings from the public. Interest paid on SB a/c is 4 percent.

Any individual can open SB a/c. An Indian residing at abroad can open a NRI a/c. NRI represents non-resident Indians.

**Current account:** It's a running and active account. No interest is paid on current a/c.

Current accounts can be opened on firm names. Even individuals can also open current a/cs. But on firm names you cannot open SB a/c.

**Fixed Deposit account:** Amount is kept for a fixed period. Higher rate of interest will be paid on this a/c.

**Recurring deposit [RD a/c]:** A fixed amount can be deposited in monthly installments. Interest rate is same as fixed deposits.

**8. What is Unclaimed Deposit Account?**

**Ans:** Those saving or current accounts which have not been operated upon for 10 years or more, as at the end of each calendar year.

**9. What is Inoperative /Dormant Account?**

**Ans:** A savings as well as current account should be treated as inoperative / dormant if there are no transactions in the account for over a period of two years.

**10. What is Cheque?**

**Ans. Cheque is** a negotiable instrument containing conditional order to pay sum of money to the person mentioned on it or to the bearer of the instrument.

**Crossing on Cheque:** Two parallel lines drawn on the top left corner of the cheque.

**Account payee cheque:** Account payee cheques can be routed only through accounts.

**Post dated cheque:** The date on the cheque beyond today's date then cheque becomes post dated.

**Stale cheque:** Cheque is valid for **3 months**. If the date on the cheque is before 3 months, then the cheque becomes stale cheque.

**Mutilated cheque:** It is a damaged cheque.

**At Par cheque:** It is payable anywhere in India.

**Multi city cheque:** A cheque which is payable in any branch of a particular bank.

**11. What is Demand Draft:** A demand draft is an instrument used for effecting transfer of money. It is a negotiable instrument.

**Difference b/w a Cheque and a demand draft:**

- i.** A cheque is issued by an individual whereas a demand draft is issued by a bank.
- ii.** A cheque is drawn by an account holder of a bank, whereas a draft is drawn by one branch of a bank on another branch of the same bank.
- iii.** In a cheque, the drawer and the drawee are different persons. But in a draft both the drawer and the drawee are the same bank.
- iv.** A cheque is defined in the Negotiable Instrument Act, 1881, whereas a demand draft has not be precisely defined in the NI Act.
- v.** A Cheque can be dishonored for want of sufficient balance in the account. Whereas a draft cannot be dishonoured. Hence there is certainty of the payment in the case of a demand draft.
- vi.** Payment of a cheque can be stopped by the drawer of the cheque, whereas, the payment of a draft cannot be stopped.
- vii.** A cheque can be made payable either to a bearer or order. But a demand draft is always payable to order of a certain person.

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**12. What is Cheque Truncation?**

- i.** Truncation is the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch.
- ii.** In its place an electronic image of the cheque is transmitted to the drawee branch by the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc.
- iii.** Cheque Truncation speeds up the process of collection of cheques resulting in better service to customers, reduces the scope for clearing-related frauds or loss of instruments in transit, lowers the cost of collection of cheques, and removes reconciliation-related and logistics-related problems, thus benefitting the system as a whole.

**13. What is Repo rate?**

**Ans.** The rate at which RBI lends money to commercial banks is known as Repo Rate. **Repo Rate at present: 8%**

**Reverse Repo rate:** Reverse repo rate is the rate at which the central bank of a country (Reserve Bank of India in case of India) borrows money from commercial banks within the country. It is a monetary policy instrument which can be used to control the money supply in the country. **Reverse Repo rate: 7%**



#### 14. What is CRR and SLR?

Ans. **CRR: Cash Reserve Ratio** – It is the ratio of physical cash that every bank has to keep with RBI. **Current CRR – 4%**

**SLR: Statutory Liquidity Ratio** – It is the ratio of liquid assets that every bank has to keep with RBI. **Current SLR – 22%**



**Need of SLR:** With the SLR, the RBI can ensure the solvency of a commercial banks. It is also helpful to control the expansion of the Bank credits. By changing SLR rates, RBI can increase or decrease bank credit expansion. Also through SLR, RBI compels the commercial banks to invest in the government securities like govt. bonds.

**Main use of SLR:** SLR is used to control inflation and propel growth. Through SLR rate the money supply in the system can be controlled effectively.

#### 15. What is Marginal Standing Facility (MSF): MSF rate is the rate at which banks borrow funds overnight from the Reserve Bank of India (RBI) against approved government securities.

ii. This came into effect in may **2011**. Under the Marginal Standing Facility (MSF), currently banks avail funds from the RBI on overnight basis against their excess statutory liquidity ratio (SLR) holdings.

iii. Additionally, they can also avail funds on overnight basis below the stipulated SLR up to 1 per cent of their respective Net Demand and Time Liabilities (NDTL) outstanding at the end of second preceding fortnight.

**Why (MSF) is it required:** Banks borrow money from RBI at MSF rate when there is an acute cash shortage or acute asset-liability mismatch. This does not carry any stigma. **Size of MSF:** Minimum amount of **Rs. One crore** and in multiples of Rs. One crore thereafter.

#### 16. About KYC norms?

Ans: The full form of KYC is – Know Your Customer KYC guidelines was introduced by – RBI for all banks in the year – 2002

The components of KYC – Identity proof, address proof, photographs

The objective of KYC guidelines is – to prevent banks from criminal money laundering activities

KYC day is celebrated on – First working day of august every year

#### 17. About BASE RATE – The minimum interest rate of a bank below which it cannot lend to public

The BPLR (Benchmark prime lending rate) was introduced in the year – 2003 The BPLR was converted into base rate on – July 2010. RBI made mandatory for all banks to introduced w.e.f. – 1 July 2010, The minimum base rate is fixed by – RBI

#### 18. What is CBS (Core Banking Solutions): Core Banking Solutions is the process, where branches of the bank are connected to a central host and the customers of connected branches can do banking at any branch with core banking facility.

