



IDBI JAM Exam



Interview Guide



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1:1 Mock Interview with Ex-Interview Panel Member & Expert

IDBI JAM Interview Guide

By - Experienced Interview Panelist

With the conclusion of the IDBI JAM exam, it's time to gear up for the interviews! Most candidates dread this part of the selection procedure, and we attribute it to the following reasons:

- Fear of Rejection
- Fear of the Unknown

Despite being mentioned separately, these causes are strongly interconnected. It all starts with not knowing where to begin, what to prepare for and what to expect from the interview. When combined with the anxiety of being selected, the fear is only magnified. The interview process isn't something to fear, no matter how cliché it may sound!

Once a candidate meets the minimum cut-off marks in the online examination, he becomes eligible for an interview. The purpose of the interview is to select one suitable individual for the concerned profession. It may be true that the candidate has higher qualifications, but he may not have the courage and potential to accept the responsibilities that come with the profession he seeks. In fact, a candidate is expected to have good communication ability, leadership quality, emotional strength to face the challenges in his day-to-day work life and capability to develop effective interpersonal relationships.

Banking is a service-oriented organization and it demands cadres who are interested in putting their best efforts in their profession; mingling with the customers freely and friendly apart from maintaining a cordial, social and friendly relationship with his peers and superiors.

This e-book consists of a complete interview preparation guide, which is prepared with the help of insights received from *the experienced interview panel members*. We will also tell you how to effectively answer questions in the IDBI JAM interview. Apart from this, we will be sharing tips for your interview preparation. So, let's get started.

If you are going to appear for **IDBI JAM Interview**, this E-book will help you immensely in your preparation. Apart from this E-book, we have launched a brand new **Personalized Mock Interview Batch for IDBI JAM Interview**. Let us have a look at the specifications of this **IDBI JAM Interview batch** by **Oliveboard**.

IDBI JAM Interview Batch 2024

The interview process can be difficult for some students, we understand that. Some of you might feel the need to practice before the actual interview. So, we at Oliveboard bring to you a **Personalized Interview Batch for IDBI JAM** Interview 2024. You can register yourself for this batch and prepare with the help of the mock interviews. Here are the features of IDBI JAM Interview batch 2024.

Course Highlights	
Batch Name	Personalized interview Batch fir IDBI JAM 2024
1:1 Mock Interview	Two "1-to-1" Mock Interview with Detailed Feedback from Ex - Interview Panel member and OB Interview Expert
Live Classes	5+ Live Classes on Interview Preparation
Video Sessions	10+ Video Session for Banking Awareness & Current Affairs
Coverage	Current Affairs Updates for Interview
Special Sessions	Special Coverage of Banking and Financial Awareness Section
Notes	Notes will be provided in PDF format for Quick Revision
Telegram Prep Group	Dedicated TG Group for Doubt Clearing for Paid Users
Course Validity	Until IDBI JAM (PGDBF) Interview Completion

Other Highlights
Two "1-to-1" Mock Interview with Detailed Feedback from Ex - Interview Panel member and OB Interview Expert
First Mock Interview round with OB Interview Expert & Second Mock Interview with Ex-Interview Panel Member
5+ Live Classes on Interview Preparation
10+ Video Session for Banking Awareness, Financial Awareness & Current Affairs
Special Sessions by Ex-Interview Panel members
Complete Overview of IDBI Junior Assistant Manager Interview Process
Special Coverage of Banking and Financial Awareness Section
Coverage of Current Affairs Updates for Interview
Special Sessions for Personality Development
Personalized tips and suggestions for Interview preparation based on the candidate's profile
Personalized Doubt Clearing Sessions
Recorded VOD (Video on Demand) of all Live Classes

Meet Our Panel Members

You can check more information about our panel members here in the table below.

