

BFSI GCC Talent Report

August, 2025



Executive Overview

BFSI is one of the top three verticals within India's GCC economy. As of 2025, we estimate BFSI accounts for ~20–25% of GCC value/headcount, with demand growing ~15–20% YoY across premium skill pools.



We size BFSI GCC value at ~\$40–41B (2023), projected to ~\$125–135B by 2032 (implied CAGR ~12–13%).



Currently, over **185-190 BFSI GCCs** operate across India, employing approximately **540,000** professionals and representing **25%** of all GCC employees in the country.



These centres have transformed from traditional back-office operations to strategic innovation hubs driving AI-led credit risk analysis, digital lending platforms, embedded finance solutions, cybersecurity infrastructure, and comprehensive operational modernization.

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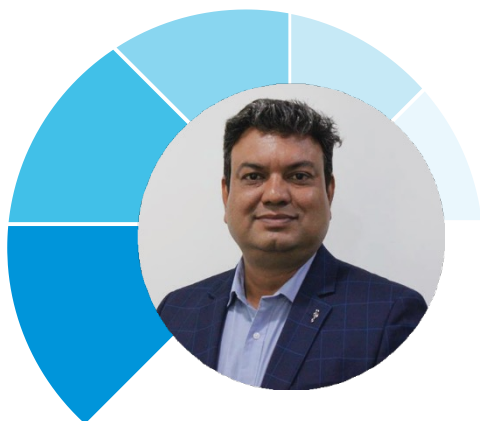
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KAPIL JOSHI
CEO, QUESS IT STAFFING

From The Leadership Desk

The BFSI (Banking, Financial Services & Insurance) sector continues to be one of the fastest growing sectors in India's Global Capability Centre (GCC) ecosystem. BFSI GCCs have transformed into a strategic powerhouse—driving innovation, digital transformation, and global value delivery for some of the world's leading banks, insurers, and financial institutions.

Today, BFSI GCCs account for almost a quarter of India's GCC talent—over 540,000 professionals across nearly 190 centres. This scale is being matched by a decisive shift towards next-generation capabilities. AI-led credit risk analysis, digital lending, embedded finance, advanced cybersecurity, ISO 20022 payment systems, real-time payment rails, RegTech, and zero-trust security are no longer future plans—they are business-as-usual. Generative AI has moved from experimental pilots to enterprise-wide deployment, transforming customer experience, enhancing operational efficiency, and strengthening risk management at scale.

The momentum is undeniable—but so are the challenges. Specialised skill shortages are widening at a pace that cannot be ignored. Roles in AI, Data & Analytics face a 42% supply gap, while Platform Engineering talent is short by 38%. Domain-intensive areas such as cards, payments, and risk & compliance are under similar strain. In niche roles—ISO 20022 payment engineers, model risk analysts, GenAI pipeline developers—demand is already outstripping supply.

For BFSI GCC leaders, the challenge is no longer simply hiring fast—it is about building teams with the right equilibrium of technical mastery, domain expertise, and regulatory insight to deliver sustained impact.

Location strategies are also shifting. While Tier-1 cities still drive 88% of BFSI GCC hiring, Tier-2 hubs—holding an 12% share—are growing almost twice as fast. However, skill depth limitations mean that nearly half of advanced roles in Tier-2 locations migrate back to Tier-1, highlighting the need for strategic workforce planning, targeted upskilling, and proactive talent pipeline development.

Going forward, BFSI GCCs will be assessed not by headcount alone, but by their capability-led growth, digital maturity, and resilience in a complex global financial environment. At Quess IT Staffing, we are committed to enabling this journey—helping leaders secure high-impact talent, adopt transformative technologies, and maintain a competitive edge in an increasingly digital-first world.

SECTOR OVERVIEW



Market Growth Trajectory



The BFSI GCC market demonstrates exceptional growth momentum, with projections showing sustained expansion through the decade. Growth is propelled by payments modernization (ISO 20022/real-time rails), model-risk & RegTech, zero-trust/cyber, and platformized data/AI. Digital channels and embedded finance remain the commercialization layer



Digital transformation initiatives represent another critical trend, with BFSI GCCs leading the development of cloud-native banking platforms, mobile-first customer experiences, and API-driven financial services architectures. The integration of embedded finance solutions has become particularly prominent, with GCCs developing platforms that enable non-financial companies to offer banking services seamlessly.

