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**IBPS RRB OFFICER
SCALE/PO**

Interview PDF 2019

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RRB PO Interview

How to enjoy and crack interview- 5 minutes of reading this blog and you are IN!

Hello Friends,

Once again we are here to share some important and essential guidelines/tips for interview. *You are just one step away from your dream being true and it is high time to prove yourself.*

It is a 100% assurance from our side that after you finish reading of this article, you will be confident/clever and strong enough to crack this upcoming interview. So let's start from the scratch and try to understand the concept of an interview.

Scenario:

Interviewer: Introduce yourself!

Candidate: Hmm..... I am I had..... I did..... I am interested.....I have....My father.....

Hold ON! Hold ON! Do you really think interviewer wants to hear all these things? Do you really think that Form that you have applied before written examination doesn't contain all these stuffs? Or Do you think they are not having any details of yours and they have randomly picked you for interview? - Answer is a **big NO!**

Ok, now we are on track to start our tips and be very attentive and careful. Let's break the word- *Interview as Inter + View= View between two groups = Communication between two groups*. It is just a simple both-way communication which is totally different with written examination where course and syllabus are pre-defined. Ok, One more question- **have you ever heard about the syllabus for an interview for any examination.** That is the only difference where you have to think, why there is no syllabus. Because if you are speaking to any friends, relatives, elder members – you don't decide your topic of discussion, have you? So take interview as that only- It is just a simple communication.

Tips and Tricks:

Interview is all about two things only = "Content - what to speak" + "Mode of Delivery - How to speak". So, in all below points we will give you tips on both part.

- 1) **Be attacking rather than defensive:** Your first 3-4 minutes are very crucial although it is not deciding factor, but you may build a perfect impression in those minutes. Keep one thing in mind- First 2-3 questions will be only for your details, which no one knows better than you and you can't be wrong for that. So 1st part

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'Content' is 100% ok, now 2nd part 'Mode of Delivery' is only thing that candidate has to focus. You just be yourself and make a perfect eye contact with each one who are present there in panel and just speak your heart out.

- 2) **Hold your nerves** - As you are just one step away from your job, so it is most natural and clear obvious that everyone is having fear of losing and eventually panic. But believe in one thing that it happens to everyone not only you! So, does it means they are not going to select any one. Those who may hold their nerves only for 5-10 minutes will win the race. Whatever fear and panic you are, just forget for at least 10 minutes as soon as you enter in panel room. Consider a situation you are trapped in locked room and you have to escape- do you think of plan or just be panic. Similarly, you have to keep your mind open in that room.
- 3) **Relax before interview:** Had a good sleep a night before. You just forget that you are going for an interview and just jerk off if any thought is prickling in your mind while sleeping.
- 4) **Is language barrier:** Don't think about your speaking language is barrier or hurdle. Whichever language you are comfortable – start speaking on that. Let interviewer should ask about comfort ability. An important scenario here: If Interviewer asks any question in English and you just started replying in Hindi. Here wait for a minute and observe either interviewer again asking question in English or Hindi. If that is Hindi, you are now on a comfortable seat and go on. If again he asks question in English you have to be bit diplomatic here and reply very humbly here like: Sir, I may reply to your question in English also, but I am more comfortable in Hindi. Do you want me to go on with Hindi? That's all.. You won a point here. Taking permission is the biggest point in any game. Depending upon his answer, you please continue. So here Content and mode of delivery – both will be 100% OK.
- 5) **Drive the Car:** Last but not least, this is most important part of your interview. *Drive the car here means drive the interview as the way you want to.* You may not be seating on driving seat of the car but you may navigate the route to driver. Exactly the same you have to do here – If you are giving question confidently – Interviewers are bound to go in that direction only. If you know something, you may drive them in that direction. Interviewer will also love to go with your flows.
- 6) **Cover all the important topic of your graduation and post graduation subjects:** In interview it is very necessary to have knowledge about your domain subjects. It always gives you an edge over others and always have a good impression on the interviewer.

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So try to revise all the important topics or have at least some knowledge about main topics of your graduation and post graduation.

Be True, confident, active and most important well dressed up. I have never seen any interviewer comes up with a mind set to test your technical skills. They are just to check your way of representation. So go with full preparedness and it is just an advice have a small mock interview of yourself 2-3 days earlier in front of mirror and prepare few question like this:

- Introduce yourself.
- Your interest areas.
- Examination related topic like banking awareness.

For any doubts, concern Visit us! We are here to help you for crossing the hurdle and earning Success. Always remember- **Success must be earned not only received!**

This is a very commonly asked question and you must be prepared to answer it.



Tell me something about yourself?

Generally this is the first question which is put up in front of the candidate appearing in the interview. To answer this, the candidate must tell his name, place of residence and his current work or educational degree along with a very brief note on his family-father, mother and siblings. He/she can also tell about his father or mother's occupation. Some key points to note here are:- He must know the meaning of his name and specific reference with his name if any. For ex:- a boy named "Saraswati" was asked about the geographical connection of his name i.e. Saraswati River

The answer should be precise and questions like- if your father is a Business man then why do you want to become a banker? can come up from your answer to the first question. Be prepared with the answers to these expected questions.

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Because this is the first question so the candidate must give a short and effective answer. You might be nervous at the beginning but remember to keep a smile on your face.

Where have you come from and what is famous in your city?

The candidate must tell about his place of living- city and state. If the board further asks about any specifications, then name of the district etc. should be told. He/she must tell about the famous things of his place. For ex:- a candidate from Lucknow may tell about Imambara, chicken clothes, “tehzeeb” of Lucknow etc. The key things to deal this question effectively are:-

- The candidate must know about the local MLA and MP from his area. If any renowned personality belongs to that area, you should be aware of the details.
- He must have full knowledge about that place, its history, famous monuments, personalities, rivers, at times even number of railway stations in the city etc., also about the politics of that state-CM and ruling party and all other nitty gritty of his place.
- A good answer to such questions leaves a very positive impact on the board as it demonstrates your awareness about the surroundings and the fact that you are well prepared puts you ahead of others.

Why do you want to join the banking industry?

To answer this question, you can say something like –“I want to join this industry because it can provide me a stable career with good growth prospects. It is one of the fastest growing sectors of the nation and provides great career opportunities.

