

01: IBPS PO Interview Experience: Questions and Details

Interview Overview

- IBPS PO Interview Experience
- Interview Details
- IBPS PO Interview Experience 11-02-25
- IBPS PO 2024-2025
- Date: 11/02/2025
- Place: Bhopal

Technical and Banking Questions

- General Banking and Technical Questions
- How will your B.Tech degree benefit the banking sector?
- As a computer science graduate, why not join IBPS SO?
- What steps will you take to meet deadlines and targets?

- How will you handle a customer applying political pressure?

Current Affairs and Banking Concepts

- Current Affairs and Banking Concepts
- Dr. Ambedkar's birth anniversary.
- Repo rate.
- Reverse repo rate.
- Priority sector lending.

Self-Assessment of Interview

- Self-Assessment
- How would you rate your interview performance?

02: IBPS PO Interview Experience: Questions and Details

Interview Details

- IBPS PO Interview Experience 11-02-25
- IBPS PO 2024-2025
- Date: 11/02/2025
- Hotel Savvy Grand,
- morning shift, Panel 2.
- Five members: four male, one female.

Chairman's Questions

- Chairman: Question about my disability.
- Chairman: How will you go to market and open loans, given your handicap?
- Chairman: How do you tackle challenges, what are your skills, and why should we hire you?

Male 1's Questions

- Male 1: Tell me about the change in MSME turnover and investment.
- Male 1: What is [established term], what is it, and why it is being made?

- Male 1: If you have to open 100 accounts in a day, where would you approach?

Female Member's Question

- Female: If you are a branch manager and your junior is not performing well, what will you do?

Male 3's Question

- Male 3: Tell me about some schemes related to insurance for rural, unbanked people.

Interview Conclusion

- Thank you.
- (Madam gave toffee.)
- Answered 7 out of 8 questions; the one answer was not fully satisfactory.
- Missing one question asked by Male 4.

03: IBPS PO Interview Experience: Questions and Details

Interview Details

- Venue: Savvy Grand Hotel, Lucknow.
- Shift: 1.
- IBPS PO 2024-2025
- Date: 11/02/2025

Interview Questions

- Understanding the full forms of various schemes.
- Queries regarding my hometown.
- Discussion on work profile or field of education.
- Differentiating between an order cheque and a bearer cheque.
- Identifying a Deepika Padukone movie and sharing my thoughts.
- Strategies to enhance branch business.

- Exploring my preferences regarding banks.

Interview Atmosphere

- The panel members were polite, fostering a conducive environment for discussion.

04: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Date: 11 February 2025
-  Venue: Symbiosis College, Pune
-  Educational Background: B.Sc. (Agriculture)

Interview Questions Asked

- Please introduce yourself.
- Why did you choose banking after studying agriculture?
- What is contract farming?
- Define GDP. Which are the top five countries in terms of GDP?
- What is a loss asset?
- Where can a customer file a complaint?
- What is the Banking Ombudsman?
- What is the highest imported commodity in India?
- What are the different customer services offered by banks?
- What is customer delight?
- Why is CASA important for banks?
How would you increase CASA deposits?
- What is foreign exchange?
- Why is foreign exchange important?
- What are the roles and responsibilities of a Probationary Officer? What will be

your duties after selection?

05: IBPS PO Interview Experience: Questions and Details

Interview Overview

- Date: 11 February 2025
- Venue: Savvy Grand Hotel, Lucknow

Member 1's Questions

- M1 (Member 1)
- Please introduce yourself.
- What is the meaning of your name?
- Name some famous institutions in Dehradun.
- Why did you choose B.Sc. Mathematics if you wanted to enter banking?
- What are your strengths and

weaknesses?

- Questions on your hobby.
- What is the difference between red, white, and pink cricket balls?
- Who is the captain of the New Zealand women's ODI team?
- Which men's cricket series is currently ongoing?

Member 2's Questions

- What are the different types of banks?
- What is the difference between NBFCs and PSBs?
- Why were RRBs formed?
- Explain the Sukanya Samriddhi Yojana.
- What are the different types of bank accounts?
- How does the RBI manage inflation?
- What is PM Svanidhi?
- What is the difference between a

cheque and a demand draft?

- How can NPAs be reduced?

