

Financial analyst (fresher)

Company: [Company name]

Location: [Location] | Work mode: [Work mode]

Employment type: Full-time | CTC: [CTC for the full-time role]

Joining: [Joining date] | Apply by: [Apply by]

About [Company name]

[About your company]

About the role

[Company name] is hiring a fresher financial analyst to help the finance lead see where money is earned and spent. The analyst prepares monthly budget-versus-actual reports, tracks margins, receivables and cost lines, and writes short commentary that managers can read in two minutes. Senior colleagues review the models and teach the planning cycle step by step. The role suits a commerce or finance graduate who enjoys Excel and asks why a number moved.

What you will do

- Pull monthly actuals from the accounting system or MIS, agree them to the trial balance and load them into the reporting workbook
- Prepare the budget-versus-actual variance table by cost centre and note the likely reason for each large movement after speaking to the budget owner
- Write short commentary on revenue, margin and expense movements that a non-finance manager can read in two minutes
- Update the budget and forecast workbooks with new assumptions, keep a version history and record what changed and why
- Track receivables ageing, payables and stock levels, and flag overdue or unusual items to the finance lead every week
- Build product, customer or branch-wise margin summaries from sales and cost data to support pricing and discount decisions
- Run ad hoc analyses requested by the finance lead, such as the cost of a new hire, a supplier comparison or the effect of a discount
- Refresh charts and dashboards for the monthly review meeting and prepare the slides with sources and notes
- Reconcile figures between the MIS and the books and document each check so another person can repeat it
- Keep a log of open questions from review meetings and close each one by the agreed date

What we are looking for

- Clear understanding of the profit and loss account, balance sheet and cash flow statement, and how the three connect
- Excel for budget-versus-actual work: SUMIFS, lookups, pivot tables and a tidy layout that keeps inputs apart from formulas
- Comfort with ratios such as gross margin, growth rate and working capital days
- Clear written English: can explain a movement in two or three plain sentences
- Curiosity to ask why a number moved before reporting it
- Care with units, signs and totals, and a habit of checking a figure before sharing it

- Discretion with sensitive financial information

Good to have

- CFA Level I, FRM or CMA progress, or a financial modelling course
- Power BI, Tableau or Looker Studio basics for dashboards
- SQL basics to pull data without waiting for others
- Experience reading reports from Tally, SAP or Zoho Books
- An internship in FP&A, equity research, credit analysis or a CA firm
- A case competition or college project that included a model

Who can apply

Commerce, economics and finance graduates, including B.Com, BBA, BMS, BAF, M.Com and MBA or PGDM in finance. Engineering and science graduates with finance coursework and strong Excel skills are also eligible.

How to apply

Apply through this job post by [\[Apply by\]](#). Shortlisted candidates will hear from us about the next steps.

Financial analyst intern

Company: [Company name]

Location: [Location] | Work mode: [Work mode]

Employment type: Internship | Duration: [Internship duration] | Stipend: [Stipend for the internship]

Joining: [Joining date] | Apply by: [Apply by]

About [Company name]

[About your company]

About the role

[Company name] is looking for a finance intern to support the finance lead with reporting and analysis. The intern updates Excel workbooks, prepares simple variance tables and gathers comparison data for review meetings. An analyst or the finance lead checks every file. It suits a commerce, economics or finance student who wants to see how a company plans and tracks its money.

What you will do

- Update the monthly actuals sheet from the exports the finance team shares
- Prepare a simple actual-versus-budget table and highlight the largest differences
- Collect supplier quotes and cost data and summarise them for comparison
- Create charts for the monthly review deck and check each figure against its source
- Research peer or industry information for a given question and note the sources
- Document how each workbook is built so the next user can follow it
- Present one small analysis to the finance lead at the end of the internship

What we are looking for

- Pursuing or recently completed B.Com, BBA, BMS, economics, statistics or an MBA in finance
- Working Excel: formulas, filters, charts and pivot tables
- Knows the basics of financial statements and ratios
- Writes clear short notes and names the source of every number
- Handles confidential data with care and asks before sharing it

Who can apply

Commerce, economics and finance graduates, including B.Com, BBA, BMS, BAF, M.Com and MBA or PGDM in finance. Engineering and science graduates with finance coursework and strong Excel skills are also eligible.

How to apply

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Screening questions to add to your job post

1. **Sales are on budget but profit is below budget. Name two places you would look first.** Good answers include discounts or product mix pulling margin down, a cost booked early or once only, and rising material or freight cost. You are looking for a sensible order of checks, not one right answer.
2. **A company shows a profit this month but is short of cash. How can that happen?** Look for unpaid customer invoices, stock bought in advance, advances paid to suppliers or loan repayments. It shows the applicant knows profit and cash are different things.
3. **How would you set up an Excel sheet to compare actuals with budget for many cost centres every month?** Strong answers keep a mapping of accounts to cost centres, use SUMIFS or a pivot table instead of copying numbers by hand, and keep the input data apart from the formulas.
4. **Tell us about one analysis or model you built in college, an internship or a competition. Which assumption mattered most?** Look for the applicant's own contribution, the source of the inputs and an explanation of how changing the assumption affects the result. If the answer is vague, ask a follow-up before judging their understanding.
5. **Travel cost rose this month. How would you explain it to a manager who has two minutes?** Look for the answer first, then the main reason and what happens next, for example 'Travel is higher because of two client visits and should fall next month'. A long preamble is a poor sign.
6. **Another team sends you a figure that looks too high. What do you do before using it?** Good answers compare it with last month, check the units and the period covered and ask the owner. Using it unchecked, or complaining without evidence, are both weak.
7. **What is the difference between a budget and a forecast?** A budget is the plan set in advance and a forecast is the current expectation, updated as the year goes on. A simple, correct answer shows the applicant understands the planning cycle they are about to join.