There could be many other reasons for you wanting to join the bank industry for e.g. it is an honest organization, good working conditions, chances to directly interact with public etc. The choice of reason could be anything that suits you as a person.

After doing B.Sc / B.Tech / MBA / MA why do you want to choose banking?

Why not something related with your field of education? You must give honest and sensible answers to such question. For ex:- A MBA candidate may say that there are hardly good jobs in MBA as of now. Banking is a safe sector providing great employment opportunities. In the answer, you must show your keen interest in joining banking sector and it should not

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look like you don't have an option so you are choosing it. You can also expect some questions from academics. A science stream student may be asked about about Newton's Law etc. So, you must also prepare the subjects studied by you in the degree.

Please tell us about your strength and weaknesses?

Reply Depends on your strength or weakness

What are your career goals? Where do you see yourself five years from now? Ten years?

Most importantly be realistic Blue sky stuff brands you as immature. One or two management jumps in three to five years is a reasonable goal. If your track indicates you are on line for senior management in ten years its okay to mention. However if you have had a rocky road its better to be introspective.

Have you applied to any other areas apart from banking?

Here of course your answer will hold some other finance or sales and marketing careers - insurance or accountancy, altogether these careers should have skills related to banking. Here of course because banking sector whose booming sector even thought in cessation our banking sector performer well and its give good shape to your career.

Why do you want to work here?

If you have done your homework about this organization now is the time to use that knowledge. Remember even as a recruited candidate some facilities will want to understand why you would select them. If you are a recruited candidate remind them that you were not looking when you were contacted but that the challenge sounded intriguing and that a solid opportunity for career advancement is important to you.

I have completed B-Tech. If interviewer ask why are you wanted to join banking sector instead of doing engineering field? what should be the my answer?

Just tell them that banking industry is developing in such way that it gives a lot of career opportunity and also you are very much attracted with the respect people have towards a bank employee...especially say the banks name in which you are called for.. say something about the technological advancement in the banking industry that attracted you most.

Why do you Believe that you are Qualified for this Position?

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Be certain you know the specifics of the question do they need a person to maintain the status quo or make major changes Do they want staff development a hands-on manager or an administrator to facilitate policies with upper administration. Pick two or three main factors about the job and about you that are most relevant.

Provide specific details. Select a clinical or technical skill or a specific management skill (organizing staffing planning) and combine it with a personal success attribute. Have you ever accomplished something you didn't think you could The interviewer is trying to determine your goal orientation work ethic personal commitment and integrity. Provide a good example where you overcame numerous difficulties to succeed.

Prove you are not a quitter and that you will get going when the going gets tough. Specify all your strengths and relate them to the position you are applying.

Why do you choose banking sector?

Banking sector has evolved tremendously in the past decade. It is not just limited to its basic role of lending money n taking deposits. this scope has been widened. There has been development of adequate professional management and modern managerial techniques and practices in banking. Banking operations now also serve a large social purpose. Such highly evolved booming as well as challenging sector requires upbeat and enthusiastic workers with strong interpersonal skills.

How do you Handle Pressure?

High achievers tend to perform well in high pressure situations. These questions also could imply that the position is pressure packed. If you do perform well under stress provide an example with details giving an overview of the stressful situation. Let the interviewer feel the stress by your description. In such a stressful situation first you would try to be focussed and strategically plan to arrive at the best and logical decision, which the situation would require.

What are the challenges for banking sector of India?

As it is banking sector, it has to face social and economic factors which leads to economic growth for developed and under developed countries. mainly banking is solid foundation and meet needs of industry and commerce. Every sector has its own kind of challenges to face when it comes to banking sector its challenges are very high. if you see some development in India it's because of banking sector cause its contribution to economy is maximum.

What is probability officer and its duties and responsibilities?

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The Main role of Probationary officer in a banking is to maintain the operation in all levels of banking and he holds the position period up to the bank's rule. After Completion of training only you have the Responsibilities under which u have to be Promoted. post in banking system is to maintain al the activities related to bank. works like customer oriented as created deposite from the custor, giving loan to the custor, opening any type of a/c, increasing the customer by convincing it, maintaining the cash in the drawer, voucher authorization, day to day generating the reports, NPA recovery, telling government scheme to the customers and many more like all the branch operation.

Detail Information of Regional Rural Bank

Regional Rural Banks(RRBs) are Indian Scheduled Commercial Banks (Government Banks) operating at regional level in different States of India. They have been created with a view of serving primarily the rural areas of India with basic banking and financial services. However, RRBs may have branches set up for urban operations and their area of operation may include urban areas too.

The area of operation of RRBs is limited to the area as notified by Government of India covering one or more districts in the State. RRBs also perform a variety of different functions. RRBs perform various functions in following heads:

- Providing banking facilities to rural and semi-urban areas.
- Carrying out government operations like disbursement of wages of MGNREGA workers, distribution of pensions etc.
- Providing Para-Banking facilities like locker facilities, debit and credit cards,mobile banking, internet banking,UPI etc.
- Small financial banks.

History

Regional Rural Banks were established under the provisions of an **Ordinance passed on 26th September,1975 and the RRB Act 1976** to provide sufficient banking and credit

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facility for agriculture and other rural sectors. As a result **Five Regional Rural Banks** were set up on **2nd October, 1975, Gandhi Jayanti**. These were set up on the recommendations of The narshimham committee Working Group during the tenure of **Indira Gandhi's Government** with a view to include rural areas into economic mainstream since that time about 70% of the Indian Population was of Rural Orientation. The development process of RRBs started on **2nd October, 1975, Gandhi Jayanti** with the forming of the **first RRB, the Prathama Bank, Head Office at Moradabad (U.P.)** with authorised capital of Rs 5 crore at its starting. **As on 2nd October, 1975** Out of the remaining four RRBs in the country one was Set up at **Malda in West Bengal** under the name of **Gour Gramin Bank**, which was the **first RRB in the Eastern Region of India**.

The Regional Rural Banks were owned by the Central Government, the State Government and the Sponsor Bank (Any commercial bank can sponsor the regional rural banks) who held shares in the ratios as follows **Central Government – 50%, State Government – 15% and Sponsor Banks – 35%**.