Member 3's Questions

- What is the role of a PO in a bank?
- Why do you want to become a PO?
- Justify your weakness.
- How do you handle stress?

US Politics Trivia

- M4 (Member 4)
- How many seats did Donald Trump win? How many are needed for a majority in the U.S.?
- What is MSP?
-

06: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Bhopal
-  Time: 8:30 AM
-  Panel: 1

Interview Questions and Answers

- The interview began with technical questions related to finance and banking:
- NIM in Finance: They asked about the term NIM. I answered, "Net Interest Margin."
- Inflation: They asked what inflation is and whether it is good for the economy. I explained inflation and its impact.
- Working Capital & Net Working Capital: I answered what working capital is, but incorrectly answered the net working capital part.

- Fiscal Deficit: I explained the fiscal deficit.
- Depreciation: They asked what depreciation is and on which side of the balance sheet it is shown. I answered correctly.
- Profit: They asked what profit is and on which side of the balance sheet it is shown. I answered but could not explain why profit is shown on the liability side.
- The interviewer explained it with a smile, and this was the last question.

Interview Summary

- Overall, I answered most questions correctly except for net working capital and the profit explanation.

07: IBPS PO Interview Experience: Questions and Details

Interview Overview

- Location: Lucknow
- IBPS PO Interview Experience 11-02-25
- IBPS PO 2024-2025
- Date: 11/02/2025

Interview Questions and Answers

- The questions asked were:
- Self-introduction: I introduced myself.
- Uttarakhand's recent achievement:
They asked about something recently launched in Uttarakhand, making it the first state to do so.
- NABARD: I explained its role and functions.
- Priority sector lending: I answered what

it is.

- RBI Governor & Deputy Governor: I named the current RBI governor and deputy governor.
- Gap after graduation (2019-24): I explained what I did during this period.
- Spoken English experience: I shared my experience.
- Fiscal policy changes in the budget: I discussed recent fiscal policy changes.
- Non-current assets: I explained what they are.
- Term liability: I answered correctly.
- Roorkee's speciality: I mentioned its significance.
- First interview & past experience: I shared my interview experience.

Professional Questions

- NITI Aayog scheme: I answered a question related to a NITI Aayog

scheme.

- Current ratio: I explained what it is in commerce.
- Ideal current ratio: I mentioned the ideal ratio.
- Share market question: I answered a question related to the share market.

Personal Background

- Family background: They asked about my father's and brother's professions and family members.

08: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Lucknow

-  Panel: 1
-  Time: 1 PM

Interview Start and Hobby Discussion

- The interview started with:
- Introduction: I introduced myself.
- Hobby - Gym: Since I mentioned gym as a hobby, they joked, "Oh, gym guy!"

Education and Social Issues

- Graduation Details: They asked about my BA in Sociology and English.
- Social Reforms: I answered questions related to social reforms.

GST and Tax Knowledge

- GST & Taxes: They asked about GST, direct and indirect taxes.
- I gave examples like toll tax and road tax as indirect taxes.

Social Law Question

- Social Law: I could not answer a question about any social law I knew.

General Knowledge and Recall Questions

- Lok Sabha Seats: Initially, I answered with the number of UP seats but corrected myself to 545.
- Rajya Sabha Chairman: I confused it with the UP Vidhan Sabha Speaker but corrected myself later.
- English Subjects: I could not recall the exact subjects from my English course.

Panelist Feedback

- At the end, the main panelist remarked, "When you entered, you were energetic, and your pitch was good, but as the questions progressed, your energy

dropped."

- I smiled and apologized, explaining that I got confused after the Lok Sabha and Rajya Sabha chairman questions.

Actionable Insights

Key Takeaways:

- Stay calm and confident, even if you make mistakes.
- Correct yourself politely if you realize an error.
- Maintain energy and enthusiasm throughout the interview.
- Prepare thoroughly for both technical and general knowledge questions.

09: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Pune

Introductory Questions

- The questions asked were:
- Short Introduction: I gave a brief introduction about myself.
- Preference Questions: They asked about my preference between the Bank of Maharashtra and the Central Bank.

Economic and Financial Questions

- Current Assets & Fixed Assets: I explained the difference between the two.
- Economy Growth: They asked why our economy is not growing faster.

Technological Questions

- Artificial Intelligence: I discussed the

pros and cons of AI.

