

INTERVIEW PREPARATION CAPSULE

IBPS PO Interview 2026

Detailed Topic-Wise Question Bank



IBPS PO INTERVIEW 2026

Contents

Main Sections and Focus Areas

01 Personal Introduction and Profile

- Introduction, Family and Personal Qualities 4 questions
- Strengths, Achievements and Self-Assessment 9 questions
- Career Gaps, Mobility and Adaptability 4 questions
- Hometown, Personal Motivation and Reflection 7 questions

02 Education Work Experience and Career Choices

- Education, Academic Choices and Subject Knowledge 9 questions
- Work Experience, Teamwork and Performance 8 questions
- Projects, Data Skills and Customer Service 3 questions
- Career Gaps, Resignation and Professional Development 4 questions

03 Motivation for Banking and the PO Role

- Reasons for Choosing Banking and the PO Role 7 questions
- Sales, Deposits, Customer Acquisition and Compliance 7 questions
- Leadership, Posting and Career Expectations 7 questions
- Alternative Plans and Probation Expectations 3 questions

04 Banking Fundamentals and Products

- Banking System and Types of Banks 4 questions
- Accounts, Deposits and Cost of Funds 5 questions
- Cheques and Negotiable Instruments 4 questions
- KYC, Account Operations and Banker's Rights 6 questions
- Cards, Bancassurance, Core Banking and Income 5 questions

05 RBI Monetary Policy and Regulation

- RBI: Functions and Role 2 questions
- Monetary Policy and Policy Rates 7 questions
- Liquidity and Credit-Control Tools 7 questions
- RBI Supervision, Consumer Protection and Regulation 8 questions

IBPS PO 2026



Complete Interview Preparation

Live Classes With 1-on-1 Mock Session



Starts: 26 Nov, 2026 | 2 pm - 3 pm

Contents (continued)

06 Loans Credit NPAs and Risk Management

- Credit Facilities and Trade Finance 8 questions
- Collateral and Credit Assessment 3 questions
- NPAs, Asset Classification and Loan Stress 6 questions
- Recovery Laws and Institutions 4 questions
- Risk Management, Lending Quality and Recovery Conduct 3 questions

07 Digital Banking Payments and Cybersecurity

- Digital Banking and Payment Systems 9 questions
- CBDC, Card Tokenisation and Authentication 3 questions
- Cyber Frauds, Customer Protection and Data Privacy 8 questions
- AI, Fintech and the Future of Branch Banking 4 questions

08 Economy Financial Markets and Institutions

- GDP, Inflation, Fiscal Policy and External Sector 8 questions
- Financial Inclusion and Financial Markets 2 questions
- Government Securities, Bonds and Investments 4 questions
- Financial Regulators and Development Institutions 5 questions
- MSMEs, Public Finance and Bank Profitability 5 questions

09 Priority Sector Financial Inclusion and Government Schemes

- Priority Sector Lending and Weaker Sections 4 questions
- Agricultural Credit and Kisan Credit Card 3 questions
- Financial Inclusion and Small-Business Schemes 7 questions
- Insurance, Pension and Savings Schemes 6 questions
- DBT, Aadhaar and Customer Awareness 4 questions

10 Current Affairs General Awareness and Local Knowledge

- Recent Banking and RBI Developments 4 questions
- Regulators, Budget, Economic Survey and Schemes 5 questions
- Global Risks, Digital Payments and Banking Issues 5 questions
- State, District and Local Economic Awareness 10 questions

11 Situational Ethics Leadership and Customer Handling

- Customer Service, Integrity and Operational Controls 12 questions
- Team Leadership and Branch Management 4 questions
- Sales Ethics, Credit Decisions and Recovery 4 questions
- Branch Improvement, Integrity and Interview Composure 4 questions

01 SECTION 01 Personal Introduction and Profile

Introduction, Family and Personal Qualities

4 questions

- 1 Please introduce yourself, including details not covered in your application.
- 2 Describe your family background and the values you learned at home.
- 3 What does your name mean, and why is it significant?
- 4 Which three qualities describe you best? Give examples.

Strengths, Achievements and Self-Assessment

9 questions

- 5 What are your main strengths, and how would they help you as a PO?
- 6 Which weakness are you currently working to improve?
- 7 Which achievement are you most proud of?
- 8 Describe a setback and the lesson you learned from it.
- 9 How do you spend your free time, and what have your hobbies taught you?
- 10 Which book, person or event has influenced you most, and why?
- 11 How would your teachers, colleagues or friends describe you?
- 12 What distinguishes you from other candidates?
- 13 Why should the panel select you as a Probationary Officer?