**Advantages for both to the customers & the banks:**

**Customer:** i. Transactions of business from any branch.

ii. Lower incidence of errors.

iii. Better funds management due to immediate availability of funds.

**Banks:** i. Better customer service.

ii. Availability of accurate data.

iii. Increased business volume with better asset liability management and risk management.

#### 19. What is Inflation?

Ans. It is a state where money loses the value hence prices will go up (or) Decreasing the value of money.

#### 20. What is Deflation?

Ans. It is opposite to inflation. Money will have more value. Here the products loses the value.



#### 21. What is Credit card?

Ans. Credit card is a plastic instrument that can be used for the purchase of goods and services. You can buy the services and then pay the cash to the bank. Limits will be fixed based on the net worth of the customer.

**Leading credit cards: VISA, MASTER.**

## 22. What is NEFT & RTGS?

**NEFT (National Electronic Fund Transfer):** NEFT enables funds transfer from one bank to another but works a bit differently than RTGS. NEFT is slower than RTGS. The transfer is not direct and RBI acts as the service provider to transfer the money from one account to another. You can transfer any amount through NEFT, even a rupee.

**There is no Minimum & Maximum Limit in NEFT.**

**Need of NEFT:** We can use this facility if we want to transfer funds online in a day or two. NEFT can make life easier for those who need to send money to their parents or children living in another city. It cuts the trouble of issuing a cheque or draft and posting it. It can also be done through internet banking.

**RTGS (Real time gross settlement):** RTGS system is funds transfer systems where transfer of money or securities takes place from one bank to another on a "real time" and on "gross" basis.

**Minimum & Maximum Limit of RTGS: 2 lakh and no upper limit.**

In an RTGS system, transactions are settled across accounts held at a Central Bank on a continuous gross basis. Settlement is immediate, final and irrevocable (which cannot be changed or reversed).

## 23. What is NPA?

Ans. NPA: Non Performing Asset: When a loan becomes bad then it becomes NPA.

## 24. What is online banking?

Ans. Nothing but any where banking. A customer can operate his account from any branch of a particular bank.

## 25. What is Online or Internet Banking?

**Ans:** The accessing of bank information, accounts and transactions with the help of a computer through the financial institution's website on the Internet is called online banking. It is also called Internet banking or e-banking

## 26. What are the various types of financial markets?

The financial markets can broadly be divided into **money and capital market**.

**A. Money Market:** The money market provides investment avenues of short term tenor. Money market transactions are generally used for funding the transactions in other markets including Government securities market and meeting short term liquidity mismatches.

By definition, money market is for a maximum tenor of up to one year. Within the one year, depending upon the tenors, money market is classified into:

- i. Overnight market or Call money** - The tenor of transactions is one working day.
- ii. Notice money market** - The tenor of the transactions is from 2 days to 14 days.
- iii. Term money market** - The tenor of the transactions is from 15 days to one year.

**B. Capital Market:** Capital market is a market for **long-term** debt and equity shares.

In this market, the capital funds comprising of both equity and debt are issued and traded. This also includes private placement sources of debt and equity as well as organized markets like stock exchanges.

## 27. Commercial Paper (CP)?

**Ans:** Commercial Paper (CP) is an **unsecured money market** instrument issued in the form of a promissory note.

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Corporate, primary dealers (PDs) and the all-India financial institutions (FIs) that have been permitted to raise short-term resources under the umbrella limit fixed by the Reserve Bank of India are eligible to issue CP.

**Period:** CP can be issued for maturities between a minimum of **7 days and a maximum up to one year from the date of issue.**

## 28. Certificate of Deposit (CD)

**Ans:** Certificate of Deposit (CD) is a **negotiable money market** instrument and issued in dematerialized form or as a Usance Promissory Note, for funds deposited at a bank or other eligible financial institution for a specified time period.

**Period:** Banks can issue CDs for maturities from **7 days to one a year** whereas eligible FIs can issue for maturities 1 year to 3 years.

**29. What is Bancassurance:** The sale of insurance and other similar products through a bank. This can help the consumer in some situations; for example, when a bank requires life insurance for those receiving a mortgage loan the consumer could purchase the insurance directly from the bank.

## 30. What is IFSC (Indian Financial System Code)?

**i.** Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.

**ii.** This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero).and the last 6 characters representing the bank branch.

**iii.** IFSC is used by the NEFT system to identify the originating / destination banks / branches and also to route the messages appropriately to the concerned banks / branches.

**31. What is MICR:** stands for Magnetic Ink Character Recognition. MICR Code is a numeric code which uniquely identifies a bank branch participating in the ECS Credit scheme. **MICR code consists of 9 digits e.g 400229128**

**i.** First 3 digits represent the city (400)

**ii.** Next 3 digits represent the bank (229)

**iii.** Last 3 digits represent the branch (128)

The MICR Code allotted to a bank branch is printed on the MICR band of cheque leaves issued by bank branches.

**32. What is Balance of Trade:** The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.

**Balanced Trade:** When a balance of trade equal to zero. (exports – imports = 0)

**33. What is Balance of Payments:** A list of all of a country's international transactions for a given time period, usually one year. Payments into the country (receipts) are entered as positive numbers, called **credits**; Payments out of the country (payments) are entered as negative numbers called **debits**. A single numbers summarize all of a country's international transactions: the balance of payments surplus.

## Some Important Tips which you have to keep in your mind while going for Group Discussion (GD).

- Be as natural as possible. Do not try to be someone you are not. Be yourself. In an attempt to be someone else, your opinions will not be portrayed;
- Sit with a straight and confident posture;
- Be assertive yet humble. You need to stick to your values and beliefs, but learn to respect the values and opinions of others too;
- Grab the opportunity to speak first, i.e. to start the group discussion with your opinion. It generally leaves a good impression on the evaluator, but take the move only if you have complete knowledge of the subject;
- Do not repeat a point, or be lengthy or irrelevant. Also intervene, if someone else is going on an irrelevant track;
- Facilitate contribution from others. Do not just go on and on and on with only your opinionated view. Remember, it is a group discussion. Allow others to speak too;

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- Make an eye contact with all the participants. It creates more room for conversation. Also keep nodding, when others speak, it shows receptivity;
- Be an active and dynamic participant. The examiner wants to hear you speak. So do put forth your views;
- Be positive and prepare your thoughts well but do not be over-confident;
- Think well before you speak. You are being heard and judged upon;
- When raising an objection to a point kept by another speaker, back it up with a solid reason to get the point across;
- Use quotes, facts and figures, statements, everyday life examples to express a clear chain of thoughts. Also it might leave a good impression on the examiner and help you score well.

