

# INTERVIEW PREPARATION GUIDE



2018

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# BANK EXAMS

## 9 RULES TO BE SUCCESSFUL IN EVERY INTERVIEW

### WHAT IS AN INTERVIEW?

*As Pauline V. young said, "An interview may be regarded as a systematic method by which a person enters more or less imaginatively into the inner life of a comparative stranger."*

Interviewing is a particular form of communication in which you interact largely through a question-and-answer format to achieve a variety of specific goals and functions. It is not enough to display your knowledge acquired from books, newspapers, and magazines during an interview. The interview board assesses your personality for psychological traits and sociological qualities before it comes to the vital/final decision.

### WHAT IS THE PURPOSE OF AN INTERVIEW?

The purpose of an interview is to bring out your inner traits and qualities. It provides the employer to know about you and your knowledge on a wide variety of subjects.

### 9 RULES TO BE SUCCESSFUL IN EVERY INTERVIEW

**Appearance:** The famous psychologist Sigmund Freud says, "Try to look as you want to be." A good appearance gives you confidence before it pleasing others. So your dress code should be simple and dignified.

**Speech and Mannerisms:** you are judged by your speech. The usage of words and sentences should be precise and audible so that the other person is able to follow you properly. Everybody knows what to speak. But a few people know how to speak. So remember that how you answer to Interviewer's questions decide your good mannerisms. **As Mother Terissa said, "A Word can cure or Hurt. So choose your words wisely."** Whatever the place is

**Mental alertness:** Alertness refers to your ability to understand the questions in the minimum possible time. The interview board tests the mental alertness of yours through various ways by asking confusing questions. So, be alert.

**The consistency of thoughts and ideas:** Be firm in your thinking right from the beginning and remember the precise answer you had given. This shows how strong you are mentally.

**Leadership qualities:** A leader should lead. He should not mislead. You are the leader and your company is like a big ship. If you are recruited you should lead your team. If you mislead your team, your company [Ship] will drown in the loss. That's why during the interview your leadership qualities also tested through entrusting multitasking works.

**Self Confidence:** Never underestimate yourself and compare to others. Everybody has his own speciality. Do you know? A bird can fly in the air but cannot swim in the water. In the same way, a fish can swim in the water but cannot fly in the air. It means bird is expert in flying; fish is expert in swimming. Like that you are also unique. So be confident always.

**Planning:** It is necessary for every work. For Eg : Can you imagine? Without pre-planning can an Engineer build a beautiful house? Can your mother prepare your lunch box for you early morning? So remember that planning reduces tension and completes half work. It's your duty to plan what requirements you need to attend the Interview.

**Preparation:** After planning, you have to prepare well. Then only you can show your workmanship during an interview. For Eg: If your mother planed well to prepare a food item but failed to prepare well today. Can you like that food item? No. Like that, if you don't prepare well for the interview, you will surely fail to explore your knowledge at the time of interview.

**Presentation:** As a great man said, a good presentation is like a multi-cuisine feast. So, present yourself well during an interview.

## HOW TO PREPARE YOURSELF FOR BANK PO INTERVIEWS?

Many candidates find difficulty to face Bank Interview. As it's the final for his/her selection in the Bank Exam. The factor of your Future Totally depends on those few minutes with the Interviewer. We have outlined some important points that would be helpful for you in Interview. It will also become easy for preparation in an interview for various Bank Recruitments. Candidate should read the article very carefully and use these points to crack the Bank Interview.

## **1. Know About Your Bank**

The very first thing to be done by candidates is do proper research on the banks which you have preferred. Collect all the useful information of the bank like ***Bank's history, size, position, services, etc, on the websites.*** It will help you in answering the questions asked from the recruiter like why have you choose banking as your career. The research done about bank will show your hard work and efforts to the interviewer.

## **2. Stay Updated**

Usually, latest events are been questioned during the interview, so ***read the newspaper focusing on business sector.*** It will help you in giving more balanced opinion rather than some extreme viewpoints. Developing balanced viewpoint on valuable issues in an interview is very important for your performance. For those who can't read all the business newspaper, they can make use of websites.

## **3. Ability to Speak English**

Most of the interviews are conducted in English mainly to check your conversation skills. Your ability of speaking matters a lot in the interview. The candidate should ***communicate with cordial manners*** and have a good vocabulary. So it is important that before the interview you should improve your vocabulary by regular conversations in English.