Panel Member	Description
Aditya Sir	Banking GA and Current Affairs Expert 8+ years' experience
Mr. Siva Rama Prasad Sir	Ex-GM, SBI 35+ Years of Experience, Ex- SBI and IBPS Panel Member

**English/
Bilingual**

**IDBI JAM (PGDBF)
Interview Batch - 2024**

**TWO - Personalized
Mock**

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Different kind of Questions asked during the interview:

Let us dive deep into the kind of questions asked in the IDBI JAM interview, and how you should answer them effectively.

Q. Tell me something about yourself?

Answer Approach:



Q. Why do you want to Join the Banking sector?

Answer Approach: Cover areas like:

1. High career growth potential
2. Love and Passion for Banking sector
3. Job security
4. Reputation and respect it brings for Banking official in society
5. Challenging work environment
6. Interaction with new people

Q. How is your degree relevant to the banking Industry?

Answer Approach: You can answer this question according to your professional degree, suppose you are a computer science graduate, you can say that your education will be useful in the view of digitalization that is taking place in the banking sector.

Q. How is banking better than your present job (for working professionals)?

Answer Approach: To answer this question, you can compare your present job and the job in the banking sector. What extra opportunities will you get in the banking sector? Why do you think you need to change your current job? - These kinds of questions will help you in answering this question effectively.

Q. Tell us about your strengths and weaknesses?

Answer Approach: In an interview, an interviewer may ask about your strengths or weaknesses because he wants to assess your personality, especially in terms of the company and the job role you are applying for. So, in order to answer this question, you can start with your strengths (such as disciplined, team player, creative, and adaptable person etc.) and then proceed to your weaknesses. While talking about your weaknesses make sure you do not reveal something way too negative about your personality (Anger, problem with adapting to new places, etc.), try to answer the question diplomatically (suppose you think you can improve your communication skill further etc.). Also make sure to mention the efforts you have taken to improve your weakness.

Q. Can you handle work pressure?

Answer Approach: Here is a practical approach for this question

**Q. How can you prove yourself as a valuable asset to the bank?**

Answer Approach: Consider your unique perspective, your enthusiasm, your work ethic, and your ability to collaborate. Additionally, you can use some examples of characteristics and skills to demonstrate your value to a company.

Q. Will you leave this job if you get a better Job opportunity?

Answer Approach: You should tell the interviewer, "For now I am not looking forward to changing jobs, because I want to work where I can work for a longer period of time and achieve both my personal and organizational goals. But if in future, I believe that changing jobs will expose me to new challenges and opportunities, I will be looking forward to that also."

In these kinds of questions, people outrightly deny the possibility of changing jobs, but it is not the ideal case. Because it is human nature, that when we get better opportunities, we switch jobs and careers.

Q. What qualities should one possess to be a Bank officer? Do you think you have these qualities?

Answer Approach: You can tell about different qualities that you think a bank PO should have. Here is a list of qualities that we consider is essential for a Bank PO

- Organized mind.
- Good Communication Skills.
- Efficient.
- Good mathematical ability
- Friendly and Cooperative Nature.
- Quick Learning ability.
- Leadership
- Management
- Team player
- Alert & Awareness
- Honesty & Integrity

You can mention some of these qualities, and also mention how you possess them.

Q. Questions related to the particular state you belong to.

Answer Approach: Sometimes there will be questions asked from the state you belong to such as famous things from your state, why your state is famous, economy of your state, places you like to visit, etc. So, in order to answer this question, you have to get the basic knowledge about your particular state and district.



English/
Bilingual

IDBI JAM (PGDBF)
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**TWO - Personalized
Mock**

Banking awareness and current affairs related questions asked in the IDBI JAM interview:

Apart from the questions asked from your personal background, there are many questions asked to check your knowledge. Here are some questions that were **previously asked** in the Bank interviews. Try to prepare as many questions as you can.

