WIPRO – Interview Rounds for Portfolio Manager / Investment Role

Wipro typically conducts **4–5 rounds** for Portfolio Manager / Investment roles:

Round 1: Online Assessment (Aptitude + Finance MCQs)

- Quantitative aptitude
- Financial markets basics
- Excel/finance modelling MCQs
- Portfolio theory basics

Round 2: Technical Interview (Finance + Markets + Modeling)

- Investment concepts
- Portfolio theory
- Excel, ratios, valuation, CAPM
- Asset allocation queries
- Case-based numerical questions

Round 3: Behavioral / HR Interview

- Leadership
- Teamwork
- Client communication
- Problem-solving
- Scenarios

Round 4: Managerial Interview

- Portfolio strategy
- Performance evaluation
- Risk management
- Client handling
- Real-life scenarios

Round 5: Final Fitment / Director Round

- Strategic thinking
- Long-term vision
- Domain passion
- Culture fit

Portfolio Manager Interview Questions

What is your management style?

Sample Answer

"In my experience, delegating responsibility and authority across the team is critical to success.
I prefer a **collaborative and empowering management style**, where I give responsibility to team members who have earned it and demonstrated capability.

I believe leadership is not just about guiding a team—it's about **building one**.
I ensure every member has **clear expectations**, feels comfortable asking questions, and receives continuous feedback.

I aim to be an **approachable leader**, not authoritarian.
Feedback—both giving and receiving—is a major part of how I grow as a manager.
Without feedback, improvement becomes slow and inefficient."

How might your experience in other management positions help you in this role?

Sample Answer

"Every job I've held has contributed to my progress as a portfolio manager.
Even during my teenage years, I held multiple jobs and learned how to **manage money, time, and responsibility** efficiently.

As I progressed, I took **general management roles** in the steel plant safety division, which strengthened my skills in **decision-making, discipline, risk awareness, and team coordination**.

Later, as I pursued my degree and specialization, I transitioned into portfolio management.
The diverse experiences taught me how to handle **pressure**, communicate effectively, and manage both **resources and people**—all crucial skills in portfolio management."

What skills have you worked on developing this year to improve your portfolio management abilities?

Sample Answer

"During my career, I've worked across several industries, which helped diversify my skill set.
This year, I focused especially on **communication** and **analytical abilities**, as I believe they are essential for a strong portfolio manager.

How do you define a successful investment portfolio?

Sample Answer

"A successful portfolio is one that meets the client's **risk-adjusted return objectives** consistently.
It must align with the client's **time horizon, risk tolerance, and financial goals**.

Success is not just about maximizing returns—it's about:

- Minimizing downside risk
- Ensuring diversification
- Maintaining liquidity
- Staying aligned with market conditions
- Communicating transparently with clients

A portfolio is successful only when the **client's expectations, objectives, and constraints** are met sustainably over time."

Explain your investment philosophy.

Sample Answer

"My investment philosophy is based on a combination of **fundamental analysis, disciplined risk management, and long-term value creation**.
I believe in making decisions based on:

- economic trends
- market cycles
- company financials
- competitive advantages

- valuation metrics

I prefer a **data-driven and research-backed** approach rather than emotional or speculative decision-making.
Consistency, patience, and controlled risk exposure form the core of my investment philosophy."

How do you manage risk in a portfolio?

Sample Answer

"I manage risk using a structured framework that includes:

- Diversification across asset classes and geographies
- Sector and position size limits
- Stop-loss policies
- Regular stress testing
- Monitoring correlations
- Rebalancing at predefined intervals

I ensure the risk profile matches the client's **risk appetite and investment horizon**, and I communicate any risk-related decisions proactively."

How do you stay updated with financial markets?

Sample Answer

"I stay updated by following:

- Bloomberg, Reuters, Financial Times, CNBC
- Sell-side equity research
- Annual reports, quarterly filings
- Earnings calls
- Macroeconomic data releases
- Industry newsletters
- Webinars and professional courses

I also backtest strategies regularly to understand how changing market conditions impact portfolios."

How do you handle a market downturn?

Sample Answer

"In a downturn, my approach is to stay calm and rational.
I:

- Reassess portfolio exposures
- Reduce high-risk or overvalued positions
- Increase defensive assets or cash
- Look for opportunities created by market mispricing
- Communicate frequently with clients

The goal is to **protect capital first** and reposition for recovery."

What is your process for selecting stocks or assets?

