

Commercial Banking Job Interview Questions And Answers



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Commercial Banking Interview Questions And Answers Guide.

Question - 1:

If you felt like you were hitting the proverbial "wall" and getting burned out, what would you do to re-energize yourself?

Ans:

Take a break to rest. Work in smaller increments of time to increase focus with breaks in between. Delegate tasks to those that are willing to help.

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Question - 2:

What do you know about our company?

Ans:

You always want to make sure that you're pretty familiar with the company that you're interviewing with. Nothing looks worse than a candidate who knows nothing about the company they say they're interested in working for. Find out everything you can about the company, its culture and its goals. You will also want to know how the company is positioned in its market as well as who its major competitors are.

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Question - 3:

Tell me about a time when you had to think strategically?

Ans:

There was a time when I was told I had to get rid of 20% of my people. I had to determine which persons I needed the most by determining who could do what. I had to put aside personal feelings so that I could keep a working crew to handle the same workload with less people.

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Question - 4:

Your client is upset with you for a mistake you made, how do you react?

Ans:

Acknowledge their pain - empathize with them. Then apologize and offer a solution to fix the mistake.

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Question - 5:

What is your greatest strength In Commercial Banking?

Ans:

This is your time to shine. Just remember the interviewer is looking for work related strengths In Commercial Banking. Mention a number of them such as being a good motivator, problem solver, performing well under pressure, being loyal, having a positive attitude, eager to learn, taking initiative, and attention to detail. Whichever you go for, be prepared to give examples that illustrate this particular skill.

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Question - 6:

Tell me about a time when you had to give someone difficult feedback In Commercial Banking?

Ans:

By asking this question, your interviewer hopes to learn whether you can communicate effectively, address issues in the workplace and motivate others during difficult times. Giving negative feedback requires honesty, thoughtfulness and tact. Answering this question well can help show an interviewer that you would be a good fit for a managerial position or a position that involves working closely with others.

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**Question - 7:**

Why are you leaving last job?

Ans:

Although this would seem like a simple question, it can easily become tricky. You shouldn't mention salary being a factor at this point In Commercial Banking. If you're currently employed, your response can focus on developing and expanding your career and even yourself. If you're current employer is downsizing, remain positive and brief. If your employer fired you, prepare a solid reason. Under no circumstance should you discuss any drama or negativity, always remain positive.

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Question - 8:

Describe a time when you put your needs aside to help a co-worker understand a task. How did you assist them? What was the result?

Ans:

The key is to show that the mentoring of a co-worker was first a higher priority than the task you had at hand (remember, you want to show that you focus on highest priority tasks first). Then, describe in detail how you helped them not only complete the task but learn to do it on their own. You want to teach them HOW to fish and not to simply fish for them.

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Question - 9:

How do you propose to compensate for your lack of experience?

Ans:

The first thing you should do is discuss experience you have the interviewer is unfamiliar with. Once that is detailed, tell the person conducting the interview that you are able to learn new tasks and information in a reasonable period of time and possess a strong work ethic. However, only state this if you can live up to these expectations.

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Question - 10:

Do you ever take work home with you?

Ans:

Here are two great sample answers that might help get you started:

* I am an extremely organized person, so I tend to be able to get my work done at work. However, if the need arose I would not be against taking work home. I try not to make it a habit, since I do value my free time. I do realize though that the work we do is important, and sometimes you have to do what needs to be done.

* I do not shy away from taking work home with me. I know that meeting deadlines and doing outstanding work sometimes means taking a bit of it home. I do not have a problem doing that when the need arises.

* Make sure to give an honest answer. Lying about taking work home may turn out badly for you if it is required and you do not do it.

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Question - 11:

Tell me about a time you failed?

Ans:

Everyone has failed, so don't play dumb or claim you've never messed up In Commercial Banking. Think of a time when a work-related situation didn't turn out quite as you had hoped. An interviewer is interested in seeing how you took responsibility for your failure, what you learned from it, and how you would prevent similar failures from happening again.

