

JS INSTITUTE OF BANKING & FINANCE, BANGALORE

TO/JMG INTERVIEW QUESTIONS

1. What is your present assignment/seat you are working? What is the daily routine involved and what are the objectives behind them?
2. Can you name three top important deposit and advance customers in your branch? In what way their connections are valuable to the branch?
3. Who are the major competitors in your area of operations? In which area you feel the competition is more? What are your strategies to increase the business levels both deposits and advances as also miscellaneous business?
4. What is the NPA level at your branch? What strategies are being followed to contain them and keep within permitted level as per Bank's policy guidelines?
5. Why importance is given for improving Net Interest Margin (NIM) of the Bank? What are the various steps through which NIM can be improved?
6. It is technology that drives business today in banks ? Could you mention some of the steps taken by your branch consciously to migrate customers to Mobile/INB/YONO banking? What is the percentage of digital banking transactions at your branch?
7. Conscious steps are needed to increase other income of the bank as it increases misc. business, profits and enables retention of customers. What are the various types of misc. business marketed by your branch and what is the progress in this regard?
8. What is your branch rating in the last RFIA? What are the two important parameters recently included in the ORM and CRM of RFIA and what are the reasons behind it?
9. Which are the complaint prone areas at your branch? What steps are taken by the branch to avoid recurrence of the complaints? Do you feel that the pain points of the customers in providing various services to the customers have been completely removed?
10. It is important to go in for high yielding advances and risk mitigated products to improve NIM and minimize NPAs. Can you suggest some products to be marketed by the branch to achieve this end?
11. What are the forums available to bank customers for redressal of their complaints? What is CMS? What is the maximum compensation that can be awarded by Banking Ombudsman in a dispute between bank and the customer?
12. Many notice boards are displayed in the bank premises for information of the customers. Can you name some of the notice boards and their contents?
13. Do you have YONO App in your mobile? If not why? If so, what are the purposes for which you are using it?
14. What is (GLIF)? Does your branch have long outstanding items in GLIF? If so what are these items pertain to? What are the reasons and the steps taken to remove the pending items without delay?

15. What are the various advantages for the bank by improving LC/BG business? Do banks have to maintain capital for LCs/BGs? If so how?
16. What do you understand by risk weighted assets ?what is the capital to be maintained by banks as per Basel - III norms?
17. Can you mention some of the items that are covered under Tier I capital of the bank?
18. What do you understand by Domestic –Systemically important Bank? Which banks in India have been declared as D –SIBs by RBI? What are the extra obligations on their part in maintaining capital?
19. What is Net working capital? Why it is given importance by banks while assessing working capital limit for an enterprise?
20. What do you understand by solvency Ratio? Can you name one/two solvency ratios? What is their significance while considering limit by banks?
21. What is DSCR? What is desirable and acceptable DSCR? Can you consider a term loan for a good and longstanding valuable enterprise a term loan where the DSCR works out below the acceptable level? If so how?
22. Why credit exposure norms have been stipulated by RBI for banks? What is the norm for credit exposure by a bank to single counter – party and an NBFC?
23. What is the main purpose of carrying out Credit Risk Assessment (CRA) for borrowing enterprises? To whom CRA is compulsory? What are the two methods by which CRA is assessed by the Bank?
24. What do you mean by Hurdle Rate? What is the Hurdle Rate now? Can you consider limit for an enterprise whose CRA is below Hurdle Rate? If so, under what conditions?
25. Can you mention some of the recent major initiatives taken by RBI/GOI to boost credit growth to MSMEs?
26. What is the purpose of incorporating ‘unconditionally cancellable clause’ in the sanction letter issued to the borrowers?
27. Why import bills drawn under L/C have to be crystalized if not retired within ten days?
28. Can you mention three salient features of FCNR (B) accounts and NRE /NRO accounts?
29. What is UCPDC? Who has formed them? What is the purpose?
30. When a foreign draft issued by a branch is cancelled TT Buying rate is applied. What is the rationale?
31. What is forward exchange rate? Why it is booked by importers and exporters?
32. What are the problems faced by a bank when an account is classified as NPA?
33. What is the importance given by the Bank / RBI for the credit rating given by a credit rating agency while arriving at CAR for the Bank and CRA for a corporate?
34. What is India’s ranking in the index of ease of doing business by World Bank?
35. What is present India’s rating by Moody’s?
36. In what way IBC- 2016 would improve/expedite resolution of stressed assets?
37. Can you mention the conditions stipulated under IBC for initiating action by a creditor?
38. What are NCLT and NCALT?