Sample Answer

"My selection process involves:

1. **Idea Generation** – screens, research reports, economic themes
2. **Fundamental Analysis** – revenue growth, earnings quality, cash flow, debt
3. **Valuation** – DCF, multiples, comparable analysis
4. **Risk Evaluation** – volatility, beta, downside scenarios
5. **Portfolio Fit** – diversification, relationship with other assets
6. **Execution Timing** – technical trends, sentiment indicators

I choose only those assets that demonstrate **strong fundamentals** and an attractive **risk-reward ratio**."

How do you handle disagreements with clients regarding portfolio strategy?

Sample Answer

"I always start by understanding the client's concern fully.
I explain the **rationale, data, and risk-reward analysis** behind my strategy.
If the client still insists, I present **multiple options** aligned with their risk tolerance.

My philosophy is:

- Educate
- Clarify
- Align
- Execute

Respecting the client's views while maintaining professional integrity is essential."

How do you evaluate portfolio performance?

Sample Answer

"I use KPI metrics such as:

- Sharpe ratio
- Alpha & Beta
- Standard deviation
- Drawdowns
- Benchmark comparison
- Sector attribution analysis
- Risk-adjusted returns

Performance evaluation must be **periodic, consistent, and benchmarked** to meaningful standards."

Tell me about a time you made a wrong investment decision. What did you learn?

Sample Answer

"In one instance, I invested in a high-growth company without fully evaluating its debt sustainability.
A sudden interest rate hike affected its cash flows, and the stock corrected sharply.

I learned the importance of:

- deeper credit and debt analysis
- scenario-based stress testing
- avoiding over-concentration

That experience strengthened my analytical discipline."

How do you build client trust?

Sample Answer

"I build trust through:

- Transparent communication
- Performance reporting
- Proactive updates
- Setting realistic expectations
- Explaining both risks and opportunities
- Maintaining confidentiality

Clients trust you when they see consistency, integrity, and genuine concern for their financial wellbeing."

What role does asset allocation play in portfolio management?

Sample Answer

"Asset allocation is the **most important driver of long-term returns**.
It ensures the portfolio is aligned with:

- risk tolerance
- time horizon
- income needs
- market conditions

Strategic asset allocation provides stability, while tactical allocation captures short-term opportunities."

How do you ensure compliance with regulatory requirements?

Sample Answer

"I ensure compliance by staying updated on regulatory guidelines, maintaining complete documentation, following KYC norms, adhering to internal policies, and ensuring transparent reporting.

Regular audits, checklists, and adherence to ethical standards minimize compliance risk."

SECTION A: TECHNICAL QUESTIONS

(Finance, Markets, Portfolio Management, Valuation, Risk)

What is modern portfolio theory?

Answer:
MPT states that investors can create an optimal portfolio by maximizing returns for a given level of risk through diversification. It emphasizes correlation, not individual asset performance.

Explain the concept of risk-adjusted returns.

Answer:
Risk-adjusted return considers both return and the risk taken to achieve it. Examples include Sharpe ratio, Treynor ratio, and Jensen's Alpha.

What is the Sharpe Ratio?

Answer:
Sharpe = (Portfolio Return – Risk-Free Rate) / Standard Deviation.
It measures how much excess return is generated per unit of total risk.

What is alpha?

Answer:
Alpha is the portfolio's excess return compared to its benchmark after adjusting for risk (beta).

What is beta?

Answer:
Beta measures a stock's sensitivity to market movements.

β=1 → moves with market;
β>1 → more volatile;
β<1 → defensive.

What is standard deviation in portfolio management?

Answer:
It measures total risk or volatility of returns.

What is Value at Risk (VaR)?

Answer:
VaR estimates the maximum loss at a given confidence level over a time horizon (e.g., 5% VaR of ₹1 crore = 95% chance losses won't exceed ₹1 crore).

Explain Expected Return formula.

Answer:
ER = Σ[Probability × Expected Outcome].

What is CAPM?

Answer:
CAPM calculates required return:
$Re = Rf + \beta (Rm - Rf)$.

What is WACC?

Answer:
Weighted Average Cost of Capital = Cost of Equity + Cost of Debt + Cost of Preference shares, weighted by their proportions.

Explain DCF valuation.

Answer:
Discount future cash flows to present value using discount rate. Used for intrinsic value estimation.

What are derivatives?

Answer:
Financial instruments whose value depends on an underlying asset (options, futures, swaps).

What is hedging?

Answer:
Reducing risk using derivatives or opposite positions.

Difference between futures and options?

Answer:
Futures: obligation to buy/sell.
Options: right, not obligation.

What is arbitrage?

Answer:
Risk-free profit by exploiting price differences.

