

## 1.

This was my first ever interview in life, I was a B.Sc Agriculture graduate. While waiting outside as 5th person to be interviewed in my panel, neighbour panel coordinator questioned them "Any Agriculture graduates here?" I raised my hand, and he replied, "I am asking for this panel" and smiled, after a few minutes he came near me and asked, "are you an Agriculture graduate?" Yes, I replied, "when did u graduate?", 2017 I said, "good, after 1 year itself you are here" he conveyed all with that smile. That itself made me feel that "something fishy going to happen" when they called me, I opened the door.

**Me:** Excuse me, mam, may I come in?

**F1:** Yes come in

**Me:** Good afternoon mam, good afternoon sir, good afternoon one and all

**M1:** take ur seat

**Me:** Thank you, sir

**M4:** Tell me about yourself

**Me:** I planned to start with location, my family details, and my education background, he said enough.

Since I have started in English, M3 questioned me in English, that was quite unexpected for me, during preparation first I thought to give it in English, then hearing from everyone, they asked us to convey in Tamil, so I went with a pre mindset of talking in Tamil, so I answered in Tamil.

**M3:** Do you agree that NPA's were high in the agriculture sector?

**Me:** Even, if some farmers are able to repay, they are waiting for the govt. to discharge their loans, so NPA are rising, but govt. is repaying discharged loans, so NPA in agriculture sector not that much higher I think.

**M3:** How will you reduce NPA as a branch manager or else as a probationary officer?

**Me:** As an agriculture graduate I can suggest farmers in farming.

**M3:** What will you suggest? (Urged me)

**Me:** I answered with 2 examples.

**M4:** What is that BT everyone talking about?

**Me:** I impressed them all by this question I think, Clearly I stated its role, why farmers opposing.

**M2:** Say about land use pattern.

**Me:** No idea sir, he tried to get me something out from me, but I said, not even heard about this terminology, no idea sir.

**M2:** Did you studied agricultural engineering?

**Me:** yes sir, 2 papers in 2 semesters

**M2:** What you studied?

**Me:** About farm machinery and tractors

**M2:** did they taught water management?

**Me:** no sir, not in agricultural engineering

**M2:** how is that possible, asked my consolidated from F1 and cross-checked that, here it is water management in 2nd semester

**Me:** That was an agronomy paper sir

**M2:** What is agronomy?

**Me:** answered

**M2:** Tell me about water management you studied

**Me:** I didn't studied well in college days, so couldn't answer this sir.

**M2:** Say about mulching

**Me:** Answered

**M3:** What was your positive for this job?

**Me:** I had a 45 days village programme, even without water connection I stayed in that rural area, so as I already have rural adaptability, and good rural communication, it will be easy for me to work in RRB.

**M2:** Don't say 45 days, no water connection and all, we grew up without water connections

**Me:** with a smile, I said "sir, among candidates, this adaptability and rural communications will be a plus point for me, sir

**M3:** Drip Irrigation use?

**Me:** Answered one point, but he expected some another point and later he told me those.

**M2:** saline soil, alkali soil you know right, and 3 discussions between me and M2, not so good, but average answers from me

**M1:** a farmer comes for a tractor loan, how will you give?

**Me:** I will check land ownership document, credit score, kyc

**M1:** If the cibil score is good, everything fine. Will you give?

**Me:** I said, something I read in the respective RRB's website regarding tractor loan.

**M2:** No no, should not

**Me:** with the smile, sir I viewed this in Pandyan grama bank website only

**M2:** even it is we, that is not how to give a loan

**M1:** Customer hiring, otherwise tractor loan won't be paid properly,

**Me:** yes sir, in the case of farm societies. I will Buy tractors, and give it for rent with individual farmers.

**M2:** Yes

**F1:** Say about Landscaping, where it is done?

**Me:** Countries like Australia, there is a large scope, but I don't know what it is

**F1:** In Chennai also they are doing in gardens, you have a paper in college, say about it.

**Me:** I didn't studied well in college days mam, I said before, I don't know mam.

**M2:** ok Harish good luck

**Me:** Thank you, sir thank you, mam.

This was all about my interview experience. Thank you guys.

