

## **JS INSTITUTE OF BANKING & FINANCE, BANGALORE**

### ***SUCCESS IN INTERVIEW***

#### ***Secret of success***

Success in a project or a task is assured to you when put your heart and soul in it. To achieve success, one should feel successful beforehand. Always think that you are going to come out successful. Think about your best qualities and abilities, your achievement, personal contributions to the bank etc. and tell the Interview Board, at the suitable opportunity. Your Banking Knowledge has been tested in the written test. The fact that you have come out successful in the written test against stiff competition reflects your high caliber and ability. In the interview, your full personality will be seen as a thinking person, as a person with good moral values, as a person who is aware of the Bank and the environment in which it functions; its vision and goals; above all, as a person who sees his growth in the growth and good name of the organization.

#### ***Interview Board***

It consists of very senior executives. They are well-experienced in the art of interviewing and will put you at ease. You need not worry, get anxious or excited. Their objective is to promote the most suitable persons. They will make you feel comfortable. So please be self-assured and confident while facing the board.

#### ***Preparation for the Interview***

Your capacity for expression is tested in an Interview. So be clear and simple in expression. Request one/two experienced senior managers to conduct a mock interview for you. It will help you to recollect things, form ideas and explain them. It will also enable you to get over the initial hesitation. It will improve self-confidence if done 3 to 4 times. Practice brings perfection.

#### ***Possibility of the Interview through Video:***

In view of the prevailing situations in the country, it is possible that the interview may be conducted through Video Conferencing Mode. Please be prepared for facing the interview through Video.

#### ***During the interview***

Keep your mind fresh. Dress naturally. The interviewer's attention should not be diverted by your dress. Wear the dress in which you will feel most comfortable. Do not do too much reading etc. previous day.

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Enter the interview room gently and wish the members individually Good Morning... Sir/Madam. Walk confidently and gently to your chair; pause till you are asked to sit down. There is no need for you to feel anxious about any of these. Say Thank You, Sir/Madam before sitting on the chair.

Listen carefully. Concentrate completely on the questions and answer them to the point. Tell your answer in simple language. If you do not understand a question, tell the interviewer so that he may rephrase the question.

If you do not know the answer, please say so. You can take time to think and answer. Do not think that you will be regarded as a slow person. Not knowing the answer for one or two questions will not affect your chances. The Board will make an over-all assessment of your capabilities on these dimensions of personality.

- a. Clarity of mind/thought.
- b. Clarity of speech.
- c. General awareness of Environment.
- d. Organizational awareness.
- e. General demeanor and bearing.

After the interview, thank the members and leave the room gently.

You have to bring out your best manners, poise and gentleness during the interview. In a way you are selling yourself as best suited for promotion. Hence do not talk of irrelevant things, criticize the Bank's policy etc.

### **What to prepare?**

Please be thorough with

- a. Desk Work / your present role
- b. Previous desk work, information about previous branch, its business, features of any special industry etc. assisted by it.
- c. Branch business, profit, inspection findings, any special happenings, environment (type of industry, number of bank branches etc. )
- d. About your place/center, its major activities etc.
- e. Br figures, RBO figures, HO figures (advances, deposits etc.)
- f. Recent schemes of the bank and recent changes (say in the last 6/8 months).
- g. Recent happenings in the economy/country, foreign investment, global economic slowdown, inflation/deflation/India's many problems – internal and external, full

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convertibility etc. EXIM policy, budget, latest schemes, RBI's monetary policy, Bank's balance sheet, Bank's annual report, circle policy guidelines, your contribution to the bank etc.

h. HO/ RO/ CO structure, name of chairman/MDs/ CGM/ GMs etc.

i. BPR initiatives.

j. Developments in technology.

k. Your hobbies and interest.

l. Circle matters/ affairs through the circle magazine, other publications.

To conclude, hope and confidence are the indispensable pillars of success. Prepare thoroughly and face the interview with enthusiasm, hope and freshness. Success will be yours.

Dean, JS Institute of Banking & Finance, Bangalore.