



New

Personal Interview

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Study Material
For
Personal Interview



Regd. Office :- A-202, Shanti Enclave, Opp.Railway Station, Mira Road(E), Mumbai.
www.bankpo.laqshya.in | bankpo@laqshya.in

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Personal Interview Tips For all kind of Competitive Exams

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1. INTRODUCTION – PERSONAL INTERVIEW

Group Discussions (GD) and Personal Interviews (PI) are the main basis on which selection for a Bank PO or Clerk depends for IBPS or State Bank of India. It doesn't matter how much you scored in your academics or common written examination, the final selection for IBPS and State Bank of India jobs totally depends upon the performance of an applicant in GD (Please refer our Group Discussion Section to excel GD) and Personal Interview.

In this article we will understand the personal interview which is mainly focused for Bank PO and Clerk level selections. The article given here is written by our experts keeping in mind the mentality of an applicant on HSc or Graduate level. If you follow the techniques mentioned herewith, we guarantee you will feel more confident and more energetic to go for your first Personal Interview and even we are sure that your performance will also improve tremendously after going through this step by step guide.

The selection process of bank jobs requires that the applicant attends a mandatory personal interview. These mandatory interviews are usually conducted as in person ones – One to One or Panel Interview. Interview is means to test your personality and attitude. So the applicant has to be highly prepared, since it's a once in a lifetime performance opportunity.

Personal Interview

The process of selections for the IBPS and State Bank Of India Jobs –Bank PO OR Clerical does not end just with passing or scoring in the common written exam. The applicant has to face the final frontier-the Group Discussion and Personal Interview (PI). A Personal Interview is a face to face interaction between interviewer and the applicant. It is very useful in judging candidate's fine qualities. It helps in discovering candidate's initiative techniques, mental alertness, self confidence etc. Although many students successfully clear the exams and get the GD-PI calls, many fail to perform well in the interview room. Literally anything under the sun could be asked. What they attempt to gauge in an interview is whether you are really fit for the jobs in the bank on managerial level or not.

- ✓ Are you humble ?
- ✓ Can you withstand pressure ?
- ✓ Do you take stress well ?
- ✓ Can you be polite yet disagree ?
- ✓ Do you know when not to pick a battle ?

and these are some of the traits they seek to assess in a personal interview.

The personal interview could last from ten minutes to an hour or more, and a typical interview panel consists of two to four members.

To perform well, it is essential that you understand the What, Why and How of the personal interview round.

The Personal Interview aims at understanding and knowing the candidate better. It is an opportunity to market yourself as the most suitable candidate who deserves the Job position as a Bank PO or Bank Clerk. The candidate will be asked his/her academic background and the accuracy of existing knowledge about a Bank Job may also put on test. Remember, it is not just the knowledge gained from books that will be questioned. Banking Industry is looking for candidates who are also well-aware of the real world around them.



2. KEY AREAS TO CONCENTRATE

Here are some of the key areas on which an applicant should focus basically :

Knowledge:

The first and most common question which can be asked to you is WHY Bank Job ? The Interviewer are very much interested and need you to have adequate knowledge about the job you are aspiring for – Bank PO. You should do your research on the specialization and Jobs and Responsibilities along with proper banking terminology and banking processes. Do not forget to research on the particular Bank you are appearing for the Personal Interview, as the most common question asked is What and How much you know about the Bank which you are applying for the job?

- ✓ The panel wants to know how you will cope with the demands of the job ?
- ✓ How this job will benefit you and how you will contribute to the organization in return ?

Also be prepared to answer what your other areas of interest include.

Extra-curricular activities also play an important role.

Clear Goals of LIFE

Personal interview is a chance you get to emphasize and express your goals – Long Term and Short Term Goals Both. You will have to have clarity of your goals to answer the questions such as

- ❖ Why Bank Job?
- ❖ How does it fit your career goals?
- ❖ What are your plans after joining the Bank Job?

The panel is looking for the inner motivations of the candidate. Since there are no right answers to these questions, it demands introspection. Honest self-assessment may help you answer these questions convincingly. So be clear and be confident while answering such question in a Personal Interview.

Communication skills:

Good communication skills is the key to success for passing with good score in Bank PO personal Interview. Personal interview is all about communicating your ideas, goals and motives to the panel who is listening to you to know you better. Learn to speak clearly and be professional. Have confidence in what you say and answer to the point. Listen to what is being asked and do not be afraid to give yourself some time to understand it well before you answer. Do not try answering when you have no clue and accept the things you do not know. The panel you will be addressing is experienced and will be easily aware that you are trying to use tactics to impress them.