## 2.

I am Kiran Senthilkumar, BSc Visual Communication from Tamilnadu and I am going to share my RRB OFFICER SCALE I interview experience.

VENUE: VIRUDUNAGAR DISTRICT (SRI VIDYA COLLEGE OF ENGINEERING)

TIME: 1.00 PM

PANEL - 3

5 PANEL MEMBERS: 4 MALES and 1 FEMALE

Mine was a stress interview when I entered the room itself panel members started to say come here, sit, tell me about yourself.

I wished them Good afternoon Mam and Sirs!

**M3:** Take your seat.

**Me:** Thank you, Sir.

**M2:** Tell me about yourself.

**Me:** Answered.

**M3:** How will you be useful to the bank?

**Me:** Sir, Speaking about my strengths I can say that **I'm a team player and I have played both the roles of a team leader as well as a team member** so I have a knowledge about it and I will be beneficial to the bank in a fruitful way.

**M3:** So, If you work in a bank there will be a staff who is 10 yrs experienced than you. How will your teamwork be useful there?

**Me:** I will comply with the directions given by my senior and work accordingly and follow his instructions, sir.

**M3:** That's a peer group communication how will you be useful to the customers?

**Me:** We both will work in a way **till the schemes launched by the government as well as a bank reaches** the last person of the weaker section of the society.

**M3:** So if you give loans to **people willingly then the bank will have more NPA right?**

**Me:** Sir though the schemes are aimed to reach the last person of the weaker section the eligibility should always be checked, sir.

**Me:** Okay (with a satisfying look) and look other members and asked them do they have any questions.

**M2: Why banking after studying Bsc visual communication?**

**Me:** In my core sector nowadays the use of manpower has become very low sir.

- Previously when there was film roll 2 to 3 persons will be working under a photographer by assisting him in the processing of films but today due to digitization even tougher tasks can be handled by a single person itself so, in that case, reduced manpower has created a decrease in growth opportunity sir.

**F1:** When you can be No1 in your core field there will be an opportunity right?

**Me:** Mam actually nowadays even with a mobile phone people are filming a movie so every common man will be having a mobile and he has access to everything so even if I start a business independently people will buy a mobile phone and do everything in a cheaper way mam so there will be lack of professionalism in all my field related works.

**F1:** Alright! (With a satisfying look and saw other members and asked whether anybody willing to ask questions )

**M2:** What is a payments bank?

**Me:** Explained.

**M1:** What is a small finance bank?

**Me:** Since the explanation is general for payments and small finance bank said I not sure of small finance bank but I can say some of the names of small finance bank and told examples.

**M2:** What is health insurance?

**Me:** To prevent further counter questions I said " Sorry sir I don't know"

**M4:** What are the investments in agriculture?

**Me:** buying of machinery and equipment like a tractor, pump sets, investing in manure, pesticides.

**M3:** What are the losses in agriculture?

**Me:** Losses can be due to contingency like fire, flood, and overuse of pesticides.

**M3:** What do you mean by overuse of pesticides?

**Me:** Sir, doing agriculture in a non-organic way by using poisonous pesticides can also cause loss sir as nobody will buy such products.

**M3:** OK, you may go now.

**Me:** Said thanks to everybody and went out.

It happened for 6 to 7 minutes and I felt like it was a bit okay with my performance.

**Hope it helps my fellow aspirants.**

**Name- Gowri Manohar.M**

**Time-1.00**

**Venue-Vidhya Engineering college, Viruthunagar, Tamil Nadu**

The interview took place in the Tamil Language, Here I've tried to translate it as best as I could have. I've read more than 30 interview experiences before going for an interview and now it's time I give something back. *It might be longer than your usual interview experience. bear with me, you might learn a little bit more.* I don't wanna bore you with details of smooth verification of documents because the interesting part comes after.

*(Guys/girls reach one hour before reporting time & get the verification done)*

My interview started at 2.35 pm. In my panel except me the rest of them were girls.(nearly 15). The guy who was organising the duplicate certificates in front of the door asked me: "sir, do you wanna go first, because rest of them are girls or do you wanna stay?"

Showing bravery at a stupid time "if you are sending me next, it's fine by me".(one girl already went in) Then he replied, "Ok sir I'll send you after the next girl." And then came my turn. I opened the door asked if I may come inside? One of the interviewers replied, "Yes you may." I closed the door slowly behind me.