Banking and Accounting Questions

- CASA: I explained what CASA is.
- Deposits in Banks: They asked whether more deposits or fewer deposits are beneficial for a bank.
- Balance Sheet: I explained what a balance sheet is.
- Goodwill: They asked whether goodwill is an asset or a liability.
- Profit in Balance Sheet: I explained where profit is shown in the balance sheet.

10: IBPS PO Interview Experience: Questions and Details

Candidate Information



Location: Noida

Education and Degree

- The interview focused on:
- Graduation Details: They asked about my BMS degree and what it entails.

Sectoral Differences

- Public Sector vs Private Sector: I explained the differences between the two.
- Public Limited vs Public Sector Company: I clarified the distinction.

Financial Concepts and Banking

- Payment Banks: They asked in-depth questions about payment banks.
- NDTL: I explained what Net Demand and Time Liabilities (NDTL) are.
- Current Account vs Savings Account:

They asked which one is better for a bank.

- Balance Sheet: Since I studied commerce in 12th, they asked about the balance sheet.

11: IBPS PO Interview Experience: Questions and Details

Candidate Information

- Location: Lucknow

Interview Overview

- The interview went as follows:
- Introduction: They asked for my introduction and cross-questioned me on it.
- ODOP (One District One Product): Since

I am from Firozabad, they asked about the ODOP initiative there.

- Technical Question: They asked a computer science question, which I did not know, so I apologized.

Banking-Related Questions

- Bank Account: They asked which bank I have an account with.
- Faceless Banking: I explained faceless banking.
- Branch Problems: They asked about problems I see in bank branches.
- KYC & CIBIL: I explained KYC and CIBIL.

General Knowledge and Conclusion

- Andhra Pradesh Government: They asked which party is in power in Andhra Pradesh. I initially said BJP, but they laughed and corrected me. I

apologized for not remembering.

- The interview ended on a light note, and they said, "Your interview is complete."

Key Interview Success Strategies

Key Takeaways:

- Be prepared for both technical and general knowledge questions.
- Stay confident and admit if you don't know an answer.
- Maintain a positive attitude throughout the interview.
- Focus on current affairs, banking terms, and your educational background.

12: IBPS PO Interview Experience: Questions and Details

-  Location: Bhopal
-  Time: 8:30 AM
-  Panel: 3

Interview Questions:

- Hometown: They asked about my hometown.
- Graduation Details: I explained my graduation experience.
- Job Stature: They asked if this job's stature is lower than my qualifications.
- Placements: They asked about my placement record.

Candidate 12: Economic and Financial Knowledge

- MPC & Inflation: I explained the MPC, reasons for rate changes, and government motivations for increasing inflation.

- Sukanya Samriddhi Yojana: I discussed the scheme.
- Financial Inclusion: I explained financial inclusion.
- NPA: I defined NPA and its impact on banks.

Candidate 12: Analytical and Managerial Skills

- SWOT Analysis: I explained SWOT analysis and shared my personal SWOT.
- Risk Aversion: They asked about loan decisions if I were risk-averse.
- Customer Misbehavior: As a branch manager, I explained how I would handle a misbehaving customer.

13: IBPS PO Interview Experience: Questions and Details

Interview Questions:

- Introduction: I introduced myself.

Technical and Current Affairs Discussion

- Snowfall: They asked if I had ever seen snowfall (due to my hometown).
- ISRO Mission: As an engineer, I discussed the recently launched ISRO mission.
- NEFT: I explained NEFT.
- AI in Banking: I discussed the impact of artificial intelligence in banking.
- ChatGPT: They asked about my experience with and understanding of ChatGPT.
- Branch Expansion: I shared my views on branch expansion and new employee recruitment in the context of online banking.
- Online Loan Process: I discussed using

video calls for loan verification.

- GDP: I mentioned the previous quarter's GDP.

14: IBPS PO Interview Experience: Questions and Details

Interview Questions:

- Introduction: I introduced myself.
- Family Background: I shared my family background.
- Banking After Engineering: They asked why I chose banking after engineering.
- Our Business: I discussed our family business.
- Rural Economy: They asked about my views on the rural economy.