### Some Important Tips which you have to keep in your mind while going for Interview.

#### 1. Tips on Preparing for the Interview-Day:

- Gather information about the bank or organization that has invited you for the interview. This will give you a clear idea about the philosophy, work environment and reputation of the company.
- Read the job description carefully as to what they expect from you.
- Evaluate your qualifications, experience, and core competences, areas of strength and accordingly draw up a questionnaire along with your replies to the expected questions.

#### 2. Brush up your communication skills.

- Interviewers normally ask you to highlight your strengths and weaknesses.
- Strengths of course can be emphasized more easily but even the weaknesses can be presented in a positive light. **For example, 'I am a little impatient with the people who are not focused enough, or non serious about the work in hand'**
- Go with a positive frame of mind, without worrying much about the outcome.

**3. Attending the Interview:** Go with a smile (not a grin) on your face, with confidence and determination to succeed in your heart.

#### 4. As You Enter:

- Depending upon whether you are being interviewed by one person or a panel of interviewers, greet politely 'Good Morning'/Afternoon or Evening depending upon time of the day.
- If there are more than one person then address them as 'Sirs/Madams' and try to encompass them all in your greeting. If there is only one lady in the panel, it is polite to greet her separately.
- Most probably you will be offered a seat. Do not sit down unless you are asked to.

#### 5. Facing the Interviewers

- As you sit across the interviewer(s), look confident and relaxed.
- In most cases the interviewers themselves will try to put you at ease.

#### 6. The Body Language

i. Good body language can be inculcated and practiced. Your facial expression, appearance, gestures, how you walk, talk, stand, sit, use your limbs etc. all form part of your body language.

#### 7. Pay attention to the following.

- Sit straight comfortably without craning your neck. Do not slouch.
- Look attentive, keen and interested.
- Talk clearly, maintaining a pitch that is comfortably audible to the person(s) around.
- Do not get overexcited even while describing your achievements and strengths.
- Listen to the queries attentively, constantly maintaining polite eye contact with the interviewers.
- Nod your head to show that you are listening, interjecting appropriately with 'Yes Sir/Madam', absolutely, definitely etc.
- Lean forward a little as you speak and backward as you listen.
- Do not touch your face, or shake your legs.
- Keep your arms either on your sides or in your lap. Do not fold your arms, as it is a sign of rudeness.
- Use short simple sentences while talking.

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- Do not make unrealistic tall claims during the interview.
- Never get too arrogant or aggressive in front of the interviewers.
- Do not show your disappointment and disinterest. Maintain your poise till the end.
- Always thank the interviewers as you leave.



### Some Important GD Topics -

- WTO issue - India's Stand on Food Security and TFA.
- IPL Spot Fixing
- Indian Cricket Team Losing continuously on Foreign Soils. Do We need three different captain in 3 formats?
- Role of Marketing in Bank.
- Rise of ISIS. Is USA responsible for it?
- Israel- Palestine/Hamas Issue
- Privatisation of Public Sector Banks -Good or Bad ?-P J Nayak Committee
- Jan Dhan Yojana .Is it Viable ? What are Pros n Cons?
- Protest in Pakistan for Sharif resignation.
- Growing India-Japan ties and its affect on China?
- Modi's Foreign Policy - Neighbour First.
- Appointing CJI as Governor. Will it compromise judiciary in the long run?
- Love Jihad
- Corruption in Public Sector Bank.
- What next after Planning Commission?
- Role of Bank in Nation Building.
- BRICS Bank was set up to Counter IMF. What is your View on this?
- Capital Punishment for Rapist.
- Should India have Two Party System?
- Criminalization of Politics and Lokpal Bill
- Pornography Should be banned in India.
- Religion should be kept out from Politics.

We are also sharing some Interview Experience of last year SBI PO Exam.

### INTERVIEW EXPERIENCE - 1

**Interview Date:** 8 July 2013

**Venue:** LHO, New Delhi

**GD Topic:** Capital Punishment should be abolished in India.

My batch comprised of 12 people out of which 1 was absent and the other one was not allowed to participate because of dubious credentials (signature and thumb impression mismatch).

Everyone was given 2 minutes to put across their points. I spoke against the topic and put few basic points like it becomes necessary to give capital punishment in cases of heinous crimes, repeat offences and when it is a established fact when a person cannot be reformed. I added that our system is working fine as all death penalty appeals go to Supreme Court and there is a chance of Presidential pardon too. The system should be the way it is at present.

After the round was completed everyone was given an option of speaking for another one minute just in case one wishes to add to his points. I added that Capital Punishment is abolished mostly in either Scandinavian countries which are already having a very high HDI and thus low crime rates or small countries which have low crime rates by virtue of their low population example Island nations. Thus I ended up substantiating my earlier stand.

In my view, candidate must ensure to put across new points and not just reiterate the points given by other candidates as it can have a negative impact on marks.

**Interview - Duration** 12-15 minutes

There were 4 members in the panel. All were retired MD level officials. (I guess there will be 4 members in every interview as they are asking for one original copy of Bio Data form + 3 photocopies)

I knocked at the door, asked for permission to come in, wished everyone and took my seat with their permission.

**M1** (I guess the Panel Head): Mayank you worked for Reliance General Insurance for 3 years. Why you left it in 2010 considering it's a big company?

**Me:** Sir I had to come back to my native town for a couple of months for some family reasons. I had no sufficient leaves and that wasn't a very good time considering the recession period. I was given an option to work with Agra Branch at a salary cut and I decided against it. So I was left with no other option but to resign from the services.

