FINANCE INTERVIEW QUESTIONS & ANSWERS

QUESTIONS	ANSWERS
What do you mean by term Financial Modeling?	Financial Models helps in projecting future performance which helps in doing sensitivity analysis etc.
What are the components of WACC?	Components of WACC are: Market value of debt, Market value of equity, Cost of debt and Cost of equity
Building cash flow from Income Statement	Using Indirect method, starting with net profit from income statement and adjusting non cash items
Difference between NPV and XNPV	NPV: Payment is made on regular basis. XNPV: When we know the exact date of payments.
Sources of Short Term Financing	Three most popular one : Bank Overdraft, Unsecured Bank Loans and Trade Credit.
Macauley vs Modified Duration	Macaulay duration is the weighted average of the years and the other suggests the percentage change in the value
What is Deferred Tax Liability	Tax that the company is due to pay for the current year, but it would pay it in the future.
What is Negative Working Capital	A situation where company is not able to recover money from debtors and pay current liabilities timely
What is Securitization	Conversion of company's illiquid assets into security for the purpose of selling them to the investors
Define Clean and Dirty Price Bonds	Clean bond price does not include the accrued interest, whereas dirty price includes the interest payment.

What is Interest Rate Risk?

Future vs. Forward

Contracts

Future contracts are decided by Exchanges and buyer or seller can customize forward contracts.

A form of systematic risk, interest rate risk talks about the

uncertainty in the general level of interest rates.

What is Capital Budgeting?

This is a technique which is used for assessing long term feasibility and profitability of investment proposal.

Technical Finance Interview Questions Guide

Navneet Singh

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Vault Guide to Finance Interviews D. Bhatawedekhar, Hussam Hamadeh, 2002 From the Vault Career Library covering the basics of financial statements fit portion of interviews and equity and debt valuation techniques in a step by step process

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company's weighted average cost of capital WACC Comparable company analysis involves evaluating similar companies and applying relevant multiples to the target company Behavioural Questions Tell me about a time when you had to analyse complex financial data Answer In my previous role I was tasked with analysing guarterly financial statements to identify trends and variances I used advanced Excel functions to aggregate the data and created pivot tables to simplify the analysis This allowed me to present key findings to senior management which helped in making informed strategic decisions How do you prioritize tasks when you have multiple deadlines to meet Answer I prioritize tasks based on their urgency and impact using a combination of task lists and scheduling I break down larger projects into smaller manageable tasks and set intermediate deadlines to ensure steady progress Effective communication with my team and stakeholders also helps in managing expectations and ensuring timely completion of tasks Describe a challenging financial project you worked on and how you handled it Answer One challenging project was implementing a new budgeting system for my department I had to coordinate with various stakeholders to gather requirements research suitable software and oversee the transition from the old system Through diligent project management regular updates and training sessions I successfully led the project to completion on time and within budget Conceptual Questions What is the time value of money and why is it important in finance Answer The time value of money TVM is the concept that a sum of money is worth more now than the same sum in the future due to its earning potential This principle is crucial in finance as it underpins many financial decisions and calculations such as discounted cash flow analysis loan amortization and investment appraisals Can you explain the difference between equity financing and debt financing Answer Equity financing involves raising capital by selling shares of the company thereby diluting ownership but not incurring debt Debt financing on the other hand involves borrowing money that must be repaid over time with interest Each has its pros and consequity financing doesn't require repayment but dilutes ownership while debt financing retains ownership but increases financial obligations What are derivatives and how are they used in finance Answer Derivatives are financial instruments whose value is derived from the value of underlying assets such as stocks bonds commodities or interest rates They are used for various purposes including hedging risks speculating on price movements and arbitraging price discrepancies between markets Vault Guide to Advanced Finance and Quantitative Interviews Jennifer Voitle, 2002 Professional career guide from the Vault Career Library covering bond fundamentals statistics derivatives with detailed Black Scholes calculations fixed income securities equity markets currency and commodity markets risk management Guide to Taxation, Public Finance, and Related Literature ,1977 Finance Technical Interview Questions - English Navneet Singh, Here are some common technical finance interview

Finance Technical Interview Questions - English Navneet Singh, Here are some common technical finance interview questions along with brief explanations of what they assess 1 Financial Statements and Analysis How do you perform a ratio analysis Purpose Assess your ability to analyse a company s financial health using ratios like liquidity profitability and solvency Can you explain the significance of the DuPont analysis Purpose Tests your understanding of how to break down