Define liquidity risk.

Answer:
Risk that an asset cannot be sold quickly without major price impact.

Define credit risk.

Answer:
Risk that borrower will default.

Market risk?

Answer:
Risk from market fluctuations.

Operational risk?

Answer:
Risk of loss due to failed processes or human errors.

Explain diversification.

Answer:
Reducing risk by spreading investments across uncorrelated assets.

What is correlation?

Answer:
Measures how two securities move in relation to each other.

Efficient Frontier?

Answer:
Curve showing optimal portfolios offering highest return for each risk level.

What is asset allocation?

Answer:
Distribution of portfolio among asset classes (equity/debt/gold).

Active vs Passive investing?

Answer:
Active = outperform benchmark; Passive = match benchmark.

What is Monte Carlo Simulation?

Answer:
Risk analysis using thousands of random outcomes to predict probabilities.

Explain rebalancing.

Answer:
Adjusting portfolio weights to target allocation.

Top-down vs bottom-up analysis?

Answer:
Top-down: macro → sectors → companies.
Bottom-up: company fundamentals first.

What is technical analysis?

Answer:
Uses charts & price trends to predict movements.

Fundamental analysis?

Answer:
Analyzing company financials, growth, valuation.

P/E ratio?

Answer:
Price/Earnings. Measures valuation relative to earnings.

ROE?

Answer:
Return on Equity = Net Income / Shareholder Equity.

Free Cash Flow?

Answer:
Cash available after capex.

Duration in bonds?

Answer:
Measures bond price sensitivity to interest rate changes.

Yield curve?

Answer:
Bond yield vs maturity plot.

Credit rating?

Answer:
Risk of default graded by agencies like CRISIL, S&P.

Difference between mutual fund & ETF?

Answer:
ETF is exchange-traded; mutual fund is NAV-based, end-of-day pricing.

What are multi-asset portfolios?

Answer:
Portfolio combining equity, debt, real estate, commodities.

What is margin?

Answer:
Borrowed money for investing.

Explain equity risk premium.

Answer:
Return of equity minus risk-free rate.

Scenario analysis vs sensitivity analysis?

Answer:
Scenario = multiple outcome paths; Sensitivity = effect of one variable change.

ROUND 1: ONLINE ASSESSMENT (APTITUDE + BASIC FINANCE)

(Questions 1–20)

What is the time value of money?

Answer:
Money today is worth more than money in the future because it can earn interest.
Formula concepts include PV, FV, discounting & compounding.

What is Present Value?

Answer:
PV = FV / (1+r)^n
Used to calculate today's value of future cash flows.

What is compounding?

Answer:
Earning interest on both principal and previously accumulated interest.

What is NPV?

Answer:
Net Present Value = Present value of inflows – Present value of outflows.
Positive NPV → profitable project.

What is IRR?

Answer:
Internal rate of return where NPV = 0.
Higher IRR preferred.

What is inflation?

Answer:
Increase in general price level; decreases purchasing power.

What is arbitrage?

Answer:
Risk-free profit by exploiting price differences.

Define liquidity.

Answer:
Ability to convert assets into cash with minimal loss.

What is an index?

Answer:
A measure of the performance of a market sector (e.g., Nifty 50, S&P 500).

What is opportunity cost?

Answer:
The value of the best alternative forgone.

What are financial statements?

Answer:
Balance sheet, P&L, cash flow statement.

What is working capital?

Answer:
Current Assets – Current Liabilities.

What is EPS?

Answer:
Earnings per share = Net income / Outstanding shares.

What is leverage?

Answer:
Use of borrowed funds to enhance returns.

What is diversification?

Answer:
Reducing risk by spreading investments across uncorrelated assets.

Define correlation.

Answer:
Measures how two assets move together (range −1 to +1).

What is a mutual fund?

Answer:
Professionally managed pool of investments.

What is return on investment?

Answer:
ROI = (Gain – Cost) / Cost.

What is market capitalization?

Answer:
Share price × total outstanding shares.

What is CAGR?

Answer:
Compound Annual Growth Rate
= (Ending value/Beginning value)^(1/n) – 1

ROUND 2: TECHNICAL FINANCE + PORTFOLIO MANAGEMENT

Explain Modern Portfolio Theory.

Answer:
MPT states investors can build optimal portfolios maximizing return for a given risk using diversification and correlation. It leads to the efficient frontier.

What is Beta?

Answer:
A measure of stock's sensitivity to market movements.

$\beta > 1$ = aggressive;
$\beta < 1$ = defensive.

What is Alpha?