“

RegTech spend is consolidating around three patterns:

- (1) continuous controls & reporting APIs
 - (2) model-risk governance (XAI, validation)
 - (3) privacy & data-lineage.
- GCCs now host the run-ops for all three.

“

Zero-trust and AI-assisted detection have elevated security pay bands; top-quartile offers for niche roles (cloud sec, IAM, threat ops) price materially above core engineering.

”

Cross-cutting sector themes



BFSI GCCs are shifting from back-office execution to **automation-led operations, risk & compliance analytics, zero-trust security, and AI-driven customer experiences**. Demand is consolidating around roles that blend domain fluency with data, model governance, and automation expertise.



Automation at scale

Straight-through processing and unattended RPA are mainstream; teams now focus on **exception handling, process optimization, and analytics** rather than manual ops.



Risk becomes real-time

Credit decisioning models and explainable AI are now BAU, with accelerated deployment and tighter model validation.



Controls go continuous

API-based, dashboarded compliance replaces quarterly audits; audit findings per quarter are materially down.



Security hardening

Zero-trust is live in most centres; routine purple-team exercises expose high-risk vectors each cycle, lifting demand for detection/response talent.



Digital CX personalizes at the edge

Conversational AI handles the bulk of Tier-1 queries; **personalization engines** drive measurable adoption gains.



Process intelligence matures

Process mining COEs systematically surface new automation opportunities every quarter.

Tech-Led Innovation in BFSI GCCs



GenAI moved from PoC to production

Chat + agent workflows now handle Tier-1 ops, reconciliation, KYC/servicing journeys; code-assist used in SDLC; AI is embedded in ops playbooks, not run as side projects



RegTech and Model Risk are being operationalized

API-driven controls, explainability (XAI) baked into credit/fraud models, continuous monitoring dashboards replacing quarterly checks; model risk frameworks formalized in GCCs



Real-time payments modernization + Fraud AI are scaling

ISO 20022 migrations hardened; instant-payments rails (RTP/FedNow/SEPA Inst) supported from Indian hubs; surge in behavioral biometrics and device intelligence; L2 payment-repair automation



Data/AI platform engineering + FinOps

Transition from ad-hoc data stacks to **productized platforms**—formal data products & feature stores, **vector search** for retrieval, **streaming analytics** for risk/CX, and **SRE practices** extended to trading/risk workloads



Hyper-automation 2.0: From task bots to productized workflows

Process mining + event orchestration + unattended RPA; exception-centric ops squads; touchless P2P/O2C, disputes, chargebacks, and onboarding

DEMAND & SUPPLY TRENDS



Top roles in BFSI GCC

Hiring concentrate around clusters like data & AI, cloud/platform & reliability, security & risk, payments modernization, and fin-crime/ compliance