Discussion of RBI and Banking

- RBI Functions: I explained the functions of the RBI.
- Bankers' Bank: I explained why the RBI is called the bankers' bank.
- NPA: I discussed NPAs and their impact.
- Bank Problems: I shared problems faced by banks.
- Improving Bank Business: I explained how I would improve bank business.
- Banking Ombudsman: I explained the role of the Banking Ombudsman.
- SLR Increase: I explained the impact of an RBI SLR increase.
- CRR Increase: I discussed the impact of an RBI CRR increase.
- Bank Rate & Repo Rate: I explained the bank rate, repo rate, and lending periods.

Interview Specific Questions

- Viva vs Interview: I differentiated between a viva and an interview.
- Meaning of My Name: They asked about the meaning of my name.
- PAN India Service: I confirmed my willingness to serve PAN India.

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Interview Questions:

- Strengths & Weaknesses: I shared my strengths and weaknesses.
- Why Banking: They asked why I chose banking.

Interview Process

- Introduction: I introduced myself.
- Graduation Year: They asked what year

I graduated.

- Gap Year: I explained what I did during the past year.
- Engineering Questions: They asked two questions related to my engineering background.

Economic Topics Discussed

- Economic Slowdown: I discussed the economic slowdown.
- Fundamentals of Economics: I explained the fundamentals of economics.
- Reviving Banking Sector: I shared what the central government has done to revive the banking sector.
- Money Market: I explained what the money market is.
- Commercial Paper: I discussed commercial paper.
- Certificate of Deposit: I explained

certificates of deposit.

- RBI Priority Sector Norms: I discussed the RBI's priority sector norms.
- Renewable Energy: I explained what renewable energy is.

Additional Interview Questions

- Newspaper Reading: They asked if I read newspapers.
- Startups: They asked what a startup is and on what basis I would loan to new startups.

Interview Discussion Topics

- Hobby: They asked a question related to my hobby.
- Current Topics: I discussed two current topics.
- Bank Loss Problems: I shared the major problems causing bank losses.

- Exams Passed: They asked if I had passed any other exams.
- Document Verification: They asked questions about my documents, including semester subjects.
- NPA Recovery Tools: I explained NPA recovery tools and answered cross-questions.
- Other Government Jobs: They asked why I did not apply for other government jobs.
- Why Banking: I explained why I chose banking.

Interview Preparation Tips

 **Key Takeaways:** - Be prepared to explain your educational background and career choices. - Stay updated on current affairs, banking terms, and government schemes. - Practice answering situational and technical questions confidently. -

Maintain a positive and calm demeanor throughout the interview.

16: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Panel: 1

Interview Questions and Answers

- Interview Questions:
- Budget: I explained what a budget is.
- Budget Statement: They asked under which statement the budget falls.
- Budget vs. MPC: I differentiated between the budget and MPC.
- GDP: I defined GDP.
- Post-Graduation Journey: I explained

my post-graduation activities.

- Situational Question: As a busy bank manager, I explained how I would help an uneducated, poor person open an account and apply for an education loan for their child.
- Education Schemes: I discussed education-related schemes.
- Agriculture Target: They asked about the agricultural target.
- Bank Loss: As a bank manager, I explained how I would handle a bank's losses.
- Financial Inclusion: I explained financial inclusion.

Unrecalled Questions

- There were a few more questions, but I don't remember them now.

17: IBPS PO Interview Experience: Questions and Details

Government Schemes Covered

- Questions Asked:
- The interview focused on various government schemes, including:
- PM Kisan Maan Dhan Yojana
- PM Fasal Bima Yojana
- Make in India
- Credit Guarantee Scheme for Startups
- PM Jan Dhan Yojana
- Stand Up India
- PM Suraksha Bima Yojana
- PM Jeevan Jyoti Bima Yojana
- Sovereign Gold Bond Scheme
- PM MUDRA Yojana
- Atal Pension Yojana
- PM Awas Yojana – Urban (PMAY-U)
- PM Awas Yojana – Grameen

- MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)
- BharatNet Project

18: IBPS PO Interview Experience: Questions and Details

Interview Experience:

- Introduction: I introduced myself.
- Educational Background: They asked questions related to my master's degree in chemistry.
- Banking Questions: They asked about the reverse repo rate and another banking-related question.
- Meaning of My Name: The female member asked about the meaning of my first and last name.

