

ICICI Bank Ltd Interview Questions And Answers Guide.



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ICICI Bank Ltd Job Interview Preparation Guide.

Question # 1

Explain me what didn't work in your last position?

Answer:-

Be honest here but you don't need to lay it all out either, for example if you and your boss didn't get along. Don't bash your former employer. It could be the culture, it could be there was little room for career progression, you didn't agree with the vision of the company say what it is, then move quickly to focusing on what you want instead.

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Question # 2

Tell me what aspects of your previous jobs have you disliked?

Answer:-

This is similar to the tell us about your weaknesses question. You can't say you have none, and you can't say something fake like I work too hard. You need to be honest here with parameters: Prepare your answer so it comes across in a positive, productive way and not as bashing your former employer. Choose things that are about the job itself preferably, not your terrible boss, so you're focusing on things that don't come across as talking badly about people, which isn't necessary or helpful. Things like the lack of structure or process is an example of something you could say. Or the lack of direction for your department.

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Question # 3

Please tell me/us something about yourself?

Answer:-

Mostly it is the first question ask by interviewer and candidate must answer it in limited words and cover the main things like family background, education, job experience (if any), skills, etc.

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Question # 4

Tell me how are the working hours at ICICI Bank Ltd?

Answer:-

9 hrs is the working hrs but one has to stretch accordingly due to high volume.

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Question # 5

Explain do you prefer working alone or as a part of a team?

Answer:-

Cashiers typically work independently, but working within a team is a key part of the job; you will work closely with stockers, floor managers and others. As you respond, stress that you can work independently and can thrive on your own, but that you appreciate the support and expertise a team can give you.

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Question # 6

The new privately-owned domestic banks that started functioning with the approval of the RBI as per the issue of guidelines in January 1993 include:

- (i) UTI Bank Ltd.
- (ii) IndusInd Bank Ltd.
- (iii) ICICI Bank Ltd.
- (iv) Global Trust Bank Ltd.
- (v) HDFC Ltd.
- (vi) Centurion Bank Ltd. (Since amalgamated with HDFC Bank in 2008)
- (vii) Bank of Punjab Ltd.
- (viii) Times Bank Ltd.
- (ix) IDBI Bank Ltd.



- (x) Development Credit Bank Ltd.
a. Both (i) and (viii)
b. Only (ii), (iii), (iv), (v), (vi), (vii), (ix), and (x)
c. None of the above
d. All the above

Answer:-

All the above

Explanation:

Subsequent to the issue of guidelines in January 1993 for the entry of new private sector banks, the RBI granted approval for the setting up of 13 new privately owned domestic banks.

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Question # 7

Explain me how are you with handling money?

Answer:-

A key part of a cashier's job is handling money, so trustworthiness and integrity are important. In your answer, highlight your experience managing money, your past employers' feedback on your honesty and your accuracy in managing the cash drawer.

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Question # 8

In pursuance of which one of the following was the General Insurance Corporation of India formed?

- a. General Insurance Business (Nationalisation) Act, 1972
b. Insurance Act, 1938
c. Insurance Amendment Act, 2002
d. IRDA Act 1999

Answer:-

General Insurance Business (Nationalisation) Act, 1972

Explanation:

The entire general insurance business in India was nationalised by the Government of India through the General Insurance Business (Nationalisation) Act of 1972.

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Question # 9

In which type of banking, electronic financial transactions are done?

- a. E-Banking
b. POS Banking
c. M-Banking
d. Universal Banking

Answer:-

E-Banking

Explanation:

E-banking enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services.

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Question # 10

What is the tagline of SBI?

- a. Pure Banking Nothing Else
b. You can always bank on us
c. Working for a better tomorrow
d. Experience Next Generation Banking

Answer:-

Pure Banking Nothing Else

Explanation:

Government of India owned the Imperial Bank of India in 1955 and renamed it the State Bank of India.

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Question # 11

Which is the largest public sector bank in India?

- a. Bank of Baroda
b. Canara Bank
c. Central Bank of India
d. State Bank of India

Answer:-

State Bank of India

Explanation:

It is a government-owned corporation with its headquarters in Mumbai.

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Question # 12



What type of tax has been abolished with a CESS in this budget 2015-16?

- a. Entertainment Tax
- b. Income Tax
- c. Transaction Tax
- d. Wealth Tax

Answer:-

Wealth Tax

Explanation:

Wealth tax has been replaced with a 2% cess on super rich individuals. When tax is applied to a particular purpose, it is called CESS.

