

Banking Commercial Loan Processing Clerk Job Interview Questions And Answers



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Banking Commercial Loan Processing Clerk Interview Questions And Answers Guide.

Question - 1:

Did you consider yourself a team player?

Ans:

Of course you're a team player - who isn't. But a simple yes probably isn't the response the interviewer is looking for. Be ready to provide specific example of how you've worked as part of a cohesive team to get things accomplished and how you've focus on team performance rather than individual performance. Make sure not to brag as this will make it appear as that you're more concerned about your own performance and accomplishments than those of the team.

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Question - 2:

What have you learned from mistakes on the job?

Ans:

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

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Question - 3:

What motivates you at the work place?

Ans:

Keep your answer simple, direct and positive. Some good answers may be the ability to achieve, recognition or challenging assignments.

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Question - 4:

If you were hiring a person for this job As Banking Commercial Loan Processing Clerk, what would you look for?

Ans:

Discuss qualities you possess required to successfully complete the job duties.

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Question - 5:

Tell me about a problem that you've solved in a unique or unusual way. What was the outcome? Were you happy or satisfied with it?

Ans:

In this question the interviewer is basically looking for a real life example of how you used creativity to solve a problem.

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Question - 6:

What education or training have you had that makes you fit for this profession As Banking Commercial Loan Processing Clerk?

Ans:

This would be the first question asked in any interview. Therefore, it is important that you give a proper reply to the question regarding your education. You should have all the documents and certificates pertaining to your education and/or training, although time may not allow the interviewer to review all of them.

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Question - 7:

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 - 8:

How do you stay organized?

Ans:

By maintaining proper routine every day. Putting my strongest points with my weakness. High priority always comes first As Banking Commercial Loan Processing Clerk.

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Question - 9:

Where do you see yourself in five years? Ten years?

Ans:

Bad Answer: A generic or uninspired answer. Also, answers that show that this career/company is just a temporary stop for them.

Good answer: One that shows the candidate has thought about this question, has plans, and that those plans align with the job and a career path that is possible in the company. You want to see that this candidate is a good long term investment.

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Question - 10:

How would your boss and co-workers describe you?

Ans:

First of all, be honest (remember, if you get this job, the hiring manager will be calling your former bosses and co-workers!). Then, try to pull out strengths and traits you haven't discussed in other aspects of the interview As Banking Commercial Loan Processing Clerk, such as your strong work ethic or your willingness to pitch in on other projects when needed.

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Question - 11:

Tell me about a time when you were forced to make an unpopular decision?

Ans:

Not every decision is popular. In fact, almost every decision is bound to make someone unhappy at some point. The key is to demonstrate how it impacted others positively and why you chose it.

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Question - 12:

What's your management style?

Ans:

The best managers are strong but flexible, and that's exactly what you want to show off in your answer. (Think something like, "While every situation and every team member requires a bit of a different strategy, I tend to approach my employee relationships as a coach...") Then, share a couple of your best managerial moments, like when you grew your team from five to 15 or coached an underperforming employee to become the company's top employee.

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Question - 13:

Tell me about a time when you had to give someone difficult feedback As Banking Commercial Loan Processing Clerk?

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 - 14:

You have a project due in one hour but a more important emergency that affects business needs to be fixed immediately, what do you do?

Ans:

Focus on the issue that impacts the business most first.

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Question - 15:

Do you consider yourself successful?

Ans:

You should always answer yes to this question. Briefly explain why without going on and on. If you communicate that you're more successful than you really are you may come off as arrogant or unrealistic. A goof explanation is that you have set professional goals and that you have met some of these goals and are on track to meet more in the near future.



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Question - 16:

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 - 17:

You are not given the tools you need to be successful. How would you change that As Banking Commercial Loan Processing Clerk?

Ans:

State a business case to your manager / leader as to why you need the tools and make the request for them.

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Question - 18:

What can you offer me that another person can't?

Ans:

This is when you talk about your record of getting things done. Go into specifics from your resume and portfolio; show an employer your value and how you'd be an asset.

You have to say, "I'm the best person for the job As Banking Commercial Loan Processing Clerk. I know there are other candidates who could fill this position, but my passion for excellence sets me apart from the pack. I am committed to always producing the best results. For example..."

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Question - 19:

Describe your work ethic?

Ans:

While discussing this, be sure to stress specific examples of what you bring to the company. Good qualities include resolve to fulfill job responsibilities, optimism, and a desire to be as efficient as possible while at work.

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Question - 20:

What do you consider ethical spending on an expense account?

Ans:

It depends on the role - but the better way to answer this is to ask the interviewer what their expectations are with regards to what the role can expense and then simply state that you'll stay within those parameters

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Question - 21:

How well do you know our company?

