

Banking Commercial Loan Processing Clerk Interview Questions And Answers Guide.



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Banking Commercial Loan Processing Clerk Job Interview Preparation Guide.

Question # 1

Do you know anyone that works with our company?

Answer:-

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

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Question # 2

How do you believe you would benefit our organization?

Answer:-

This is a great question that provides you the opportunity to put your best foot forward, to tell the interviewer why he or she should consider hiring you for the job. Make sure you're well prepared for this question as you won't likely get a second chance to really shine.

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Question # 3

What do you consider ethical spending on an expense account?

Answer:-

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 # 4

Tell me about a time you had to fire a friend?

Answer:-

Hopefully you've never had to do this, but if you did, talk about how hard it was personally to fire anyone but that you did it objectively.

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Question # 5

What would your previous employer say is your greatest strength?

Answer:-

Be prepared for this question. If you have to sit and think about it it's going to appear as if you're not sure or that you've never identified your own value in the work place - not good. You don't have to have a complex response. Keep it simple and honest. For example, several possibilities could be Leadership, Problem solving ability, Initiative, Energy, Work ethic, Innovative, etc., etc.

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Question # 6

What is your philosophy towards work?

Answer:-

This is typically a straightforward question that merits a straightforward answer. Do you have strong work ethic? Will you do whatever it takes to make sure the job gets done? Just say so in your response. Keep it short, direct and positive.

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Question # 7

What motivates you at the work place?

Answer:-

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 # 8

Tell me about a time when you successfully handled a situation?

Answer:-

For this question, the interviewer wants to know what you do in a situation that doesn't have a clear answer. This will help the interviewer know how you respond to unforeseen challenges.

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Question # 9

Why do you want to leave your current company As Banking Commercial Loan Processing Clerk?

Answer:-

Bad Answer: Complaining about or blaming their former job, boss or colleagues. Also, having no good reason.

Good answer: One that focuses on the positives about why the job they're applying for offers them better learning or career opportunities, chances for advancement, aligns more closely to their long term goals, or is a better fit for them.

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Question # 10

What have you learned from mistakes on the job?

Answer:-

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 # 11

What is your greatest professional achievement?

Answer:-

Nothing says "hire me" better than a track record of achieving amazing results in past jobs As Banking Commercial Loan Processing Clerk, so don't be shy when answering this interview question! A great way to do so is by using the S-T-A-R method: Set up the situation and the task that you were required to complete to provide the interviewer with background context (e.g., "In my last job as a Banking Commercial Loan Processing Clerk, it was my role to manage the invoicing process"), but spend the bulk of your time describing what you actually did (the action) and what you achieved (the result). For example, "In one month, I streamlined the process, which saved my group 10 man-hours each month and reduced errors on invoices by 25%."

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Question # 12

What have you done to improve your skills over the past year As Banking Commercial Loan Processing Clerk?

Answer:-

You'll want to be prepared with some very specific examples of what you've done over the last year and what you're currently doing to improve your professional knowledge and skill set as well as anything else you're doing that shows self improvement.

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Question # 13

What do you know about our company?

Answer:-

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

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Question # 14

Describe your work ethic?

Answer:-

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 # 15

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

Answer:-



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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 # 16

What type of people do you not work well with?

Answer:-

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

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Question # 17

Describe your management style?

Answer:-

Try to avoid specific classifications, whatever it may be. Organizations usually prefer managers who can adapt their skills to different situations.

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Question # 18

What makes you right for this position?

Answer:-

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

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Question # 19

Do you ever take work home with you?

Answer:-

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 # 20

Are you currently looking at other job opportunities?

Answer:-

Just answer this question honestly. Sometime an employer wants to know if there are other companies you're considering so that they can determine how serious you are about the industry, they're company and find out if you're in demand. Don't spend a lot of time on this question; just try to stay focused on the job you're interviewing for.

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Question # 21

What do you like to do outside of work?

Answer:-

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

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Question # 22

What are your salary requirements as Banking Commercial Loan Processing Clerk?

Answer:-

The #1 rule of answering this question is doing your research on what you should be paid by using sites like Global Guideline. You'll likely come up with a range, and we recommend stating the highest number in that range that applies, based on your experience, education, and skills. Then, make sure the hiring manager knows that you're flexible. You're communicating that you know your skills are valuable, but that you want the job and are willing to negotiate.

