2026–27 EDITION

BANK JOB READY

The Private Bank Interview & Job-Readiness Workbook

Aptitude basics, banking essentials, honest interview answers and smart offer checks, for freshers starting a private banking career

Crack the test | Clear the interview | Choose the right offer

Most banking books are written for IBPS and SBI exams.
This one is built for private banking.

A CAREER GUIDE BY

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Job-guidance creator on YouTube · Banking Jobs • WFH Jobs • Career Guidance



IMPORTANT

Disclaimer & how to read this book

INDEPENDENT PUBLICATION

This workbook is an independent publication by Shital Kasat Birla. It is not affiliated with, endorsed by or connected to the Reserve Bank of India, IBPS, any bank, any training provider or any recruitment agency. Bank and programme names are used only to describe publicly available information.

NO GUARANTEE

This book helps you prepare and make informed decisions. It does not guarantee selection, placement, a particular salary or employment with any employer.

CHANGES OFTEN

Eligibility, salary, selection processes, assessment patterns, fees and rules change over time and vary by employer. Facts in this book were checked in October 2026. Always verify through the employer's official website or official application channel before you apply, sign or pay.

FICTIONAL EXAMPLES

SKB Bank and **SKB Small Finance Bank** are fictional banks used for examples. All people, job descriptions, offers, salary figures and scenarios in examples are fictional or hypothetical. Practice questions and mock tests are original practice material, not actual bank papers or predictions of any test.

NOT PROFESSIONAL ADVICE

Information on salary, tax, contracts, bonds and loans is general and educational. For decisions about a specific agreement, read the written terms carefully and consider asking a qualified person for advice.

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ABOUT THE AUTHOR

Hi, I'm Shital



I create practical, easy-to-understand videos on private banking jobs, bank-linked career programmes and work-from-home opportunities for Indian job seekers.

Every week, viewers ask me the same questions. *Is this a real bank job or sales? Should I pay for this programme? How much will I actually get in hand? How do I answer "Tell me about yourself" when I have no experience?*

This workbook brings the answers together, with practice to help you prepare for the test and the interview, and tools to help you judge the offer. It is written in simple language, without hype, and every fact is checked against official sources.

My videos explain specific bank jobs and programmes in Hinglish and are updated as things change. You'll find them on my channel: youtube.com/@shitalkasatbirla4717

A PROMISE ABOUT HONESTY

This book will never tell you a job is guaranteed, never ask you to invent experience, and never call every paid programme a scam or a sure thing. It will help you ask the right questions and decide for yourself.

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START HERE

How to use this workbook

This is a workbook, not a textbook. You will get the most from it by writing in it, timing yourself and coming back to your weak areas.

RUN TWO TRACKS AT THE SAME TIME

Track	What	How often
Daily track	Aptitude (Part 2): one topic or one practice set	20–30 minutes every day
Weekly track	Everything else: roles, banking essentials, resume, interviews, scenarios, offers	2–3 chapters per week

Aptitude skills grow slowly through daily practice. Interview and decision skills grow through reading, reflecting and rehearsing. Doing both together means you are ready for the whole process at the same time.

A SUGGESTED 30-DAY PLAN

Week	Daily track (Part 2)	Weekly track
1	Ch 5 Test strategy, Ch 6 Numbers and percentages	Readiness Check, Part 1 (Ch 1–4)
2	Ch 7 Money maths, Ch 8 Time and motion	Part 3 Banking essentials (Ch 12–15)
3	Ch 9 Patterns and data, Ch 10 Reasoning	Part 4 Applications, Part 5 Interviews (Ch 16–20)
4	Ch 11 English, then mixed revision	Ch 21–27, Part 8 mock test and mock interview

Applying already? Read Ch 4, Ch 20 and Ch 27 first, then follow the plan.

RULES THAT MAKE THIS WORKBOOK WORK

1. **Don't look at the answers early.** All answers are in Part 9. Finish a set first.
2. **Write your own answers.** Sample interview answers belong to fictional candidates. Yours must use your real experiences.
3. **Track mistakes, not just scores.** Use the Mistake Log in each aptitude chapter.
4. **Verify anything that can change** (salary, fees, eligibility, test patterns) on official sources. Look for the **Changes often** box.

SHITAL'S TIP

If you are a 12th-pass candidate, look for boxes marked **If you're 12th-pass**. Most of this book applies to you too, but some roles and programmes require graduation.