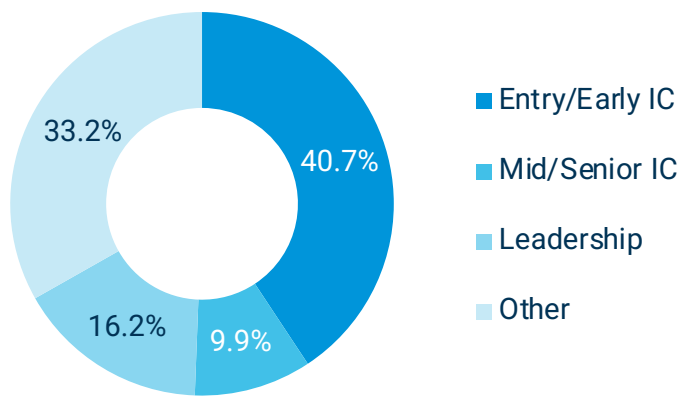
Role	Core mandate in GCCs	Representative skill-cluster combinations (pick 1–2 per hire)	Typical exp.
 Data Engineer / Analytics Engineer	Build reliable data products, pipelines & feature stores for risk/fraud/CX	(a) Python + SQL + dbt/Spark + Airflow + Snowflake/Databricks (Lakehouse) (b) Kafka + Streaming (Flink/Kinesis) + Data Contracts + CI/CD for data	3–6 yrs
 Data Scientist / ML-GenAI Engineer	Ship fraud/credit/CX models & LLM assistants with MLOps/LLMOps	(a) Python + Sklearn/XGBoost + MLflow + Feature Store (Feast/Tecton) (b) RAG (vector DB: FAISS/Pinecone) + Guardrails/Evals + Prompt/Policy as Code + ONNX Runtime	2–5 yrs
 Cloud Architect / Cloud Engineer	Design secure landing zones & scale data/AI platforms with FinOps	(a) AWS Control Tower + Terraform + EKS + CIS Baselines + CloudWatch/GuardDuty (b) Azure Landing Zone + Terraform + AKS + Cost Mgmt/FinOps	7–12 yrs (Arch) / 3–6 yrs (Eng)
 Cybersecurity Engineer / Analyst	Zero-trust, IAM, SOC, appsec for regulated stacks	(a) SIEM/SOAR (Splunk/QRadar) + EDR (CrowdStrike) + Threat Intel (b) CloudSec (Prisma/Defender) + IAM (Okta/Azure AD) + Secrets Mgmt + Policy-as-Code	3–7 yrs
 DevOps / Site Reliability Engineer (SRE)	Automate CI/CD; run containerized/data/ML platforms to SLOs	(a) GitHub Actions/Jenkins + Flux + K8s + OpenTelemetry + Grafana	3–6 yrs
 Full-Stack Engineer (Web/Mobile)	Build digital banking journeys, internal portals & APIs	(a) React/Angular + Node/Java + REST/GraphQL + OAuth/OIDC + Cypress/Jest (b) Micro-frontends + API Gateways + Containerized runtime	3–8 yrs
 Payments / ISO 20022 / RTP Engineer	Real-time rails, message formats, repair/settlement engines	(a) ISO 20022 (MX) + SWIFT/RTP/FedNow/SEPA Inst + Kafka/IBM MQ + Resiliency/DR (b) Payment-repair automation (rules/ML) + Reconciliation engines + Observability for 24x7	5–9 yrs
 Financial Crime (AML/KYC/Sanctions) Analyst	Monitor AML/KYC, tune alerts, ensure continuous compliance	(a) Actimize/Mantas/SAS + Sanctions screening (Fircosoft/World-Check) + Case Mgmt (b) SQL/Python + Entity/Graph Analytics (Neo4j) + Data Quality & Model Governance	1–4 yrs
 Risk Analytics & Model Validation Specialist	PD/LGD/EAD modeling, independent validation & MRM	(a) Python/R/SAS + Challenger Models + XAI docs + Back-testing/Stress testing (b) Model Inventory & Lifecycle + Independent Validation + Change Control	3–7 yrs
 Product Manager (Digital/Platform)	Own onboarding/ payments/servicing journeys; API economics	(a) Product discovery/roadmaps + OKRs + A/B testing (b) API lifecycle (design → monetization) + Compliance-by-design + Tech backlog with SRE/FinOps	5–9 yrs

Role Hierarchy Distribution



The organizational structure of BFSI GCCs reflects a balanced distribution across experience levels, with a 2.5:1 ratio of individual contributors to managers, typical for technology-heavy GCCs.

Role Hierarchy Share



Role Hierarchy	Share of Professionals	Key Signals
Entry / Early IC (Engineer, Analyst, Associate)	40.7%	Large graduate-hiring funnels; GCCs absorb fresh STEM talent for coding, data crunching & operations support
Mid-level & Senior IC / Front-line Mgmt	33.2%	Maturing delivery teams; build-operate-run model drives demand for experienced tech anchors & risk specialists
Leadership (AVP, VP, Director, Head, MD)	16.2%	Banks port their global title ladder wholesale; AVP/VP layers act as cost-effective middle management