Career Gaps, Mobility and Adaptability

4 questions

- 14 How have you used the gap period shown in your profile?
- 15 Why did your marks vary across school, graduation and competitive exams?
- 16 Are you willing to serve anywhere in India, including rural or difficult postings?
- 17 How would you adapt to a posting where you do not speak the local language?

Hometown, Personal Motivation and Reflection

7 questions

- 18 What is your hometown or home district known for?
- 19 What are the key economic, cultural or historical features of your district?
- 20 Which industries, crops or employment sources are important in your area?
- 21 Which local issue would you prioritise if given administrative responsibility?
- 22 How have your personal circumstances prepared you for demanding assignments?
- 23 What keeps you motivated despite uncertainty or repeated attempts?
- 24 How would you evaluate your performance in this interview?

02 SECTION 02 Education Work Experience and Career Choices

Education, Academic Choices and Subject Knowledge

9 questions

- 25 Why did you choose your graduation subject or professional course?
- 26 Explain one important concept from your graduation discipline in simple terms.
- 27 Which subject in your degree did you enjoy most, and why?
- 28 Which subject did you find most difficult, and how did you manage it?
- 29 How will your graduation background contribute to banking?
- 30 How will your BTech or technical degree benefit the banking sector?

- 31 As a computer science graduate, why are you not applying for a Specialist Officer role?
- 32 Why do you want to move from engineering, science, commerce or humanities into banking?
- 33 Why did you not pursue higher studies in your core discipline?

Work Experience, Teamwork and Performance

8 questions

- 34 Why are you leaving your present job or profession?
- 35 What were your key responsibilities in your previous or current role?
- 36 Describe a measurable contribution you made at work, college or in a project.
- 37 Tell us about a time you worked with a difficult teammate.
- 38 How do you prioritise work when several deadlines arrive together?
- 39 What steps do you take to meet deadlines and performance targets?
- 40 How have you handled a target that initially appeared unrealistic?
- 41 What did an internship, project or field assignment teach you about customers?

Projects, Data Skills and Customer Service

3 questions

- 42 Explain your final-year project to a non-technical customer.
- 43 How would you use data analysis in branch banking?
- 44 How would your previous work experience help you sell banking products responsibly?

Career Gaps, Resignation and Professional Development

4 questions

- 45 Why is there a gap between your graduation and this interview?
- 46 Why did you resign before securing another job?
- 47 If you receive an offer in your core field, why would you still choose banking?
- 48 What professional skill do you most need to build during your probation period?

03 SECTION 03 Motivation for Banking and the PO Role

Reasons for Choosing Banking and the PO Role

7 questions

- 49 Why do you want to join the banking sector?
- 50 Why do you want to become a Probationary Officer rather than a clerk?
- 51 How would you explain the role of a Probationary Officer?
- 52 What responsibilities does an officer handle in a typical branch?
- 53 Why have you chosen public-sector banking?
- 54 Why should a bank hire you when your academic background is unrelated to finance?
- 55 What attracts you to customer-facing work?

Sales, Deposits, Customer Acquisition and Compliance

7 questions

- 56 Are you prepared for sales targets, recovery work and field visits?
- 57 If you must open 100 accounts in a day, whom would you approach and how?
- 58 How would you mobilise deposits in a new branch area?
- 59 How would you identify potential borrowers without compromising credit quality?
- 60 How would you persuade a hesitant customer to use your bank's services?
- 61 How would you cross-sell insurance or investment products without mis-selling?
- 62 What is more important for a bank officer: business growth or compliance?

Leadership, Posting and Career Expectations

7 questions

- 63 What qualities should an effective bank officer possess?
- 64 What is the difference between a good manager and a good leader in a branch?
- 65 Where do you see yourself in five years in the banking system?
- 66 What type of branch posting would challenge you the most?
- 67 Would you accept a rural posting far from your family? Explain your answer.
- 68 How will you manage frequent transfers during your banking career?
- 69 What will you do if the work profile is different from what you expected?

Alternative Plans and Probation Expectations

3 questions

- 70 If you are not selected this time, what will you do next?
- 71 Which bank would you prefer to join, and what is the basis of your preference?
- 72 What do you expect to learn during the first year of probation?

04 SECTION 04 Banking Fundamentals and Products

Banking System and Types of Banks

4 questions

- 73 What is a bank, and what are its primary functions?
- 74 What is the difference between a commercial bank, a cooperative bank and a regional rural bank?
- 75 What is the difference between a scheduled bank and a non-scheduled bank?
- 76 Differentiate between public-sector, private-sector and foreign banks.

