

Credit Manager Job Interview Questions And Answers



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Credit Manager Interview Questions And Answers Guide.

Question - 1:

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 Credit Manager 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 - 2:

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 - 3:

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 Credit Manager, such as your strong work ethic or your willingness to pitch in on other projects when needed.

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Question - 4:

Tell me about a time you failed?

Ans:

Everyone has failed, so don't play dumb or claim you've never messed up As Credit Manager. 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 - 5:

Tell me about yourself?

Ans:

There are some questions that your potential employer aren't allowed to ask (but trust me, they probably want to). For instance, they shouldn't really ask about your family or how far away you live from your potential place of employment. If you can find a way to answer these questions anyway (with the answers they want to hear), that will give them a little added info to help them make the (right) decision!

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Question - 6:

What critical component of this position As Credit Manager makes the work challenging?

Ans:

Heading information: This should include job title, pay grade or range, reporting relationship (by position, not individual), hours or shifts, and the likelihood of overtime or weekend work.

Summary objective of the job: List the general responsibilities and descriptions of key tasks and their purpose, relationships with customers, coworkers, and others, and the results expected of incumbent employees.

Qualifications: State the education, experience, training, and technical skills necessary for entry into this job.

Special demands: This should include any extraordinary conditions applicable to the job As Credit Manager (for example, heavy lifting, exposure to temperature



extremes, prolonged standing, or travel).

Job duties and responsibilities: Only two features of job responsibility are important: identifying tasks that comprise about 90 to 95 percent of the work done and listing tasks in order of the time consumed (or, sometimes, in order of importance).

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Question - 7:

What is your greatest strength As Credit Manager?

Ans:

This is your time to shine. Just remember the interviewer is looking for work related strengths As Credit Manager. 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 - 8:

Why do you want this job As Credit Manager?

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 - 9:

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 - 10:

Do you like being around people?

Ans:

People skills are a necessity for medical assistants. When answering this question, be sure to show that you enjoy interacting and working with others and that you also derive great enjoyment from helping others. This will show that you are a team player and that you would be a valuable team member As Credit Manager.

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Question - 11:

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 - 12:

How do you imagine a typical day of an employee in our company As Credit Manager?

Ans:

Just do not say that you imagine to only walk and watch what people do. Rather try to show them your attention to details and proactive attitude to job. Mention that you would try to observe the problems, weaknesses as well as opportunities to improve the results and take measures according to it.

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Question - 13:

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 - 14:

What other companies are you interviewing with?

**Ans:**

Companies ask this for a number of reasons, from wanting to see what the competition is for you to sniffing out whether you're serious about the industry. "Often the best approach is to mention that you are exploring a number of other similar options in the company's industry." It can be helpful to mention that a common characteristic of all the jobs you are applying to is the opportunity to apply some critical abilities and skills that you possess. For example, you might say 'I am applying for several positions with IT consulting firms where I can analyze client needs and translate them to development teams in order to find solutions to technology problems.'

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Question - 15:

Why are manhole covers round?

Ans:

This is a classic brainteaser, which was reportedly first asked by a Microsoft interviewer. Here's how to "solve" this brainteaser (remember to speak and reason out loud while solving this brainteaser): Why are manhole covers round? Could there be a structural reason? Why aren't manhole covers square? It would make it harder to fit with a cover. You'd have to rotate it exactly the right way.

The pipes below are also round, so fitting them might be easier, as might be making them. So many manhole covers are round because they don't need to be rotated. There are no corners to deal with. Also, a round manhole cover won't fall into a hole because it was rotated the wrong way, so it's safer. Looking at this, it seems corners are a problem. You can't cut yourself on a round manhole cover. And because it's round, it can be more easily transported. One person can roll it.

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Question - 16:

Why do you feel you will excel at this job?

Ans:

This question presents an excellent opportunity for you to discuss your education, qualifications and personal traits. You might say something like "I studied property management as well as behavior during my college years and I have two years' experience in real estate.