Prominent Demand Trends



Transaction Processing & Ops



Risk & Credit Analytics



Compliance & RegTech



Cybersecurity & Fraud Control



Digital Customer Experience



Process Automation & RPA



Product & Platform Management

Observed Trends

- Straight-through processing automation has increased from ~30% to ~80%, shifting operator focus to exception management and process optimization.
- Teams now allocate ~70% of effort to analytics-driven resolution workflows.
- Deployment of real-time credit decision models accelerated by 3x since 2020; explainable AI frameworks (LIME/SHAP) now standard for audit compliance.
- Quarterly manual audits replaced by continuous, API-driven control checks—compliance dashboard adoption at 95% of GCCs.
- Average audit findings per quarter down by 40%.
- Zero-trust implementations live-in production at 70% of BFSI GCCs; purple-team exercises conducted monthly, uncovering ~15 high-risk vectors per cycle.
- Conversational AI now resolves ~60% of Tier-1 inquiries; personalization engines drive a 25% uplift in digital adoption.
- Unattended automation has reduced manual FTE by 30%; process-mining COEs identify 20–25 new automation opportunities per quarter.
- API-first fintech platforms account for 60% of new GCC deployments; product-driven SLAs and usage-based KPIs embedded in service contracts.

In-Demand GCC Hiring Titles

- RPA Developer
- Operations Analyst – Automation
- Credit Risk Data Scientist
- Model Validation Specialist
- Fraud Analytics Lead
- RegTech Engineer
- Data Privacy Specialist
- Compliance Automation Analyst
- Security Operations Center (SOC) Analyst
- IAM Specialist
- Conversational AI Engineer
- Personalization Analyst
- UiPath/Blue Prism Developer
- Process Mining Analyst
- Automation COE Manager
- API Platform Engineer
- Open Banking Specialist

Job Family Wise - Demand Contribution & Growth

Engineering & Technology

Job Family	Share %	YoY Δ %	Talent Penetration Index	GCC penetration %	Supply-gap flag
AI, Data & Analytics	29.2	+41	1.6	88	High
Software Dev. & Digital Eng.	23.2	+12	0.9	94	Balanced
Cyber-security & Risk Mgmt.	15.1	+29	1.7	76	High
Cloud & Infrastructure Eng.	10.3	+18	1.2	81	Watch
Platform Eng. & SRE / DevSecOps	6.8	+31	1.3	74	Watch
Digital Banking Tech & Process Automation	5.3	+25	1.1	73	Moderate
Business & Functional Analysis	2.8	+20	1.0	68	Balanced
Enterprise Apps & ERP	2.3	+9	0.8	44	Surplus
IT Service Mgmt. & Digital Ops & Others	5.0	+7	0.9	57	Surplus

Ops Domain

Securities & Asset Servicing	52.2	14	1.5	79	High
Customer Service & Contact Centre	21.1	11	1.1	84	Balanced
Payments & Cash Ops	11.7	22	1.3	72	Moderate
Loans & Mortgage Ops	7.9	18	0.9	68	Balanced
Client Onboarding & KYC	2.1	40	1.6	56	Moderate
Other Domains (Trade Finance, Recs, GL)	5.0	6	0.7	47	Surplus

Key Operations Functions



- **Securities & Asset Servicing:** Corporate-actions, fund admin, custody; seasonal peaks during dividend cycles.
- **Customer Service & Contact Centre:** Multilingual investor desk + chatbot CX for retail banking.
- **Payments & Cash Ops:** SWIFT/ACH settlements, RTGS break handling; growth linked to India-EU corridors.
- **Loans & Mortgage Ops:** Syndicated loans, mortgage processing, collateral monitoring; often Tier-2 based.
- **Client Onboarding & KYC:** Document collection, screening, periodic KYC refresh; demand to rise with FATF-aligned regulations.
- **Other Operations Domains:** Trade Finance Ops, Reconciliations & GL, Reference Data, Treasury Ops, Regulatory Reporting – niche or specialized







Detailed Breakdown of - Digital Banking Tech & Process Automation

GCC charters have moved from lift-and-shift IT to owning core banking, payments and risk platforms in-house

Work-force Planning Implication





Demand for core-bank modernisers, ISO 20022 payment engineers, model-risk analysts, SREs, and GenAI-pipeline builders already exceeds the six-month talent inflow.