**M1:** Which group did your company belong to. Have Reliance applied for Banking Licence ?

**Me:** Sir ADAG, Anil Ambani group. No sir because they haven't because they have interest in stock market through Reliance Money and as per RBI's guidelines they cannot apply. The Panel then chatted about latest RBI guidelines. He asked what does Reliance Money do and how are they related to stock market. And I replied.

**M1:** What is the difference between Life Insurance and General Insurance?

**Me:** Sir risk covered in Life insurance is the life of an individual where as in general insurance, one can cover his vehicle, property health, etc. Basically general insurance is also termed as non-life insurance and that is the basic difference. M1 said with a smile. Yes non-life..

**M1** then asked me what happens in case of Tsunamis, etc and I said they aren't covered in a policy as they are deemed to be Act of God. He then said Force Majeure. I was clueless and he explained it's a latin term for Act of God. I smiled and said Thank you sir for the information, I wasn't aware of it.

Then he passed it on to other member of the group

**M2:** What are the other businesses Reliance ADAG group have interest in?

**Me:** Sir, they have varied businesses like Reliance Communication, Reliance Capital which in turn has different subsidiaries like Reliance Life, Reliance Life, etc, then they have Reliance Power, Reliance Energy..

**M2:** How are Reliance Power and Reliance Energy different?

Me (took a small pause, though and guessed): Sir Reliance Power is into Power production (I should have said Generation) and Reliance Energy into Power transmission and distribution.

Everyone in the panel said, hmm, Power Distribution.. (Teer nishane pe lag gaya ;-))

**M2:** Name some power plants.

I mentioned Dadri and Roja (run by Reliance) in Shajahanpur. He asked if they are oil based I said no sir they are thermal based. He nodded and said coal.

**M2:** Where does Oil drilling takes place in India?

**Me:** Sir mostly in Bombay Offshore region and KG Basin. (I missed to mention Jamnagar, Gujarat.)

Then M1 asked about FDI in Insurance and I answered it is 26% at present however Government is considering it to increase it to 49%. He asked where it is held up and I said, the proposal is stuck at Government level and if the insurance lobby has its way they would like to even extend it to 100%. M1 asked they are part of some kind of reforms, what is it? I replied 'Fiscal Reforms'

**M1:** Which foreign co. does Reliance have tie up with?

**Me:** I replied it's a 100% Indian venture (By now, I was confused if it's a Banking interview or an Insurance interview or an Interview with Reliance!)

**M1:** Does SBI have an Insurance arm?

**Me:** Yes sir. SBI General Insurance.

**M1:** Do you know when they started their operations?

**Me:** Sir in 2010 or may be in mid 2009 (I wasn't sure about it but knew either of the two is correct as my friends had been recruited by SBI while I was working and that was at the start of their operations)

**M1:** What advantage does SBI have in starting insurance co.?

**Me:** I started and was about to mention about the huge customer base that they can get advantage of but I was stopped in between and asked if I know about bancassurance. I replied.

M1 then passed to M3

**M3:** How many public insurance co. are there?

**Me:** 4 sir.

**M3:** Do you know about Reinsurance?

**Me:** Yes Sir. (I replied)

**M3:** How many insurance co's are in profit?

**Me:** (By this time I was unsure as they were asking from a domain which I have left 3 years back in 2010) After a deep breath I said I'm not sure Sir but very few of them.

**M1:** Are they Old generation or new generation co's which are making profit?

**Me:** Sir, while I was working I used to read the statistics about the industry but now I don't follow it. I am sorry I'm not so sure about it sir.

**M1:** How long does it take for an insurance co. to start making profits?

**Me:** I am not so sure sir but as far as I know it takes at least 5-6 years before one can break even in this industry and sometimes even more.

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At this M1 put his hands in his pockets and gestured yes you are right. One really needs to have very deep pockets to make profit in insurance industry.

The M1 asked if I've heard the name of Lloyds. I replied yes Sir, they are considered to be father of Insurance. He then asked are they Insurance co. or Reinsurance co.. I said Reinsurance (again a guess) and he said yes they are the first reinsurer co. in the world. Then he asked M3 to ask again and he said he's done.

Over to M4 who gave me a situation

**M4:** Mayank, you have mentioned you worked in sales also. If you have to market an educational loan of SBI, what would be your detailed plan?

**Me:** Tried to give Gyaan like approaching educational institutes, print media advertisement, etc. but somehow was not able to convince him. In the hindsight, I think I could have given a lot better plan than this

**M3:** Do you know the Market share of Reliance general?

**Me:** I feel it was a trap question and they expected a random 30-35% answer from me. I said Sir I am not too sure about it but Private insurers hardly have a market share in General Insurance. Around 60-70% market share is with the Public Insurer and the rest is distributed among other 14-15 private insurers. ICICI Lombard and Bajaj Allianz continue to battle out for top 2 slots within private insurers and Reliance cannot have a market share of more than 6-8% in the circumstances. He said hmmm...

M3 lastly asked if I know who takes care of the affairs of Insurance industry. I said IRDA. With that my interview came to close and M1 told me my interview was over and I may go know.

## INTERVIEW EXPERIENCE - 2

My GD and Interview was scheduled on 13th of July at SBI Learning Center Thaltej, Ahmedabad. Document verification was completed for our batch in 30-45 minutes. There were 13 candidates in our batch and 1 did not turn out for GD and Interview.

