

JS INSTITUTE OF BANKING & FINANCE, BANGALORE

TO/JMG INTERVIEW QUESTIONS - SET-2

1. Which is the THINK TANK of the country? Who are its Chairman and Vice Chairman?
2. Do you remember the vision of SBI? What is it? What is the value statement STEPS stand for?
3. Bank has introduced CDS (Career Development System), as one of the parameters for reckoning promotions to higher grade. Do you think it self-motivates the person for becoming more aware of his role and perform better?
4. SBI GEM, is awarded to some employees. What is the purpose?
5. What do you understand by outsourcing of activities? What are the major advantages and risks involved? What activities that cannot be outsourced by the Bank as per policy?
6. Who is in-charge of day-to-day management of the Bank and the Circles?
7. How many MDs are there in the Bank at present and what are the portfolios in their charge?
8. Why Bank has appointed Chief Ethics Officer?
9. It is said that various Anytime Delivery Channels introduced by the Bank cut contact with the customers for Business Development. Do you agree?
10. It cost five times for the Bank to acquire new customer and hence retention of customer is more important. How can you accomplish this and what are all the strategies needed?
11. Bank has recently revamped the corporate credit structure and system by reorienting CAG and forming new Commercial Client Group (CCG). What are the major objectives behind this?
12. What is considered as capital market exposure by banks? What are RBI instructions for exposure of banks to capital market?
13. Capital funds of the bank comprise Tier 1 and Tier 2 capital. Can you tell the distinction between the two? Which capital needs to be strengthened by banks for its better capital position?
14. What is the face value of SBI share and what is its present market value? What is the quantum of dividend declared by the Bank for the years 2017-18 & 2018-19?

JS INSTITUTE OF BANKING & FINANCE, BANGALORE
TO/JMG INTERVIEW QUESTIONS - SET-2

15. What are the various sources available for the banks to establish the commercial integrity of the borrowers before taking a favorable credit decision?
16. What do you understand that the enterprise you are going to finance is technically, economically, financially and managerially viable?
17. Why margin is stipulated by the Bank while considering advance to a borrower?
18. The eligible working capital limit under Nayak committee for an MSME, if it has digitized its transaction would be higher. What are the criteria for classifying an MSME as a digital unit for this purpose?
19. The working capital limit for an enterprise in excess of Rs. 5 crores is assessed under Balance Sheet Method. The limit is arrived at after arriving at the Working Capital Gap. Can you define what is Working Capital Gap?
20. Can you name the types of borrowers who will be financed under Cash Budget Method?
21. Can you tell some of major covenants stipulated in the sanction letter addressed to the borrower?
22. Can you explain what is physical and financial follow up of Enterprises? How do you go about it?
23. What is the purpose of registering a charge created by the company with ROC as well as registering a charge with CERSAI?
24. What is the commonality in apprising Term Loan & DPG (Deferred Payment Guarantee) sanctioned by the bank and what is the difference in making available the facility?
25. What is a quick mortality account? What are the steps needed to prevent quick mortality of accounts?
26. What are the major problems faced by the bank when an account turns into NPA?
27. What is net NPA? What is the Provision Coverage Ratio? What is RBI stipulation in this regard?
28. What do you understand by floating provision? What are the advantages for banks by creating floating provision?
29. What is RBI definition of wilful defaulter and non-co-operative borrower?

JS INSTITUTE OF BANKING & FINANCE, BANGALORE
TO/JMG INTERVIEW QUESTIONS - SET-2

30. Who are classified as large borrowers in the Bank?
31. If a borrowing unit enjoys working capital limit above Rs. 150 crores the limit should be sanctioned by way of 60 percent as WCDL and 40 percent as cash credit limit. What is the logic behind RBI's stipulation in this regard?
32. What are the triggers used by RBI for declaring a bank under the purview of Prompt Corrective Action?
33. What is financial inclusion and why it is given much importance by the RBI and Government of India?
34. Name two/three products which are very famous in your branch which have contributed to the substantial growth of the business of the branch. What are the reasons?
35. What are the advantages of a branch having currency chest of RBI?
36. Can you highlight some of the risks associated with deposit business undertaken by banks?
37. What is the procedure needed to be taken before delivery of the proceeds of the account to the nominee of the deceased depositor?
38. What are the procedures to be followed while disposing balances in the account of the deceased customer without legal representation?
39. A contract with minor is void. While it is so Bank is opening account for minors. Is it not a risk for the Bank?
40. Who is an undischarged insolvent? Can a bank open account for him? If not, why?
41. Can you mention some of the early warning signals exhibited in an advance account to take proactive steps by the bank to prevent the account slipping into NPA category?
42. Can you suggest some of the ways by which bank Technology products can be made more popular and attractive?
43. Do you think State Bank Intelligent Assistant (SIA) and State Bank Intelligent Voice Assistant (SIVA) can substitute staff intervention and make customer satisfied with the services of the bank? What are your suggestions for the improvement?
44. What is the procedure to be followed when counterfeit notes are observed in the cash remittance by the customer?

JS INSTITUTE OF BANKING & FINANCE, BANGALORE
TO/JMG INTERVIEW QUESTIONS - SET-2

45. What are the major recent changes in the Consumer Protection Act 2019?
46. A recital recorded in the EM register for the creation of EM should not be signed by the borrower. Why?
47. Bank cannot give loan against Certificate of Deposit (CD). Why?
48. What is a fund flow statement? What is the purpose of studying the statement?
49. What are the three pillars of Basel II norms?
50. What are the three categories under which bank investments in SLR and non SLR categories are declared to RBI on quarterly basis by the banks?
51. Which are the categories of assets for which risk weight of 125 percent is stipulated by RBI?
52. Can simultaneous action be initiated for recovery of dues under SARFAESI Act and DRT?
53. Define a standard asset. What is the rationale in RBI asking banks to make provision for standard assets?
54. What do you understand by deemed NPA?
55. What are RBI instructions with regard to making provision for accounts classified under fraud category?
56. What do you understand by Value dating in Forex transactions?
57. What is the present Forex level of the country? Who are the major contributors for the growth of Forex Reserves? Please advise what is Balance of Trade (BOT) and Balance of Payment (BOP)?
58. What do you understand by Capital Account Convertibility? Has India moved into full Capital Account Convertibility?
59. What is ASBA? What are the accounts of the customers to which it is applicable?
60. What is Green Pin? How it can be obtained by Bank customers?