START HERE

Readiness Check

Take this 20-minute check before you start. It shows where you are strong and where to focus. You will take a similar check at the end of the book to see your progress.

INSTRUCTIONS

Part A: 12 questions, about 12 minutes. Circle one answer for each. Don't guess wildly: if you have no idea, leave it blank. Part B: rate yourself honestly. Answers: Part 9, Readiness Check.

Part A · Questions

RC.01 What is 18% of 450?

(A) 72
(B) 76.5
(C) 81
(D) 90

RC.02 ₹1,500 is divided in the ratio 2 : 3. What is the larger share?

(A) ₹600
(B) ₹900
(C) ₹750
(D) ₹1,000

RC.03 What is the average of 20, 30, 40, 50 and 60?

(A) 40
(B) 35
(C) 45
(D) 50

RC.04 Find the simple interest on ₹8,000 at 5% per annum for 2 years.

(A) ₹400
(B) ₹1,000
(C) ₹8,800
(D) ₹800

RC.05 What comes next: 3, 6, 12, 24, ?

(A) 36
(B) 48
(C) 42
(D) 30

RC.06 Anil walks 5 km north, turns right and walks 3 km. In which direction is he now from his starting point?

(A) North-West
(B) South-East
(C) North-East
(D) East

RC.07 Choose the correct word: "Each of the customers ___ a token number."

(A) has
(B) have
(C) are having
(D) were having

RC.08 Choose the word closest in meaning to PROMPT (as in "a prompt reply").

(A) Late
(B) Careless
(C) Silent
(D) Quick

RC.09 In banking, KYC stands for:

(A) Keep Your Cash
(B) Know Your Customer
(C) Know Your Credit
(D) Key Yield Calculation

RC.10 Which body regulates banks in India?

(A) Reserve Bank of India (RBI)
(B) SEBI
(C) IRDAI
(D) NPCI

RC.11 Which account is mainly designed for businesses with frequent transactions?

(A) Savings account
(B) Recurring deposit
(C) Current account
(D) Fixed deposit

RC.12 A 'recruiter' asks for your UPI PIN to 'process your offer letter'. What should you do?

(A) Share it if the recruiter sounds genuine
(B) Share it only after you receive the offer letter
(C) Share the OTP instead of the PIN
(D) Refuse, and verify the job through the employer's official channels

Part B · Rate yourself

1 = not at all true, 5 = completely true.

Statement	1	2	3	4	5
I can clearly explain the difference between sales, operations and customer-service roles.	○	○	○	○	○
I know which type of banking role suits me best.	○	○	○	○	○
I can introduce myself confidently in about one minute.	○	○	○	○	○
I can answer "Why banking?" with a real example.	○	○	○	○	○
I know how to check whether a job or programme is genuine.	○	○	○	○	○
I understand the difference between CTC and in-hand salary.	○	○	○	○	○

Your readiness map

Check your Part A answers in Part 9, then fill in your scores. Start with any area marked "Focus".

Area	Questions	Your score	Focus if	Go to
Quantitative aptitude	RC.01–RC.04	___ / 4	0–2	Ch 6–9
Logical reasoning	RC.05–RC.06	___ / 2	0–1	Ch 10
English	RC.07–RC.08	___ / 2	0–1	Ch 11
Banking awareness	RC.09–RC.11	___ / 3	0–2	Part 3 (Ch 12–15)
Job safety	RC.12	___ / 1	0	Ch 4 and Ch 27
Role clarity	Part B, statements 1–2	___ / 10	Below 7	Part 1 (Ch 1–4)
Interview confidence	Part B, statements 3–4	___ / 10	Below 7	Part 5 (Ch 18–23)
Offer and safety awareness	Part B, statements 5–6	___ / 10	Below 7	Part 7 (Ch 25–27)

Progress tracker

Tick each chapter when you finish it. Write the date and your practice score where there is one.