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Question - 12:

Tell me about a time when you had to make a decision without all the information you needed. How did you handle it In Commercial Banking? Why? Were you happy with the outcome?

Ans:

In many scenarios, you will not have all the information needed. The key is to make the best possible decision based on what you deem to be a sufficient amount of information.

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Question - 13:

What type of people do you not work well with?

Ans:

Be very careful answering this question as most organization employ professionals with an array of personalities and characteristics. You don't want to give the impression that you're going to have problems working with anyone currently employed at the organization. If you through out anything trivial you're going to look like a whiner. Only disloyalty to the organization or lawbreaking should be on your list of personal characteristics of people you can't work with.

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Question - 14:

How do you evaluate success In Commercial Banking?

Ans:

I evaluate success In Commercial Banking in different ways. At work, it is meeting the goals set by my supervisors and my fellow workers. It is my understanding, from talking to other employees, that the Global Guideline company is recognized for not only rewarding success but giving employees opportunity to grow as well.



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Question - 15:

What do you consider to be your greatest strength?

Ans:

There isn't any right answer. Just make sure to make your response positive and true. A few good examples include: Your ability to solve complex problems, Your ability to work well on a team, Your ability to shine under pressure, Your ability to focus in chaotic situations, Your ability to prioritize and organize, Your ability to cut through the fluff to identify the real issues, Your ability to influence other positively. If your strength relates to the position in question that will be more beneficial - but again be honest, don't create a strength for yourself just because you think it will sound good.

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Question - 16:

What experience do you have In Commercial Banking?

Ans:

The employer would want to know that not only you can do the job but you can make the difference and bring significant contribution - Simple as that.

No doubt that this is your time to perform and present yourself - You have to introduce/sell yourself to the interviewer. Prepare your answer based on your qualification, professional experience and what you've already achieved in your previous jobs. This is your time to express why you think that your professional abilities fit into the job and its requirements.

Top 10 employment experience you'd want to review:

- * Companies you worked for with dates
- * The positions you've held
- * Key projects and responsibilities
- * Achievements
- * Coursework & continues education
- * Expertise
- * Tools you used (software, hardware)
- * Knowledge of languages
- * Engagement with customers and key industry leaders
- * Team work you were involved (and your contribution)

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Question - 17:

Are you able to relocate if required?

Ans:

Be completely honest and thoughtful with this one. You don't want to wake up one to find out that you're moving to a new city or state and it may be a major factor in your eligibility for employment. But again, if you don't want to move then the job probably isn't for you.

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Question - 18:

What five words would be describe you as Commercial Banking?

Ans:

The hiring manager requests this of you because she wants to know more about your individual personality. This list can reveal a lot to her about who you are and how you might fit into the workplace. Your answer also gives the manager an indication of your self-perception, which is a good indicator of the type of employee you will be.

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Question - 19:

Explain yourself in one line?

Ans:

When you respond, keep in mind the type of position you are interviewing for like Commercial Banking based job, the company culture, and the work environment. Your answer should help show the interviewer why you're a match for the job and for the company.

Sample answers are:

- * I'm a people person. I really enjoy meeting and working with a lot of different people.
- * I'm a perfectionist. I pay attention to all the details, and like to be sure that everything is just right.
- * I'm a creative thinker. I like to explore alternative solutions to problems and have an open mind about what will work best.
- * I'm efficient and highly organized. This enables me to be as productive as possible on the job.
- * I enjoy solving problems, troubleshooting issues, and coming up with solutions in a timely manner.

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Question - 20:

What is the most irritating thing you've experienced about your co-workers?

Ans:

This question is designed to find out if you get along well on team, with other and whether or not you'll be a fit with the interviewer's organization. It's a trap. Think real hard but fail to come up anything that irritated you about your co-workers. A short positive response is best.

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Question - 21:



How do you think you might fit this position In Commercial Banking?