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Question # 13

Which is the largest foreign bank in India?

- a) American Express Bank Ltd.
- b) DBS Bank Ltd.
- c) HSBC Ltd.
- d) Standard Chartered Bank

Answer:-

d) Standard Chartered Bank

Standard Chartered Bank have been operating in India since 1858.

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Question # 14

Which is the first bank to introduce ATM in India?

- a) HSBC
- b) Standard Chartered Bank
- c) State Bank of India
- d) United Bank of India

Answer:-

a) HSBC

Hongkong and Shanghai Banking Corporation introduced ATM in 1987.

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Question # 15

Explain what are your weaknesses and what should you improve on?

Answer:-

You should never pretend you don't have any nor come up with a list like "I work too much." Come up with a real weakness, like prioritization, time management perhaps - something that is real but also wouldn't jeopardized your ability to do the job and focus on what you do about it. I'm working on improving my time management for example, I use an online calendar and schedule my tasks inside that calendar and plan my week each Monday estimating time needed for each task and project.

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Question # 16

Explain about yourself (ie where do you start, what do you cover personal v. professional)?

Answer:-

Keep in mind they are not asking about you personally but you as a professional or business person. This is the time to name your strengths in a narrative way. "I am best known for my innovative and strategic approach to complex problems." Then tell them how you came to this skillset by talking about your work experience and education. Always start with the present and work backwards.

Two minutes into the answer ask "shall I continue?" You do not want to eat up all of your interview time and lose the person's attention with a long-winded answer. Only at the end can you add something personally by saying "in my off hours I enjoy running and I coach a kids' track team." Makes you human.

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Question # 17

What would you suggest ICICI Bank Ltd management do to prevent others from leaving for this reason?

Answer:-

I left the bank to pursue my higher studies, which was not possible during the tenure.

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Question # 18

Explain me about a time you have excellent service?

Answer:-

For this ask, paint a vivid description of the situation so the hiring manager understands what happened and what actions you took. Highlight where you went above and beyond the standard response of a cashier and focus on the customer's response.

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Question # 19



How many years deferment for General Anti-Avoidance Rules (GAAR) was announced in the Budget 2015-16?

- a. 1 year
- b. 2 year
- c. 3 year
- d. 4 year

Answer:-

2 year

Explanation:

GAAR are framed to minimize tax avoidance, for example by siphoning off profits to tax havens. GAAR could be termed as a general set of rules enacted to limit tax avoidance. It was proposed by the Union Budget 2012-13. The finance bill 2012 introduced chapter X-A to the income Tax Act-1961. Tax avoidance rule GAAR was proposed to be effective from April 2015 for those claiming tax benefits of over Rs 3 crore but the present Finance Minister Arun Jaitley deferred the roll out of the GAAR by two years to April 1, 2017.

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Question # 20

What does RBI regulate through Open Market Operation Transactions?

- a. Flow of Foreign Direct Investment
- b. Borrowing powers of the banks
- c. Inflation
- d. Liquidity in economy

Answer:-

Liquidity in economy

Explanation:

Outright purchase and Repurchase agreement are the two traditional type of OMO's used by RBI.

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Question # 21

Which one of the following allow bank customers to effect transfers of funds from their deposit accounts and other financial transactions at retail establishments?

- a. CBS
- b. DBS
- c. IBS
- d. POS

Answer:-

POS

Explanation:

At the Point of Sale (POS), the retailer would calculate the amount owed by the customer and provide options for the customer to make payment.

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Question # 22

Which one of the following is the special drawing right given by the International Monetary Fund to its member countries?

- a. Cold money
- b. Hot money
- c. Paper gold
- d. None of these

Answer:-

Paper gold

Explanation:

It is an accounting entry. It is used only among governments and IMF for balance of payment settlements.

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Question # 23

Which one of the following belongs to Bank Capitalization?

- a. Basel II norms
- b. Basel III norms
- c. Basel I norms
- d. Solvency II norms

Answer:-

Basel III norms

Explanation:

Basel III or the Third Basel Accord is a global, voluntary regulatory standard on bank capital adequacy, stress testing and market liquidity risk.

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Question # 24

Which was the first bank to introduce credit card in India?

