

Branch Lending Officer Job Interview Questions And Answers



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Branch Lending Officer Interview Questions And Answers Guide.

Question - 1:

What is your biggest weakness As Branch Lending Officer?

Ans:

No one likes to answer this question because it requires a very delicate balance. You simply can't lie and say you don't have one; you can't trick the interviewer by offering up a personal weakness As Branch Lending Officer that is really a strength ("Sometimes, I work too much and don't maintain a work-life balance."); and you shouldn't be so honest that you throw yourself under the bus ("I'm not a morning person so I'm working on getting to the office on time.")

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Question - 2:

What's your dream job?

Ans:

Along similar lines, the interviewer wants to uncover whether this position As Branch Lending Officer is really in line with your ultimate career goals. While "an GGL star" might get you a few laughs, a better bet is to talk about your goals and ambitions-and why this job will get you closer to them.

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Question - 3:

How do you keep others informed on work issues?

Ans:

Possible methods:

Talking to them, emailing them, sharing best practices in meetings

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Question - 4:

Why do you want this job As Branch Lending Officer?

Ans:

This question typically follows on from the previous one. Here is where your research will come in handy. You may want to say that you want to work for a company that is Global Guideline, (market leader, innovator, provides a vital service, whatever it may be). Put some thought into this beforehand, be specific, and link the company's values and mission statement to your own goals and career plans.

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Question - 5:

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 - 6:

What are your thoughts about working from home?

Ans:

This is a new policy some companies are adopting. If the company you are interviewing for allows for it, then you should be thankful for the flexibility and convenience yet state that working from home is a privilege that you would honor. The key point you want to make is that you would still be able to focus and be just as productive working at home.

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**Question - 7:**

What makes you right for this position?

Ans:

This question can be tricky because you need to show your worth As Branch Lending Officer without sounding cocky or arrogant. Research the business ahead of time and become familiar with its mission and values. Take the time to figure out how your personal qualities fit the needs of the business and use that fit to provide your answer.

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Question - 8:

What specific steps do you utilize in solving workplace problems?

Ans:

Analyze the problem As Branch Lending Officer. Discuss possible remedies and resulting outcomes. Decide on the remedy and track results. Re-visit problem if it's not resolved.

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Question - 9:

Have you ever been caught stealing, or better yet, have you ever stole anything?

Ans:

I guess everyone takes a pen or paper or little things like that. But other than that, NO. I have never stole from my employers or better yet As Branch Lending Officer, from anyone.

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Question - 10:

Do you know anyone that works with our company?

Ans:

Sometimes companies have policies relating to the hiring of individuals related to current company employees. If you are related to anyone working for the company make sure you're aware of company policies before you enter the interview. If you have a friend or acquaintance working for the company make sure have good relationship with this individual before mentioning them.

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Question - 11:

Tell us something about yourself?

Ans:

Bad Answer: Candidates who ramble on about themselves without regard for information that will actually help the interviewer make a decision, or candidates who actually provide information showing they are unfit for the job.

Good answer: An answer that gives the interviewer a glimpse of the candidate's personality, without veering away from providing information that relates to the job. Answers should be positive, and not generic.

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Question - 12:

Explain what are your weaknesses As Branch Lending Officer?

Ans:

Red flags: This is the peanut butter to the previous question's jelly. Again, everyone should expect it, so it's a bad sign if someone seems totally unprepared, or gives a stock answer like, "I'm a perfectionist." Also, of course, candidates crazy enough to blurt out some horrible personality trait should go in the red flagged pile.

Good answer: Candidates should talk about a real weakness they've been working on improving. For instance, they're not good at public speaking, but they've been taking a course to help them improve. Or maybe they feel that they're easily distracted when working online, but have installed software that helps them stay on task. Answers like these show a desire for improvement, self awareness and discipline.

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Question - 13:

Name five characteristics that describe you?

Ans:

Here are a few you could choose from:

Hard working, strong willed, persistent, intelligent, adept, amicable, friendly, collaborative, eager, humble.