Ans:

An important part of research before the interview is what the company does and how the job role relates to that. This includes the company philosophy and working methods. Questions such as this seek to find out how a candidate will fit into the organisation In Commercial Banking. Answer positively; including practical examples of how you anticipate you would perform in the new role.

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Question - 22:

What are you passionate about?

Ans:

Ask yourself - what are your core passions that you wake up excited to act on each and every day? Ask yourself what makes you happy or drives you - is it helping others? Is it making money? Is it creating something? Is it about changing the world? Etc.

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Question - 23:

Describe your vision of your perfect dream job?

Ans:

Ideally, the role you're applying for either is that dream job or will help you get to it. If it's going to help you get there, describe the elements of that job role that you are passionate about so that it ties to the vision of what your dream job is. Be honest and talk about the type of work environment, management team / leadership, coworkers, culture, vision and products/services you'd like your dream job to entail.

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Question - 24:

How would you be an asset to us In Commercial Banking?

Ans:

Think again about the job specification and the skills needed for this role In Commercial Banking. Have a paragraph prepared highlighting how you will be able to do the job and what you can bring to the team. It goes without saying that this paragraph should be positive.

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Question - 25:

What can you tell me about team work as part of the job In Commercial Banking?

Ans:

There is usually a team of staff nurses working in cooperation with each other. A team of nurses has to get along well and coordinate their actions, usually by dividing their responsibilities into sectors or specific activities. They help each other perform tasks requiring more than one person.

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Question - 26:

Are You a 'People' Person?

Ans:

Although it may be phrased a little differently, the gist of this question is clear:

Do you like being around people? If you don't, being a medical assistant isn't a good fit for you. After all, you'll be working directly with patients throughout the day. It helps a lot if you sincerely like interacting with them. While answering this question, make sure to mention that you like helping people too. This will drive home the point that you are a talented medical assistant and would be a valuable part of the team In Commercial Banking.

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Question - 27:

How many basketballs would fit in this room?

Ans:

One. You did not ask what is the maximum number of basketballs you can fit in the room.

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Question - 28:

What differentiates this company from other competitors?

Ans:

Be positive and nice about their competitors but also discuss how they are better than them and why they are the best choice for the customer. For example: "Company XYZ has a good product, but I truly believe your company has a 3-5 year vision for your customer that aligns to their business needs."

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Question - 29:

What is your biggest fear?

Ans:

Don't try to sugarcoat the answer by listing something ambitious as a fear, unless you truly mean it (for example: I fear being a great leader) - Share your real fears but discuss how you would overcome them.



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Question - 30:

What do you consider to be your weaknesses?

Ans:

What your interviewer is really trying to do with this question-beyond identifying any major red flags-is to gauge your self-awareness and honesty. So, "I can't meet a deadline to save my life In Commercial Banking" is not an option-but neither is "Nothing! I'm perfect!" Strike a balance by thinking of something that you struggle with but that you're working to improve. For example, maybe you've never been strong at public speaking, but you've recently volunteered to run meetings to help you be more comfortable when addressing a crowd.

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Question - 31:

How do you handle conflicts with people you supervise?

Ans:

At first place, you try to avoid conflicts if you can. But once it happens and there's no way to avoid it, you try to understand the point of view of the other person and find the solution good for everyone. But you always keep the authority of your position.

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Question - 32:

What are ideas or initiatives you've led and what was the outcome?

Ans:

Describe your most unique ideas and initiatives that had the best results for the company. Make sure you highlight your creativity, your results, your diligence and your ability to execute.

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Question - 33:

If someone had to say something negative to you, what would they say?

Ans:

Again, be honest about sharing a story here about someone who may not have gotten along with you in the office here and explain how you were able to fix that relationship or change your attitude/action to be a better person / coworker.

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Question - 34:

What skills do you bring to the table?

Ans:

Think of your skill sets with regards to: analytical skills, interpersonal skills, communication skills, computer skills, presentation skills, management skills, sales skills and so forth.

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Question - 35:

What is your ideal working environment?