I can gauge the homes or apartments in which clients will be interested based solely upon the needs of their families. Finally, my organizational skills will allow me to schedule appointments or showings confidently and arrive for them punctually." This shows your interviewer that you have all of the skills necessary to become successful not only for yourself, but also for your employer.

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Question - 17:

Explain me about your experience working in this field As Credit Manager?

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.

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Question - 18:

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 - 19:

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.

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Question - 20:

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 - 21:

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 - 22:

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 - 23:

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 - 24:

What would your first 30, 60, or 90 days look like in this role As Credit Manager?

Ans:

Start by explaining what you'd need to do to get ramped up. What information would you need? What parts of the company would you need to familiarize yourself with? What other employees would you want to sit down with? Next, choose a couple of areas where you think you can make meaningful contributions right away. (e.g., "I think a great starter project would be diving into your email marketing campaigns and setting up a tracking system for them.") Sure, if you get the job, you (or your new employer) might decide there's a better starting place, but having an answer prepared will show the interviewer where you can add immediate impact-and that you're excited to get started.

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Question - 25:

Where do you see yourself professionally five years from now As Credit Manager?

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 - 26:

Why are you leaving your current job?

Ans:

This is a toughie, but one you can be sure you'll be asked. Definitely keep things positive-you have nothing to gain by being negative about your past employers. Instead, frame things in a way that shows that you're eager to take on new opportunities and that the role you're interviewing for is a better fit for you than your current or last position. For example, "I'd really love to be part of product development from beginning to end, and I know I'd have that opportunity here." And if you were let go? Keep it simple: "Unfortunately, I was let go," is a totally OK answer.

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Question - 27:

Why do you want to work As Credit Manager 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 - 28:

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 - 29:

What features of your previous jobs have you disliked?

Ans:

It's easy to talk about what you liked about your job in an interview, but you need to be careful when responding to questions about the downsides of your last



position. When you're asked at a job interview about what you didn't like about your previous job, try not to be too negative. You don't want the interviewer to think that you'll speak negatively about this job or the company should you eventually decide to move on after they have hired you.

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Question - 30:

Have you ever you have been in a position As Credit Manager where you've had to fire someone? How did you feel about that experience?

Ans:

Be very thoughtful about your answer. This is a very serious matter for most companies and requires a very serious answer. You need to express that you will do it when it is the right thing to do but you don't want to give the impression that you're callus to the process. Don't forget that firing is not the same as laying someone off - it typically is for the direct benefit of the company.

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Question - 31:

Did the salary we offer attract you to this job?

Ans:

The interviewer could be asking you this question for a number of reasons. Obviously, the salary is an important factor to your interest in this job, but it should not be the overriding reason for your interest. A good answer to this question is, "The salary was very attractive, but the job itself is what was most attractive to me."

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Question - 32:

Do you have any blind spots?

Ans:

This question is often meant to trick candidates since acknowledgment of blind spots would indicate they were aware of them. Also, do not disclose bad habits or other personal concerns. Let the interviewer find out about your personal flaws through the course of the interview without directly stating these flaws.

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Question - 33:

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 - 34:

What position do you prefer on a team working on a project?

Ans:

Do not claim to be comfortable with a specific role if you in are in fact not comfortable with it. However, if you have no problem working in certain roles or situations, be sure to discuss this with the interviewer.

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Question - 35:

Top 13 Situational Interview Questions As Credit Manager:

Ans:

Situational interviews As Credit Manager are similar to behavioral interview questions - but they are focused on the future, and ask hypothetical questions, whereas behavioral interview questions look at the past.

The advantage is that employers can put all candidates in the same hypothetical situations, and compare their answers.