Note: *RRB are recognized by the law and they have legal significance. The Regional Rural Banks Act, 1976 Act No. 21 Of 1976*

Recapitalization

Subsequent to review of the financial status of RRBs by the Union Finance Minister in August, 2009, it was felt that a large number of RRBs had a low Capital to Risk weighted Assets Ratio (CRAR). A committee was therefore constituted in September, **2009 under the Chairmanship of K C Chakrabarty**, Deputy Governor, RBI to analyse the financials of the RRBs and to suggest measures including re-capitalisation to bring the CRAR of RRBs to at least 9% in a sustainable manner by 2012. The Committee submitted its report in May, 2010. The following points were recommended by the committee:

- RRBs to have CRAR of at least 7% as of 31 March 2011 and at least 9% from 31 March 2012 onwards. recapitalisation requirement of Rs 2,200.00 crore for 40 of the 82 RRBs. This amount is to be released in two installments in 2010–11 and 2011–12.
- The remaining 42 RRBs will not require any capital and will be able to maintain CRAR of at least 9% if on 31 March 2012 and thereafter on their own.
- A fund of ₹100 crore to be set up for training and capacity building of the RRB staff.

The Government of India recently approved the recapitalization of Regional Rural Banks (RRBs) to improve their Capital to Risk Weighted Assets Ratio CRAR) in the following manner:

- Share of Central Government i.e. Rs.1, 100 crore will be released as per provisions made by the Department of Expenditure in 2010-11 and 2011-12. However, release of Government of India share will be contingent on proportionate release of State Government and Sponsor Bank share.

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- A capacity building fund with a corpus of Rs.100 crore to be set up by Central Government with NABARD for training and capacity building of the RRB staff in the institution of NABARD and other reputed institutions. The functioning of the Fund will be periodically reviewed by the Central Government. An Action Plan will be prepared by NABARD in this regard and sent to Government for approval.
- Additional amount of ₹700 crore as contingency fund to meet the requirement of the weak RRBs, particularly those in the North Eastern. and Eastern Region, the necessary provision will be made in the Budget as and when the need arises.

Organizational structure

The organizational structure for RRB's varies from branch to branch and depends upon the nature and size of business done by the branch. The Head Office of an RRB normally had three to nine departments.

The following is the decision making hierarchy of officials in a Regional Rural Bank.

- Board of Director
- Chairman & Managing Director
- General Manager
- Assistant General Manager
- Regional Manager/Chief Manager
- Senior Manager
- Manager
- Officer
- Office Assistant
- Office Attendant

Note: Currently, RRB's are going through a process of amalgamation and consolidation. **25 RRBs have been amalgamated in January 2013 into 10 RRBs. This counts 67 RRBs till the first week of June 2013. This counts 56 as of March 2015. On 31 March 2016, there were 56 RRBs (post-merger) covering 525 districts with a network of 14,494 branches.** All RRBs were originally conceived as low cost institutions having a rural ethos, local feel and pro poor focus. However, within a very short time, most banks were making

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losses. The original assumptions as to the low cost nature of these institutions were belied. This may be again amalgamated in near future. **With the third phase of amalgamation of RRB bringing down the number of such entities to 38 from 56. At present there are 45 RRBs in India as on 01-04-2019.**

List of RRBs (No. of 45)

Andhra Pradesh

- Andhra Pragathi Grameena Bank
- Chaitanya Godavari Grameena Bank
- Saptagiri Grameena Bank

Arunachal Pradesh

- Arunachal Pradesh Rural Bank

Assam

- Assam Gramin Vikash Bank

Bihar

- Dakshin Bihar Gramin Bank
- Uttar Bihar Gramin Bank

Chhattisgarh

- Chhattisgarh Rajya Gramin Bank

Gujarat

- Baroda Gujarat Gramin Bank
- Saurashtra Gramin Bank

Haryana

- Sarva Haryana Gramin Bank

Himachal Pradesh

- Himachal Pradesh Gramin Bank

Jammu and Kashmir

- Ellaquai Dehati Bank
- J&K Grameen Bank

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Jharkhand

- Jharkhand Rajya Gramin Bank

Karnataka

- Karnataka Gramin Bank
- Karnataka Vikas Grameena Bank

Kerala

- Kerala Gramin Bank

Madhya Pradesh

- Madhyanchal Gramin Bank
- Madhya Pradesh Gramin Bank

Maharashtra

- Maharashtra Gramin Bank
- Vidharbha Konkan Gramin Bank

Manipur

- Manipur Rural Bank

Meghalaya

- Meghalaya Rural Bank

Mizoram

- Mizoram Rural Bank

Nagaland

- Nagaland Rural Bank

Odisha

- Odisha Gramya Bank
- Utkal Grameen Bank

Puducherry

- Pudukai Bharathiar Grama Bank

Punjab

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- Punjab Gramin Bank

Rajasthan

- Baroda Rajasthan Kshetriya Gramin Bank
- Rajasthan Marudhara Gramin Bank

Tamil Nadu

- Tamil Nadu Grama Bank

Telangana

- Andhra Pradesh grameena Vikas bank
- Telangana Grameena Bank

Tripura

- Tripura Gramin Bank

Uttar Pradesh

- Aryavart Bank
- Prathama UP Gramin Bank
- Baroda UP Gramin Bank
- Kashi Gomti Samyut Gramin Bank
- Purvanchal Gramin bank

Uttarakhand

- Uttarakhand Gramin Bank

West Bengal

- Bangiya Gramin Vikash Bank
- Paschim Banga Gramin Bank
- Uttarbanga Kshetriya Gramin Bank

15 Students Interview Experience (RRB PO-2018)

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◆ Uttarakhand Zone (4 member Panel) (Interview Time Duration 12-14 min)

i) Tell Your Name, Where are you from, and from where did you pursue your education?

ii) What do you know about bank?

iii) Define RRB ?

iv) Tell some scheme related to weaker section?

v) What is cloud computing ? how this scheme is beneficial?

vi) why Uttarakhand is called Devbhoomi?

v) Tell me the UP governor name?

vi) in which bank do you have your account?

vii) Tell me about UPI and BHIM app?

viii) Kedarnath Disaster occurs in which year?

ALL THE BEST THANK YOU WITH SMILE

◆ UP Zone (Lucknow)(5 member Panel , 4 men , 1 female) (Interview time duration 11-12 min)

i) Tell me about yourself?