Answer:
Portfolio return − benchmark-adjusted return.
Measures excess performance.

What is Sharpe Ratio?

Answer:
(Portfolio Return – Risk-Free Rate) / Standard Deviation
Measures risk-adjusted return.

What is Treynor Ratio?

Answer:
(Return – Risk-free rate) / Beta
Measures return per unit of systemic risk.

What is Jensen's Alpha?

Answer:
Excess return predicted after adjusting for CAPM.

Explain CAPM.

Answer:
Required return = Rf + β (Rm – Rf)

Explain WACC.

Answer:
Weighted average cost of capital = blended cost of equity + debt.

How do you value a bond?

Answer:
Discount future coupon payments + principal at required yield.

What is duration?

Answer:
Measure of bond price sensitivity to interest rate changes.

What is convexity?

Answer:
Bond price curvature; measures how duration changes with yield changes.

Explain efficient frontier.

Answer:
Curve of optimal portfolios giving highest return for lowest risk.

3. Explain hedging.

Answer:
Reducing exposure to risk using derivatives (futures, options).

Difference between futures and options.

Answer:
Futures: obligation.
Options: right, not obligation.

Explain stop-loss.

Answer:
Predefined price to exit a position to limit losses.

What is a benchmark index?

Answer:
Reference index used to evaluate portfolio performance.

What is portfolio turnover?

Answer:
How frequently assets are bought/sold in portfolio.

What is tracking error?

Answer:
Deviation between portfolio and benchmark performance.

Explain passive investing.

Answer:
Replicating index; lower cost; long-term.

Explain active investing.

Answer:
Research-based; aim to outperform benchmark.

What is a risk-free asset?

Answer:
Treasury bills or government securities.

Types of portfolio risks?

Answer:
Market risk, liquidity risk, credit risk, interest rate risk, concentration risk.

Explain mark-to-market.

Answer:
Adjusting value based on current market prices.

Explain sector rotation strategy.

Answer:
Allocating assets to sectors expected to outperform based on economic cycle.

What is tactical asset allocation?

Answer:
Short-term deviation from strategic asset mix to exploit opportunities.

What is strategic asset allocation?

Answer:
Long-term fixed allocation based on investor profile.

Explain core–satellite strategy.

Answer:
Core = passive index;
Satellite = active picks to enhance returns.

What is factor investing?

Answer:
Investing based on factors like value, size, quality, momentum.

What is portfolio rebalancing?

Answer:
Realigning to target weights by buying/selling assets.

Explain Monte Carlo simulation.

Answer:
Uses random sampling to model different market outcomes.

How do you evaluate a stock fundamentally?

Answer:
Financial statements, ratios, industry analysis, intrinsic value.

What is intrinsic value?

Answer:
True worth computed using DCF or valuation models.

Explain DCF.

Answer:
Discount future cash flows using discount rate → intrinsic value.

What is terminal value?

Answer:
Value after forecast period using perpetuity formula or exit multiple.

What is P/E ratio?

Answer:
Price divided by earnings; measures valuation.

What is PEG ratio?

Answer:
P/E divided by EPS growth; growth-adjusted valuation.

What is enterprise value?

Answer:
EV = Market cap + Debt – Cash
Represents takeover cost.

Explain free cash flow.

Answer:
FCF = Operating cash flow – CapEx.

Explain EVA (Economic Value Added).

Answer:
Net Operating Profit After Tax – (Capital × WACC)

What is portfolio optimization?

Answer:
Choosing asset weights that maximize returns for a given risk.

ROUND 3: BEHAVIORAL / HR QUESTIONS

Tell me about yourself.

Answer:
Summarize PGDM Finance, internships, investment coursework, certifications, strengths in analysis, and passion for portfolio management.

Why do you want to join Wipro?

Answer:
Wipro's global financial operations, data-driven investment methodology, digital transformation in finance, and career growth opportunities.

Describe a time you handled pressure.

Answer:
Give STAR example: Situation – Task – Action – Result.

What is your leadership style?

Answer:
Collaborative, feedback-driven, empowering team members.

How do you handle conflicts?

Answer:
Listen → diagnose → propose win-win → document decisions.

Describe a failure you learned from.

Describe a time you worked in a team.

What motivates you?

Answer:
Learning, solving financial problems, achieving measurable performance improvements.

How do you handle criticism?

Answer:
View as constructive input for improvement.

Why should we hire you?

Answer:
Strong analytical skill, disciplined risk mindset, market understanding, PGDM Finance background, teamwork, and adaptability.

Explain a situation where you solved a complex problem.