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Question - 14:

What attracted you to this company As Branch Lending Officer?

Ans:

You could discuss the company's vision, culture and solutions/services as reasons for wanting to join it.

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Question - 15:

How do you prioritize your work?



Ans:

Depends on the situation... I like to label certain tasks as either A B or C...A being the one that requires immediate attention, and C which are tasks that aren't urgent but eventually need to get done... I like to focus my work As Branch Lending Officer on the things that need to get done, and done quickly... While balancing the other work alongside our first priorities.

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Question - 16:

Who are your heroes?

Ans:

Have at least one person you consider a hero or role model. Be ready to explain why they are a hero to you and how they've inspired you to be a better person.

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Question - 17:

What role are you ready to take in a group?

Ans:

Ideally, you want to take on the role you're interviewing for, but you want to be flexible with your responsibilities As Branch Lending Officer if there are any changes.

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Question - 18:

What do you see yourself doing within the first 30 days of this job?

Ans:

Typically the first 30 days are designed for you to learn as much as possible As Branch Lending Officer. Work hard to get to know your teammates, how they work together, and how you can make the biggest impact.

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Question - 19:

What five words would describe you as Branch Lending Officer?

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 - 20:

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 - 21:

What is your dream job?

Ans:

There is almost no good answer to this question, so don't be specific. If you tell the interviewer that the job you're applying for with his/her company is the perfect job you may lose credibility if you don't sound believable (which you probably won't if you're not telling the truth.) If you give the interviewer some other job the interviewer may get concerned that you'll get dissatisfied with the position if you're hired. Again, don't be specific. A good response could be, "A job where my work ethic and abilities are recognized and I can make a meaningful difference to the organization."

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Question - 22:

Give me a few examples of how you're results oriented?

Ans:

Make you give an example where you discuss details and metrics. For example, I was a tutor in my last job and mentored 5 students on their SAT test taking skills and raised their scores by 15% on average after a 3 month teaching stint.

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Question - 23:

Tell me about the last time you missed a goal or deadline?

Ans:

Unless you're a completely perfect person, chances are you've messed up before on a goal/deadline. If so, discuss how you fell short and what you would have done in retrospect to achieve it.

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**Question - 24:**

What classes did you enjoy most in college and why?

Ans:

Think back to the classes that either resonated with your passion or truly helped you to develop skills that you believe will help you in your career. Talk about those.

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Question - 25:

How well do you know this industry?

Ans:

Two things businesses need to pay attention to in their industries are what their competition is doing and the customers. You may not always agree with your competitors but it is important to be aware of what changes they are making. Very well. I have been in the industry for over 6 years.

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Question - 26:

How have you achieved your success?

Ans:

Discuss stories of how you've progressed over the years to achieve success. People relate best to stories.

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Question - 27:

How would you describe your approach to Branch Lending Officer?

Ans:

In more general terms, a question such as this gives a candidate the opportunity to talk about their professional philosophy and skills. While the question is general in nature, the best answers are usually quite specific, picking one or two points and exemplifying them with instances from personal history.

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Question - 28:

What are you most proud of?

Ans:

You should be proud of all your achievements As Branch Lending Officer! We just don't have time to hear them all as interviewers most likely. Focus on 1 really good achievement that showcases characteristics like the following: Integrity, competitiveness, resourcefulness, intelligence, persistence, and so forth.

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Question - 29:

What do you think of your previous boss?

Ans:

Do not belittle or talk badly of your last boss - it will come off as being petty. Instead, talk about the positive lessons you were able to learn from your last boss.

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Question - 30:

How would you feel about working for someone who knows less than you As Branch Lending Officer?

Ans:

The reality is, the majority of the time someone is in a management/leadership position is because of their experience and past success. So they probably possess at least a unique set of knowledge from you. So you'll want to learn from them as much as possible. If it's not the case, then discuss how you would look for mentors in different departments to help your personal career development.

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Question - 31:

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 - 32:

What other jobs are you applying for As Branch Lending Officer?