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ii) Father's occupation

iii) you are living in a city how would you adjust in village?

iv) Why there is a gap of 4 years after graduation?

v) What is your strength?

vi) Define leadership

vii) How ECE contribute in bank?

viii) What is small account?

ix) The first scientist to apply scientific reasoning to cosmology was Rene Descartes. What was his theory called?

Thank you with smile

◆ UP Zone (Lucknow) (5 member Panel, 4 men , 1 female) (Interview time duration 10-12 min)

i) What is RBI bimonthly policy?

ii) Why do the RBI change the rate in that?

iii) Why KYC is done?

iv) What is money Laundering?

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- v) What is Black money?
- vi) First three PM of India
- vii) Why you left your job?
- viii) Is there any other exam that you have appeared or cleared ?
- ix) Tell me something, about types of banks?
- x) What is capital market?
- xi) Did you attend last year interview?

Thank You

◆ Maharashtra Zone (7 Member panel 6 male, 1 female) (Interview time duration 20-23 min)

- i) Tell me about yourself?
- ii) Why do you want to join banking sector?
- iii) Hectare to acre conversion?
- iv) Palghar district Collector?
- v) When did palghar district separated from thane district ?
- vi) What is Farm mechanization ?

- vii) RIDF of NABARD & from where the funds come from?
- viii) PSL percentage criteria for agriculture?
- ix) Further classification in agriculture?
- x) Defaulters in my area & from what can we do for recovery?
- xi) What is lok adalat?
- xii) KCC interest rate?
- xiii) Role of bank PO and Clerk?

ALL THE BEST, THANK YOU

◆ UP Zone (4 member panel, 3men, 1 female) (Interview time duration 8-10 min)

- i) Apne graduation bcom se kia h usme aapne banking ke bare me kuch padha tha plz explain (you have completed your graduation in b.com there you study something about banking plz explain it)
- ii) Aap Bihar se hain fir UP se form kyu fill kiye (you are from bihar so why you fill your form from UP?)
- iii) How many RRB in UP?
- iv) When did the First merger of RRB took place?

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v) Dhantwala Committee reacted to

vi) Who was Anant kumar?

vii) President Ram nath kovind was the former governor of?

Thank you

◆ UP Zone (Lucknow) (5 member panel, 3men, 2 female) (Interview time duration 6-8 min)

i) Introduce Your self

ii) What is balance sheet? How preference and equity share capital affected the balance sheet?

iii) What is Debt ratio? Which is good More debit equity ratio or low value debt equity value?

iv) You are a commerce student tell me "Fund flow statement".

v) Yh batao tunami ya earthquake kaise aate h?(tell me how earthquake and natural calamity occurs?)

OK thank you

◆ UP Zone (Lukhnow) (5 member Panel 4men, 1 female) (Interview time duration 12-14 min)

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- i) Tell me about yourself?
- ii) What controversy over selection of MS dhoni for Australia tour
- iii) Women t20 world cup venue?
- iv) What is balance sheet?
- v) What is asset liquidity
- vi) What is Debt equity ratio
- vii) What is different between Net NPA and Gross NPA
- viii) how Exim bank work?
- ix) What is Forex ?

OK Thank you

◆ Uttarakhand Zone (5 member Panel 4 male, 1 female) (Interview time duration 7-9 min)

- i) Kaha se ho ap? (Haldwani)(where are you from?)
- ii) Kuch interesting batao Haldwani ke bare me(tell me something interesting about haldwani?)
- iii) What is RBI policy rate?

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iv) What is money Laundering ?

v) What is CBS?

vi) B.tech kis branch se kiye ho?(from which branch you pursue your b.tech?)

vii) Family ke bare me batao kuchh(tell me something about your family)

Ok Thank you

◆ Haryana Zone (5 member Panel 4 male, 1 female) (Interview time duration 10-12 min)

i) Graduation kb kiye?(in which year you have completed your graduation?)

ii) Bank Account kis bank me h?(in which bank do you have your bank account?)

iii) What document required to open saving Account ?

iv) If I want to insure this premises than will it provide?

v) How can we get the insurance ?

vii) India's forex reserve ?

viii) one billion dollar is how much of India rupees?

◆ Haryana Zone (5 member panel , 4 male, 1 female) (Interview time duration maximum 10 min)

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- i) Tell me about your family
- ii) Why you want to join RRB?
- iii) What is MSP?
- iv) Your view on NPA?
- v) difference between Organic and Inorganic farming?
- vi) What is provision in Balance sheet?
- vii) What is KCC?

Thank You

◆ **Telangana Zone (5 member panel, 3 male, 2 female) (Interview time duration 10-12 min)**

- i) How your M.tech is useful in Rural banks?
- ii) Any bank other than RRB' in rural area?
- iii) Why don't you applied for Telangana govt job?
- iv) Explain the crop seasons and timing?
- v) What is your father occupation?
- vi) What is the important of RRB's?

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vii) What do you do after M.tech?

viii) Why don't you go for faculty in B.tech colleges?

All the best

◆ **Bihar Zone (5 member panel, 4 male, 1 female) (Interview time duration 8-10 min)**

i) Tell me about your self

ii) Role of bank PO?

iii) What is Contigent Liability?

iv) What is Contra entry?

v) Asset side kya hota h? (What is asset side?)

vi) Chess ke third grand slam winner(who is the winner of grand slam?)

vii) What is Provision and Reserves?

Ok You go now.

◆ **(Interview time duration 7-8 min)**

i) Your Graduation subject?

ii) Today's headline in news paper?

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iii) What are the step taken by Odisha and Delhi to check Pollution?

iv)What is Sustainable Development?

v) tell me 4 previous RBI governor name and 4 Deputy Governor name?

vii) One cricket related question was asked.

Thank You

◆ **UP Zone (5 Member panel, 4 Male, 1 female) (Interview time duration 6-7 min)**

i) First RRB bank

ii) First CFO of RBI

iii) How many RRB in UP?

iv) Can RRB's provide education loan?

v) Chairman of 15th finance commission?

vi) What Major issue in Rural banking?

Thank You

◆ **Ajmer Zone (4 Member panel, 3 male,1 female) (time duration 12-14 min)**

- i) What is your Name?
- ii) Where do you live ?
- iii) What is property rate in that area?
- iv) Question from native place and which crop grow there?
- v) What you had Done in Graduation?
- vi) Chalo batao Machine Human ko replace kr rhi h kaha tak yh sahi h?(machines replaces human how much do you agree with the statement.)
- v) What about you know about Srilanka Conflict?
- vi) What is your hobbies?
- vii) Aap village me kaise survive kroge?(how will you survive in village ?)