FY-25 hiring data from 180+ banking GCCs reveal the following prominent signals

BFSI-Native Job Family	Representative Scope / Systems & Hot Skills Sought in FY-25	Share %	YoY Δ %	TPI	Gap
Core Banking & Digital Channels Tech 	<ul style="list-style-type: none"> Temenos T24 / Finacle migration squads API-first micro-services on Kong / Apigee Mobile & web banking written in React Native / Flutter with CI/CD Salesforce Financial-Services Cloud integration for 360° CX Real-time CRM & loyalty services using Kafka + Redis 	22.8	+23	1.3	
Cards, Payments & ISO 20022 Tech 	<ul style="list-style-type: none"> ISO 20022 MT→MX message-repair developers (Swift CBPR+) – hard deadline 22 Nov 2025 Tokenisation / PCI-DSP engineers for card vault migration RTP / UPI rails on ACI Omaha, FIS Switch BNPL & wallet micro-services (Java 17 + Spring Boot) Kubernetes-native payment gateways with 99.999 % SLO 	20.8	+32	1.7	
Risk, Compliance & RegTech 	<ul style="list-style-type: none"> AML/KYC platform roll-outs on Oracle FCC, Actimize, Quantexa Basel IV LCR & IRRBB model-dev + ModelOps (Python, Snowflake, MLflow) AI Fairness / Model-Governance officers (DPDP + EU AI Act readiness) GRC automation using Archer / ServiceNow IRM Privacy-by-design data-masking engineers 	18.5	+38	1.8	

Detailed Breakdown of – Digital Banking Tech & Process Automation Cnt'd

FY-25 hiring data from 180+ banking GCCs reveal the following prominent signals

BFSI-Native Job Family	Representative Scope / Systems & Hot Skills Sought in FY-25	Share %	YoY Δ %	TPI	Gap
Trading, Treasury & Liquidity Tech 	<ul style="list-style-type: none"> • Front-office OMS/EMS on Murex, Calypso, Fidessa • Cross-asset pricing engines (C++, Python, CUDA) • Treasury ALM & FTP dashboards (Wallstreet/SunGard Quantum, Finastra TI+) • Liquidity-risk data mart on Snowflake + Tableau XAI • eFX low-latency APIs in Rust/GO 	10.5	+19	1.2	●
Securities Services & Asset-Servicing Ops Tech 	<ul style="list-style-type: none"> • Corporate-actions automation (Xceptor, SmartStream TCS-BaNCS CA) • Custody platforms (TCS BaNCS, FIS Global Plus) with SWIFT ISO hooks • Fund-admin NAV engines, UCITS / 40-Act reporting • Transfer-agency workflow on Salesforce & SS&C HiPortfolio • GenAI document-ingestion bots for prospectus QC 	10.8	+14	1.0	●
Wealth & Asset-Management Tech 	<ul style="list-style-type: none"> • Portfolio mgmt. suites (Aladdin, Avaloq, Temenos WealthSuite) • Robo-advice ML models (Python, TensorFlow, AWS SageMaker) • ESG & sustainability analytics APIs • Client-reporting portals (React + GraphQL) • Reg CRD IV / PRIIPs data pipelines 	4.2	+18	1.1	●
Finance, Controllership & Reg-Reporting Tech 	<ul style="list-style-type: none"> • IFRS 9 / CECL impairment engines (SAS IFRS9, Moody's RISK) • CCAR / PRA stress-test data orchestration (Talend + Snowflake) • BlackLine + SAP S4/HANA close automation • Treasury hedge accounting in Oracle FCCS • GenAI disclosure drafting POCs 	3.8	+11	0.9	●

Detailed Breakdown of – Digital Banking Tech & Process Automation Cnt'd

FY-25 hiring data from 180+ banking GCCs reveal the following prominent signals

BFSI-Native Job Family	Representative Scope / Systems & Hot Skills Sought in FY-25	Share %	YoY Δ %	TPI	Gap
Trade & Supply-Chain Finance Tech 	<ul style="list-style-type: none"> L/C & guarantee workflow (Finastra Trade Innovation, Surecomp IMEX) Supply-chain finance on blockchain consortia (Contour, Komgo) OCR-to-data ingestion for Bill-of-Lading (Python, AWS Textract) SWIFT TSU retirement migration RPA bots for doc discrepancy cures 	3.1	+26	1.3	●
Digital Transformation & Intelligent Automation 	<ul style="list-style-type: none"> RPA Wave 2.0 on UiPath AI Center, Blue Prism Decipher Low-code workflow on Microsoft Power Platform + ServiceNow Flow GenAI copilots for ops (OpenAI + Azure Functions) Process-mining (Celonis) & Lean-Six-Sigma pods Auto-KYC indexing via Vision API + LangChain 	5.6	+20	0.9	●







BFSI GCC Demand-Supply Balance with Key Skill Cluster Shortages

This section presents a **BFSI GCC Demand–Supply Balance** for India covering both **banking-native** and **general tech** job families. We’ve mapped live against six-month candidate inflow to calculate **Supply-Gap %**, and identified the **key skill-cluster shortages driving each gap**.