Q. What is CRR, SLR, Repo Rate, Reverse Repo Rate, Bank Rate, NPA etc. (other banking related terms)?

Q. What do you understand about Commercial Papers?

Q. Why does RBI change Repo Rates?

Q. As we are seeing China is progressing and we are lagging behind, what do you have to say about it?

Q. What are the different types of accounts?

Q. What's the difference between FD and RD?

Q. What are the reasons for rising inflation in India?

Q. What do you know about Share market?

Q. What is fintech?

Q. What is e-commerce?

Q. Is bank-merger a good option?

Q. What do you understand about NPA?

Q. How does a bank generate revenue?

Q. What is the difference between CRR and SLR?

Q. What is NABARD?

Q. What are scheduled banks?

Q. What is the difference between Inflation and Deflation?

Q. What do you mean by FDI?

Q. Tell us some current events at the international level?

Q. Can you name ASEAN countries?

Q. What is the difference between REPO and reverse REPO?

Q. What do you mean by CTS?

Q. What is known as MICR?

Q. What do you mean by KYC and what are the documents considered for the purpose of address proof and identity proof as per KYC?

Q. What are the eligibility conditions for a minor opening a bank account?

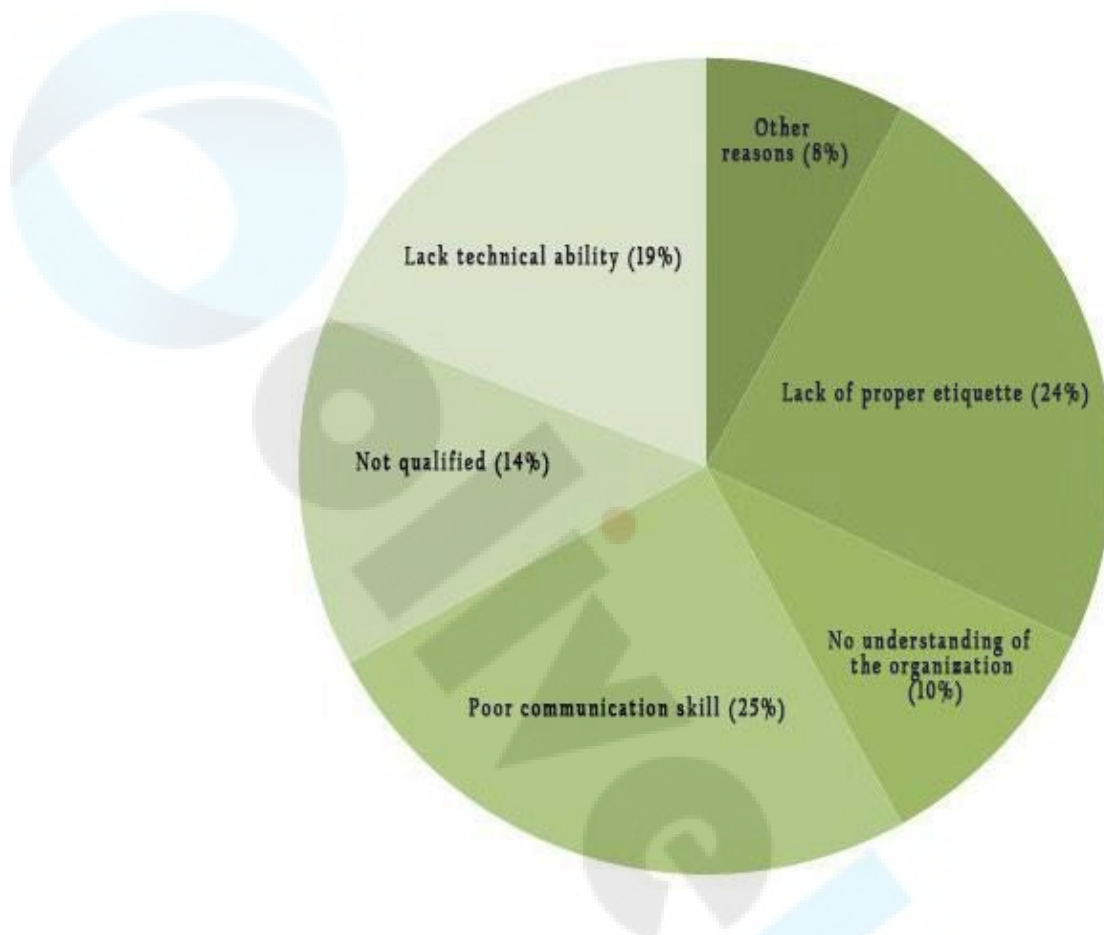
Interview tips from Experts:

