HR Behavioral Questions: The Personal Pitch

Mastering the Narrative Structure

- **Tell me about yourself**

  A concise summary bridging your background, key achievements, and current motivations.

- **Why Banking?**

  Connect your analytical interest and career trajectory to the fast-paced nature of the financial sector.

- **Why Our Bank?**

  Demonstrate deep research into the bank's mission, culture, and specific market positioning.

- **Why Should We Hire You?**

  Synthesize your unique strengths in sales targets and client interaction to show immediate readiness.

Strategic Pillars: Alignment (personal goals to mission), Trajectory (vision for growth), and Readiness (resilience and competence).

Professional Development and Adaptability

Key competencies and strategic growth alignment

- **Self-Assessment Framework**
  Utilizing the STAR method to analyze personal strengths and growth areas.
- **Strategic Vision**
  Defining a five-year career trajectory aligned with long-term professional objectives.
- **Performance Resilience**
  Demonstrating comfort and effectiveness in high-pressure sales environments.
- **Service Excellence**
  Developing and showcasing strong customer service aptitude to drive satisfaction.
- **Operational Flexibility**
  Assessing willingness to relocate to support organizational needs and regional initiatives.

Foundational Banking Accounts and Services

Core Pillars and Regulatory Frameworks



- **CASA**
  The fundamental metric for a bank's low-cost deposit base, representing liquid client funds.
- **Savings Accounts**
  Designed for individuals; provides interest on deposits with specific transaction limits.
- **Current Accounts**
  Tailored for businesses; offers unlimited transactions for high-frequency operations.
- **KYC Protocols**
  Essential verification processes to ensure identity authenticity and maintain compliance.
- **EMI Structures**
  Strategic tools that break down loan repayments into consistent, periodic payments.

Comparison of Payment Systems: NEFT, RTGS, and IMPS

A breakdown of settlement types, speed, and typical use cases

Payment System	Settlement Type	Speed	Typical Usage
NEFT	Batch Processing	Hourly Intervals	General retail transfers
RTGS	Real-Time Gross	Instant	High-value transactions
IMPS	Instant	24/7 Service	Immediate retail transfers
UPI	Unified Interface	Instant	Mobile-first instant transfers

Credit, Debt, and Financial Reporting Tools

Key concepts in personal and corporate financial management



Credit Scoring (CIBIL)

Mechanism for evaluating creditworthiness based on historical repayment behavior and debt management.



Fixed Deposits

Term-based investment schemes offering guaranteed returns, often utilized for capital preservation and as secure lending collateral.



Credit vs. Debit Cards

Credit utilizes a revolving line of credit subject to repayment terms, whereas debit facilitates direct authorized debits from personal accounts.



Financial Reporting (Balance Sheet)

A comprehensive summary of financial position defining the relationship: Assets = Liabilities + Equity.

Monetary Policy Indicators

Key levers influencing liquidity and inflation



- **Repo Rate**

  The benchmark interest rate at which the central bank lends money to commercial banks, used to influence market rates and control inflation.

- **Cash Reserve Ratio (CRR)**

  The mandatory percentage of total deposits that commercial banks must hold in cash reserves with the central bank to regulate system liquidity.

- **Statutory Liquidity Ratio (SLR)**

  The requirement for banks to maintain a portion of deposits in liquid, non-cash assets like gold or government securities to ensure financial stability.

Managing Asset Quality: Non-Performing Assets (NPA)

Understanding the definition, impact, and recovery strategies for financial health



Definition

Loans or advances that are in default or in arrears, signaling a borrower's failure to meet scheduled debt obligations.



Institutional Impact

NPA status negatively impacts bank liquidity, reduces overall profitability through margin erosion, and increases regulatory capital reserve requirements.



Recovery Strategies

Includes systematic asset classification (Substandard, Doubtful, Loss), mandatory provisioning of capital buffers, and active recovery via restructuring or liquidation.

Summary of Banking Operational Terms

Key Concepts and Regulatory Metrics

- **CASA (Current/Savings)**
  Low-cost deposit accounts providing liquidity for bank operations.
- **KYC (Identity Verification)**
  Mandatory process to verify customer identity and mitigate financial risk.
- **EMI (Repayment Schedule)**
  Fixed monthly payment structure for amortizing loans.
- **CIBIL (Credit History)**
  Credit reporting metric used to assess the creditworthiness of borrowers.
- **UPI (Instant Payments)**
  Real-time payment architecture facilitating seamless digital transactions.
- **Repo Rate (Lending Benchmark)**
  The interest rate at which the central bank lends money to commercial banks.
- **CRR/SLR (Reserve Requirements)**
  Mandatory liquidity ratios held to ensure banking system stability.
- **NPA (Asset Health)**
  Non-Performing Assets; loans or advances in default or arrears, indicating credit risk.