What are your strengths?

Answer:
Quantitative aptitude, discipline, research orientation.

Your weakness?

Answer:
Talk about a real weakness and how you are improving it.

How do you manage deadlines?

Answer:
Structured planning, priority ranking, buffers.

Describe a situation where you convinced someone using data.

How do you stay organized?

Describe your analytical process.

Tell me about a time you handled an unhappy stakeholder.

What is your long-term career goal?

Answer:
Becoming a senior portfolio strategist.

What qualities make a good portfolio manager?

Answer:
Discipline, risk control, analytical ability, client communication, market understanding.

ROUND 4: MANAGERIAL / PORTFOLIO STRATEGY

How do you build an investment strategy?

Answer:
Define goals → Assess risk → Select asset class → Optimize weights → Implement → Monitor → Rebalance.

How do you evaluate portfolio performance?

Answer:
Sharpe, alpha, tracking error, sector attribution, benchmark comparison.

How do you manage risk during volatility?

Answer:
Shift to defensive sectors, reduce leverage, hedge, increase cash allocation.

When do you rebalance a portfolio?

Answer:
Quarterly or when deviation > 5%.

How do you select stocks?

Answer:
Moat, cash flow, earnings visibility, valuation, management quality.

How do you control downside risk?

Answer:
Stop-losses, hedging, diversification, quality bias.

How do you assess a mutual fund?

Answer:
AUM, expense ratio, volatility, performance consistency, manager track record.

What do you do in a market crash?

Answer:
Protect capital, rebalance, buy high-quality assets at discount.

How do you use macro data in decisions?

Answer:
Interest rates → debt allocation
Inflation → commodities
GDP → cyclicals

How do you manage currency risk?

Answer:
Hedging with currency futures/options.

What sectors perform well in rising interest rates?

Answer:
Banks, insurance, value stocks.

What sectors are defensive?

Answer:
FMCG, pharma, utilities.

Describe an ideal moderate-risk portfolio.

Answer:
50% equity, 30% debt, 10% gold, 10% cash.

What factors determine investment horizon?

How do you identify market bubbles?

Growth vs Value investing?

What is your exit strategy approach?

How do you evaluate fund manager performance?

How do you incorporate ESG into portfolio selection?

Describe your overall investment philosophy.

ROUND 5: DIRECTOR / FINAL FITMENT QUESTIONS

How would you manage a ₹100 crore portfolio?

Balanced asset allocation based on macro, risk profile, and return targets.

How will you handle a large client with unrealistic expectations?

What differentiates you from other candidates?

How do you make sure you never repeat a mistake?

What is your biggest edge as an analyst/portfolio manager?

What is one financial philosophy you strictly follow?

Where do you see Indian markets in 5 years?

What risks worry you the most as a portfolio manager?

What is your strategy in a high-inflation economy?

Final question: Why portfolio management?

Because it blends analytical skill, financial knowledge, problem solving, market understanding, and long-term strategy—areas where you excel as a PGDM Finance student.

ROUND 1 – ONLINE ASSESSMENT (APTITUDE + BASIC FINANCE)

What is the time value of money?

Money today is more valuable than the same amount in the future because it can earn returns. TVM is used in PV, FV, NPV, IRR calculations.

What is Present Value (PV)?

$PV = FV \div (1 + r)^n$
It calculates today's value of future cash.

What is compounding?

Earning interest on both principal and accumulated interest, leading to exponential growth.

What is Net Present Value (NPV)?

NPV = PV of inflows – PV of outflows.
Positive NPV → Accept the project.

What is IRR?

The rate at which NPV = 0.
Higher IRR indicates a better investment.

What is inflation?

General rise in prices; reduces purchasing power.

What is arbitrage?

Risk-free profit from price differences across markets.

What is liquidity?

Ability to convert assets to cash quickly without big price loss.

What is an index?

A group of stocks representing market performance (e.g., Nifty 50).

What is opportunity cost?

Value of the next best alternative forgone.

What are financial statements?

- Balance Sheet
- Profit & Loss
- Cash Flow Statement

What is working capital?

Current Assets – Current Liabilities.
Measures short-term financial health.

What is EPS?

EPS = Net profit ÷ No. of shares.

What is leverage?

Using borrowed money to amplify returns.

What is diversification?

Reducing risk by investing in uncorrelated assets.

What is correlation?

Shows how two assets move together.
Range: –1 to +1.

What is a mutual fund?

A professionally managed investment pool.

What is ROI?

(Gain – Cost) ÷ Cost.

What is market capitalization?