Thank You

Some Questions which everyone should remember



1) What is bank? What are the types of banks?

A bank is a financial institution licensed as a receiver of cash deposits. There are two types of banks, commercial banks and investment banks. In most of the countries, banks are regulated by the national government or central bank.

2) What is investment banking?

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Investment banking manages portfolios of financial assets, commodity and currency, fixed income, corporate finance, corporate advisory services for mergers and acquisitions, debt and equity writing etc.

3) What is commercial bank?

Commercial bank is owned by the group of individuals or by a member of Federal Reserve System. The commercial bank offer services to individuals, they are primarily concerned with receiving deposits and lending to business. Such bank earns money by imposing interest on the loan borrowed by the borrower. The money that is deposited by the customer will be used by the bank to give business loan, auto loan, mortgages and home repair loans.

4) What are the types of Commercial Banks?

- a) Retail or consumer banking: It is a small to mid-sized branch that directly deals with consumer's transaction rather than corporate or other banks
- b) Corporate or business banking: Corporate banking deals with cash management, underwriting, financing and issuing of stocks and bonds
- c) Securities and Investment banking: Investment banking manages portfolios of financial assets, commodity and currency, fixed income, corporate finance, corporate advisory services for mergers and acquisitions, debt and equity writing etc.
- d) Non-traditional options: There are many non-bank entities that offer financial services like that of the bank. The entities include credit card companies, credit card report agencies and credit card issuers

5) What is consumer bank?:

Consumer bank is a new addition in the banking sector, such bank exist only in countries like U.S.A and Germany. This bank provides loans to their customer to buy T.V, Car, furniture etc. and give the option of easy payment through instalment.

6) What are the types of accounts in banks?

- a) Checking Account:** You can access the account as the saving account but, unlike saving account, you cannot earn interest on this account. The benefit of this account is that there is no limit for withdrawal.
- b) Saving Account:** You can save your money in such account and also earn interest on it. The number of withdrawal is limited and need to maintain the minimum amount of balance in the account to remain active.

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c) Money Market Account: This account gives benefits of both saving and checking accounts. You can withdraw the amount and yet you can earn higher interest on it. This account can be opened with a minimum balance.

d) CD (Certificate of Deposits) Account: In such account you have to deposit your money for the fixed period of time (5-7 years), and you will earn the interest on it. The rate of interest is decided by the bank, and you cannot withdraw the funds until the fixed period expires.

7) What are the different ways you can operate your accounts?

You can operate your bank accounts in different ways like

- a) Internet banking
- b) Telephone or Mobile banking
- c) Branch or Over the counter service
- d) ATM (Automated Teller Machine)

8) What are the things that you have to keep in concern before opening the bank accounts?

Before opening a bank account, if it is a saving account, you have to check the interest rate on the deposit and whether the interest rate remains consistent for the period. If you have the checking account, then look for how many cheques are free to use. Some banks may charge you for using paper cheques or ordering new cheque books. Also, check for different debit card option that is provided on opening an account and online banking features.

9) What is 'Crossed Cheque' ?

A crossed cheque indicates the amount should be deposited into the payees account and cannot be cashed by the bank over the counter. Here in the image, number#2, you can see two cross- lines on the left side corner of the cheque that indicates crossed cheque.

10) What is overdraft protection?

Overdraft protection is a service that is provided by a bank to their customer. For instance, if you are holding two accounts, saving and credit account, in the same bank. Now if one of your accounts does not have enough cash to process the cheques, or to cover the purchases. The bank will transfer money from one account to another account, which does not have cash so to prevent check return or to clear your shopping or electricity bills.

11) Do bank charge for 'overdraft protection' service?

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Yes, bank will charge on 'overdraft protection' services but the charges will be applicable only when you start using the service.

12) What is (APR) Annual Percentage Rate?

APR stands for Annual Percentage Rate, and it is a charge or interest that the bank imposes on their customers for using their services like loans, credit cards, mortgage loan etc. The interest rate or fees imposed is calculated annually.

13) What is 'prime rate'?

Basically, 'prime rate' is the rate of interest that is decided by nations (U.S.A) largest banks for their preferred customers, having a good credit score. Much 'variable' interest depends on the 'prime rates'. For example, the 'APR' (Annual Percentage Rate) on a credit card is 10% plus prime rate, and if the prime rate is 3%, the current 'APR' on that credit card would be 13%.

14) What is 'Fixed' APR and 'Variable' APR?

'APR' (Annual Percentage Rate) can be 'Fixed' or 'Variable' type. In 'Fixed APR', the interest rate remains same throughout the term of the loan or mortgage, while in 'Variable APR' the interest rate will change without notice, based on the other factors like 'prime rate'.

15) What are the different types of banking software applications are available in the Industry?

There are many types of banking software applications and few are listed below

- a) Internet banking system: Internet banking allows the customers and financial institution to conduct final transaction using banks or financial institute website.
- b) ATM banking (Automated Teller Machine): It is an electronic banking outlet, which allows customers to complete basic transaction.

c)Core banking system: Core banking is a service provided by a networked bank branches. With this, customer can withdraw money from any branch.

d)Loan management system: The database collects all the information and keeps the track about the customers who borrows the money.

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e)Credit management system: Credit management system is a system for handling credit accounts, assessing risks and determining how much credit to offer to the customer.

f)Investment management system: It is a process of managing money, including investments, banking, budgeting and taxes.

g)Stock market management system: The stock market management is a system that manages financial portfolio like securities and bonds.

h)Financial management system: Financial management system is used to govern and keep a record of its income, expense and assets and to keep the accountability of its profit.

16) What is the 'cost of debt'?

When any company borrows funds, from a financial institution (bank) or other resources the interest paid on that amount is known as 'cost of debt'.

17) What is 'balloon payment'?

The 'balloon payment' is the final lump sum payment that is due. When the entire loan payment is not amortized over the life of the loan, the remaining balance is due as the final repayment to the lender. Balloon payment can occur within an adjustable rate or fixed rate mortgage.

18) What is 'Amortization'?

The repayment of the loan by instalment to cover principal amount with interest is known as 'Amortization'.