- a. Canara Bank
- b. Central Bank of India
- c. Bank of Baroda
- d. ICICI Bank

Answer:-

Central Bank of India



Explanation:

Central Bank was the first public bank to introduce credit card in India.

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Question # 25

Under which act, Yoga was included in the ambit of charitable purposes as announced in the Union Budget 2015-16?

- a. Income Tax Act
- b. Fundamental Rights Act
- c. Co-operative Societies Act
- d. Emergency Provisions Act

Answer:-

Income Tax Act

Explanation:

The government has decided to accord special status to Yoga by categorizing its promotion as a charitable activity. The institutions which, as part of genuine charitable activities, undertake activities like publishing books or holding programme on yoga or other programs as part of actual carrying out of the objects which are of charitable nature are being put to hardship due to first and second provision to section 2(15).

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Question # 26

Which is the first Indian bank to open branch outside India?

- a) Andhra Bank
- b) Bank of Baroda
- c) Bank of India
- d) Canara Bank

Answer:-

c) Bank of India

Bank of India is the first Indian bank to open branch outside India at London in 1946.

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Question # 27

Which bank approved loan to help India in improving Rail services?

- a) African Development Bank
- b) Asian Development Bank
- c) BRICS Development Bank
- d) World Bank

Answer:-

b) Asian Development Bank

The Asian Development Bank was established on 22 August 1966.

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Question # 28

What does 'MAT' stand for?

- a. Maximum Alternate Tax
- b. Minimum Alternate Tax
- c. Maximum Alternate Time
- d. Minimum Alternate Time

Answer:-

Minimum Alternate Tax

Explanation:

The intent of introducing MAT was to ensure that no taxpayer with substantial income can avoid tax liability by using exclusions, deductions and incentives.

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Question # 29

Which was the first bank to introduce Internet banking?

- a. Canara Bank
- b. ICICI Bank
- c. Punjab National Bank
- d. State Bank of India

Answer:-

ICICI Bank

Explanation:

ICICI Bank was introduced in 1994.

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Question # 30

What is the full form of EFT?

- a. Electronic Funds Transfer
- b. Efficient Funds Transfer
- c. Effective Funds Transfer
- d. Electronic Foreign Transfer

**Answer:-**

Electronic Funds Transfer

Explanation:

Electronic Funds Transfer is the transfer of money from one account to another through computer-based systems.

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Question # 31

Do you know how does someone get hired at ICICI Bank Ltd? What are the steps along the way?

Answer:-

Any graduate with age limit upto 28 years may attend the interview, must have good communication skills. For fresher's or exp Icici bank shows a very good path to build career in banking and financial sectors.

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Question # 32

Any extra quality that you have that would impact our decision?

Answer:-

(Here recruiters want to judge the person on the basis of confidence) I am a constant learner and try to keep myself up-to-date of all progresses in the field of IT. Also, since I do not quit in the face of toughest challenges. Mostly asked to the candidates to know their talent and ability except technical skills.

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Question # 33

Explain us why aren't you looking for a job in your area of expertise?

Answer:-

You've done some soul searching, weren't completely fulfilled or your talents weren't being utilized enough in the current industry and realized this was the right path for you. I've had clients say that to employers and they were impressed they had taken the time to really find their direction and that they had such focus. Another reason could be they want to add to their skill set.

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Question # 34

Tell us why is there a gap in your employment record?

Answer:-

While gaps have been more common during the recession you need to show doing something of value. It could include improving your skills, certifications or connections. Building relationships as a volunteer is a usual answer, but you need to show how you were productive. Play down the vacation, reflection time, etc. If you did consulting work build up the value of what you got out of it. Don't disclose how little you might have been paid.

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Question # 35

Do you know what interview questions do they ask at ICICI Bank Ltd?

Answer:-

About confident level to work any location how will co-operate with colleagues and the people n how would you manage the difficult situations which is rised in the organization how will you react for that ext ...

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Question # 36

Under whose chairmanship did RBI constitute a Working Group for making balance of payments manual?

- a. Anand Sinha
- b. Deepak Mohanty
- c. Harun Rashid Khan
- d. Kamalesh Chandra Chakrabarty

Answer:-

Deepak Mohanty

Explanation:

Deepak Mohanty is the highest ranked economist in Reserve Bank of India.

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Question # 37

What is the full form of FCCB?