Share price × total outstanding shares.

What is CAGR?

CAGR = (Ending value / Beginning value)^(1/n) – 1

ROUND 2 – TECHNICAL FINANCE & PORTFOLIO MANAGEMENT

What is Modern Portfolio Theory (MPT)?

A theory that maximizes return for a given risk using diversification and correlation.

What is Beta?

Measures stock volatility vs the market.

$\beta > 1$ = aggressive, $\beta < 1$ = defensive.

What is Alpha?

Portfolio excess return above benchmark after adjusting for risk.

What is Sharpe Ratio?

(Portfolio return – Risk-free rate) ÷ Standard deviation.

What is Treynor Ratio?

(Return – Risk-free rate) ÷ Beta.

What is Jensen's Alpha?

Performance above CAPM-predicted return.

Explain CAPM.

Required Return = Rf + β (Rm – Rf).

What is WACC?

Weighted average cost of equity and debt financing.

How do you value a bond?

PV of coupon payments + PV of principal.

What is duration?

Measures bond price sensitivity to interest rate changes.

What is convexity?

Measures curvature in bond price–yield relationship.

What is the efficient frontier?

Graph of optimal portfolios with highest return for each risk level.

What is hedging?

Reducing risk using derivatives like futures/options.

Difference between futures & options.

Futures = obligation
Options = right, not obligation

What is stop-loss?

Predefined price to limit losses by automatically selling.

What is a benchmark?

Reference index used to measure performance.

What is portfolio turnover?

% of portfolio traded within a period.

What is tracking error?

Deviation between portfolio return and benchmark.

What is passive investing?

Tracking index returns (ETFs, index funds).

What is active investing?

Trying to outperform benchmark using research and analysis.

What is systemic risk?

Market risk that cannot be diversified away.

What is unsystematic risk?

Company-specific risk that can be diversified.

What is mark-to-market?

Daily valuation of assets at current market prices.

What is sector rotation?

Moving investments into sectors expected to outperform.

What is tactical asset allocation?

Short-term deviations from long-term allocation.

What is strategic allocation?

Long-term fixed allocation based on investor profile.

What is the core–satellite model?

Core: passive index
Satellite: active picks to enhance returns.

What is factor investing?

Investing based on factors like value, size, quality.

What is rebalancing?

Realigning portfolio back to original weight targets.

What is Monte Carlo simulation?

Simulates thousands of outcomes to estimate risk & probability.

How do you evaluate a stock?

Analyze revenue, earnings, cash flow, debt, competitive advantage, and valuation.

What is intrinsic value?

True value estimated through DCF or valuation models.

Explain DCF.

Forecast free cash flows → discount using WACC → sum PVs.

What is terminal value?

Value beyond forecast period using perpetuity or exit multiple.

What is the P/E ratio?

Price ÷ Earnings. Measures valuation.

What is the PEG ratio?

P/E ÷ earnings growth rate.

What is Enterprise Value (EV)?

EV = Market cap + Debt – Cash.

What is Free Cash Flow (FCF)?

Operating cash flow – Capital expenditure.

What is Economic Value Added (EVA)?

NOPAT – (Capital × WACC)

What is portfolio optimization?

Choosing asset weights to maximize return for a certain risk.

ROUND 3 – BEHAVIORAL INTERVIEW (HR)

Tell me about yourself.

Introduce your education (PGDM–Finance), projects, internships, financial skills, and interest in portfolio management.

Why do you want to join Wipro?

Because Wipro provides global exposure in investment processes, digital finance, and data-driven portfolio management.

Describe a time you handled pressure.

Explain a situation (STAR method) where you delivered high-quality work under tight deadlines.

What is your leadership style?

Collaborative, data-driven, and empowering. Strong focus on clarity and accountability.

How do you handle conflict?

Listen → Analyze → Understand → Offer solutions → Document agreement.

Describe a major failure and lessons learned.

Pick a real example; highlight learning and improvement.

Tell me about a team project you worked on.

What motivates you?

Solving financial problems, improving portfolio performance, and continuous learning.

How do you respond to criticism?

Accept constructively; view it as growth feedback.

Why should we hire you?

Strong analytical skills, finance knowledge, discipline, and adaptability.

Describe your decision-making approach.

Data-driven, risk-evaluated, and goal-oriented.

What are your strengths?

Analytical thinking, time management, financial modelling.

What is your weakness?

Explain a real weakness and improvement plan (e.g., public speaking).

How do you manage deadlines?

Prioritization, planning, buffer time, tracking.

Tell me about a time you used data to convince someone.