(Panel Members: 1 female and 4 male)

I was going to say good afternoon but M3 interrupted

**M3- are you Gowri Manohar?**

Me-yes sir

**M3- ok you may take your seat**

Me-thank you sir... good afternoon sirs good afternoon mam.

(When I wished her she smiled, my confidence booster up a little.)

*And the trouble started*

**M3- ok tell me about yourself**

The first and important rule of the interview is not to show nervousness when you speak. But showing that I was nervous was the first thing I did... I would've proposed to a girl easily after attending that interview. I started like this,

I Gowri Manohar 2nd son of my father (struggled a lot after, taking deep breaths-panel members know I was starting to get nervous) my father is in textile business, my mom's is a homemaker, my brother is in United states(this is where the nervousness took a toll me)

The panel member were really (I mean it) really helpful as they said "Calm yourself. you are telling about your family not anything/anyone else." I picked myself up. I took a deep breath.

I started again. I never showed any sort of nervousness after that. If Chandler (a character from an American TV show F.R.I.E.N.D.S) saw the way I answered he would've said "BULLETS WOULD'VE LEFT THE GUN SLOWER" I was answering like that.

Me-yes(after picking myself up) my sister-in-law is a homemaker too.i graduated in December 2014. I've been studying for bank exam since then and this is my first interview sir.

**F1- so this is your third attempt?**

Me- no ma'am this is my fourth .

**M1-so this is your first interview?(in a surprising tone).**

Me-yes sir

**M2- so you Said your father is doing textile business is it power looms?**

Me- he used power looms once but he is using autolooms now.

**M2- difference b/w power looms and autolooms**

Me- the latter requires less man power than the former sir.(expect a question from your father's occupation)

**M2 asked me about the business and I answered. M2- ok what is the economic things in your districts.**

Me- (I expected this question too). Lorry building, eggs and tapioca sir.

**M2- ok who decides the price of the eggs?**

Me- (wasn't expected this.. ) I don't know who's deciding the price sir. but if the cost of transport and petrol gets higher the eggs rates will rise too.

(He was satisfied)

**M1- except agriculture what loans are we giving?**

Me- I answered because I saw their website which loans were they giving(I recommend you do see the website before going for the interview)

**M2- tell me something about SHG and JLG**

Me- former is group of ten to twenty women work together to help children's education reducing poverty etc in thier area and latter is same as former but it was formed just to get loans from bank. SHG get loans from what they've deposited in their account as guarantee.

**M2- so how much loan do they get from that deposits?**

Me- (I was blinking I shouldn't have said about loan based on their deposits so guys be carefully when you answer.it could backfire.)

**M1- ok lets assume they have 1lacks in their account how much will they give loan?**

Me- (blinking again) sorry sir I do not know the exact amount.

**M3- so what do you know about secured and unsecured loans.? Have you heard about it?**

Me- (I was making a thinking face) no sir I haven't heard about it.

**M3- the word itself gives the answer.**

Me-(I gave a try). Secured loan is with guarantee and unsecured loan is without guarantee.

**M2- with guarantee means personal guarantee?**

Me- no sir mortgage sir(everyone is satisfied with the answer)

**M5- ok tell me an example for unsecured loan.**

Me- loans given to JLG sir.

*M5 looked at me like 'wow, that was clever' and he shook his head up and down with a satisfactory smile*

**M4- so you are a mechanical engineer tell about a CNC machine**

Me- sir should I say what is CNC or should I explain it.

**M5- derivate and explain in one minute**

Me- (I explained it first) when manufacturing, some products need dies and dies can be produced by CNC machine.while making a die manually lots of man power needed. But in CNC once programmed the machine will do everything up to finishing (after explaining I made a thinking face for derivation )

**M5- it's ok you don't have to say the derivation**

(When these types of questions were asked go for something you know you might get lucky like me and a clever one would've noticed the similarities between a CNC machine and an autloom both work with less man power. So expect these types of questions too)

**M1- though you put pallavan bank as your preference will you work if you were posted in pandiyan bank?**

Me-(bluntly) yes sir(always say yes to these type of questions)



**M1- managers are getting into trouble by giving loans to those who can't pay back. Don't do the same mistake when you get selected.ok?**

Me-(what more do I need than hearing those words-i know it could mean two things) ok sir.