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Question # 23

Are You a 'People' Person?



Answer:-

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

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

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Question # 24

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

Answer:-

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 # 25

Did you get on well with your last manager?

Answer:-

A dreaded question for many! When answering this question never give a negative answer. "I did not get on with my manager" or "The management did not run the business well" will show you in a negative light and reduce your chance of a job offer. Answer the question positively, emphasizing that you have been looking for a career progression. Start by telling the interviewer what you gained from your last job As Banking Commercial Loan Processing Clerk

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Question # 26

What role do you see technology playing in this role?

Answer:-

Technology is important to almost every job today but it's not meant to be abused. I believe it's important to increase productivity and not for personal use.

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Question # 27

Do you value recognition or pay more? Why?

Answer:-

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

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Question # 28

Would you describe yourself as more analytical or interpersonal?

Answer:-

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 # 29

Do you like being around people?

Answer:-

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 Banking Commercial Loan Processing Clerk.

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Question # 30

How do you stay up to date with industry?

Answer:-

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

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Question # 31

What makes a product successful?



Answer:-

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

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

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

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Question # 32

How have you achieved your success?

Answer:-

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

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Question # 33

How do you deal with pressure or stressful situations?

Answer:-

Choose an answer that shows that you can meet a stressful situation head-on in a productive, positive manner and let nothing stop you from accomplishing your goals. A great approach is to talk through your go-to stress-reduction tactics (making the world's greatest to-do list, stopping to take 10 deep breaths), and then share an example of a stressful situation you navigated with ease.

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Question # 34

What did you major in and why?

Answer:-

Tell them your major and the motivations behind why you chose it and how it's helped to prep your of this potential job.

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Question # 35

What are your presentation skills like As Banking Commercial Loan Processing Clerk?

Answer:-

Make sure you share a story that demonstrates your presentation skills in front of many people. If you are really brave, offer to give a snippet of that presentation to the interviewer. This will definitely be different from what most people do.

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Question # 36

Describe your academic achievements?

Answer:-

Think of a time where you really stood out and shined within college. It could be a leadership role in a project, it could be your great grades that demonstrate your intelligence and discipline, it could be the fact that you double majored. Where have you shined?

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Question # 37

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

Answer:-

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 # 38

What are three positive characteristics you wish you had?

Answer:-

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 # 39

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

Answer:-

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 # 40

What other companies are you interviewing at?

Answer:-

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

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Question # 41

How would your friends describe you?

Answer:-

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 # 42

What's a time you exercised leadership?

Answer:-

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

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Question # 43

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

Answer:-

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

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Question # 44

What type of work environment do you prefer?

Answer:-

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

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Question # 45

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

Answer:-

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 # 46

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

Answer:-

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 your 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 # 47

Do you work well under pressure?



Answer:-

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 # 48

How do you handle stressful situations?

Answer:-

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

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Question # 49

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

Answer:-

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 # 50

What's your salary history?

Answer:-

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

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Question # 51

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

Answer:-

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 # 52

What types of personalities do you work with best?

Answer:-

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

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Question # 53

How do you evaluate your ability to handle conflict?

Answer:-

I pride myself on being a good problem solver. Through my previous job and management positions I have faced numerous conflicts in different situations, and my experiences have helped me to hone my issue resolution skills. I believe that it is important to get to and address the root of the issue, in a respectable manner.

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Question # 54

What does quality work mean to you?

Answer:-

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 # 55

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

Answer:-

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 # 56

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

Answer:-

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 # 57

What do you know about the company?

Answer:-

Any candidate can read and regurgitate the company's "About" page. So, when interviewers ask this, they aren't necessarily trying to gauge whether you understand the mission—they want to know whether you care about it. Start with one line that shows you understand the company's goals, using a couple key words and phrases from the website, but then go on to make it personal. Say, "I'm personally drawn to this mission because..." or "I really believe in this approach because..." and share a personal example or two.

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Question # 58

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

Answer:-

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

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Question # 59

Tell me something about your family background?

Answer:-

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 # 60

How have you changed in the last five years?

Answer:-

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 # 61

What's the most rewarding work you've ever done and why?

Answer:-

Companies love it when you discuss how you've made an impact on your teammates, clients, or partners in the business or in school. It should be rewarding because of the hard work and creative process that you've put into it.

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