Accounts, Deposits and Cost of Funds

5 questions

- 77 What is the difference between a savings account and a current account?
- 78 What are demand deposits and time deposits?
- 79 Differentiate among a fixed deposit, recurring deposit and flexi deposit.
- 80 What is a CASA deposit, and why is it important for a bank?
- 81 What is a bank's cost of funds?

Cheques and Negotiable Instruments

4 questions

- 82 What is a cheque, and what are the main types of cheque crossing?
- 83 What is the difference between a cheque, demand draft and banker's cheque?
- 84 What is cheque truncation, and how does CTS work?
- 85 What is the difference between stop payment, stale cheque and post-dated cheque?

KYC, Account Operations and Banker's Rights

6 questions

- 86 What are KYC and customer due diligence?
- 87 What are the key documents required to open an individual bank account?
- 88 What is CKYCR, and how does it support the KYC process?
- 89 What is a nominee, and how is nomination different from legal succession?
- 90 What is a joint account, and what do the common operating instructions mean?
- 91 What are a lien, set-off and banker's right of appropriation?

Cards, Bancassurance, Core Banking and Income

5 questions

- 92 What is the difference between a debit card, credit card and prepaid card?
- 93 What is bancassurance?
- 94 What is the difference between core banking and traditional branch banking?
- 95 What is a safe-deposit locker, and what responsibilities does the bank have?
- 96 What are the main sources of income for a commercial bank?

05 SECTION 05 RBI Monetary Policy and Regulation

RBI: Functions and Role

2 questions

- 97 What are the major functions of the Reserve Bank of India?
- 98 How is the RBI different from a commercial bank?

Monetary Policy and Policy Rates

7 questions

- 99 What is monetary policy, and what are its main objectives?
- 100 What is the repo rate?
- 101 What is the reverse repo rate?
- 102 What is the standing deposit facility, and why was it introduced?
- 103 What is the marginal standing facility?
- 104 Differentiate between CRR and SLR.
- 105 What is the bank rate, and how is it different from the repo rate?

Liquidity and Credit-Control Tools

7 questions

- 106 What are open market operations?
- 107 How does a change in the policy rate affect borrowers, depositors and inflation?
- 108 What is the Monetary Policy Committee, and how are its decisions made?
- 109 What is inflation targeting in India?
- 110 What is liquidity adjustment facility?
- 111 What is the difference between quantitative and qualitative credit-control tools?
- 112 What is moral suasion by the RBI?

RBI Supervision, Consumer Protection and Regulation

8 questions

- 113 What is the RBI's role in currency management?
- 114 What does lender of last resort mean?
- 115 How does the RBI supervise and regulate banks?
- 116 What are prompt corrective action restrictions?
- 117 What is deposit insurance, and what is the role of DICGC?
- 118 What is the Banking Ombudsman framework under the RBI Integrated Ombudsman Scheme?
- 119 What is the difference between Basel capital norms and RBI's domestic regulations?
- 120 Why is central-bank independence important?

06 SECTION 06 Loans Credit NPAs and Risk Management

Credit Facilities and Trade Finance

8 questions

- 121 What is the difference between a loan, cash credit and overdraft?
- 122 Differentiate between secured and unsecured loans.
- 123 What are the principles of sound lending?
- 124 What is credit appraisal?
- 125 Which factors would you examine before recommending a retail loan?
- 126 What is the difference between working-capital finance and a term loan?
- 127 What is a letter of credit?
- 128 What is a bank guarantee, and how is it different from a letter of credit?

Collateral and Credit Assessment

3 questions

- 129 What is collateral security?
- 130 Differentiate among pledge, hypothecation, mortgage and assignment.
- 131 What is a credit score, and how does it influence lending decisions?

NPAs, Asset Classification and Loan Stress

6 questions

- 132 What is an NPA, and when does a loan account become an NPA?
- 133 Differentiate among substandard, doubtful and loss assets.
- 134 What is provisioning, and why do banks provide for bad loans?
- 135 What are the early warning signals of stress in a loan account?
- 136 What is loan restructuring?
- 137 What is wilful default, and how is it different from a genuine business failure?

Recovery Laws and Institutions

4 questions

- 138 What is the SARFAESI Act used for?
- 139 What is the Insolvency and Bankruptcy Code, and how does it assist lenders?
- 140 What is a debt recovery tribunal?
- 141 What is an asset reconstruction company?

Risk Management, Lending Quality and Recovery Conduct

3 questions

- 142 Differentiate among credit risk, market risk and operational risk.
- 143 How would you balance loan growth with asset quality?
- 144 How would you handle recovery from a stressed borrower while preserving dignity and compliance?