Interview Discussion Points

- Hobbies: We had a general conversation about my hobbies.
- Current Affairs: One panel member asked about the singer who received the Padma Vibhushan. I apologized for not knowing the answer.

Interview Atmosphere and Advice

- The panel members were very supportive, and my interview lasted around 8–10 minutes.
- The key was to stay relaxed and confident.

Key Takeaways for Future Interviews

Key Takeaways:

- Be prepared to explain government schemes, banking terms, and current affairs.

- Practice answering situational questions confidently.
- Stay calm and composed, even if you do not know an answer.
- Focus on your educational background and how it aligns with the banking sector.

19: IBPS PO Interview Experience: Questions and Details

Interview Logistics

-  Location: Noida
-  Panel: 1
-  Time: 11–12 minutes
- Language: Hindi

General Background Questions

- Interview Questions:

- Family Background: I shared details about my family.
- Banker in Family: They asked if anyone in my family is a banker.
- Graduation Details: I mentioned my graduation date, college, and university name.
- Previous Attempts: They asked how many times I had attempted the mains exam previously.
- Interviews Given: I shared how many interviews I had given so far.

Accounting-Related Questions

- Graduation Subjects: They asked me to choose a subject from my graduation; I selected accounting.
- Accounts Questions: They asked about preference shares, equity shares, company registration, and partnerships.

RBI and Finance Questions

- RBI Functions: I explained the functions of the RBI.
- MPC & Repo Rate: I discussed the MPC, reasons for increasing or decreasing repo rates, and their effects.
- Balance Sheet: I explained what a balance sheet is.

Banking Question

- Deposits & Loans: They asked how deposits and loans and advances are shown on the balance sheet.

Interview Conclusion

- At the end, the senior-most panel member said, "Jaiye Anuj ji, apka interview achha ho gaya, ab aap jao aur chai naasta karo aur ghar pe call kar ke batao interview ho gaya badiya."

- I answered all questions confidently.

20: IBPS PO Interview Experience: Questions and Details

-  Location: Noida
-  Panel: 2
-  Time: 8 minutes

Parents' Profession and Preparation

- Interview Questions:
- Parents' Profession: They asked about my parents' professions.
- I mentioned my father is a banker, which impressed them.
- They asked what my father told me to prepare, and I said, "Oopar oopar se padhlo, in-depth nahin pahunchengay."
- They laughed and agreed.

Delhi Residency Question

- Delhi: They asked if I am from Delhi.

CRR & SLR Rates

- CRR & SLR Rates: I mentioned the current CRR and SLR rates (not definitions).

Computer Science Questions

- Computer Science Background: They asked about:
 - WWW
 - HTTPS
 - Hacking
 - Digital Arrest
 - Phishing

Finance Interview Questions

- Nostro Account: I explained what a

nostro account is.

- Currency Strength: They asked if currency's value increases or decreases when its strength is high.
- Bank Preference: I shared my bank preferences.

Interview Feedback

- The panel created a friendly environment, and they seemed impressed with my answers.

21: IBPS PO Interview Experience: Questions and Details

-  Location: Noida
-  Panel: 7

Interview Questions and Answers

- Interview Questions:
- Introduction & Family Background: I introduced myself and shared my family background.
- AI Agreement with France: They asked about the AI-related agreement signed by Prime Minister Modi with France.
- Rajnath Singh's Visit: They asked who Rajnath Singh is and why he visited Bengaluru.
- Maths Background: Since I have a mathematics background, they asked me to calculate the sum of digits from 1 to 9 in 30 seconds.
- Famous Personalities in Maths: I named a few famous personalities in mathematics.
- Macro & Micro Economics: I explained the difference between macroeconomics and microeconomics.
- NPA Impact: I discussed the impact of

NPA's on banks.

22: IBPS PO Interview Experience: Questions and Details

-  Location: Noida
-  Panel: 2
-  Time: 1 PM

Hospitality & Tourism and Career Path Questions

- Interview Questions:
- Budget for Hospitality & Tourism: They asked what budget has been allocated for the hospitality and tourism industry.
- TCS in Hotels: They asked where TCS is deducted in hotels.
- Kolkata's Unique Features: Since I graduated from Kolkata, they asked about five unique things about Kolkata,

especially related to banking.