- a. Foreign Currency Convertible Bond
- b. Foreign Currency Convertible Bank
- c. Foreign Currency Convertible Board
- d. Foreign Convertible Currency Board

Answer:-

Foreign Currency Convertible Bond

Explanation:

Corporates issue Foreign Currency Convertible Bonds (FCCBs) to raise money in foreign currencies.



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Question # 38

Imperial Bank of India was nationalised in _____.

- a. 1949
- b. 1955
- c. 1959
- d. 1969

Answer:-

1955

Explanation:

The largest bank, the Imperial Bank of India, was nationalised in 1955.

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Question # 39

Which is the largest private sector bank in India?

- a) Axis Bank
- b) ICICI Bank
- c) HDFC Bank
- d) South Indian Bank

Answer:-

b) ICICI Bank

It offers a wide range of banking products and financial services for corporate and retail customers through a variety of delivery channels and specialized subsidiaries in the areas of investment banking, asset management etc.

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Question # 40

Who was the first governor of RBI?

- a. James Braid Taylor
- b. Mihir Sen
- c. Nagendra Singh
- d. Osborne Smith

Answer:-

Osborne Smith

Explanation:

Osborne Smith was the Governor of Reserve Bank of India from 1 April 1935 to 30 June 1937.

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Question # 41

When was the General Insurance Corporation of India incorporated?

- a. 1971
- b. 1972
- c. 1973
- d. 1993

Answer:-

1972

Explanation:

GIC was formed to control and operate the business of general insurance in India.

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Question # 42

What is the full form of CBS?

- a. Core Banking Solution
- b. Core Banking Software
- c. Core Banking System
- d. Core Banking Service

Answer:-

Core Banking Solution

Explanation:

Core Banking Solution (CBS) is a delivery channel for quick and fast delivery.

[Read More Answers.](#)

Question # 43

Which bank started the first RRB named Prathama Grameen Bank?

- a) Punjab National Bank
- b) State Bank of India
- c) Syndicate Bank
- d) United Bank of India

Answer:-



c) Syndicate Bank

The bank was known as Canara Industrial and Banking Syndicate Limited at the time of establishment.

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Question # 44

If a cheque is dishonoured it is called _____ .

- a. Settlement of the cheque
- b. Withdrawing of the cheque
- c. Nullifying of the cheque
- d. Return of the cheque unpaid

Answer:-

Return of the cheque unpaid

Explanation:

Insufficient fund, the death of the drawer, irregular signature, non-existing account, bankruptcy, frozen account, when there is attention, a post-dated cheque, if there is difference between the amount written in words and that in figures, when payment is stopped are the reasons why most bank cheques are being dishonoured.

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Question # 45

On which rate bases, overnight money is needed by bank from RBI?

- a. MSF
- b. Repo rate
- c. Reverse repo
- d. Bank rate

Answer:-

MSF

Explanation:

Marginal Standing Facility (MSF) has been introduced by RBI with the main aim of reducing volatility in the overnight lending rates in the inter-bank market and to enable smooth monetary transmission in the financial system.

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Question # 46

Punjab National Bank was established in _____.

- a. 1881
- b. 1894
- c. 1913
- d. 1917

Answer:-

1894

Explanation:

Punjab National Bank is an Indian financial services company based in New Delhi founded in 1894.

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Question # 47

Which of the following organisations has been set up to facilitate connectivity between the Bank's switches and their ATMs, and inter bank payment gateway for authentication and routing the payment details of various e-commerce transactions?

- a. IBA
- b. IDRBT
- c. IRDA
- d. SIDBI

Answer:-

IDRBT

Explanation:

Institute for Development & Research in Banking Technology is a banking research institute established by Reserve Bank of India in 1996.

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Question # 48

Why do you want to join the bank sector?

Answer:-

It is the most significant question and your assortment based on the answer of this question. So you should get ready for it & not provide a awful effect on the interviewer.

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Question # 49

Tell us how much money do you make?

Answer:-

As in any negotiation the person who says the number first is at a disadvantage. You can try and say you are interested in the job and you are sure salary is fair and commensurate with industry levels. If pushed you say you are looking for a "total compensation package in the range of ___to___". In some companies they will insist on a W2 form so don't lie about current salary.



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Question # 50

Which is the first bank to introduce credit card in India?

- a) Canara Bank
- b) Central Bank of India
- c) Bank of Baroda
- d) ICICI Bank

Answer:-

b) Central Bank of India
Central Bank was the first public bank to introduce credit card in India.