1. What would you do if you made a strong recommendation in a meeting, but your colleagues decided against it?
2. How would you handle it if your team resisted a new idea or policy you introduced?
3. How would you handle it if the priorities for a project you were working on were suddenly changed?
4. What would you do if the work of an employee you managed didn't meet expectations?
5. What would you do if an important task was not up to standard, but the deadline to complete it had passed?
6. What steps would you take to make an important decision on the job As Credit Manager?
7. How would you handle a colleague you were unable to form a positive relationship with?
8. What would you do if you disagreed with the way a manager wanted you to handle a problem?
9. What would you do if you were assigned to work with a difficult client As Credit Manager?
10. What would you do if you worked hard on a solution to a problem, and your solution was criticized by your team?
11. How would you handle working closely with a colleague who was very different from you?
12. You're working on a key project that you can't complete, because you're waiting on work from a colleague. What do you do?
13. You realize that an early mistake in a project is going to put you behind deadline. What do you do?

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Question - 36:

Top 12 Stress Based Interview Questions As Credit Manager:

Ans:

Some jobs require employees to work under stress, and some interviewers just like to see how applicants handle stressful questions.

There are many questions designed for putting the interviewee into an awkward situation, or throwing them off, to see how they do under stress. Here are some



samples.

1. How do you feel this interview is going As Credit Manager?
2. How would you handle undeserved criticism from a superior?
3. How many other jobs are you applying for?
4. What would you do if you saw a colleague stealing supplies or equipment?
5. What did you do when you had a boss you didn't get along with?
6. What would you do if a colleague took credit for your idea, and got a promotion?
7. Was the stress of your previous job too much for you?
8. What would you do if a colleague admitted to lying on their resume to get the job?
9. What would you do if a customer verbally insulted you in front of co-workers?
10. What would you change about the design of a baseball hat?
11. Why were you fired from your previous job As Credit Manager?
12. How successful do you think you've been so far?

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Question - 37:

What type of mentors do you seek out and why?

Ans:

Think of your top 3 mentors and what attributes they exhibit that you want to emulate. Common attributes include passion, desire, will, leadership, ability to influence others, intelligence.

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Question - 38:

If you could offer suggestions on how to improve our company, what would you say?

Ans:

Examine the trends of the company and also where there may be some weaknesses (news articles often document this on public companies or look at their competitors to see how they're positioning it against them.) Then, once you have that knowledge, think creatively on how you could improve upon that weakness for them.

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Question - 39:

What are your thoughts on failure?

Ans:

Failure happens. It's a part of life. The key is understanding that you can't be perfect at everything and more importantly you're going to learn from failures to come out stronger.

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Question - 40:

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 - 41:

Have you ever been fired and if yes, why?

Ans:

Answer this as positively as possible and try to avoid disparaging the company you had previously worked for. The key is to accept the fact that yes, you were fired, but you've learned from the mistakes that got you there and you're better now because of it. If you haven't been fired, well, then this question's a piece of cake isn't it?

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Question - 42:

How would you define success?

Ans:

Success is defined differently for everybody. Just make sure the parameters are defined by you with regards to work life balance, financial gain, career growth, achievements, creating meaningful work / products and so forth. If you can clearly articulate what it means to you that is a strong answer.

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Question - 43:

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 - 44:**

How do you adapt to new working environments As Credit Manager?

Ans:

It's important that you demonstrate that you can adapt to changing environments quickly. You want to stress that you can manage change. The one thing in life that is constant after all, is change.

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Question - 45:

If I talked to your three biggest fans, who would they be and why?

Ans:

If you can reference three professionals with executive titles (CXO, VP, Director, Manager), that carries a lot of weight. Make sure you highlight how you've helped them achieve their biggest objectives and how that's made them your fan.

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Question - 46:

Give me an example of how you handled pressure at work As Credit Manager?

Ans:

The company is looking to see if you can handle pressure well. Share with them an example where you were able to stay calm during a pressure filled situation (perhaps it was a deadline, or there was an emergency with a customer occurring). Discuss the situation, your reaction and steps you took to resolve it and the outcome.

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Question - 47:

What were the responsibilities of your last position As Credit Manager?