Chapter	Done	Date	Score	Chapter	Done	Date	Score
Ch 1	☐			Ch 15	☐		
Ch 2	☐			Ch 16	☐		
Ch 3	☐			Ch 17	☐		
Ch 4	☐			Ch 18	☐		
Ch 5	☐			Ch 19	☐		
Ch 6	☐			Ch 20	☐		
Ch 7	☐			Ch 21	☐		
Ch 8	☐			Ch 22	☐		
Ch 9	☐			Ch 23	☐		
Ch 10	☐			Ch 24	☐		
Ch 11	☐			Ch 25	☐		
Ch 12	☐			Ch 26	☐		
Ch 13	☐			Ch 27	☐		
Ch 14	☐			Mock test	☐		

PART 1

Know the job and yourself

Before you prepare for any test or interview, know what the job really is and whether it suits you. Many candidates join a role they don't understand and leave within months. This part helps you avoid that.

Chapter	You will be able to…
1 · India's banking landscape	Tell the difference between private banks, small finance banks, payments banks and NBFCs
2 · Entry-level roles decoded	Describe common fresher roles and whether each is sales, operations or service
3 · The Role-Fit Compass	Identify which type of role suits you best
4 · How recruitment works	Understand hiring routes, decode a job description and verify that an opening is genuine

PART 1 · CHAPTER 1

India's Banking Landscape for Job Seekers

LEARNING OBJECTIVE

Explain the main types of banks and lenders in India, what each one does, and why the difference matters when you apply for a job.

WHY THIS MATTERS TO YOU

"Bank job" can mean very different things. A job at a large private bank, a small finance bank, a payments bank or an NBFC (a finance company) may have different work, customers, targets and growth paths. Knowing the type of employer helps you read a job description correctly and answer "Why our organisation?" in an interview.

THE REGULATOR: RESERVE BANK OF INDIA (RBI)

The RBI is India's central bank. For a job seeker, three of its roles matter most:

- **It licenses and supervises banks.** Only entities with RBI approval can call themselves banks and accept deposits as banks.
- **It sets rules that banks follow,** such as KYC rules, customer-service and complaint rules, and fraud reporting. These rules shape many entry-level jobs.
- **It regulates NBFCs too,** though with different rules from banks.

You do not need to know RBI's history for most private-bank interviews. You do need to know that banks follow RBI rules and that employees must follow the bank's policies built on them.

TYPES OF EMPLOYERS YOU MAY APPLY TO

Type	What it does	What it can't do / key point	Typical fresher roles
Private sector bank	Full-service bank: accounts, deposits, loans, cards, investments, business banking	Privately owned; competes for customers, so sales roles are common	Relationship / sales officer, branch operations, customer service, phone banking, back office
Public sector bank	Full-service bank, majority owned by the Government	Most officer and clerk hiring is through exams such as IBPS and SBI, not covered by this book	Through government exams
Small finance bank (SFB)	Accounts, deposits and loans, with a focus on small businesses, low-income households and less-served areas	Must direct a large share of lending to priority sectors such as small businesses and agriculture	Relationship officer, loan / collection officer, branch operations, customer service
Payments bank	Deposits, payments, remittances, debit cards, digital banking	**Cannot give loans or credit cards.** End-of-day balance limited to ₹2 lakh per individual customer	Field sales / customer acquisition, agent network, customer service
NBFC (non-banking financial company)	Loans (personal, vehicle, gold, home, business), sometimes investments or insurance distribution	**Not a bank.** Cannot offer savings or current accounts or issue cheque books. Its deposits, if any, are not covered by deposit insurance	Sales officer, credit / loan processing, collections, customer service
Foreign bank, co-operative bank, regional rural bank	Other banks with their own focus and rules	Hiring routes vary; check each employer	Varies

CHANGES OFTEN

The ₹2 lakh payments-bank balance limit and other rules can change. Checked October 2026 against RBI's Payments Banks Directions. Lists of licensed banks are on rbi.org.in.

EVERYDAY EXAMPLE

Think of a busy market street. The **private bank branch** opens accounts, gives home loans and sells insurance. The **small finance bank** next door gives a ₹2 lakh business loan to the tailor who has never had a bank loan. The **payments bank agent** at the mobile shop helps a migrant worker send money home. The **NBFC office** upstairs gives a two-wheeler loan but cannot open a savings account. All four may advertise “banking jobs”, but the daily work in each is different.

HOW THIS CHANGES YOUR JOB SEARCH

If the employer is...	Expect...	Ask in the interview...
Private bank	Many roles linked to customer acquisition and cross-selling, even in branch roles	"How much of this role is sales, and how is performance measured?"
Small finance bank	Field work, rural or semi-urban branches, loan and collection work	"Will I be based in the branch or in the field?"
Payments bank	Customer acquisition, agent management, digital onboarding	"Is this an on-roll role with the bank or through a partner agency?"
NBFC	Loan sourcing, documentation, collections	"Which loan products will I work on?"

