



Route Map to Start a Career in FinTech

(Designed for learners who commented “Visualization” — from the desk of @ankurdecodes)





1. Introduction: Why FinTech Is Booming in 2025 and Beyond

FinTech (Financial Technology) is transforming banking, payments, lending, investments, insurance, and fraud prevention. From UPI to robo-advisors, from AI credit scoring to blockchain payments – the demand for FinTech professionals is skyrocketing.

Companies today want people who understand finance + technology + data.

This guide will help you go from beginner to job-ready in the FinTech industry.

2. Step-by-Step Route Map to Begin a Career in FinTech

Step 1: Build Financial Fundamentals (1–2 Months)

Before learning tech tools, you must understand how finance works.

Learn Basics Of:

- Financial statements (Balance sheet, P&L, cash flow)
- Banking basics (KYC, lending, risk, compliance)
- Payments & UPI ecosystem
- Mutual funds, stock markets, SIP
- Credit cards, loans, underwriting
- Fraud types (identity fraud, transaction fraud, chargebacks)

Your Goal: Understand how money, risk, and financial products work.



Step 2: Learn FinTech-Relevant Tools (1–2 Months)

These tools are commonly used in FinTech companies.

1. Data & Analysis Tools:

- Excel (pivot tables, formulas, dashboards)
- SQL (mandatory for almost every FinTech job)
- Power BI / Tableau (visualization skills)
- Python (basic data analysis)

2. Fraud & Risk Tools:

- SAS / R (optional)
- Risk analytics dashboards
- Anti-fraud tools (Simility, Feedzai, Sift Science)

3. Product & Business Tools:

- JIRA, ClickUp (for product workflows)
- Figma (for wireframes & app flows)
- CRM dashboards (HubSpot, Salesforce)

Bonus for Faster Growth:

Try using AI and automation tools — Techyuni's Chrome extension helps you explore trending AI tools used in FinTech for fraud detection, automation, and data visualization.

Step 3: Learn How FinTech Products Work (1 Month)

To get hired, you must understand digital financial products.

Study These Product Areas:

- UPI & digital payments
- Digital lending / BNPL (Buy Now Pay Later)
- Credit scoring models
- Neo-banking
- Personal finance apps
- Investment apps & robo-advisors
- InsurTech products
- Crypto exchanges & blockchain basics

Your Goal: Learn how these products solve customer problems.



Step 4: FinTech Job Roles You Can Target

These designations are currently in high demand.

1. FinTech Analyst

Work on data, insights, product improvements, and reporting.

2. Risk Analyst

Identify risks, detect fraud, analyze financial behavior.

3. Fraud Analyst

Work on fraud detection, suspicious transactions, chargebacks.

4. Product Analyst

Analyze product performance, dashboards, customer funnels.

5. Business Analyst (FinTech)

Work between tech & business teams.

6. Data Analyst (FinTech)

Data cleaning, SQL queries, dashboards, insights.

7. Compliance Analyst

Work on KYC, AML, regulations.

8. Payments Specialist

Manage UPI/payments infrastructure.

Expected Salary (As Mentioned in the Video):

- Beginners: ₹3.5 – ₹6.5 LPA
- Mid-Level: ₹7 – ₹15 LPA
- Pro Level / Specialized Roles: ₹15 – ₹35 LPA+
- Global Companies: Even higher depending on skills



Step 5: Skills Needed for Each Role

FinTech Analyst Skills:

- SQL
- Excel
- Power BI / Tableau
- Understanding financial metrics
- Customer journey analysis

Risk Analyst Skills:

- Fraud patterns & behaviour analysis
- Rule-based systems
- Scoring models
- Reporting dashboards

Fraud Analyst Skills:

- Transaction monitoring
- Chargeback analysis
- AML basics
- Pattern identification

Product Analyst Skills:

- A/B testing
- SQL + dashboards
- Product metrics (Conversion, Retention)
- Figma basics

Step 6: Build a Job-Ready Portfolio (1 Month)

Your FinTech profile must show that you can work with data & insights.

Portfolio Must Include:

- SQL queries + case studies
- Payment fraud dashboard (Power BI)
- Lending analysis project
- Customer journey funnel analysis
- Risk scoring model (basic)



Project Ideas:

- UPI transaction fraud detection
- Credit risk scoring model
- Customer churn prediction
- Digital lending dashboard
- BNPL user behavior report

Step 7: Apply for FinTech Jobs

Companies You Can Target:

- Paytm, PhonePe, Razorpay
- BharatPe, Groww, Upstox
- Cred, Jupiter, Fi Money
- Zeta, Pine Labs
- Banks & NBFCs
- Insurance tech companies

Where to Apply:

- LinkedIn Jobs
- Naukri
- Indeed
- Cutshort

3. 6-Month FinTech Career Timeline

- Month 1: Finance basics + Excel
- Month 2: SQL + Power BI
- Month 3: FinTech industry understanding
- Month 4: Build dashboards + case studies
- Month 5: Specialize in a role (Risk/Fraud/Product)
- Month 6: Portfolio + Job applications



4. Pro Tips from @ankurdecodes

- Learn daily — even 45 minutes is enough
- Build dashboards from real datasets
- Study FinTech apps like Cred, Groww, PhonePe
- Follow industry news (RBI updates, UPI changes)
- Understand fraud patterns in digital payments
- Practice with AI tools to speed up workflows

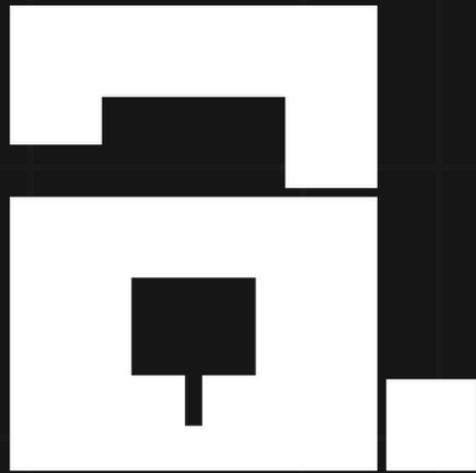
5. Your Next Step

You received this roadmap because you commented “Visualization” on the video.

If you follow this roadmap for the next few months, you can enter one of the **fastest-growing industries in India** — with high salaries and global career opportunities.

For more insights on tech careers, AI tools, FinTech learning, and industry breakdowns — make sure you follow [@ankurdecodes](#).

Stay sharp. Stay future-ready. Your FinTech career begins today. 💰🚀



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