**GD Topic given to us was "Do we need Safe Drinking Water or Coco Cola/FDI".** We were given Notebook and Pen to write the ideas and were given approximate 2 minutes to think about the topic and before the start of the GD, instructions were given to us that anybody can start the GD. It was a more of extempore. Everybody was given 2 minutes to speak (not any specific order). I initiated the GD and



discussed about the Origin of Coca Cola then about its entry in India. Then I began to talk against the Coca Cola I quoted recent example of Charba village Uttarakhand where Anna Hazare ji was on Anshan against Coco Cola-Coke hatao Charba bachao andolan. Then I discussed about these companies using our water sources and then about report on Fluorosis level in ground water, then being Delhite talked about scarcity of water in Delhi. Then I said instead of coke why we should not develop our indigenous drinks and about their costing of Rs 2 and selling of coke at Rs 10 and so on. Later we were given 1 more minute as per our sitting sequence, i talked about CSR, as somebody said that focus must be on how to make coke do more CSR activities, then i said CSR is cunning show off against regulations made by Govt. In sarcastic way, he quoted example of USA and CSR activities done there by coke, I said India don't have that kind of system and stricter regulations in place to make coke do more CSR.

## **My Interview Experience**

I entered the room and greeted all the members, 1 lady and 3 Gentlemen.

**M1:** So you have done a course in Microfinance from UNCDF, what is UNCDF?

**Me-** UNCDF stands for United Nations Capital Development Fund.

**M1:** Ok What type of course it was and is it was a e-learning course?

**Me-** Yes sir it was an online course and an e- learning course.

**M1:** That is very nice, Was it free or you paid some money?

**Me-** Sir, it was free of cost, it was initiative of UN whose main objective was to make people aware about Microfinance in developing countries.

**M1:** Let us come to Geography now. Nervous ?

**Me-** No Sir, I am comfortable with Geography

**M1:** What is population of India?

**Me-** Sir as per 2001 census or 2011 Census

**M1:** Can you tell me both?

**Me-** Sir as per Census 2001 it was 102 crores approx and as per 2011 census it is 122 crores approx.

**M1:** Ok tell me most populous state.

**Me-** Uttar Pradesh

**M1:** 2nd rank?

**Me-** Maharashtra

**M1:** 3rd?

**Me-** Sir Bihar

**M1:** 4th?

**Me-** West bengal

**M1:** ok ok ok, thats enough.

Now M2

**M2:** You are working with Tribal development department and your address is mentioned as Birsa Munda Bhavan, who was he?

**Me-** Birsa Munda was a rebel leader and led a rebellion against British.

**M2:** Yes, he was the leader of first rebellion, still many people don't know about him.

Can you tell me his location at that time?

**Me-** Sir, present Jharkhand and some parts of Odisha.

**M2:** Odisha or Orissa?

**Me-** Sir, Odisha.

Now again M1

**M1:** Ok you are handling agriculture Project in Tribal Department, tell me about cotton growing states, where cotton is grown, tell me at least 3 states out of top 5?

**Me-** Sir, Gujarat, Punjab and Haryana.

**M1:** Not Maharashtra?

**Me-** Yes Sir Maharashtra, Its 2nd largest producer in India.

**M1:** Tell me about most sugarcane producing state?

**Me-** Sir UP

**M1:** Are you sure? I think its Maharashtra.

**Me-** Sir I am confident about my answer, it's UP.

**M1:** Right.

Now M3

M3 was Hindi speaking person and asked about Hindi language and I mentioned reading philosophy as my hobby.

**M3:** Who is called ARIHANT?

**Me-** Lord Mahaveera.

**M3:** Meaning of ARIHANT?

**Me-** I am not sure sir but can i guess?

**M3:** I will give you 3 chances.

Ans. sir, it is being close to godliness

**M3:** No

**Me-** Sir 'hant' means killing or harming, so maybe who does not harm anybody, this matches with Jain philosophy so I said this.

**M3:** No, NO ARIHANT...ARI PLUS HANT ARI PLUS HANT

**Me-** ARI Means enemy and HANT means killing, so spot on ARIHANT means the 'enemy killer'.

**M3:** Yes its right 3rd Time.

**M1:** Oh sorry to interrupt you but Jains do not believe in Ahimsa.

**Me-** Sir, Mahaveera had killed all enemies, enemies means Lobh kaam krodh maya. So that's why ARIHANT.

**M1:** Ok

**M3:** Your name is PANKAJ KAMRA, tell me about KAMRAN committee. It's very very old committee.

**Me-** Sir, I have not heard of Kamran committee.

**M3:** Old name Of Indonesia?

**Me-** Bali

Now M4

**M4:** Bali is island in Indonesia, it is not old name.

**Me-** I only know this.

**M4:** Capital of Indonesia?

**Me-** Jakarta.

**M4:** You have written you had worked for PRATHAM, NGO working in Education sector, Who founded PRATHAM?

**Me-** Madam i didn't work for PRATHAM. I was volunteer and just worked for 1-2 Months and I don't know who is the founder.

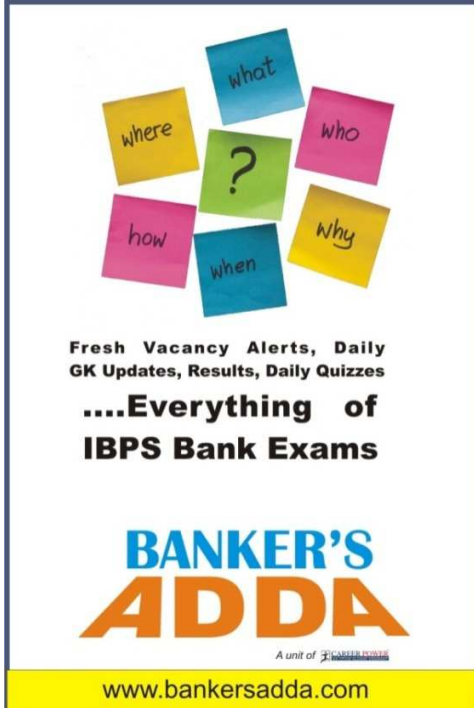
**M4 :** How did you get into PRATHAM?

**Me-** Madam, My super senior was state head of Pratham, so that was the link.

**M4:** Ok

**M1:** Thank you. You can go now.

**Me-** Thank you sir.3 times- for three Gentlemen and Thank you Madam.



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### INTERVIEW EXPERIENCE - 3



I had my interview on 16th July 2010 at Bhopal, 11:00 am onwards. There were 6 people in total out of 11 (Why people remain absent for such an offer is way out of my reasoning). The document verification went for 1 hour or so & I was grilled why I don't have a French beard currently while my photograph has one. Anyway apart from this ridiculous reason, the checking was smooth.