07 SECTION 07 Digital Banking Payments and Cybersecurity

Digital Banking and Payment Systems

9 questions

- 145 What is digital banking, and how is it changing branch operations?
- 146 Differentiate among NEFT, RTGS, IMPS and UPI.
- 147 What is UPI, and what role does NPCI play in it?
- 148 What is the difference between a UPI ID, account number and mobile number in a payment?

- 149 What are UPI Lite and offline digital payments?
- 150 What is the National Automated Clearing House?
- 151 What are AEPS and micro-ATMs?
- 152 What is the Bharat Bill Payment System?
- 153 What is the difference between a payment bank and a small finance bank?

CBDC, Card Tokenisation and Authentication

3 questions

- 154 What is a digital rupee or central bank digital currency?
- 155 What is tokenisation in card payments?
- 156 What is two-factor authentication?

Cyber Frauds, Customer Protection and Data Privacy

8 questions

- 157 What is phishing, and how would you explain it to a customer?
- 158 Differentiate among phishing, vishing, smishing and SIM-swap fraud.
- 159 What should a customer do immediately after noticing an unauthorised transaction?
- 160 How would you respond if a customer shared an OTP and lost money?
- 161 What controls can a branch use to reduce digital fraud?
- 162 What is a mule account, and why is it a risk for banks?
- 163 What is social engineering in cybersecurity?
- 164 What is the importance of data privacy in banking?

AI, Fintech and the Future of Branch Banking

4 questions

- 165 What are the benefits and risks of artificial intelligence in banking?
- 166 How can banks use technology to improve rural financial inclusion?
- 167 What is the difference between a fintech company and a bank?
- 168 Will digital banking make physical branches irrelevant? Defend your view.

08

SECTION 08

Economy Financial Markets and Institutions

GDP, Inflation, Fiscal Policy and External Sector

8 questions

- 169 What is GDP, and how is nominal GDP different from real GDP?
- 170 What is inflation, and how does it affect households and banks?
- 171 Differentiate among CPI, WPI and the GDP deflator.
- 172 What is fiscal policy, and how is it different from monetary policy?
- 173 What are fiscal deficit, revenue deficit and primary deficit?
- 174 What is the current account deficit?
- 175 What is the balance of payments?
- 176 How does depreciation of the rupee affect imports, exports and inflation?

Financial Inclusion and Financial Markets

2 questions

- 177 What is financial inclusion?
- 178 What is the difference between the money market and the capital market?

Government Securities, Bonds and Investments

4 questions

- 179 What are Treasury Bills and government securities?

- 180 What are bonds, and how do bond prices relate to yields?
- 181 What is the difference between equity and debt finance?
- 182 What are mutual funds, and how are they different from bank deposits?

Financial Regulators and Development Institutions

5 questions

- 183 What is the role of SEBI?
- 184 What are the roles of NABARD, SIDBI, NHB and EXIM Bank?
- 185 What is the role of IRDAI?
- 186 What is the role of PFRDA?
- 187 What are microfinance institutions and self-help groups?

MSMEs, Public Finance and Bank Profitability

5 questions

- 188 What is MSME classification based on investment and turnover?
- 189 Why are MSMEs important to the Indian economy and bank lending?
- 190 What is disinvestment, and how is it different from privatisation?
- 191 What is financial literacy, and how can a bank improve it?
- 192 How do economic growth, inflation and interest rates influence bank profitability?

09

SECTION 09

Priority Sector Financial Inclusion and Government Schemes

Priority Sector Lending and Weaker Sections

4 questions

- 193 What is priority sector lending?
- 194 Which broad categories are covered under priority sector lending?
- 195 Why does the RBI prescribe priority sector targets to banks?
- 196 What are weaker-section advances?

Agricultural Credit and Kisan Credit Card

3 questions

- 197 What is the Kisan Credit Card scheme?
- 198 What is agricultural term lending?
- 199 How would you assess a crop-loan proposal?

Financial Inclusion and Small-Business Schemes

7 questions

- 200 What is the Pradhan Mantri Jan Dhan Yojana?
- 201 What facilities are generally associated with a basic savings bank deposit account?
- 202 What is the role of a Business Correspondent in financial inclusion?
- 203 What is the Pradhan Mantri Mudra Yojana?
- 204 What is Stand-Up India?
- 205 What is the difference between MUDRA and Stand-Up India?
- 206 What is PM SVANidhi?