How do you stay organized?

Use checklists, calendars, and structured planning.

How do you handle multiple tasks?

Prioritize based on urgency–importance matrix.

How do you manage stakeholder expectations?

Transparency, communication, realistic timelines.

What are your long-term career goals?

To become a senior portfolio strategist or asset manager.

What qualities make a good portfolio manager?

Discipline, risk control, research mindset, patience, communication.

ROUND 4 – MANAGERIAL & PORTFOLIO STRATEGY ROUND

How do you build an investment strategy?

Understand goals → Assess risk → Select assets → Optimize → Execute → Monitor.

How do you evaluate performance?

Sharpe, alpha, beta, benchmark comparison, attribution.

How do you manage risk in volatile markets?

Hedge positions, increase cash, shift to defensive assets.

When do you rebalance a portfolio?

Quarterly or when weights drift beyond threshold.

How do you select stocks?

Fundamentals, valuation, growth prospects, competitive advantage.

How do you reduce downside risk?

Stop-loss, hedging, diversification, quality bias.

How do you assess a mutual fund?

Track record, alpha, volatility, manager skill, expense ratio.

What do you do in a market crash?

Protect capital, avoid panic, buy quality assets at discount.

How do you use macro data?

Interest rates, inflation, GDP, fiscal policies guide allocation.

How do you manage currency risk?

Use hedging instruments like currency futures/options.

What performs well when interest rates rise?

Banks, insurance, value stocks.

What is a defensive portfolio?

Portfolio with FMCG, pharma, utilities, low-beta stocks.

Describe an ideal moderate-risk portfolio.

50% equity, 30% debt, 10% gold, 10% cash.

What factors determine investment horizon?

Goals, age, liquidity, market cycles.

How do you identify market bubbles?

Sharp P/E expansion, speculation, divergence from fundamentals.

Growth vs value investing?

Growth = high future earnings;
Value = undervalued stocks.

What is your exit strategy?

Target price, stop-loss, declining fundamentals.

How do you evaluate a fund manager?

Alpha consistency, decision-making process, risk management.

How do you incorporate ESG?

Screen for environment, governance, ethics, social impact.

Describe your investment philosophy.

Long-term, disciplined, risk-managed, research-driven.

ROUND 5 – DIRECTOR / FINAL FIT (TOP 10)

How would you manage a ₹100 crore portfolio?

Balanced asset allocation, diversification, risk control, periodic rebalancing.

How do you handle a client with unrealistic expectations?

Educate → explain risks → show data → set realistic targets.

What differentiates you from other candidates?

Strong analytical mindset, disciplined approach, finance foundation.

How do you ensure you don't repeat mistakes?

Document learnings, establish controls, use checklists.

What is your biggest edge in portfolio management?

Data-driven thinking and strong risk management.

What financial rule do you always follow?

"Protect capital first, aim for sustainable returns."

Where do you see Indian markets in 5 years?

Structural growth: digitalization, manufacturing, capex cycles.

What risks worry you the most?

Inflation, interest rate shocks, geopolitical events.

What is your strategy in a high-inflation environment?

Invest in commodities, value stocks, inflation-indexed bonds.

Why portfolio management?

Because it combines finance, analysis, strategy, psychology, and long-term value creation—aligning perfectly with PGDM Finance skills.

WIPRO INTERVIEW QUESTIONS WITH PERFECT ANSWERS

Tell me about yourself and your background.

Answer:
"I am currently pursuing PGDM in Finance, where I have developed strong skills in financial analysis, portfolio management, data interpretation, and business decision-making. I have worked on multiple academic and practical projects involving Excel-based financial modeling, investment analysis, and risk assessment. I also keep myself updated on business technologies such as Power BI, SQL, basic Python, and cloud fundamentals.
I am a disciplined, analytical, and detail-oriented person, and I am particularly interested in roles where finance, analytics, and digital transformation come together — which is why Wipro is a great fit."

Why do you want to work for Wipro?

Answer:
"Wipro stands out to me because of its global presence, strong reputation in consulting and digital transformation, and culture of continuous learning. Wipro's focus on innovation — especially in AI, cloud modernization, and digital operations — aligns perfectly with my interest in data-driven finance and technology. I want to be part of an organization where I can learn, grow, and contribute to large-scale client solutions."

What do you know about Wipro and its services?

Answer:
"Wipro is one of India's leading global IT and consulting companies, operating in over 60+ countries.
Its key service areas include:

- IT Services & Consulting
- Cloud services (Azure, AWS, GCP)
- Cybersecurity
- Digital operations
- Engineering services

- Business Process Outsourcing
- AI, automation, and analytics
  Wipro is known for strong client partnerships, sustainability initiatives, and innovation through solutions like Holmes AI."