Ans:

Describe your ideal working environment. Do you like flexibility with work hours? Do you like working in a cubicle or independently? Do you like to be micro managed or empowered? Do you like to work on your own or in a team? Do you like being driven by metrics in your role? How much responsibility do you want?

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Question - 36:

What have you done to reduce costs, increase revenue, or save time?

Ans:

Even if your only experience is an internship, you have likely created or streamlined a process that has contributed to the earning potential or efficiency of the practice. Choose at least one suitable example and explain how you got the idea, how you implemented the plan, and the benefits to the practice.

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Question - 37:

What makes a product successful?

Ans:

Basing on the monetization, these questions give you the chance to prove your personal try. Do not show extremely your optimism and pursue the unreality. Give your answers the reality.

It is useful to predict a five to ten- year- scenario of expectations in order to gain your targets that you set up and it is the period of time to see how your plans and targets are performed.

Therefore, the quality of the product and marketability of the mentioned industry need to be highlighted. This will help you to achieve the interviewer's attention and insurance to you personality and you can get the honest and long- term goals.

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**Question - 38:**

What does success mean to you?

Ans:

I am punctual, I always have excellent attendance on any job In Commercial Banking, I have a keen eye for both large and small details, and I am always finding ways to improve a process and shorten the length of time it takes to complete a project.

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Question - 39:

How have you shown yourself to be a leader?

Ans:

Think about a time where you've rallied a group of people around a cause / idea / initiative and successfully implemented it. It could be a small or large project but the key is you want to demonstrate how you were able to lead others to work for a common cause.

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Question - 40:

How do you stay up to date with industry?

Ans:

Discuss how you stay up to date by reading industry specific sites, magazines, and Google / yahoo news. Also make sure you stay up to date by reading the current news on the company's website.

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Question - 41:

Do you have the ability to articulate a vision and to get others involved to carry it out?

Ans:

If yes, then share an example of how you've done so at work or college. If not, then discuss how you would do so. Example: "I would first understand the goals of the staff members and then I would align those to the goals of the project / company. Then I would articulate the vision of that alignment and ask them to participate. From there, we would delegate tasks among the team and then follow up on a date and time to ensure follow through on the tasks. Lastly, we would review the results together."

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Question - 42:

What is it about this position In Commercial Banking that attracts you the most?

Ans:

Use your knowledge of the job description to demonstrate how you are a suitable match for the role.

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Question - 43:

What does quality work mean to you?

Ans:

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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Question - 44:

Tell me something about your family background?

Ans:

First, always feel proud while discussing about your family background. Just simple share the details with the things that how they influenced you to work in an airline field.

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Question - 45:

Give an example of a time you successfully worked In Commercial Banking on a team?

Ans:

On the whole I prefer to stick to doing what I'm told rather than setting myself up to fail by doing things off my own bat. But there was this one time when I suggested to my boss at the pizza parlor that she try offering an 'all you can eat' deal to students to boost trade on Mondays. She thought it was an interesting idea but nothing ever came of it.

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Question - 46:

How have you changed in the last five years?

Ans:

All in a nutshell. But I think I've attained a level of personal comfort in many ways and although I will change even more in the next 5-6 years I'm content with the past 6 and what has come of them.



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Question - 47:

What was the most important task you ever had?

Ans:

There are two common answers to this question that do little to impress recruiters:

* 'I got a 2.1'

* 'I passed my driving test'

No matter how proud you are of these achievements, they don't say anything exciting about you. When you're going for a graduate job, having a degree is hardly going to make you stand out from the crowd and neither is having a driving licence, which is a requirement of many jobs.

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Question - 48:

Have you got any questions?

Ans:

This is your final opportunity to persuade the interviewer that you are the right candidate for the job. Now is not the time to ask questions about holidays, pay or pensions - all these things can be asked later when you get an offer of employment. Now is the time to ask about any reservations that the interviewer may have about your suitability for the role. You will then give yourself one last chance to persuade the interviewer that you are the right candidate for the job.