19)What is negative Amortization?

When repayment of the loan is less than the loans accumulated interest, then negative Amortization occurs. It will increase the loan amount instead of decreasing it. It is also known as 'deferred interest'.

20)What is the difference between 'Cheque' and 'Demand draft'?

Both are used for the transfer of the amount between two accounts of same banks or different bank. 'Cheque' is issued by an individual who holds the account in a bank, while 'Demand draft' is issued by the bank on request, and will charge you for the service. Also, demand draft cannot be cancelled, while cheques can be cancelled once issued.

21) What is debt-to-Income ratio?

The debt-to-income ratio is calculated by dividing a loan applicant's total debt payment by his gross income.

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22) What is adjustment credit?

Adjustment credit is a short-term loan made by the Federal Reserve Bank (U.S) to the commercial bank to maintain reserve requirements and support short term lending, when they are short of cash.

23) What do you mean by 'foreign draft'?

Foreign draft is an alternative to foreign currency; it is generally used to send money to a foreign country. It can be purchased from the commercial banks, and they will charge according to their banks rules and norms. People opt for 'foreign draft' for sending money as this method of sending money is cheaper and safer. It also enables receiver to access the funds quicker than a cheque or cash transfer.

24) What is 'Loan grading'?

The classification of loan based on various risks and parameters like repayment risk, borrower's credit history etc. is known as 'loan grading'. This system places loan on one to six categories, based on the stability and risk associated with the loan.

25) What is 'Credit-Netting'?

A system to reduce the number of credit checks on financial transaction is known as credit-netting. Such agreement occurs normally between large banks and other financial institutions. It places all the future and current transaction into one agreement, removing the need for credit cheques on each transaction.

26) What is 'Credit Check'?

A credit check or a credit report is done by the bank on a basis of an individual's financial credit. It is done in order to make sure that an individual is capable enough of meeting the financial obligation for its business or any other monetary transaction. The credit check is done keeping few aspects in concern like your liabilities, assets, income etc.

27) What is inter-bank deposit?

Any deposit that is held by one bank for another bank is known as inter-bank deposit. The bank for which the deposit is being held is referred as the correspondent bank.

28) What is ILOC (Irrevocable Letter Of Credit)?

It is a letter of credit or a contractual agreement between financial institute (Bank) and the party to which the letter is handed. The ILOC letter cannot be cancelled under any circumstance and, guarantees the payment to the party. It requires the bank to pay against the drafts meeting all the terms of ILOC. It is valid upto the stated period of time. For example, if a small business wanted to contract with an overseas supplier for a specified

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item they would come to an agreement on the terms of the sale like quality standards and pricing, and ask their respective banks to open a letter of credit for the transaction. The buyer's bank would forward the letter of credit to the seller's bank, where the payment terms would be finalized and the shipment would be made.

29) What is the difference between bank guarantee and letter of credit?

There is not much difference between bank guarantee and letter of credit as they both take the liability of payment. A bank guarantee contains more risk for a bank than a letter of credit as it is protecting both parties the purchaser and seller.

30) What is cashier's cheque?

A cashier cheque issued by the bank on behalf of the customer and takes the guarantee for the payment. The payment is done from the bank's own funds and signed by the cashier. The cashier cheque is issued when rapid settlement is necessary.

31) What do you mean by co-maker?

A person who signs a note to guarantee the payment of the loan on behalf of the main loan applicant's is known as co-maker or co-signer.

32) What is home equity loan?

Home equity loan, also known as the second mortgage, enables you to borrow money against the value of equity in your home. For example, if the value of the home is \$1, 50,000 and you have paid \$50,000. The balance owed on your mortgage is \$1, 00,000. The amount \$50,000 is an equity, which is the difference of the actual value of the home and what you owe to the bank. Based on equity the lender will give you a loan. Usually, the applicant will get 85% of the loan on its equity, considering your income and credit score. In this case, you will get 85% of \$50,000, which is \$42,500.

33) What is Line of credit?

Line of credit is an agreement or arrangement between the bank and a borrower, to provide a certain amount of loans on borrower's demand. The borrower can withdraw the amount at any moment of time and pay the interest only on the amount withdrawn. For example, if you have \$5000 line of credit, you can withdraw the full amount or any amount less than \$5000 (say \$2000) and only pay the interest for the amount withdrawn (in this case \$2000).

34) How bank earns profit?

The bank earns profit in various ways

- a) Banking value chain

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- b) Accepting deposit
- c) Providing funds to borrowers on interest
- d) Interest spread
- e) Additional charges on services like checking account maintenance, online bill payment, ATM transaction

35) What are payroll cards?

Payroll cards are types of smart cards issued by banks to facilitate salary payments between employer and employees. Through payroll card, employer can load salary payments onto an employee's smart card, and employee can withdraw the salary even though he/she doesn't have an account in the bank.

36) What is the card based payments?

There are two types of card payments

- a) Credit Card
- b) Debit Card

37) What ACH stands for?

ACH stands for Automated Clearing House, which is an electronic transfer of funds between banks or financial institutions.

38) What is 'Availability Float'?

Availability Float is a time difference between deposits made, and the funds are actually available in the account. It is time to process a physical cheque into your account.

For example, you have \$20,000 already in your account and a cheque of another \$10,000 dollar is deposited in your account but your account will show balance of \$20,000 instead of \$30,000 till your \$10,000 dollar cheque is cleared this processing time is known as availability float.

39) What do you mean by term 'Loan Maturity' and 'Yield'?

The date on which the principal amount of a loan becomes due and payable is known as 'Loan Maturity'. Yield is commonly referred as the dividend, interest or return the investor receives from a security like stock or bond, interest on fix deposit etc. For example, any investment for \$10,000 at interest rate of 4.25%, will give you a yield of \$425.

40) What is Cost Of Funds Index (COFI)?

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COFI is an index that is used to determine interest rates or changes in the interest rates for certain types of Loans.

41) What is Convertibility Clause?

A provision for the borrower to change the interest rate from fixed to variable and vice versa is referred as Convertibility Clause.

42) What is Charge-off?

Charge off is a declaration by a lender to a borrower for non-payment of the remaining amount, when borrower badly falls into debt. The unpaid amount is settled as a bad debt.

43) What 'LIBOR' stands for?