Ans:

Well, a developed company that is gradually building their reputation in the competitive world.

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Question - 22:

Why did you leave your last job As Banking Commercial Loan Processing Clerk?

Ans:

Regardless of why you left your last job make sure to stay positive. Always smile and focus on the positive reason such you were seeking the opportunity to expand your career opportunities, your interest in working with a new firm that provided greater opportunity, you desired to work in a new location, etc. Don't reference previous job problems or differences with management that caused you to leave. If you stay positive, your answer may help you. If you're negative, you will likely decrease your chances of getting the job for which you're interviewing.

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Question - 23:

Tell me about a time when you helped resolve a dispute between others?

Ans:

Be sure to discuss a very specific example. Tell the interviewer what methods you used to solve the problem without focusing on the details of the problem.

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Question - 24:

What motivates you?



Ans:

I've always been motivated by the challenge - in my last role, I was responsible for training our new recruits and having a 100% success rate in passing scores. I know that this job is very fast-paced and I'm more than up for the challenge. In fact, I thrive on it.

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Question - 25:

Explain what are your weaknesses As Banking Commercial Loan Processing Clerk?

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 - 26:

If you had enough money to retire would you?

Ans:

Just be honest. If you would retire then say so. But since you can't retire, and the interviewer already knows this, simply answer that since you can't this is type of work you prefer doing. However, if you wouldn't retire if you had the money then explain why. Work is an important element of happiness for most people and many won't retire even when they can.

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Question - 27:

How do you feel about technology at the workplace in general?

Ans:

It's a great enabler for us to collaborate better as a team, for us to reach customers more efficiently and frequently and I believe it can help any company become more efficient, leaner, and more productive.

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Question - 28:

What's a time you disagreed with a decision that was made at work?

Ans:

Everyone disagrees with the boss from time to time, but in asking this interview question As Banking Commercial Loan Processing Clerk, hiring managers want to know that you can do so in a productive, professional way. "You don't want to tell the story about the time when you disagreed but your boss was being a jerk and you just gave in to keep the peace. And you don't want to tell the one where you realized you were wrong,". Tell the one where your actions made a positive difference on the outcome of the situation, whether it was a work-related outcome or a more effective and productive working relationship.

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Question - 29:

How important is a positive attitude to you?

Ans:

Incredibly important. I believe a positive attitude is the foundation of being successful - it's contagious in the workplace, with our customers, and ultimately it's the difference maker.

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Question - 30:

Suppose there are three light switches outside a room. Inside is a single light bulb, controlled by one of the three switches. You need to determine which switch operates the bulb. You can turn the switches on and off as many times as you wish (they are all off to begin with), but may only enter the room once. There is no one there to help you. The door to the room is closed, and there are no windows, so you cannot see inside. How can you discover which switch operates the bulb?

Ans:

Do the following steps:

* 1. Turn ON two switches, and leave one OFF.

* 2. Wait a few minutes.

* 3. Turn one switch from ON to OFF. One is now ON and two are OFF

* 4. Enter the room. - If the light is ON, it is controlled by the switch you left ON. - If the light bulb is OFF, touch it. If it is warm it is controlled by the switch you turned ON and OFF. If it is cold, it is controlled by the switch you never turned on.

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Question - 31:

Tell me an occasion when you needed to persuade someone to do something?

Ans:

Interpersonal relationships are a very important part of being a successful care assistant. This question is seeking a solid example of how you have used powers of persuasion to achieve a positive outcome in a professional task or situation. The answer should include specific details.

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**Question - 32:**

What are three positive characteristics you wish you had?

Ans:

The key here is to be honest about your wish list but then to describe how you plan on developing or growing those characteristics so that it becomes a reality. For example, I wish I had a stronger work ethic and I am reading a book right now about how to instill a better discipline around getting work done efficiently.

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Question - 33:

How important is the vision of the company to you?

Ans:

It should be very important if you want a long standing career. Remember, you're investing your time, energy and earnings potential into a company so you want to make sure it's a sustainably successful company that will grow with you over the long haul.

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Question - 34:

What is it about this position As Banking Commercial Loan Processing Clerk 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 - 35:

Describe yourself in three words?

Ans:

Pick three adjectives but then back up each with a real life story that demonstrates those characteristics.

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Question - 36:

Why are you the best fit for this job As Banking Commercial Loan Processing Clerk?

Ans:

Analyze the job responsibilities and match those to your skills sets. Then discuss how your experience and skills sets can truly create the best impact to the company in that specific job role. Impact could mean marketing impressions, sales, cutting costs, making products more efficiently, creating better customer service, engineering new designs that create customer excitement, etc.

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Question - 37:

Describe a time where you've failed and bounced back?