**M1- ok all the best you can go**

**F1- interrupted do you have IBPS main exam on Sunday?**

Me- yes ma'am

F1- ok do well all the best

**Me- thank sirs thank you madam have a nice day and I left**

## 4.

I greeted the panel members as soon as I entered the room. There were 6 panellists (F, M1, M2, M3, M4, M5). One of them asked me to take a seat, which I did and thanked them.

M1 – Okay, what's your name?

Answer – Sir My name is Vishnu pareek.

M1 – Where you from?

Answer – Sirsa, Haryana.

M1 – What does your father do?

Answer – Sir, my father is postman and is posted in Sirsa.

M1 – Okay, did you help your father in his work?

Answer – Yes sir, when my father was Branch post master, I filled all application forms Saving account of villagers.

M1 – And what does your mother do?

Answer – Sir, my mom is a home maker.

M1 – Since your father's income is low, is it easy to adjust in that?

Answer – Yes sir, it is difficult to adjust but my parents are very sweet and they handle it very happily.

M2 – Your father is in post office, what's the name of payment bank by Post office?

Answer – Sir, It's Indian Post Payment Bank.

M2 – In upcoming years, IPPB will open its branches in rural areas. Why will people go to RRBs instead of IPPB?

(Since it was a tricky situation I was expected to be diplomatic in it)

Answer – Sir, RRB's main focus is on farmers...( M2 Interrupted suddenly). Sir farmers are the backbone of our country and RRB is specially for farmers. So, undoubtedly farmers will prefer RRBs always.

M3 – So have you heard about commercial papers?

Answer – Yes Sir, Govt of India issues Commercial papers and days are in multiple of 91 and.... ( I forgot everything about it )

M3 – Do you know why RBI changes repo rates time to time?

Answer – Yes sir. RBI's main motive is progress of India and to control money supply in market, RBI makes changes in Monetary policy rates timely.

M3 – Very good. Does it look like India is progressing?

Answer – Yes Sir, India is progressing day by day.

(All smiled)

M3 – RBI fixed target of growth 7.8 % last year but this time they targeted only 6.7 %. Why don't they fix it direct 10 %?

(Again, Diplomatic answer needed)

Answer – Sir, people at the higher level know what's best and how to grow the economy steadily and patience is always rewarded.

(Everyone's reaction changed as I spoke last line. They smiled and commended my answer)

M3 – As we are seeing China is progressing and we are lagging behind, what do you have to say about it?

Answer – Yes Sir, we are behind it but definitely one-day India will be on rank 1.

M4 – In which bank you have an account?

Answer – Sir, it's in SBI.

M4 – Okay when bank gives interest of saving account?

Answer – Sorry Sir. I've no idea but Yes bank provides interest

M4 – No Problem.

M4 – What are the different types of accounts?

Answer – Savings and current account.

M4 – Any other types of account?

Answer– NRE/NRO.

M4 – Any other?

Answer– Sorry sir.

M4 – Haven't you heard about FD?

Answer– FD is account?

M4 – Wherever you deposit money, that's an account.

Answer– Okay sir, Thank you.

M4 – Anything apart from FD?

Answer: (Confidently) – Yes Sir it's RD.

M4 – Good, What's difference in FD and RD?

Answer – Sir, In FD money is deposited in one time but in RD it is deposited monthly. Interest rate is same on FD and RD but total interest obtained is greater in case of FD.

M4 – Very good. Why difference in interest?

Answer– Sir, for example if we deposit same amount of money in FD and RD then in case of FD interest will be given on whole money from first month. But, in RD, interest on first deposit will be for 12 months and in second month deposit interest will be given for 11 months, then so on and so forth. That's why, RD incurs less interest than FD.

(M4 + F – Very good.)

M5 – So you have done BSc Non- Medical?

Answer–Yes Sir.

M5 – What do you mean by  $E = mc^2$ ?

Answer – Sir, It's energy mass conservation relation. According to this, mass can be converted in energy and vice-versa.

Here m is mass, E is Energy and c is speed of light.