## **4. Practice**

It is very common among the candidates to feel nervous before attending the interview. But you have to get rid out of this problem because this ***nervousness can spoil your whole preparation*** for the interview as your level of confidence will be low and you will not be able to give correct answer of the question asked by the interviewer.

## **5. Knowledge about Your Region/Locality**

The Interviewer may ask your ***background regarding place you lived or worked and your locality.*** The main reason for these questions is to judge your understanding of the world. These questions also help in knowing your aims, ideas, and experience about the environment around you. So gain up the full knowledge about yourself.

## **6. General Knowledge**

Every candidate must have the ***high level of general knowledge***. Every interviewer creates a situation that will surely arise to test your general awareness, current affairs, and general knowledge. You have to ***keep reading more relevant information*** to prepare well for your interview.

## **7. Tips for Day of Interview**

The main thing on the day of the interview is the presentation. ***The body language, dressing, and introduction of the candidate*** play a very vital role over there. So every candidate should wear a formal dress and make sure he/she should reach the place of interview on time so that they can get enough time to relax. Keep 3-4 copies all the important documents with you which are required.

### **COMMON MISTAKES CANDIDATES MAKE DURING INTERVIEW**

An interview to any job is an important part of one's long way preparation and struggle; therefore, it is necessary to make it a focus area while you plan to get into any organization. Here are some mistakes that candidates may come across while interview and they can be avoided if a little concern is given to them.

#### **1. Unaware of the Organization**

You should be aware of the organization you have chosen to get into. ***Try to know about the background, area of operations, basic framework and a little about the top management hierarchy.*** This shows your genuine interest in the company and this may boost your morale level as well.

#### **2. Unprofessional Dress-up**

Try to bring professionalism in your attire when you are appearing for an interview. Attire is an important aspect and has a good count in your interview marks. You may wear formals. ***Avoid carrying too much things like papers/folders/pen/mobile phones in your hands.***

#### **3. Arriving Late for an Interview**

Arriving for an interview on/before time shows your concern and importance you are giving on time. Plan for your journey a day before the interview and try to reach before time. ***Arriving late also affects your confidence level*** so always try to reach early, stay calm and avoid getting into panic situations.

#### **4. Brisk walk**

Avoid brisk walking when you enter into place of interview. Your walk should not show that you are too much excited/ uninterested to appear for an interview. ***Just walk in normal and calm way.*** Laziness or brisk walking may present a negative picture of you.

#### **5. Wandering here and there**

You should **avoid wandering here and there outside the place of interview** or in the premises for unnecessary reasons. Just wait in the waiting area till the time you get a chance to get in.

## **6. Giving scripted answers**

Every interviewer wants a normal candidate for their organization to work with so in such a situation, **scripted answers may lead you out** from the interview. When interviewer asks you a question, he is well-acquainted with the topic he asks for. He may not like your scripted answers and would search for an authentic and “to the real” Candidate.

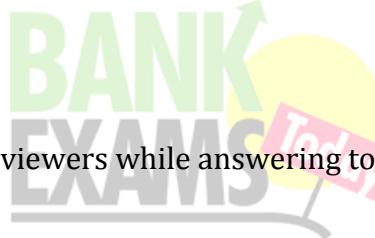
## **7. Lack of confidence**

It is sure that while giving interview, a kind of nervousness is there but you should try to overcome that. This can be done when you are well-prepared for the interview. Preparation will get you confidence to face the interview and a little nervousness is not a negative sign. In fact when you are afraid of something, chances of failure get reduced as we put in more efforts when we are afraid of something. **Lack of confidence is not a good sign** but here it necessary to mention that over-confidence is indeed, another reason that may through you out of the interview.

Your **voice should be audible** and clear while answering the questions. Also ensure that you are not too loud while answering.

## **8. No Eye-contact**

Try to have eye-contact with the interviewers while answering to their questions. This helps them in determining confidence level in you.



## **PERSONAL QUESTION-ANSWER SAMPLE**

### **Important Tips for Interview:**

Always enter the room with a good smile on your face, keep yourself cool and composed. Greet the interviewers with a ‘Good Morning’, ‘Hello’, ‘Namaste’ or anything that you think is more appropriate. Please look at everyone’s face when you enter and greet.

Even if the question is asked by one interviewer always remember to look at everyone while you are answering. Keep eye to eye contact throughout the interview.