One has to be meticulous when preparing for an interview. Because every tiny detail matters! The thing of utmost importance is, **RESEARCH**.

1. **Enhance your knowledge-** Before appearing for an interview, you should make sure that you have a good knowledge of the bank or the region/state you are going to serve in, of their work culture and recent news.
2. **Know YOURSELF better-** What we mean to say is that you should know what your strengths and weaknesses are. You should be able to come up with real life stories that are indicative of those strengths. You should know why you made certain career decisions. Hence, an introspection is a must!

- **Factors that matter during an interview:**

1. Consider the following image:



- b. As you can see from the picture, poor communication skills and improper body language are major reasons why candidates are rejected in an interview. Hence, the ability to clearly express your thoughts is critical. A great way of doing that is interviewing yourself. Start with asking yourself a simple question like: 'what are your strengths', while standing in front of a mirror and cross question yourself. Note your body language, if there is any shaking or fidgeting; make a conscious effort to stop it.

- **How to answer the questions you don't know answer to:**

1. **Calm Down:** Do not panic! Our first response is to fall into mental despair about not knowing the answer. Sometimes we might just blank out, despite knowing the topic somewhere at the back of our mind. In such cases, the silence that follows the question becomes excruciating for the candidates and they start to panic. This further trigger a reaction that makes them say the first thing that comes to their mind, just to kill the silence even though it makes no sense. This should be avoided at all costs. Calm down and take a deep breath. A stress response won't make the situation any better. Understand that if the interviewer has asked you such a question, he probably knows the effect it might have on you and just wants to see how you react under stress. Don't simply blurt out "I don't know."

2. **Acknowledge The Question:** Now, you obviously cannot be silent, so the question arises, what do I say when I don't have an answer. Start with acknowledging the question. Something as simple as, "That's a good question.", would do the trick. This not only kills that silence, but it also buys you time to think. Or if you don't understand the question or a part of the question, ask the interviewer to clarify.
3. **Thinking Out Loud (Approach 1):** This is by far the most effective way of tackling such a situation. And most of the time, your prospective employer will ask you such a question only to understand your way of thinking. So, after you've taken a few minutes to gather your thoughts on the question, state them out loud in a logical manner. Explain what you think, how you think and why you think so.
4. **Redirect (Approach 2):** No matter how hard you try to attempt such a question; it may seem that you're only beating around the bush. Here, one should try to bring in similar topics you're thorough with. Try to tell them what you do know but at the same time bring up other topics that you are more familiar with. For instance, you are asked a question about 'Net Neutrality in India' and you just know the very basic answer, that internet access (for all sites) won't be free. Now, both you and the interviewer know that this is not enough. So, what you can do is say what you know and then start talking about how it will impact the economy's growth especially when India is a developing country and how access to the Internet is crucial for the same. This way, you have redirected the question to a topic you know a good deal about without really giving away that you didn't know the answer to the question asked in the first place. Remember that you have the power to steer an interview in the direction you want based on what you say.
5. **Know the right time to be upfront and admit not knowing the answer:** Though, in the first point we warned you against blurting out an outright, "I don't know.", there is an exception to this. If the answer is such that you'll know only through memorization and there's no way you can deduce it then you should go ahead and admit the same. This can be a formula, some English phrase or a GK question. You are clear that you have not read up on this, you can inform them the same. At times, the interviewer might offer you an alternative question. Even if they don't, they will certainly appreciate your honesty.