M5 – Good, who gave this Relation?

Answer– Sir, Einstein gave this relationship.

M5 – Very good.

F – Who is your role model?

Answer – Mam, my parents are my role model.

F – Parents are everyone's role model. Tell us about another one who's life inspires you?

Answer– Yes mam, I have a friend whose life inspires me every time.

(Everyone Interested)

F – Okay, Why?

Answer – Mam, she is bravest girl I've ever seen in this life. She dedicates her all time for her family. She works like a son for her parents. I wish I become even 1% of her qualities one day.

F – Yes, you will. Very good.

Everyone smiled and wished me "All the best".

**Venue:** Sri Vidya College of Engineering, Virudhunagar, Tamilnadu.

**Date:** 17/11/2018

I completed my RRB scale -1 interview. Here, I would like to share my Interview experience. I am from Tamilnadu, the interview was conducted in my regional language ie., TAMIL.

My timing was 8.30 a.m. After completing the certificate verification, I went to the interview Panel around 9.30 a.m. They called me around 12.10 p.m.

The panel consists of 4 males and 1 female. Totally 5 interviewers in each panel. Around 20 – 25 candidates attended the interview in each panel.

**Me:** May I come in sir,

**M1:** Yes, come in.

**Me:** Good afternoon sirs and good afternoon mam

**M1:** Good afternoon take your seat.

**Me:** Thank you, sir.

**M1:** Tell me about yourself.

**Me:** I explained all the details, like educational background and family background

**M1:** When you are completing your degree?

**Me:** I told.

**M1:** Have you attended any banking interviews before?

**Me:** I replied yes.

**M2:** Tell about the interview experience and the reason for not getting in the final selection?

**Me:** I told that I have scored low marks in mains exam so only I couldn't get.

**M2:** Ok. Shall we move to the banking?

**Me:** I replied yes.

**M2:** What is the difference between the private bank and public sector bank?

**Me:** Answered.

**M2:** Bank rate and repo rate?

**Me:** Answered.

**M2:** What is RIDF?

**Me:** I am just blanked in that question. I said that, Regional Infrastructure Development Fund. But that's a Rural Infrastructure Development Fund. But he said no problem.

**M2:** What are Term deposit and Time liabilities?

**Me:** Answered.

**M3:** Tell about the functions of RBI?

**Me:** Answered.

**M3:** RBI Act, when it was established, tell the exact date?

**Me:** Answered.

**M1:** Finally, he told me All the very best.

**Me:** Thank you, sirs, and thank you, mam.

It lasted for 15 – 17 minutes. All members were friendly. Overall my interview was good.

**Venue:** Sri Vidya College of Engineering ,Virudhunagar, Tamilnadu.

**Date:** 27/12/2017

I completed my RRB scale -1 interview. Here, I would like to share my Interview experience. I am from Tamilnadu, the interview was conducted in my regional language ie., TAMIL.

My timing was 1:00 p.m. After completing certificate verification, I went into the interview Panel around 1.45 p.m. They called me around 4 p.m.

The panel consists of 3 male and 1 female.

**Me:** May I come in sir,

**M1:** Yes, come in.

**Me:** Good afternoon sir and good afternoon mam

**M1:** Good afternoon take Your seat.

**Me:** Thank you, sir.

**M1:** Tell me about yourself.

**Me:** I explained all the details, like educational background and family background

**M1:** Tell about the history of banking.

**Me:** Answered.

**M2:** What is Para banking?

**Me:** Answered.

**M2:** Tell any two rivers in Tamilnadu.

**Me:** Told.

**M2:** Some questions related to newly appointed chief ministers (Gujarat and Himachal Pradesh)?

**Me:** Answered.

**M2:** What is PCA and NPA?

**Me:** Answered.

**M2:** Can you say the list of bank which came under the PCA recently?

**Me:** Answered.

**M3:** What is priority sector lending?

**Me:** I am just blanked in that question. That sir told me, its ok no problem.

**M3:** Tell about the functions of RRB?

**Me:** Answered.

**F1:** Tell about the functions of RBI?

**Me:** Answered.

**F1:** Largest dam in India?

**Me:** Answered.

**M2:** Finally, he told me best of luck.

It lasted for 10 minutes. All members were friendly. Overall my interview was good.