BFSI Job Family	Supply Status	Supply-Gap % ¹	Key Skill-Cluster Shortages
Core Banking & Digital Channels Tech 	Moderate Gap	15-18%	<ul style="list-style-type: none"> Core Banking Platforms (Temenos T24, Finacle) migration API-first microservices (Kong, Apigee) Mobile/Web banking stacks (React Native, Flutter) CRM integrations (Salesforce FS Cloud)
Cards, Payments & ISO 20022 Tech 	Significant Shortage	38%	<ul style="list-style-type: none"> ISO 20022 MT→MX message-repair & SWIFT CBPR+ flows Card tokenisation & PCI-DSS vaulting Real-time RTP/UPI rails (FIS, ACI) Kubernetes-native payment gateways
Risk, Compliance & RegTech 	Significant Shortage	42%	<ul style="list-style-type: none"> AML/KYC platform roll-outs (Actimize, Quantexa) Basel IV model-ops & explainability AI-fairness & DPDP compliance GRC automation (RSA Archer, ServiceNow IRM)
Trading, Treasury & Liquidity Tech 	Moderate Gap	18–22%	<ul style="list-style-type: none"> Front-office OMS/EMS (Murex, Calypso) ALM & liquidity-risk dash-boards (Quantum, TI+) Derivatives pricing engines (C++, Python, CUDA) eFX low-latency APIs (Rust, Go)
Securities Services & Asset-Servicing Ops 	Moderate Gap	15–18%	<ul style="list-style-type: none"> Corporate-actions automation (Xceptor, SmartStream) Custody platforms (TCS BaNCS, FIS Global Plus) Fund-admin NAV engines & reporting Document-ingestion bots (GenAI)
Wealth & Asset-Management Tech 	Moderate Gap	12–15%	<ul style="list-style-type: none"> Portfolio platforms (Aladdin, Avaloq) Robo-advice ML models (TensorFlow, SageMaker) ESG analytics APIs Client-reporting portals (React, GraphQL)
Finance, Controllership & Reg-Reporting Tech 	Sufficient Supply	±0%	<ul style="list-style-type: none"> IFRS 9/CECL impairment engines (SAS, Moody's) CCAR/PRA stress-test orchestration (Talend) Close automation (BlackLine, SAP S/4HANA) Disclosure drafting (GenAI)

BFSI GCC Demand-Supply Balance with Key Skill Cluster Shortages cnt'd

Job Family	Supply Status	Supply-Gap %	Key Skill Clusters Facing Shortages
Platform Engineering 	Significant Shortage	38%	<ul style="list-style-type: none"> Infrastructure-as-Code (Terraform, Ansible, Chef, Puppet) Kubernetes orchestration & container networking Multi-cloud IaC integration (AWS/Azure/GCP) CI/CD pipeline automation (Jenkins, GitLab) Site Reliability Engineering practices
AI, Data & Analytics 	Significant Shortage	42%	<ul style="list-style-type: none"> Generative AI & LLM-Ops (Prompt Eng, RLHF) MLOps & large-scale model deployment (Kubeflow, MLflow) Data-fabric engineering (Snowflake, Databricks) GPU FinOps & cost-telemetry (Bedrock, Vertex AI) Advanced analytics (Python/R, TensorFlow, PyTorch)
Cloud & Infrastructure Engineering 	Moderate Gap	25-27%	<ul style="list-style-type: none"> Cloud FinOps & cost optimization (highest sub-gap ~45%) Multi-cloud architecture design Cloud security & compliance (CIS Benchmarks, PCI-DSS) Cloud-native app development (Serverless, Containers) Data pipeline modelling at scale
Cybersecurity & Risk Management 	Moderate Gap	15-18%	<ul style="list-style-type: none"> Zero-Trust security architectures Cloud security engineering (IAM, KMS) AI-driven threat detection Data privacy & regulatory compliance (DPDP, GDPR)
Software Dev. & Digital Engineering 	Moderate Gap	18-22%	<ul style="list-style-type: none"> Full-stack microservices (Java/Spring Boot, Node.js) Containerization (Kubernetes, Docker) Cross-platform mobile (Flutter, React Native) PWAs & frontend frameworks (React, Angular) DevOps practices & CI/CD – shift-left testing
Digital Transformation & Process Automation 	Moderate Gap	12-15%	<ul style="list-style-type: none"> RPA Wave 2.0 (UiPath AI Center, Blue Prism) Low-code/no-code platforms (Power Platform, ServiceNow Flow) Process-mining (Celonis) AI-powered chatbots & workflow bots (LangChain, Llamaindex) BPM orchestration (Camunda, Appian)

