# Ritika  Sehgal

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## Education

**Geeta Bal Bharti Sr Sec School**
X - Apr 2018 -   Mar  2019
Delhi

**Geeta Bal Bharti Sr Sec School**
XII - Apr 2020 -   Mar  2021
Delhi

**Jesus and Mary College (JMC)**
B.A. Program  - Nov 2021 -   May  2024
Delhi

## Experience

**Sep  2022     -     Oct  2023**

**Tech Mahindra**
**Associate (Non-Voice)**

Worked as a support associate to monitor suspicious transaction behaviour along with other patterns. Keeping an eye on ip locations and frequent changes if any. Escalating cases to L2 queues for further investigation. Writing precise notes on research done on the case. Freeze and unfreezing account according to behaviour. 100% adherence to policies and procedures.

**Nov  2023     -     Jan  2025**

**Telus Digital**
**Kyc analyst (Non-Voice)**

Perform transaction sanctions screening of real time hits for potential sanctions violations as per the internal and external watchlists.
Conduct thorough due diligence on politically exposed persons (PEPs) by verifying the source of funds and wealth. Continuously monitor transactions to identify any suspicious activities. Categorize PEPs based on their role, country risk, and level of exposure.
Implement customer due diligence procedures for new bank accounts, large or unusual transactions, high-risk customers, and business relationships.
Submit Suspicious Activity Reports (SAR) to report any suspicious activities to relevant regulatory bodies.
Responsible for conducting Sanctions Screening for customers and incoming and

outbound payments using LexisNexis – Bridger.
Investigating false positives, true positive hits, and escalating for further review and approval.
Writing notes with decision about the match being positive or false.
Effectively investigate, document, and identify anomalies and use judgment for to determine if case needs to be escalated to L2 for further investigation.
100% adherence to policies and procedures.
Meeting kpi's like ensuring 100% accuracy and 95% quality under sla timelines.

## Summary

Reliable fraud analyst with extensive expertise in fraud analysis, offering practical solutions for portfolio growth. Reducing fraud and increase company confidence through forward-thinking development strategies, data evaluation, and problem solving.

## Key competencies

Proficient in Ms word, Excel, Outlook and PowerPoint.
Ability to work in a high-pressure environment with tight deadlines.
Strong research and analytical skills.
Well-developed interpersonal, time management, problem-solving, and influencing skills.
Proficiency with platforms & tools like Factiva, Dow Jones Risk, Pega, Fenergo, Actimize, World Check and Lexis Nexis.

## Languages

• English Proficiency (Written, Spoken)
• Hindi Proficiency (Written, Spoken)

## Declaration

I hereby declare that the information stated above is true to the best of my knowledge.