SHITAL'S TIP

Before any interview, open the employer's official website and note three things: what type of institution it is, its main products, and where it operates. It takes ten minutes and gives you a strong answer to "What do you know about us?"

WATCH ON YOUTUBE

For bank-wise job and programme updates, see the HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank and NBFC playlists. Channel: youtube.com/@shitalkasatbirla4717

REFLECTION

1. Which types of employers from the table are you most interested in, and why?

2. Name one employer of each type in your city or district (check official websites).

CHAPTER REVIEW CHECKLIST

- ☐ I can explain what the RBI does that matters to bank employees.
- ☐ I can tell the difference between a private bank, an SFB, a payments bank and an NBFC.
- ☐ I know a payments bank cannot give loans and an NBFC cannot open savings accounts.
- ☐ I have researched at least one employer of the type I want to join.

PART 1 · CHAPTER 2

Entry-Level Roles Decoded

LEARNING OBJECTIVE

Describe common entry-level roles in private and small finance banks, and tell whether a role is mainly sales, operations or customer service.

Job titles are not standard across banks. The same title can mean different work in two banks, and different titles can mean the same work. The table below groups common roles by their **main** type of work. Many real roles mix types; for example, a service role may include promoting products.

CHANGES OFTEN

Titles, responsibilities and eligibility vary by employer and change over time. The job description is always the final word.

Relationship Officer / Relationship Manager (entry level) SALES

Acquire and manage customers for accounts, deposits and other products; meet sales targets; build long-term relationships.

Words you'll see in the JD: Sourcing, acquisition, portfolio, cross-sell, targets, incentives

Sales Officer / Business Development Executive SALES

Find new customers for loans, cards, accounts or insurance, often through field visits and leads.

Words you'll see in the JD: Field, leads, conversions, monthly target, incentives

Assistant Manager / Deputy Manager (retail branch) SALES

A broad title. Can be sales, operations or service depending on the bank. Always read the responsibilities.

Words you'll see in the JD: Read the JD carefully

Branch Operations Officer / Personal Banker (operations) OPERATIONS

Account opening checks, KYC verification, cash and clearing processes, record keeping, audit readiness.

Words you'll see in the JD: Process, verification, documentation, compliance, TAT

Back Office / Processing Executive OPERATIONS

Process applications, check documents, update systems, support branches from a central office.

Words you'll see in the JD: Processing, data entry, quality checks, accuracy

Credit / Loan Processing Officer OPERATIONS

Check loan applications, documents and eligibility; coordinate with customers and credit teams.

Words you'll see in the JD: Underwriting support, eligibility, documents, TAT

Customer Service Officer (branch) SERVICE

Handle customer queries and service requests at the branch; guide customers to the right product or process.

Words you'll see in the JD: Queries, service requests, complaints, customer experience

Phone / Virtual Banking Officer SERVICE

Serve customers by phone, chat or video. Some roles also promote products.

Words you'll see in the JD: Call handling, resolution, quality scores, shifts

Collections Officer SALES

Follow up with customers on overdue loan or card payments, by phone or in the field, within strict conduct rules.

Words you'll see in the JD: Recovery, follow-ups, overdue, field visits, targets

IF YOU'RE 12TH-PASS

Some sales, collections, phone-banking and field roles may be open to 12th-pass candidates, especially through partner agencies. Most operations, credit and officer roles ask for graduation. Check the eligibility line in each JD.

Sales vs operations vs service

	Sales	Operations	Customer service
Main goal	Bring in customers and business	Process work accurately and on time	Solve customer queries and keep them satisfied
Measured by	Accounts opened, loans sourced, products sold	Accuracy, turnaround time (TAT), audit results	Resolution, quality scores, complaints handled
Typical day	Calls, meetings, field visits, follow-ups	Checking documents, systems work, coordination	Counter, phone or chat interactions
Pay structure	Fixed + incentives (can vary month to month)	Mostly fixed	Mostly fixed; some incentive in product-linked roles
Pressure comes from	Targets	Deadlines and zero-error expectations	Difficult customers and volume
May suit you if	You enjoy people, persuasion and clear goals	You enjoy accuracy, process and structure	You are patient, a good listener and calm

COMMON MISTAKE

Thinking that sales is a "bad" job or operations is an "easy" job. Sales roles can grow quickly and pay well for the right person. Operations roles demand high accuracy and responsibility. Neither is better. What matters is fit.