Ans:

If you want to show your ambition, you can discuss how you haven't reached all of your goals yet and in that sense aren't satisfied. However, if you want to discuss satisfaction from your job discuss an experience in which you achieved something.

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Question - 48:

What techniques and tools do you use to keep yourself organized As Credit Manager?

Ans:

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

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Question - 49:

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 Credit Manager - 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 - 50:

Who was your favorite manager and why?

Ans:

Describe the attributes you liked about your favorite manager, typically attributes discussed are: Great at coaching, inspiring, motivating, empowering, trusting, delegating, leading, etc.

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Question - 51:

What is your greatest fear?

Ans:

We all have fears. It's okay to discuss them. Just don't dive too deeply into them. Discuss how you would work to overcome your fears. You don't want to seem weak. You want to acknowledge it's out there but that you'll be able to work through it.

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Question - 52:

What are the qualities of a good leader As Credit Manager? A bad leader?

Ans:

A good leader provides constructive criticism, motivates and inspires, coaches the mentee to be successful with their set of skills, and encourages them to push themselves. A bad leader only cares about his/her own interests and does not look out for the success of his/her staff.



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Question - 53:

Do you think a leader should be feared or liked?

Ans:

Liked. You want to work harder for people that inspire and motivate you. Fear only lasts for so long.

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Question - 54:

What do you know about this department?

Ans:

One good way to find out about the department is to try to "informally" interview the existing employees over coffee (outside of the office) if possible. It's hard if you don't have any connections there, but if you do a great way to learn about it. Other than that, it's often hard to learn about the department so you can turn the table back on them by asking questions to learn about it.

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Question - 55:

Describe a time when you had to help a coworker out that did not directly benefit you?

Ans:

There should be many times where you've assisted others As Credit Manager. If you haven't, think of how you would in the future. You can discuss charitable causes, how you mentored someone, and so on.

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Question - 56:

Do you have good manners? What types of people need to be treated with good manners?

Ans:

You should have good manners. Everyone should be treated with courtesy and respect.

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Question - 57:

How do you continue learning on a daily basis? Why is continuous improvement necessary As Credit Manager?

Ans:

You can learn on the job, through books and magazines, through social networks, blogs, seminars, mentors and so on. Continuous improvement is important because the one thing in life that is constant is change. And you have to continue to push yourself day in and day out to be the best.

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Question - 58:

Do you work better on a team, with just one partner, or alone?

Ans:

Ideally you can handle all three well, but you may have a personal preference for one or a few. The key is to make sure you understand what the job is looking for and to pair your answer with that (assuming it's true)

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Question - 59:

What aspect of supervision do you find the most difficult?

Ans:

Managing different personalities and keeping them focused on the goal at hand.

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Question - 60:

What makes you a good manager?

Ans:

Describe how you manage people, time, money and energy in the most effective manner to achieve the best return of that investment.

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Question - 61:

What specific steps do you utilize in solving workplace problems?

Ans:

Analyze the problem As Credit Manager. 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 - 62:**

What are some of the things that you and your supervisor disagree upon and how do you resolve them? What do you do when you are pressed for a decision?

Ans:

The key is that you openly communicate your thoughts to your supervisor to explain your position and try to come to a mutual decision together. Also be sure to listen to his/her thoughts so that you can potentially compromise. When you're pressed for a decision, make sure you've put thought into the reasons as to how you arrived at it and then decisively make it.

[View All Answers](#)

Question - 63:

In your last job what kinds of pressure did you encounter and how did you react As Credit Manager?

Ans:

Do not show your fear or uneasiness in handling pressure. Everyone likes to have a worker who can handle pressure calmly and with a clear train of thought. Show how you would logically come to a conclusion in a pressure filled situation.

[View All Answers](#)

Question - 64:

Are you willing to work in shifts?

Ans:

If the job calls for shifts that vary, be ready to do that for your work. If you aren't open to that, then explain why and see if they can adjust it for you.

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Question - 65:

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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