**Date:- 28/12/2017**

**Time:- 08:30 AM**

**Panel – II**

**Venue :- Haryana Tourism Corp Ltd. Tilyar Tourist Resort, Rohtak.**

I reached one day before the main day as my interview was going to be held in the early morning round. So I visited the venue before my interview day and it helped a lot. You have to be relaxed on interview day, so don't go on the table with books but go out with friends and chill. I watched a movie 'Tiger Zinda Hai' and traveled so much.

**On Interview Day-**

I reached with my simple dress and get all the documents verified and tried to talk friendly with everyone who talked to me. I wanted my turn to be in first ten students so that I would be given almost 10 minutes for my interview but suddenly I heard that everyone would be given just 5 to 6 minutes as this day was for General category students and the number of students was huge.

**In Room of Panel –**

I entered and greeted everyone, first to Madam, then Sirs.  
There were 6 Panelists (F,M1,M2,M3,M4,M5).

F – Sit down.(I sat and said, "Thank you, Ma'am.")

M1 – Okay, what's your name?

Me – Sir My name is Vishnu Pareek.

M1 – From where do you belong?

Me – Sirsa, Haryana.

M1 – What is your father's occupation?

Me – Sir, my father is a postman and the posting is in Sirsa.

M1 – Okay, did you help your father in his work?

Me – Yes sir when my father was Branch postmaster, then I filled all the application forms, Saving account of villagers.

M1 – Very good( with a smile ).

M1 – What's your mother's occupation?

Me – Sir my mom is a homemaker.

M1 – Since your father's income is low, is it easy to adjust with that?

Me – Yes sir, it is difficult to adjust but my parents are very sweet and they



handle it very easily and happily.  
F – Very good. (With smile)

M2 – Your father is in a post office, what's the name of payment bank by the Post office?

Me – Sir, it's Indian Post Payment Bank.

M2 – In the upcoming years, IPPB will open its branches in rural areas, then why will people go to RRBs instead of IPPB? (Since it was a tricky situation, I was expected to be diplomatic in it.)

Me – Sir RRB's main focus is on Kisaans and kisaan toh desh ki aatma hote hai.....( M2 interrupted suddenly)

M2 – Kya !!!! Kisaan aatmhatya kr rhe hain !!!! (Female Panelist supported me before me – No sir Ye keh rha hai ki kisaan desh ki aatma hote hain..)

M2(Smiled) – Okay okay sorry ... Go on.

Me – Sir, Kisaan are the backbone of our country and RRB is especially for Kisaans, so, undoubtedly Kisaans will prefer RRBs always.

F + M2 – Very good. (Smiled)

M3 – So have you heard about commercial papers?

Me – Yes Sir, Govt of India issues Commercial papers and days are in multiples of 91 and....( I forgot everything about it ) "Sorry sir aage main fansta hi jaunga, nhi pta"

M3 – It's okay yaar, you're not a machine. Just say I'm sorry sir, I don't know.

M3 – Do you know why RBI changes repo rates from time to time?

Me – Yes sir. RBI's main motive is progress of India and to control money supply in the market, RBI does changes in Monetary Policy rates timely.

M3 – Very good. Is india is in the mood of Progress?

Me – Yes Sir, India is progressing day by day.

( All smiled )

M3 – RBI fixed target of growth 7.8 % last year, but this time, they targeted only 6.7 %. Why don't they fix it directly to 10 % ? (Again Diplomatic answer was needed.)

Me- Sir, Jo upper log hain unko jyada pta hai ki kaise dheere dheere desh ko us growth tak leke jana hai aur achhe ke liye wait to krna pdta hai sir. Reaction of everyone chaged as I spoke the last line.

Everyone – Very very good. (with smile)

M3 – As we are seeing China is progressing and we are behind it, what do you think about it?

Me – Yes Sir, we are behind it but definitely one day India will be on rank 1. Everyone admired me and said very good.

M4 – In which bank do you have your account?

Me – Sir, it's in SBI.

M4 – Okay when does the bank give interest of saving account?

Me – Sorry Sir I've no idea but yes, the bank provides interest on some exact time.

M4 – Koi baat nhi.

M4 – What are the types of account?