A day in two roles (fictional)

Riya · Relationship Officer, SKB Bank

SALES

9:30 Team huddle on monthly targets · 10:00 Calls to 15 leads from the branch walk-in register · 12:00 Visit two shops in the market to explain current accounts · 2:30 Complete account-opening forms with a customer · 4:00 Follow up on pending documents · 5:30 Update the day's numbers in the system

Imran · Branch Operations Officer, SKB Bank OPERATIONS

9:30 Check yesterday's account-opening files for missing documents · 11:00 Verify KYC documents for new accounts · 1:00 Coordinate with the central processing team on rejected cases · 3:00 Help customers with service requests · 4:30 Prepare records for an internal audit · 5:30 Close the day's registers

REFLECTION

1. Which of the nine roles above appeals to you most? What specifically?

2. Which part of that role would you find hardest? How would you prepare for it?

CHAPTER REVIEW CHECKLIST

- ☐ I can name three sales, two operations and two service roles.
- ☐ I know a job title alone does not tell me the work.
- ☐ I can explain how performance is measured in each type of role.
- ☐ I know which type of role I am most curious about. Next, test it in Chapter 3.

PART 1 · CHAPTER 3

The Role-Fit Compass

LEARNING OBJECTIVE

Identify whether sales, operations or customer-service work suits your natural preferences, so you can apply and answer interview questions with clarity.

This is a self-reflection tool, not a test. There are no right or wrong answers, and no score means you can't do a job. It shows where you are likely to feel most comfortable **today**. Answer quickly and honestly, based on what you actually do, not what you think an employer wants.

1 = not like me at all · 3 = somewhat like me · 5 = exactly like me

Statement	1	2	3	4	5
1. I enjoy starting conversations with people I don't know.	○	○	○	○	○
2. I like checking details until everything matches.	○	○	○	○	○
3. I stay patient when someone is upset with me.	○	○	○	○	○
4. A clear monthly target motivates me.	○	○	○	○	○
5. I prefer a fixed routine with clear steps.	○	○	○	○	○
6. I like explaining things to people in simple words.	○	○	○	○	○
7. I don't mind travelling around my city for work.	○	○	○	○	○
8. I often notice small errors that others miss.	○	○	○	○	○
9. I can listen to a complaint without taking it personally.	○	○	○	○	○
10. I'm comfortable hearing “no” and trying again.	○	○	○	○	○
11. I like working with forms, records and computer systems.	○	○	○	○	○
12. I feel good when I solve someone's problem.	○	○	○	○	○
13. Earning incentives based on my own performance excites me.	○	○	○	○	○
14. I would rather be accurate than fast.	○	○	○	○	○
15. I can stay polite on the phone for many hours.	○	○	○	○	○
16. I enjoy persuading people to try something.	○	○	○	○	○
17. I follow rules strictly, even when it takes longer.	○	○	○	○	○
18. I enjoy talking to many different people in a day.	○	○	○	○	○

Score your compass

Add your ratings for each group of statements. Each total is out of 30.

Direction	Add statements	Your total
SALES	1, 4, 7, 10, 13, 16	___ / 30
OPERATIONS	2, 5, 8, 11, 14, 17	___ / 30
SERVICE	3, 6, 9, 12, 15, 18	___ / 30

WHAT YOUR SCORES SUGGEST

Pattern	What it may mean	Next step
One total is 5+ points higher than the others	A clear preference for that type of work	Prioritise roles of that type; use your examples in interviews
Two totals are close and high (22+)	You may suit mixed roles, e.g. service with product promotion	Look for JDs that combine both; ask how time is split
All three are close	Flexible, or still unsure	Talk to people in each role; reread Chapter 2
All three are low (under 15)	Banking roles may not excite you yet, or you were very strict with yourself	Reflect on why you want banking; retake in two weeks

REMEMBER

Preferences can change with experience. Many people start in one type of role and move to another. Use this to choose your first applications wisely, not to rule anything out forever.