Insurance, Pension and Savings Schemes

6 questions

- 207 What is the Atal Pension Yojana?
- 208 What are the objectives of the Pradhan Mantri Jeevan Jyoti Bima Yojana?
- 209 What are the objectives of the Pradhan Mantri Suraksha Bima Yojana?
- 210 Which insurance schemes can help rural and previously unbanked customers?

211 What is the Sukanya Samriddhi Account scheme?

212 What is the National Pension System?

DBT, Aadhaar and Customer Awareness

4 questions

213 What is direct benefit transfer, and how do banks support it?

214 What is Aadhaar seeding, and what precautions should a bank follow?

215 How would you increase usage in newly opened financial-inclusion accounts?

216 How would you explain a government scheme to a customer with limited financial literacy?

10 SECTION 10 Current Affairs General Awareness and Local Knowledge

Recent Banking and RBI Developments

4 questions

217 What are the most important banking and economic developments from the last six months?

218 Which recent RBI decision do you consider most significant, and why?

219 What was the latest monetary-policy stance you studied before this interview?

220 Which recent change in a banking rule is likely to affect customers most?

Regulators, Budget, Economic Survey and Schemes

5 questions

221 Name the present heads of the major financial regulators you have prepared for the interview.

222 Which recent bank merger, acquisition or major institutional development have you followed?

223 What are the main themes of the latest Union Budget relevant to banking?

224 What does the latest Economic Survey say about growth, inflation or financial-sector performance?

225 Which recent government scheme has the strongest link with financial inclusion?

Global Risks, Digital Payments and Banking Issues

5 questions

226 What is one major global economic risk for Indian banks?

227 How do geopolitical events affect oil prices, inflation and the rupee?

228 What is one recent development in digital payments that a bank officer should understand?

229 Which recent cyber-fraud trend should banks warn customers about?

230 What is one recent issue concerning NPAs, recovery or corporate insolvency?

State, District and Local Economic Awareness

10 questions

231 Why is a prominent national leader or reformer from your state remembered?

232 What is the significance of Dr B R Ambedkar's birth anniversary?

233 Who is the Governor or Chief Minister of your state, and what are the state's key priorities?

234 What are the major economic strengths and development challenges of your state?

235 Which bank has its headquarters in your state or region?

236 What are the major crops and irrigation patterns in your district?

237 Which local industry could benefit most from formal bank credit?

238 What financial product would be most useful to people in your hometown?

239 Tell us about one recent national event and explain its banking or economic relevance.

240 If the panel gives you an unfamiliar current-affairs topic, how will you respond?

11

SECTION 11

Situational Ethics Leadership and Customer Handling

Customer Service, Integrity and Operational Controls

12 questions

- 241 How would you handle an angry customer whose transaction has failed?
- 242 How would you deal with a customer applying political pressure for preferential treatment?
- 243 What would you do if a senior asked you to bypass a mandatory process?
- 244 What would you do if you discovered a colleague manipulating records?
- 245 How would you respond if a close relative requested confidential account information?
- 246 What would you do if a valued customer offered you an expensive gift?
- 247 How would you handle a cash shortage or excess detected at the end of the day?
- 248 What would you do if you made an operational mistake that caused a customer loss?
- 249 How would you handle a suspected forged document in a loan file?
- 250 What would you do if a customer refused to complete KYC but demanded immediate service?
- 251 How would you serve an elderly or disabled customer while preserving independence and dignity?
- 252 How would you handle a language barrier with a rural customer?

Team Leadership and Branch Management

4 questions

- 253 If you were a branch manager and a junior employee was underperforming, what would you do?
- 254 How would you resolve conflict between two members of your team?
- 255 How would you motivate staff when branch targets are being missed?
- 256 How would you allocate work during a staff shortage and a heavy customer rush?

Sales Ethics, Credit Decisions and Recovery

4 questions

- 257 What would you do if sales targets appeared to conflict with customer suitability?
- 258 How would you respond to pressure to sanction a weak loan proposal?
- 259 If a genuine borrower lacked conventional collateral, what options would you explore?
- 260 How would you manage recovery from an influential defaulter?

Branch Improvement, Integrity and Interview Composure

4 questions

- 261 What would you do if transferred to a branch facing poor morale and customer complaints?
- 262 Describe a situation in which you chose integrity over personal convenience.
- 263 Which is more important in an ethical dilemma: rules, outcomes or fairness?
- 264 If the panel challenges or interrupts your answer, how will you remain composed?

IBPS PO 2026



Complete Interview Preparation

Live Classes With 1-on-1 Mock Session



Starts: 26 Nov, 2026 | 2 pm - 3 pm