39. What do you understand by Disinvestment? Can you name some companies whose shares are being disinvested by GOI? What is the estimate made for disinvestment of shares in the budget 2020-21?
40. What is fiscal deficit? Why it is estimated to increase to 3.5% of GDP in the budget 2020-21 when compared to 3.3% of GDP in the budget for 2019-20
41. What is Current Account Deficit? Why it is very low at less than 1% of GDP at present?
42. Can you mention some of the recent HR initiatives of the Bank to boost staff productivity and their morale?
43. Can you tell us some of your major strengths? How they would be helpful in discharging your role efficiently in the Bank?
44. What do you understand by 'work life balance'? What are its advantages? How do you strive to achieve this?
45. What are the main purposes behind GOI's move for merger of four major PSBs?
46. What is your ambition in life? Have you chalked out any strategies for achieving your ambition?
47. Can you suggest three major strategies by which Bank can increase the business / profit/market share?
48. Please name 3 / 4 major subsidiaries of the bank with their line of activity. How bank can improve synergy between various subsidiaries to boost business levels of the Bank and various subsidiaries ?
49. Please tell at least 2 reasons as to why you should be promoted as TO in the Bank?
50. What is COVID-19 and what is your contribution to contain its spread for the benefit of the nation?
51. How do you spend your spare time? Have you developed any hobby? What is it?
52. Interest rates on bank deposits are coming down gradually which might affect the growth of business. What should be the Bank strategy to maintain deposit and advances level and profitability?
53. Bank sees good future in the rural India. So a network called Financial Inclusion and Micro Credit has been created. What are the proposed strategies to exploit the business potential in your area under the newly formed Network?
54. What do you think your contribution/achievement to the Bank in the area of your operation in the past 2/3 years?
55. Do you have a mentor, if so who is he? What are the qualities that you have imbibed from him for your growth / development?
56. Define risk? Can you mention some of the risks faced by banks and what are the steps taken to avoid/ mitigate risks?
57. What are the present priority / concern areas to be tackled by the Bank? What are the action plans in this regard?
58. What effective steps you will take to avoid NPAs? What are special mention accounts? Why these are given importance by the banks?
59. State some major strategies that could be used to recover/resolve NPAs?

60. What do you understand AUCA? When recovery is made through AUCA how do you deal with the amount?
61. A balance sheet is not the “be all and end all” to take credit decision by the bank? Why?
62. In the recent RBI monetary policy RBI has reduced both CRR and repo rates. What is the significance of this move by RBI? What it would result in?
63. Agriculture has great future in the country do you agree? What are the reasons?
64. what are the recent government of INDIA’s initiative to boost agri growth?
65. NBFC sector is reeling under liquidity. Crisis it is said that NBFC sector is both complementary and competitive sector to the banks. How?
66. What are the recent RBI/ GOI initiatives to boost performance of NNFC sector?
67. Development of infra-structure assumes lot of importance for the growth of economy of INDIA. Can you mention some of the area covered under infra-structure sector? What are the major initiatives taken by government of INDIA for the development of the sector?
68. What are the major reasons adduced for current global economic slowdown?
69. Do you feel that bank has reached saturation point in opening new branches in the light of number of present branches ATMs / CDMs / PO’s / BC’s / CSP’s etc. as also emergence of payment bank’s / small finance bank’s / Fintec companies?
70. The Branches should always keep their cash balance at the minimum level, what is the significance for this?