BFSI GCC Demand-Supply Balance with Key Skill Cluster Shortages cnt'd

Job Family

Business & Functional Analysis



Enterprise Applications & ERP



IT Service Mgmt. & Digital Operations



Supply Status

Sufficient Supply

Sufficient Supply

Sufficient Supply

Supply-Gap %

Stable

Stable

Stable

Key Skill Clusters Facing Shortages

- AI-integrated business analytics
- Strategic business intelligence (Power BI, Tableau)
- Process automation consulting
- Data-driven decision frameworks
- UML/BPMN modeling
- SAP S/4HANA & cloud ERP migrations
- Oracle Fusion/NetSuite implementations
- ERP integration & workflow automation
- Workday/HCM configurations
- ERP reporting & analytics
- ITIL-based service desk & incident mgmt
- Change/problem management
- Monitoring & alerting (Splunk, New Relic)
- Release management pipelines
- End-user support automation







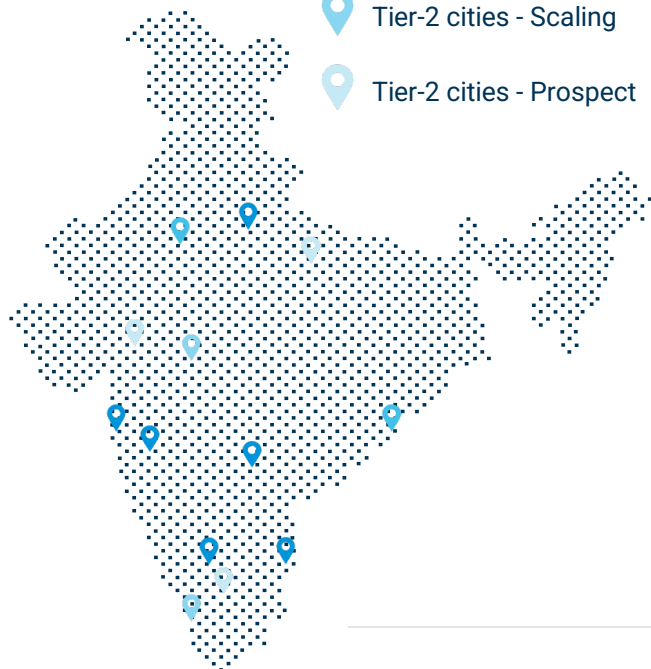
LOCATIONS INSIGHTS



Overlay of Demand Composition

Tier-1 vs Tier-2 for BFSI GCCs (India, FY-25)

-  Tier-1 cities
-  Tier-2 cities - Confirmed
-  Tier-2 cities - Scaling
-  Tier-2 cities - Prospect



While Tier-1 cities (Bengaluru, Hyderabad, NCR, Mumbai, Chennai, Pune) continue to dominate high-value tech and risk mandates, Tier-2 corridors are scaling selectively—

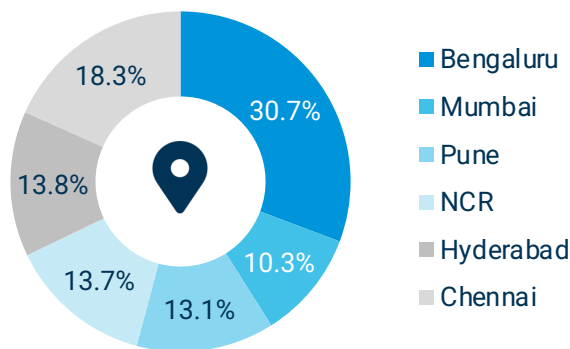
Confirmed: Jaipur, Vizag;