### **Always be very honest and realistic.**

As you are handling the huge bank transaction, honesty and integrity should not be in question. Thumb rule is Never Lie! Even if you lie (though not recommended), you should sound genuine.

## **PERSONALITY BASED QUESTIONS**

### **(1). Introduce / Describe yourself.**

This would be generally the first question in any interview. The interviewer also might split the question. If the interviewer already addressed you by your name before they start the interview, you don't have to start by answering 'my name is so and so'. They may also start by asking 'tell us something about your education', 'Tell me something about your family', 'Have you appeared for any banking interview before'. Be prepared to answer any question that they may begin with and also question that arise from your answers. For instance, if you say that you have appeared banking interview before, they would ask 'what was the result', 'why do you think you have not cleared'. 'What did you do to improve yourself this time'. If you have any prior job experience, be ready to answer questions related to your job'. Below is typical answer, you'll have to change your answer as appropriate. When you talk about your hobbies, make sure you have fair knowledge about the area. If you say 'reading books', they might ask you about the last book that you have read. If you say 'travelling', they might ask you about the place you have travelled and significance/ historical questions related to the place. If you say 'browsing', 'watching TV' etc , rather than just talking about TV Serial, entertainment shows or chatting, talk also about the news channels, learning oriented activities.

**Channels:** Hindustan Times, Time Now, CNN IBN, CNN , BBC, 'NDTV Profit channel', 'CNBC' etc.

**Internet:** Google to search for documents and learning materials. Go through some financial websites in internet. If you are into share trading, you may mention that as well. But you should have knowledge about stocks, NIFTY, Sensex etc.

But remember when you talk about this, you should have good understanding about the content.

### **Here is a typical answer:**

'My Name is <abc>. I'm graduate/post graduate in <computer engg>. I have completed my graduation from <abc college, Cochin>. My schooling was from <abc school, Trivandrum>. I'm working as a <software engineer> in <abc company> for the last <2 years>. To speak about my family, my husband is working with <abc company> as <abc executive>. My father is a <abc manager> and mother is a <housewife>. I have one brother; he's doing his <graduation in engg>. My hobbies are <watching TV and Reading books>.

### **(2). What attracts you to a career in Public Sector banking? or, Why you want to enter in Public Banking industry?**

Because of three things:

(a) A job in a public sector bank is considered a job for life. With opportunities to advance at work and not worry about being fired because of downsizing or a bad economy.

- (b) Good and rational Promotion Policy. You will get promotion, as per your work performance and capabilities.
- (c) Good Salary.

### **(3). Why are you not working anywhere from past 6 months ?**

As competition in banking exams is very challenging, I was preparing for bank exams and a job could distract me from my goal. That's why, I concentrated on bank exams preparations only.

### **(4). Can you shift to another city ?**

Yes. I always like to visit new places, meet new people. Working in new environment makes us to learn more and in a better way. Also, as one of my reason to join banking industry is its rational promotion policy, I can't expect all of my future promotions in the same city, it's not possible.

### **(5). Why Did You Leave Your Last Job?**

Don't go into detail about your terrible boss, or the horrible work conditions.

You should answer the question honestly, emphasizing what you did like about working there, while explaining the unavoidable circumstances that led to your departure.

#### **You can answer this question in the following ways:**

(a) I learned a tremendous amount at that job but there was no additional learning for me to get there. I was interested in pursuing my love of [whatever you're looking to do in Bank job].

Or

(b) I left for an opportunity to advance my career in Banking Industry.

(6). Why don't you join your father's business?

I can join my family business anytime and my father will be more than happy if I do so. However, I want to use the skills and knowledge that I have acquired during my days in college. Moreover, I want to do something on my own and prove my worth to myself. That's why I don't want to join my family business now.

### **(8). Who is your ideal or a person who inspired you most(and why)?**

It is up to you. He/She can be any great personality, your mother/father, etc.

### **(9). What are the strong and weak points of your personality?**

It is up to you. Think about it. Prepare a good answer for it yourself.

While telling your weak points, interviewer can ask 'Can you improve your weak points(and how)?'

## **(10). If you don't get final selection in this examination to what would you do?**

I will try again, with more passion and hard work.