TURN YOUR RESULT INTO INTERVIEW ANSWERS

My strongest direction is: _____

A real example from my life that shows this preference:

The roles from Chapter 2 I will focus on first:

One thing in my weaker direction I will work on, and how:

SHITAL'S TIP

If your sales score is low but most openings near you are sales roles, don't panic. Read Chapter 22 on handling targets, and ask in interviews how targets are set and supported. Make the decision with full information.

PART 1 · CHAPTER 4

How Private-Bank Recruitment Works

LEARNING OBJECTIVE

Understand the different routes into a private-bank job, what recruiters assess, how to decode a job description, and how to verify that an opening is genuine.

Four routes into a banking job

Route	How it works	Who employs you	Check carefully
Direct hiring	You apply to an advertised vacancy (careers page, job portal, campus, referral) and are selected	The bank, on its own payroll ("on-roll")	Role, location, CTC vs in-hand
Bank-linked programme	A training programme run by or with a bank, often with a training partner; selected candidates train and may then be placed in the bank	Usually the bank after successful training, as per the written terms	Fee (if any), loan, stipend, conditions for the job offer, bond
Third-party / partner payroll ("off-roll")	A staffing or service company hires you and deploys you to work for a bank	The agency or service company, not the bank	Who pays your salary, benefits, growth path to bank's payroll
Paid training course (not linked to a specific job)	You pay for banking training; placement support may or may not be offered	No one, until you separately get a job	What exactly is promised in writing

All four routes can be genuine. They are different arrangements, and you should know which one you are entering. An off-roll role is a real job, but your employer, benefits and career path differ from an on-roll role, so ask.

VERIFY FIRST

"Bank job" in an advertisement does not tell you who your employer will be. Ask: "Will my offer letter be issued by the bank or by another company?"

What recruiters may assess

Area	How it may be assessed	Prepare with
Aptitude: numbers, reasoning, English	Online or written test (some roles skip this)	Part 2
Communication	Phone screening, interview, sometimes a group discussion	Ch 11, Part 5
Banking awareness	Interview questions on basic products and terms	Part 3, Ch 23
Role fit and motivation	"Why this role?", "Are you comfortable with targets / field work?"	Ch 3, Ch 20, Ch 22
Customer handling and judgement	Situation-based questions or role plays	Part 6
Professionalism and integrity	Throughout: punctuality, honesty, documents, background checks	Part 4

A TYPICAL PROCESS (VARIES BY EMPLOYER)

1. Application (careers page, portal, campus, referral or walk-in drive)
2. Screening call from a recruiter
3. Online assessment (aptitude, English, sometimes a personality or situational test)
4. One or more interviews (HR, hiring manager, sometimes a senior manager)
5. Document verification and background check
6. Offer letter, then joining formalities

Some roles have fewer steps (a walk-in drive may finish in a day). Programmes may add training, assessments and a final selection. Never assume; ask the recruiter what the steps are.

CHANGES OFTEN

Assessment patterns are not published consistently and change. This book prepares you for the skills that are commonly tested. It does not claim to show any employer's actual test.

The JD Decoder

A job description (JD) tells you more than the title. Read it in this order:

1. **Responsibilities** first. This is your real daily work.
2. **Clue words**: underline them using the table below.
3. **Eligibility**: qualification, age, experience, language, location.
4. **Employer and payroll**: bank, programme or agency?
5. **Pay**: CTC or in-hand? Fixed or variable?
6. **Work conditions**: location, transfers, field work, shifts.

Sales clue words	Operations clue words	Service clue words
acquire, sourcing, leads, targets, cross-sell, business development, portfolio growth, incentives, field visits, conversions	process, verify, documentation, compliance, audit, reconciliation, TAT, quality checks, back office, data entry	queries, service requests, resolution, complaints, customer experience, call handling, quality score, escalation

Count the clue words in the responsibilities. The type with the most clues is usually the main type of work.

WORKED EXAMPLE (FICTIONAL)

SKB Bank · Assistant Manager – Retail Branch Banking

Location: Pune (transferable within region) · Experience: 0–2 years · Graduate in any discipline

Responsibilities: Acquire new savings and current account customers from the branch catchment area. Cross-sell insurance, investment and loan products to new and existing customers. Achieve monthly business targets. Conduct field visits to local businesses to generate leads. Maintain relationships with a portfolio of customers. Ensure account-opening documentation is complete.