This might trigger one question in your mind - how to prepare for the interviews ? The only short answer we can think of, after numerous discussions with a variety of expert interviewers , is “ Be What You Really Are !”

The questions asked in a Personal Interview can range from your graduate-level core subjects and high school mathematics to your hobbies, politics, economy and general awareness on social issues. This must sound very tough to you, as this would make preparing for these interviews almost impossible. However, this makes life a lot easier for you. This is why most of the Training & Coaching institutes spends lots of man hours to train their candidates for Personal Interviews. Sometimes, candidates are even paid to remember the questions asked to them and report them to the coaching institutes so that the institute pass these questions to the upcoming aspirants for the next interviews. (A list of Top ten Questions and General questions are displayed at the end of this article as a guiding stone for the Bank PO aspirants)



3. MARKETING YOURSELF

If you know how to market yourself then consider the battle half won.

1. Introduction: This is the very opening part of the applicant-interviewer interaction. So an introduction has to have effective, precise and well presented.

2. Education: The education here doesn't mean high school or graduation details but also the extra curricular activities and other courses as well. Academic learning is validated in terms of basics and relevance of graduation, comfort level with reference to core /favourite subjects and projects and industrial training. Extra-curricular activities are measured on a dual scale – versatility and achievement.

3. Current affairs: Knowledge on key events in the political, economic, business and socio-cultural sectors is a must to be prepared for a personal interview.

4. Career planning: This is another key factor which is most important to be prepared for. You career goals for life- short term & long term both, should be clearly presented if asked in a Personal Interview. The “marketing challenge” here is to evaluate your time-bound plan and the relevance of a Bank Job. While answering questions on short and long-term goals, it is advisable to present a clear and logical pitch and to strike a balance between ambition and pragmatism.

5. Personality-based questions: In questions related to your personality, you should be focused on demonstrating examples showcasing your strengths, having a remedial plan for overcoming weaknesses and demonstrating learning from people/situations.

4. BODY LANGUAGE FOR THE INTERVIEW

You might be saying all the right things, but if your body language is not appropriate then there are chances that you are giving a negative impact on the interviewer. Therefore, it is important for you to improve your body language.

- ✓ The moment you enter the interview room, the interviewers start scanning your personality. Avoid adjusting your clothes and hair while walking in. Tidy up before you walk in.
- ✓ Greet everyone with an eye contact with each panel member.
- ✓ When you extend a handshake, do so with your palm facing upwards. This indicates honesty and sincerity.
- ✓ Take your seat only when you are offered to sit. Sit comfortably and avoid leaning backwards as this indicates arrogance and boredom. At the same time leaning forward may indicate nervousness. Sit with both feet on the ground and do not cross your legs.
- ✓ Take control of your gestures. Do not nod your head too many times. This indicates that you are desperate to agree with the panel. Avoid looking down as it signals judgmental and negative attitude.
- ✓ Maintaining eye contact shows confidence. Hold eye contact for at least 10 seconds before you look at another panel member. But do not stare as it can be intimidating.
- ✓ Crossing your arms indicate defensiveness or closed mind. Keep your hands on your lap or knees, but do not grip them tightly as it indicates you are tense.
- ✓ Scratching your neck, rubbing your nose or eyes indicates that you don't believe in what you are saying.
- ✓ Once the interview is over, do not let go of your composure. Collect your belongings calmly, shake hands with the leading panel member if not with everyone else and leave with a smile. A confident goodbye is equally important to improve the impression.

5. HOW TO PREPARE FOR A PERSONAL INTERVIEW ?

As discussed earlier in the above mentioned paras, we understood the technical part of appearing in the personal interview. However, preparations to appear in an Interview has to start much earlier. You will be surprised to know that the real preparations has to start one day prior from the evening itself for the next day Interview. How ? let me summarize this in a point to point manner :

1. Arrangement of dress. One should arrange a dress well in advance to avoid last minute hurry. Check out for any stains or any other malfunction and arrange it well ironed one day in advance. The Same rule applies for your personal grooming. For e.g. shaving, proper hair cut etc for male candidates.
2. Be careful what you eat in dinner. Since the improper dinner can upset your stomach, you can really feel annoyed while going to Interview.
3. Proper breakfast should be taken before leaving for the Interview. Going to the Interview with an empty stomach is not advisable. You never know how much time you have to wait for your turn in the interview.
4. If you live in Metro like Mumbai/Delhi, then you are well aware about the traffic chaos. If you are travelling by road, start early to avoid being late to the Interview Venue. If you are travelling by trains, then leave home before the crowd starts pouring into the local trains to avoid getting cramped and ruin all your dress code and shoes etc. You will be carrying Original Documents with you, so you should be extra careful in your travelling.
5. Once you reach the interview venue, don't engulge yourself with chit chat with the fellow applicants. It will waste your energy and concentration and chances are there that the candidate whom you are talking to might give you some kind of wrong info about the current interview hence making you mentally disturb while entering the Interview hall.

