



PROFILE

Detail-oriented and analytical Risk & Compliance Professional with 2 years of hands-on experience in AML/KYC, fraud investigation, and transaction monitoring. Adept at interpreting red flags, performing due diligence, and ensuring regulatory compliance. Proven track record of enhancing accuracy, training teams, and mitigating financial risk. Committed to protecting financial integrity while ensuring customer satisfaction.

Linkidln: [Karishma Gupta | LinkedIn](#)

TOOLS

- Actimize
- Dowjones
- FraudSight
- MS office suite
- ORACLE
- RDC
- FIRCO
- Actimize
- SEON
- LIVE
- WorldPay

KARISHMA GUPTA

Risk Analyst at Kaptive Edge Pvt. Ltd.

Mail: karishmav.legal@gmail.com | Phone: +91-7011623567
Address: Tech zone 4, Greater Noida west, 201009

Key Skills

- AML Transaction Monitoring & Alert Investigation
- Sanctions & PEP Screening
- Identifying Red Flags & Unusual Transaction Patterns
- Customer Due Diligence
- Enhanced Due Diligence
- KYC Review & Documentation
- Quality Control (QC) & Reporting
- Regulatory Compliance
- Conflict Resolution & Customer Interaction
- Risk-Based Customer Profiling & Assessment

Professional Experience

RISK ANALYST - Risk & Compliance

Kaptive Edge Pvt. Ltd., Delhi | Sep 2024 – Present

Client: Australia

Roles & Responsibilities

- Investigating fraud via transactional red flag analysis and suspicious activity monitoring.
- Conducting real-time transaction monitoring on customer activities to detect suspicious behavior, identity fraud, and financial irregularities.
- Performing Enhanced Due Diligence (EDD) and customer risk profiling for high-risk accounts, assessing transactional behavior, and source of funds.
- Reviewing and verifying KYC documentation, ensuring onboarding and ongoing compliance with AUSTRAC and internal policy standards.
- Preparing detailed report based on account transaction monitoring findings and submitting suspicious activity report to compliance team (onshore) for review.
- Assisted with periodic KYC reviews by validating client data and flagging inconsistencies or high-risk attributes for further assessment.
- Supported onshore with chargeback dispute documentation and fraud detection, identifying false or suspicious chargeback claims as an additional task beyond core screening duties.

SENIOR ASSOCIATE

WNS Global Services |Pune | Aug 2023 – Sep 2024

Client: UK, UAE

Roles & Responsibilities

- Performing Client onboarding and Alerts screening (World check)
- Conducting initial screening of customer names against watchlists and sanctions lists
- Analyzing and investigating potential matches or hits from screening results
- Identified politically exposed persons, sanction connections, and other critical red flags to ensure compliance with financial regulations.
- Escalated unusual or potentially suspicious activities, ensuring timely and accurate reporting to relevant team
- Implementing enhancements to name screening processes to improve efficiency and accuracy
- Provide ongoing training to the team members on name screening procedures and best practices
- Investigate WLS (watch list screening) alerts to identify whether the customer and the person in the watchlist are one and the same. (PEP and Sanctions.)
- Investigate CDD (customer due diligence) alerts to determine the accuracy of the data and to identify the overall risk score for the customer.
- screened corporate entities against global sanctions lists, reviewed alerts for potential matches, and escalated confirmed or high-risk hits for further investigation.
- Supported KYC processes by verifying customer identity details, ensuring adherence to internal policy and regulatory standards during onboarding and periodic reviews.

Educational Background:

- **Masters in Business Law (LL.M)- Amity University**, Noida, 2022-23 |CGPA 8.05/ 10.
- **B.B.A. LL. B - Indian Institute of Legal Studies**, North Bengal University, Siliguri, 2015-20 | CGPA 7.9/ 10.
- HSC passed from Siliguri Model High School, 2014 with 62.5% |Science Stream.
- SSCPassed from Siliguri Model High School, 2012 with 77.90 %

Professional Accomplishments:

- Awarded and appreciated by client for accuracy in production and recognized for ideas given and implemented.
- **Awarded with the distinguished ‘Amul Vidya Shree Award’** in 10th Standard, 2012 for scoring the highest aggregate marks in school.
- Worked as a **Journal coordinator** at www.ijrllp.com, which is an open-access platform that focuses on publishing high quality research papers and articles annually.

Courses and Certifications:

- Certificate course on Ultimate AML / Transaction Monitoring Bootcamp.
- Certificate course on Anti Money Laundering Concept from Udemy.
- Certificate course on Cyber Security Essentials.
- Certificate course on Compliance Culture.