My GD topic was **"Whether MNC are DEVIL in disguise."** It was a fairly good topic & I put forward points like Globalisation, World class corporate practices like 360 degree feedback & flexible working hours. Also I talked of Indira Nooyi, etc. After this in final 3 minutes, there was an argument regarding third class treatment of Indian talent by MNC's. Everybody put their points again, I asserted that MNC's are invariably Profit motive institutions & will always look for maximization of profit vs. liability.

After this immediately interviews begin. I was second in number. Some questions that I could remember are - You have a very high salary at your current company (I'm getting 45 to 50k in hand at Infosys, currently), which is also your first job then why do you want to leave it? I replied about long bench period & global slowdown which may result in pink slip, also about nature of work being more of technical when I was expecting functional roles.

One of them asked me how will I manage to live in Tier 2 & 3 cities as I must have been accustomed in Tier 1 cities. Is anyone of your relatives is in Bank? Before I could reply, the adjacent interviewer said that His father is a bank employee. Then the firing began!!!

What do you mean by God particle? What does it signify? Where was It found? I gave correct answer of all questions except LHC location. He replied it is in Geneva.

What are the reasons for current degradation of Indian economy? I said that it is more interlinked with global business as a result we are expecting effect, they were not convinced & said to articulate more specifically. I replied single digit growth in manufacturing, agriculture being sidelined for tertiary industries, pace of reforms being slow & service sector being depended upon other sector & global economy. He asked what about inflation? I said inflation is more or less resulted from above factors only.

The question's shifted, next one was about Hedging. I replied. He asked name some tools? I replied Gold in nervousness. He asked what about options? I corrected myself then by giving correct definition of option. He asked what about forwards, I replied derivative definition by mistake, however on chided, I quickly corrected myself & gave correct definition of Forwards, Futures & Derivatives. He asked me then what do you mean by alpha-hedging.



The next one asked me what you mean by speculation. Is speculation good? I replied that betting should always be used for risk management & not speculation. He asked has RBI taken any steps to control it. I replied for next 6 month RBI has put a ban on foreign exchange speculation & derivatives trading.

The last question was about Reinsurance, I replied I cannot recollect. He then asked how many type of insurance are there. I replied Life & Non-life. He then asked in which one will accidental insurance come, I said that Non-life. After that he said I can go now!!

Overall the interview was much better than last year SBI .Even if I'm not selected at least I'm satisfied that I was able to make a good participation

I believe ours was the last batch from Bhopal.

#### **INTERVIEW EXPERIENCE - 4**

As I mentioned to them that I have interest in financial sector so my interview questions were based on finance and economy like functions of World Bank, IMF, diff b/w IMF and WB, IDA (a subsidiary of WB), functions of Exim Bank.

**Ques** - If you have a saving a/c in a bank and it collapses, then is there any institution to return your money?

**Ques** - If there is any default in payment of exports then is there any insurer to repay the amount?

**Ques** - What are the pros and cons of merger of associate banks of SBI?

**Ques** - What is the interventionist policy RBI follows in case of rupee depreciation?

**Ques** - Reasons for rupee depreciation

Some easy questions like members of SAARC, G-6.

My GD topic was **"HAS CRICKET PROVED A DETRIMENT FOR OTHER SPORTS IN INDIA"**.

Finally don't miss the BIO-DATA part as definitely there will be question on it.

### INTERVIEW EXPERIENCE - 5

Hey guy,

I m from Bhubaneswar region and my GD topic was "IPL Vs. Cricket".

I was asked in the interview about –

My state's literacy rate

India's rank in corruption

If betting is legalised, how will it affect cricket

What will happen if corruption is also legalized?

How will you correlate pure science (being a science graduate) to a nebular science-banking?

Few HR question about my hobby, aim, etc

All the best!!!

### INTERVIEW EXPERIENCE - 6

Well I had my interview at Trivandrum on 6<sup>th</sup> and topic for GD topic was "Is CBI really autonomous". Some other session guys had the topic "Should the BCCI be nationalised".

Following questions were asked

- Why is Kerala called God's own country? In what way do you think it is?
- Tell me about SBI.
- What was SBI's turnover last year?
- What makes SBI different from other banks?
- Why do you want to become a PO?
- What are the recent novels which you read?
- There are 2 novels which are in sequel written by Jeffrey Archer. Name them.
- What is whistle blowing? What did Snowden do? How did the world react? Give country-wise response.
- What is CASA? What is its significance?
- Who won the Nobel prize twice?
- Name the fields for which Nobel prizes are given.
- Name all the Indians who have won Nobel prize.
- Name all the PIO's who have won Nobel prize.
- Name the literary work for which Tagore got the Nobel.
- People from engineering background were asked about their subjects, mainly application level.

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### INTERVIEW EXPERIENCE - 7

Hi Guys,

I had my Interview on 6th July, at Bangalore.

**The topic for my GD was:** Should India be divided further into smaller states for better administration and governance?

Since I was the lone candidate who opposed further division, I was asked questions on my views on the above topic, during my interview too.

Then, as I had mentioned my hobby as Reading about Indian National Movement, Travelling and Exploring Places, and also Current affairs, so the Interviews fired their questions on the above topics only.