The above are few points which we feel are equally important while preparing for the Personal Interview. Regarding the Personality development and body language please read the following details with a proper concentration about how to appear in the Personal Interview :

6. INTERVIEW SKILLS

1. **The First Impression :** As we all know that the first impression is the last impression. So you should be very particular about your appearance. Its your appearance that is going to speak first rather than your voice. The moment you enter the Interview Room, the panelists are going to judge you in the very first look depending upon your dress code and your body language. The dress code should be proper. Suggestive code : Light color shirt & dark color trousers.

Important points to remember :

- 1) Seek for permission while entering the interview room
 - 2) Walk confidently with Head straight and eye to eye contact
 - 3) Reach the Panel Table and greet everyone as per the time
 - 4) Don't sit till the seat is offered. Ask permission to seat. Don't stand in front of the chair while seeking sitting permission. The ethics says one should stand behind the chair for the candidate while in Interview
 - 5) Maintain your smile in a natural way
2. **Body Language :** The body language plays a crucial role when you appear in the Personal Interview. The language of your body conveys a lot of things to the interviewer much before the language of your tongue. Effective and impressive body language creates a nice base and good impression on the interviewer/s. You should practice effective sitting positions and speaking / communication skills on a regular basis to bring these trends in your body language on a natural basis.

Important points to remember :

- 1) Don't sit with legs crossed
 - 2) Don't shake you leg
 - 3) Don't bite finger nails
 - 4) Don't lose eye to eye contact
 - 5) Don't make a fake or broad smile
 - 6) Don't scratch your nose, head or eyes while talking. It shows you are a liar
 - 7) Don't look at your wrist watch or wall clock. It shows you are in hurry to leave the interview room
 - 8) Don't watch the exit door while talking. It shows you are in some hurry
 - 9) Don't look at the ceiling. It shows you don't know the answer
 - 10) Don't look to the floor while leaving the interview room. It gives an impression to the interviewer that you are not satisfied with your own performance. Instead, walk out with straight and upright head with a confidence in the walking style.
3. **Communication Skills:** The candidate should be aware about what to speak and how much to speak. That means be specific while answering the question in the Interview. The answer should be to the point covering the total information which the

interviewer wants to know from you. Don't talk extra or irrelevant. In case you don't have the answer, admit it. Trying to speak lie will get you negative impression.

Important points to remember :

- 1) Analysis of the types of question is very important
 - 2) Be prepared with the required set of knowledge about the most likely to be asked questions
 - 3) Wait till the interviewer finishes his question, and then start answering. Never start speaking before the interviewer stops speaking
 - 4) Maintain eye to eye contact to show that you are confident about what you are speaking
 - 5) Avoid replying / answering in a Yes-No fashion. It gives very bad impression to the interviewer
 - 6) Be polite while answering
 - 7) If you don't know the answer, tell them : sorry sir, I don't have answer for this question
 - 8) Don't loose your ground when it comes to tough questions
 - 9) Don't argue with the interviewer
 - 10) If you have any thought conflict over any issue while answering, be humble and polite while showing you disagreement
 - 11) Be real. Be what you are. Don't fake your personality or your set of knowledge
 - 12) Deal the questions with patience and presence of mind. The interviewer definitely tries to out you in tough situation and tries to make you tensed. But you should keep yourself cool and answer each and every question with a clear and focused state of your mind
4. **Closure etiquettes :** Its equally important about how do you behave at the end of the interview. Most of the candidates doesn't pay attention about the closures of any interview. Many candidates think they are relieved as if they were just at war with someone or something. So the candidates should always be extra careful while leaving the Interview room. One should not hurry while leaving. One should not forget to say "thank you sir" in the last

Important points to remember :

- 1) Don't leave the room without a handshake
- 2) Don't leave the room with shoulders dropped
- 3) Don't walk out of the room watching the floor
- 4) Don't forget to thanks the interviewer
- 5) Don't close the door by dashing or banging. Instead close the door behind you slowly without making any type of noise

7. TOP 10 IMPORTANT QUESTIONS (BANK PO & CLERICAL)

1. Why Bank Job ?
2. Why this Bank ?
3. What do you know about this Bank ?
4. Describe your strengths & weakness ?
5. How do you tackle your failure ?
6. Why do you think you deserve this job position ?
7. Where do you want to see yourself after 5 years from now ?
8. What kind of people you find tough to work with ?
9. What kind of people you feel good to work with ?
10. What will you do if you don't qualify in this interview ?

