
Bank interview questions and answers

These sample **Bank** interview questions offer a guide on what to look for while screening candidates for banking positions. They are customized for varying seniority levels to meet your company needs.

Bank Interview Questions

Bank employees should possess financial literacy and customer service skills. During your interview process, test candidates for their knowledge of banking products and their cash-handling experience.

For all banking positions, keep an eye out for candidates who are organized and detail-oriented. Look for candidates who have a degree in Banking, Accounting or a similar field. Candidates who demonstrate an interest in staying updated on the latest industry developments will stand out. Strong candidates will be able to explain financial matters in clear terms.

If you're hiring an entry-level [bank teller](#), make sure your candidates show interest in the banking industry and have good communication skills, even if they lack work experience. For senior level positions, focus on sourcing candidates who demonstrate a deep understanding of investments and bank procedures and can navigate customers' banking needs.

For entry-level positions

- What are different valuation methods and what are their pros and cons?
- Can you explain what is the Current Account Deficit and what is the Fiscal deficit?
- What are the primary differences between savings and checking accounts?
- What are the risks involved in buying or selling a company and how they can be mitigated?
- What is a Non-Banking Financial Company (NBFC)?
- What are the basic documents required to open a bank account?
- How would handle a customer complaint?
- What would you do if you didn't know how to address a customer's issue, while a long line of customers waited for service?
- Why are you a good fit for this position?

Related: [How to attract and hire entry-level employees](#)

For senior level positions

- How do you think will interest rates change over the next six months, and why?

- Walk me through your process of approving or rejecting a loan request.
- What sector would you currently choose to invest in and why?
- How would you manage a company that is behind on its loan payments?
- What banking software systems have you used?
- Tell me about a time you faced an ethical dilemma at work. How did you respond to it?
- What is your biggest professional success so far? (e.g. closing a deal or routinely processing accurate transactions)
- Have you ever made a mistake at work? How did you handle it?