What are your key strengths and weaknesses?

Answer:
Strengths: Analytical thinking, quick learning, strong discipline, teamwork, structured communication, and financial decision-making.
Weakness: Sometimes I initially spend too much time perfecting details, but I am learning to balance speed and accuracy based on priority.

Describe a challenging project you worked on and how you overcame obstacles.

Answer:
"In a finance project, my team had to analyze a large dataset and build a decision model within limited time. The challenge was inconsistent data and tight deadlines. I took responsibility for cleaning data using Excel tools and automated some repetitive steps. We divided tasks efficiently, communicated daily, and completed the project on time. The outcome was appreciated for both accuracy and clarity."

How do you handle pressure and meet tight deadlines?

Answer:
"I prioritize tasks, break them into smaller milestones, and focus on high-impact activities first. I stay calm, avoid last-minute rush, and maintain a checklist. Clear communication with the team also helps manage expectations and deliver quality work under pressure."

Where do you see yourself professionally in 5 years?

Answer:
"I see myself as a skilled finance/portfolio analyst or consultant leading projects independently, taking responsibility for problem-solving and client outcomes. I want to grow into a role where I contribute significantly to financial strategy, technology-led solutions, and client value creation."

How do you stay updated with the latest technology trends?

Answer:
"I regularly follow technology blogs, LinkedIn learning, webinars, and courses. I

stay updated with developments in AI, cloud, automation, analytics, and fintech. I also read business technology publications like Gartner reports and economic-financial news."

Describe a time when you had to work in a team. What was your role?

Answer:
"In my academic project on financial analysis, I worked with a team of four. My role was to structure data, divide tasks, and ensure smooth coordination. I handled data modeling and later presented the insights. The project succeeded because of clear responsibilities and mutual support."

How would you explain a complex technical concept to a non-technical person?

Answer:
"I simplify the concept into the most essential points and relate it to real-life examples.
For example, if explaining cloud computing, I would say:
'It's like renting storage or computing power instead of owning it yourself.'
I avoid jargon and ensure the person understands the outcome and relevance."

How do you handle conflicts within a team?

Answer:
"I address conflicts early by understanding each person's viewpoint, finding common ground, and focusing on the objective. I maintain respect, encourage open discussion, and align the team toward the shared goal."

Describe a situation where you had to learn a new technology quickly.

Answer:
"During a project, I had to use Power BI for visualization with only basic knowledge. I took short tutorials, practiced with sample datasets, and applied the learning immediately. Within two days I was able to create dashboards. This taught me to adapt quickly and keep learning."

What do you think are the biggest challenges facing the IT industry today?

Answer:
"Key challenges include:

- Rapid technology changes
- Cybersecurity threats

- Talent skill gap
- Cloud migration complexities
- Data privacy concerns
  Companies must innovate quickly while maintaining security and scalability."

How do you prioritize tasks when working on multiple projects?

Answer:
"I use a priority matrix — urgent vs important. I complete high-impact tasks first, delegate or schedule others, and maintain clear timelines. Regular progress reviews help keep everything aligned."

Do you have any questions for us about Wipro or the role?

Best reply:
"Yes, I would like to know more about the career growth path for this role and the type of projects I may get to work on initially."

What programming languages are you proficient in?

Answer:
"I have working knowledge of Python for data analysis, basic SQL for querying databases, and I am comfortable with Excel formulas, VBA basics, and DAX (Power BI). I am willing to learn any additional language required."

How familiar are you with Agile methodologies?

Answer:
"I understand Agile concepts such as sprints, stand-ups, backlog grooming, and iterative development. Agile helps teams deliver faster with continuous feedback and flexibility."

What is your experience with cloud computing platforms?

Answer:
"I have basic understanding of cloud fundamentals (AWS/Azure), including concepts like virtualization, storage, compute services, and SaaS/PaaS/IaaS models. I am eager to expand my cloud skills."

How do you ensure the security of your code and applications?

Answer:
“I follow best practices like input validation, avoiding hard-coded credentials, using secure protocols, applying encryption, following principle of least privilege, and regularly testing for vulnerabilities.”

What is your experience with database management systems?

Answer:
“I am comfortable with SQL queries, joins, filtering, grouping, and retrieving datasets. I understand relational database concepts such as tables, primary keys, foreign keys, and indexing. I have used MySQL/SQL Server for academic and project work.”