Example Thank you. I think we have covered everything. Before we finish the interview I would like to take the opportunity to ask if you have any reservations about my suitability for this role?

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Question - 49:

What type of work environment do you prefer?

Ans:

Ideally one that's similar to the environment of the company you're applying to. Be specific.

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Question - 50:

What would you like to have accomplished by the end of your career?

Ans:

Think of 3 major achievements that you'd like to accomplish in your job when all is said and done - and think BIG. You want to show you expect to be a major contributor at the company. It could be creating a revolutionary new product, it could be implementing a new effective way of marketing, etc.

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Question - 51:

What is your biggest achievement?

Ans:

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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Question - 52:

Do you like to start personal relationships with other employees?

Ans:

Well, the right answer is yes and no. Good personal relations can improve the overall performance of a team. But on the other hand, you should not let your emotions to affect your decisions in work.

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Question - 53:

How would you observe the level of motivation of your subordinates?

Ans:

Choosing the right metrics and comparing productivity of everyone on daily basis is a good answer, doesn't matter in which company you apply for a supervisory role.

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Question - 54:

What kind of salary do you need In Commercial Banking?

Ans:

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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**Question - 55:**

How do you act when you encounter competition?

Ans:

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

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Question - 56:

Do you have any question regarding this job In Commercial Banking?

Ans:

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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Question - 57:

Give me an example of an emergency situation that you faced. How did you handle it?

Ans:

There was a time when one of my employers faced the quitting of a manager in another country. I was asked to go fill in for him while they found a replacement and stay to train that person. I would be at least 30 days. I quickly accepted because I knew that my department couldn't function without me.

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Question - 58:

How would your friends describe you?

Ans:

My friends would probably say that I'm extremely persistent - I've never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another - this was just the nature of the job. But I really wanted the big players - so I wouldn't take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said "yes" - the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.

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Question - 59:

Where do you see yourself professionally five years from now In Commercial Banking?

Ans:

Demonstrate both loyalty and ambition in the answer to this question. After sharing your personal ambition, it may be a good time to ask the interviewer if your ambitions match those of the company.

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Question - 60:

What schedule do you hope to work? Are you willing to work extra hours?

Ans:

Be honest. If you really want the job and are willing to work any schedule needed, say so. If, however, you have no intention of working late hours or weekends, simply let the interviewer know the hours that you are available to work. The same applies to extra hours. You are more likely to be hired if you are willing to work any time you are needed. However, saying that you are willing and then complaining about the hours once you start working is a recipe for disaster.

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Question - 61:

What do you think we could do better or differently?

Ans:

This is a common one at startups. Hiring managers want to know that you not only have some background on the company, but that you're able to think critically about it and come to the table with new ideas. So, come with new ideas! What new features would you love to see? How could the company increase conversions? How could customer service be improved? You don't need to have the company's four-year strategy figured out, but do share your thoughts, and more importantly, show how your interests and expertise would lend themselves to the job.

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Question - 62:

Do you have any questions for me?

Ans:

Good interview questions to ask interviewers at the end of the job interview include questions on the company growth or expansion, questions on personal development and training and questions on company values, staff retention and company achievements.

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Question - 63:



What are three positive things your last boss would say about you?

Ans:

It's time to pull out your old performance appraisals and boss's quotes. This is a great way to brag about yourself through someone else's words:
"My boss has told me that I am the best designer he has ever had. He knows he can rely on me, and he likes my sense of humor."

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Question - 64:

Explain me about a time when you reached a goal within a tight deadline?

Ans:

I work well under pressure to meet deadlines without jeopardizing the quality of my work. I have always worked in a fast pace environment where we are constantly under pressure to achieve best results within a time frame.

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Question - 65:

What types of personalities do you work with best?

Ans:

In the past, I have found it difficult to work with others who see themselves as better than others, who can take criticism, and who refuse to work with others. I have found it challenging to work with them b/c I am a team oriented person who feels the importance of working together over the needs of the individual especially in a learning environment.

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