Ans:

Share a story to describe this. For example: "I accidentally made the mistake of telling a customer I could deliver on a solution set on a certain date and then later found out our business partner couldn't do it on that time. I learned that I shouldn't rush into important decisions and promises like this and that I should always check with my counterparts first before committing to a statement of work."

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Question - 38:

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 - 39:

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 - 40:

If you look at a clock and the time is 3:15, what's the angle between the hour and the minute hands?

Ans:

Usually, if the answer to a brainteaser seems too easy, chances are the answer's wrong. And in this case, the answer is not zero degrees. The hour hand, remember, moves as well. That is, in addition to the minute hand. And so, at 3:15, the hour hand and the minute hand are not on top of each other. In fact, the hour hand has moved a quarter of the way between the 3 and 4. This means it's moved a quarter of 30 degrees (360 degrees divided by 12 equals 30). So the answer, to be exact, is seven and a half degrees (30 divided by four).



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Question - 41:

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 - 42:

What was the most difficult employee situation you found yourself As Banking Commercial Loan Processing Clerk? How did you overcome the problem?

Ans:

One of employees was conflicting with other and colleague who was prove his was wrong hi denied and was invite union to defend him but we have prove his wrong and I was facing disciplinary action.

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Question - 43:

Would you describe yourself as more analytical or interpersonal?

Ans:

If you answer either, just make sure you explain why. For example, "I would consider myself to be more analytical because I'm good at examining a data set and then understanding how to interpret it in a business environment." or "I'm more of interpersonal person because I enjoy working and collaborating with my teammates and clients"

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Question - 44:

Why do you want to work in this industry As Banking Commercial Loan Processing Clerk?

Ans:

Make sure you research the industry first. Then find at least 3 core things about that industry that you're passionate about (for example: how their solutions impact clients, their culture, the leadership, etc)

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Question - 45:

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 - 46:

How articulate are you in expressing your ideas?

Ans:

One of the best ways to answer this question is clearly articulate three points that demonstrate how articulate you are (and in a sense show that in a live setting) - for example: "I would say I'm articulate because one, I typically gather my thoughts before speaking, two, I organize my thoughts well, and three I'm concise when making a point.

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Question - 47:

Have you ever mentored anyone before? If yes, describe the situation?

Ans:

Describe a time where you've helped someone else. Mentor ships can be informal so as you've helped someone over a period of time that can certainly count. The key is to highlight how you utilized certain skills/attributes like coaching, teaching, patience, communication skills, and so forth to mentor that person.

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Question - 48:

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 Banking Commercial Loan Processing Clerk?" 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 - 49:**

What qualities do you believe are important to have as a manager?

Ans:

Great managers tend to empower their employees to be successful through strong coaching. They understand how to manage relationships - this is commonly referred to as emotional intelligence. They have to be able to handle both client and staff situations that require them to be calm under pressure to clearly think of solutions to complex problems. Most importantly they must be able to articulate the vision to the team and inspire them to work together to collectively achieve that goal

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Question - 50:

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 - 51:

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 - 52:

What is your biggest regret to date and why?

Ans:

Describe honestly the regretful action / situation you were in but then discuss how you proactively fixed / improved it and how that helped you to improve as a person/worker.

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Question - 53:

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 - 54:

How do you handle stressful situations?

Ans:

By remaining calm, weighing out all my options and executing a plan to get the situation resolve .

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Question - 55:

Do you have any question regarding this job As Banking Commercial Loan Processing Clerk?

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 - 56:

Do you work well under pressure?

Ans:

Yes.. When it comes down to the wire, the best thing I can to remain focused, have some flexibility, and understand priorities.. Giving them attention in the order they are needed.

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Question - 57:

How do you keep each member of the team involved and motivated?

Ans:

Many managers mistakenly think that money is the prime motivator for their employees. However, according to surveys by several different companies, money is consistently ranked five or lower by most employees. So if money is not the best way to motivate your team, what is?



Employees' three most important issues according to employees are:

- * Respect
- * A sense of accomplishment
- * Recognition

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Question - 58:

What is your greatest weakness As Banking Commercial Loan Processing Clerk? What are you doing to improve it?

Ans:

I believe my biggest weakness As Banking Commercial Loan Processing Clerk is wanting to help anyone I can help. What I mean is I am willing to take on task that are not my job. I want to learn all I can. However, that has helped me get promoted or even asked to help in times of need in other department. I have been know as the "go to person" when help is needed.

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Question - 59:

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 - 60:

What do you think is your greatest weakness?

Ans:

Don't say anything that could eliminate you from consideration for the job. For instance, "I'm slow in adapting to change" is not a wise answer, since change is par for the course in most work environments. Avoid calling attention to any weakness that's one of the critical qualities the hiring manager is looking for. And don't try the old "I'm a workaholic," or "I'm a perfectionist."