I was asked About:

- National Anthem
- National Song
- National Emblem
- Difference between Khajuraho temples and Konark Temple

- GreenHouse Effect
- Rajendra Pachauri and IPCC
- Change of leadership in Pakistan and it's impact on India
- How can we make administration and governance better in large states, if division is not a feasible option.
- Why do I want to leave my current job (I am a Senior software engineer with Infosys Limited)
- Quit India Movement
- Women President of INC, pre-independence
- Kargil war, Vijay Diwas
- Nobel Prize
- Magsaysay Award
- Mohd. Younis (Nobel prize winner from Bangladesh)
- Difference between NEFT and RTGS
- Difference between Cheque and DD
- Cause of rupee downfall

### **INTERVIEW EXPERIENCE - 8**

Hi, My SBI PO GD-PI experience in Chennai on 8th July, 2013

**GD: Nuclear family vs Joint family**

**Interview questions -**

- What is the recent issue in NLC (since I am from Neyveli)?
- Why do you want to leave your IT job and join our bank?
- What are the borders of Tamil Nadu?
- What is Pondicherry famous for?
- To whom is mercy petitions submitted?
- Present president?
- What was he doing earlier?
- Present finance minister?
- What was he doing earlier?
- Who was the governor of RBI during 1990-2000? (I replied Manmohan Singh)
- What was he doing earlier?
- Who was the first governor of RBI?
- OBC candidates without community certificate were not allowed to attend GD / PI.

Their session was rescheduled to 11th. So friends please take all the required materials.

All the very best :-)

### **INTERVIEW EXPERIENCE - 9**

**Centre:** Bangalore

**Date:** 8 July 2013, 08:00AM

Verification till 9:45AM. If you don't have character certificate, you have to give a letter that you shall submit it later. Verification certification is a must. There is a provision to get your GD/PI rescheduled. There were 12 candidates at a time. In my slot, 10 were present.

We were taken to a wonderful conference hall at 10:00AM. 4 senior employees of the bank (may be AGM and above, and close to retirement), 1 chairman and 3 panel member sat to monitor GD. 3 Tamilians and 1 North Indian. As I heard the panellist were not from Bangalore and were here for the sake of interviews.

**Topic: Is increasing car production boon or bane?**

We were told anyone can start but the discussion should follow in an order (clockwise or anticlockwise). Each could speak for 2 minutes first, then a minute each if necessary.

Most points were exhausted by earlier speakers. The chairman didnt seem to be much interested in the second round of discussion. Not all could speak the second time as the chairman wanted to wind up the discussion. Actually discussion was beginning to happen in the second round, as the first round was plain talk. Discussion lasted less than 25 mins.

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**Interview** - 15 minutes per candidate

Chairman begins. Scan your bio-data. Few question like why engineering to banking, father/mother. I was asked to elaborate on a point in GD that he didn't agree.

**Member 1:** Asked questions on GK, mostly about your state – some historical places, army chief, first woman head of UN, first woman High Court Chief Justice, etc

**Member 2:** Banking questions – Banking Assurance, Money Laundering, Tax Havens, Cobragate, Fringe tax benefits, etc.

**Member 3:** Economics – Consolidated fund of India

Nothing like the usual campus placement and HR stuff. Generation gap I guess!

Overall the experience was pleasant. We were served coffee, water and given a food coupon to have lunch after the interview in a hotel in MG Road. The staffs were friendly. But I was cautioned that the first few years will be tough. Probation period will be hectic, moving frequently to different places to get as much experience as possible. After that mostly we will be given rural posting and independent charge of bank. If we qualify an exam after 2 years, we will be promoted quickly to Scale-2

### INTERVIEW EXPERIENCE – 10

My SBI PO Interview Experience and some suggestions –

I am B.Tech in Electrical engineering of 2011 BATCH n still a Berojgar!!

**Centre:** Delhi Sbi local head office

**Date:** 3 July

**Document verification:** Self attested all the photocopies and Identity Certificate of Gazetted office is a MUST. One candidate was sent back because of not having the same.

**GD Topic:** Whether India needs a benevolent democracy at present?

First 2 minutes were given to everybody in sequence n then again 1 min also in sequence. So no need to worry!

**Interview:** 4 persons (same as those taking GD)all in 55-65 age.

1. Why do want to join banking being an engineer?
2. Questions were asked on my arguments given in GD.
3. On that days newspaper(A MUST READ)
4. Why rupee is falling against dollar, steps taken by govt to check it.
5. What is mean by “policy paralysis”.
6. What is GST
7. One question on my hobbies.

### INTERVIEW EXPERIENCE – 11

I had my interview on 8th July i.e. yesterday in Hyderabad.

**GD Topic:** Privatization in education is leading to dilution of education

Panel had 12 candidates and 4 were sent back because they didn't have identity certificate/character certificate/any other certificate. So take everything with you guys.

Panel had 4 persons- 3 of them above 55 and one in 40s

GD everyone of us were given 2 minutes to speak and then 2nd round of 30 seconds with no repetition of points

**NOTE** - THEY ARE NOTING DOWN FEW POINTS OF OUR GD AND ASKING QUESTIONS ON THOSE IN THE INTERVIEW

After the GD, personal interviews started

Mine was 15 minutes interview

**M1:** 1. Are you willing to relocate to anywhere if you get selected?

2. Why didn't you go for PHD after M.Sc?

3. A question from my GD points

**M2:**

4. Your academic profile is excellent and impressive, Y don't you try for IAS?

5. Since last one month rupee is depreciating and the foreign investors are now taking back their investments from our country. So what should the govt do to restore their confidence?

6. Who is the head of the state of Germany?

7. In World War 2, if Russia didn't interfere, what would be the position of Germany?

8. Germany got divided into upper and lower Germany. What is the ideological difference between them?

9. Do you know what are Khaps? Do you agree with them? What should be done?

**M4:**

10. Recently a doctor from Delhi has gone to USA and did research on Cancer Biology and published a book named (he named it I don't remember it), which got a prize. Tell me what's the book and the prize?