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Question # 51

Which is the largest private sector bank in India ?

- a. ICICI
- b. Axis
- c. HDFC
- d. HSBC

Answer:-

HDFC
Explanation:
No explanation is available for this question!

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Question # 52

Which bank launched Mobile Bank Accounts in association with Vodafone's m-paisa?

- a) Bank of Baroda
- b) HDFC Bank
- c) ICICI Bank
- d) Punjab National Bank

Answer:-

b) HDFC Bank
It was incorporated in 1994.

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Question # 53

Tell me what if a coworker calls out sick and you're on your own?

Answer:-

This is a common issue in service industries. When short-staffed, you can face long lines and frustrated customers. In this situation, it's important you recognize the role of politeness and efficiency. If even working at your fastest the lines keep lengthening, you need to tell the employer you would consult with your manager about calling in other workers or asking other employees to take over another register.

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Question # 54

Which of the following is known as "the real return to the investor getting reduced due to sudden rise in the prices of the commodities"?

- a. Cost risk
- b. Demand risk
- c. Market risk
- d. Systemic risk

Answer:-

Market risk
Explanation:
Market risks include equity risk, interest rate risk, currency risk, and commodity risk.

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Question # 55

Tell me what is the interview process like at ICICI Bank Ltd?

Answer:-

Depends on position

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Question # 56

Tell me what negative things would co-workers say about you?

Answer:-

This is a tricky one. Always attribute the negatives to a few and not the entire group. "I guess some may think I can be too passionate and a bit defensive when it



comes to a project I'm working on". And maybe that's true from their perspective. In general I get along with my co-workers, clients and vendors. We don't always agree but we can work together to get the job done."

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Question # 57

What should you wear to an interview at ICICI Bank Ltd?

Answer:-

Business Formal with Tie

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Question # 58

Tell me something about your native place?

Answer:-

Must prepare for this question where interviewer wants to see the candidate's attentiveness and knowledge of their surrounding and native place where he / she lives.

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Question # 59

If you were to leave ICICI Bank Ltd, what would be the reason?

Answer:-

Salary will be the main reason n would like Change my position in the next organisation

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Question # 60

Explain me what is it about our company that appeals to you?

Answer:-

Don't be afraid to talk about their reputation "On the Street" and how you are a good fit. If they are viewed as aggressive for example, talk about how that fits with you, or the interest in where this culture can take the business. Avoid sugar coating your comments as the finance industry is too sophisticated to accept simplistic answers that don't represent a deeper understanding.

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Question # 61

Why did you leave your job at ICICI Bank Ltd?

Answer:-

I am currently working in this bank but i am planning to leave this because i want a job near my hometown.i.e in madhya pradesh that will be convenient for me.

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Question # 62

Explain me about a risk you took in a job?

Answer:-

Tell how you used your relationships within the organization to gain support or shift the thinking. It could be a new idea for training, product development or sales. Show how you presented it then how you worked around those that found it negative. Explain how you have used this experience to further improve.

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Question # 63

Explain me where do you want to see yourself after 5 year?

Answer:-

Here the interviewer want to see your awareness regarding to career path in the job and what is your level of commitment to the post/ job of PO, Clerk or SO they offer.

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Question # 64

Explain what does excellent customer service mean to you?

Answer:-

As a cashier, you will be working with the public at all times. It is essential that you provide excellent service and that your standards of service match your potential employer's. In your answer, highlight the importance of good service, identifying solutions and resolving issues to the customer's satisfaction.

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Question # 65

Explain us where do you see yourself in five years?

Answer:-

This question is asked less and less because five years is an eternity. In certain professions it is an easy question. "I want to be (name your title). More likely you will say you want to advance to a level to have even greater responsibility, influence and impact. Always make it sound like you will still be with them for those five



years just at a higher level and possibly in a new venture with them.

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Question # 66

Explain us about a time when you failed?

Answer:-

Be honest, give something that actually happened and is real. Choose something that is a failure but you were either able to salvage, fix or at the very least you've learned from. Focus on what you do now to prevent that failure in the future. With all of these questions, you need to prepare them in advance so you're not caught off guard, and you have a solid, confident answer for.

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- 2 : [Citi Bank Frequently Asked Interview Questions and Answers Guide.](#)
- 3 : [Recovery Officer Frequently Asked Interview Questions and Answers Guide.](#)
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