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Question - 61:

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 - 62:

How many square feet of pizza are eaten in the United States each month?

Ans:

This is a classic guesstimate question where you need to think aloud. And so first off you round the U.S. population to 300 million people (it's actually about 315 million but rounding will be much easier and your interviewer will not score you lower for rounding). Then estimate how many people eat pizza. A decent educated guess is two out of every three people, or 200 million. Now let's say the average pizza-eating person eats pizza twice a month, and eats two slices at a time. That's four slices a month. If the average slice of pizza is perhaps six inches at the base and 10 inches long, then the slice is 30 square inches of pizza. So, four pizza slices would be 120 square inches (30 times 4).

Since one square foot equals 144 square inches (12 times 12), let's assume that each person who eats pizza eats one square foot per month. Since there are 200 million pizza-eating Americans, 200 million square feet of pizza are consumed in the U.S. each month. To summarize: 300 million people in America, 200 million eat pizza, average slice of pizza is six inches at the base and 10 inches long or 30 square inches, average American eats four slices of pizza a month, four pieces times 30 square inches equals 120 square inches (one square foot is 144 square inches), so let's assume one square foot per person, and thus one square foot times 200 million people equals 200 million square feet of pizza a month.

[View All Answers](#)

Question - 63:

What are your salary expectations As Banking Commercial Loan Processing Clerk?

Ans:

This question is like a loaded gun, tricky and dangerous if you're not sure what you are doing. It's not uncommon for people to end up talking salary before really selling their skills, but knowledge is power as this is a negotiation after all. Again, this is an area where doing your research will be helpful as you will have an understanding of average salary.

One approach is asking the interviewer about the salary range, but to avoid the question entirely, you can respond that money isn't a key factor and you're goal is to advance in your career. However, if you have a minimum figure in mind and you believe you're able to get it, you may find it worth trying.

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Question - 64:

Do you think you have enough experience As Banking Commercial Loan Processing Clerk?

Ans:



If you do not have the experience they need, you need to show the employer that you have the skills, qualities and knowledge that will make you equal to people with experience but not necessary the skills. It is also good to add how quick you can pick up the routine of a new job role.

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Question - 65:

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 - 66:

What is your desired salary As Banking Commercial Loan Processing Clerk?

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 - 67:

Explain me about your experience working in this field As Banking Commercial Loan Processing Clerk?

Ans:

I am dedicated, hardworking and great team player for the common goal of the company I work with. I am fast learner and quickly adopt to fast pace and dynamic area. I am well organized, detail oriented and punctual person.

[View All Answers](#)

Question - 68:

Why do you want to work As Banking Commercial Loan Processing Clerk for this organisation?

Ans:

Being unfamiliar with the organisation will spoil your chances with 75% of interviewers, according to one survey, so take this chance to show you have done your preparation and know the company inside and out. You will now have the chance to demonstrate that you've done your research, so reply mentioning all the positive things you have found out about the organisation and its sector etc. This means you'll have an enjoyable work environment and stability of employment etc - everything that brings out the best in you.

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Question - 69:

How would you rate your communication and interpersonal skills for this job As Banking Commercial Loan Processing Clerk?

Ans:

These are important for support workers. But they differ from the communication skills of a CEO or a desktop support technician. Communication must be adapted to the special ways and needs of the clients. Workers must be able to not only understand and help their clients, but must project empathy and be a warm, humane presence in their lives.

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Question - 70:

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 - 71:

How good are you at problem solving?

Ans:

Describe the problem first and then discuss how you were able to fix it.

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Question - 72:

How do you think I rate as an interviewer?

Ans:

I think you did fine. I'm sure you've conducted a lot of interviews, and it's probably second nature for you now. Thanks for taking the time to meet with me today. I'm sure you have a lot of things you have to juggle every day.

I'd say you rate at least ten out of ten. The questions you asked seemed spot on. I can tell you guys are working hard to find the perfect applicant for the job. I'm glad I could meet with you.

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Question - 73:

Give an example of a time you successfully worked As Banking Commercial Loan Processing Clerk 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.

[View All Answers](#)

Question - 74:

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 - 75:

How would you motivate your team members to produce the best possible results?

Ans:

Trying to create competitive atmosphere, trying to motivate the team as a whole, organizing team building activities, building good relationships amongst people.

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Question - 76:

Where do you see yourself professionally five years from now As Banking Commercial Loan Processing Clerk?

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 - 77:

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.

[View All Answers](#)

Question - 78:

Describe a typical work week for this position As Banking Commercial Loan Processing Clerk?

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 Banking Commercial Loan Processing Clerk 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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