Me – Saving and current account.

M4 – Any other account too???

Me – NRE/NRO.

M4 – Any other?

Me – Sorry sir .

M4 – Haven't you heard about FD?

Me – FD is account!!!!

M4 – Haha bhai, jisme paise deposit karte hain, vo account hi hota hai.

Me – Okay sir, thak you.

M4 – Any account other than FD?

Me(Confidently) – Yes Sir, it's RD.

M4 – Good, What's difference in FD and RD?

Me – Sir, in FD, money is deposited in one time but in RD it is deposited monthly. Interest rate is same on FD and RD but total interest obtained is greater in case of FD.

M4 – Very good. Why the difference in interest?

Me – Sir, for example if we deposite the same amount of money in FD And RD then in case of FD interest will be given on whole money from first month but in RD interest on first deposite will be for 12 months and in second month's deposite interest will be given for 11 months then 10 ,9,8.....1 .That's why RD

incurs lesser interest than FD.  
M4 + F – Very good.

M5 – So you have done B.Sc Non- Medical ?  
Me –Yes Sir.

M5 – What do you mean by  $E= mc^2$ ?

Me – Sir It's Energy-mass conservation relation. According to this, mass can be converted into energy and vice-versa. Here m is mass, E is Energy and c is speed of light.

M5 – Good , Who gave this Relation ?  
Me – Sir, Einstein gave this relationship.  
M5 – Very good.

F – Who is your role model?  
Me – Mam, My parents are my role model.

F – Parents are everyone's role model. Tell us about another one whose life inspires you?  
Me – Yes ma'am, I have a friend whose life inspires me every time. (Everyone interested)

F – Okay, Why?  
Me – Ma'am, she is the bravest girl I've ever seen in this life. She dedicates her all time for her family. She works like a son for her parents. I wish I become even 1% of her qualities one day.

F – Yes, you will. Very good .  
Everyone smiled and wished me, "All the best".

My interview was of almost 10 minutes luckily, as I wanted. I don't know what will be my scores in the written exam but I am sure that my interview score will be good. Thank You for your time.

Venue: Lucknow, UP

I entered the room.

May I come in Sir?

Wished everyone.

Replied- aaiye mam

4 Male, 1 Female.

Sat on the chair.

First question.

M3- Who's there in your family?

Me- Told about family, siblings.

M3- Tell us about your father's occupation and your Qualifications?

Me- I told about my father's occupation and gave a brief information about my education

M2- What do you know about RBI?

Me- RBI is the central bank in India. It was established on 1 April 1935. Reserve bank uses monetary policy which maintains financial stability in India. It manages currency in the country( told me to stop there)

M2- What is Monetary Policy?

Me- Monetary policy is the process for controlling the supply of money, targets an inflation rate or interest rate to ensure price stability.

M2- (cross question)What is the main objective of the central bank- to reduce unemployment or inflation?

Me- Inflation.

F1- What are your hobbies?

Me- Reading and Dancing.

F1- Asked about NDTL?

Me- Explained but a little bit only.

F1- Can you explain what are Saving and Current accounts?

Me- Explained.

F1- How many RRBs are there?

Me- 56.

M4- How many RRBs are there in UP?

Me- 8, but I wasn't sure.

M4- How much is 63, in Hindi?

Me- Answered

M2- Have you appeared for IBPS PO?

Me- Yes sir.

M2- How can we believe that you will join RRB?

Me- I will sir because I want to work in RRB.

M4- Why do you want to join an RRB?

Me- Money isn't an important matter for me. I want to be in a job where I can help rural people and RRB provides me with the best opportunity.

Smiled at each other.

M2- Ok mam. You can leave now.

I thanked everyone and left.

**Reporting Time: 01:00 PM**

**Interview Date: 29/12/17**

**Panel: I**

First, biometric and then document verification was done. My turn came about 3:00PM. In the interview room, there were 5 members (4M+1F).

I entered the room and wished them and they asked me to take the seat and I said thank you to them.

**In the Interview, following questions were asked from me:**

M1: Mr. Lokesh where are you from?

Me: Answered

M1: Where did you do your B.tech from and which branch?

Me: Answered

M1: Accha to Mechanical me job ki kami kyu chal rahi hai aur aap banking me kyu aana chahte hai?