Compensation: ₹3.6–4.2 LPA (CTC) + performance incentives.

Decoder step	What we find
Clue words	**Sales:** acquire, cross-sell, targets, field visits, leads, portfolio (6) · **Operations:** documentation (1) · **Service:** maintain relationships (partly, 1)
Main type	**Sales**, despite the general title "Assistant Manager"
Eligibility	Any graduate, fresher-friendly
Pay	CTC range given; incentives are extra and variable. In-hand not stated, so ask
Conditions	Transferable; field visits involved
Questions to ask	What is the monthly target? How are incentives calculated? What is the fixed monthly in-hand? How much time is in the field?

YOUR TURN: DECODE THIS JD

SKB Small Finance Bank · Customer Service Executive – Phone Banking

Location: Nagpur (office-based) · Experience: Freshers welcome · Graduate; good Hindi and English

Responsibilities: Handle inbound customer calls on account, card and loan queries. Resolve service requests within defined TAT. Escalate complaints to the relevant team as per process. Maintain call quality scores. Promote suitable products to customers where relevant. Work in rotational shifts, including weekends.

Compensation: ₹2.4 LPA (CTC).

Decoder step	Your answer
Clue words (by type)	
Main type of work	
Any secondary type?	
Conditions to think about	
Two questions you would ask	

Model answer: Part 9, Chapter 4.

Verify that an opening is genuine

1. **Find it yourself** on the employer's official careers page or official social channels. Don't rely only on a forwarded link.
2. **Check email and website domains.** Recruiters should write from the employer's official domain. Indian banks have been moving their websites to the **.bank.in** domain as directed by RBI. A free email address (such as @gmail.com) for an "offer letter" is a red flag.
3. **Match the details:** role, location and pay should be the same across the advertisement, calls and the written offer.
4. **Never pay** an individual or an unofficial account for an interview, test or offer letter. Programme fees, if any, should be paid only as per official, written terms.
5. **Never share** OTPs, passwords, UPI PINs or card details. No employer needs them.
6. **Report fraud** on the National Cyber Crime Reporting Portal (cybercrime.gov.in) or by calling 1930.

CHANGES OFTEN

Domain migration and reporting channels were checked in October 2026. Confirm on rbi.org.in and cybercrime.gov.in.

WATCH ON YOUTUBE

For bank-specific openings and programme reviews, see the bank playlists and the "Bank Job" and "Job Guidance" playlists. Channel: youtube.com/@shitalkasatbirla4717

REFLECTION

1. Find one real job description for a role you want on an official careers page. Decode it using the steps above.

2. Which recruitment route (direct, programme, off-roll, paid course) are you considering? What will you check first?

CHAPTER REVIEW CHECKLIST

- ☐ I can explain the four routes into a banking job and who employs me in each.
- ☐ I know what recruiters assess and which parts of this book prepare me.
- ☐ I can decode a JD using clue words.
- ☐ I know six ways to verify that an opening is genuine.

PART 2

Aptitude foundations

Numbers, reasoning and English for entry-level banking aptitude assessments. Start with strategy, then build one skill at a time with worked examples, tiered practice and timed drills.

Chapter	You will be able to...
5 Test strategy	Plan your time, skip smartly, eliminate options and get your device and room ready for an online test
6 Number foundations and percentages	Simplify with BODMAS, handle fractions and decimals, and calculate any percentage or percentage change
7 Money maths	Solve ratio, average, profit and loss, simple interest and compound interest questions
8 Time and motion	Solve time-and-work and speed-distance questions, including trains and relative speed
9 Patterns and data	Find the rule in a number series and answer questions from tables, bar charts and pie charts
10 Logical reasoning	Work through coding, directions, blood relations, ranking, seating and syllogism questions
11 English for banking	Answer grammar, vocabulary and reading questions, and write clear workplace sentences

You've just read Part 1.

The full book continues with 240+ more pages:

Part 2 - Aptitude foundations (415+ practice questions, full solutions)

Part 3 - Banking essentials: accounts, loans, UPI, KYC, fraud awareness

Part 5 - Honest interview answers, sample scripts, mock interview scorecard

Part 8 - A full 40-question timed mock assessment

Part 9 - Offer evaluation: CTC vs in-hand, bonds, fake-job warning signs

Plus: a resume guide and a 7-day revision plan

Get the full book - Rs 149

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