How to Dress for an Interview

The way you present yourself makes a huge impact on the interviewer. And when it comes to interviews, it is important to dress properly. Here, you can check our tips on "**How to dress for an interview**"

For Male Candidates

1) Hair and Beard:

- It should be short to medium length, nicely trimmed or cut from the sides.
- Go for a haircut at least a week before the actual interview, so that, even if the haircut doesn't suit the face structure or the way you wanted,

it would set on your face within a week by the time your actual interview happens.

- Though optional, you can apply hair product, which gives a shiny finish to the hair, indicative of the freshness.

A clean-shaven face should be the go-to look for the interview (no stubble, please). However, if you wear a proper beard or a particular style of beard (for example, French cut etc.), groom it to perfection so that it looks professional.

2) Apparels:

- A nice cotton button-down shirt of light colour preferably white, light blue and light pink.
- Sleeves shouldn't be folded; it should be buttoned down to the wrists.
- The shirt needs to be paired with dark-coloured trousers/pants preferably of black, brown, navy blue, charcoal gray colours. In case you're wearing a suit, make sure the colour of the coat and pants align with the said colour. (A navy-blue suit is preferred).
- The suit, if worn, should be well-fitted as per the body shape. An ill-fitted suit ruins the whole personality and charm of the person.
- Please make sure there are no patterns in either the shirt or the pants/trousers. They have to be plain in texture and design.
- Shoes have a formal leather one, well-polished (preferably with laces). The colour of the shoes has to be black or brown or a variant of the two.
- The socks have to be a full-length one (and no ankle or no-show socks). The length should be such that when one sits, the skin shouldn't show.
- The colour of the socks has to be matched either with the colour of the pants or the colour of the shoes.
- The colour of the belt has to be matched or needs to be of similar colour as that of the shoes.

The tie needs to be a monochromatic or minimalistic design pattern of saturated colour (darker shades of a colour, for instance, 'maroon' instead of 'bright red' and so on). The length of the tie should be such that it should end right above the belt.

3) Accessories:

- A leather-strap analog watch should be worn (mind you, no digital or smartwatch and no accessories apart from a watch).
- Carry a handkerchief with yourself.
- If you have a tattoo, cover it with a piece of clothing. Also, if you have any piercing, remove the ring/s
- Nails should be trimmed properly.
- If you wear ring/s in your fingers, it would be better if you remove them or if you cannot, then you better be ready to answer questions based on it/them, if asked.

Wear a mild perfume, if you can, so that you smell fresh during the entire duration of the interview.

For Female candidates

Hairdo:

- It's important to tie your hair properly as this is the standard professional look. A ponytail (French ponytail etc.), a bun would be

good to go. Please avoid any fancy bun, ponytail as you would be well aware where to draw the line.

- Only if your hair is short (shoulder-length at max), then only you are allowed to keep it open, but make sure it doesn't come onto your face. A sleek hairdo in that case would be preferred.

Makeup:

- A light makeup is preferred. An eyeliner, kajal along with lip-balm or a nude shade of lipstick would be good to go.
- Anything over and above this would be tricky and should be avoided unless you're professional in using makeup products and know to use them onto your face without being loud and extra.
- Please note that it's optional to use makeup. It's just that you need to make sure that you look presentable (in every aspect of dressing).
- Nails should be cut short (preferably no nail paint or transparent nail paint can be applied).

Apparels:

There are a lot of options when it comes to clothing for women for an interview. Let's discuss each one of them one by one.

- **Saree:** A decent cotton saree is allowed, but wear it only if you can carry it well. The saree should be well-pleated, pinned up at appropriate places. Eventually, it should give a formal and professional look.
- **Salwar-kameez:** Simple cotton ones with zero with minimal embroidery work on it.
- **Kurta-leggings:** Same rules, as discussed above, apply to kurta-leggings combinations as well. Please make sure the leggings aren't the slack ones, it should be a simple one. For kurta, if it's collared, one can avoid wearing a dupatta with it, but if it isn't collared, then one needs to carry a dupatta (obviously, a simple cotton one) with it.
- **Shirt and Trouser:** The rules that apply for men's clothing apply here as well, excluding the tie, as it's not a part of women's clothing. A blazer would complement this attire, so feel free to level up the dressing game with it.