Me: Told them that there are very few companies that visit for recruitment as in core field they want experienced guys and about banking, I gave my personal reasons.

M1: Accha to ab ap bataiye PSL ke bare me kya jante hai?

Me: Told them everything about PSL.( Then he asked M2 to ask questions)

M2: ISRO kya h aur uski recent ki news btao

Me: Answered very well, he was satisfied.

M3: Beta, Bank cheque ko kb kb cancel kr skta hai?

Me: 1. When someone present it after 3 months from issued date.  
2. If there is not money in drawer's account  
3. Signature Mismatch.

F1: She asked about Banking Regulation Act and Negotiable Instrument Act.

M4: M. Visvesvaraya ke bare me jante ho ?

Me: Sorry sir I know only one thing that on his birthday, The Engineer's Day is celebrated. (He was smiling). Accha koi nahi.

Then enters M5

M5: Ha ji, kaha se ap?

Me: Sir, Jaipur se.

M5: Jaipur me kaha se?

Me: Jhotwara se.

Then they all said Ok beta, Thank you.

I said Thank you to all and left the room.

This was my first interview experience in banking and all went smoothly. The panel was very friendly, hoping for the best.

All the best everyone.

Thank You.

**Interview Venue: Aryan College, Ajmer, Rajasthan**

**Venue:** Lucknow Gramin Bank of Aryavrt staff training center.

**Date:**23/12/17

**Panel:**1

I completed my RRB scale -1 interview. Here, I would like to share my experience. I am from Bihar but I had filled up the form from UTTAR PRADESH. The interview was conducted in my regional language ie., HINDI. My timing was 1:00 p.m. After completing verification, I went for the interview around 2:30p.m. They called me around 3:00p.m.

The panel consisted of 4male and 1 female.

**Me:** May I come in sir,

**M1:** Yes, come in.

**Me:** Good afternoon ma'am and good afternoon sirs.

**M1:** Good afternoon take Your seat.

**Me:** Thank you, sir.

**M1:** Kaha se ho NAVIN?

**Me:** From Bihar.

**M1:** Bihar me kaha se?

**Me:** From east Champarann Motihari.

**M1:** But you mentioned Delhi Kalkaji.

**Me:** I told them about my education from Delhi, graduation and post graduation.

**M1:** Apka apna house ya kiraye pe rhte ho?

**Me:** I told no sir rent pe rehte hai, then all the members are laughing and told me both are the same. Yes sir.

**M1:** Family me kon kon hai?

**Me:** I told them.

**M1:** Tell me about your city.

**Me:** Explained.

**M1:** Tell me about your family background & educational background.

**Me:** Told.

**M2:** Some questions related to my father.

**Me:** Answered.

**F1:** Gone somewhere away from her seat.

**M1:** Some questions related to my brother and sister.

**Me:** Told.

**M1:** Abhi kya krte ho?

**Me:** I m teaching 8-12th class students.

**M1:** Kitna earn kr lete ho?

**Me:** Told.

**M1:** Good.

**M1:**Banking ombudsman kya hota hai?

**Me:** Explained with example.

**M1:**Kitne banking ombudsman hai abhi aur kis kis state me hai?

**Me:** I told them 20 and some examples from Delhi Kanpur.

**M1:** Apne RBI ke bare me suna hai?

**Me:** Yes sir, told them about RBI.

**M1:** Functions kya hai RBI ka?

**Me:** I told them in brief, but they asked me, "aur btao", then I moved to Monetary Policy details.

**M1:** Ok. He asked me SLR, CRR, RR, RRR.

**Me:** Told them in detail.

**F1:** (Back to her seat).

**M1:** NDTL ke bare me suna hai apne? kya hota hai ye?

**Me:** Told.

**M2:** Agar Bank ki last year business 3cr thi aur iss year 18% increase hui hai toh total business kitna hua?

**Me:** Told them immediately and they all smiled.

**M1:** Asked the other person, "aur kuch puchna hai?" toh baki sabne kaha, "nahi sir..."

**Me:** Thank you ma'am and sirs, have a nice day...

It lasted for 11-12 mins. Overall, my interview was good. Only two members were asking questions and others were judging my performance I guess.