- Job After Hotel Management: They asked why I did not take a job after hotel management.
- Why Banking After Hotel Management: I explained why I chose banking after hotel management.

Financial Knowledge Questions

- Family Members: I shared details about my family.
- Plastic Money: I explained what plastic money is.
- Debit vs. Credit Card: I differentiated between debit and credit cards.
- Financial Inclusion: I explained financial inclusion and named five related schemes.

Unexpected Question

- **Unfamiliar Term:** They asked me to explain a term I had never heard before.

Background and Knowledge

Key Takeaways:

- Be prepared to answer questions related to your educational background and family.
- Stay updated on current affairs, banking terms, and government schemes.

Interview Skills and Demeanor

- Practice answering situational and technical questions confidently.
- Maintain a positive and calm demeanor throughout the interview.

23: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Noida
-  Panel: 2

General Questions

- Interview Questions:
- Basic Questions: They asked about my family, graduation year, what I did during a one-year gap, whether it was my first time taking a banking exam, and which other exams I had attempted.

Capital and Risk Management

- Capital Adequacy Ratio: I explained what it is.
- Capital Risk: I answered a question

related to capital risk.

Company Formation and Structure

- **Company Formation Documents:** They asked about the documents required to form a company, initially for an established company and then for incorporation.
- **Partnership Firm Document:** I named the document required for a partnership firm.
- **LLP:** I explained what an LLP (Limited Liability Partnership) is.

Banking and RBI Functions

- **RBI as Lender of Last Resort:** I explained this function of the RBI.
- **Bills Receivable & Payable:** They asked where these are shown on a bank's balance sheet.

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Educational Qualifications

- Educational Background: Bachelor of Arts (Ancient History and Education)

Family and Background Questions

- Interview Questions:
- Family Background: I shared details about my family.
- Father's Profession: My father is retired from the army, so they asked about his rank, postings, and the differences between living in army quarters and civilian areas.

Finance and Economics Questions

- NPA & Its Types: I explained NPAs and their types.

- Repo Rate: I discussed repo rate changes and their effects on banking.
- CASA: I explained what CASA is.
- Changes in Nomination: I discussed recent changes in nomination rules.
- Budget Date: I mentioned the date on which the budget is presented.
- Budget Article: I explained the article to which the budget is related.
- Major Budget Schemes: I named some major schemes launched in the recent budget.
- Fiscal Deficit: I explained the fiscal deficit.

Concluding Questions

- At the end, the female panelist asked:
- Current Activities: I shared what I am currently doing.
- Magadha Empire: I discussed the Magadha Empire.

25: IBPS PO Interview Experience: Questions and Details

Interview Start

- Interview Experience:
- Introduction: I greeted the panel and introduced myself.

Commerce and Finance Questions

- Commerce Background: They inquired about my commerce background.
- Insurance Copay: I explained the meaning of copay in insurance.
- Debt-Equity Ratio: I explained the debt-equity ratio.
- Company Types: They asked about the definition of a company and the various types of companies.
- Companies Act: I mentioned the recent

Companies Act, 2013.

Financial Regulations Explained

- CIBIL & KYC: I explained CIBIL and KYC.

Taxation Discussion

- Old vs. New Tax Regime: I apologized for my unfamiliarity with the differences between the old and new tax regimes.
- New Tax Slab: I discussed the new tax slab.

26: IBPS PO Interview Experience: Questions and Details

Interview Logistics

-  Location: Noida
-  Panel: 3

-  Reporting Time: 1 PM
- Interview Time: Approximately 5 PM

Overall Interview Experience

- Interview Experience:
- The panel started late and rushed the remaining interviews, giving each candidate only 5–6 minutes.
- My interview went well, and they complimented me, but I felt they did not ask enough questions.

Questions from Member 1

- Questions Asked:
- Introduction: I introduced myself.
- Father's Landholding: They asked about my father's land ownership.
- Agriculture Announcements in Budget: I missed the KCC (Kisan Credit Card) point.

- KCC: They asked about the KCC.

Questions from Member 2

- Type of Farmer: Considering my father's landholding, they asked what type of farmer he is.
- Landholding Limit for Small Farmers: I answered but was unsure.
- Confirmation: They asked for confirmation of my answer.