Accessories:

- An analog wrist-watch should be worn (no digital/smart watches, please).
- Earrings/tops, if worn, have to be a simple one (and not heavy/flashy ones).
- Remove any neck accessories or if you can't, make sure it doesn't show to others.
- For footwear, it has to be flats (no high heels). One can go for bellies, wedges (not a high one though). The footwear should be a closed one, preferably, or if it's an open one, then the feet should be kept neat and clean (pedicured).
- Please don't carry a large-sized bag with yourself.
- Carry a handkerchief with yourself.

- If you have a tattoo, cover it with a piece of clothing. Also, if you have any piercing, remove the ring/s. Nose ring and septum aren't allowed, although nose pins can be worn (not a flashy one).
- If you wear ring/s in your fingers, it would be better if you remove them or if you cannot, then you better be ready to answer questions based on it/them, if asked.
- Wear a mild perfume, if you can, so that you smell fresh during the entire duration of the interview.

The thumb rule is that anything that is flashy must be avoided as one should go for simple/muted colour choices. Dressing up elegantly and professionally might fetch one brownie points while a shoddy dressing style might ruin one's chances or delay one's journey to become an officer. So, it needs to be taken care of with all seriousness. Check the following image.



Topper's Tips for Interview

- In this round your personality is put under the scanner. You need to be happy and don't act nervous. Greet the panel with a smile and even if you don't know the answer to a particular question, simply say sorry and smile. In GD don't argue with others, instead put your points across with confidence and allow others also to speak.
- For me, Interview part was an interesting one. One should have basics to moderate knowledge of Banking Concepts, Academic Knowledge and also about major national/international affairs. Be confident and dress elegantly. Most important, be honest during the interview process and you are good to go.
- For all the students who are appearing for the interview I would say please be familiar with basic banking terminology, work on your static and current GK along with under-graduation subjects, as the interview mostly revolves around these few things. -
- For Interview, I would only ask you to be confident and not hesitate. The only thing the panelist checks in a candidate is his/her confidence along with good presentation skills. If you can hone these skills, you can easily make it through the Interview. Take mock interviews, don't hesitate and be bold. Final Tip, Do not forget to revise last 3 months current affairs before appearing for the final interview. Interviewers basically test your confidence, personality, communication skills etc. so work on it. -
- For the interview, I saw some mock interviews on YouTube. Along with it, I went through videos of candidates who appeared for the interview and saw what type of questions were asked at the interview and prepared myself accordingly. -
- For the interview, I first revised Banking Bolt by Oliveboard. Then I prepared a list of a few typical HR questions and corresponding answers for them. Then finally, I read the current affairs of the week that my interview was in. My interview was below par and lasted just 4-5 minutes.
- Although the interview has only 20% weightage in your selection when you are going for it, you are not aware of your mains marks. So, you have to take it very seriously. My interview was in Jodhpur. You have to be aware of your city and state and current national and state issues. I got 90 marks in the interview even when I couldn't answer a few questions but said that I didn't know the answer and didn't try to manipulate them. Also for other questions that I answered, I was confident in my answers.

Other Important Tips From Toppers :

- Speak in front of a mirror or make a group of friends; prepare with them.
- Keep an eye on current affairs and banking news.
- You are expected to have a decent knowledge of your graduation subject especially when you are a fresher.
- If you are doing any job, a decent knowledge of your sector and industry will help.
- Be utterly honest with the panel as they will come to know if you are bluffing.
- Choose the language wisely. Talking in English won't help if you don't speak sense.
- Questions related to agriculture schemes can also be asked, so be prepared.



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