### **QUALITIES THAT AN INTERVIEWER IS LOOKING FOR**

Many candidates reads lot of study material for interviews but they ignore to understand what an interviewer is looking for. Today I am going to share the basic selection criteria of any job interview :-

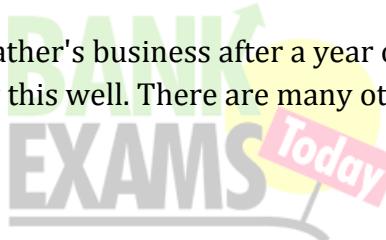
#### **Clarity of thought**

Why you want to work in a bank.

Your answer - Right now I am working in my father's business but I don't find any growth in it.

This will create a negative impact in the mind of interviewer. Step in the shoes of interviewer. He will think that this person is not stable.

Right now he is not interested in his father's business after a year or so he will not be interested in a bank. After all it's a boring job. I know this well. There are many other needy people who don't have any other option.



Result are out

You failed in interviews!! You didn't even get passing marks. I hope you know the reason.

#### **Decent looking**

Many people wear casual jackets or coats in the interviews. Get a simple Black coat with a tie for interview. After all its a service industry and they are looking for decent looking employees.

#### **Honesty**

Many candidates are unemployed from past 5-6 months because they are preparing for the exam.

Is it a bad thing or a matter of shame ?

No

Be honest and explain the interviewer that competition level is really high and it was almost impossible to crack the written exam without rigorous preparations. So you left your job.

#### **Good communication skills**

Practice, practice and practice

Use your washroom mirror to see how you look while answering the question. Read newspaper loudly to improve your confidence.

### **Mobility**

One of the most popular questions is :- If you get posting 1500 km away from your hometown what would you do.

Whether you will go or not, say Yes I will go.

### **Strong work ethics**

Recently many PSU bank managers were involved in unethical practices. Now interviewers are looking for ethical employees who want to help

### **Seriousness**

Every employer is looking for an employee who is serious about the company and job. If the job is just another option and if you think you deserve better, then you might not be the right candidate.

Be serious. Interview room is not the best place to crack jokes.

## **TIPS TO IMPROVE ENGLISH SPEAKING SKILLS BEFORE AN INTERVIEW**

All banking and non-banking organizations these days look for candidates who have the ability to speak English fluently. There is no need to worry if your interview is after few days. You can still improve your speaking skills by practicing in the right way.

### **1. Collect Sample Questions**

You should have some knowledge about the questions which can be asked during an interview. The questions can be technical as well as personal. Search and gather all the relevant questions.

### **2. Use a recorder**

You can use the recorder on your cell phone to do practice. You can do this by answering the collected questions aloud. Just give yourself a minute to think about the answer. You can also use a paper to write down some points. However, don't write complete answers, just write the points. Of course, you will not get a minute to think about answers in the interview but remember you are just doing practice to improve your English. After thinking about points for a minute, switch on the recorder and start answering the question based on your points. Try to speak for two minutes and do the recording for as many questions you can.

### **3. Listen to your recording**

When you are done with speaking, start listening to your recorded answers. While listening, try to identify your mistakes like errors in grammar, pronunciation, and fluency (pauses and hesitation). Work on your weak areas and keep practicing as practice is the key to success.

### **4. Find a friend to practice English**

You can phone your friend with whom you can speak English comfortably. You can talk about all the general things. It would be a good practice to improve communication skills for both of you.

### **5. Mirror Practice**

If you hesitate to speak in English in front of others, then you can practice in front of a mirror. Mirror practice is a good option to boost confidence. Try to speak loudly and maintain eye contact with yourself. You will notice an improvement in your confidence level within few days.

### **6. Adopt habit of reading**

Improve your English and keep yourself updated by reading an English newspaper on daily basis. You can even find articles and exercises on the English language in newspapers. You can also read novels, inspirational books or technical articles as per your choice. Just read whatever you enjoy reading so that learning can be fun.

### **7. Search English stories with subtitles**

You can use Youtube or any other search engine to search English stories with subtitles. There are many English stories available according to the levels. You can start learning with simple stories. Stories are a good way to improve pronunciation, to learn new words, and to improve overall English.

### **8. Think in English**

Whenever you are thinking about your interview or some other general things, try to think in English. Thinking in your native language and then converting the sentences is not a good idea. So, just think in English.

### **9. Avoid your native language**

Use as much English as you can a few days before your interview. With this, you will not have a shortage of words as well as you will be more fluent and confident on the day of the interview.