Questions from Member 3

- Banker's Qualities (Customer Perspective): I shared the qualities a banker should possess from a customer's perspective.

Business Qualities Discussed

- Business Perspective: I discussed

qualities from a business perspective.

Individual Banker Qualities

- Individual Qualities: I shared an individual quality a banker should possess.

Interview Conclusion

- The interview ended with, “Okay, thank you. Excellent.”

Essential Interview Preparation

Key Takeaways:

- Be prepared to answer questions related to your educational background, family, and current events.
- Stay updated on banking terms, government schemes, and recent budget announcements.
- Practice answering situational and

technical questions confidently.

- Maintain a positive and calm demeanor throughout the interview.

27: IBPS PO Interview Experience: Questions and Details

Interview Logistics

-  Location: Noida
-  Panel: 3
-  Reporting Time: 1 PM
- Interview Time: Approximately 5 PM

Overall Interview Experience

- Interview Experience:
- The panel started late and rushed the remaining interviews, giving each candidate only 5–6 minutes.
- My interview went well, and they

complimented me, but I felt they did not ask enough questions.

Questions from Member 1

- Questions Asked:
- Introduction: I introduced myself.
- Father's Landholding: They asked about my father's land ownership.
- Agriculture Announcements in Budget: I missed the Kisan Credit Card (KCC) point.
- KCC: They asked about the KCC.

Questions from Member 2

- Type of Farmer: Based on my father's landholding, they asked what type of farmer he is.
- Landholding Limit for Small Farmers: I answered but was unsure.
- Confirmation: They asked for

confirmation of my answer.

Questions from Member 3

- Banker's Quality (Customer Perspective): I shared the qualities a banker should possess from a customer's perspective.

Business Qualities Discussed

- Business Perspective: I discussed qualities from a business perspective.

Individual Banker Quality Shared

- Individual Quality: I shared an individual quality a banker should possess.

Interview Conclusion

- The interview ended with, "Okay, thank you. Excellent."

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Overall Interview Experience

- Interview Experience:
- The panel asked random questions, focusing heavily on static general knowledge.
- Unfortunately, my static general knowledge is not strong, so the interview did not go well.

Questions Asked During the Interview

- Questions Asked:
- Indian Flag: Questions related to the Indian flag.
- National Song: They asked about the national song.
- Governor & Deputy CM: Questions

about current governors and deputy chief ministers.

- Banking Questions: A few basic banking-related questions were also asked.

Advice for Future Interviews

- Advice: Do not get nervous; your interview will be great.
- Focus on improving your static general knowledge for future interviews.

29: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Noida
-  Panel: 2

-  Reporting Time: 8:30 AM
- Educational Background: IT

Interview Atmosphere

- Interview Experience: The panel members were very friendly and helpful.
- They offered hints if I didn't know something, and no major technical terms were asked.

Interview Questions

- Questions Asked:
- Banking Budget: They asked about the budget allocation for the banking sector.
- IT in Banking: They asked how IT can improve banking services.
- ChatGPT vs. DeepSeek: They asked which is better and why India hasn't been able to create something similar

to ChatGPT.

- Preparation: If I couldn't answer in detail, they asked about my preparation.

Overall Impression

- The panel lead was a female member, and the overall environment was friendly.
- There was no need to panic.

Key Takeaways

🔑 Key Takeaways: - Be prepared for both technical and general knowledge questions.

- Stay updated on current affairs, banking terminology, and government schemes.

Interview Strategies

- Practice answering situational and

behavioral questions confidently.

- Maintain a positive and calm demeanor throughout the interview.
- Focus on improving weak areas, such as static general knowledge, if needed.

Encouragement

- Good luck! 

30: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Noida
-  Panel: 7

Interview Atmosphere

- Interview Experience:

- One panel member said, "Tumhare panel vale sab mast hain, koi tension ki baat nahin," which made me feel relaxed.

Introduction and Background

- Questions Asked:
- Introduction & Family Background: I introduced myself and my family background.

Previous Exam Experience

- Previous Exams: They asked about previous exams I had attempted.

Commerce Questions

- Commerce-Related Questions:
- Ideal debt-to-equity ratio
- Current assets to current liabilities ratio
- Debt service coverage ratio

- Difference between a profit and loss account and a balance sheet

Banking Sector Budget Changes

- Budget Changes in Banking Sector:
They asked about changes in TCS and TDS limits in the budget.

