

Ritu Sharma

MBA (BANKING AND FINANCIAL
ENGINEERING)

Contact No: 9501198479

Email Id: - kanavritu479@gmail.com

CAREER OBJECTIVES

Detail-oriented AML/KYC Analyst aiming to utilize strong analytical and investigative skills to identify suspicious activities, perform enhanced due diligence, and maintain accurate compliance records. Committed to continuous learning and staying current with evolving AML regulations. Expertise in Corporate Client KYC and Individual Due Diligence, ensuring regulatory compliance and risk mitigation.

CORE EXPERTISE

- Customer Screening and Risk Assessment
- Corporate KYC
- Enhanced Due Diligence (EDD)
- Anti-Money Laundering (AML) Compliance
- Sanctions and PEP Screening
- Data Analytics and Pattern Recognition
- Regulatory Reporting and Documentation
- KYC (Know Your Customer) Processes.
- Financial and Transaction Analysis

WORK EXPERIENCE (3+ years)

1. Genpact India Private Ltd., Senior Analyst

Jun'24 to till date

JOB RESPONSIBILITIES:

- Conducting thorough screening of high-risk clients to identify potential risks and threats using tools such as World-Check and LexisNexis for screening.
- Reviewing and analyzing know your customer (KYC) documentation and information to verify the client's identity and assess risk.
- Designed and executed end-to-end client onboarding workflows, including collection and verification of business entity documentation, assessment of beneficial ownership structures, execution of Enhanced Due Diligence (EDD), and oversight of trigger-based, periodic, and manual case creation.
- Performed detailed transaction monitoring using TMS to identify unusual patterns, potential suspicious activity, and financial crime risks.
- Investigated system-generated alerts by conducting end-to-end review of customer transactions, account behavior, and risk indicators.
- Prepared and drafted Suspicious Activity Reports (SARs) with clear case narratives, supporting evidence, and compliance justification.
- Escalated confirmed suspicious cases to the compliance team for SAR filing as per regulatory guidelines.

PERSONAL PROJECTS

1. Atlas project Genpact

- Drove the roll-out of Atlas pilot initiatives by collaborating closely with management to identify and address potential challenges ahead of the full-scale launch
- Conducted in-depth analyses and delivered insights that facilitated a smooth launch.

2. EDD 2.0: Genpact

- Participated in the pilot batch of a newly introduced project to streamline and refine processes.
- The project introduced targeted questions and integrated OSINT searches to reduce documentation efforts, optimize workflows, and ensure timely delivery within defined TAT

3. Indifi Technologies Private Ltd., Analyst

Oct'22 to May'24

JOB RESPONSIBILITIES:

- Conduct thorough research and analysis on potential corporate clients to assess their credibility, financial stability, and business reputation.
- Gather and verify relevant documentation, such as business licenses, financial statements, and identification documents.
- Evaluate the client's business model, management structure, and industry reputation. Ensure compliance with regulatory requirements and internal policies.
- Reviewed and verified documentation, including business licenses, financial statements, and identification documents, to verify client identity and legitimacy, achieving a 99% accuracy rate.

1. Bridge Group Solutions, Sales Manager/Financial Advisor

Jan'22 to Sep'22

JOB RESPONSIBILITIES:

- Team handling profile and learned about insurance and financial products.
- Delivering Product presentations.
- Educating product services and features to the client.

CERTIFICATIONS

- Secured Certificate in a Day Workshop
- Financial Analysis
- Secured A grade certificate in Tally Ac
- Secured Certificate from NISM for financial education.
- IC38- Certificate of Insurance Agents in Life Insurance
- AML/KYC certification from Goal Indifi

EDUCATIONAL QUALIFICATION

- MBA (Banking & Financial Engineering), CHANDIGARH UNIVERSITY, 2022
- B. COM (Banking & Finance), 2020
- Intermediate in Mathematics, and Science from CBSE Board, 2017
- High School from CBSE Board, 2015

STRENGTH

- Smart Working Qualities.
 - Confident and determined.
 - Ability to rapidly build relationships and set up trust.
-