Anushika Raghuwanshi

✉ anushikaraghuwanshi766@gmail.com
🔗 LinkedIn Profile
📞 +91-7582904620

Address: Indore, Madhaya Pradesh

SENIOR PROCESS ANALYST

Senior Associate with 2.9 years of experience in **AML, Transaction Monitoring**, and **Financial Crime Compliance** within the banking and financial services domain. Expertise in risk assessment, customer due diligence **(CDD)**, enhanced due diligence **(EDD)**, fraud detection, **transaction monitoring**, and regulatory compliance. Skilled in leveraging tools like **Lexis Nexis**, **Citrix Workspace**, **Amazon Workspace**, **t**o streamline KYC processes and ensure adherence to **AML/CTF** regulations. Recognized for high-quality results, process optimization, and **team leadership**.

SKILLS

- Anti-Money Laundering (AML)
- Transaction Monitoring
- Lexis Nexis
- Sanctions and PEP Screening
- Adverse Media Screening
- Customer Due Diligence(CDD)
- Enhanced Due Diligence (EDD)
- Crypto Transaction Analyzing
- Corporate Retail KYC
- Open Searches

EXPERIENCE/WORK HISTORY

- **Waste Management Universal (WM)** *November 2024 - July 2025*
  Senior Process Analyst Indore,India
  – Monitored high-risk transactions to detect potential money laundering or fraud.
  – Investigated suspicious transactions and escalated cases for further review.
  – Re-verification process of customers and performed sanction screening .
  – Executed end-to-end customer onboarding for corporate and retail clients, ensuring full compliance with AML/KYC regulations.
  – Verified Sanctions, PEP, and Adverse Media screening results against internal and external databases, escalating true matches for further investigation.

- **Tata Consultancy Services (TCS)** *August 2022 - July 2024*
  Process Associate Indore,India
  – Performed comprehensive transaction monitoring and analysis to identify unusual activity, potential money laundering, and fraud risks, ensuring adherence to regulatory and internal compliance standards.
  – Collaborated with AML and fraud investigation teams to support in-depth analysis of complex cases.
  – Raised red flags for unusually high-value transactions, structuring, rapid movement of funds, and cross-border payments, escalating to risk assessment teams.
  – Identified and reported suspicious activities with timely escalation to compliance teams, contributing to proactive AML risk management.
  – Escalated red flags and potential high-risk indicators to designated escalation and risk assessment teams for further investigation.
  – Conducted sanctions and watchlist screening on payments and counterparties, ensuring compliance with OFAC, UN, and EU regulatory requirements.
  – Supported cross-team knowledge sharing and assisted other fraud teams on complex cases.

EDUCATION

–**Masters of Business Administration** *June 2023 - June 2025*
Ram Krishna Dharmarth Foundation University, Bhopal (RKDF) **CGPA: 8.0**

–**Bachelor of Commerce Honours in Management & Computer Application** *April 2019 - March 2022*
Institute for Excellence in Higher Education, Bhopal **CGPA: 7.0**