Return on Equity ROE into component parts to analyse financial performance 2 Valuation Techniques How do you calculate the Discounted Cash Flow DCF of a company Purpose Evaluate your knowledge of DCF methodology including forecasting cash flows and determining the discount rate What are the main differences between using a Comparable Company Analysis Comps and a Precedent Transaction Analysis Precedents for valuation Purpose Assesses your understanding of different valuation methods and their applications 3 Financial Modelling Describe how you would build a financial model from scratch Purpose Tests your ability to create comprehensive financial models including forecasting and scenario analysis What assumptions would you make when building a financial model for a startup Purpose Evaluates your ability to account for variables and uncertainties unique to startups 4 Risk Management and Financial Instruments How do you use derivatives to hedge financial risk Purpose Assesses your understanding of financial instruments like options and futures and their use in risk management Can you explain Value at Risk VaR and how it is used in risk management Purpose Tests your knowledge of measuring and managing potential losses in investments 5 Corporate Finance How would you assess whether a company should undertake a capital project Purpose Evaluates your ability to use capital budgeting techniques such as NPV and IRR to make investment decisions What factors should be considered when determining a company s optimal capital structure Purpose Assesses your understanding of capital structure theory and its impact on financial performance 6 Market and Economic Analysis How do interest rate changes affect bond prices and stock valuations Purpose Tests your understanding of macroeconomic factors and their impact on financial markets Can you explain the impact of inflation on financial statements and company performance Purpose Evaluates your grasp of economic concepts and their effect on financial reporting 7 Accounting and Reporting How do you handle revenue recognition under different accounting standards e g IFRS vs GAAP Purpose Assesses your knowledge of accounting principles and how they impact financial statements What is the difference between operating and non operating income Purpose Tests your understanding of income components and their impact on financial analysis These questions cover various aspects of finance from financial statements and valuation to risk management and economic analysis providing a comprehensive test of your technical finance knowledge Walk me through the three main financial statements Here's a detailed walk through of the three main financial statements 1 Income Statement Purpose The income statement shows a company s financial performance over a specific period such as a quarter or a year Components Revenue Sales Total income generated from primary business activities Cost of Goods Sold COGS Direct costs attributable to the production of goods sold Gross Profit Calculated as Revenue minus COGS It reflects the basic profitability of core business operations Operating Expenses Includes costs such as salaries rent utilities and depreciation related to operating the business Operating Income Gross Profit minus Operating Expenses It shows profitability from core operations Non Operating Income Expenses Includes items not directly related to core operations such as interest income interest expense and gains or losses from investments Income Before Taxes Operating Income plus or minus Non Operating

Items Income Tax Expense Taxes incurred based on the pre tax income Net Income The final profit or loss after all expenses including taxes have been deducted from total revenue Significance It provides insight into a company s profitability by showing how much profit is made after all expenses are accounted for It's useful for assessing operational efficiency and financial performance over time 2 Balance Sheet Purpose The balance sheet provides a snapshot of a company s financial position at a specific point in time Components Assets Resources owned by the company that are expected to provide future economic benefits Current Assets Cash accounts receivable inventory and other assets expected to be converted into cash or used up within one year Non Current Assets Property plant equipment intangible assets and other long term investments Liabilities Obligations the company owes to external parties Current Liabilities Accounts payable short term debt and other obligations expected to be settled within one year Non Current Liabilities Long term debt deferred tax liabilities and other obligations due beyond one year Equity The residual interest in the assets of the company after deducting liabilities Common Stock Value of issued shares Retained Earnings Cumulative net income minus dividends paid Additional Paid In Capital Funds received from shareholders above the nominal value of shares Significance It helps assess the company s financial stability and liquidity by showing its assets liabilities and shareholders equity It provides insight into the company s ability to meet short term and long term obligations 3 Cash Flow Statement Purpose The cash flow statement tracks the inflows and outflows of cash within a company over a period Components Operating Activities Cash flows from the core business operations including receipts from sales and payments for operating expenses Adjustments are made for non cash items such as depreciation and changes in working capital Investing Activities Cash flows related to the acquisition and disposal of long term assets such as property equipment and investments Financing Activities Cash flows from transactions with shareholders and creditors including issuing or repurchasing stock borrowing and repaying debt Significance It provides insights into the company s cash management and liquidity It shows how cash is generated and used in operating investing and financing activities helping assess the company s ability to maintain and grow operations pay debts and return value to shareholders These three statements together offer a comprehensive view of a company s financial health performance and cash flow

Top 50 Banking Employers Derek Loosevelt,2004-09-10 This guide includes an overview of careers in commercial and investment banking and Vault's exclusive top 50 banking employer rankings

Investment Banking Interview Questions and Answers Prep Guide (200 Q&As) Chris J. Brodie,2019-03-04 You are sure that being an I Banker is for you You are willing to grunt the 100 hours work week as an Analyst to become the next Gordon Gecko Unfortunely so does thousands of new business grads each year Hi my name is Chris J Brodie I am former MD at a buldge bracket firm During the hiring seasons I could potential get as many as 1500 resumes to sort though and of that I can hire only 4 in any given hiring season So what is it that set those few apart It is not only the technicals or grades or being good looking We need someone that has a passion that has the hustle and a story that gives us a good iindicator of future success in this unforgiving but hugely

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