'LIBOR' stands for London Inter-Bank Offered Rate. As the name suggest, it is an average interest rate offered for U.S dollar or Euro dollar deposited between groups of London banks. It is an international interest rate that follows world economic condition and used as a base rate by banks to set interest rate. LIBOR comes in 8 maturities from overnight to 12 months and in 5 different currencies. Once in a day LIBOR announces its interest rate.

44) What do you mean by term 'Usury'?

When a loan is charged with high interest rate illegally then it is referred as 'Usury'. Usury rates are generally set by State Law.

45) What is Payday loan?

A pay-day loan is generally, a small amount and a short-term loan available at high interest rate. A borrower normally writes post-dated cheques to the lender in respect to the amount they wish to borrow.

46) What do you mean by 'cheque endorsing'?

'Endorsing cheque' ensures that the cheque get deposited into your account only. It minimizes the risk of theft. Normally, in endorsing cheque, the cashier will ask you to sign at the back of the cheque. The signature should match the payee. The image over here shows the endorsed cheque.

47) What are the different types of Loans offered by banks?

The different types of loans offered by banks are:

- a) Unsecured Personal Loan
- b) Secured Personal Loan
- c) Auto Loans

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d) Mortgage Loans

e) Small business Loans

48) What are the different types of 'Fixed Deposits'?

There are two different types of 'Fixed Deposits'

Special Term Deposits: In this type of 'Fixed Deposits', the earned interest on the deposit is added to the principal amount and compounded quarterly. This amount is accumulated and repaid with the principal amount on maturity of the deposit.

Ordinary Term Deposits: In this type of 'Fixed Deposits', the earned credit is credited to the investor's account, once in a quarter. In some cases, interest may be credited on a monthly basis.

The earned interest on fixed deposits is non-taxable. You can also take a loan against your fixed deposit.

49) What are the different types of Loans offered by Commercial Banks?

Start-Up Loans

This type of Loan is offered to borrower to start their business and can be used to build a storefront, to acquire inventory or pay franchise fees to get a business rolling.

Line of Credit

Lines of credit are another type of business loan provided by commercial banks. It is more like a security for your business; the bank allows the customer to withdraw the amount from readily available funds in an adverse time. Customer or Company can pay back over time and withdraw money again without going into the loan process.

Small Business Administration Loans

It is a Federal Agency (U.S) that gives funding to small businesses and entrepreneurs. SBA (Small Business Administration) loans are made through banks, credit unions and other lenders who partners with SBA.

50) What is 'Bill Discount'?

'Bill Discount' is a settlement of the bill, where your electricity bill or gas bill is sold to a bank for early payment at less than the face value and the bank will recover the full amount of the bill from you before bill due date. For example, electricity bill for XYZ is \$1000; the electricity bill company will sell the bill to the bank for 10% to 20% discount to the face value. Here, the bank will buy the electricity bill for \$900 whose face value is \$1000, now the bank will recover, full amount of bill from the customer i.e \$1000. If the customer fails

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to pay the bill, the bank will put interest on the outstanding bill and ask the customer for the payment.

51) What is 'Bill Purchase'?

In 'Bill Purchase' the loan will be created for the full value of the draft and the interest will be recovered when the actual payment comes. For example, a 'Sight draft' is presented for which the loan is created for 100% of the draft value. The money is received after 7 days, and then the interest will be recovered for 7 days along with the principal amount.

52) What is 'Cheque Discount'?

Cheque discounting service is offered only by few banks. For instance, if you have a cheque of \$3000 outstation and the cheque will take 7 seven days for clearance, then bank will offer you a service for early payment. The bank can make an early payment, but they will pay only for certain percentage of the actual amount, here they will pay you \$2000 but they will charge interest on it and the remaining \$1000 will be paid, once the outstation cheques get clear.

53. What Is 'prime Rate'?

Basically, 'prime rate' is the rate of interest that is decided by nations (U.S.A) largest banks for their preferred customers, having a good credit score. Much 'variable' interest depends on the 'prime rates'. For example, the 'APR' (Annual Percentage Rate) on a credit card is 10% plus prime rate, and if the prime rate is 3%, the current 'APR' on that credit card would be 13%.

54. What Are Industrial Banks?

The main purpose of industrial banks is to provide big loans to large scale industries.

Examples: IDBI bank, Industrial bank of India etc.

55. What's The Treasury Stock Method?

The treasury stock method is used to calculate the net increase in shares outstanding if in-the-money options and warrants were to be exercised.

56. What Is Rtgs And Neft?

RTGS: Real Time Gross Settlement.

NEFT: National Electronic Fund Transfer.

These two are the two methods through which funds can be transferred from one bank to another bank.

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57. Why Should A Company Prefer Equity Finance To Debt Finance?

Equity financing is less risky (you won't have to pay it back). You'll have more cash on hand. You won't have to channel profits into loan repayment. Your equity investors will have a longer term view. Your company will have more credibility. And you might get to tap your investors' network to help you develop the business.

58. What Is Accretion And Dilution?

Accretion is asset growth through addition or expansion. Accretion can occur through a company's internal development or by way of mergers and acquisitions. Dilution is a reduction in earnings per share of stock that occurs when additional shares are issued or the stock changes into convertible securities.

59. Define Capm?

CAPM is the capital asset pricing model, and it is a model designed to find the expected return on an investment and therefore the appropriate discount rate for a company's cash flows. It provides the required rate of return given the riskiness of the asset.

60. We Hear Regularly That All Bank Branches Are Turning Cbs. What Is Cbs?

CBS stands for CORE banking solutions under which the branches of the banks are interconnected with each other through intranet with a central database server. The CORE word in CBS stands for Centralized Online Realtime Exchange.

61. In The Changing Banking Scenario, What Are The Most Important Needs Of The Banking Industry?

We are living in a digital age, where everyday technological innovations our style of living, doing the business and even the way we do a commercial transaction. The banks will have to catch up and offer (a) Multi Channel Optimization (b) Digital Distribution and most importantly (c) Effective Sales Efforts.

62. What Is The Meaning Of "base Rate"?

Base Rate is the minimum rate of interest which a bank has to charge from its customers and a bank can't sanction loan on a rate below the base rate. Banks may choose any benchmark to decide on the base rate.

The exceptions of base rate are:-

- o Agriculture loans sponsored schemes
- o Staff loans
- o Only under the above cases, bank can lend below base rate.