Ans:

If you're applying with other similar companies in a similar or the same industry, it's actually okay to state that as it shows you're valued and wanted.

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Question - 33:



What do you like to do outside of work?

Ans:

Interviewers ask personal questions in an interview to "see if candidates will fit in with the culture [and] give them the opportunity to open up and display their personality, too.". In other words, if someone asks about your hobbies outside of work, it's totally OK to open up and share what really makes you tick. (Do keep it semi-professional, though: Saying you like to have a few beers at the local hot spot on Saturday night is fine. Telling them that Monday is usually a rough day for you because you're always hungover is not.)

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Question - 34:

Do you value recognition or pay more? Why?

Ans:

Either preference is fine, but just remember you have to be able to explain why. If you say recognition, then back that up by describing how achievement really carries weight with you and how you like to feel valued in the work that you do because it validates that you're helping your teammates / customers and so forth. If you choose money, you can also explain that is important to you as validation and you can highlight how money is important to you because of your goals (financial security, providing for your family, and so forth). The key is to be authentic with your answer. However, if you say you value pay more because you're greedy - know that doesn't align usually to most company's values/vision.

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Question - 35:

What other companies are you interviewing at?

Ans:

Be open and share if you are indeed interviewing elsewhere, but do it in a humble way. This way you don't seem arrogant and the interviewer knows your skills are valued by other companies. This also tends to make them want you more as they know they are competing for your services.

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Question - 36:

Who are your role models? Why?

Ans:

If possible, cite role models you're truly passionate about - passion is contagious and will show you're being genuine. If the role model is in the same or similar industry as the company in an executive level position, even better.

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Question - 37:

What does your professional network look like?

Ans:

If you have a professional network, discuss it detail (# of contacts, people you know, their positions and what you've learned from them or how you've worked with them). If you don't have one, discuss how you would develop one (career fairs, networking events for that industry, through your existing friends, etc)

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Question - 38:

Why should we give you this job As Branch Lending Officer when someone else is equally qualified?

Ans:

Describe how you're unique, but make sure you tie it to the job responsibilities and how you would impact the company. For example, "I believe my unique programming skills and experience in developing over 18 best selling iphone apps will help the company develop high quality applications faster than my competitors"

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Question - 39:

How long do you envision yourself staying with this company?

Ans:

Understand that companies invest a lot of money into hiring the right staff. You want to emphasize that you are in it for the long run and you want to develop a career there and that it's not just a "5 month stepping stone" type of a job. You should be thinking how you're going to grow with that company. After all, don't you want to invest your energy and time with a company that is going to continue to be successful and one that will help you grow?

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Question - 40:

How do you take "No" for an answer?

Ans:

You want to be persistent enough to understand why someone is saying no so that you could potentially convince them otherwise with a sound reason. However, if they are still saying "no" to you, then you need to humbly accept their position and move on.

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Question - 41:

What challenges are you looking for in this position?



Ans:

A typical interview question to determine what you are looking for your in next job, and whether you would be a good fit for the position being hired for, is "What challenges are you looking for in a position As Branch Lending Officer?" The best way to answer questions about the challenges you are seeking is to discuss how you would like to be able to effectively utilize your skills and experience if you were hired for the job. You can also mention that you are motivated by challenges, have the ability to effectively meet challenges, and have the flexibility and skills necessary to handle a challenging job. You can continue by describing specific examples of challenges you have met and goals you have achieved in the past.

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Question - 42:

What's been your biggest failure to date?

Ans:

Describe your biggest failure and discuss what you've learned from it and ideally how you've been successful since because of that lesson.

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Question - 43:

If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?

Ans:

Both are important. You need to stress that. However, if you could only choose one, ask yourself As Branch Lending Officer - do you like to be "in the weeds" with your work, or do you want to be the one painting the vision?

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Question - 44:

Rate yourself on a scale of 10?

Ans:

If you truly believe you're a 10, you better be able to explain why with examples / stories. If you believe you're a great contributor and have room to grow, say 8 or 9. If you're below that, explain what you would do to improve yourself to get the ranking you believe you can be.