Haryana-Specific Questions

- Haryana-Related Questions:
- Has anyone from Haryana become Prime Minister or Deputy Prime Minister?
- Who recently received a Ratna award from Haryana?

**31: IBPS PO Interview Experience:
Questions and Details**

Interview Details

-  Location: Noida
-  Panel: 7

Panel Description

- Interview Experience:
- The panel consisted of four male members and one female member.
- All were elderly and humorous.

Interview Questions and Answers

- Questions Asked:
- Introduction: I greeted the panel and introduced myself.
- Name Discussion: They joked about my name, Sohail, comparing it to Bollywood actor Salman Khan's brother.
- Graduation Details: They asked when I graduated (2021) and what I had been doing since then (preparation).

- Preparation Time: I explained that quantitative analysis was a challenge, which took me time to overcome.
- Graduation Background: I mentioned I had a B.Com. degree.
- Preparation for Interview: I said I had prepared for questions on the budget but ended up mentioning newspaper headlines (Trump and Trip).
- Current Ratio: I explained the current ratio, and they seemed satisfied.
- Banking Basics: I explained how banks accept deposits and lend money.

Interview Conclusion

- The interview ended abruptly after five minutes, with a panelist jokingly saying, “Ap ab ja sakte ho.” I was surprised but left with a smile.

Personal Reflections

- Personal Observation: The panel was friendly and humorous.
- The interview felt rushed, possibly because they wanted to finish quickly for lunch.

32: IBPS PO Interview Experience: Questions and Details

Interview Details

-  Location: Noida
-  Panel: 7

Interview Beginning

- Interview Experience:
- Comfortable Start: The female panelist commented on my coat's brochure to make me feel comfortable.

- Preparation: They asked what I had prepared for the interview.

Engineering Background Relevance

- Engineering in Banking: They questioned how my civil engineering background would help in banking.
- I convinced them by discussing LTV (Loan-to-Value) and property valuation for loans.

Loan Processes and Risks

- Loan Sanction Without Papers: They asked how loans are sanctioned without proper documentation.
- Loan Recovery: They asked what would happen to the property papers if the loan isn't repaid.
- Pledge vs Hypothecation: I explained the difference between the two.

Property Valuation Methods

- Property Valuation: They asked about distressed valuation and naked-eye valuation of properties.
- I guessed and answered.

Account Types

- Types of Accounts: I explained the types of accounts, including joint accounts.

Joint Account Question

- Joint Account Survivor: They asked something related to joint account survivors (I don't remember the exact question).

Cheque Verification Procedure

- Cheque Verification: They asked what I

would check if a large-amount cheque came to me.

Career Choice Rationale

- Transition to Banking: They asked why I chose banking after graduating in 2021.

Interview Experience

- Previous Interviews: They asked how many interviews I had given.

Importance of Engineers

- Engineers in the Economy: They asked why engineers are necessary for the economy.

Interview Tip

- Tip: Be honest about what you know. If you don't know something, simply say, "Sorry, I don't know."

33: IBPS PO Interview Experience: Questions and Details

Interview Basics

-  Location: Pune
-  Panel: 3

Interview Questions:

- Introduction: I introduced myself.
- Degree Subjects: They asked about my degree subjects.

Animal Husbandry Questions

- Animal Husbandry:
- Desi vs. Exotic Cows
- Milk Cycle
- Lactation Period
- Dry Period
- Characteristics of Indian Cow Breeds

- Most Suitable Cow in India

Crop Production Questions

- Crop Production (Grapes):
- Export of Grapes

General Knowledge and Finance Questions

- Soil Components: I explained the components of soil.
- UPI: They asked about UPI (Unified Payments Interface).
- Plastic Money: I explained what plastic money is.
- DBT (Direct Benefit Transfer): I shared details about DBT.
- PIN: They asked about PIN (Personal Identification Number).

Key Takeaways and Advice

- Be prepared for both technical and general knowledge questions.
- Stay updated on current affairs, banking terms, and government schemes.
- Practice answering situational and behavioral questions confidently.
- Maintain a positive and calm demeanor throughout the interview.
- Focus on improving weak areas like static GK, if needed.

Good luck! 