Scaling: Kochi, Indore;

Prospect: Coimbatore, Ahmedabad/Lucknow

Tier 1 Locations – Demand Composition

BFSI GCC by Tier 1 City



Tier-2 requisitions grew faster off a smaller base ($\approx 40\%$ YoY vs $\approx 15-19\%$ in Tier-1), led by ops/automation and foundational SRE/DataOps

Location Segment	% of Open Demands
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Tier-1 ~88%

Tier-2 ~12%

Demand Growth Comparison

Location Type	YoY Δ in Job Openings	Drivers
Tier-1	+15-18%	High-value mandates in AI/Data engines, model-risk, cybersecurity, core-bank modernization
Tier-2	+42%	Scale-out of payments-ops, RPA Wave 2.0, Low-end SRE/DataOps

GCC Companies and Workforce Distribution

■ Tier 1 city
■ Tier 2 city

■ No. of Centres
■ % of Total Talent Supply
■ Workforce Distribution



* Gandhinagar (GIFT City)

COMPENSATION TRENDS



Compensation Trends

Role-wise Compensation Bands – BFSI GCC Talent (4–8 Years)

Role	Bengaluru	Hyderabad	Pune	Chennai	Tier-2 cities
Data Engineer / Analytics Engineer	25.6 – 32.3	24.2 – 30.4	22.8 – 29.4	21.8 – 28.5	19.9 – 26.6
Data Scientist / ML–GenAI Engineer	35.2 – 47.8	33.1 – 44.9	30.8 – 41.1	29.9 – 40.2	27.5 – 33.8
Cloud Specialist / Cloud Engineer	32.3 – 43.9	30.4 – 41.9	28.5 – 39.0	27.1 – 37.0	27.1 – 37.0
Cybersecurity Engineer / Analyst	31.5 – 43.0	29.6 – 40.4	27.7 – 38.0	26.5 – 36.8	24.6 – 34.5
DevOps / Site Reliability Engineer (SRE)	33.6 – 46.9	32.2 – 44.5	29.9 – 42.0	28.5 – 39.9	26.9 – 37.5
Full-Stack Engineer (Web/Mobile)	26.1 – 33.3	24.2 – 31.4	22.6 – 29.9	21.4 – 29.0	19.5 – 27.1
Payments / ISO 20022 / RTP Engineer	36.0 – 50.1	34.1 – 48.1	32.7 – 45.9	30.9 – 42.9	29.3 – 36.8
Financial Crime (AML/KYC/Sanctions) Analyst	26.6 – 34.2	25.2 – 32.3	23.8 – 30.9	22.8 – 29.4	20.9 – 27.5
Risk Analytics & Model Validation Specialist	33.0 – 45.0	31.3 – 42.8	29.7 – 40.0	28.2 – 38.3	28.2 – 38.3
Product Manager (Digital/Platform)	31.0 – 43.0	29.5 – 41.0	27.8 – 39.0	26.5 – 37.5	24.7 – 35.0

- **Location differentials narrowing:** Tier-2 discounts to Tier-1 have compressed from ~15–18% to 12–15% for scarce skills (Payments, Platform SRE, GenAI). Bengaluru still leads at P75, but Hyderabad/Pune trail by 3–5% only
- **Premium clusters lead:** Payments/ISO 20022, Risk & Model Validation, Cyber/Zero-Trust, Cloud/SRE, and ML-GenAI sit at the top of the bands; Data/Full-stack/FinCrime Ops anchor the mid-premium tier
- **Near-term outlook (2–3 quarters):** Expect +5–7% upward pressure in **Payments, Zero-Trust/SRE, GenAI/AI Observability**; +3–5% steady firming in **Data/Full-stack/FinCrime**. RSU/bonus overlays remain decisive at the very top of the market
- **Compression risk at 5–6 yrs:** Fast-moving external P50s are overtaking internal midpoints for tenured engineers; many GCCs are running **mid-cycle market adjustments** to protect equity.

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