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Question - 45:

What do you expect to be earning in 5 years As Branch Lending Officer?

Ans:

Discuss how you expect yourself to be excellent at your job. Thus, it would be reasonable to expect pay that is based on the merit of your work.

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Question - 46:

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 - 47:

What's a time you exercised leadership?

Ans:

Depending on what's more important for the the role, you'll want to choose an example that showcases your project management skills (spearheading a project from end to end, juggling multiple moving parts) or one that shows your ability to confidently and effectively rally a team. And remember: "The best stories include enough detail to be believable and memorable,". Show how you were a leader in this situation and how it represents your overall leadership experience and potential.

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Question - 48:

What's your salary history?

Ans:

When you are interviewing for a new job, it is common practice for the company to ask you about your salary history. I typically want to know what the candidate's base salary is, if they receive any bonus, the average bonus amount, and any additional compensation or perks, such as 500k matching, stock grants or stock options, paid time off and how much they are required to pay towards their medical premiums.

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Question - 49:

How much time do you need to join the organization As Branch Lending Officer?

Ans:

You should be able to join it right away, barring plans you've already made (family travel, vacation, other obligations). The key is to simply be open in



communication of what's already committed on your schedule. Most companies are accommodating. If they are not, weight the importance of joining that company vs. your plans.

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Question - 50:

Explain an occasion when you had to adapt in the face of a difficult situation?

Ans:

One of the most useful interview tactics is to remain positive about your work and achievements. This question lets the candidate draw on their own personal history to show how they have been positive and successful in the face of difficulties. Choose a specific occasion to describe, rather than dealing with generic platitudes.

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Question - 51:

Explain an idea that you have had and have then implemented in practice?

Ans:

Often an interview guide will outline the so-called 'STAR' approach for answering such questions; Structure the answer as a situation, task, action, and result: what the context was, what you needed to achieve, what you did, and what the outcome was as a result of your actions.

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Question - 52:

How do you ensure all of your work gets accomplished in a productive manner?

Ans:

The key is to prioritize what's important in your work and to stay organized to accomplish the tasks. A strong work ethic also helps.

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Question - 53:

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 - 54:

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 - 55:

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 - 56:

Tell me about the last time you had to work with someone inside or outside of your department to accomplish a goal?

Ans:

Show that you were communicative with that person and that you were able to collaborate effectively in sharing ideas and work tasks. They want to see that you can be a team player.

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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 do you plan to go by an example for your subordinates?



Ans:

Sticking to the rules by yourself, working hard and not mind participating on basic tasks is a good answer.

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Question - 59:

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 - 60:

Give me an example of when you competed hard and won?

Ans:

You can reference many different areas here when discussing a story of where you won in competition: Work experience (ideal), sports, clubs, classes, projects.

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Question - 61:

What do you look for in terms of culture -- structured or entrepreneurial?

Ans:

A good answer is to discuss the importance of having both elements in a company As Branch Lending Officer. Structure is good to maintain a focus on priorities and making sure people are productive but having an entrepreneurial spirit can help cultivate new ideas that can truly help the company.

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Question - 62:

What is your desired salary As Branch Lending Officer?

Ans:

Bad Answer: Candidates who are unable to answer the question, or give an answer that is far above market. Shows that they have not done research on the market rate, or have unreasonable expectations.

Good answer: A number or range that falls within the market rate and matches their level of mastery of skills required to do the job.

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Question - 63:

How do you decide what to delegate and to whom?

Ans:

Identify the strengths of your team members and their availability based on the priorities they have on their plate. From there, invest the tasks upon each member based on where you think you'll get the best return.

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Question - 64:

Describe a typical work week for this position As Branch Lending Officer?

Ans:

Interviewers expect a candidate for employment to discuss what they do while they are working in detail. Before you answer, consider the position As Branch Lending Officer you are applying for and how your current or past positions relate to it. The more you can connect your past experience with the job opening, the more successful you will be at answering the questions.

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