11. Dolly is famous in biotechnology. I answered y it was famous and immediately he asked me when it was born?  
 12. Coning human beings- many ethics are concerned with it. What do you think they should continue experimenting on cloning? I told the reason and he immediately shooted at me the next question that so all u biologists think they should begiven super powers of god to human beings.(may be he is anti-biologist...hahaha)  
 13. THE MOST UNEXPECTED AND STRANGE QUESTION- Your personal opinion on NARENDRA MODI. I tried to not to answer it but he was prompting to me to answer this, so finally gave a balanced view. He was asking as if he was modi favourite while it might not be the case. Felt a bit uncomfortable for this question since i never thought there could be questions on politicians/ persons in particular.  
 14. What does your mother and father do?  
 OK you may leave now.  
 M3: Again raised the same thing even after I was asked to leave. Can you compare the plight of minorities in other states vis-a-vis Modi's Govt?  
 Overall it was good except for the questions on Modi since it is an opinion based question which can differ from person to person.  
 Anyways friends I wish you all the best

### **INTERVIEW EXPERIENCE - 12**

**Interview** – 10th July, 2013 @ Hyderabad  
 Reporting Time was 8 AM. Verification of certificates started well before that.  
 Verification was done by 9.30 AM. Around 9.45 AM we entered Group Discussion hall  
**GD Topic:** Is Gandhigiri relevant today?  
 They gave 3 minute time to think. Then everyone in the group got 2 minutes to speak.  
 Again, there was a second chance of speaking for half a minute.

#### **Interview**

Mostly they asked me on my academic background. Some of the questions were:

- Why don't you look at opportunities in biotechnology?
- Which is the largest biotech company in India?
- Who is the CEO of it?
- Name any two famous women personalities in Indian banking.
- Name some English authors. [I didn't mention reading as my hobby. In spite of that, this question was posed]
- Well, u named Sir Arthur Canon Doyle. Who was the central character in his novels? (Ans: Holmes) Who was his assistant? (Ans: Watson)
- Did Holmes die? In which novel and what was the place mentioned in the novel?
- Why do you like SBI?
- Give me some unique features of SBI.
- Compare and contrast Corporate Social Responsibility of SBI vis-a-vis other companies.
- Are you ready to relocate?
- Why don't you try civil services?
- Give me a piece of information on phylum arthropoda. What does spider come under. [Since I was from biology background]
- Tell me some techniques of gardening.
- Who is your favourite Bollywood actor? Why?
- If you are given a place in Corporate Social Responsibility, what would you do?

These were the questions. The board was very friendly and supportive..

### **INTERVIEW EXPERIENCE -13**

Hi all,

My GD/PI was done on 11/07/13 in Delhi centre.

**Phase : 1** – Certificate verification. It was stricter than what I expected. So, be prepared to answer questions based on your mark lists and any discontinuance in your career. One more thing to be taken care of is the signature and it should be similar to what you have

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put during exam. Further, make note of your test centre as it was also being asked to test the authenticity of the candidate in question.

**Phase : 2** – After the verification, we were taken to a conference room and then the panel arrived. They gave us a topic and gave 2 minutes time to ponder over the issue. Then each person is given a 2 minute duration to convey his points. After one round, they gave each of us one more minute to conclude/add upon our discussion if any. Then , the panel left and we were kept waiting in the hall . Our GD topic was “There should be a moratorium on strikes and bandhs for 10 years”.

**Phase : 3** – Interview

Each person was called and on an average the interview was 15 minutes. Most of the questions were based on banking in general, why personal interest in banking. Little about the GD topic and of course, biodata.

Some questions asked by the panel are :

- What are the problems that banking face these days ?
- What are the strengths of banking in India ?
- What is Lender’s liability? (It seems this was on that day’s newspaper)
- Why SBI , why not other banks ?
- Other profile based questions.

The certificate verification was strict while the GD/Interview panel was cordial.  
All the best !!

## **INTERVIEW EXPERIENCE – 14**

**Interview Date:** 09/07/2013

**Venue :** SBI LHO,Banglore

**Time :** 8 am

Candidates attended: 5 (1 was absent!!!)

Document verification got over by 9

**GD Topic:** Private sector participation in Indian infrastructure development

**Panel :** 1..Chairperson : Mr. Hariharan

Lasted for around 15-20minutes.

Lot of opinions put forth and discussed. All of us spoke in favour of private participation with some cautious measures regarding controlling monopoly, transparency issues, competition etc. By far it was a good experience.

**Interview:**

**Time:** 11:20

**Duration:** 20mins

Chairperson asked tell me about yourself. Asked about my family and parents profession

About my views on negligence of rural Karnataka in comparison to Bangalore-oriented development

Measures to improve rural economy

Faltering Indian economy and its consequences on rural India (I ended saying things will get better n growth will pick up!!)

**Member1** (I was unable to understand what actually he was talking about!!Couldn’t make out the words)

Some of the Interview Questions -

- Some head of Assam (it was so difficult for me to make out what actually the question was, all I could make out was the word Assam n I ended up saying Sorry Sir, I don’t know!!)
- 1st person to climb Mt. Everest
- Reasons for Sanctions imposed on Iran and North Korea
- Reasons for attack on Iraq(The member jokingly said that Saddam Hussain was very much abusive of US and so they attacked Iraq)
- Countries that have granted asylum to Snowden

**Member2:**

- Started asking questions on various temples in India for which I’d no answers n I plainly said Sorry sir, I’m not aware of them. Still he asked about Golden Temple, Belur and Belur mut, which I was able to answer!!
- Kerala being a neighbouring state is ahead of Karnataka in terms of growth and welfare. Can you state the major reasons?  
**Answer:** High literacy rate, less gender parity, greater inclusion and good governance

- What are the measures to improve the state of rural India?

**Answer:** Improve literacy rate, improve state of agriculture, financial inclusion to eradicate rural indebtedness, improve infrastructure of rural India and also health status of the rural people.

Later he started asking me how you as an individual can help people, the moment I started to say spread awareness of education, financial literacy. He interrupted saying will you go and teach each villager individually, fill up their forms individually? For which I said a quote of Baba Amte- "It's better to teach a hungry man to catch a fish than to feed him a fish everyday". It ended there!!

Then 3rd member took over. Questions were more on Economy

- Base Rate
- How can Base rate affect an economy
- Deficit financing.
- IMF and its historical significance.

I was able to answer all these questions comfortably

Overall it was a very good experience and all other candidates were very friendly and the panel was also cordial.

**ALL THE VERY BEST FROM BA FAMILY!!!**