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o Only under the above cases, bank can lend below base rate.

63. Please Discuss Your Views About The Changes In Banking Scenario?

Banking sector has successfully been adding new products and innovative services to its basket of products being offered to retail customer and institutional customers. I think the banking sector will keep its goal to accelerate the growth. Secondly each bank would like to optimize its costs of marketing and distribution so as to keep its overheads low without affecting its reach or quality of services.

With regards to changes, I feel that there would be marketing strategy which would be “socially engaging”. The leading banks would adopt “Intelligent Multichannel” approach over their brick and mortar branch banking

64. Tell Us Something About Bsbda.?

BSBDA stands for Basic Savings Bank deposit account. BSBDA is the new name for “no-frill accounts” under which anyone can open a bank account with even zero balance in it or “zero balance account”. This BSBDA is aimed at providing banking facilities to weaker section of the society and improve financial inclusion.

65. What Are Cooperative Banks?

The main purpose of cooperative banks is to co-operate small scale industries, and to provide small loans.

Example: karimnagar dist co-op bank etc.

66. What Are The Parts Of Banks' Capital?

Bank has following parts of capital:-

Tier 1 capital: Paid up capital (core capital) + Reserves (owners or promoters' fund)

Tier 2 capital: Secondary Capital (borrowed funds) + general loss reserves + subordinated term debts + undisclosed reserves (can't be maintained in India)

Tier 3 capital: Same as tier 2 capital but with a higher amount in order to face the market risks of the bank.

67. What Is Capital Adequacy Ratio? What Is Demat Account?

CAR is the proportion of capital to the banks' risk. DEMAT accounts are those in which shares, securities and insurance policies are kept in electronic form.

68. What Is Inflation And Deflation?

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Inflation: is the increase in the price of goods and services due to more demand and less supply. In inflation, there is more liquidity in market which has to be controlled to reduce the purchasing power of customers.

Deflation: is the decrease in prices of goods and services due to more supply and very less demand. In deflation, there is lack of liquidity in market which results in very weak purchasing power of people.

69. What Is The Cad? What Is Fiscal Deficit?

CAD or current account deficit is the difference between the imports and exports of a nation in one financial year whereas fiscal deficit is the difference between total revenue and expenditure of a nation.

70. What Is The Difference Between Fii And Fdi?

FDI or foreign direct investment is an investment that a parent company makes in a foreign country. FII or Foreign Institutional Investor is an investment made by an investor in the markets of a foreign nation. FII can enter the stock market easily and also withdraw from it easily. But FDI cannot enter and exit that easily as FDI only targets a specific sector.

71. What Is Banking Ombudsman Scheme?

The banking ombudsman scheme is a scheme to listen to customer's grievances and complaints regarding certain services provided by the bank. It was introduced under the Section 35 A of banking regulation act, 1949 by RBI with effect from 1995 which was later amended and became the banking ombudsman scheme, 2006.

Customer can appeal against the decision of ombudsman to deputy governor of RBI. He is the highest authority of appeal. All banks in India are covered under the scheme.

72. Tell Us Something About Nabard And Its Functions?

NABARD was established by an act of Parliament on 12 July 1976 as National Bank for Agricultural and Rural Development. It is the apex bank to provide rural credit and monitor the RRBs.

The main functions of NABARD are:-

Provide refinance to RRBs and other banks in rural areas for lending.

Acts as a subsidiary for RRBs and co-operative banks.

73. Type of Cheque

Bearer Cheque

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When the words “**or bearer**” printed on the cheque is not cancelled, the cheque is called a bearer cheque. A bearer cheque is made payable to the bearer i.e. it is payable to the person who presents it to the bank for encashment. However, such cheques are risky, this is because if such cheques are lost, So Unknown person of the cheque can collect payment from the bank. This type of cheque bank does not properly identified who is person

Order Cheque

The cancellation of the word “**Bearer**” automatically makes the cheque an “**order**” cheque. A cheque which is paid to a named person with the words 'or order' after the payee's name, showing that he or she can endorse it and pass it to someone else if desired.

Open Cheque

An open cheque is a cheque that is **not crossed** on the left corner and payable at the counter of the drawee bank on presentation of the cheque.

The person whose name appears on the cheque can write the name of another person on it, and the money will be paid to them.

Crossed cheque

A crossed cheque is a cheque that is payable only through a collecting banker and not directly at the counter of the bank. When two parallel transverse lines, with or without any word, are drawn generally, on the left hand top corner of the cheque.

The Benefits of crossing is that it reduces the danger of unauthorised persons getting possession of a cheque and cashing it. A crossed cheque can only be cashed through a bank of which the payee of the cheque is a customer.

Blank Cheque

A blank cheque that has no monetary value written in, but is already signed.

Stale Cheque

If a cheque is presented for payment after **six months** from the date of the cheque it is called stale cheque. After expiry of that period, no payment will be made by banks against that cheque.

Mutilated Cheque

When a cheque is torn into two or more pieces and presented for payment, such a cheque is called a mutilated cheque. The bank will not make payment against such a cheque without getting confirmation of the drawer.

Post Dated Cheque

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In banking, a post-dated cheque is a cheque written by the drawer (payer) for a date in the future.

Example- Abhinav a check written on the 2nd of the March but dated for the 28th March will not be cashed for another 26 days.

Counter check

Counter check is a check available to a bank customer to add their account number to make a withdrawal from their account.

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RRB Clerk
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Online Test Series

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- 100% Detailed Solutions
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RRB PO+ Clerk
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Online Test Series

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- Latest Pattern
- 100% Detailed Solutions
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COMBO
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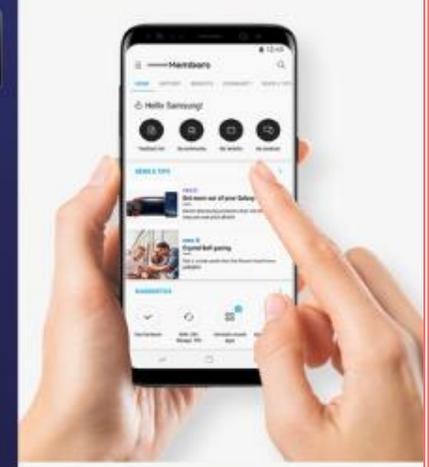
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